

# STATISTIK PERBANKAN INDONESIA

## INDONESIA BANKING STATISTICS



DESEMBER 2020

DECEMBER 2020

ISSN No. 1858-4233

## 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.

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](http://www.ojk.go.id) pada menu Data dan Statistik-Perbankan.

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

Mulai data bulan Mei 2015, pengelompokan bank disajikan berdasarkan Bank Umum berdasarkan Kelompok Usaha (BUKU) namun data berdasarkan kelompok bank yang lama tetap disajikan secara paralel sampai dengan data Juni 2016. Hal ini untuk mempertimbangkan batas waktu bagi bank umum menyesuaikan kegiatan usaha/modal inti sampai dengan Juni 2016.

Pada SPI mulai edisi Desember 2015 data perbankan syariah tidak lagi disajikan. Data perbankan syariah dimaksud telah tersedia di SPS Format Baru mulai edisi Desember 2015. Namun secara umum data kelompok bank berdasarkan BUKU sudah termasuk data perbankan syariah. Diharapkan dengan pemisahan data ini dapat mempercepat data yang diberikan kepada stakeholder.

*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.*

*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, 2013, 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](http://www.ojk.go.id) at data menu and banking statistic.*

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

*Starting May 2015, the grouping of banks presented based on Commercial Banks Group of Business Activities (BUKU) but the old data group continue to be presented in parallel until June 2016. It is to consider the time limit for commercial banks to adjust their business activities/core capital up to June 2016.*

*Starting SPI edition December 2015, the sharia banking data are no longer served. Sharia banking data is already available in SPS New Format began edition December 2015. But, generally data of bank group base on BUKU includes Sharia banking data. Expected with the separation of these data can accelerate the data that provided to stakeholders.*

Jakarta, Februari 2021  
*Jakarta, February 2021*

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

## HALAMAN KETERANGAN PAGE OF REFERANCE

### Jadwal Publikasi Kedepan

Edisi Januari 2021 akan diterbitkan pada minggu ke III bulan Maret 2021.

Tanda-tanda, simbol 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), dan Laporan Berkala Bank Perkreditan Rakyat (LBBPR) kecuali dinyatakan lain.
2. Proses *download* data; Data Laporan Bulanan Bank Umum (LBU) 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 Oktober 2015 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 Desember s/d tanggal 15 Desember 2015.

Sampai dengan bulan Desember 2015 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](mailto:konsumen@ojk.go.id)  
Telepon: (021) 157  
Fax: (021) 386 6032

### Advance Release Calender (ARC)

January 2021 edition will be released on the 3rd week of March 2021.

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, and Rural Bank Monthly Reports.
2. Data from the Commercial 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 October 2015 monthly reports for this periode of the Indonesian Banking Statistics was done from 10 December until 15 December 2015.

Until December 2015, 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](mailto:konsumen@ojk.go.id)  
Telephone: +62-21—157  
Fax: +62-21-386 6032

**DAFTAR ISI  
TABLE OF CONTENT**

KATA PENGANTAR	i	<i>INTRODUCTION</i>	<i>i</i>
HALAMAN KETERANGAN	ii	<i>PAGE OF REFERENCE</i>	<i>ii</i>
DAFTAR ISI	iii	<i>TABLE OF CONTENT</i>	<i>iii</i>
DAFTAR SINGKATAN	iv	<i>LIST OF ABBREVIATIONS</i>	<i>iv</i>
DAFTAR TABEL	v	<i>LIST OF TABLES</i>	<i>v</i>
DAFTAR TABEL TAMBAHAN DAN PERUBAHAN NAMA TABEL	ix	<i>LIST OF ADDITIONAL TABLE AND CHANGE OF TABLES NAME</i>	<i>ix</i>
METADATA	xi	<i>METADATA</i>	<i>xi</i>
DATA	2	<i>DATA</i>	<i>2</i>
DATA BANK UMUM BERDASARKAN BUKU	4	<i>COMMERCIAL BANK GROUP OF BUSINESS ACTIVITIES</i>	<i>4</i>
DATA BANK UMUM	64	<i>COMMERCIAL BANK DATA</i>	<i>64</i>
DATA BANK PERKREDITAN RAKYAT	122	<i>RURAL BANK DATA</i>	<i>122</i>
DATA PERKREDITAN	139	<i>CREDIT DATA</i>	<i>139</i>

**DAFTAR SINGKATAN  
LIST OF ABBREVIATION**

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

**DAFTAR TABEL  
LIST OF TABLES**

<b>NO.</b>	<b>NO. TABEL</b>	<b>JUDUL</b>	<b>HAL</b>	<b>TABELS</b>	<b>TOPIC</b>	<b>PAGES</b>
		<b>DATA</b>			<b>DATA</b>	
1.	1.0	Kegiatan Usaha Perbankan	2	1.0	<i>Bank Industries Operation</i>	2
		<b>DATA BANK UMUM BERDASARKAN BUKU</b>			<b>COMMERCIAL BANKS GROUP OF BUSINESS ACTIVITIES</b>	
2.	1.1 – 1.8	Kegiatan Usaha Bank Umum berdasarkan BUKU	4	1.1 – 1.8	<i>Commercial Banks Group of Business Activities</i>	4
3.	1.9 – 1.16	Laporan Laba/Rugi Bank Umum berdasarkan BUKU	12	1.9 – 1.16	<i>Commercial Banks Group of Business Activities - Income Statements</i>	12
4.	1.17 - 1.24	Rekening Administratif Bank Umum berdasarkan BUKU	20	1.17 - 1.24	<i>Commercial Banks Group of Business Activities - Off-Balance Sheet</i>	20
5.	1.25 - 1.32	Kinerja Bank Umum Konvensional berdasarkan BUKU	28	1.25 - 1.32	<i>Performance of Commercial Banks Group of Business Activities</i>	28
6.	1.33	Perkembangan Aset Bank Umum Berdasarkan BUKU	36	1.33	<i>Growth of Commercial Banks Assets based on Group of Business Activities</i>	36
7.	1.34	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset BUKU	37	1.34	<i>Total of Commercial Banks Based on Total Assets</i>	37
8.	1.35 – 1.42	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain - BUKU	38	1.35 – 1.42	<i>Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank</i>	38
9.	1.43 - 1.50	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana - BUKU	46	1.43 - 1.50	<i>Composition of Third Party Funds of Commercial Banks Group of Business Activities</i>	46
10.	1.51 – 1.58	Suku Bunga Rata-rata DPK Bank Umum – BUKU	54	1.51 – 1.58	<i>Average of Interest Rate of Third Party Funds of Commercial Conventional Banks Group of Business Activities</i>	54
11.	1.59	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan BUKU	62	1.59	<i>Growth of Total Commercial Banks and Bank Offices based on Group of Business Activities</i>	62
		<b>DATA BANK UMUM</b>			<b>COMMERCIAL BANK</b>	
12.	1.1.a. s.d 1.5.a.	Kegiatan Usaha Bank Umum	64	1.1.a. s.d 1.5.a.	<i>Commercial Banks Operation</i>	64
13.	1.6.a s.d 1.10.a.	Laporan Laba/Rugi Bank Umum	69	1.6.a s.d 1.10.a.	<i>Commercial Banks Income Statement</i>	69
14.	1.11.a s.d 1.15.a.	Rekening Administratif Bank Umum	74	1.11.a s.d 1.15.a.	<i>Commercial Banks Off-Balance Sheet</i>	74
15.	1.16.a s.d 1.29.a.	Kinerja Bank Umum Konvensional	79	1.16.a s.d 1.29.a.	<i>Commercial Banks Performance</i>	79
16.	1.21.a.	Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank	84	1.21.a.	<i>Growth of Commercial Banks Asset Based Group Bank</i>	84
17.	1.22.a.	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset	85	1.22.a.	<i>Total of Commercial Banks Based on Total Assets</i>	85

<b>NO.</b>	<b>NO. TABEL</b>	<b>JUDUL</b>	<b>HAL</b>	<b>TABELS</b>	<b>TOPIC</b>	<b>PAGES</b>
18.	1.23.a. s.d 1.27.a.	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain	86	1.23.a. s.d 1.27.a.	<i>Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank</i>	86
19.	1.28.a. s.d 1.32.a.	Komposisi Dana Pihak Ketiga Bank Umum	91	1.28.a. s.d 1.32.a.	<i>Composition of Third Party Funds of Commercial Banks</i>	91
20.	1.33.a.	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana	96	1.33.a.	<i>Composition of Third Party Funds of Commercial Banks Based on Bank Location Month (...) Year (...)</i>	96
21.	1.34.a.	Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpunan Dana	97	1.34.a.	<i>Third Party Funds of Commercial Banks Based on Bank Location of Deposits</i>	97
22.	1.35.a. s.d. 1.39.a.	Suku Bunga Rata-rata DPK Bank Umum	98	1.35.a. s.d. 1.39.a.	<i>Average of Interest Rate of Third Party Fund of Commercial Banks</i>	98
23.	1.40.a.	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	103	1.40.a.	<i>Average of Credit Interest Rates of Commercial Bank to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients</i>	103
24.	1.41.a.	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	104	1.41.a.	<i>Average of Credit Interest Rate of Commercial Based on Types and Orientation User</i>	104
25.	1.42.a.	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum	105	1.42.a.	<i>Growth of Total Commercial Banks and Bank Offices</i>	105
26.	1.43.a.	Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank	106	1.43.a.	<i>Growth of Total Branch offices Based on Region</i>	106
<b>DATA BANK PERKREDITAN RAKYAT</b>			<b>RURAL BANK DATA</b>			
27.	2.1	Kegiatan Usaha Bank Perkreditan Rakyat	108	2.1	<i>Rural Bank Operations</i>	122
28.	2.2	Kinerja Bank Perkreditan Rakyat	109	2.2	<i>Rural Bank Performance</i>	123
29.	2.3	Perkembangan Aset BPR Berdasarkan Lokasi BPR	110	2.3	<i>Growth of Assets Based Rural Bank Data</i>	124
30.	2.4	Jumlah BPR Berdasarkan Total Aset	111	2.4	<i>Rural Banks Based on Total Assets</i>	125
31.	2.5	Non Performing Loan (NPL) Bank Perkreditan Rakyat	112	2.5	<i>NPL of Rural Bank</i>	126
32.	2.6	NPL BPR Berdasarkan Lokasi	113	2.6	<i>NPL of Rural Banks Based On Location</i>	127
33.	2.7	Komposisi DPK Bank Perkreditan Rakyat	114	2.7	<i>Composition of Third Party Funds of Rural Bank</i>	128
34.	2.8	Komposisi DPK Berdasarkan Lokasi Penghimpunan	115	2.8	<i>Composition of Third Party Funds Based on Location</i>	115
35.	2.9	DPK BPR Berdasarkan Lokasi Penghimpun	116	2.9	<i>Third Party Funds of Rural Banks Based on Location</i>	116
36.	2.10	Suku Bunga Rata-rata DPK BPR	117	2.10	<i>Average of Third Party Interest Rates of Rural Banks</i>	117
37.	2.11	Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi	118	2.11	<i>Average of Credit Interest Rates of Rural Banks</i>	118
38.	2.12	Suku Bunga rata-rata Kredit BPR Berdasarkan Jenis Penggunaan	119	2.12	<i>Average of Credit Interest Rates of Rural Banks Based on Type of Use</i>	119
39.	2.13	Perkembangan Jumlah BPR	120	2.13	<i>Growth of Total Rural Bank</i>	120

NO.	NO. TABEL	JUDUL	HAL	TABELS	TOPIC	PAGES
40.	2.14	Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi	121	2.14	<i>Growth of Total Rural Bank Offices Based on Region</i>	121
41.	2.15	Kegiatan Usaha BPR Syariah	122	2.15	<i>Syariah Rural Bank</i>	122
42.	2.16	Aset dan Pembiayaan BPR Syariah	123	2.16	<i>Asset and Financing of Sharia Rural Bank)</i>	123
<b>DATA PERKREDITAN</b>			<b>CREDIT DATA</b>			
43.	3.1 – 3.8	Kredit dan NPL Bank Umum Konvensional - BUKU Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	125	3.1 – 3.8	<i>Credit and NPL Credit of Commercial Banks Group of Business Activities to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary</i>	125
44.	3.9 s.d 3.16	Kredit dan NPL Bank Umum Konvensional - BUKU Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	133	3.9 s.d 3.16	<i>Credit and NPL of Commercial Conventional Banks Group of Business Activities 1 to Non Bank Third Party Based on Types and Orientation of Use</i>	133
45.	3.17	Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah berdasarkan BUKU	141	3.17	<i>Credit and Non Performing Loan (NPL) of Commercial Conventional and Sharia Banks based on Group of Business Activities to Non Bank Third Party Withdrawn By Card</i>	141
46.	3.1.a s.d 3.5.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	143	3.1.a s.d 3.5.a	<i>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</i>	143
47.	3.6a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit	148	3.6a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Based on Business Sector and non Business Sector of Credit by Region</i>	148
48.	3.7.a s.d 3.11.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	149	3.7.a s.d 3.11.a	<i>Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use</i>	149
49.	3.12.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit	154	3.12.a	<i>Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for [month] [year]</i>	154
50.	3.13.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit	155	3.13.a	<i>Credit and NPL Of Commercial Banks to Non Bank Third Party Based on Bank Location</i>	155
51.	3.14.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank	156	3.14.a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Based on Bank Relation with Beneficiary</i>	156
52.	3.15.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank	157	3.15.a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Withdrawn By Card Based on Group of Bank</i>	157
53.	3.16.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	158	3.16.a	<i>Credit Channeling (Off-Balance Sheet) and NPL of Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary</i>	158



<b>NO.</b>	<b>NO. TABEL</b>	<b>JUDUL</b>	<b>HAL</b>	<b>TABELS</b>	<b>TOPIC</b>	<b>PAGES</b>
54.	3.17.a	Penerusan Kredit (Off-Balance Sheet) dan Non Performing Loan (NPL) Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit	159	3.17.a	<i>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</i>	159
55.	3.18.a	Kredit BPR Berdasarkan Sektor Ekonomi	160	3.18.a	<i>Credit of Rural Banks Based on Economic Sector</i>	160
56.	3.19.a	Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan	161	3.19.a	<i>Credit of Rural Banks Based on Type of Use</i>	161
57.	3.20.a	Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur	162	3.20.a	<i>Credit of Rural Bank Based on Location</i>	162
58.	3.21.a	Kredit dan NPL MKM dan UMKM Berdasarkan Sektor Ekonomi	163	3.21.a	<i>Credit &amp; NPL of MSMEs and SMEs Based on Economic Sector</i>	163
59.	3.22.a	Kredit dan NPL MKM dan UMKM Berdasarkan Jenis Penggunaan	164	3.22.a	<i>Credit &amp; NPL of MSMEs and SMEs Based on Type Use</i>	164
60.	3.23.a	Kredit dan NPL Rincian Kredit MKM dan UMKM Menurut Kelompok Bank	165	3.23.a	<i>Credit &amp; NPL of MSMEs and SMEs Based on Group of Bank</i>	165
61.	2.24.a	Kredit UMKM dan MKM Menurut Lokasi Proyek per Daerah Tingkat I	166	2.24.a	<i>Credit &amp; NPL of MSMEs and SMEs Based on Project Location</i>	166

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

Indikator/Indicator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penyaluran Dana</b>																	<b>Distribution of Funds</b>
Bank Umum	6.570.903	7.177.549	7.809.987	8.280.812	8.269.379	8.407.521	8.665.823	8.525.493	8.504.636	8.601.600	8.654.597	8.832.313	9.019.441	9.004.638	9.018.532	9.098.135	Commercial Banks
Bank Perkreditan Rakyat	109.389	121.296	130.523	144.107	144.107	144.712	143.718	140.869	139.650	140.842	141.920	142.594	143.612	144.806	146.738	148.709	Rural Banks
<b>SBI dan SBIS <sup>1)</sup></b>	96.103	19.901	39.441	68.974	46.841	48.588	26.483	25.435	25.111	21.704	25.780	18.484	14.779	18.579	20.351	18.785	<b>SBI and SBIS <sup>1)</sup></b>
<b>Sumber Dana</b>																	<b>Source of Funds</b>
Bank Umum	5.399.210	5.921.039	6.475.110	6.839.563	6.690.966	6.797.999	7.084.691	6.908.139	6.932.888	6.989.047	7.019.607	7.173.233	7.332.718	7.298.218	7.282.936	7.406.325	Commercial Banks
Bank Perkreditan Rakyat	93.622	103.874	111.712	123.603	123.603	124.334	123.391	120.834	119.935	120.869	121.917	122.324	123.041	123.957	125.609	127.522	Rural Banks
<b>Jumlah Aset</b>																	<b>Total Assets</b>
Bank Umum	6.729.799	7.387.144	8.068.346	8.562.974	8.385.407	8.533.127	8.793.204	8.648.896	8.614.839	8.670.413	8.725.913	8.906.965	9.061.864	9.074.478	9.053.446	9.177.894	Commercial Banks
Bank Perkreditan Rakyat	113.501	125.945	135.570	149.872	149.872	150.526	149.659	146.819	145.802	146.866	148.048	148.771	149.814	151.064	153.315	155.075	Rural Banks
<b>Jumlah Bank</b>																	<b>Total Banks</b>
Bank Umum	116	115	115	110	110	110	110	110	110	110	110	110	110	110	110	109	Commercial Banks
Bank Perkreditan Rakyat	1.633	1.619	1.593	1.542	1.542	1.542	1.537	1.533	1.533	1.526	1.520	1.517	1.512	1.511	1.509	1.506	Rural Banks
<b>Jumlah Kantor</b>																	<b>Total Bank Offices</b>
Bank Umum	32.720	32.276	31.609	31.127	31.125	31.087	31.037	31.012	30.995	30.971	30.893	30.837	30.763	30.691	30.755	30.733	Commercial Banks
Bank Perkreditan Rakyat	6.075	6.192	6.014	5.964	5.964	5.930	5.953	5.941	5.949	5.955	5.942	5.936	5.933	5.935	5.933	5.913	Rural Banks



**Tabel 1.2.**  
**Kegiatan Usaha Bank Umum Konvensional - BUKU 1**  
**(Commercial Conventional Banks - Group of Business Activities 1)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items		
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des			
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>	
a. Kredit Yang Diberikan	67.579	43.000	46.933	37.994	37.683	39.238	39.475	29.879	28.702	27.489	27.162	27.344	24.564	23.929	14.215	12.479	12.479	a. Credit	
- Kepada Pihak Ketiga	66.902	42.987	46.886	37.960	37.649	39.204	39.430	29.839	28.664	27.451	27.126	27.308	24.514	23.894	14.181	12.447	12.447	- To Third Party	
Rupiah	66.813	42.879	46.879	37.960	37.649	38.796	39.118	29.607	28.509	27.451	27.126	27.308	24.514	23.894	14.181	12.447	12.447	Rupiah	
Valas	89	9	6	-	-	408	313	232	155	-	-	-	-	-	-	-	-	Foreign Exchange	
- Kepada Bank Lain	677	13	47	35	33	34	45	40	38	37	37	36	50	35	34	32	32	- Inter Bank Credit	
Rupiah	677	13	47	35	33	34	45	40	38	37	37	36	50	35	34	32	32	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
b. Penempatan pada Bank Lain	5.602	2.854	4.562	4.491	3.329	3.553	3.513	4.068	2.794	3.804	2.328	2.749	3.558	2.952	465	78	78	b. Interbank Placement	
- Giro	486	278	193	39	74	310	563	107	105	720	532	481	518	505	171	10	10	- Demand Deposit	
- Inter Bank Call Money	2.760	577	1.400	1.515	265	295	525	511	50	25	45	15	140	-	15	15	15	- Inter Bank Call Money	
- Deposito Berjangka	2.010	1.857	2.877	2.936	2.990	2.948	2.425	3.450	2.639	3.059	1.751	2.269	3.025	2.307	294	53	53	- Time Deposits	
- Lainnya	346	142	92	0	0	0	-	-	-	-	-	-	-	-	-	-	-	- Others	
c. Penempatan pada Bank Indonesia	10.793	7.771	9.488	5.939	4.593	5.437	5.293	3.234	2.937	3.568	5.210	4.875	4.628	4.528	1.976	1.458	1.458	c. Placement to Bank Indonesia	
- Giro	5.942	3.526	3.944	3.506	2.589	2.392	2.643	1.673	1.080	1.533	1.317	1.152	954	951	546	468	468	- Demand Deposit	
- Fine Tune Operation (FTO)	1.310	788	2.122	224	819	522	1.290	527	623	939	2.428	1.077	1.963	1.164	540	250	250	- Fine Tune Operation (FTO)	
- Fasbi	3.527	3.443	3.443	2.207	1.183	2.523	1.353	1.030	1.230	1.095	1.464	2.646	1.705	2.410	884	740	740	- Fasbi	
- Lainnya	14	15	9	2	2	7	3	4	2	1	-	-	7	3	6	-	-	- Others	
d. Surat Berharga	7.668	5.473	3.984	4.982	5.258	2.745	2.485	1.848	2.099	2.136	2.146	1.944	1.719	1.575	1.456	1.163	1.163	d. Securities	
- Sertifikat Bank Indonesia (SBI)	1.844	1.299	936	820	695	544	476	483	488	450	453	260	48	56	84	-	-	- Bank Indonesia Certificates (SBI)	
- Surat Perbendaharaan Negara	-	20	115	-	-	-	-	-	21	21	21	30	30	30	21	-	-	- Treasury Bills	
- Obligasi	2.892	1.726	1.866	3.868	4.410	1.995	1.814	1.186	1.350	1.350	1.442	1.427	1.373	1.268	1.204	1.139	1.139	- Bonds	
- Lainnya	2.932	2.428	1.068	294	153	206	195	179	240	315	230	226	267	221	147	24	24	- Others	
e. Penyertaan	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	829	878	1.008	743	1.016	1.384	1.432	1.131	926	724	709	687	511	483	329	281	281	f. Impairment on Financial Assets	
- Kredit yang diberikan	586	636	744	702	974	1.341	1.389	1.089	872	671	655	628	507	477	325	277	277	- Credit	
- Surat Berharga	-	-	-	-	1	1	0	0	0	0	0	0	0	1	0	0	0	- Securities	
- Lainnya	243	242	264	41	41	43	43	42	54	52	54	59	4	5	4	3	3	- Others	
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	2.276	1.605	1.730	3.752	3.795	3.992	3.516	3.340	2.981	2.938	1.997	3.901	3.285	3.506	1.216	1.435	1.435	h. Other claims	
<b>Sumber Dana</b>																		<b>Source of Funds</b>	
a. Dana Pihak Ketiga	70.997	48.250	50.814	42.621	42.769	42.679	42.028	32.979	31.265	32.266	31.065	33.655	30.826	30.321	14.765	12.676	12.676	a. Third Party Funds	
Rupiah	70.796	48.241	50.808	42.621	42.769	42.659	42.028	32.978	31.265	32.266	31.065	33.655	30.826	30.321	14.765	12.676	12.676	Rupiah	
Giro	12.710	7.054	8.321	8.872	11.886	13.009	13.962	10.912	9.385	10.559	9.949	11.946	11.605	11.678	2.247	1.004	1.004	Demand Deposit	
Tabungan	12.555	8.994	9.757	8.042	6.591	6.486	6.469	4.419	5.195	4.918	4.830	4.820	4.678	4.415	2.044	2.073	2.073	Saving	
Simpanan Berjangka	45.531	32.193	32.730	25.707	24.292	23.164	21.597	17.647	16.684	16.790	16.286	16.889	14.543	14.228	10.475	9.599	9.599	Time Deposits	
Valas	201	10	6	-	-	21	0	0	0	0	0	-	-	-	-	-	-	Foreign Exchange	
Giro	61	3	4	-	-	21	0	0	0	-	-	-	-	-	-	-	-	Demand Deposit	
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	141	7	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits	
b. Kewajiban kepada Bank Indonesia	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	8.648	3.174	5.954	4.164	2.689	2.840	2.706	1.213	1.444	1.631	2.121	1.494	1.677	1.354	704	725	725	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	1.808	1.104	1.055	608	608	609	609	609	609	609	609	609	609	609	609	-	-	d. Issued Securities	
e. Pinjaman yang Diterima	162	340	321	1.939	1.638	345	350	239	243	266	38	78	38	38	38	-	-	e. Loans received	
Rupiah	162	340	321	1.939	1.638	345	350	239	243	266	38	78	38	38	38	-	-	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	228	-	-	-	-	-	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)	-	464	1.005	1.107	515	640	985	651	479	479	479	535	502	502	672	1.145	1.145	g. Other Liabilities	
h. Setoran Jaminan	33	25	35	31	25	25	22	5	5	4	3	3	3	3	2	2	2	h. Margin Deposits	
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>	
a. Modal Disetor	10.501	6.734	7.092	5.621	6.621	7.198	8.198	7.378	7.378	7.439	7.459	7.459	6.999	5.923	5.242	3.198	3.198	a. Paid In Capital	
b. Cadangan	2.063	1.601	1.914	1.477	1.398	1.457	1.457	975	1.012	1.012	1.041	1.041	1.029	1.020	252	186	186	b. Reserves	
c. I/R Tahun lalu <sup>1)</sup>	(69)	(454)	(417)	(808)	(409)	(1.861)	(2.037)	(2.143)	(2.229)	(2.189)	(2.288)	(2.288)	(2.322)	(2.139)	(2.313)	(1.350)	(1.350)	c. Retained Earnings (Profit/Loss) <sup>1)</sup>	
d. I/R Tahun berjalan sesudah naik <sup>2)</sup>	861	716	700	457	17	13	14	(11)	(32)	(280)	(265)	(273)	(297)	(163)	(556)	(67)	(67)	d. Current Earnings (Profit/Loss) <sup>2)</sup>	
e. Tambahan modal disetor	1.347	434	406	1.358	1.364	2.362	1.371	1.004	1.036	1.160	1.158	1.161	936	899	2.371	1.749	1.749	e. Additional Paid In Capital	
f. Modal Pinjaman	168	169	169	169	169	829	750	684	234	-	-	-	-	-	-	-	-	f. Loan Capital	

**Tabel 1.3.**  
**Kegiatan Usaha Bank Umum Konvensional - BUKU 2**  
**(Commercial Conventional Banks - Group of Business Activities 2)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	568.076	530.446	525.714	569.146	562.082	566.443	562.749	564.404	560.605	558.319	560.525	561.340	564.913	562.991	564.638	539.011	a. Credit	
- Kepada Pihak Ketiga	560.600	523.311	517.132	561.326	554.435	558.513	553.663	556.083	552.432	550.326	552.393	553.268	560.426	558.560	562.500	536.810	- To Third Party	
Rupiah	465.989	457.977	447.652	490.321	485.190	485.503	484.298	492.994	491.729	490.955	490.409	491.885	498.780	499.365	508.230	497.000	Rupiah	
Valas	94.611	65.334	69.480	71.004	69.244	73.010	69.366	63.089	60.703	59.372	61.984	61.383	61.646	59.195	54.270	39.811	Foreign Exchange	
- Kepada Bank Lain	7.476	7.135	8.582	7.820	7.648	7.930	9.086	8.321	8.173	7.993	8.132	8.072	4.487	4.431	2.138	2.200	- Inter Bank Credit	
Rupiah	1.638	1.213	1.065	841	793	736	927	891	877	889	875	848	832	771	924	992	Rupiah	
Valas	5.838	5.922	7.517	6.979	6.854	7.194	8.159	7.430	7.296	7.104	7.258	7.224	3.655	3.660	1.214	1.208	Foreign Exchange	
b. Penempatan pada Bank Lain	36.814	45.859	49.163	47.510	52.453	51.850	41.274	41.693	40.834	41.126	38.065	35.344	32.316	31.500	30.654	38.279	b. Interbank Placement	
- Giro	10.874	13.545	13.103	9.841	9.799	10.022	8.226	8.293	7.739	8.292	8.390	7.713	11.613	14.240	10.117	10.117	- Demand Deposit	
- Inter Bank Call Money	15.524	17.037	24.559	20.220	21.096	17.344	13.727	13.252	11.316	11.031	10.637	10.229	8.437	6.602	7.664	11.768	- Inter Bank Call Money	
- Deposito Berjangka	8.452	11.667	9.291	15.029	18.960	21.963	16.720	18.228	19.334	20.700	17.500	14.705	14.726	11.770	7.482	15.182	- Time Deposits	
- Lainnya	1.965	3.610	2.210	2.419	2.599	2.521	1.806	1.986	1.891	1.655	1.637	2.020	1.441	1.514	1.267	1.212	- Others	
c. Penempatan pada Bank Indonesia	105.010	98.689	100.772	97.903	105.699	97.264	104.140	95.041	82.453	82.984	109.974	112.494	127.961	113.694	118.324	79.670	c. Placement to Bank Indonesia	
- Giro	49.171	49.577	44.939	48.783	46.248	45.396	41.206	37.983	26.160	26.476	24.096	26.504	27.518	25.789	31.069	30.173	- Demand Deposit	
- Fine Tune Operation (FTO)	18.126	22.776	36.273	29.675	41.821	32.035	40.796	30.772	40.014	33.346	53.682	46.639	71.053	60.971	53.162	28.418	- Fine Tune Operation (FTO)	
- Fasbi	36.361	24.476	19.093	19.374	15.822	19.522	22.138	26.265	16.279	23.162	32.195	39.352	29.389	26.757	33.965	21.078	- Fasbi	
- Lainnya	1.351	1.859	468	71	1.808	312	0	21	0	1	0	0	177	128	1	1	- Others	
d. Surat Berharga	80.757	100.078	78.504	100.031	94.540	97.723	76.663	77.092	89.541	92.350	92.522	93.715	101.413	109.258	108.870	112.650	d. Securities	
- Sertifikat Bank Indonesia (SBI)	17.284	5.717	19.693	14.171	12.287	6.048	5.806	5.821	5.922	5.194	5.322	3.477	2.570	3.134	4.970	3.134	- Bank Indonesia Certificates (SBI)	
- Surat Perbendaharaan Negara	3.489	5.210	5.120	5.275	5.055	5.687	4.964	5.090	5.268	5.374	5.675	6.179	7.897	5.843	5.532	4.906	- Treasury Bills	
- Obligasi	38.900	50.388	41.617	54.868	55.535	62.435	53.326	54.355	68.058	70.148	71.095	73.010	77.217	83.298	87.351	90.930	- Bonds	
- Lainnya	21.085	38.764	23.403	20.192	19.779	17.314	12.325	11.842	10.394	10.906	10.558	11.049	13.729	15.148	12.853	13.513	- Others	
e. Penyertaan	853	395	382	990	989	989	989	903	903	900	902	903	904	905	906	857	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	13.133	13.029	14.179	15.326	21.378	20.955	24.600	24.772	25.283	23.829	24.053	23.612	24.249	24.260	24.426	18.914	f. Impairment on Financial Assets	
- Kredit yang diberikan	12.323	12.218	13.097	14.346	20.326	19.639	23.485	23.360	23.855	22.819	22.929	22.666	23.255	23.240	23.365	18.093	- Credit	
- Surat Berharga	22	9	256	174	271	238	237	233	232	232	237	237	233	241	237	228	- Securities	
- Lainnya	787	801	826	806	781	1.078	878	1.179	1.195	778	888	709	760	780	824	593	- Others	
g. Tagihan Spot dan Derivatif	1.339	948	1.028	1.599	2.088	1.796	6.266	3.737	2.145	2.211	1.358	1.359	1.114	1.275	2.066	2.169	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	14.949	23.915	24.804	38.787	39.872	51.052	51.704	61.984	56.404	62.722	36.897	72.451	67.349	94.751	90.843	66.979	h. Other claims	
<b>Sumber Dana</b>																	<b>Source of Funds</b>	
a. Dana Pihak Ketiga	571.782	573.711	549.986	621.089	624.040	630.764	616.087	620.452	620.999	624.973	628.057	668.448	685.575	700.579	702.620	648.871	a. Third Party Funds	
Rupiah	499.793	514.199	483.431	551.830	557.101	561.799	563.919	572.806	571.456	578.583	578.899	615.556	632.255	649.629	650.613	605.441	Rupiah	
Giro	90.901	95.436	87.037	109.549	119.607	119.674	124.869	131.446	124.973	134.291	129.917	153.441	157.247	160.666	159.095	109.985	Demand Deposit	
Tabungan	112.699	126.726	119.402	135.093	123.495	121.868	122.622	125.911	131.784	129.014	128.201	130.857	131.115	131.425	136.782	146.614	Saving	
Simpanan Berjangka	296.193	292.038	276.992	307.189	314.000	320.258	316.429	315.450	314.699	315.278	320.781	331.259	343.893	357.538	354.736	348.843	Time Deposits	
Valas	71.989	59.512	66.555	69.258	66.939	68.965	52.168	47.646	49.543	46.390	49.158	52.891	53.320	50.949	52.007	43.430	Foreign Exchange	
Giro	29.873	25.813	34.281	39.817	36.146	37.781	26.227	22.594	24.558	22.097	22.926	25.915	24.967	23.172	24.751	19.634	Demand Deposit	
Tabungan	5.027	4.196	4.478	5.106	6.339	6.051	5.390	5.047	5.453	5.455	5.575	5.337	5.618	5.647	5.472	5.182	Saving	
Simpanan Berjangka	37.089	29.503	27.797	24.336	24.454	25.133	20.550	20.005	19.532	18.837	20.658	21.639	22.735	22.131	21.785	18.614	Time Deposits	
b. Kewajiban kepada Bank Indonesia	1	233	1	98	1	1	1	1	1	1	1	1	1	1	1	1	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	50.200	37.798	39.017	37.024	37.588	32.757	28.616	20.611	20.064	22.706	20.354	17.306	17.484	20.444	22.776	30.766	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	11.329	9.112	9.397	10.088	9.593	9.359	8.933	8.880	8.203	8.054	6.199	6.085	7.240	7.211	9.066	8.969	d. Issued Securities	
e. Pinjaman yang Diterima	19.042	13.373	15.177	17.928	16.633	19.668	21.537	21.216	21.420	23.297	23.614	20.890	24.896	23.360	21.961	24.281	e. Loans received	
Rupiah	6.579	7.097	4.960	6.238	6.370	8.089	8.360	8.808	10.421	10.431	10.694	12.101	12.002	11.414	12.380	12.380	Rupiah	
Valas	12.463	6.276	10.218	11.690	10.263	11.515	13.449	12.856	12.612	12.875	13.183	12.886	12.795	11.358	10.547	11.901	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	2.512	1.023	3.168	1.092	1.153	2.251	8.642	4.523	2.605	2.173	1.639	1.223	1.382	994	1.274	1.334	f. Spot and Derivatives Liabilities	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	6.637	6.252	10.320	9.061	5.901	6.540	8.239	8.431	10.098	10.082	8.601	7.786	6.206	6.218	5.343	6.054	g. Other Liabilities	
h. Setoran Jaminan	528	845	547	555	504	519	383	370	363	317	272	282	340	327	325	337	h. Margin Deposits	
<b>Beberapa komponen modal</b>																	<b>Components of Capital</b>	
a. Modal Disetor	66.947	73.441	71.321	75.247	75.308	75.411	75.106	77.474	77.312	78.404	78.532	78.576	79.129	80.215	80.940	81.620	a. Paid In Capital	
b. Cadangan	12.992	15.239	14.598	15.965	14.723	14.668	14.934	15.316	15.611	15.698	16.157	16.161	16.186	16.195	16.966	16.258	b. Reserves	
c. L/R Tahun lalu <sup>1)</sup>	8.949	6.409	6.324	4.989	8.695	9.358	1.802	345	(591)	(1.041)	(1.859)	(1.883)	(1.834)	(2.474)	(2.446)	(1.512)	c. Retained Earnings (Profit/Loss) <sup>1)</sup>	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	10.327	10.298	9.225	9.001	1.098	1.802	2.290	2.767	2.953	4.159	4.650	5.331	5.639	6.483	7.886	8.403	d. Current Earnings (Profit/Loss) <sup>2)</sup>	
e. Tambahan modal disetor	15.576	15.944	16.344	19.468	20.251	19.655	17.980	18.122	18.651	18.045	21.938	21.998	23.306	25.599	26.432	24.150	e. Additional Paid In Capital	
f. Modal Pinjaman	8.077	5.169	4.642	4.864	4.835	4.302	4.477	4.360	4.397	4.068	3.698	3.695	3.722	3.702	3.861	2.939	f. Loan Capital	

**Tabel 1.4.**  
**Kegiatan Usaha Bank Umum Konvensional - BUKU 3**  
**(Commercial Conventional Banks - Group of Business Activities 3)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	1.582.684	1.598.788	1.851.141	1.756.342	1.715.951	1.725.401	1.813.675	1.770.931	1.649.486	1.630.541	1.630.696	1.628.251	1.619.453	1.595.703	1.575.368	1.582.336	a. Credit	
- Kepada Pihak Ketiga	1.567.489	1.582.814	1.828.712	1.734.182	1.696.169	1.705.704	1.792.141	1.751.442	1.631.156	1.611.226	1.611.543	1.608.869	1.599.194	1.574.259	1.554.829	1.563.092	- To Third Party	
Rupiah	1.257.604	1.257.044	1.460.113	1.397.100	1.364.858	1.358.619	1.372.945	1.368.982	1.259.989	1.250.751	1.238.184	1.232.629	1.227.638	1.229.039	1.222.663	1.233.978	Rupiah	
Valas	309.885	325.770	368.599	337.081	331.311	347.084	419.196	382.460	371.167	360.475	373.359	376.240	371.556	345.220	332.167	329.113	Foreign Exchange	
- Kepada Bank Lain	15.195	15.974	22.429	22.160	19.781	19.697	21.534	19.489	18.330	19.315	19.153	19.382	20.259	21.445	20.539	19.244	- Inter Bank Credit	
Rupiah	9.706	9.584	11.890	15.359	13.196	12.995	13.146	12.826	12.237	13.204	13.192	12.939	14.416	14.164	14.729	14.971	Rupiah	
Valas	5.490	6.390	10.539	6.802	6.586	6.702	8.389	6.663	6.094	6.111	5.960	6.443	5.843	6.716	6.374	6.273	Foreign Exchange	
b. Penempatan pada Bank Lain	91.764	86.605	73.333	92.469	90.460	88.406	103.003	100.874	90.285	89.802	84.231	82.355	90.816	89.914	88.988	95.986	b. Interbank Placement	
- Giro	26.443	22.855	23.509	23.263	22.110	24.162	31.954	28.318	29.269	27.215	28.764	29.931	31.627	33.016	30.754	34.135	- Demand Deposit	
- Inter Bank Call Money	57.251	54.839	40.225	54.826	49.761	44.309	54.332	54.330	48.040	47.895	44.598	43.769	51.755	51.086	54.518	56.615	- Inter Bank Call Money	
- Deposito Berjangka	1.879	2.855	5.622	5.926	10.049	12.581	9.326	11.139	6.677	7.788	4.326	2.506	2.366	1.749	853	3.054	- Time Deposits	
- Lainnya	6.191	6.056	3.977	8.455	8.540	7.354	7.391	7.088	6.298	6.905	6.544	6.149	5.068	4.064	2.862	2.181	- Others	
c. Penempatan pada Bank Indonesia	216.987	243.185	281.859	228.570	222.028	209.875	302.550	253.903	226.123	204.109	229.440	228.785	273.983	234.657	250.178	273.398	c. Placement to Bank Indonesia	
- Giro	133.173	132.877	144.207	127.947	119.642	122.672	116.536	105.487	75.252	74.186	62.057	65.842	73.627	67.144	72.207	97.077	- Demand Deposit	
- Fine Tune Operation (FTO)	19.711	37.508	69.755	41.977	60.272	44.594	116.538	94.237	94.764	88.385	121.087	105.421	142.366	126.787	127.237	116.584	- Fine Tune Operation (FTO)	
- Fasbi	61.082	71.293	65.212	57.132	31.722	37.190	59.616	49.985	51.972	37.902	41.697	51.659	51.591	34.438	45.507	54.017	- Fasbi	
- Lainnya	3.022	1.507	1.513	10.393	5.119	9.660	4.195	4.135	3.635	4.599	5.864	6.398	6.289	5.227	5.719	5.719	- Others	
d. Surat Berharga	318.726	327.201	288.868	281.706	286.087	291.194	278.382	295.931	287.477	302.345	317.212	336.802	358.235	373.035	383.853	387.254	d. Securitless	
- Sertifikat Bank Indonesia (SBI)	42.944	1.796	24.346	16.181	16.181	15.789	3.895	3.907	2.924	2.438	1.376	148	-	-	-	-	- Bank Indonesia Certificates (SBI)	
- Surat Perbendaharaan Negara	21.687	24.149	19.093	11.512	13.154	14.962	17.061	18.271	14.013	11.405	11.093	11.249	14.199	18.956	23.219	22.165	- Treasury Bills	
- Obligasi	188.189	178.855	191.701	203.294	215.221	215.922	208.910	231.318	231.710	248.612	260.894	284.422	303.287	312.615	317.684	317.110	- Bonds	
- Lainnya	65.906	125.401	61.294	42.555	41.530	44.521	48.515	42.435	38.831	39.890	43.848	40.983	40.749	41.464	42.949	47.978	- Others	
e. Penyertaan	16.228	16.359	16.884	14.608	14.751	14.843	14.011	14.008	4.788	4.788	4.788	4.852	4.852	4.851	4.848	4.848	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	49.397	38.864	41.907	39.402	55.139	55.064	56.998	57.439	54.022	53.161	54.641	55.057	56.348	56.444	56.854	61.192	f. Impairment on Financial Assets	
- Kredit yang diberikan	48.209	38.324	41.390	38.770	54.510	54.459	56.410	56.912	53.438	52.577	54.102	54.528	55.895	56.012	56.357	60.375	- Credit	
- Surat Berharga	355	189	222	215	159	136	105	114	111	94	93	86	110	102	129	169	- Securities	
- Lainnya	833	351	295	417	470	468	483	413	472	490	446	443	343	330	367	648	- Others	
g. Tagihan Spot dan Derivatif	11.608	5.589	16.156	14.284	16.958	20.432	62.211	30.055	22.681	20.664	17.335	16.662	15.257	14.827	20.540	20.300	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	84.106	92.692	105.360	119.626	126.018	161.383	149.177	162.000	131.148	132.242	113.227	157.261	167.085	223.814	209.421	200.648	h. Other claims	
<b>Sumber Dana</b>																	<b>Source of Funds</b>	
a. Dana Pihak Ketiga	1.633.429	1.638.013	1.769.026	1.672.217	1.679.307	1.710.745	1.810.928	1.771.636	1.628.734	1.611.651	1.628.614	1.682.147	1.757.983	1.774.148	1.779.632	1.783.049	a. Third Party Funds	
Rupiah	1.311.815	1.342.107	1.449.683	1.385.590	1.398.715	1.413.037	1.444.941	1.431.992	1.309.758	1.295.809	1.306.669	1.347.934	1.412.187	1.441.992	1.445.694	1.456.778	Rupiah	
Giro	269.855	287.337	295.261	302.536	294.402	300.333	349.810	336.525	302.155	318.529	315.468	321.919	340.611	339.376	347.610	346.273	Demand Deposit	
Tabungan	290.974	267.371	301.384	291.165	282.441	280.747	281.944	282.172	252.637	249.512	242.466	242.328	243.447	240.333	244.078	256.125	Saving	
Simpanan Berjangka	750.986	787.400	853.038	791.889	821.872	831.958	813.187	813.295	754.966	727.768	748.735	783.687	828.128	862.283	854.005	854.380	Time Deposits	
Valas	321.615	295.905	319.343	286.627	280.592	297.708	365.987	339.643	318.976	315.842	321.945	334.214	345.797	332.155	333.938	326.271	Foreign Exchange	
Giro	121.357	110.717	116.238	115.563	111.140	110.796	167.901	156.934	149.178	146.258	139.537	145.411	156.971	143.729	150.199	148.765	Demand Deposit	
Tabungan	74.810	60.341	62.049	59.151	59.938	65.082	72.393	67.738	65.203	63.633	66.138	69.541	68.931	67.958	69.946	68.328	Saving	
Simpanan Berjangka	125.448	124.848	141.056	111.913	109.515	121.830	114.971	104.595	105.951	116.270	119.261	119.894	120.468	120.468	113.793	109.178	Time Deposits	
b. Kewajiban kepada Bank Indonesia	0	10	0	25	29	650	561	874	62	279	16	0	308	193	0	0	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	74.717	99.164	96.436	99.213	81.030	81.032	99.733	77.580	75.875	76.646	80.870	79.482	80.848	74.908	68.071	79.303	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	37.077	49.212	45.154	38.588	41.550	41.809	36.983	36.076	34.028	31.078	26.780	27.820	28.820	26.773	26.775	25.766	d. Issued Securities	
e. Pinjaman yang Diterima	58.728	78.979	146.979	147.387	138.122	136.512	157.754	149.668	146.132	137.595	137.100	138.054	139.448	135.334	130.343	124.464	e. Loans received	
Rupiah	11.632	40.310	40.310	51.773	48.416	48.552	49.668	51.394	51.557	52.973	54.287	54.773	57.776	58.927	59.828	55.831	Rupiah	
Valas	47.097	62.167	106.669	95.610	89.706	87.960	108.086	98.274	94.574	84.622	82.821	83.281	81.671	76.407	70.515	68.633	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	10.338	4.706	20.362	12.300	14.553	15.818	57.775	38.269	24.684	20.859	16.914	15.308	14.771	14.353	19.476	19.476	f. Spot and Derivatives Liabilities	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	50.308	53.917	68.676	69.116	39.253	38.346	44.255	51.972	48.466	48.814	42.711	40.120	40.417	39.050	35.660	39.179	g. Other Liabilities	
h. Setoran Jaminan	1.590	1.626	1.806	1.579	1.443	1.522	1.864	1.792	1.782	1.628	1.950	1.808	1.970	1.734	1.740	1.782	h. Margin Deposits	
<b>Beberapa komponen modal</b>																	<b>Components of Capital</b>	
a. Modal Disetor	58.756	72.679	81.598	77.773	77.773	77.775	78.488	82.603	76.608	77.986	78.394	78.394	78.394	78.394	78.394	82.186	a. Paid In Capital	
b. Cadangan	31.373	34.917	37.683	19.809	18.313	17.683	17.679	18.143	18.143	19.274	18.156	18.156	18.156	18.156	18.164	18.164	b. Reserves	
c. I/R Tahun lalu <sup>1)</sup>	122.755	112.770	133.579	148.138	168.178	168.724	164.801	161.803	131.097	128.792	128.219	128.237	127.668	127.455	129.032	129.066	c. Retained Earnings (Profit/loss) <sup>1)</sup>	
d. I/R Tahun berjalan sesudah naik <sup>2)</sup>	24.938	32.577	38.329	34.478	3.367	6.440	11.098	13.159	14.114	16.577	19.079	20.721	21.250	22.760	24.512	24.489	d. Current Earnings (Profit/loss) <sup>2)</sup>	
e. Tambahan modal disetor	55.330	54.383	54.610	67.768	69.884	70.000	70.246	70.608	66.285	65.764	68.885	69.452	72.110	73.595	75.341	85.573	e. Additional Paid In Capital	
f. Modal Pinjaman	32.237	35.349	39.908	30.110	32.884	33.579	40.211	38.346	38.028	37.568	37.318	37.271	37.685	37.355	37.198	46.505	f. Loan Capital	

**Tabel 1.5.**  
**Kegiatan Usaha Bank Umum Konvensional - BUKU 4**  
**(Commercial Conventional Banks - Group of Business Activities 4)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	2.017.032	2.419.342	2.731.459	3.094.668	3.027.698	3.048.291	3.136.820	3.082.960	3.182.198	3.168.066	3.153.765	3.141.273	3.152.150	3.128.070	3.116.653	3.166.835	3.166.835	a. Credit
- Kepada Pihak Ketiga	2.004.722	2.399.043	2.699.854	3.058.379	2.991.375	3.010.562	3.098.412	3.045.180	3.143.633	3.127.375	3.110.391	3.096.965	3.105.953	3.081.042	3.070.383	3.122.678	3.122.678	- To Third Party
Rupiah	1.777.424	2.104.638	2.344.017	2.685.738	2.626.801	2.630.074	2.658.894	2.654.630	2.747.856	2.742.298	2.725.007	2.714.922	2.718.476	2.700.219	2.705.555	2.739.805	2.739.805	Rupiah
Valas	227.298	294.406	355.837	372.641	364.575	380.488	439.518	390.550	395.777	385.077	385.384	382.043	387.477	380.823	364.828	382.873	382.873	Foreign Exchange
- Kepada Bank Lain	12.310	20.099	31.604	36.289	36.323	37.729	38.408	37.780	38.565	40.691	43.374	44.308	46.197	47.028	46.270	44.157	44.157	- Inter Bank Credit
Rupiah	10.401	16.033	27.822	31.273	30.973	31.668	31.853	31.908	33.060	35.470	37.401	38.421	39.835	40.313	39.711	37.981	37.981	Rupiah
Valas	1.910	4.266	3.783	5.016	5.349	6.061	6.555	5.505	5.220	5.973	5.973	5.887	6.362	6.715	6.559	6.176	6.176	Foreign Exchange
b. Penempatan pada Bank Lain	68.758	97.103	89.646	96.986	90.600	105.329	96.696	76.014	95.840	83.836	100.901	93.597	85.487	111.718	89.622	108.429	108.429	b. Interbank Placement
- Giro	37.317	51.104	45.904	49.597	49.517	64.701	68.728	52.601	70.360	60.456	73.747	73.923	65.426	88.834	68.762	69.777	69.777	- Demand Deposit
- Inter Bank Call Money	22.695	32.629	19.128	33.761	30.868	30.546	19.026	14.949	17.621	15.420	19.448	13.844	14.418	17.302	15.960	30.868	30.868	- Inter Bank Call Money
- Deposito Berjangka	2.807	6.253	3.671	3.568	3.727	1.991	1.902	2.765	3.158	3.820	4.665	3.237	3.264	2.807	2.863	3.768	3.768	- Time Deposits
- Lainnya	5.939	7.117	20.943	10.060	6.487	8.091	7.041	5.698	4.701	4.140	3.041	2.593	2.379	2.775	2.036	4.016	4.016	- Others
c. Penempatan pada Bank Indonesia	350.295	310.443	337.215	394.014	361.199	362.902	359.827	366.001	330.847	401.643	431.045	432.842	434.325	329.304	346.424	385.414	385.414	c. Placement to Bank Indonesia
- Giro	171.484	184.370	211.347	212.815	200.674	209.975	184.370	185.092	110.537	151.547	121.049	147.374	147.374	126.100	126.100	126.100	126.100	- Demand Deposit
- Fine Tune Operation (FTO)	109.849	86.530	99.635	95.453	109.041	83.258	111.667	139.256	154.542	175.259	212.553	220.222	211.435	154.752	148.703	133.078	133.078	- Fine Tune Operation (FTO)
- Fasbi	68.961	39.254	26.118	85.291	51.441	69.640	63.764	41.625	62.329	70.363	86.399	82.272	74.931	48.445	70.410	83.138	83.138	- Fasbi
- Lainnya	1	30	115	455	43	30	25	28	3.438	4.474	11.044	5.371	536	8	2.008	1.860	1.860	- Others
d. Surat Berharga	429.264	568.984	516.076	562.190	609.034	617.878	634.859	679.998	731.950	772.587	818.020	846.348	849.540	880.361	895.823	878.906	878.906	d. Securities
- Sertifikat Bank Indonesia (SBI)	34.031	11.090	13.362	24.113	15.793	19.968	16.064	15.240	15.878	12.893	18.758	14.599	12.161	13.553	17.132	15.483	15.483	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	4.097	18.429	32.471	19.024	18.926	19.280	27.008	28.021	25.578	22.454	19.569	17.565	19.907	22.913	23.687	26.468	26.468	- Treasury Bills
- Obligasi	315.099	384.530	336.920	407.503	460.722	461.740	479.483	533.889	587.461	640.277	675.804	718.459	726.075	742.688	758.520	745.142	745.142	- Bonds
- Lainnya	76.037	152.935	133.323	111.550	113.594	116.890	112.304	102.850	103.033	96.963	103.890	95.724	91.397	101.206	96.483	91.813	91.813	- Others
e. Penyertaan	16.726	22.872	26.185	34.704	35.705	35.704	35.997	36.005	45.228	45.425	45.483	45.479	46.203	46.469	48.011	48.528	48.528	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	83.680	97.984	99.869	109.484	169.780	172.714	181.990	183.671	192.459	197.458	201.492	201.206	208.259	214.336	220.182	223.863	223.863	f. Impairment on Financial Assets
- Kredit yang diberikan	80.388	94.169	96.123	105.347	164.537	167.714	174.209	177.998	185.845	190.734	194.802	194.122	200.436	205.936	212.978	216.892	216.892	- Credit
- Surat Berharga	821	815	424	336	859	771	3.447	3.055	3.067	3.184	3.098	3.363	3.822	3.018	2.323	2.323	2.323	- Securities
- Lainnya	2.470	3.000	3.322	3.800	4.384	4.229	4.333	3.519	3.547	3.540	3.592	3.721	3.795	4.577	4.187	4.649	4.649	- Others
g. Tagihan Spot dan Derivatif	715	1.397	5.203	5.064	6.427	4.719	12.140	10.787	9.213	8.155	4.943	5.820	4.307	5.764	8.856	8.468	8.468	g. Spot and Derivatives Claims
h. Tagihan Lainnya	66.934	97.200	158.611	167.113	169.470	206.687	162.335	153.441	215.518	233.097	197.692	260.838	325.835	344.555	361.787	387.073	387.073	h. Other claims
<b>Sumber Dana</b>																		<b>Source of Funds</b>
a. Dana Pihak Ketiga	2.354.143	2.791.010	3.003.015	3.373.744	3.309.120	3.360.402	3.455.901	3.413.977	3.608.608	3.698.197	3.730.745	3.807.660	3.864.390	3.800.092	3.821.521	3.897.941	3.897.941	a. Third Party Funds
Rupiah	2.015.164	2.409.500	2.594.845	2.906.326	2.851.099	2.882.714	2.923.784	2.937.063	3.095.200	3.193.466	3.208.296	3.274.572	3.318.892	3.257.067	3.296.061	3.377.428	3.377.428	Rupiah
Giro	431.523	519.921	581.628	641.664	595.787	624.309	639.915	627.965	643.199	680.939	680.839	731.944	782.455	730.833	744.166	765.174	765.174	Demand Deposit
Tabungan	932.553	1.095.871	1.171.739	1.279.486	1.249.585	1.242.945	1.266.518	1.269.452	1.334.049	1.349.831	1.347.846	1.370.083	1.403.669	1.407.222	1.441.838	1.490.402	1.490.402	Saving
Simpanan Berjangka	651.088	793.708	841.478	985.176	1.006.778	1.015.459	1.017.352	1.039.646	1.117.951	1.162.696	1.179.611	1.172.546	1.132.769	1.119.012	1.110.057	1.121.852	1.121.852	Time Deposits
Valas	338.979	381.510	408.170	467.418	458.021	477.688	532.117	476.914	513.408	504.732	522.450	533.088	545.498	543.025	525.460	520.513	520.513	Foreign Exchange
Giro	148.302	160.790	164.709	205.772	206.043	205.222	240.812	215.170	239.597	228.864	228.747	235.162	247.509	238.920	250.165	245.552	245.552	Demand Deposit
Tabungan	58.459	63.096	68.407	66.483	67.514	70.226	76.954	71.639	76.225	75.497	76.972	81.310	82.338	82.750	83.803	84.852	84.852	Saving
Simpanan Berjangka	132.217	157.625	175.054	195.163	184.464	202.239	214.351	190.105	197.586	202.370	216.730	216.615	215.851	221.356	191.492	190.109	190.109	Time Deposits
b. Kewajiban kepada Bank Indonesia	806	954	1.239	530	523	535	602	548	505	521	541	629	534	531	502	538	538	b. Liabilities to BI
c. Kewajiban kepada Bank lain	27.451	39.286	47.486	53.564	65.673	64.302	57.430	67.889	55.964	60.181	55.985	50.024	45.239	48.228	40.773	61.827	61.827	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	36.633	50.355	53.316	82.647	82.343	83.482	87.892	83.675	93.471	90.556	89.777	87.769	88.490	87.934	85.423	85.006	85.006	d. Issued Securities
e. Pinjaman yang Diterima	99.422	103.635	132.544	130.726	134.588	134.010	135.340	126.281	127.685	121.039	120.169	120.091	117.510	126.063	115.060	118.806	118.806	e. Loans received
Rupiah	1.044	1.123	1.210	1.713	1.789	1.435	1.457	1.459	1.502	1.067	1.067	1.063	1.098	1.114	1.125	1.175	1.175	Rupiah
Valas	98.378	102.512	131.335	129.013	132.800	132.575	133.904	124.824	126.226	119.537	119.103	119.027	116.412	124.950	113.934	117.631	117.631	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1.448	917	2.864	2.210	2.606	7.683	28.960	9.995	6.220	4.321	5.114	4.379	4.994	3.654	3.769	3.357	3.357	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	43.369	60.104	125.956	107.615	60.840	71.145	70.234	61.670	64.733	51.981	55.334	47.664	46.180	44.023	41.033	88.364	88.364	g. Other Liabilities
h. Setoran Jaminan	2.964	3.388	2.070	1.906	1.733	1.735	1.762	1.698	1.698	1.568	1.661	1.575	1.708	1.685	1.714	2.185	2.185	h. Margin Deposits
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>
a. Modal Disetor	26.011	27.380	27.373	30.095	30.095	30.600	30.492	30.487	36.467	36.455	36.456	36.456	36.454	36.454	36.454	36.454	36.454	a. Paid In Capital
b. Cadangan	15.006	9.950	10.183	33.455	33.455	33.456	33.456	33.456	33.742	34.632	34.632	34.632	34.632	34.632	34.632	34.632	34.632	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	277.062	348.227	400.463	457.905	510.609	472.465	466.713	462.985	479.158	478.878	478.823	481.144	481.102	481.102	481.146	478.738	478.738	c. Retained Earnings (Profit/Loss) <sup>1)</sup>
d. L/R Tahun berjalan sesudah paik <sup>2)</sup>	69.466	86.589	98.998	108.356	9.672	18.060	28.227	33.204	36.087	40.276	45.746	53.287	55.848	60.570	63.772	68.110	68.110	d. Current Earnings (Profit/Loss) <sup>2)</sup>
e. Tambahan modal disetor	37.390	49.297	40.736	53.044	55.980	56.881	43.106	44.818	59.235	63.145	69.586	73.626	72.828	74.606	79.903	77.549	77.549	e. Additional Paid In Capital
f. Modal Pinjaman	215	1.788	3.028	6.871														

**Tabel 1.6.**  
**Kegiatan Usaha Bank Umum Syariah - BUKU 1**  
**(Commercial Sharia Banks - Group of Business Activities 1)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Pembiayaan Yang Diberikan	11.431	11.245	10.210	11.408	11.297	11.195	11.270	11.248	11.215	11.322	11.253	11.274	11.253	11.245	11.258	5.260	a. Financing	
- Kepada Pihak Ketiga	11.396	11.237	10.206	11.406	11.297	11.195	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.245	11.258	5.260	- To Third Party	
Rupiah	11.396	11.237	10.206	11.406	11.297	11.195	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.245	11.258	5.260	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
- Kepada Bank Lain	34	7	3	2	1	1	1	1	1	1	1	0	0	0	0	-	- Inter Bank Credit	
Rupiah	34	7	3	2	1	1	1	1	1	1	1	0	0	0	0	-	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
b. Penempatan pada Bank Lain	808	1.040	948	429	401	392	326	348	330	295	288	285	384	359	355	280	b. Interbank Placement	
- Giro	270	512	566	106	79	90	80	121	104	68	62	59	158	132	129	53	- Demand Deposit	
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money	
- Deposito Berjangka	538	527	382	322	322	302	246	226	226	226	226	226	226	226	226	226	- Time Deposits	
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	
c. Penempatan pada Bank Indonesia	2.851	2.768	2.107	2.258	1.995	1.707	1.055	1.029	857	601	450	585	1.036	677	1.032	503	c. Placement to Bank Indonesia	
- Giro	561	680	567	643	504	769	632	508	357	209	319	280	321	482	171	171	- Demand Deposit	
- Fine Tune Operation (FTO)	240	750	785	365	355	305	290	260	210	140	50	50	-	-	5	5	- Fine Tune Operation (FTO)	
- Fasbi	2.050	1.337	755	1.250	535	633	133	261	290	252	90	216	706	356	550	327	- Fasbi	
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	
d. Surat Berharga	750	1.275	1.158	2.284	3.279	3.076	2.490	2.443	2.409	2.485	2.493	2.257	2.341	2.718	2.480	1.736	d. Securities	
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)	
- Surat Perbendaharaan Negara	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Treasury Bills	
- Obligasi	286	310	605	1.137	1.947	1.884	1.333	1.330	1.394	1.582	1.638	1.641	1.619	1.677	1.774	1.063	- Bonds	
- Lainnya	463	940	553	1.147	1.331	1.192	1.157	1.113	1.015	904	855	616	722	1.042	705	672	- Others	
e. Penyertaan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	852	1.179	387	403	408	408	413	421	423	420	417	415	408	407	424	267	f. Impairment on Financial Assets	
- Pembiayaan yang diberikan	840	1.140	305	302	303	304	307	314	315	320	319	319	318	319	336	182	- Financing	
- Surat Berharga	4	7	4	3	2	2	2	2	2	3	2	2	2	2	2	2	- Securities	
- Lainnya	8	32	77	98	103	102	103	104	105	98	96	94	88	87	86	83	- Others	
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	150	529	173	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Other claims	
<b>Sumber Dana</b>																	<b>Source of Funds</b>	
a. Dana Pihak Ketiga	12.101	12.987	11.217	12.405	12.661	12.634	11.369	11.113	10.652	9.923	9.834	9.962	10.126	9.888	10.030	3.697	a. Third Party Funds	
Rupiah	12.101	12.987	11.217	12.405	12.661	12.634	11.369	11.113	10.652	9.923	9.834	9.962	10.126	9.888	10.030	3.697	Rupiah	
Giro	1.055	1.057	909	815	732	829	789	773	740	780	824	979	1.101	1.041	1.052	484	Demand Deposit	
Tabungan	1.599	1.589	1.617	1.723	1.673	1.684	1.850	1.747	1.754	1.713	1.694	1.750	1.705	1.696	1.720	391	Saving	
Simpanan Berjangka	9.447	10.342	8.692	9.867	10.255	10.121	8.730	8.594	8.158	7.431	7.315	7.233	7.320	7.151	7.258	2.821	Time Deposits	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit	
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving	
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits	
b. Kewajiban kepada Bank Indonesia	-	-	-	142	-	201	205	361	297	367	154	104	112	111	137	129	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	901	1.079	623	425	371	363	279	162	110	170	133	136	564	480	465	258	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	883	275	647	303	225	50	199	371	452	467	423	351	373	446	489	885	d. Issued Securities	
e. Pinjaman yang Diterima	115	285	452	579	577	575	587	600	607	615	620	628	635	637	644	375	e. Loans received	
Rupiah	115	285	452	579	577	575	587	600	607	615	620	628	635	637	644	375	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)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Other Liabilities	
h. Setoran Jaminan	29	32	22	17	15	15	14	14	14	13	13	13	14	16	16	14	h. Margin Deposits	
<b>Beberapa komponen modal</b>																	<b>Components of Capital</b>	
a. Modal Disetor	2.069	2.579	3.691	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	2.230	a. Paid In Capital	
b. Cadangan	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	10	b. Reserves	
c. 1/R Tahun lalu <sup>1)</sup>	(123)	(523)	(1.258)	(1.299)	(1.199)	(1.199)	(1.204)	(1.202)	(1.202)	(1.202)	(1.202)	(1.202)	(1.202)	(1.202)	(1.203)	(446)	c. Retained Earnings (Profit/Loss) <sup>1)</sup>	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	(512)	(380)	(19)	127	3	4	10	15	73	70	76	78	84	87	79	56	d. Current Earnings (Profit/Loss) <sup>2)</sup>	
e. Tambahan modal disetor	245	286	(20)	2	13	12	(20)	(18)	(6)	1	2	8	7	12	22	42	e. Additional Paid In Capital	
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital	



**Tabel 1.7.**  
**Kegiatan Usaha Bank Umum Syariah - BUKU 2**  
**(Commercial Sharia Banks - Group of Business Activities 2)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items		
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
<b>Penyaluran Dana</b>																			<b>Distribution of Funds</b>
a. Pembiayaan Yang Diberikan	111.224	118.638	125.053	138.911	138.030	139.026	142.129	141.402	143.744	137.830	108.046	108.062	109.257	109.512	68.986	75.891	75.891	a. Financing	
- Kepada Pihak Ketiga	110.883	118.272	124.766	138.602	137.734	138.731	141.825	141.109	143.444	137.528	107.802	107.817	109.007	109.275	68.823	75.728	75.728	- To Third Party	
Rupiah	106.993	114.386	121.498	135.798	134.960	135.831	138.386	137.985	140.389	134.564	104.954	104.917	106.070	106.395	66.051	72.877	72.877	Rupiah	
Valas	3.891	3.887	3.269	2.805	2.774	2.900	3.438	3.124	3.055	2.963	2.848	2.901	2.938	2.880	2.772	2.851	2.851	Foreign Exchange	
- Kepada Bank Lain	341	366	287	308	296	304	293	300	302	302	244	244	249	237	162	162	162	- Inter Bank Financing	
Rupiah	341	366	287	308	296	304	293	300	302	302	244	244	249	237	162	162	162	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
b. Penempatan pada Bank Lain	1.751	1.431	1.785	1.124	5.042	2.585	2.732	2.368	2.525	2.220	1.878	2.235	2.107	3.009	642	1.061	1.061	b. Interbank Placement	
- Giro	1.265	1.210	1.407	971	5.032	2.582	2.515	2.358	2.522	2.167	1.825	2.182	2.105	2.713	330	588	588	- Demand Deposit	
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money	
- Deposito Berjangka	440	154	376	100	0	0	100	0	0	50	50	50	0	294	310	472	472	- Time Deposits	
- Lainnya	46	68	2	52	10	2	117	10	2	2	2	2	2	2	2	2	2	- Others	
c. Penempatan pada Bank Indonesia	19.908	24.003	26.034	27.086	19.594	19.580	21.393	22.000	17.864	18.035	9.361	15.775	16.690	14.214	13.926	10.444	10.444	c. Placement to Bank Indonesia	
- Giro	7.039	9.316	8.930	9.024	8.101	7.810	8.188	7.726	5.544	5.269	3.896	4.063	4.429	5.350	3.184	3.184	3.184	- Demand Deposit	
- Fine Tune Operation (FTO)	2.650	2.005	3.460	5.985	6.460	6.480	6.635	6.835	6.535	3.920	525	492	513	743	453	603	603	- Fine Tune Operation (FTO)	
- Fasbi	9.802	10.320	13.240	10.529	4.154	4.341	4.671	5.399	4.130	5.467	3.899	10.735	9.209	4.332	8.160	3.792	3.792	- Fasbi	
- Lainnya	418	2.362	404	1.548	879	949	1.898	2.040	1.655	3.380	1.040	485	2.539	3.789	2.127	2.219	2.219	- Others	
d. Surat Berharga	16.450	24.125	37.084	40.382	42.070	44.992	40.251	39.783	40.690	41.085	28.942	29.088	32.346	38.469	28.047	33.176	33.176	d. Securities	
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)	
- (SB/PN)	1.979	3.920	3.197	2.101	1.949	1.856	2.406	2.029	2.137	2.249	2.254	2.341	2.379	2.568	2.553	2.363	2.363	- Treasury Bills	
- Obligasi	11.170	17.371	30.884	31.840	31.189	32.091	28.223	28.481	28.993	29.359	22.984	24.091	24.981	30.070	21.068	22.573	22.573	- Bonds	
- Lainnya	3.301	2.834	3.003	6.441	8.932	11.045	9.622	9.273	9.560	9.476	3.704	2.656	4.986	5.831	4.425	8.240	8.240	- Others	
e. Penyertaan	29	31	32	471	471	471	471	471	471	471	471	471	412	412	412	412	412	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.361	3.251	2.992	3.307	3.463	3.546	3.694	3.589	3.762	3.444	2.407	2.672	2.622	2.640	1.347	1.526	1.526	f. Impairment on Financial Assets	
- Pembiayaan yang diberikan	3.293	3.189	2.926	3.235	3.376	3.458	3.612	3.511	3.680	3.371	2.349	2.614	2.565	2.584	1.291	1.470	1.470	- Financing	
- Surat Berharga	47	43	53	63	67	70	67	67	68	63	53	54	54	51	51	47	47	- Securities	
- Lainnya	22	20	12	9	20	15	15	11	14	10	5	4	3	5	5	9	9	- Others	
g. Tagihan Spot dan Derivatif	31	4	3	5	4	18	4	15	6	4	14	11	34	7	18	24	24	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	1.713	2.553	1.227	417	541	432	299	161	157	178	180	179	192	193	118	102	102	h. Other claims	
<b>Sumber Dana</b>																		<b>Source of Funds</b>	
a. Dana Pihak Ketiga	124.349	147.502	158.917	176.763	174.974	176.114	176.078	177.516	175.305	172.207	127.286	134.279	140.966	143.297	92.846	99.469	99.469	a. Third Party Funds	
Rupiah	118.325	141.847	153.371	172.586	166.942	169.929	168.887	170.939	168.751	165.543	123.022	129.955	136.405	138.845	89.326	95.862	95.862	Rupiah	
Giro	10.636	14.921	16.355	26.031	25.731	27.019	26.926	27.979	26.394	29.535	20.522	27.081	26.664	26.445	15.639	13.566	13.566	Demand Deposit	
Tabungan	35.212	41.462	51.117	58.669	56.619	56.359	56.526	57.259	59.542	58.567	38.421	38.843	39.392	39.485	25.566	29.291	29.291	Saving	
Simpanan Berjangka	72.477	85.463	85.898	87.887	84.592	86.551	85.434	85.700	82.815	77.441	64.079	64.032	70.349	72.915	48.121	53.005	53.005	Time Deposits	
Valas	6.024	5.656	5.547	4.177	8.031	6.184	7.192	6.577	6.554	6.664	4.264	4.324	4.561	4.452	3.520	3.607	3.607	Foreign Exchange	
Giro	1.032	1.471	904	750	4.805	2.207	2.792	2.490	2.431	1.863	1.387	1.371	1.451	1.343	429	475	475	Demand Deposit	
Tabungan	163	184	240	467	477	465	462	438	430	407	215	207	209	218	207	204	204	Saving	
Simpanan Berjangka	4.829	4.000	4.403	2.960	2.749	3.513	3.938	3.649	3.693	4.393	2.662	2.745	2.901	2.891	2.884	2.928	2.928	Time Deposits	
b. Kewajiban kepada Bank Indonesia	1	-	1.556	1.352	499	401	417	1.042	1.839	2.275	2.583	2.589	2.009	2.431	5.442	5.344	5.344	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	6.121	3.070	2.483	2.559	2.504	2.290	1.961	1.576	1.569	1.759	1.697	1.749	1.965	2.133	2.055	2.580	2.580	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	4.612	3.243	5.559	2.795	2.110	2.607	2.963	3.636	4.332	4.981	4.786	3.475	2.593	3.675	4.021	3.597	3.597	d. Issued Securities	
e. Pinjaman yang Diterima	2.201	2.443	1.272	468	467	468	468	468	468	462	468	468	1.476	1.523	1.438	566	566	e. Loans received	
Rupiah	2.201	2.443	1.272	468	467	468	468	468	468	462	468	468	1.476	1.523	1.438	566	566	Rupiah	
Valas	-	-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	4	18	3	4	4	15	8	6	10	6	14	12	32	5	15	21	21	f. Spot and Derivatives Liabilities	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	282	389	274	269	377	293	169	57	59	76	78	80	89	92	15	4	4	g. Other Liabilities	
h. Setoran Jaminan	37	60	58	46	38	28	26	24	23	22	2	2	2	2	1	4	4	h. Margin Deposits	
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>	
a. Modal Disetor	9.939	10.986	15.258	16.292	16.292	16.292	16.547	16.547	16.547	15.942	13.341	13.341	13.341	13.358	8.500	12.090	12.090	a. Paid In Capital	
b. Cadangan	2.958	3.004	3.247	3.706	3.426	3.426	3.441	3.428	3.491	3.426	3.233	3.248	3.248	3.248	3.169	3.203	3.203	b. Reserves	
c. I/R Tahun lalu <sup>1)</sup>	(232)	495	873	2.229	5.373	5.373	5.262	5.275	4.745	1.444	(1.154)	(1.169)	(1.169)	(1.229)	(1.373)	(2.137)	(2.137)	c. Retained Earnings (Profit/Loss) <sup>1)</sup>	
d. I/R Tahun berjalan sesudah naik <sup>2)</sup>	1.139	1.005	2.222	2.793	273	531	824	897	952	642	459	560	635	702	558	681	681	d. Current Earnings (Profit/Loss) <sup>2)</sup>	
e. Tambahan modal disetor	1.824	3.769	2.291	2.364	2.407	2.418	2.311	2.332	2.348	1.495	1.546	1.597	1.585	1.882	3.586	2.280	2.280	e. Additional Paid In Capital	
f. Modal Pinjaman	1.500	1.800	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	100	100	100	f. Loan Capital	

**Tabel 1.8.**  
**Kegiatan Usaha Bank Umum Syariah - BUKU 3**  
**(Commercial Sharia Banks - Group of Business Activities 3)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Pembiayaan Yang Diberikan	55.388	60.472	67.503	75.289	74.300	74.386	75.446	75.229	75.533	84.145	115.850	116.561	120.445	122.188	165.786	165.807	165.807	a. Financing
- Kepada Pihak Ketiga	55.202	60.280	67.326	75.138	74.153	74.243	75.300	75.082	75.386	84.010	115.659	116.364	120.248	121.997	165.516	165.545	165.545	- To Third Party
Rupiah	50.390	56.465	64.050	72.471	71.563	71.528	72.153	72.241	72.648	81.151	112.657	113.560	117.115	118.898	162.572	162.394	162.394	Rupiah
Valas	4.812	3.814	3.275	2.667	2.590	2.715	3.147	2.842	2.737	2.859	3.002	2.804	3.134	3.098	2.944	3.150	3.150	Foreign Exchange
- Kepada Bank Lain	186	192	177	151	147	143	146	146	147	134	192	197	196	191	270	262	262	- Inter Bank Financing
Rupiah	186	192	177	151	147	143	146	146	147	134	192	197	196	191	270	262	262	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	1.552	703	1.552	2.263	2.083	2.195	2.533	3.103	1.832	1.782	3.408	3.114	4.050	3.980	4.433	8.688	8.688	b. Interbank Placement
- Giro	1.551	701	1.551	2.261	2.082	2.194	2.531	3.101	1.831	1.780	3.407	3.098	4.033	3.948	4.324	8.657	8.657	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
- Lainnya	1	1	1	1	1	2	2	2	2	2	2	16	17	32	109	31	31	- Others
c. Penempatan pada Bank Indonesia	11.996	14.391	9.658	11.011	11.827	14.741	13.963	13.505	12.039	15.935	16.986	19.641	27.721	22.640	29.482	24.507	24.507	c. Placement to Bank Indonesia
- Giro	3.357	5.754	3.985	4.358	4.479	4.328	4.738	4.603	2.866	3.281	4.623	4.589	6.571	6.265	6.410	6.114	6.114	- Demand Deposit
- Fine Tune Operation (FTO)	5.050	2.350	-	850	1.300	1.450	1.450	1.150	1.150	4.065	5.640	5.382	6.835	8.691	9.691	9.431	9.431	- Fine Tune Operation (FTO)
- Fasbi	3.589	5.568	4.667	3.582	1.405	4.300	2.800	3.810	2.690	3.956	2.416	5.447	9.628	3.223	8.721	3.763	3.763	- Fasbi
- Lainnya	-	719	1.007	2.221	4.643	4.663	4.975	3.942	5.333	4.633	4.307	4.223	4.467	4.461	4.660	5.199	5.199	- Others
d. Surat Berharga	6.907	10.256	16.262	21.121	20.825	21.230	20.465	18.879	20.900	24.933	38.600	34.601	32.264	37.197	45.096	52.020	52.020	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
- (SB/PN)	99	1.547	1.176	300	208	31	25	23	22	149	247	530	251	20	20	20	20	- Treasury Bills
- Obligasi	5.427	7.598	12.466	9.663	9.661	9.663	8.691	9.560	10.512	11.870	19.054	18.637	17.566	18.492	30.220	31.136	31.136	- Bonds
- Lainnya	1.380	1.110	2.620	11.158	10.957	11.536	11.748	9.296	10.366	12.914	19.299	15.434	14.448	18.685	14.855	20.864	20.864	- Others
e. Penyertaan	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.993	1.958	2.253	1.988	2.014	2.040	2.098	2.159	2.242	3.258	4.647	4.795	5.115	5.223	6.678	6.973	6.973	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	1.830	1.930	2.196	1.951	1.976	2.001	2.069	2.122	2.205	3.230	4.570	4.723	5.046	5.149	6.614	6.878	6.878	- Financing
- Surat Berharga	154	20	28	33	34	34	24	32	33	24	42	40	27	33	36	25	25	- Securities
- Lainnya	9	9	29	4	5	5	5	5	4	4	35	32	42	40	28	70	70	- Others Claims
g. Tagihan Spot dan Derivatif	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Spot and Derivatives Claims
h. Tagihan Lainnya	1.123	99	1.490	236	257	262	245	208	128	142	140	132	142	116	221	220	220	h. Other claims
<b>Sumber Dana</b>																		<b>Source of Funds</b>
a. Dana Pihak Ketiga	69.957	77.903	87.472	99.810	98.851	102.321	101.916	100.417	99.794	111.244	152.527	151.695	161.010	161.557	213.583	219.687	219.687	a. Third Party Funds
Rupiah	63.641	72.525	81.774	93.414	90.351	93.278	91.939	91.269	90.756	102.405	142.257	141.604	149.392	150.504	202.464	204.126	204.126	Rupiah
Giro	5.097	6.980	7.496	10.573	10.098	11.452	11.071	10.709	10.551	11.097	15.309	15.737	17.560	18.210	27.703	26.248	26.248	Demand Deposit
Tabungan	27.759	31.389	35.070	39.770	39.427	40.305	40.443	40.964	41.670	44.425	66.662	67.817	69.622	70.044	87.012	89.768	89.768	Saving
Simpanan Berjangka	30.785	34.156	39.208	43.071	40.826	41.522	40.425	39.596	38.536	46.883	60.286	58.050	62.209	62.249	87.749	88.110	88.110	Time Deposits
Valas	6.317	5.378	5.698	6.395	8.500	9.043	9.976	9.148	9.038	8.839	10.269	10.090	11.618	11.053	11.120	15.561	15.561	Foreign Exchange
Giro	1.833	1.981	1.891	3.907	4.954	5.304	5.911	5.451	5.413	5.370	5.660	5.745	7.127	5.877	6.484	9.974	9.974	Demand Deposit
Tabungan	-	5	-	30	27	27	29	24	22	20	242	241	251	278	267	272	272	Saving
Simpanan Berjangka	4.484	3.392	3.807	2.459	3.519	3.712	4.037	3.673	3.602	3.448	4.367	4.104	4.241	4.898	4.368	5.316	5.316	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	494	654	556	568	644	624	537	490	559	535	906	894	935	1.194	1.151	1.222	1.222	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	-	-	-	-	-	-	-	-	-	-	585	-	200	-	200	855	855	d. Issued Securities
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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)	114	99	249	236	257	262	245	208	128	142	140	132	142	116	221	220	220	g. Other Liabilities
h. Setoran Jaminan	24	20	21	23	21	15	16	15	15	14	35	40	37	38	39	43	43	h. Margin Deposits
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>
a. Modal Disetor	2.489	2.489	2.989	2.989	2.989	2.989	2.989	2.989	2.989	3.759	6.680	6.680	6.680	6.680	11.783	11.784	11.784	a. Paid In Capital
b. Cadangan	398	498	598	598	598	598	598	598	598	663	1.117	1.117	1.117	1.117	1.195	1.195	1.195	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Retained Earnings (Profit/Loss) <sup>1)</sup>
d. L/R Tahun berjalan sesudah naik <sup>2)</sup>	2.845	3.070	3.335	3.940	5.216	5.216	5.216	5.216	5.216	8.517	10.088	10.088	10.088	10.088	10.233	10.233	10.233	d. Current Earnings (Profit / Loss) <sup>2)</sup>
e. Tambahan modal disetor	325	365	604	1.276	127	268	368	458	580	1.128	1.526	1.713	1.963	2.207	2.663	3.045	3.045	e. Additional Paid In Capital
f. Modal Pinjaman	(24)	548	116	45	48	48	47	47	47	938	892	912	910	1.070	939	894	894	f. Loan Capital
	375	375	375	375	375	375	375	375	375	375	375	375	375	375	1.375	1.375	1.375	

**Tabel 1.9.**  
**Laporan Laba / Rugi Bank Umum**  
**(Commercial Banks Income Statements)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	681.460	717.761	742.327	828.197	74.316	140.409	201.249	271.753	335.467	398.679	463.817	529.172	596.355	660.802	725.282	794.091	1. Interest Income	
a. Dari Bank Indonesia	5.990	7.320	6.205	7.353	738	1.385	2.090	2.759	3.412	3.976	4.724	5.580	6.433	7.403	8.159	8.902	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	6.667	7.358	8.863	10.205	998	1.583	2.082	2.438	2.871	3.278	3.675	4.160	4.518	4.799	4.978	5.392	b. From interbank placement	
c. Dari surat berharga	52.404	59.098	61.380	64.336	5.430	10.597	16.652	21.953	27.934	34.370	41.001	47.484	54.326	61.210	68.057	75.630	c. From securities	
d. Dari Kredit yang diberikan	474.705	484.938	511.575	552.425	50.365	94.429	131.572	179.782	220.856	261.456	302.537	344.007	385.590	425.863	466.057	508.294	d. From credit	
- kepada pihak ketiga bukan bank	472.391	482.484	508.391	548.591	50.016	93.694	130.473	178.332	219.048	259.317	300.020	341.135	382.372	422.292	462.173	504.082	- To Third Party non Bank	
- kepada bank lain	2.314	2.454	3.184	3.834	349	735	1.098	1.450	1.809	2.139	2.517	2.873	3.219	3.572	3.884	4.212	- To other Bank	
e. Lainnya	141.694	159.047	154.304	193.878	16.785	32.415	48.853	64.821	80.394	95.599	111.880	127.941	145.489	161.527	178.031	195.873	e. Others	
2. Beban Bunga	338.622	359.635	365.077	439.201	40.729	74.533	110.972	144.777	178.986	211.794	246.417	280.200	315.493	347.448	379.160	412.189	2. Interest Expenses	
a. Kepada Bank Indonesia	447	56	63	450	100	146	187	238	271	292	310	321	330	347	352	368	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	6.924	7.917	9.789	11.570	876	1.715	2.471	3.227	3.899	4.793	5.542	6.027	6.601	7.079	7.568	8.085	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	174.977	176.693	179.623	210.401	17.210	33.525	51.227	67.014	83.462	99.141	115.508	131.616	146.910	162.173	176.408	190.658	c. Third Party non Bank	
- Giro	15.819	18.669	20.397	24.188	2.264	4.355	6.676	8.960	11.241	13.472	15.869	18.123	20.435	22.821	25.006	27.192	- Demand Deposit	
- Tabungan	22.743	23.097	23.929	24.998	2.087	4.141	6.183	8.095	9.980	11.570	13.329	15.084	16.710	18.364	19.973	21.655	- Saving	
- Simpanan Berjangka	136.415	134.927	135.298	161.215	12.858	25.029	38.368	49.958	62.241	74.099	86.310	98.409	109.765	120.988	131.429	141.811	- Time deposits	
d. Surat Berharga	8.227	10.034	11.314	12.867	978	1.887	2.806	3.747	4.861	5.636	6.525	7.347	8.206	9.059	9.999	10.961	d. Securities	
e. Pinjaman yang diterima	6.327	7.256	11.572	13.655	1.420	2.026	3.091	3.961	4.795	5.601	6.284	7.508	8.300	9.142	9.761	10.340	e. Loans received	
f. Lainnya	139.706	155.973	150.931	189.109	16.388	31.518	47.683	63.179	78.193	92.952	108.755	123.869	141.326	155.686	171.087	187.804	f. Others	
g. Koreksi atas pendapatan bunga	2.015	1.705	1.784	2.029	3.757	3.717	3.507	3.412	3.505	3.378	3.494	3.512	3.820	3.963	3.984	3.972	g. Corrections	
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>342.838</b>	<b>358.127</b>	<b>377.250</b>	<b>388.997</b>	<b>33.587</b>	<b>65.876</b>	<b>90.277</b>	<b>126.976</b>	<b>156.480</b>	<b>186.885</b>	<b>217.400</b>	<b>248.972</b>	<b>280.862</b>	<b>313.354</b>	<b>346.122</b>	<b>381.902</b>	<b>B. Net Interest Income (A1-A2)</b>	
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>	
1. Pendapatan Operasional Selain Bunga	249.691	231.513	261.214	318.252	53.585	99.010	216.245	207.052	208.785	224.311	254.433	280.269	311.071	343.700	361.728	407.621	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	8.875	10.659	8.442	12.839	2.265	4.286	6.573	7.433	8.776	10.033	12.118	14.291	15.821	17.365	19.768	22.342	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	390	1.327	19	38	1	1	-	-	0	3	3	1	1	1	119	1	b. Increase in fair value and gain form sale of credit	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	39	118	31	59	11	33	36	104	117	140	142	145	148	149	150	239	c. Increase in fair value and gain form sale of other financial assets	
d. Keuntungan Transaksi Spot dan Derivatif	101.314	105.410	123.588	144.697	29.307	52.552	148.920	130.954	123.303	128.117	143.052	154.785	165.093	182.358	188.247	203.924	d. Gain from spot and derivative transaction	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	63.817	69.513	76.090	82.320	6.672	13.999	21.697	27.530	32.855	38.705	44.901	51.222	57.209	63.365	69.298	77.002	e. Deviden, gain from investment in shares with equity method, fees/commissions/provisions	
f. Lainnya	75.256	44.486	53.043	78.298	15.329	28.139	39.018	41.031	43.733	47.313	54.216	59.826	72.799	80.462	84.146	104.114	f. Others	
2. Beban Operasional Selain Beban Bunga	456.244	424.241	453.025	510.775	68.704	130.669	264.579	270.780	294.998	331.260	380.789	426.152	485.640	540.056	579.575	652.690	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.474	1.666	3.506	1.678	175	419	1.291	1.168	1.231	1.501	1.427	1.451	1.617	1.508	1.365	1.595	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	144	417	152	417	11	23	44	137	140	70	86	100	107	113	117	170	b. Decrease in fair value and losses form sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	26	17	177	46	25	15	33	33	41	27	124	133	128	125	132	184	c. Decrease in fair value and losses form sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	101.792	95.939	113.865	130.660	28.181	49.883	142.642	121.912	112.600	116.778	130.437	142.478	153.394	167.735	169.276	183.116	d. Losses from spot and derivative transaction	
e. Penyusutan/Amortisasi	146.623	105.868	102.680	130.473	19.534	39.286	57.167	65.169	79.413	94.087	110.349	123.649	151.883	170.891	186.264	220.212	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.201	3.924	4.756	5.637	476	860	1.335	1.708	2.005	2.369	2.689	2.986	3.278	3.795	3.993	4.508	f. Losses from investment in shares with equity method, fees/commissions/provisions	
g. Lainnya	201.984	216.410	227.889	241.863	20.303	40.184	62.067	80.653	99.568	116.427	135.678	155.355	175.233	195.889	218.427	242.905	g. Others	
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>136.311</b>	<b>165.398</b>	<b>185.439</b>	<b>196.474</b>	<b>18.467</b>	<b>34.217</b>	<b>41.944</b>	<b>63.248</b>	<b>70.267</b>	<b>79.936</b>	<b>91.044</b>	<b>103.090</b>	<b>106.293</b>	<b>116.998</b>	<b>128.275</b>	<b>136.833</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>	
<b>E. Pendapatan non-operasional</b>	<b>20.712</b>	<b>30.242</b>	<b>24.927</b>	<b>27.176</b>	<b>2.415</b>	<b>4.602</b>	<b>20.810</b>	<b>11.099</b>	<b>12.727</b>	<b>14.917</b>	<b>17.447</b>	<b>21.334</b>	<b>24.471</b>	<b>24.368</b>	<b>24.361</b>	<b>26.831</b>	<b>E. Non Operational Income</b>	
<b>F. Beban non-operasional</b>	<b>19.555</b>	<b>28.377</b>	<b>19.647</b>	<b>23.136</b>	<b>2.250</b>	<b>4.135</b>	<b>8.231</b>	<b>8.189</b>	<b>10.112</b>	<b>12.121</b>	<b>14.149</b>	<b>16.040</b>	<b>17.456</b>	<b>18.704</b>	<b>21.619</b>	<b>24.048</b>	<b>F. Non Operational Expenses</b>	
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>1.157</b>	<b>1.505</b>	<b>5.280</b>	<b>4.041</b>	<b>165</b>	<b>467</b>	<b>12.579</b>	<b>2.909</b>	<b>2.615</b>	<b>2.796</b>	<b>3.298</b>	<b>5.294</b>	<b>7.016</b>	<b>5.665</b>	<b>2.742</b>	<b>2.782</b>	<b>G. Non Operational Profit (E - F)</b>	
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>137.467</b>	<b>166.903</b>	<b>190.719</b>	<b>200.514</b>	<b>18.632</b>	<b>34.684</b>	<b>54.523</b>	<b>66.158</b>	<b>72.882</b>	<b>82.732</b>	<b>94.342</b>	<b>108.384</b>	<b>113.308</b>	<b>122.662</b>	<b>131.017</b>	<b>139.616</b>	<b>H. Current Year profit</b>	
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>67.017</b>	<b>84.137</b>	<b>95.580</b>	<b>105.391</b>	<b>(4)</b>	<b>(5)</b>	<b>(3)</b>	<b>(9)</b>	<b>(15)</b>	<b>(41)</b>	<b>(36)</b>	<b>(40)</b>	<b>(56)</b>	<b>(65)</b>	<b>(64)</b>	<b>67.531</b>	<b>I. Transfer Profit / Loss Received</b>	
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>67.431</b>	<b>84.376</b>	<b>95.682</b>	<b>105.669</b>	<b>(4)</b>	<b>55</b>	<b>63</b>	<b>180</b>	<b>268</b>	<b>295</b>	<b>413</b>	<b>346</b>	<b>331</b>	<b>334</b>	<b>340</b>	<b>67.820</b>	<b>J. Transfer of Profit/Loss to Head Office</b>	
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>106.544</b>	<b>131.156</b>	<b>150.013</b>	<b>156.487</b>	<b>14.557</b>	<b>27.111</b>	<b>42.831</b>	<b>50.489</b>	<b>54.727</b>	<b>62.572</b>	<b>71.268</b>	<b>81.417</b>	<b>85.123</b>	<b>92.645</b>	<b>98.914</b>	<b>104.718</b>	<b>K. Profit/Loss After Estimation of tax</b>	

**Tabel 1.10.**  
**Laporan Laba / Rugi Bank Umum Konvensional - BUKU 1**  
**(Commercial Conventional Banks Income Statements - Group of Business Activities 1)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	15.495	8.976	9.377	7.174	627	1.227	1.850	1.881	2.328	2.755	3.169	3.602	3.543	3.843	2.754	2.645	1. Interest Income
a. Dari Bank Indonesia	273	185	148	83	7	16	23	26	31	36	44	54	56	60	44	35	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	452	257	267	259	13	26	36	46	58	69	81	89	101	111	22	11	b. From interbank placement
c. Dari surat berharga	545	392	350	262	38	49	73	61	78	93	110	124	130	112	94	100	c. From securities
d. Dari Kredit yang diberikan	9.724	5.647	6.165	4.635	373	761	1.163	1.141	1.416	1.675	1.930	2.185	2.137	2.328	1.392	1.293	d. From credit
- kepada pihak ketiga bukan bank	9.646	5.645	6.162	4.629	372	760	1.161	1.138	1.412	1.671	1.924	2.179	2.130	2.322	1.388	1.289	- To Third Party non Bank
- kepada bank lain	78	2	2	6	1	1	2	3	4	5	6	7	7	6	3	4	- To other Bank
e. Lainnya	4.500	2.495	2.448	1.935	196	374	555	608	746	881	1.005	1.149	1.119	1.232	1.202	1.206	e. Others
2. Beban Bunga	9.505	5.558	5.634	4.515	412	796	1.170	1.232	1.512	1.784	2.046	2.325	2.238	2.444	2.104	2.067	2. Interest Expenses
a. Kepada Bank Indonesia	1	0	-	2	-	-	-	0	0	0	0	0	0	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	230	84	136	176	14	32	43	47	54	61	69	75	79	84	63	61	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.640	2.917	2.915	2.407	197	376	554	555	686	812	939	1.065	1.003	1.097	809	783	c. Third Party non Bank
- Giro	468	370	324	348	21	43	69	71	90	107	125	143	164	186	83	79	- Demand Deposit
- Tabungan	299	210	206	155	14	26	39	26	32	39	46	52	57	62	35	35	- Saving
- Simpanan Berjangka	3.873	2.336	2.385	1.904	162	307	446	458	564	666	769	870	782	849	691	669	- Time deposits
d. Surat Berharga	160	69	107	64	5	11	16	20	25	30	35	40	45	50	1	1	d. Securities
e. Pinjaman yang diterima	15	24	51	24	6	13	19	16	19	21	21	21	21	21	21	0	e. Loans received
f. Lainnya	4.459	2.464	2.425	1.841	190	364	538	594	728	861	982	1.124	1.091	1.193	1.212	1.223	f. Others
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>5.989</b>	<b>3.418</b>	<b>3.743</b>	<b>2.659</b>	<b>215</b>	<b>431</b>	<b>680</b>	<b>649</b>	<b>817</b>	<b>971</b>	<b>1.123</b>	<b>1.277</b>	<b>1.305</b>	<b>1.399</b>	<b>649</b>	<b>578</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	1.285	1.096	970	1.381	72	187	318	281	332	447	497	571	543	566	485	433	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	230	17	17	21	-	0	0	-	-	-	-	-	-	-	-	-	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	2	0	0	-	-	5	5	5	5	7	7	7	7	7	7	-	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	281	228	294	246	21	49	74	81	95	105	119	133	134	147	107	111	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	772	851	659	1.114	51	132	238	195	232	334	371	431	402	411	371	322	f. Others
2. Beban Operasional Selain Beban Bunga	5.803	3.546	3.749	3.336	254	567	925	921	1.150	1.678	1.849	2.058	2.074	2.048	1.701	1.084	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	205	1	18	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	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	-	-	13	11	11	11	11	11	11	11	11	11	-	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.081	1.071	1.026	1.212	101	178	287	285	330	675	703	744	728	745	784	352	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	13	3	4	1	0	4	4	3	3	3	3	3	3	3	3	0	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	4.504	2.470	2.702	2.118	153	373	623	623	807	988	1.132	1.300	1.332	1.289	903	732	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>1.471</b>	<b>969</b>	<b>963</b>	<b>704</b>	<b>33</b>	<b>50</b>	<b>73</b>	<b>9</b>	<b>(1)</b>	<b>(260)</b>	<b>(230)</b>	<b>(210)</b>	<b>(226)</b>	<b>(83)</b>	<b>(567)</b>	<b>(74)</b>	<b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	<b>5.766</b>	<b>14.063</b>	<b>3.138</b>	<b>2.928</b>	<b>399</b>	<b>774</b>	<b>1.105</b>	<b>1.488</b>	<b>1.854</b>	<b>2.254</b>	<b>2.633</b>	<b>3.025</b>	<b>3.437</b>	<b>3.847</b>	<b>61</b>	<b>18</b>	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>5.799</b>	<b>14.046</b>	<b>3.113</b>	<b>2.945</b>	<b>398</b>	<b>770</b>	<b>1.104</b>	<b>1.468</b>	<b>1.834</b>	<b>2.215</b>	<b>2.593</b>	<b>3.005</b>	<b>3.417</b>	<b>3.827</b>	<b>45</b>	<b>17</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>(33)</b>	<b>17</b>	<b>25</b>	<b>(17)</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>20</b>	<b>20</b>	<b>39</b>	<b>40</b>	<b>21</b>	<b>21</b>	<b>20</b>	<b>16</b>	<b>0</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>1.438</b>	<b>986</b>	<b>988</b>	<b>687</b>	<b>34</b>	<b>54</b>	<b>75</b>	<b>29</b>	<b>19</b>	<b>(222)</b>	<b>(190)</b>	<b>(189)</b>	<b>(205)</b>	<b>(63)</b>	<b>(551)</b>	<b>(73)</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>23</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>170</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiaran pajak penghasilan)</b>	<b>861</b>	<b>716</b>	<b>700</b>	<b>457</b>	<b>17</b>	<b>13</b>	<b>14</b>	<b>(11)</b>	<b>(32)</b>	<b>(280)</b>	<b>(265)</b>	<b>(273)</b>	<b>(297)</b>	<b>(163)</b>	<b>(556)</b>	<b>(67)</b>	<b>K. Profit/Loss After Estimation of tax</b>

