

# STATISTIK PERBANKAN INDONESIA

*INDONESIA BANKING STATISTICS*



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## 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, Maret 2020  
Jakarta, March 2020

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

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### Jadwal Publikasi Kedepan

Edisi Februari 2020 akan diterbitkan pada minggu ke III bulan April 2020.

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 <i>digit</i> terakhir
\$	Dolar Amerika Serikat

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

Sumber 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>).

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### Advance Release Calender (ARC)

February 2020 edition will be released on the 3rd week of April 2020.

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>).

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**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>

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## METADATA

### INFORMASI DASAR

1. Nama Data : Kelompok Bank Umum berdasarkan Kegiatan Usaha
2. Penyelenggara Statis : Departemen Perizinan dan Informasi Perbankan - OJK
3. Alamat : Kompleks Perkantoran BI, Jalan MH Thamrin No. 2 Jakarta, Menara Radius Prawiro Lantai 12
4. Nomor Telp : 021-1500 655
5. Nomor Fax : 021-3523705
6. Email : [publikasi.idap@ojk.go.id](mailto:publikasi.idap@ojk.go.id)

### DEFINISI

Statistik Kelompok Bank Umum berdasarkan Kelompok Usaha disusun berdasarkan PERATURAN BANK INDONESIA NOMOR 14/26/PBI/2012 TENTANG KEGIATAN USAHA DAN JARINGAN KANTOR BERDASARKAN MODAL INTI BANK. Bank adalah Bank Umum sebagaimana dimaksud dalam Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang Nomor 10 Tahun 1998, termasuk kantor cabang dari bank yang berkedudukan di luar negeri, dan Bank Umum Syariah serta Unit Usaha Syariah sebagaimana dimaksud dalam Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syariah.

Modal Inti:

a. bagi Bank yang berbadan hukum Indonesia adalah modal inti sebagaimana dimaksud dalam ketentuan Bank Indonesia yang mengatur mengenai kewajiban penyediaan modal minimum;

atau

b. bagi kantor cabang dari bank yang berkedudukan di luar negeri adalah dana usaha yang telah dialokasikan sebagai Capital Equivalency Maintained Asset (CEMA) sebagaimana dimaksud dalam ketentuan Bank Indonesia yang mengatur mengenai kewajiban penyediaan modal minimum.

Kegiatan Usaha adalah kegiatan usaha Bank Umum sebagaimana dimaksud dalam Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang Nomor 10 Tahun 1998 dan kegiatan usaha Bank Umum Syariah serta Unit Usaha Syariah sebagaimana dimaksud dalam Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syariah.

Bank Umum berdasarkan Kegiatan Usaha yang selanjutnya disebut BUKU adalah pengelompokan Bank berdasarkan Kegiatan Usaha yang disesuaikan dengan Modal Inti yang dimiliki.

Berdasarkan Modal Inti yang dimiliki, Bank dikelompokkan menjadi 4 (empat) BUKU, yaitu:

- a. BUKU 1 adalah Bank dengan Modal Inti sampai dengan kurang dari Rp1.000.000.000.000,00 (satu triliun Rupiah);
- b. BUKU 2 adalah Bank dengan Modal Inti paling sedikit sebesar Rp1.000.000.000.000,00 (satu triliun Rupiah) sampai dengan kurang dari Rp5.000.000.000.000,00 (lima triliun Rupiah);
- c. BUKU 3 adalah Bank dengan Modal Inti paling sedikit sebesar Rp5.000.000.000.000,00 (lima triliun Rupiah) sampai dengan kurang dari Rp30.000.000.000.000,00 (tiga puluh triliun Rupiah); dan
- d. BUKU 4 adalah Bank dengan Modal Inti paling sedikit sebesar Rp30.000.000.000.000,00 (tiga puluh triliun Rupiah).

Pengelompokan BUKU untuk Unit Usaha Syariah didasarkan pada Modal Inti Bank Umum Konvensional yang menjadi induknya.

### CAKUPAN

Bank Umum yang melaksanakan kegiatan usaha dengan prinsip Konvensional dan prinsip Syariah.  
Data bank umum konvensional termasuk bank umum yang memiliki Unit Usaha Syariah

### PERIODISASI

Bulanan

### KETEPATAN WAKTU PUBLIKASI

Dua bulan setelah berakhirnya periode data

### JADWAL PUBLIKASI KE DEPAN

Setiap tanggal 15 bulan berikutnya, dalam hal tanggal 15 jatuh pada hari libur maka terbit pada hari kerja sebelumnya

### SUMBER DATA

Laporan Bulanan Bank Umum (LBU) dan Laporan Stabilitas Moneter dan Keuangan (LSMK) Bank Umum Syariah (BUS)-Unit Usaha Syariah (UUS)

### METODOLOGI

Data disusun berdasarkan gabungan LBU dan LSMK BUS-UUS dari seluruh kantor bank pelapor di Indonesia.

### INTEGRITAS DATA

Data merupakan data final pada saat dipublikasikan. Revisi data dilakukan pada publikasi berikutnya setelah kekeliruan data ditemukan.

### AKSES DATA

Data Statistik Bank Umum berdasarkan Kegiatan Usaha dapat diakses dalam website OJK: <http://www.ojk.go.id>



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

Indikator	2016	2017	2018	2019												2020	Indicator	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
Bank Umum	6.570.903	7.177.549	7.667.803	7.667.803	7.729.341	7.900.413	7.877.510	7.840.316	8.012.270	8.023.640	8.019.769	8.103.006	8.123.959	8.193.227	8.280.812	8.269.379		Commercial Banks
Bank Perkreditan Rakyat	109.389	121.296	130.523	130.523	131.064	132.165	132.324	132.185	134.094	136.585	137.813	139.216	140.949	142.803	143.836	144.107		Rural Banks
<b>SBI dan SBIS <sup>1)</sup></b>	96.103	19.901	72.826	72.826	75.967	95.457	92.043	94.282	96.393	101.481	90.409	92.395	84.561	71.554	68.974	46.841		<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	6.308.824	6.308.824	6.338.567	6.454.988	6.452.364	6.501.546	6.609.248	6.604.140	6.575.523	6.636.015	6.632.788	6.684.541	6.839.563	6.690.966		Commercial Banks
Bank Perkreditan Rakyat	93.622	103.874	111.712	111.712	112.073	113.166	113.444	113.612	115.521	117.657	118.410	119.474	120.744	122.239	123.227	123.603		Rural Banks
<b>Jumlah Aset</b>																		<b>Total Assets</b>
Bank Umum	6.729.799	7.387.634	7.913.491	7.913.491	7.964.605	8.130.604	8.119.598	8.132.837	8.242.987	8.258.904	8.245.050	8.318.280	8.344.887	8.410.906	8.562.974	8.385.407		Commercial Banks
Bank Perkreditan Rakyat	113.501	125.945	135.570	135.570	136.150	137.362	137.497	137.444	139.512	142.048	143.229	144.779	146.545	148.493	149.623	149.872		Rural Banks
<b>Jumlah Bank</b>																		<b>Total Banks</b>
Bank Umum	116	115	115	115	114	114	113	112	112	111	111	110	110	110	110	110		Commercial Banks
Bank Perkreditan Rakyat	1.633	1.619	1.593	1.593	1.593	1.586	1.586	1.582	1.581	1.579	1.579	1.578	1.554	1.552	1.545	1.542		Rural Banks
<b>Jumlah Kantor</b>																		<b>Total Bank Offices</b>
Bank Umum	32.720	32.276	31.609	31.667	31.660	31.647	31.569	31.456	31.447	31.403	31.403	31.187	31.086	31.077	31.127	31.125		Commercial Banks
Bank Perkreditan Rakyat	6.075	6.192	6.014	6.014	6.319	6.281	6.293	6.308	6.295	6.335	6.309	6.287	6.329	6.327	5.939	5.964		Rural Banks

Ket : <sup>1)</sup> Sertifikat Bank Indonesia Syariah  
r) Angka-angka diperbaiki