**Tabel 1.11.**  
**Laporan Laba / Rugi Bank Umum Konvensional - BUKU 2**  
**(Commercial Conventional Banks Income Statements - Group of Business Activities 2)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	112.706	110.181	102.783	118.622	10.202	20.017	30.157	40.720	50.686	60.019	70.160	80.187	91.447	102.078	113.659	107.712	1. Interest Income
a. Dari Bank Indonesia	1.188	1.327	1.106	1.414	118	230	283	388	490	583	709	874	1.035	1.229	1.393	1.464	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.965	2.040	1.780	2.328	162	293	414	522	614	705	798	887	957	1.027	1.172	1.240	b. From interbank placement
c. Dari surat berharga	5.893	7.150	6.517	7.383	614	1.214	1.761	2.372	3.061	3.721	4.382	5.009	5.683	6.427	7.202	7.882	c. From securities
d. Dari Kredit yang diberikan	63.246	60.743	55.914	60.566	5.020	9.810	14.719	19.962	24.752	29.391	34.178	38.930	44.023	48.908	54.683	58.475	d. From credit
- kepada pihak ketiga bukan bank	62.828	60.332	55.438	60.071	4.983	9.738	14.609	19.817	24.573	29.185	33.944	38.668	43.744	48.612	54.370	58.147	- To Third Party non Bank
- kepada bank lain	418	411	476	495	36	71	110	144	178	206	234	262	280	296	313	328	- To other Bank
e. Lainnya	40.413	38.921	37.466	46.931	4.287	8.470	12.980	17.477	21.769	25.619	30.093	34.487	39.749	44.487	49.208	38.652	e. Others
2. Beban Bunga	72.338	68.658	64.251	78.581	6.954	13.635	20.518	27.618	34.410	40.647	47.555	54.462	62.350	69.651	77.201	68.413	2. Interest Expenses
a. Kepada Bank Indonesia	20	22	19	16	1	1	1	1	1	2	2	2	2	2	2	2	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.282	1.276	1.672	2.307	187	358	490	622	729	836	945	1.047	1.140	1.212	1.321	1.387	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	29.256	27.262	23.945	28.039	2.357	4.581	6.762	9.123	11.372	13.536	15.756	18.055	20.539	22.983	25.685	27.373	c. Third Party non Bank
- Giro	2.792	2.902	2.177	2.504	205	397	548	770	972	1.162	1.367	1.574	1.815	2.068	2.423	2.593	- Demand Deposit
- Tabungan	2.556	2.565	2.452	2.638	234	449	676	917	1.135	1.348	1.560	1.777	1.986	2.211	2.459	2.672	- Saving
- Simpanan Berjangka	23.908	21.794	19.317	22.897	1.918	3.736	5.538	7.436	9.264	11.027	12.829	14.704	16.739	18.704	20.804	22.108	- Time deposits
d. Surat Berharga	985	744	1.043	1.171	98	190	285	388	489	583	663	735	818	896	1.030	1.123	d. Securities
e. Pinjaman yang diterima	660	571	363	482	37	73	106	148	181	212	244	277	309	344	376	394	e. Loans received
f. Lainnya	40.135	38.783	37.207	46.562	4.266	8.424	12.866	17.327	21.630	25.472	29.927	34.330	39.525	44.197	48.771	38.118	f. Others
g. Koreksi atas pendapatan bunga	1	1	2	5	9	8	8	8	8	8	17	17	17	17	17	17	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>40.368</b>	<b>41.524</b>	<b>38.532</b>	<b>40.404</b>	<b>3.247</b>	<b>6.382</b>	<b>9.639</b>	<b>13.102</b>	<b>16.276</b>	<b>19.371</b>	<b>22.605</b>	<b>25.725</b>	<b>29.097</b>	<b>32.427</b>	<b>36.458</b>	<b>39.299</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	20.573	24.071	21.822	23.339	6.105	9.062	24.097	34.154	35.226	38.027	42.485	44.915	48.039	51.504	56.460	63.159	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.483	1.747	1.693	1.321	159	373	689	796	890	986	1.182	1.317	1.372	1.506	1.756	2.105	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	390	1	3	36	1	1	-	-	0	3	3	1	1	1	1	1	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	5	-	30	38	6	24	26	91	102	124	124	124	126	127	127	127	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	12.403	13.467	11.244	11.278	3.036	4.692	18.290	27.367	28.040	30.205	33.166	34.770	36.700	39.295	43.066	44.414	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	3.116	3.790	3.453	3.865	258	592	811	1.067	1.281	1.532	1.791	2.069	2.366	2.639	3.030	3.357	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	3.176	5.066	5.399	6.800	2.646	3.380	4.281	4.834	4.913	5.178	6.219	6.635	7.473	7.937	8.481	13.155	f. Others
2. Beban Operasional Selain Beban Bunga	47.330	52.484	48.262	52.186	7.975	13.158	31.233	43.767	47.480	51.998	58.833	63.534	69.545	75.195	82.418	91.427	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.016	800	1.348	545	28	57	144	169	315	366	374	384	407	406	441	493	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	139	200	138	136	11	23	44	137	140	70	86	100	107	113	117	117	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	3	31	-	-	9	9	12	12	85	99	99	100	103	154	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	11.806	12.707	10.591	10.763	2.914	4.586	18.049	26.758	27.288	29.268	32.247	33.815	35.749	38.291	41.918	43.189	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	9.702	11.272	10.515	12.443	2.869	4.166	6.302	7.561	8.371	8.703	10.130	10.918	12.499	13.155	13.766	18.444	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	207	361	389	512	40	70	101	131	157	188	216	252	273	298	323	349	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	24.459	27.144	25.279	27.756	2.114	4.256	6.583	9.002	11.197	13.391	15.695	17.966	20.412	22.831	25.750	28.680	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>13.637</b>	<b>13.110</b>	<b>12.092</b>	<b>11.194</b>	<b>1.377</b>	<b>2.286</b>	<b>2.504</b>	<b>3.490</b>	<b>4.022</b>	<b>5.400</b>	<b>6.258</b>	<b>7.106</b>	<b>7.591</b>	<b>8.736</b>	<b>10.499</b>	<b>11.031</b>	<b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	<b>2.371</b>	<b>2.451</b>	<b>3.053</b>	<b>4.039</b>	<b>275</b>	<b>527</b>	<b>1.827</b>	<b>1.389</b>	<b>1.366</b>	<b>1.550</b>	<b>1.698</b>	<b>44.539</b>	<b>1.459</b>	<b>1.395</b>	<b>5.510</b>	<b>6.338</b>	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>2.297</b>	<b>2.219</b>	<b>2.906</b>	<b>2.807</b>	<b>292</b>	<b>380</b>	<b>1.148</b>	<b>876</b>	<b>954</b>	<b>999</b>	<b>1.116</b>	<b>43.991</b>	<b>859</b>	<b>900</b>	<b>5.022</b>	<b>5.548</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>74</b>	<b>231</b>	<b>147</b>	<b>1.232</b>	<b>147</b>	<b>147</b>	<b>679</b>	<b>513</b>	<b>413</b>	<b>551</b>	<b>583</b>	<b>548</b>	<b>601</b>	<b>496</b>	<b>489</b>	<b>790</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>13.710</b>	<b>13.342</b>	<b>12.239</b>	<b>12.426</b>	<b>1.360</b>	<b>2.433</b>	<b>3.183</b>	<b>4.003</b>	<b>4.435</b>	<b>5.951</b>	<b>6.840</b>	<b>7.655</b>	<b>8.192</b>	<b>9.231</b>	<b>10.988</b>	<b>11.821</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>4.256</b>	<b>4.536</b>	<b>4.805</b>	<b>4.285</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.476</b>	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>4.522</b>	<b>4.676</b>	<b>4.908</b>	<b>4.562</b>	<b>-</b>	<b>61</b>	<b>66</b>	<b>189</b>	<b>283</b>	<b>336</b>	<b>449</b>	<b>385</b>	<b>387</b>	<b>399</b>	<b>404</b>	<b>4.764</b>	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah takhsiran pajak penghasilan)</b>	<b>10.327</b>	<b>10.283</b>	<b>9.180</b>	<b>9.001</b>	<b>1.098</b>	<b>1.802</b>	<b>2.290</b>	<b>2.767</b>	<b>2.953</b>	<b>4.159</b>	<b>4.647</b>	<b>5.331</b>	<b>5.639</b>	<b>6.483</b>	<b>7.886</b>	<b>8.403</b>	<b>K. Profit/Loss After Estimation of tax</b>

**Tabel 1.12.**  
**Laporan Laba / Rugi Bank Umum Konvensional - BUKU 3**  
**(Commercial Conventional Banks Income Statements - Group of Business Activities 3)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	265.213	268.232	280.147	294.074	24.168	46.670	70.052	92.731	106.331	126.519	147.035	166.611	187.159	206.685	226.291	263.834	263.834	1. Interest Income
a. Dari Bank Indonesia	2.265	2.996	2.827	2.989	291	588	999	1.341	1.544	1.779	2.060	2.407	2.769	3.201	3.578	4.001	4.001	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.188	2.416	3.328	3.442	271	478	705	878	998	1.125	1.273	1.349	1.430	1.491	1.459	1.636	1.636	b. From interbank placement
c. Dari surat berharga	20.172	20.471	20.730	20.663	1.642	3.144	4.818	6.360	7.581	9.256	11.042	12.806	14.598	16.514	18.484	20.533	20.533	c. From securities
d. Dari Kredit yang diberikan	166.139	152.976	166.041	163.281	12.967	25.460	38.237	50.869	58.960	70.050	81.083	91.338	101.759	112.208	122.309	134.757	134.757	d. From credit
- kepada pihak ketiga bukan bank	165.065	152.159	165.117	162.139	12.866	25.274	37.964	50.512	58.546	69.562	80.521	90.705	101.051	111.415	121.447	133.817	133.817	- To Third Party non Bank
- kepada bank lain	1.074	817	924	1.142	101	186	273	357	414	487	562	633	707	792	862	941	941	- To other Bank
e. Lainnya	74.449	89.374	87.221	103.699	8.998	17.001	25.293	33.284	37.247	44.309	51.577	58.712	66.603	73.270	80.460	102.907	102.907	e. Others
2. Beban Bunga	157.603	168.110	172.765	195.619	16.166	30.805	46.254	60.895	69.772	82.491	95.614	108.601	122.238	134.817	147.589	176.526	176.526	2. Interest Expenses
a. Kepada Bank Indonesia	29	33	7	6	1	1	1	1	1	1	1	2	2	2	2	2	2	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.979	2.935	3.554	3.896	274	486	738	944	1.101	1.266	1.430	1.569	1.704	1.836	1.955	2.088	2.088	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	72.899	67.443	71.171	77.393	6.011	11.696	17.731	23.376	27.158	31.874	36.821	41.764	46.645	51.841	56.759	62.544	62.544	c. Third Party non Bank
- Giro	6.019	5.851	6.873	7.196	613	1.193	1.897	2.560	2.998	3.539	4.160	4.760	5.381	6.012	6.622	7.288	7.288	- Demand Deposit
- Tabungan	9.226	8.023	8.317	8.160	705	1.371	2.049	2.703	2.987	3.320	3.712	4.100	4.444	4.870	5.281	5.738	5.738	- Saving
- Simpanan Berjangka	57.653	53.569	55.981	62.037	4.693	9.132	13.784	18.113	21.173	25.015	28.949	32.904	36.820	40.959	44.855	49.518	49.518	- Time deposits
d. Surat Berharga	5.575	6.595	6.469	5.162	428	839	1.269	1.719	2.155	2.591	2.971	3.377	3.751	4.121	4.503	4.883	4.883	d. Securities
e. Pinjaman yang diterima	2.437	2.670	5.594	7.212	584	1.128	1.708	2.264	2.780	3.290	3.745	4.215	4.685	5.174	5.640	6.097	6.097	e. Loans received
f. Lainnya	73.684	88.432	85.968	101.912	8.865	16.649	24.797	32.561	36.540	43.429	50.598	57.620	65.390	71.781	78.662	100.837	100.837	f. Others
g. Koreksi atas pendapatan bunga	0	2	2	37	2	6	10	29	36	40	48	54	60	64	69	76	76	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>107.610</b>	<b>100.122</b>	<b>107.383</b>	<b>98.455</b>	<b>8.002</b>	<b>15.865</b>	<b>23.798</b>	<b>31.836</b>	<b>36.558</b>	<b>44.028</b>	<b>51.421</b>	<b>58.010</b>	<b>64.921</b>	<b>71.868</b>	<b>78.701</b>	<b>87.308</b>	<b>87.308</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																		<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	109.665	118.617	133.190	132.098	23.803	41.996	111.234	99.450	92.780	99.625	110.404	119.411	128.362	133.430	147.063	165.298	165.298	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	4.583	5.253	3.027	5.842	1.109	1.999	2.550	3.024	3.728	4.227	5.083	5.896	6.218	6.687	7.532	8.839	8.839	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	1.325	16	2	-	-	-	-	-	0	-	-	-	-	119	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	23	94	-	0	-	1	-	-	-	-	-	-	-	-	-	89	89	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	73.851	81.373	95.260	90.577	17.733	33.482	97.554	82.724	76.471	80.683	88.164	94.836	100.974	102.646	115.476	128.851	128.851	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	20.992	19.246	20.966	20.679	1.632	3.087	5.229	6.436	6.314	7.404	8.579	10.117	11.305	12.566	13.762	15.230	15.230	e. Deviden, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	10.216	11.325	13.921	14.998	3.330	3.427	5.901	7.266	6.266	7.310	8.578	8.563	9.865	11.531	10.174	12.289	12.289	f. Others
2. Beban Operasional Selain Beban Bunga	185.032	177.026	194.186	189.558	27.628	49.713	120.919	114.804	111.769	122.871	137.981	151.441	167.509	177.353	194.978	221.468	221.468	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.011	672	1.514	764	129	268	528	526	573	611	552	646	741	661	482	687	687	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	0	179	11	42	0	-	-	-	-	-	-	-	-	-	-	53	53	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	26	6	173	15	21	10	19	19	25	11	35	27	22	18	23	23	23	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	68.495	77.705	90.200	84.118	17.389	32.045	93.356	78.049	71.133	74.505	81.253	87.363	93.446	94.253	105.498	118.117	118.117	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	44.370	29.761	28.415	32.693	4.294	5.806	9.600	13.172	13.548	15.987	18.958	20.900	25.364	29.160	30.194	36.625	36.625	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	2.188	2.498	3.195	3.721	334	560	873	1.121	1.202	1.411	1.628	1.812	1.996	2.297	2.390	2.614	2.614	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	68.942	66.206	70.678	68.205	5.461	11.023	16.543	21.916	25.287	30.346	35.555	40.693	45.940	50.964	56.392	63.349	63.349	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>32.243</b>	<b>41.714</b>	<b>46.387</b>	<b>40.994</b>	<b>4.178</b>	<b>8.148</b>	<b>14.113</b>	<b>16.483</b>	<b>17.569</b>	<b>20.782</b>	<b>23.845</b>	<b>25.980</b>	<b>27.974</b>	<b>30.786</b>	<b>33.139</b>	<b>35.772</b>	<b>37.944</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	<b>10.435</b>	<b>11.782</b>	<b>14.533</b>	<b>18.790</b>	<b>1.674</b>	<b>3.147</b>	<b>6.307</b>	<b>6.477</b>	<b>7.408</b>	<b>8.657</b>	<b>10.250</b>	<b>11.612</b>	<b>13.520</b>	<b>13.686</b>	<b>14.286</b>	<b>15.772</b>	<b>16.572</b>	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>9.610</b>	<b>11.616</b>	<b>12.720</b>	<b>15.370</b>	<b>1.372</b>	<b>2.849</b>	<b>5.721</b>	<b>5.331</b>	<b>6.328</b>	<b>7.588</b>	<b>9.097</b>	<b>10.262</b>	<b>11.512</b>	<b>11.934</b>	<b>13.289</b>	<b>14.658</b>	<b>15.772</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>824</b>	<b>166</b>	<b>1.814</b>	<b>3.420</b>	<b>302</b>	<b>298</b>	<b>586</b>	<b>1.146</b>	<b>1.080</b>	<b>1.069</b>	<b>1.153</b>	<b>1.350</b>	<b>2.008</b>	<b>1.752</b>	<b>996</b>	<b>1.115</b>	<b>1.115</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>33.067</b>	<b>41.879</b>	<b>48.200</b>	<b>44.415</b>	<b>4.479</b>	<b>8.447</b>	<b>14.699</b>	<b>17.629</b>	<b>18.649</b>	<b>21.851</b>	<b>24.998</b>	<b>27.330</b>	<b>27.781</b>	<b>29.696</b>	<b>31.782</b>	<b>32.253</b>	<b>32.253</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>7.843</b>	<b>6.803</b>	<b>7.528</b>	<b>9.285</b>	<b>(4)</b>	<b>(5)</b>	<b>(3)</b>	<b>(9)</b>	<b>(15)</b>	<b>(41)</b>	<b>(36)</b>	<b>(40)</b>	<b>(56)</b>	<b>(65)</b>	<b>(64)</b>	<b>7.419</b>	<b>7.419</b>	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>7.843</b>	<b>6.897</b>	<b>7.528</b>	<b>9.285</b>	<b>(4)</b>	<b>(5)</b>	<b>(3)</b>	<b>(9)</b>	<b>(15)</b>	<b>(41)</b>	<b>(36)</b>	<b>(40)</b>	<b>(56)</b>	<b>(65)</b>	<b>(64)</b>	<b>7.419</b>	<b>7.419</b>	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>24.938</b>	<b>32.577</b>	<b>38.329</b>	<b>34.478</b>	<b>3.367</b>	<b>6.440</b>	<b>11.098</b>	<b>13.159</b>	<b>14.114</b>	<b>16.577</b>	<b>19.079</b>	<b>20.721</b>	<b>21.250</b>	<b>22.760</b>	<b>24.512</b>	<b>24.489</b>	<b>24.489</b>	<b>K. Profit/Loss After Estimation of tax</b>

**Tabel 1.13.**  
**Laporan Laba / Rugi Bank Umum Konvensional - BUKU 4**  
**(Commercial Conventional Banks Income Statements - Group of Business Activities 4)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	256.602	294.644	313.316	368.651	35.917	65.708	89.010	123.269	159.887	189.800	220.500	252.487	284.708	315.325	346.223	379.822		1. Interest Income
a. Dari Bank Indonesia	1.476	1.883	1.359	1.873	246	412	585	739	1.024	1.211	1.493	1.779	2.051	2.329	2.498	2.693		a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.996	2.618	3.467	4.160	550	783	926	991	1.199	1.377	1.520	1.832	2.026	2.166	2.319	2.498		b. From interbank placement
c. Dari surat berharga	24.367	29.080	31.075	32.649	2.847	5.638	9.162	12.070	15.838	19.473	23.351	27.237	31.398	35.378	39.166	43.628		c. From securities
d. Dari Pembiayaan yang diberikan	215.895	243.018	260.158	298.590	29.826	53.945	70.793	99.307	125.228	147.723	170.589	194.495	218.489	240.983	264.000	287.654		d. From credit
- kepada pihak ketiga bukan bank	215.201	241.883	258.456	296.443	29.619	53.477	70.092	98.378	124.035	146.306	168.902	192.556	216.303	238.540	261.332	284.754		- To Third Party non Bank
- kepada bank lain	694	1.136	1.702	2.147	207	469	702	929	1.193	1.417	1.687	1.938	2.186	2.443	2.668	2.899		- To other Bank
e. Lainnya	12.868	18.046	17.258	31.379	2.448	4.930	7.544	10.163	16.599	20.016	23.547	27.143	30.744	34.469	38.240	43.348		e. Others
2. Beban Bunga	80.656	96.977	102.562	139.710	15.400	25.851	37.881	48.236	64.823	76.921	89.524	101.484	113.686	123.893	133.947	145.076		2. Interest Expenses
a. Kepada Bank Indonesia	397	1	32	414	93	137	175	222	248	261	267	267	267	277	277	285		a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.106	3.389	4.301	5.083	392	822	1.175	1.584	1.982	2.593	3.055	3.288	3.624	3.888	4.165	4.480		b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	59.971	69.631	72.122	92.016	7.757	15.139	23.595	30.554	40.036	47.940	56.198	64.159	71.376	78.099	84.216	90.235		c. Third Party non Bank
- Giro	6.198	9.136	10.573	13.548	1.352	2.570	3.933	5.251	6.799	8.200	9.681	11.049	12.413	13.822	15.080	16.379		- Demand Deposit
- Tabungan	9.920	11.425	11.988	12.984	1.042	2.114	3.149	4.095	5.383	6.334	7.392	8.439	9.414	10.328	11.212	12.134		- Saving
- Simpanan Berjangka	43.854	49.071	49.562	65.484	5.363	10.455	16.512	21.207	27.854	33.405	39.125	44.671	49.549	53.950	57.924	61.723		- Time deposits
d. Surat Berharga	1.217	2.296	3.405	5.341	430	815	1.187	1.550	2.102	2.322	2.718	3.038	3.411	3.790	4.233	4.585		d. Securities
e. Pinjaman yang diterima	3.201	3.980	5.559	5.930	792	811	1.256	1.531	1.813	2.076	2.271	2.990	3.272	3.582	3.699	3.820		e. Loans received
f. Lainnya	11.869	16.008	15.419	28.992	2.226	4.472	8.117	9.474	15.331	18.499	21.707	24.468	28.190	30.607	33.699	38.062		f. Others
g. Koreksi atas pendapatan bunga	1.894	1.673	1.723	1.935	3.710	3.655	3.442	3.321	3.311	3.230	3.308	3.274	3.547	3.651	3.658	3.609		g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>175.946</b>	<b>197.667</b>	<b>210.754</b>	<b>228.941</b>	<b>20.517</b>	<b>39.857</b>	<b>51.129</b>	<b>75.033</b>	<b>95.064</b>	<b>112.878</b>	<b>130.976</b>	<b>151.002</b>	<b>171.021</b>	<b>191.432</b>	<b>212.277</b>	<b>234.746</b>		<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																		<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	104.618	82.068	97.170	155.324	22.726	46.579	79.010	71.333	78.339	83.841	98.221	112.059	130.391	154.123	153.104	173.474		1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.504	3.563	3.641	5.547	991	1.896	3.310	3.584	4.097	4.771	5.787	7.014	8.060	8.995	10.269	11.231		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	11	24	2	21	6	8	11	13	15	17	19	22	22	23	23	23		c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	14.982	10.482	16.996	42.755	8.531	14.361	33.048	20.824	18.751	17.182	21.667	25.119	27.352	40.348	29.630	30.585		d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	38.181	44.693	49.844	55.785	4.593	9.908	15.049	19.255	24.316	28.742	33.351	37.703	42.024	46.460	50.680	56.331		e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	48.941	23.306	26.688	51.215	8.605	20.407	27.593	27.658	31.161	33.130	37.397	42.202	52.933	58.297	62.502	75.305		f. Others
2. Beban Operasional Selain Beban Bunga	192.942	171.721	185.709	246.281	30.921	63.786	106.462	104.903	126.760	145.094	170.795	196.035	231.857	269.169	282.275	318.620		2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	236	194	626	369	18	81	588	443	315	322	319	355	404	375	377	409		a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	5	38	4	233	-	-	-	-	-	-	-	-	-	-	-	-		b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	11	1	0	4	4	4	4	4	4	4	7	7	7	7	7		c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	21.469	5.446	13.068	35.777	7.878	13.237	31.216	17.088	14.157	12.986	16.919	21.281	24.183	35.175	21.844	21.805		d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	76.407	55.498	53.809	77.632	11.350	27.697	38.922	41.738	54.285	65.113	76.165	85.803	107.534	121.575	134.631	157.369		e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	762	1.020	1.104	1.326	97	214	337	422	607	727	796	867	948	1.132	1.205	1.465		f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	94.063	109.515	117.097	130.944	11.574	22.553	35.394	45.208	57.392	65.941	76.592	87.722	98.782	110.905	124.210	137.565		g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>87.623</b>	<b>108.014</b>	<b>122.214</b>	<b>137.983</b>	<b>12.322</b>	<b>22.650</b>	<b>23.678</b>	<b>41.463</b>	<b>46.642</b>	<b>51.625</b>	<b>58.402</b>	<b>67.027</b>	<b>69.555</b>	<b>83.105</b>	<b>89.600</b>	<b>83.105</b>		<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	<b>1.969</b>	<b>1.744</b>	<b>4.001</b>	<b>1.187</b>	<b>56</b>	<b>131</b>	<b>11.445</b>	<b>1.697</b>	<b>1.956</b>	<b>2.330</b>	<b>2.723</b>	<b>4.795</b>	<b>5.914</b>	<b>5.299</b>	<b>4.364</b>	<b>4.524</b>		<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>1.759</b>	<b>759</b>	<b>730</b>	<b>1.780</b>	<b>101</b>	<b>101</b>	<b>176</b>	<b>464</b>	<b>914</b>	<b>1.247</b>	<b>1.243</b>	<b>1.420</b>	<b>1.545</b>	<b>1.909</b>	<b>3.113</b>	<b>3.597</b>		<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>210</b>	<b>985</b>	<b>3.270</b>	<b>(594)</b>	<b>(104)</b>	<b>30</b>	<b>11.269</b>	<b>1.233</b>	<b>1.042</b>	<b>1.083</b>	<b>1.480</b>	<b>3.375</b>	<b>4.369</b>	<b>3.391</b>	<b>1.251</b>	<b>927</b>		<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>87.832</b>	<b>108.999</b>	<b>125.485</b>	<b>137.390</b>	<b>12.217</b>	<b>22.681</b>	<b>34.947</b>	<b>42.696</b>	<b>47.685</b>	<b>52.708</b>	<b>59.881</b>	<b>70.402</b>	<b>73.924</b>	<b>79.776</b>	<b>84.356</b>	<b>90.527</b>		<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>53.586</b>	<b>70.963</b>	<b>81.004</b>	<b>88.773</b>	-	-	-	-	-	-	-	-	-	-	-	<b>53.583</b>		<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>53.586</b>	<b>70.963</b>	<b>81.004</b>	<b>88.774</b>	-	-	-	-	-	-	-	-	-	-	-	<b>53.553</b>		<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>69.466</b>	<b>86.589</b>	<b>98.998</b>	<b>108.356</b>	<b>9.672</b>	<b>18.060</b>	<b>28.227</b>	<b>33.204</b>	<b>36.087</b>	<b>40.276</b>	<b>45.746</b>	<b>53.287</b>	<b>55.848</b>	<b>60.570</b>	<b>63.772</b>	<b>68.110</b>		<b>K. Profit/Loss After Estimation of tax</b>

**Tabel 1.14.**  
**Laporan Laba / Rugi Bank Umum Syariah - BUKU 1**  
**(Commercial Sharia Banks Income Statements - Group of Business Activities 1)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	2.062	2.084	1.942	2.005	203	395	586	765	947	1.119	1.300	1.482	1.661	1.838	2.016	728	12	1. Interest Income
a. Dari Bank Indonesia	54	69	90	63	5	8	11	14	15	16	17	18	19	20	21	12	12	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	33	17	12	4	0	1	1	1	1	1	1	1	1	1	1	0	0	b. From interbank placement
c. Dari surat berharga	43	70	74	99	9	19	29	36	48	56	66	76	85	95	104	78	78	c. From securities
d. Dari Pembiayaan yang diberikan	1.289	1.256	1.188	1.164	95	190	286	375	459	535	618	698	781	863	947	430	430	d. From financing
- kepada pihak ketiga bukan bank	1.281	1.254	1.187	1.164	95	190	286	375	459	535	618	698	781	863	947	430	430	- To Third Party non Bank
- kepada bank lain	8	2	1	0	0	0	0	0	0	0	0	0	0	0	0	-	-	- To other Bank
e. Lainnya	644	671	578	675	94	176	258	339	424	511	598	689	775	859	943	208	208	e. Others
2. Beban Bunga	1.498	1.536	1.272	1.407	156	298	443	575	710	849	989	1.131	1.270	1.407	1.541	558	558	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	0	1	0	0	0	1	2	3	3	3	4	4	4	4	4	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	45	25	20	21	2	4	5	6	7	8	8	9	10	10	10	7	7	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	798	839	677	724	63	125	189	240	294	344	396	447	498	550	599	344	344	c. Third Party non Bank
- Giro	16	13	11	9	1	2	3	4	5	6	8	9	11	13	15	6	6	- Demand Deposit
- Tabungan	31	31	27	27	2	5	7	9	12	14	16	18	21	23	26	5	5	- Saving
- Simpanan Berjangka	751	796	640	688	59	118	178	227	277	324	372	420	467	513	558	333	333	- Time deposits
d. Surat Berharga	4	9	19	18	0	1	1	4	3	4	10	6	12	14	10	7	7	d. Securities
e. Pinjaman yang diterima	5	5	4	3	0	0	1	1	1	1	1	2	2	2	2	2	2	e. Loans received
f. Lainnya	646	658	551	641	90	168	247	323	405	490	572	665	746	828	917	194	194	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>564</b>	<b>548</b>	<b>670</b>	<b>598</b>	<b>47</b>	<b>96</b>	<b>143</b>	<b>191</b>	<b>236</b>	<b>270</b>	<b>311</b>	<b>350</b>	<b>391</b>	<b>432</b>	<b>475</b>	<b>170</b>	<b>170</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																		<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	1.374	249	212	159	10	20	30	36	43	61	73	87	103	115	129	82	82	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	0	1	2	-	-	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of financing
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	-	-	10	2	1	-	-	-	-	-	-	-	-	-	-	-	-	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	54	56	51	63	6	9	14	18	22	25	31	35	40	45	51	26	26	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	1.320	193	151	95	4	11	16	18	21	35	42	52	62	68	76	56	56	f. Others
2. Beban Operasional Selain Beban Bunga	2.446	1.169	893	695	54	112	171	219	269	322	368	418	465	513	581	262	262	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	-	-	5	0	-	2	9	5	4	4	4	4	4	4	4	4	4	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.930	578	275	111	8	15	20	31	35	45	48	54	57	62	82	29	29	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	516	591	613	584	47	95	142	184	229	272	315	359	402	446	493	227	227	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>(508)</b>	<b>(372)</b>	<b>(11)</b>	<b>63</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>7</b>	<b>10</b>	<b>9</b>	<b>16</b>	<b>20</b>	<b>30</b>	<b>33</b>	<b>22</b>	<b>(11)</b>	<b>(11)</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	<b>11</b>	<b>5</b>	<b>31</b>	<b>74</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>71</b>	<b>71</b>	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>6</b>	<b>6</b>	<b>5</b>	<b>10</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>6</b>	<b>(1)</b>	<b>25</b>	<b>64</b>	<b>(0)</b>	<b>(1)</b>	<b>10</b>	<b>10</b>	<b>66</b>	<b>66</b>	<b>66</b>	<b>65</b>	<b>63</b>	<b>63</b>	<b>63</b>	<b>67</b>	<b>67</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>(502)</b>	<b>(373)</b>	<b>15</b>	<b>127</b>	<b>3</b>	<b>4</b>	<b>12</b>	<b>18</b>	<b>76</b>	<b>74</b>	<b>81</b>	<b>85</b>	<b>93</b>	<b>96</b>	<b>86</b>	<b>56</b>	<b>56</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>(512)</b>	<b>(380)</b>	<b>(19)</b>	<b>127</b>	<b>3</b>	<b>4</b>	<b>10</b>	<b>15</b>	<b>73</b>	<b>70</b>	<b>76</b>	<b>78</b>	<b>84</b>	<b>87</b>	<b>79</b>	<b>56</b>	<b>56</b>	<b>K. Profit/Loss After Estimation of tax</b>



**Tabel 1.15.**  
**Laporan Laba / Rugi Bank Umum Syariah - BUKU 2**  
**(Commercial Sharia Banks Income Statements - Group of Business Activities 2)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items		
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>	
1. Pendapatan bunga	22.169	25.486	25.998	27.802	2.315	4.589	6.892	8.873	10.916	11.238	10.936	12.456	13.954	15.563	12.341	15.091	15.091	1. Interest Income	
a. Dari Bank Indonesia	409	479	462	665	53	96	138	188	230	194	145	161	184	208	169	201	201	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	32	10	10	13	1	1	1	1	1	2	2	2	2	2	4	7	7	b. From interbank placement	
c. Dari surat berharga	918	1.342	1.792	2.280	176	331	504	654	824	1.090	873	882	910	1.002	714	880	880	c. From securities	
d. Dari Pembiayaan yang diberikan	12.576	14.772	15.206	16.635	1.432	2.907	4.363	5.524	6.802	6.350	5.628	6.536	7.368	8.262	5.547	6.743	6.743	d. From financing	
- kepada pihak ketiga bukan bank	12.555	14.707	15.146	16.602	1.429	2.901	4.353	5.512	6.788	6.332	5.610	6.514	7.343	8.243	5.531	6.725	6.725	- To Third Party non Bank	
- kepada bank lain	22	65	60	33	2	6	9	12	14	18	18	21	24	19	16	18	18	- To other Bank	
e. Lainnya	8.234	8.884	8.528	8.210	654	1.254	1.887	2.506	3.058	3.602	4.287	4.876	5.490	6.089	5.907	7.261	7.261	e. Others	
2. Beban Bunga	13.927	15.491	15.044	15.173	1.239	2.397	3.598	4.755	5.937	6.745	7.373	8.448	9.529	10.610	9.286	11.351	11.351	2. Interest Expenses	
a. Kepada Bank Indonesia	1	-	5	10	4	6	9	12	18	26	35	45	55	61	67	74	74	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	269	194	98	81	6	12	17	20	23	26	28	32	35	38	41	49	49	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	5.026	6.008	6.078	6.753	570	1.115	1.669	2.195	2.720	2.955	2.873	3.286	3.697	4.128	3.277	3.866	3.866	c. Third Party non Bank	
- Giro	208	232	301	444	58	120	179	235	291	354	308	349	394	438	199	229	229	- Demand Deposit	
- Tabungan	306	400	438	505	52	101	150	195	244	286	256	299	337	367	364	418	418	- Saving	
- Simpanan Berjangka	4.512	5.376	5.338	5.805	460	894	1.340	1.766	2.185	2.315	2.308	2.638	2.966	3.322	2.714	3.219	3.219	- Time deposits	
d. Surat Berharga	240	283	233	181	12	24	39	52	70	88	103	121	136	153	76	207	207	d. Securities	
e. Pinjaman yang diterima	9	8	1	5	0	0	1	1	1	2	3	12	20	24	28	28	28	e. Loans received	
f. Lainnya	8.382	8.999	8.630	8.143	646	1.240	1.864	2.474	3.027	3.560	4.221	4.804	5.407	5.994	5.800	7.128	7.128	f. Others	
g. Koreksi atas pendapatan bunga	-	-	-	0	0	-	-	-	78	90	111	157	187	216	-	-	-	-	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>8.242</b>	<b>9.995</b>	<b>10.954</b>	<b>12.629</b>	<b>1.075</b>	<b>2.192</b>	<b>3.294</b>	<b>4.119</b>	<b>4.979</b>	<b>4.493</b>	<b>3.563</b>	<b>4.008</b>	<b>4.425</b>	<b>4.953</b>	<b>3.055</b>	<b>3.740</b>	<b>3.740</b>	<b>B. Net Interest Income (A1-A2)</b>	
<b>C. Pendapatan dan Beban Operasional Lain</b>																		<b>C. Other Operating Income and Expenses</b>	
1. Pendapatan Operasional Selain Bunga	2.912	2.667	3.268	3.712	468	636	849	1.022	1.235	1.419	1.543	1.824	2.151	2.367	2.103	2.636	2.636	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	19	22	43	81	3	11	15	18	46	30	11	1	97	100	2	8	8	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of financing	
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	57	51	21	5	1	1	3	5	5	2	2	2	2	2	2	3	3	d. Gain from spot and derivative transaction	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	581	865	748	812	82	186	267	350	417	522	535	600	686	780	655	812	812	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions	
f. Lainnya	2.256	1.729	2.456	2.814	382	439	563	649	767	862	995	1.221	1.367	1.485	1.444	1.814	1.814	f. Others	
2. Beban Operasional Selain Beban Bunga	9.737	11.154	11.244	12.571	1.173	2.108	3.039	3.942	4.939	5.014	4.430	4.999	5.651	6.301	4.402	5.457	5.457	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	5	-	0	0	0	12	31	31	27	200	176	60	60	59	-	-	-	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing	
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	22	82	0	1	1	1	1	2	7	4	2	4	1	1	1	0	0	d. Losses from spot and derivative transaction	
e. Penyusutan/Amortisasi	3.228	3.630	3.071	4.089	510	813	1.112	1.351	1.677	1.574	1.545	1.879	2.083	2.290	1.364	1.602	1.602	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	20	27	37	43	3	6	11	17	19	21	23	25	27	29	31	32	32	f. Losses from investment in shares with equity method, fees/commissions/provisions	
g. Lainnya	6.462	7.416	8.135	8.439	660	1.276	1.884	2.542	3.210	3.215	2.684	3.031	3.481	3.922	3.007	3.822	3.822	g. Others	
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>1.417</b>	<b>1.508</b>	<b>2.978</b>	<b>3.770</b>	<b>370</b>	<b>720</b>	<b>1.104</b>	<b>1.198</b>	<b>1.274</b>	<b>898</b>	<b>677</b>	<b>833</b>	<b>925</b>	<b>1.019</b>	<b>755</b>	<b>919</b>	<b>919</b>	<b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>	
<b>E. Pendapatan non-operasional</b>	<b>153</b>	<b>152</b>	<b>132</b>	<b>140</b>	<b>10</b>	<b>22</b>	<b>89</b>	<b>30</b>	<b>66</b>	<b>43</b>	<b>46</b>	<b>37</b>	<b>42</b>	<b>44</b>	<b>27</b>	<b>50</b>	<b>50</b>	<b>E. Non Operational Income</b>	
<b>F. Beban non-operasional</b>	<b>79</b>	<b>74</b>	<b>131</b>	<b>155</b>	<b>13</b>	<b>29</b>	<b>80</b>	<b>37</b>	<b>71</b>	<b>51</b>	<b>62</b>	<b>79</b>	<b>76</b>	<b>82</b>	<b>36</b>	<b>61</b>	<b>61</b>	<b>F. Non Operational Expenses</b>	
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>74</b>	<b>77</b>	<b>1</b>	<b>(14)</b>	<b>(3)</b>	<b>(7)</b>	<b>9</b>	<b>(6)</b>	<b>(4)</b>	<b>(8)</b>	<b>(16)</b>	<b>(42)</b>	<b>(35)</b>	<b>(38)</b>	<b>(10)</b>	<b>(11)</b>	<b>(11)</b>	<b>G. Non Operational Profit (E - F)</b>	
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>1.490</b>	<b>1.586</b>	<b>2.979</b>	<b>3.756</b>	<b>367</b>	<b>713</b>	<b>1.113</b>	<b>1.192</b>	<b>1.270</b>	<b>890</b>	<b>661</b>	<b>791</b>	<b>890</b>	<b>981</b>	<b>746</b>	<b>908</b>	<b>908</b>	<b>H. Current Year profit</b>	
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>1.310</b>	<b>1.836</b>	<b>2.243</b>	<b>3.048</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>106</b>	<b>106</b>	<b>I. Transfer Profit / Loss Received</b>	
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>1.310</b>	<b>1.836</b>	<b>2.243</b>	<b>3.048</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>106</b>	<b>106</b>	<b>J. Transfer of Profit/Loss to Head Office</b>	
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>1.139</b>	<b>1.005</b>	<b>2.222</b>	<b>2.793</b>	<b>273</b>	<b>531</b>	<b>824</b>	<b>897</b>	<b>952</b>	<b>642</b>	<b>459</b>	<b>560</b>	<b>635</b>	<b>702</b>	<b>558</b>	<b>681</b>	<b>681</b>	<b>K. Profit/Loss After Estimation of tax</b>	

**Tabel 1.16.**  
**Laporan Laba / Rugi Bank Umum Syariah - BUKU 3**  
**(Commercial Sharia Banks Income Statements - Group of Business Activities 3)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	7.214	8.156	8.764	9.870	885	1.813	2.701	3.513	4.372	7.229	10.717	12.348	13.884	15.470	21.998	24.259		1. Interest Income
a. Dari Bank Indonesia	326	382	214	266	18	34	50	64	78	156	255	288	320	355	455	497		a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	0	0	0	0	-	-	-	-	-	-	-	-	-	-	0	0		b. From interbank placement
c. Dari surat berharga	467	593	841	1.000	105	202	305	399	504	680	1.178	1.350	1.522	1.683	2.293	2.528		c. From securities
d. Dari Pembiayaan yang diberikan	5.837	6.526	6.904	7.554	653	1.356	2.011	2.605	3.240	5.732	8.511	9.825	11.034	12.311	17.180	18.943		d. From financing
- kepada pihak ketiga bukan bank	5.816	6.505	6.885	7.544	652	1.354	2.008	2.600	3.234	5.726	8.500	9.813	11.020	12.295	17.159	18.920		- To Third Party non Bank
- kepada bank lain	21	21	19	10	1	3	3	5	5	6	10	12	14	15	21	23		- To other Bank
e. Lainnya	585	655	805	1.050	108	220	335	444	551	661	773	885	1.008	1.121	2.070	2.291		e. Others
2. Beban Bunga	3.095	3.304	3.549	4.196	401	760	1.108	1.467	1.822	2.355	3.316	3.748	4.183	4.626	7.491	8.198		2. Interest Expenses
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1		a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	12	14	9	6	1	1	2	3	4	7	9	10	11	13	15	15		b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	2.387	2.594	2.715	3.069	256	494	729	972	1.197	1.680	2.524	2.839	3.152	3.476	5.063	5.513		c. Third Party non Bank
- Giro	118	165	139	140	15	31	47	69	85	103	220	239	259	281	584	617		- Demand Deposit
- Tabungan	405	443	501	530	38	76	113	150	187	229	346	398	451	504	596	654		- Saving
- Simpanan Berjangka	1.865	1.985	2.076	2.400	203	387	569	753	924	1.348	1.958	2.201	2.442	2.691	3.883	4.242		- Time deposits
d. Surat Berharga	45	38	38	49	4	8	9	13	18	19	25	30	32	36	146	155		d. Securities
e. Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		e. Loans received
f. Lainnya	531	630	731	1.019	104	210	320	426	532	641	747	859	977	1.086	2.027	2.243		f. Others
g. Koreksi atas pendapatan bunga	119	29	57	52	36	47	48	54	72	11	10	10	10	16	240	270		g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>4.120</b>	<b>4.852</b>	<b>5.215</b>	<b>5.675</b>	<b>484</b>	<b>1.053</b>	<b>1.593</b>	<b>2.046</b>	<b>2.550</b>	<b>4.874</b>	<b>7.401</b>	<b>8.600</b>	<b>9.701</b>	<b>10.844</b>	<b>14.508</b>	<b>16.061</b>		<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																		<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	9.263	2.744	4.582	2.238	400	529	707	776	830	892	1.210	1.402	1.482	1.595	2.385	2.540		1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	57	57	22	26	3	6	9	12	15	18	55	63	73	76	206	159		a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		b. Increase in fair value and gain form sale of financing
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	20	37	58	81	6	12	21	30	32	35	45	51	57	59	67	70		d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	611	635	733	870	81	167	251	324	410	375	496	566	656	727	1.014	1.136		e. Deviden, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	8.575	2.015	3.770	1.261	310	344	425	410	373	464	614	723	696	733	1.098	1.174		f. Others
2. Beban Operasional Selain Beban Bunga	12.955	7.141	8.981	6.147	699	1.218	1.831	2.223	2.629	4.284	6.534	7.667	8.539	9.476	13.219	14.372		2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1	0	0	0	-	-	0	0	-	0	5	5	5	5	63	5		a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		b. Decrease in fair value and losses form sale of financing
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	0	0	0	0	0	0		d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	9.904	4.059	5.570	2.294	403	611	923	1.032	1.166	1.990	2.799	3.352	3.617	3.903	5.442	5.791		e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	11	16	26	34	2	6	10	13	17	19	23	27	31	36	41	47		f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	3.039	3.067	3.384	3.818	294	600	898	1.179	1.446	2.274	3.706	4.283	4.885	5.531	7.673	8.529		g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>429</b>	<b>454</b>	<b>816</b>	<b>1.766</b>	<b>185</b>	<b>364</b>	<b>469</b>	<b>599</b>	<b>751</b>	<b>1.483</b>	<b>2.077</b>	<b>2.335</b>	<b>2.644</b>	<b>2.963</b>	<b>3.674</b>	<b>4.229</b>		<b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	<b>7</b>	<b>45</b>	<b>38</b>	<b>19</b>	<b>0</b>	<b>1</b>	<b>25</b>	<b>6</b>	<b>9</b>	<b>14</b>	<b>29</b>	<b>29</b>	<b>31</b>	<b>29</b>	<b>46</b>	<b>58</b>		<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>5</b>	<b>16</b>	<b>42</b>	<b>69</b>	<b>14</b>	<b>5</b>	<b>0</b>	<b>12</b>	<b>10</b>	<b>18</b>	<b>36</b>	<b>53</b>	<b>42</b>	<b>47</b>	<b>109</b>	<b>163</b>		<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>3</b>	<b>29</b>	<b>(3)</b>	<b>(50)</b>	<b>(14)</b>	<b>(4)</b>	<b>25</b>	<b>(7)</b>	<b>(2)</b>	<b>(4)</b>	<b>(7)</b>	<b>(24)</b>	<b>(11)</b>	<b>(18)</b>	<b>(63)</b>	<b>(106)</b>		<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>431</b>	<b>484</b>	<b>813</b>	<b>1.716</b>	<b>171</b>	<b>360</b>	<b>494</b>	<b>592</b>	<b>750</b>	<b>1.478</b>	<b>2.070</b>	<b>2.311</b>	<b>2.633</b>	<b>2.946</b>	<b>3.611</b>	<b>4.123</b>		<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>325</b>	<b>365</b>	<b>604</b>	<b>1.276</b>	<b>127</b>	<b>268</b>	<b>368</b>	<b>458</b>	<b>580</b>	<b>1.128</b>	<b>1.526</b>	<b>1.713</b>	<b>1.963</b>	<b>2.207</b>	<b>2.663</b>	<b>3.045</b>		<b>K. Profit/Loss After Estimation of tax</b>

**Tabel 1.17.**  
**Rekening Administratif Bank Umum**  
**(Commercial Banks Off-Balance Sheet)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Tagihan Komitmen</b>	<b>628.115</b>	<b>673.484</b>	<b>1.063.037</b>	<b>904.442</b>	<b>987.785</b>	<b>1.137.056</b>	<b>1.274.359</b>	<b>1.206.940</b>	<b>1.129.116</b>	<b>1.127.954</b>	<b>1.153.075</b>	<b>1.065.070</b>	<b>1.136.999</b>	<b>1.077.130</b>	<b>1.081.939</b>	<b>1.037.780</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik/	20.586	29.244	17.310	14.277	14.520	21.245	25.258	23.673	22.402	27.914	32.727	33.995	33.817	43.276	42.933	42.308	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	597.813	641.745	1.040.333	883.237	964.200	1.101.814	1.238.326	1.167.777	1.097.345	1.089.275	1.109.062	1.020.456	1.094.163	1.024.075	1.028.536	987.245	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9.715	2.495	5.395	6.927	9.065	13.997	10.775	15.491	9.368	10.766	11.286	10.619	9.020	9.780	10.469	8.227	- Others
<b>Kewajiban Komitmen</b>	<b>1.983.571</b>	<b>2.160.722</b>	<b>2.724.780</b>	<b>2.659.102</b>	<b>2.764.087</b>	<b>2.860.330</b>	<b>3.142.712</b>	<b>3.051.998</b>	<b>2.867.698</b>	<b>2.851.036</b>	<b>2.937.717</b>	<b>2.853.890</b>	<b>2.913.442</b>	<b>2.891.211</b>	<b>2.877.217</b>	<b>2.820.197</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	1.304.240	1.408.258	1.545.055	1.603.199	1.630.089	1.650.319	1.670.676	1.630.264	1.619.082	1.607.955	1.654.927	1.637.483	1.655.809	1.693.574	1.681.806	1.643.288	- Undisbursed loan facilities to debtors
Committed	298.509	344.860	367.108	371.281	385.370	389.823	393.601	396.878	396.060	397.200	398.403	405.673	408.119	411.083	415.988	405.603	- Committed
Uncommitted	1.005.731	1.063.398	1.177.948	1.231.918	1.244.719	1.260.496	1.277.074	1.233.387	1.223.022	1.210.755	1.256.524	1.231.810	1.247.690	1.282.491	1.265.818	1.237.685	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	12.370	11.229	10.181	16.622	16.574	16.703	15.465	15.577	16.923	14.944	14.710	17.675	16.966	16.550	18.627	19.402	- Undisbursed loan facilities to other banks
Committed	1.581	3.011	1.897	5.138	6.454	5.919	5.272	4.575	3.348	4.072	5.007	4.506	3.824	4.173	4.843	4.843	- Committed
Uncommitted	10.789	8.218	8.284	11.484	10.120	10.784	9.894	10.306	11.596	10.638	12.668	12.460	12.726	14.454	14.559	14.559	- Uncommitted
- Irrevocable L/C yang masih berjalan	66.353	77.108	88.144	67.522	65.496	70.101	75.736	63.627	58.061	55.093	55.453	59.763	60.179	63.486	64.516	68.511	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	594.212	659.107	1.075.275	961.666	1.040.547	1.106.741	1.368.806	1.329.645	1.164.136	1.162.686	1.201.206	1.127.850	1.171.407	1.107.896	1.102.929	1.080.952	- Outstanding spot and derivatives (sold)
- Lainnya	6.397	5.020	6.126	10.093	11.380	16.466	12.029	12.884	9.496	10.356	11.421	11.119	9.081	9.706	9.340	8.044	- Others
<b>Tagihan Kontinjensi</b>	<b>334.875</b>	<b>316.330</b>	<b>286.136</b>	<b>273.864</b>	<b>261.192</b>	<b>245.546</b>	<b>316.882</b>	<b>291.043</b>	<b>291.015</b>	<b>286.005</b>	<b>302.116</b>	<b>289.355</b>	<b>276.620</b>	<b>272.298</b>	<b>274.419</b>	<b>275.006</b>	<b>Contingent Claims</b>
- Garansi yang diterima	288.776	264.819	248.740	226.961	217.076	200.024	260.748	244.934	243.365	236.688	248.208	233.046	224.395	218.591	221.226	222.265	- Received guarantees
- Pendapatan bunga dalam penyelesaian	42.161	46.949	32.405	40.966	38.389	39.383	49.686	39.490	40.782	42.232	46.563	48.765	44.576	45.880	45.128	44.416	- Accrued interest
- Lainnya	3.938	4.562	4.991	5.936	5.727	6.139	6.449	6.619	6.868	7.085	7.345	7.544	7.649	7.827	8.065	8.325	- Others
<b>Kewajiban Kontinjensi</b>	<b>304.665</b>	<b>339.278</b>	<b>366.334</b>	<b>365.644</b>	<b>333.292</b>	<b>345.387</b>	<b>371.170</b>	<b>350.674</b>	<b>339.105</b>	<b>339.115</b>	<b>341.604</b>	<b>335.447</b>	<b>341.020</b>	<b>339.723</b>	<b>333.639</b>	<b>341.684</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	302.542	337.695	364.514	363.078	330.709	342.751	368.456	347.948	336.325	336.365	338.793	332.675	338.236	336.810	330.632	338.920	- Issued guarantees
- Lainnya	2.124	1.583	1.820	2.566	2.583	2.636	2.714	2.725	2.780	2.750	2.812	2.772	2.784	2.913	3.006	2.764	- Others
<b>Lainnya</b>	<b>309.064</b>	<b>392.512</b>	<b>445.955</b>	<b>491.618</b>	<b>494.469</b>	<b>503.105</b>	<b>516.340</b>	<b>515.001</b>	<b>519.758</b>	<b>525.195</b>	<b>531.491</b>	<b>535.297</b>	<b>536.904</b>	<b>546.791</b>	<b>548.338</b>	<b>566.622</b>	<b>Others</b>
- Penerusan Kredit	9.441	10.422	12.072	14.246	14.154	13.901	13.743	13.635	13.494	13.189	13.109	13.109	12.980	12.982	12.960	12.966	- Channelling
- Aset produktif yang dihapusbukan	274.724	350.961	392.081	430.741	433.673	442.048	454.376	453.348	458.142	463.348	469.631	473.256	474.350	483.831	485.071	500.846	- Written off earning assets
Kredit yang diberikan	262.748	339.745	383.718	421.711	424.404	432.969	445.116	444.220	449.040	454.155	460.328	463.942	464.235	473.621	474.790	490.473	- Credit disbursed
Lainnya	11.976	11.216	8.363	9.030	9.269	9.079	9.261	9.128	9.102	9.194	9.302	9.313	10.115	10.210	10.281	10.373	- Others
- Aset produktif yang dihapustagih	24.900	31.129	41.802	46.632	46.642	47.156	48.220	48.018	48.081	48.353	48.672	48.933	49.575	49.978	50.307	52.809	- Charged off earning assets
Kredit yang diberikan	17.557	23.573	34.238	39.304	39.317	39.806	40.843	40.660	40.720	40.982	41.266	41.596	42.233	42.613	42.976	45.429	- Credit disbursed
Lainnya	7.343	7.556	7.564	7.328	7.325	7.350	7.377	7.357	7.361	7.370	7.406	7.337	7.342	7.364	7.331	7.380	- Others

**Tabel 1.18.**  
**Rekening Administratif Bank Umum Konvensional - BUKU 1**  
**(Commercial Conventional Banks Off-Balance Sheet - Group of Business Activities 1)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator				
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des					
<b>Tagihan Komitmen</b>	<b>11</b>	<b>9</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>7</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>Committed Claims</b>	
- Fasilitas pinjaman yang belum ditarik	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	- Others
<b>Kewajiban Komitmen</b>	<b>3.649</b>	<b>2.446</b>	<b>2.503</b>	<b>1.213</b>	<b>1.254</b>	<b>1.367</b>	<b>1.509</b>	<b>1.199</b>	<b>853</b>	<b>832</b>	<b>1.031</b>	<b>1.294</b>	<b>962</b>	<b>774</b>	<b>669</b>	<b>484</b>	<b>481</b>	<b>481</b>	<b>481</b>	<b>481</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	3.467	2.394	2.452	1.209	1.249	1.361	1.504	1.195	849	829	1.029	1.292	960	772	667	481	481	481	481	481	- Undisbursed loan facilities to debtors
Committed	760	939	1.049	731	696	647	659	396	413	407	429	454	371	381	270	104	104	104	104	104	- Committed
Uncommitted	2.707	1.455	1.403	478	553	714	845	799	437	422	600	838	590	391	396	378	378	378	378	378	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	144	42	39	4	5	6	4	2	2	2	2	2	2	2	2	2	2	2	2	2	- Undisbursed loan facilities to other banks
Committed	38	33	32	2	2	3	3	1	1	1	0	0	0	0	0	0	0	0	0	0	- Committed
Uncommitted	106	10	7	2	3	3	1	2	1	1	1	1	1	2	2	2	2	2	2	2	- Uncommitted
- Irrevocable LC yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable LC
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	38	9	12	0	0	0	1	1	1	0	1	0	0	0	0	0	0	0	0	0	- Others
<b>Tagihan Kontinjensi</b>	<b>1.094</b>	<b>1.144</b>	<b>1.368</b>	<b>1.445</b>	<b>1.152</b>	<b>1.510</b>	<b>1.540</b>	<b>1.276</b>	<b>1.292</b>	<b>1.287</b>	<b>1.305</b>	<b>1.321</b>	<b>1.281</b>	<b>1.286</b>	<b>1.241</b>	<b>1.247</b>	<b>1.247</b>	<b>1.247</b>	<b>1.247</b>	<b>1.247</b>	<b>Contingent Claims</b>
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	658	671	808	906	922	950	977	909	925	913	929	945	905	909	866	866	866	866	866	866	- Accrued interest
- Lainnya	436	473	560	540	230	560	563	367	367	374	376	376	376	377	376	381	381	381	381	381	- Others
<b>Kewajiban Kontinjensi</b>	<b>1.237</b>	<b>742</b>	<b>932</b>	<b>596</b>	<b>400</b>	<b>369</b>	<b>373</b>	<b>338</b>	<b>343</b>	<b>321</b>	<b>322</b>	<b>331</b>	<b>328</b>	<b>338</b>	<b>140</b>	<b>115</b>	<b>115</b>	<b>115</b>	<b>115</b>	<b>115</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	1.146	712	904	465	383	349	351	324	323	199	200	211	211	219	23	15	15	15	15	15	- Issued guarantees
- Lainnya	91	30	28	131	17	20	22	14	20	122	122	120	118	120	117	100	100	100	100	100	- Others
<b>Lainnya</b>	<b>2.107</b>	<b>1.548</b>	<b>1.824</b>	<b>1.790</b>	<b>1.779</b>	<b>2.280</b>	<b>2.280</b>	<b>2.022</b>	<b>2.021</b>	<b>1.542</b>	<b>1.463</b>	<b>1.529</b>	<b>1.289</b>	<b>1.192</b>	<b>976</b>	<b>878</b>	<b>878</b>	<b>878</b>	<b>878</b>	<b>878</b>	<b>Others</b>
- Penerusan Kredit	479	33	19	12	12	11	11	10	10	9	9	9	9	9	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	1.613	1.514	1.805	1.777	1.767	2.268	2.269	2.012	2.011	1.532	1.454	1.520	1.280	1.184	976	878	878	878	878	878	- Written off earning assets
Kredit yang diberikan	1.587	1.514	1.805	1.777	1.767	2.268	2.269	2.012	2.011	1.532	1.454	1.520	1.280	1.184	976	878	878	878	878	878	- Credit disbursed
Lainnya	26	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
- Aset produktif yang dihapustagih	16	1	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	- Charged off earning assets
Kredit yang diberikan	16	1	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

**Tabel 1.19.**  
**Rekening Administratif Bank Umum Konvensional - BUKU 2**  
**(Commercial Conventional Off-Balance Sheet - Group of Business Activities 2)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
<b>Tagihan Komitmen</b>	<b>51.874</b>	<b>58.754</b>	<b>44.036</b>	<b>38.627</b>	<b>54.552</b>	<b>66.650</b>	<b>65.786</b>	<b>56.600</b>	<b>46.784</b>	<b>51.984</b>	<b>43.990</b>	<b>31.768</b>	<b>35.646</b>	<b>30.383</b>	<b>34.834</b>	<b>34.602</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	2.013	4.134	3.301	3.185	3.144	3.264	3.614	3.358	3.184	3.793	4.014	4.414	4.643	4.576	4.770	4.750	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	44.447	53.621	40.102	33.598	49.595	60.539	58.950	50.977	41.373	45.500	38.574	26.286	29.905	24.593	28.621	29.365	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	5.415	999	633	1.845	1.813	2.847	3.222	2.265	2.228	2.691	1.402	1.068	1.099	1.215	1.444	488	- Others
<b>Kewajiban Komitmen</b>	<b>137.805</b>	<b>142.897</b>	<b>121.255</b>	<b>125.066</b>	<b>138.220</b>	<b>151.532</b>	<b>142.614</b>	<b>134.522</b>	<b>121.139</b>	<b>127.412</b>	<b>118.775</b>	<b>110.224</b>	<b>115.363</b>	<b>109.930</b>	<b>111.152</b>	<b>99.375</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	82.304	82.326	77.849	86.107	87.256	88.692	82.746	82.277	81.937	81.188	78.226	81.757	84.221	83.675	79.990	70.022	- Undisbursed loan facilities to debtors
- Committed	33.592	32.651	31.541	35.988	36.422	35.527	28.235	28.069	27.296	27.795	28.478	28.619	29.605	29.841	27.831	19.380	- Committed
- Uncommitted	48.712	49.675	46.308	50.119	50.833	53.165	54.511	54.208	54.641	53.392	49.748	53.137	54.616	53.834	52.159	50.643	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	220	321	142	72	108	104	93	84	83	114	127	129	138	179	165	143	- Undisbursed loan facilities to other banks
- Committed	100	187	79	32	37	62	45	47	48	75	82	75	95	106	113	92	- Committed
- Uncommitted	120	134	63	40	71	41	49	36	35	39	45	54	43	73	52	51	- Uncommitted
- Irrevocable L/C yang masih berjalan	4.088	2.966	2.741	2.386	2.790	2.470	2.480	1.576	1.743	1.318	1.780	1.973	1.922	1.916	1.632	1.295	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	49.810	55.139	39.764	32.610	44.449	55.766	52.334	47.525	35.554	42.543	36.666	24.216	27.146	22.542	27.620	26.800	- Outstanding spot and derivatives (sold)
- Lainnya	1.383	2.145	759	3.891	3.617	4.500	4.961	3.061	1.823	2.249	1.976	2.150	1.936	1.618	1.745	1.115	- Others
<b>Tagihan Kontinjensi</b>	<b>38.035</b>	<b>63.645</b>	<b>35.613</b>	<b>31.218</b>	<b>22.940</b>	<b>24.758</b>	<b>17.613</b>	<b>20.985</b>	<b>18.623</b>	<b>17.431</b>	<b>18.091</b>	<b>18.834</b>	<b>16.080</b>	<b>15.355</b>	<b>15.025</b>	<b>11.588</b>	<b>Contingent Claims</b>
- Garansi yang diterima	34.330	59.110	31.051	21.926	17.185	19.043	12.813	15.792	13.399	12.107	12.524	13.176	10.325	9.532	9.189	5.814	- Received guarantees
- Pendapatan bunga dalam penyelesaian	3.504	4.078	4.280	8.916	5.366	5.322	4.404	4.585	4.609	4.698	4.919	5.000	5.171	5.221	5.217	5.100	- Accrued interest
- Lainnya	202	457	281	376	389	393	395	615	626	648	659	584	574	584	618	674	- Others
<b>Kewajiban Kontinjensi</b>	<b>31.761</b>	<b>29.727</b>	<b>23.885</b>	<b>21.276</b>	<b>19.501</b>	<b>19.783</b>	<b>8.648</b>	<b>8.447</b>	<b>8.503</b>	<b>8.585</b>	<b>8.593</b>	<b>8.989</b>	<b>8.494</b>	<b>8.578</b>	<b>8.933</b>	<b>7.671</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	30.964	29.306	23.451	20.897	19.100	19.401	8.291	8.105	8.126	8.224	8.215	8.611	8.120	8.196	8.558	7.298	- Issued guarantees
- Lainnya	798	421	434	379	401	381	357	341	377	361	378	378	374	383	375	373	- Others
<b>Lainnya</b>	<b>17.595</b>	<b>27.235</b>	<b>28.582</b>	<b>31.073</b>	<b>32.465</b>	<b>33.547</b>	<b>33.765</b>	<b>34.708</b>	<b>35.308</b>	<b>35.739</b>	<b>36.457</b>	<b>37.174</b>	<b>37.716</b>	<b>37.341</b>	<b>39.381</b>	<b>39.381</b>	<b>Others</b>
- Penerusan Kredit	1.100	2.078	2.985	5.144	5.250	5.115	4.947	4.891	4.823	4.795	4.708	4.649	4.548	4.556	4.552	4.550	- Channelling
- Aset produktif yang dihapusbukukan	15.983	22.815	22.730	23.830	25.102	25.147	26.201	26.584	27.577	28.107	28.601	29.359	30.145	30.563	30.198	32.117	- Written off earning assets
- Kredit yang diberikan	12.338	19.097	22.349	23.430	24.473	24.746	25.801	26.183	27.179	27.711	28.205	28.965	29.750	30.168	29.803	31.695	- Credit disbursed
- Lainnya	3.645	3.718	381	400	628	400	401	401	397	395	396	395	395	395	395	422	- Others
- Aset produktif yang dihapustagih	512	2.342	2.867	2.099	2.113	2.203	2.399	2.291	2.309	2.407	2.430	2.449	2.481	2.597	2.590	2.714	- Charged off earning assets
- Kredit yang diberikan	404	2.109	2.636	2.099	2.113	2.203	2.399	2.291	2.301	2.382	2.430	2.449	2.481	2.571	2.590	2.714	- Credit disbursed
- Lainnya	108	233	231	0	0	0	0	0	8	24	0	0	0	26	0	0	- Others

**Tabel 1.20.**  
**Rekening Administratif Bank Umum Konvensional - BUKU 3**  
**(Commercial Conventional Off-Balance Sheet - Group of Business Activities 3)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Tagihan Komitmen</b>	<b>493.076</b>	<b>486.597</b>	<b>622.617</b>	<b>621.178</b>	<b>680.517</b>	<b>772.205</b>	<b>885.120</b>	<b>848.485</b>	<b>818.526</b>	<b>807.362</b>	<b>831.336</b>	<b>758.088</b>	<b>807.888</b>	<b>762.506</b>	<b>760.901</b>	<b>730.359</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	18.566	25.102	14.009	11.092	10.693	16.833	20.644	19.497	19.219	23.123	27.968	27.906	28.430	38.334	36.328	37.559	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	470.681	460.646	604.424	605.182	663.903	747.272	858.529	818.331	793.417	776.547	794.927	722.446	771.925	717.371	717.159	685.359	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.829	849	4.184	4.903	5.921	8.100	5.947	10.657	5.890	7.693	8.440	7.735	7.533	6.800	7.414	7.442	- Others
<b>Kewajiban Komitmen</b>	<b>1.252.443</b>	<b>1.251.581</b>	<b>1.486.720</b>	<b>1.450.575</b>	<b>1.513.853</b>	<b>1.573.913</b>	<b>1.759.956</b>	<b>1.735.663</b>	<b>1.552.859</b>	<b>1.531.907</b>	<b>1.587.101</b>	<b>1.530.615</b>	<b>1.569.196</b>	<b>1.548.182</b>	<b>1.547.274</b>	<b>1.525.368</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	764.243	778.583	849.546	812.605	817.375	833.524	859.159	844.311	766.856	765.187	794.235	794.733	804.334	816.806	808.420	823.985	- Undisbursed loan facilities to debtors
Committed	116.775	124.150	133.719	97.021	96.045	101.247	109.539	116.143	110.011	110.821	108.073	108.862	109.654	109.136	115.927	121.359	- Committed
Uncommitted	647.468	654.432	715.828	715.584	721.330	732.278	749.619	728.168	656.844	654.366	686.163	685.870	694.679	707.670	692.493	702.626	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	10.260	6.311	6.584	8.314	6.838	7.529	6.857	7.279	8.044	6.996	6.834	10.119	9.938	8.694	10.113	10.140	- Undisbursed loan facilities to other banks
Committed	111	68	506	368	369	406	419	400	595	44	1.031	1.985	1.518	327	327	279	- Committed
Uncommitted	10.149	6.243	6.077	7.946	6.469	7.123	6.439	6.879	7.449	6.952	5.803	8.134	8.419	8.367	9.787	9.861	- Uncommitted
- Irrevocable LC yang masih berjalan	24.993	26.974	30.288	19.154	18.292	20.186	23.687	18.036	14.533	13.374	14.328	15.003	14.084	14.651	16.634	18.530	- Current Irrevocable LC
- Posisi penjualan spot dan derivatif yang masih berjalan	449.166	438.950	596.207	605.815	665.948	704.960	865.221	860.253	757.977	740.143	765.089	704.518	735.209	703.050	707.070	667.335	- Outstanding spot and derivatives (sold)
- Lainnya	3.782	763	4.095	4.687	5.400	7.714	5.032	5.784	5.449	6.207	6.615	6.243	5.632	4.981	5.036	5.378	- Others
<b>Tagihan Kontinjensi</b>	<b>230.199</b>	<b>182.190</b>	<b>197.807</b>	<b>181.443</b>	<b>177.968</b>	<b>159.878</b>	<b>228.438</b>	<b>203.342</b>	<b>201.147</b>	<b>195.836</b>	<b>208.250</b>	<b>195.196</b>	<b>183.799</b>	<b>180.543</b>	<b>184.821</b>	<b>187.111</b>	<b>Contingent Claims</b>
- Garansi yang diterima	216.409	168.621	180.763	161.443	156.845	137.940	195.724	181.044	178.732	173.021	183.211	167.590	160.463	157.286	161.907	164.320	- Received guarantees
- Pendapatan bunga dalam penyelesaian	10.673	10.132	13.125	15.253	16.289	17.027	27.709	17.219	17.225	17.499	19.617	22.071	17.697	17.528	17.077	16.871	- Accrued interest
- Lainnya	3.117	3.437	3.919	4.747	4.835	4.911	5.005	5.078	5.190	5.315	5.422	5.535	5.639	5.729	5.836	5.920	- Others
<b>Kewajiban Kontinjensi</b>	<b>89.263</b>	<b>96.350</b>	<b>112.882</b>	<b>100.576</b>	<b>94.151</b>	<b>98.727</b>	<b>114.556</b>	<b>106.736</b>	<b>99.693</b>	<b>95.241</b>	<b>95.268</b>	<b>93.452</b>	<b>92.955</b>	<b>89.279</b>	<b>84.952</b>	<b>85.882</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	88.524	95.834	112.442	100.293	93.809	98.400	114.166	106.326	99.312	94.902	94.922	93.153	92.651	89.033	84.716	85.669	- Issued guarantees
- Lainnya	739	516	440	283	342	326	390	410	380	340	347	299	304	246	235	213	- Others
<b>Lainnya</b>	<b>122.144</b>	<b>130.879</b>	<b>144.019</b>	<b>156.992</b>	<b>157.278</b>	<b>159.911</b>	<b>163.881</b>	<b>163.727</b>	<b>124.090</b>	<b>126.322</b>	<b>127.988</b>	<b>129.006</b>	<b>125.538</b>	<b>133.323</b>	<b>134.885</b>	<b>138.388</b>	<b>Others</b>
- Penerusan Kredit	3.213	3.741	3.906	3.883	3.873	3.880	3.886	3.880	3.529	3.528	3.527	3.526	3.526	3.525	3.525	3.531	- Channelling
- Aset produktif yang dihapusbukan	97.080	101.286	104.579	114.212	114.552	116.771	120.030	119.992	95.702	97.848	99.381	100.329	96.782	104.427	105.774	107.057	- Written off earning assets
Kredit yang diberikan	92.652	97.394	100.375	109.607	109.926	112.139	115.302	115.333	91.274	93.323	94.768	95.702	91.366	98.904	100.159	101.377	- Credit disbursed
Lainnya	4.428	3.892	4.204	4.605	4.625	4.632	4.729	4.659	4.428	4.524	4.614	4.627	5.416	5.523	5.615	5.680	- Others
- Aset produktif yang dihapustagih	21.851	25.851	35.534	38.897	38.854	39.260	39.965	39.855	24.858	24.947	25.080	25.152	25.230	25.370	25.585	27.800	- Charged off earning assets
Kredit yang diberikan	14.617	18.528	28.201	31.775	31.732	32.123	32.827	32.717	18.617	18.707	18.785	18.925	19.004	19.143	19.359	21.523	- Credit disbursed
Lainnya	7.235	7.323	7.333	7.122	7.122	7.137	7.138	7.138	6.242	6.240	6.295	6.227	6.227	6.227	6.227	6.277	- Others

**Tabel 1.21.**  
**Rekening Administratif Bank Umum Konvensional - BUKU 4**  
**(Commercial Conventional Banks Off-Balance Sheet - Group of Business Activities 4)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Tagihan Komitmen</b>	<b>82.405</b>	<b>127.318</b>	<b>395.192</b>	<b>243.326</b>	<b>251.448</b>	<b>296.929</b>	<b>322.091</b>	<b>300.335</b>	<b>262.074</b>	<b>266.810</b>	<b>276.037</b>	<b>273.418</b>	<b>291.954</b>	<b>282.707</b>	<b>284.702</b>	<b>271.236</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	683	1.148	1.000	818	-	998	745	1.675	744	366	1.836	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	81.946	126.673	394.616	243.149	249.435	292.732	319.486	296.950	260.826	265.431	273.850	269.929	290.823	280.578	281.257	270.940	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	459	646	576	178	1.330	3.049	1.605	2.567	1.248	381	1.442	1.814	387	1.763	1.610	296	- Others
<b>Kewajiban Komitmen</b>	<b>583.148</b>	<b>756.278</b>	<b>1.108.474</b>	<b>1.074.680</b>	<b>1.102.787</b>	<b>1.126.543</b>	<b>1.231.478</b>	<b>1.174.055</b>	<b>1.186.016</b>	<b>1.183.927</b>	<b>1.223.660</b>	<b>1.204.327</b>	<b>1.220.660</b>	<b>1.224.855</b>	<b>1.210.523</b>	<b>1.187.029</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	450.186	540.732	612.318	698.827	719.330	722.690	723.217	699.052	765.792	756.811	777.366	755.563	762.280	788.182	788.375	744.291	- Undisbursed loan facilities to debtors
Committed	146.626	186.507	200.277	235.554	250.046	251.024	253.772	251.511	257.572	257.146	260.326	266.665	267.379	270.582	270.742	263.606	- Committed
Uncommitted	303.559	354.225	412.041	463.273	469.284	471.667	469.445	447.541	508.221	499.665	517.040	488.898	494.901	517.600	517.633	480.685	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	1.727	4.445	3.319	8.138	9.529	8.972	8.416	8.119	8.700	7.738	7.654	7.332	6.795	7.582	8.253	9.023	- Undisbursed loan facilities to other banks
Committed	1.321	2.713	1.280	4.736	6.046	5.448	5.104	4.823	3.931	3.228	2.959	2.947	2.892	3.391	3.733	4.472	- Committed
Uncommitted	406	1.733	2.039	3.402	3.483	3.523	3.312	3.296	4.769	4.510	4.695	4.385	3.902	4.191	4.519	4.552	- Uncommitted
- Irrevocable LC yang masih berjalan	36.967	46.824	54.708	45.781	44.344	47.371	49.446	43.893	41.609	40.316	39.275	42.672	44.075	46.811	46.190	48.583	- Current Irrevocable LC
- Posisi penjualan spot dan derivatif yang masih berjalan	94.268	163.861	438.025	321.791	328.657	344.654	449.778	420.422	369.196	378.632	398.019	397.525	407.505	380.703	366.686	385.127	- Outstanding spot and derivatives (sold)
- Lainnya	-	416	104	143	927	2.856	621	2.569	719	431	1.346	1.235	5	1.578	1.019	4	- Others
<b>Tagihan Kontinjensi</b>	<b>64.498</b>	<b>68.460</b>	<b>50.401</b>	<b>58.964</b>	<b>58.285</b>	<b>58.544</b>	<b>68.381</b>	<b>64.530</b>	<b>68.999</b>	<b>70.428</b>	<b>73.509</b>	<b>73.071</b>	<b>74.500</b>	<b>74.144</b>	<b>72.351</b>	<b>74.089</b>	<b>Contingent Claims</b>
- Garansi yang diterima	37.819	36.870	36.714	43.581	42.842	42.831	51.971	47.878	51.015	51.344	52.252	52.064	53.388	51.546	49.907	51.906	- Received guarantees
- Pendapatan bunga dalam penyelesaian	26.513	31.400	13.466	15.127	15.185	15.451	15.939	16.101	17.303	18.329	20.374	20.050	20.079	21.497	21.227	20.848	- Accrued interest
- Lainnya	166	189	221	256	258	261	470	551	681	754	882	958	1.033	1.101	1.217	1.335	- Others
<b>Kewajiban Kontinjensi</b>	<b>178.995</b>	<b>208.756</b>	<b>225.065</b>	<b>239.146</b>	<b>216.176</b>	<b>223.486</b>	<b>244.201</b>	<b>231.635</b>	<b>227.002</b>	<b>231.333</b>	<b>233.759</b>	<b>228.921</b>	<b>235.152</b>	<b>237.313</b>	<b>235.219</b>	<b>243.596</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	178.502	208.153	224.249	237.517	214.497	221.731	242.422	229.835	225.158	229.504	231.897	227.053	233.292	235.288	233.234	241.644	- Issued guarantees
- Lainnya	493	603	817	1.628	1.678	1.756	1.780	1.799	1.844	1.829	1.862	1.868	1.859	2.025	1.985	1.952	- Others
<b>Lainnya</b>	<b>157.387</b>	<b>218.197</b>	<b>252.621</b>	<b>280.400</b>	<b>281.648</b>	<b>287.000</b>	<b>294.957</b>	<b>293.498</b>	<b>336.909</b>	<b>339.831</b>	<b>344.026</b>	<b>345.778</b>	<b>350.255</b>	<b>351.773</b>	<b>353.433</b>	<b>364.846</b>	<b>Others</b>
- Penerusan Kredit	4.599	4.521	5.114	5.159	4.973	4.848	4.853	4.808	5.126	5.115	4.898	4.879	4.850	4.846	4.835	4.838	- Channelling
- Aset produktif yang dihapusbukukan	150.267	210.741	244.106	269.653	271.048	276.460	284.249	282.818	310.870	313.717	317.966	319.568	323.543	324.917	326.467	337.712	- Written off earning assets
Kredit yang diberikan	146.561	207.307	240.500	265.857	267.262	272.643	280.346	278.978	306.822	309.672	313.902	315.504	319.466	320.853	322.424	333.670	- Credit disbursed
Lainnya	3.707	3.434	3.605	265.857	3.786	3.817	3.902	3.840	4.048	4.046	4.064	4.063	4.076	4.064	4.043	4.042	- Others
- Aset produktif yang dihapustagih	2.521	2.936	3.401	5.588	5.627	5.693	5.856	5.872	20.914	20.999	21.162	21.331	21.863	22.011	22.131	22.296	- Charged off earning assets
Kredit yang diberikan	2.521	2.936	3.401	5.588	5.627	5.693	5.856	5.872	19.803	19.892	20.051	20.221	20.748	20.899	21.027	21.193	- Credit disbursed
Lainnya	-	-	-	206	203	212	239	220	1.111	1.106	1.111	1.111	1.115	1.111	1.104	1.103	- Others

**Tabel 1.22.**  
**Rekening Administratif Bank Umum Syariah - BUKU 1**  
**(Commercial Sharia Banks Off-Balance Sheet - Group of Business Activities 1)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Kewajiban Komitmen</b>	<b>1.132</b>	<b>1.383</b>	<b>283</b>	<b>231</b>	<b>235</b>	<b>245</b>	<b>223</b>	<b>216</b>	<b>205</b>	<b>215</b>	<b>215</b>	<b>251</b>	<b>251</b>	<b>248</b>	<b>294</b>	<b>55</b>	<b>55</b>	<b>Committed Liabilities</b>
- Fasilitas Pembiayaan kepada nasabah yang belum ditarik	1.113	1.364	280	230	233	244	223	215	205	214	214	250	251	248	294	55	55	Undisbursed Financing facilities to debtors
<i>Committed</i>	109	129	18	3	26	26	3	3	3	25	25	22	16	25	66	55	55	- Committed
<i>Uncommitted</i>	1.003	1.234	262	227	207	218	220	213	201	189	189	229	235	223	227	-	-	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain yang belum ditarik	19	19	3	0	0	0	0	0	0	0	0	0	0	0	0	-	-	Undisbursed Financing facilities to other banks
<i>Committed</i>	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	9	9	3	0	0	0	0	0	0	0	0	0	0	0	0	-	-	- Uncommitted
- Irrevocable LC yang masih berjalan	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Tagihan Kontinjensi</b>	<b>107</b>	<b>103</b>	<b>80</b>	<b>85</b>	<b>94</b>	<b>95</b>	<b>100</b>	<b>105</b>	<b>108</b>	<b>112</b>	<b>112</b>	<b>112</b>	<b>112</b>	<b>114</b>	<b>114</b>	<b>79</b>	<b>79</b>	<b>Contingent Claims</b>
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	100	103	80	84	93	94	100	105	108	112	111	112	112	113	113	78	78	Accrued interest
- Lainnya	7	0	0	1	1	0	0	0	0	0	1	0	0	0	0	0	0	- Others
<b>Kewajiban Kontinjensi</b>	<b>1.607</b>	<b>1.914</b>	<b>1.417</b>	<b>1.128</b>	<b>915</b>	<b>891</b>	<b>927</b>	<b>960</b>	<b>1.058</b>	<b>1.048</b>	<b>985</b>	<b>1.004</b>	<b>1.190</b>	<b>1.247</b>	<b>1.247</b>	<b>1.277</b>	<b>1.277</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	1.607	1.914	1.354	1.067	855	829	856	895	994	1.048	985	1.004	1.190	1.247	1.247	1.277	1.277	Issued guarantees
- Lainnya	-	-	63	60	59	62	71	65	64	-	-	-	-	-	-	-	-	- Others
<b>Lainnya</b>	<b>187</b>	<b>322</b>	<b>1.863</b>	<b>1.722</b>	<b>1.724</b>	<b>1.724</b>	<b>1.702</b>	<b>1.803</b>	<b>1.803</b>	<b>1.801</b>	<b>1.801</b>	<b>1.800</b>	<b>1.801</b>	<b>1.800</b>	<b>1.800</b>	<b>611</b>	<b>611</b>	<b>Others</b>
- Penerusan Pembiayaan	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channelling
- Aset produktif yang dihapusbukukan	137	275	1.816	1.675	1.677	1.677	1.656	1.757	1.757	1.755	1.755	1.753	1.754	1.753	1.754	611	611	Written off earning assets
Pembiayaan yang diberikan	137	275	1.816	1.675	1.677	1.677	1.656	1.757	1.757	1.754	1.755	1.753	1.754	1.753	1.754	611	611	- Financing disbursed
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others



**Tabel 1.23.**  
**Rekening Administratif Bank Umum Syariah - BUKU 2**  
**(Commercial Sharia Banks Off-Balance Sheet - Group of Business Activities 2)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>739</b>	<b>806</b>	<b>1.146</b>	<b>1.309</b>	<b>1.248</b>	<b>1.238</b>	<b>1.361</b>	<b>1.474</b>	<b>1.720</b>	<b>1.682</b>	<b>1.710</b>	<b>1.744</b>	<b>1.510</b>	<b>1.533</b>	<b>1.499</b>	<b>1.582</b>	<b>1.582</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	739	806	1.146	1.309	1.248	1.238	1.361	1.474	1.720	1.682	1.710	1.744	1.510	1.533	1.499	1.582	1.582	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Kewajiban Komitmen</b>	<b>4.516</b>	<b>5.350</b>	<b>4.807</b>	<b>6.886</b>	<b>7.027</b>	<b>6.038</b>	<b>6.254</b>	<b>5.561</b>	<b>5.711</b>	<b>5.917</b>	<b>4.617</b>	<b>4.877</b>	<b>4.808</b>	<b>4.895</b>	<b>4.438</b>	<b>4.827</b>	<b>4.827</b>	<b>Committed Liabilities</b>
- Fasilitas Pembiayaan kepada nasabah yang belum ditarik	2.059	2.216	1.991	3.801	4.000	3.153	3.241	2.561	2.704	2.975	3.135	3.200	3.177	3.224	2.811	3.011	3.011	- Undisbursed Financing facilities to debtors
<i>Committed</i>	646	483	504	1.984	2.136	1.352	1.393	756	766	1.006	1.072	1.050	1.094	1.118	560	481	481	- Committed
<i>Uncommitted</i>	1.412	1.732	1.487	1.817	1.865	1.801	1.848	1.805	1.938	1.969	2.064	2.151	2.084	2.107	2.251	2.530	2.530	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain yang belum ditarik	-	90	94	93	93	93	93	93	93	93	93	93	93	93	93	94	94	- Undisbursed Financing facilities to other banks
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	-	90	94	93	93	93	93	93	93	93	93	93	93	93	93	94	94	- Uncommitted
- Irrevocable LC yang masih berjalan	297	202	331	170	39	42	69	63	62	24	24	37	25	34	14	60	60	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	967	1.156	1.235	1.451	1.460	1.354	1.435	1.374	1.349	1.355	1.364	1.546	1.513	1.543	1.520	1.663	1.663	- Outstanding spot and derivatives (sold)
- Lainnya	1.193	1.686	1.156	1.371	1.435	1.396	1.415	1.469	1.503	1.470	-	-	-	-	-	-	-	- Others
<b>Tagihan Kontinjensi</b>	<b>417</b>	<b>316</b>	<b>344</b>	<b>450</b>	<b>472</b>	<b>481</b>	<b>499</b>	<b>513</b>	<b>557</b>	<b>612</b>	<b>441</b>	<b>445</b>	<b>459</b>	<b>447</b>	<b>298</b>	<b>335</b>	<b>335</b>	<b>Contingent Claims</b>
- Garansi yang diterima	23	24	5	11	11	6	8	8	12	13	0	0	0	0	0	0	0	- Received guarantees
- Pendapatan bunga dalam penyelesaian	385	285	330	422	447	461	477	490	530	583	434	437	451	439	290	327	327	- Accrued interest
- Lainnya	9	7	9	17	13	14	15	15	16	15	8	8	8	8	8	8	8	- Others
<b>Kewajiban Kontinjensi</b>	<b>1.147</b>	<b>1.069</b>	<b>989</b>	<b>1.327</b>	<b>748</b>	<b>688</b>	<b>860</b>	<b>921</b>	<b>961</b>	<b>968</b>	<b>952</b>	<b>952</b>	<b>1.036</b>	<b>1.105</b>	<b>694</b>	<b>1.004</b>	<b>1.004</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	1.144	1.056	951	1.244	662	598	767	825	866	870	848	844	907	966	694	1.004	1.004	- Issued guarantees
- Lainnya	3	13	39	83	85	90	93	96	96	98	104	108	129	139	-	-	-	- Others
<b>Lainnya</b>	<b>4.423</b>	<b>6.947</b>	<b>7.913</b>	<b>8.777</b>	<b>8.642</b>	<b>8.761</b>	<b>8.913</b>	<b>9.128</b>	<b>9.121</b>	<b>8.274</b>	<b>5.545</b>	<b>5.677</b>	<b>5.762</b>	<b>5.854</b>	<b>3.884</b>	<b>5.082</b>	<b>5.082</b>	<b>Others</b>
- Penerusan Pembiayaan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	4.422	6.947	7.913	8.777	8.642	8.761	8.913	9.128	9.121	8.274	5.545	5.677	5.762	5.854	3.884	5.036	5.036	- Written off earning assets
Pembiayaan yang diberikan	4.252	6.911	7.878	8.739	8.604	8.723	8.875	9.090	9.083	8.238	5.544	5.676	5.761	5.852	3.883	5.035	5.035	- Financing disbursed
Lainnya	171	35	35	38	38	38	38	38	38	36	1	1	1	1	1	1	1	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

**Tabel 1.24.**  
**Rekening Administratif Bank Umum Syariah - BUKU 3**  
**(Commercial Sharia Banks Off-Balance Sheet - Group of Business Activities 3)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>9</b>	<b>-</b>	<b>45</b>	<b>-</b>	<b>18</b>	<b>27</b>	<b>-</b>	<b>45</b>	<b>10</b>	<b>114</b>	<b>-</b>	<b>51</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	45	-	18	27	-	45	10	114	-	51	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Kewajiban Komitmen</b>	<b>878</b>	<b>787</b>	<b>739</b>	<b>451</b>	<b>710</b>	<b>692</b>	<b>677</b>	<b>782</b>	<b>915</b>	<b>827</b>	<b>2.318</b>	<b>2.302</b>	<b>2.202</b>	<b>2.326</b>	<b>2.869</b>	<b>3.060</b>	<b>3.060</b>	<b>Committed Liabilities</b>
- Fasilitas Pembiayaan kepada nasabah yang belum ditarik	869	644	619	420	647	654	587	653	739	752	721	687	586	668	1.251	1.442	1.442	- Undisbursed Financing facilities to debtors
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	593	618	- Committed
<i>Uncommitted</i>	869	644	619	420	647	654	587	653	739	752	721	687	586	668	657	824	824	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Undisbursed Financing facilities to other banks
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Uncommitted
- Irrevocable LC yang masih berjalan	9	143	75	31	30	32	53	58	115	62	45	79	74	74	46	44	44	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	45	-	34	7	38	71	61	13	67	45	34	57	32	27	27	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	-	-	-	-	-	-	-	-	1.484	1.491	1.509	1.528	1.540	1.547	1.547	- Others
<b>Tagihan Kontinjensi</b>	<b>524</b>	<b>473</b>	<b>523</b>	<b>259</b>	<b>281</b>	<b>282</b>	<b>311</b>	<b>292</b>	<b>289</b>	<b>300</b>	<b>408</b>	<b>375</b>	<b>389</b>	<b>409</b>	<b>570</b>	<b>557</b>	<b>557</b>	<b>Contingent Claims</b>
- Garansi yang diterima	195	193	207	-	194	203	231	211	207	202	220	216	219	227	223	225	225	- Received guarantees
- Pendapatan bunga dalam penyelesaian	329	280	317	259	87	79	80	82	82	98	179	151	160	173	338	325	325	- Accrued interest
- Lainnya	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	8	8	- Others
<b>Kewajiban Kontinjensi</b>	<b>654</b>	<b>720</b>	<b>1.163</b>	<b>1.595</b>	<b>1.402</b>	<b>1.444</b>	<b>1.605</b>	<b>1.637</b>	<b>1.546</b>	<b>1.618</b>	<b>1.726</b>	<b>1.799</b>	<b>1.866</b>	<b>1.862</b>	<b>2.454</b>	<b>2.139</b>	<b>2.139</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	654	720	1.163	1.595	1.402	1.444	1.605	1.637	1.546	1.618	1.726	1.799	1.866	1.862	2.161	2.013	2.013	- Issued guarantees
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	294	126	126	- Others
<b>Lainnya</b>	<b>5.221</b>	<b>7.383</b>	<b>9.133</b>	<b>10.864</b>	<b>10.933</b>	<b>10.964</b>	<b>11.058</b>	<b>11.058</b>	<b>11.104</b>	<b>12.116</b>	<b>14.928</b>	<b>15.049</b>	<b>15.084</b>	<b>15.133</b>	<b>16.018</b>	<b>17.435</b>	<b>17.435</b>	<b>Others</b>
- Penerusan Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukan	5.221	7.383	9.133	10.817	10.886	10.964	11.058	11.058	11.104	12.116	14.928	15.049	15.084	15.133	16.018	17.435	17.435	- Written off earning assets
Pembiayaan yang diberikan	5.221	7.246	8.996	10.627	10.696	10.774	10.868	10.868	10.914	11.924	14.701	14.822	14.857	14.906	15.791	17.208	17.208	- Financing disbursed
Lainnya	-	137	137	190	190	190	190	190	190	192	227	227	227	227	227	227	227	- Others
- Aset produktif yang dihapustagih	-	-	-	47	47	-	-	-	-	0	0	0	0	0	0	0	0	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	47	47	-	-	-	-	0	0	0	0	0	0	0	0	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

**Tabel 1.25.**  
**Kinerja Bank Umum Konvensional**  
**(Commercial Banks Performance)**  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>22,93</b>	<b>23,18</b>	<b>22,97</b>	<b>23,40</b>	<b>22,83</b>	<b>22,33</b>	<b>21,67</b>	<b>22,08</b>	<b>22,20</b>	<b>22,55</b>	<b>23,03</b>	<b>23,50</b>	<b>23,52</b>	<b>23,83</b>	<b>24,25</b>	<b>23,89</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	1.052.597	1.166.002	1.269.616	1.377.558	1.325.611	1.309.621	1.311.595	1.304.954	1.298.772	1.306.117	1.332.881	1.355.083	1.355.177	1.368.315	1.377.782	1.360.376	- Capital
- ATMR	4.589.611	5.029.816	5.526.581	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>21,19</b>	<b>21,50</b>	<b>21,29</b>	<b>21,86</b>	<b>21,20</b>	<b>20,67</b>	<b>19,95</b>	<b>20,33</b>	<b>20,53</b>	<b>20,89</b>	<b>21,36</b>	<b>21,76</b>	<b>21,83</b>	<b>22,06</b>	<b>22,48</b>	<b>22,24</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	972.350	1.081.234	1.176.700	1.286.968	1.230.880	1.212.520	1.207.644	1.201.263	1.201.551	1.210.353	1.236.481	1.254.842	1.257.632	1.267.029	1.277.284	1.266.316	- Core Capital (Tier I)
- ATMR	4.589.611	5.029.816	5.526.581	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	- Risk Weighted Assets
<b>Return On Assets Ratio (%)</b>	<b>2,23</b>	<b>2,45</b>	<b>2,55</b>	<b>2,47</b>	<b>2,70</b>	<b>2,49</b>	<b>2,57</b>	<b>2,34</b>	<b>2,06</b>	<b>1,94</b>	<b>1,90</b>	<b>1,90</b>	<b>1,76</b>	<b>1,70</b>	<b>1,64</b>	<b>1,59</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	136.048	165.196	186.912	194.916	217.089	201.639	211.615	193.070	169.888	160.578	156.907	157.796	146.649	142.368	138.082	134.529	- Profit
- Rata-rata total aset	6.106.959	6.730.350	7.329.250	7.880.981	8.039.018	8.110.478	8.221.380	8.241.134	8.246.434	8.257.688	8.274.161	8.308.424	8.350.416	8.384.637	8.410.213	8.440.183	- Average total assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>82,22</b>	<b>78,64</b>	<b>77,86</b>	<b>79,39</b>	<b>83,49</b>	<b>83,62</b>	<b>88,84</b>	<b>84,85</b>	<b>84,96</b>	<b>84,94</b>	<b>85,09</b>	<b>84,97</b>	<b>86,15</b>	<b>86,27</b>	<b>86,04</b>	<b>86,58</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	624.173	603.178	638.990	735.429	90.545	169.151	321.462	344.123	385.347	437.488	503.612	564.889	640.844	709.898	763.058	849.954	- Operating Expenses
- Pendapatan Operasional	759.146	766.975	820.646	926.303	108.454	202.279	361.830	405.567	453.579	515.035	591.889	664.792	743.833	822.880	886.882	981.650	- Operating Income
<b>Net Interest Margin Ratio (%)</b>	<b>5,63</b>	<b>5,32</b>	<b>5,14</b>	<b>4,91</b>	<b>4,96</b>	<b>4,81</b>	<b>4,31</b>	<b>4,57</b>	<b>4,50</b>	<b>4,46</b>	<b>4,44</b>	<b>4,43</b>	<b>4,41</b>	<b>4,41</b>	<b>4,41</b>	<b>4,45</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	329.913	342.731	360.412	370.095	383.772	375.210	340.943	361.863	356.916	354.497	353.357	354.022	355.126	356.551	357.911	361.932	- Interest income net
- Rata-rata total aset produktif	5.854.786	6.445.076	7.016.192	7.538.955	7.741.917	7.806.265	7.908.138	7.923.909	7.928.274	7.945.045	7.964.420	8.000.338	8.046.171	8.080.307	8.108.233	8.136.641	- Average total earning assets
<b>Loan to Deposits Ratio (%)</b>	<b>90,70</b>	<b>90,04</b>	<b>94,78</b>	<b>94,43</b>	<b>93,36</b>	<b>92,50</b>	<b>92,55</b>	<b>92,18</b>	<b>90,94</b>	<b>89,10</b>	<b>88,09</b>	<b>85,38</b>	<b>83,46</b>	<b>83,07</b>	<b>82,33</b>	<b>82,54</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	4.199.713	4.548.155	5.092.584	5.391.846	5.279.629	5.313.982	5.483.646	5.382.545	5.355.885	5.316.379	5.301.453	5.286.411	5.290.086	5.237.755	5.201.894	5.235.027	- Total Credit to third party
- Total Dana Pihak Ketiga	4.630.352	5.050.984	5.372.841	5.709.670	5.655.237	5.744.590	5.924.944	5.839.044	5.889.605	5.967.088	6.018.481	6.191.910	6.338.774	6.305.140	6.318.538	6.342.538	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,50</b>	<b>18,56</b>	<b>14,96</b>	<b>15,51</b>	<b>15,58</b>	<b>15,10</b>	<b>16,21</b>	<b>16,18</b>	<b>17,42</b>	<b>17,66</b>	<b>19,80</b>	<b>19,41</b>	<b>19,45</b>	<b>18,69</b>	<b>18,89</b>	<b>18,91</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	837.433	963.833	899.937	902.889	838.781	823.148	928.119	861.939	950.187	925.093	1.084.439	1.052.921	1.062.867	986.758	980.630	1.009.045	- Primary Liquid Asset
- Aset Likuid Sekunder	296.098	353.504	259.472	370.524	413.397	412.067	440.462	481.066	489.835	542.765	573.795	606.611	626.541	638.319	656.787	651.176	- Secondary Liquid assets
- Total Aset	6.475.602	7.099.564	7.751.621	8.212.586	8.039.018	8.181.938	8.443.184	8.300.397	8.267.632	8.313.961	8.372.998	8.548.115	8.686.707	8.692.631	8.665.964	8.780.681	- Total Assets

**Tabel 1.26.**  
**Kinerja Bank Umum Konvensional - BUKU 1**  
*(Performance of Commercial Conventional Banks - Group of Business Activities 1)*  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>22,38</b>	<b>21,73</b>	<b>22,21</b>	<b>25,13</b>	<b>29,07</b>	<b>29,25</b>	<b>28,60</b>	<b>30,01</b>	<b>29,42</b>	<b>29,43</b>	<b>29,69</b>	<b>26,91</b>	<b>25,37</b>	<b>21,29</b>	<b>28,90</b>	<b>30,60</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	14.113	8.658	9.137	7.587	8.681	9.212	9.040	7.341	7.033	6.822	6.822	6.946	5.914	4.738	4.117	3.320	- Capital
- ATMR	63.072	39.839	41.134	30.193	29.861	31.499	31.605	24.463	23.908	23.180	22.976	25.808	23.310	22.260	14.245	10.846	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>21,36</b>	<b>20,59</b>	<b>21,10</b>	<b>23,97</b>	<b>27,94</b>	<b>26,57</b>	<b>26,19</b>	<b>27,28</b>	<b>27,61</b>	<b>28,60</b>	<b>28,86</b>	<b>26,07</b>	<b>24,58</b>	<b>20,57</b>	<b>28,18</b>	<b>29,81</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	13.474	8.203	8.680	7.236	8.343	8.370	8.277	6.672	6.601	6.629	6.630	6.728	5.728	4.578	4.014	3.233	- Core Capital (Tier I)
- ATMR	63.072	39.839	41.134	30.193	29.861	31.499	31.605	24.463	23.908	23.180	22.976	25.808	23.310	22.260	14.245	10.846	- Risk Weighted Assets
<b>Return On Assets Ratio (%)</b>	<b>1,43</b>	<b>1,49</b>	<b>1,39</b>	<b>1,17</b>	<b>0,69</b>	<b>0,55</b>	<b>0,51</b>	<b>0,19</b>	<b>0,10</b>	<b>(0,99)</b>	<b>(0,73)</b>	<b>(0,64)</b>	<b>(0,68)</b>	<b>(0,19)</b>	<b>(2,64)</b>	<b>(0,38)</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	1.438	986	988	687	407	322	298	87	45	(444)	(326)	(284)	(274)	(75)	(601)	(73)	- Profit
- Rata-rata total aset	100.652	65.989	70.874	58.596	58.931	58.295	58.252	45.392	44.964	44.798	44.558	44.662	40.324	38.885	22.758	19.394	- Average total assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>88,09</b>	<b>87,31</b>	<b>87,90</b>	<b>89,55</b>	<b>93,62</b>	<b>95,43</b>	<b>95,53</b>	<b>99,44</b>	<b>100,07</b>	<b>111,02</b>	<b>108,48</b>	<b>106,81</b>	<b>107,47</b>	<b>102,56</b>	<b>127,65</b>	<b>103,91</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	10.881	6.661	6.996	6.030	479	1.049	1.568	1.575	1.953	2.624	2.939	3.288	3.253	3.334	2.617	1.956	- Operating Expenses
- Pendapatan Operasional	12.352	7.630	7.959	6.733	512	1.100	1.641	1.584	1.951	2.363	2.709	3.079	3.027	3.251	2.050	1.882	- Operating Income
<b>Net Interest Margin Ratio (%)</b>	<b>6,30</b>	<b>5,50</b>	<b>5,60</b>	<b>4,87</b>	<b>4,71</b>	<b>4,74</b>	<b>4,99</b>	<b>4,62</b>	<b>4,70</b>	<b>4,68</b>	<b>4,65</b>	<b>4,69</b>	<b>4,69</b>	<b>3,50</b>	<b>3,37</b>	<b>3,50</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	5.989	3.418	3.743	2.659	2.576	2.584	2.720	1.947	1.960	1.941	1.925	1.915	1.740	1.679	708	578	- Interest income net
- Rata-rata total aset produktif	95.052	62.159	66.806	54.618	54.749	54.505	54.461	42.160	41.682	41.444	41.139	41.158	37.112	35.850	20.233	17.139	- Average total earning assets
<b>Loan to Deposits Ratio (%)</b>	<b>94,23</b>	<b>89,09</b>	<b>92,27</b>	<b>89,06</b>	<b>88,03</b>	<b>91,86</b>	<b>93,82</b>	<b>90,48</b>	<b>91,68</b>	<b>85,08</b>	<b>87,32</b>	<b>81,14</b>	<b>79,52</b>	<b>78,80</b>	<b>96,04</b>	<b>98,20</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	66.902	42.987	46.886	37.960	37.649	39.204	39.430	29.839	28.664	27.451	27.126	27.308	24.514	23.894	14.181	12.447	- Total Credit to third party
- Total Dana Pihak Ketiga	70.997	48.250	50.814	42.621	42.769	42.679	42.028	32.979	31.265	32.266	31.065	33.655	30.826	30.321	14.765	12.676	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>16,96</b>	<b>18,09</b>	<b>19,11</b>	<b>14,54</b>	<b>12,39</b>	<b>14,13</b>	<b>13,19</b>	<b>14,93</b>	<b>13,98</b>	<b>16,18</b>	<b>17,37</b>	<b>16,79</b>	<b>19,13</b>	<b>17,97</b>	<b>11,19</b>	<b>8,06</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	15.820	11.385	13.003	8.935	6.981	7.925	7.473	6.732	5.789	6.888	7.222	7.345	7.851	7.092	2.232	1.295	- Primary Liquid Asset
- Aset Likuid Sekunder	1.158	352	620	49	320	383	200	76	259	224	268	277	148	116	257	237	- Secondary Liquid assets
- Total Aset	100.103	64.894	71.280	61.798	58.931	58.791	58.166	45.608	43.252	43.969	43.118	45.386	41.822	40.106	22.237	19.009	- Total Assets

**Tabel 1.27.**  
**Kinerja Bank Umum Konvensional - BUKU 2**  
*(Performance of Commercial Conventional Banks - Group of Business Activities 2)*  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>23,72</b>	<b>26,47</b>	<b>26,28</b>	<b>25,44</b>	<b>25,60</b>	<b>26,43</b>	<b>24,59</b>	<b>24,85</b>	<b>25,09</b>	<b>25,10</b>	<b>25,85</b>	<b>25,95</b>	<b>26,27</b>	<b>26,62</b>	<b>27,21</b>	<b>24,57</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	140.338	150.582	147.821	152.816	152.945	155.596	143.291	145.368	145.543	145.141	149.408	150.023	153.087	155.508	159.118	136.889	- Capital
- ATMR	591.571	568.921	562.563	600.659	597.497	588.763	582.653	585.024	579.978	578.161	577.882	578.130	582.834	584.254	584.725	557.108	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>21,49</b>	<b>24,80</b>	<b>24,66</b>	<b>23,97</b>	<b>24,12</b>	<b>24,87</b>	<b>23,21</b>	<b>23,45</b>	<b>23,62</b>	<b>23,76</b>	<b>24,52</b>	<b>24,60</b>	<b>24,92</b>	<b>25,27</b>	<b>25,86</b>	<b>23,25</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	127.142	141.074	138.725	143.997	144.095	146.410	135.254	137.210	136.996	137.361	141.718	142.197	145.214	147.635	151.238	129.555	- Core Capital (Tier I)
- ATMR	591.571	568.921	562.563	600.659	597.497	588.763	582.653	585.024	579.978	578.161	577.882	578.130	582.834	584.254	584.725	557.108	- Risk Weighted Assets
<b>Return On Assets Ratio (%)</b>	<b>1,66</b>	<b>1,57</b>	<b>1,54</b>	<b>1,42</b>	<b>1,42</b>	<b>1,61</b>	<b>1,47</b>	<b>1,36</b>	<b>1,21</b>	<b>1,35</b>	<b>1,33</b>	<b>1,30</b>	<b>1,23</b>	<b>1,23</b>	<b>1,30</b>	<b>1,31</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	13.710	13.332	12.239	12.426	16.323	14.553	12.734	12.008	10.643	11.902	11.726	11.482	11.316	11.077	11.987	11.821	- Profit
- Rata-rata total aset	828.051	846.799	797.174	874.411	897.913	903.283	865.388	880.594	879.071	879.509	880.043	885.240	895.210	903.046	922.915	903.129	- Average total assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>85,38</b>	<b>86,33</b>	<b>86,21</b>	<b>88,32</b>	<b>88,60</b>	<b>89,00</b>	<b>93,96</b>	<b>93,95</b>	<b>93,76</b>	<b>92,58</b>	<b>92,45</b>	<b>92,19</b>	<b>92,16</b>	<b>92,04</b>	<b>91,37</b>	<b>91,71</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	79.660	82.725	75.624	84.682	10.703	18.446	38.953	54.159	60.431	67.374	76.685	83.930	92.728	100.949	111.177	122.079	- Operating Expenses
- Pendapatan Operasional	93.297	95.825	87.716	95.876	12.080	20.725	41.457	57.649	64.452	72.774	82.945	91.036	100.614	109.685	121.677	133.110	- Operating Income
<b>Net Interest Margin Ratio (%)</b>	<b>5,08</b>	<b>5,14</b>	<b>5,08</b>	<b>4,81</b>	<b>4,54</b>	<b>4,44</b>	<b>4,67</b>	<b>4,68</b>	<b>4,66</b>	<b>4,62</b>	<b>4,62</b>	<b>4,57</b>	<b>4,54</b>	<b>4,52</b>	<b>4,52</b>	<b>4,57</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	40.368	41.524	38.532	40.040	38.969	38.290	38.557	39.307	39.063	38.742	38.752	38.587	38.796	38.912	39.772	39.299	- Interest income net
- Rata-rata total aset produktif	794.619	807.973	758.958	832.151	858.138	863.243	826.138	840.231	838.780	839.155	839.393	844.234	853.767	861.118	880.321	860.354	- Average total earning assets
<b>Loan to Deposits Ratio (%)</b>	<b>98,04</b>	<b>91,22</b>	<b>94,03</b>	<b>90,38</b>	<b>88,85</b>	<b>88,55</b>	<b>89,87</b>	<b>89,63</b>	<b>88,96</b>	<b>88,06</b>	<b>87,95</b>	<b>82,77</b>	<b>81,75</b>	<b>79,73</b>	<b>80,06</b>	<b>82,73</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	560.600	523.311	517.132	561.326	554.435	558.513	553.663	556.083	552.432	550.326	552.393	553.268	560.426	558.560	562.500	536.810	- Total Credit to third party
- Total Dana Pihak Ketiga	571.782	573.711	549.986	621.089	624.040	630.764	616.087	620.452	620.999	624.973	628.057	668.448	685.575	700.579	702.620	648.871	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,97</b>	<b>20,51</b>	<b>18,92</b>	<b>17,61</b>	<b>18,33</b>	<b>17,15</b>	<b>16,54</b>	<b>15,78</b>	<b>17,02</b>	<b>17,13</b>	<b>20,16</b>	<b>18,97</b>	<b>20,26</b>	<b>19,03</b>	<b>18,98</b>	<b>17,65</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	132.622	146.135	138.530	134.144	138.953	128.314	121.966	116.126	115.698	115.471	142.042	137.654	149.400	139.944	136.470	111.721	- Primary Liquid Asset
- Aset Likuid Sekunder	19.186	26.477	17.326	25.245	25.625	27.316	24.012	23.949	32.865	35.544	36.062	37.146	40.841	42.634	45.884	46.597	- Secondary Liquid assets
- Total Aset	844.755	841.721	823.832	905.190	897.913	907.521	882.605	887.419	872.980	881.696	883.250	921.615	938.777	959.393	960.853	897.206	- Total Assets

**Tabel 1.28.**  
**Kinerja Bank Umum Konvensional - BUKU 3**  
*(Performance of Commercial Conventional Banks - Group of Business Activities 3)*  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>24,86</b>	<b>24,85</b>	<b>25,07</b>	<b>25,34</b>	<b>25,40</b>	<b>25,51</b>	<b>25,52</b>	<b>25,91</b>	<b>26,17</b>	<b>26,40</b>	<b>27,13</b>	<b>27,71</b>	<b>27,78</b>	<b>28,50</b>	<b>28,58</b>	<b>29,60</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	428.247	432.261	477.227	462.892	460.422	470.679	501.762	492.426	455.693	453.179	464.365	470.785	468.621	474.802	473.389	493.120	- Capital
- ATMR	1.722.312	1.739.623	1.903.629	1.826.680	1.812.408	1.844.783	1.965.934	1.900.207	1.741.053	1.716.661	1.711.632	1.699.128	1.686.632	1.665.939	1.656.416	1.666.185	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>22,34</b>	<b>22,16</b>	<b>22,42</b>	<b>23,05</b>	<b>22,91</b>	<b>22,93</b>	<b>22,73</b>	<b>22,98</b>	<b>23,38</b>	<b>23,67</b>	<b>24,31</b>	<b>24,74</b>	<b>24,98</b>	<b>25,44</b>	<b>25,51</b>	<b>26,83</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	384.693	385.561	426.769	420.993	415.162	423.033	446.792	436.588	407.091	406.354	416.084	420.310	421.383	423.756	422.613	447.006	- Core Capital (Tier I)
- ATMR	1.722.312	1.739.623	1.903.629	1.826.680	1.812.408	1.844.783	1.965.934	1.900.207	1.741.053	1.716.661	1.711.632	1.699.128	1.686.632	1.665.939	1.656.416	1.666.185	- Risk Weighted Assets
<b>Return On Assets Ratio (%)</b>	<b>1,41</b>	<b>1,77</b>	<b>1,82</b>	<b>1,72</b>	<b>2,09</b>	<b>1,95</b>	<b>2,16</b>	<b>1,94</b>	<b>1,75</b>	<b>1,72</b>	<b>1,69</b>	<b>1,61</b>	<b>1,45</b>	<b>1,39</b>	<b>1,35</b>	<b>1,24</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	33.067	41.879	48.200	44.415	53.750	50.681	58.795	52.887	44.756	43.703	42.853	40.995	37.041	35.635	34.671	32.253	- Profit
- Rata-rata total aset	2.341.535	2.360.755	2.644.252	2.577.891	2.576.519	2.604.408	2.720.009	2.731.219	2.552.589	2.544.526	2.540.113	2.543.976	2.555.234	2.565.614	2.573.628	2.602.712	- Average total assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>89,33</b>	<b>86,08</b>	<b>85,88</b>	<b>87,40</b>	<b>89,35</b>	<b>88,71</b>	<b>91,00</b>	<b>89,70</b>	<b>89,22</b>	<b>88,66</b>	<b>88,50</b>	<b>88,66</b>	<b>89,73</b>	<b>89,62</b>	<b>89,57</b>	<b>90,53</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	270.022	258.000	282.031	284.354	35.040	64.035	142.754	143.567	145.479	162.452	183.586	203.053	225.085	241.179	264.487	297.760	- Operating Expenses
- Pendapatan Operasional	302.265	299.713	328.418	325.349	39.218	72.184	156.867	160.050	163.048	183.234	207.431	229.032	250.858	269.123	295.273	328.898	- Operating Income
<b>Net Interest Margin Ratio (%)</b>	<b>4,77</b>	<b>4,40</b>	<b>4,22</b>	<b>3,98</b>	<b>3,87</b>	<b>3,81</b>	<b>3,65</b>	<b>3,65</b>	<b>3,59</b>	<b>3,62</b>	<b>3,63</b>	<b>3,57</b>	<b>3,54</b>	<b>3,51</b>	<b>3,49</b>	<b>3,51</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	107.610	100.122	107.383	98.455	96.029	95.192	95.149	95.509	87.740	88.056	88.151	87.015	86.561	86.241	85.856	87.308	- Interest income net
- Rata-rata total aset produktif	2.258.170	2.274.921	2.543.395	2.474.863	2.480.058	2.499.706	2.607.508	2.614.983	2.442.523	2.434.194	2.430.071	2.434.202	2.445.467	2.455.285	2.462.922	2.490.432	- Average total earning assets
<b>Loan to Deposits Ratio (%)</b>	<b>95,96</b>	<b>96,63</b>	<b>103,37</b>	<b>103,71</b>	<b>101,00</b>	<b>99,71</b>	<b>98,96</b>	<b>98,86</b>	<b>100,15</b>	<b>99,97</b>	<b>98,95</b>	<b>95,64</b>	<b>90,97</b>	<b>88,73</b>	<b>87,37</b>	<b>87,66</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	1.567.489	1.582.814	1.828.712	1.734.182	1.696.169	1.705.704	1.792.141	1.751.442	1.631.156	1.611.226	1.611.543	1.608.869	1.599.194	1.574.259	1.554.829	1.563.092	- Total Credit to third party
- Total Dana Pihak Ketiga	1.633.429	1.638.013	1.769.026	1.672.217	1.679.307	1.710.745	1.810.928	1.771.636	1.628.734	1.611.651	1.628.614	1.682.147	1.757.983	1.774.148	1.779.632	1.783.049	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,00</b>	<b>18,30</b>	<b>15,73</b>	<b>15,35</b>	<b>15,33</b>	<b>14,49</b>	<b>16,86</b>	<b>16,82</b>	<b>17,77</b>	<b>17,56</b>	<b>19,26</b>	<b>19,25</b>	<b>21,03</b>	<b>20,09</b>	<b>20,74</b>	<b>20,93</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	304.819	346.571	331.476	277.743	268.115	253.398	342.405	305.830	311.193	291.670	332.988	326.095	371.888	343.323	353.882	364.009	- Primary Liquid Asset
- Aset Likuid Sekunder	105.027	104.224	99.705	124.022	126.888	128.103	139.454	159.161	139.459	147.947	151.039	168.913	184.375	190.751	196.602	197.727	- Secondary Liquid assets
- Total Aset	2.410.748	2.463.522	2.741.951	2.616.734	2.576.519	2.632.297	2.858.203	2.764.848	2.536.606	2.504.209	2.513.639	2.570.867	2.645.656	2.659.030	2.653.770	2.684.467	- Total Assets

**Tabel 1.29.**  
**Kinerja Bank Umum Konvensional - BUKU 4**  
*(Performance of Commercial Conventional Banks - Group of Business Activities 4)*  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>21,24</b>	<b>21,43</b>	<b>21,05</b>	<b>22,00</b>	<b>20,89</b>	<b>19,83</b>	<b>18,93</b>	<b>19,41</b>	<b>19,71</b>	<b>20,17</b>	<b>20,50</b>	<b>20,99</b>	<b>20,98</b>	<b>21,13</b>	<b>21,63</b>	<b>21,02</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	469.900	574.501	635.431	754.263	703.564	674.134	657.502	659.819	691.272	700.974	712.285	727.328	727.556	733.267	741.158	727.048	- Capital
- ATMR	2.212.656	2.681.434	3.019.255	3.428.536	3.367.364	3.399.858	3.472.778	3.400.199	3.506.701	3.474.992	3.475.264	3.464.381	3.468.007	3.470.615	3.427.117	3.459.277	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>20,20</b>	<b>20,38</b>	<b>19,96</b>	<b>20,85</b>	<b>19,70</b>	<b>18,67</b>	<b>17,78</b>	<b>18,26</b>	<b>18,56</b>	<b>18,99</b>	<b>19,34</b>	<b>19,79</b>	<b>19,76</b>	<b>19,91</b>	<b>20,41</b>	<b>19,85</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	447.041	546.397	602.527	714.741	663.280	634.707	617.321	620.794	650.818	660.009	672.049	685.607	685.307	691.059	699.419	686.522	- Core Capital (Tier I)
- ATMR	2.212.656	2.681.434	3.019.255	3.428.536	3.367.364	3.399.858	3.472.778	3.400.199	3.506.701	3.474.992	3.475.264	3.464.381	3.468.007	3.470.615	3.427.117	3.459.277	- Risk Weighted Assets
<b>Return On Assets Ratio (%)</b>	<b>3,10</b>	<b>3,15</b>	<b>3,29</b>	<b>3,14</b>	<b>3,25</b>	<b>2,99</b>	<b>3,05</b>	<b>2,79</b>	<b>2,40</b>	<b>2,20</b>	<b>2,13</b>	<b>2,18</b>	<b>2,03</b>	<b>1,96</b>	<b>1,88</b>	<b>1,84</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	87.832	108.999	125.485	137.390	146.609	136.083	139.788	128.088	114.444	105.417	102.654	105.603	98.566	95.731	92.025	90.527	- Profit
- Rata-rata total aset	2.836.721	3.456.807	3.816.950	4.370.083	4.505.655	4.544.492	4.577.731	4.583.929	4.769.809	4.788.856	4.809.446	4.834.546	4.859.647	4.877.093	4.890.912	4.914.948	- Average total assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>75,05</b>	<b>70,31</b>	<b>69,18</b>	<b>72,31</b>	<b>78,25</b>	<b>79,08</b>	<b>85,37</b>	<b>77,74</b>	<b>79,19</b>	<b>79,89</b>	<b>80,45</b>	<b>80,38</b>	<b>82,13</b>	<b>82,67</b>	<b>82,24</b>	<b>82,69</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	263.609	255.792	274.338	360.362	44.322	85.621	138.187	144.822	177.484	205.038	240.402	274.619	319.779	364.436	384.777	428.159	- Operating Expenses
- Pendapatan Operasional	351.232	363.806	396.553	498.345	56.644	108.271	161.864	186.285	224.127	256.663	298.804	341.645	389.334	440.821	467.882	517.759	- Operating Income
<b>Net Interest Margin Ratio (%)</b>	<b>6,50</b>	<b>5,99</b>	<b>5,78</b>	<b>5,48</b>	<b>5,66</b>	<b>5,45</b>	<b>4,63</b>	<b>5,09</b>	<b>4,95</b>	<b>4,88</b>	<b>4,82</b>	<b>4,84</b>	<b>4,84</b>	<b>4,86</b>	<b>4,88</b>	<b>4,92</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	175.946	197.667	210.754	228.941	246.198	239.145	204.517	225.100	228.154	225.757	224.530	226.504	228.028	229.718	231.574	234.746	- Interest income net
- Rata-rata total aset produktif	2.706.946	3.300.023	3.647.034	4.177.323	4.348.973	4.388.811	4.420.032	4.426.537	4.605.289	4.630.251	4.653.816	4.680.744	4.709.825	4.728.054	4.744.757	4.768.717	- Average total earning assets
<b>Loan to Deposits Ratio (%)</b>	<b>85,16</b>	<b>85,96</b>	<b>89,90</b>	<b>90,65</b>	<b>90,40</b>	<b>89,59</b>	<b>89,66</b>	<b>89,20</b>	<b>87,11</b>	<b>84,56</b>	<b>83,37</b>	<b>81,34</b>	<b>80,37</b>	<b>81,08</b>	<b>80,34</b>	<b>80,11</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	2.004.722	2.399.043	2.699.854	3.058.379	2.991.375	3.010.562	3.098.412	3.045.180	3.143.633	3.127.375	3.110.391	3.096.965	3.105.953	3.081.042	3.070.383	3.122.678	- Total Credit to third party
- Total Dana Pihak Ketiga	2.354.143	2.791.010	3.003.015	3.373.744	3.309.120	3.360.402	3.455.901	3.413.977	3.608.608	3.698.197	3.730.745	3.807.660	3.864.390	3.800.092	3.821.521	3.897.941	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,79</b>	<b>18,29</b>	<b>13,58</b>	<b>15,19</b>	<b>15,21</b>	<b>15,05</b>	<b>15,78</b>	<b>15,89</b>	<b>17,34</b>	<b>17,82</b>	<b>20,04</b>	<b>19,60</b>	<b>18,47</b>	<b>17,90</b>	<b>17,94</b>	<b>18,12</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	384.172	459.742	416.928	482.066	424.733	433.511	456.275	433.251	517.507	511.064	602.187	581.827	533.729	496.399	488.046	532.020	- Primary Liquid Asset
- Aset Likuid Sekunder	170.726	222.451	141.821	221.208	260.564	256.265	276.796	297.880	317.252	359.050	386.426	400.275	401.177	404.818	414.043	406.616	- Secondary Liquid assets
- Total Aset	3.119.996	3.729.427	4.114.558	4.628.888	4.505.670	4.583.464	4.644.281	4.602.728	4.814.894	4.884.208	4.933.083	5.010.246	5.060.452	5.034.103	5.029.103	5.179.999	- Total Assets

**Tabel 1.30.**  
**Kinerja Bank Umum Syariah - BUKU 1**  
*(Performance of Commercial Sharia Banks - Group of Business Activities 1)*  
 Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Capital Adequacy Ratio (%)</b>	17,64	19,26	21,95	20,75	20,92	20,98	20,97	21,25	21,89	22,08	22,37	22,52	22,57	22,71	22,58	32,42	<b>Capital Adequacy Ratio (%)</b>
- Modal	1.765	1.963	2.357	2.354	2.325	2.315	2.289	2.314	2.375	2.384	2.386	2.400	2.407	2.419	2.390	1.923	- Capital
- ATMR	10.002	10.194	10.736	11.347	11.117	11.034	10.916	10.886	10.846	10.798	10.669	10.656	10.664	10.652	10.585	5.932	- Risk Weighted Assets
<b>Kualitas Aktiva Produktif</b>																	<b>Earning Asset Quality</b>
<b>APYD terhadap Aktiva Produktif (%)</b>	5,83	8,49	4,44	3,97	4,29	4,83	6,14	5,14	5,39	6,25	6,40	6,35	5,75	5,24	5,63	6,41	<b>Classified Earning assets to Earning assets (%)</b>
- APYD	991	1.504	666	665	812	890	1.086	905	942	972	972	962	913	835	898	572	- Classified Earning Assets
- Total Aktiva Produktif	17.009	17.716	15.003	16.763	18.913	18.454	17.695	17.617	17.477	15.556	15.182	15.148	15.881	15.926	15.946	8.923	- Total Earning assets
<b>Rentabilitas</b>																	<b>Profitability</b>
<b>Net Operating Margin (%)</b>	(4,00)	(2,50)	(0,08)	0,46	0,20	0,16	0,06	0,13	0,14	0,10	0,17	0,19	0,25	0,26	0,16	(0,13)	<b>Net Operating Margin (%)</b>
- Pendapatan	(508)	(372)	(11)	63	36	27	10	22	23	17	27	29	39	40	24	(11)	- Net Operations Income
- Rata-rata Aktiva	12.680	14.860	14.466	13.699	17.744	17.530	17.835	17.485	17.227	16.368	16.014	15.742	15.592	15.470	15.368	8.083	- Average Earning Assets
<b>Return On Assets Ratio (%)</b>	(3,51)	(2,33)	0,09	0,78	0,20	0,14	0,29	0,31	1,10	0,90	0,86	0,78	0,76	0,71	0,58	0,66	<b>Return On Assets Ratio (%)</b>
- Laba	(502)	(373)	15	127	34	24	49	53	183	149	140	127	124	115	94	56	- Profit
- Rata-Rata total aset	14.301	15.983	16.389	16.198	17.423	17.420	17.009	16.794	16.617	16.469	16.331	16.229	16.205	16.184	16.179	8.514	- Average Assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	118,17	122,18	100,68	95,87	97,59	98,16	99,33	98,45	98,34	98,77	98,02	97,85	97,10	97,05	98,19	101,72	<b>Operating Expenses to Operations Revenue (%)</b>
- Biaya Operasional	3.302	2.047	1.619	1.461	120	242	368	471	577	684	785	888	989	1.092	1.211	632	- Operations Expenses
- Pendapatan	2.794	1.675	1.608	1.524	123	247	370	478	587	692	801	908	1.018	1.125	1.234	621	- Operations Income
<b>Likuiditas</b>																	<b>Liquidity</b>
<b>Short Term Mismatch (%)</b>	23,18	33,93	29,95	30,29	36,47	36,08	32,50	31,09	31,80	28,89	27,73	24,41	24,60	28,62	26,90	32,51	<b>Short Term Mismatch (%)</b>
- Aktiva Jangka Pendek	3.001	4.704	3.636	3.777	4.589	4.693	3.618	3.350	3.354	2.864	2.699	2.617	2.634	2.977	2.842	1.397	- Short-Term Assets
- Kewajiban Jangka Pendek	12.951	13.861	12.142	12.468	12.583	13.007	11.135	10.775	10.548	9.913	9.731	10.724	10.710	10.401	10.563	4.299	- Short-Term Liabilities
<b>Finance to Deposit Ratio (%)</b>	94,18	86,52	90,99	91,95	89,23	88,61	99,13	101,20	105,28	114,09	114,42	113,17	111,12	113,72	112,24	142,29	<b>Finance to Deposit Ratio (%)</b>
- Pembiayaan	11.396	11.237	10.206	11.406	11.297	11.195	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.245	11.258	5.260	- Financing
- Dana Pihak Ketiga	12.101	12.987	11.217	12.405	12.661	12.634	11.369	11.113	10.652	9.923	9.834	9.962	10.126	9.888	10.030	3.697	- Third Party Funds



**Tabel 1.31.**  
**Kinerja Bank Umum Syariah - BUKU 2**  
*(Performance of Commercial Sharia Banks - Group of Business Activities 2)*  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
<b>Capital Adequacy Ratio (%)</b>	17,78	18,68	22,12	22,65	22,20	22,33	22,06	22,25	22,26	20,81	20,24	19,04	19,13	19,07	21,03	21,52	<b>Capital Adequacy Ratio (%)</b>
- Modal	18.438	21.288	25.827	28.751	28.994	29.372	29.478	29.579	29.410	24.515	18.917	19.295	18.986	19.207	14.542	16.266	- Capital
- ATMR	103.724	113.945	116.740	126.932	130.619	131.522	133.602	132.924	132.145	117.817	93.452	101.323	99.234	100.698	69.142	75.585	- Risk Weighted Assets
<b>Kualitas Aktiva Produktif</b>																	<b>Earning Asset Quality</b>
<b>APYD terhadap Aktiva Produktif (%)</b>	3,87	4,14	3,19	3,35	3,83	3,69	3,83	4,01	3,62	3,91	4,31	4,13	4,06	3,90	3,88	3,79	<b>Classified Earning assets to Earning assets (%)</b>
- APYD	5.649	6.835	5.872	6.821	7.763	7.653	8.717	9.053	8.266	7.654	6.314	6.318	6.425	6.300	4.326	4.540	- Classified Earning Assets
- Total Aktiva Produktif	146.136	165.018	183.961	203.487	202.502	207.215	227.437	226.003	228.457	195.860	146.588	152.989	158.196	161.543	111.464	119.944	- Total Earning assets
<b>Rentabilitas</b>																	<b>Profitability</b>
<b>Net Operating Margin (%)</b>	1,20	1,01	1,78	2,05	2,24	2,15	1,97	1,60	1,36	0,88	0,78	0,84	0,82	0,81	0,80	0,83	<b>Net Operating Margin (%)</b>
- Pendapatan	1.423	1.508	2.978	3.770	4.442	4.320	4.416	3.594	3.058	1.797	1.160	1.249	1.233	1.223	824	919	- Net Operations Income
- Rata-rata Aktiva	118.478	149.540	167.046	184.206	197.937	200.745	224.606	224.138	224.325	205.204	149.152	149.207	149.818	150.614	102.371	110.181	- Average Earning Assets
<b>Return On Assets Ratio (%)</b>	1,08	0,94	1,58	1,83	2,03	1,96	2,04	1,64	1,39	0,87	0,73	0,76	0,75	0,74	0,73	0,75	<b>Return On Assets Ratio (%)</b>
- Laba	1.497	1.586	2.979	3.756	4.408	4.277	4.451	3.576	3.048	1.781	1.133	1.186	1.187	1.177	813	908	- Profit
- Rata-Rata total aset	138.009	169.268	188.885	205.778	217.446	218.058	218.377	218.534	218.510	204.072	154.338	155.809	157.591	159.553	111.977	120.717	- Average Assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	91,58	92,21	85,67	83,92	82,70	81,95	81,24	83,88	85,95	90,06	91,71	91,09	91,22	91,33	91,30	91,36	<b>Operating Expenses to Operations Revenue (%)</b>
- Biaya Operasional	15.473	17.849	17.807	19.682	1.769	3.270	4.779	6.232	7.792	8.141	7.490	8.508	9.614	10.734	7.925	9.721	- Operations Expenses
- Pendapatan	16.896	19.357	20.785	23.452	2.139	3.990	5.883	7.430	9.067	9.039	8.167	9.341	10.539	11.753	8.680	10.640	- Operations Income
<b>Likuiditas</b>																	<b>Liquidity</b>
<b>Short Term Mismatch (%)</b>	24,87	32,73	28,32	29,04	34,08	31,98	29,84	27,58	26,91	27,83	20,54	23,35	23,53	24,80	27,91	30,78	<b>Short Term Mismatch (%)</b>
- Aktiva Jangka Pendek	30.757	43.437	38.999	42.924	50.914	47.159	43.779	40.227	39.260	40.311	27.790	32.905	34.240	37.351	26.732	31.661	- Short-Term Assets
- Kewajiban Jangka Pendek	123.672	132.697	137.713	147.805	149.400	147.456	146.702	145.858	145.880	144.829	135.271	140.933	145.493	150.591	95.766	102.849	- Short-Term Liabilities
<b>Finance to Deposit Ratio (%)</b>	89,21	80,18	78,51	78,41	78,72	78,77	80,55	79,49	81,83	79,86	84,69	80,29	77,33	76,26	74,13	76,13	<b>Finance to Deposit Ratio (%)</b>
- Pembiayaan	110.929	118.272	124.766	138.602	137.734	138.731	141.825	141.109	143.444	137.528	107.802	107.817	109.007	109.275	68.823	75.728	- Financing
- Dana Pihak Ketiga	124.349	147.502	158.917	176.763	174.974	176.114	176.078	177.516	175.305	172.207	127.286	134.279	140.966	143.297	92.846	99.469	- Third Party Funds

**Tabel 1.32.**  
**Kinerja Bank Umum Syariah - BUKU 3**  
*(Performance of Commercial Sharia Banks - Group of Business Activities 3)*  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
<b>Capital Adequacy Ratio (%)</b>	<b>14,02</b>	<b>15,86</b>	<b>16,24</b>	<b>16,17</b>	<b>16,02</b>	<b>16,27</b>	<b>16,48</b>	<b>16,47</b>	<b>16,83</b>	<b>21,71</b>	<b>21,40</b>	<b>21,50</b>	<b>21,45</b>	<b>21,49</b>	<b>21,12</b>	<b>21,23</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	6.950	7.859	8.580	9.612	9.750	9.888	9.981	10.067	10.205	15.589	20.995	21.151	21.386	21.774	28.466	28.665	- Capital
- ATMR	49.580	49.556	52.824	59.448	60.879	60.782	60.553	61.134	60.651	71.817	98.093	98.366	99.707	101.310	134.785	135.030	- Risk Weighted Assets
<b>Kualitas Aktiva Produktif APYD terhadap Aktiva Produktif (%)</b>	<b>4,70</b>	<b>3,41</b>	<b>2,50</b>	<b>1,46</b>	<b>1,34</b>	<b>1,26</b>	<b>1,27</b>	<b>1,31</b>	<b>1,18</b>	<b>1,64</b>	<b>1,91</b>	<b>1,90</b>	<b>1,84</b>	<b>1,84</b>	<b>2,07</b>	<b>1,94</b>	<b>Earning Asset Quality</b>
- APYD	3.430	2.738	2.307	1.532	1.524	1.485	1.595	1.584	1.481	2.036	3.233	3.204	3.240	3.282	4.908	4.638	- Classified Earning Assets
- Total Aktiva Produktif	72.903	80.377	92.389	105.115	113.537	117.735	125.957	121.386	125.817	123.821	169.080	168.577	176.306	178.169	237.326	239.471	- Total Earning assets
<b>Rentabilitas</b>																	<b>Profitability</b>
<b>Net Operating Margin (%)</b>	<b>0,63</b>	<b>0,61</b>	<b>0,97</b>	<b>1,88</b>	<b>1,98</b>	<b>1,91</b>	<b>1,53</b>	<b>1,47</b>	<b>1,47</b>	<b>2,17</b>	<b>1,89</b>	<b>1,89</b>	<b>1,92</b>	<b>1,94</b>	<b>1,72</b>	<b>1,82</b>	<b>Net Operating Margin (%)</b>
- Pendapatan	429	454	816	1.766	2.219	2.185	1.877	1.796	1.803	2.965	3.560	3.503	3.525	3.556	4.008	4.229	- Net Operations Income
- Rata-rata Aktiva	67.778	74.545	84.348	94.204	112.106	114.183	123.139	122.277	122.653	136.367	187.969	185.301	184.078	183.286	232.365	232.728	- Average Earning Assets
<b>Return On Assets Ratio (%)</b>	<b>0,59</b>	<b>0,59</b>	<b>0,88</b>	<b>1,69</b>	<b>1,84</b>	<b>1,91</b>	<b>1,74</b>	<b>1,56</b>	<b>1,59</b>	<b>2,29</b>	<b>1,98</b>	<b>1,93</b>	<b>1,95</b>	<b>1,95</b>	<b>1,70</b>	<b>1,77</b>	<b>Return On Assets Ratio (%)</b>
- Laba	431	484	813	1.716	2.052	2.162	1.978	1.776	1.799	2.957	3.549	3.467	3.511	3.535	3.939	4.123	- Profit
- Rata-Rata total aset	73.494	82.319	92.771	101.461	111.504	113.215	113.726	113.580	113.421	129.304	179.602	179.306	180.193	181.038	231.410	233.461	- Average Assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>97,29</b>	<b>95,57</b>	<b>93,50</b>	<b>84,00</b>	<b>83,84</b>	<b>82,53</b>	<b>84,56</b>	<b>84,29</b>	<b>83,66</b>	<b>80,15</b>	<b>81,40</b>	<b>81,87</b>	<b>81,61</b>	<b>81,44</b>	<b>83,39</b>	<b>82,59</b>	<b>Operating Expenses to Operations Revenue (%)</b>
- Biaya Operasional	15.399	9.787	11.743	9.272	959	1.721	2.571	3.211	3.848	5.987	9.092	10.546	11.734	13.001	18.442	20.057	- Operations Expenses
- Pendapatan	15.827	10.241	12.559	11.038	1.144	2.085	3.040	3.809	4.599	7.470	11.169	12.881	14.378	15.964	22.116	24.286	- Operations Income
<b>Likuiditas</b>																	<b>Liquidity</b>
<b>Short Term Mismatch (%)</b>	<b>18,04</b>	<b>23,59</b>	<b>25,05</b>	<b>31,71</b>	<b>31,77</b>	<b>29,26</b>	<b>28,86</b>	<b>27,11</b>	<b>24,91</b>	<b>24,84</b>	<b>34,52</b>	<b>27,59</b>	<b>26,38</b>	<b>30,13</b>	<b>20,74</b>	<b>27,39</b>	<b>Short Term Mismatch (%)</b>
- Aktiva Jangka Pendek	11.910	17.410	21.180	29.334	29.119	28.069	27.543	25.570	23.263	25.912	38.480	30.353	30.749	34.646	36.133	49.717	- Short-Term Assets
- Kewajiban Jangka Pendek	66.033	73.815	84.559	92.516	91.656	95.918	95.446	94.313	93.389	104.331	111.468	110.002	116.559	114.970	174.230	181.525	- Short-Term Liabilities
<b>Finance to Deposit Ratio (%)</b>	<b>78,91</b>	<b>77,38</b>	<b>76,97</b>	<b>75,28</b>	<b>75,02</b>	<b>72,56</b>	<b>73,89</b>	<b>74,77</b>	<b>75,54</b>	<b>75,52</b>	<b>75,83</b>	<b>76,71</b>	<b>74,68</b>	<b>75,51</b>	<b>77,49</b>	<b>75,35</b>	<b>Finance to Deposit Ratio (%)</b>
- Pembiayaan	55.202	60.280	67.326	75.138	74.153	74.243	75.300	75.082	75.386	84.010	115.659	116.364	120.248	121.997	165.516	165.545	- Financing
- Dana Pihak Ketiga	69.957	77.903	87.472	99.810	98.851	102.321	101.916	100.417	99.794	111.244	152.527	151.695	161.010	161.557	213.583	219.687	- Third Party Funds

**Tabel 1.33. Perkembangan Aset Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Kegiatan Usaha  
(Growth of Commercial Banks Assets based on Group of Business Activities)  
Miliar (Billion)**

Kelompok Bank	2016	2017	2018	2019	2020												Group of Bank
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
- BUKU 1	100.103	64.894	71.280	61.798	58.931	58.791	58.166	45.608	43.252	43.969	43.118	45.386	41.822	40.106	22.237	19.009	- BUKU 1
- BUKU 2	844.755	841.732	823.832	905.190	897.914	907.521	882.605	887.419	872.980	881.696	883.250	921.615	938.777	959.393	960.853	897.206	- BUKU 2
- BUKU 3	2.410.757	2.463.537	2.741.984	2.616.734	2.576.519	2.632.337	2.858.203	2.764.848	2.536.606	2.504.209	2.513.639	2.570.867	2.645.656	2.659.030	2.653.770	2.684.606	- BUKU 3
- BUKU 4	3.120.003	3.729.446	4.114.559	4.628.888	4.505.670	4.583.464	4.644.281	4.602.728	4.814.894	4.884.208	4.933.083	5.010.246	5.060.452	5.034.103	5.029.103	5.179.999	- BUKU 4
- BUKU 1 SYARIAH	15.968	16.999	15.896	17.479	17.423	17.418	16.187	16.150	15.906	15.731	15.498	15.512	16.019	15.995	16.130	8.241	- BUKU 1 SHARIA
- BUKU 2 SYARIAH	159.374	183.177	202.212	220.588	217.446	218.670	219.016	219.003	218.414	210.987	159.123	166.103	171.849	177.209	122.570	132.812	- BUKU 2 SHARIA
- BUKU 3 SYARIAH	78.839	87.850	98.583	112.297	111.504	114.926	114.747	113.140	112.788	129.613	178.201	177.236	187.288	188.642	248.782	256.019	- BUKU 3 SHARIA
<b>Total</b>	<b>6.729.799</b>	<b>7.387.634</b>	<b>8.068.346</b>	<b>8.562.974</b>	<b>8.385.407</b>	<b>8.533.127</b>	<b>8.793.204</b>	<b>8.648.896</b>	<b>8.614.839</b>	<b>8.670.413</b>	<b>8.725.913</b>	<b>8.906.965</b>	<b>9.061.864</b>	<b>9.074.478</b>	<b>9.053.446</b>	<b>9.177.894</b>	<b>Total</b>

**Tabel 1.34. Jumlah Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Pengelompokan Total Aset  
(Total of Commercial Banks Based on Total Assets)**

Kelompok Bank	Desember 2016				Desember 2017				Desember 2018				Desember 2019				Desember 2020				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	
BUKU 1	4	20	1	0	4	14	0	3	15	0	0	1	11	1	0	0	4	0	0	BUKU 1	
BUKU 2	1	16	31	2	0	17	35	0	14	37	0	0	15	37	0	0	20	38	0	BUKU 2	
BUKU 3	0	0	6	18	0	0	5	0	0	4	23	0	0	4	21	0	0	6	20	BUKU 3	
BUKU 4	0	0	0	4	0	0	0	0	0	0	5	0	0	0	6	0	0	0	7	BUKU 4	
BUKU 1 SYARIAH	0	3	0	0	0	3	0	1	3	0	0	1	3	0	0	1	2	0	0	BUKU 1 SHARIA	
BUKU 2 SYARIAH	0	5	3	1	0	5	3	0	4	4	1	0	3	5	1	0	2	4	1	BUKU 2 SHARIA	
BUKU 3 SYARIAH	0	0	0	1	0	0	0	0	0	0	1	0	0	0	1	0	0	1	3	BUKU 3 SHARIA	
<b>Total</b>	<b>5</b>	<b>44</b>	<b>41</b>	<b>26</b>	<b>4</b>	<b>39</b>	<b>43</b>	<b>4</b>	<b>36</b>	<b>45</b>	<b>30</b>	<b>2</b>	<b>32</b>	<b>47</b>	<b>29</b>	<b>1</b>	<b>28</b>	<b>49</b>	<b>31</b>	<b>Total</b>	

**Tabel 1.35. Aset Produktif Bank Umum Konvensional & Syariah dan Kualitas Kredit Bank Umum Konvensional & Syariah kepada Bank Lain**  
*(Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank)*  
 Miliar Rp (Billion Rp)

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Aset Produktif Neraca</b>	<b>5.748.923</b>	<b>6.377.940</b>	<b>6.954.091</b>	<b>7.426.309</b>	<b>7.376.185</b>	<b>7.532.264</b>	<b>7.704.733</b>	<b>7.611.903</b>	<b>7.669.014</b>	<b>7.665.338</b>	<b>7.629.298</b>	<b>7.802.831</b>	<b>7.915.328</b>	<b>8.053.647</b>	<b>8.028.047</b>	<b>8.081.035</b>	<b>Earning Assets</b>
a. Lancar	5.417.259	6.026.288	6.583.893	6.990.890	6.888.563	7.024.219	7.162.407	7.038.669	7.133.707	7.180.250	7.170.811	7.344.109	7.465.300	7.602.519	7.582.398	7.660.496	a. Current
b. DPK	198.041	223.692	238.955	287.507	329.573	349.117	379.076	406.138	362.908	307.768	275.367	275.735	270.712	273.331	267.819	247.751	b. Special Mention
c. Kurang Lancar	28.452	23.925	22.832	24.828	32.828	27.433	27.699	26.816	27.581	28.902	25.343	20.928	20.012	18.347	22.260	29.561	c. Sub-Standard
d. Diragukan	15.961	18.281	16.704	29.052	19.563	21.985	26.098	24.838	25.798	28.387	31.862	27.962	24.039	19.955	17.794	14.503	d. Doubtful
e. Macet	89.210	85.754	91.708	94.032	105.658	109.510	109.454	115.442	119.019	120.031	125.915	134.097	135.265	139.495	137.777	128.724	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>1.682.211</b>	<b>1.830.564</b>	<b>2.005.429</b>	<b>2.046.734</b>	<b>2.039.970</b>	<b>2.077.028</b>	<b>2.127.516</b>	<b>2.054.588</b>	<b>2.027.389</b>	<b>2.011.323</b>	<b>2.060.795</b>	<b>2.044.424</b>	<b>2.068.175</b>	<b>2.107.295</b>	<b>2.092.335</b>	<b>2.066.674</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	1.656.008	1.804.957	1.975.960	2.017.643	2.008.795	2.045.099	2.093.729	2.021.765	1.993.485	1.976.499	2.027.050	2.009.515	2.029.702	2.073.469	2.056.422	2.034.344	a. Current
b. DPK	22.722	22.483	26.383	25.974	27.923	28.711	30.547	29.535	30.491	30.811	29.767	30.723	35.009	30.328	31.833	27.934	b. Special Mention
c. Kurang Lancar	1.648	1.723	1.257	1.300	1.435	1.454	1.229	1.464	1.699	1.599	1.305	1.190	1.139	1.221	1.867	1.988	c. Sub-Standard
d. Diragukan	1.005	385	282	454	295	279	274	257	303	716	1.019	909	397	263	336	228	d. Doubtful
e. Macet	827	1.016	1.547	1.365	1.522	1.485	1.737	1.567	1.411	1.698	1.655	2.088	1.928	2.014	1.877	2.179	e. Lost
<b>Non Performing Earning Aset (Nominal)</b>	<b>137.104</b>	<b>131.083</b>	<b>134.328</b>	<b>151.029</b>	<b>161.300</b>	<b>162.145</b>	<b>166.491</b>	<b>170.384</b>	<b>175.811</b>	<b>181.332</b>	<b>187.098</b>	<b>187.174</b>	<b>182.780</b>	<b>181.294</b>	<b>181.911</b>	<b>177.183</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>36.781</b>	<b>44.553</b>	<b>63.130</b>	<b>66.766</b>	<b>64.229</b>	<b>65.829</b>	<b>69.524</b>	<b>66.069</b>	<b>65.527</b>	<b>68.473</b>	<b>71.131</b>	<b>72.239</b>	<b>71.440</b>	<b>73.368</b>	<b>69.414</b>	<b>66.058</b>	<b>Interbank Loans</b>
a. Lancar	36.667	44.433	63.029	66.697	64.106	65.737	69.427	65.939	65.402	68.376	71.060	72.178	71.349	73.276	69.324	65.963	a. Current
b. DPK	19	15	9	6	63	30	29	68	63	36	6	6	35	36	31	35	b. Special Mention
c. Kurang Lancar	-	-	1	0	0	-	-	-	-	-	0	0	-	-	4	-	c. Sub-Standard
d. Diragukan	-	-	-	0	-	-	-	-	-	-	0	0	0	0	-	-	d. Doubtful
e. Macet	94	105	91	63	60	62	67	62	62	61	65	55	56	55	54	59	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>94</b>	<b>105</b>	<b>92</b>	<b>63</b>	<b>60</b>	<b>62</b>	<b>67</b>	<b>62</b>	<b>62</b>	<b>61</b>	<b>65</b>	<b>56</b>	<b>56</b>	<b>56</b>	<b>58</b>	<b>59</b>	<b>Interbank Non Performing Loan (Nominal)</b>

**Tabel 1.36. Aset Produktif dan Kualitas Kredit Bank Umum Konvensional kepada Bank Lain - BUKU 1**  
*(Earning Assets and Credit Quality of Commercial Conventional to Other Bank - Banks Group of Business Activities 1 )*  
 Miliar Rp (Billion Rp)

Indikator	2016	2017	2018	2019	2020												Indicator	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des		
<b>Aset Produktif Neraca</b>	<b>83.133</b>	<b>52.947</b>	<b>57.272</b>	<b>51.312</b>	<b>50.155</b>	<b>49.623</b>	<b>49.079</b>	<b>39.226</b>	<b>36.836</b>	<b>36.686</b>	<b>34.096</b>	<b>36.419</b>	<b>33.470</b>	<b>32.044</b>	<b>17.401</b>	<b>15.200</b>	<b>Earning Assets</b>	
a. Lancar	77.789	48.418	51.959	47.268	45.055	44.163	43.925	34.354	32.267	32.727	30.270	32.699	30.098	28.596	14.321	12.594	a. Current	
b. DPK	3.951	3.058	3.633	2.960	3.936	3.772	3.415	3.427	3.394	3.042	2.908	2.859	2.726	2.800	2.503	2.147	b. Special Mention	
c. Kurang Lancar	170	226	200	66	121	108	190	112	57	63	54	42	30	29	41	5	c. Sub-Standard	
d. Diragukan	121	147	253	154	102	293	264	160	189	154	152	89	57	53	82	62	d. Doubtful	
e. Macet	1.102	1.097	1.228	863	942	1.287	1.285	1.174	930	702	713	730	559	566	455	392	e. Loss	
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>4.757</b>	<b>3.148</b>	<b>3.395</b>	<b>1.678</b>	<b>1.637</b>	<b>1.716</b>	<b>1.859</b>	<b>1.521</b>	<b>1.175</b>	<b>1.031</b>	<b>1.230</b>	<b>1.504</b>	<b>1.173</b>	<b>993</b>	<b>691</b>	<b>499</b>	<b>Earning Assets - Account Administrative Transactions</b>	
a. Lancar	4.734	3.115	3.327	1.622	1.573	1.657	1.794	1.501	1.151	1.009	1.209	1.483	1.158	977	682	497	a. Current	
b. DPK	17	26	7	51	57	51	30	12	13	9	11	11	5	7	3	0	b. Special Mention	
c. Kurang Lancar	0	0	0	0	0	0	10	-	3	1	0	0	0	-	-	-	c. Sub-Standard	
d. Diragukan	0	0	1	0	0	0	17	1	0	3	4	1	0	0	5	0	d. Doubtful	
e. Macet	6	8	60	5	7	7	7	7	7	9	6	9	9	8	2	1	e. Loss	
<b>Non Performing Earning Aset (Nominal)</b>	<b>1.399</b>	<b>1.478</b>	<b>1.742</b>	<b>1.088</b>	<b>1.171</b>	<b>1.696</b>	<b>1.774</b>	<b>1.453</b>	<b>1.186</b>	<b>931</b>	<b>929</b>	<b>871</b>	<b>655</b>	<b>656</b>	<b>584</b>	<b>460</b>	<b>Non Performing Earning Asset (Nominal)</b>	
<b>Kredit kepada Bank Lain</b>	<b>677</b>	<b>13</b>	<b>47</b>	<b>35</b>	<b>33</b>	<b>34</b>	<b>45</b>	<b>40</b>	<b>38</b>	<b>37</b>	<b>37</b>	<b>36</b>	<b>50</b>	<b>35</b>	<b>34</b>	<b>32</b>	<b>Interbank Loans</b>	
a. Lancar	673	13	47	35	33	34	44	40	38	37	37	36	50	35	34	32	a. Current	
b. DPK	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Interbank Non Performing Loan (Nominal)</b>

**Tabel 1.37. Aset Produktif dan Kualitas Kredit Bank Umum Konvensional kepada Bank Lain - BUKU 2**  
*(Earning Assets and Credit Quality of Commercial Conventional Banks to Other Bank - Group of Business Activities 2)*  
 Miliar Rp (Billion Rp)

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
<b>Aset Produktif Neraca</b>	<b>703.820</b>	<b>702.071</b>	<b>679.820</b>	<b>758.375</b>	<b>752.439</b>	<b>770.285</b>	<b>740.089</b>	<b>750.265</b>	<b>750.525</b>	<b>758.046</b>	<b>730.849</b>	<b>765.625</b>	<b>768.713</b>	<b>801.501</b>	<b>798.710</b>	<b>760.527</b>	<b>Earning Assets</b>
a. Lancar	652.392	656.428	633.974	714.099	702.641	718.718	687.283	691.592	695.030	709.474	683.871	715.426	719.638	750.082	750.773	718.928	a. Current
b. DPK	32.783	28.550	28.471	24.525	27.806	30.102	31.520	36.133	32.346	26.243	24.665	28.619	27.176	30.324	27.160	23.741	b. Special Mention
c. Kurang Lancar	2.082	1.404	1.664	2.211	3.053	2.162	2.017	1.972	1.986	2.284	2.273	1.550	1.850	1.277	1.130	1.248	c. Sub-Standard
d. Diragukan	1.515	1.529	1.481	3.474	2.726	2.357	3.056	2.528	2.592	2.398	2.159	2.285	2.783	2.232	2.088	1.374	d. Doubtful
e. Macet	15.048	14.160	14.229	14.066	16.213	16.947	16.214	18.041	18.571	17.647	17.880	17.745	17.267	17.587	15.236	15.236	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>117.575</b>	<b>114.920</b>	<b>104.184</b>	<b>109.462</b>	<b>109.254</b>	<b>110.667</b>	<b>93.610</b>	<b>92.042</b>	<b>91.889</b>	<b>90.844</b>	<b>88.348</b>	<b>92.469</b>	<b>94.401</b>	<b>93.965</b>	<b>90.345</b>	<b>78.758</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	116.420	113.477	102.998	108.781	108.409	109.763	92.391	90.654	90.736	89.821	87.532	91.647	93.480	92.843	89.311	77.598	a. Current
b. DPK	898	1.107	901	487	599	674	984	1.084	849	672	474	536	625	805	740	736	b. Special Mention
c. Kurang Lancar	20	11	8	12	10	1	3	26	18	12	8	1	2	4	0	3	c. Sub-Standard
d. Diragukan	3	11	5	2	12	18	18	17	46	25	14	20	6	1	3	2	d. Doubtful
e. Macet	233	313	272	181	224	211	213	261	240	313	320	265	287	311	290	420	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>18.901</b>	<b>17.428</b>	<b>17.659</b>	<b>19.945</b>	<b>22.238</b>	<b>21.695</b>	<b>21.521</b>	<b>22.845</b>	<b>23.453</b>	<b>22.679</b>	<b>22.655</b>	<b>21.866</b>	<b>22.195</b>	<b>21.413</b>	<b>21.070</b>	<b>18.283</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>7.476</b>	<b>7.135</b>	<b>8.582</b>	<b>7.820</b>	<b>7.648</b>	<b>7.930</b>	<b>9.086</b>	<b>8.321</b>	<b>8.173</b>	<b>7.993</b>	<b>8.132</b>	<b>8.072</b>	<b>4.487</b>	<b>4.431</b>	<b>2.138</b>	<b>2.200</b>	<b>Interbank Loans</b>
a. Lancar	7.475	7.133	8.581	7.815	7.642	7.924	9.080	8.315	8.140	7.988	8.127	8.066	4.482	4.425	2.132	2.195	a. Current
b. DPK	-	-	-	-	-	0	-	-	27	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	2	-	6	6	6	6	6	6	6	6	6	6	6	6	6	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>Interbank Non Performing Loan (Nominal)</b>

**Tabel 1.38. Aset Produktif dan Kualitas Kredit Bank Umum Konvensional kepada Bank Lain - BUKU 3**  
*(Earning Assets and Credit Quality of Commercial Conventional Banks to Other Bank - Group of Business Activities 3)*  
 Miliar Rp (Billion Rp)

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Aset Produktif Neraca</b>	<b>2.110.025</b>	<b>2.130.561</b>	<b>2.358.948</b>	<b>2.287.670</b>	<b>2.258.029</b>	<b>2.309.480</b>	<b>2.428.458</b>	<b>2.383.504</b>	<b>2.194.443</b>	<b>2.188.445</b>	<b>2.175.893</b>	<b>2.234.334</b>	<b>2.261.602</b>	<b>2.308.989</b>	<b>2.289.116</b>	<b>2.297.698</b>	<b>Earning Assets</b>
a. Lancar	1.975.692	2.000.028	2.215.904	2.114.570	2.066.781	2.115.144	2.232.303	2.189.968	2.022.745	2.028.103	2.022.463	2.085.712	2.120.860	2.170.235	2.153.799	2.163.889	a. Current
b. DPK	83.065	91.205	100.352	126.529	141.498	144.476	143.689	140.488	121.808	110.939	101.287	95.995	91.720	90.696	87.068	87.843	b. Special Mention
c. Kurang Lancar	9.197	4.792	5.284	6.528	9.571	7.432	7.875	6.784	6.134	5.416	5.764	5.110	4.302	4.481	6.116	5.926	c. Sub-Standard
d. Diragukan	7.818	6.651	5.113	9.100	6.415	6.550	7.912	8.061	6.613	5.885	6.407	6.661	6.426	4.986	4.183	3.112	d. Doubtful
e. Macet	34.253	27.883	32.296	30.943	33.764	35.878	36.679	38.203	37.142	38.102	39.972	40.856	38.294	38.592	37.950	36.927	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>888.020</b>	<b>907.702</b>	<b>998.860</b>	<b>940.366</b>	<b>936.314</b>	<b>959.639</b>	<b>1.003.868</b>	<b>975.951</b>	<b>888.745</b>	<b>880.458</b>	<b>910.319</b>	<b>913.008</b>	<b>921.006</b>	<b>929.164</b>	<b>919.883</b>	<b>938.324</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	869.117	890.184	978.081	921.160	916.774	940.347	983.829	957.070	867.421	861.247	890.990	893.948	901.989	908.964	900.108	917.997	a. Current
b. DPK	17.008	15.467	18.913	16.892	17.443	17.329	18.017	16.911	19.486	17.409	17.572	17.120	17.175	18.331	18.014	18.443	b. Special Mention
c. Kurang Lancar	1.419	1.384	856	1.176	1.047	1.050	859	1.027	1.019	958	913	1.039	963	990	988	1.040	c. Sub-Standard
d. Diragukan	192	228	122	283	166	87	86	104	104	75	70	99	110	84	76	71	d. Doubtful
e. Macet	283	438	890	855	884	827	1.077	839	716	769	773	802	768	794	697	773	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>53.162</b>	<b>41.377</b>	<b>44.559</b>	<b>48.886</b>	<b>51.847</b>	<b>51.824</b>	<b>54.488</b>	<b>55.019</b>	<b>51.727</b>	<b>51.204</b>	<b>53.900</b>	<b>54.566</b>	<b>50.864</b>	<b>49.928</b>	<b>50.010</b>	<b>47.849</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>15.195</b>	<b>15.974</b>	<b>22.429</b>	<b>22.160</b>	<b>19.781</b>	<b>19.697</b>	<b>21.534</b>	<b>19.489</b>	<b>18.330</b>	<b>19.315</b>	<b>19.153</b>	<b>19.382</b>	<b>20.259</b>	<b>21.445</b>	<b>20.539</b>	<b>19.244</b>	<b>Interbank Loans</b>
a. Lancar	15.161	15.960	22.414	22.159	19.778	19.694	21.532	19.469	18.302	19.304	19.151	19.380	20.246	21.432	20.526	19.217	a. Current
b. DPK	19	0	0	-	2	2	2	19	27	11	2	2	13	13	13	27	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	15	15	15	2	2	2	0	0	0	0	0	0	0	0	0	0	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Interbank Non Performing Loan (Nominal)</b>



**Tabel 1.39. Aset Produktif dan Kualitas Kredit Bank Umum Konvensional kepada Bank Lain - BUKU 4**  
*(Earning Assets and Credit Quality of Commercial Conventional Banks to Other Bank - Group of Business Activities 4)*  
 Miliar Rp (Billion Rp)

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Aset Produktif Neraca</b>	2.621.911	3.242.908	3.572.773	4.011.686	3.987.774	4.065.747	4.122.647	4.080.049	4.321.570	4.353.420	4.364.159	4.436.396	4.508.151	4.562.808	4.565.363	4.646.859	<b>Earning Assets</b>
a. Lancar	2.503.128	3.094.986	3.415.924	3.817.012	3.769.519	3.832.162	3.862.152	3.792.262	4.042.964	4.105.800	4.133.403	4.203.322	4.274.602	4.328.164	4.327.420	4.424.501	a. Current
b. DPK	64.517	86.901	94.037	121.468	140.869	155.293	180.599	205.527	188.162	150.753	130.826	132.954	133.715	134.403	137.651	121.593	b. Special Mention
c. Kurang Lancar	14.747	14.432	14.068	13.607	17.385	15.221	15.398	15.737	17.143	18.952	15.362	12.460	11.947	10.742	13.013	20.525	c. Sub-Standard
d. Diragukan	5.399	8.213	9.010	15.754	9.395	11.721	13.331	12.773	15.370	18.811	21.922	17.741	13.661	11.720	10.541	9.089	d. Doubtful
e. Macet	34.122	38.376	39.733	43.846	50.606	51.351	51.168	53.749	57.932	59.104	62.646	69.919	74.225	77.779	76.737	71.150	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>667.382</b>	<b>800.154</b>	<b>894.593</b>	<b>990.210</b>	<b>987.614</b>	<b>1.000.684</b>	<b>1.023.433</b>	<b>980.835</b>	<b>1.041.203</b>	<b>1.034.337</b>	<b>1.056.172</b>	<b>1.032.609</b>	<b>1.046.426</b>	<b>1.077.846</b>	<b>1.076.036</b>	<b>1.043.541</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	661.303	793.773	887.230	981.132	976.953	989.078	1.011.052	968.346	1.029.865	1.019.826	1.042.636	1.017.651	1.027.952	1.065.400	1.061.000	1.032.762	a. Current
b. DPK	4.758	5.882	6.556	8.539	9.818	10.650	11.495	11.520	10.112	12.709	11.703	13.044	17.197	11.179	13.059	8.748	b. Special Mention
c. Kurang Lancar	209	157	390	106	375	398	352	403	653	610	379	145	166	222	871	926	c. Sub-Standard
d. Diragukan	808	144	154	165	113	173	151	136	153	611	926	788	280	176	252	155	d. Doubtful
e. Macet	305	197	263	268	356	385	382	431	420	581	529	980	831	868	855	951	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>55.588</b>	<b>61.519</b>	<b>63.619</b>	<b>73.745</b>	<b>78.229</b>	<b>79.249</b>	<b>80.782</b>	<b>83.229</b>	<b>91.670</b>	<b>98.669</b>	<b>101.763</b>	<b>102.033</b>	<b>101.110</b>	<b>101.508</b>	<b>102.268</b>	<b>102.795</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>12.310</b>	<b>20.299</b>	<b>31.604</b>	<b>36.289</b>	<b>36.323</b>	<b>37.729</b>	<b>38.408</b>	<b>37.780</b>	<b>38.565</b>	<b>40.691</b>	<b>43.374</b>	<b>44.308</b>	<b>46.197</b>	<b>47.028</b>	<b>46.270</b>	<b>44.157</b>	<b>Interbank Loans</b>
a. Lancar	12.237	20.207	31.519	36.228	36.209	37.647	38.320	37.675	38.473	40.611	43.310	44.254	46.125	46.957	46.200	44.100	a. Current
b. DPK	-	13	9	6	61	28	27	49	36	25	4	4	22	22	17	3	b. Special Mention
c. Kurang Lancar	-	-	-	0	0	-	-	-	-	-	0	0	-	-	4	-	c. Sub-Standard
d. Diragukan	-	-	-	0	-	-	-	-	-	-	0	0	0	0	-	-	d. Doubtful
e. Macet	74	79	76	54	53	54	62	56	56	55	59	49	50	50	48	53	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>74</b>	<b>79</b>	<b>76</b>	<b>54</b>	<b>53</b>	<b>54</b>	<b>62</b>	<b>56</b>	<b>56</b>	<b>55</b>	<b>59</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>52</b>	<b>53</b>	<b>Interbank Non Performing Loan (Nominal)</b>

**Tabel 1.40. Aset Produktif dan Kualitas Kredit Bank Umum Syariah kepada Bank Lain - BUKU 1**  
*(Earning Assets and Credit Quality of Commercial Sharia Banks to Other Bank - Group of Business Activities 1)*  
 Miliar Rp (Billion Rp)

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Aset Produktif Neraca</b>	<b>15.158</b>	<b>15.437</b>	<b>13.237</b>	<b>15.403</b>	<b>17.744</b>	<b>17.315</b>	<b>16.551</b>	<b>16.435</b>	<b>16.410</b>	<b>14.200</b>	<b>13.887</b>	<b>13.839</b>	<b>14.392</b>	<b>14.371</b>	<b>14.353</b>	<b>7.329</b>	<b>Earning Assets</b>
a. Lancar	13.239	13.094	11.919	14.105	15.900	15.215	13.716	14.353	14.240	11.938	11.643	11.629	12.347	12.602	12.612	6.128	a. Current
b. DPK	754	878	812	775	1.293	1.557	2.264	1.499	1.578	1.659	1.646	1.619	1.452	1.182	993	838	b. Special Mention
c. Kurang Lancar	683	283	47	82	106	48	73	71	75	84	60	50	47	86	186	2	c. Sub-Standard
d. Diragukan	83	154	83	50	42	77	60	71	32	20	38	40	81	20	34	6	d. Doubtful
e. Macet	399	1.027	377	392	403	419	437	440	485	500	502	502	465	480	529	356	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>1.727</b>	<b>2.054</b>	<b>1.372</b>	<b>34</b>	<b>883</b>	<b>855</b>	<b>859</b>	<b>898</b>	<b>998</b>	<b>1.073</b>	<b>1.011</b>	<b>1.026</b>	<b>1.205</b>	<b>1.272</b>	<b>1.313</b>	<b>1.332</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	1.726	2.054	1.371	33	882	854	858	897	996	1.072	1.010	1.024	1.204	1.271	1.310	1.331	a. Current
b. DPK	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	b. Special Mention
c. Kurang Lancar	-	-	0	-	-	0	0	0	-	-	-	0	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	0	-	-	-	-	-	-	-	-	0	0	0	-	-	d. Doubtful
e. Macet	-	0	1	1	1	1	1	1	1	1	1	1	1	1	3	2	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>1.165</b>	<b>1.465</b>	<b>508</b>	<b>524</b>	<b>552</b>	<b>544</b>	<b>571</b>	<b>583</b>	<b>593</b>	<b>604</b>	<b>600</b>	<b>592</b>	<b>594</b>	<b>588</b>	<b>751</b>	<b>365</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Pembiayaan kepada Bank Lain</b>	<b>34</b>	<b>7</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Interbank Financing</b>
a. Lancar	34	7	3	1	1	1	1	1	1	1	1	0	0	0	0	0	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Interbank Non Performing Loan (Nominal)</b>

**Tabel 1.41. Aset Produktif dan Kualitas Kredit Bank Umum Syariah kepada Bank Lain - BUKU 2**  
*(Earning Assets and Credit Quality of Commercial Sharia Banks to Other Bank - Group of Business Activities 2)*  
 Miliar Rp (Billion Rp)

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Aset Produktif Neraca</b>	<b>142.764</b>	<b>154.503</b>	<b>180.891</b>	<b>198.374</b>	<b>197.937</b>	<b>203.554</b>	<b>223.610</b>	<b>222.733</b>	<b>225.073</b>	<b>192.400</b>	<b>143.181</b>	<b>149.595</b>	<b>154.708</b>	<b>157.775</b>	<b>108.655</b>	<b>116.704</b>	<b>Earning Assets</b>
a. Lancar	129.731	139.752	167.302	183.242	179.732	185.809	202.261	199.930	205.410	174.389	128.297	134.987	139.659	142.786	98.326	106.167	a. Current
b. DPK	9.061	9.958	9.679	10.194	12.838	12.519	15.935	17.476	14.413	12.907	10.964	10.645	11.113	11.221	7.902	7.852	b. Special Mention
c. Kurang Lancar	886	1.258	854	1.244	1.477	1.336	1.140	1.107	992	1.143	552	455	436	419	117	206	c. Sub-Standard
d. Diragukan	554	977	378	413	522	376	693	492	513	570	416	456	439	395	198	145	d. Doubtful
e. Macet	2.532	2.557	2.677	3.280	3.368	3.515	3.579	3.729	3.744	3.390	2.953	3.052	3.062	2.953	2.112	2.334	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>2.088</b>	<b>1.724</b>	<b>1.786</b>	<b>3.358</b>	<b>2.837</b>	<b>1.992</b>	<b>2.229</b>	<b>1.645</b>	<b>1.719</b>	<b>1.900</b>	<b>1.944</b>	<b>1.931</b>	<b>2.025</b>	<b>2.118</b>	<b>1.268</b>	<b>1.545</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	2.044	1.646	1.718	3.292	2.774	1.926	2.147	1.601	1.656	1.845	1.904	1.885	1.978	2.077	1.229	1.511	a. Current
b. DPK	41	0	3	4	6	6	21	8	30	10	6	11	7	5	7	1	b. Special Mention
c. Kurang Lancar	-	19	3	4	4	4	5	8	5	18	4	5	8	5	2	4	c. Sub-Standard
d. Diragukan	2	1	1	4	4	1	1	0	1	2	4	0	1	0	0	0	d. Doubtful
e. Macet	1	59	61	55	50	54	56	27	27	25	26	30	32	31	28	29	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>3.974</b>	<b>4.870</b>	<b>3.975</b>	<b>4.999</b>	<b>5.424</b>	<b>5.287</b>	<b>5.474</b>	<b>5.363</b>	<b>5.283</b>	<b>5.148</b>	<b>3.954</b>	<b>3.998</b>	<b>3.977</b>	<b>3.804</b>	<b>2.459</b>	<b>2.718</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Pembiayaan kepada Bank Lain</b>	<b>341</b>	<b>366</b>	<b>287</b>	<b>308</b>	<b>296</b>	<b>295</b>	<b>304</b>	<b>293</b>	<b>300</b>	<b>302</b>	<b>244</b>	<b>244</b>	<b>249</b>	<b>237</b>	<b>162</b>	<b>162</b>	<b>Interbank Financing</b>
a. Lancar	341	361	287	308	296	295	304	293	300	302	244	244	249	236	161	157	a. Current
b. DPK	-	1	-	-	-	-	-	-	-	-	-	-	-	1	1	5	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	0	5	0	-	-	0	-	0	-	-	-	-	-	-	-	-	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Interbank Non Performing Loan (Nominal)</b>

**Tabel 1.42. Aset Produktif dan Kualitas Kredit Bank Umum Syariah kepada Bank Lain - BUKU 3**  
*(Earning Assets and Credit Quality of Commercial Sharia Banks to Other Bank - Group of Business Activities 3)*  
 Miliar Rp (Billion Rp)

Indikator	2016	2017	2018	2019	2020												Indikator		
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des			
<b>Aset Produktif Neraca</b>	<b>72.113</b>	<b>79.514</b>	<b>91.150</b>	<b>103.490</b>	<b>112.106</b>	<b>116.259</b>	<b>124.299</b>	<b>119.690</b>	<b>124.156</b>	<b>122.141</b>	<b>122.141</b>	<b>167.232</b>	<b>166.624</b>	<b>174.292</b>	<b>176.158</b>	<b>234.448</b>	<b>236.718</b>	<b>Earning Assets</b>	
a. Lancar	65.288	73.582	86.912	100.594	108.935	113.009	120.765	116.211	121.051	117.819	117.819	160.864	160.334	168.096	170.054	225.146	228.290	a. Current	
b. DPK	3.910	3.140	1.971	1.057	1.333	1.399	1.653	1.587	1.207	2.225	3.072	3.044	2.811	2.706	4.542	3.736	3.736	b. Special Mention	
c. Kurang Lancar	688	1.528	715	1.090	1.115	1.126	1.006	1.032	1.193	960	1.278	1.262	1.399	1.312	1.658	1.649	1.649	c. Sub-Standard	
d. Diragukan	471	609	385	108	361	611	781	753	489	551	769	691	593	548	667	716	716	d. Doubtful	
e. Macet	1.755	654	1.167	641	362	114	93	106	215	586	1.250	1.293	1.393	1.538	2.435	2.328	2.328	e. Loss	
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>663</b>	<b>863</b>	<b>1.239</b>	<b>1.626</b>	<b>1.431</b>	<b>1.475</b>	<b>1.659</b>	<b>1.696</b>	<b>1.660</b>	<b>1.680</b>	<b>1.680</b>	<b>1.772</b>	<b>1.877</b>	<b>1.940</b>	<b>1.936</b>	<b>2.800</b>	<b>2.675</b>	<b>Earning Assets - Account Administrative Transactions</b>	
a. Lancar	663	709	1.236	1.623	1.431	1.475	1.659	1.696	1.660	1.678	1.771	1.876	1.940	1.936	2.781	2.648	2.648	a. Current	
b. DPK	-	-	3	-	-	1	-	-	-	1	1	1	-	-	10	6	6	b. Special Mention	
c. Kurang Lancar	-	151	-	2	-	-	-	-	-	-	-	-	-	-	5	16	16	c. Sub-Standard	
d. Diragukan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	d. Doubtful	
e. Macet	-	1	-	0	0	-	-	-	-	-	-	-	-	-	3	5	5	e. Loss	
<b>Non Performing Earning Aset (Nominal)</b>	<b>2.914</b>	<b>2.946</b>	<b>2.267</b>	<b>1.841</b>	<b>1.839</b>	<b>1.851</b>	<b>1.880</b>	<b>1.892</b>	<b>1.898</b>	<b>2.097</b>	<b>3.297</b>	<b>3.246</b>	<b>3.385</b>	<b>3.398</b>	<b>4.769</b>	<b>4.714</b>	<b>4.714</b>	<b>Non Performing Earning Asset (Nominal)</b>	
<b>Pembiayaan kepada Bank Lain</b>	<b>186</b>	<b>192</b>	<b>177</b>	<b>151</b>	<b>147</b>	<b>143</b>	<b>146</b>	<b>146</b>	<b>147</b>	<b>134</b>	<b>192</b>	<b>197</b>	<b>196</b>	<b>191</b>	<b>270</b>	<b>262</b>	<b>262</b>	<b>Interbank Financing</b>	
a. Lancar	186	192	177	151	147	143	146	146	147	134	192	197	196	191	270	262	262	a. Current	
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Interbank Non Performing Loan (Nominal)</b>

Tabel 1.43. Komposisi Dana Pihak Ketiga Bank Umum (Composition of Third Party Funds of State Owned Banks) Miliar Rp (Billion Rp)											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>1.124.235</b>	<b>23,24</b>	<b>1.233.480</b>	<b>23,32</b>	<b>1.315.034</b>	<b>23,36</b>	<b>1.465.848</b>	<b>24,52</b>	<b>1.687.135</b>	<b>25,31</b>	<b>Demand Deposits</b>
Rupiah	821.777	16,99	932.705	17,63	997.007	17,71	1.100.040	18,72	1.262.734	18,94	Rupiah
Valas	302.458	6,25	300.774	5,69	318.027	5,65	365.808	5,79	424.401	6,37	Foreign Exchange
<b>Tabungan</b>	<b>1.551.809</b>	<b>32,08</b>	<b>1.701.224</b>	<b>32,16</b>	<b>1.825.259</b>	<b>32,42</b>	<b>1.945.185</b>	<b>31,38</b>	<b>2.173.501</b>	<b>32,61</b>	<b>Saving</b>
Rupiah	1.413.351	29,22	1.573.402	29,75	1.690.086	30,02	1.813.949	29,16	2.014.663	30,23	Rupiah
Valas	138.459	2,86	127.822	2,42	135.173	2,40	131.236	2,22	158.837	2,38	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>2.160.714</b>	<b>44,67</b>	<b>2.354.673</b>	<b>44,52</b>	<b>2.490.155</b>	<b>44,23</b>	<b>2.587.615</b>	<b>44,10</b>	<b>2.804.755</b>	<b>42,08</b>	<b>Time Deposits</b>
Rupiah	1.856.507	38,38	2.035.299	38,48	2.138.035	37,97	2.250.784	38,34	2.478.610	37,19	Rupiah
Valas	304.208	6,29	319.374	6,04	352.120	6,25	336.831	5,76	326.145	4,89	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	932.222	19,27	940.015	17,77	1.032.674	18,34	989.554	16,94	1.147.144	17,21	Rupiah
Valas	146.848	3,04	154.022	2,91	169.841	3,02	163.018	2,77	157.535	2,36	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	517.583	10,70	635.976	12,02	715.403	12,71	762.015	12,85	820.131	12,30	Rupiah
Valas	57.140	1,18	55.883	1,06	79.879	1,42	82.261	1,34	69.582	1,04	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	193.274	4,00	233.465	4,41	210.895	3,75	247.039	4,43	275.986	4,14	Rupiah
Valas	58.625	1,21	58.104	1,10	57.066	1,01	43.932	0,75	59.675	0,90	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	213.428	4,41	225.843	4,27	179.064	3,18	252.177	4,12	235.349	3,53	Rupiah
Valas	41.595	0,86	51.366	0,97	45.334	0,81	47.620	0,90	39.353	0,59	Foreign Exchange
<b>Total DPK</b>	<b>4.836.758</b>	<b>100,00</b>	<b>5.289.377</b>	<b>100,00</b>	<b>5.630.448</b>	<b>100,00</b>	<b>5.998.648</b>	<b>100,00</b>	<b>6.665.390</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	4.091.634	84,59	4.541.406	85,86	4.825.128	85,70	5.164.773	86,22	5.756.007	86,36	Rupiah
Valas	745.124	15,41	747.971	14,14	805.320	14,30	833.875	13,78	909.383	13,64	Foreign Exchange

Tabel 1.44. Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 1 (Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 1) Miliar Rp (Billion Rp)											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>12.770</b>	<b>17,99</b>	<b>7.056</b>	<b>14,62</b>	<b>8.325</b>	<b>16,38</b>	<b>8.872</b>	<b>20,82</b>	<b>1.004</b>	<b>7,92</b>	<b>Demand Deposits</b>
Rupiah	12.710	17,90	7.054	14,62	8.321	16,38	8.872	20,82	1.004	7,92	Rupiah
Valas	61	0,09	3	0,01	4	0,01	-	-	-	-	Foreign Exchange
<b>Tabungan</b>	<b>12.555</b>	<b>17,68</b>	<b>8.994</b>	<b>18,64</b>	<b>9.757</b>	<b>19,20</b>	<b>8.042</b>	<b>18,87</b>	<b>2.073</b>	<b>16,35</b>	<b>Saving</b>
Rupiah	12.555	17,68	8.994	18,64	9.757	19,20	8.042	18,87	2.073	16,35	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>45.672</b>	<b>64,33</b>	<b>32.200</b>	<b>66,74</b>	<b>32.732</b>	<b>64,42</b>	<b>25.707</b>	<b>60,32</b>	<b>9.599</b>	<b>75,72</b>	<b>Time Deposits</b>
Rupiah	45.531	64,13	32.193	66,72	32.730	64,41	25.707	60,32	9.599	75,72	Rupiah
Valas	141	0,20	7	0,01	3	0,00	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	23.082	32,51	14.892	30,86	16.633	32,73	13.340	31,30	6.514	51,39	Rupiah
Valas	65	0,09	6	0,01	2	0,00	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	9.684	13,64	8.713	18,06	8.226	16,19	5.888	13,82	1.008	7,95	Rupiah
Valas	73	0,10	1	0,00	0	0,00	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	6.229	8,77	4.037	8,37	4.199	8,26	4.734	11,11	1.242	9,80	Rupiah
Valas	1	0,00	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	6.536	9,21	4.552	9,43	3.672	7,23	1.745	4,10	835	6,58	Rupiah
Valas	2	0,00	0	0,00	0	0,00	-	-	-	-	Foreign Exchange
<b>Total DPK</b>	<b>70.997</b>	<b>100,00</b>	<b>48.250</b>	<b>100,00</b>	<b>50.814</b>	<b>100,00</b>	<b>42.621</b>	<b>100,00</b>	<b>12.676</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	70.796	99,72	48.241	99,98	50.808	99,99	42.621	100,00	12.676	100,00	Rupiah
Valas	201	0,28	10	0,02	6	0,01	-	-	-	-	Foreign Exchange

Tabel 1.45. Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 2 (Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 2) Miliar Rp (Billion Rp)												
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)		
<b>Giro</b>	<b>120.774</b>	<b>21,12</b>	<b>121.249</b>	<b>21,13</b>	<b>121.318</b>	<b>22,06</b>	<b>149.365</b>	<b>24,05</b>	<b>129.619</b>	<b>19,98</b>	<b>Demand Deposits</b>	
Rupiah	90.901	15,90	95.436	16,63	87.037	15,83	109.549	17,64	109.985	16,95	Rupiah	
Valas	29.873	5,22	25.813	4,50	34.281	6,23	39.817	6,41	19.634	3,03	Foreign Exchange	
<b>Tabungan</b>	<b>117.726</b>	<b>20,59</b>	<b>130.922</b>	<b>22,82</b>	<b>123.880</b>	<b>22,52</b>	<b>140.198</b>	<b>22,57</b>	<b>151.796</b>	<b>23,39</b>	<b>Saving</b>	
Rupiah	112.699	19,71	126.726	22,09	119.402	21,71	135.093	21,75	146.614	22,60	Rupiah	
Valas	5.027	0,88	4.196	0,73	4.478	0,81	5.106	0,82	5.182	0,80	Foreign Exchange	
<b>Simpanan Berjangka</b>	<b>333.282</b>	<b>58,29</b>	<b>321.541</b>	<b>56,05</b>	<b>304.788</b>	<b>55,42</b>	<b>331.525</b>	<b>53,38</b>	<b>367.457</b>	<b>56,63</b>	<b>Time Deposits</b>	
Rupiah	296.193	51,80	292.038	50,90	276.992	50,36	307.189	49,46	348.843	53,76	Rupiah	
Valas	37.089	6,49	29.503	5,14	27.797	5,05	24.336	3,92	18.614	2,87	Foreign Exchange	
- Jangka Waktu 1 bulan											- Periode 1 Month	
Rupiah	128.866	22,54	124.613	21,72	126.661	23,03	121.230	19,52	141.280	21,77	Rupiah	
Valas	16.273	2,85	15.319	2,67	15.770	2,87	10.903	1,76	8.544	1,32	Foreign Exchange	
- Jangka Waktu 3 bulan											- Periode 3 Month	
Rupiah	80.871	14,14	73.367	12,79	75.207	13,67	78.172	12,59	95.817	14,77	Rupiah	
Valas	8.845	1,55	4.546	0,79	5.960	1,08	7.101	1,14	3.855	0,59	Foreign Exchange	
- Jangka Waktu 6 bulan											- Periode 6 Month	
Rupiah	38.514	6,74	45.603	7,95	36.689	6,67	53.197	8,57	58.069	8,95	Rupiah	
Valas	5.205	0,91	4.688	0,82	1.913	0,35	1.873	0,30	3.001	0,46	Foreign Exchange	
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month	
Rupiah	47.943	8,38	48.455	8,45	38.434	6,99	54.589	8,79	53.677	8,27	Rupiah	
Valas	6.765	1,18	4.950	0,86	4.155	0,76	4.459	0,72	3.214	0,50	Foreign Exchange	
<b>Total DPK</b>	<b>571.782</b>	<b>100,00</b>	<b>573.711</b>	<b>100,00</b>	<b>549.986</b>	<b>100,00</b>	<b>621.089</b>	<b>100,00</b>	<b>648.871</b>	<b>100,00</b>	<b>Total Third Party Funds</b>	
Rupiah	499.793	87,41	514.199	89,63	483.431	87,90	551.830	88,85	605.441	93,31	Rupiah	
Valas	71.989	12,59	59.512	10,37	66.555	12,10	69.258	11,15	43.430	6,69	Foreign Exchange	

Tabel 1.46. Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 3 (Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 3) Miliar Rp (Billion Rp)											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>391.212</b>	<b>23,95</b>	<b>398.053</b>	<b>24,30</b>	<b>411.499</b>	<b>23,26</b>	<b>418.100</b>	<b>25,00</b>	<b>495.038</b>	<b>27,76</b>	<b>Demand Deposits</b>
Rupiah	269.855	16,52	287.337	17,54	295.261	16,69	302.536	18,09	346.273	19,42	Rupiah
Valas	121.357	7,43	110.717	6,76	116.238	6,57	115.563	6,91	148.765	8,34	Foreign Exchange
<b>Tabungan</b>	<b>365.784</b>	<b>22,39</b>	<b>327.712</b>	<b>20,01</b>	<b>363.433</b>	<b>20,54</b>	<b>350.317</b>	<b>20,95</b>	<b>324.453</b>	<b>18,20</b>	<b>Saving</b>
Rupiah	290.974	17,81	267.371	16,32	301.384	17,04	291.165	17,41	256.125	14,36	Rupiah
Valas	74.810	4,58	60.341	3,68	62.049	3,51	59.151	3,54	68.328	3,83	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>876.434</b>	<b>53,66</b>	<b>912.247</b>	<b>55,69</b>	<b>994.094</b>	<b>56,19</b>	<b>903.801</b>	<b>54,05</b>	<b>963.558</b>	<b>54,04</b>	<b>Time Deposits</b>
Rupiah	750.986	45,98	787.400	48,07	853.038	48,22	791.889	47,36	854.380	47,92	Rupiah
Valas	125.448	7,68	124.848	7,62	141.056	7,97	111.913	6,69	109.178	6,12	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	373.463	22,86	379.272	23,15	437.842	24,75	384.802	23,01	431.280	24,19	Rupiah
Valas	63.926	3,91	58.226	3,55	70.199	3,97	61.359	3,67	59.611	3,34	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	211.144	12,93	226.124	13,80	248.418	14,04	238.631	14,27	236.431	13,26	Rupiah
Valas	27.798	1,70	23.828	1,45	33.720	1,91	29.836	1,78	24.942	1,40	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	87.979	5,39	103.171	6,30	108.174	6,11	98.552	5,89	112.129	6,29	Rupiah
Valas	14.927	0,91	21.525	1,31	21.418	1,21	10.765	0,64	18.057	1,01	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	78.400	4,80	78.833	4,81	58.603	3,31	69.904	4,18	74.539	4,18	Rupiah
Valas	18.798	1,15	21.269	1,30	15.719	0,89	9.953	0,60	6.569	0,37	Foreign Exchange
<b>Total DPK</b>	<b>1.633.429</b>	<b>100,00</b>	<b>1.638.013</b>	<b>100,00</b>	<b>1.769.026</b>	<b>100,00</b>	<b>1.672.217</b>	<b>100,00</b>	<b>1.783.049</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	1.311.815	80,31	1.342.107	81,94	1.449.683	81,95	1.385.590	82,86	1.456.778	81,70	Rupiah
Valas	321.615	19,69	295.905	18,06	319.343	18,05	286.627	17,14	326.271	18,30	Foreign Exchange



Tabel 1.47. Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 4 (Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 4) Miliar Rp (Billion Rp)											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>579.826</b>	<b>24,63</b>	<b>680.711</b>	<b>24,39</b>	<b>746.337</b>	<b>24,85</b>	<b>847.436</b>	<b>25,12</b>	<b>1.010.726</b>	<b>25,93</b>	<b>Demand Deposits</b>
Rupiah	431.523	18,33	519.921	18,63	581.628	19,37	641.664	19,02	765.174	19,63	Rupiah
Valas	148.302	6,30	160.790	5,76	164.709	5,48	205.772	6,10	245.552	6,30	Foreign Exchange
<b>Tabungan</b>	<b>991.013</b>	<b>42,10</b>	<b>1.158.967</b>	<b>41,53</b>	<b>1.240.146</b>	<b>41,30</b>	<b>1.345.969</b>	<b>39,90</b>	<b>1.575.254</b>	<b>40,41</b>	<b>Saving</b>
Rupiah	932.553	39,61	1.095.871	39,26	1.171.739	39,02	1.279.486	37,92	1.490.402	38,24	Rupiah
Valas	58.459	2,48	63.096	2,26	68.407	2,28	66.483	1,97	84.852	2,18	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>783.305</b>	<b>33,27</b>	<b>951.332</b>	<b>34,09</b>	<b>1.016.532</b>	<b>33,85</b>	<b>1.180.339</b>	<b>34,99</b>	<b>1.311.962</b>	<b>33,66</b>	<b>Time Deposits</b>
Rupiah	651.088	27,66	793.708	28,44	841.478	28,02	985.176	29,20	1.121.852	28,78	Rupiah
Valas	132.217	5,62	157.625	5,65	175.054	5,83	195.163	5,78	190.109	4,88	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	355.797	15,11	364.245	13,05	388.637	12,94	399.872	11,85	516.133	13,24	Rupiah
Valas	60.637	2,58	76.533	2,74	78.921	2,63	87.545	2,59	84.354	2,16	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	197.509	8,39	306.553	10,98	361.459	12,04	413.138	12,25	454.510	11,66	Rupiah
Valas	19.582	0,83	26.902	0,96	39.502	1,32	44.672	1,32	40.178	1,03	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	45.795	1,95	66.143	2,37	49.310	1,64	74.815	2,22	75.143	1,93	Rupiah
Valas	37.098	1,58	29.957	1,07	32.272	1,07	30.956	0,92	36.834	0,94	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	51.987	2,21	56.767	2,03	42.073	1,40	97.350	2,89	76.066	1,95	Rupiah
Valas	14.901	0,63	24.232	0,87	24.358	0,81	31.990	0,95	28.743	0,74	Foreign Exchange
<b>Total DPK</b>	<b>2.354.143</b>	<b>100,00</b>	<b>2.791.010</b>	<b>100,00</b>	<b>3.003.015</b>	<b>100,00</b>	<b>3.373.744</b>	<b>100,00</b>	<b>3.897.941</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	2.015.164	85,60	2.409.500	86,33	2.594.845	86,41	2.906.326	86,15	3.377.428	86,65	Rupiah
Valas	338.979	14,40	381.510	13,67	408.170	13,59	467.418	13,85	520.513	13,35	Foreign Exchange

Tabel 1.48. Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 1 (Composition of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 1) Miliar Rp (Billion Rp)											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>1.055</b>	<b>8,72</b>	<b>1.057</b>	<b>8,14</b>	<b>909</b>	<b>8,10</b>	<b>815</b>	<b>6,57</b>	<b>484</b>	<b>13,10</b>	<b>Demand Deposits</b>
Rupiah	1.055	8,72	1.057	8,14	909	8,10	815	6,57	484	13,10	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
<b>Tabungan</b>	<b>1.599</b>	<b>13,21</b>	<b>1.589</b>	<b>12,23</b>	<b>1.617</b>	<b>14,41</b>	<b>1.723</b>	<b>13,89</b>	<b>391</b>	<b>10,58</b>	<b>Saving</b>
Rupiah	1.599	13,21	1.589	12,23	1.617	14,41	1.723	13,89	391	10,58	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>9.447</b>	<b>78,07</b>	<b>10.342</b>	<b>79,63</b>	<b>8.692</b>	<b>77,49</b>	<b>9.867</b>	<b>79,54</b>	<b>2.821</b>	<b>76,32</b>	<b>Time Deposits</b>
Rupiah	9.447	78,07	10.342	79,63	8.692	77,49	9.867	79,54	2.821	76,32	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	5.349	44,21	5.839	44,96	5.328	47,50	6.018	48,51	1.435	38,81	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	2.788	23,04	3.288	25,32	2.399	21,39	2.457	19,81	839	22,71	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	889	7,34	904	6,96	663	5,91	911	7,34	267	7,23	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	421	3,48	310	2,39	302	2,69	481	3,88	280	7,57	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
<b>Total DPK</b>	<b>12.101</b>	<b>100,00</b>	<b>12.987</b>	<b>100,00</b>	<b>11.217</b>	<b>100,00</b>	<b>12.405</b>	<b>100,00</b>	<b>3.697</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	12.101	100,00	12.987	100,00	11.217	100,00	12.405	100,00	3.697	100,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Tabel 1.49. Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 2 (Composition of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 2) Miliar Rp (Billion Rp)											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>11.667</b>	<b>9,38</b>	<b>16.393</b>	<b>11,11</b>	<b>17.259</b>	<b>10,86</b>	<b>26.781</b>	<b>15,15</b>	<b>14.042</b>	<b>14,12</b>	<b>Demand Deposits</b>
Rupiah	10.636	8,55	14.921	10,12	16.355	10,29	26.031	14,73	13.566	13,64	Rupiah
Valas	1.032	0,83	1.471	1,00	904	0,57	750	0,42	475	0,48	Foreign Exchange
<b>Tabungan</b>	<b>35.375</b>	<b>28,45</b>	<b>41.646</b>	<b>28,23</b>	<b>51.357</b>	<b>32,32</b>	<b>59.136</b>	<b>33,45</b>	<b>29.495</b>	<b>29,65</b>	<b>Saving</b>
Rupiah	35.212	28,32	41.462	28,11	51.117	32,17	58.669	33,19	29.291	29,45	Rupiah
Valas	163	0,13	184	0,12	240	0,15	467	0,26	204	0,21	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>77.306</b>	<b>62,17</b>	<b>89.463</b>	<b>60,65</b>	<b>90.301</b>	<b>56,82</b>	<b>90.847</b>	<b>51,39</b>	<b>55.933</b>	<b>56,23</b>	<b>Time Deposits</b>
Rupiah	72.477	58,29	85.463	57,94	85.898	54,05	87.887	49,72	53.005	53,29	Rupiah
Valas	4.829	3,88	4.000	2,71	4.403	2,77	2.960	1,67	2.928	2,94	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	21.114	16,98	23.779	16,12	27.479	17,29	33.742	19,09	11.745	11,81	Rupiah
Valas	1.791	1,44	1.025	0,69	1.545	0,97	1.589	0,90	717	0,72	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	13.138	10,57	15.110	10,24	15.061	9,48	16.718	9,46	11.461	11,52	Rupiah
Valas	762	0,61	424	0,29	501	0,32	260	0,15	129	0,13	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	12.542	10,09	12.228	8,29	10.219	6,43	12.909	7,30	16.205	16,29	Rupiah
Valas	1.362	1,10	1.891	1,28	1.415	0,89	271	0,15	1.640	1,65	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	25.682	20,65	34.346	23,28	33.140	20,85	24.517	13,87	13.594	13,67	Rupiah
Valas	913	0,73	661	0,45	942	0,59	840	0,48	443	0,45	Foreign Exchange
<b>Total DPK</b>	<b>124.349</b>	<b>100,00</b>	<b>147.502</b>	<b>100,00</b>	<b>158.917</b>	<b>100,00</b>	<b>176.763</b>	<b>100,00</b>	<b>99.469</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	118.325	95,16	141.847	96,17	153.371	96,51	172.586	97,64	95.862	96,37	Rupiah
Valas	6.024	4,84	5.656	3,83	5.547	3,49	4.177	2,36	3.607	3,63	Foreign Exchange