Note: 1) Sharia Indonesian Banking Certificate  
r) revised figures

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

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	4.413.414	4.781.931	5.358.012	5.249.208	5.287.444	5.350.336	5.363.823	5.479.484	5.528.589	5.511.985	5.525.792	5.580.714	5.561.328	5.582.019	5.683.757	5.567.040	5.567.040	a. <i>Credit</i>
- Kepada Pihak Ketiga	4.377.195	4.737.944	5.294.882	5.186.616	5.227.992	5.291.231	5.305.967	5.418.653	5.467.646	5.452.514	5.464.970	5.524.190	5.506.161	5.524.180	5.616.992	5.502.812	5.502.812	- <i>To Third Party</i>
Rupiah	3.736.609	4.044.724	4.494.416	4.415.878	4.437.574	4.490.987	4.524.513	4.625.809	4.666.098	4.657.844	4.670.460	4.731.870	4.733.227	4.752.120	4.830.794	4.732.318	4.732.318	<i>Rupiah</i>
Valas	640.585	693.220	800.466	770.737	790.418	800.243	781.454	792.844	801.548	794.670	794.511	792.321	772.934	772.060	786.198	770.494	770.494	<i>Foreign Exchange</i>
- Kepada Bank Lain	36.220	43.987	63.130	62.593	59.452	59.105	57.855	60.831	60.944	59.472	60.822	56.524	55.168	57.839	66.766	64.229	64.229	- <i>Inter Bank Credit</i>
Rupiah	22.983	27.409	41.291	41.446	38.259	37.079	35.986	37.826	38.609	38.038	39.200	40.367	39.433	40.307	47.969	45.439	45.439	<i>Rupiah</i>
Valas	13.237	16.578	21.839	21.146	21.193	22.027	21.870	23.005	22.334	21.433	21.622	16.157	15.734	17.532	18.797	18.789	18.789	<i>Foreign Exchange</i>
b. Penempatan pada Bank Lain	207.050	235.594	220.990	227.835	235.757	280.929	265.653	239.708	275.558	265.561	247.874	261.767	275.916	258.341	245.271	244.368	244.368	b. <i>Interbank Placement</i>
- Giro	78.205	90.205	86.232	90.885	88.383	115.872	98.586	102.297	108.016	104.584	94.801	102.224	100.130	99.446	86.079	88.693	88.693	- <i>Demand Deposit</i>
- Inter Bank Call Money	98.230	105.081	85.313	98.756	97.773	114.859	113.906	90.801	105.418	101.983	100.842	102.895	106.803	102.838	110.322	101.989	101.989	- <i>Inter Bank Call Money</i>
- Deposito Berjangka	16.127	23.314	22.270	28.135	38.431	39.037	42.205	34.417	48.532	45.373	38.883	41.815	55.138	42.164	27.882	36.049	36.049	- <i>Time Deposits</i>
- Lainnya	14.489	16.994	27.176	10.060	11.170	11.160	10.955	12.194	13.592	13.620	13.347	14.834	13.846	13.892	20.988	17.638	17.638	- <i>Others</i>
c. Penempatan pada Bank Indonesia	717.840	701.250	767.134	649.547	659.591	683.820	723.390	648.909	669.329	675.185	670.456	693.957	677.412	714.081	766.781	726.336	726.336	c. <i>Placement to Bank Indonesia</i>
- Giro	370.727	386.361	417.888	425.169	418.109	410.715	408.265	390.530	390.994	392.610	391.963	405.886	411.734	401.973	407.076	382.238	382.238	- <i>Demand Deposit</i>
- Fine Tune Operation (FTO)	156.936	152.706	212.031	113.640	154.336	170.325	176.995	124.103	102.182	154.498	185.935	157.436	157.367	165.649	174.529	220.068	220.068	- <i>Fine Tune Operation (FTO)</i>
- Fasbi	185.371	155.691	132.528	106.337	78.233	98.155	133.235	131.490	168.896	122.606	81.889	125.215	103.095	132.641	179.365	106.262	106.262	- <i>Fasbi</i>
- Lainnya	4.806	6.492	4.687	4.402	4.893	4.624	4.895	2.785	7.257	4.472	10.669	5.419	5.216	13.818	5.811	17.768	17.768	- <i>Others</i>
d. Surat Berharga	860.522	1.035.391	941.936	1.033.485	1.070.517	1.062.435	1.031.632	943.302	971.890	1.021.651	1.054.186	1.035.718	1.061.903	1.104.095	1.012.695	1.061.093	1.061.093	d. <i>Securities</i>
- Sertifikat Bank Indonesia (SBI)	96.103	19.901	39.441	72.826	75.967	95.457	92.043	94.282	96.393	101.481	90.409	92.395	84.561	71.554	68.974	46.841	46.841	- <i>Bank Indonesia Certificates (SBI)</i>
- Surat Perbendaharaan Negara (SPN)	31.352	53.299	61.172	56.802	51.406	48.381	44.468	43.672	38.714	29.997	25.510	39.975	41.281	45.452	38.212	39.292	39.292	- <i>Treasury Bills</i>
- Obligasi	561.963	637.780	616.058	706.057	737.171	717.466	706.551	622.906	646.913	689.642	738.969	725.818	747.541	788.905	712.173	778.685	778.685	- <i>Bonds</i>
- Lainnya	171.104	324.411	225.264	197.799	205.974	201.131	188.570	182.442	189.870	200.531	199.297	177.530	188.520	198.184	193.336	196.276	196.276	- <i>Others</i>
e. Penyertaan	33.889	39.708	43.534	43.705	44.341	43.929	44.105	44.258	44.461	46.055	47.604	48.808	50.027	48.885	50.772	51.916	51.916	e. <i>Equity Investment</i>
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	153.245	157.143	162.594	165.535	165.223	166.167	168.113	170.897	168.086	171.435	175.151	179.586	179.114	180.198	170.652	253.197	253.197	f. <i>Impairment on Financial Assets</i>
- Kredit yang diberikan	147.470	151.607	156.781	159.824	159.429	160.178	162.087	165.021	162.197	165.421	168.978	173.318	173.346	174.507	164.654	246.003	246.003	- <i>Credit</i>
- Surat Berharga	1.404	1.083	988	927	909	856	855	835	813	843	820	820	802	809	823	1.391	1.391	- <i>Securities</i>
- Lainnya	4.371	4.453	4.825	4.784	4.885	5.133	5.171	5.041	5.076	5.171	5.353	5.449	4.966	4.882	5.175	5.803	5.803	- <i>Others</i>
g. Tagihan Spot dan Derivatif	13.693	7.938	22.390	23.139	18.925	17.364	16.733	18.444	20.939	20.233	17.891	16.147	18.733	15.596	20.952	25.477	25.477	g. <i>Spot and Derivatives Claims</i>
h. Tagihan Lainnya	171.250	218.593	293.397	275.348	247.544	295.433	264.061	295.313	333.418	311.534	280.815	286.309	299.526	290.012	329.931	339.952	339.952	h. <i>Other claims</i>
<b>Sumber Dana</b>																		<b>Source of Funds</b>
a. Dana Pihak Ketiga	4.836.758	5.289.377	5.630.448	5.563.162	5.600.412	5.672.886	5.670.004	5.671.335	5.799.494	5.812.076	5.811.582	5.891.918	5.904.118	5.947.800	5.998.648	5.941.722	5.941.722	a. <i>Third Party Funds</i>
Rupiah	4.091.634	4.541.406	4.825.128	4.775.451	4.797.480	4.844.718	4.870.089	4.903.468	4.991.226	4.994.418	4.995.981	5.050.278	5.068.693	5.128.320	5.164.773	5.119.639	5.119.639	<i>Rupiah</i>
Giro	821.777	932.705	997.007	960.887	977.457	1.012.006	1.044.364	998.217	1.076.593	1.046.006	1.031.622	1.079.612	1.065.098	1.113.664	1.100.040	1.058.243	1.058.243	<i>Demand Deposit</i>
Tabungan	1.413.351	1.573.402	1.690.086	1.632.865	1.620.535	1.619.238	1.616.750	1.691.071	1.691.367	1.697.523	1.691.623	1.699.499	1.708.636	1.734.421	1.813.949	1.758.781	1.758.781	<i>Saving</i>
Simpanan Berjangka	1.856.507	2.035.299	2.138.035	2.181.699	2.199.487	2.213.474	2.208.976	2.214.180	2.223.265	2.250.889	2.272.735	2.271.166	2.294.959	2.280.235	2.250.784	2.302.615	2.302.615	<i>Time Deposits</i>
Valas	745.124	747.971	805.320	787.711	802.932	828.168	799.915	767.867	808.269	817.658	815.601	841.640	835.425	819.480	833.875	822.083	822.083	<i>Foreign Exchange</i>
Giro	302.458	300.774	318.027	311.140	305.726	304.600	291.307	287.967	329.943	343.453	326.254	345.833	339.122	344.518	365.808	363.087	363.087	<i>Demand Deposit</i>
Tabungan	138.459	127.822	135.173	129.590	127.393	130.238	130.483	124.725	134.834	130.060	133.767	137.286	132.686	132.277	131.236	134.295	134.295	<i>Saving</i>
Simpanan Berjangka	304.208	319.374	352.120	346.982	369.813	393.330	378.125	355.176	343.491	344.145	355.580	358.521	363.617	342.685	336.831	324.700	324.700	<i>Time Deposits</i>
b. Kewajiban kepada Bank Indonesia	808	1.197	2.797	1.029	1.585	1.872	2.187	1.968	1.057	1.239	620	724	712	1.473	2.147	1.052	1.052	b. <i>Liabilities to BI</i>
c. Kewajiban kepada Bank lain	168.531	184.225	192.555	192.297	188.180	198.067	199.935	191.339	213.041	202.882	181.877	194.917	199.098	192.627	197.517	190.499	190.499	c. <i>Interbank Liabilities</i>
d. Surat Berharga yang diterbitkan	93.222	113.300	115.129	110.460	110.284	118.722	127.635	127.947	129.972	128.417	128.609	127.920	126.008	133.427	135.029	136.430	136.430	d. <i>Issued Securities</i>
e. Pinjaman yang Diterima	179.671	199.054	296.746	288.438	289.717	300.696	298.215	297.923	286.832	298.755	296.954	275.010	267.950	283.318	299.055	292.026	292.026	e. <i>Loans received</i>
Rupiah	21.734	28.099	48.525	48.535	45.796	45.178	45.593	49.271	50.012	51.488	52.299	52.732	49.975	51.326	62.710	59.257	59.257	<i>Rupiah</i>
Valas	157.938	170.955	248.221	239.903	243.921	255.518	252.622	248.651	236.820	247.267	244.655	222.278	217.974	231.991	236.345	232.769	232.769	<i>Foreign Exchange</i>
f. Kewajiban Spot dan Derivatif	14.302	6.665	26.396	24.781	20.916	19.469	18.711	20.813	20.514	19.452	18.623	15.130	15.384	12.103	15.606	18.315	18.315	f. <i>Spot and Derivatives Liabilities</i>
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	100.710	121.225	206.480	124.464	123.623	139.247	131.708	186.122	154.277	137.384	133.267	126.151	115.348	109.706	187.404	107.144	107.144	g. <i>Other Liabilities</i>
h. Setoran Jaminan	5.206	5.996	4.559	4.193	3.850	4.028	3.970	4.098	4.061	3.936	3.991	4.244						

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	67.579	43.000	46.933	46.595	44.049	44.320	44.535	44.848	45.304	43.966	38.303	38.391	38.640	38.641	37.994	37.683	a. Credit	
- Kepada Pihak Ketiga	66.902	42.987	46.886	46.559	44.011	44.282	44.499	44.813	45.271	43.935	38.272	38.361	38.611	38.609	37.960	37.649	- To Third Party	
Rupiah	66.813	42.978	46.879	46.558	44.011	44.282	44.499	44.813	45.271	43.935	38.272	38.361	38.611	38.609	37.960	37.649	Rupiah	
Valas	89	9	6	1	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
- Kepada Bank Lain	677	13	47	36	38	38	36	35	33	32	31	30	30	32	35	33	- Inter Bank Credit	
Rupiah	677	13	47	36	38	38	36	35	33	32	31	30	30	32	35	33	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
b. Penempatan pada Bank Lain	5.602	2.854	4.562	6.145	6.634	8.646	9.414	7.669	9.603	8.716	4.951	5.122	7.303	5.587	4.491	3.329	b. Interbank Placement	
- Giro	486	278	193	167	157	182	158	131	129	97	71	58	53	43	39	74	- Demand Deposit	
- Inter Bank Call Money	2.760	577	1.400	2.200	1.542	3.344	3.350	2.901	3.397	3.033	765	1.160	1.280	1.055	1.515	265	- Inter Bank Call Money	
- Deposito Berjangka	2.010	1.857	2.877	3.727	4.884	5.069	5.855	4.610	6.051	5.585	4.115	3.903	5.971	4.489	2.936	2.990	- Time Deposits	
- Lainnya	346	142	92	51	51	50	50	26	25	0	0	0	0	0	0	0	- Others	
c. Penempatan pada Bank Indonesia	10.793	7.771	9.488	7.406	7.597	6.386	8.465	6.458	7.491	8.112	6.683	5.241	5.614	6.380	5.939	4.593	c. Placement to Bank Indonesia	
- Giro	5.942	3.526	3.914	3.808	3.623	3.676	3.912	4.102	3.993	4.215	3.408	3.412	3.442	3.136	3.506	2.589	- Demand Deposit	
- Fine Tune Operation (FTO)	1.310	788	2.122	156	1.244	145	617	58	906	250	604	10	746	388	224	819	- Fine Tune Operation (FTO)	
- Fasbi	3.527	3.443	3.443	3.435	2.728	2.562	3.932	2.298	2.586	3.640	2.663	1.818	1.420	2.852	2.207	1.183	- Fasbi	
- Lainnya	14	15	9	7	1	4	3	-	6	7	7	1	6	3	2	2	- Others	
d. Surat Berharga	7.668	5.473	3.984	4.513	3.964	4.337	4.284	4.037	4.160	4.079	3.460	2.873	2.660	2.576	4.982	5.258	d. Securities	
- Sertifikat Bank Indonesia (SBI)	1.844	1.299	936	1.206	968	1.127	1.223	1.207	1.220	1.222	1.329	1.204	1.029	815	820	695	- Bank Indonesia Certificates (SBI)	
- Surat Perbendaharaan Negara	-	20	115	-	144	362	304	321	416	404	19	28	32	-	-	-	- Treasury Bills	
- Obligasi	2.892	1.726	1.866	2.005	1.822	1.762	2.002	2.248	2.228	2.044	1.959	1.485	1.442	1.442	3.868	4.410	- Bonds	
- Lainnya	2.932	2.428	1.068	1.302	1.031	1.086	755	262	296	409	153	156	157	320	294	153	- Others	
e. Penyertaan	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	829	878	1.008	1.037	968	1.158	972	1.020	1.024	1.017	829	818	827	899	743	1.016	f. Impairment on Financial Assets	
- Kredit yang diberikan	586	636	744	773	704	887	702	749	753	747	797	786	794	867	702	974	- Credit	
- Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	- Securities	
- Lainnya	243	242	264	264	264	271	271	271	271	271	32	32	32	32	41	41	- Others	
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	2.276	1.605	1.730	2.978	2.647	3.785	3.714	3.445	4.175	3.540	3.265	3.598	4.587	3.957	3.752	3.795	h. Other claims	
<b>Sumber Dana</b>																		<b>Source of Funds</b>
a. Dana Pihak Ketiga	70.997	48.250	50.814	54.966	52.516	54.965	58.090	54.503	58.851	56.763	47.717	46.611	49.990	48.117	42.621	42.769	a. Third Party Funds	
Rupiah	70.796	48.241	50.808	54.960	52.516	54.965	58.090	54.503	58.851	56.763	47.717	46.611	49.990	48.117	42.621	42.769	Rupiah	
Giro	12.710	7.054	8.321	13.128	14.716	17.010	20.722	16.285	20.609	19.516	15.397	15.997	19.186	16.946	8.872	11.886	Demand Deposit	
Tabungan	12.555	8.994	9.757	8.127	7.141	7.144	7.052	8.328	7.806	8.191	6.532	6.267	6.407	6.860	8.042	6.591	Saving	
Simpanan Berjangka	45.531	32.193	32.730	33.705	30.658	30.812	30.316	29.890	30.436	29.056	25.787	24.346	24.397	24.311	25.707	24.292	Time Deposits	
Valas	201	10	6	6	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
Giro	61	3	4	3	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit	
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving	
Simpanan Berjangka	141	7	3	2	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits	
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	137	189	138	0	0	0	0	0	0	0	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	8.648	3.174	5.954	3.901	3.801	3.654	3.713	3.657	3.233	3.357	2.738	2.615	2.575	2.916	4.164	2.689	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	1.808	1.104	1.055	1.055	1.055	1.055	1.056	1.056	1.056	1.056	608	608	608	608	608	608	d. Issued Securities	
e. Pinjaman yang Diterima	162	340	321	322	107	111	112	108	120	121	105	109	122	128	1.939	1.638	e. Loans received	
Rupiah	162	340	321	322	107	111	112	108	120	121	105	109	122	128	1.939	1.638	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)	-	464	1.005	156	356	271	251	580	410	422	608	517	736	420	1.107	515	g. Other Liabilities	
h. Setoran Jaminan	33	25	35	31	31	26	21	16	10	11	11	11	12	13	31	25	h. Margin Deposits	
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>
a. Modal Disetor	10.501	6.734	7.092	7.092	6.569	6.615	6.615	6.674	6.989	6.803	5.617	5.461	5.522	5.605	5.621	6.621	a. Paid In Capital	
b. Cadangan	2.063	1.601	1.914	1.933	1.933	1.933	1.998	2.118	2.118	2.248	1.529	1.529	1.477	1.477	1.477	1.398	b. Reserves	
c. L/R Tahun lalu <sup>1)</sup>	(69)	(454)	(417)	331	335	54	(230)	(519)	(519)	(816)	(811)	(860)	(808)	(808)	(409)	(409)	c. Retained Earnings (Profit/Loss) <sup>1)</sup>	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	861	716	700	31	89	209	117	200	366	443	303	375	428	434	457	17	d. Current Earnings (Profit /Loss) <sup>2)</sup>	
e. Tambahan modal disetor	1.347	434	406	413	410	517	509	478	777	895	705	728	658	581	1.358	1.364	e. Additional Paid In Capital	
f. Modal Pinjaman	168	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	f. Loan Capital	