Tabel 1.50. Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 3 (Composition of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 3) Miliar Rp (Billion Rp)											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>6.930</b>	<b>9,91</b>	<b>8.961</b>	<b>11,50</b>	<b>9.386</b>	<b>10,73</b>	<b>14.480</b>	<b>14,51</b>	<b>36.221</b>	<b>16,49</b>	<b>Demand Deposits</b>
Rupiah	5.097	7,29	6.980	8,96	7.496	8,57	10.573	10,59	26.248	11,95	Rupiah
Valas	1.833	2,62	1.981	2,54	1.891	2,16	3.907	3,91	9.974	4,54	Foreign Exchange
<b>Tabungan</b>	<b>27.759</b>	<b>39,68</b>	<b>31.394</b>	<b>40,30</b>	<b>35.070</b>	<b>40,09</b>	<b>39.800</b>	<b>39,88</b>	<b>90.040</b>	<b>40,99</b>	<b>Saving</b>
Rupiah	27.759	39,68	31.389	40,29	35.070	40,09	39.770	39,85	89.768	40,86	Rupiah
Valas	-	-	5	0,01	-	-	30	0,03	272	0,12	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>35.269</b>	<b>50,41</b>	<b>37.548</b>	<b>48,20</b>	<b>43.015</b>	<b>49,18</b>	<b>45.529</b>	<b>45,62</b>	<b>93.425</b>	<b>42,53</b>	<b>Time Deposits</b>
Rupiah	30.785	44,01	34.156	43,84	39.208	44,82	43.071	43,15	88.110	40,11	Rupiah
Valas	4.484	6,41	3.392	4,35	3.807	4,35	2.459	2,46	5.316	2,42	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	24.551	35,09	27.375	35,14	30.094	34,40	30.550	30,61	38.756	17,64	Rupiah
Valas	4.156	5,94	2.913	3,74	3.404	3,89	1.623	1,63	4.310	1,96	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	2.449	3,50	2.821	3,62	4.633	5,30	7.010	7,02	20.065	9,13	Rupiah
Valas	80	0,12	182	0,23	195	0,22	391	0,39	478	0,22	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	1.326	1,90	1.380	1,77	1.641	1,88	1.920	1,92	12.930	5,89	Rupiah
Valas	32	0,05	43	0,06	48	0,05	67	0,07	143	0,07	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	2.459	3,52	2.580	3,31	2.840	3,25	3.590	3,60	16.359	7,45	Rupiah
Valas	215	0,31	254	0,33	160	0,18	377	0,38	384	0,17	Foreign Exchange
<b>Total DPK</b>	<b>69.957</b>	<b>100,00</b>	<b>77.903</b>	<b>100,00</b>	<b>87.472</b>	<b>100,00</b>	<b>99.810</b>	<b>100,00</b>	<b>219.687</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	63.641	90,97	72.525	93,10	81.774	93,49	93.414	93,59	204.126	92,92	Rupiah
Valas	6.317	9,03	5.378	6,90	5.698	6,51	6.395	6,41	15.561	7,08	Foreign Exchange

**Tabel 1.51. Suku Bunga Rata-rata DPK Bank Umum**  
**(Average of Interest Rate of Third Party Funds of Commercial Banks)**  
**Persen (Percent)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,24	2,16	2,20	2,27	2,22	2,23	2,18	2,25	2,20	2,20	2,15	2,10	2,07	2,00	1,97	1,91	- Rupiah
Valas	0,35	0,37	0,50	0,78	0,76	0,78	0,63	0,62	0,56	0,54	0,63	0,57	0,57	0,50	0,44	0,42	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	1,69	1,56	1,31	1,17	1,18	1,16	1,14	1,09	1,03	1,03	0,98	0,96	0,95	0,90	0,87	0,86	- Rupiah
Valas	0,28	0,32	0,45	0,43	0,48	0,44	0,42	0,40	0,40	0,39	0,37	0,36	0,36	0,30	0,28	0,28	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,45	5,74	6,92	6,02	5,93	5,87	5,72	5,65	5,61	5,49	5,36	5,17	4,90	4,66	4,45	4,22	Rupiah
Valas	0,97	1,18	2,11	2,09	1,98	1,99	1,79	1,67	1,62	1,69	1,59	1,42	1,26	0,93	0,80	0,72	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,79	6,13	6,84	6,32	6,27	6,22	6,12	5,95	5,87	5,75	5,67	5,54	5,14	4,79	4,57	4,39	Rupiah
Valas	1,17	1,56	2,61	2,44	2,39	2,40	2,14	2,03	1,91	2,04	1,99	1,85	1,61	1,35	1,17	1,00	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,08	6,57	7,00	6,79	6,66	6,54	6,38	6,27	6,19	6,13	6,07	5,95	5,57	5,41	5,31	5,12	Rupiah
Valas	1,20	1,73	2,26	2,37	2,32	2,19	2,32	2,24	2,18	2,52	2,07	2,00	1,93	1,72	1,60	1,38	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,35	6,73	6,65	6,92	6,87	6,82	6,73	6,66	6,56	6,50	6,40	6,37	6,23	6,15	5,98	5,80	Rupiah
Valas	1,17	1,39	1,75	2,17	2,11	2,17	2,14	2,13	2,10	2,04	1,92	1,85	1,81	1,72	1,59	1,44	Foreign Exchange

**Tabel 1.52. Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 1**  
**(Average of Interest Rate of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 1)**  
**Persen (Percent)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,54	2,38	2,38	2,65	2,77	2,90	3,04	2,57	2,48	2,52	2,46	2,52	2,48	2,48	2,22	2,21	- Rupiah
Valas	0,37	0,11	0,12	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	2,77	3,14	2,35	2,13	2,34	2,36	2,23	1,71	1,65	1,69	1,70	1,67	1,77	1,68	2,30	2,27	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,75	7,14	7,96	7,35	7,13	6,96	6,80	6,77	6,72	6,74	6,64	6,56	6,26	6,22	6,12	5,94	Rupiah
Valas	0,99	0,26	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	8,10	7,47	8,13	7,89	7,84	7,75	7,49	7,48	7,47	7,54	7,46	7,51	7,27	7,27	6,67	7,02	Rupiah
Valas	3,65	0,47	0,27	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,43	7,99	7,97	8,22	8,17	7,88	7,84	7,88	7,88	7,88	7,86	7,76	7,51	7,32	7,37	6,63	Rupiah
Valas	0,99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,64	8,15	8,00	8,00	8,05	7,96	7,90	7,59	7,83	7,72	7,81	7,89	7,50	7,48	7,63	7,23	Rupiah
Valas	1,19	0,25	0,50	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

**Tabel 1.53. Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 2**  
**(Average of Interest Rate of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 2)**  
**Persen (Percent)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,51	2,38	2,25	2,15	2,20	2,17	2,15	2,27	2,16	2,20	2,18	2,16	2,09	2,09	2,13	2,11	- Rupiah
Valas	0,23	0,30	0,48	0,65	0,66	0,63	0,45	0,39	0,52	0,44	0,44	0,39	0,40	0,43	0,45	0,39	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	2,29	2,06	2,00	2,01	2,08	2,01	2,00	1,92	1,84	1,82	1,78	1,79	1,77	1,78	1,74	1,71	- Rupiah
Valas	0,22	0,20	0,24	0,30	0,68	0,45	0,37	0,36	0,37	0,46	0,36	0,28	0,34	0,40	0,32	0,27	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,40	6,50	7,31	6,63	6,55	6,43	6,33	6,22	6,22	6,24	6,21	6,14	6,03	5,86	5,69	5,50	Rupiah
Valas	1,22	1,28	2,29	1,87	1,93	1,88	1,62	1,70	1,57	1,57	1,47	1,50	1,39	1,27	1,27	1,10	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	7,81	7,15	7,77	7,32	7,26	7,21	7,07	6,98	6,99	6,92	6,92	6,91	6,85	6,73	6,58	6,40	Rupiah
Valas	1,43	1,52	2,56	2,40	2,36	2,29	2,11	2,00	1,86	1,94	1,88	1,79	1,59	1,56	1,57	1,46	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,82	7,26	7,87	7,62	7,54	7,46	7,27	7,14	7,18	7,13	7,07	6,77	6,73	6,42	6,34	6,15	Rupiah
Valas	1,53	1,60	2,33	2,39	2,38	2,35	2,27	2,19	2,10	2,10	1,99	2,05	2,25	2,15	2,12	2,11	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,11	7,62	7,40	7,51	7,43	7,39	7,30	7,25	7,11	7,07	7,02	7,01	6,97	6,86	6,74	6,65	Rupiah
Valas	1,39	1,77	2,15	2,44	2,36	2,37	2,34	2,27	2,20	2,18	2,12	2,08	2,08	2,04	1,93	1,72	Foreign Exchange

**Tabel 1.54. Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 3**  
**(Average of Interest Rate of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 3)**  
**Persen (Percent)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,46	2,33	2,37	2,34	2,39	2,35	2,35	2,32	2,25	2,22	2,22	2,28	2,21	2,15	2,13	2,08		- Rupiah
Valas	0,47	0,44	0,66	0,92	0,85	0,78	0,60	0,55	0,52	0,45	0,49	0,48	0,50	0,45	0,44	0,42		- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	2,64	2,46	2,02	1,94	1,92	1,97	1,88	1,87	1,74	1,69	1,62	1,59	1,58	1,57	1,55	1,52		- Rupiah
Valas	0,30	0,35	0,51	0,52	0,58	0,52	0,46	0,43	0,44	0,42	0,40	0,39	0,39	0,35	0,31	0,30		- Foreign Exchange
<b>Simpanan Berjangka</b>																		<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,62	5,99	7,24	6,34	6,19	6,11	5,94	5,85	5,87	5,77	5,70	5,63	5,37	5,14	4,89	4,61		Rupiah
Valas	0,98	1,10	2,17	1,89	1,74	1,86	1,29	1,17	1,13	1,22	1,15	1,07	1,00	0,90	0,88	0,85		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,92	6,39	7,37	6,64	6,50	6,47	6,29	6,18	6,14	5,99	5,89	5,84	5,58	5,36	5,22	4,99		Rupiah
Valas	1,18	1,36	2,39	1,96	1,98	1,95	1,73	1,55	1,36	1,72	1,83	1,78	1,55	1,28	1,16	0,92		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,16	6,56	7,21	6,93	6,73	6,60	6,40	6,25	6,11	6,04	5,98	5,98	5,46	5,37	5,31	5,16		Rupiah
Valas	1,16	1,44	2,22	1,92	1,84	1,85	1,77	1,84	1,80	1,76	1,91	1,86	1,81	1,73	1,67	1,59		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,52	6,82	7,02	7,21	7,13	7,10	6,91	6,90	6,91	6,75	6,71	6,66	6,56	6,45	6,19	5,93		Rupiah
Valas	1,42	1,27	1,46	2,22	1,96	2,12	2,14	2,14	1,86	2,21	1,81	1,71	1,66	1,59	1,52	1,49		Foreign Exchange



**Tabel 1.55. Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 4**  
**(Average of Interest Rate of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 4)**  
**Persen (Percent)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	1,96	1,96	2,13	2,26	2,17	2,19	2,11	2,23	2,21	2,22	2,15	2,06	2,04	1,96	1,91	1,86	- Rupiah
Valas	0,18	0,26	0,41	0,75	0,76	0,82	0,68	0,69	0,59	0,62	0,74	0,66	0,64	0,53	0,44	0,44	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	1,16	1,14	1,04	0,91	0,93	0,90	0,89	0,84	0,82	0,83	0,79	0,76	0,76	0,70	0,66	0,66	- Rupiah
Valas	0,24	0,29	0,41	0,38	0,40	0,39	0,40	0,39	0,38	0,37	0,36	0,35	0,35	0,27	0,27	0,28	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	5,87	5,07	6,45	5,51	5,45	5,40	5,29	5,27	5,22	5,06	4,81	4,46	4,14	3,76	3,62	3,46	Rupiah
Valas	0,90	1,24	2,03	2,25	2,17	2,12	2,14	2,01	1,96	1,98	1,86	1,61	1,32	0,91	0,68	0,58	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,19	5,65	6,27	5,92	5,94	5,90	5,84	5,61	5,54	5,43	5,36	5,15	4,86	4,07	3,77	3,61	Rupiah
Valas	1,03	1,75	2,81	2,77	2,71	2,75	2,49	2,44	2,26	2,28	2,14	1,92	1,66	1,38	1,13	1,01	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	6,47	6,04	6,07	6,10	5,97	5,90	5,81	5,77	5,69	5,67	5,57	5,43	5,08	4,83	4,63	4,33	Rupiah
Valas	1,18	2,00	2,29	2,53	2,51	2,32	2,59	2,53	2,43	2,27	2,17	2,08	1,98	1,69	1,53	1,23	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	6,74	6,16	6,25	6,75	6,73	6,66	6,64	6,57	6,43	6,42	6,36	6,23	5,98	5,91	5,70	5,49	Rupiah
Valas	0,78	1,42	1,90	2,14	2,13	2,17	2,14	2,13	2,15	1,99	1,94	1,86	1,82	1,73	1,58	1,41	Foreign Exchange

**Tabel 1.56. Bagi Hasil Rata-rata Bank Umum Syariah - BUKU 1**  
*(Average of Interest Rate of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 1)*  
 Persen (Percent)

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	1,42	1,19	1,06	1,19	1,24	1,31	1,21	1,21	1,08	1,18	1,18	1,24	1,41	1,27	1,32	1,05	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	2,14	1,99	1,91	1,87	1,77	1,88	1,82	1,78	1,69	1,83	1,70	1,65	1,94	1,82	1,94	1,15	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,79	5,88	6,17	5,17	4,78	5,04	4,82	4,58	4,69	5,32	4,58	4,87	5,33	4,68	4,87	3,65	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,86	6,28	6,21	5,64	5,08	5,30	5,11	4,85	4,79	5,45	4,99	5,35	6,14	5,59	5,87	5,28	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,02	5,77	6,58	6,85	6,32	6,33	6,06	5,83	5,86	5,55	5,11	5,53	5,96	5,56	5,27	5,11	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	6,01	5,58	5,15	6,37	6,13	6,26	6,13	6,03	5,84	5,81	5,79	5,66	5,99	5,75	5,91	5,78	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

**Tabel 1.57. Bagi Hasil Rata-rata DPK Bank Umum Syariah - BUKU 2**  
*(Average of Interest Rate of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 2)*  
 Persen (Percent)

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	1,65	1,72	1,62	2,20	1,96	2,09	2,06	1,87	2,04	1,81	1,17	1,24	1,16	1,11	1,22	1,16		- Rupiah
Valas	0,84	0,98	0,64	0,51	0,75	0,59	0,58	0,61	0,62	0,65	0,99	0,99	0,99	0,99	0,43	0,59		- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	1,68	1,56	1,59	1,30	1,25	1,27	1,23	1,21	1,18	1,12	1,09	1,08	0,95	0,89	1,16	1,32		- Rupiah
Valas	0,26	0,25	0,21	0,22	0,16	0,13	0,16	0,14	0,15	0,14	0,23	0,24	0,24	0,24	0,25	0,25		- Foreign Exchange
<b>Simpanan Berjangka</b>																		<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,37	6,23	6,49	6,04	6,09	6,25	5,75	6,04	5,73	5,02	5,59	5,60	5,51	5,14	4,27	4,76		Rupiah
Valas	1,01	2,46	1,82	3,01	1,25	0,74	1,22	0,66	0,64	0,60	1,04	1,43	0,99	1,52	1,44	1,29		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,47	6,52	6,70	6,59	6,78	6,22	6,40	6,15	6,10	6,34	6,42	6,56	6,46	5,97	5,41	4,88		Rupiah
Valas	1,63	0,98	2,58	0,71	0,75	0,72	0,24	1,12	1,81	1,66	1,10	0,93	1,01	1,13	1,19	1,44		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	5,86	6,71	6,19	6,13	6,17	5,83	5,86	5,82	5,80	5,29	5,93	5,85	5,78	5,39	5,66	4,85		Rupiah
Valas	1,17	1,25	2,14	0,68	0,44	0,37	0,41	0,32	0,29	0,24	0,47	1,22	1,23	1,10	1,12	1,23		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,45	6,06	5,65	5,45	5,30	5,28	5,08	4,91	4,88	4,51	5,03	5,25	5,02	4,98	5,01	4,67		Rupiah
Valas	0,85	0,74	0,98	0,71	0,61	0,52	0,54	0,48	0,51	0,69	0,69	0,51	0,49	0,42	0,99	0,98		Foreign Exchange

**Tabel 1.58. Bagi Hasil Rata-rata DPK Bank Umum Syariah - BUKU 3**  
*(Average of Interest Rate of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 3)*  
 Persen (Percent)

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	0,85	0,81	0,70	1,70	1,74	1,66	1,58	1,52	1,66	1,61	1,26	1,51	1,26	1,57	1,36	0,86	- Rupiah
Valas	0,63	0,58	0,44	0,35	0,23	0,23	0,22	0,22	0,23	0,16	0,15	0,15	0,13	0,14	0,28	0,13	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	1,92	1,96	1,90	1,42	1,38	1,36	1,30	1,30	1,32	1,32	1,25	1,31	1,31	1,29	1,16	1,19	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	0,05	0,05	0,04	0,06	0,05	0,05	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,50	6,65	6,39	5,81	5,60	5,46	5,37	5,22	5,22	5,33	5,15	4,88	5,03	4,85	4,88	4,80	Rupiah
Valas	0,96	0,79	2,06	1,61	1,24	1,22	1,22	1,26	0,38	1,30	1,05	1,04	1,01	0,85	0,86	0,79	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	5,92	5,82	5,96	5,94	5,81	5,56	5,26	5,15	5,06	5,45	5,16	4,83	5,14	4,99	5,25	5,25	Rupiah
Valas	0,81	0,83	1,54	2,38	2,35	2,20	1,79	0,86	0,77	0,72	0,72	0,57	0,53	0,45	0,46	0,48	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	6,00	5,89	5,02	4,78	4,73	4,67	4,61	4,61	4,63	5,15	4,91	4,95	3,90	4,08	4,75	4,68	Rupiah
Valas	0,90	0,93	0,88	1,24	1,22	1,23	1,21	0,94	0,94	0,94	0,67	0,58	0,50	0,45	0,42	0,39	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	6,05	5,96	5,08	5,08	5,02	4,95	4,88	4,88	4,81	4,74	3,96	4,24	4,08	3,91	4,26	4,43	Rupiah
Valas	1,12	1,53	0,99	2,11	2,09	2,06	2,05	2,06	2,07	2,07	1,72	1,75	1,73	0,62	0,48	0,46	Foreign Exchange

**Tabel 1.59. Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan BUKU  
(Growth of Total Commercial Banks and Bank Offices based on Group of Business Activities)**

Kelompok Bank	2016	2017	2018	2019	2020												Group of Bank	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>r)</sup>	Des		
<b>BUKU 1</b>																		<b>BUKU 1</b>
Jumlah Bank	25	18	18	13	13	13	13	11	11	11	11	11	10	9	7	4	4	Total Banks
Jumlah Kantor	919	470	495	392	392	397	393	303	297	298	296	296	264	261	164	144	144	Total Bank Offices
<b>BUKU 2</b>																		<b>BUKU 2</b>
Jumlah Bank	50	54	51	52	52	52	51	53	53	53	53	53	54	55	57	58	58	Total Banks
Jumlah Kantor	4.038	4.347	4.033	4.107	4.112	4.092	4.069	4.145	4.139	4.141	4.130	4.140	4.165	4.178	4.286	4.227	4.227	Total Bank Offices
<b>BUKU 3</b>																		<b>BUKU 3</b>
Jumlah Bank	24	25	27	25	25	25	26	26	25	25	25	25	25	25	25	26	26	Total Banks
Jumlah Kantor	10.410	9.421	9.498	8.666	8.660	8.661	8.649	8.633	8.126	8.111	8.097	8.074	8.016	7.967	7.941	8.030	8.030	Total Bank Offices
<b>BUKU 4</b>																		<b>BUKU 4</b>
Jumlah Bank	4	5	5	6	6	6	6	6	7	7	7	7	7	7	7	7	7	Total Banks
Jumlah Kantor	15.507	16.221	15.717	16.053	16.053	16.026	16.017	16.003	16.501	16.493	16.444	16.404	16.389	16.341	16.336	16.312	16.312	Total Bank Offices
<b>BUKU 1 SYARIAH</b>																		<b>BUKU 1 SHARIA</b>
Jumlah Bank	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	3	3	Total Banks
Jumlah Kantor	100	101	99	99	99	99	97	97	97	97	96	96	96	94	94	30	30	Total Bank Offices
<b>BUKU 2 SYARIAH</b>																		<b>BUKU 2 SHARIA</b>
Jumlah Bank	9	9	9	9	9	9	9	9	9	8	7	7	7	7	6	7	7	Total Banks
Jumlah Kantor	1.136	1.091	1.157	1.197	1.201	1.204	1.204	1.227	1.227	1.204	910	910	916	912	599	653	653	Total Bank Offices
<b>BUKU 3 SYARIAH</b>																		<b>BUKU 3 SHARIA</b>
Jumlah Bank	1	1	1	1	1	1	1	1	1	2	3	3	3	3	4	4	4	Total Banks
Jumlah Kantor	620	620	605	609	608	608	608	604	608	627	920	917	917	938	1.335	1.337	1.337	Total Bank Offices
<b>Total</b>																		<b>Total</b>
Jumlah Bank	116	115	115	110	110	110	110	110	110	110	110	110	110	110	110	109	109	Total Banks
Jumlah Kantor	32.730	32.271	31.604	31.123	31.125	31.087	31.037	31.012	30.995	30.971	30.893	30.837	30.763	30.691	30.755	30.733	30.733	Note: r) revised figures













**Tabel 1.6.a.**  
**Laporan Laba / Rugi Bank Umum**  
**Commercial Banks Income Statements**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	681.460	717.761	742.327	828.197	74.316	140.409	201.249	271.753	335.467	398.679	463.817	529.172	596.355	660.802	725.282	794.091	1. Interest Income
a. Dari Bank Indonesia	5.990	7.320	6.205	7.353	738	1.385	2.090	2.759	3.412	3.976	4.724	5.580	6.433	7.403	8.159	8.902	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	6.667	7.358	8.863	10.205	998	1.583	2.082	2.438	2.871	3.278	3.675	4.160	4.518	4.799	4.978	5.392	b. From interbank placement
c. Dari surat berharga	52.404	59.098	61.380	64.336	5.430	10.597	16.652	21.953	27.934	34.370	41.001	47.484	54.326	61.210	68.057	75.630	c. From securities
d. Dari Kredit yang diberikan	474.705	484.938	511.575	552.425	50.365	94.429	131.572	179.782	220.856	261.456	302.537	344.007	385.590	425.863	466.057	508.294	d. From credit
- kepada pihak ketiga bukan bank	472.391	482.484	508.391	548.591	50.016	93.694	130.473	178.332	219.048	259.317	300.020	341.135	382.372	422.292	462.173	504.082	- To Third Party non Bank
- kepada bank lain	2.314	2.454	3.184	3.834	349	735	1.098	1.450	1.809	2.139	2.517	2.873	3.219	3.572	3.884	4.212	- To other Bank
e. Lainnya	141.694	159.047	154.304	193.878	16.785	32.415	48.853	64.821	80.394	95.599	111.880	127.941	145.489	161.527	178.031	195.873	e. Others
2. Beban Bunga	338.622	359.635	365.077	439.201	40.729	74.533	110.972	144.777	178.986	211.794	246.417	280.200	315.493	347.448	379.160	412.189	2. Interest Expenses
a. Kepada Bank Indonesia	447	56	63	450	100	146	187	238	271	292	310	321	330	347	352	368	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	6.924	7.917	9.789	11.570	876	1.715	2.471	3.227	3.899	4.793	5.542	6.027	6.601	7.079	7.568	8.085	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	174.977	176.693	179.623	210.401	17.210	33.525	51.227	67.014	83.462	99.141	115.508	131.616	146.910	162.173	176.408	190.658	c. Third Party non Bank
- Giro	15.819	18.669	20.397	24.188	2.264	4.355	6.676	8.960	11.241	13.472	15.869	18.123	20.435	22.821	25.006	27.192	- Demand Deposit
- Tabungan	22.743	23.097	23.929	24.998	2.087	4.141	6.183	8.095	9.980	11.570	13.329	15.084	16.710	18.364	19.973	21.655	- Saving
- Simpanan Berjangka	136.415	134.927	135.298	161.215	12.858	25.029	38.368	49.958	62.241	74.099	86.310	98.409	109.765	120.988	131.429	141.811	- Time deposits
d. Surat Berharga	8.227	10.034	11.314	11.987	978	1.887	2.806	3.747	4.861	5.636	6.525	7.347	8.206	9.059	9.999	10.961	d. Securities
e. Pinjaman yang diterima	6.327	7.256	11.572	13.655	1.420	2.026	3.091	3.961	4.795	5.601	6.284	7.508	8.300	9.142	9.761	10.340	e. Loans received
f. Lainnya	139.706	155.973	150.931	189.109	16.388	31.518	47.683	63.179	78.193	92.952	108.755	123.869	141.326	155.686	171.087	187.804	f. Others
g. Koreksi atas pendapatan bunga	2.015	1.705	1.784	2.029	3.757	3.717	3.507	3.412	3.505	3.378	3.494	3.512	3.820	3.963	3.984	3.972	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	342.838	358.127	377.250	388.997	33.587	65.876	90.277	126.976	156.480	186.885	217.400	248.972	280.862	313.354	346.122	381.902	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	249.691	231.513	261.214	318.252	53.585	99.010	216.245	207.052	208.785	224.311	254.433	280.269	311.071	343.700	361.728	407.621	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	8.875	10.659	8.442	12.839	2.265	4.286	6.573	7.433	8.776	10.033	12.118	14.291	15.821	17.365	19.768	22.342	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	390	1.327	19	38	1	1	-	-	0	3	3	1	1	1	1	1	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	39	118	31	59	11	33	36	104	117	140	142	145	148	149	150	239	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	101.314	105.410	123.588	144.697	29.307	52.552	148.920	130.954	123.303	128.117	143.052	154.785	165.093	182.358	188.247	203.924	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	63.817	69.513	76.090	82.320	6.672	13.999	21.697	27.530	32.855	38.705	44.901	51.222	57.209	63.365	69.298	77.002	e. Deviden, gain from investment in shares with equity method
f. Lainnya	75.256	44.486	53.043	78.298	15.329	28.139	39.018	41.031	43.733	47.313	54.216	59.826	72.799	80.462	84.146	104.114	f. Others
2. Beban Operasional Selain Beban Bunga	456.244	424.241	453.025	510.775	68.704	130.669	264.579	270.780	294.998	331.260	380.789	426.152	485.640	540.056	579.575	652.690	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.474	1.666	3.506	1.678	175	419	1.291	1.168	1.231	1.501	1.427	1.451	1.617	1.508	1.365	1.595	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	144	417	152	417	11	23	44	137	140	70	86	100	107	113	117	170	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	26	17	177	46	25	15	33	33	41	27	124	133	128	125	132	184	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	101.792	95.939	113.865	130.660	28.181	49.883	142.642	121.912	112.600	116.778	130.437	142.478	153.394	167.735	169.276	183.116	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	146.623	105.868	102.680	130.473	19.534	39.286	57.167	65.169	79.413	94.087	110.349	123.649	151.883	170.891	186.264	220.212	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.201	3.924	4.756	5.637	476	860	1.335	1.708	2.005	2.369	2.689	2.986	3.278	3.795	3.993	4.508	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	201.984	216.410	227.889	241.863	20.303	40.184	62.067	80.653	99.568	116.427	135.678	155.355	175.233	195.889	218.427	242.905	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	136.311	165.398	185.439	196.474	18.667	34.217	41.944	63.248	70.267	79.936	91.044	103.090	106.293	116.998	128.275	136.833	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	20.712	30.242	24.927	27.176	2.415	4.602	20.810	11.099	12.727	14.917	17.447	21.334	24.471	24.368	24.361	26.831	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	19.555	28.737	19.647	23.136	2.250	4.135	8.231	8.189	10.112	12.121	14.149	16.040	17.456	18.704	21.619	24.048	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	1.157	1.505	5.280	4.041	165	467	12.579	2.909	2.615	2.796	3.298	5.294	7.016	5.665	2.742	2.782	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	137.467	166.903	190.719	200.514	18.632	34.684	54.523	66.158	72.882	82.732	94.342	108.384	113.308	122.662	131.017	139.616	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	67.017	84.137	95.580	105.391	(4)	(5)	(3)	(9)	(15)	(41)	(36)	(40)	(56)	(65)	(64)	67.531	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	67.431	84.376	95.682	105.669	(4)	55	63	180	268	295	413	346	331	334	340	67.820	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	106.544	131.156	150.013	156.487	14.557	27.111	42.831	50.489	54.727	62.572	71.268	81.417	85.123	92.645	98.914	104.718	<b>K. Profit/Loss After Estimation of tax</b>

**Tabel 1.7.a.**  
**Laporan Laba / Rugi Bank Persero**  
**(State Owned Banks Income Statements)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	230.298	246.015	266.868	289.368	29.454	52.776	68.688	95.955	116.898	138.379	160.542	184.013	207.954	230.195	253.078	277.235	1. Interest Income
a. Dari Bank Indonesia	1.042	1.375	872	1.150	186	308	437	542	689	822	1.039	1.246	1.456	1.665	1.822	1.963	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.713	2.089	2.855	3.354	516	720	832	876	1.026	1.186	1.313	1.609	1.789	1.915	2.049	2.210	b. From interbank placement
c. Dari surat berharga	19.017	20.598	22.313	22.511	1.939	3.809	6.094	7.895	9.962	12.141	14.426	16.641	19.288	21.802	24.291	27.102	c. From securities
d. Dari Kredit yang diberikan	193.369	204.714	221.679	242.146	24.839	44.546	56.495	80.401	97.507	115.070	133.007	152.138	171.423	189.034	207.388	226.686	d. From credit
- kepada pihak ketiga bukan bank	193.031	204.496	221.449	242.018	24.792	44.390	56.267	80.098	97.121	114.623	132.472	151.523	170.733	188.271	206.577	225.811	- To Third Party non Bank
- kepada bank lain	338	218	230	128	48	156	228	303	386	448	534	615	690	763	811	874	- To other Bank
e. Lainnya	15.157	17.240	19.150	20.207	1.974	3.394	4.831	6.242	7.714	9.160	10.757	12.378	13.998	15.780	17.529	19.276	e. Others
2. Beban Bunga	84.744	90.511	100.552	119.880	14.326	23.233	33.415	42.041	51.574	60.877	70.797	80.095	89.908	97.951	105.879	113.490	2. Interest Expenses
a. Kepada Bank Indonesia	397	1	32	414	93	137	175	222	248	261	267	267	267	277	277	285	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.377	3.551	4.586	5.361	395	820	1.178	1.601	1.969	2.585	3.043	3.260	3.586	3.840	4.104	4.406	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	58.593	60.541	64.743	79.400	6.813	13.334	20.853	26.911	33.675	40.322	47.363	54.205	60.432	66.250	71.507	76.575	c. Third Party non Bank
- Giro	5.579	7.564	9.035	11.576	1.150	2.181	3.327	4.420	5.535	6.664	7.901	9.006	10.125	11.278	12.296	13.332	- Demand Deposit
- Tabungan	8.649	9.003	9.888	10.652	895	1.834	2.700	3.491	4.282	5.014	5.846	6.687	7.476	8.205	8.907	9.647	- Saving
- Simpanan Berjangka	44.364	43.974	45.820	57.173	4.768	9.319	14.826	19.000	23.857	28.643	33.616	38.512	42.832	46.767	50.303	53.597	- Time deposits
d. Surat Berharga	2.278	3.264	4.369	4.780	391	768	1.129	1.475	1.929	2.112	2.439	2.677	2.992	3.309	3.710	4.018	d. Securities
e. Pinjaman yang diterima	3.918	4.523	6.306	7.340	950	1.134	1.756	2.213	2.689	3.146	3.547	4.498	5.000	5.528	5.853	6.168	e. Loans received
f. Lainnya	15.288	16.957	18.793	20.651	1.983	3.392	4.885	6.298	7.753	9.221	10.830	11.914	14.084	15.097	16.770	18.430	f. Others
g. Koreksi atas pendapatan bunga	1.894	1.673	1.723	1.935	3.701	3.648	3.439	3.321	3.311	3.230	3.308	3.274	3.547	3.651	3.658	3.609	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>145.554</b>	<b>155.504</b>	<b>166.316</b>	<b>169.488</b>	<b>15.127</b>	<b>29.543</b>	<b>35.273</b>	<b>53.915</b>	<b>65.324</b>	<b>77.503</b>	<b>89.745</b>	<b>103.918</b>	<b>118.046</b>	<b>132.243</b>	<b>147.199</b>	<b>163.746</b>	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	89.282	63.387	75.120	129.470	18.845	39.089	60.416	56.940	58.772	64.090	74.895	82.787	98.865	120.393	117.152	134.785	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.123	2.755	2.969	4.603	735	1.546	2.100	2.342	2.566	3.142	3.950	4.326	4.856	5.580	6.482	7.199	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	10.962	7.867	11.971	37.677	7.155	11.114	20.860	14.845	12.055	11.808	14.813	15.011	16.388	29.233	17.940	18.348	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	29.179	32.456	35.904	39.652	3.198	7.214	11.106	13.598	15.988	19.215	22.149	25.094	28.395	31.473	34.465	38.267	e. Deviden, gain from investment in shares with equity method
f. Lainnya	47.017	20.309	24.276	47.537	7.757	19.216	26.350	26.155	28.162	29.925	33.984	38.357	49.227	54.107	58.265	70.970	f. Others
2. Beban Operasional Selain Beban Bunga	168.706	137.822	148.001	204.182	25.912	52.605	80.642	80.520	91.988	107.188	127.389	143.966	173.138	207.203	215.255	245.562	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	147	118	330	247	14	66	328	202	167	207	242	273	334	315	304	323	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	19.048	4.106	8.073	34.034	6.816	10.603	19.336	10.854	7.874	8.251	10.918	10.571	11.786	23.697	11.101	10.982	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	69.712	45.862	45.830	69.472	10.326	24.971	35.340	35.859	42.382	51.187	60.525	69.083	88.165	100.541	110.972	130.834	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	768	692	722	893	64	157	263	325	345	418	446	471	505	614	619	810	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	79.031	87.043	93.047	99.535	8.692	16.808	25.374	33.280	41.221	47.125	55.260	63.569	72.348	82.035	92.258	102.614	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>66.130</b>	<b>81.069</b>	<b>93.435</b>	<b>94.776</b>	<b>8.060</b>	<b>16.028</b>	<b>15.047</b>	<b>30.334</b>	<b>32.108</b>	<b>34.406</b>	<b>37.250</b>	<b>42.739</b>	<b>43.774</b>	<b>45.434</b>	<b>49.096</b>	<b>52.968</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	<b>1.487</b>	<b>622</b>	<b>1.168</b>	<b>485</b>	<b>25</b>	<b>105</b>	<b>10.881</b>	<b>223</b>	<b>212</b>	<b>223</b>	<b>462</b>	<b>583</b>	<b>785</b>	<b>548</b>	<b>612</b>	<b>846</b>	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>1.145</b>	<b>295</b>	<b>500</b>	<b>772</b>	<b>105</b>	<b>47</b>	<b>100</b>	<b>209</b>	<b>339</b>	<b>497</b>	<b>516</b>	<b>682</b>	<b>727</b>	<b>686</b>	<b>1.581</b>	<b>1.840</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>342</b>	<b>326</b>	<b>668</b>	<b>(287)</b>	<b>(81)</b>	<b>58</b>	<b>10.781</b>	<b>14</b>	<b>(128)</b>	<b>(274)</b>	<b>(54)</b>	<b>(98)</b>	<b>58</b>	<b>(138)</b>	<b>(969)</b>	<b>(993)</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>66.472</b>	<b>81.395</b>	<b>94.103</b>	<b>94.489</b>	<b>7.980</b>	<b>16.085</b>	<b>25.827</b>	<b>30.348</b>	<b>31.981</b>	<b>34.132</b>	<b>37.197</b>	<b>42.641</b>	<b>43.832</b>	<b>45.296</b>	<b>48.127</b>	<b>51.975</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>28.412</b>	<b>42.042</b>	<b>49.213</b>	<b>51.349</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19.973</b>	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>28.412</b>	<b>42.042</b>	<b>49.213</b>	<b>51.349</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19.973</b>	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>52.111</b>	<b>64.435</b>	<b>74.134</b>	<b>74.699</b>	<b>6.319</b>	<b>12.853</b>	<b>20.798</b>	<b>23.030</b>	<b>23.250</b>	<b>25.145</b>	<b>27.276</b>	<b>30.726</b>	<b>32.079</b>	<b>32.850</b>	<b>34.833</b>	<b>37.301</b>	<b>K. Profit/Loss After Estimation of tax</b>

**Tabel 1.8.a.**  
**Laporan Laba / Rugi BPD**  
**(Regional Development Banks Income Statements)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	77.992	84.087	81.890	97.447	8.276	16.170	24.623	32.870	41.001	49.047	57.456	65.721	74.871	83.773	92.563	101.078	1. Interest Income
a. Dari Bank Indonesia	683	1.193	766	696	54	97	138	195	256	312	400	553	711	914	1.040	1.166	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.399	2.125	2.177	2.753	161	307	451	587	709	826	946	1.039	1.122	1.190	1.232	1.284	b. From interbank placement
c. Dari surat berharga	3.773	4.364	4.897	5.603	453	851	1.291	1.739	2.263	2.782	3.301	3.792	4.350	4.967	5.588	6.155	c. From securities
d. Dari Kredit yang diberikan	47.873	51.263	52.115	54.701	4.620	9.111	13.880	18.489	23.089	27.591	32.269	36.853	41.489	46.181	50.852	55.543	d. From credit
- kepada pihak ketiga bukan bank	47.817	51.216	52.039	54.512	4.596	9.076	13.832	18.430	23.017	27.507	32.172	36.742	41.365	46.042	50.698	55.377	- To Third Party non Bank
- kepada bank lain	56	48	76	189	25	35	48	59	71	84	97	111	124	139	154	166	- To other Bank
e. Lainnya	23.263	25.142	21.934	33.695	2.987	5.803	8.863	11.860	14.685	17.537	20.540	23.485	27.199	30.521	33.850	36.930	e. Others
2. Beban Bunga	42.371	46.790	43.254	57.593	4.988	9.689	14.720	19.595	24.353	29.080	34.011	38.943	44.651	50.062	55.310	60.267	2. Interest Expenses
a. Kepada Bank Indonesia	29	33	1	4	2	1	1	1	1	1	1	2	2	2	2	2	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	890	797	898	1.024	119	209	290	355	412	475	535	593	648	682	725	756	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	17.640	19.879	19.177	21.999	1.753	3.445	5.235	6.970	8.733	10.396	12.140	13.937	15.804	17.846	19.762	21.595	c. Third Party non Bank
- Giro	3.253	3.143	2.683	2.949	218	415	625	843	1.066	1.274	1.498	1.723	1.987	2.290	2.547	2.764	- Demand Deposit
- Tabungan	1.871	2.029	2.213	2.401	216	405	602	793	991	1.183	1.369	1.558	1.733	1.919	2.099	2.325	- Saving
- Simpanan Berjangka	12.516	14.707	14.281	16.650	1.318	2.624	4.007	5.335	6.677	7.939	9.272	10.657	12.084	13.637	15.116	16.506	- Time deposits
d. Surat Berharga	713	926	1.177	1.266	98	190	288	383	478	574	668	758	855	948	1.044	1.147	d. Securities
e. Pinjaman yang diterima	239	423	760	851	88	159	226	296	365	460	515	583	665	753	831	913	e. Loans received
f. Lainnya	22.858	24.730	21.236	32.412	2.927	5.677	8.670	11.574	14.340	17.134	20.103	23.016	26.617	29.767	32.877	35.778	f. Others
g. Koreksi atas pendapatan bunga	2	2	5	38	3	7	10	15	23	40	48	54	60	64	69	76	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	35.621	37.297	38.636	39.854	3.287	6.481	9.903	13.275	16.648	19.967	23.446	26.777	30.220	33.711	37.253	40.811	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	7.077	8.196	8.163	9.028	2.305	3.174	4.396	5.041	4.979	5.900	6.737	7.633	8.516	9.212	10.056	12.166	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	698	759	703	455	98	149	173	191	222	252	323	456	473	518	580	900	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	0	-	-	-	-	-	0	3	3	0	1	1	0	1	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	216	79	144	161	13	62	246	404	444	516	578	640	687	725	804	843	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.431	1.760	1.951	2.159	167	364	558	727	871	1.041	1.231	1.783	2.050	2.268	2.584	2.920	e. Deviden, gain from investment in shares with equity method
f. Lainnya	4.732	5.597	5.366	6.253	2.026	2.599	3.419	3.719	3.442	4.087	4.602	4.754	5.305	5.700	6.087	7.502	f. Others
2. Beban Operasional Selain Beban Bunga	29.190	31.035	31.601	33.786	3.967	6.868	10.607	13.408	15.679	18.053	21.292	24.075	27.436	30.117	33.526	37.977	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	497	275	403	137	12	25	88	91	79	85	85	102	108	107	107	108	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	195	66	124	144	13	48	233	369	399	478	547	594	625	657	730	757	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	6.484	7.071	6.106	7.155	2.078	2.771	4.192	4.686	4.701	4.795	5.619	6.124	7.157	7.538	8.593	9.569	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	26	38	73	85	4	9	15	21	27	31	38	43	47	51	56	62	f. Losses from investment in shares with equity method, fees/comissions/ Others
g. Lainnya	21.989	23.585	24.895	26.265	1.859	4.015	6.080	8.242	10.473	12.663	15.003	17.212	19.499	21.764	24.041	27.480	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>13.534</b>	<b>14.458</b>	<b>15.198</b>	<b>15.097</b>	<b>1.625</b>	<b>2.787</b>	<b>3.692</b>	<b>4.908</b>	<b>5.947</b>	<b>7.814</b>	<b>8.891</b>	<b>10.335</b>	<b>11.300</b>	<b>12.806</b>	<b>13.783</b>	<b>15.001</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	<b>7.491</b>	<b>16.007</b>	<b>5.488</b>	<b>5.263</b>	<b>517</b>	<b>1.010</b>	<b>1.604</b>	<b>2.039</b>	<b>2.434</b>	<b>2.936</b>	<b>3.384</b>	<b>3.869</b>	<b>3.853</b>	<b>4.275</b>	<b>4.680</b>	<b>5.200</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>7.402</b>	<b>15.881</b>	<b>5.529</b>	<b>5.325</b>	<b>536</b>	<b>993</b>	<b>1.475</b>	<b>1.922</b>	<b>2.413</b>	<b>2.889</b>	<b>3.328</b>	<b>3.817</b>	<b>3.818</b>	<b>4.260</b>	<b>4.676</b>	<b>5.164</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>89</b>	<b>126</b>	<b>(41)</b>	<b>(63)</b>	<b>(19)</b>	<b>17</b>	<b>129</b>	<b>117</b>	<b>21</b>	<b>47</b>	<b>56</b>	<b>52</b>	<b>35</b>	<b>15</b>	<b>4</b>	<b>36</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>13.623</b>	<b>14.584</b>	<b>15.157</b>	<b>15.034</b>	<b>1.606</b>	<b>2.804</b>	<b>3.820</b>	<b>5.024</b>	<b>5.968</b>	<b>7.861</b>	<b>8.947</b>	<b>10.387</b>	<b>11.335</b>	<b>12.821</b>	<b>13.787</b>	<b>15.037</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>3.981</b>	<b>4.365</b>	<b>4.097</b>	<b>4.016</b>	-	-	-	-	-	-	-	-	-	-	-	<b>4.242</b>	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>4.016</b>	<b>4.301</b>	<b>4.000</b>	<b>3.961</b>	-	-	-	-	-	-	-	-	-	-	-	<b>4.076</b>	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>11.487</b>	<b>12.421</b>	<b>13.090</b>	<b>12.307</b>	<b>1.386</b>	<b>2.311</b>	<b>3.064</b>	<b>4.126</b>	<b>4.885</b>	<b>6.545</b>	<b>7.403</b>	<b>8.582</b>	<b>9.422</b>	<b>10.686</b>	<b>11.489</b>	<b>13.002</b>	<b>K. Profit/Loss After Estimation of tax</b>

**Table 1.9.a.**  
**Laporan Laba / Rugi Kantor Cabang Dari Bank Swasta Nasional**  
**(Domestic Private Banks Income Statements)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	348.661	366.659	372.258	417.368	34.794	68.074	102.770	136.103	169.093	201.343	234.372	266.611	299.352	331.363	363.024	397.993	1. Interest Income
a. Dari Bank Indonesia	3.593	4.066	3.647	4.097	371	728	1.108	1.475	1.804	2.079	2.436	2.853	3.243	3.720	4.136	4.546	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.937	2.145	2.672	3.185	227	415	617	760	884	1.000	1.107	1.195	1.280	1.358	1.440	1.529	b. From interbank placement
c. Dari surat berharga	24.444	29.493	30.214	31.893	2.722	5.325	8.323	11.099	14.165	17.610	21.114	24.577	27.909	31.364	34.763	38.774	c. From securities
d. Dari Kredit yang diberikan	215.979	214.735	222.810	238.681	19.690	38.455	57.668	76.199	94.420	111.957	129.374	146.180	162.926	180.028	196.404	213.903	d. From credit
- kepada pihak ketiga bukan bank	214.474	212.946	220.465	235.716	19.449	37.981	56.951	75.247	93.239	110.545	127.710	144.279	160.784	177.631	193.762	211.020	- To Third Party non Bank
- kepada bank lain	1.505	1.789	2.344	2.966	241	474	717	951	1.181	1.412	1.665	1.901	2.142	2.397	2.642	2.883	- To other Bank
e. Lainnya	102.708	116.220	112.915	139.511	11.784	23.152	35.055	46.572	57.820	68.697	80.341	91.807	103.993	114.893	126.281	139.241	e. Others
2. Beban Bunga	205.146	216.598	215.825	255.469	20.972	40.765	61.494	81.397	100.863	119.253	138.646	157.856	177.304	195.489	213.727	233.876	2. Interest Expenses
a. Kepada Bank Indonesia	19	20	25	30	5	7	11	14	21	29	41	51	61	68	74	82	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.776	2.852	3.420	3.956	286	533	752	935	1.102	1.250	1.417	1.577	1.725	1.875	2.025	2.178	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	94.567	93.032	92.186	104.955	8.350	16.174	24.270	31.981	39.626	46.724	54.043	61.273	68.242	75.416	82.257	89.387	c. Third Party non Bank
- Giro	6.250	7.192	7.829	8.507	792	1.562	2.421	3.293	4.144	4.951	5.796	6.638	7.487	8.339	9.171	10.017	- Demand Deposit
- Tabungan	12.089	11.894	11.721	11.867	968	1.888	2.859	3.782	4.668	5.328	6.062	6.780	7.435	8.167	8.887	9.595	- Saving
- Simpanan Berjangka	76.228	73.947	72.636	84.581	6.589	12.724	18.989	24.906	30.813	36.446	42.185	47.855	53.321	58.910	64.199	69.775	- Time deposits
d. Surat Berharga	4.805	5.375	5.743	5.938	485	924	1.381	1.872	2.431	2.928	3.395	3.886	4.334	4.776	5.219	5.771	d. Securities
e. Pinjaman yang diterima	2.137	2.227	4.397	5.328	371	711	1.076	1.409	1.687	1.931	2.147	2.342	2.541	2.757	2.964	3.138	e. Loans received
f. Lainnya	100.721	113.061	109.997	135.205	11.423	22.354	33.946	45.111	55.825	66.283	77.466	88.543	100.186	110.348	120.931	133.033	f. Others
g. Koreksi atas pendapatan bunga	120	30	57	56	54	62	58	76	171	108	138	184	214	248	257	287	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	143.516	150.061	156.433	161.899	13.822	27.309	41.276	54.706	68.230	82.090	95.725	108.755	122.048	135.874	149.298	164.117	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	80.350	77.196	103.815	116.408	17.957	27.454	71.193	63.139	64.702	67.221	76.594	85.918	92.360	99.375	106.694	119.025	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	3.874	5.050	2.615	5.452	1.041	1.929	3.332	3.667	4.488	5.006	6.066	7.582	8.472	9.177	10.480	11.873	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	1.327	16	38	1	1	-	-	-	0	0	0	0	0	0	0	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	17	31	2	21	6	8	11	13	15	17	19	22	22	23	23	23	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	26.787	23.357	45.352	50.513	8.642	13.786	49.994	36.966	34.215	32.952	36.174	40.405	42.319	43.851	48.437	50.141	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	27.480	30.390	33.863	36.378	2.992	5.782	9.096	11.983	14.540	16.703	19.516	22.024	24.209	26.796	29.137	32.382	e. Deviden, gain from investment in shares with equity method
f. Lainnya	22.193	17.041	21.967	24.006	5.275	5.948	8.760	10.510	11.445	12.543	14.819	15.885	17.338	19.528	18.616	24.605	f. Others
2. Beban Operasional Selain Beban Bunga	179.234	167.818	194.464	205.787	24.665	42.157	93.233	95.286	107.177	118.995	135.510	153.770	172.260	186.182	201.564	224.577	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	708	668	1.289	524	81	243	595	497	540	717	662	626	682	594	543	544	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	5	141	15	281	0	-	-	83	83	3	3	3	3	3	3	52	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	26	17	1	6	4	4	4	6	8	10	10	14	15	17	18	68	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	21.951	19.439	41.966	43.246	8.325	12.406	46.618	34.095	30.451	28.558	30.888	36.195	39.022	38.901	41.187	42.138	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	65.868	49.130	46.810	50.700	6.858	10.950	16.835	23.357	30.521	35.839	41.804	46.274	53.798	59.644	63.436	75.389	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1.545	2.267	3.149	3.928	350	593	864	1.127	1.357	1.582	1.794	2.025	2.219	2.563	2.684	2.949	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	89.131	96.157	101.235	107.102	9.046	17.962	28.317	36.121	44.216	52.286	60.348	68.634	76.519	84.461	93.694	103.437	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	44.632	59.439	65.784	72.520	7.114	12.606	19.237	22.559	25.756	30.315	36.810	40.903	42.148	49.066	54.427	58.565	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	10.832	12.792	17.310	20.491	1.855	3.355	7.203	7.990	9.314	11.090	12.619	15.763	18.477	18.215	17.935	19.459	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	10.945	12.493	13.473	17.008	1.581	3.094	6.647	6.047	7.347	8.725	10.295	11.531	12.898	13.747	15.351	17.017	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	(113)	299	3.838	3.483	274	262	557	1.943	1.966	2.365	2.324	4.233	5.579	4.467	2.584	2.443	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	44.519	59.738	69.622	76.002	7.388	12.868	19.794	24.502	27.722	32.680	39.134	45.136	47.727	53.533	57.011	61.008	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	34.599	37.791	42.218	50.110	-	-	-	-	-	-	-	-	-	-	-	43.405	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	34.599	37.791	42.218	50.110	-	-	-	-	-	-	-	-	-	-	-	43.405	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	34.528	46.505	54.171	58.964	5.646	9.929	15.391	19.130	21.669	25.388	30.468	35.022	36.451	41.473	44.115	46.927	<b>K. Profit/Loss After Estimation of tax</b>

**Tabel 1.10.a.**  
**Laporan Laba / Rugi Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri**  
**(Foreign Owned Banks Income Statements)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	24.509	20.907	21.311	24.014	1.792	3.389	5.168	6.825	8.474	9.910	11.447	12.827	14.179	15.471	16.617	17.785	1. Interest Income
a. Dari Bank Indonesia	672	685	919	1.410	126	252	407	548	663	763	849	928	1.023	1.104	1.162	1.227	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	617	1.000	1.159	913	94	141	183	215	251	266	309	317	327	336	256	369	b. From interbank placement
c. Dari surat berharga	5.171	4.635	3.956	4.329	316	612	944	1.219	1.544	1.837	2.160	2.475	2.779	3.077	3.415	3.599	c. From securities
d. Dari Kredit yang diberikan	17.484	14.182	14.971	16.897	1.216	2.317	3.529	4.694	5.841	6.838	7.887	8.837	9.752	10.621	11.413	12.163	d. From credit
- kepada pihak ketiga bukan bank	17.069	13.783	14.437	16.346	1.180	2.247	3.423	4.557	5.671	6.642	7.666	8.590	9.491	10.348	11.136	11.874	- To Third Party non Bank
- kepada bank lain	415	400	534	551	36	70	106	137	170	195	221	246	261	273	277	289	- To other Bank
e. Lainnya	565	404	305	466	41	67	105	148	175	205	242	270	298	333	371	427	e. Others
2. Beban Bunga	6.362	5.666	5.446	6.259	442	847	1.343	1.744	2.196	2.584	2.963	3.305	3.631	3.946	4.245	4.557	2. Interest Expenses
a. Kepada Bank Indonesia	2	1	6	3	-	-	-	0	0	0	0	0	0	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	881	716	886	1.229	77	152	251	336	416	483	547	597	641	682	714	745	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.176	3.222	3.517	4.047	294	573	870	1.152	1.428	1.699	1.962	2.201	2.431	2.660	2.882	3.101	c. Third Party non Bank
- Giro	738	768	849	1.158	105	197	303	405	495	583	673	756	837	913	992	1.079	- Demand Deposit
- Tabungan	133	171	107	79	7	14	21	29	39	46	53	60	66	72	79	88	- Saving
- Simpanan Berjangka	3.306	2.283	2.561	2.810	183	361	545	718	894	1.071	1.237	1.385	1.529	1.675	1.811	1.934	- Time deposits
d. Surat Berharga	431	466	24	3	5	5	8	17	23	23	23	25	25	25	25	25	d. Securities
e. Pinjaman yang diterima	33	83	109	136	11	22	33	43	54	64	75	84	94	104	113	122	e. Loans received
f. Lainnya	838	1.177	904	841	55	95	182	196	274	314	355	397	439	474	509	563	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	18.147	15.240	15.864	17.756	1.350	2.542	3.825	5.081	6.278	7.326	8.484	9.522	10.548	11.525	12.372	13.228	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>																	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	72.982	82.720	74.116	63.346	14.478	29.293	80.241	81.932	80.332	87.100	96.206	103.931	111.329	114.721	127.826	141.646	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.179	2.095	2.156	2.329	390	661	968	1.234	1.500	1.633	1.779	1.927	2.020	2.091	2.225	2.370	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	390	-	3	-	-	-	-	-	-	0	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	22	87	30	38	6	24	26	91	102	124	124	124	126	127	127	215	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	63.350	74.107	66.122	56.347	13.496	27.591	77.820	78.738	76.588	82.841	91.487	98.729	105.698	108.548	121.066	134.591	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.727	4.906	4.371	4.131	314	640	938	1.222	1.456	1.744	2.005	2.321	2.556	2.828	3.112	3.432	e. Deviden, gain from investment in shares with equity method
f. Lainnya	1.314	1.525	1.435	502	272	376	489	647	685	758	811	831	928	1.127	1.177	1.038	f. Others
2. Beban Operasional Selain Beban Bunga	79.114	87.544	78.958	67.020	14.160	29.039	80.097	81.566	80.154	87.025	96.598	104.757	112.806	116.554	129.229	144.575	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.122	605	1.484	770	68	84	280	378	446	492	437	451	493	492	411	621	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	139	277	138	136	11	23	44	53	56	67	82	97	104	110	114	118	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	176	40	21	10	29	26	33	17	114	119	112	108	115	117	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	60.598	72.328	63.702	53.236	13.027	26.827	76.455	76.595	73.876	79.491	88.084	95.118	101.961	104.479	116.259	129.238	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	4.559	3.801	3.934	3.147	271	594	800	1.268	1.809	2.267	2.401	2.584	2.762	3.168	3.262	4.421	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	862	927	812	730	57	101	193	235	276	338	411	448	506	567	634	686	f. Losses from investment in shares with equity method, fees/commissions/ Others
g. Lainnya	11.834	9.606	8.712	8.962	705	1.400	2.296	3.010	3.658	4.353	5.068	5.940	6.867	7.630	8.434	9.374	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>12.015</b>	<b>10.417</b>	<b>11.022</b>	<b>14.082</b>	<b>1.668</b>	<b>2.796</b>	<b>3.968</b>	<b>5.447</b>	<b>6.456</b>	<b>7.401</b>	<b>8.093</b>	<b>8.697</b>	<b>9.070</b>	<b>9.692</b>	<b>10.969</b>	<b>10.299</b>	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	<b>901</b>	<b>821</b>	<b>960</b>	<b>938</b>	<b>18</b>	<b>132</b>	<b>1.122</b>	<b>848</b>	<b>767</b>	<b>668</b>	<b>982</b>	<b>1.118</b>	<b>1.356</b>	<b>1.331</b>	<b>1.134</b>	<b>1.325</b>	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>63</b>	<b>68</b>	<b>146</b>	<b>30</b>	<b>28</b>	<b>1</b>	<b>9</b>	<b>12</b>	<b>12</b>	<b>11</b>	<b>11</b>	<b>10</b>	<b>13</b>	<b>10</b>	<b>10</b>	<b>28</b>	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	<b>838</b>	<b>753</b>	<b>815</b>	<b>908</b>	<b>(10)</b>	<b>131</b>	<b>1.113</b>	<b>836</b>	<b>755</b>	<b>657</b>	<b>971</b>	<b>1.108</b>	<b>1.343</b>	<b>1.321</b>	<b>1.123</b>	<b>1.297</b>	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	<b>12.854</b>	<b>11.169</b>	<b>11.837</b>	<b>14.989</b>	<b>1.659</b>	<b>2.927</b>	<b>5.082</b>	<b>6.283</b>	<b>7.211</b>	<b>8.058</b>	<b>9.064</b>	<b>9.804</b>	<b>10.414</b>	<b>11.012</b>	<b>12.092</b>	<b>11.596</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>25</b>	<b>(61)</b>	<b>52</b>	<b>(84)</b>	<b>(4)</b>	<b>(5)</b>	<b>(3)</b>	<b>(9)</b>	<b>(15)</b>	<b>(41)</b>	<b>(36)</b>	<b>(40)</b>	<b>(56)</b>	<b>(65)</b>	<b>(64)</b>	<b>(89)</b>	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	<b>403</b>	<b>242</b>	<b>252</b>	<b>248</b>	<b>(4)</b>	<b>55</b>	<b>63</b>	<b>180</b>	<b>268</b>	<b>295</b>	<b>413</b>	<b>346</b>	<b>331</b>	<b>334</b>	<b>340</b>	<b>365</b>	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>8.418</b>	<b>7.784</b>	<b>8.618</b>	<b>10.517</b>	<b>1.206</b>	<b>2.017</b>	<b>3.579</b>	<b>4.203</b>	<b>4.923</b>	<b>5.494</b>	<b>6.122</b>	<b>6.734</b>	<b>7.172</b>	<b>7.637</b>	<b>8.477</b>	<b>7.488</b>	<b>K. Profit/Loss After Estimation of tax</b>

**Tabel 1.11.a.**  
**Rekening Administratif Bank Umum**  
**( Commercial Banks Off-Balance Sheet)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Tagihan Komitmen</b>	<b>628.115</b>	<b>673.484</b>	<b>1.063.037</b>	<b>904.442</b>	<b>987.785</b>	<b>1.137.056</b>	<b>1.274.359</b>	<b>1.206.940</b>	<b>1.129.116</b>	<b>1.127.954</b>	<b>1.153.075</b>	<b>1.065.070</b>	<b>1.136.999</b>	<b>1.077.130</b>	<b>1.081.939</b>	<b>1.037.780</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	20.586	29.244	17.310	14.277	14.520	21.245	25.258	23.673	22.402	27.914	32.727	33.995	33.817	43.276	42.933	42.308	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	597.813	641.745	1.040.333	883.237	964.200	1.101.814	1.238.326	1.167.777	1.097.345	1.089.275	1.109.062	1.020.456	1.094.163	1.024.075	1.028.536	987.245	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9.715	2.495	5.395	6.927	9.065	13.997	10.775	15.491	9.368	10.766	11.286	10.619	9.020	9.780	10.469	8.227	- Others
<b>Kewajiban Komitmen</b>	<b>1.983.571</b>	<b>2.160.722</b>	<b>2.724.780</b>	<b>2.659.102</b>	<b>2.764.087</b>	<b>2.860.330</b>	<b>3.142.712</b>	<b>3.051.998</b>	<b>2.867.698</b>	<b>2.851.036</b>	<b>2.937.717</b>	<b>2.853.890</b>	<b>2.913.442</b>	<b>2.891.211</b>	<b>2.877.217</b>	<b>2.820.197</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	1.304.240	1.408.258	1.545.055	1.603.199	1.630.089	1.650.319	1.670.676	1.630.264	1.619.082	1.607.955	1.654.927	1.637.483	1.655.809	1.693.574	1.681.806	1.643.288	- Undisbursed loan facilities to debtors
<i>Committed</i>	298.509	344.860	367.108	371.281	385.370	389.823	393.601	396.878	396.060	397.200	398.403	405.673	408.119	411.083	415.988	405.603	- Committed
<i>Uncommitted</i>	1.005.731	1.063.398	1.177.948	1.231.918	1.244.719	1.260.496	1.277.074	1.233.387	1.223.022	1.210.755	1.256.524	1.231.810	1.247.690	1.282.491	1.265.818	1.237.685	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	12.370	11.229	10.181	16.622	16.574	16.703	15.465	15.577	16.923	14.944	14.710	17.675	16.966	16.550	18.627	19.402	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.581	3.011	1.897	5.138	6.454	5.919	5.570	5.272	4.575	3.348	4.072	5.007	4.506	3.824	4.173	4.843	- Committed
<i>Uncommitted</i>	10.789	8.218	8.284	11.484	10.120	10.784	9.894	10.306	12.348	11.596	10.638	12.668	12.460	12.726	14.454	14.559	- Uncommitted
- Irrevocable L/C yang masih berjalan	66.353	77.108	88.144	67.522	65.496	70.101	75.736	63.627	58.061	55.093	55.453	59.763	60.179	63.486	64.516	68.511	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	594.212	659.107	1.075.275	961.666	1.040.547	1.106.741	1.368.806	1.329.645	1.164.136	1.162.686	1.201.206	1.127.850	1.171.407	1.107.896	1.102.929	1.080.952	- Outstanding spot and derivatives (sold)
- Lainnya	6.397	5.020	6.126	10.093	11.380	16.466	12.029	12.884	9.496	10.356	11.421	11.119	9.081	9.706	9.340	8.044	- Others
<b>Tagihan Kontinjensi</b>	<b>334.875</b>	<b>316.330</b>	<b>286.136</b>	<b>273.864</b>	<b>261.192</b>	<b>245.546</b>	<b>316.882</b>	<b>291.043</b>	<b>291.015</b>	<b>286.005</b>	<b>302.116</b>	<b>289.355</b>	<b>276.620</b>	<b>272.298</b>	<b>274.419</b>	<b>275.006</b>	<b>Contingent Claims</b>
- Garansi yang diterima	288.776	264.819	248.740	226.961	217.076	200.024	260.748	244.934	243.365	236.688	248.208	233.046	224.395	218.591	221.226	222.265	- Received guarantees
- Pendapatan bunga dalam penyelesaian	42.161	46.949	32.405	40.966	38.389	39.383	49.686	40.782	42.232	46.563	48.765	44.576	45.880	45.128	44.416	44.416	- Accrued interest
- Lainnya	3.938	4.562	4.991	5.936	5.727	6.139	6.449	6.619	6.868	7.085	7.345	7.544	7.649	7.827	8.065	8.325	- Others
<b>Kewajiban Kontinjensi</b>	<b>304.665</b>	<b>339.278</b>	<b>366.334</b>	<b>365.644</b>	<b>333.292</b>	<b>345.387</b>	<b>371.170</b>	<b>350.674</b>	<b>339.105</b>	<b>339.115</b>	<b>341.604</b>	<b>335.447</b>	<b>341.020</b>	<b>339.723</b>	<b>333.639</b>	<b>341.684</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	302.542	337.695	364.514	363.078	330.709	342.751	368.456	347.948	336.325	336.365	338.793	332.675	338.236	336.810	330.632	338.920	- Issued guarantees
- Lainnya	2.124	1.583	1.820	2.566	2.583	2.636	2.714	2.725	2.780	2.750	2.812	2.772	2.784	2.913	3.006	2.764	- Others
<b>Lainnya</b>	<b>309.064</b>	<b>392.512</b>	<b>445.955</b>	<b>491.618</b>	<b>494.469</b>	<b>503.105</b>	<b>516.340</b>	<b>515.001</b>	<b>519.758</b>	<b>525.195</b>	<b>531.491</b>	<b>535.297</b>	<b>536.904</b>	<b>546.791</b>	<b>548.338</b>	<b>566.622</b>	<b>Others</b>
- Penerusan Kredit	9.441	10.422	12.072	14.246	14.154	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	12.982	12.960	12.966	- Channelling
- Aset produktif yang dihapusbukukan	274.724	350.961	392.081	430.741	433.673	442.048	454.376	453.348	458.142	463.348	469.631	473.256	474.350	483.831	485.071	500.846	- Written off earning assets
Kredit yang diberikan	262.748	339.745	383.718	421.711	424.404	432.969	445.116	444.220	449.040	454.155	460.328	463.942	464.235	473.621	474.790	490.473	- Credit disbursed
Lainnya	11.976	11.216	8.363	9.030	9.269	9.079	9.261	9.128	9.102	9.194	9.302	9.313	10.115	10.210	10.281	10.373	- Others
- Aset produktif yang dihapusstagh	24.900	31.129	41.802	46.632	46.642	47.156	48.220	48.018	48.081	48.353	48.672	48.933	49.575	49.978	50.307	52.809	- Charged off earning assets
Kredit yang diberikan	17.557	23.573	34.238	39.304	39.317	39.806	40.843	40.660	40.720	40.982	41.266	41.596	42.233	42.613	42.976	45.429	- Credit disbursed
Lainnya	7.343	7.556	7.564	7.328	7.325	7.350	7.377	7.357	7.361	7.370	7.406	7.337	7.342	7.364	7.331	7.380	- Others



**Tabel 1.12.a.**  
**Rekening Administratif Bank Persero**  
**(State Owned Banks Off-Balance Sheet)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Tagihan Komitmen</b>	<b>77.543</b>	<b>80.977</b>	<b>348.931</b>	<b>178.892</b>	<b>186.838</b>	<b>232.194</b>	<b>245.636</b>	<b>230.049</b>	<b>193.380</b>	<b>203.604</b>	<b>212.127</b>	<b>207.322</b>	<b>229.763</b>	<b>222.230</b>	<b>214.743</b>	<b>212.808</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	77.085	80.514	348.421	178.714	186.663	232.022	245.329	229.570	192.985	203.223	211.748	206.899	229.376	221.867	214.452	212.512	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	459	462	510	178	176	171	307	479	395	381	379	423	387	363	291	296	- Others
<b>Kewajiban Komitmen</b>	<b>413.368</b>	<b>444.740</b>	<b>760.781</b>	<b>630.918</b>	<b>650.935</b>	<b>646.966</b>	<b>729.051</b>	<b>689.810</b>	<b>647.498</b>	<b>640.129</b>	<b>676.715</b>	<b>650.832</b>	<b>680.354</b>	<b>682.519</b>	<b>673.592</b>	<b>653.065</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	309.129	316.472	363.852	384.510	390.325	390.509	395.690	371.039	386.798	367.736	378.829	353.454	361.713	379.689	381.935	350.189	- Undisbursed loan facilities to debtors
- Fasilitas kredit kepada bank lain yang belum ditarik	442	478	220	4.358	4.273	4.322	4.567	4.334	4.381	4.126	4.292	4.084	4.032	4.005	4.345	4.251	- Undisbursed loan facilities to other banks
- Irrevocable L/C yang masih berjalan	31.189	36.367	40.819	34.403	33.807	36.041	36.836	35.200	33.225	32.048	30.315	32.516	32.607	34.065	33.867	34.576	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	72.605	91.422	355.888	207.633	222.517	216.081	291.945	279.223	223.081	236.208	263.266	260.764	281.988	264.749	253.432	264.037	- Outstanding spot and derivatives (sold)
- Lainnya	2	2	2	14	14	13	13	13	13	13	13	13	13	12	12	12	- Others
<b>Tagihan Kontinjensi</b>	<b>72.249</b>	<b>75.579</b>	<b>59.370</b>	<b>67.408</b>	<b>66.921</b>	<b>67.069</b>	<b>77.089</b>	<b>73.289</b>	<b>77.194</b>	<b>79.381</b>	<b>82.771</b>	<b>82.550</b>	<b>84.212</b>	<b>84.246</b>	<b>82.661</b>	<b>84.460</b>	<b>Contingent Claims</b>
- Garansi yang diterima	40.367	38.818	39.077	44.596	43.534	43.219	52.241	48.147	51.159	51.374	52.206	51.991	53.267	51.447	49.912	51.866	- Received guarantees
- Pendapatan bunga dalam penyelesaian	28.783	33.168	16.189	17.846	18.331	18.715	19.619	19.828	20.603	22.445	24.879	24.760	25.035	26.793	26.279	26.379	- Accrued interest
- Lainnya	3.099	3.593	4.105	4.966	5.056	5.136	5.229	5.314	5.432	5.561	5.686	5.798	5.909	6.006	6.122	6.215	- Others
<b>Kewajiban Kontinjensi</b>	<b>170.439</b>	<b>193.096</b>	<b>209.293</b>	<b>219.994</b>	<b>197.526</b>	<b>204.320</b>	<b>223.775</b>	<b>212.571</b>	<b>203.930</b>	<b>208.758</b>	<b>210.333</b>	<b>205.681</b>	<b>211.842</b>	<b>213.599</b>	<b>211.438</b>	<b>218.809</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	169.929	192.450	208.451	218.787	196.305	203.061	222.454	211.213	202.500	207.321	208.878	204.218	210.396	212.127	209.966	217.325	- Issued guarantees
- Lainnya	510	646	842	1.207	1.222	1.259	1.320	1.358	1.431	1.436	1.455	1.463	1.446	1.472	1.473	1.484	- Others
<b>Lainnya</b>	<b>154.101</b>	<b>202.482</b>	<b>232.267</b>	<b>253.628</b>	<b>254.886</b>	<b>260.759</b>	<b>267.475</b>	<b>266.527</b>	<b>269.166</b>	<b>269.952</b>	<b>272.432</b>	<b>273.456</b>	<b>276.090</b>	<b>277.489</b>	<b>278.958</b>	<b>284.230</b>	<b>Others</b>
- Penerusan Kredit	4.600	4.522	5.115	5.160	4.974	4.848	4.853	4.808	4.776	4.765	4.548	4.529	4.500	4.495	4.485	4.488	- Channelling
- Aset produktif yang dihapusbukukan	149.366	197.827	227.010	248.332	249.780	255.772	262.464	261.575	264.248	265.048	267.742	268.785	271.445	272.851	274.333	279.604	- Written off earning assets
- Kredit yang diberikan	145.655	194.900	224.154	245.610	247.063	253.042	259.696	258.835	261.512	262.319	265.002	266.045	268.700	270.112	271.603	276.873	- Credit disbursed
- Lainnya	3.711	2.926	2.857	2.722	2.717	2.730	2.768	2.740	2.736	2.730	2.740	2.745	2.739	2.730	2.731	2.731	- Others
- Aset produktif yang dihapusstagh	135	134	142	136	132	139	158	144	142	138	142	142	145	143	139	139	- Charged off earning assets
- Kredit yang diberikan	135	134	142	136	132	139	158	144	142	138	142	142	145	143	139	139	- Credit disbursed
- Lainnya	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	- Others

**Tabel 1.13.a.**  
**Rekening Administratif BPD**  
**(Regional Development Banks Off-Balance Sheet)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Tagihan Komitmen</b>	<b>5.265</b>	<b>708</b>	<b>5.262</b>	<b>5.439</b>	<b>6.856</b>	<b>8.309</b>	<b>6.944</b>	<b>10.802</b>	<b>7.127</b>	<b>7.150</b>	<b>8.808</b>	<b>9.796</b>	<b>8.668</b>	<b>8.937</b>	<b>11.240</b>	<b>7.324</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	86	79	0	138	138	138	138	138	138	138	138	138	138	138	138	108	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	1.309	212	988	365	1.033	2.283	551	2.527	1.645	1.179	2.552	3.289	2.038	2.082	4.078	885	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.870	417	4.273	4.936	5.685	5.889	6.254	8.137	5.344	5.833	6.117	6.369	6.491	6.717	7.054	6.330	- Others
<b>Kewajiban Komitmen</b>	<b>19.889</b>	<b>22.410</b>	<b>26.074</b>	<b>31.921</b>	<b>35.700</b>	<b>35.774</b>	<b>33.844</b>	<b>36.705</b>	<b>32.789</b>	<b>32.713</b>	<b>33.957</b>	<b>34.800</b>	<b>31.007</b>	<b>30.369</b>	<b>32.491</b>	<b>28.035</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	14.028	20.163	20.832	26.403	29.024	27.777	27.635	28.464	25.532	25.255	25.163	25.110	23.262	22.223	21.940	21.200	- Undisbursed loan facilities to debtors
<i>Committed</i>	4.827	6.781	7.549	8.648	8.663	7.081	6.968	6.390	6.177	5.958	6.049	5.847	5.609	5.358	5.339	4.826	- Committed
<i>Uncommitted</i>	9.201	13.382	13.283	17.755	20.361	20.696	20.667	22.074	19.354	19.298	19.114	19.262	17.652	16.865	16.600	16.374	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	541	554	317	299	312	256	274	181	213	312	559	568	642	705	918	826	- Undisbursed loan facilities to other banks
<i>Committed</i>	43	109	53	25	26	26	27	13	7	52	115	121	151	160	166	117	- Committed
<i>Uncommitted</i>	497	444	264	274	286	230	247	168	207	260	443	447	491	544	752	709	- Uncommitted
- Irrevocable L/C yang masih berjalan	168	305	321	98	93	195	203	187	116	101	134	119	127	114	134	116	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	1.268	50	106	157	736	1.944	252	2.199	1.354	1.146	2.326	3.045	1.282	1.746	3.830	651	- Outstanding spot and derivatives (sold)
- Lainnya	3.885	1.339	4.498	4.964	5.535	5.602	5.481	5.673	5.574	5.899	5.775	5.958	5.695	5.582	5.670	5.242	- Others
<b>Tagihan Kontinjensi</b>	<b>6.166</b>	<b>6.271</b>	<b>6.846</b>	<b>7.671</b>	<b>7.388</b>	<b>7.788</b>	<b>8.015</b>	<b>7.958</b>	<b>7.909</b>	<b>8.014</b>	<b>8.158</b>	<b>8.269</b>	<b>8.450</b>	<b>8.519</b>	<b>8.483</b>	<b>8.406</b>	<b>Contingent Claims</b>
- Garansi yang diterima	2.133	1.744	1.801	1.779	1.737	1.782	1.911	1.824	1.813	1.794	1.801	1.779	1.824	1.818	1.786	1.807	- Received guarantees
- Pendapatan bunga dalam penyelesaian	3.519	3.934	4.287	5.063	5.123	5.143	5.233	5.256	5.207	5.314	5.440	5.565	5.692	5.743	5.743	5.607	- Accrued interest
- Lainnya	515	594	759	829	528	863	871	878	889	906	917	925	934	946	955	992	- Others
<b>Kewajiban Kontinjensi</b>	<b>10.678</b>	<b>10.985</b>	<b>10.938</b>	<b>9.375</b>	<b>5.147</b>	<b>4.694</b>	<b>4.783</b>	<b>4.949</b>	<b>5.007</b>	<b>4.882</b>	<b>4.990</b>	<b>5.159</b>	<b>5.722</b>	<b>5.930</b>	<b>5.983</b>	<b>6.066</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	10.336	10.983	10.936	9.254	5.137	4.684	4.773	4.939	4.997	4.766	4.874	5.044	5.610	5.818	5.873	5.960	- Issued guarantees
- Lainnya	342	1	3	121	9	11	10	10	10	116	116	114	112	110	107	107	- Others
<b>Lainnya</b>	<b>16.799</b>	<b>19.965</b>	<b>22.919</b>	<b>24.980</b>	<b>25.287</b>	<b>25.120</b>	<b>25.238</b>	<b>25.384</b>	<b>25.791</b>	<b>25.805</b>	<b>26.473</b>	<b>26.578</b>	<b>26.649</b>	<b>26.693</b>	<b>26.814</b>	<b>27.679</b>	<b>Others</b>
- Penerusan Kredit	2.278	2.006	1.914	1.841	1.838	1.844	1.837	1.829	1.828	1.820	1.818	1.816	1.815	1.821	1.810	1.815	- Channelling
- Aset produktif yang dihapusbukukan	14.409	17.813	20.843	22.977	23.287	23.100	23.224	23.378	23.786	23.810	24.425	24.601	24.673	24.709	24.842	25.702	- Written off earning assets
Kredit yang diberikan	13.916	17.466	20.211	22.227	22.314	22.355	22.475	22.629	23.040	23.066	23.709	23.867	23.936	23.973	24.105	24.965	- Credit disbursed
Lainnya	493	347	632	750	973	745	749	749	746	743	716	734	736	736	736	737	- Others
- Aset produktif yang dihapustagih	112	146	162	162	162	177	177	178	177	175	230	162	162	162	162	161	- Charged off earning assets
Kredit yang diberikan	112	112	162	162	162	162	162	162	162	162	162	162	162	162	162	161	- Credit disbursed
Lainnya	-	34	-	-	-	15	16	16	15	13	68	-	-	-	-	-	- Others

**Tabel 1.14.a.**  
**Rekening Administratif Bank Swasta Nasional**  
**(Domestic Private Banks Off-Balance Sheet)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Tagihan Komitmen</b>	<b>222.087</b>	<b>323.982</b>	<b>383.527</b>	<b>372.476</b>	<b>402.274</b>	<b>461.408</b>	<b>514.489</b>	<b>477.992</b>	<b>434.453</b>	<b>429.265</b>	<b>441.891</b>	<b>425.152</b>	<b>442.493</b>	<b>438.655</b>	<b>455.132</b>	<b>422.255</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	20.501	29.165	17.310	14.139	14.382	21.107	25.120	23.535	22.264	27.776	32.589	33.857	33.679	43.138	42.825	42.200	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	196.200	293.201	365.623	356.524	384.688	432.364	485.155	447.582	408.559	396.937	404.513	387.469	406.672	392.817	409.182	378.455	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	5.386	1.616	594	1.813	3.205	7.937	4.213	6.875	3.629	4.552	4.789	3.827	2.142	2.700	3.125	1.600	- Others
<b>Kewajiban Komitmen</b>	<b>945.386</b>	<b>1.177.717</b>	<b>1.347.495</b>	<b>1.356.751</b>	<b>1.419.196</b>	<b>1.512.862</b>	<b>1.594.097</b>	<b>1.538.906</b>	<b>1.469.574</b>	<b>1.466.090</b>	<b>1.507.243</b>	<b>1.499.876</b>	<b>1.510.621</b>	<b>1.512.653</b>	<b>1.502.328</b>	<b>1.480.366</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	693.570	823.428	895.509	907.865	945.485	958.143	962.403	949.996	922.596	938.564	965.817	980.597	987.216	1.001.629	995.244	990.205	- Undisbursed loan facilities to debtors
<i>Committed</i>	213.198	245.345	261.417	264.313	275.310	281.211	277.508	283.147	282.025	286.532	288.126	295.796	298.365	301.289	309.509	306.028	- Committed
<i>Uncommitted</i>	480.373	578.083	634.092	643.552	670.176	676.931	684.894	666.849	640.571	652.033	677.691	684.801	688.851	700.340	685.734	684.176	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	3.363	9.673	8.944	9.125	9.980	9.570	8.860	8.036	7.399	6.085	6.831	7.535	7.008	7.083	8.444	9.616	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.501	2.895	1.762	2.852	4.237	3.639	3.063	3.003	2.463	1.244	1.934	2.433	2.019	1.730	1.726	2.495	- Committed
<i>Uncommitted</i>	1.862	6.778	7.183	6.273	5.742	5.931	5.798	5.033	4.936	4.841	4.897	5.102	4.989	5.353	6.718	7.122	- Uncommitted
- Irrevocable L/C yang masih berjalan	27.658	34.323	40.902	30.167	28.466	29.720	32.543	24.634	21.617	20.819	21.941	24.056	24.532	26.472	27.725	31.550	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	218.541	306.634	400.542	404.490	429.433	504.580	583.757	549.042	514.053	496.177	507.021	482.544	488.491	473.356	467.262	446.205	- Outstanding spot and derivatives (sold)
- Lainnya	2.253	3.659	1.597	5.104	5.832	10.850	6.535	7.197	3.908	4.445	5.633	5.142	3.373	4.112	3.653	2.790	- Others
<b>Tagihan Kontinjensi</b>	<b>156.668</b>	<b>140.103</b>	<b>177.132</b>	<b>166.396</b>	<b>158.673</b>	<b>138.890</b>	<b>193.724</b>	<b>173.606</b>	<b>172.261</b>	<b>167.063</b>	<b>173.372</b>	<b>170.406</b>	<b>159.897</b>	<b>156.742</b>	<b>153.670</b>	<b>153.744</b>	<b>Contingent Claims</b>
- Garansi yang diterima	147.051	130.537	165.746	148.732	144.159	123.812	169.093	159.340	157.342	152.606	157.061	155.263	145.968	143.198	140.574	140.667	- Received guarantees
- Pendapatan bunga dalam penyelesaian	9.304	9.202	11.274	17.540	14.392	14.954	24.299	13.855	14.389	13.858	15.591	14.347	13.143	12.686	12.122	11.971	- Accrued interest
- Lainnya	313	364	112	124	122	124	332	411	530	599	720	797	786	858	973	1.106	- Others
<b>Kewajiban Kontinjensi</b>	<b>81.511</b>	<b>103.182</b>	<b>111.557</b>	<b>103.901</b>	<b>98.599</b>	<b>102.675</b>	<b>106.468</b>	<b>100.284</b>	<b>98.578</b>	<b>95.662</b>	<b>96.191</b>	<b>94.351</b>	<b>92.578</b>	<b>91.056</b>	<b>88.876</b>	<b>89.493</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	80.241	102.246	110.581	102.663	97.247	101.308	105.084	98.926	97.238	94.465	94.951	93.156	91.352	89.728	87.452	88.320	- Issued guarantees
- Lainnya	1.270	936	976	1.238	1.352	1.367	1.384	1.358	1.340	1.197	1.240	1.195	1.226	1.329	1.423	1.173	- Others
<b>Lainnya</b>	<b>119.609</b>	<b>155.992</b>	<b>174.882</b>	<b>197.442</b>	<b>198.688</b>	<b>201.526</b>	<b>207.313</b>	<b>206.783</b>	<b>208.450</b>	<b>213.045</b>	<b>216.100</b>	<b>218.693</b>	<b>217.338</b>	<b>225.597</b>	<b>225.301</b>	<b>236.336</b>	<b>Others</b>
- Penerusan Kredit	2.563	3.894	5.043	7.245	7.342	7.209	7.053	6.998	6.931	6.909	6.823	6.764	6.665	6.665	6.664	6.663	- Channelling
- Aset produktif yang dihapusbukukan	94.820	124.478	132.216	146.669	147.811	150.302	155.227	154.925	156.590	160.928	163.815	166.139	164.252	172.105	171.709	181.268	- Written off earning assets
Kredit yang diberikan	87.203	116.686	127.493	141.263	142.384	144.850	149.634	149.437	151.121	155.358	158.120	160.451	157.769	165.522	165.046	174.514	- Credit disbursed
Lainnya	7.617	7.791	4.724	5.407	5.428	5.452	5.592	5.488	5.469	5.695	5.688	6.483	6.583	6.664	6.754	6.754	- Others
- Aset produktif yang dihapustagih	22.227	27.621	37.623	43.528	43.535	44.015	45.034	44.860	44.929	45.208	45.462	45.790	46.422	46.827	46.928	48.406	- Charged off earning assets
Kredit yang diberikan	14.977	20.191	30.151	36.200	36.210	36.681	37.673	37.519	37.583	37.851	38.125	38.452	39.080	39.463	39.597	41.076	- Credit disbursed
Lainnya	7.251	7.430	7.472	7.328	7.325	7.334	7.361	7.342	7.346	7.357	7.338	7.337	7.342	7.364	7.331	7.330	- Others

**Tabel 1.15.a.**  
**Rekening Administratif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri**  
**(Foreign Owned Banks Off-Balance Sheet)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Tagihan Komitmen</b>	<b>323.220</b>	<b>267.818</b>	<b>325.317</b>	<b>347.635</b>	<b>391.817</b>	<b>435.145</b>	<b>507.291</b>	<b>488.097</b>	<b>494.156</b>	<b>487.936</b>	<b>490.249</b>	<b>422.800</b>	<b>456.076</b>	<b>407.309</b>	<b>400.825</b>	<b>395.393</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	323.220	267.818	325.300	347.635	391.817	435.145	507.291	488.097	494.156	487.936	490.249	422.800	456.076	407.309	400.825	395.393	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	0	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Kewajiban Komitmen</b>	<b>604.929</b>	<b>513.160</b>	<b>590.431</b>	<b>639.512</b>	<b>658.256</b>	<b>664.728</b>	<b>785.719</b>	<b>786.578</b>	<b>717.837</b>	<b>712.103</b>	<b>719.802</b>	<b>668.382</b>	<b>691.460</b>	<b>665.670</b>	<b>668.806</b>	<b>658.731</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	287.512	248.196	264.862	284.421	265.256	273.891	284.949	280.765	284.157	276.400	285.118	278.322	283.618	290.033	282.687	281.694	- Undisbursed loan facilities to debtors
<i>Committed</i>	52.025	55.335	60.058	60.574	59.796	61.011	63.978	64.515	63.896	62.995	62.497	62.696	61.286	61.048	59.028	54.046	- Committed
<i>Uncommitted</i>	235.488	192.861	204.804	223.847	205.460	212.880	220.971	216.250	220.261	213.405	222.621	215.625	222.332	228.985	223.659	227.649	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	8.023	524	701	2.840	2.010	2.555	1.763	3.027	4.930	4.422	3.028	5.487	5.284	4.757	4.919	4.708	- Undisbursed loan facilities to other banks
<i>Committed</i>	0	-	83	-	-	-	-	-	-	-	-	437	372	-	-	-	- Committed
<i>Uncommitted</i>	8.023	524	618	2.840	2.010	2.555	1.763	3.027	4.930	4.422	3.028	5.050	4.912	4.757	4.919	4.708	- Uncommitted
- Irrevocable L/C yang masih berjalan	7.339	6.120	6.102	2.855	3.129	4.145	6.155	3.605	3.104	2.126	3.062	3.072	2.913	2.835	2.789	2.269	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	301.797	258.300	318.739	349.386	387.861	384.137	492.853	499.181	425.648	429.156	428.593	381.497	399.646	368.045	378.405	370.059	- Outstanding spot and derivatives (sold)
- Lainnya	257	20	28	10	-	-	-	-	-	-	-	5	-	-	5	-	- Others
<b>Tagihan Kontinjensi</b>	<b>99.791</b>	<b>94.377</b>	<b>42.788</b>	<b>32.390</b>	<b>28.206</b>	<b>31.799</b>	<b>38.055</b>	<b>36.190</b>	<b>33.652</b>	<b>31.548</b>	<b>37.815</b>	<b>24.730</b>	<b>24.061</b>	<b>22.791</b>	<b>29.605</b>	<b>28.396</b>	<b>Contingent Claims</b>
- Garansi yang diterima	99.225	93.721	42.117	31.854	27.646	31.211	37.503	35.623	33.051	30.913	37.139	24.013	23.336	22.129	28.954	27.925	- Received guarantees
- Pendapatan bunga dalam penyelesaian	555	644	656	518	543	571	534	551	584	615	654	693	705	644	636	459	- Accrued interest
- Lainnya	11	12	16	17	17	17	17	17	17	20	22	24	20	17	15	13	- Others
<b>Kewajiban Kontinjensi</b>	<b>42.037</b>	<b>32.009</b>	<b>34.546</b>	<b>32.374</b>	<b>32.020</b>	<b>33.698</b>	<b>36.145</b>	<b>32.870</b>	<b>31.590</b>	<b>29.813</b>	<b>30.090</b>	<b>30.257</b>	<b>30.878</b>	<b>29.137</b>	<b>27.342</b>	<b>27.316</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	42.035	32.009	34.546	32.374	32.020	33.698	36.145	32.870	31.590	29.813	30.090	30.257	30.878	29.137	27.342	27.316	- Issued guarantees
- Lainnya	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Lainnya</b>	<b>18.555</b>	<b>14.073</b>	<b>15.887</b>	<b>15.568</b>	<b>15.608</b>	<b>15.699</b>	<b>16.313</b>	<b>16.307</b>	<b>16.352</b>	<b>16.394</b>	<b>16.487</b>	<b>16.570</b>	<b>16.827</b>	<b>17.012</b>	<b>17.265</b>	<b>18.376</b>	<b>Others</b>
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	16.129	10.844	12.012	12.762	12.795	12.874	13.462	13.471	13.518	13.562	13.649	13.731	13.981	14.165	14.186	14.273	- Written off earning assets
Kredit yang diberikan	15.973	10.693	11.860	12.611	12.644	12.723	13.311	13.320	13.367	13.411	13.498	13.579	13.829	14.014	14.035	14.122	- Credit disbursed
Lainnya	156	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	- Others
- Aset produktif yang dihapustagih	2.425	3.229	3.875	2.806	2.813	2.825	2.851	2.836	2.834	2.831	2.838	2.839	2.846	2.846	3.079	4.103	- Charged off earning assets
Kredit yang diberikan	2.333	3.137	3.783	2.806	2.813	2.825	2.851	2.836	2.834	2.831	2.838	2.839	2.846	2.846	3.079	4.053	- Credit disbursed
Lainnya	92	92	92	-	-	-	-	-	-	-	-	-	-	-	-	50	- Others

**Tabel 1.16.a.**  
**Kinerja Bank Umum Konvensional**  
**(Commercial Banks Performance)**  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>22,93</b>	<b>23,18</b>	<b>22,97</b>	<b>23,40</b>	<b>22,83</b>	<b>22,33</b>	<b>21,67</b>	<b>22,08</b>	<b>22,20</b>	<b>22,55</b>	<b>23,03</b>	<b>23,50</b>	<b>23,52</b>	<b>23,83</b>	<b>24,25</b>	<b>23,89</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	1.052.597	1.166.002	1.269.616	1.377.558	1.325.611	1.309.621	1.311.595	1.304.954	1.298.772	1.306.117	1.332.881	1.355.083	1.355.177	1.368.315	1.377.782	1.360.376	- Capital
- ATMR	4.589.611	5.029.816	5.526.581	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>21,19</b>	<b>21,50</b>	<b>21,29</b>	<b>21,86</b>	<b>21,20</b>	<b>20,67</b>	<b>19,95</b>	<b>20,33</b>	<b>20,53</b>	<b>20,89</b>	<b>21,36</b>	<b>21,76</b>	<b>21,83</b>	<b>22,06</b>	<b>22,48</b>	<b>22,24</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	972.350	1.081.234	1.176.700	1.286.968	1.230.880	1.212.520	1.207.644	1.201.263	1.201.551	1.210.353	1.236.481	1.254.842	1.257.632	1.267.029	1.277.284	1.266.316	- Core Capital (Tier I)
- ATMR	4.589.611	5.029.816	5.526.581	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	- Risk Weighted Assets
<b>ROA (%)</b>	<b>2,23</b>	<b>2,45</b>	<b>2,55</b>	<b>2,47</b>	<b>2,70</b>	<b>2,49</b>	<b>2,57</b>	<b>2,34</b>	<b>2,06</b>	<b>1,94</b>	<b>1,90</b>	<b>1,90</b>	<b>1,76</b>	<b>1,70</b>	<b>1,64</b>	<b>1,59</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	136.048	165.196	186.912	194.916	217.089	201.639	211.615	193.070	169.888	160.578	156.907	157.796	146.649	142.368	138.082	134.529	- Profit
- Rata-rata total aset	6.106.959	6.730.350	7.329.250	7.880.981	8.039.018	8.110.478	8.221.380	8.241.134	8.246.434	8.257.688	8.274.161	8.308.424	8.350.416	8.384.637	8.410.213	8.440.183	- Average total assets
<b>BOPO (%)</b>	<b>82,22</b>	<b>78,64</b>	<b>77,86</b>	<b>79,39</b>	<b>83,49</b>	<b>83,62</b>	<b>88,84</b>	<b>84,85</b>	<b>84,96</b>	<b>84,94</b>	<b>85,09</b>	<b>84,97</b>	<b>86,15</b>	<b>86,27</b>	<b>86,04</b>	<b>86,58</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	624.173	603.178	638.990	735.429	90.545	169.151	321.462	344.123	385.347	437.488	503.612	564.889	640.844	709.898	763.058	849.954	- Operating Expenses
- Pendapatan Operasional	759.146	766.975	820.646	926.303	108.454	202.279	361.830	405.567	453.579	515.035	591.889	664.792	743.833	822.880	886.882	981.650	- Operating Income
<b>NIM (%)</b>	<b>5,63</b>	<b>5,32</b>	<b>5,14</b>	<b>4,91</b>	<b>4,96</b>	<b>4,81</b>	<b>4,31</b>	<b>4,57</b>	<b>4,50</b>	<b>4,46</b>	<b>4,44</b>	<b>4,43</b>	<b>4,41</b>	<b>4,41</b>	<b>4,41</b>	<b>4,45</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	329.913	342.731	360.412	370.095	383.772	375.210	340.943	361.863	356.916	354.497	353.357	354.022	355.126	356.551	357.911	361.932	- Interest income net
- Rata-rata total aset produktif	5.854.786	6.445.076	7.016.192	7.538.955	7.741.917	7.806.265	7.908.138	7.923.909	7.928.274	7.945.045	7.964.420	8.000.338	8.046.171	8.080.307	8.108.233	8.136.641	- Average total earning assets
<b>LDR (%)</b>	<b>90,70</b>	<b>90,04</b>	<b>94,78</b>	<b>94,43</b>	<b>93,36</b>	<b>92,50</b>	<b>92,55</b>	<b>92,18</b>	<b>90,94</b>	<b>89,10</b>	<b>88,09</b>	<b>85,38</b>	<b>83,46</b>	<b>83,07</b>	<b>82,33</b>	<b>82,54</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	4.199.713	4.548.155	5.092.584	5.391.846	5.279.629	5.313.982	5.483.646	5.382.545	5.355.885	5.316.379	5.301.453	5.286.411	5.290.086	5.237.755	5.201.894	5.235.027	- Total Credit to third party
- Total Dana Pihak Ketiga	4.630.352	5.050.984	5.372.841	5.709.670	5.655.237	5.744.590	5.924.944	5.839.044	5.889.605	5.967.088	6.018.481	6.191.910	6.338.774	6.305.140	6.318.538	6.342.538	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,50</b>	<b>18,56</b>	<b>14,96</b>	<b>15,51</b>	<b>15,58</b>	<b>15,10</b>	<b>16,21</b>	<b>16,18</b>	<b>17,42</b>	<b>17,66</b>	<b>19,80</b>	<b>19,41</b>	<b>19,45</b>	<b>18,69</b>	<b>18,89</b>	<b>18,91</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	837.433	963.833	899.937	902.889	838.781	823.148	928.119	861.939	950.187	925.093	1.084.439	1.052.921	1.062.867	986.758	980.630	1.009.045	- Primary Liquid Asset
- Aset Likuid Sekunder	296.098	353.504	259.472	370.524	413.397	412.067	440.462	481.066	489.835	542.765	573.795	606.611	626.541	638.319	656.787	651.176	- Secondary Liquid assets
- Total Aset	6.475.602	7.099.564	7.751.621	8.212.586	8.039.018	8.181.938	8.443.184	8.300.397	8.267.632	8.313.961	8.372.998	8.548.115	8.686.707	8.692.631	8.665.964	8.780.681	- Total Assets