r) Angka-angka diperbaiki

r) Revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	568.076	530.446	525.714	518.569	525.803	533.299	533.488	544.595	543.805	546.197	557.113	567.108	567.146	565.734	569.146	562.082	562.082	a. Credit
- Kepada Pihak Ketiga	560.600	523.311	517.132	510.260	517.493	524.682	524.851	535.914	535.221	537.789	548.710	558.726	558.891	557.486	561.326	554.435	554.435	- To Third Party
Rupiah	465.989	457.977	447.652	442.323	448.807	455.035	456.925	467.477	467.433	467.974	478.188	487.781	489.027	487.318	490.321	485.190	485.190	Rupiah
Valas	94.611	65.334	69.480	67.937	68.686	69.647	67.926	68.437	67.787	69.814	70.522	70.945	69.864	70.168	71.004	69.244	69.244	Foreign Exchange
- Kepada Bank Lain	7.476	7.135	8.582	8.309	8.311	8.617	8.637	8.681	8.584	8.408	8.403	8.382	8.254	8.247	7.820	7.648	7.648	- Inter Bank Credit
Rupiah	1.638	1.213	1.065	1.012	974	967	990	1.055	1.045	1.007	926	911	878	848	841	793	793	Rupiah
Valas	5.838	5.922	7.517	7.297	7.337	7.650	7.647	7.626	7.539	7.401	7.477	7.471	7.376	7.399	6.979	6.854	6.854	Foreign Exchange
b. Penempatan pada Bank Lain	36.814	45.859	49.163	45.453	47.887	50.760	53.154	46.277	60.673	59.005	52.284	53.142	65.429	57.480	47.510	52.453	52.453	b. Interbank Placement
- Giro	10.874	13.545	13.103	7.182	7.712	9.245	8.386	10.420	8.957	9.003	8.300	8.884	8.911	8.990	9.841	9.799	9.799	- Demand Deposit
- Inter Bank Call Money	15.524	17.037	24.559	20.669	17.230	19.065	19.694	16.811	21.256	19.694	18.673	17.360	19.261	19.654	20.220	21.096	21.096	- Inter Bank Call Money
- Deposito Berjangka	8.452	11.667	9.291	15.773	20.896	20.429	23.035	17.065	28.274	28.295	23.173	24.719	34.495	26.880	15.029	18.960	18.960	- Time Deposits
- Lainnya	1.965	3.610	2.210	1.828	2.049	2.021	2.039	1.981	2.186	2.013	2.138	2.181	2.762	1.956	2.419	2.599	2.599	- Others
c. Penempatan pada Bank Indonesia	105.010	98.689	100.772	84.235	88.660	94.094	99.490	91.070	94.925	95.499	96.217	107.863	99.212	106.254	97.903	105.699	105.699	c. Placement to Bank Indonesia
- Giro	49.171	49.577	44.939	46.129	43.912	45.391	49.518	46.314	46.467	49.670	48.455	52.172	52.784	54.106	48.783	46.248	46.248	- Demand Deposit
- Fine Tune Operation (FTO)	18.126	22.776	36.273	19.844	29.746	25.014	25.361	20.246	22.032	24.863	29.785	29.751	29.665	25.613	29.675	41.821	41.821	- Fine Tune Operation (FTO)
- Fasbi	36.361	24.476	19.093	18.115	14.673	23.394	24.274	24.114	26.157	20.594	17.786	25.786	16.690	25.869	19.374	15.822	15.822	- Fasbi
- Lainnya	1.351	1.859	468	148	329	295	337	396	269	372	191	155	73	665	71	1.808	1.808	- Others
d. Surat Berharga	80.757	100.078	78.504	91.651	95.178	98.222	92.434	91.192	90.296	94.688	102.828	97.802	98.463	100.416	100.031	94.540	94.540	d. Securities
- Sertifikat Bank Indonesia (SBI)	17.284	5.717	8.363	12.656	13.458	18.752	18.584	19.379	21.661	21.589	24.153	21.826	19.657	17.424	19.695	14.171	14.171	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	3.489	5.210	5.120	5.190	4.847	3.824	3.499	4.369	3.584	3.619	4.098	4.310	5.050	4.551	5.275	5.055	5.055	- Treasury Bills
- Obligasi	38.900	50.388	41.617	48.905	49.974	53.581	48.776	47.053	45.439	50.316	53.492	51.441	52.305	53.636	54.868	55.535	55.535	- Bonds
- Lainnya	21.085	38.764	23.403	24.900	26.900	22.065	21.574	20.390	19.612	19.163	21.085	20.226	21.451	24.806	20.192	19.779	19.779	- Others
e. Penyertaan	853	395	382	382	383	552	550	551	551	551	550	550	603	604	990	989	989	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	13.133	13.029	14.179	14.464	14.487	14.912	14.977	15.516	15.378	15.748	16.457	16.551	16.810	16.764	15.326	21.378	21.378	f. Impairment on Financial Assets
- Kredit yang diberikan	12.323	12.218	13.097	13.399	13.341	13.826	13.884	14.451	14.315	14.704	15.122	15.451	15.903	15.818	14.346	20.326	20.326	- Credit
- Surat Berharga	22	9	256	257	255	181	180	177	174	177	175	176	174	176	174	271	271	- Securities
- Lainnya	787	801	826	808	892	906	913	888	889	867	1.160	924	733	770	806	781	781	- Others
g. Tagihan Spot dan Derivatif	1.339	948	1.028	1.478	1.104	786	809	885	1.115	1.232	1.042	880	1.250	983	1.599	2.088	2.088	g. Spot and Derivatives Claims
h. Tagihan Lainnya	14.949	23.915	24.804	28.766	25.695	32.926	30.573	30.614	32.955	35.254	36.331	36.798	39.867	40.994	38.787	39.872	39.872	h. Other claims
<b>Sumber Dana</b>																		<b>Source of Funds</b>
a. Dana Pihak Ketiga	571.782	573.711	549.986	560.391	572.471	583.513	588.816	581.146	596.706	607.517	609.429	631.214	644.753	643.835	621.089	624.040	624.040	a. Third Party Funds
Rupiah	499.793	514.199	483.431	496.254	509.599	520.945	527.902	522.587	536.800	545.741	549.548	562.027	578.780	580.805	551.830	557.101	557.101	Rupiah
Giro	90.901	95.436	87.037	104.887	113.848	120.599	129.330	115.738	131.986	130.520	127.016	134.625	138.887	141.377	109.549	119.607	119.607	Demand Deposit
Tabungan	112.699	126.726	119.402	109.160	108.425	108.341	109.512	117.008	115.219	118.919	118.136	118.085	119.550	121.961	135.093	123.495	123.495	Saving
Simpanan Berjangka	296.193	292.038	276.992	282.207	287.326	292.004	289.060	289.841	289.595	296.302	304.396	309.318	320.343	317.468	307.189	314.000	314.000	Time Deposits
Valas	71.989	59.512	66.555	64.137	62.872	62.568	60.915	58.559	59.906	61.776	59.881	69.186	65.973	63.030	69.258	66.939	66.939	Foreign Exchange
Giro	29.873	25.813	34.281	32.850	32.007	29.430	29.390	26.177	29.426	30.354	26.160	36.867	34.570	33.269	39.817	36.146	36.146	Demand Deposit
Tabungan	5.027	4.196	4.478	4.794	4.506	5.048	4.730	4.578	5.174	4.995	5.131	5.170	5.382	4.775	5.106	6.339	6.339	Saving
Simpanan Berjangka	37.089	29.503	27.797	26.493	26.358	28.090	26.794	27.804	25.306	26.428	28.590	27.149	26.021	24.986	24.336	24.454	24.454	Time Deposits
b. Kewajiban kepada Bank Indonesia	1	233	1	1	1	1	1	1	1	1	1	1	1	1	98	1	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	50.200	37.798	39.017	30.918	32.543	38.199	35.258	34.939	34.331	31.701	35.330	37.797	34.727	32.648	37.024	37.588	37.588	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	11.329	9.112	9.397	8.894	8.736	8.551	8.480	8.549	7.936	8.016	8.292	8.486	7.741	9.328	10.088	9.593	9.593	d. Issued Securities
e. Pinjaman yang Diterima	19.042	13.373	15.177	14.513	13.668	17.135	17.306	18.583	20.526	20.732	20.158	17.003	15.716	16.214	17.928	16.633	16.633	e. Loans received
Rupiah	6.579	7.097	4.960	4.800	3.329	2.751	2.918	3.696	5.113	4.970	4.704	4.731	4.752	5.286	6.238	6.370	6.370	Rupiah
Valas	12.463	6.276	10.218	9.712	10.339	14.384	14.388	14.887	15.413	15.763	15.455	12.272	10.964	10.928	11.690	10.263	10.263	Foreign Exchange
f. Kewajiban Spot dan Derivatif	2.512	1.023	3.168	2.892	2.528	2.275	2.222	2.508	2.037	1.832	1.889	1.365	1.179	923	1.092	1.153	1.153	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	6.501	6.361	7.313	7.551	10.768	7.237	6.303	8.398	6.532	5.183	6.509	9.061	5.901	5.901	g. Other Liabilities
h. Setoran Jaminan	528	845	547	552	470	505	519	575	610	625	564	549	511	605	555	504	504	h. Margin Deposits
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>
a. Modal Disetor	66.947	73.441	71.321	71.399	72.311	72.779	72.842	72.654	73.350	73.733	75.441	75.602	75.655	75.086	75.247	75.308	75.308	a. Paid In Capital
b. Cadangan	12.992	15.239	14.598	14.600	14.668	15.125	15.215	15.606	15.760	15.789	16.737	16.738	16.691	16.693	15.965	14.723	14.723	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	8.949	6.409	6.324	13.129	12.605	9.788	8.217	6.257	5.720	5.851	5.404	5.438	5.434	5.588	4.989	8.695	8.695	c. Retained Earnings (Profit/Loss) <sup>1)</sup>
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	10.327	10.298	9.225	898	2.189	2.528	2.563	3.144	5.219	5.591	6.513	7.541	8.002	8.502	9.001	1.098	1.098	d. Current Earnings (Profit /Loss) <sup>2)</sup>
e. Tambahan modal disetor	15.576	15.944	16.344	16.376	17.217	17.593	17.608	18.445	16.799	16.838	17.861	17.950	18.193	18.704				

**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	Ags	Sep	Okt	Nov	Des			Jan
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	1.582.684	1.598.788	1.851.141	1.821.494	1.836.322	1.721.317	1.722.717	1.748.185	1.763.828	1.747.021	1.743.586	1.750.655	1.746.654	1.738.955	1.756.342	1.715.951	1.696.169	a. Credit
- Kepada Pihak Ketiga	1.567.489	1.582.814	1.828.712	1.799.044	1.815.794	1.700.450	1.702.379	1.725.469	1.741.204	1.725.479	1.721.867	1.734.091	1.729.448	1.719.570	1.734.182	1.696.169	1.696.169	- To Third Party
Rupiah	1.257.604	1.257.044	1.460.113	1.438.261	1.439.703	1.332.541	1.343.201	1.368.341	1.383.254	1.375.421	1.373.369	1.388.239	1.387.303	1.379.732	1.397.100	1.364.858	1.364.858	Rupiah
Valas	309.885	325.770	368.599	360.783	376.092	367.909	359.178	357.128	357.949	350.058	348.497	345.852	342.145	339.838	337.081	331.311	331.311	Foreign Exchange
- Kepada Bank Lain	15.195	15.974	22.429	22.450	20.528	20.867	20.338	22.716	22.624	21.541	21.719	16.564	17.206	19.384	22.160	19.781	19.781	- Inter Bank Credit
Rupiah	9.706	9.584	11.890	12.407	10.418	10.324	9.796	11.091	11.608	11.446	11.653	11.825	12.653	12.897	15.359	13.196	13.196	Rupiah
Valas	5.490	6.390	10.539	10.043	10.110	10.544	10.541	11.624	11.017	10.096	10.066	4.739	4.554	6.488	6.802	6.586	6.586	Foreign Exchange
b. Penempatan pada Bank Lain	91.764	86.605	73.333	90.580	84.506	92.015	90.933	81.897	80.071	81.696	89.322	97.998	105.112	89.461	92.469	90.460	90.460	b. Interbank Placement
- Giro	26.443	22.855	23.509	26.945	22.222	21.642	22.107	30.547	25.084	22.089	23.864	24.670	34.750	25.178	23.263	22.110	22.110	- Demand Deposit
- Inter Bank Call Money	57.251	54.839	40.225	53.922	47.396	56.336	55.548	36.819	39.603	44.672	49.715	53.507	50.779	49.707	54.826	49.761	49.761	- Inter Bank Call Money
- Deposito Berjangka	1.879	2.855	5.672	5.931	10.291	9.431	9.028	9.066	10.038	9.306	9.491	11.356	11.935	6.858	5.926	10.049	10.049	- Time Deposits
- Lainnya	6.191	6.056	3.927	3.782	4.597	4.607	4.250	5.464	5.345	5.628	6.252	8.465	7.648	7.718	8.455	8.540	8.540	- Others
c. Penempatan pada Bank Indonesia	216.987	243.185	281.859	229.878	231.224	231.831	254.142	212.387	216.361	202.494	207.379	206.289	196.077	210.345	228.570	222.028	222.028	c. Placement to Bank Indonesia
- Giro	133.173	132.877	144.207	155.471	146.513	131.085	131.883	124.766	125.156	125.168	128.013	128.388	128.078	126.693	127.947	119.642	119.642	- Demand Deposit
- Fine Tune Operation (FTO)	19.711	37.508	69.755	31.308	54.220	52.747	53.294	41.541	38.758	44.021	50.395	42.991	35.436	43.503	41.977	60.272	60.272	- Fine Tune Operation (FTO)
- Fasbi	61.082	71.293	65.212	40.896	27.340	46.144	67.013	44.794	50.508	32.068	21.991	32.417	30.517	35.962	57.132	31.722	31.722	- Fasbi
- Lainnya	3.022	1.507	2.685	2.203	3.150	1.854	1.952	1.285	1.938	1.237	6.981	2.495	2.046	4.188	1.513	10.393	10.393	- Others
d. Surat Berharga	318.726	327.201	288.868	315.671	327.543	293.073	294.645	271.652	288.436	314.579	316.234	315.488	302.489	309.585	281.706	286.087	286.087	d. Securities
- Sertifikat Bank Indonesia (SBI)	42.944	1.796	16.781	28.688	32.757	35.316	36.872	32.892	36.079	38.444	39.836	34.613	30.134	25.766	24.346	16.181	16.181	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	21.687	24.149	19.093	18.284	15.752	14.459	12.411	11.346	10.658	9.272	11.334	12.467	12.245	11.610	11.512	13.154	13.154	- Treasury Bills
- Obligasi	188.189	175.855	191.701	214.823	229.587	199.385	201.646	186.389	199.552	222.401	224.007	229.615	223.759	233.760	203.294	215.221	215.221	- Bonds
- Lainnya	65.906	125.401	61.294	53.877	49.448	43.914	43.716	41.025	42.146	44.462	41.058	38.792	36.352	38.449	42.555	41.530	41.530	- Others
e. Penyertaan	16.228	16.359	16.884	17.055	17.141	14.048	14.227	14.369	14.575	14.816	15.014	15.176	15.354	14.008	14.608	14.751	14.751	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	49.397	38.864	41.907	42.216	41.928	38.297	38.623	38.915	39.335	39.910	41.371	43.295	43.918	43.191	39.402	55.139	55.139	f. Impairment on Financial Assets
- Kredit yang diberikan	48.209	38.324	41.390	41.744	41.437	37.794	38.144	38.442	38.847	39.422	40.861	42.415	43.199	42.586	38.770	54.510	54.510	- Credit
- Surat Berharga	355	189	222	178	174	182	177	173	170	188	172	194	174	184	215	159	159	- Securities
- Lainnya	833	351	295	293	316	321	302	300	318	301	337	686	546	421	470	470	470	- Others
g. Tagihan Spot dan Derivatif	11.608	5.589	16.156	15.833	13.316	12.643	12.500	13.355	14.804	14.361	13.207	11.954	13.266	11.316	14.284	16.958	16.958	g. Spot and Derivatives Claims
h. Tagihan Lainnya	84.106	92.692	105.360	114.207	108.976	142.797	111.176	100.778	102.821	95.720	90.227	92.704	110.154	110.109	119.626	126.018	126.018	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	1.774.104	1.785.295	1.664.855	1.670.372	1.648.203	1.682.425	1.687.550	1.698.079	1.707.096	1.705.898	1.684.856	1.672.217	1.679.307	1.679.307	a. Third Party Funds
Rupiah	1.311.815	1.342.107	1.449.683	1.461.490	1.476.345	1.372.396	1.384.624	1.365.650	1.394.355	1.407.992	1.415.629	1.418.861	1.415.406	1.407.048	1.385.590	1.398.715	1.398.715	Rupiah
Giro	269.855	287.337	295.261	291.408	293.780	295.301	305.168	281.139	314.231	292.535	294.736	306.205	301.104	300.600	302.536	294.402	294.402	Demand Deposit
Tabungan	290.974	267.371	301.384	290.300	292.067	257.025	254.648	264.217	270.168	271.859	271.571	270.340	270.384	275.649	291.165	282.441	282.441	Saving
Simpanan Berjangka	750.986	787.400	853.038	879.782	890.498	820.070	824.808	820.293	809.956	843.598	849.321	842.316	843.919	830.799	791.889	821.872	821.872	Time Deposits
Valas	321.615	295.905	319.343	312.614	308.949	292.459	285.747	282.553	288.069	279.558	282.450	288.235	290.491	277.808	286.627	280.592	280.592	Foreign Exchange
Giro	121.357	110.717	116.238	113.908	109.452	106.269	104.517	101.727	105.285	105.625	103.387	108.038	106.242	106.379	115.563	111.140	111.140	Demand Deposit
Tabungan	74.810	60.341	62.049	63.335	60.939	54.673	55.867	52.511	59.773	57.025	60.352	61.232	58.451	58.496	59.151	59.938	59.938	Saving
Simpanan Berjangka	125.448	124.848	141.056	135.371	138.559	131.517	125.363	128.315	123.011	116.908	118.710	118.965	125.798	112.933	111.913	109.515	109.515	Time Deposits
b. Kewajiban kepada Bank Indonesia	0	10	0	0	772	1.069	1.190	691	170	665	47	172	175	223	25	29	29	b. Liabilities to BI
c. Kewajiban kepada Bank lain	74.717	99.164	96.436	97.169	94.987	92.388	102.048	91.953	103.066	91.452	80.405	86.527	91.286	93.056	99.213	81.030	81.030	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	37.077	49.212	45.154	44.363	44.985	36.047	35.360	35.953	39.297	39.341	37.647	37.627	37.878	38.694	38.588	41.550	41.550	d. Issued Securities
e. Pinjaman yang Diterima	58.728	78.979	146.979	145.827	145.551	147.996	147.029	149.504	140.270	143.792	146.516	141.951	137.468	137.129	147.387	138.122	138.122	e. Loans received
Rupiah	11.632	16.811	40.310	40.463	39.379	39.304	39.484	42.383	39.580	41.190	42.780	43.138	42.254	43.028	51.773	48.416	48.416	Rupiah
Valas	47.097	62.167	106.669	105.364	106.172	108.692	107.545	107.120	100.690	102.602	103.736	98.813	95.214	94.101	95.614	89.706	89.706	Foreign Exchange
f. Kewajiban Spot dan Derivatif	10.338	4.706	20.362	19.194	16.140	14.694	14.022	15.462	15.694	15.062	13.919	11.228	11.980	9.247	12.300	14.553	14.553	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	44.378	40.760	60.153	44.543	56.400	41.479	32.515	36.124	36.540	37.425	38.470	69.116	39.253	39.253	g. Other Liabilities
h. Setoran Jaminan	1.590	1.626	1.806	1.561	1.405	1.176	1.112	1.103	1.137	1.123	1.158	1.480	1.502	1.475	1.579	1.443	1.443	h. Margin Deposits
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>
a. Modal Disetor	58.756	72.679	81.598	81.689	78.863	76.456	76.456	77.261	77.261	77.261	77.261	77.263	77.263	77.263	77.773	77.773	77.773	a. Paid In Capital
b. Cadangan	31.373	34.917	37.682	37.682	37.504	17.667	17.767	19.110	19.153	19.149	19.149	19.149	19.149	19.801	19.809	18.313	18.	



**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	2.017.032	2.419.342	2.731.459	2.661.805	2.679.275	2.845.042	2.855.419	2.930.924	2.962.663	2.962.067	2.973.255	3.006.081	2.989.750	3.018.061	3.094.668	3.027.698	3.027.698	a. Credit
- Kepada Pihak Ketiga	2.004.722	2.399.043	2.699.854	2.630.461	2.649.145	2.815.898	2.827.004	2.901.943	2.933.390	2.933.009	2.943.003	2.974.964	2.960.514	2.988.285	3.058.379	2.991.375	2.991.375	- To Third Party
Rupiah	1.777.424	2.104.638	2.344.017	2.294.605	2.309.640	2.459.570	2.478.876	2.540.749	2.563.855	2.564.222	2.573.563	2.605.290	2.605.326	2.631.965	2.685.738	2.626.801	2.626.801	Rupiah
Valas	227.298	294.406	355.837	335.856	339.506	356.328	348.128	361.194	369.535	368.787	369.441	369.674	355.188	356.319	372.641	364.575	364.575	Foreign Exchange
- Kepada Bank Lain	12.310	20.299	31.604	31.344	30.129	29.144	28.415	28.981	29.273	29.058	30.252	31.118	29.236	29.776	36.289	36.323	36.323	- Inter Bank Credit
Rupiah	10.401	16.033	27.822	27.537	26.383	25.311	24.733	25.227	25.494	25.121	26.173	27.170	25.432	26.131	31.273	30.973	30.973	Rupiah
Valas	1.910	4.266	3.783	3.806	3.746	3.833	3.682	3.754	3.779	3.936	4.079	3.947	3.804	3.645	5.016	5.349	5.349	Foreign Exchange
b. Penempatan pada Bank Lain	68.758	97.103	89.646	79.718	92.500	121.244	105.737	97.753	120.704	112.721	98.512	101.983	95.252	102.950	96.986	90.600	90.600	b. Interbank Placement
- Giro	37.317	51.104	45.904	51.396	54.655	76.887	61.968	55.801	70.101	70.840	60.255	65.691	53.894	62.671	49.597	49.517	49.517	- Demand Deposit
- Inter Bank Call Money	22.695	32.629	19.128	21.964	31.605	36.113	35.314	34.269	41.161	34.584	31.689	30.868	35.483	32.423	33.761	30.868	30.868	- Inter Bank Call Money
- Deposito Berjangka	2.807	6.253	3.671	2.070	1.873	3.766	3.944	3.308	3.865	1.924	1.842	1.564	2.444	3.641	3.568	3.727	3.727	- Time Deposits
- Lainnya	5.939	7.117	20.943	4.287	4.368	4.479	4.511	4.376	5.577	5.372	4.726	3.861	3.432	4.215	10.060	6.487	6.487	- Others
c. Penempatan pada Bank Indonesia	350.295	310.443	337.215	292.651	293.852	318.412	330.559	306.872	308.985	334.072	326.926	342.272	340.628	357.833	394.014	361.199	361.199	c. Placement to Bank Indonesia
- Giro	171.484	184.630	211.347	206.178	210.263	216.959	208.818	201.676	201.975	200.465	198.775	208.614	214.390	203.979	212.815	200.674	200.674	- Demand Deposit
- Fine Tune Operation (FTO)	109.849	86.530	99.635	56.626	62.191	84.669	90.592	55.074	33.496	78.613	98.725	78.290	86.230	90.234	95.453	109.041	109.041	- Fine Tune Operation (FTO)
- Fasbi	68.961	39.254	26.118	29.815	21.360	16.024	30.384	50.060	71.548	54.001	28.413	54.426	39.283	57.483	85.291	51.441	51.441	- Fasbi
- Lainnya	1	30	115	32	38	760	765	62	1.965	992	1.014	943	725	6.137	455	43	43	- Others
d. Surat Berharga	429.264	566.984	516.076	566.878	588.187	610.685	585.317	528.980	540.816	554.172	575.460	563.558	597.226	627.188	562.190	609.034	609.034	d. Securities
- Sertifikat Bank Indonesia (SBI)	34.031	11.090	13.362	30.276	28.785	40.262	35.363	40.805	37.433	40.226	25.091	34.753	33.741	27.550	24.113	15.793	15.793	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	4.097	18.429	32.471	29.550	26.534	25.590	24.127	24.091	20.475	13.541	7.144	20.593	21.550	26.892	19.024	18.926	18.926	- Treasury Bills
- Obligasi	315.099	384.530	336.920	397.401	412.237	419.952	410.485	349.737	362.449	375.802	419.212	401.450	428.118	458.913	407.503	460.722	460.722	- Bonds
- Lainnya	76.037	152.935	133.323	109.652	120.632	124.882	115.341	114.347	120.459	124.603	124.013	106.762	113.817	113.834	111.550	113.594	113.594	- Others
e. Penyertaan	16.726	22.872	26.185	26.185	26.734	29.246	29.245	29.255	29.252	30.630	31.981	33.022	34.011	34.214	34.704	35.705	35.705	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	83.680	97.984	99.869	102.166	102.213	106.034	107.825	109.801	106.920	109.210	110.866	113.262	112.030	113.691	109.484	169.780	169.780	f. Impairment on Financial Assets
- Kredit yang diberikan	80.388	94.169	96.123	98.472	98.525	102.193	103.926	106.016	103.131	105.261	106.843	109.265	108.191	109.848	105.347	164.537	164.537	- Credit
- Surat Berharga	821	815	424	412	404	402	394	394	382	377	366	357	350	351	336	859	859	- Securities
- Lainnya	2.470	3.000	3.322	3.282	3.284	3.439	3.505	3.390	3.407	3.572	3.657	3.639	3.489	3.493	3.800	4.384	4.384	- Others
g. Tagihan Spot dan Derivatif	715	1.397	5.203	5.817	4.494	3.931	3.415	4.181	5.011	4.632	3.622	3.301	4.207	3.287	5.064	6.427	6.427	g. Spot and Derivatives Claims
h. Tagihan Lainnya	66.934	97.200	158.611	128.553	109.298	114.968	117.659	159.477	192.515	176.113	150.089	152.390	144.192	134.266	167.113	169.470	169.470	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	2.916.649	2.930.136	3.106.846	3.092.287	3.130.793	3.194.945	3.194.530	3.192.762	3.239.654	3.227.010	3.295.904	3.373.744	3.309.120	3.309.120	a. Third Party Funds
Rupiah	2.015.164	2.409.500	2.594.845	2.518.872	2.513.347	2.648.147	2.651.662	2.714.909	2.745.492	2.727.155	2.728.381	2.764.454	2.756.707	2.825.919	2.906.326	2.851.099	2.851.099	Rupiah
Giro	431.523	519.921	581.628	526.360	527.860	551.868	559.440	557.410	575.518	569.045	564.123	593.152	572.141	621.376	641.664	595.787	595.787	Demand Deposit
Tabungan	932.553	1.095.871	1.171.739	1.139.474	1.126.967	1.160.668	1.159.700	1.213.099	1.209.177	1.207.478	1.204.549	1.212.654	1.219.688	1.236.202	1.279.486	1.248.535	1.248.535	Saving
Simpanan Berjangka	651.088	793.708	841.478	853.038	858.520	935.611	932.522	944.399	960.797	950.632	959.709	958.647	964.878	968.341	985.176	1.006.778	1.006.778	Time Deposits
Valas	338.979	381.510	408.170	397.777	416.789	458.699	440.625	415.885	449.453	467.375	464.381	475.201	470.304	469.985	467.418	458.021	458.021	Foreign Exchange
Giro	148.302	160.790	164.709	160.873	160.633	161.196	150.898	155.086	190.302	204.461	193.777	198.128	195.409	202.044	205.772	206.043	206.043	Demand Deposit
Tabungan	58.459	63.096	68.407	61.143	61.605	70.195	69.559	67.272	69.522	67.663	67.916	70.505	68.435	68.596	66.483	67.514	67.514	Saving
Simpanan Berjangka	132.217	157.625	175.054	175.761	194.551	227.309	220.167	193.526	189.629	195.251	202.688	206.568	206.459	199.345	195.163	184.464	184.464	Time Deposits
b. Kewajiban kepada Bank Indonesia	806	954	1.239	1.028	812	802	793	793	748	574	573	552	536	516	530	523	523	b. Liabilities to BI
c. Kewajiban kepada Bank lain	27.451	39.286	47.486	57.005	53.786	61.179	56.394	58.457	69.741	73.280	60.432	65.100	67.595	60.520	53.564	65.673	65.673	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	36.633	50.355	53.316	53.023	52.055	68.820	79.420	77.031	76.781	76.741	79.035	78.337	77.881	82.181	82.647	82.343	82.343	d. Issued Securities
e. Pinjaman yang Diterima	99.422	103.635	132.544	126.057	128.652	133.708	132.010	127.963	124.597	132.781	128.819	114.581	113.130	128.280	130.726	134.588	134.588	e. Loans received
Rupiah	1.044	1.123	1.210	1.230	1.241	1.265	1.321	1.319	3.879	3.879	3.354	3.387	1.361	1.346	1.713	1.789	1.789	Rupiah
Valas	98.378	102.512	131.335	124.827	127.411	132.443	130.690	126.644	120.717	128.902	125.465	111.194	111.769	126.934	129.013	132.800	132.800	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1.448	917	2.864	2.686	2.237	2.496	2.457	2.825	2.775	2.551	2.796	2.525	2.214	1.923	2.210	2.606	2.606	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	72.775	75.356	70.739	78.693	117.608	104.455	97.467	87.492	81.965	71.498	63.812	107.615	60.840	60.840	g. Other Liabilities
h. Setoran Jaminan	2.964	3.388	2.070	1.961	1.858	2.238	2.239	2.322	2.216	2.100	2.182	2.127	2.070	1.923	1.906	1.733	1.733	h. Margin Deposits
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>
a. Modal Disetor	26.011	27.380	27.373	27.374	27.374	29.782	29.782	29.782	30.095	30.095	30.095	30.095	30.095	30.095	30.095	30.095	30.095	a. Paid In Capital
b. Cadangan	15.006	9.950	10.183	10.183	10.183	30.160	30.418	30.418	33.454	33.454	33.455	33.455	33.455					