**Tabel 1.17.a.**  
**Kinerja Bank Persero Konvensional**  
**(State Owned Banks Performance)**  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>21,05</b>	<b>21,09</b>	<b>20,88</b>	<b>21,18</b>	<b>19,71</b>	<b>18,36</b>	<b>17,42</b>	<b>18,13</b>	<b>18,37</b>	<b>18,65</b>	<b>18,84</b>	<b>19,31</b>	<b>19,10</b>	<b>19,21</b>	<b>19,67</b>	<b>18,82</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	380.581	432.987	472.797	526.961	479.823	452.315	439.993	446.592	449.711	454.010	460.433	472.209	468.902	473.285	478.697	462.629	- Capital
- ATMR	1.808.121	2.052.876	2.264.360	2.487.813	2.434.721	2.463.150	2.525.364	2.463.557	2.448.691	2.433.762	2.444.461	2.445.499	2.455.261	2.464.012	2.433.081	2.458.280	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>19,82</b>	<b>19,90</b>	<b>19,67</b>	<b>20,09</b>	<b>18,51</b>	<b>17,07</b>	<b>16,04</b>	<b>16,65</b>	<b>17,01</b>	<b>17,31</b>	<b>17,50</b>	<b>17,84</b>	<b>17,77</b>	<b>17,74</b>	<b>18,21</b>	<b>17,52</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	358.400	408.430	445.335	499.910	450.560	420.492	405.175	410.278	416.580	421.337	427.811	436.234	436.325	437.114	443.069	430.786	- Core Capital (Tier I)
- ATMR	1.808.121	2.052.876	2.264.360	2.487.813	2.434.721	2.463.150	2.525.364	2.463.557	2.448.691	2.433.762	2.444.461	2.445.499	2.455.261	2.464.012	2.433.081	2.458.280	- Risk Weighted Assets
<b>ROA (%)</b>	<b>2,77</b>	<b>2,98</b>	<b>3,08</b>	<b>2,81</b>	<b>2,77</b>	<b>2,76</b>	<b>2,95</b>	<b>2,60</b>	<b>2,19</b>	<b>1,94</b>	<b>1,80</b>	<b>1,80</b>	<b>1,63</b>	<b>1,51</b>	<b>1,45</b>	<b>1,43</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	66.472	81.395	94.103	94.489	95.757	96.511	103.309	91.044	76.754	68.264	63.766	63.961	58.443	54.355	52.502	51.975	- Profit
- Rata-rata total aset	2.403.681	2.732.360	3.052.601	3.364.528	3.462.559	3.491.499	3.507.065	3.504.018	3.510.126	3.526.239	3.541.414	3.562.473	3.585.963	3.601.076	3.609.619	3.626.978	- Average total assets
<b>BOPO (%)</b>	<b>78,41</b>	<b>72,58</b>	<b>71,24</b>	<b>76,39</b>	<b>82,68</b>	<b>81,97</b>	<b>87,95</b>	<b>79,44</b>	<b>81,01</b>	<b>82,33</b>	<b>83,54</b>	<b>83,33</b>	<b>85,16</b>	<b>86,53</b>	<b>86,19</b>	<b>86,62</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	240.190	214.610	231.407	306.618	38.476	72.879	109.862	117.180	136.957	160.255	189.050	213.575	251.238	291.883	306.453	342.975	- Operating Expenses
- Pendapatan Operasional	306.320	295.679	324.842	401.394	46.536	88.906	124.909	147.515	169.065	194.661	226.300	256.314	295.012	337.317	355.549	395.943	- Operating Income
<b>NIM (%)</b>	<b>6,33</b>	<b>5,95</b>	<b>5,70</b>	<b>5,26</b>	<b>5,40</b>	<b>5,23</b>	<b>4,14</b>	<b>4,75</b>	<b>4,60</b>	<b>4,52</b>	<b>4,47</b>	<b>4,49</b>	<b>4,50</b>	<b>4,52</b>	<b>4,56</b>	<b>4,63</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	145.554	155.504	166.316	169.488	181.530	177.259	141.047	161.744	156.778	155.006	153.848	155.877	157.395	158.692	160.580	163.746	- Interest income net
- Rata-rata total aset produktif	2.300.535	2.611.886	2.919.454	3.224.071	3.360.804	3.390.161	3.406.414	3.402.290	3.407.347	3.427.589	3.444.773	3.467.988	3.494.688	3.510.451	3.521.685	3.539.589	- Average total earning assets
<b>LDR (%)</b>	<b>88,69</b>	<b>88,67</b>	<b>92,83</b>	<b>94,17</b>	<b>94,67</b>	<b>94,06</b>	<b>94,23</b>	<b>94,01</b>	<b>91,96</b>	<b>88,94</b>	<b>87,78</b>	<b>85,51</b>	<b>83,82</b>	<b>85,30</b>	<b>85,46</b>	<b>85,13</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	1.759.782	1.963.039	2.239.600	2.430.773	2.380.199	2.397.947	2.460.734	2.412.506	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	2.410.943	2.404.904	2.445.965	- Total Credit to third party
- Total Dana Pihak Ketiga	1.984.174	2.213.902	2.412.453	2.581.349	2.514.247	2.549.399	2.611.464	2.566.249	2.618.522	2.712.265	2.744.356	2.817.509	2.890.488	2.826.349	2.814.055	2.873.149	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,17</b>	<b>17,89</b>	<b>13,08</b>	<b>14,48</b>	<b>14,54</b>	<b>14,34</b>	<b>14,73</b>	<b>14,39</b>	<b>16,01</b>	<b>16,39</b>	<b>18,88</b>	<b>18,39</b>	<b>18,70</b>	<b>17,55</b>	<b>18,04</b>	<b>17,53</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	319.954	361.883	329.235	363.560	317.181	327.672	346.374	325.817	383.266	388.552	469.809	440.656	447.628	398.447	402.997	414.449	- Primary Liquid Asset
- Aset Likuid Sekunder	137.896	172.496	107.960	153.929	186.191	177.250	174.790	177.165	182.607	202.547	216.009	241.732	257.918	257.346	263.435	254.901	- Secondary Liquid assets
- Total Aset	2.666.516	2.986.598	3.342.995	3.574.105	3.462.559	3.520.439	3.538.195	3.494.879	3.534.560	3.606.799	3.632.466	3.709.883	3.773.886	3.737.095	3.695.044	3.818.584	- Total Assets

**Tabel 1.18.a.**  
**Kinerja BPD Konvensional**  
*(Regional Development Banks Performance)*  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>21,69</b>	<b>21,65</b>	<b>22,05</b>	<b>21,19</b>	<b>21,81</b>	<b>22,21</b>	<b>21,18</b>	<b>20,53</b>	<b>20,54</b>	<b>20,64</b>	<b>20,64</b>	<b>20,67</b>	<b>20,93</b>	<b>20,94</b>	<b>21,83</b>	<b>22,11</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	64.815	71.306	77.296	81.327	83.350	83.826	82.027	80.294	79.129	80.310	81.167	82.008	83.101	83.626	87.688	89.468	- Capital
- ATMR	298.862	329.349	350.627	383.759	382.235	377.446	387.239	391.193	385.324	389.080	393.224	396.722	397.082	399.444	401.771	404.641	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>20,31</b>	<b>20,44</b>	<b>20,51</b>	<b>19,71</b>	<b>20,33</b>	<b>20,72</b>	<b>19,59</b>	<b>18,94</b>	<b>18,94</b>	<b>19,05</b>	<b>19,06</b>	<b>19,09</b>	<b>19,35</b>	<b>19,39</b>	<b>20,17</b>	<b>20,43</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	60.714	67.324	71.899	75.623	77.716	78.220	75.873	74.105	72.967	74.106	74.929	75.733	76.838	77.439	81.028	82.670	- Core Capital (Tier I)
- ATMR	298.862	329.349	350.627	383.759	382.235	377.446	387.239	391.193	385.324	389.080	393.224	396.722	397.082	399.444	401.771	404.641	- Risk Weighted Assets
<b>ROA (%)</b>	<b>2,58</b>	<b>2,40</b>	<b>2,38</b>	<b>2,15</b>	<b>2,81</b>	<b>2,45</b>	<b>2,24</b>	<b>2,19</b>	<b>2,08</b>	<b>2,27</b>	<b>2,21</b>	<b>2,21</b>	<b>2,17</b>	<b>2,12</b>	<b>2,05</b>	<b>2,04</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	13.486	14.052	14.564	14.267	18.430	16.193	14.759	14.524	13.808	15.168	14.778	14.979	14.920	14.822	14.475	14.433	- Profit
- Rata-rata total aset	522.538	585.037	612.053	663.919	655.851	661.027	660.147	663.963	664.065	667.260	669.337	677.633	687.309	697.919	705.013	706.917	- Average total assets
<b>BOPO (%)</b>	<b>78,08</b>	<b>78,65</b>	<b>77,88</b>	<b>79,56</b>	<b>79,02</b>	<b>79,68</b>	<b>81,86</b>	<b>81,38</b>	<b>81,17</b>	<b>79,25</b>	<b>79,77</b>	<b>79,45</b>	<b>79,66</b>	<b>79,66</b>	<b>80,17</b>	<b>80,60</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	47.883	51.462	51.514	55.777	5.858	10.518	16.075	20.647	24.714	28.776	33.787	38.403	43.690	48.320	53.621	59.823	- Operating Expenses
- Pendapatan Operasional	61.327	65.429	66.142	70.109	7.413	13.200	19.637	25.371	30.446	36.312	42.354	48.337	54.847	60.658	66.886	74.224	- Operating Income
<b>NIM (%)</b>	<b>7,07</b>	<b>6,42</b>	<b>6,32</b>	<b>5,95</b>	<b>5,96</b>	<b>5,84</b>	<b>5,96</b>	<b>5,96</b>	<b>5,98</b>	<b>5,94</b>	<b>5,97</b>	<b>5,89</b>	<b>5,81</b>	<b>5,74</b>	<b>5,71</b>	<b>5,72</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	35.192	35.786	36.880	37.730	37.460	36.986	37.760	37.953	38.082	38.053	38.321	38.280	38.370	38.513	38.682	38.826	- Interest income net
- Rata-rata total aset produktif	497.909	557.558	583.671	634.080	628.121	633.604	633.192	636.957	636.780	640.243	642.309	650.378	660.049	670.604	677.664	678.925	- Average total earning assets
<b>LDR (%)</b>	<b>93,65</b>	<b>87,62</b>	<b>88,86</b>	<b>88,10</b>	<b>86,98</b>	<b>84,97</b>	<b>86,37</b>	<b>82,72</b>	<b>84,95</b>	<b>82,61</b>	<b>83,20</b>	<b>75,99</b>	<b>73,64</b>	<b>71,17</b>	<b>74,72</b>	<b>83,15</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	345.652	377.525	403.549	444.489	438.180	439.787	443.628	442.877	446.479	447.193	449.616	451.597	456.059	458.490	464.622	466.977	- Total Credit to third party
- Total Dana Pihak Ketiga	369.095	430.890	454.162	504.517	503.747	517.576	513.617	535.414	525.552	541.317	540.430	594.297	619.336	644.220	621.815	561.619	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>18,47</b>	<b>20,14</b>	<b>17,79</b>	<b>16,16</b>	<b>14,96</b>	<b>14,39</b>	<b>14,19</b>	<b>15,16</b>	<b>15,22</b>	<b>16,84</b>	<b>18,38</b>	<b>17,85</b>	<b>20,71</b>	<b>16,35</b>	<b>16,17</b>	<b>16,12</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	85.910	105.716	99.854	95.947	84.638	81.346	79.741	86.674	77.882	95.995	95.983	100.344	123.128	93.337	90.347	92.289	- Primary Liquid Asset
- Aset Likuid Sekunder	8.456	11.512	11.424	14.558	13.466	14.529	13.663	15.725	23.272	19.073	29.319	30.955	35.225	36.407	35.145	25.053	- Secondary Liquid assets
- Total Aset	510.794	582.113	625.658	683.617	655.851	666.202	658.386	675.413	664.470	683.240	681.793	735.561	764.717	793.408	775.957	727.860	- Total Assets

**Tabel 1.19.a.**  
**Kinerja Bank Swasta Nasional Konvensional**  
**(Domestic Private Banks Performance)**  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>20,47</b>	<b>21,13</b>	<b>21,28</b>	<b>22,12</b>	<b>22,06</b>	<b>21,90</b>	<b>21,34</b>	<b>21,89</b>	<b>21,83</b>	<b>22,53</b>	<b>23,20</b>	<b>23,67</b>	<b>23,93</b>	<b>24,47</b>	<b>24,92</b>	<b>25,48</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	432.002	485.982	532.831	579.652	571.420	573.825	574.661	575.996	569.880	590.543	604.051	610.233	614.962	624.050	628.856	644.848	- Capital
- ATMR	2.110.175	2.299.728	2.504.176	2.620.403	2.590.097	2.620.165	2.692.327	2.631.281	2.610.119	2.621.423	2.604.045	2.578.069	2.569.376	2.550.387	2.523.386	2.531.202	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>18,09</b>	<b>18,83</b>	<b>19,03</b>	<b>20,05</b>	<b>19,89</b>	<b>19,76</b>	<b>19,16</b>	<b>19,71</b>	<b>19,75</b>	<b>20,48</b>	<b>21,11</b>	<b>21,54</b>	<b>21,78</b>	<b>22,28</b>	<b>22,73</b>	<b>23,39</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	381.702	432.961	476.443	525.392	515.136	517.866	515.859	518.736	515.618	536.851	549.650	555.434	559.482	568.150	573.607	591.966	- Core Capital (Tier I)
- ATMR	2.110.175	2.299.728	2.504.176	2.620.403	2.590.097	2.620.165	2.692.327	2.631.281	2.610.119	2.621.423	2.604.045	2.578.069	2.569.376	2.550.387	2.523.386	2.531.202	- Risk Weighted Assets
<b>ROA (%)</b>	<b>1,61</b>	<b>1,97</b>	<b>2,08</b>	<b>2,11</b>	<b>2,42</b>	<b>2,06</b>	<b>2,08</b>	<b>1,95</b>	<b>1,76</b>	<b>1,71</b>	<b>1,76</b>	<b>1,80</b>	<b>1,66</b>	<b>1,67</b>	<b>1,61</b>	<b>1,56</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	42.847	58.008	65.594	70.316	82.083	70.476	72.404	67.992	61.305	61.029	62.826	64.150	59.401	59.976	57.914	56.525	- Profit
- Rata-rata total aset	2.661.933	2.937.142	3.161.126	3.325.506	3.388.001	3.415.374	3.473.590	3.483.832	3.484.070	3.558.990	3.561.587	3.567.883	3.577.456	3.588.505	3.600.301	3.615.981	- Average total assets
<b>BOPO (%)</b>	<b>85,14</b>	<b>80,51</b>	<b>81,12</b>	<b>81,39</b>	<b>82,51</b>	<b>82,60</b>	<b>86,43</b>	<b>85,29</b>	<b>85,37</b>	<b>84,93</b>	<b>84,07</b>	<b>84,18</b>	<b>85,49</b>	<b>84,56</b>	<b>84,23</b>	<b>84,66</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	246.239	238.574	265.373	292.003	30.911	54.447	111.959	120.071	137.783	158.944	181.329	204.984	229.632	249.369	269.703	298.258	- Operating Expenses
- Pendapatan Operasional	289.223	296.337	327.126	358.791	37.464	65.919	129.544	140.773	161.402	187.148	215.697	243.517	268.620	294.888	320.197	352.287	- Operating Income
<b>NIM (%)</b>	<b>5,05</b>	<b>4,74</b>	<b>4,55</b>	<b>4,45</b>	<b>4,45</b>	<b>4,33</b>	<b>4,30</b>	<b>4,29</b>	<b>4,29</b>	<b>4,32</b>	<b>4,32</b>	<b>4,28</b>	<b>4,26</b>	<b>4,25</b>	<b>4,23</b>	<b>4,24</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	128.835	133.496	137.897	141.370	144.280	141.351	142.396	142.532	142.673	146.787	146.643	145.582	145.297	145.515	145.151	146.132	- Interest income net
- Rata-rata total aset produktif	2.553.133	2.817.659	3.032.983	3.180.038	3.245.103	3.265.714	3.314.209	3.322.791	3.323.149	3.395.501	3.398.289	3.403.681	3.413.541	3.424.027	3.435.513	3.449.883	- Average total earning assets
<b>LDR (%)</b>	<b>88,61</b>	<b>89,46</b>	<b>94,60</b>	<b>93,68</b>	<b>91,00</b>	<b>90,03</b>	<b>90,46</b>	<b>90,27</b>	<b>89,07</b>	<b>88,50</b>	<b>86,84</b>	<b>85,00</b>	<b>83,19</b>	<b>81,35</b>	<b>79,35</b>	<b>78,76</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	1.788.655	1.969.250	2.158.798	2.235.355	2.184.793	2.194.092	2.273.865	2.231.705	2.215.700	2.226.539	2.207.778	2.191.563	2.180.228	2.148.356	2.127.985	2.144.164	- Total Credit to third party
- Total Dana Pihak Ketiga	2.018.478	2.201.353	2.281.929	2.386.043	2.400.981	2.437.163	2.513.662	2.472.319	2.487.605	2.516.004	2.542.314	2.578.225	2.620.844	2.640.749	2.681.822	2.722.257	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>15,82</b>	<b>17,11</b>	<b>14,88</b>	<b>14,71</b>	<b>14,94</b>	<b>14,20</b>	<b>15,56</b>	<b>15,97</b>	<b>17,09</b>	<b>16,99</b>	<b>19,06</b>	<b>18,60</b>	<b>17,63</b>	<b>18,19</b>	<b>17,89</b>	<b>19,08</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	341.929	397.533	381.483	342.842	333.089	309.631	353.266	320.039	355.277	320.445	394.387	380.847	355.580	373.112	358.515	406.531	- Primary Liquid Asset
- Aset Likuid Sekunder	98.715	126.683	104.447	160.777	173.101	179.206	205.512	241.134	240.454	280.144	287.394	291.124	288.784	297.656	306.569	318.331	- Secondary Liquid assets
- Total Aset	2.784.547	3.063.366	3.264.610	3.423.793	3.388.001	3.442.748	3.590.022	3.514.556	3.485.021	3.534.810	3.577.171	3.611.954	3.654.390	3.687.949	3.718.258	3.798.635	- Total Assets



**Tabel 1.20.a.**  
**Kinerja Bank Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Konvensional**  
**(Foreign Owned Banks Performance)**  
**Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>48,94</b>	<b>53,09</b>	<b>47,87</b>	<b>50,38</b>	<b>49,81</b>	<b>51,56</b>	<b>49,83</b>	<b>49,33</b>	<b>50,98</b>	<b>51,98</b>	<b>54,11</b>	<b>54,91</b>	<b>55,51</b>	<b>56,91</b>	<b>56,29</b>	<b>54,61</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	167.242	165.478	175.308	175.942	176.468	184.359	199.921	186.105	184.012	181.254	187.230	190.633	188.213	187.355	182.541	163.432	- Capital
- ATMR	341.735	311.700	366.229	349.253	354.303	357.558	401.173	377.253	360.936	348.729	346.025	347.157	339.064	329.225	324.266	299.293	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>47,99</b>	<b>52,20</b>	<b>47,00</b>	<b>49,50</b>	<b>48,95</b>	<b>50,67</b>	<b>48,90</b>	<b>48,41</b>	<b>50,08</b>	<b>51,06</b>	<b>53,20</b>	<b>53,99</b>	<b>54,56</b>	<b>55,99</b>	<b>55,38</b>	<b>53,76</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	163.993	162.719	172.123	172.885	173.429	181.161	196.188	182.616	180.773	178.059	184.091	187.442	184.987	184.325	179.580	160.894	- Core Capital (Tier I)
- ATMR	341.735	311.700	366.229	349.253	354.303	357.558	401.173	377.253	360.936	348.729	346.025	347.157	339.064	329.225	324.266	299.293	- Risk Weighted Assets
<b>ROA (%)</b>	<b>2,68</b>	<b>2,63</b>	<b>2,67</b>	<b>3,27</b>	<b>4,39</b>	<b>3,79</b>	<b>4,06</b>	<b>3,70</b>	<b>3,40</b>	<b>3,19</b>	<b>3,10</b>	<b>2,94</b>	<b>2,78</b>	<b>2,66</b>	<b>2,66</b>	<b>2,37</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	12.854	11.169	11.837	14.989	19.902	17.562	20.328	18.849	17.307	16.117	15.538	14.707	13.885	13.215	13.191	11.596	- Profit
- Rata-rata total aset	478.969	424.805	442.694	457.719	453.634	462.837	500.916	509.646	508.417	505.199	501.823	500.435	499.688	497.138	495.280	490.307	- Average total assets
<b>BOPO (%)</b>	<b>87,66</b>	<b>89,94</b>	<b>88,43</b>	<b>83,86</b>	<b>89,74</b>	<b>91,44</b>	<b>95,35</b>	<b>93,86</b>	<b>92,72</b>	<b>92,36</b>	<b>92,47</b>	<b>92,54</b>	<b>92,76</b>	<b>92,55</b>	<b>92,40</b>	<b>93,53</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	85.388	93.107	84.285	73.162	14.590	29.860	81.399	83.251	82.274	89.513	99.445	107.927	116.283	120.325	133.280	148.897	- Operating Expenses
- Pendapatan Operasional	97.403	103.524	95.307	87.243	16.258	32.657	85.367	88.698	88.730	96.914	107.538	116.624	125.354	130.017	144.249	159.196	- Operating Income
<b>NIM (%)</b>	<b>3,90</b>	<b>3,72</b>	<b>3,76</b>	<b>4,09</b>	<b>3,75</b>	<b>3,47</b>	<b>3,20</b>	<b>3,14</b>	<b>3,11</b>	<b>3,04</b>	<b>3,04</b>	<b>2,99</b>	<b>2,94</b>	<b>2,91</b>	<b>2,85</b>	<b>2,83</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	18.147	15.240	15.864	17.756	16.202	15.253	15.299	15.243	15.068	14.651	14.545	14.284	14.063	13.830	13.497	13.228	- Interest income net
- Rata-rata total aset produktif	465.400	409.364	421.973	434.478	431.846	440.008	477.684	485.312	484.430	481.712	479.048	478.292	477.893	475.225	473.371	468.244	- Average total earning assets
<b>LDR (%)</b>	<b>122,38</b>	<b>122,33</b>	<b>138,99</b>	<b>126,46</b>	<b>124,62</b>	<b>125,04</b>	<b>109,65</b>	<b>115,93</b>	<b>115,78</b>	<b>116,65</b>	<b>122,76</b>	<b>115,86</b>	<b>110,94</b>	<b>113,49</b>	<b>101,76</b>	<b>95,91</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	241.391	200.414	244.994	230.266	225.217	230.096	252.690	242.900	233.783	230.391	234.934	233.897	230.881	219.966	204.382	177.922	- Total Credit to third party
- Total Dana Pihak Ketiga	197.252	163.832	176.261	182.088	180.721	184.017	230.443	209.526	201.922	197.502	191.382	201.879	208.106	193.821	200.845	185.513	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>28,38</b>	<b>32,17</b>	<b>25,24</b>	<b>29,01</b>	<b>29,64</b>	<b>28,69</b>	<b>32,41</b>	<b>31,38</b>	<b>32,88</b>	<b>32,94</b>	<b>34,33</b>	<b>35,43</b>	<b>36,69</b>	<b>35,59</b>	<b>37,84</b>	<b>34,13</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	82.457	90.174	79.021	90.845	95.273	95.913	141.969	122.649	125.700	120.101	124.261	131.074	136.531	121.861	128.771	95.776	- Primary Liquid Asset
- Aset Likuid Sekunder	50.445	42.181	34.966	40.128	39.165	39.505	45.045	45.503	39.864	41.001	41.073	42.800	44.614	46.909	51.637	52.892	- Secondary Liquid assets
- Total Aset	468.286	411.376	451.661	451.514	453.634	472.040	577.074	535.836	503.500	489.112	481.568	490.717	493.715	474.180	476.705	435.602	- Total Assets

**Tabel 1.21.a.**  
**Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank**  
*(Growth of Commercial Banks Assets Based Group Bank)*  
**Miliar Rp (Billion Rp)**

Kelompok Bank	2016	2017	2018	2019	2020												Group of Bank
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
- Bank Persero	2.666.516	2.986.617	3.342.996	3.574.130	3.462.575	3.520.574	3.538.267	3.495.084	3.534.659	3.606.921	3.632.558	3.710.001	3.773.886	3.737.095	3.695.044	3.818.584	- State Owned Banks
- BPD	529.746	604.820	655.963	717.518	687.123	697.592	691.261	707.547	695.979	717.621	714.268	772.582	802.423	831.622	813.135	763.879	- Regional Development Banks
- Bank Swasta Nasional	3.065.251	3.384.331	3.617.727	3.819.813	3.782.075	3.842.921	3.986.603	3.910.429	3.880.701	3.856.759	3.897.519	3.933.665	3.991.840	4.031.581	4.068.563	4.159.829	- Domestic Private Banks
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri	468.286	411.376	451.661	451.514	453.634	472.040	577.074	535.836	503.500	489.112	481.568	490.717	493.715	474.180	476.705	435.602	- Foreign Owned Banks
<b>Total</b>	<b>6.729.799</b>	<b>7.387.144</b>	<b>8.068.346</b>	<b>8.562.974</b>	<b>8.385.407</b>	<b>8.533.127</b>	<b>8.793.204</b>	<b>8.648.896</b>	<b>8.614.839</b>	<b>8.670.413</b>	<b>8.725.913</b>	<b>8.906.965</b>	<b>9.061.864</b>	<b>9.074.478</b>	<b>9.053.446</b>	<b>9.177.894</b>	<b>Total</b>

**Tabel 1.22.a.**  
**Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset**  
*(Total of Commercial Banks Based on Total Assets)*

Kelompok Bank	Desember 2016				Desember 2017				Desember 2018				Desember 2019				Desember 2020				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	
Bank Persero	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BPD	0	11	14	2	0	9	14	4	0	8	15	4	0	7	16	4	0	5	18	4	Regional Development Banks
Bank Swasta Nasional	4	32	23	16	4	29	24	18	4	27	25	19	2	25	26	18	1	22	27	20	Domestic Private Banks
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri	1	1	4	4	0	1	5	3	0	1	5	3	0	0	5	3	0	1	4	3	Foreign Owned Banks
<b>Total</b>	<b>5</b>	<b>44</b>	<b>41</b>	<b>26</b>	<b>4</b>	<b>39</b>	<b>43</b>	<b>29</b>	<b>4</b>	<b>36</b>	<b>45</b>	<b>30</b>	<b>2</b>	<b>32</b>	<b>47</b>	<b>29</b>	<b>1</b>	<b>28</b>	<b>49</b>	<b>31</b>	<b>Total</b>

**Tabel 1.23.a.**  
**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	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Aset Produktif Neraca</b>	<b>5.518.889</b>	<b>6.128.486</b>	<b>6.668.813</b>	<b>7.109.042</b>	<b>7.048.397</b>	<b>7.195.135</b>	<b>7.340.274</b>	<b>7.253.045</b>	<b>7.303.374</b>	<b>7.336.597</b>	<b>7.304.998</b>	<b>7.472.773</b>	<b>7.571.936</b>	<b>7.705.343</b>	<b>7.670.590</b>	<b>7.720.284</b>	<b>Earning Assets</b>
a. Lancar	5.209.001	5.799.860	6.317.761	6.692.948	6.583.996	6.710.187	6.825.664	6.708.175	6.793.005	6.876.104	6.870.007	7.037.159	7.145.198	7.277.077	7.246.313	7.319.912	a. Current
b. DPK	184.315	209.715	226.493	275.482	314.110	333.642	359.223	385.576	345.710	290.977	259.686	260.427	255.337	258.222	254.382	235.325	b. Special Mention
c. Kurang Lancar	26.195	20.855	21.216	22.411	30.130	24.923	25.479	24.605	25.320	26.715	23.453	19.161	18.130	16.530	20.299	27.704	c. Sub-Standard
d. Diragukan	14.853	16.540	15.858	28.481	18.638	20.921	24.563	23.522	24.763	27.246	30.640	26.775	22.926	18.991	16.894	13.637	d. Doubtful
e. Macet	84.525	81.516	87.486	89.719	101.524	105.463	105.345	111.167	114.575	115.555	121.211	129.250	130.345	134.524	132.701	123.706	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif <sup>1)</sup></b>	<b>1.677.733</b>	<b>1.825.924</b>	<b>2.001.032</b>	<b>2.041.716</b>	<b>2.034.819</b>	<b>2.072.705</b>	<b>2.122.769</b>	<b>2.050.350</b>	<b>2.023.012</b>	<b>2.006.670</b>	<b>2.056.069</b>	<b>2.039.590</b>	<b>2.063.005</b>	<b>2.101.969</b>	<b>2.086.955</b>	<b>2.061.121</b>	<b>Earning Assets - Account Administrative Transactions <sup>1)</sup></b>
a. Lancar	1.651.573	1.800.549	1.971.636	2.012.694	2.003.708	2.040.844	2.089.066	2.017.571	1.989.173	1.971.903	2.022.366	2.004.729	2.024.579	2.068.185	2.051.101	2.028.854	a. Current
b. DPK	22.682	22.483	26.377	25.970	27.917	28.704	30.526	29.526	30.461	30.800	29.760	30.711	35.003	30.323	31.816	27.927	b. Special Mention
c. Kurang Lancar	1.648	1.553	1.254	1.294	1.432	1.449	1.224	1.456	1.694	1.581	1.300	1.185	1.131	1.216	1.860	1.968	c. Sub-Standard
d. Diragukan	1.003	383	281	450	291	278	273	257	302	714	1.015	908	397	262	335	228	d. Doubtful
e. Macet	827	956	1.485	1.309	1.471	1.429	1.680	1.539	1.383	1.672	1.628	2.057	1.896	1.982	1.843	2.144	e. Lost
<b>Non Performing Earning Asset (Nominal)</b>	<b>129.051</b>	<b>121.803</b>	<b>127.579</b>	<b>143.664</b>	<b>153.486</b>	<b>154.463</b>	<b>158.565</b>	<b>162.546</b>	<b>168.037</b>	<b>173.483</b>	<b>179.248</b>	<b>179.337</b>	<b>174.824</b>	<b>173.505</b>	<b>173.933</b>	<b>169.387</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>36.220</b>	<b>43.987</b>	<b>63.130</b>	<b>66.766</b>	<b>64.229</b>	<b>65.829</b>	<b>69.524</b>	<b>66.069</b>	<b>65.554</b>	<b>68.473</b>	<b>71.131</b>	<b>72.239</b>	<b>71.440</b>	<b>73.368</b>	<b>69.414</b>	<b>66.058</b>	<b>Interbank Loans</b>
a. Lancar	36.106	43.873	63.029	66.697	64.106	65.737	69.427	65.939	65.402	68.376	71.060	72.178	71.349	73.276	69.324	65.963	a. Current
b. DPK	19	14	9	6	63	30	29	68	90	36	6	6	35	36	31	35	b. Special Mention
c. Kurang Lancar	-	-	1	0	0	-	-	-	1	-	0	0	-	-	4	-	c. Sub-Standard
d. Diragukan	-	-	-	0	-	-	-	-	-	-	-	0	0	0	-	-	d. Doubtful
e. Macet	94	100	91	63	60	62	67	62	62	61	65	55	56	55	54	59	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>94</b>	<b>100</b>	<b>92</b>	<b>63</b>	<b>60</b>	<b>62</b>	<b>67</b>	<b>62</b>	<b>62</b>	<b>61</b>	<b>65</b>	<b>56</b>	<b>56</b>	<b>56</b>	<b>58</b>	<b>59</b>	<b>Interbank Non Performing Loan (Nominal)</b>

**Tabel 1.24.a.**  
**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	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Aset Produktif Neraca</b>	<b>2.235.880</b>	<b>2.578.753</b>	<b>2.893.140</b>	<b>3.107.085</b>	<b>3.079.234</b>	<b>3.139.779</b>	<b>3.158.149</b>	<b>3.111.059</b>	<b>3.172.325</b>	<b>3.204.382</b>	<b>3.189.964</b>	<b>3.290.462</b>	<b>3.330.005</b>	<b>3.383.463</b>	<b>3.351.855</b>	<b>3.416.538</b>	<b>Earning Assets</b>
a. Lancar	2.108.233	2.437.437	2.740.308	2.917.689	2.865.011	2.913.767	2.907.718	2.848.213	2.930.852	2.979.515	2.980.983	3.080.331	3.120.231	3.175.570	3.140.759	3.220.311	a. Current
b. DPK	74.946	89.621	98.144	122.566	142.933	154.605	177.746	188.301	164.875	144.130	125.998	126.322	124.269	121.270	124.361	108.285	b. Special Mention
c. Kurang Lancar	14.490	11.307	12.039	14.108	18.260	15.893	14.654	15.070	15.039	14.658	12.142	10.998	10.708	9.778	11.220	16.956	c. Sub-Standard
d. Diragukan	5.209	7.072	7.669	14.914	8.576	11.237	13.746	12.551	12.803	14.878	16.062	13.330	10.641	9.951	9.001	7.277	d. Doubtful
e. Macet	33.002	33.316	34.980	37.808	44.454	44.278	44.284	46.924	48.755	51.201	54.778	59.481	64.156	66.894	66.513	63.709	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif <sup>1)</sup></b>	<b>510.689</b>	<b>545.767</b>	<b>613.343</b>	<b>642.058</b>	<b>624.709</b>	<b>633.933</b>	<b>659.547</b>	<b>621.787</b>	<b>626.904</b>	<b>611.230</b>	<b>622.314</b>	<b>594.272</b>	<b>608.748</b>	<b>629.886</b>	<b>630.113</b>	<b>606.341</b>	<b>Earning Assets - Account Administrative Transactions <sup>1)</sup></b>
a. Lancar	504.079	539.307	605.260	631.493	612.740	621.928	646.727	608.652	614.591	595.241	607.187	578.197	589.123	616.910	614.202	595.211	a. Current
b. DPK	5.326	5.991	7.237	9.566	10.810	10.777	11.761	12.016	10.944	14.147	13.066	13.987	18.176	11.553	13.753	8.859	b. Special Mention
c. Kurang Lancar	209	142	391	346	518	505	446	497	742	685	556	249	261	298	964	965	c. Sub-Standard
d. Diragukan	810	91	172	292	199	195	184	156	172	515	922	798	288	186	261	177	d. Doubtful
e. Macet	265	237	282	361	442	527	429	466	454	642	582	1.041	899	938	933	1.129	e. Loss
<b>Non Performing Earning Asset (Nominal)</b>	<b>53.985</b>	<b>52.164</b>	<b>55.533</b>	<b>67.830</b>	<b>72.449</b>	<b>72.635</b>	<b>73.743</b>	<b>75.664</b>	<b>77.966</b>	<b>82.579</b>	<b>85.042</b>	<b>85.897</b>	<b>86.953</b>	<b>88.045</b>	<b>88.892</b>	<b>90.213</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>5.417</b>	<b>5.379</b>	<b>5.188</b>	<b>7.499</b>	<b>7.434</b>	<b>8.013</b>	<b>8.589</b>	<b>8.155</b>	<b>7.490</b>	<b>7.416</b>	<b>9.172</b>	<b>9.101</b>	<b>9.324</b>	<b>9.726</b>	<b>9.451</b>	<b>10.240</b>	<b>Interbank Loans</b>
a. Lancar	5.342	5.304	5.112	7.444	7.381	7.958	8.527	8.099	7.434	7.361	9.113	9.051	9.270	9.672	9.398	10.187	a. Current
b. DPK	0	0	0	0	0	-	-	0	0	0	0	-	4	4	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	0	0	-	-	-	-	-	0	0	-	-	4	-	c. Sub-Standard
d. Diragukan	-	-	-	0	-	-	-	-	-	-	-	-	0	0	-	-	d. Doubtful
e. Macet	74	75	76	54	53	54	62	56	56	55	59	49	50	49	48	53	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>74</b>	<b>75</b>	<b>76</b>	<b>54</b>	<b>53</b>	<b>54</b>	<b>62</b>	<b>56</b>	<b>56</b>	<b>55</b>	<b>59</b>	<b>49</b>	<b>50</b>	<b>49</b>	<b>52</b>	<b>53</b>	<b>Interbank Non Performing Loan (Nominal)</b>

**Tabel 1.25.a.**  
**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	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Aset Produktif Neraca</b>	<b>412.277</b>	<b>472.111</b>	<b>516.071</b>	<b>581.246</b>	<b>573.547</b>	<b>590.774</b>	<b>577.649</b>	<b>591.749</b>	<b>596.774</b>	<b>609.930</b>	<b>589.571</b>	<b>627.532</b>	<b>634.993</b>	<b>695.631</b>	<b>666.293</b>	<b>624.946</b>	<b>Earning Assets</b>
a. Lancar	389.621	447.540	493.329	557.420	544.960	562.605	547.302	557.916	563.077	580.561	561.988	600.944	608.887	668.600	639.981	601.918	a. Current
b. DPK	10.769	11.843	11.213	11.559	15.772	15.066	16.481	18.936	18.481	14.018	12.451	11.605	10.763	12.272	11.454	9.539	b. Special Mention
c. Kurang Lancar	804	724	754	690	1.105	1.033	924	1.195	1.236	1.466	1.317	806	1.177	564	617	373	c. Sub-Standard
d. Diragukan	739	1.046	793	918	841	977	1.369	1.535	1.507	1.424	1.492	1.658	1.276	715	804	675	d. Doubtful
e. Macet	10.344	10.959	9.981	10.659	10.869	11.094	11.573	12.167	12.474	12.462	12.323	12.519	12.890	13.479	13.438	12.442	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif <sup>1)</sup></b>	<b>24.212</b>	<b>31.073</b>	<b>31.458</b>	<b>33.298</b>	<b>32.338</b>	<b>31.464</b>	<b>31.454</b>	<b>32.969</b>	<b>29.921</b>	<b>29.504</b>	<b>29.746</b>	<b>29.824</b>	<b>28.564</b>	<b>27.671</b>	<b>27.601</b>	<b>26.782</b>	<b>Earning Assets - Account Administrative Transactions <sup>1)</sup></b>
a. Lancar	23.649	30.518	30.880	32.762	31.620	30.871	30.720	32.173	29.019	28.829	29.080	29.185	27.904	26.953	26.929	26.051	a. Current
b. DPK	321	109	194	136	154	143	123	201	261	103	98	83	96	156	109	71	b. Special Mention
c. Kurang Lancar	7	1	8	1	3	3	32	5	10	13	26	3	5	2	5	4	c. Sub-Standard
d. Diragukan	4	11	4	1	1	0	4	32	38	7	18	40	26	7	3	2	d. Doubtful
e. Macet	231	434	371	399	560	447	576	558	593	551	524	512	533	554	555	653	e. Loss
<b>Non Performing Earning Asset (Nominal)</b>	<b>12.129</b>	<b>13.175</b>	<b>11.912</b>	<b>12.667</b>	<b>13.378</b>	<b>13.554</b>	<b>14.478</b>	<b>15.492</b>	<b>15.858</b>	<b>15.922</b>	<b>15.700</b>	<b>15.538</b>	<b>15.907</b>	<b>15.321</b>	<b>15.421</b>	<b>14.149</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>1.468</b>	<b>3.067</b>	<b>4.396</b>	<b>5.096</b>	<b>3.054</b>	<b>2.965</b>	<b>3.187</b>	<b>3.526</b>	<b>3.616</b>	<b>4.434</b>	<b>4.585</b>	<b>4.595</b>	<b>5.252</b>	<b>5.291</b>	<b>5.352</b>	<b>4.756</b>	<b>Interbank Loans</b>
a. Lancar	1.455	3.053	4.381	5.094	3.051	2.961	3.185	3.507	3.589	4.423	4.583	4.593	5.239	5.278	5.339	4.743	a. Current
b. DPK	7	-	-	-	2	2	2	19	27	11	2	2	13	13	13	13	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	6	15	15	2	2	2	0	0	0	0	0	0	0	0	0	0	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>6</b>	<b>15</b>	<b>15</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Interbank Non Performing Loan (Nominal)</b>

**Tabel 1.26.a.**  
**Aset Produktif Bank Swasta Nasional dan Kualitas Kredit Bank Swasta Nasional kepada Bank Lain**  
**(Earning Assets of Domestic Private Banks and Credit Quality of Domestic Private Banks to Other Bank)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Aset Produktif Neraca</b>	<b>2.461.245</b>	<b>2.725.843</b>	<b>2.880.930</b>	<b>3.050.485</b>	<b>3.032.486</b>	<b>3.087.306</b>	<b>3.170.627</b>	<b>3.137.752</b>	<b>3.148.921</b>	<b>3.136.450</b>	<b>3.145.815</b>	<b>3.170.252</b>	<b>3.222.685</b>	<b>3.255.089</b>	<b>3.283.729</b>	<b>3.343.329</b>	<b>Earning Assets</b>
a. Lancar	2.317.391	2.574.519	2.718.599	2.861.593	2.824.444	2.869.990	2.951.519	2.903.905	2.927.510	2.944.005	2.960.989	2.984.662	3.045.261	3.075.249	3.109.768	3.173.789	a. Current
b. DPK	87.529	99.729	108.208	131.270	145.710	154.558	154.246	167.793	152.384	122.888	111.680	113.317	110.890	115.156	109.310	108.345	b. Special Mention
c. Kurang Lancar	9.892	7.886	7.901	7.100	10.273	7.330	9.017	7.816	8.498	9.960	9.284	6.689	5.607	5.629	7.936	9.807	c. Sub-Standard
d. Diragukan	8.077	8.032	7.071	11.608	8.952	8.440	9.183	8.888	9.897	10.749	12.821	11.411	10.656	7.865	6.782	5.504	d. Doubtful
e. Macet	38.356	35.678	39.151	38.913	43.107	46.989	46.662	49.349	50.632	48.847	51.041	54.174	50.271	51.191	49.934	45.885	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif <sup>1)</sup></b>	<b>797.921</b>	<b>962.234</b>	<b>1.050.022</b>	<b>1.043.870</b>	<b>1.075.356</b>	<b>1.093.019</b>	<b>1.102.757</b>	<b>1.075.328</b>	<b>1.042.408</b>	<b>1.053.176</b>	<b>1.082.711</b>	<b>1.098.356</b>	<b>1.103.001</b>	<b>1.117.650</b>	<b>1.111.503</b>	<b>1.112.010</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	790.905	952.756	1.039.016	1.035.262	1.066.339	1.083.633	1.093.134	1.064.997	1.030.873	1.044.035	1.073.598	1.089.170	1.093.167	1.106.924	1.101.289	1.100.809	a. Current
b. DPK	6.375	8.404	9.670	7.404	8.212	8.608	8.716	9.560	10.896	8.342	8.356	8.493	9.228	10.062	9.706	10.639	b. Special Mention
c. Kurang Lancar	279	551	437	571	284	281	247	224	247	168	199	166	114	153	139	206	c. Sub-Standard
d. Diragukan	82	257	92	108	75	64	68	54	78	175	57	46	56	50	48	30	d. Doubtful
e. Macet	280	267	806	525	447	433	592	493	313	457	501	481	437	462	323	326	e. Loss
<b>Non Performing Earning Asset (Nominal)</b>	<b>56.966</b>	<b>52.670</b>	<b>55.458</b>	<b>58.825</b>	<b>63.137</b>	<b>63.536</b>	<b>65.769</b>	<b>66.824</b>	<b>69.666</b>	<b>70.357</b>	<b>73.903</b>	<b>72.967</b>	<b>67.140</b>	<b>65.349</b>	<b>65.161</b>	<b>61.758</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>17.450</b>	<b>24.468</b>	<b>39.947</b>	<b>42.987</b>	<b>42.608</b>	<b>45.150</b>	<b>46.752</b>	<b>44.623</b>	<b>44.989</b>	<b>47.287</b>	<b>47.422</b>	<b>48.113</b>	<b>50.488</b>	<b>51.771</b>	<b>50.287</b>	<b>46.923</b>	<b>Interbank Loans</b>
a. Lancar	17.424	24.444	39.937	42.975	42.542	45.117	46.720	44.568	44.921	47.257	47.412	48.103	50.464	51.746	50.263	46.894	a. Current
b. DPK	12	13	9	6	61	28	27	49	63	24	4	4	18	19	19	23	b. Special Mention
c. Kurang Lancar	-	-	1	0	-	-	-	-	1	-	0	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	0	0	0	-	-	d. Doubtful
e. Macet	14	11	0	7	6	6	6	6	6	6	6	6	6	6	6	6	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>14</b>	<b>11</b>	<b>1</b>	<b>7</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>Interbank Non Performing Loan (Nominal)</b>

**Tabel 1.27.a.**  
**Aset Produktif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri dan Kualitas Kredit Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri kepada Bank Lain**  
**(Earning Assets of Foreign Owned Banks and Credit Quality of Foreign Owned Banks to Other Bank)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Aset Produktif Neraca</b>	<b>409.487</b>	<b>351.779</b>	<b>378.671</b>	<b>370.226</b>	<b>363.131</b>	<b>377.276</b>	<b>433.849</b>	<b>412.486</b>	<b>385.354</b>	<b>385.836</b>	<b>379.648</b>	<b>384.527</b>	<b>384.253</b>	<b>371.161</b>	<b>368.713</b>	<b>335.470</b>	<b>Earning Assets</b>
a. Lancar	393.756	340.364	365.524	356.246	349.579	363.825	419.125	398.141	371.567	372.023	366.046	371.223	370.820	357.658	355.805	323.894	a. Current
b. DPK	11.072	8.522	8.928	10.086	9.695	9.413	10.750	10.545	9.970	9.942	9.556	9.183	9.414	9.525	9.257	9.156	b. Special Mention
c. Kurang Lancar	1.009	939	522	514	492	668	884	525	547	631	710	669	638	559	526	569	c. Sub-Standard
d. Diragukan	828	390	324	1.041	269	268	265	548	556	195	266	375	353	459	308	182	d. Doubtful
e. Macet	2.823	1.564	3.373	2.339	3.095	3.102	2.826	2.728	2.713	3.045	3.069	3.077	3.028	2.960	2.817	1.670	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif <sup>1)</sup></b>	<b>344.910</b>	<b>286.849</b>	<b>306.210</b>	<b>322.489</b>	<b>302.415</b>	<b>314.289</b>	<b>329.011</b>	<b>320.267</b>	<b>323.779</b>	<b>312.760</b>	<b>321.298</b>	<b>317.137</b>	<b>322.692</b>	<b>326.762</b>	<b>317.738</b>	<b>315.988</b>	<b>Earning Assets - Account Administrative Transactions <sup>1)</sup></b>
a. Lancar	332.941	277.968	296.479	313.177	293.009	304.412	318.485	311.750	314.689	303.799	312.501	308.177	314.386	317.398	308.682	306.784	a. Current
b. DPK	10.659	7.980	9.275	8.863	8.740	9.177	9.927	7.750	8.359	8.207	8.240	8.148	7.503	8.552	8.248	8.358	b. Special Mention
c. Kurang Lancar	1.154	859	418	376	627	660	499	730	694	714	519	767	750	763	752	793	c. Sub-Standard
d. Diragukan	106	25	13	49	16	18	18	15	15	18	18	23	27	20	24	19	d. Doubtful
e. Macet	51	18	25	23	22	22	82	22	22	22	21	22	27	29	33	35	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>5.971</b>	<b>3.794</b>	<b>4.675</b>	<b>4.342</b>	<b>4.521</b>	<b>4.738</b>	<b>4.575</b>	<b>4.567</b>	<b>4.547</b>	<b>4.625</b>	<b>4.603</b>	<b>4.933</b>	<b>4.823</b>	<b>4.789</b>	<b>4.459</b>	<b>3.267</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>11.885</b>	<b>11.073</b>	<b>13.598</b>	<b>11.184</b>	<b>11.132</b>	<b>9.701</b>	<b>10.996</b>	<b>9.764</b>	<b>9.458</b>	<b>9.336</b>	<b>9.952</b>	<b>10.431</b>	<b>6.376</b>	<b>6.580</b>	<b>4.325</b>	<b>4.139</b>	<b>Interbank Loans</b>
a. Lancar	11.885	11.073	13.598	11.184	11.132	9.701	10.996	9.764	9.458	9.336	9.952	10.431	6.376	6.580	4.325	4.139	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Interbank Non Performing Loan (Nominal)</b>



<b>Tabel 1.28.a.</b> <b>Komposisi Dana Pihak Ketiga Bank Umum</b> <b>(Composition of Third Party Funds of State Owned Banks)</b> <b>Miliar Rp (Billion Rp)</b>											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>1.124.235</b>	<b>23,24</b>	<b>1.233.480</b>	<b>23,32</b>	<b>1.315.034</b>	<b>23,36</b>	<b>1.465.848</b>	<b>24,44</b>	<b>1.687.135</b>	<b>25,31</b>	<b>Demand Deposits</b>
Rupiah	821.777	16,99	932.705	17,63	997.007	17,71	1.100.040	18,34	1.262.734	18,94	Rupiah
Valas	302.458	6,25	300.774	5,69	318.027	5,65	365.808	6,10	424.401	6,37	Foreign Exchange
<b>Tabungan</b>	<b>1.551.809</b>	<b>32,08</b>	<b>1.701.224</b>	<b>32,16</b>	<b>1.825.259</b>	<b>32,42</b>	<b>1.945.185</b>	<b>32,43</b>	<b>2.173.501</b>	<b>32,61</b>	<b>Saving</b>
Rupiah	1.413.351	29,22	1.573.402	29,75	1.690.086	30,02	1.813.949	30,24	2.014.663	30,23	Rupiah
Valas	138.459	2,86	127.822	2,42	135.173	2,40	131.236	2,19	158.837	2,38	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>2.160.714</b>	<b>44,67</b>	<b>2.354.673</b>	<b>44,52</b>	<b>2.490.155</b>	<b>44,23</b>	<b>2.587.615</b>	<b>43,14</b>	<b>2.804.755</b>	<b>42,08</b>	<b>Time Deposits</b>
Rupiah	1.856.507	38,38	2.035.299	38,48	2.138.035	37,97	2.250.784	37,52	2.478.610	37,19	Rupiah
Valas	304.208	6,29	319.374	6,04	352.120	6,25	336.831	5,62	326.145	4,89	Foreign Exchange
- Jangka Waktu 1 bulan											- Period 1 Month
Rupiah	932.222	19,27	940.015	17,77	1.032.674	18,34	989.554	16,50	1.147.144	17,21	Rupiah
Valas	146.848	3,04	154.022	2,91	169.841	3,02	163.018	2,72	157.535	2,36	Foreign Exchange
- Jangka Waktu 3 bulan											- Period 3 Months
Rupiah	517.583	10,70	635.976	12,02	715.403	12,71	762.015	12,70	820.131	12,30	Rupiah
Valas	57.140	1,18	55.883	1,06	79.879	1,42	82.261	1,37	69.582	1,04	Foreign Exchange
- Jangka Waktu 6 bulan											- Period 6 Months
Rupiah	193.274	4,00	233.465	4,41	210.895	3,75	247.039	4,12	275.986	4,14	Rupiah
Valas	58.625	1,21	58.104	1,10	57.066	1,01	43.932	0,73	59.675	0,90	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Period >= 12 Months
Rupiah	213.428	4,41	225.843	4,27	179.064	3,18	252.177	4,20	235.349	3,53	Rupiah
Valas	41.595	0,86	51.366	0,97	45.334	0,81	47.620	0,79	39.353	0,59	Foreign Exchange
<b>Total DPK</b>	<b>4.836.758</b>	<b>100,00</b>	<b>5.289.377</b>	<b>100,00</b>	<b>5.630.448</b>	<b>100,00</b>	<b>5.998.648</b>	<b>100,00</b>	<b>6.665.390</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	4.091.634	84,59	4.541.406	85,86	4.825.128	85,70	5.164.773	86,10	5.756.007	86,36	Rupiah
Valas	745.124	15,41	747.971	14,14	805.320	14,30	833.875	13,90	909.383	13,64	Foreign Exchange

<b>Tabel 1.29.a.</b> <b>Komposisi Dana Pihak Ketiga Bank Persero</b> <b>(Composition of Third Party Funds of State Owned Banks)</b> <b>Miliar Rp (Billion Rp)</b>											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>487.793</b>	<b>24,58</b>	<b>534.722</b>	<b>24,15</b>	<b>591.681</b>	<b>24,53</b>	<b>655.766</b>	<b>25,40</b>	<b>760.676</b>	<b>26,48</b>	<b>Demand Deposits</b>
Rupiah	364.103	18,35	405.812	18,33	459.295	19,04	487.231	18,88	555.777	19,34	Rupiah
Valas	123.690	6,23	128.911	5,82	132.385	5,49	168.535	6,53	204.899	7,13	Foreign Exchange
<b>Tabungan</b>	<b>755.490</b>	<b>38,08</b>	<b>857.283</b>	<b>38,72</b>	<b>911.346</b>	<b>37,78</b>	<b>948.189</b>	<b>36,73</b>	<b>1.051.845</b>	<b>36,61</b>	<b>Saving</b>
Rupiah	711.441	35,86	814.506	36,79	864.259	35,82	910.783	35,28	1.005.489	35,00	Rupiah
Valas	44.049	2,22	42.776	1,93	47.087	1,95	37.406	1,45	46.356	1,61	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>740.891</b>	<b>37,34</b>	<b>821.897</b>	<b>37,12</b>	<b>909.427</b>	<b>37,70</b>	<b>977.393</b>	<b>37,86</b>	<b>1.060.628</b>	<b>36,92</b>	<b>Time Deposits</b>
Rupiah	618.862	31,19	695.737	31,43	764.481	31,69	810.719	31,41	898.563	31,27	Rupiah
Valas	122.028	6,15	126.160	5,70	144.946	6,01	166.674	6,46	162.065	5,64	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	311.680	15,71	296.386	13,39	342.753	14,21	308.147	11,94	361.895	12,60	Rupiah
Valas	51.613	2,60	57.929	2,62	60.130	2,49	71.814	2,78	65.756	2,29	Foreign Exchange
- Jangka Waktu 3 bulan											- Period 3 Months
Rupiah	196.294	9,89	275.741	12,45	346.798	14,38	365.210	14,15	420.599	14,64	Rupiah
Valas	19.092	0,96	22.575	1,02	35.595	1,48	39.825	1,54	35.652	1,24	Foreign Exchange
- Jangka Waktu 6 bulan											- Period 6 Months
Rupiah	47.153	2,38	64.164	2,90	36.315	1,51	52.783	2,04	58.915	2,05	Rupiah
Valas	36.918	1,86	26.324	1,19	30.475	1,26	27.968	1,08	35.154	1,22	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Period >= 12 Months
Rupiah	63.736	3,21	59.447	2,69	38.615	1,60	84.579	3,28	57.154	1,99	Rupiah
Valas	14.404	0,73	19.332	0,87	18.745	0,78	27.068	1,05	25.503	0,89	Foreign Exchange
<b>Total DPK</b>	<b>1.984.174</b>	<b>100,00</b>	<b>2.213.902</b>	<b>100,00</b>	<b>2.412.453</b>	<b>100,00</b>	<b>2.581.349</b>	<b>100,00</b>	<b>2.873.149</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	1.694.406	85,40	1.916.055	86,55	2.088.035	86,55	2.208.733	85,57	2.459.829	85,61	Rupiah
Valas	289.768	14,60	297.847	13,45	324.418	13,45	372.615	14,43	413.319	14,39	Foreign Exchange

<b>Tabel 1.30.a.</b> <b>Komposisi Dana Pihak Ketiga BPD</b> <b>(Composition of Third Party Funds of Regional Development Banks)</b> <b>Miliar Rp (Billion Rp)</b>											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>103.183</b>	<b>26,90</b>	<b>109.265</b>	<b>24,31</b>	<b>116.814</b>	<b>24,47</b>	<b>141.388</b>	<b>26,56</b>	<b>131.340</b>	<b>22,24</b>	<b>Demand Deposits</b>
Rupiah	102.914	26,83	108.911	24,24	116.439	24,39	141.049	26,50	131.204	22,22	Rupiah
Valas	270	0,07	353	0,08	375	0,08	339	0,06	136	0,02	Foreign Exchange
<b>Tabungan</b>	<b>128.802</b>	<b>33,58</b>	<b>143.670</b>	<b>31,97</b>	<b>165.828</b>	<b>34,73</b>	<b>182.031</b>	<b>34,20</b>	<b>188.222</b>	<b>31,87</b>	<b>Saving</b>
Rupiah	128.691	33,55	143.598	31,95	165.748	34,71	181.965	34,19	188.112	31,85	Rupiah
Valas	111	0,03	72	0,02	80	0,02	66	0,01	110	0,02	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>151.545</b>	<b>39,51</b>	<b>196.454</b>	<b>43,72</b>	<b>194.831</b>	<b>40,80</b>	<b>208.839</b>	<b>39,24</b>	<b>271.040</b>	<b>45,89</b>	<b>Time Deposits</b>
Rupiah	149.190	38,90	195.502	43,50	193.298	40,48	206.808	38,85	270.147	45,74	Rupiah
Valas	2.355	0,61	952	0,21	1.533	0,32	2.032	0,38	892	0,15	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	64.217	16,74	77.898	17,33	84.649	17,73	87.105	16,37	106.916	18,10	Rupiah
Valas	1.916	0,50	684	0,15	1.346	0,28	1.794	0,34	485	0,08	Foreign Exchange
- Jangka Waktu 3 bulan											- Period 3 Months
Rupiah	28.841	7,52	49.068	10,92	44.550	9,33	46.047	8,65	48.671	8,24	Rupiah
Valas	187	0,05	82	0,02	17	0,00	42	0,01	284	0,05	Foreign Exchange
- Jangka Waktu 6 bulan											- Period 6 Months
Rupiah	19.940	5,20	26.273	5,85	26.733	5,60	29.906	5,62	52.552	8,90	Rupiah
Valas	17	0,00	87	0,02	71	0,01	108	0,02	19	0,00	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Period >= 12 Months
Rupiah	36.192	9,44	42.264	9,40	37.366	7,83	43.750	8,22	62.008	10,50	Rupiah
Valas	235	0,06	100	0,02	100	0,02	88	0,02	105	0,02	Foreign Exchange
<b>Total DPK</b>	<b>383.531</b>	<b>100,00</b>	<b>449.389</b>	<b>100,00</b>	<b>477.473</b>	<b>100,00</b>	<b>532.258</b>	<b>100,00</b>	<b>590.602</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	380.794	99,29	448.012	99,69	475.485	99,58	529.822	99,54	589.463	99,81	Rupiah
Valas	2.736	0,71	1.377	0,31	1.988	0,42	2.436	0,46	1.139	0,19	Foreign Exchange

<b>Tabel 1.31.a.</b> <b>Komposisi Dana Pihak Ketiga Bank Swasta Nasional</b> <b>(Composition of Third Party Funds of Domestic Private Banks)</b> <b>Miliar Rp (Billion Rp)</b>											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>420.319</b>	<b>18,50</b>	<b>488.484</b>	<b>19,84</b>	<b>499.282</b>	<b>19,47</b>	<b>545.216</b>	<b>20,17</b>	<b>668.529</b>	<b>22,17</b>	<b>Demand Deposits</b>
Rupiah	298.969	13,16	366.260	14,88	370.394	14,44	411.752	15,23	507.027	16,81	Rupiah
Valas	121.350	5,34	122.224	4,96	128.888	5,03	133.464	4,94	161.502	5,35	Foreign Exchange
<b>Tabungan</b>	<b>642.627</b>	<b>28,29</b>	<b>686.353</b>	<b>27,88</b>	<b>735.759</b>	<b>28,69</b>	<b>801.966</b>	<b>29,67</b>	<b>918.021</b>	<b>30,44</b>	<b>Saving</b>
Rupiah	564.849	24,86	609.061	24,74	655.060	25,55	716.016	26,49	814.929	27,02	Rupiah
Valas	77.778	3,42	77.292	3,14	80.699	3,15	85.950	3,18	103.092	3,42	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>1.208.856</b>	<b>53,21</b>	<b>1.287.248</b>	<b>52,28</b>	<b>1.329.219</b>	<b>51,84</b>	<b>1.355.772</b>	<b>50,16</b>	<b>1.429.576</b>	<b>47,40</b>	<b>Time Deposits</b>
Rupiah	1.041.677	45,85	1.108.889	45,04	1.140.952	44,49	1.199.174	44,37	1.274.202	42,25	Rupiah
Valas	167.179	7,36	178.359	7,24	188.267	7,34	156.598	5,79	155.375	5,15	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	528.114	23,25	549.306	22,31	587.533	22,91	578.501	21,40	659.713	21,87	Rupiah
Valas	85.947	3,78	86.683	3,52	97.828	3,82	83.116	3,07	87.429	2,90	Foreign Exchange
- Jangka Waktu 3 bulan											- Period 3 Months
Rupiah	284.640	12,53	305.525	12,41	316.570	12,35	343.694	12,72	343.028	11,37	Rupiah
Valas	35.059	1,54	31.708	1,29	41.138	1,60	39.830	1,47	31.408	1,04	Foreign Exchange
- Jangka Waktu 6 bulan											- Period 6 Months
Rupiah	118.540	5,22	134.822	5,48	135.634	5,29	155.731	5,76	157.125	5,21	Rupiah
Valas	20.300	0,89	29.220	1,19	24.277	0,95	14.223	0,53	23.788	0,79	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Period >= 12 Months
Rupiah	110.383	4,86	119.236	4,84	101.216	3,95	121.248	4,49	114.335	3,79	Rupiah
Valas	25.873	1,14	30.749	1,25	25.024	0,98	19.429	0,72	12.749	0,42	Foreign Exchange
<b>Total DPK</b>	<b>2.271.802</b>	<b>100,00</b>	<b>2.462.085</b>	<b>100,00</b>	<b>2.564.260</b>	<b>100,00</b>	<b>2.702.953</b>	<b>100,00</b>	<b>3.016.126</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	1.905.495	83,88	2.084.209	84,65	2.166.406	84,48	2.326.941	86,09	2.596.157	86,08	Rupiah
Valas	366.307	16,12	377.876	15,35	397.854	15,52	376.012	13,91	419.969	13,92	Foreign Exchange

<b>Tabel 1.32.a.</b> <b>Komposisi Dana Pihak Ketiga Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri</b> <b>(Composition of Third Party Funds of Foreign Owned Banks)</b> <b>Miliar Rp (Billion Rp)</b>											
Keterangan	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		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) (%)	
<b>Giro</b>	<b>112.939</b>	<b>57,26</b>	<b>100.866</b>	<b>61,57</b>	<b>107.257</b>	<b>60,85</b>	<b>123.479</b>	<b>67,81</b>	<b>126.589</b>	<b>68,24</b>	<b>Demand Deposits</b>
Rupiah	55.791	28,28	51.579	31,48	50.880	28,87	60.009	32,96	68.725	37,05	Rupiah
Valas	57.148	28,97	49.287	30,08	56.378	31,99	63.471	34,86	57.864	31,19	Foreign Exchange
<b>Tabungan</b>	<b>24.891</b>	<b>12,62</b>	<b>13.868</b>	<b>8,47</b>	<b>12.326</b>	<b>6,99</b>	<b>12.999</b>	<b>7,14</b>	<b>15.413</b>	<b>8,31</b>	<b>Saving</b>
Rupiah	8.370	4,24	6.188	3,78	5.019	2,85	5.184	2,85	6.134	3,31	Rupiah
Valas	16.520	8,38	7.681	4,69	7.308	4,15	7.815	4,29	9.279	5,00	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>59.423</b>	<b>30,13</b>	<b>49.098</b>	<b>29,97</b>	<b>56.678</b>	<b>32,16</b>	<b>45.610</b>	<b>25,05</b>	<b>43.511</b>	<b>23,45</b>	<b>Time Deposits</b>
Rupiah	46.777	23,71	35.195	21,48	39.304	22,30	34.084	18,72	35.698	19,24	Rupiah
Valas	12.646	6,41	13.903	8,49	17.374	9,86	11.527	6,33	7.813	4,21	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	28.212	14,30	16.463	10,05	17.739	10,06	15.801	8,68	18.620	10,04	Rupiah
Valas	7.371	3,74	8.726	5,33	10.537	5,98	6.295	3,46	3.865	2,08	Foreign Exchange
- Jangka Waktu 3 bulan											- Period 3 Months
Rupiah	7.809	3,96	5.662	3,46	7.485	4,25	7.064	3,88	7.834	4,22	Rupiah
Valas	2.801	1,42	1.518	0,93	3.129	1,78	2.564	1,41	2.238	1,21	Foreign Exchange
- Jangka Waktu 6 bulan											- Period 6 Months
Rupiah	7.640	3,87	8.177	4,99	12.213	6,93	8.618	4,73	7.393	3,99	Rupiah
Valas	1.390	0,70	2.474	1,51	2.242	1,27	1.633	0,90	714	0,38	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Period >= 12 Months
Rupiah	3.116	1,58	4.894	2,99	1.867	1,06	2.601	1,43	1.852	1,00	Rupiah
Valas	1.084	0,55	1.185	0,72	1.465	0,83	1.035	0,57	996	0,54	Foreign Exchange
<b>Total DPK</b>	<b>197.252</b>	<b>100,00</b>	<b>163.832</b>	<b>100,00</b>	<b>176.261</b>	<b>100,00</b>	<b>182.088</b>	<b>100,00</b>	<b>185.513</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	110.939	56,24	92.962	56,74	95.202	54,01	99.276	54,52	110.557	59,60	Rupiah
Valas	86.313	43,76	70.870	43,26	81.059	45,99	82.812	45,48	74.956	40,40	Foreign Exchange

**Tabel 1.33.a.**  
**Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Desember 2020**  
*(Composition of Third Party Funds of Commercial Banks Based on Location - December 2020)*  
**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	87.309	11.617	243.034	11.574	189.616	18.081	519.959	41.273	561.231	8,42	1. Jawa Barat
2. Banten	48.978	8.017	77.275	7.712	75.598	4.306	201.851	20.036	221.887	3,33	2. Banten
3. DKI Jakarta	789.283	348.662	483.825	92.405	1.442.638	235.449	2.715.746	676.516	3.392.262	50,89	3. DKI Jakarta
4. D.I Yogyakarta	8.753	370	39.834	858	19.563	467	68.151	1.695	69.846	1,05	4. D.I Yogyakarta
5. Jawa Tengah	37.283	4.921	183.666	5.239	102.575	7.358	323.524	17.518	341.042	5,12	5. Jawa Tengah
6. Jawa Timur	93.678	15.543	262.389	13.530	227.074	21.108	583.141	50.181	633.322	9,50	6. Jawa Timur
7. Bengkulu	1.210	52	9.097	36	3.326	8	13.633	96	13.729	0,21	7. Bengkulu
8. Jambi	4.797	136	20.047	411	12.642	170	37.486	717	38.203	0,57	8. Jambi
9. Aceh	8.999	253	23.295	89	9.092	66	41.385	408	41.793	0,63	9. Aceh
10. Sumatera Utara	28.537	6.021	107.117	6.611	97.524	16.164	233.178	28.796	261.975	3,93	10. Sumatera Utara
11. Sumatera Barat	4.957	211	26.314	355	14.011	1.079	45.283	1.645	46.928	0,70	11. Sumatera Barat
12. Riau	12.293	1.105	48.637	1.199	26.636	1.719	87.567	4.023	91.590	1,37	12. Riau
14. Sumatera Selatan	12.595	800	43.850	1.243	29.092	1.504	85.538	3.547	89.085	1,34	14. Sumatera Selatan
15. Bangka Belitung	1.723	521	9.983	364	6.286	320	17.992	1.204	19.196	0,29	15. Bangka Belitung
13. Kepulauan Riau	13.410	4.738	23.265	3.675	14.146	2.022	50.820	10.434	61.254	0,92	13. Kepulauan Riau
16. Lampung	6.588	461	28.244	485	10.740	263	45.572	1.209	46.781	0,70	16. Lampung
17. Kalimantan Selatan	9.582	355	30.146	580	14.164	578	53.892	1.513	55.405	0,83	17. Kalimantan Selatan
18. Kalimantan Barat	7.168	580	36.830	816	19.354	389	63.353	1.785	65.138	0,98	18. Kalimantan Barat
19. Kalimantan Timur	21.763	3.396	54.563	2.005	31.657	3.860	107.983	9.261	117.244	1,76	19. Kalimantan Timur
20. Kalimantan Tengah	4.474	515	16.841	67	7.712	373	29.027	955	29.982	0,45	20. Kalimantan Tengah
21. Sulawesi Tengah	3.661	88	14.915	120	6.974	45	25.550	253	25.803	0,39	21. Sulawesi Tengah
22. Sulawesi Selatan	13.415	899	62.290	1.297	26.897	737	102.602	2.933	105.535	1,58	22. Sulawesi Selatan
23. Sulawesi Utara	3.613	753	14.356	702	8.736	460	26.706	1.916	28.621	0,43	23. Sulawesi Utara
24. Gorontalo	644	138	3.360	39	1.128	4	5.131	181	5.312	0,08	24. Gorontalo
25. Sulawesi Barat	516	1	4.162	3	525	0	5.203	4	5.207	0,08	25. Sulawesi Barat
26. Sulawesi Tenggara	3.100	354	14.441	70	7.938	36	25.480	461	25.940	0,39	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	2.728	2.693	18.238	211	9.455	39	30.421	2.942	33.364	0,50	27. Nusa Tenggara Barat
28. Bali	10.598	1.743	47.309	3.626	36.330	610	94.238	5.979	100.217	1,50	28. Bali
29. Nusa Tenggara Timur	3.650	23	17.848	143	8.385	37	29.883	203	30.085	0,45	29. Nusa Tenggara Timur
30. Maluku	1.838	29	8.688	87	3.305	30	13.832	146	13.977	0,21	30. Maluku
31. Papua	9.851	467	25.775	356	10.099	91	45.725	914	46.639	0,70	31. Papua
32. Maluku Utara	957	4	5.325	19	1.853	31	8.135	55	8.190	0,12	32. Maluku Utara
33. Papua Barat	4.769	19	9.684	49	3.528	18	17.982	86	18.068	0,27	33. Papua Barat
34. Lainnya	12	8.917	20	2.863	9	8.720	41	20.500	20.541	0,31	34. Others
<b>Total</b>	<b>1.262.734</b>	<b>424.401</b>	<b>2.014.663</b>	<b>158.837</b>	<b>2.478.610</b>	<b>326.145</b>	<b>5.756.007</b>	<b>909.383</b>	<b>6.665.390</b>	<b>100</b>	<b>Total</b>

**Tabel 1.34.a.**  
**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	2016	2017	2018	2019	2020												Location
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
1. Jawa Barat	400.209	449.311	464.519	502.909	497.182	505.604	513.707	510.287	516.915	533.438	521.807	532.873	542.214	546.205	556.772	561.231	1. Jawa Barat
2. Banten	149.874	168.840	181.261	197.033	194.336	197.657	207.083	200.391	200.240	198.486	198.969	207.349	210.718	212.633	214.704	221.887	2. Banten
3. DKI Jakarta	2.472.780	2.682.094	2.853.010	3.006.175	2.982.657	3.037.894	3.173.507	3.100.139	3.125.388	3.140.192	3.200.244	3.282.926	3.384.732	3.344.117	3.342.082	3.392.262	3. DKI Jakarta
4. D.I Yogyakarta	49.905	55.926	58.946	62.794	62.842	63.566	64.045	63.287	63.961	65.405	64.851	68.108	68.963	68.513	70.146	69.846	4. D.I Yogyakarta
5. Jawa Tengah	240.399	262.972	285.670	305.631	302.897	307.326	310.749	310.760	317.469	324.086	324.580	333.741	343.888	344.576	344.105	341.042	5. Jawa Tengah
6. Jawa Timur	455.220	499.384	542.050	581.975	577.835	585.357	592.016	592.120	593.351	606.741	606.857	617.265	625.698	629.348	635.460	633.322	6. Jawa Timur
7. Bengkulu	10.737	12.148	12.639	12.429	12.625	12.748	12.956	13.037	12.991	13.463	13.412	14.131	14.607	14.514	14.505	13.729	7. Bengkulu
8. Jambi	26.189	29.579	31.129	33.506	33.604	34.578	34.305	34.112	34.473	34.954	34.814	36.213	36.790	37.467	38.090	38.203	8. Jambi
9. Aceh	32.372	38.593	39.673	42.244	39.080	38.290	38.966	38.209	37.819	40.231	39.126	43.704	43.394	43.298	41.987	41.793	9. Aceh
10. Sumatera Utara	201.536	217.961	220.694	235.436	233.505	241.603	244.847	240.378	241.872	248.995	250.883	256.597	262.278	262.511	264.040	261.975	10. Sumatera Utara
11. Sumatera Barat	35.465	38.969	41.291	44.096	43.945	44.151	43.864	44.498	44.801	46.301	45.747	46.988	48.032	47.777	47.962	46.928	11. Sumatera Barat
12. Riau	66.695	73.151	76.706	82.430	82.705	83.075	83.073	83.327	84.454	86.554	85.476	89.024	90.916	91.672	92.503	91.590	12. Riau
13. Sumatera Selatan*)	63.183	72.116	80.113	85.621	83.949	84.841	85.668	86.608	86.461	88.698	86.332	89.149	91.984	93.148	90.583	89.085	13. Sumatera Selatan
14. Bangka Belitung	15.884	17.464	18.407	18.774	18.574	18.564	18.555	18.839	19.405	19.536	19.608	20.129	20.136	20.009	19.742	19.196	14. Bangka Belitung
15. Kepulauan Riau*)	42.741	47.129	48.796	52.739	52.907	55.195	57.802	57.246	57.278	58.407	58.304	59.474	61.225	60.938	61.441	61.254	15. Kepulauan Riau
16. Lampung	35.133	38.564	41.433	43.425	42.990	43.116	43.248	43.651	44.560	45.810	45.235	46.626	47.600	48.109	48.254	46.781	16. Lampung
17. Kalimantan Selatan	41.907	44.881	50.654	51.761	52.165	52.808	53.375	53.723	54.129	54.905	55.245	55.986	56.810	56.506	55.892	55.405	17. Kalimantan Selatan
18. Kalimantan Barat	46.258	51.699	55.092	59.759	59.235	59.084	60.802	61.020	61.567	63.145	63.184	65.183	66.558	66.224	66.247	65.138	18. Kalimantan Barat
19. Kalimantan Timur	83.587	87.967	99.916	107.776	106.678	107.998	108.613	109.335	111.477	112.531	112.655	118.064	119.151	120.375	119.827	117.244	19. Kalimantan Timur
20. Kalimantan Tengah	19.983	22.513	25.374	26.743	26.525	26.645	27.807	28.031	28.473	29.304	29.493	30.220	30.761	31.055	30.775	29.982	20. Kalimantan Tengah
21. Sulawesi Tengah	16.064	18.227	20.234	24.041	23.381	23.406	23.162	23.769	23.839	24.699	24.258	25.474	26.150	26.009	25.736	25.803	21. Sulawesi Tengah
22. Sulawesi Selatan	83.261	88.136	93.605	98.138	96.414	96.866	97.346	97.076	98.475	101.271	100.762	103.612	106.439	104.986	106.835	105.535	22. Sulawesi Selatan
23. Sulawesi Utara	21.215	23.653	24.180	25.405	25.307	25.215	25.872	25.946	25.955	27.002	27.031	29.130	30.117	29.926	29.477	28.621	23. Sulawesi Utara
24. Gorontalo*)	4.447	5.166	5.177	5.296	5.234	5.250	5.477	5.356	5.472	5.638	5.538	6.066	6.355	6.159	5.988	5.312	24. Gorontalo
25. Sulawesi Barat*)	3.495	4.001	4.412	4.707	4.706	4.808	4.719	4.947	4.909	5.244	5.333	6.063	6.265	6.139	6.004	5.207	25. Sulawesi Barat
26. Sulawesi Tenggara*)	14.857	17.009	19.170	21.914	21.413	21.197	21.014	22.135	22.072	22.891	23.005	25.102	25.880	26.363	24.875	25.940	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	21.245	25.248	28.874	31.111	30.464	29.669	30.457	30.290	29.951	30.893	30.267	29.648	32.361	31.971	33.298	33.364	27. Nusa Tenggara Barat
28. Bali	79.530	86.735	93.605	101.758	102.154	102.398	103.238	100.779	99.260	98.583	98.011	98.816	98.764	98.540	99.102	100.217	28. Bali
29. Nusa Tenggara Timur	21.627	23.163	25.098	29.497	29.315	29.178	29.651	29.634	30.192	31.154	31.125	32.416	33.605	32.920	32.038	30.085	29. Nusa Tenggara Timur
30. Maluku	11.649	12.273	12.684	13.538	13.615	13.507	13.299	13.491	13.547	14.097	14.171	15.044	15.543	15.292	15.076	13.977	30. Maluku
31. Papua	38.647	39.482	41.179	46.654	44.722	43.375	41.666	42.212	42.157	43.439	43.837	49.536	50.441	50.980	51.299	46.639	31. Papua
32. Maluku Utara	6.307	6.827	7.141	8.215	8.053	7.777	7.838	8.148	8.200	8.496	8.460	9.350	9.274	9.222	8.999	8.190	32. Maluku Utara
33. Papua Barat	12.591	13.734	14.852	18.866	17.842	17.278	16.931	16.985	16.555	17.555	18.378	21.861	21.494	21.806	20.512	18.068	33. Papua Barat
34. Lainnya	11.767	14.462	12.865	16.251	12.864	15.635	18.647	18.321	17.688	18.317	21.127	21.982	21.738	20.573	20.640	20.541	34. Others
<b>Total</b>	<b>4.836.758</b>	<b>5.289.377</b>	<b>5.630.448</b>	<b>5.998.648</b>	<b>5.941.722</b>	<b>6.035.659</b>	<b>6.214.306</b>	<b>6.128.090</b>	<b>6.175.356</b>	<b>6.260.462</b>	<b>6.308.128</b>	<b>6.487.846</b>	<b>6.650.876</b>	<b>6.619.881</b>	<b>6.634.998</b>	<b>6.665.390</b>	<b>Total</b>

**Tabel 1.35.a.**  
**Suku Bunga Rata-rata DPK Bank Umum**  
**(Average of Interest Rate of Third Party Funds of Commercial Banks)**  
**Persen (Percent)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,24	2,16	2,20	2,27	2,22	2,23	2,18	2,25	2,20	2,20	2,15	2,10	2,07	2,00	1,97	1,91	- Rupiah
Valas	0,35	0,37	0,50	0,78	0,76	0,78	0,63	0,62	0,56	0,54	0,63	0,57	0,57	0,50	0,44	0,42	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	1,69	1,56	1,31	1,17	1,18	1,16	1,14	1,09	1,03	1,03	0,98	0,96	0,95	0,90	0,87	0,86	- Rupiah
Valas	0,28	0,32	0,45	0,43	0,48	0,44	0,42	0,40	0,40	0,39	0,37	0,36	0,36	0,30	0,28	0,28	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,45	5,74	6,92	6,02	5,93	5,87	5,72	5,65	5,61	5,49	5,36	5,17	4,90	4,66	4,45	4,22	Rupiah
Valas	0,97	1,18	2,11	2,09	1,98	1,99	1,79	1,67	1,62	1,69	1,59	1,42	1,26	0,93	0,80	0,72	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,79	6,13	6,84	6,32	6,27	6,22	6,12	5,95	5,87	5,75	5,67	5,54	5,14	4,79	4,57	4,39	Rupiah
Valas	1,17	1,56	2,61	2,44	2,39	2,40	2,14	2,03	1,91	2,04	1,99	1,85	1,61	1,35	1,17	1,00	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,08	6,57	7,00	6,79	6,66	6,54	6,38	6,27	6,19	6,13	6,07	5,95	5,57	5,41	5,31	5,12	Rupiah
Valas	1,20	1,73	2,26	2,37	2,32	2,19	2,32	2,24	2,18	2,52	2,07	2,00	1,93	1,72	1,60	1,38	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,35	6,73	6,65	6,92	6,87	6,82	6,73	6,66	6,56	6,50	6,40	6,37	6,23	6,15	5,98	5,80	Rupiah
Valas	1,17	1,39	1,75	2,17	2,11	2,17	2,14	2,13	2,10	2,04	1,92	1,85	1,81	1,72	1,59	1,44	Foreign Exchange



**Tabel 1.36.a.**  
**Suku Bunga Rata-rata DPK Bank Persero**  
*(Average of Interest Rate of Third Party Funds of State Owned Banks)*  
**Persen (Percent)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,16	2,19	2,40	2,55	2,45	2,47	2,37	2,49	2,45	2,45	2,37	2,27	2,23	2,11	2,05	2,06	- Rupiah
Valas	0,17	0,23	0,43	0,80	0,81	0,90	0,76	0,78	0,66	0,70	0,84	0,75	0,72	0,60	0,49	0,49	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	1,28	1,27	1,21	1,11	1,13	1,11	1,11	1,08	1,02	1,03	0,99	0,97	0,98	0,90	0,86	0,85	- Rupiah
Valas	0,28	0,29	0,45	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,44	0,44	0,29	0,30	0,31	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,16	5,47	6,82	6,01	5,88	5,84	5,78	5,79	5,76	5,57	5,36	4,97	4,48	4,16	3,94	3,74	Rupiah
Valas	1,02	1,32	2,12	2,54	2,42	2,33	2,43	2,29	2,27	2,31	2,14	1,84	1,59	1,02	0,76	0,65	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,35	5,85	6,45	6,20	6,19	6,13	6,06	5,84	5,78	5,62	5,57	5,37	4,86	4,24	3,96	3,77	Rupiah
Valas	1,05	1,81	2,83	2,87	2,82	2,85	2,65	2,61	2,51	2,59	2,54	2,35	1,99	1,55	1,28	1,06	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	6,61	6,20	6,36	6,44	6,27	6,20	6,10	6,11	6,01	5,97	5,88	5,76	5,32	5,07	4,96	4,52	Rupiah
Valas	1,18	1,91	2,29	2,64	2,61	2,42	2,74	2,69	2,61	2,46	2,35	2,30	2,17	1,80	1,67	1,36	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,02	6,43	6,65	7,07	7,00	6,99	6,97	6,94	6,90	6,87	6,84	6,81	6,66	6,56	6,15	5,85	Rupiah
Valas	0,79	1,22	1,80	2,12	2,16	2,18	2,16	2,15	2,13	2,02	1,98	1,91	1,88	1,80	1,66	1,49	Foreign Exchange

**Tabel 1.37.a.**  
**Suku Bunga Rata-rata DPK Bank Pembangunan Daerah**  
*(Average of Interest Rate of Third Party Funds of Regional Development Banks)*  
**Persen (Percent)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,32	2,18	2,02	2,03	2,12	2,10	2,15	2,14	2,01	2,06	2,03	2,04	2,04	2,00	2,01	1,93	- Rupiah
Valas	0,25	0,38	0,37	0,28	0,36	0,29	0,30	0,33	0,28	0,28	0,29	0,29	0,30	0,30	0,29	0,29	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	1,91	1,80	1,69	1,62	1,60	1,57	1,56	1,51	1,40	1,41	1,35	1,31	1,28	1,27	1,28	1,28	- Rupiah
Valas	0,23	0,21	0,22	0,21	0,22	0,22	0,23	0,22	0,23	0,22	0,22	0,22	0,22	0,22	0,21	0,21	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,30	6,60	7,29	6,89	6,69	6,63	6,52	6,53	6,48	6,48	6,49	6,41	6,19	5,92	5,65	5,37	Rupiah
Valas	2,44	1,58	3,17	2,84	2,70	2,88	0,90	1,13	1,13	1,31	1,96	2,00	1,87	1,78	1,48	1,16	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	7,50	7,09	7,58	7,10	7,20	6,94	6,97	6,84	6,87	6,87	6,82	6,85	6,68	6,49	6,13	5,85	Rupiah
Valas	1,83	1,07	1,04	1,38	0,88	2,69	0,93	1,43	1,03	0,86	0,94	1,20	0,66	0,55	1,09	1,23	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,68	7,19	7,80	7,45	7,38	7,23	7,04	6,97	7,01	6,86	6,91	5,80	5,77	5,54	5,52	5,30	Rupiah
Valas	1,67	0,81	1,27	0,99	1,64	1,57	1,69	1,31	1,48	1,64	1,59	1,31	1,55	1,08	0,93	0,56	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,26	7,60	7,33	7,29	7,26	7,22	7,10	7,09	6,85	6,82	6,70	6,78	6,66	6,60	6,52	6,42	Rupiah
Valas	0,53	1,14	1,54	1,13	1,19	1,16	1,16	0,87	0,87	1,33	0,88	1,32	1,04	1,01	0,98	0,99	Foreign Exchange

**Tabel 1.38.a.**  
**Suku Bunga Rata-rata DPK Bank Swasta Nasional**  
*(Average of Interest Rate of Third Party Funds of Domestic Private Banks)*  
**Persen (Percent)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,16	2,00	1,97	2,01	2,02	2,01	2,03	2,07	2,05	2,02	1,98	1,96	1,93	1,92	1,86	1,77	- Rupiah
Valas	0,44	0,46	0,58	0,75	0,73	0,66	0,47	0,48	0,45	0,39	0,44	0,44	0,47	0,43	0,43	0,38	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	1,90	1,66	1,37	1,15	1,15	1,14	1,09	1,02	0,96	0,94	0,89	0,87	0,85	0,82	0,79	0,78	- Rupiah
Valas	0,28	0,33	0,46	0,45	0,51	0,46	0,43	0,40	0,39	0,37	0,35	0,33	0,33	0,30	0,28	0,27	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,60	5,82	6,95	5,94	5,86	5,78	5,59	5,46	5,40	5,33	5,20	5,09	4,91	4,69	4,53	4,35	Rupiah
Valas	0,95	1,10	2,10	1,72	1,65	1,74	1,26	1,15	1,06	1,09	1,05	1,01	0,92	0,84	0,84	0,79	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	7,03	6,24	7,16	6,34	6,25	6,23	6,06	5,92	5,83	5,77	5,68	5,60	5,47	5,28	5,11	4,97	Rupiah
Valas	1,28	1,42	2,47	2,08	2,09	2,05	1,78	1,58	1,37	1,38	1,23	1,16	1,10	1,08	1,05	0,98	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,18	6,64	7,02	6,81	6,67	6,55	6,38	6,23	6,14	6,07	5,97	6,12	5,65	5,53	5,41	5,32	Rupiah
Valas	1,27	1,62	2,24	1,94	1,89	1,89	1,82	1,83	1,76	2,70	1,72	1,68	1,69	1,61	1,51	1,45	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,26	6,60	6,40	6,68	6,61	6,54	6,41	6,29	6,27	6,11	5,99	5,91	5,79	5,68	5,58	5,44	Rupiah
Valas	1,41	1,50	1,69	2,26	2,06	2,17	2,16	2,14	2,11	2,12	1,86	1,79	1,72	1,61	1,50	1,40	Foreign Exchange

**Tabel 1.39.a.**  
**Suku Bunga Rata-rata DPK Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri**  
*(Average of Interest Rate of Third Party Funds of Foreign Owned Banks)*  
**Persen (Percent)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,00	1,81	2,52	2,30	2,26	2,19	1,95	1,98	2,00	2,06	1,90	1,99	1,73	1,79	2,15	1,72	- Rupiah
Valas	0,13	0,17	0,48	0,78	0,66	0,61	0,62	0,46	0,46	0,45	0,39	0,32	0,32	0,27	0,23	0,25	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	1,71	2,04	1,28	1,54	1,46	1,44	1,53	1,71	1,59	1,37	1,39	1,32	1,22	1,34	1,42	1,45	- Rupiah
Valas	0,13	0,18	0,20	0,15	0,11	0,11	0,11	0,12	0,17	0,18	0,11	0,17	0,20	0,23	0,25	0,25	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	5,22	4,08	6,15	4,82	4,84	4,70	4,38	4,45	4,51	4,27	3,99	3,69	3,68	3,58	3,22	2,98	Rupiah
Valas	0,55	1,18	2,07	1,38	1,20	1,13	0,63	0,42	0,23	0,25	0,17	0,18	0,20	0,21	0,15	0,13	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,26	5,80	6,90	6,07	5,99	6,00	5,87	5,61	5,45	5,24	4,98	4,79	4,68	4,66	4,44	4,04	Rupiah
Valas	0,69	0,87	1,97	1,40	1,39	1,37	1,23	1,26	1,22	1,21	0,93	0,91	0,67	0,51	0,37	0,37	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	6,96	6,34	7,02	6,50	6,33	6,17	6,02	5,86	5,68	5,52	5,43	5,23	5,06	4,96	4,82	4,50	Rupiah
Valas	0,77	1,29	2,16	1,58	1,53	1,48	1,40	1,57	1,47	1,31	1,29	1,23	1,21	1,22	1,22	0,40	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,20	6,35	6,61	6,97	6,90	6,84	6,73	6,53	6,47	6,37	6,07	5,91	5,73	5,63	5,51	4,71	Rupiah
Valas	0,76	1,26	2,00	1,99	1,77	1,73	1,69	1,60	1,52	1,44	1,36	1,10	1,07	1,02	0,89	0,84	Foreign Exchange

**Tabel 1.40.a.**  
**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	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
<b>Penerima Kredit Lapangan Usaha</b>																	
1. Pertanian, perburuan dan Kehutanan																	<b>Credit Recipients Industrial Origin</b>
Rupiah	10,77	10,43	9,92	9,94	9,89	9,83	9,82	9,66	9,53	9,58	9,53	9,51	9,47	9,41	9,34	9,25	1. <i>Agricultures, hunting and forestry</i>
Valas	4,36	4,00	4,32	4,32	4,32	4,26	3,96	3,80	3,64	3,48	3,39	3,36	3,35	3,33	3,31	3,26	Rupiah
Foreign Exchange																	Foreign Exchange
2. Perikanan																	2. <i>Fisheries</i>
Rupiah	11,95	11,27	10,79	10,43	10,31	10,42	10,53	10,17	10,08	10,55	9,87	9,87	10,16	10,12	9,95	9,92	Rupiah
Valas	5,32	5,53	4,64	4,87	4,76	4,67	4,40	4,30	4,27	4,37	4,14	4,04	4,01	4,00	4,28	4,21	Foreign Exchange
Foreign Exchange																	Foreign Exchange
3. Pertambangan dan Penggalian																	3. <i>Mining and Quarrying</i>
Rupiah	11,86	11,46	10,68	10,24	10,19	10,48	10,17	9,77	9,58	9,49	9,14	9,08	9,90	9,64	9,16	9,80	Rupiah
Valas	-	-	5,19	5,40	5,33	5,34	5,14	5,05	4,71	4,57	4,37	4,19	4,10	4,11	4,19	4,53	Foreign Exchange
Foreign Exchange																	Foreign Exchange
4. Industri Pengolahan																	4. <i>Processing industry</i>
Rupiah	10,52	9,65	9,77	9,10	9,14	9,13	9,02	8,83	8,68	8,66	8,53	8,48	8,38	8,30	8,28	8,19	Rupiah
Valas	4,15	4,12	4,44	4,29	4,27	4,16	3,98	3,86	3,75	3,59	3,40	3,31	3,28	3,28	3,25	3,26	Foreign Exchange
Foreign Exchange																	Foreign Exchange
5. Listrik, gas dan air																	5. <i>Electricity, gas and water</i>
Rupiah	9,71	9,22	9,16	8,75	8,75	8,50	8,37	8,27	8,20	8,05	8,07	7,88	7,72	7,64	7,59	7,51	Rupiah
Valas	4,64	5,15	5,21	4,82	4,88	4,83	4,52	4,46	4,49	4,33	4,27	4,00	3,99	4,04	4,02	4,03	Foreign Exchange
Foreign Exchange																	Foreign Exchange
6. Konstruksi																	6. <i>Construction</i>
Rupiah	11,58	10,83	10,57	10,19	10,14	9,90	9,87	9,73	9,64	9,29	9,46	9,38	9,26	9,18	9,16	9,03	Rupiah
Valas	4,78	4,80	5,12	4,29	4,36	4,43	4,10	3,80	3,65	3,48	3,46	3,43	3,28	3,82	3,74	3,91	Foreign Exchange
Foreign Exchange																	Foreign Exchange
7. Perdagangan Besar dan Eceran																	7. <i>Big and retail trade</i>
Rupiah	12,02	11,58	11,02	10,92	10,97	10,93	10,83	10,62	10,47	10,41	10,39	10,40	10,42	10,38	10,34	10,27	Rupiah
Valas	4,31	4,36	4,72	4,99	5,01	4,97	4,67	4,64	4,62	4,45	4,38	4,29	4,24	4,23	4,25	4,21	Foreign Exchange
Foreign Exchange																	Foreign Exchange
8. Penyediaan akomodasi dan penyediaan makan																	8. <i>Provision of accommodation and food supply</i>
Rupiah	11,66	11,08	10,74	10,46	10,46	10,36	10,10	9,18	8,97	8,82	8,80	8,75	8,68	8,62	8,57	8,40	Rupiah
Valas	5,49	5,75	6,46	5,34	5,37	5,35	4,91	4,76	4,54	4,46	4,42	4,39	4,42	4,39	4,36	4,27	Foreign Exchange
Foreign Exchange																	Foreign Exchange
9. Transportasi, pergudangan dan komunikasi																	9. <i>Transportation, warehousing and communications</i>
Rupiah	10,91	10,12	9,90	9,44	9,43	9,39	9,25	9,00	8,87	8,75	8,59	8,55	8,43	8,33	8,23	8,10	Rupiah
Valas	4,72	4,99	5,43	5,02	5,13	5,19	4,95	4,81	4,71	4,48	4,39	4,36	4,32	4,33	4,28	4,37	Foreign Exchange
Foreign Exchange																	Foreign Exchange
10. Perantara Keuangan																	10. <i>Transitional Finance</i>
Rupiah	10,66	9,51	9,51	8,90	8,95	8,96	8,73	8,64	8,60	8,65	8,56	8,56	8,52	8,49	8,29	8,11	Rupiah
Valas	2,27	2,53	3,52	3,02	2,88	2,80	2,65	2,54	2,40	2,22	1,93	1,77	1,74	1,60	1,55	1,53	Foreign Exchange
Foreign Exchange																	Foreign Exchange
11. Real Estate, Usaha Persewaan, dan Jasa																	11. <i>Real estate, Rental Business, and services</i>
Rupiah	11,66	10,86	10,68	10,26	10,27	10,24	10,11	9,61	9,46	9,29	9,27	9,21	9,25	9,17	9,05	8,97	Rupiah
Valas	6,04	5,87	5,73	5,43	5,44	5,51	5,26	5,07	4,71	4,52	4,37	4,32	4,30	4,26	4,21	4,21	Foreign Exchange
Foreign Exchange																	Foreign Exchange
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																	12. <i>Government administration, the defense and compulsory social security</i>
Rupiah	9,47	9,22	10,60	8,23	8,23	7,88	7,83	7,72	7,67	7,55	7,35	6,91	5,69	5,62	5,60	5,84	Rupiah
Valas	4,11	4,51	5,36	4,14	4,04	4,02	3,85	3,31	3,18	3,03	2,96	2,79	2,74	2,31	2,25	2,17	Foreign Exchange
Foreign Exchange																	Foreign Exchange
13. Jasa Pendidikan																	13. <i>Education services</i>
Rupiah	12,68	12,06	11,45	10,98	11,02	11,04	10,97	10,77	10,63	10,58	10,43	10,36	10,36	10,20	10,03	10,15	Rupiah
Valas	6,80	6,03	8,80	5,44	5,45	5,41	5,34	5,34	5,23	5,02	5,00	4,88	4,88	4,76	4,52	4,44	Foreign Exchange
Foreign Exchange																	Foreign Exchange
14. Jasa Kesehatan dan Kegiatan Sosial																	14. <i>Health and social services</i>
Rupiah	12,27	11,51	10,94	9,96	10,41	10,39	10,39	10,25	9,90	9,84	9,76	9,80	9,69	9,63	9,56	9,46	Rupiah
Valas	3,86	4,85	5,76	4,50	4,93	4,74	4,58	3,97	3,64	3,53	3,28	3,26	3,23	3,23	3,24	3,14	Foreign Exchange
Foreign Exchange																	Foreign Exchange
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																	15. <i>Community, Sociocultural, Entertainment and Other Individual Services</i>
Rupiah	12,62	11,40	11,01	10,59	10,51	10,53	10,41	10,21	10,03	9,99	9,90	9,90	9,86	9,78	9,70	9,55	Rupiah
Valas	5,77	5,49	5,59	5,91	5,83	5,99	5,65	5,93	5,34	5,18	5,11	4,97	4,92	4,48	4,45	4,58	Foreign Exchange
Foreign Exchange																	Foreign Exchange
16. Jasa Perorangan yang Melayani Rumah Tangga																	16. <i>Individual services which serve households</i>
Rupiah	16,29	16,13	16,68	21,79	21,34	20,86	20,22	19,66	19,51	18,90	18,69	18,54	18,36	18,45	18,38	18,62	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Foreign Exchange																	Foreign Exchange
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																	17. <i>Extra agency international agency and other international</i>
Rupiah	13,04	13,12	12,86	11,38	11,10	11,35	11,36	11,63	10,87	12,94	12,74	12,60	12,53	12,27	12,22	12,24	Rupiah
Valas	3,48	3,82	3,98	3,97	3,97	3,95	3,97	3,97	3,97	3,62	3,98	3,98	3,98	3,97	3,97	3,97	Foreign Exchange
Foreign Exchange																	Foreign Exchange
18. Kegiatan yang belum jelas batasannya																	18. <i>Business Activities which are not clearly defined</i>
Rupiah	13,67	12,40	11,17	11,09	11,23	10,97	11,00	10,46	10,33	11,19	9,91	9,56	9,27	9,18	9,33	9,36	Rupiah
Valas	4,34	2,73	5,26	4,98	4,92	4,69	4,37	4,31	4,29	3,39	3,39	3,38	3,30	3,28	3,29	3,30	Foreign Exchange
Foreign Exchange																	Foreign Exchange
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	
<b>Rumah Tangga</b>																	
- Untuk Pemilikan Rumah Tinggal																	- <i>For House Ownership</i>
Rupiah	10,74	9,93	9,19	8,68	8,72	8,67	8,61	8,57	8,57	8,54	8,50	8,45	8,39	8,35	8,32	8,31	Rupiah
Valas	6,96	2,95	3,56	2,40	2,39	3,01	3,00	4,20	3,84	3,83	3,84	3,46	3,46	3,19	3,19	3,19	Foreign Exchange
Foreign Exchange																	Foreign Exchange
- Untuk Pemilikan Flat atau Apartemen																	- <i>For Apartemen Ownership</i>
Rupiah	11,45	10,19	9,15	8,67	8,65	8,63	8,54	8,52	8,54	8,51	8,45	8,42	8,37	8,34	8,32	8,31	Rupiah
Valas	5,67	5,60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Foreign Exchange																	Foreign Exchange
- Untuk Pemilikan Ruko atau Rukan					</												

**Tabel 1.41.a.**  
**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	2016	2017	2018	2019	2020												Type of Use
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>1. Jenis Penggunaan</b>																	<b>1. Type of Use</b>
- <b>Modal Kerja</b>																	- <b>Working Capital</b>
Rupiah	11,38	10,71	10,37	10,09	10,13	10,07	9,97	9,73	9,60	9,48	9,47	9,44	9,44	9,38	9,32	9,21	Rupiah
Valas	3,94	3,90	4,34	4,35	4,34	4,27	4,08	3,98	3,85	3,70	3,52	3,41	3,40	3,40	3,39	3,45	Foreign Exchange
- <b>Investasi</b>																	- <b>Investments</b>
Rupiah	11,21	10,56	10,38	9,90	9,87	9,83	9,70	9,45	9,32	9,30	9,21	9,16	9,06	9,01	8,96	8,88	Rupiah
Valas	4,97	4,94	5,30	4,85	4,84	4,81	4,54	4,39	4,26	4,08	3,95	3,83	3,78	3,75	3,71	3,74	Foreign Exchange
- <b>Konsumsi</b>																	- <b>Consumption</b>
Rupiah	13,59	12,66	11,73	11,62	11,43	11,41	11,37	11,29	11,22	11,20	11,16	11,13	11,10	11,05	11,00	10,97	Rupiah
Valas	2,82	3,21	3,59	6,36	6,39	6,40	5,94	5,50	5,47	5,61	5,57	5,26	4,34	4,40	6,42	4,06	Foreign Exchange
<b>2. Orientasi Penggunaan</b>																	<b>2. User Orientation</b>
- <b>Ekspor</b>																	- <b>Export</b>
Rupiah	10,03	10,38	9,88	8,99	9,03	9,02	9,02	8,77	8,53	8,47	8,40	8,29	8,32	8,24	8,30	8,34	Rupiah
Valas	3,75	3,86	4,44	4,16	4,04	3,97	3,70	3,60	3,47	3,18	3,05	2,92	2,84	2,88	2,83	2,70	Foreign Exchange
- <b>Impor</b>																	- <b>Import</b>
Rupiah	10,83	10,14	9,50	9,72	9,93	9,83	9,80	9,71	9,43	9,38	9,26	9,26	9,20	9,07	9,06	9,03	Rupiah
Valas	4,29	4,80	5,01	4,67	4,72	4,68	4,57	4,45	4,35	4,07	3,91	3,83	3,67	3,82	4,03	3,87	Foreign Exchange
- <b>Lainnya</b>																	- <b>Other</b>
Rupiah	12,08	11,34	10,84	10,56	10,52	10,47	10,38	10,19	10,08	10,01	9,98	9,95	9,91	9,87	9,81	9,73	Rupiah
Valas	4,45	4,36	4,72	4,60	4,60	4,54	4,33	4,21	4,07	3,91	3,78	3,66	3,65	3,62	3,61	3,67	Foreign Exchange

**Tabel 1.42.a.**  
**Perkembangan Jumlah Bank Umum dan Kantor Bank Umum**  
**(Growth of Total Commercial Banks and Bank Offices)**

Kelompok Bank	2016	2017	2018	2019	2020												Group of Bank
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Bank Persero</b>																	<b>State Owned Banks</b>
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	18.106	18.262	17.853	17.621	17.622	17.597	17.589	17.575	17.571	17.564	17.526	17.502	17.434	17.356	17.331	17.307	Total Bank Offices
<b>BPD</b>																	<b>Regional Development Banks</b>
Jumlah Bank	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	Total Banks
Jumlah Kantor	4.052	4.130	4.288	4.396	4.399	4.406	4.407	4.406	4.401	4.403	4.396	4.399	4.397	4.398	4.405	4.421	Total Bank Offices
<b>Bank Campuran</b>																	<b>Domestic Private Banks</b>
Jumlah Bank	75	75	75	71	71	71	71	71	71	71	71	71	71	71	71	70	Total Banks
Jumlah Kantor	10.481	9.845	9.430	9.074	9.068	9.048	9.005	8.995	8.987	8.968	8.935	8.900	8.896	8.901	8.983	8.969	Total Bank Offices
<b>Bank Asing</b>																	<b>Foreign Owned Bank</b>
Jumlah Bank	10	9	9	8	8	8	8	8	8	8	8	8	8	8	8	8	Total Banks
Jumlah Kantor	81	39	38	36	36	36	36	36	36	36	36	36	36	36	36	36	Total Bank Offices
<b>Total</b>																	<b>Total</b>
Jumlah Bank	116	115	115	110	110	110	110	110	110	110	110	110	110	110	110	109	Total Banks
Jumlah Kantor	32.720	32.276	31.609	31.127	31.125	31.087	31.037	31.012	30.995	30.971	30.893	30.837	30.763	30.691	30.755	30.733	Total Bank Offices

**Tabel 1.43.a.**  
**Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank**  
**(Growth of Total Branch Offices Based on Region)**

Lokasi	2016	2017	2018	2019	2020												Location
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
1. Jawa Barat	412	413	416	406	406	406	406	403	403	403	401	401	401	401	401	402	1. Jawa Barat
2. Banten	96	101	105	102	101	101	101	101	101	101	101	101	101	101	102	102	2. Banten
3. DKI Jakarta	545	544	527	471	471	470	470	469	469	469	468	468	469	469	468	467	3. DKI Jakarta
4. D.I. Yogyakarta	62	61	63	61	61	61	61	61	61	61	61	61	61	61	61	61	4. D.I. Yogyakarta
5. Jawa Tengah	345	346	345	332	332	332	332	330	330	330	330	330	330	330	330	332	5. Jawa Tengah
6. Jawa Timur	430	432	433	409	409	410	410	409	409	409	408	407	407	407	409	409	6. Jawa Timur
7. Bengkulu	35	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	7. Bengkulu
8. Jambi	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	8. Jambi
9. Aceh	81	76	76	77	76	76	76	87	87	87	87	87	87	87	87	87	9. Aceh
10. Sumatera Utara	206	208	212	208	208	209	209	208	208	208	207	207	207	207	208	208	10. Sumatera Utara
11. Sumatera Barat	84	84	86	87	87	87	87	88	88	88	88	88	88	88	87	87	11. Sumatera Barat
12. Riau	92	92	92	90	90	90	90	90	90	90	90	90	90	90	90	90	12. Riau
13. Sumatera Selatan	104	107	107	106	106	106	106	106	106	106	106	106	106	106	106	106	13. Sumatera Selatan
14. Bangka Belitung	30	29	29	30	30	30	30	30	30	30	30	30	30	30	30	30	14. Bangka Belitung
15. Kepulauan Riau	59	61	62	60	60	60	60	60	60	60	60	60	61	61	61	61	15. Kepulauan Riau
16. Lampung	64	64	65	65	65	65	65	64	64	65	65	65	65	65	65	65	16. Lampung
17. Kalimantan Selatan	73	74	74	74	74	74	74	74	74	74	73	73	73	73	73	73	17. Kalimantan Selatan
18. Kalimantan Barat	75	77	78	80	81	81	81	81	81	81	81	81	81	81	81	81	18. Kalimantan Barat
19. Kalimantan Timur	114	113	114	117	117	117	117	117	117	117	117	117	117	117	117	117	19. Kalimantan Timur
20. Kalimantan Tengah	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	20. Kalimantan Tengah
21. Sulawesi Tengah	43	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46	21. Sulawesi Tengah
22. Sulawesi Selatan	131	134	137	135	135	135	135	135	135	135	136	136	136	136	136	136	22. Sulawesi Selatan
23. Sulawesi Utara	62	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	23. Sulawesi Utara
24. Gorontalo	20	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	24. Gorontalo
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	25. Sulawesi Barat
26. Sulawesi Tenggara	43	43	43	45	45	45	45	45	45	45	45	45	45	45	45	45	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	53	53	54	53	53	53	53	53	53	54	55	55	55	55	55	55	27. Nusa Tenggara Barat
28. Bali	96	93	94	91	91	91	91	92	92	92	92	92	92	92	92	92	28. Bali
29. Nusa Tenggara Timur	58	58	58	60	60	60	60	60	60	60	60	60	60	60	60	60	29. Nusa Tenggara Timur
30. Maluku	32	34	35	36	36	36	36	36	36	36	36	36	36	36	36	36	30. Maluku
31. Papua	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	31. Papua
32. Maluku Utara	22	22	22	23	23	23	23	23	23	23	23	23	23	23	23	23	32. Maluku Utara
33. Irian Jaya Barat	25	26	26	27	27	27	27	27	27	27	27	27	27	27	27	27	33. Irian Jaya Barat
34. Lainnya	18	18	17	17	17	17	17	17	17	17	17	17	17	17	17	17	34. Others
<b>Total</b>	<b>3.694</b>	<b>3.708</b>	<b>3.717</b>	<b>3.609</b>	<b>3.608</b>	<b>3.609</b>	<b>3.609</b>	<b>3.613</b>	<b>3.613</b>	<b>3.615</b>	<b>3.611</b>	<b>3.610</b>	<b>3.612</b>	<b>3.612</b>	<b>3.614</b>	<b>3.616</b>	<b>Total</b>



**Tabel 2.1**  
**Kegiatan Usaha Bank Perkreditan Rakyat**  
**(Rural Banks Operations)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penyaluran Dana</b>																	<b>Fund Disbursements</b>
a. Kredit	81.684	89.482	98.220	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	110.770	a. Credits
b. Antar Bank Aktiva	27.705	31.815	32.504	35.052	35.037	34.225	32.273	29.466	28.820	30.375	31.375	32.422	33.307	34.536	36.021	37.938	b. Inter-Bank Assets
<b>Sumber Dana</b>																	<b>Source of Funds</b>
a. DPK	75.725	84.861	91.956	102.538	103.209	104.030	102.975	100.598	99.443	100.063	100.908	101.245	102.113	102.986	104.519	106.151	a. Third Party Funds
Deposito	51.977	58.137	62.465	70.406	71.645	72.474	71.428	69.799	69.369	69.686	70.232	70.309	70.946	71.573	72.500	73.389	Time Deposits
Tabungan	23.748	26.723	29.491	32.132	31.564	31.556	31.547	30.799	30.073	30.376	30.677	30.936	31.167	31.413	32.019	32.763	Savings Deposits
b. Antar Bank Pasiva	3.617	4.417	5.111	6.386	6.517	6.625	6.221	5.706	5.647	5.901	5.913	6.075	6.130	6.273	6.400	6.656	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	13.613	13.820	13.809	13.412	12.987	12.737	13.171	13.398	13.701	13.795	13.981	13.948	13.853	13.738	13.746	13.707	c. Loans received
d. Kewajiban Segera	667	776	802	892	890	942	1.023	1.131	1.145	1.109	1.115	1.056	944	960	945	1.008	d. Immediate Liabilities
<b>Beberapa Komponen Modal</b>																	<b>Several Components of Capital</b>
a. Modal Disetor	10.656	11.879	12.921	13.989	14.096	14.134	14.236	14.362	14.427	14.435	14.518	14.630	14.707	14.769	14.912	15.008	a. Paid In Capital
b. Cadangan	2.351	2.708	3.015	3.435	3.422	2.537	3.538	3.584	3.631	3.662	3.672	3.668	3.634	3.648	3.635	3.629	b. Reserves
c. L/R Tahun Berjalan	2.936	3.210	3.371	3.456	408	547	853	1.060	1.231	1.452	1.682	1.920	2.187	2.400	2.650	2.901	c. Current Earnings
d. L/R Tahun Lalu	1.755	2.201	2.467	2.905	5.928	5.562	5.101	4.536	4.214	4.043	3.847	3.815	3.690	3.619	3.567	3.495	d. Retained Earnings (Profit/Loss)

**Tabel 2.2 Kinerja Bank Perkreditan Rakyat  
(Rural Banks Performance)  
Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indikator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>LDR (%)</b>	<b>76,24</b>	<b>75,36</b>	<b>76,54</b>	<b>79,09</b>	<b>76,21</b>	<b>75,98</b>	<b>77,86</b>	<b>79,65</b>	<b>79,87</b>	<b>79,09</b>	<b>78,45</b>	<b>77,89</b>	<b>77,72</b>	<b>76,92</b>	<b>76,29</b>	<b>75,44</b>	<b>LDR (%)</b>
- Total Kredit	81.684	89.482	98.220	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	110.770	- Total Credit
- Penghimpunan Dana	90.997	100.632	108.627	115.912	120.099	122.364	120.256	117.377	116.433	117.281	118.523	118.890	119.234	120.539	122.214	123.745	- Funds collected
- Modal Inti	16.147	18.105	19.696	21.636	23.023	23.056	22.888	22.496	22.328	22.394	22.384	22.558	22.697	22.822	22.911	23.079	- Core Capital
<b>NPL (%)</b>	<b>5,83</b>	<b>6,15</b>	<b>6,37</b>	<b>6,81</b>	<b>7,26</b>	<b>7,53</b>	<b>7,95</b>	<b>8,32</b>	<b>8,63</b>	<b>8,44</b>	<b>8,34</b>	<b>8,29</b>	<b>8,09</b>	<b>8,07</b>	<b>7,81</b>	<b>7,22</b>	<b>NPL (%)</b>
- Kredit Non Lancar	4.765	5.500	6.261	7.405	7.918	8.320	8.858	9.274	9.562	9.319	9.218	9.135	8.921	8.894	8.649	7.995	- Non Current Credits
- Total Kredit	81.684	89.482	98.220	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	110.770	- Total Credit
<b>ROA (%)</b>	<b>2,59</b>	<b>2,55</b>	<b>2,48</b>	<b>2,31</b>	<b>3,26</b>	<b>2,18</b>	<b>2,28</b>	<b>2,17</b>	<b>2,03</b>	<b>1,98</b>	<b>1,95</b>	<b>1,94</b>	<b>1,95</b>	<b>1,91</b>	<b>1,89</b>	<b>1,87</b>	<b>ROA (%)</b>
- L/R Tahun Berjalan	2.936	3.210	3.371	3.456	408	547	853	1.060	1.231	1.452	1.682	1.920	2.187	2.400	2.650	2.901	- Current Earnings (Profit/Loss)
- Total Aktiva	113.501	125.945	135.693	149.623	149.849	150.526	149.659	146.819	145.802	146.866	148.048	148.771	149.814	151.064	153.315	155.075	- Total Aktiva
<b>ROE (%)</b>	<b>23,61</b>	<b>23,06</b>	<b>22,24</b>	<b>21,00</b>	<b>29,45</b>	<b>19,69</b>	<b>20,29</b>	<b>18,71</b>	<b>17,27</b>	<b>16,94</b>	<b>16,77</b>	<b>16,64</b>	<b>16,77</b>	<b>16,49</b>	<b>16,43</b>	<b>16,40</b>	<b>ROE (%)</b>
- L/R Tahun Berjalan	2.936	3.210	3.371	3.456	408	547	853	1.060	1.231	1.452	1.682	1.920	2.187	2.400	2.650	2.901	- Current Earnings (Profit/Loss)
- Modal Disetor	10.656	11.879	12.921	13.989	14.096	14.134	14.236	14.362	14.427	14.435	14.518	14.630	14.707	14.769	14.912	15.008	- Paid In Capital
- Cadangan Umum	1.778	2.038	2.241	2.473	2.515	2.537	2.589	2.630	2.675	2.705	2.683	2.682	2.687	2.696	2.690	2.686	- General Reserve

**Tabel 2.3 Perkembangan Aset BPR Berdasarkan Lokasi BPR  
(Growth of Rural Banks Asset Based on Location)  
Miliar Rp (Billion Rp)**

Lokasi	2016	2017	2018	2019	2020												Location
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
1. Jawa Barat	16.825	18.010	18.593	20.474	20.609	20.712	20.561	19.721	19.321	19.323	19.414	19.401	19.561	19.643	19.893	20.370	1. Jawa Barat
2. Banten	2.633	3.553	4.383	5.328	5.318	5.293	5.205	4.926	4.874	4.877	4.911	4.887	4.906	4.937	5.020	5.152	2. Banten
3. DKI Jakarta	2.593	2.524	2.737	3.118	3.170	3.109	3.070	3.024	3.042	3.059	3.137	3.134	3.176	3.250	3.481	3.459	3. DKI Jakarta
4. D.I Yogyakarta	5.336	5.924	6.389	7.135	7.117	7.166	7.102	7.039	7.069	7.194	7.280	7.278	7.354	7.426	7.448	7.607	4. D.I Yogyakarta
5. Jawa Tengah	24.876	28.328	31.269	35.523	35.420	35.737	36.061	35.584	35.338	35.782	36.090	36.450	36.822	36.979	37.410	37.675	5. Jawa Tengah
6. Jawa Timur	12.140	13.264	14.002	15.467	15.568	15.688	15.572	15.267	14.986	15.147	15.235	15.365	15.558	15.644	15.835	16.242	6. Jawa Timur
7. Bengkulu	72	83	91	106	106	109	108	106	104	100	104	105	102	111	105	106	7. Bengkulu
8. Jambi	779	853	909	1.047	1.054	1.066	1.064	1.023	1.021	1.026	1.044	1.045	1.062	1.073	1.086	1.091	8. Jambi
9. Aceh	251	273	262	297	251	249	244	244	241	241	239	242	243	242	241	242	9. Aceh
10. Sumatera Utara	1.348	1.489	1.642	1.798	1.833	1.853	1.832	1.817	1.792	1.791	1.816	1.831	1.852	1.883	1.902	1.901	10. Sumatera Utara
11. Sumatera Barat	1.562	1.698	1.768	1.835	1.817	1.815	1.796	1.759	1.735	1.774	1.777	1.797	1.818	1.836	1.855	1.902	11. Sumatera Barat
12. Riau	1.295	1.368	1.340	1.401	1.396	1.388	1.377	1.360	1.352	1.365	1.362	1.377	1.405	1.425	1.456	1.473	12. Riau
13. Kepulauan Riau	5.844	6.460	6.926	7.407	7.428	7.389	7.315	7.134	7.089	7.090	7.182	7.246	7.352	7.410	7.432	7.453	13. Kepulauan Riau
14. Sumatera Selatan	1.339	1.433	1.526	1.706	1.738	1.741	1.769	1.735	1.790	1.819	1.826	1.810	1.812	1.817	1.839	1.826	14. Sumatera Selatan
15. Bangka Belitung	122	140	158	176	175	181	179	178	176	179	179	183	185	184	190	190	15. Bangka Belitung
16. Lampung	10.078	11.068	11.890	12.251	12.243	12.230	12.143	12.035	11.986	12.141	12.321	12.398	12.410	12.418	12.525	12.851	16. Lampung
17. Kalimantan Selatan	573	588	609	705	674	685	687	657	661	661	656	661	666	696	695	761	17. Kalimantan Selatan
18. Kalimantan Barat	1.208	1.335	1.266	1.284	1.294	1.309	1.307	1.310	1.323	1.353	1.391	1.430	1.458	1.481	1.518	1.470	18. Kalimantan Barat
19. Kalimantan Timur	394	406	455	396	394	396	397	386	380	382	384	382	385	394	394	400	19. Kalimantan Timur
20. Kalimantan Tengah	376	480	615	627	717	692	672	706	690	732	721	682	645	626	664	694	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	87	86	85	88	84	84	83	83	84	86	86	85	86	21. Kalimantan Utara
22. Sulawesi Tengah	2.209	2.640	2.559	2.621	2.592	2.617	2.590	2.610	2.613	2.622	2.632	2.617	2.584	2.668	2.693	2.677	22. Sulawesi Tengah
23. Sulawesi Selatan	1.995	2.354	2.622	2.854	2.880	2.908	2.858	2.775	2.773	2.762	2.771	2.770	2.800	2.854	2.840	2.843	23. Sulawesi Selatan
24. Sulawesi Utara	1.143	1.221	1.286	1.670	1.671	1.666	1.647	1.615	1.638	1.643	1.667	1.665	1.694	1.733	1.749	1.798	24. Sulawesi Utara
25. Sulawesi Tenggara	293	293	290	333	304	297	295	297	292	296	295	317	303	306	310	334	25. Sulawesi Tenggara
26. Sulawesi Barat	8	7	7	8	9	9	8	8	8	9	9	9	9	9	9	9	26. Sulawesi Barat
27. Gorontalo	35	34	33	34	32	29	30	29	31	31	33	34	34	38	43	54	27. Gorontalo
28. Nusa Tenggara Barat	1.343	1.398	1.466	1.583	1.588	1.576	1.565	1.527	1.517	1.536	1.564	1.570	1.596	1.609	1.624	1.617	28. Nusa Tenggara Barat
29. Bali	13.074	14.078	15.571	17.130	17.185	17.303	16.965	16.754	16.794	16.767	16.811	16.876	16.839	17.023	17.312	17.074	29. Bali
30. Nusa Tenggara Timur	594	668	727	800	813	812	795	778	783	796	806	827	852	854	859	867	30. Nusa Tenggara Timur
31. Maluku	1.473	1.786	1.987	2.123	2.115	2.120	2.073	2.052	2.070	2.070	2.077	2.086	2.042	2.133	2.154	2.177	31. Maluku
32. Papua	1.010	1.337	1.394	1.353	1.332	1.353	1.361	1.362	1.339	1.335	1.338	1.333	1.321	1.381	1.418	1.429	32. Papua
33. Maluku Utara	59	103	165	219	218	226	225	226	230	232	235	239	246	252	252	252	33. Maluku Utara
34. Papua Barat	619	750	753	727	725	718	699	689	657	649	656	641	637	643	978	993	34. Papua Barat
35. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35. Others
<b>Total</b>	<b>113.501</b>	<b>125.945</b>	<b>135.693</b>	<b>149.623</b>	<b>149.872</b>	<b>150.526</b>	<b>149.659</b>	<b>146.819</b>	<b>145.802</b>	<b>146.866</b>	<b>148.048</b>	<b>148.771</b>	<b>149.814</b>	<b>151.064</b>	<b>153.315</b>	<b>155.075</b>	<b>Total</b>

**Tabel 2.4 Jumlah BPR Berdasarkan Total Aset  
(Rural Banks Based on Total Assets)  
Miliar Rp (Billion Rp)**

Total Aset	2016	2017	2018	2019	2020												Total Asset
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Total Aset BPR < 1 Miliar	10	11	10	9	8	9	9	10	9	7	7	7	8	8	8	8	Total Asset Rural bank < 1 Billion
Total Aset BPR 1 s.d 5 Miliar	126	107	90	66	63	58	63	62	61	54	55	55	54	52	53	49	Total Asset Rural bank 1 up to 5 Billion
Total Aset BPR 5 s.d 10 Miliar	210	181	173	146	142	136	134	138	144	140	134	130	127	121	122	123	Total Asset Rural bank 5 up to 10 Billion
Total Aset BPR > 10 Miliar	1.287	1.320	1.324	1.325	1.329	1.339	1.331	1.323	1.319	1.325	1.324	1.325	1.323	1.330	1.326	1.326	Total Asset Rural bank > 10 Billion
<b>Total</b>	<b>1.633</b>	<b>1.619</b>	<b>1.597</b>	<b>1.546</b>	<b>1.542</b>	<b>1.542</b>	<b>1.537</b>	<b>1.533</b>	<b>1.533</b>	<b>1.526</b>	<b>1.520</b>	<b>1.517</b>	<b>1.512</b>	<b>1.511</b>	<b>1.509</b>	<b>1.506</b>	<b>Total</b>

**Tabel 2.5 Non Performing Loan Bank Perkreditan Rakyat  
(NPL of Rural Bank)  
Miliar Rp (Billion Rp)**

Kolektibilitas	2016	2017	2018	2019	2020												Collectibility
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Kredit</b>	<b>81.684</b>	<b>89.482</b>	<b>98.220</b>	<b>108.784</b>	<b>109.070</b>	<b>110.487</b>	<b>111.445</b>	<b>111.403</b>	<b>110.830</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>Credit</b>
a. Lancar	76.919	83.982	91.959	101.379	101.152	102.167	102.587	102.129	101.268	101.149	101.327	101.037	101.384	101.375	102.069	102.775	a. Current
b. Kurang Lancar	925	1.058	1.137	1.373	1.732	1.993	2.411	2.439	2.390	1.948	1.757	1.610	1.385	1.319	1.160	923	b. Sub-Standard
c. Diragukan	974	1.102	1.287	1.512	1.475	1.512	1.514	1.758	1.786	1.839	1.846	1.837	1.778	1.692	1.528	1.292	c. Doubtful
d. Macet	2.866	3.341	3.837	4.520	4.711	4.815	4.933	5.076	5.386	5.531	5.614	5.687	5.758	5.883	5.962	5.780	d. Lost
<b>Non Performing Loan (Nominal)</b>	<b>4.765</b>	<b>5.500</b>	<b>6.261</b>	<b>7.405</b>	<b>7.918</b>	<b>8.320</b>	<b>8.858</b>	<b>9.274</b>	<b>9.562</b>	<b>9.319</b>	<b>9.218</b>	<b>9.135</b>	<b>8.921</b>	<b>8.894</b>	<b>8.649</b>	<b>7.995</b>	<b>Non Performing Loan (Nominal)</b>
<b>Rasio Non Performing Loan (%)</b>	<b>5,83</b>	<b>6,15</b>	<b>6,37</b>	<b>6,81</b>	<b>7,26</b>	<b>7,53</b>	<b>7,95</b>	<b>8,32</b>	<b>8,63</b>	<b>8,44</b>	<b>8,34</b>	<b>8,29</b>	<b>8,09</b>	<b>8,07</b>	<b>7,81</b>	<b>7,22</b>	<b>Non Performing Loan Ratio (%)</b>

**Tabel 2.6 Non Performing Loan BPR Berdasarkan Lokasi  
(NPL of Rural Banks Based On Location)  
Miliar Rp (Billion Rp)**

Lokasi	2016	2017	2018	2019	2020												Location
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
1. Jawa Barat	858	980	1.004	1.153	1.220	1.277	1.340	1.423	1.502	1.475	1.503	1.488	1.446	1.445	1.397	1.316	1. Jawa Barat
2. Banten	147	146	170	221	230	267	276	282	314	302	286	291	290	298	281	266	2. Banten
3. DKI Jakarta	105	99	91	108	123	132	130	135	158	157	148	149	145	133	126	116	3. DKI Jakarta
4. D.I Yogyakarta	182	198	228	252	283	305	361	344	344	333	326	313	326	325	317	292	4. D.I Yogyakarta
5. Jawa Tengah	1.129	1.342	1.611	1.917	2.057	2.126	2.343	2.493	2.469	2.378	2.319	2.286	2.248	2.257	2.200	2.035	5. Jawa Tengah
6. Jawa Timur	621	664	722	827	880	908	959	1.016	1.055	1.027	1.020	1.015	1.005	1.002	1.004	936	6. Jawa Timur
7. Bengkulu	4	4	5	5	6	7	6	6	6	6	6	7	7	7	7	6	7. Bengkulu
8. Jambi	67	58	69	93	103	108	114	120	123	120	116	113	113	112	111	106	8. Jambi
9. Aceh	12	15	19	21	21	23	25	25	27	25	24	25	24	24	24	22	9. Aceh
10. Sumatera Utara	81	71	80	91	97	107	119	132	138	134	135	131	116	116	107	100	10. Sumatera Utara
11. Sumatera Barat	94	98	89	94	106	110	123	136	144	140	139	139	133	135	128	105	11. Sumatera Barat
12. Riau	125	123	100	127	135	136	140	154	163	165	161	162	152	148	146	128	12. Riau
13. Kepulauan Riau	148	245	303	397	429	453	461	497	524	528	544	527	495	488	459	383	13. Kepulauan Riau
14. Sumatera Selatan	154	147	102	93	119	117	122	125	135	128	130	125	123	120	115	103	14. Sumatera Selatan
15. Bangka Belitung	6	6	5	8	8	9	9	10	10	9	9	9	10	10	10	9	15. Bangka Belitung
16. Lampung	108	118	115	170	198	201	222	237	263	235	228	234	223	227	217	201	16. Lampung
17. Kalimantan Selatan	46	39	39	40	42	46	46	48	50	51	53	56	53	53	52	43	17. Kalimantan Selatan
18. Kalimantan Barat	60	62	84	90	81	80	84	88	94	93	95	94	93	92	91	76	18. Kalimantan Barat
19. Kalimantan Timur	29	25	23	22	23	22	24	26	26	31	31	33	31	30	30	29	19. Kalimantan Timur
20. Kalimantan Tengah	12	23	18	43	43	45	40	38	41	47	50	71	55	50	46	39	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	1	1	2	3	3	3	3	3	3	2	2	2	2	21.
22. Sulawesi Tengah	20	25	44	39	41	37	39	41	44	44	44	44	39	42	41	34	22. Sulawesi Tengah
23. Sulawesi Selatan	28	31	39	46	51	52	56	68	70	71	71	65	66	73	71	62	23. Sulawesi Selatan
24. Sulawesi Utara	102	76	90	94	98	105	111	123	123	127	109	104	100	102	103	100	24. Sulawesi Utara
25. Sulawesi Tenggara	24	44	42	36	39	40	40	42	44	45	45	44	43	43	40	35	25. Sulawesi Tenggara
26. Sulawesi Barat	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	26. Sulawesi Barat
27. Gorontalo	6	5	5	4	4	1	1	1	1	2	2	2	2	2	2	2	27. Gorontalo
28. Nusa Tenggara Barat	103	128	162	149	154	158	164	172	178	173	175	175	172	170	168	159	28. Nusa Tenggara Barat
29. Bali	444	652	846	856	898	1.008	1.052	1.024	1.015	992	961	949	947	932	906	863	29. Bali
30. Nusa Tenggara Timur	24	23	20	21	39	41	37	52	53	37	39	37	30	35	31	28	30. Nusa Tenggara Timur
31. Maluku	3	5	4	3	3	4	5	6	7	6	7	6	7	6	6	5	31. Maluku
32. Papua	13	20	38	49	53	54	56	59	55	53	53	50	47	43	40	36	32. Papua
33. Maluku Utara	1	1	1	2	2	2	3	3	3	3	4	4	4	4	4	4	33. Maluku Utara
34. Papua Barat	7	27	92	332	331	337	345	345	380	378	381	383	372	368	364	355	34. Papua Barat
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35. Others
<b>Total</b>	<b>4.765</b>	<b>5.500</b>	<b>6.261</b>	<b>7.405</b>	<b>7.918</b>	<b>8.320</b>	<b>8.858</b>	<b>9.274</b>	<b>9.562</b>	<b>9.319</b>	<b>9.218</b>	<b>9.135</b>	<b>8.921</b>	<b>8.894</b>	<b>8.649</b>	<b>7.995</b>	<b>Total</b>

**Tabel 2.7**  
**Komposisi DPK Bank Perkreditan Rakyat**  
**(Composition of Third Party Funds of Rural Bank)**  
**Miliar Rp (Billion Rp)**

Indikator	Desember 2016		Desember 2017		Desember 2018		Desember 2019		Desember 2020		Indikator
	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	51.977	68,64	58.137	68,51	62.465	67,93	70.406	68,66	73.389	69,14	Time Deposits
Tabungan	23.748	31,36	26.723	31,49	29.491	32,07	32.132	31,34	32.763	30,86	Saving
<b>Total DPK</b>	<b>75.725</b>	<b>100,00</b>	<b>84.861</b>	<b>100,00</b>	<b>91.956</b>	<b>100,00</b>	<b>102.538</b>	<b>100,00</b>	<b>106.151</b>	<b>100,00</b>	<b>Total Third Party Funds</b>

**Tabel 2.8**  
**Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Desember 2020**  
*(Composition of Third Party Funds of Rural Banks Based on Location - December 2020)*

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	4.501	9.346	13.847	13,04%	1. Jawa Barat
2. Banten	707	2.454	3.161	2,98%	2. Banten
3. DKI Jakarta	151	2.344	2.495	2,35%	3. DKI Jakarta
4. D.I Yogyakarta	1.957	3.774	5.732	5,40%	4. D.I Yogyakarta
5. Jawa Tengah	12.189	16.232	28.422	26,77%	5. Jawa Tengah
6. Jawa Timur	3.375	7.412	10.787	10,16%	6. Jawa Timur
7. Bengkulu	25	33	58	0,05%	7. Bengkulu
8. Jambi	132	656	788	0,74%	8. Jambi
9. Aceh	56	82	138	0,13%	9. Aceh
10. Sumatera Utara	726	750	1.476	1,39%	10. Sumatera Utara
11. Sumatera Barat	892	584	1.475	1,39%	11. Sumatera Barat
12. Riau	416	629	1.045	0,98%	12. Riau
13. Kepulauan Riau	661	5.346	6.006	5,66%	13. Kepulauan Riau
14. Sumatera Selatan	261	882	1.143	1,08%	14. Sumatera Selatan
15. Bangka Belitung	29	117	146	0,14%	15. Bangka Belitung
16. Lampung	1.062	5.477	6.539	6,16%	16. Lampung
17. Kalimantan Selatan	209	252	461	0,43%	17. Kalimantan Selatan
18. Kalimantan Barat	347	804	1.151	1,08%	18. Kalimantan Barat
19. Kalimantan Timur	96	113	209	0,20%	19. Kalimantan Timur
20. Kalimantan Tengah	225	223	448	0,42%	20. Kalimantan Tengah
21. Kalimantan Utara	12	19	31	0,03%	21. Kalimantan Utara
22. Sulawesi Tengah	103	882	985	0,93%	22. Sulawesi Tengah
23. Sulawesi Selatan	282	1.597	1.879	1,77%	23. Sulawesi Selatan
24. Sulawesi Utara	265	1.130	1.395	1,31%	24. Sulawesi Utara
25. Sulawesi Tenggara	88	63	151	0,14%	25. Sulawesi Tenggara
26. Sulawesi Barat	17	3	20	0,02%	26. Sulawesi Barat
27. Gorontalo	21	16	37	0,03%	27. Gorontalo
28. Nusa Tenggara Barat	596	518	1.114	1,05%	28. Nusa Tenggara Barat
29. Bali	2.732	9.188	11.920	11,23%	29. Bali
30. Nusa Tenggara Timur	184	456	640	0,60%	30. Nusa Tenggara Timur
31. Maluku	156	780	936	0,88%	31. Maluku
32. Papua	162	682	844	0,80%	32. Papua
33. Maluku Utara	15	88	103	0,10%	33. Maluku Utara
34. Papua Barat	112	455	567	0,53%	34. Papua Barat
35. Lainnya	-	-	-	0,00%	35. Others
<b>Total</b>	<b>32.763</b>	<b>73.389</b>	<b>106.151</b>	<b>100,00%</b>	<b>Total</b>



**Tabel 2.9**  
**DPK BPR Berdasarkan Lokasi Penghimpunan**  
**(Third Party Funds of Rural Banks Based on Deposits Location)**  
**Miliar Rp (Billion Rp)**

Lokasi	2016	2017	2018	2019	2020												Location
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
1. Jawa Barat	11.501	12.327	12.472	13.665	14.046	13.933	13.730	13.154	12.849	12.824	12.977	12.977	13.099	13.205	13.504	13.847	1. Jawa Barat
2. Banten	1.641	2.334	2.763	3.377	3.284	3.357	3.221	3.006	2.977	2.956	3.000	2.993	2.985	3.023	3.067	3.161	2. Banten
3. DKI Jakarta	1.754	1.777	1.910	2.159	2.059	2.165	2.090	2.110	2.134	2.153	2.211	2.229	2.251	2.309	2.533	2.495	3. DKI Jakarta
4. D.I Yogyakarta	4.079	4.536	4.883	5.453	5.439	5.469	5.419	5.358	5.379	5.433	5.489	5.418	5.524	5.593	5.610	5.732	4. D.I Yogyakarta
5. Jawa Tengah	18.666	21.355	23.726	26.738	26.730	26.935	27.139	26.806	26.434	26.784	27.029	27.313	27.632	27.789	28.144	28.422	5. Jawa Tengah
6. Jawa Timur	7.703	8.576	9.304	10.144	10.264	10.424	10.294	10.034	9.789	9.913	10.037	10.118	10.248	10.342	10.509	10.787	6. Jawa Timur
7. Bengkulu	45	40	47	54	52	55	53	52	55	52	56	58	55	64	58	58	7. Bengkulu
8. Jambi	580	616	654	766	777	788	787	749	742	738	751	751	766	773	783	788	8. Jambi
9. Aceh	129	148	149	149	145	143	136	137	135	134	133	135	137	135	138	138	9. Aceh
10. Sumatera Utara	1.038	1.148	1.254	1.361	1.392	1.406	1.383	1.369	1.375	1.386	1.407	1.418	1.431	1.455	1.469	1.476	10. Sumatera Utara
11. Sumatera Barat	1.238	1.354	1.391	1.425	1.405	1.395	1.378	1.344	1.326	1.363	1.369	1.389	1.405	1.418	1.434	1.475	11. Sumatera Barat
12. Riau	951	1.027	979	1.012	1.005	998	987	975	972	984	979	987	1.003	1.011	1.036	1.045	12. Riau
13. Kepulauan Riau	4.769	5.291	5.521	5.980	6.025	6.015	5.937	5.790	5.741	5.713	5.780	5.845	5.931	5.996	6.013	6.006	13. Kepulauan Riau
14. Sumatera Selatan	831	860	916	1.021	1.042	1.042	1.056	1.027	1.100	1.122	1.136	1.125	1.116	1.121	1.145	1.143	14. Sumatera Selatan
15. Bangka Belitung	102	117	123	136	135	141	139	140	142	143	143	145	143	141	145	146	15. Bangka Belitung
16. Lampung	4.881	5.368	5.704	6.205	6.398	6.455	6.378	6.287	6.189	6.177	6.215	6.242	6.289	6.313	6.367	6.539	16. Lampung
17. Kalimantan Selatan	348	341	362	424	395	394	399	368	369	367	362	369	373	400	398	461	17. Kalimantan Selatan
18. Kalimantan Barat	910	1.015	1.009	1.001	1.010	1.034	1.035	1.032	1.035	1.062	1.094	1.125	1.147	1.164	1.197	1.151	18. Kalimantan Barat
19. Kalimantan Timur	193	187	228	211	210	208	212	203	202	202	204	202	205	206	209	209	19. Kalimantan Timur
20. Kalimantan Tengah	277	353	460	426	510	477	452	484	470	506	487	440	405	384	420	448	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	31	31	30	31	29	29	28	28	30	31	30	30	31	21. Kalimantan Utara
22. Sulawesi Tengah	693	840	905	959	949	995	994	1.004	1.043	1.027	959	936	951	958	983	985	22. Sulawesi Tengah
23. Sulawesi Selatan	1.227	1.511	1.607	1.858	1.899	1.905	1.849	1.776	1.784	1.787	1.801	1.813	1.846	1.903	1.904	1.879	23. Sulawesi Selatan
24. Sulawesi Utara	965	1.045	1.076	1.331	1.350	1.368	1.342	1.311	1.317	1.303	1.317	1.310	1.329	1.334	1.353	1.395	24. Sulawesi Utara
25. Sulawesi Tenggara	122	110	119	155	126	121	120	121	125	124	124	140	126	127	132	151	25. Sulawesi Tenggara
26. Sulawesi Barat	8	10	13	11	5	19	19	19	19	19	20	12	19	18	14	20	26. Sulawesi Barat
27. Gorontalo	17	18	18	17	16	12	13	12	15	14	16	17	17	21	25	37	27. Gorontalo
28. Nusa Tenggara Barat	888	922	1.003	1.100	1.094	1.083	1.062	1.029	1.019	1.035	1.055	1.059	1.083	1.099	1.113	1.114	28. Nusa Tenggara Barat
29. Bali	8.354	9.368	10.921	12.568	12.615	12.833	12.533	12.074	11.852	11.740	11.705	11.655	11.567	11.664	11.749	11.920	29. Bali
30. Nusa Tenggara Timur	469	523	555	591	600	595	580	571	578	591	600	615	630	628	630	640	30. Nusa Tenggara Timur
31. Maluku	555	633	773	834	864	875	843	866	906	966	990	987	965	962	985	936	31. Maluku
32. Papua	346	495	496	688	654	679	698	702	684	740	748	711	736	727	754	844	32. Papua
33. Maluku Utara	31	59	94	107	105	107	110	111	116	133	133	136	141	138	112	103	33. Maluku Utara
34. Papua Barat	413	555	521	581	580	576	558	549	543	545	554	545	527	537	559	567	34. Papua Barat
35. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35. Others
<b>Total</b>	<b>75.725</b>	<b>84.861</b>	<b>91.956</b>	<b>102.538</b>	<b>103.209</b>	<b>104.030</b>	<b>102.975</b>	<b>100.598</b>	<b>99.443</b>	<b>100.063</b>	<b>100.908</b>	<b>101.245</b>	<b>102.113</b>	<b>102.986</b>	<b>104.519</b>	<b>106.151</b>	<b>Total</b>

**Tabel 2.10**  
**Suku Bunga Rata-rata DPK Bank Perkreditan Rakyat**  
*(Average of Third Party Interest Rates of Rural Banks)*  
**Persen (Percent)**

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Tabungan	3,95	3,71	3,44	3,33	3,32	3,27	3,26	3,26	3,23	3,21	3,17	3,15	3,14	3,11	3,09	3,08	Saving
Deposito	9,80	8,12	8,14	8,16	8,11	8,05	8,04	8,00	7,97	7,86	7,80	7,68	7,67	7,51	7,41	7,16	Time Deposits

**Tabel 2.11**  
**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	2016	2017	2018	2019	2020												Economic Sector
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
1 Pertanian, Perburuhan, dan Kehutanan	31,28	29,83	29,48	28,78	27,92	27,91	28,14	28,18	28,06	27,82	27,62	27,87	27,80	27,70	27,75	27,60	1. Agriculture, hunting, and forestry
2 Perikanan	27,58	27,60	26,13	25,45	25,20	24,69	24,84	24,89	24,69	24,70	24,51	24,97	24,27	23,99	24,11	23,93	2. Fisheries
3 Pertambangan dan Penggalian	25,28	24,54	24,76	21,13	25,09	24,83	24,31	24,03	24,10	23,64	22,91	22,56	22,41	22,44	22,72	22,79	3. Mining and quarrying
4 Industri Pengolahan	26,31	24,90	23,26	21,55	21,42	21,33	22,14	21,82	21,82	21,48	21,51	21,41	21,46	21,54	21,45	21,40	4. Processing industry
5 Listrik, Gas dan Air	27,39	26,86	24,06	22,14	21,91	21,83	22,69	22,60	22,22	21,90	22,13	22,08	21,01	21,05	21,48	21,31	5. Electricity, gas and water
6 Konstruksi	26,35	25,05	24,31	23,33	23,50	22,96	23,29	22,76	22,46	22,17	22,31	22,41	22,50	22,66	22,53	22,43	6. Construction
7 Perdagangan Besar dan Eceran	27,93	26,86	25,84	25,36	25,31	25,28	25,27	25,05	24,87	24,81	24,80	24,65	24,58	24,50	24,48	24,41	7. Big and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	25,05	23,24	22,00	20,84	20,94	20,85	21,37	20,94	21,37	20,46	20,45	20,67	20,56	20,70	20,75	20,70	8. Provision of accommodation and food supply drinking
9 Transportasi, Pergudangan dan Komunikasi	25,62	24,54	23,54	22,17	22,08	22,04	22,51	22,31	22,35	22,12	22,12	22,12	21,94	21,96	22,01	21,85	9. Transportation, warehousing and communications
10 Perantara Keuangan	19,23	18,27	17,12	17,53	17,78	17,84	17,90	17,92	17,60	16,76	16,63	17,16	16,45	16,81	16,65	16,99	10. Transitional finance
11 Real Estate	22,22	20,61	20,05	18,44	18,52	18,29	17,93	17,48	17,43	17,20	17,15	17,28	17,20	17,34	17,28	17,30	11. Real estate, rental business, and services company
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial	26,13	26,31	25,75	23,63	23,64	23,69	24,31	24,00	24,05	23,68	22,74	22,88	22,92	22,84	23,09	23,00	12. Government administration, the defense and compulsory social security
13 Jasa Pendidikan	26,95	24,91	23,90	23,34	23,06	23,10	23,49	22,92	22,60	22,39	22,07	21,73	21,85	21,47	21,48	21,51	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	27,06	25,92	24,40	23,53	23,42	23,48	23,47	23,44	23,02	22,42	22,27	22,20	22,29	21,98	22,11	22,07	14. Health and social services
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	28,56	26,62	25,15	23,20	23,09	23,05	23,70	23,61	23,56	23,28	23,23	23,25	23,19	23,18	23,25	23,14	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	27,17	26,80	26,90	25,73	24,95	25,04	24,59	25,05	25,28	24,81	24,47	24,72	24,90	25,18	25,15	25,21	16. Individual services serving the household
17 Kegiatan Usaha yang Belum Jelas Batasannya	27,47	26,23	25,29	25,85	26,41	26,45	26,48	26,29	26,42	26,28	26,04	25,73	25,65	25,43	24,99	25,34	17. International Agency and Other Extra Agency International
18 Bukan Lapangan Usaha - Rumah Tangga	24,95	23,74	23,32	19,72	19,37	19,23	19,58	19,60	20,45	20,04	19,97	19,87	19,80	19,55	18,95	18,52	18. Business Activities which are not clearly defined
19 Bukan Lapangan Usaha - Lainnya	25,49	24,21	23,21	22,86	22,77	22,83	22,78	22,72	22,34	21,97	21,96	21,92	21,92	21,89	22,02	22,02	19. Not the business field - other

**Tabel 2.12**  
**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	2016	2017	2018	2019	2020												Type of Use
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Modal Kerja	28,12	26,81	25,73	24,65	24,60	24,48	24,66	24,44	24,45	24,10	24,04	24,00	23,95	23,90	23,85	23,79	Working Capital
Investasi	25,07	24,09	23,58	22,67	22,56	22,51	22,51	22,27	22,13	21,83	21,80	21,67	21,61	21,63	21,61	21,57	Investment
Konsumsi	25,44	24,17	23,22	22,38	22,18	22,18	22,22	22,16	21,93	21,56	21,53	21,47	21,45	21,37	21,28	21,13	Consumption

**Tabel 2.13**  
**Perkembangan Jumlah Bank Perkreditan Rakyat**  
*(Growth of Total Rural Banks)*

Keterangan	2016	2017	2018	2019	2020												Information
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Jumlah BPR	1.633	1.619	1.597	1.545	1.542	1.542	1.537	1.533	1.533	1.526	1.520	1.517	1.512	1.511	1.509	1.506	Total Rural Banks
Jumlah Kantor	6.075	6.192	6.273	5.939	5.964	5.930	5.953	5.941	5.949	5.955	5.942	5.936	5.933	5.935	5.933	5.913	Total Bank Offices

**Tabel 2.14**  
**Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Desember 2020**  
**(Growth of Total Rural Bank and Rural Banks Offices Based on Location - Desember 2020)**

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
1. Jawa Barat	238	388	342	968	1. Jawa Barat
2. Banten	57	65	49	171	2. Banten
3. DKI Jakarta	23	13	7	43	3. DKI Jakarta
4. D.I Yogyakarta	51	49	137	237	4. D.I Yogyakarta
5. Jawa Tengah	250	553	757	1.560	5. Jawa Tengah
6. Jawa Timur	282	274	846	1.402	6. Jawa Timur
7. Bengkulu	5	5	2	12	7. Bengkulu
8. Jambi	19	8	4	31	8. Jambi
9. Aceh	5	14	19	38	9. Aceh
10. Sumatera Utara	53	45	34	132	10. Sumatera Utara
11. Sumatera Barat	85	41	84	210	11. Sumatera Barat
12. Riau	28	13	15	56	12. Riau
13. Kepulauan Riau	43	29	12	84	13. Kepulauan Riau
14. Sumatera Selatan	24	15	12	51	14. Sumatera Selatan
15. Bangka Belitung	4	3	5	12	15. Bangka Belitung
16. Lampung	24	34	25	83	16. Lampung
17. Kalimantan Selatan	14	19	3	36	17. Kalimantan Selatan
18. Kalimantan Barat	20	5	4	29	18. Kalimantan Barat
19. Kalimantan Timur	13	11	24	48	19. Kalimantan Timur
20. Kalimantan Tengah	6	6	4	16	20. Kalimantan Tengah
21. Kalimantan Utara	2	-	2	4	21. Kalimantan Utara
22. Sulawesi Tengah	8	19	15	42	22. Sulawesi Tengah
23. Sulawesi Selatan	23	13	8	44	23. Sulawesi Selatan
24. Sulawesi Utara	18	25	10	53	24. Sulawesi Utara
25. Sulawesi Tenggara	16	4	5	25	25. Sulawesi Tenggara
26. Sulawesi Barat	1	1	-	2	26. Sulawesi Barat
27. Gorontalo	4	4	3	11	27. Gorontalo
28. Nusa Tenggara Barat	29	47	35	111	28. Nusa Tenggara Barat
29. Bali	133	58	124	315	29. Bali
30. Nusa Tenggara Timur	12	4	11	27	30. Nusa Tenggara Timur
31. Maluku	1	9	8	18	31. Maluku
32. Papua	7	16	2	25	32. Papua
33. Maluku Utara	3	5	-	8	33. Maluku Utara
34. Papua Barat	5	3	1	9	34. Papua Barat
35. Lainnya	-	-	-	-	35. Others
<b>Total</b>	<b>1.506</b>	<b>1.798</b>	<b>2.609</b>	<b>5.913</b>	<b>Total</b>

**Tabel 2.15**  
**Kegiatan Usaha BPR Syariah**  
**(Sharia Rural Banks Operation)**  
**Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penyaluran Dana iB</b>	<b>8.689</b>	<b>10.289</b>	<b>11.766</b>	<b>12.807</b>	<b>13.280</b>	<b>13.170</b>	<b>13.181</b>	<b>12.774</b>	<b>12.658</b>	<b>12.728</b>	<b>12.898</b>	<b>12.888</b>	<b>13.098</b>	<b>13.245</b>	<b>13.631</b>	<b>14.025</b>	<b>Disbursement of Fund iB</b>
Pembiayaan iB	6.663	7.764	9.084	9.943	10.328	10.427	10.678	10.642	10.531	10.503	10.536	10.526	10.601	10.605	10.690	10.681	<i>Financing iB</i>
Antar Bank Aktiva iB	2.027	2.525	2.682	2.864	2.952	2.743	2.502	2.132	2.127	2.225	2.363	2.362	2.498	2.640	2.941	3.343	<i>Interbank Assets iB</i>
<b>Sumber Dana iB</b>	<b>7.678</b>	<b>9.046</b>	<b>10.538</b>	<b>11.535</b>	<b>11.978</b>	<b>11.984</b>	<b>12.088</b>	<b>11.489</b>	<b>11.473</b>	<b>11.614</b>	<b>11.816</b>	<b>11.831</b>	<b>11.995</b>	<b>12.140</b>	<b>12.460</b>	<b>12.862</b>	<b>Source of Funds iB</b>
Dana Pihak Ketiga	5.824	6.987	8.135	8.732	9.094	9.078	9.103	8.889	8.864	8.890	9.005	9.005	9.119	9.265	9.517	9.819	<i>Third Party Funds</i>
Tabungan iB Wadiah	1.179	1.458	1.739	1.874	1.891	1.797	1.744	1.641	1.666	1.646	1.776	1.737	1.749	1.782	1.864	1.993	<i>Wadiah Savings iB</i>
Tabungan iB Mudharabah	983	1.120	1.260	1.329	1.325	1.328	1.330	1.283	1.228	1.228	1.210	1.229	1.250	1.268	1.290	1.379	<i>Mudharabah Savings iB</i>
Deposito iB Mudharabah	3.663	4.409	5.137	5.529	5.878	5.953	6.029	5.964	5.970	6.016	6.020	6.039	6.121	6.216	6.363	6.447	<i>Deposit Mudharabah iB</i>
Antar Bank Passiva	1.655	1.965	2.160	2.423	2.571	2.555	2.502	2.132	2.127	2.225	2.363	2.362	2.398	2.416	2.419	2.513	<i>Interbank Liabilities</i>
Pinjaman yang Diterima	129	115	124	291	233	258	146	148	171	200	200	202	203	197	212	187	<i>Loan received</i>
Kewajiban Lainnya	69	93	119	89	81	93	337	320	311	299	248	262	275	262	312	342	<i>Other Liabilities</i>
<b>Beberapa Komponen Modal</b>	<b>1.181</b>	<b>1.398</b>	<b>1.508</b>	<b>1.671</b>	<b>1.752</b>	<b>1.757</b>	<b>1.708</b>	<b>1.721</b>	<b>1.736</b>	<b>1.749</b>	<b>1.785</b>	<b>1.804</b>	<b>1.877</b>	<b>1.881</b>	<b>1.913</b>	<b>1.972</b>	<b>Some Components of Capital</b>
Modal Disetor	908	1.062	1.177	1.183	1.238	1.248	1.291	1.319	1.317	1.327	1.353	1.360	1.410	1.420	1.434	1.457	<i>Paid-In Capital</i>
Cadangan	154	180	200	206	220	229	238	239	243	246	248	248	248	247	248	249	<i>Reserves</i>
L/R Tahun berjalan	159	213	174	262	27	49	69	80	95	110	124	140	162	166	187	224	<i>Current Earnings (Profit/Loss)</i>
L/R Tahun Lalu	(40)	(57)	(43)	20	266	231	110	83	81	65	59	55	56	48	45	42	<i>Current Earnings (Profit/Loss)</i>

**Tabel 2.16 Aset dan Pembiayaan BPR Syariah  
(Asset and Financing of Sharia Rural Bank)  
Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019	2020												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Aset</b>	<b>9.158</b>	<b>10.840</b>	<b>12.362</b>	<b>13.758</b>	<b>14.155</b>	<b>14.151</b>	<b>14.045</b>	<b>13.635</b>	<b>13.547</b>	<b>13.608</b>	<b>13.767</b>	<b>13.802</b>	<b>14.007</b>	<b>14.160</b>	<b>14.554</b>	<b>14.950</b>	<b>Assets</b>
<b>Pembiayaan iB</b>	<b>6.663</b>	<b>7.764</b>	<b>9.084</b>	<b>9.943</b>	<b>10.328</b>	<b>10.427</b>	<b>10.678</b>	<b>10.642</b>	<b>10.531</b>	<b>10.503</b>	<b>10.536</b>	<b>10.526</b>	<b>10.601</b>	<b>10.605</b>	<b>10.690</b>	<b>10.681</b>	<b>Financing iB</b>
<i>Lancar</i>	6.087	7.012	8.239	9.243	9.554	9.589	9.790	9.690	9.568	9.543	9.559	9.552	9.688	9.685	9.810	9.908	<i>Current</i>
<i>Kurang Lancar</i>	109	159	148	141	208	261	264	283	277	246	229	213	186	192	166	125	<i>Sub Standard</i>
<i>Diragukan</i>	101	123	146	124	121	119	131	160	173	190	215	222	194	172	155	126	<i>Doubtful</i>
<i>Macet</i>	365	470	551	135	444	457	493	509	514	525	533	538	532	556	558	522	<i>Lost</i>
<b>Non Performing Financing (Nominal)</b>	<b>575</b>	<b>752</b>	<b>845</b>	<b>700</b>	<b>773</b>	<b>837</b>	<b>888</b>	<b>952</b>	<b>963</b>	<b>960</b>	<b>977</b>	<b>973</b>	<b>912</b>	<b>920</b>	<b>879</b>	<b>773</b>	<b>Non Performing Financing (Nominal)</b>
<b>Non Performing Financing (%)</b>	<b>8,63</b>	<b>9,68</b>	<b>9,30</b>	<b>7,04</b>	<b>7,49</b>	<b>8,73</b>	<b>8,32</b>	<b>8,94</b>	<b>9,15</b>	<b>9,14</b>	<b>9,27</b>	<b>9,25</b>	<b>8,60</b>	<b>8,67</b>	<b>8,23</b>	<b>7,24</b>	<b>Non Performing Financing (%)</b>



**Tabel 3.1.**  
**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)*  
 Milliar Rp (Billion Rp)

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penerima Kredit Lapangan Usaha</b>																	<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Kehutanan	283.827	317.373	354.878	369.903	366.712	372.109	383.091	379.363	377.036	378.182	375.091	378.779	386.281	383.139	382.421	385.586	1. Agriculture, Hunting and Forestry
NPL	6.286	4.332	4.672	5.642	6.373	6.337	5.533	5.715	5.618	6.706	6.832	7.084	7.785	7.668	7.682	7.480	NPL
2. Perikanan	9.479	11.273	12.137	14.115	14.080	14.438	14.500	14.577	13.950	14.268	14.707	15.030	15.346	15.546	15.812	16.032	2. Fishery
NPL	242	302	221	750	785	784	795	802	811	790	768	770	756	751	784	886	NPL
3. Pertambangan dan Penggalian	126.335	113.615	137.912	134.315	133.780	134.498	150.032	142.752	147.415	147.051	152.018	156.036	149.080	141.326	129.583	124.618	3. Mining and Quarrying
NPL	9.043	7.019	6.423	4.808	4.748	5.146	5.494	5.330	7.409	7.292	8.857	8.537	8.142	8.058	9.213	9.049	NPL
4. Industri Pengolahan	781.765	824.111	899.088	931.727	891.896	904.083	961.569	931.054	933.269	913.107	916.574	910.487	916.260	897.899	881.020	893.642	4. Processing Industry
NPL	26.924	22.287	22.724	36.191	37.536	38.142	38.958	38.871	40.965	41.727	42.378	42.424	41.537	40.959	40.982	40.898	NPL
5. Listrik, gas dan air	135.461	146.133	170.190	198.255	196.748	199.749	215.082	211.590	213.069	212.884	203.495	197.115	192.246	172.241	170.049	168.881	5. Electricity, Gas and Water
NPL	2.218	1.573	2.259	1.770	1.801	1.836	2.032	1.929	1.875	1.720	1.749	1.787	2.035	1.901	1.893	2.091	NPL
6. Konstruksi	214.757	258.931	316.097	362.271	349.490	350.050	353.292	354.195	360.526	363.687	365.045	365.665	370.879	374.226	373.621	376.473	6. Construction
NPL	8.279	9.491	9.919	12.863	13.347	13.337	13.527	13.932	14.092	13.949	14.225	13.815	13.704	13.846	13.510	12.973	NPL
7. Perdagangan Besar dan Eceran	841.384	885.462	975.995	1.006.069	975.541	974.243	999.463	972.219	960.548	947.590	939.542	938.110	940.905	941.240	936.117	942.188	7. Wholesale and Retail Trade
NPL	35.789	36.083	35.285	34.739	38.499	38.855	40.053	40.776	41.249	43.509	44.423	44.612	43.065	43.154	42.731	41.784	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	93.390	97.886	99.751	109.842	109.487	111.210	113.223	112.163	112.757	112.153	113.646	114.990	116.436	116.973	117.471	116.183	8. Provision of accomodation and theprovision of eating and drinking
NPL	2.533	4.239	5.516	6.111	6.464	6.296	5.713	6.357	7.001	6.601	7.146	7.328	7.361	7.438	7.341	6.258	NPL
9. Transportasi, pergudangan dan komunikasi	171.795	182.628	217.323	246.935	244.517	246.485	253.160	248.352	249.865	255.643	258.299	256.134	258.541	261.913	261.514	266.189	9. Transportation, Warehousing
NPL	8.303	6.836	5.825	4.047	4.199	4.265	5.533	5.578	5.298	5.229	5.189	5.203	5.334	5.259	5.484	5.739	NPL
10. Perantara Keuangan	193.946	214.182	244.486	249.782	239.087	242.558	263.848	261.482	253.227	241.269	237.528	231.089	220.049	215.133	214.928	216.297	10. Financial intermediaries
NPL	2.415	1.640	2.863	1.247	1.595	1.559	1.554	1.569	1.229	1.164	1.196	1.197	1.168	1.228	1.368	1.089	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	209.999	221.922	248.218	269.360	263.860	264.190	272.235	268.749	266.507	263.607	264.511	263.302	264.874	262.135	260.732	259.978	11. Real Estate, Business, Ownership, and Business Services
NPL	5.470	5.473	4.606	6.190	7.029	7.087	7.217	7.534	6.243	6.456	7.325	6.987	6.820	7.779	8.497	8.048	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.702	21.822	25.068	28.901	28.775	29.272	32.052	29.528	29.664	29.627	31.558	31.772	29.703	28.431	28.082	30.887	12. Government administration, Defense and Compulsory social security
NPL	4	3	3	7	10	10	9	10	11	10	10	13	3	4	4	4	NPL
13. Jasa Pendidikan	8.553	10.104	12.322	14.194	13.814	13.858	13.814	13.785	13.842	13.932	13.930	13.899	13.378	13.437	13.485	13.594	13. Education Services
NPL	127	128	100	119	160	144	145	241	260	172	261	257	254	255	246	244	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	16.966	19.092	22.698	33.576	29.777	28.526	29.084	29.030	28.931	28.970	28.463	28.874	28.870	28.940	28.632	28.262	14. Health Services and Social Activities
NPL	134	318	381	413	363	357	368	371	363	434	418	419	415	399	400	382	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	58.707	72.365	79.914	82.543	81.546	82.680	84.006	82.141	82.073	83.798	84.993	84.644	83.506	85.192	87.608	89.457	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	1.775	1.828	1.474	1.839	1.990	2.045	2.121	2.070	2.161	2.346	2.309	2.393	2.363	2.780	2.921	2.902	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.644	2.744	2.715	3.415	3.313	3.243	3.183	3.103	3.127	3.155	3.134	3.167	3.192	3.157	3.134	2.989	16. Individual Services which Serve Households
NPL	68	57	59	64	68	69	70	72	73	69	67	69	69	68	65	55	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	231	156	173	280	294	323	352	335	315	317	442	327	335	331	321	358	17. International Agency and Other Extra International Agency
NPL	31	14	0	-	-	0	0	0	0	0	0	0	-	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	10.611	2.752	2.257	1.976	2.352	2.642	1.891	2.017	1.968	2.492	2.550	2.621	2.540	2.479	2.537	2.490	18. Business Activities which are not clearly defined
NPL	73	157	282	130	124	102	111	112	187	270	268	255	158	134	147	138	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	<b>Loans to Non Industrial Origin</b>
<b>Rumah Tangga</b>																	<b>House Hold</b>
- Untuk Pemilikan Rumah Tinggal	353.648	392.914	445.196	479.928	478.747	480.073	482.255	481.630	481.796	482.032	484.657	487.134	485.013	488.760	493.302	496.603	- For Home Ownership
NPL	8.666	9.958	10.274	12.120	13.158	13.526	13.936	15.004	15.303	15.421	15.391	15.123	14.409	14.049	13.599	12.760	NPL
- Untuk Pemilikan Flat atau Apartemen	12.922	15.440	19.913	22.309	22.264	22.533	22.566	22.537	22.424	22.257	22.386	22.434	22.413	22.490	22.667	22.826	- For Apartment Ownership
NPL	290	329	364	348	397	476	523	523	591	636	616	585	585	558	548	507	NPL
- Untuk Pemilikan Ruko atau Rukan	27.421	27.117	25.548	24.340	24.039	23.886	23.769	23.497	23.245	22.888	22.742	22.598	22.435	22.300	22.101	22.004	- For Shop House Ownership
NPL	1.063	1.157	1.227	1.353	1.409	1.373	1.380	1.451	1.467	1.449	1.459	1.403	1.352	1.250	1.190	1.073	NPL
- Untuk Pemilikan Kendaraan Bermotor	118.133	124.510	140.449	140.399	141.856	142.848	143.058	138.969	133.361	128.111	124.271	119.814	115.021	110.602	108.077	105.772	- For Vehicles Ownership
NPL	1.561	1.630	1.919	1.904	2.030	2.123	2.268	2.491	3.197	3.694	3.715	3.391	2.966	2.551	2.313	2.167	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	468.215	542.095	606.712	652.364	653.148	655.506	659.531	655.375	649.223	655.149	649.013	649.245	662.551	663.745	666.035	673.005	- Others
NPL	3.976	5.089	5.856	6.490	7.232	7.535	7.958	8.385	8.932	9.172	9.583	9.685	9.453	9.045	8.770	8.229	NPL
<b>Bukan Lapangan Usaha Lainnya</b>	222.306	233.317	235.841	240.193	237.690	239.152	236.985	231.540	227.790	227.068	227.571	228.600	230.738	228.635	228.241	227.246	<b>Non Industrial Origin Others</b>
NPL	2.864	2.978	3.011	2.690	2.840	2.958	3.006	3.180	3.381	3.738	4.213	4.364	4.163	3.697	3.285	2.949	NPL

**Tabel 3.2.**  
**Kredit dan NPL Bank Umum Konvensional - BUKU 1**  
**Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**  
**(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 1 )**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
<b>Penerima Kredit Lapangan Usaha</b>																	<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	1.080	678	729	606	613	649	695	671	673	674	685	695	758	773	670	680	1. <i>Agricultures, Hunting and Forestry</i>
NPL	58	61	56	12	12	12	12	10	13	11	13	12	12	12	6	6	NPL
2. Perikanan	98	68	107	107	123	130	134	118	113	107	108	112	111	112	98	99	2. <i>Fishery</i>
NPL	5	4	3	1	1	1	1	1	1	1	1	1	1	1	0	0	NPL
3. Pertambangan dan Penggalian	177	156	225	172	166	166	158	137	133	131	228	241	246	223	131	57	3. <i>Mining and Quarrying</i>
NPL	33	8	9	31	28	28	28	27	28	3	2	2	2	2	29	26	NPL
4. Industri Pengolahan	3.734	2.307	2.654	1.154	1.115	1.595	1.608	1.581	1.355	1.103	1.098	1.080	1.003	1.003	1.040	785	4. <i>Processing Industry</i>
NPL	97	77	87	89	97	449	487	473	269	93	92	38	34	31	49	35	NPL
5. Listrik, gas dan air	134	53	12	8	8	8	7	7	6	6	8	8	7	7	5	4	5. <i>Electricity, Gas and Water</i>
NPL	0	1	0	0	1	1	1	1	1	1	1	1	0	0	-	-	NPL
6. Konstruksi	2.102	2.328	2.630	1.567	1.450	1.489	1.602	1.212	1.217	1.238	1.252	1.298	1.250	1.140	727	516	6. <i>Construction</i>
NPL	113	120	224	217	215	217	377	246	249	271	265	270	214	216	219	191	NPL
7. Perdagangan Besar dan Eceran	11.426	7.398	7.440	5.274	5.170	5.897	5.940	5.663	5.474	4.890	4.726	4.775	3.071	3.034	2.885	2.572	7. <i>Wholesale and Retail Trade</i>
NPL	306	429	322	211	205	355	286	257	235	150	149	145	104	103	83	60	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.230	639	679	437	434	431	439	426	424	426	425	438	429	414	374	295	8. <i>Provision of accomodation and theprovision of eating and drinking</i>
NPL	28	18	46	12	12	18	13	14	11	19	26	27	18	18	14	5	NPL
9. Transportasi, pergudangan dan komunikasi	1.185	778	866	233	230	363	394	333	331	191	188	193	184	153	149	130	9. <i>Transportation, Warehousing and Communications</i>
NPL	22	43	37	13	31	31	30	14	14	15	16	17	7	7	14	5	NPL
10. Perantara Keuangan	2.559	2.159	2.144	1.398	1.362	1.318	1.292	317	373	417	517	451	706	387	197	193	10. <i>Financial intermediaries</i>
NPL	103	22	21	79	79	80	72	65	65	65	65	64	54	54	26	26	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.804	1.448	1.661	948	899	896	883	652	650	609	566	596	543	522	510	318	11. <i>Real Estate, Business, Ownership, and Business Services</i>
NPL	39	38	36	34	34	39	43	33	27	36	32	31	22	22	20	18	NPL
12. Admisistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	27	30	27	20	22	2	2	2	3	2	2	2	3	3	12. <i>Government administration, Defense and Compulsory social security</i>
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	108	62	71	20	21	23	22	16	16	16	16	16	16	16	15	14	13. <i>Education Services</i>
NPL	6	5	1	0	0	0	0	0	0	0	5	5	5	5	0	0	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	246	50	96	70	66	70	71	63	62	62	62	62	62	50	46	44	14. <i>Health Services and Social Activities</i>
NPL	4	0	2	3	3	3	3	3	3	4	3	2	2	2	2	2	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.868	770	651	473	467	466	472	387	385	385	380	385	373	408	398	262	15. <i>Community, Sociocultural,Entertainment and Other Individual Services</i>
NPL	55	53	44	52	51	56	36	21	21	28	25	25	26	26	35	18	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	77	30	33	27	23	23	26	26	25	24	24	24	24	24	24	21	16. <i>Individual Services which Serve Households</i>
NPL	1	2	2	2	1	0	0	0	0	1	1	1	1	1	1	0	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. <i>International Agency and Other Extra International Agency</i>
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	90	20	4	5	3	3	2	2	2	2	2	1	1	0	1	-	18. <i>Business Activities which are not clearly defined</i>
NPL	2	0	0	1	1	1	1	1	1	1	1	1	1	0	0	-	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	<i>Loans to Non Industrial Origin</i>
<b>Rumah Tangga</b>																	<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	2.156	796	867	843	852	889	706	464	477	468	482	506	518	516	470	79	- <i>For Home Ownership</i>
NPL	60	67	124	31	28	31	32	26	25	29	24	21	11	10	8	2	NPL
- Untuk Pemilikan Flat atau Apartemen	202	135	111	80	79	78	16	14	13	13	13	14	14	14	14	2	- <i>For Apartment Ownership</i>
NPL	5	14	36	3	2	2	2	2	2	2	2	2	2	2	2	2	NPL
- Untuk Pemilikan Ruko atau Rukan	38	8	9	10	11	9	10	3	3	6	7	7	6	6	6	5	- <i>For Shop House Ownership</i>
NPL	3	0	0	0	1	1	0	0	0	0	0	0	-	-	-	-	NPL
- Untuk Pemilikan Kendaraan Bermotor	77	19	7	6	6	6	6	6	5	5	5	5	2	1	1	1	- <i>For Vehicles Ownership</i>
NPL	8	10	4	4	4	4	4	4	4	4	4	4	1	0	0	0	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	15.858	11.372	13.326	14.527	14.507	14.562	14.760	8.342	7.538	7.285	6.924	7.005	5.793	5.677	1.784	1.729	- <i>Others</i>
NPL	89	140	207	150	198	199	174	124	109	84	92	90	60	63	47	49	NPL
<b>Bukan Lapangan Usaha Lainnya</b>	19.654	11.715	12.537	9.963	10.018	10.112	10.166	9.399	9.385	9.390	9.406	9.392	9.394	9.410	4.634	4.639	<i>Non Industrial Origin Others</i>
NPL	112	106	124	105	107	106	105	56	63	70	72	71	70	72	22	15	NPL

**Tabel 3.3.**  
**Kredit dan NPL Bank Umum Konvensional - BUKU 2**  
**Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**  
**(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 2)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
<b>Penerima Kredit Lapangan Usaha</b>																	
1. Pertanian, Perburuan dan Kehutanan	20.778	21.300	27.120	30.380	30.082	30.792	30.112	30.026	30.164	30.185	30.387	30.709	31.018	30.856	31.000	29.938	Loans by Industrial Origin
NPL	1.224	991	865	1.593	1.600	1.645	1.639	1.653	1.842	1.855	1.784	1.875	1.814	1.836	1.591		1. Agriculture, Hunting and Forestry
2. Perikanan	1.662	1.719	1.702	2.018	2.005	2.020	2.097	2.023	1.515	1.476	1.476	1.505	1.498	1.516	1.461		2. Fishery
NPL	52	72	34	55	58	60	63	67	66	64	62	63	61	56	51		NPL
3. Pertambangan dan Penggalian	17.570	17.370	8.116	11.500	10.625	10.435	10.223	9.719	9.465	9.178	9.382	9.776	9.939	9.794	7.372	4.742	3. Mining and Quarrying
NPL	1.241	519	261	220	299	298	192	249	443	496	415	405	395	378	377	300	NPL
4. Industri Pengolahan	97.790	83.183	86.056	83.469	83.016	84.451	85.790	82.912	82.479	81.538	80.789	82.412	83.470	80.852	78.686	68.153	4. Processing Industry
NPL	3.620	1.951	2.964	3.560	4.307	4.225	3.627	3.411	3.132	3.107	3.039	2.847	2.638	2.533	2.403		NPL
5. Listrik, gas dan air	8.653	5.496	8.579	10.501	10.381	10.764	7.257	6.785	6.891	6.984	6.747	6.591	6.597	6.531	6.393	4.477	5. Electricity, Gas and Water
NPL	20	70	54	46	98	101	103	99	99	101	100	100	110	109	108	106	NPL
6. Konstruksi	44.563	25.262	26.289	33.404	31.081	31.613	29.462	30.773	30.951	31.724	31.677	31.776	32.281	32.765	33.283	31.027	6. Construction
NPL	2.259	2.340	1.862	2.251	2.262	2.323	2.498	2.844	2.929	3.097	2.959	2.969	3.023	3.070	3.174	2.447	NPL
7. Perdagangan Besar dan Eceran	78.759	79.353	81.999	85.648	84.308	82.189	83.646	82.856	81.354	80.524	81.525	80.836	82.456	82.272	81.226	79.993	7. Wholesale and Retail Trade
NPL	4.567	4.178	4.130	5.038	5.409	4.642	4.829	5.010	5.031	4.453	4.610	4.531	4.528	4.470	4.129	3.798	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	17.814	18.345	18.260	20.477	20.541	20.787	20.968	20.872	20.941	20.690	20.902	20.835	21.140	21.309	21.230	19.320	8. Provision of accommodation and the provision of eating and drinking
NPL	710	947	1.302	1.339	1.671	1.632	1.490	1.636	1.635	1.567	1.631	1.622	1.551	1.582	1.406	1.163	NPL
9. Transportasi, pergudangan dan komunikasi	16.717	13.112	15.409	18.642	18.820	19.532	16.858	16.748	16.500	16.141	16.453	16.267	16.545	16.432	15.687	14.094	9. Transportation, Warehousing and Communications
NPL	735	604	456	354	430	412	493	612	614	556	560	552	552	506	375		NPL
10. Perantara Keuangan	28.207	24.687	23.015	24.486	22.955	23.700	22.363	21.396	20.193	19.975	20.374	19.875	19.782	20.172	19.533	19.134	10. Financial Intermediaries
NPL	369	371	394	464	599	550	409	419	443	432	455	495	481	524	522	195	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	50.603	30.657	29.683	30.296	30.244	30.151	31.157	31.177	31.586	31.421	31.489	30.785	31.504	30.945	30.225	27.713	11. Real Estate, Business, Ownership, and Business Services
NPL	667	1.340	1.162	1.393	1.708	1.941	1.956	2.310	2.263	2.013	1.994	1.723	1.703	1.711	1.961	1.362	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	620	1.117	1.547	1.793	1.792	1.648	1.599	1.659	1.611	1.333	1.220	1.180	1.088	1.120	1.195	2.036	12. Government administration, Defense and Compulsory social security
NPL	0	0	-	0	0	0	0	1	1	0	0	0	0	0	0	0	NPL
13. Jasa Pendidikan	1.226	1.277	1.067	1.004	994	1.031	1.049	1.044	1.043	1.041	1.077	1.061	1.028	1.026	1.003	1.076	13. Education Services
NPL	28	19	18	28	30	36	41	40	40	64	66	64	61	61	60	51	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	3.587	3.380	2.760	2.800	2.592	2.576	2.974	2.935	2.925	2.934	2.927	2.917	2.909	2.883	2.703	2.243	14. Health Services and Social Activities
NPL	18	23	25	72	27	23	32	34	33	34	33	32	29	35	28	28	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	8.347	14.346	13.317	12.323	12.125	12.374	12.351	12.317	12.219	12.271	12.578	12.608	11.956	11.924	12.267	11.703	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	487	489	307	380	393	405	413	445	480	477	512	495	474	477	449	352	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	210	253	355	580	590	603	621	652	660	674	688	697	712	728	738	753	16. Individual Services which Serve Households
NPL	6	11	13	7	8	7	9	9	9	10	10	9	9	9	8	7	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	192	60	0	0	0	0	0	6	0	0	0	0	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	30	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	754	647	914	352	315	320	428	444	336	341	382	307	257	298	298	298	18. Business Activities which are not clearly defined
NPL	4	4	35	25	26	26	29	29	103	103	101	101	26	25	25	25	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	
<b>Rumah Tangga</b>																	
- Untuk Pemilikan Rumah Tinggal	16.108	14.703	14.589	15.204	15.064	15.211	15.479	15.784	15.760	16.001	16.057	16.305	16.517	16.789	17.007	16.521	- For Home Ownership
NPL	832	969	1.004	978	1.004	1.010	1.057	1.148	1.133	1.105	1.089	1.044	997	991	958	825	NPL
- Untuk Pemilikan Flat atau Apartemen	685	1.183	2.245	2.294	2.286	2.296	2.299	2.267	2.198	2.068	2.074	2.074	2.076	2.073	2.073	1.851	- For Apartment Ownership
NPL	46	14	17	24	23	23	25	28	34	34	38	35	37	38	37	27	NPL
- Untuk Pemilikan Ruko atau Rukan	1.108	1.052	1.023	1.025	1.019	1.025	1.019	1.009	994	980	968	958	967	980	969	786	- For Shop House Ownership
NPL	82	95	98	118	122	122	122	133	131	129	128	127	129	123	125	84	NPL
- Untuk Pemilikan Kendaraan Bermotor	8.835	8.197	8.531	9.107	9.217	9.207	9.203	8.789	8.625	8.270	7.945	7.656	7.352	7.137	6.895	6.658	- For Vehicles Ownership
NPL	182	256	257	193	216	237	236	282	381	313	236	236	239	229	222	219	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	68.280	88.082	97.086	108.830	109.885	110.523	111.546	117.621	117.736	117.973	118.579	118.747	121.170	121.859	126.807	129.074	- Others
NPL	334	620	786	832	897	936	993	1.058	1.143	1.213	1.216	1.195	1.224	1.195	1.199	1.156	NPL
Bukan Lapangan Usaha Lainnya	67.532	78.530	47.469	55.192	54.496	55.264	55.165	56.273	56.286	56.610	56.737	57.323	58.104	58.365	64.396	63.760	Non Industrial Origin Others
NPL	293	476	380	379	400	405	409	426	444	466	473	472	477	474	525	495	NPL

**Tabel 3.4.**  
**Kredit dan NPL Bank Umum Konvensional - BUKU 3**  
**Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**  
*(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 3)*  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Penerima Kredit Lapangan Usaha</b>																		<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	58.456	47.271	55.650	46.591	45.962	47.197	52.153	50.020	45.548	43.621	41.421	40.664	44.892	41.748	41.166	40.267	40.267	1. <i>Agricultures, Hunting and Forestry</i>
NPL	2.414	925	919	616	617	499	486	665	639	617	596	610	592	593	588	446	446	<i>NPL</i>
2. Perikanan	1.737	1.788	2.145	2.389	2.328	2.373	2.175	2.318	2.186	2.139	2.275	2.337	2.302	2.277	2.289	2.374	2.374	2. <i>Fishery</i>
NPL	45	40	76	51	54	51	54	57	57	57	61	59	37	34	57	169	169	<i>NPL</i>
3. Pertambangan dan Penggalian	49.308	46.986	62.483	51.312	51.291	51.336	56.190	55.426	59.521	59.320	64.558	68.291	61.855	54.340	48.503	42.240	42.240	3. <i>Mining and Quarrying</i>
NPL	3.499	2.622	2.580	2.023	1.528	1.748	2.010	1.928	1.954	1.874	3.120	2.818	1.842	1.789	1.753	1.752	1.752	<i>NPL</i>
4. Industri Pengolahan	311.611	290.923	327.804	318.840	303.137	308.750	343.539	329.850	308.817	304.559	309.668	309.393	307.004	298.738	292.277	293.775	293.775	4. <i>Processing Industry</i>
NPL	10.633	6.167	6.808	9.093	9.611	9.455	10.436	10.028	9.456	8.878	8.994	8.822	7.796	7.673	8.322	6.824	6.824	<i>NPL</i>
5. Listrik, gas dan air	25.626	29.589	40.958	42.871	42.399	43.743	56.575	54.037	51.984	51.203	50.255	50.904	49.755	46.199	44.752	46.248	46.248	5. <i>Electricity, Gas and Water</i>
NPL	1.233	738	328	290	290	290	373	372	361	357	356	357	355	242	244	240	240	<i>NPL</i>
6. Konstruksi	85.844	125.085	145.610	148.575	144.369	141.311	136.354	137.093	135.639	136.218	136.883	138.958	140.807	140.016	139.056	140.981	140.981	6. <i>Construction</i>
NPL	3.457	4.119	3.672	7.579	8.370	8.447	8.409	8.447	8.133	7.744	8.136	7.967	7.898	7.750	7.525	7.381	7.381	<i>NPL</i>
7. Perdagangan Besar dan Eceran	256.217	252.346	263.634	239.627	230.684	230.009	237.272	231.480	193.877	188.848	182.689	180.736	179.832	179.869	174.927	174.758	174.758	7. <i>Wholesale and Retail Trade</i>
NPL	12.566	10.565	11.921	10.857	11.953	12.015	12.879	13.081	11.250	11.449	11.405	11.560	10.926	11.184	11.052	10.903	10.903	<i>NPL</i>
8. Penyediaan akomodasi dan penyediaan makan minum	35.568	27.708	27.539	21.468	21.319	21.415	22.399	21.700	20.229	20.128	20.099	20.031	20.167	20.037	19.850	20.804	20.804	8. <i>Provision of accomodation and the provision of eating and drinking</i>
NPL	950	1.262	1.776	1.154	1.228	999	758	761	927	925	1.290	1.304	1.356	1.347	1.355	1.269	1.269	<i>NPL</i>
9. Transportasi, pergudangan dan komunikasi	59.447	60.462	76.449	77.672	76.028	75.323	80.295	77.660	73.504	74.240	75.476	72.511	72.942	75.672	75.048	76.593	76.593	9. <i>Transportation, Warehousing and Communications</i>
NPL	2.161	1.542	1.565	1.049	918	915	1.004	949	1.105	1.134	1.119	1.224	1.467	1.424	1.571	1.644	1.644	<i>NPL</i>
10. Perantara Keuangan	100.089	113.011	145.714	123.152	118.665	122.391	140.380	135.111	120.097	116.684	115.502	113.585	106.832	103.906	104.768	105.087	105.087	10. <i>Financial intermediaries</i>
NPL	576	297	597	381	413	415	407	404	311	291	283	263	267	277	319	415	415	<i>NPL</i>
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	80.441	89.487	105.670	86.364	84.823	85.053	88.594	87.527	83.128	80.061	80.142	80.014	81.183	80.303	79.532	82.887	82.887	11. <i>Real Estate, Business, Ownership, and Business Services</i>
NPL	2.652	1.094	1.696	1.430	1.812	1.623	2.001	2.044	1.923	1.946	2.027	2.194	1.895	1.860	2.269	2.478	2.478	<i>NPL</i>
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.102	740	1.292	1.084	1.139	1.119	1.146	867	864	653	607	651	607	508	417	538	538	12. <i>Government administration, Defense and Compulsory social security</i>
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>NPL</i>
13. Jasa Pendidikan	1.982	2.482	3.086	3.202	3.237	3.214	3.222	3.215	3.235	3.228	3.187	3.197	3.210	3.252	3.239	3.259	3.259	13. <i>Education Services</i>
NPL	47	31	42	53	81	55	52	151	169	52	152	153	151	149	145	145	145	<i>NPL</i>
14. Jasa Kesehatan dan Kegiatan Sosial	4.204	4.284	5.512	4.370	4.994	4.934	5.064	4.964	4.762	4.651	4.512	4.499	4.453	4.389	4.351	4.656	4.656	14. <i>Health Services and Social Activities</i>
NPL	47	62	66	48	48	49	49	43	41	45	43	45	43	42	38	27	27	<i>NPL</i>
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16.362	11.233	11.827	9.507	9.190	8.858	8.657	7.986	7.738	7.890	7.361	7.248	7.464	7.819	7.911	9.328	9.328	15. <i>Community, Sociocultural, Entertainment and Other Individual Services</i>
NPL	705	444	429	437	420	422	443	387	368	358	352	609	604	609	610	595	595	<i>NPL</i>
16. Jasa Perorangan yang Melayani Rumah Tangga	85	80	112	242	233	219	213	195	174	167	157	143	134	125	108	110	110	16. <i>Individual Services which Serve Households</i>
NPL	7	2	2	0	1	1	1	7	7	6	6	6	6	6	6	6	6	<i>NPL</i>
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	1	13	3	7	0	0	0	0	0	0	0	0	0	1	1	1	1	17. <i>International Agency and Other Extra International Agency</i>
NPL	1	0	0	-	-	0	0	0	-	-	-	-	-	-	-	-	-	<i>NPL</i>
18. Kegiatan yang belum jelas batasannya	1.220	1.235	755	1.214	1.192	1.181	1.119	1.087	1.088	942	950	949	973	982	1.006	967	967	18. <i>Business Activities which are not clearly defined</i>
NPL	1	1	22	36	28	33	33	33	29	29	29	29	29	30	31	32	32	<i>NPL</i>
<b>Penerima Kredit Bukan Lapangan Usaha</b>																		<i>Loans to Non Industrial Origin</i>
<b>Rumah Tangga</b>																		<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	198.924	207.041	242.140	247.874	247.405	248.430	249.477	249.347	243.249	243.690	244.879	246.130	247.476	249.807	252.620	255.073	255.073	- <i>For Home Ownership</i>
NPL	4.838	5.030	5.241	6.262	6.977	7.265	7.290	7.711	7.465	7.503	7.570	7.517	7.301	7.143	6.946	6.637	6.637	<i>NPL</i>
- Untuk Pemilikan Flat atau Apartemen	6.871	6.869	8.338	8.846	8.821	8.875	8.890	8.887	8.609	8.606	8.631	8.658	8.814	8.814	8.949	9.210	9.210	- <i>For Apartment Ownership</i>
NPL	147	147	193	194	215	222	257	251	290	325	312	318	295	281	270	238	238	<i>NPL</i>
- Untuk Pemilikan Ruko atau Rukan	12.186	11.289	11.096	7.764	7.649	7.606	7.523	7.467	6.774	6.666	6.582	6.569	6.548	6.552	6.537	6.725	6.725	- <i>For Shop House Ownership</i>
NPL	576	494	502	429	437	439	428	457	442	488	523	505	485	451	426	417	417	<i>NPL</i>
- Untuk Pemilikan Kendaraan Bermotor	43.081	41.147	48.363	42.716	43.502	43.740	43.075	40.743	23.078	21.394	20.581	19.395	17.573	16.359	15.694	14.814	14.814	- <i>For Vehicles Ownership</i>
NPL	548	505	663	626	705	738	812	483	535	619	570	554	487	425	390	390	390	<i>NPL</i>
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	128.385	129.988	137.423	152.466	152.965	154.255	154.611	153.307	147.452	147.363	146.682	146.161	146.527	146.672	147.115	148.181	148.181	- <i>Others</i>
NPL	1.677	1.852	2.258	2.432	2.614	2.724	2.808	2.922	2.882	3.030	3.245	3.421	3.344	3.106	3.051	2.855	2.855	<i>NPL</i>
<b>Bukan Lapangan Usaha Lainnya</b>	88.741	81.756	105.106	96.032	94.837	94.370	93.165	91.156	89.602	88.956	88.402	87.843	87.908	85.872	84.771	84.216	84.216	<i>Non Industrial Origin Others</i>
NPL	1.385	1.185	1.116	1.008	1.021	1.042	1.068	1.136	1.217	1.343	1.606	1.712	1.590	1.307	1.054	953	953	<i>NPL</i>

**Tabel 3.5.**  
**Kredit dan NPL Bank Umum Konvensional - BUKU 4**  
**Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**  
*(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 4)*  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penerima Kredit Lapangan Usaha</b>																	
1. Pertanian, Perburuan dan Kehutanan	196.628	240.499	263.317	283.218	281.017	284.513	291.138	289.246	291.209	293.841	292.507	295.178	298.544	298.756	298.600	303.708	Loans by Industrial Origin 1. Agriculture, Hunting and Forestry
NPL	2.303	2.149	2.695	3.011	3.701	3.740	3.011	2.996	2.924	3.874	4.007	4.298	4.870	4.820	4.816	5.003	NPL
2. Perikanan	4.743	6.402	7.123	8.405	8.418	8.654	8.787	8.730	8.750	8.898	9.136	9.357	9.673	9.869	10.090	10.263	2. Fishery
NPL	112	142	79	615	642	641	644	636	645	622	607	603	611	612	612	616	NPL
3. Pertambangan dan Penggalian	54.294	54.068	64.060	68.491	68.910	69.764	80.353	74.374	75.238	74.364	73.717	73.583	72.871	72.864	69.565	73.751	3. Mining and Quarrying
NPL	3.708	3.569	3.548	2.495	2.853	3.032	3.226	3.139	4.962	4.904	5.304	5.277	5.825	5.816	6.982	6.901	NPL
4. Industri Pengolahan	352.894	431.107	465.498	509.827	486.328	491.186	512.028	498.230	522.196	507.655	506.857	499.435	506.118	498.746	490.144	511.553	4. Processing Industry
NPL	11.814	12.819	11.988	21.457	21.520	22.006	22.368	23.016	25.817	27.865	28.425	28.660	29.001	28.884	28.396	29.940	NPL
5. Listrik, gas dan air	93.339	102.809	112.395	137.631	136.770	138.082	143.924	143.249	146.394	146.993	138.768	132.985	128.990	112.577	111.855	111.210	5. Electricity, Gas and Water
NPL	455	240	1.049	899	874	892	866	835	810	841	871	1.102	1.102	1.090	1.062	1.269	NPL
6. Konstruksi	73.852	95.675	127.393	161.638	155.496	158.113	167.384	167.572	175.160	177.390	178.081	176.316	178.115	181.092	181.144	183.988	6. Construction
NPL	2.068	2.024	3.833	2.419	1.978	1.953	1.850	1.927	2.318	2.399	2.351	2.097	2.048	2.291	2.095	2.532	NPL
7. Perdagangan Besar dan Eceran	469.101	520.220	597.682	648.318	628.772	629.236	645.311	625.949	650.904	645.301	642.382	643.535	647.107	647.392	648.303	655.557	7. Wholesale and Retail Trade
NPL	16.550	19.201	17.071	17.196	19.421	20.324	20.503	20.817	23.188	25.769	26.600	26.822	25.923	25.801	25.807	25.448	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	36.830	49.154	50.491	64.198	64.266	65.480	66.333	66.041	68.063	67.613	68.899	70.226	71.234	71.764	72.565	72.343	8. Provision of accommodation and the provision of eating and drinking
NPL	773	1.941	2.343	3.440	3.386	3.483	3.284	3.745	4.251	3.919	4.031	4.209	4.268	4.327	4.402	3.658	NPL
9. Transportasi, pergudangan dan komunikasi	85.000	99.443	117.179	143.119	142.268	144.104	148.383	146.199	152.193	157.324	158.403	158.583	160.212	161.045	162.058	166.709	9. Transportation, Warehousing and Communications
NPL	4.877	3.881	3.463	2.513	2.679	2.775	3.845	3.814	3.378	3.312	3.287	3.205	3.104	3.066	3.077	3.468	NPL
10. Perantara Keuangan	51.362	63.052	62.095	88.790	84.433	83.718	88.332	93.259	101.440	93.190	90.584	88.139	83.532	81.949	81.505	83.321	10. Financial Intermediaries
NPL	960	490	1.700	239	393	425	562	581	322	269	264	236	230	234	362	247	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	67.835	90.979	102.866	143.219	139.650	140.367	143.579	140.685	142.320	142.576	143.306	142.900	142.707	141.529	141.649	140.514	11. Real Estate, Business, Ownership, and Business Services
NPL	1.217	2.049	1.512	3.210	3.348	3.352	3.108	3.030	1.924	2.356	3.163	2.933	3.093	4.077	4.087	4.037	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.971	19.959	22.199	25.978	25.802	26.469	29.270	26.986	27.172	27.625	29.672	29.924	27.991	26.785	26.451	28.294	12. Government administration, Defense and Compulsory social security
NPL	3	1	3	7	10	10	8	10	10	9	12	3	3	3	3	3	NPL
13. Jasa Pendidikan	1.841	2.069	3.436	4.164	4.120	4.130	4.064	4.043	4.056	4.093	4.072	4.064	3.509	3.524	3.508	3.518	13. Education Services
NPL	23	22	14	17	26	26	23	20	22	23	14	14	9	13	13	14	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	6.214	7.731	9.982	19.688	15.588	14.847	14.950	15.089	15.362	15.638	15.474	15.977	15.950	16.038	15.783	16.265	14. Health Services and Social Activities
NPL	50	176	209	247	235	239	241	266	267	258	243	246	243	223	219	218	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	27.197	41.944	49.684	54.863	54.494	55.795	57.393	56.696	57.281	59.088	60.542	61.157	60.515	61.853	63.857	64.957	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	325	698	517	705	817	865	937	1.005	1.086	1.281	1.208	1.068	1.093	1.500	1.653	1.802	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	1.939	2.055	1.857	1.687	1.654	1.641	1.623	1.566	1.573	1.591	1.597	1.647	1.682	1.645	1.636	1.485	16. Individual Services which Serve Households
NPL	41	31	33	42	47	47	44	38	34	31	29	33	31	31	31	23	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	38	83	169	272	293	322	351	329	314	315	439	324	333	327	317	355	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	8.015	457	138	73	66	74	53	62	118	130	134	135	134	134	118	121	18. Business Activities which are not clearly defined
NPL	10	1	2	2	2	2	0	0	5	8	8	8	5	3	1	0	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	
<b>Rumah Tangga</b>																	
- Untuk Pemilikan Rumah Tinggal	108.896	140.194	154.921	180.181	179.662	179.658	179.601	179.501	185.709	184.926	186.128	186.623	182.206	182.838	183.924	185.517	- For Home Ownership
NPL	2.252	3.122	3.146	3.966	4.184	4.282	4.543	5.133	5.690	5.639	5.608	5.485	5.056	4.875	4.685	4.317	NPL
- Untuk Pemilikan Flat atau Apartemen	4.279	6.424	8.416	10.338	10.332	10.538	10.608	10.630	10.864	10.831	10.931	10.948	10.830	10.848	10.943	10.983	- For Apartment Ownership
NPL	70	117	96	107	135	195	206	212	235	234	234	239	225	214	211	189	NPL
- Untuk Pemilikan Ruko atau Rukan	12.743	13.436	12.213	14.286	14.109	14.011	13.873	13.791	14.245	13.998	13.839	13.718	13.574	13.430	13.259	13.172	- For Shop House Ownership
NPL	353	507	553	714	747	714	723	759	786	724	698	663	631	573	534	472	NPL
- Untuk Pemilikan Kendaraan Bermotor	61.880	71.246	78.836	82.474	83.022	83.806	84.699	83.470	95.804	92.705	90.253	87.415	84.818	81.968	80.418	79.328	- For Vehicles Ownership
NPL	777	807	954	1.032	1.056	1.094	1.176	1.314	2.264	2.760	2.780	2.503	2.090	1.753	1.584	1.466	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	228.138	280.508	322.086	333.120	332.161	332.613	334.433	331.346	331.339	335.043	327.694	326.865	336.640	335.850	335.135	337.011	- Others
NPL	1.461	2.015	2.265	2.718	3.136	3.319	3.569	3.851	4.345	4.384	4.562	4.495	4.322	4.156	3.965	3.652	NPL
Bukan Lapangan Usaha Lainnya	44.693	59.528	65.820	74.402	73.743	73.442	71.939	68.138	65.931	66.248	66.975	67.930	68.669	68.220	67.557	68.755	Non Industrial Origin Others
NPL	983	1.170	1.312	1.096	1.207	1.231	1.292	1.433	1.531	1.762	1.965	2.011	1.932	1.750	1.589	1.382	NPL

**Tabel 3.6.**  
**Pembiayaan dan NPF Bank Umum Syariah - BUKU 1**  
**Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**  
**(Financing and NPF of Commercial Sharia Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary - Group of Business Activities 1)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penerima Pembiayaan Lapangan Usaha</b>																	
1. Pertanian, Perburuan dan Kehutanan	53	59	115	54	53	52	52	52	52	52	28	28	17	15	15	9	Financing by Industrial Origin
NPF	11	11	6	5	5	5	6	6	6	6	5	5	5	5	5	0	1. Agriculture, Hunting and Forestry
2. Perikanan	3	21	23	6	6	6	5	4	4	4	3	3	2	2	1	-	2. Fishery
NPF	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-	NPF
3. Pertambangan dan Penggalian	43	84	90	167	162	148	154	155	157	117	156	145	155	142	171	133	3. Mining and Quarrying
NPF	28	25	5	4	5	5	3	2	2	2	2	2	2	-	-	-	NPF
4. Industri Pengolahan	446	560	398	399	395	392	394	347	346	345	344	342	341	339	336	245	4. Processing Industry
NPF	74	133	14	47	48	48	48	48	47	47	47	47	47	47	27	22	NPF
5. Listrik, gas dan air	220	334	230	411	417	425	444	444	443	417	441	455	454	453	452	317	5. Electricity, Gas and Water
NPF	2	2	0	0	0	0	20	20	20	20	20	20	20	20	56	-	NPF
6. Konstruksi	785	644	741	687	644	660	615	623	640	436	464	473	478	485	497	278	6. Construction
NPF	85	99	65	65	87	77	61	61	62	59	86	80	85	85	86	35	NPF
7. Perdagangan Besar dan Eceran	1.277	1.041	902	935	900	878	897	927	903	919	850	896	902	894	886	782	7. Wholesale and Retail Trade
NPF	146	119	216	239	239	240	242	257	258	257	238	238	236	236	212	193	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	175	141	243	254	253	252	255	255	254	252	252	252	251	251	251	239	8. Provision of accommodation and the provision of eating and drinking
NPF	24	25	14	12	13	13	13	13	13	14	14	14	14	13	13	11	NPF
9. Transportasi, pergudangan dan komunikasi	631	554	446	526	519	501	502	505	504	721	721	717	715	724	719	315	9. Transportation, Warehousing and Communications
NPF	88	246	24	8	8	10	8	8	8	8	8	8	8	8	116	51	NPF
10. Perantara Keuangan	987	813	580	460	450	444	433	427	417	529	521	484	479	478	475	275	10. Financial Intermediaries
NPF	32	34	5	10	11	11	22	22	22	21	21	21	22	22	21	4	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.465	1.596	986	1.201	1.186	1.180	1.224	1.218	1.211	1.227	1.194	1.191	1.197	1.183	1.181	957	11. Real Estate, Business, Ownership, and Business Services
NPF	598	632	27	25	25	28	28	29	30	34	32	30	29	31	91	23	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12. Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
13. Jasa Pendidikan	674	845	829	859	856	854	806	793	785	777	770	755	739	725	715	524	13. Education Services
NPF	1	2	5	1	1	1	1	1	1	1	1	1	1	1	1	0	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	361	517	533	691	700	622	658	655	653	650	659	662	659	685	690	328	14. Health Services and Social Activities
NPF	1	22	12	11	11	11	11	11	11	11	11	11	11	10	10	3	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	140	102	79	74	72	73	74	72	72	72	70	69	68	74	73	51	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	5	9	6	3	3	3	3	3	3	3	3	3	3	2	2	1	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	2	3	2	2	2	2	2	2	2	2	2	1	1	1	1	1	16. Individual Services which Serve Households
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	18. Business Activities which are not clearly defined
NPF	-	-	0	0	0	0	0	0	0	0	0	0	0	-	-	-	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																	
<b>Rumah Tangga</b>																	
- Untuk Pemilikan Rumah Tinggal	284	526	793	1.051	1.056	1.066	1.086	1.101	1.109	1.129	1.143	1.161	1.182	1.207	1.222	116	Financing to Non Industrial Origin
NPF	25	25	27	24	25	24	33	29	34	35	38	38	37	33	32	9	House Hold
- Untuk Pemilikan Flat atau Apartemen	17	22	40	40	40	49	50	46	47	50	51	51	53	54	54	31	- For Home Ownership
NPF	0	1	2	1	1	1	2	2	2	2	2	2	1	2	4	0	NPF
- Untuk Pemilikan Ruko atau Rukan	12	15	21	23	25	29	28	26	26	26	25	25	25	25	25	10	- For Apartment Ownership
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPF
- Untuk Pemilikan Kendaraan Bermotor	537	104	61	52	50	49	48	46	46	46	45	45	43	43	41	6	- For Shop House Ownership
NPF	1	1	3	3	3	3	3	3	3	4	3	3	3	3	2	0	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.249	3.238	3.087	3.414	3.412	3.415	3.441	3.448	3.443	3.451	3.414	3.421	3.391	3.369	3.353	546	- For Vehicles Ownership
NPF	43	77	72	60	61	61	62	65	66	76	64	65	65	65	64	5	NPF
<b>Bukan Lapangan Usaha Lainnya</b>																	
NPF	34	15	14	101	100	100	100	100	100	100	100	99	99	99	98	98	Non Industrial Origin Others
NPF	1	1	2	1	1	1	1	1	1	1	1	1	1	1	2	2	NPF

Tabel 3.7.