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Pembiayaan Yang Diberikan	11.431	11.245	10.210	10.055	10.084	10.215	10.271	10.129	10.133	10.162	10.535	10.721	11.074	11.387	11.408	11.297	11.297	a. Financing
- Kepada Pihak Ketiga	11.396	11.237	10.206	10.052	10.081	10.212	10.268	10.126	10.131	10.160	10.533	10.719	11.072	11.386	11.406	11.297	11.297	- To Third Party
Rupiah	11.396	11.237	10.206	10.052	10.081	10.212	10.268	10.126	10.131	10.160	10.533	10.719	11.072	11.386	11.406	11.297	11.297	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	34	7	3	3	3	3	3	2	2	2	2	2	2	2	2	1	1	- Inter Bank Credit
Rupiah	34	7	3	3	3	3	3	2	2	2	2	2	2	2	2	1	1	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	808	1.040	948	931	864	869	860	871	817	595	609	610	432	481	429	401	401	b. Interbank Placement
- Giro	270	512	566	574	592	617	608	619	555	332	347	338	140	189	106	79	79	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	538	527	382	357	272	252	252	252	262	262	262	272	292	292	322	322	322	- Time Deposits
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
c. Penempatan pada Bank Indonesia	2.851	2.768	2.107	1.774	1.959	1.878	1.642	1.699	1.963	1.724	2.074	1.832	1.952	2.028	2.258	1.395	1.395	c. Placement to Bank Indonesia
- Giro	561	680	567	604	652	582	864	594	659	497	623	613	574	650	643	504	504	- Demand Deposit
- Fine Tune Operation (FTO)	240	750	785	635	665	705	585	610	485	455	505	520	430	395	365	355	355	- Fine Tune Operation (FTO)
- Fasbi	2.050	1.337	755	535	641	592	193	495	819	772	946	699	948	983	1.250	535	535	- Fasbi
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
d. Surat Berharga	750	1.275	1.158	1.271	1.320	1.315	1.644	1.671	1.538	1.790	2.055	2.149	2.501	2.801	2.284	3.279	3.279	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Treasury Bills
- Obligasi	286	310	605	805	881	800	892	790	744	868	1.214	1.259	1.617	1.627	1.137	1.947	1.947	- Bonds
- Lainnya	463	940	553	466	439	515	751	881	794	922	841	890	884	1.174	1.147	1.331	1.331	- Others
e. Penyertaan	0	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	388	390	395	398	394	383	382	395	397	401	402	403	408	408	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	840	1.140	305	307	309	310	313	305	289	288	299	297	296	297	302	303	303	- Financing
- Surat Berharga	4	7	4	2	2	2	2	3	3	3	3	4	4	4	3	2	2	- Securities
- Lainnya	8	32	77	79	79	83	83	85	91	91	92	97	101	102	98	103	103	- 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	11.409	11.376	11.517	11.220	11.364	11.541	11.156	11.884	11.906	12.369	12.893	12.405	12.661	12.661	a. Third Party Funds
Rupiah	12.101	12.987	11.217	11.409	11.376	11.517	11.220	11.364	11.541	11.156	11.884	11.906	12.369	12.893	12.405	12.661	12.661	Rupiah
Giro	1.055	1.057	909	681	695	774	594	602	619	647	699	694	702	636	815	732	732	Demand Deposit
Tabungan	1.599	1.589	1.617	1.554	1.608	1.607	1.654	1.537	1.543	1.604	1.637	1.677	1.679	1.647	1.723	1.673	1.673	Saving
Simpanan Berjangka	9.447	10.342	8.692	9.175	9.072	9.135	8.972	9.224	9.379	8.906	9.548	9.536	9.987	10.610	9.867	10.255	10.255	Time Deposits
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	67	93	-	-	-	-	-	21	142	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	901	1.079	623	505	365	373	380	353	464	859	436	441	435	433	425	371	371	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	883	275	647	-	336	214	592	457	292	85	137	57	120	257	303	225	225	d. Issued Securities
e. Pinjaman yang Diterima	115	285	452	450	470	481	488	499	501	506	513	514	544	566	579	577	577	e. Loans received
Rupiah	115	285	452	450	470	481	488	499	501	506	513	514	544	566	579	577	577	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	19	17	16	13	15	15	12	13	14	15	16	17	15	15	h. Margin Deposits
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>
a. Modal Disetor	2.069	2.579	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.741	3.741	3.741	a. Paid In Capital
b. Cadangan	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	(123)	(523)	(1.258)	(1.278)	(1.278)	(1.274)	(1.299)	(1.299)	(1.299)	(1.299)	(1.299)	(1.299)	(1.299)	(1.299)	(1.299)	(1.199)	(1.199)	c. Retained Earnings (Profit/Loss) <sup>1)</sup>
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	(512)	(380)	(19)	5	9	34	36	44	52	53	95	101	107	110	127	3	3	d. Current Earnings (Profit/Loss) <sup>2)</sup>
e. Tambahan modal disetor	245	286	(20)	(20)	(20)	(12)	(8)	(10)	(4)	(2)	(3)	(2)	54	55	2	13	13	e. Additional Paid In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital

r) Angka-angka direvisi  
\*) Angka-angka sementara

r) Revised figures  
\*) Provisional figures

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Pembiayaan Yang Diberikan	111.224	118.638	125.053	124.055	125.800	127.043	127.986	130.064	131.654	131.351	131.066	134.203	135.022	136.080	138.911	138.030	138.030	a. Financing
- Kepada Pihak Ketiga	110.883	118.272	124.766	123.778	125.526	126.775	127.722	129.809	131.386	131.075	130.802	133.922	134.729	135.825	138.602	137.734	137.734	- To Third Party
Rupiah	106.993	114.386	121.498	120.581	122.307	123.502	124.574	126.700	128.059	128.085	127.854	131.010	131.868	132.959	135.798	134.960	134.960	Rupiah
Valas	3.891	3.887	3.269	3.197	3.220	3.274	3.149	3.109	3.327	2.990	2.948	2.912	2.861	2.866	2.805	2.774	2.774	Foreign Exchange
- Kepada Bank Lain	341	366	287	277	274	268	263	255	268	276	264	281	293	255	308	296	296	- Inter Bank Credit
Rupiah	341	366	287	277	274	268	263	255	268	276	264	281	293	255	308	296	296	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	1.751	1.431	1.785	3.494	2.724	4.615	1.882	1.982	2.189	1.481	1.301	1.758	1.402	1.123	1.124	5.042	5.042	b. Interbank Placement
- Giro	1.265	1.210	1.407	3.108	2.404	4.522	1.687	1.521	1.691	876	1.071	1.431	1.400	1.118	971	5.032	5.032	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	440	154	376	276	216	91	91	116	41	1	1	1	1	3	100	0	0	- Time Deposits
- Lainnya	46	68	2	110	105	2	104	345	457	604	229	326	2	2	52	10	10	- Others
c. Penempatan pada Bank Indonesia	19.908	24.003	26.034	22.429	23.697	23.871	20.929	20.043	25.842	23.459	21.706	19.969	23.324	22.229	27.086	19.594	19.594	c. Placement to Bank Indonesia
- Giro	7.039	9.316	8.930	8.757	8.857	8.681	9.077	8.893	8.669	8.860	8.935	8.745	8.550	9.235	9.024	8.101	8.101	- Demand Deposit
- Fine Tune Operation (FTO)	2.650	2.005	3.460	4.220	4.670	5.445	4.945	4.945	4.905	4.795	4.670	4.625	4.010	4.665	5.985	6.460	6.460	- Fine Tune Operation (FTO)
- Fasbi	9.802	10.320	13.240	8.795	7.237	8.888	5.996	5.704	10.530	7.340	6.532	5.839	9.590	6.703	10.529	4.154	4.154	- Fasbi
- Lainnya	418	2.362	404	657	2.933	857	911	471	1.737	2.464	1.569	761	1.174	1.626	1.548	879	879	- Others
d. Surat Berharga	16.450	24.125	37.084	37.555	38.172	37.733	38.793	34.570	34.868	37.400	38.360	38.412	41.039	41.356	40.382	42.070	42.070	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
(SB/PN)	1.979	3.920	3.197	2.745	2.712	3.048	3.023	2.836	2.868	2.584	2.631	2.283	2.107	2.101	2.101	1.949	1.949	- Treasury Bills
- Obligasi	11.170	17.371	30.884	31.317	31.871	30.675	31.437	27.725	27.807	29.395	29.684	30.906	30.373	29.867	31.840	31.189	31.189	- Bonds
- Lainnya	3.301	2.834	3.003	3.493	3.589	4.011	4.333	4.009	4.192	5.421	6.045	5.223	8.559	9.388	6.441	8.932	8.932	- Others
e. Penyertaan	29	31	32	32	32	32	32	32	33	8	8	8	8	8	471	471	471	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.361	3.251	2.992	2.989	2.977	3.083	3.067	2.972	2.798	2.953	3.014	3.083	3.107	3.192	3.307	3.463	3.463	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	3.293	3.189	2.926	2.903	2.905	2.953	2.953	2.871	2.698	2.876	2.930	3.002	3.028	3.114	3.235	3.376	3.376	- Financing
- Surat Berharga	47	43	53	57	52	63	74	63	63	68	70	65	68	68	63	67	67	- Securities
- Lainnya	22	20	12	29	20	67	40	38	37	9	14	16	11	10	9	20	20	- Others
g. Tagihan Spot dan Derivatif	31	4	3	10	11	3	9	23	9	8	20	12	10	10	5	4	4	g. Spot and Derivatives Claims
h. Tagihan Lainnya	1.713	2.553	1.227	641	627	589	551	638	593	549	574	599	509	441	417	541	541	h. Other claims
<b>Sumber Dana</b>		0																<b>Source of Funds</b>
a. Dana Pihak Ketiga	124.349	147.502	158.917	159.162	162.008	164.037	162.361	159.413	167.672	167.655	164.128	164.942	171.807	169.150	176.763	174.974	174.974	a. Third Party Funds
Rupiah	118.325	141.847	153.371	151.743	153.614	155.997	157.173	154.584	162.095	162.754	159.388	160.331	167.513	164.949	172.586	166.942	166.942	Rupiah
Giro	10.636	14.921	16.355	17.501	19.302	19.525	22.182	19.961	25.803	25.528	22.264	20.846	24.113	23.412	26.031	25.731	25.731	Demand Deposit
Tabungan	35.212	41.462	51.117	49.421	49.464	49.256	49.130	51.064	51.166	52.821	52.226	52.927	53.617	53.995	58.669	56.619	56.619	Saving
Simpanan Berjangka	72.477	85.463	85.898	84.821	84.848	87.217	85.861	83.559	85.125	84.405	84.898	86.558	89.783	87.543	87.887	84.592	84.592	Time Deposits
Valas	6.024	5.656	5.547	7.419	8.395	8.040	5.188	4.829	5.577	4.901	4.740	4.611	4.294	4.201	4.177	8.031	8.031	Foreign Exchange
Giro	1.032	1.471	904	1.276	1.406	3.682	1.500	1.107	1.669	959	829	734	874	784	750	4.805	4.805	Demand Deposit
Tabungan	163	184	240	263	289	271	277	317	320	336	329	342	383	377	467	477	477	Saving
Simpanan Berjangka	4.829	4.000	4.403	5.881	6.700	4.086	3.412	3.406	3.587	3.606	3.582	3.535	3.038	3.040	2.960	2.749	2.749	Time Deposits
b. Kewajiban kepada Bank Indonesia	1	-	1.556	-	-	-	-	201	-	-	-	-	-	713	1.352	499	499	b. Liabilities to BI
c. Kewajiban kepada Bank lain	6.121	3.070	2.483	2.311	2.042	1.632	1.592	1.541	1.612	1.706	1.885	1.841	1.916	2.390	2.559	2.504	2.504	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	4.612	3.242	5.559	3.125	3.117	4.034	2.727	3.553	2.745	1.878	2.130	2.705	1.780	2.358	2.795	2.110	2.110	d. Issued Securities
e. Pinjaman yang Diterima	2.201	2.443	1.272	1.270	1.269	1.267	1.270	1.265	819	823	843	852	969	1.001	496	467	467	e. Loans received
Rupiah	2.201	2.443	1.272	1.270	1.269	1.267	1.270	1.265	819	823	843	852	941	973	468	467	467	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	28	28	28	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	4	18	3	9	12	3	10	18	8	7	19	12	10	10	4	4	4	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	452	489	402	283	406	339	319	318	378	289	251	269	377	377	g. Other Liabilities
h. Setoran Jaminan	37	60	58	50	49	46	45	46	51	43	43	41	36	32	46	38	38	h. Margin Deposits
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>
a. Modal Disetor	9.939	10.986	15.258	15.258	15.258	15.277	15.277	15.277	15.277	15.277	15.277	15.277	15.292	16.292	16.292	16.292	16.292	a. Paid In Capital
b. Cadangan	2.958	3.004	3.247	3.247	3.247	3.265	3.398	3.398	3.424	3.705	3.705	3.706	3.706	3.706	3.706	3.426	3.426	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	(232)	495	873	3.431	3.296	3.093	2.654	2.643	2.511	2.230	2.230	2.229	2.229	2.229	2.229	5.373	5.373	c. Retained Earnings (Profit/Loss) <sup>1)</sup>
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	1.139	1.005	2.222	214	370	589	814	1.042	1.303	1.533	1.750	1.989	2.209	2.490	2.793	273	273	d. Current Earnings (Profit /Loss) <sup>2)</sup>
e. Tambahan modal disetor	1.824	3.769	2.291	2.239	2.240	2.286	2.285	2.281	2.331	2.364	3.345	3.336	3.355	2.363	2.364	2.407	2.407	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	1.100	1.100	1.100	f. Loan Capital

r) Angka-angka direvisi  
\*) Angka-angka sementara

r) Revised figures  
\*) Provisional figures



**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Pembiayaan Yang Diberikan	55.388	60.472	67.503	66.635	66.110	69.101	69.407	70.740	71.203	71.222	71.934	73.554	73.042	73.161	75.289	74.300	74.300	a. Financing
- Kepada Pihak Ketiga	55.202	60.280	67.326	66.462	65.941	68.933	69.243	70.579	71.044	71.067	71.783	73.407	72.896	73.018	75.138	74.153	74.153	- To Third Party
Rupiah	50.390	56.465	64.050	63.499	63.026	65.846	66.170	67.603	68.094	68.047	68.681	70.470	70.020	70.151	72.471	71.563	71.563	Rupiah
Valas	4.812	3.814	3.275	2.963	2.915	3.087	3.073	2.976	2.950	3.020	3.102	2.937	2.876	2.867	2.667	2.590	2.590	Foreign Exchange
- Kepada Bank Lain	186	192	177	173	169	168	164	161	159	155	151	147	146	142	151	147	147	- Inter Bank Credit
Rupiah	186	192	177	173	169	168	164	161	159	155	151	147	146	142	151	147	147	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	1.552	703	1.552	1.514	642	2.779	3.673	3.260	1.501	1.348	894	1.153	985	1.260	2.263	2.083	2.083	b. Interbank Placement
- Giro	1.551	701	1.551	1.513	641	2.777	3.672	3.259	1.500	1.347	893	1.152	984	1.258	2.261	2.082	2.082	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
- Lainnya	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	- Others
c. Penempatan pada Bank Indonesia	11.996	14.391	9.658	11.173	12.603	7.348	8.163	10.381	13.763	9.825	9.472	10.490	10.606	9.011	11.011	11.827	11.827	c. Placement to Bank Indonesia
- Giro	3.357	5.754	3.985	4.223	4.287	4.341	4.193	4.184	4.074	3.735	3.754	3.943	3.916	4.172	4.358	4.479	4.479	- Demand Deposit
- Fine Tune Operation (FTO)	5.050	2.350	-	850	1.600	1.600	1.600	1.600	1.600	1.250	1.250	1.250	850	850	850	1.300	1.300	- Fine Tune Operation (FTO)
- Fasbi	3.589	5.568	4.667	4.745	4.254	552	1.444	4.026	6.747	4.190	3.560	4.232	4.647	2.790	3.582	1.405	1.405	- Fasbi
- Lainnya	-	719	1.007	1.355	2.461	854	926	571	1.342	350	908	1.065	1.193	1.199	2.221	4.643	4.643	- Others
d. Surat Berharga	6.907	10.256	16.262	15.946	16.152	17.069	14.515	11.200	11.777	14.943	15.789	15.436	17.525	20.173	21.121	20.825	20.825	d. Securitiss
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
(SB/PN)	99	1.547	1.176	1.035	1.418	1.099	1.105	709	713	576	285	295	297	298	300	208	208	Treasury Bills
- Obligasi	5.427	7.598	12.466	10.802	10.799	11.311	11.311	8.963	8.693	8.817	9.402	9.661	9.928	9.662	9.663	9.661	9.661	- Bonds
- Lainnya	1.380	1.110	2.620	4.110	3.935	4.659	2.099	1.528	2.371	5.550	6.102	5.480	7.300	10.213	11.158	10.957	10.957	- Others
e. Penyertaan	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	2.275	2.259	2.288	2.250	2.280	2.249	2.215	2.220	2.181	2.022	2.059	1.988	2.014	2.014	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	1.830	1.930	2.196	2.226	2.208	2.215	2.166	2.186	2.164	2.124	2.125	2.101	1.935	1.979	1.951	1.976	1.976	- Financing
- Surat Berharga	154	20	28	21	21	26	27	25	22	31	34	25	33	26	33	34	34	- Securities
- Lainnya	9	9	29	29	29	47	57	69	64	60	61	55	54	54	4	5	5	- Others Claims
g. Tagihan Spot dan Derivatif	-	-	-	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	203	301	368	388	361	358	358	328	219	217	243	236	257	257	h. Other claims
<b>Sumber Dana</b>																		<b>Source of Funds</b>
a. Dana Pihak Ketiga	69.957	77.903	87.472	86.480	86.610	87.155	86.858	85.914	87.355	86.905	87.584	90.494	92.290	93.045	99.810	98.851	98.851	a. Third Party Funds
Rupiah	63.641	72.525	81.774	80.722	80.683	80.751	79.418	79.873	82.091	82.857	83.434	86.088	87.927	88.589	93.414	90.351	90.351	Rupiah
Giro	5.097	6.980	7.496	6.921	7.255	6.929	6.928	7.082	7.828	8.216	7.386	8.093	8.965	9.317	10.573	10.098	10.098	Demand Deposit
Tabungan	27.759	31.389	35.070	34.830	34.862	35.197	35.053	35.817	36.287	36.651	36.971	37.550	37.311	38.108	39.770	39.427	39.427	Saving
Simpanan Berjangka	30.785	34.156	39.208	38.971	38.565	38.625	37.437	36.974	37.977	37.990	39.076	40.445	41.652	41.163	43.071	40.826	40.826	Time Deposits
Valas	6.317	5.378	5.698	5.758	5.927	6.403	7.440	6.041	5.264	4.048	4.149	4.407	4.363	4.456	6.395	8.500	8.500	Foreign Exchange
Giro	1.833	1.981	1.891	2.231	2.229	4.023	5.002	3.870	3.262	2.055	2.100	2.065	2.027	2.042	3.907	4.954	4.954	Demand Deposit
Tabungan	-	5	-	55	53	52	49	47	44	42	40	37	35	33	30	27	27	Saving
Simpanan Berjangka	4.484	3.392	3.807	3.473	3.645	2.329	2.388	2.125	1.958	1.951	2.010	2.304	2.301	2.381	2.459	3.519	3.519	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	494	654	556	488	656	642	550	439	594	527	650	595	564	665	568	644	644	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	-	-	-	-	-	-	-	1.348	1.865	1.300	760	100	-	-	-	-	-	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	203	301	368	388	361	358	358	328	219	217	243	236	257	257	g. Other Liabilities
h. Setoran Jaminan	24	20	21	20	20	20	21	21	22	22	22	23	23	23	23	21	21	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	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	a. Paid In Capital
b. Cadangan	398	498	598	598	598	598	598	598	598	598	598	598	598	598	598	598	598	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	2.845	3.070	3.335	3.940	3.940	3.940	3.940	3.940	3.940	3.940	3.940	3.940	3.940	3.940	3.940	5.216	5.216	c. Retained Earnings (Profit/Loss) <sup>1)</sup>
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	325	365	604	66	134	243	343	444	551	649	756	872	983	1.096	1.276	127	127	d. Current Earnings (Profit /Loss) <sup>2)</sup>
e. Tambahan modal disetor	(24)	548	116	55	55	55	54	54	54	54	54	54	43	43	45	48	48	e. Additional Paid In Capital
f. Modal Pinjaman	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	f. Loan Capital