Pembiayaan dan NPF Bank Umum Syariah - BUKU 2

Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Financing and NPF of Commercial Sharia Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary - Group of Business Activities 2)

Miliar Rp (Billion Rp)

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penerima Pembiayaan Lapangan Usaha</b>																	
1. Pertanian, Perburuan dan Kehutanan	2.777	3.528	4.474	5.156	5.111	5.061	5.149	5.532	5.530	5.246	4.692	4.695	4.632	4.582	1.728	1.807	Financing by Industrial Origin
NPF	145	129	82	331	337	337	349	354	355	323	301	303	302	293	262	264	1. Agriculture, Hunting and Forestry
2. Perikanan	1.155	1.215	986	1.155	1.167	1.223	1.270	1.352	1.350	1.578	1.607	1.620	1.650	1.690	581	583	2. Fishery
NPF	16	40	26	25	29	30	31	40	40	43	33	39	32	34	3	2	NPF
3. Pertambangan dan Penggalian	3.219	3.109	1.752	1.685	1.653	1.662	1.866	1.950	1.926	2.604	2.407	2.483	2.486	2.471	2.383	2.407	3. Mining and Quarrying
NPF	375	258	20	26	25	25	24	16	18	12	11	11	12	11	10	10	NPF
4. Industri Pengolahan	11.071	12.554	13.282	14.325	14.183	13.984	14.412	14.450	14.405	14.138	11.906	11.608	11.827	11.873	8.083	8.743	4. Processing Industry
NPF	425	674	399	1.220	1.224	1.229	1.251	1.173	1.237	987	655	769	764	638	251	256	NPF
5. Listrik, gas dan air	3.383	3.801	3.710	3.760	3.734	3.675	3.716	4.117	4.140	4.188	2.767	2.679	2.684	2.735	2.536	2.592	5. Electricity, Gas and Water
NPF	35	251	3	2	13	13	13	12	12	11	1	12	12	10	67	67	NPF
6. Konstruksi	5.388	6.756	7.990	9.022	8.861	8.918	9.761	8.640	8.636	8.771	6.551	6.651	6.763	6.941	4.532	5.037	6. Construction
NPF	190	334	228	309	416	300	310	312	311	293	309	310	311	309	218	269	NPF
7. Perdagangan Besar dan Eceran	18.848	20.637	20.892	23.456	22.989	23.400	23.808	22.787	25.479	17.598	15.312	15.288	15.158	15.026	7.272	7.598	7. Wholesale and Retail Trade
NPF	1.020	1.083	1.463	1.103	1.182	1.192	1.227	1.268	1.170	1.142	1.014	977	971	971	673	663	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	1.268	1.085	1.700	1.998	2.002	2.037	2.148	2.173	2.179	2.217	2.017	2.041	2.059	2.068	1.326	1.374	8. Provision of accomodation and the provision of eating and drinking
NPF	22	34	23	141	146	146	148	181	156	145	137	136	137	134	116	118	NPF
9. Transportasi, pergudangan dan komunikasi	4.783	4.940	4.531	4.312	4.250	4.275	4.236	4.492	4.450	4.703	3.978	4.935	4.991	4.979	2.686	3.169	9. Transportation, Warehousing and Communications
NPF	185	43	205	88	122	122	128	160	160	158	138	136	135	141	128	130	NPF
10. Perantara Keuangan	6.053	5.010	4.779	5.765	5.588	5.532	5.505	5.518	5.390	5.211	3.518	3.424	3.130	3.081	2.385	2.453	10. Financial Intermediaries
NPF	260	370	20	49	74	59	62	59	56	38	42	41	36	38	23	40	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.852	5.553	5.084	5.404	5.284	4.964	4.960	5.617	5.584	5.712	5.057	5.020	4.977	4.926	4.240	4.307	11. Real Estate, Business, Ownership, and Business Services
NPF	268	301	129	87	91	93	78	84	74	69	27	31	33	33	24	90	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	3	15	15	15	15	14	14	13	13	12	14	14	1	1	12. Government administration, Defense and Compulsory social security
NPF	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPF
13. Jasa Pendidikan	1.888	1.993	2.001	2.941	2.910	2.919	2.934	2.951	2.958	3.033	1.679	1.695	1.699	1.712	1.500	1.675	13. Education Services
NPF	15	48	16	16	17	19	21	22	20	24	13	8	10	10	8	13	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	1.159	1.454	1.414	1.836	1.875	1.861	1.854	1.904	1.893	1.919	1.257	1.235	1.238	1.245	760	1.037	14. Health Services and Social Activities
NPF	4	30	9	32	38	33	33	9	9	8	6	4	4	4	1	6	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.476	2.396	3.072	4.446	4.377	4.316	4.279	3.914	3.970	3.645	3.519	2.690	2.658	2.652	1.331	1.387	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	117	89	132	230	271	257	250	168	177	175	164	147	135	136	100	78	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	247	277	331	865	800	746	686	638	629	96	88	86	84	83	5	5	16. Individual Services which Serve Households
NPF	7	7	6	10	12	13	16	17	21	2	2	2	3	3	1	1	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	0	-	-	-	-	-	2	2	2	2	2	-	-	17. International Agency and Other Extra International Agency
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	NPF
18. Kegiatan yang belum jelas batasannya	531	390	445	331	776	1.063	289	423	423	1.082	1.123	1.153	1.125	1.106	21	23	18. Business Activities which are not clearly defined
NPF	56	150	223	65	67	45	48	49	49	130	128	116	96	75	1	3	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																	
<b>Rumah Tangga</b>																	
- Untuk Pemilikan Rumah Tinggal	20.044	21.888	22.844	24.577	24.474	24.467	25.007	25.001	25.004	25.314	13.759	13.891	14.132	14.234	7.155	8.107	- For Home Ownership
NPF	488	613	553	734	805	768	839	812	800	954	525	514	520	499	323	332	NPF
- Untuk Pemilikan Flat atau Apartemen	621	594	554	501	497	488	481	482	474	440	436	436	430	428	337	381	- For Apartement Ownership
NPF	16	32	17	15	16	28	27	26	36	25	19	20	18	14	42	42	NPF
- Untuk Pemilikan Ruko atau Rukan	1.148	1.146	1.066	1.113	1.108	1.085	1.099	1.071	1.056	1.067	327	327	325	328	231	244	- For Shop House Ownership
NPF	38	56	71	90	99	95	102	100	103	104	28	27	26	30	21	19	NPF
- Untuk Pemilikan Kendaraan Bermotor	3.567	3.166	2.702	2.759	2.760	2.748	2.736	2.671	2.597	2.553	2.211	2.111	2.117	2.024	1.884	1.881	- For Vehicles Ownership
NPF	42	50	36	33	32	31	54	54	44	58	50	49	52	51	48	57	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	13.744	15.002	16.258	18.676	18.825	18.429	19.156	18.939	18.863	20.599	17.622	17.721	18.262	18.408	13.434	17.345	- Others
NPF	127	192	138	196	214	183	235	249	256	265	182	181	199	205	87	131	NPF
Bukan Lapangan Usaha Lainnya	1.652	1.772	4.895	4.503	4.494	5.864	6.451	6.474	6.488	5.765	5.949	6.012	6.563	6.668	4.412	3.573	Non Industrial Origin Others
NPF	90	40	77	102	104	173	131	128	125	96	96	98	94	93	72	68	NPF

**Tabel 3.8.**  
**Pembiayaan dan NPF Bank Umum Syariah - BUKU 3**  
**Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**  
**(Financing and NPF of Commercial Sharia Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary - Group of Business Activities 3)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penerima Pembiayaan Lapangan Usaha</b>																	
1. Pertanian, Perburuan dan Kehutanan	4.054	4.038	3.472	3.898	3.875	3.845	3.791	3.814	3.862	4.564	5.371	6.810	6.420	6.409	9.243	9.178	Financing by Industrial Origin
NPF	131	66	50	98	100	98	29	30	29	34	55	70	129	131	167	170	1. Agricultures, Hunting and Forestry
2. Perikanan	81	59	51	34	33	32	31	32	32	66	101	103	102	105	1.236	1.251	2. Fishery
NPF	11	3	2	1	1	1	2	2	2	2	4	5	13	13	55	49	NPF
3. Pertambangan dan Penggalian	1.725	1.841	1.186	987	973	986	1.088	991	975	1.338	1.569	1.517	1.528	1.493	1.458	1.287	3. Mining and Quarrying
NPF	160	18	1	11	10	9	10	2	2	2	3	24	65	62	61	61	NPF
4. Industri Pengolahan	4.218	3.477	3.396	3.714	3.722	3.724	3.744	3.684	3.670	3.769	5.914	6.216	6.498	6.348	10.387	10.387	4. Processing Industry
NPF	262	466	463	725	728	730	741	723	724	725	1.049	1.049	1.049	1.048	1.403	1.419	NPF
5. Listrik, gas dan air	4.106	4.051	4.308	3.073	3.039	3.051	3.159	2.951	3.212	3.092	4.510	3.493	3.759	3.739	4.057	4.034	5. Electricity, Gas and Water
NPF	474	272	826	532	525	545	603	559	547	420	429	428	436	428	413	410	NPF
6. Konstruksi	2.222	3.181	5.443	7.378	7.588	7.945	8.114	8.282	8.284	7.909	10.138	10.193	11.185	11.787	14.381	14.646	6. Construction
NPF	107	454	34	23	19	19	23	94	89	86	120	121	126	125	192	117	NPF
7. Perdagangan Besar dan Eceran	5.756	4.466	3.446	2.810	2.718	2.634	2.590	2.557	2.556	9.510	12.057	12.044	12.378	12.752	20.613	20.929	7. Wholesale and Retail Trade
NPF	633	509	164	94	90	86	86	87	117	289	408	339	377	389	775	719	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	504	815	839	1.009	673	808	680	695	668	827	1.052	1.168	1.155	1.131	1.876	1.809	8. Provision of accomodation and the provision of eating and drinking
NPF	26	11	11	12	8	6	8	8	8	12	17	16	17	17	37	36	NPF
9. Transportasi, pergudangan dan komunikasi	4.032	3.340	2.442	2.433	2.402	2.386	2.492	2.414	2.384	2.323	3.080	2.928	2.952	2.907	5.166	5.178	9. Transportation, Warehousing and Communications
NPF	235	478	75	21	11	2	22	21	20	46	61	61	61	61	72	65	NPF
10. Perantara Keuangan	4.689	5.450	6.159	5.732	5.634	5.454	5.543	5.454	5.316	5.264	6.512	5.131	5.588	5.160	6.066	5.835	10. Financial Intermediaries
NPF	116	55	127	24	26	19	21	19	11	48	66	77	80	80	94	161	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.000	2.202	2.268	1.930	1.773	1.579	1.838	1.875	2.028	2.000	2.757	2.796	2.764	2.727	3.395	3.283	11. Real Estate, Business, Ownership, and Business Services
NPF	30	19	44	12	10	11	3	4	2	2	50	45	45	44	45	39	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
13. Jasa Pendidikan	834	1.375	1.833	2.004	1.677	1.687	1.717	1.723	1.748	1.742	3.129	3.110	3.178	3.183	3.506	3.528	13. Education Services
NPF	8	1	4	5	5	7	7	7	8	8	15	13	16	17	19	20	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	1.195	1.677	2.401	4.121	3.962	3.617	3.514	3.421	3.274	3.116	3.571	3.523	3.598	3.651	4.298	3.690	14. Health Services and Social Activities
NPF	12	5	59	1	2	0	0	5	0	75	79	79	84	85	101	100	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.317	1.574	1.284	858	822	797	781	769	408	447	543	485	472	462	1.770	1.770	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	81	46	38	32	36	37	40	41	27	24	46	47	29	29	70	57	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	84	46	25	12	11	10	12	25	65	602	579	569	554	551	622	614	16. Individual Services which Serve Households
NPF	5	4	3	1	1	1	1	1	2	20	20	19	19	19	19	18	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18. Business Activities which are not clearly defined
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	89	77	NPF
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																	
<b>Rumah Tangga</b>																	
- Untuk Pemilikan Rumah Tinggal	7.236	7.766	9.043	10.197	10.232	10.352	10.899	10.434	10.489	10.505	22.210	22.517	22.982	23.368	30.904	31.189	- For Home Ownership
NPF	170	132	179	125	135	145	142	146	156	156	535	505	488	493	647	637	NPF
- Untuk Pemilikan Flat atau Apartemen	246	213	210	210	208	211	216	212	212	216	246	252	259	261	357	368	- For Apartement Ownership
NPF	7	4	4	4	4	3	3	3	3	4	3	4	4	4	9	8	NPF
- Untuk Pemilikan Ruko atau Rukan	187	171	124	120	120	123	217	128	147	146	993	994	989	979	1.075	1.062	- For Shop House Ownership
NPF	11	4	2	1	1	1	3	2	4	3	82	81	81	72	83	80	NPF
- Untuk Pemilikan Kendaraan Bermotor	156	630	1.948	3.285	3.298	3.291	3.245	3.205	3.137	3.230	3.187	3.116	3.070	3.143	3.083	3.083	- For Vehicles Ownership
NPF	3	2	2	13	15	16	19	21	19	21	24	26	28	28	31	32	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	10.561	13.906	17.447	21.331	21.393	21.709	21.584	22.373	22.852	23.435	28.097	29.325	30.768	31.910	38.407	39.119	- Others
NPF	246	191	130	103	111	113	118	117	130	120	222	239	239	254	355	382	NPF
<b>Bukan Lapangan Usaha Lainnya</b>																	
NPF	-	-	-	-	-	-	-	-	-	0	1	1	1	1	2.373	2.205	Non Industrial Origin Others
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	33	NPF



**Tabel 3.9.**  
**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	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Jenis Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Modal Kerja	2.049.098	2.222.823	2.512.476	2.576.497	2.473.086	2.492.500	2.603.316	2.559.281	2.546.101	2.528.907	2.510.706	2.502.891	2.504.927	2.480.867	2.451.565	2.465.419	1. Working Capital
NPL	73.591	70.732	70.785	83.081	89.830	90.936	93.791	94.838	97.767	100.194	101.422	101.424	98.880	97.450	96.687	NPL	
2. Investasi	1.125.467	1.179.728	1.308.747	1.481.226	1.471.984	1.481.653	1.540.560	1.497.154	1.501.989	1.482.827	1.494.821	1.489.154	1.487.495	1.462.872	1.455.503	1.468.687	2. Investments
NPL	36.123	31.048	31.829	33.859	35.260	35.434	35.443	36.432	37.078	38.251	42.000	41.726	42.090	43.179	45.817	43.335	NPL
3. Konsumsi	1.202.630	1.335.393	1.473.659	1.559.269	1.557.742	1.563.997	1.568.164	1.553.548	1.537.838	1.537.506	1.530.639	1.529.822	1.538.172	1.536.532	1.540.423	1.547.454	3. Consumption
NPL	18.422	21.141	22.650	24.894	27.066	27.992	29.071	31.035	32.872	34.109	34.977	34.586	32.929	31.147	29.705	27.685	NPL
<b>Total Kredit</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.502.812</b>	<b>5.538.150</b>	<b>5.712.040</b>	<b>5.609.983</b>	<b>5.585.929</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>Total Credit</b>
NPL	128.135	122.922	125.264	141.834	152.156	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	172.829	172.972	167.707	NPL
<b>Orientasi Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Ekspor	96.852	121.345	131.582	129.120	128.627	131.669	149.322	143.210	138.358	141.473	146.346	148.499	151.120	149.640	145.982	142.171	1. Ekspor
NPL	2.059	2.044	2.294	2.472	2.827	3.010	3.106	3.007	2.877	2.734	2.722	2.827	3.080	3.059	3.100	2.865	NPL
2. Impor	44.759	61.598	77.129	84.457	74.179	75.221	82.843	80.066	81.723	80.590	78.066	77.867	73.711	69.653	65.976	65.457	2. Impor
NPL	1.189	1.459	1.203	2.307	2.433	2.659	2.148	2.201	2.106	2.311	2.290	2.011	2.187	2.158	2.086	1.289	NPL
3. Lainnya	4.235.584	4.555.001	5.086.171	5.403.414	5.300.005	5.331.261	5.479.875	5.386.707	5.365.848	5.327.176	5.311.755	5.295.500	5.305.763	5.260.978	5.235.533	5.273.932	3. Other
NPL	124.888	119.419	121.766	137.055	146.896	148.694	153.050	157.096	162.733	167.509	173.387	172.898	168.633	167.612	167.785	163.553	NPL
<b>Total Kredit</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.502.812</b>	<b>5.538.150</b>	<b>5.712.040</b>	<b>5.609.983</b>	<b>5.585.929</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>Total Credit</b>
NPL	128.135	122.922	125.264	141.834	152.156	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	172.829	172.972	167.707	NPL

**Tabel 3.10.**  
**Kredit dan NPL Kredit Bank Umum Konvensional - BUKU 1 Kepada Pihak Ketiga Bukan Bank**  
**Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**  
**(Credit and NPL of Commercial Conventional Banks - Group of Business Activities 1 to Non Bank Third Party**  
**Based on Types and Orientation of Use)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items		
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des			
<b>Jenis Penggunaan</b>																			<b>Type of Use</b>
<b>Kredit kepada Pihak Ketiga</b>																			<b>Credit to Third Party</b>
1. Modal Kerja	21.534	14.585	15.228	10.104	9.763	10.965	10.999	9.078	8.722	7.953	7.957	7.967	6.373	5.877	4.979	3.882		1. Working Capital	
NPL	623	602	614	628	653	1.129	1.235	1.043	817	599	588	536	420	420	432	344		NPL	
2. Investasi	7.383	4.358	4.800	2.426	2.414	2.583	2.768	2.534	2.521	2.332	2.331	2.412	2.414	2.392	2.294	2.111		2. Investments	
NPL	249	281	276	130	118	162	156	123	123	98	104	104	83	80	66	48		NPL	
3. Konsumsi	37.985	24.045	26.857	25.430	25.473	25.656	25.663	18.227	17.422	17.167	16.838	16.929	15.727	15.625	6.909	6.454		3. Consumption	
NPL	277	337	495	293	341	344	317	212	203	189	195	189	143	148	79	67		NPL	
<b>Total Kredit</b>	<b>66.902</b>	<b>42.987</b>	<b>46.886</b>	<b>37.960</b>	<b>37.649</b>	<b>39.204</b>	<b>39.430</b>	<b>29.839</b>	<b>28.664</b>	<b>27.451</b>	<b>27.126</b>	<b>27.308</b>	<b>24.514</b>	<b>23.894</b>	<b>14.181</b>	<b>12.447</b>		<b>Total Credit</b>	
<b>NPL</b>	<b>1.149</b>	<b>1.221</b>	<b>1.385</b>	<b>1.051</b>	<b>1.111</b>	<b>1.635</b>	<b>1.707</b>	<b>1.377</b>	<b>1.143</b>	<b>886</b>	<b>887</b>	<b>829</b>	<b>646</b>	<b>648</b>	<b>577</b>	<b>459</b>		<b>NPL</b>	
<b>Orientasi Penggunaan</b>																		<b>User Orientation</b>	
<b>Kredit kepada Pihak Ketiga</b>																		<b>Credit to Third Party</b>	
1. Ekspor	60	61	82	125	125	125	125	123	122	121	115	136	159	159	174	179		1. Ekspor	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		NPL	
2. Impor	55	40	2	11	13	220	217	210	-	-	-	-	-	-	-	-		2. Impor	
NPL	-	13	-	-	-	207	217	210	-	-	-	-	-	-	-	-		NPL	
3. Lainnya	66.787	42.886	46.802	37.824	37.512	38.859	39.088	29.506	28.542	27.330	27.011	27.171	24.355	23.735	14.007	12.268		3. Other	
NPL	1.149	1.207	1.385	1.051	1.111	1.428	1.490	1.167	1.143	886	887	829	646	648	577	459		NPL	
<b>Total Kredit</b>	<b>66.902</b>	<b>42.987</b>	<b>46.886</b>	<b>37.960</b>	<b>37.649</b>	<b>39.204</b>	<b>39.430</b>	<b>29.839</b>	<b>28.664</b>	<b>27.451</b>	<b>27.126</b>	<b>27.308</b>	<b>24.514</b>	<b>23.894</b>	<b>14.181</b>	<b>12.447</b>		<b>Total Credit</b>	
<b>NPL</b>	<b>1.149</b>	<b>1.221</b>	<b>1.385</b>	<b>1.051</b>	<b>1.111</b>	<b>1.635</b>	<b>1.707</b>	<b>1.377</b>	<b>1.143</b>	<b>886</b>	<b>887</b>	<b>829</b>	<b>646</b>	<b>648</b>	<b>577</b>	<b>459</b>		<b>NPL</b>	

**Tabel 3.11.**  
**Kredit dan NPL Kredit Bank Umum Konvensional - BUKU 2 Kepada Pihak Ketiga Bukan Bank**  
**Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**  
**(Credit and NPL of Commercial Conventional Banks - Group of Business Activities 2 to Non Bank Third Party**  
**Based on Types and Orientation of Use)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des	
<b>Jenis Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Modal Kerja	266.758	214.490	229.186	236.769	229.513	230.164	228.379	226.388	222.415	221.087	222.232	222.389	225.834	223.237	220.166	210.821	1. Working Capital
NPL	10.779	9.256	9.327	11.970	13.332	12.392	12.112	12.297	12.290	11.733	11.806	11.765	11.766	11.667	11.430	9.642	NPL
2. Investasi	131.294	117.075	117.002	132.904	132.955	134.823	130.575	127.954	128.419	127.339	127.801	127.816	128.405	128.121	124.186	107.339	2. Investments
NPL	5.258	4.687	4.554	4.856	5.592	5.934	5.711	6.571	6.965	6.707	6.663	6.218	5.959	5.847	5.748	4.612	NPL
3. Konsumsi	162.548	191.747	170.943	191.653	191.968	193.525	194.710	201.741	201.598	201.900	202.361	203.063	206.187	207.203	218.148	218.651	3. Consumption
NPL	1.770	2.431	2.543	2.523	2.662	2.733	2.842	3.075	3.267	3.259	3.179	3.108	3.103	3.051	3.067	2.807	NPL
<b>Total Kredit</b>	<b>560.600</b>	<b>523.311</b>	<b>517.132</b>	<b>561.326</b>	<b>554.435</b>	<b>558.513</b>	<b>553.663</b>	<b>556.083</b>	<b>552.432</b>	<b>550.326</b>	<b>552.393</b>	<b>553.268</b>	<b>560.426</b>	<b>558.560</b>	<b>562.500</b>	<b>536.810</b>	<b>Total Credit</b>
NPL	17.806	16.374	16.424	19.348	21.586	21.059	20.665	21.943	22.521	21.700	21.649	21.091	20.828	20.565	20.245	17.061	NPL
<b>Orientasi Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Ekspor	14.543	12.032	15.573	17.531	18.444	18.062	19.615	18.061	17.390	17.878	18.621	18.418	18.669	18.569	17.714	14.116	1. Ekspor
NPL	303	97	54	192	212	398	144	81	81	80	81	80	81	81	78	74	NPL
2. Impor	5.544	4.237	4.642	4.492	4.324	3.986	4.316	4.362	4.188	4.207	4.233	4.296	4.269	4.347	3.926	2.430	2. Impor
NPL	165	6	217	206	205	1	1	3	3	6	6	7	9	9	32	31	NPL
3. Lainnya	540.512	507.043	496.916	539.303	531.666	536.466	529.733	533.659	530.855	528.242	529.539	530.555	537.488	535.644	540.860	520.246	3. Other
NPL	17.338	16.271	16.153	18.950	21.169	20.660	20.520	21.859	22.438	21.614	21.563	21.004	20.738	20.475	20.136	16.956	NPL
<b>Total Kredit</b>	<b>560.600</b>	<b>523.311</b>	<b>517.132</b>	<b>561.326</b>	<b>554.435</b>	<b>558.513</b>	<b>553.663</b>	<b>556.083</b>	<b>552.432</b>	<b>550.326</b>	<b>552.393</b>	<b>553.268</b>	<b>560.426</b>	<b>558.560</b>	<b>562.500</b>	<b>536.810</b>	<b>Total Credit</b>
NPL	17.806	16.374	16.424	19.348	21.586	21.059	20.665	21.943	22.521	21.700	21.649	21.091	20.828	20.565	20.245	17.061	NPL

**Tabel 3.12.**  
**Kredit dan NPL Kredit Bank Umum Konvensional - BUKU 3 Kepada Pihak Ketiga Bukan Bank**  
**Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**  
**(Credit and NPL of Commercial Conventional Banks - Group of Business Activities 3 to Non Bank Third Party**  
**Based on Types and Orientation of Use)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Jenis Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Modal Kerja	734.389	769.286	898.203	832.019	798.746	804.831	860.571	842.258	770.895	759.512	754.694	753.925	744.819	721.533	698.494	687.054	1. Working Capital
NPL	25.236	20.024	23.184	27.014	29.721	29.428	31.550	31.734	29.815	29.356	29.468	29.479	26.845	26.317	25.858	25.349	NPL
2. Investasi	354.927	335.438	378.041	346.730	342.245	343.597	374.829	358.278	341.498	335.041	341.093	340.190	339.591	338.649	340.710	357.820	2. Investments
NPL	15.758	9.887	9.316	8.096	7.652	7.583	7.844	7.621	6.914	6.407	8.502	8.540	8.419	8.694	10.027	8.977	NPL
3. Konsumsi	478.174	478.090	552.468	555.432	555.179	557.276	556.741	550.906	518.763	516.674	515.756	514.754	514.783	514.077	515.626	518.218	3. Consumption
NPL	9.171	9.213	9.973	10.940	11.969	12.430	12.628	13.288	12.779	13.224	13.875	14.041	13.569	12.775	12.173	11.490	NPL
<b>Total Kredit</b>	<b>1.567.489</b>	<b>1.582.814</b>	<b>1.828.712</b>	<b>1.734.182</b>	<b>1.696.169</b>	<b>1.705.704</b>	<b>1.792.141</b>	<b>1.751.442</b>	<b>1.631.156</b>	<b>1.611.226</b>	<b>1.611.543</b>	<b>1.608.869</b>	<b>1.599.194</b>	<b>1.574.259</b>	<b>1.554.829</b>	<b>1.563.092</b>	<b>Total Credit</b>
<b>NPL</b>	<b>50.164</b>	<b>39.124</b>	<b>42.473</b>	<b>46.050</b>	<b>49.342</b>	<b>49.441</b>	<b>52.021</b>	<b>52.643</b>	<b>49.508</b>	<b>48.987</b>	<b>51.844</b>	<b>52.060</b>	<b>48.832</b>	<b>47.785</b>	<b>48.059</b>	<b>45.816</b>	<b>NPL</b>
<b>Orientasi Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Ekspor	66.089	63.810	77.094	79.097	78.181	79.769	92.511	90.291	84.289	86.163	88.845	88.754	88.516	86.122	83.152	80.478	1. Ekspor
NPL	1.357	636	851	1.085	1.062	1.072	1.444	1.356	1.326	1.206	1.200	1.191	1.234	1.214	1.250	1.209	NPL
2. Impor	34.000	46.944	55.398	58.530	56.530	57.513	63.642	61.470	53.063	53.183	51.328	51.171	47.031	42.452	39.903	40.987	2. Impor
NPL	965	574	911	1.332	1.364	1.411	1.491	1.451	1.287	1.205	1.178	1.041	1.234	1.227	1.209	864	NPL
3. Lainnya	1.467.401	1.472.060	1.696.220	1.596.555	1.561.459	1.568.422	1.635.989	1.599.681	1.493.804	1.471.881	1.471.370	1.468.944	1.463.846	1.445.685	1.431.774	1.441.626	3. Other
NPL	47.843	37.915	40.710	43.633	46.916	46.958	49.086	49.836	46.895	46.576	49.467	49.829	46.364	45.345	45.600	43.743	NPL
<b>Total Kredit</b>	<b>1.567.489</b>	<b>1.582.814</b>	<b>1.828.712</b>	<b>1.734.182</b>	<b>1.696.169</b>	<b>1.705.704</b>	<b>1.792.141</b>	<b>1.751.442</b>	<b>1.631.156</b>	<b>1.611.226</b>	<b>1.611.543</b>	<b>1.608.869</b>	<b>1.599.194</b>	<b>1.574.259</b>	<b>1.554.829</b>	<b>1.563.092</b>	<b>Total Credit</b>
<b>NPL</b>	<b>50.164</b>	<b>39.124</b>	<b>42.473</b>	<b>46.050</b>	<b>49.342</b>	<b>49.441</b>	<b>52.021</b>	<b>52.643</b>	<b>49.508</b>	<b>48.987</b>	<b>51.844</b>	<b>52.060</b>	<b>48.832</b>	<b>47.785</b>	<b>48.059</b>	<b>45.816</b>	<b>NPL</b>

**Tabel 3.13.**  
**Kredit dan NPL Kredit Bank Umum Konvensional - BUKU 4 Kepada Pihak Ketiga Bukan Bank**  
**Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**  
**(Credit and NPL of Commercial Conventional Banks - Group of Business Activities 4 to Non Bank Third Party**  
**Based on Types and Orientation of Use)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Jenis Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Modal Kerja	957.997	1.152.275	1.297.434	1.417.618	1.356.357	1.368.194	1.423.823	1.402.955	1.464.593	1.459.922	1.446.306	1.439.797	1.447.486	1.449.718	1.446.574	1.482.698	1. Working Capital
NPL	32.964	36.587	35.142	39.768	42.210	44.166	45.043	45.950	51.072	54.789	56.043	56.119	56.098	56.452	55.909	57.605	NPL
2. Investasi	586.095	675.432	760.130	945.960	941.989	948.300	979.435	955.349	975.148	963.703	968.265	963.669	961.732	938.171	932.574	945.214	2. Investments
NPL	12.322	12.847	14.917	18.746	19.721	19.640	19.531	19.956	20.917	22.921	24.348	24.475	25.360	26.339	27.710	27.573	NPL
3. Konsumsi	460.629	571.337	642.291	694.801	693.029	694.068	695.153	686.876	703.893	703.751	695.820	693.500	696.736	693.152	691.235	694.766	3. Consumption
NPL	5.896	7.739	8.326	9.633	10.465	10.836	11.509	12.701	14.852	15.503	15.847	15.396	14.256	13.321	12.569	11.480	NPL
<b>Total Kredit</b>	<b>2.004.722</b>	<b>2.399.043</b>	<b>2.699.854</b>	<b>3.058.379</b>	<b>2.991.375</b>	<b>3.010.562</b>	<b>3.098.412</b>	<b>3.045.180</b>	<b>3.143.633</b>	<b>3.127.375</b>	<b>3.110.391</b>	<b>3.096.965</b>	<b>3.105.953</b>	<b>3.081.042</b>	<b>3.070.383</b>	<b>3.122.678</b>	<b>Total Credit</b>
NPL	51.182	57.172	58.384	68.147	72.397	74.642	76.083	78.608	86.841	93.213	96.239	95.989	95.713	96.112	96.188	96.659	NPL
<b>Orientasi Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Ekspor	16.015	45.348	38.661	31.613	31.120	32.860	36.176	34.115	35.919	36.806	38.354	40.807	43.098	43.949	44.113	46.162	1. Ekspor
NPL	399	1.312	1.388	1.195	1.553	1.540	1.518	1.571	1.471	1.448	1.442	1.555	1.765	1.764	1.773	1.583	NPL
2. Impor	4.959	10.112	16.544	20.616	12.539	12.644	13.749	13.144	23.630	22.249	21.517	21.410	21.422	21.875	21.126	20.900	2. Impor
NPL	58	777	76	769	864	1.039	438	537	817	1.101	1.106	963	943	922	845	393	NPL
3. Lainnya	1.983.748	2.343.583	2.644.649	3.006.150	2.947.717	2.965.057	3.048.487	2.997.921	3.084.084	3.068.320	3.050.520	3.034.748	3.041.434	3.015.217	3.005.143	3.055.617	3. Other
NPL	50.725	55.084	56.920	66.183	69.980	72.063	74.126	76.500	84.553	90.664	93.691	93.471	93.006	93.426	93.570	94.682	NPL
<b>Total Kredit</b>	<b>2.004.722</b>	<b>2.399.043</b>	<b>2.699.854</b>	<b>3.058.379</b>	<b>2.991.375</b>	<b>3.010.562</b>	<b>3.098.412</b>	<b>3.045.180</b>	<b>3.143.633</b>	<b>3.127.375</b>	<b>3.110.391</b>	<b>3.096.965</b>	<b>3.105.953</b>	<b>3.081.042</b>	<b>3.070.383</b>	<b>3.122.678</b>	<b>Total Credit</b>
NPL	51.182	57.172	58.384	68.147	72.397	74.642	76.083	78.608	86.841	93.213	96.239	95.989	95.713	96.112	96.188	96.659	NPL

**Tabel 3.14.**  
**Pembiayaan dan NPF Pembiayaan Bank Umum Syariah - BUKU 1 Kepada Pihak Ketiga Bukan Bank**  
**Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**  
*(Financing and NPF of Commercial Sharia Banks- Group of Business Activities 1 to Non Bank Third Party*  
*Based on Types and Orientation of Use)*  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Jenis Penggunaan</b>																	
<b>Pembiayaan kepada Pihak Ketiga</b>																	
1. Modal Kerja	3.699	3.442	2.980	3.407	3.326	3.286	3.328	3.294	3.188	3.206	3.168	3.173	3.185	3.151	3.153	2.263	1. Working Capital
NPF	331	391	304	307	330	324	341	336	338	339	341	333	336	338	439	223	NPF
2. Investasi	3.565	3.875	3.218	3.319	3.287	3.286	3.187	3.184	3.256	3.314	3.305	3.300	3.274	3.299	3.312	2.190	2. Investments
NPF	764	968	95	124	126	324	127	144	145	144	147	147	146	142	202	120	NPF
3. Konsumsi	4.133	3.921	4.009	4.680	4.683	3.286	4.754	4.769	4.770	4.802	4.779	4.801	4.794	4.795	4.793	807	3. Consumption
NPF	71	105	106	90	93	324	101	100	107	119	109	109	108	105	105	19	NPF
<b>Total Pembiayaan</b>	<b>11.396</b>	<b>11.237</b>	<b>10.206</b>	<b>11.406</b>	<b>11.297</b>	<b>9.858</b>	<b>11.269</b>	<b>11.247</b>	<b>11.214</b>	<b>11.321</b>	<b>11.252</b>	<b>11.274</b>	<b>11.252</b>	<b>11.245</b>	<b>11.258</b>	<b>5.260</b>	<b>Total Financing</b>
<b>NPF</b>	<b>1.165</b>	<b>1.465</b>	<b>505</b>	<b>520</b>	<b>549</b>	<b>971</b>	<b>568</b>	<b>580</b>	<b>590</b>	<b>601</b>	<b>597</b>	<b>589</b>	<b>591</b>	<b>585</b>	<b>746</b>	<b>362</b>	<b>NPF</b>
<b>Orientasi Penggunaan</b>																	
<b>Pembiayaan kepada Pihak Ketiga</b>																	
1. Ekspor	0	0	67	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Ekspor
NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	11.396	11.237	10.139	11.406	11.297	11.195	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.245	11.258	5.260	3. Other
NPF	1.165	1.465	505	520	549	541	568	580	590	601	597	589	591	585	746	362	NPF
<b>Total Pembiayaan</b>	<b>11.396</b>	<b>11.237</b>	<b>10.206</b>	<b>11.406</b>	<b>11.297</b>	<b>11.195</b>	<b>11.269</b>	<b>11.247</b>	<b>11.214</b>	<b>11.321</b>	<b>11.252</b>	<b>11.274</b>	<b>11.252</b>	<b>11.245</b>	<b>11.258</b>	<b>5.260</b>	<b>Total Financing</b>
<b>NPF</b>	<b>1.165</b>	<b>1.465</b>	<b>505</b>	<b>520</b>	<b>549</b>	<b>541</b>	<b>568</b>	<b>580</b>	<b>590</b>	<b>601</b>	<b>597</b>	<b>589</b>	<b>591</b>	<b>585</b>	<b>746</b>	<b>362</b>	<b>NPF</b>

**Tabel 3.15.**  
**Pembiayaan dan NPF Pembiayaan Bank Umum Syariah - BUKU 2 Kepada Pihak Ketiga Bukan Bank**  
**Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**  
*(Financing and NPF of Commercial Sharia Banks - Group of Business Activities 2 to Non Bank Third Party*  
*Based on Types and Orientation of Use)*  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Jenis Penggunaan</b>																	
<b>Pembiayaan kepada Pihak Ketiga</b>																	
1. Modal Kerja	46.048	49.478	49.531	56.697	56.066	56.076	56.528	55.796	57.374	50.731	41.377	41.369	41.074	40.949	24.555	25.641	1. Working Capital
NPF	2.458	2.815	1.580	2.418	2.615	2.537	2.583	2.494	2.490	2.282	1.879	1.956	1.950	1.838	1.081	1.229	NPF
2. Investasi	24.060	25.226	26.917	29.776	29.509	29.575	30.360	30.676	31.581	31.025	26.116	25.951	26.103	26.235	16.816	18.555	2. Investments
NPF	683	1.027	1.405	1.316	1.449	1.378	1.407	1.430	1.374	1.275	1.101	1.086	1.043	1.003	749	780	NPF
3. Konsumsi	40.776	43.568	48.319	52.130	52.159	53.080	54.937	54.637	54.488	55.772	40.309	40.498	41.830	42.091	27.453	31.531	3. Consumption
NPF	801	983	891	1.169	1.270	1.279	1.389	1.370	1.352	1.512	907	887	911	896	566	650	NPF
<b>Total Pembiayaan</b>	<b>110.883</b>	<b>118.272</b>	<b>124.766</b>	<b>138.602</b>	<b>137.734</b>	<b>138.731</b>	<b>141.825</b>	<b>141.109</b>	<b>143.444</b>	<b>137.528</b>	<b>107.802</b>	<b>107.817</b>	<b>109.007</b>	<b>109.275</b>	<b>68.823</b>	<b>75.728</b>	<b>Total Financing</b>
NPF	3.942	4.824	3.876	4.904	5.333	5.193	5.379	5.294	5.216	5.070	3.887	3.929	3.904	3.736	2.396	2.659	NPF
<b>Orientasi Penggunaan</b>																	
<b>Pembiayaan kepada Pihak Ketiga</b>																	
1. Ekspor	145	94	105	415	414	444	446	293	287	294	291	269	268	403	399	397	1. Ekspor
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPF
2. Impor	200	265	542	809	774	859	920	880	843	951	987	989	989	978	992	1.111	2. Impor
NPF	0	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	110.538	117.913	124.119	137.378	136.546	137.428	140.459	139.936	142.314	136.283	106.523	106.559	107.750	107.894	67.433	74.219	3. Other
NPF	3.941	4.736	3.876	4.904	5.333	5.193	5.379	5.294	5.216	5.070	3.887	3.929	3.904	3.736	2.396	2.659	NPF
<b>Total Pembiayaan</b>	<b>110.883</b>	<b>118.272</b>	<b>124.766</b>	<b>138.602</b>	<b>137.734</b>	<b>138.731</b>	<b>141.825</b>	<b>141.109</b>	<b>143.444</b>	<b>137.528</b>	<b>107.802</b>	<b>107.817</b>	<b>109.007</b>	<b>109.275</b>	<b>68.823</b>	<b>75.728</b>	<b>Total Financing</b>
NPF	3.942	4.824	3.876	4.904	5.333	5.193	5.379	5.294	5.216	5.070	3.887	3.929	3.904	3.736	2.396	2.659	NPF

**Tabel 3.16.**  
**Pembiayaan dan NPF Pembiayaan Bank Umum Syariah - BUKU 3 Kepada Pihak Ketiga Bukan Bank**  
**Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**  
**(Financing and NPF of Commercial Sharia Banks - Group of Business Activities 3 to Non Bank Third Party**  
**Based on Types and Orientation of Use)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Jenis Penggunaan</b>																		<b>Type of Use</b>
<b>Pembiayaan kepada Pihak Ketiga</b>																		<b>Financing to Third Party</b>
1. Modal Kerja	18.674	19.268	19.914	19.882	19.315	18.984	19.687	19.512	18.913	26.496	34.972	34.272	36.156	36.403	53.644	53.060	53.060	1. Working Capital
NPF	1.201	1.057	634	977	970	960	928	984	946	1.096	1.297	1.236	1.465	1.473	2.300	2.296	2.296	NPF
2. Investasi	18.143	18.326	18.639	20.113	19.586	19.572	19.407	19.178	19.568	20.075	25.910	25.817	25.977	26.004	35.612	35.458	35.458	2. Investments
NPF	1.088	1.351	1.266	616	602	612	668	618	641	698	1.134	1.156	1.080	1.074	1.315	1.224	1.224	NPF
3. Konsumsi	18.385	22.686	28.773	35.143	35.252	35.687	36.206	36.392	36.904	37.440	54.777	56.275	58.115	59.589	76.259	77.026	77.026	3. Consumption
NPF	437	334	317	246	266	279	284	289	312	303	865	854	840	851	1.146	1.173	1.173	NPF
<b>Total Pembiayaan</b>	<b>55.202</b>	<b>60.280</b>	<b>67.326</b>	<b>75.138</b>	<b>74.153</b>	<b>74.243</b>	<b>75.300</b>	<b>75.082</b>	<b>75.386</b>	<b>84.010</b>	<b>115.659</b>	<b>116.364</b>	<b>120.248</b>	<b>121.997</b>	<b>165.516</b>	<b>165.545</b>	<b>165.545</b>	<b>Total Financing</b>
<b>NPF</b>	<b>2.727</b>	<b>2.741</b>	<b>2.217</b>	<b>1.839</b>	<b>1.838</b>	<b>1.851</b>	<b>1.880</b>	<b>1.892</b>	<b>1.898</b>	<b>2.097</b>	<b>3.297</b>	<b>3.246</b>	<b>3.385</b>	<b>3.398</b>	<b>4.760</b>	<b>4.693</b>	<b>4.693</b>	<b>NPF</b>
<b>Orientasi Penggunaan</b>																		<b>User Orientation</b>
<b>Pembiayaan kepada Pihak Ketiga</b>																		<b>Financing to Third Party</b>
1. Ekspor	-	-	-	339	344	409	450	326	352	212	120	116	410	438	429	839	839	1. Ekspor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	NPF
3. Lainnya	55.202	60.280	67.326	74.798	73.808	73.808	74.850	74.756	75.033	83.799	115.539	116.249	119.839	121.558	165.058	164.676	164.676	3. Other
NPF	2.727	2.741	2.217	1.839	1.838	1.838	1.880	1.892	1.898	2.097	3.297	3.246	3.385	3.398	4.760	4.692	4.692	NPF
<b>Total Pembiayaan</b>	<b>55.202</b>	<b>60.280</b>	<b>67.326</b>	<b>75.138</b>	<b>74.153</b>	<b>74.217</b>	<b>75.300</b>	<b>75.082</b>	<b>75.386</b>	<b>84.010</b>	<b>115.659</b>	<b>116.364</b>	<b>120.248</b>	<b>121.997</b>	<b>165.516</b>	<b>165.545</b>	<b>165.545</b>	<b>Total Financing</b>
<b>NPF</b>	<b>2.727</b>	<b>2.741</b>	<b>2.217</b>	<b>1.839</b>	<b>1.838</b>	<b>1.838</b>	<b>1.880</b>	<b>1.892</b>	<b>1.898</b>	<b>2.097</b>	<b>3.297</b>	<b>3.246</b>	<b>3.385</b>	<b>3.398</b>	<b>4.760</b>	<b>4.693</b>	<b>4.693</b>	<b>NPF</b>



**Tabel 3.17.**  
**Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah berdasarkan BUKU**  
**kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu**  
*(Credit and Non Performing Loan (NPL) of Commercial Conventional and Sharia Banks based on Group of Business Activities*  
*to Non Bank Third Party Withdrawn By Card )*  
**Miliar Rp (Billion Rp)**

Pengelompokan Bank	2016	2017	2018	2019	2020												Group of Banks	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov <sup>1)</sup>	Des		
1. BUKU 1	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. BUKU 1
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. BUKU 2	265	450	617	642	644	657	632	622	617	623	634	634	634	653	630	621	2. BUKU 2	
NPL	12	19	24	27	28	29	32	33	35	35	36	40	42	39	35	34	NPL	
3. BUKU 3	44.684	36.461	33.248	33.587	33.047	32.787	31.312	29.349	25.654	25.531	25.449	25.380	25.202	24.969	24.949	25.146	3. BUKU 3	
NPL	1.253	1.012	972	835	834	835	852	892	903	1.057	1.284	1.388	1.293	1.080	889	839	NPL	
4. BUKU 4	30.691	42.267	46.431	52.314	51.657	51.497	49.287	45.461	46.459	46.365	46.733	47.330	46.607	46.411	46.248	47.187	4. BUKU 4	
NPL	746	1.006	1.001	918	1.036	1.025	1.067	1.180	1.330	1.538	1.767	1.811	1.688	1.471	1.275	1.121	NPL	
5. BUKU 1 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5. BUKU 1 SYARIAH	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
6. BUKU 2 SYARIAH	368	349	332	343	351	353	346	325	316	324	-	-	-	-	-	-	6. BUKU 2 SYARIAH	
NPF	18	33	11	10	9	9	13	12	15	18	-	-	-	-	-	-	NPF	
7. BUKU 3 SYARIAH	-	-	-	-	-	-	-	-	-	-	333	340	344	347	342	349	7. BUKU 3 SYARIAH	
NPF	-	-	-	-	-	-	-	-	-	19	22	21	23	13	14	14	NPF	
8. Bank Umum	76.007	79.526	80.628	86.886	85.699	85.294	81.577	75.756	73.046	72.843	73.149	73.683	72.786	72.379	72.169	73.303	8. Commercial Bank	
NPL	2.029	2.070	2.009	1.790	1.907	1.899	1.964	2.118	2.283	2.649	3.106	3.261	3.044	2.613	2.212	2.009	NPL	

**Tabel 3.1.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	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Kehutanan	283.827	317.373	354.878	369.903	366.712	372.109	383.091	379.363	377.036	378.182	375.091	378.779	386.281	383.139	382.421	385.586		1. Agriculture, Hunting and Forestry
NPL	6.286	4.332	4.672	5.642	6.373	6.337	5.533	5.715	5.618	6.706	6.832	7.084	7.785	7.668	7.682	7.480		NPL
2. Perikanan	9.479	11.273	12.137	14.115	14.080	14.438	14.500	14.577	13.950	14.268	14.707	15.030	15.346	15.812	15.812	16.032		2. Fishery
NPL	242	302	221	750	785	784	795	802	811	790	768	770	756	751	784	886		NPL
3. Pertambangan dan Penggalian	126.335	113.615	137.912	134.315	133.780	134.498	150.032	142.752	147.415	147.051	152.018	156.036	149.080	141.326	129.583	124.618		3. Mining and Quarrying
NPL	9.043	7.019	6.423	4.808	4.748	5.146	5.494	5.330	7.409	7.292	8.857	8.537	8.142	8.058	9.213	9.049		NPL
4. Industri Pengolahan	781.765	824.111	899.088	931.727	891.896	904.083	961.569	931.054	933.269	913.107	916.574	910.487	916.260	897.899	881.020	893.642		4. Processing Industry
NPL	26.924	22.287	22.724	36.191	37.536	38.142	38.958	38.871	40.965	41.727	42.378	42.424	41.537	40.959	40.982	40.898		NPL
5. Listrik, gas dan air	135.461	146.133	170.190	198.255	196.748	199.749	215.082	211.590	213.069	212.884	203.495	197.115	192.246	172.241	170.049	168.881		5. Electricity, Gas and Water
NPL	2.218	1.573	2.259	1.770	1.801	1.836	2.032	1.929	1.875	1.720	1.749	1.787	2.035	1.901	1.893	2.091		NPL
6. Konstruksi	214.757	258.931	316.097	362.271	349.490	350.050	353.292	354.195	360.526	363.687	365.045	365.665	370.879	374.226	373.621	376.473		6. Construction
NPL	8.279	9.491	9.919	12.863	13.347	13.337	13.527	13.932	14.092	13.949	14.225	13.815	13.704	13.846	13.510	12.973		NPL
7. Perdagangan Besar dan Eceran	841.384	885.462	975.995	1.006.069	975.541	974.243	999.463	972.219	960.548	947.590	939.542	938.110	940.905	941.240	936.117	942.188		7. Wholesale and Retail Trade
NPL	35.789	36.083	35.285	34.739	38.499	38.855	40.053	40.776	41.249	43.509	44.423	44.612	43.065	43.154	42.731	41.784		NPL
8. Penyediaan akomodasi dan penyediaan makan minum	93.390	97.886	99.751	109.842	109.487	111.210	113.223	112.757	112.153	112.757	113.646	114.990	116.436	116.973	117.471	116.183		8. Provision of accomodation and the provision of eating and drinking
NPL	2.533	4.239	5.516	6.111	6.464	6.296	5.713	6.357	7.001	6.601	7.146	7.328	7.361	7.438	7.341	6.258		NPL
9. Transportasi, pergudangan dan komunikasi	171.795	182.628	217.323	248.935	244.517	246.485	253.160	248.352	249.865	255.643	258.299	256.134	258.541	261.913	261.514	266.189		9. Transportation, Warehousing and Communications
NPL	8.303	6.836	5.825	4.047	4.199	4.265	5.533	5.578	5.298	5.229	5.189	5.203	5.334	5.259	5.484	5.739		NPL
10. Perantara Keuangan	193.946	214.182	244.486	249.782	239.087	242.558	263.848	261.482	253.227	241.269	237.528	231.089	220.049	215.133	214.928	216.297		10. Financial Intermediaries
NPL	2.415	1.640	2.863	1.247	1.595	1.559	1.554	1.229	1.164	1.196	1.197	1.168	1.168	1.368	1.089	1.089		NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	209.999	221.922	248.218	269.360	263.860	264.190	272.235	268.749	266.507	263.607	264.511	263.302	264.874	262.135	260.732	259.978		11. Real Estate, Business, Ownership, and Business Services
NPL	5.470	5.473	4.606	6.190	7.029	7.087	7.217	7.534	6.243	6.456	7.325	6.987	6.820	7.779	8.497	8.048		NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.702	21.822	25.068	28.901	28.775	29.272	32.052	29.528	29.664	29.627	31.558	31.772	29.703	28.431	28.082	30.887		12. Government administration, Defense and Compulsory social security
NPL	4	3	3	7	10	10	9	10	11	10	10	13	3	4	4	4		NPL
13. Jasa Pendidikan	8.553	10.104	12.322	14.194	13.814	13.858	13.814	13.785	13.842	13.932	13.930	13.899	13.378	13.437	13.485	13.594		13. Education Services
NPL	127	128	100	119	160	144	145	241	260	172	261	257	254	246	244	244		NPL
14. Jasa Kesehatan dan Kegiatan Sosial	16.966	19.092	22.698	33.576	29.777	28.526	29.084	29.030	28.931	28.970	28.463	28.874	28.870	28.940	28.632	28.262		14. Health Services and Social Activities
NPL	134	318	381	413	363	357	368	371	363	434	418	419	415	399	400	382		NPL
15. Jasa Komunitas, Sosial Budaya, Hiburan dan Perorangan lainnya	58.707	72.365	79.914	82.543	81.546	82.680	84.006	82.141	82.073	83.798	84.993	84.644	83.506	85.192	87.608	89.457		15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	1.775	1.828	1.474	1.839	1.990	2.045	2.121	2.070	2.161	2.346	2.309	2.393	2.363	2.780	2.921	2.902		NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.644	2.744	2.715	3.415	3.313	3.243	3.183	3.103	3.127	3.155	3.134	3.167	3.192	3.157	3.134	2.989		16. Individual Services which Serve Households
NPL	68	57	59	64	68	69	70	72	73	69	67	69	69	68	65	55		NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	231	156	173	280	294	323	352	335	315	317	442	327	335	331	321	358		17. International Agency and Other Extra International Agency
NPL	31	14	0	-	-	0	0	0	0	0	0	0	-	0	0	0		NPL
18. Kegiatan yang belum jelas batasannya	10.611	2.752	2.257	1.976	2.352	2.642	1.891	2.017	1.968	2.492	2.550	2.621	2.540	2.479	2.537	2.490		18. Business Activities which are not clearly defined
NPL	73	157	282	130	124	102	111	112	187	270	268	255	158	134	147	138		NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																		<b>Loans to Non Industrial Origin</b>
<b>Rumah Tangga</b>																		<b>House Hold</b>
- Untuk Pemilikan Rumah Tinggal	353.648	392.914	445.196	479.928	478.747	480.073	482.255	481.630	481.796	482.032	484.657	487.134	485.013	488.760	493.302	496.603		- For Home Ownership
NPL	8.666	9.958	10.274	12.120	13.158	13.526	13.936	15.004	15.303	15.421	15.391	15.123	14.409	14.045	13.599	12.760		NPL
- Untuk Pemilikan Flat atau Apartemen	12.922	15.440	19.913	22.309	22.264	22.533	22.566	22.424	22.257	22.386	22.434	22.413	22.490	22.667	22.826	22.826		- For Apartement Ownership
NPL	290	329	364	348	397	476	523	523	591	636	616	619	585	558	548	507		NPL
- Untuk Pemilikan Ruko atau Rukan	27.421	27.117	25.548	24.340	24.039	23.886	23.769	23.497	23.245	22.888	22.742	22.598	22.435	22.300	22.101	22.004		- For Shop House Ownership
NPL	1.063	1.157	1.227	1.353	1.409	1.373	1.380	1.451	1.467	1.449	1.459	1.403	1.352	1.250	1.190	1.073		NPL
- Untuk Pemilikan Kendaraan Bermotor	118.133	124.510	140.449	140.399	141.856	142.848	143.058	138.969	133.361	128.111	124.271	119.814	115.021	110.602	108.077	105.772		- For Vehicles Ownership
NPL	1.561	1.630	1.919	2.030	2.123	2.268	2.491	3.197	3.694	3.715	3.715	3.391	2.966	2.551	2.313	2.167		NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	468.215	542.095	606.712	652.364	653.148	655.506	659.531	655.375	649.223	655.149	649.013	649.245	662.551	663.745	666.035	673.005		- Others
NPL	3.976	5.089	5.856	6.490	7.232	7.535	7.958	8.385	8.932	9.172	9.583	9.685	9.453	9.045	8.770	8.229		NPL
<b>Bukan Lapangan Usaha Lainnya</b>	222.306	233.317	235.841	240.193	237.690	239.152	236.985	231.540	227.790	227.068	227.571	228.600	230.738	228.635	228.241	227.246		<b>Non Industrial Origin Others</b>
NPL	2.864	2.978	3.011	2.690	2.840	2.958	3.006	3.180	3.381	3.738	4.213	4.364	4.163	3.697	3.285	2.949		NPL

**Tabel 3.2.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	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penerima Kredit Lapangan Usaha</b>																	
1. Pertanian, Perburuan dan Kehutanan	175.746	199.270	217.110	233.296	230.785	234.616	239.607	238.440	238.074	239.039	240.109	243.333	246.043	245.997	246.929	251.567	1. <i>Agricultures, Hunting and Forestry</i>
NPL	2.182	1.746	2.438	2.452	3.097	3.140	2.412	2.355	2.303	3.380	3.494	3.785	4.527	4.478	4.455	4.409	NPL
2. Perikanan	4.204	5.093	5.766	6.880	6.934	7.131	7.256	7.180	7.132	7.287	7.545	7.765	8.089	8.331	8.632	8.874	2. <i>Fishery</i>
NPL	115	145	81	495	523	529	532	525	519	507	491	495	504	504	517	511	NPL
3. Pertambangan dan Penggalian	52.953	51.276	58.614	62.764	62.452	62.619	72.106	66.863	67.560	67.761	67.222	67.187	66.388	66.117	62.896	67.410	3. <i>Mining and Quarrying</i>
NPL	3.661	3.215	3.196	2.391	2.746	2.931	3.121	3.037	4.854	4.872	5.307	5.280	5.825	5.818	6.986	6.897	NPL
4. Industri Pengolahan	261.154	297.636	317.241	326.481	310.151	313.269	329.540	314.848	316.238	309.768	307.986	304.191	309.488	305.869	299.278	316.144	4. <i>Processing Industry</i>
NPL	11.273	11.572	10.876	17.235	17.654	17.937	18.859	19.321	20.238	22.334	22.849	23.443	24.070	24.062	23.294	25.339	NPL
5. Listrik, gas dan air	83.715	88.544	89.927	110.495	109.772	111.118	116.205	115.840	118.304	118.687	113.756	110.450	107.213	92.525	92.322	91.852	5. <i>Electricity, Gas and Water</i>
NPL	434	217	921	867	843	846	878	818	799	777	780	809	1.061	1.053	1.018	1.252	NPL
6. Konstruksi	87.889	106.403	139.135	158.369	152.202	153.452	160.518	160.321	164.671	166.909	169.445	166.785	167.820	171.130	170.450	172.158	6. <i>Construction</i>
NPL	2.924	2.114	4.675	6.556	6.397	6.642	6.690	6.789	6.798	6.866	6.962	6.712	6.942	6.808	7.103	7.103	NPL
7. Perdagangan Besar dan Eceran	378.547	384.361	450.251	466.193	452.639	453.728	462.160	444.774	437.745	437.924	439.263	444.693	450.622	452.956	453.338	457.066	7. <i>Wholesale and Retail Trade</i>
NPL	14.873	15.404	13.622	13.278	14.830	15.037	15.450	16.069	15.940	17.084	17.455	17.684	17.687	17.681	17.869	17.270	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	25.306	28.728	30.296	38.120	38.505	39.605	40.287	40.112	40.728	40.699	42.133	43.703	44.637	45.320	46.336	46.245	8. <i>Provision of accomodation and the provision of eating and drinking</i>
NPL	772	886	451	1.148	1.175	1.054	1.117	1.518	2.318	1.870	2.110	2.363	2.414	2.525	2.589	1.947	NPL
9. Transportasi, pergudangan dan komunikasi	64.111	75.486	89.258	109.308	109.731	111.675	114.170	112.677	114.850	120.110	121.412	120.534	120.130	121.481	120.768	124.042	9. <i>Transportation, Warehousing and Communications</i>
NPL	3.838	2.409	2.305	2.048	2.225	2.365	2.420	2.496	2.728	2.637	2.615	2.614	2.546	2.548	2.567	2.979	NPL
10. Perantara Keuangan	35.644	35.511	36.537	47.417	43.446	42.569	42.716	47.288	47.011	42.705	40.207	38.633	36.267	35.605	35.678	34.909	10. <i>Financial intermediaries</i>
NPL	982	439	1.603	201	359	390	555	571	287	269	265	236	237	242	377	219	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	56.971	64.100	76.076	90.997	88.562	89.318	91.319	88.760	86.994	86.668	87.488	87.354	87.469	86.680	87.118	86.988	11. <i>Real Estate, Business, Ownership, and Business Services</i>
NPL	1.020	1.198	823	3.273	3.377	3.299	3.059	2.906	1.606	1.541	1.686	1.514	1.668	2.640	2.671	3.211	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.971	19.964	22.199	25.977	25.802	26.469	29.270	26.986	27.171	27.624	29.671	29.923	27.990	26.784	26.450	28.293	12. <i>Government administration, Defense and Compulsory social security</i>
NPL	3	1	3	7	10	10	8	10	10	10	9	12	3	3	3	3	NPL
13. Jasa Pendidikan	1.389	1.584	2.836	3.108	3.076	3.092	3.039	3.014	3.001	3.002	3.005	3.005	2.468	2.493	2.476	2.447	13. <i>Education Services</i>
NPL	25	27	27	46	77	51	44	41	41	44	39	39	36	42	39	41	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	5.210	5.756	8.058	15.614	11.502	10.789	10.772	10.617	10.683	10.987	10.769	11.320	11.361	11.466	11.276	11.364	14. <i>Health Services and Social Activities</i>
NPL	58	213	223	249	243	243	245	260	257	250	244	247	245	223	221	218	NPL
15. Jasa Komunitas, Sosial Budaya, Hiburan dan Perorangan lainnya	24.461	33.586	41.075	44.044	43.801	45.214	46.302	44.956	45.116	46.972	48.034	48.554	48.001	49.523	51.341	52.362	15. <i>Community, Sociocultural, Entertainment and Other Individual Services</i>
NPL	356	521	526	758	829	864	873	810	784	941	940	858	909	1.313	1.433	1.557	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	1.940	2.027	1.837	1.671	1.634	1.625	1.608	1.551	1.555	1.574	1.580	1.630	1.666	1.626	1.619	1.469	16. <i>Individual Services which Serve Households</i>
NPL	41	29	33	42	47	47	44	43	39	36	34	38	36	37	37	28	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	38	83	169	272	293	322	351	329	314	315	439	324	332	327	317	355	17. <i>International Agency and Other Extra International Agency</i>
NPL	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	8.200	584	274	227	215	183	93	91	91	112	125	129	163	171	204	194	18. <i>Business Activities which are not clearly defined</i>
NPL	11	1	22	36	28	28	29	28	29	28	28	28	28	28	28	22	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	
<b>Rumah Tangga</b>																	
- Untuk Pemilikan Rumah Tinggal	197.197	229.922	268.935	290.692	290.120	291.145	291.639	291.477	292.002	291.940	294.040	295.602	292.554	294.259	297.399	299.176	- <i>For Home Ownership</i>
NPL	4.402	4.976	4.886	6.658	7.350	7.687	7.646	8.087	7.954	7.797	7.730	7.614	7.339	7.232	6.974	6.634	NPL
- Untuk Pemilikan Flat atau Apartemen	5.134	6.004	7.082	7.589	7.551	7.548	7.519	7.476	7.437	7.366	7.348	7.327	7.183	7.156	7.167	7.157	- <i>For Apartement Ownership</i>
NPL	110	154	138	183	218	273	278	274	278	289	276	284	271	271	264	240	NPL
- Untuk Pemilikan Ruko atau Rukan	6.235	6.935	6.921	6.833	6.747	6.647	6.555	6.545	6.464	6.393	6.329	6.275	6.197	6.119	6.023	5.955	- <i>For Shop House Ownership</i>
NPL	383	456	508	581	579	545	526	542	522	525	506	490	473	449	413	375	NPL
- Untuk Pemilikan Kendaraan Bermotor	26.379	30.632	36.275	40.210	40.936	41.694	42.202	41.534	40.467	39.356	38.624	37.649	36.468	35.454	34.497	34.096	- <i>For Vehicles Ownership</i>
NPL	434	485	519	514	531	540	590	632	801	1.038	1.264	1.148	910	661	543	488	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	210.299	249.800	289.609	293.745	292.905	293.717	295.274	292.533	287.555	292.139	285.191	284.983	295.467	294.975	294.820	297.233	- <i>Others</i>
NPL	1.666	2.030	2.043	2.469	2.777	2.952	3.074	3.250	3.318	3.305	3.347	3.341	3.380	3.364	3.259	3.002	NPL
Bukan Lapangan Usaha Lainnya	34.087	39.754	44.116	50.471	50.438	50.401	50.225	48.294	46.932	46.919	47.404	48.005	48.901	48.577	47.569	48.607	Non Industrial Origin Others
NPL	776	757	900	740	840	872	921	1.002	1.047	1.236	1.408	1.485	1.446	1.349	1.253	1.086	NPL

Tabel 3.3.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	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penerima Kredit Lapangan Usaha</b>																	<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Kehutanan	10.040	10.487	11.528	13.261	12.919	13.054	13.182	13.213	13.097	13.061	13.092	13.147	13.327	13.385	13.438	13.521	1. Agriculture, Hunting and Forestry
NPL	1.320	1.206	1.001	918	809	819	820	847	823	797	770	770	851	836	913	899	NPL
2. Perikanan	606	792	884	986	990	1.004	1.002	991	994	997	1.109	1.137	1.144	1.147	1.152	1.157	2. Fishery
NPL	40	51	51	60	64	65	70	75	79	79	82	82	80	78	76	69	NPL
3. Pertambangan dan Penggalian	858	662	785	1.120	1.251	1.285	1.279	1.254	1.246	1.243	1.336	1.325	1.297	1.287	1.285	1.216	3. Mining and Quarrying
NPL	335	138	100	95	257	258	405	406	358	355	354	351	353	422	376	376	NPL
4. Industri Pengolahan	8.367	9.038	9.414	11.639	11.388	11.493	11.703	11.316	12.227	12.105	12.009	12.249	11.991	12.571	14.045	14.282	4. Processing Industry
NPL	696	474	443	453	466	472	488	586	602	617	596	613	610	600	615	482	NPL
5. Listrik, gas dan air	3.548	3.032	4.077	2.463	2.409	2.485	2.890	2.837	3.125	3.180	3.159	3.149	3.120	2.735	2.721	2.484	5. Electricity, Gas and Water
NPL	126	222	204	95	96	99	100	94	94	97	97	97	54	54	54	54	NPL
6. Konstruksi	19.491	25.126	29.854	35.824	31.485	31.320	31.633	31.803	33.844	34.251	35.268	35.991	37.249	37.963	38.305	36.260	6. Construction
NPL	2.128	2.241	2.160	2.775	2.788	2.878	3.090	3.081	3.142	3.307	3.202	3.216	3.196	3.194	3.347	2.736	NPL
7. Perdagangan Besar dan Eceran	30.436	31.630	32.163	36.022	34.958	35.335	35.834	35.448	35.921	36.197	35.879	36.053	36.894	37.196	38.045	38.295	7. Wholesale and Retail Trade
NPL	2.962	2.993	2.637	2.754	2.849	2.924	3.062	3.144	3.235	3.313	3.276	3.260	3.209	3.185	3.128	2.897	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	4.938	5.748	6.253	7.179	7.162	7.132	7.237	7.265	7.283	7.152	7.167	7.187	7.168	7.210	7.201	7.256	8. Provision of accommodation and the provision of eating and drinking
NPL	426	723	630	724	886	855	862	1.006	1.011	1.174	1.350	1.330	1.251	1.252	1.205	1.252	NPL
9. Transportasi, pergudangan dan komunikasi	2.820	3.520	3.393	4.427	4.346	4.343	4.336	4.378	4.448	5.223	5.453	5.485	5.954	6.204	6.273	7.513	9. Transportation, warehousing and Communications
NPL	474	394	215	150	148	196	208	229	232	238	241	237	239	250	246	219	NPL
10. Perantara Keuangan	7.862	8.172	14.914	10.816	10.531	9.580	9.472	8.656	8.755	9.546	9.448	9.548	8.953	8.764	9.534	9.483	10. Financial Intermediaries
NPL	94	52	200	201	206	211	205	202	200	194	186	171	176	146	149	149	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	6.892	8.193	6.872	7.310	7.029	6.985	7.115	7.273	7.370	5.104	5.153	5.024	5.195	5.113	5.003	4.933	11. Real Estate, Business, Ownership, and Business Services
NPL	550	879	440	691	714	726	821	1.065	1.140	909	715	769	758	759	766	716	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.052	1.315	2.316	2.647	2.664	2.480	2.458	2.277	2.226	1.923	1.866	1.825	1.689	1.622	1.605	2.567	12. Government administration, Defense and Compulsory social security
NPL	0	-	-	0	0	0	0	1	1	0	-	-	0	-	0	0	NPL
13. Jasa Pendidikan	986	1.192	1.199	1.377	1.350	1.315	1.289	1.269	1.343	1.320	1.285	1.297	1.298	1.323	1.313	1.333	13. Education Services
NPL	9	14	14	14	16	23	27	27	48	54	53	52	53	52	44	44	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	1.951	2.201	2.454	2.611	2.443	2.333	2.304	2.259	2.269	2.281	2.284	2.293	2.296	2.258	2.309	2.464	14. Health Services and Social Activities
NPL	10	21	26	69	20	20	21	23	21	26	26	29	28	27	27	23	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.870	4.665	3.095	4.708	4.457	4.629	4.740	4.783	4.763	4.652	4.625	4.661	4.928	5.180	5.455	5.676	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	519	511	293	352	368	368	379	390	398	408	433	433	417	417	413	334	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	182	225	222	329	317	309	307	294	280	270	259	250	243	233	220	214	16. Individual Services which Serve Households
NPL	6	9	12	5	6	6	7	8	8	8	7	7	7	6	6	6	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	158	58	0	7	0	0	0	6	0	0	0	0	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	30	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	286	131	20	27	16	16	19	16	15	17	15	53	52	53	89	87	18. Business Activities which are not clearly defined
NPL	3	2	2	2	2	2	3	4	3	3	3	3	2	1	1	1	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	<b>Loans to Non Industrial Origin</b>
<b>Rumah Tangga</b>																	<b>House Hold</b>
- Untuk Pemilikan Rumah Tinggal	22.336	20.164	20.500	21.643	21.547	21.703	21.855	21.959	21.955	22.267	22.302	22.481	22.695	22.812	22.982	22.845	- For Home Ownership
NPL	1.239	1.375	1.464	1.534	1.652	1.688	1.803	2.011	2.029	2.033	2.020	1.993	1.961	1.949	1.889	1.749	NPL
- Untuk Pemilikan Flat atau Apartemen	550	378	410	451	457	460	412	423	438	331	342	368	391	407	427	447	- For Apartment Ownership
NPL	51	57	76	31	30	31	29	31	37	37	39	38	38	35	35	34	NPL
- Untuk Pemilikan Ruko atau Rukan	609	487	395	434	434	448	451	446	440	427	420	427	429	456	454	452	- For Shop House Ownership
NPL	105	82	86	84	88	92	96	106	107	113	118	117	117	116	114	106	NPL
- Untuk Pemilikan Kendaraan Bermotor	493	439	514	529	517	512	516	506	494	494	491	487	481	472	474	482	- For Vehicles Ownership
NPL	5	6	3	4	4	4	3	4	4	5	4	4	4	4	4	3	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	109.550	124.934	142.625	176.269	178.385	180.150	182.220	182.791	183.450	184.672	186.484	187.267	189.568	191.121	193.862	196.716	- Others
NPL	376	569	716	690	794	811	808	856	902	876	914	921	935	934	938	884	NPL
Bukan Lapangan Usaha Lainnya	119.977	127.785	127.769	122.355	120.897	121.281	121.443	121.533	120.833	120.784	120.631	120.729	120.179	119.813	118.982	118.982	Non Industrial Origin Others
NPL	297	560	518	476	522	537	553	582	582	583	567	554	537	553	489	489	NPL

**Tabel 3.4.a.**  
**Kredit dan NPL Bank Swasta Nasional Kepada Pihak Ketiga Bukan Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**  
*(Credit Channeling and NPL Credit Channeling of Domestic Private Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)*  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penerima Kredit Lapangan Usaha</b>																	
1. Pertanian, Perburuan dan Kehutanan	93.725	104.125	121.433	119.598	118.896	119.885	125.478	122.859	121.858	121.504	119.280	119.743	121.768	121.366	119.955	119.280	1. Agriculture, Hunting and Forestry
NPL	2.784	1.380	1.234	2.272	2.467	2.378	2.301	2.512	2.492	2.529	2.569	2.529	2.407	2.354	2.313	2.172	NPL
2. Perikanan	4.571	5.360	5.478	6.206	6.113	6.271	6.203	6.386	5.799	5.958	6.036	6.110	6.094	6.046	5.992	6.001	2. Fishery
NPL	86	107	88	196	197	190	193	202	213	204	195	172	169	191	306	191	NPL
3. Pertambangan dan Penggalian	56.814	50.202	61.794	56.629	56.673	57.462	61.967	59.966	62.336	61.529	64.968	66.222	61.686	58.179	54.712	50.554	3. Mining and Quarrying
NPL	4.902	3.605	3.003	2.146	1.577	1.823	1.886	1.813	2.074	1.991	3.123	2.831	1.892	1.813	1.734	1.707	NPL
4. Industri Pengolahan	419.135	444.996	490.365	514.769	493.807	500.920	532.086	519.339	521.239	507.458	507.449	504.519	506.279	494.029	486.515	495.327	4. Processing Industry
NPL	12.782	8.756	9.105	15.914	16.835	16.949	17.047	16.563	17.733	16.417	16.571	16.008	14.558	14.001	14.812	13.784	NPL
5. Listrik, gas dan air	39.674	44.189	60.234	68.558	68.064	68.842	75.846	74.406	73.612	73.526	69.173	66.024	64.014	59.392	58.142	57.960	5. Electricity, Gas and Water
NPL	1.537	1.105	1.004	808	863	891	1.055	1.017	982	846	872	881	919	794	822	785	NPL
6. Konstruksi	98.671	122.046	139.261	163.697	161.630	160.673	156.447	157.387	157.376	158.134	155.914	158.508	161.340	160.734	160.681	163.696	6. Construction
NPL	3.227	5.135	3.083	3.532	4.162	3.817	3.747	4.061	4.152	3.776	4.041	3.695	3.768	3.698	3.347	3.134	NPL
7. Perdagangan Besar dan Eceran	405.385	447.751	466.211	475.728	461.570	459.734	472.725	466.060	462.478	450.316	442.994	436.571	431.696	429.370	426.924	431.213	7. Wholesale and Retail Trade
NPL	16.434	16.963	18.001	18.152	20.248	20.312	20.748	20.780	21.294	22.341	22.916	22.894	21.392	21.416	21.058	21.105	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	61.388	61.248	60.736	62.592	61.907	62.467	63.405	62.651	62.676	62.265	62.242	61.968	62.484	62.313	61.862	61.348	8. Provision of accommodation and the provision of eating and drinking
NPL	1.335	2.630	4.330	4.134	4.297	4.281	3.630	3.729	3.567	3.452	3.582	3.530	3.591	3.556	3.444	2.954	NPL
9. Transportasi, pergudangan dan komunikasi	89.726	93.774	111.121	115.721	113.093	113.242	117.655	114.014	113.894	114.056	113.904	114.731	117.664	118.626	119.063	120.464	9. Transportation, Warehousing and Communications
NPL	3.944	3.992	3.264	1.850	1.825	1.705	2.905	2.853	2.338	2.354	2.331	2.351	2.548	2.461	2.671	2.541	NPL
10. Perantara Keuangan	113.816	131.022	143.307	149.403	143.142	146.366	163.137	159.005	154.841	148.160	147.077	143.090	138.604	135.579	135.011	138.304	10. Financial Intermediaries
NPL	1.340	1.149	1.061	845	1.030	958	794	796	742	701	745	790	754	809	844	720	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	140.933	144.554	157.841	164.509	161.693	160.622	165.947	165.186	165.457	164.980	165.017	164.475	165.659	164.243	162.645	163.380	11. Real Estate, Business, Ownership, and Business Services
NPL	3.887	3.391	3.338	2.226	2.938	3.061	3.338	3.563	3.496	4.006	4.924	4.704	4.394	4.380	5.060	4.120	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	297	320	435	276	309	323	324	265	267	80	22	23	24	25	27	27	12. Government administration, Defense and Compulsory social security
NPL	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	1	NPL
13. Jasa Pendidikan	6.137	7.319	8.288	9.708	9.388	9.450	9.485	9.502	9.498	9.610	9.641	9.597	9.613	9.621	9.696	9.814	13. Education Services
NPL	92	87	60	59	67	70	73	172	170	73	169	165	166	161	155	159	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	9.799	11.097	12.053	15.111	15.595	15.163	15.769	15.917	15.743	15.468	15.178	15.030	14.988	14.991	14.823	14.367	14. Health Services and Social Activities
NPL	66	84	133	96	100	94	102	89	85	158	148	143	142	150	152	141	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	29.536	33.950	35.402	33.372	32.932	32.549	32.681	31.927	31.724	31.666	31.938	31.031	30.240	29.990	30.357	31.129	15. Community, ociocultural, Entertainment and Other Individual Services
NPL	900	796	655	729	794	813	869	870	980	998	937	1.102	1.037	1.049	1.074	1.012	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	522	492	656	1.415	1.361	1.310	1.268	1.258	1.291	1.312	1.295	1.286	1.284	1.298	1.295	1.307	16. Individual Services which Serve Households
NPL	21	19	15	16	16	17	20	21	25	26	25	25	25	25	23	21	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	35	15	3	0	0	0	0	0	0	2	3	3	2	4	3	3	17. International Agency and Other Extra International Agency
NPL	1	0	0	-	-	0	0	0	0	0	0	0	-	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	1.262	1.044	1.557	877	1.279	1.590	912	1.058	983	1.657	1.704	1.732	1.630	1.562	1.556	1.534	18. Business Activities which are not clearly defined
NPL	60	154	259	92	94	72	79	80	155	239	237	224	128	105	118	115	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	
<b>Rumah Tangga</b>																	
- Untuk Pemilikan Rumah Tinggal	133.034	142.401	155.381	167.233	166.727	166.877	168.417	167.846	167.495	167.485	167.976	168.714	169.430	171.355	172.589	174.251	House Hold
NPL	3.023	3.604	3.921	3.925	4.154	4.149	4.484	4.903	5.317	5.589	5.639	5.514	5.107	4.862	4.734	4.374	- For Home Ownership
- Untuk Pemilikan Flat atau Apartemen	7.163	9.013	12.383	14.232	14.603	14.493	14.603	14.515	14.527	14.665	14.710	14.665	14.810	14.898	15.043	15.192	- For Apartment Ownership
NPL	129	118	149	133	148	173	215	218	276	309	301	296	276	251	248	232	NPL
- Untuk Pemilikan Ruko atau Rukan	20.561	19.694	18.231	17.073	16.857	16.790	16.762	16.506	16.340	16.067	15.991	15.895	15.808	15.725	15.623	15.596	- For Shop House Ownership
NPL	575	620	633	688	742	735	758	803	837	811	835	796	763	684	664	593	NPL
- Untuk Pemilikan Kendaraan Bermotor	91.186	93.400	103.604	99.605	100.349	100.589	100.289	96.879	92.352	88.214	85.112	81.634	78.029	74.635	73.064	71.153	- For Vehicles Ownership
NPL	1.122	1.139	1.396	1.386	1.495	1.579	1.675	1.855	2.392	2.652	2.447	2.239	2.051	1.886	1.766	1.676	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiquana)	144.044	166.880	173.943	181.783	181.280	181.064	181.466	179.477	177.638	177.756	176.760	176.941	176.418	177.062	176.761	178.470	- Others
NPL	1.834	2.465	3.067	3.297	3.624	3.733	4.040	4.243	4.674	4.949	5.276	5.367	5.083	4.695	4.521	4.289	NPL
Bukan Lapangan Usaha Lainnya	50.749	49.255	48.915	53.421	52.557	53.773	52.047	49.084	47.992	47.315	47.541	48.245	49.617	48.628	49.858	48.637	Non Industrial Origin Others
NPL	1.338	1.157	1.157	1.120	1.133	1.203	1.187	1.245	1.372	1.446	1.626	1.649	1.549	1.276	1.070	990	NPL

<b>Tabel 3.5.a.</b>																	
<b>Kredit dan NPL Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit</b>																	
<b>(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)</b>																	
<b>Miliar Rp (Billion Rp)</b>																	
Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penerima Kredit Lapangan Usaha</b>																	
1. Pertanian, Perburuan dan Kehutanan	4.315	3.498	4.807	3.747	4.112	4.554	4.824	4.851	4.007	4.578	2.609	2.557	5.143	2.390	2.099	1.217	1. Agricultures, Hunting and Forestry
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Perikanan	97	28	10	43	43	32	38	20	25	26	18	19	19	21	35	-	2. Fishery
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Pertambangan dan Penggalian	15.711	11.484	16.719	13.803	13.404	13.132	14.682	14.669	16.273	16.517	18.492	21.303	19.709	15.743	10.690	5.437	3. Mining and Quarrying
NPL	145	62	123	175	168	134	82	74	73	71	73	73	74	73	71	70	NPL
4. Industri Pengolahan	93.110	72.438	82.068	78.838	76.549	78.400	88.239	85.551	83.565	83.776	89.130	89.527	88.502	85.430	81.184	67.889	4. Processing Industry
NPL	2.172	1.485	2.299	2.590	2.580	2.783	2.564	2.401	2.392	2.360	2.362	2.360	2.300	2.296	2.261	1.293	NPL
5. Listrik, gas dan air	8.524	10.368	15.952	16.739	16.504	17.304	20.141	18.507	18.028	17.491	17.407	17.492	17.899	17.589	16.864	16.585	5. Electricity, Gas and Water
NPL	121	29	131	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
6. Konstruksi	8.704	5.355	7.847	4.381	4.172	4.604	4.694	4.685	4.634	4.392	4.418	4.381	4.469	4.399	4.185	4.359	6. Construction
NPL	-	-	-	-	-	-	-	-	-	-	20	28	28	12	8	-	NPL
7. Perdagangan Besar dan Eceran	27.016	21.713	27.389	28.125	26.374	25.446	28.743	25.936	24.404	23.153	21.405	20.793	21.692	21.718	17.810	15.614	7. Wholesale and Retail Trade
NPL	1.520	724	1.025	555	571	582	792	782	790	770	776	777	777	871	675	513	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.756	2.162	2.466	1.950	1.914	2.005	2.294	2.136	2.071	2.037	2.105	2.132	2.147	2.130	2.073	1.334	8. Provision of accomodation and the provision of eating and drinking
NPL	-	-	105	105	105	105	105	105	105	105	105	105	105	105	105	105	NPL
9. Transportasi, pergudangan dan komunikasi	15.138	9.847	13.550	17.479	17.348	17.224	17.000	17.283	16.673	16.255	17.530	15.385	14.792	15.601	15.409	14.170	9. Transportation, Warehousing and Communications
NPL	47	41	41	-	-	-	-	-	-	1	1	1	0	0	0	-	NPL
10. Perantara Keuangan	36.623	39.480	49.728	42.146	41.969	44.043	48.524	46.533	42.620	40.858	40.796	39.818	36.225	35.185	34.705	33.602	10. Financial intermediaries
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.203	5.076	7.429	6.544	6.575	7.265	7.854	7.531	6.686	6.855	6.854	6.448	6.552	6.098	5.966	4.678	11. Real Estate, Business, Ownership, and Business Services
NPL	13	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	383	222	118	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	41	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13. Education Services
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	5	39	133	240	238	242	239	237	236	235	232	231	226	225	223	67	14. Health Services and Social Activities
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	840	176	342	419	357	287	283	474	471	508	396	397	337	499	455	290	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16. Individual Services which Serve Households
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	862	992	406	846	842	852	866	852	879	706	706	706	695	694	689	675	18. Business Activities which are not clearly defined
NPL	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	
<b>Rumah Tangga</b>																	
- Untuk Pemilikan Rumah Tinggal	1.082	426	379	360	352	348	344	348	344	340	339	337	335	335	333	331	House Hold
NPL	2	2	3	2	2	3	2	2	2	2	2	2	2	2	2	2	- For Home Ownership
- Untuk Pemilikan Flat atau Apartemen	75	45	39	37	34	32	32	35	33	34	31	30	28	29	29	29	NPL
NPL	-	-	0	1	1	0	0	0	0	1	0	0	1	0	1	0	- For Apartement Ownership
- Untuk Pemilikan Ruko atau Rukan	16	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	NPL
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- For Shop House Ownership
- Untuk Pemilikan Kendaraan Bermotor	74	65	56	55	53	52	51	50	48	46	44	44	43	42	41	41	NPL
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- For Vehicles Ownership
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	4.322	466	535	568	577	575	572	574	580	582	578	577	576	587	586	586	- Others
NPL	100	24	29	35	36	39	37	37	38	43	46	56	54	52	52	54	NPL
Bukan Lapangan Usaha Lainnya	17.494	16.522	15.042	13.945	13.798	13.697	13.270	12.628	12.205	12.002	11.843	11.719	11.491	11.251	11.001	11.019	Non Industrial Origin Others
NPL	453	513	436	355	346	346	345	352	380	473	613	676	630	519	430	383	NPL

**Tabel 3.6.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 - Desember 2020**  
**Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - December 2020**  
**Miliar Rp (Billion Rp)**

Keterangan	Lapangan Usaha																	Bukan Lapangan Usaha						Lokasi	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Pengalihan	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	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya		Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23		24
Jawa Barat	8.168	911	642	62.893	1.478	20.474	87.976	8.955	21.289	3.274	12.975	6	1.613	3.253	7.533	433	-	243	111.510	2.367	2.241	3.599	81.687	28.509	Jawa Barat
NPL	259	22	94	6.408	6	1.917	2.750	411	601	20	727	0	17	20	233	15	-	17	2.726	85	75	83	978	245	NPL
Banten	854	106	652	23.601	506	11.940	19.051	1.558	5.753	1.508	8.743	1	426	598	5.706	89	1	59	38.405	1.203	876	969	22.692	6.775	Banten
NPL	12	1	390	362	339	560	884	42	12	14	106	-	1	3	33	2	-	4	584	21	21	8	264	79	NPL
DKI Jakarta	171.680	3.973	91.619	512.810	151.072	259.335	310.156	54.081	177.876	198.593	190.208	10.643	4.789	12.073	37.667	360	355	1.094	122.467	14.452	6.877	85.932	110.011	80.236	DKI Jakarta
NPL	3.358	643	7.763	16.891	1.517	4.927	16.616	3.232	3.241	845	5.935	3	123	25	1.444	3	-	61	3.288	290	207	1.817	2.669	1.863	NPL
D.I Yogyakarta	1.017	192	40	3.359	31	1.615	10.494	2.947	1.285	586	683	44	751	614	1.796	70	-	24	4.542	169	229	221	9.090	802	D.I Yogyakarta
NPL	7	1	0	66	0	129	272	125	52	0	17	-	0	0	28	1	-	1	104	24	10	2	65	4	NPL
Jawa Tengah	13.274	1.893	349	52.985	344	13.872	96.658	7.262	5.574	2.570	6.199	223	1.326	2.620	7.133	455	-	173	24.034	375	1.024	1.972	29.368	33.424	Jawa Tengah
NPL	123	30	17	8.646	2	569	2.769	534	95	59	135	-	9	18	158	6	-	2	436	5	62	34	248	138	NPL
Jawa Timur	24.928	2.558	1.488	105.240	6.553	22.224	126.693	9.113	12.979	1.594	10.205	10	1.650	2.085	8.067	507	-	319	50.699	2.521	2.202	3.532	78.182	3.638	Jawa Timur
NPL	342	36	239	4.267	59	1.068	6.049	533	578	64	396	-	8	18	500	10	-	10	1.422	30	164	64	961	101	NPL
Bengkulu	3.267	77	13	433	9	206	4.204	248	132	20	181	-	35	104	496	22	-	16	2.576	11	109	65	5.647	4.589	Bengkulu
NPL	23	2	0	4	0	41	111	3	2	1	4	-	0	6	7	0	-	1	49	0	7	2	28	15	NPL
Jambi	9.163	98	140	2.310	13	1.189	7.757	928	316	56	622	6	113	104	766	30	-	12	4.779	23	194	109	13.681	125	Jambi
NPL	84	2	4	131	1	114	456	27	13	2	4	1	2	0	12	0	-	1	102	1	17	1	109	1	NPL
Aceh	2.633	336	66	2.293	94	981	5.185	390	20	171	334	0	25	181	577	103	2	268	3.796	37	72	313	17.443	1.337	Aceh
NPL	60	24	4	30	0	63	345	13	11	0	10	-	0	1	26	1	-	0	48	1	4	2	168	13	NPL
Sumatera Utara	42.488	452	361	46.192	89	8.658	41.085	2.566	8.551	912	2.851	22	419	1.533	2.459	134	1	44	17.053	440	1.357	2.988	33.699	2.186	Sumatera Utara
NPL	972	11	2	1.354	1	458	2.718	406	33	16	64	0	18	140	49	3	-	8	426	8	55	53	356	34	NPL
Sumatera Barat	8.409	227	134	2.644	14	670	13.506	791	559	141	517	1	127	162	859	36	-	15	3.835	45	158	101	8.552	13.049	Sumatera Barat
NPL	109	7	24	33	0	58	514	13	21	8	29	-	2	0	12	1	-	2	76	1	8	0	86	37	NPL
Riau	16.011	128	112	4.854	125	2.494	11.623	1.324	1.140	260	1.654	8	108	615	961	39	-	10	10.527	84	490	267	18.856	666	Riau
NPL	309	3	1	109	1	195	476	29	24	2	45	-	8	4	29	1	-	1	371	4	23	1	172	8	NPL
Sumatera Selatan	14.508	185	204	8.611	233	3.864	15.588	1.440	1.040	116	1.762	222	406	382	993	38	-	13	10.776	87	617	462	23.503	1.126	Sumatera Selatan
NPL	1.089	4	4	178	0	389	967	95	8	0	37	-	0	88	21	0	-	1	302	4	59	11	200	13	NPL
Bangka Belitung	1.068	157	628	585	47	216	2.529	162	121	156	90	-	7	42	208	5	-	-	2.038	23	83	49	4.116	31	Bangka Belitung
NPL	21	4	11	17	1	21	114	1	4	-	4	-	0	1	2	0	-	-	55	0	7	0	27	0	NPL
Kepulauan Riau	154	246	39	4.849	584	1.387	6.144	1.184	3.325	43	2.246	2	137	129	412	17	-	14	7.059	103	509	111	8.028	1.052	Kepulauan Riau
NPL	1	2	-	610	3	67	94	8	318	2	77	-	5	3	9	0	-	2	219	2	21	0	77	14	NPL
Lampung	9.503	552	119	4.000	98	977	14.528	524	2.758	148	819	0	439	293	771	47	-	14	5.079	57	211	161	6.789	5.460	Lampung
NPL	36	5	5	68	1	65	885	4	42	12	3	-	2	6	12	2	-	3	132	1	7	2	75	63	NPL
Kalimantan Selatan	7.492	269	1.159	2.035	119	1.392	9.511	542	2.768	296	1.100	0	77	211	948	27	-	15	10.305	60	440	132	11.768	282	Kalimantan Selatan
NPL	45	5	27	6	0	102	404	5	75	2	49	-	8	1	18	1	-	1	285	1	37	1	93	2	NPL
Kalimantan Barat	12.880	319	168	1.375	144	901	11.834	777	1.164	1.039	691	2	82	203	679	25	-	9	7.094	52	596	262	15.480	177	Kalimantan Barat
NPL	26	4	0	169	0	132	318	28	9	0	10	-	3	2	13	0	-	0	122	1	32	4	81	5	NPL
Kalimantan Timur	6.146	280	1.513	2.759	517	7.243	13.770	2.037	4.560	512	3.451	3	131	203	1.599	50	-	23	8.097	187	551	958	18.455	614	Kalimantan Timur
NPL	78	5	429	19	9	788	1.061	147	460	6	78	-	2	2	136	1	-	4	479	11	67	18	244	5	NPL
Kalimantan Tengah	7.068	96	26	2.926	79	859	5.701	284	369	93	459	37	14	83	680	23	-	2	3.949	44	76	43	10.567	175	Kalimantan Tengah
NPL	15	1	2	13	0	19	146	8	13	-	17	-	0	34	6	1	-	-	71	0	9	0	50	1	NPL
Sulawesi Tengah	2.646	189	200	416	42	629	7.258	370	135	143	339	2	13	33	371	29	-	4	1.845	16	179	41	16.095	93	Sulawesi Tengah
NPL	54	2	1	9	0	42	224	10	1	1	51	0	0	1	5	0	-	0	44	1	10	1	108	0	NPL
Sulawesi Selatan	6.387	1.014	408	5.034	594	5.347	32.633	3.303	3.269	1.563	3.256	4	382	414	2.278	131	-	52	16.400	172	1.309	2.303	25.340	10.970	Sulawesi Selatan
NPL	39	21	15	224	0	314	1.132	113	30	18	70	0	29	2	44	3	-	6	477	4	96	42	297	62	NPL
Sulawesi Utara	763	274	2.067	644	72	1.785	7.262	868	366	7	532	51	57	66	599	42	-	9	4.402	41	195	138	10.663	8.484	Sulawesi Utara
NPL	33	17	12	20	2	265	376	21	28	0	8	-	0	1	34	1	-	1	249	3	15	3	234	74	NPL
Gorontalo	757	94	13	305	1.897	133	2.459	212	56	0	232	0	7	12	185	8	-	-	939	5	48	12	4.345	2.872	Gorontalo
NPL	160	3	0	13	-	64	146	2	2	-	1	-	0	0	8	0	-	-	31	0	6	0	54	22	NPL
Sulawesi Barat	1.023	59	11	228	5	128	2.082	75	34	21	38	0	5	25	203	8	-	-	423	3	25	18	3.091	1.691	Sulawesi Barat
NPL	8	0	0	3	0	1	56	2	1	-	4	-	-	1	2	0	-	-	8	-	4	0	13	5	NPL
Sulawesi Tenggara	1.269	306	131	599	15	530	5.882	589	151	0	384	100	17	72	424	20	-	3	2.823	16	219	107	13.179	422	Sulawesi Tenggara
NPL	8	5	4	9	0	41	245	11	1	0	40	-	4	0	10	0	-	1	69	0	18	1	58	7	NPL
Nusa Tenggara Barat	2.613	186	10.848	825	14	1.051	10.035	1.201	282	27	550	0	49	158	610	41	-	43	4.342	78	199	107	13.257	4.089	Nusa Tenggara Barat
NPL	23	4	7	0	0	60	192	17	4	3	17	-	0	0	7	1	-	3	67	3	5	3	69	33	NPL
Bali	3.270	253	23	3.683	136	2.100	24.373	9.834	919	315	1.370	64	341	971	2.798	99	-	7	10.310	91	397	482	18.694	1.256	Bali
NPL	69	2	0	82	5	125	722	305	45	5	41	-	0	3	14	1	-	0	273	7	8	11	171	25	NPL
Nusa Tenggara Timur	1.071	212	34	524	600	813	8.495	750	321	29	293	0	35	48	432	36	-	2	1.243	9	71	87	11.289	7.903	Nusa

**Tabel 3.7.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	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Jenis Penggunaan</b>																	<i>Type of Use</i>
<b>Kredit kepada Pihak Ketiga</b>																	<i>Credit to Third Party</i>
1. Modal Kerja	2.049.098	2.222.823	2.512.476	2.576.497	2.473.086	2.492.500	2.603.316	2.559.281	2.546.101	2.528.907	2.510.706	2.502.891	2.504.927	2.480.867	2.451.565	2.465.419	1. Working Capital
NPL	73.591	70.732	70.785	83.081	89.830	90.936	93.791	94.838	97.767	100.194	101.422	101.424	98.880	98.503	97.450	96.687	NPL
2. Investasi	1.125.467	1.179.728	1.308.747	1.481.226	1.471.984	1.481.653	1.540.560	1.497.154	1.501.989	1.482.827	1.494.821	1.489.154	1.487.495	1.462.872	1.455.503	1.468.687	2. Investments
NPL	36.123	31.048	31.829	33.859	35.260	35.434	35.443	36.432	37.078	38.251	42.000	41.726	42.090	43.179	45.817	43.335	NPL
3. Konsumsi	1.202.630	1.335.393	1.473.659	1.559.269	1.557.742	1.563.997	1.568.164	1.553.548	1.537.838	1.537.506	1.530.639	1.529.822	1.538.172	1.536.532	1.540.423	1.547.454	3. Consumption
NPL	18.422	21.141	22.650	24.894	27.066	27.992	29.071	31.035	32.872	34.109	34.977	34.586	32.929	31.147	29.705	27.685	NPL
<b>Total Kredit</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.502.812</b>	<b>5.538.150</b>	<b>5.712.040</b>	<b>5.609.983</b>	<b>5.585.929</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>Total Credit</b>
<b>NPL</b>	<b>128.135</b>	<b>122.922</b>	<b>125.264</b>	<b>141.834</b>	<b>152.156</b>	<b>154.363</b>	<b>158.304</b>	<b>162.305</b>	<b>167.717</b>	<b>172.554</b>	<b>178.399</b>	<b>177.735</b>	<b>173.899</b>	<b>172.829</b>	<b>172.972</b>	<b>167.707</b>	<b>NPL</b>
<b>Orientasi Penggunaan</b>																	<i>User Orientation</i>
<b>Kredit kepada Pihak Ketiga</b>																	<i>Credit to Third Party</i>
1. Ekspor	96.852	121.345	131.582	129.120	128.627	131.669	149.322	143.210	138.358	141.473	146.346	148.499	151.120	149.640	145.982	142.171	1. Export
NPL	2.059	2.044	2.294	2.472	2.827	3.010	3.106	3.007	2.877	2.734	2.722	2.827	3.080	3.059	3.100	2.865	NPL
2. Impor	44.759	61.598	77.129	84.457	74.179	75.221	82.843	80.066	81.723	80.590	78.066	77.867	73.711	69.653	65.976	65.457	2. Import
NPL	1.189	1.459	1.203	2.307	2.433	2.659	2.148	2.201	2.106	2.311	2.290	2.011	2.187	2.158	2.086	1.289	NPL
3. Lainnya	4.235.584	4.555.001	5.086.171	5.403.414	5.300.005	5.331.261	5.479.875	5.386.707	5.365.848	5.327.176	5.311.755	5.295.500	5.305.763	5.260.978	5.235.533	5.273.932	3. Others
NPL	124.888	119.419	121.766	137.055	146.896	148.694	153.050	157.096	162.733	167.509	173.387	172.898	168.633	167.612	167.785	163.553	NPL
<b>Total Kredit</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.502.812</b>	<b>5.538.150</b>	<b>5.712.040</b>	<b>5.609.983</b>	<b>5.585.929</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>Total Credit</b>
<b>NPL</b>	<b>128.135</b>	<b>122.922</b>	<b>125.264</b>	<b>141.834</b>	<b>152.156</b>	<b>154.363</b>	<b>158.304</b>	<b>162.305</b>	<b>167.717</b>	<b>172.554</b>	<b>178.399</b>	<b>177.735</b>	<b>173.899</b>	<b>172.829</b>	<b>172.972</b>	<b>167.707</b>	<b>NPL</b>



**Tabel 3.8.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	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Jenis Penggunaan</b>																	<i>Type of Use</i>
<b>Kredit kepada Pihak Ketiga</b>																	<i>Credit to Third Party</i>
1. Modal Kerja	798.563	880.751	1.008.823	1.044.312	997.244	1.005.441	1.039.493	1.018.629	1.020.962	1.029.383	1.025.589	1.025.731	1.035.996	1.043.358	1.041.817	1.067.403	1. Working Capital
NPL	31.054	30.548	30.747	36.885	39.353	40.181	40.387	41.213	43.704	46.597	47.607	48.108	49.252	49.760	49.100	51.323	NPL
2. Investasi	481.889	519.241	577.838	696.920	694.257	701.354	727.828	706.018	706.278	698.759	704.600	703.783	700.153	681.044	675.611	686.337	2. Investments
NPL	11.514	9.590	11.078	14.197	15.107	15.233	15.949	16.385	15.847	16.850	17.699	18.214	19.255	20.380	21.813	21.684	NPL
3. Konsumsi	479.330	563.047	652.939	689.541	688.698	691.152	693.413	687.859	680.857	684.113	678.935	679.840	686.770	686.541	687.476	692.225	3. Consumption
NPL	7.772	8.858	8.994	11.145	12.295	12.870	13.034	13.787	13.921	14.190	14.529	14.363	13.820	13.328	12.706	11.825	NPL
<b>Total Kredit</b>	<b>1.759.782</b>	<b>1.963.039</b>	<b>2.239.600</b>	<b>2.430.773</b>	<b>2.380.199</b>	<b>2.397.947</b>	<b>2.460.734</b>	<b>2.412.506</b>	<b>2.408.097</b>	<b>2.412.256</b>	<b>2.409.124</b>	<b>2.409.354</b>	<b>2.422.918</b>	<b>2.410.943</b>	<b>2.404.904</b>	<b>2.445.965</b>	<b>Total Credit</b>
<b>NPL</b>	<b>50.339</b>	<b>48.995</b>	<b>50.819</b>	<b>62.226</b>	<b>66.755</b>	<b>68.284</b>	<b>69.370</b>	<b>71.385</b>	<b>73.471</b>	<b>77.637</b>	<b>79.835</b>	<b>80.685</b>	<b>82.327</b>	<b>83.468</b>	<b>83.619</b>	<b>84.831</b>	<b>NPL</b>
<b>Orientasi Penggunaan Kredit kepada Pihak Ketiga</b>																	<i>User Orientation Credit to Third Party</i>
1. Ekspor	14.783	43.670	36.001	28.376	28.198	30.170	32.519	30.883	30.610	31.840	33.297	35.273	37.614	38.594	39.400	41.544	1. Export
NPL	399	1.302	1.371	1.192	1.302	1.332	1.311	1.332	1.237	1.217	1.202	1.323	1.533	1.533	1.541	1.377	NPL
2. Impor	2.463	6.301	9.699	11.827	4.277	4.510	5.066	4.978	4.994	4.916	5.044	5.126	5.202	5.658	5.875	6.111	2. Import
NPL	58	701	0	41	41	42	9	9	9	11	11	11	17	29	88	91	NPL
3. Lainnya	1.742.536	1.913.069	2.193.900	2.390.569	2.347.724	2.363.267	2.423.149	2.376.645	2.372.492	2.375.500	2.370.784	2.368.955	2.380.101	2.366.691	2.359.629	2.398.310	3. Others
NPL	49.883	46.993	49.448	60.993	65.411	66.910	68.050	70.044	72.225	76.409	78.623	79.351	80.777	81.907	81.990	83.363	NPL
<b>Total Kredit</b>	<b>1.759.782</b>	<b>1.963.039</b>	<b>2.239.600</b>	<b>2.430.773</b>	<b>2.380.199</b>	<b>2.397.947</b>	<b>2.460.734</b>	<b>2.412.506</b>	<b>2.408.097</b>	<b>2.412.256</b>	<b>2.409.124</b>	<b>2.409.354</b>	<b>2.422.918</b>	<b>2.410.943</b>	<b>2.404.904</b>	<b>2.445.965</b>	<b>Total Credit</b>
<b>NPL</b>	<b>50.339</b>	<b>48.995</b>	<b>50.819</b>	<b>62.226</b>	<b>66.755</b>	<b>68.284</b>	<b>69.370</b>	<b>71.385</b>	<b>73.471</b>	<b>77.637</b>	<b>79.835</b>	<b>80.685</b>	<b>82.327</b>	<b>83.468</b>	<b>83.619</b>	<b>84.831</b>	<b>NPL</b>

**Tabel 3.9.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	2016	2017	2018	2019	2020												Items	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Jenis Penggunaan</b>																		<i>Type of Use</i>
<b>Kredit kepada Pihak Ketiga</b>																		<i>Credit to Third Party</i>
1. Modal Kerja	65.060	75.296	84.407	89.698	83.131	82.316	82.775	81.544	84.064	83.989	84.336	85.312	86.660	87.322	88.597	87.962	87.962	1. Working Capital
NPL	6.922	6.967	6.022	7.069	7.222	7.429	8.011	8.130	8.280	8.487	8.367	8.415	8.397	8.371	8.517	7.449	7.449	NPL
2. Investasi	39.284	40.889	45.035	53.056	52.585	52.782	54.024	53.793	55.143	54.535	55.070	55.367	56.138	56.923	59.398	60.781	60.781	2. Investments
NPL	2.806	2.975	2.405	2.287	2.474	2.494	2.557	3.058	3.165	3.094	3.027	3.006	2.886	2.870	2.900	2.809	2.809	NPL
3. Konsumsi	253.514	274.187	292.212	321.681	322.237	324.553	326.897	327.657	327.438	329.023	330.823	331.658	334.292	335.445	338.012	339.923	339.923	3. Consumption
NPL	2.073	2.650	2.864	2.818	3.090	3.162	3.292	3.589	3.661	3.646	3.662	3.627	3.592	3.592	3.512	3.265	3.265	NPL
<b>Total Kredit</b>	<b>357.859</b>	<b>390.372</b>	<b>421.655</b>	<b>464.434</b>	<b>457.953</b>	<b>459.651</b>	<b>463.697</b>	<b>462.994</b>	<b>466.646</b>	<b>467.547</b>	<b>470.229</b>	<b>472.337</b>	<b>477.090</b>	<b>479.691</b>	<b>486.006</b>	<b>488.666</b>	<b>488.666</b>	<i>Total Credit</i>
NPL	11.801	12.592	11.291	12.175	12.786	13.085	13.861	14.777	15.106	15.226	15.055	15.048	14.876	14.833	14.928	13.523	13.523	NPL
<b>Orientasi Penggunaan Kredit kepada Pihak Ketiga</b>																		<i>User Orientation Credit to Third Party</i>
1. Ekspor	16	6	6	410	371	372	378	372	378	375	387	392	399	455	469	448	448	1. Export
NPL	2	2	2	1	1	1	1	1	1	1	2	1	1	1	1	1	1	NPL
2. Impor	1	1	2	416	415	411	363	360	379	378	377	341	345	367	350	241	241	2. Import
NPL	-	-	-	5	5	5	6	2	2	2	4	7	7	7	7	7	7	NPL
3. Lainnya	357.842	390.365	421.647	463.609	457.168	458.868	462.956	462.262	465.889	466.794	469.465	471.604	476.346	478.869	485.188	487.977	487.977	3. Others
NPL	11.800	12.591	11.289	12.168	12.779	13.079	13.854	14.774	15.104	15.224	15.049	15.041	14.868	14.825	14.921	13.516	13.516	NPL
<b>Total Kredit</b>	<b>357.859</b>	<b>390.372</b>	<b>421.655</b>	<b>464.434</b>	<b>457.953</b>	<b>459.651</b>	<b>463.697</b>	<b>462.994</b>	<b>466.646</b>	<b>467.547</b>	<b>470.229</b>	<b>472.337</b>	<b>477.090</b>	<b>479.691</b>	<b>486.006</b>	<b>488.666</b>	<b>488.666</b>	<i>Total Credit</i>
NPL	11.801	12.592	11.291	12.175	12.786	13.085	13.861	14.777	15.106	15.226	15.055	15.048	14.876	14.833	14.928	13.523	13.523	NPL

**Tabel 3.10.a.**  
**Kredit dan NPL Bank Swasta Nasional Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**  
**(Credit and NPL of Domestic Private Banks to Non Bank Third Party Based on Types and Orientation of Use)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Jenis Penggunaan</b>																	<i>Type of Use</i>
<b>Kredit kepada Pihak Ketiga</b>																	<i>Credit to Third Party</i>
1. Modal Kerja	1.022.765	1.138.441	1.253.592	1.294.083	1.247.816	1.255.976	1.315.677	1.297.816	1.288.255	1.262.816	1.245.693	1.237.838	1.229.056	1.206.663	1.186.783	1.190.317	1. Working Capital
NPL	32.812	31.840	31.227	35.974	40.103	39.996	41.990	42.272	42.573	41.943	42.250	41.698	38.085	37.124	36.821	36.043	NPL
2. Investasi	548.675	565.063	622.584	664.353	659.635	660.894	685.658	669.371	672.817	664.865	668.140	662.824	666.013	660.706	662.476	675.390	2. Investments
NPL	20.587	17.516	17.406	17.104	17.409	17.435	16.797	16.850	17.927	18.168	21.135	20.368	19.811	19.819	20.995	18.734	NPL
3. Konsumsi	446.722	480.643	512.457	533.082	531.991	533.587	533.585	524.396	516.332	511.364	508.046	505.616	504.636	502.302	502.938	503.300	3. Consumption
NPL	8.022	9.094	10.324	10.537	11.296	11.572	12.360	13.268	14.868	15.756	16.124	15.861	14.829	13.654	13.003	12.154	NPL
<b>Total Kredit</b>	<b>2.018.163</b>	<b>2.184.147</b>	<b>2.388.632</b>	<b>2.491.518</b>	<b>2.439.443</b>	<b>2.450.457</b>	<b>2.534.920</b>	<b>2.491.583</b>	<b>2.477.403</b>	<b>2.439.045</b>	<b>2.421.878</b>	<b>2.406.278</b>	<b>2.399.705</b>	<b>2.369.671</b>	<b>2.352.198</b>	<b>2.369.008</b>	<b>Total Credit</b>
<b>NPL</b>	<b>61.421</b>	<b>58.450</b>	<b>58.956</b>	<b>63.615</b>	<b>68.807</b>	<b>69.003</b>	<b>71.146</b>	<b>72.390</b>	<b>75.369</b>	<b>75.866</b>	<b>79.508</b>	<b>77.927</b>	<b>72.724</b>	<b>70.597</b>	<b>70.820</b>	<b>66.931</b>	<b>NPL</b>
<b>Orientasi Penggunaan Kredit kepada Pihak Ketiga</b>																	<i>User Orientation Credit to Third Party</i>
1. Ekspor	46.056	47.633	60.560	71.825	70.023	71.094	82.754	78.233	77.911	78.144	80.278	81.341	82.902	81.077	79.535	77.734	1. Export
NPL	1.122	512	573	947	1.200	1.175	1.285	1.184	1.144	1.026	1.023	1.009	1.009	994	1.040	1.003	NPL
2. Impor	29.234	50.949	63.861	68.629	65.485	66.837	73.067	70.654	71.506	70.869	68.342	68.328	64.176	59.824	56.277	57.546	2. Import
NPL	524	757	1.203	1.581	1.690	1.880	1.301	1.432	1.351	1.572	1.530	1.250	1.506	1.477	1.368	1.191	NPL
3. Lainnya	1.942.874	2.085.564	2.264.211	2.351.064	2.303.935	2.312.526	2.379.098	2.342.697	2.327.987	2.290.032	2.273.258	2.256.609	2.252.627	2.228.770	2.216.385	2.233.728	3. Others
NPL	59.775	57.181	57.180	61.086	65.917	65.948	68.560	69.774	72.874	73.268	76.955	75.668	70.209	68.126	68.412	64.738	NPL
<b>Total Kredit</b>	<b>2.018.163</b>	<b>2.184.147</b>	<b>2.388.632</b>	<b>2.491.518</b>	<b>2.439.443</b>	<b>2.450.457</b>	<b>2.534.920</b>	<b>2.491.583</b>	<b>2.477.403</b>	<b>2.439.045</b>	<b>2.421.878</b>	<b>2.406.278</b>	<b>2.399.705</b>	<b>2.369.671</b>	<b>2.352.198</b>	<b>2.369.008</b>	<b>Total Credit</b>
<b>NPL</b>	<b>61.421</b>	<b>58.450</b>	<b>58.956</b>	<b>63.615</b>	<b>68.807</b>	<b>69.003</b>	<b>71.146</b>	<b>72.390</b>	<b>75.369</b>	<b>75.866</b>	<b>79.508</b>	<b>77.927</b>	<b>72.724</b>	<b>70.597</b>	<b>70.820</b>	<b>66.931</b>	<b>NPL</b>

**Tabel 3.11.a.**  
**Kredit dan NPL Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri 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	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Jenis Penggunaan</b>																	<i>Type of Use</i>
<b>Kredit kepada Pihak Ketiga</b>																	<i>Credit to Third Party</i>
1. Modal Kerja	162.710	128.321	165.653	148.404	144.895	148.767	165.371	161.292	152.821	152.718	155.088	154.009	153.216	143.523	134.368	119.737	1. Working Capital
NPL	2.803	1.378	2.789	3.153	3.152	3.331	3.403	3.222	3.211	3.167	3.199	3.202	3.147	3.249	3.011	1.872	NPL
2. Investasi	55.618	54.568	63.290	66.898	65.507	66.624	73.050	67.971	67.751	64.668	67.012	67.181	65.192	64.199	58.018	46.178	2. Investments
NPL	1.216	968	940	272	271	272	140	139	139	139	139	138	138	109	109	109	NPL
3. Konsumsi	23.063	17.525	16.051	14.965	14.815	14.705	14.268	13.636	13.211	13.005	12.835	12.707	12.474	12.244	11.996	12.006	3. Consumption
NPL	555	539	469	394	385	388	384	392	421	518	662	734	688	574	484	440	NPL
<b>Total Kredit</b>	<b>241.391</b>	<b>200.414</b>	<b>244.994</b>	<b>230.266</b>	<b>225.217</b>	<b>230.096</b>	<b>252.690</b>	<b>242.900</b>	<b>233.783</b>	<b>230.391</b>	<b>234.934</b>	<b>233.897</b>	<b>230.881</b>	<b>219.966</b>	<b>204.382</b>	<b>177.922</b>	<i>Total Credit</i>
NPL	4.574	2.885	4.197	3.819	3.809	3.991	3.927	3.753	3.771	3.825	3.999	4.075	3.972	3.931	3.604	2.421	NPL
<b>Orientasi Penggunaan Kredit kepada Pihak Ketiga</b>																	<i>User Orientation Credit to Third Party</i>
1. Ekspor	35.997	30.036	35.016	28.509	30.036	30.032	33.671	33.722	29.459	31.114	32.385	31.493	30.204	29.514	26.578	22.445	1. Export
NPL	536	229	348	332	324	503	510	491	495	490	495	495	538	532	518	484	NPL
2. Impor	13.061	4.347	3.567	3.585	4.003	3.464	4.347	4.074	4.845	4.428	4.302	4.072	3.988	3.804	3.474	1.559	2. Import
NPL	607	1	-	680	696	731	831	758	745	727	744	742	657	645	623	0	NPL
3. Lainnya	192.333	166.031	206.412	198.172	191.178	196.599	214.672	205.103	199.479	194.850	198.247	198.332	196.689	186.648	174.330	153.917	3. Others
NPL	3.431	2.655	3.849	2.807	2.788	2.757	2.586	2.504	2.531	2.608	2.760	2.838	2.778	2.754	2.463	1.936	NPL
<b>Total Kredit</b>	<b>241.391</b>	<b>200.414</b>	<b>244.994</b>	<b>230.266</b>	<b>225.217</b>	<b>230.096</b>	<b>252.690</b>	<b>242.900</b>	<b>233.783</b>	<b>230.391</b>	<b>234.934</b>	<b>233.897</b>	<b>230.881</b>	<b>219.966</b>	<b>204.382</b>	<b>177.922</b>	<i>Total Credit</i>
NPL	4.574	2.885	4.197	3.819	3.809	3.991	3.927	3.753	3.771	3.825	3.999	4.075	3.972	3.931	3.604	2.421	NPL

Tabel 3.12.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - Desember 2020 (Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party based on Types and Orientation of Use by Bank Location for December 2020) Miliar Rp (Billion Rp)								
Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			Location	
				Ekspor	Impor	Lainnya		
1. Jawa Barat	178.945	63.174	229.913	5.914	3.101	463.017	1. Jawa Barat	
NPL	11.004	2.511	4.192	222	19	17.467	NPL	
2. Banten	52.471	28.679	70.920	921	317	150.832	2. Banten	
NPL	2.249	515	977	1	-	3.740	NPL	
3. DKI Jakarta	1.255.253	933.131	419.975	98.224	49.258	2.460.878	3. DKI Jakarta	
NPL	41.660	24.967	10.134	1.377	765	74.618	NPL	
4. D.I Yogyakarta	15.755	9.792	15.052	408	106	40.086	4. D.I Yogyakarta	
NPL	423	276	209	4	-	903	NPL	
5. Jawa Tengah	164.766	48.145	90.196	4.032	1.472	297.604	5. Jawa Tengah	
NPL	9.863	3.306	924	222	26	13.846	NPL	
6. Jawa Timur	255.713	80.502	140.773	11.741	4.803	460.443	6. Jawa Timur	
NPL	11.956	2.223	2.743	350	449	16.123	NPL	
7. Bengkulu	6.408	3.056	12.998	239	88	22.135	7. Bengkulu	
NPL	151	56	101	7	-	300	NPL	
8. Jambi	13.813	9.810	18.912	587	175	41.773	8. Jambi	
NPL	656	197	231	35	0	1.048	NPL	
9. Aceh	10.323	3.517	22.998	11	2	36.825	9. Aceh	
NPL	440	157	236	7	1	825	NPL	
10. Sumatera Utara	96.048	62.769	57.724	6.708	2.089	207.743	10. Sumatera Utara	
NPL	3.968	2.284	932	343	24	6.817	NPL	
11. Sumatera Barat	20.989	7.824	25.740	854	92	53.607	11. Sumatera Barat	
NPL	690	144	-	19	-	1.023	NPL	
12. Riau	22.880	18.585	30.890	610	575	71.170	12. Riau	
NPL	743	495	579	14	3	1.800	NPL	
13. Sumatera Selatan	28.337	21.269	36.571	700	156	85.321	13. Sumatera Selatan	
NPL	1.363	1.520	589	28	-	3.444	NPL	
14. Bangka Belitung	4.283	1.739	6.340	199	17	12.146	14. Bangka Belitung	
NPL	167	32	89	6	-	282	NPL	
15. Kepulauan Riau	11.336	9.574	16.860	98	331	37.343	15. Kepulauan Riau	
NPL	506	697	333	1	1	1.534	NPL	
16. Lampung	25.038	10.553	17.757	1.019	121	52.208	16. Lampung	
NPL	1.006	145	279	25	0	1.405	NPL	
17. Kalimantan Selatan	15.331	12.629	22.988	742	65	50.141	17. Kalimantan Selatan	
NPL	532	219	418	8	-	1.161	NPL	
18. Kalimantan Barat	16.313	15.979	23.660	632	108	55.212	18. Kalimantan Barat	
NPL	601	114	246	21	0	939	NPL	
19. Kalimantan Timur	25.784	18.727	28.861	803	127	72.441	19. Kalimantan Timur	
NPL	2.093	1.122	824	12	0	4.027	NPL	
20. Kalimantan Tengah	9.713	9.085	14.854	559	84	33.009	20. Kalimantan Tengah	
NPL	196	78	132	8	-	398	NPL	
21. Sulawesi Tengah	10.266	2.551	18.269	415	62	30.609	21. Sulawesi Tengah	
NPL	276	125	164	6	-	560	NPL	
22. Sulawesi Selatan	48.835	17.234	56.494	2.403	171	119.988	22. Sulawesi Selatan	
NPL	1.584	475	977	52	1	2.983	NPL	
23. Sulawesi Utara	10.121	5.341	23.924	492	18	38.875	23. Sulawesi Utara	
NPL	668	151	578	36	-	1.361	NPL	
26. Gorontalo	3.348	3.022	8.220	132	9	14.449	26. Gorontalo	
NPL	192	208	114	9	-	505	NPL	
25. Sulawesi Barat	2.972	973	5.252	166	18	9.014	25. Sulawesi Barat	
NPL	62	15	29	4	-	102	NPL	
24. Sulawesi Tenggara	7.856	2.637	16.766	189	20	27.049	24. Sulawesi Tenggara	
NPL	273	108	153	4	-	529	NPL	
27. Nusa Tenggara Barat	20.073	8.463	22.072	467	34	50.106	27. Nusa Tenggara Barat	
NPL	280	60	181	13	-	508	NPL	
28. Bali	29.377	21.278	31.220	953	80	80.843	28. Bali	
NPL	850	566	495	18	-	1.894	NPL	
29. Nusa Tenggara Timur	11.386	2.311	20.601	495	84	33.719	29. Nusa Tenggara Timur	
NPL	384	120	109	2	-	611	NPL	
30. Maluku	3.987	720	8.054	222	32	12.508	30. Maluku	
NPL	73	12	71	0	-	156	NPL	
31. Papua	10.118	4.742	16.462	665	108	30.548	31. Papua	
NPL	395	103	180	5	0	673	NPL	
32. Maluku Utara	2.234	495	7.027	144	10	9.603	32. Maluku Utara	
NPL	63	7	45	3	-	113	NPL	
33. Papua Barat	4.214	1.601	8.166	343	55	13.583	33. Papua Barat	
NPL	92	50	208	3	-	348	NPL	
34. Lainnya	71.133	28.781	943	86	1.668	99.104	34. Others	
NPL	1.229	277	4	-	-	1.511	NPL	
<b>Total</b>	<b>2.465.419</b>	<b>1.468.687</b>	<b>1.547.454</b>	<b>142.171</b>	<b>65.457</b>	<b>5.273.932</b>	<b>Total</b>	
<b>NPL</b>	<b>96.687</b>	<b>43.335</b>	<b>27.685</b>	<b>2.865</b>	<b>1.289</b>	<b>163.553</b>	<b>NPL</b>	

**Tabel 3.13.a.**  
**Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit**  
**(Credit and NPL of Commercial Banks to Non Bank Third Party Based on Bank Location)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
1. Jawa Barat	364.038	395.749	429.832	459.256	453.160	454.899	456.707	452.960	453.002	453.280	454.121	454.277	459.767	463.411	468.547	472.032	1. Jawa Barat
NPL	12.932	14.625	12.294	13.879	14.885	15.259	15.322	16.035	16.039	15.638	15.602	15.716	15.845	15.727	16.084	17.707	NPL
2. Banten	112.602	123.285	146.537	149.391	146.990	147.560	149.580	148.985	148.450	149.396	150.529	150.388	150.968	150.927	151.387	152.070	2. Banten
NPL	2.373	2.587	2.480	2.463	2.862	2.927	2.905	3.174	3.269	3.445	3.471	3.418	3.816	3.831	3.855	3.741	NPL
3. DKI Jakarta	2.117.143	2.271.848	2.616.299	2.780.889	2.713.167	2.727.201	2.860.924	2.798.815	2.786.099	2.751.258	2.732.695	2.713.404	2.693.560	2.641.369	2.600.801	2.608.359	3. DKI Jakarta
NPL	63.315	51.450	55.968	60.128	64.405	65.347	67.780	68.493	72.755	76.741	81.825	81.617	79.757	79.597	80.071	76.761	NPL
4. D.I Yogyakarta	29.938	33.545	36.914	39.369	38.990	39.324	39.654	39.301	39.147	39.088	39.198	39.267	39.643	39.916	40.312	40.600	4. D.I Yogyakarta
NPL	700	701	964	936	975	996	1.060	1.107	1.137	1.160	1.138	1.074	959	938	954	908	NPL
5. Jawa Tengah	235.966	256.993	278.257	297.885	293.248	297.105	299.367	295.468	293.552	294.108	294.215	295.781	299.750	300.566	301.706	303.109	5. Jawa Tengah
NPL	6.716	5.727	6.858	12.465	13.899	14.187	14.423	14.643	15.494	15.365	15.827	15.354	14.975	14.770	14.355	14.093	NPL
6. Jawa Timur	399.479	433.493	478.778	494.118	475.965	475.718	479.336	473.960	475.476	471.589	469.780	467.544	471.785	471.908	470.837	476.988	6. Jawa Timur
NPL	10.567	13.124	13.869	16.160	17.150	17.732	18.259	18.401	18.799	18.809	19.031	19.727	18.119	17.746	17.895	16.922	NPL
7. Bengkulu	15.891	17.399	19.288	20.815	20.873	21.198	21.451	21.357	21.272	21.368	21.574	21.717	21.942	22.121	22.363	22.461	7. Bengkulu
NPL	254	303	341	393	410	394	407	415	413	395	382	366	366	356	351	307	NPL
8. Jambi	30.651	33.059	36.581	40.103	39.602	39.836	40.051	39.651	39.357	39.297	40.079	40.271	41.679	41.687	42.404	42.535	8. Jambi
NPL	805	687	963	1.102	1.166	1.256	1.319	1.210	1.210	1.210	1.151	1.142	1.087	1.154	1.083	1.197	NPL
9. Aceh	29.949	33.159	35.890	38.268	36.642	36.680	37.620	37.527	34.987	37.662	37.847	37.810	37.319	37.054	36.134	36.838	9. Aceh
NPL	789	634	551	388	452	492	542	617	663	704	722	796	935	932	833	996	NPL
10. Sumatera Utara	187.937	203.975	218.458	226.229	220.500	222.940	226.751	220.945	220.694	218.609	216.796	216.976	219.949	218.287	217.117	216.540	10. Sumatera Utara
NPL	4.704	5.278	5.235	6.870	7.702	7.728	7.764	8.399	8.373	8.152	8.189	8.066	7.886	7.721	7.484	7.184	NPL
11. Sumatera Barat	44.436	47.600	49.804	52.616	52.269	52.571	52.683	52.207	51.973	52.159	52.169	52.591	52.947	53.135	53.666	54.553	11. Sumatera Barat
NPL	1.232	1.108	1.108	1.137	1.307	1.349	1.367	1.370	1.341	1.286	1.252	1.238	1.197	1.197	1.156	1.042	NPL
12. Riau	58.333	60.558	65.316	69.639	68.894	69.177	69.399	68.922	68.286	68.424	68.572	68.780	70.672	70.642	71.466	72.355	12. Riau
NPL	2.007	1.754	1.743	1.796	1.858	1.884	1.920	2.043	2.142	2.090	2.114	2.110	2.113	2.078	2.053	1.817	NPL
13. Sumatera Selatan	70.848	76.314	81.602	83.333	81.851	82.232	84.392	84.026	83.429	83.339	83.436	84.161	84.372	85.016	84.572	86.177	13. Sumatera Selatan
NPL	2.288	2.395	2.796	2.467	2.550	2.554	2.604	2.553	2.604	2.571	3.901	3.883	3.865	3.915	3.835	3.472	NPL
14. Bangka Belitung	10.578	10.933	12.444	13.832	12.538	12.695	12.628	12.728	12.355	12.376	12.361	12.324	12.456	12.481	12.289	12.362	14. Bangka Belitung
NPL	359	644	171	478	506	523	516	517	511	513	533	548	550	538	328	288	NPL
15. Kepulauan Riau	33.712	35.310	36.704	37.971	37.456	37.738	38.551	37.921	37.363	37.196	37.363	37.380	37.720	37.567	37.462	37.771	15. Kepulauan Riau
NPL	625	1.145	895	1.574	1.597	1.645	1.647	1.604	1.586	1.561	1.568	1.554	1.588	1.571	1.524	1.536	NPL
16. Lampung	44.526	49.467	51.661	52.136	51.620	51.758	52.358	51.752	51.403	51.476	51.952	52.181	52.724	52.821	53.344	53.348	16. Lampung
NPL	1.098	1.025	1.272	1.571	1.723	1.629	1.640	1.713	1.567	1.543	1.544	1.500	1.560	1.541	1.512	1.430	NPL
17. Kalimantan Selatan	43.057	49.675	51.846	54.055	53.756	54.181	51.998	51.569	51.063	50.977	51.181	51.081	51.030	51.121	51.152	50.948	17. Kalimantan Selatan
NPL	1.254	1.378	1.373	1.277	1.443	1.494	1.486	1.519	1.536	1.427	1.394	1.405	1.296	1.294	1.266	1.169	NPL
18. Kalimantan Barat	44.472	47.712	49.357	53.774	52.811	53.158	53.354	52.906	52.795	52.919	53.066	53.420	53.943	54.214	54.604	55.952	18. Kalimantan Barat
NPL	1.309	873	901	915	964	984	1.016	1.108	1.143	1.133	1.129	1.132	1.070	1.053	1.027	960	NPL
19. Kalimantan Timur	67.602	70.111	72.625	73.982	72.835	72.884	73.700	72.199	71.433	70.736	71.611	71.125	72.234	72.639	72.780	73.372	19. Kalimantan Timur
NPL	4.922	4.610	3.814	3.361	3.611	3.366	3.400	4.128	4.174	4.381	4.711	4.667	4.556	4.499	4.656	4.039	NPL
20. Kalimantan Tengah	19.618	24.533	26.831	31.071	30.980	31.454	31.873	31.552	31.314	31.390	31.684	32.193	32.408	32.641	33.041	33.653	20. Kalimantan Tengah
NPL	281	276	243	316	380	388	394	456	458	448	452	446	439	453	451	405	NPL
21. Sulawesi Tengah	23.044	25.657	27.708	29.615	29.483	29.636	29.907	29.717	29.586	29.869	30.101	30.310	30.636	30.759	31.009	31.086	21. Sulawesi Tengah
NPL	621	633	540	581	793	792	774	741	711	694	685	696	700	691	687	565	NPL
22. Sulawesi Selatan	103.891	113.134	117.924	120.901	119.278	119.702	120.394	119.235	118.549	118.800	118.454	118.816	120.038	119.906	121.062	122.563	22. Sulawesi Selatan
NPL	2.376	3.904	4.153	4.335	3.811	3.676	3.563	3.640	3.681	3.689	3.481	3.268	3.207	3.132	3.145	3.037	NPL
23. Sulawesi Utara	31.420	34.512	36.883	39.490	39.105	39.247	39.320	39.116	39.225	39.710	39.375	39.372	39.477	39.511	39.576	39.386	23. Sulawesi Utara
NPL	1.070	1.137	1.087	1.249	1.370	1.413	1.483	1.524	1.470	1.637	1.614	1.561	1.478	1.493	1.484	1.396	NPL
24. Gorontalo	9.717	11.278	12.179	13.611	13.699	13.823	14.148	14.050	13.970	14.034	14.075	14.181	14.414	14.474	14.563	14.590	24. Gorontalo
NPL	326	361	355	370	400	385	414	444	425	396	371	356	515	528	532	514	NPL
25. Sulawesi Barat	5.684	6.674	7.525	8.450	8.424	8.529	8.607	8.569	8.542	8.617	8.733	8.834	8.926	8.997	9.115	9.198	25. Sulawesi Barat
NPL	79	87	114	122	138	149	147	142	125	126	121	116	114	110	119	106	NPL
26. Sulawesi Tenggara	18.262	20.600	22.926	25.527	25.470	25.766	26.036	25.911	25.795	25.845	26.020	26.198	26.454	26.630	26.882	27.258	26. Sulawesi Tenggara
NPL	491	561	502	594	640	662	691	672	655	658	632	620	601	630	614	533	NPL
27. Nusa Tenggara Barat	31.392	35.844	38.322	44.948	44.721	45.592	50.363	49.029	48.608	48.383	48.872	49.175	50.063	50.285	50.337	50.607	27. Nusa Tenggara Barat
NPL	496	463	472	476	525	545	535	546	535	541	541	515	513	509	507	521	NPL
28. Bali	67.033	71.317	75.386	81.273	80.980	81.246	81.647	80.880	80.311	80.235	80.661	80.809	81.081	81.482	81.505	81.876	28. Bali
NPL	1.440	2.175	1.963	2.355	2.448	2.364	2.405	2.484	2.484	2.409	2.332	2.234	2.194	2.114	1.911	1.911	NPL
29. Nusa Tenggara Timur	21.913	25.289	28.694	32.230	31.749	32.100	32.546	32.418	32.380	32.699	32.986	33.282	33.751	33.965	34.184	34.297	29. Nusa Tenggara Timur
NPL	507	538	565	629	603	630	599	603	565	598	598	549	628	672	654	613	NPL
30.																	

**Tabel 3.14.**  
**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	2016	2017	2019	2020												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Kredit Kepada Pihak Tidak Terkait</b>	<b>4.320.302</b>	<b>4.675.396</b>	<b>5.550.039</b>	<b>5.456.887</b>	<b>5.489.298</b>	<b>5.659.942</b>	<b>5.559.885</b>	<b>5.533.344</b>	<b>5.498.617</b>	<b>5.484.745</b>	<b>5.471.580</b>	<b>5.479.657</b>	<b>5.428.863</b>	<b>5.395.320</b>	<b>5.426.326</b>	<i>Loan for Unconnected Parties</i>
a. Lancar	3.996.019	4.328.991	5.124.871	4.979.973	4.990.927	5.127.930	4.997.710	5.008.410	5.023.489	5.036.777	5.023.483	5.040.425	4.988.850	4.961.784	5.017.731	a. Current
b. DPK	196.928	223.734	283.382	324.840	344.137	373.874	400.031	357.403	302.775	270.854	271.311	266.287	268.158	261.719	242.207	b. Special Mention
c. Kurang Lancar	26.997	22.374	23.277	31.293	25.851	25.831	25.139	25.765	27.063	23.508	19.261	17.780	16.635	20.398	26.784	c. Sub-Standard
d. Diragukan	15.842	18.277	27.086	17.976	21.892	25.989	24.585	25.712	28.249	31.713	27.814	23.877	19.815	17.742	14.453	d. Doubtful
e. Macet	84.516	82.019	91.422	102.805	106.492	106.316	112.420	116.054	117.041	121.892	129.711	131.288	135.404	133.677	125.151	e. Lost
Non Performing Loan Pihak Tidak Terkait	127.355	122.670	141.785	152.074	154.235	158.137	162.144	167.531	172.353	177.113	176.786	172.945	171.854	171.817	166.389	<i>Non Performing Loan of Non Connected Parties</i>
<b>Kredit Kepada Pihak Terkait</b>	<b>56.893</b>	<b>62.548</b>	<b>66.953</b>	<b>45.925</b>	<b>48.852</b>	<b>52.099</b>	<b>50.099</b>	<b>52.585</b>	<b>50.622</b>	<b>51.421</b>	<b>50.287</b>	<b>50.938</b>	<b>51.409</b>	<b>52.171</b>	<b>55.234</b>	<i>Loan for Connected Parties</i>
a. Lancar	55.454	61.629	65.356	44.107	46.866	49.930	48.196	50.551	48.654	48.747	47.316	47.994	48.649	49.712	52.614	a. Current
b. DPK	659	668	1.548	1.736	1.858	2.001	1.742	1.848	1.767	1.389	2.022	1.989	1.785	1.304	1.301	b. Special Mention
c. Kurang Lancar	123	32	4	13	27	50	18	33	42	35	35	25	40	212	396	c. Sub-Standard
d. Diragukan	3	6	24	27	53	56	58	61	12	6	16	23	13	5	4	d. Doubtful
e. Macet	655	214	21	42	48	61	86	92	147	1.244	898	906	922	937	919	e. Lost
Non Performing Loan Pihak Terkait	780	251	49	82	128	167	161	186	201	1.285	949	955	975	1.155	1.319	<i>Non Performing Loan of Connected Parties</i>

**Tabel 3.15.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	2016	2017	2019	2020												Group of Banks
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
1. Bank Persero	19.998	22.681	28.398	28.306	28.337	27.571	25.699	25.129	24.697	24.829	25.091	24.545	24.519	24.051	24.856	1. State Owned Banks
NPL	546	612	567	651	668	699	751	779	937	1.112	1.174	1.104	993	880	768	NPL
2. BPD	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Regional Development Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Bank Swasta Nasional	44.754	48.633	50.837	49.921	49.606	47.154	43.757	41.911	42.163	42.341	42.586	42.334	42.025	42.323	42.529	3. Domestic Private Banks
NPL	1.204	1.222	1.041	1.077	1.054	1.086	1.185	1.309	1.471	1.683	1.742	1.624	1.360	1.117	1.049	NPL
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri	11.255	8.212	7.651	7.472	7.351	6.853	6.301	6.005	5.983	5.980	6.007	5.908	5.836	5.794	5.918	4. Foreign Owned Banks
NPL	279	236	181	178	177	178	182	195	242	311	344	316	260	215	191	NPL
5. Bank Umum	76.007	79.526	86.886	85.699	85.294	81.577	75.756	73.046	72.843	73.149	73.684	72.786	72.379	72.169	73.303	5. Commercial Bank
NPL	2.029	2.070	1.790	1.907	1.899	1.964	2.118	2.283	2.649	3.106	3.261	3.044	2.613	2.212	2.009	NPL



**Tabel 3.16.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	2016	2017	2018	2019	2020												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Penerima Kredit Lapangan Usaha</b>																	<b>Loan by Industrial Origin</b>
1. Pertanian, Perburuan dan NPL	2.651 1.891	3.759 2.221	4.191 2.271	6.729 2.463	6.120 2.456	6.016 2.461	5.979 2.461	6.034 2.509	5.916 2.518	5.924 2.525	5.919 2.530	5.858 2.532	5.747 2.519	5.747 2.524	5.718 2.526	5.717 2.529	1. Agriculture, Hunting and Forestry NPL
2. Perikanan NPL	100 70	99 68	112 69	86 62	87 61	85 61	85 61	84 62	84 61	81 61	81 61	80 62	80 61	78 59	79 61	79 61	2. Fishery NPL
3. Pertambangan dan Penggalian NPL	2 1	27 1	3 2	3 2	3 2	3 2	3 2	3 2	3 2	2 2	2 2	2 2	2 2	2 2	2 2	2 2	3. Mining and Quarrying NPL
4. Industri Pengolahan NPL	248 41	249 40	852 246	40 39	606 39	607 39	559 39	534 39	536 39	536 39	526 39	525 39	523 39	523 39	522 39	521 38	4. Processing Industry NPL
5. Listrik, gas dan air NPL	4 2	4 4	4 4	108 4	108 4	108 4	108 4	79 4	79 4	79 4	4 4	4 4	4 4	4 4	4 4	4 4	5. Electricity, Gas and Water NPL
6. Konstruksi NPL	31 11	36 16	16 16	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	6. Construction NPL
7. Perdagangan Besar dan Eceran NPL	584 351	597 386	579 539	500 464	474 414	452 413	424 362	400 363	423 362	422 362	422 362	422 362	434 362	421 361	423 362	423 361	7. Big and Retail Trade NPL
8. Penyediaan akomodasi dan penyediaan makan minum NPL	39 37	35 35	36 36	46 35	44 34	42 32	41 27	41 27	41 27	41 31	41 31	41 31	41 31	41 31	41 31	41 30	8. Provision of accomodation and Food Supply Drinking NPL
9. Transportasi, pergudangan dan komunikasi NPL	34 32	32 32	40 39	902 39	1.051 39	1.051 39	1.051 39	1.051 39	1.051 39	1.029 39	1.029 39	1.029 39	1.029 39	1.028 39	1.028 39	1.028 39	9. Transportation, Warehousing and Communications NPL
10. Perantara Keuangan NPL	480 455	601 577	540 537	468 463	468 463	467 463	449 445	408 404	412 400	400 397	400 397	400 397	401 398	416 397	413 398	413 397	10. Transitional Finance NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL	176 132	160 132	160 155	156 153	156 153	156 153	136 133	136 133	136 133	135 133	135 133	135 133	135 133	135 133	135 133	135 133	11. Real Estate, Business, Ownership, and Business Services NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib NPL	40 37	40 37	40 39	40 40	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	12. Government administration, Defese and Compulsory Social Security NPL
13. Jasa Pendidikan NPL	30 30	30 30	30 30	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	13. Education Services NPL
14. Jasa Kesehatan dan Kegiatan Sosial NPL	93 93	93 93	96 95	93 92	91 94	94 101	102 522	96 522	95 522	93 522	94 522	94 523	95 523	94 524	92 522	99 522	14. Health Services and Social Activities NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL	516 513	526 487	525 487	523 486	523 486	522 486	522 486	522 486	522 486	523 486	522 485	523 486	523 486	524 487	522 486	522 486	15. Community, Sociocultural, Entertainment and Other Individual Services NPL
16. Jasa Perorangan yang Melayani Rumah Tangga NPL	12 11	12 11	12 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	16. Individual Services which Serve Households NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya NPL	77 77	74 73	83 81	82 81	80 79	79 77	77 75	77 75	76 75	76 75	72 71	72 71	71 70	72 71	72 71	73 71	17. International Agency and Other Extra Agency International NPL
18. Kegiatan yang belum jelas batasannya NPL	4.326 3.682	4.048 3.584	4.754 3.779	4.404 3.788	4.240 3.646	4.116 3.552	4.104 3.549	4.068 3.536	4.059 3.549	4.049 3.550	3.839 3.378	3.820 3.393	3.792 3.380	3.793 3.386	3.803 3.388	3.804 3.388	18. Business Activities which are not clearly defined NPL
<b>Total</b>	<b>9.441</b>	<b>10.422</b>	<b>12.072</b>	<b>14.246</b>	<b>14.154</b>	<b>13.901</b>	<b>13.743</b>	<b>13.635</b>	<b>13.535</b>	<b>13.494</b>	<b>13.189</b>	<b>13.109</b>	<b>12.980</b>	<b>12.982</b>	<b>12.960</b>	<b>12.966</b>	<b>Total</b>
<b>NPL</b>	<b>7.467</b>	<b>7.828</b>	<b>8.436</b>	<b>8.274</b>	<b>8.069</b>	<b>7.976</b>	<b>7.887</b>	<b>7.876</b>	<b>7.893</b>	<b>7.899</b>	<b>7.729</b>	<b>7.747</b>	<b>7.720</b>	<b>7.731</b>	<b>7.734</b>	<b>7.741</b>	<b>NPL</b>

**Tabel 3.17.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	2016	2017	2018	2019	2020												Indikator	
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
<b>Berdasarkan Jenis Kredit</b>																		<b>Based on the type of credit</b>
1. Kredit Usaha Kecil																		1. Small Business Loans
a. Dalam rangka penerusan kredit dari BI	2.451	2.736	2.759	2.795	2.790	2.792	2.771	2.772	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	a. Channeling Credit From BI
NPL	2.401	2.702	2.702	2.762	2.757	2.760	2.739	2.739	2.738	2.738	2.738	2.738	2.738	2.738	2.738	2.738	2.738	NPL
b. Lainnya	1.134	1.299	1.287	1.332	1.341	1.340	1.330	1.327	1.330	1.331	1.329	1.329	1.329	1.338	1.329	1.315	1.315	b. Other
NPL	974	1.117	1.128	1.248	1.246	1.246	1.246	1.246	1.246	1.247	1.245	1.245	1.230	1.232	1.233	1.231	1.231	NPL
2. Bukan KUK																		2. Not Small Business Loans
a. Kredit kelolaan	934	929	943	854	851	856	876	857	840	835	831	830	827	828	798	799	799	a. Loans
NPL	224	238	230	167	163	163	184	185	184	186	187	188	186	187	190	189	189	NPL
b. Dalam rangka penerusan kredit dari BI	41	44	31	31	31	31	31	32	31	31	31	31	31	31	31	31	31	b. Channeling Credit from BI
NPL	41	44	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	NPL
c. Bantuan Proyek	6	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	c. Aid Project
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
d. Kredit Kelolaan di luar bantuan proyek	17	4	4	4	4	4	4	4	4	4	4	4	4	5	4	4	4	d. Credit Channeling
NPL	3	3	3	3	3	3	3	3	3	3	3	3	5	3	3	3	3	NPL
e. Lainnya	4.858	5.403	7.042	9.224	9.132	8.872	8.726	8.638	8.553	8.517	8.217	8.138	8.011	8.004	8.021	8.041	8.041	e. Others
NPL	3.823	3.722	4.341	4.063	3.868	3.773	3.684	3.671	3.689	3.693	3.523	3.541	3.530	3.539	3.539	3.549	3.549	NPL
<b>Berdasarkan Golongan Penyalur</b>																		<b>Based Distribution Group</b>
1. Koperasi	2.148	2.561	2.569	2.635	2.625	2.627	2.627	2.619	2.619	2.617	2.619	2.619	2.618	2.620	2.617	2.619	2.619	1. Cooperation
NPL	2.068	2.478	2.486	2.576	2.566	2.569	2.569	2.569	2.570	2.568	2.570	2.570	2.557	2.558	2.557	2.557	2.557	NPL
2. Lembaga Swadaya Masyarakat	3.990	4.005	4.611	4.648	4.462	4.336	4.341	4.315	4.299	4.290	4.074	4.055	4.030	4.024	4.049	4.050	4.050	2. Non-Governmental Organization
NPL	3.910	3.827	4.010	4.020	3.875	3.777	3.785	3.780	3.798	3.806	3.633	3.651	3.639	3.649	3.653	3.655	3.655	NPL
3. Swasta Lainnya	3.302	3.855	4.893	6.962	7.068	6.938	6.775	6.701	6.617	6.586	6.496	6.435	6.332	6.339	6.294	6.298	6.298	3. Other Private
NPL	1.488	1.524	1.940	1.678	1.628	1.630	1.532	1.527	1.525	1.524	1.526	1.526	1.524	1.524	1.524	1.529	1.529	NPL
<b>Total</b>	<b>9.441</b>	<b>10.422</b>	<b>12.072</b>	<b>14.246</b>	<b>14.154</b>	<b>13.901</b>	<b>13.743</b>	<b>13.635</b>	<b>13.535</b>	<b>13.494</b>	<b>13.189</b>	<b>13.109</b>	<b>12.980</b>	<b>12.982</b>	<b>12.960</b>	<b>12.966</b>	<b>Total</b>	

**Tabel 3.18.a.**  
**Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi**  
*(Credit of Rural Banks Based on Economic Sector)*  
**Miliar Rp (Billion Rp)**

Sektor Ekonomi	2016	2017	2018	2019	2020												Economic Sector
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
1 Pertanian, Perburuhan, dan Kehutanan	4.908	5.430	5.635	5.760	6.204	6.390	6.468	6.398	6.350	6.280	6.378	6.277	6.355	6.305	6.322	6.462	1. Agriculture, Hunting, and Forestry
2 Perikanan	289	336	426	326	338	358	370	370	371	375	389	409	499	498	502	511	2. Fishery
3 Pertambangan dan Penggalian	162	212	282	1.012	628	671	657	646	650	597	627	625	641	650	651	667	3. Mining and Quarrying
4 Industri Pengolahan	1.044	1.194	1.494	2.057	2.103	2.140	2.141	2.150	2.164	2.261	2.326	2.325	2.365	2.362	2.394	2.395	4. Processing industry
5 Listrik, Gas dan Air	73	89	137	117	115	117	118	120	121	121	126	121	125	128	155	155	5. Electricity, Gas and Water
6 Konstruksi	2.112	2.657	3.644	3.834	3.724	3.804	3.913	3.970	3.912	4.037	4.110	4.141	4.186	4.206	4.288	4.345	6. Construction
7 Perdagangan Besar dan Eceran	21.021	22.712	24.681	23.544	23.297	23.433	23.806	23.654	23.684	23.790	23.698	23.500	23.529	23.528	23.489	23.264	7. Wholesale and Retail Trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	696	877	1.089	1.514	1.618	1.682	1.712	1.764	1.599	1.840	1.871	1.929	1.942	1.927	1.948	1.968	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	1.650	1.922	2.296	2.291	2.279	2.374	2.431	2.490	2.514	2.578	2.636	2.631	2.682	2.728	2.790	2.860	9. Transportation, Warehousing and communications
10 Perantara Keuangan	173	219	379	620	633	652	686	676	688	703	714	703	702	718	726	736	10. Financial intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa	1.909	2.374	2.693	3.403	3.416	3.938	4.020	4.024	3.318	4.094	4.093	4.223	4.159	4.213	4.317	4.337	11. Real Estate, Business, Ownership, and Business
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	105	133	148	93	91	92	91	92	92	89	94	92	92	92	89	91	12. Government administration, Defese and Compulsory Social Security
13 Jasa Pendidikan	208	257	342	321	321	325	360	377	387	346	362	369	375	367	367	363	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	193	246	275	746	709	702	709	700	677	665	650	636	627	613	616	620	14. Health Services and Social Activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.070	2.300	2.549	7.629	7.680	7.408	7.108	7.290	6.835	7.053	6.863	6.708	6.425	6.344	6.226	6.281	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	985	1.058	1.212	678	663	695	765	708	695	686	699	666	682	698	754	753	16. Individual Services which Serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	4.001	4.225	4.382	3.523	3.344	3.332	3.305	3.219	3.203	3.027	2.981	2.983	2.953	2.934	2.957	2.774	17. Business Activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	3.733	4.012	4.369	8.276	9.101	9.467	9.140	9.364	11.096	10.751	10.896	11.117	11.296	11.405	12.461	13.106	18. Loans to Non Industrial Origin - House Hold
19 Bukan Lapangan Usaha - Lainnya	36.352	39.229	42.187	43.040	42.805	42.906	43.646	43.390	42.471	41.174	41.036	40.719	40.671	40.553	39.668	39.084	19. Non Industrial Origin-Others
<b>Total</b>	<b>81.684</b>	<b>89.482</b>	<b>98.220</b>	<b>108.784</b>	<b>109.070</b>	<b>110.487</b>	<b>111.445</b>	<b>111.403</b>	<b>110.830</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>Total</b>

**Tabel 3.19.a.**  
**Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan**  
*(Credit of Rural Banks Based on Type of Use)*  
 Miliar Rp (Billion Rp)

Sektor Ekonomi	2016	2017	2018	2019	2020												Economic Sector
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>Modal Kerja</b>																	<b>Working Capital</b>
- Pertanian, Perburuhan, dan Kehutanan	4.248	4.736	4.878	4.920	5.336	5.503	5.584	5.518	5.468	5.421	5.520	5.415	5.485	5.441	5.460	5.587	- Agricultures, hunting and forestry
- Perikanan	262	301	383	295	307	326	338	336	337	341	355	369	452	452	447	452	- Fishery
- Pertambangan dan Penggalian	143	179	229	899	506	529	516	509	516	479	517	515	523	519	521	547	- Mining and Quarrying
- Industri Pengolahan	904	1.034	1.250	1.774	1.806	1.843	1.859	1.862	1.878	1.967	2.015	2.001	2.026	2.027	2.058	2.061	- Processing industry
- Listrik, Gas dan Air	64	80	123	103	99	102	100	103	104	103	108	103	107	107	133	131	- Electricity, gas and water
- Konstruksi	1.959	2.429	3.340	3.519	3.416	3.492	3.601	3.667	3.615	3.747	3.814	3.832	3.878	3.904	3.987	4.038	- Construction
- Perdagangan Besar dan Eceran	19.183	20.604	22.370	21.101	20.933	21.056	21.351	21.264	21.330	21.514	21.415	21.247	21.265	21.266	21.235	20.984	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	506	650	801	1.120	1.194	1.217	1.204	1.238	1.171	1.310	1.342	1.370	1.379	1.366	1.382	1.402	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	1.011	1.139	1.444	1.589	1.586	1.658	1.620	1.667	1.713	1.745	1.786	1.742	1.781	1.794	1.824	1.859	- Transportation, warehousing and communications
- Perantara Keuangan	151	195	348	569	591	604	637	631	642	658	673	661	660	677	678	687	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	1.635	2.050	2.327	2.956	2.981	3.470	3.549	3.566	2.809	3.641	3.638	3.734	3.683	3.732	3.812	3.845	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	77	100	114	64	62	61	63	63	62	59	65	62	62	61	61	62	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	123	155	201	197	197	198	233	235	240	208	215	215	221	210	211	210	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	137	167	183	523	496	504	509	499	490	476	464	452	443	434	435	435	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.691	1.860	2.005	6.117	6.081	5.829	5.605	5.804	5.413	5.643	5.475	5.331	5.026	4.966	4.912	4.950	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	745	794	943	513	501	525	572	539	530	518	531	498	517	530	578	571	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	3.119	3.302	3.340	2.884	2.632	2.621	2.609	2.535	2.530	2.401	2.352	2.352	2.329	2.315	2.341	2.243	- International Agency and Other Extra International Agency
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	23	68	68	31	42	45	40	35	11	14	30	16	14	- Not the business field – other
<b>Total Modal Kerja</b>	<b>35.958</b>	<b>39.773</b>	<b>44.279</b>	<b>49.166</b>	<b>48.792</b>	<b>49.606</b>	<b>49.980</b>	<b>50.079</b>	<b>48.893</b>	<b>50.271</b>	<b>50.321</b>	<b>49.911</b>	<b>49.851</b>	<b>49.830</b>	<b>50.092</b>	<b>50.080</b>	<b>Total Working Capital</b>
<b>Investasi</b>																	<b>Investment</b>
- Pertanian, Perburuhan, dan Kehutanan	659	695	756	839	867	887	884	880	882	860	858	862	869	864	862	875	- Agricultures, hunting and forestry
- Perikanan	27	35	44	31	31	33	32	34	34	34	34	40	47	46	54	59	- Fishery
- Pertambangan dan Penggalian	19	33	53	113	122	141	142	138	134	118	109	110	118	131	130	120	- Mining and Quarrying
- Industri Pengolahan	140	161	244	283	297	297	282	288	286	294	310	324	339	335	337	334	- Processing industry
- Listrik, Gas dan Air	10	9	14	14	16	15	17	17	17	18	18	18	18	22	22	24	- Electricity, gas and water
- Konstruksi	153	229	304	316	308	313	311	303	297	291	296	309	308	302	300	307	- Construction
- Perdagangan Besar dan Eceran	1.838	2.108	2.311	2.443	2.364	2.377	2.456	2.390	2.354	2.277	2.282	2.253	2.264	2.262	2.254	2.281	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	190	227	288	394	424	464	508	526	428	530	529	559	563	562	566	565	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	639	783	853	702	694	716	811	823	801	833	850	889	901	934	966	1.001	- Transportation, warehousing and communications
- Perantara Keuangan	22	24	31	50	42	48	49	44	46	45	41	41	42	42	48	49	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	274	323	367	447	436	467	471	457	509	453	455	488	475	481	505	491	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	28	33	34	29	29	31	28	30	30	30	29	30	30	31	27	29	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	85	102	141	124	124	127	127	142	147	138	146	153	154	157	156	153	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	56	79	92	223	213	198	200	201	187	189	185	184	183	179	181	185	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	379	440	544	1.513	1.598	1.579	1.502	1.487	1.422	1.410	1.388	1.377	1.399	1.378	1.314	1.331	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	240	263	269	165	162	170	192	169	166	168	168	169	165	167	176	181	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	882	923	1.041	639	712	711	696	684	673	625	628	631	624	619	616	531	- International Agency and Other Extra International Agency
- Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	1	17	15	1	1	1	1	1	1	5	6	0	0	- Not the business field – other
<b>Total Investasi</b>	<b>5.641</b>	<b>6.467</b>	<b>7.385</b>	<b>8.327</b>	<b>8.457</b>	<b>8.591</b>	<b>8.711</b>	<b>8.614</b>	<b>8.415</b>	<b>8.312</b>	<b>8.329</b>	<b>8.437</b>	<b>8.505</b>	<b>8.517</b>	<b>8.514</b>	<b>8.515</b>	<b>Total Investment</b>
<b>Konsumsi</b>																	<b>Consumption</b>
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	1.695	1.715	1.910	2.106	2.091	2.105	2.111	2.104	2.412	2.069	2.080	2.084	2.051	1.994	1.974	1.998	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	1.723	930	1.069	1.190	1.192	1.196	1.193	1.179	1.161	1.128	1.117	1.103	1.094	1.077	1.058	1.043	- Vehicle Loans
- Kredit konsumsi lainnya	36.668	40.596	43.578	47.995	48.537	48.990	49.451	49.428	49.948	48.687	48.699	48.637	48.804	48.851	49.081	49.135	- Other consumer credit
<b>Total Konsumsi</b>	<b>40.085</b>	<b>43.241</b>	<b>46.556</b>	<b>51.291</b>	<b>51.821</b>	<b>52.290</b>	<b>52.755</b>	<b>52.711</b>	<b>53.522</b>	<b>51.885</b>	<b>51.896</b>	<b>51.824</b>	<b>51.948</b>	<b>51.922</b>	<b>52.112</b>	<b>52.175</b>	<b>Total consumption</b>
<b>Total</b>	<b>81.684</b>	<b>89.482</b>	<b>98.220</b>	<b>108.784</b>	<b>109.070</b>	<b>110.487</b>	<b>111.445</b>	<b>111.403</b>	<b>110.830</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>Total</b>

**Tabel 3.20.a.**  
**Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur**  
**(Credit of Rural Banks Based on Banks Location)**  
**Miliar Rp (Billion Rp)**

Lokasi	2016	2017	2018	2019	2020												Location
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
1. Jawa Barat	10.794	11.637	12.554	13.848	13.844	14.000	14.061	13.900	13.698	13.568	13.522	13.406	13.391	13.323	13.306	13.223	1. Jawa Barat
2. Banten	2.016	2.631	3.393	3.991	4.031	4.128	4.160	4.078	4.037	4.007	4.006	3.985	3.986	3.967	3.981	3.982	2. Banten
3. DKI Jakarta	1.493	1.408	1.571	1.848	1.857	1.865	1.896	1.892	1.888	1.905	1.909	1.915	1.929	1.965	2.152	2.051	3. DKI Jakarta
4. D.I Yogyakarta	3.938	4.349	4.724	5.263	5.285	5.357	5.408	5.446	5.467	5.507	5.556	5.573	5.607	5.638	5.655	5.679	4. D.I Yogyakarta
5. Jawa Tengah	18.605	21.014	23.620	26.912	27.028	27.548	27.896	28.063	27.966	27.921	28.024	28.017	28.029	28.034	28.047	28.082	5. Jawa Tengah
6. Jawa Timur	8.788	9.271	9.836	10.797	10.820	11.014	11.147	11.174	11.070	10.957	10.919	10.849	10.851	10.832	10.851	10.841	6. Jawa Timur
7. Bengkulu	46	54	71	73	74	76	79	78	76	74	75	75	74	75	74	74	7. Bengkulu
8. Jambi	535	596	687	774	772	785	793	795	789	791	793	797	800	798	800	803	8. Jambi
9. Aceh	160	161	153	152	148	150	150	146	144	142	139	136	135	134	135	135	9. Aceh
10. Sumatera Utara	914	1.022	1.128	1.252	1.236	1.249	1.261	1.252	1.237	1.222	1.223	1.217	1.211	1.210	1.202	1.205	10. Sumatera Utara
11. Sumatera Barat	1.090	1.157	1.238	1.331	1.330	1.349	1.365	1.367	1.350	1.342	1.349	1.346	1.349	1.353	1.352	1.355	11. Sumatera Barat
12. Riau	936	910	939	984	978	979	982	983	981	971	968	961	959	954	954	954	12. Riau
13. Kepulauan Riau	4.301	4.504	5.094	5.379	5.347	5.342	5.364	5.317	5.290	5.271	5.245	5.214	5.209	5.199	5.196	5.152	13. Kepulauan Riau
14. Sumatera Selatan	937	972	1.206	1.436	1.438	1.439	1.438	1.423	1.465	1.445	1.428	1.408	1.422	1.431	1.447	1.457	14. Sumatera Selatan
15. Bangka Belitung	75	86	94	111	114	118	122	120	117	118	118	119	121	120	121	119	15. Bangka Belitung
16. Lampung	7.787	8.590	9.111	9.664	9.708	9.785	9.845	9.859	9.815	9.803	9.820	9.799	9.807	9.797	9.968	10.096	16. Lampung
17. Kalimantan Selatan	332	339	360	426	431	439	441	443	437	436	433	434	431	431	430	425	17. Kalimantan Selatan
18. Kalimantan Barat	626	637	630	711	694	705	707	716	740	733	760	777	792	797	811	758	18. Kalimantan Barat
19. Kalimantan Timur	246	225	252	240	237	242	246	246	243	243	246	243	245	248	244	241	19. Kalimantan Timur
20. Kalimantan Tengah	258	319	436	518	542	570	574	589	589	605	628	491	485	486	486	561	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	43	41	42	42	41	40	39	39	39	41	40	39	39	21. Kalimantan Utara
22. Sulawesi Tengah	1.927	2.187	2.165	2.274	2.277	2.287	2.295	2.299	2.295	2.295	2.294	2.298	2.301	2.302	2.298	2.288	22. Sulawesi Tengah
23. Sulawesi Selatan	1.707	2.010	2.226	2.467	2.484	2.504	2.518	2.495	2.462	2.427	2.391	2.356	2.323	2.301	2.279	2.268	23. Sulawesi Selatan
24. Sulawesi Utara	793	841	977	1.221	1.234	1.261	1.270	1.268	1.256	1.253	1.253	1.287	1.309	1.329	1.334	1.329	24. Sulawesi Utara
25. Sulawesi Tenggara	214	215	226	238	237	242	242	240	235	231	231	230	231	231	228	229	25. Sulawesi Tenggara
26. Sulawesi Barat	10	13	17	23	24	22	23	22	22	22	22	23	24	24	24	25	26. Sulawesi Barat
27. Gorontalo	26	23	24	25	27	29	33	33	34	35	37	39	41	43	47	53	27. Gorontalo
28. Nusa Tenggara Barat	983	1.025	1.056	1.150	1.164	1.185	1.194	1.181	1.152	1.120	1.110	1.112	1.134	1.155	1.179	1.194	28. Nusa Tenggara Barat
29. Bali	9.032	9.633	10.431	11.287	11.302	11.364	11.452	11.485	11.499	11.542	11.526	11.536	11.542	11.491	11.473	11.522	29. Bali
30. Nusa Tenggara Timur	449	514	567	641	635	642	645	645	647	647	654	658	662	667	667	669	30. Nusa Tenggara Timur
31. Maluku	1.274	1.494	1.671	1.825	1.842	1.856	1.873	1.879	1.871	1.874	1.882	1.885	1.896	1.902	1.910	1.917	31. Maluku
32. Papua	858	1.004	1.048	1.130	1.138	1.154	1.169	1.169	1.162	1.169	1.185	1.197	1.220	1.231	1.241	1.241	32. Papua
33. Maluku Utara	38	75	115	166	170	176	181	180	181	183	188	191	194	197	199	200	33. Maluku Utara
34. Papua Barat	495	566	600	584	582	582	576	580	573	570	570	559	553	565	587	604	34. Papua Barat
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35. Others
<b>Total</b>	<b>81.684</b>	<b>89.482</b>	<b>98.220</b>	<b>108.784</b>	<b>109.070</b>	<b>110.487</b>	<b>111.445</b>	<b>111.403</b>	<b>110.830</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>Total</b>

**Tabel 3.21.a.**  
**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	2016	2017	2018	2019	2020												Economic Sector
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>UMKM</b>																	<b>UMKM</b>
1. Pertanian, Perburuan dan Kehutanan																	1. Agriculture, hunting, and forestry
Baki Debet	67.014	78.731	89.560	104.989	105.954	108.850	110.957	110.261	110.273	110.977	113.153	113.403	116.335	117.828	120.687	122.350	Total
NPL	2.587	2.424	2.073	2.325	2.566	2.658	2.593	2.595	2.499	2.358	2.349	2.587	2.602	2.465	2.443	2.321	NPL
2. Perikanan																	2. Fishery
Baki Debet	4.762	5.928	7.200	8.642	8.860	8.978	9.132	9.112	9.043	9.154	9.265	9.451	9.659	9.776	9.932	10.090	Total
NPL	150	192	171	220	251	259	267	265	262	252	231	231	205	198	231	331	NPL
3. Pertambangan dan Penqgalian																	3. Mining and quarrying
Baki Debet	4.703	5.380	6.608	7.947	8.113	8.077	7.821	7.327	7.229	7.578	7.746	7.725	7.330	7.355	7.287	7.534	Total
NPL	306	1.116	272	327	426	364	354	361	365	327	1.380	1.336	1.132	1.108	1.207	1.172	NPL
4. Industri Pengolahan																	4. Processing industry
Baki Debet	84.196	93.175	99.028	106.936	106.388	108.343	110.652	109.486	108.672	107.341	107.444	108.019	108.040	108.853	107.622	107.409	Total
NPL	3.177	3.122	3.292	4.396	4.485	4.495	4.692	4.988	4.972	5.211	5.602	6.198	5.337	5.218	4.568	4.661	NPL
5. Listrik, Gas dan Air																	5. Electricity, gas and water
Baki Debet	2.501	3.577	4.307	6.288	6.094	6.082	5.600	5.374	5.413	5.308	4.566	3.987	3.676	3.543	3.469	3.603	Total
NPL	72	168	135	101	100	110	119	107	95	91	89	89	77	73	75	99	NPL
6. Konstruksi																	6. Construction
Baki Debet	48.190	55.802	62.521	65.148	59.856	58.490	58.906	56.299	57.483	55.753	55.990	56.726	57.158	56.813	55.878	52.587	Total
NPL	3.277	3.594	3.947	5.155	5.629	5.471	5.694	5.799	5.863	5.887	5.871	5.802	5.785	5.777	5.809	5.592	NPL
7. Perdagangan Besar dan Eceran																	7. Wholesale and retail trade
Baki Debet	432.560	462.729	499.248	526.356	519.798	522.244	524.066	515.495	506.987	505.656	504.319	504.998	508.227	508.001	505.570	505.330	Total
NPL	16.555	17.498	17.170	17.774	19.317	20.015	20.071	20.424	20.383	20.059	19.595	19.545	18.835	18.696	18.480	16.942	NPL
8. Penyediaan Akomodasi dan Penyediaan Makan Minum																	8. Provision of accommodation and the provision of eating and drinking
Baki Debet	30.914	33.290	37.877	43.364	43.760	44.470	45.258	45.272	45.356	45.177	46.036	46.715	47.464	47.819	48.701	48.490	Total
NPL	1.101	1.097	1.193	1.379	1.463	1.575	1.730	1.668	1.913	1.705	1.906	1.952	1.988	1.927	1.959	1.940	NPL
9. Transportasi, Pergudangan dan Komunikasi																	9. Transportation, warehousing and communications
Baki Debet	27.403	31.441	37.975	42.466	43.083	42.891	43.242	41.279	41.615	41.182	40.649	40.354	40.550	40.579	40.120	40.226	Total
NPL	1.303	2.628	1.171	1.203	1.313	1.290	1.476	1.377	1.414	1.428	1.398	1.427	1.346	1.332	1.322	1.297	NPL
10. Perantara Keuangan																	10. Financial intermediaries
Baki Debet	13.707	14.715	16.267	14.087	14.046	13.989	13.809	13.600	13.358	14.372	12.516	12.382	12.401	12.250	11.762	11.480	Total
NPL	355	438	336	245	450	483	444	421	470	352	366	371	368	385	418	244	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																	11. Real estate, Business Ownership, and Business Services
Baki Debet	38.504	42.981	48.371	54.162	52.692	52.100	52.346	50.765	50.579	49.155	48.385	48.024	48.086	47.426	47.126	46.696	Total
NPL	1.400	1.422	1.495	1.609	1.742	1.731	1.830	1.823	2.018	1.960	2.144	2.228	1.905	1.905	2.537	2.551	NPL
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial																	12. Government administration, defense and compulsory social security
Baki Debet	222	176	532	142	124	117	113	202	136	95	94	89	86	102	79	88	Total
NPL	3	-	2	1	1	1	-	1	1	1	-	3	3	3	3	3	NPL
13. Jasa Pendidikan																	13. Education services
Baki Debet	2.895	2.865	3.612	3.633	3.657	3.677	3.690	3.927	3.941	3.904	3.869	3.872	3.898	3.895	3.853	3.852	Total
NPL	74	60	60	75	93	89	83	80	98	83	75	80	76	77	67	65	NPL
14. Jasa Kesehatan dan Kegiatan Sosial																	14. Health services and social activities
Baki Debet	6.045	6.574	8.131	8.654	8.337	8.054	8.075	7.799	7.739	7.663	7.640	7.782	7.842	7.760	7.777	7.801	Total
NPL	112	93	120	200	144	141	147	176	175	169	154	158	153	157	145	139	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan																	15. Community, Sociocultural, Entertainment and Other Individual
Baki Debet	35.782	42.690	46.281	49.008	48.623	49.709	50.459	49.823	49.456	49.671	49.587	49.848	50.257	50.697	51.754	51.473	Total
NPL	1.164	1.267	923	1.136	1.262	1.308	1.324	1.384	1.409	1.434	1.423	1.538	1.521	1.555	1.554	1.555	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga																	16. Individual services which serve households
Baki Debet	2.247	2.309	2.199	2.209	2.194	2.191	2.208	2.193	2.183	2.216	2.261	2.321	2.395	2.387	2.376	2.249	Total
NPL	55	43	48	51	54	53	51	47	43	41	39	41	40	40	39	30	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																	17. International Agency and Other Extra International Agency
Baki Debet	165	65	4	6	5	4	4	11	1	4	4	4	4	5	5	5	Total
NPL	31	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang Belum Jelas Batasannya																	18. Business activities are not clearly defined
Baki Debet	288	553	252	273	235	250	350	255	261	233	226	224	228	224	266	228	Total
NPL	13	1	12	11	12	11	13	12	15	17	18	18	14	12	11	11	NPL
19. Penerima Kredit Bukan Lapangan																	19. Debtor is not the business field - other
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
20. Tidak Teridentifikasi																	20. Un-identified
Baki Debet	14	-	-	264	1	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	NPL
<b>Jumlah</b>																	<b>Total</b>
Baki Debet	802.113	882.981	969.973	1.044.576	1.031.621	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.021.493	Baki Debet
NPL	31.734	35.177	32.420	36.219	39.308	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388	40.930	40.870	38.954	NPL

**Tabel 3.22.a.**  
**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	2016	2017	2018	2019	2020												Type of Use
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>UMKM</b>																	<b>UMKM</b>
1. Modal Kerja																	1. Working Capital
Baki Debet	587.340	659.102	728.191	758.596	742.740	750.189	756.290	744.908	737.841	738.272	736.818	739.971	748.666	751.575	751.588	756.147	Total
NPL	23.525	25.451	25.125	28.249	30.517	31.239	31.846	32.466	32.469	32.363	32.418	32.804	31.385	31.124	30.291	28.742	NPL
2. Investasi																	2. Investment
Baki Debet	214.773	223.880	241.781	285.979	288.881	288.329	290.398	283.573	281.887	277.166	276.933	275.956	274.968	273.739	272.677	265.345	Total
NPL	8.209	9.726	7.296	7.969	8.791	8.816	9.044	9.060	9.524	9.012	10.222	10.800	10.002	9.806	10.578	10.212	NPL
3. Konsumsi																	3. Consumption
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Tidak Teridentifikasi																	4. Un-identified
Baki Debet	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
<b>Jumlah</b>																	<b>Total</b>
Baki Debet	802.113	882.982	969.972	1.044.576	1.031.621	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.021.493	Baki Debet
NPL	31.734	35.178	32.421	36.219	39.308	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388	40.930	40.870	38.954	NPL

Tabel 3.23.a. 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	2016	2017	2018	2019	2020												Category of Bank
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>UMKM<sup>1)</sup></b>																	<b>UMKM</b>
1. Bank Persero																	1. State Owned Banks
Baki Debet	446.774	495.186	551.935	612.748	611.529	618.972	623.886	612.232	605.458	607.561	611.567	614.495	623.293	628.496	630.141	631.219	Total
Mikro	156.962	175.296	202.279	230.095	230.959	236.674	241.613	236.180	233.121	225.899	218.835	212.804	207.025	201.454	195.703	189.333	Micro
Kecil	175.938	195.643	215.481	236.740	235.395	238.390	239.722	236.573	235.308	236.470	237.810	241.165	246.150	247.990	248.001	250.673	Small
Menengah	113.874	124.247	134.175	145.913	145.175	143.908	142.551	139.478	137.029	145.191	154.922	160.526	170.117	179.051	186.438	191.213	Medium
NPL	14.668	17.460	13.998	16.836	19.287	19.613	19.674	20.078	19.428	19.021	18.899	19.204	18.735	18.766	18.488	17.902	NPL
Mikro	2.354	2.702	2.719	3.279	4.054	4.225	4.156	4.000	3.537	3.204	2.982	2.831	2.932	2.892	3.014	2.416	Micro
Kecil	6.094	6.612	6.619	7.559	8.626	9.041	9.047	9.369	9.213	9.039	8.739	8.735	8.495	8.649	8.486	7.730	Small
Menengah	6.220	8.147	4.660	5.998	6.606	6.347	6.471	6.709	6.678	6.778	7.178	7.638	7.308	7.225	6.988	7.757	Medium
2. BPD																	2. Regional Development Banks
Baki Debet	60.466	70.366	70.089	75.264	70.938	70.361	71.744	71.920	71.237	71.584	69.438	70.208	71.442	72.034	71.545	70.658	Total
Mikro	9.191	15.516	13.891	15.443	15.143	15.463	15.610	15.748	15.381	15.390	15.309	15.397	15.649	15.696	15.888	15.661	Micro
Kecil	25.314	27.858	28.774	31.287	30.092	30.208	31.031	31.115	30.986	31.408	30.998	31.408	32.152	32.896	32.387	31.632	Small
Menengah	25.962	26.992	27.423	28.534	25.703	24.690	25.102	25.057	24.870	24.936	23.131	23.403	23.640	23.443	23.270	23.365	Medium
NPL	6.421	6.636	5.603	5.933	6.111	6.261	6.561	6.801	6.956	7.146	7.142	7.207	7.112	7.054	6.994	6.426	NPL
Mikro	361	560	479	481	485	500	520	557	582	589	587	593	580	569	564	520	Micro
Kecil	1.854	1.971	2.002	2.079	2.203	2.271	2.331	2.425	2.457	2.486	2.431	2.428	2.411	2.411	2.363	2.184	Small
Menengah	4.206	4.105	3.122	3.373	3.424	3.490	3.710	3.819	3.917	4.071	4.124	4.186	4.121	4.075	4.067	3.722	Medium
3. Bank Swasta Nasional																	3. Foreign Exchange Commercial Banks
Baki Debet	280.379	310.222	338.455	347.783	340.476	340.614	342.436	335.693	334.439	327.818	324.365	322.911	320.624	316.591	314.509	312.080	Total
Mikro	16.661	15.918	20.047	22.009	21.985	22.266	22.557	23.229	23.079	22.946	21.997	21.775	21.541	21.088	21.110	20.460	Micro
Kecil	39.505	44.847	53.004	60.619	60.005	59.753	60.680	58.257	57.948	57.965	57.827	57.350	58.141	58.007	57.902	58.004	Small
Menengah	224.213	249.457	265.404	265.156	258.486	258.595	259.200	254.206	253.413	246.908	244.541	243.786	240.941	237.497	235.496	233.617	Medium
NPL	9.772	10.570	11.892	12.773	13.275	13.559	14.003	13.967	14.918	14.489	15.815	16.401	14.746	14.338	14.614	14.097	NPL
Mikro	731	579	698	857	852	853	848	861	895	862	831	843	749	683	1.078	1.105	Micro
Kecil	2.012	1.973	1.871	1.520	1.614	1.621	1.776	1.801	1.829	1.744	1.685	1.685	1.647	1.581	1.628	1.640	Small
Menengah	7.028	8.018	9.324	10.396	10.809	11.085	11.379	11.306	12.194	11.883	13.300	13.874	12.350	12.074	11.908	11.352	Medium
4. Bank Asing dan Campuran																	4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	14.494	7.208	9.493	8.780	8.678	8.570	8.622	8.636	8.593	8.475	8.381	8.312	8.277	8.193	8.071	7.536	Total
Mikro	62	952	651	468	550	607	627	583	670	642	636	629	663	647	652	637	Micro
Kecil	716	814	806	572	592	652	779	545	531	532	533	521	515	474	463	383	Small
Menengah	13.715	5.443	8.037	7.740	7.536	7.311	7.217	7.508	7.392	7.301	7.212	7.162	7.099	7.072	6.955	6.516	Medium
NPL	873	512	928	677	635	621	652	680	692	719	784	791	795	772	774	528	NPL
Mikro	4	10	7	9	9	9	9	8	11	12	13	11	11	9	8	5	Micro
Kecil	34	196	243	70	68	89	94	82	88	85	89	86	91	88	84	14	Small
Menengah	835	306	678	598	558	523	549	589	593	623	682	694	693	674	682	509	Medium
<b>Jumlah</b>																	<b>Total</b>
Baki Debet	802.113	882.982	969.972	1.044.576	1.031.621	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.021.493	Baki Debet
NPL	31.734	35.178	32.421	36.219	39.308	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388	40.930	40.870	38.954	NPL



**Tabel 3.24.a.**  
**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	2016	2017	2018	2019	2020												Category of Bank
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
<b>UMKM</b>																	<b>UMKM</b>
1. Jawa Barat	101.893	114.725	127.799	137.712	136.146	137.255	138.877	135.468	135.164	134.278	133.846	134.312	135.631	135.585	136.175	134.732	1. Jawa Barat
2. Banten	32.359	37.000	42.503	45.604	44.434	44.385	44.726	43.852	43.423	43.553	43.056	42.805	43.396	43.577	43.313	43.236	2. Banten
3. DKI Jakarta	117.595	132.530	141.315	148.302	146.113	145.499	145.497	143.325	141.195	140.183	139.136	137.856	137.050	136.365	135.171	133.736	3. DKI Jakarta
4. D.I Yogyakarta	12.108	13.143	14.505	15.627	15.481	15.662	15.805	15.570	15.424	15.438	15.486	15.538	15.761	15.848	16.032	16.263	4. D.I Yogyakarta
5. Jawa Tengah	88.372	96.772	108.057	120.170	118.940	120.789	122.654	121.267	119.970	119.997	120.101	121.281	122.466	123.321	121.883	122.038	5. Jawa Tengah
6. Jawa Timur	110.143	122.548	137.124	151.337	149.784	150.779	152.312	149.959	150.287	148.929	148.741	149.809	151.479	152.009	152.284	151.519	6. Jawa Timur
7. Bengkulu	5.641	6.496	7.474	8.332	8.286	8.513	8.700	8.587	8.517	8.505	8.618	8.648	8.790	8.917	9.021	9.061	7. Bengkulu
8. Jambi	10.755	12.330	14.323	15.876	15.482	15.572	15.757	15.475	15.227	15.224	15.210	15.234	15.341	15.315	15.430	15.573	8. Jambi
9. Aceh	8.435	9.119	9.792	9.808	9.109	8.337	7.729	7.043	5.920	4.753	4.039	3.903	3.603	3.360	3.219	2.945	9. Aceh
10. Sumatera Utara	47.206	49.611	53.877	56.265	55.750	55.706	56.171	54.781	54.619	54.162	53.839	54.259	54.451	54.492	54.431	54.191	10. Sumatera Utara
11. Sumatera Barat	14.084	14.857	16.554	18.150	18.060	18.406	18.587	18.069	17.820	17.834	17.938	18.016	18.275	18.316	18.266	18.291	11. Sumatera Barat
12. Riau	21.769	22.617	24.926	27.084	26.823	27.139	27.490	27.097	26.739	26.685	26.853	26.866	27.076	27.205	27.382	27.293	12. Riau
13. Kepulauan Riau	7.815	8.413	9.267	9.019	8.904	8.914	8.935	8.642	8.505	8.442	8.335	8.178	8.217	8.101	8.039	8.107	13. Kepulauan Riau
14. Sumatera Selatan	21.073	23.709	26.018	26.308	25.602	25.941	26.047	25.808	25.226	25.174	25.503	25.539	25.723	25.772	26.032	25.903	14. Sumatera Selatan
15. Bangka Belitung	4.302	4.541	4.804	5.403	5.327	5.418	5.329	5.281	5.202	5.044	5.028	5.013	5.055	5.052	4.769	4.734	15. Bangka Belitung
16. Lampung	14.817	15.990	17.602	19.148	18.991	19.280	19.516	19.495	19.381	19.512	19.358	19.490	19.755	19.732	19.755	19.721	16. Lampung
17. Kalimantan Selatan	11.005	11.587	13.197	13.443	13.574	13.953	13.881	13.591	13.518	13.446	13.693	13.580	13.640	13.688	13.746	13.736	17. Kalimantan Selatan
18. Kalimantan Barat	15.071	17.132	17.904	19.658	19.359	19.552	19.512	19.118	19.221	19.358	19.832	19.639	19.751	19.959	19.843	20.285	18. Kalimantan Barat
19. Kalimantan Timur	21.700	20.345	21.912	22.909	22.854	22.645	22.860	22.533	22.244	22.143	22.192	22.250	22.533	22.535	22.157	22.344	19. Kalimantan Timur
20. Kalimantan Tengah	7.964	9.354	10.051	11.131	11.118	11.219	11.337	10.950	10.849	10.760	10.910	11.032	11.114	10.902	11.193	11.155	20. Kalimantan Tengah
21. Sulawesi Tengah	8.066	8.868	9.186	9.772	9.718	9.817	10.043	9.834	9.770	9.874	9.869	9.789	9.943	9.974	9.964	9.959	21. Sulawesi Tengah
22. Sulawesi Selatan	30.613	33.769	35.803	38.799	38.501	38.791	38.878	38.382	38.128	38.504	38.094	38.391	38.935	38.850	39.241	39.374	22. Sulawesi Selatan
23. Sulawesi Utara	8.370	9.203	10.290	11.188	10.938	10.984	10.963	10.699	10.603	10.676	10.618	10.698	10.644	10.670	10.757	10.618	23. Sulawesi Utara
24. Sulawesi Tenggara	5.833	6.216	7.240	8.251	8.245	8.426	8.618	8.456	8.406	8.427	8.545	8.608	8.745	8.799	8.866	8.887	24. Sulawesi Tenggara
25. Sulawesi Barat	3.066	3.300	4.044	4.541	4.507	4.602	4.644	4.569	4.451	4.503	4.529	4.584	4.648	4.679	4.739	4.785	25. Sulawesi Barat
26. Gorontalo	2.947	3.623	3.776	4.066	4.041	4.093	4.111	4.059	4.015	3.984	3.977	3.977	4.007	3.992	3.970	3.945	26. Gorontalo
27. Nusa Tenggara Barat	8.851	10.547	11.034	12.811	12.868	13.265	13.410	13.278	13.127	13.108	13.227	13.380	13.646	13.815	14.014	14.185	27. Nusa Tenggara Barat
28. Bali	31.438	33.689	36.015	38.251	38.216	38.511	38.597	38.242	38.007	37.916	38.099	38.452	38.607	38.900	38.920	38.952	28. Bali
29. Nusa Tenggara Timur	7.249	8.459	10.099	11.419	11.182	11.422	11.744	11.558	11.572	11.697	11.723	11.157	11.306	11.321	11.310	11.448	29. Nusa Tenggara Timur
30. Maluku	2.748	3.112	3.506	3.966	3.933	3.989	4.105	4.039	4.013	4.040	4.006	4.020	4.131	4.098	4.141	4.143	30. Maluku
31. Papua	10.405	10.156	10.313	10.455	9.916	10.138	10.247	10.028	9.907	9.901	9.936	10.015	10.115	10.151	10.107	10.197	31. Papua
32. Maluku Utara	1.774	2.025	2.120	2.441	2.388	2.377	2.367	2.341	2.369	2.328	2.321	2.351	2.367	2.371	2.371	2.352	32. Maluku Utara
33. Papua Barat	4.441	4.240	3.881	3.921	3.742	3.826	3.852	3.817	3.766	3.786	3.783	3.838	3.882	3.906	3.895	3.862	33. Papua Barat
34. Lainnya	136	174	578	32	19	17	13	12	20	21	39	18	28	18	8	18	34. Others
35. Tidak Teridentifikasi	2.068	2.782	3.083	3.377	3.270	3.295	3.374	3.256	3.122	3.253	3.271	3.401	3.524	3.703	3.822	3.905	35. Un-identified
<b>Jumlah</b>	<b>802.113</b>	<b>882.982</b>	<b>969.972</b>	<b>1.044.576</b>	<b>1.031.621</b>	<b>1.038.517</b>	<b>1.046.688</b>	<b>1.028.481</b>	<b>1.019.727</b>	<b>1.015.438</b>	<b>1.013.751</b>	<b>1.015.927</b>	<b>1.023.635</b>	<b>1.025.314</b>	<b>1.024.266</b>	<b>1.021.493</b>	<b>Total</b>



**Departemen Perizinan  
dan Informasi Perbankan  
OTORITAS JASA KEUANGAN**

Menara Radius Prawiro  
Jl. MH Thamrin No. 2, Jakarta - 10350  
konsumen@ojk.go.id  
1500 655/ fax (021) 386 032  
www.ojk.go.id

🌐 [www.ojk.go.id](http://www.ojk.go.id)  
f [official.ojk](https://www.facebook.com/official.ojk)  
🐦 [@OJKINDONESIA](https://twitter.com/OJKINDONESIA)  
📷 [@OJKINDONESIA](https://www.instagram.com/OJKINDONESIA)  
📺 [Jasakeuangan](https://www.youtube.com/Jasakeuangan)