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	681.460	717.761	742.327	76.510	138.658	207.559	274.772	343.897	411.929	480.118	550.397	619.607	688.723	757.792	828.197	74.316		1. Interest Income
a. Dari Bank Indonesia	5.990	7.320	6.205	703	1.224	1.750	2.513	3.296	3.998	4.528	5.100	5.667	6.174	6.698	7.353	738		a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	6.667	7.358	8.863	840	1.482	2.468	3.429	4.393	5.184	6.138	7.016	7.802	8.631	9.423	10.205	998		b. From interbank placement
c. Dari surat berharga	52.404	59.098	61.380	5.426	10.261	15.674	20.897	26.238	31.398	36.830	42.280	47.861	53.087	58.504	64.336	5.430		c. From securities
d. Dari Kredit yang diberikan	474.705	484.938	511.575	48.793	90.709	137.125	181.897	228.087	274.308	320.382	366.950	413.073	459.233	504.574	552.425	50.365		d. From credit
- kepada pihak ketiga bukan bank	472.391	482.484	508.391	48.375	89.966	136.038	180.489	226.412	272.310	318.080	364.305	409.766	455.533	501.042	548.591	50.016		- To Third Party non Bank
- kepada bank lain	2.314	2.454	3.184	418	743	1.088	1.409	1.675	1.998	2.302	2.645	3.306	3.700	3.532	3.834	349		- To other Bank
e. Lainnya	141.694	159.047	154.304	20.749	34.983	50.542	66.036	81.884	97.041	112.239	129.052	145.204	161.598	178.593	193.878	16.785		e. Others
2. Beban Bunga	338.622	359.635	365.077	45.329	77.703	114.151	149.480	185.940	221.411	257.135	294.851	330.998	367.612	403.960	439.201	40.729		2. Interest Expenses
a. Kepada Bank Indonesia	447	56	63	37	34	44	50	107	265	312	361	397	406	408	450	100		a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	6.924	7.917	9.789	966	1.918	2.767	3.793	4.804	5.814	6.793	7.890	8.949	9.630	10.623	11.570	876		b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	174.977	176.693	179.623	17.537	33.767	51.826	69.362	87.314	104.710	122.841	141.051	158.377	176.315	193.134	210.401	17.210		c. Third Party non Bank
- Giro	15.819	18.669	20.397	1.904	3.616	5.546	7.479	9.545	11.590	13.613	15.696	17.707	19.816	21.898	24.188	2.264		- Demand Deposit
- Tabungan	22.743	23.097	23.929	2.091	4.130	6.247	8.274	10.362	12.437	14.587	16.864	18.912	20.955	22.913	24.998	2.087		- Saving
- Simpanan Berjangka	136.415	134.927	135.298	13.543	26.021	40.033	53.609	67.408	80.683	94.641	108.492	121.759	135.543	148.323	161.215	12.858		- Time deposits
d. Surat Berharga	8.227	10.034	11.314	1.149	2.074	3.327	4.006	5.063	6.109	7.272	8.276	9.161	10.123	11.052	11.987	978		d. Securities
e. Pinjaman yang diterima	6.327	7.256	11.572	1.780	2.370	3.673	4.889	6.099	7.279	8.258	9.438	10.590	11.700	12.692	13.655	1.420		e. Loans received
f. Lainnya	139.706	155.973	150.931	20.237	33.958	49.281	64.264	79.685	94.616	109.112	125.446	141.251	157.248	173.842	189.109	16.388		f. Others
g. Koreksi atas pendapatan bunga	2.015	1.705	1.784	3.622	3.580	3.234	3.116	2.868	2.546	2.389	2.273	2.189	2.207	2.029	3.757			g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>342.838</b>	<b>358.127</b>	<b>377.250</b>	<b>31.181</b>	<b>60.955</b>	<b>93.408</b>	<b>125.292</b>	<b>157.958</b>	<b>190.518</b>	<b>222.983</b>	<b>255.546</b>	<b>288.609</b>	<b>321.111</b>	<b>353.832</b>	<b>388.997</b>	<b>33.587</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	89.917	109.173	138.704	173.418	166.616	186.127	241.383	257.389	284.549	326.153	304.782	318.252	53.585		1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	8.875	10.659	8.442	1.078	1.948	3.197	3.972	4.422	6.290	7.874	8.596	9.536	10.836	12.060	12.839	2.265		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	2	2	28	33	37	37	45	45	44	38	38	38	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	8	35	41	23	27	31	39	45	50	53	58	59	11		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	73.415	79.039	94.188	115.523	96.229	102.953	123.357	144.220	156.947	182.600	144.956	144.697	29.307		d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	63.817	69.513	76.090	6.338	12.192	19.129	26.023	32.753	39.135	46.367	53.668	60.359	67.341	74.434	82.320	6.672		e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	75.256	44.486	53.043	9.078	15.956	22.121	27.845	33.147	37.680	63.701	50.813	57.614	65.283	73.236	78.298	15.329		f. Others
2. Beban Operasional Selain Beban Bunga	456.244	424.241	453.025	103.214	138.909	181.665	235.447	245.245	277.634	348.879	381.173	424.921	482.072	478.986	510.775	68.704		2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.474	1.666	3.506	338	307	487	673	856	894	1.089	1.235	1.331	1.402	1.627	1.678	175		a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	144	417	152	16	30	41	74	97	329	352	366	379	389	402	417	11		b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	26	17	177	31	31	12	44	47	47	67	62	51	51	53	46	25		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	70.879	77.470	91.344	111.263	90.074	95.477	114.957	134.676	146.280	170.591	132.114	130.660	28.181		d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	146.623	105.868	102.680	12.656	23.255	32.571	44.636	53.663	62.477	92.969	84.745	96.287	108.051	122.405	130.473	19.534		e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.201	3.924	4.756	461	855	1.361	1.828	2.230	2.635	3.126	3.616	4.075	4.614	5.070	5.637	476		f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	201.984	216.410	227.889	18.834	36.962	55.849	76.930	98.277	115.775	136.319	156.474	176.519	196.973	217.314	241.863	20.303		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>17.884</b>	<b>31.218</b>	<b>50.447</b>	<b>63.263</b>	<b>79.329</b>	<b>99.011</b>	<b>115.487</b>	<b>131.761</b>	<b>148.237</b>	<b>165.192</b>	<b>179.628</b>	<b>196.474</b>	<b>18.467</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>2.045</b>	<b>3.734</b>	<b>5.606</b>	<b>7.291</b>	<b>9.313</b>	<b>11.125</b>	<b>13.247</b>	<b>15.387</b>	<b>17.290</b>	<b>19.151</b>	<b>23.251</b>	<b>27.176</b>	<b>2.415</b>		<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>19.555</b>	<b>28.737</b>	<b>19.647</b>	<b>3.119</b>	<b>3.243</b>	<b>5.029</b>	<b>6.929</b>	<b>9.005</b>	<b>10.336</b>	<b>12.277</b>	<b>14.388</b>	<b>16.322</b>	<b>18.199</b>	<b>20.370</b>	<b>23.136</b>	<b>2.250</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>(1.074)</b>	<b>491</b>	<b>578</b>	<b>362</b>	<b>308</b>	<b>789</b>	<b>970</b>	<b>999</b>	<b>968</b>	<b>952</b>	<b>2.881</b>	<b>4.041</b>	<b>165</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>16.810</b>	<b>31.710</b>	<b>51.025</b>	<b>63.625</b>	<b>79.636</b>	<b>99.800</b>	<b>116.457</b>	<b>132.761</b>	<b>149.205</b>	<b>166.144</b>	<b>182.509</b>	<b>200.514</b>	<b>18.632</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>11</b>	<b>20</b>	<b>22</b>	<b>(31)</b>	<b>(30)</b>	<b>(32)</b>	<b>(19)</b>	<b>(47)</b>	<b>(46)</b>	<b>(49)</b>	<b>(62)</b>	<b>(4)</b>	<b>(4)</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>23</b>	<b>(87)</b>	<b>151</b>	<b>115</b>	<b>107</b>	<b>77</b>	<b>204</b>	<b>144</b>	<b>184</b>	<b>242</b>	<b>197</b>	<b>105.669</b>	<b>(4)</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>13.448</b>	<b>25.366</b>	<b>40.242</b>	<b>49.913</b>	<b>62.584</b>	<b>78.507</b>	<b>91.472</b>	<b>104.158</b>	<b>117.594</b>	<b>130.772</b>	<b>143.156</b>	<b>156.487</b>	<b>14.557</b>		<b>K. Profit/Loss After Estimation of tax</b>

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

r) Revised figures  
\*) Provisional figures



**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	15.495	8.976	9.377	760	1.435	2.180	2.987	3.726	4.587	5.193	5.264	5.325	5.940	6.536	7.174	627		1. Interest Income
a. Dari Bank Indonesia	273	185	148	17	28	40	52	66	77	88	96	65	69	75	83	7		a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	452	257	267	22	47	83	124	167	203	236	192	188	211	236	259	13		b. From interbank placement
c. Dari surat berharga	545	392	350	27	49	77	104	135	163	184	192	185	207	230	262	38		c. From securities
d. Dari Kredit yang diberikan	9.724	5.647	6.165	493	939	1.474	1.966	2.484	2.997	3.442	3.469	3.452	3.845	4.233	4.635	373		d. From credit
- kepada pihak ketiga bukan bank	9.646	5.645	6.162	492	938	1.473	1.965	2.482	2.995	3.439	3.466	3.447	3.840	4.227	4.629	372		- To Third Party non Bank
- kepada bank lain	78	2	2	0	1	1	2	2	3	3	4	4	5	6	6	1		- To other Bank
e. Lainnya	4.500	2.495	2.448	202	374	506	742	874	1.146	1.244	1.314	1.436	1.607	1.762	1.935	196		e. Others
2. Beban Bunga	9.505	5.558	5.634	502	916	1.329	1.842	2.249	2.792	3.094	3.226	3.364	3.755	4.122	4.515	412		2. Interest Expenses
a. Kepada Bank Indonesia	1	0	-	-	-	-	0	1	2	2	2	2	2	2	2	-		a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	230	84	136	22	38	56	74	92	108	122	134	139	152	163	176	14		b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.640	2.917	2.915	268	487	744	997	1.252	1.499	1.684	1.771	1.788	1.997	2.202	2.407	197		c. Third Party non Bank
- Giro	468	370	324	19	42	73	108	144	180	213	227	258	292	325	348	21		- Demand Deposit
- Tabungan	299	210	206	19	32	47	62	76	91	102	105	116	128	140	155	14		- Saving
- Simpanan Berjangka	3.873	2.336	2.385	229	412	623	828	1.031	1.229	1.369	1.438	1.414	1.578	1.737	1.904	162		- Time deposits
d. Surat Berharga	160	69	107	9	17	26	36	45	54	63	43	48	54	59	64	5		d. Securities
e. Pinjaman yang diterima	15	24	51	6	12	15	19	22	25	30	20	16	18	20	24	6		e. Loans received
f. Lainnya	4.459	2.464	2.425	197	363	488	716	837	1.103	1.192	1.255	1.369	1.531	1.675	1.841	190		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>258</b>	<b>519</b>	<b>851</b>	<b>1.146</b>	<b>1.477</b>	<b>1.795</b>	<b>2.099</b>	<b>2.038</b>	<b>1.962</b>	<b>2.185</b>	<b>2.414</b>	<b>2.659</b>	<b>215</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	70	152	259	343	540	702	785	1.030	859	1.029	1.124	1.381	72		1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	230	17	17	0	0	0	8	19	19	20	20	20	20	20	21	-		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	0	0	-	-	-	-	-	-	-	-	-	-	-		d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	281	228	294	18	34	54	76	104	120	142	159	180	202	222	246	21		e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	772	851	659	52	117	204	259	418	564	624	851	659	807	882	1.114	51		f. Others
2. Beban Operasional Selain Beban Bunga	5.803	3.546	3.749	287	562	855	1.319	1.747	2.031	2.319	2.611	2.319	2.632	2.926	3.336	254		2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	205	1	18	0	0	1	1	1	1	1	1	-	-	-	-	-		a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	6	6	6	6	6	6	6	6	6	6	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	-	-	-	-	-	-	-	-	-	-	-	-	-		d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.081	1.071	1.026	83	146	226	455	603	680	754	1.035	769	921	1.064	1.212	101		e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	13	3	4	0	1	1	1	1	2	2	2	1	1	1	1	0		f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	4.504	2.470	2.702	204	409	622	856	1.136	1.343	1.556	1.567	1.543	1.704	1.855	2.118	153		g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>1.471</b>	<b>969</b>	<b>963</b>	<b>40</b>	<b>110</b>	<b>254</b>	<b>170</b>	<b>270</b>	<b>466</b>	<b>566</b>	<b>457</b>	<b>502</b>	<b>582</b>	<b>612</b>	<b>704</b>	<b>33</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>110</b>	<b>256</b>	<b>358</b>	<b>503</b>	<b>675</b>	<b>887</b>	<b>1.123</b>	<b>1.416</b>	<b>1.753</b>	<b>2.123</b>	<b>2.532</b>	<b>2.928</b>	<b>399</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>108</b>	<b>251</b>	<b>348</b>	<b>488</b>	<b>657</b>	<b>873</b>	<b>1.113</b>	<b>1.404</b>	<b>1.737</b>	<b>2.106</b>	<b>2.516</b>	<b>2.945</b>	<b>398</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>2</b>	<b>5</b>	<b>11</b>	<b>15</b>	<b>18</b>	<b>14</b>	<b>10</b>	<b>11</b>	<b>16</b>	<b>17</b>	<b>(17)</b>	<b>1</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>43</b>	<b>115</b>	<b>265</b>	<b>185</b>	<b>288</b>	<b>480</b>	<b>576</b>	<b>468</b>	<b>518</b>	<b>599</b>	<b>627</b>	<b>687</b>	<b>34</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 taksiran pajak penghasilan)</b>	<b>861</b>	<b>716</b>	<b>700</b>	<b>31</b>	<b>89</b>	<b>209</b>	<b>117</b>	<b>200</b>	<b>366</b>	<b>443</b>	<b>353</b>	<b>375</b>	<b>428</b>	<b>434</b>	<b>457</b>	<b>17</b>		<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	112.706	110.181	102.783	9.215	18.105	28.077	37.596	47.319	56.316	66.448	77.256	87.851	97.971	108.021	118.622	10.202		1. Interest Income
a. Dari Bank Indonesia	1.188	1.327	1.106	116	210	285	476	584	718	839	952	1.098	1.207	1.312	1.414	118		a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.965	2.040	1.780	169	339	566	691	888	1.035	1.256	1.530	1.732	1.936	2.148	2.328	162		b. From interbank placement
c. Dari surat berharga	5.893	7.150	6.517	539	1.065	1.652	2.248	2.864	3.402	4.019	4.676	5.449	6.103	6.745	7.383	614		c. From securities
d. Dari Kredit yang diberikan	63.246	60.743	55.914	4.866	9.507	14.573	19.481	24.367	28.959	34.031	39.550	45.041	50.212	55.250	60.566	5.020		d. From credit
- kepada pihak ketiga bukan bank	62.828	60.332	55.438	4.822	9.423	14.446	19.311	24.153	28.704	33.733	39.209	44.661	49.792	54.793	60.071	4.983		- To Third Party non Bank
- kepada bank lain	418	411	476	44	84	127	169	214	256	298	341	380	420	458	495	36		- To other Bank
e. Lainnya	40.413	38.921	37.466	3.526	6.984	11.001	14.701	18.617	22.201	26.304	30.548	34.532	38.512	42.565	46.931	4.287		e. Others
2. Beban Bunga	72.338	68.658	64.251	6.057	11.928	18.564	24.844	31.368	37.303	44.106	51.230	58.149	64.879	71.598	78.581	6.954		2. Interest Expenses
a. Kepada Bank Indonesia	20	22	19	2	3	5	6	9	14	15	16	17	16	16	16	1		a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.282	1.276	1.672	188	349	542	735	932	1.156	1.362	1.582	1.780	1.970	2.134	2.307	187		b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	29.256	27.262	23.945	2.217	4.340	6.678	8.960	11.278	13.315	15.732	18.263	20.800	23.266	25.659	28.039	2.357		c. Third Party non Bank
- Giro	2.792	2.902	2.177	173	350	555	766	984	1.189	1.404	1.635	1.847	2.071	2.293	2.504	205		- Demand Deposit
- Tabungan	2.556	2.565	2.452	206	399	603	812	1.035	1.236	1.469	1.713	1.940	2.174	2.404	2.638	234		- Saving
- Simpanan Berjangka	23.908	21.794	19.317	1.838	3.591	5.520	7.381	9.260	10.889	12.860	14.915	17.013	19.021	20.961	22.897	1.918		- Time deposits
d. Surat Berharga	985	744	1.043	106	207	298	392	503	591	690	803	902	989	1.074	1.171	98		d. Securities
e. Pinjaman yang diterima	660	571	363	52	102	143	178	214	252	287	343	383	415	461	482	37		e. Loans received
f. Lainnya	40.135	38.783	37.207	3.491	6.922	10.896	14.569	18.426	21.972	26.016	30.219	34.262	38.220	42.250	46.562	4.266		f. Others
g. Koreksi atas pendapatan bunga	1	1	2	2	5	3	3	3	3	4	4	4	5	5	5	9		g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>40.368</b>	<b>41.524</b>	<b>38.532</b>	<b>3.158</b>	<b>6.178</b>	<b>9.513</b>	<b>12.753</b>	<b>15.952</b>	<b>19.013</b>	<b>22.342</b>	<b>26.026</b>	<b>29.702</b>	<b>33.091</b>	<b>36.423</b>	<b>40.040</b>	<b>3.247</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	2.991	4.774	6.450	8.225	10.298	16.287	14.505	15.907	17.819	19.542	21.042	23.339	6.105		1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.483	1.747	1.693	132	300	446	499	563	839	946	1.000	1.096	1.216	1.261	1.321	159		a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	390	1	3	0	-	25	25	33	33	36	36	36	36	36	36	1		b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	5	-	30	7	11	13	20	23	24	29	33	35	36	38	38	6		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	2.076	2.809	3.484	4.193	5.114	9.974	7.449	8.290	8.966	9.562	10.290	11.278	3.036		d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	3.116	3.790	3.453	253	517	796	1.111	1.404	2.057	2.342	2.609	2.905	3.212	3.485	3.865	258		e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	3.176	5.066	5.399	522	1.137	1.687	2.377	3.161	3.360	3.702	3.938	4.781	5.479	5.932	6.800	2.646		f. Others
2. Beban Operasional Selain Beban Bunga	47.330	52.484	48.262	4.948	8.516	12.578	17.352	21.886	28.863	29.571	33.622	37.914	42.162	46.347	52.186	7.975		2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.016	800	1.348	42	73	115	200	293	300	378	463	489	490	508	545	28		a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	139	200	138	8	16	27	36	51	61	76	89	100	110	123	136	11		b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	3	12	12	12	12	12	24	24	24	26	28	28	31	-		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	2.080	2.796	3.372	4.002	4.924	9.746	7.221	8.010	8.625	9.203	9.846	10.763	2.914		d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	9.702	11.272	10.515	907	1.670	2.891	4.252	5.416	6.088	6.842	7.506	8.650	9.574	10.687	12.443	2.869		e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	207	361	389	40	72	99	146	197	234	278	320	366	418	470	512	40		f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	24.459	27.144	25.279	1.859	3.877	6.062	8.704	10.992	12.410	14.753	17.210	19.657	22.339	24.684	27.756	2.114		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>1.201</b>	<b>2.436</b>	<b>3.385</b>	<b>3.625</b>	<b>4.364</b>	<b>6.437</b>	<b>7.276</b>	<b>8.311</b>	<b>9.608</b>	<b>10.471</b>	<b>11.119</b>	<b>11.194</b>	<b>1.377</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>348</b>	<b>542</b>	<b>615</b>	<b>911</b>	<b>1.101</b>	<b>1.570</b>	<b>1.982</b>	<b>2.191</b>	<b>2.396</b>	<b>2.629</b>	<b>2.717</b>	<b>4.039</b>	<b>275</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>432</b>	<b>461</b>	<b>586</b>	<b>840</b>	<b>1.043</b>	<b>1.258</b>	<b>1.649</b>	<b>1.858</b>	<b>2.067</b>	<b>2.319</b>	<b>2.409</b>	<b>2.807</b>	<b>292</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>(84)</b>	<b>82</b>	<b>30</b>	<b>71</b>	<b>58</b>	<b>312</b>	<b>333</b>	<b>333</b>	<b>328</b>	<b>310</b>	<b>308</b>	<b>1.232</b>	<b>(17)</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>1.117</b>	<b>2.518</b>	<b>3.415</b>	<b>3.697</b>	<b>4.422</b>	<b>6.749</b>	<b>7.609</b>	<b>8.645</b>	<b>9.936</b>	<b>10.781</b>	<b>11.427</b>	<b>12.426</b>	<b>1.360</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.285</b>	<b>-</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>-</b>	<b>(107)</b>	<b>129</b>	<b>146</b>	<b>137</b>	<b>109</b>	<b>223</b>	<b>192</b>	<b>230</b>	<b>292</b>	<b>258</b>	<b>4.562</b>	<b>-</b>		<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	<b>10.327</b>	<b>10.283</b>	<b>9.180</b>	<b>898</b>	<b>2.189</b>	<b>2.528</b>	<b>2.563</b>	<b>3.144</b>	<b>5.219</b>	<b>5.591</b>	<b>6.463</b>	<b>7.541</b>	<b>8.002</b>	<b>8.502</b>	<b>9.001</b>	<b>1.098</b>		<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki

r) Revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	265.213	268.232	280.147	31.060	54.681	75.644	99.324	123.823	148.048	171.485	196.410	220.551	245.204	269.032	294.074	24.168		1. Interest Income
a. Dari Bank Indonesia	2.265	2.996	2.827	321	541	776	1.119	1.473	1.712	1.932	2.146	2.372	2.564	2.753	2.989	291		a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.188	2.416	3.328	305	556	814	1.177	1.495	1.750	2.071	2.360	2.637	2.932	3.199	3.442	271		b. From interbank placement
c. Dari surat berharga	20.172	20.471	20.730	1.741	3.366	5.018	6.646	8.374	10.145	11.746	13.615	15.439	17.096	18.782	20.663	1.642		c. From securities
d. Dari Kredit yang diberikan	166.139	152.976	166.041	14.752	28.252	40.285	53.599	67.518	81.674	95.753	109.481	122.725	136.533	149.482	163.281	12.967		d. From credit
- kepada pihak ketiga bukan bank	165.065	152.159	165.117	14.636	28.041	39.976	53.198	67.021	81.074	95.050	108.675	121.832	135.565	148.427	162.139	12.866		- To Third Party non Bank
- kepada bank lain	1.074	817	924	116	211	309	402	498	601	703	806	893	968	1.055	1.142	101		- To other Bank
e. Lainnya	74.449	89.374	87.221	13.940	21.967	28.751	36.783	44.962	52.767	59.983	68.807	77.378	86.079	94.817	103.699	8.998		e. Others
2. Beban Bunga	157.603	168.110	172.765	22.407	37.973	51.631	67.288	83.360	99.194	114.226	130.992	147.152	163.341	179.255	195.619	16.166		2. Interest Expenses
a. Kepada Bank Indonesia	29	33	7	0	1	1	2	2	2	2	3	3	3	3	6	1		a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.979	2.935	3.554	335	599	939	1.289	1.661	2.029	2.396	2.743	3.158	3.306	3.588	3.896	274		b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	72.899	67.443	71.171	7.063	13.520	19.214	25.704	32.303	38.856	45.587	52.284	58.611	65.136	71.258	77.393	6.011		c. Third Party non Bank
- Giro	6.019	5.851	6.873	604	1.146	1.721	2.314	2.944	3.552	4.173	4.772	5.348	5.959	6.564	7.196	613		- Demand Deposit
- Tabungan	9.226	8.023	8.317	762	1.471	1.996	2.664	3.335	4.007	4.703	5.412	6.074	6.767	7.436	8.160	705		- Saving
- Simpanan Berjangka	57.653	53.569	55.981	5.697	10.903	15.496	20.726	26.024	31.296	36.710	42.100	47.189	52.410	57.257	62.037	4.693		- Time deposits
d. Surat Berharga	5.575	6.595	6.469	564	1.085	1.236	1.646	2.067	2.476	3.013	3.436	3.864	4.334	4.718	5.162	428		d. Securities
e. Pinjaman yang diterima	2.437	2.670	5.594	710	1.194	1.861	2.531	3.206	3.865	4.381	4.980	5.572	6.136	6.661	7.212	584		e. Loans received
f. Lainnya	73.684	88.432	85.968	13.735	21.574	28.379	36.109	44.111	51.956	58.836	67.532	75.926	84.405	93.004	101.912	8.865		f. Others
g. Koreksi atas pendapatan bunga	0	2	2	0	1	1	8	9	10	12	14	18	20	23	37	2		g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>107.610</b>	<b>100.122</b>	<b>107.383</b>	<b>8.652</b>	<b>16.708</b>	<b>24.013</b>	<b>32.036</b>	<b>40.463</b>	<b>48.854</b>	<b>57.259</b>	<b>65.418</b>	<b>73.399</b>	<b>81.863</b>	<b>89.777</b>	<b>98.455</b>	<b>8.002</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	44.552	52.726	70.334	92.722	74.580	78.437	103.567	126.310	139.470	167.349	134.493	132.098	23.803		1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	4.583	5.253	3.027	644	1.016	1.585	1.838	1.918	2.909	3.560	3.956	4.345	4.989	5.429	5.842	1.109		a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	1.325	16	1	2	3	8	4	4	9	9	8	2	2	-	-		b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	23	94	-	-	23	26	-	-	-	-	-	-	0	0	0	-		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	40.343	44.872	58.756	78.193	57.383	57.812	79.475	98.620	108.735	132.371	93.316	90.577	17.733		d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	20.992	19.246	20.966	1.778	3.372	5.130	6.887	8.594	10.219	11.967	14.287	15.934	17.762	19.548	20.679	1.632		e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	10.216	11.325	13.921	1.785	3.440	4.835	5.796	6.681	7.493	8.556	9.438	10.449	12.225	16.197	14.998	3.330		f. Others
2. Beban Operasional Selain Beban Bunga	185.032	177.026	194.186	48.251	61.293	81.485	108.243	95.113	103.515	133.313	160.976	179.549	212.211	186.063	189.558	27.628		2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.011	672	1.514	226	160	256	339	408	437	505	546	620	661	792	764	129		a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	0	179	11	8	8	8	32	40	33	37	38	40	40	40	42	0		b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	26	6	173	19	19	-	32	34	22	42	37	25	23	26	15	21		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	39.140	44.091	57.345	75.875	54.550	54.030	75.311	94.051	103.747	126.643	87.311	84.118	17.389		d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	44.370	29.761	28.415	2.755	5.165	7.010	9.121	11.020	13.881	16.259	19.007	22.644	26.270	33.024	32.693	4.294		e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	2.188	2.498	3.195	305	556	873	1.191	1.486	1.778	2.062	2.397	2.705	3.022	3.332	3.721	334		f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	68.942	66.206	70.678	5.799	11.294	15.993	21.653	27.574	33.334	39.095	44.899	49.770	55.552	61.539	68.205	5.461		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>4.953</b>	<b>8.141</b>	<b>12.861</b>	<b>16.514</b>	<b>19.930</b>	<b>23.776</b>	<b>27.513</b>	<b>30.753</b>	<b>33.319</b>	<b>37.001</b>	<b>38.207</b>	<b>40.994</b>	<b>4.178</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>1.485</b>	<b>2.768</b>	<b>5.542</b>	<b>7.088</b>	<b>8.150</b>	<b>9.487</b>	<b>11.021</b>	<b>12.288</b>	<b>13.433</b>	<b>16.789</b>	<b>18.790</b>	<b>18.790</b>	<b>1.674</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>1.346</b>	<b>2.377</b>	<b>3.818</b>	<b>5.178</b>	<b>6.355</b>	<b>7.423</b>	<b>8.592</b>	<b>9.945</b>	<b>11.215</b>	<b>12.389</b>	<b>13.901</b>	<b>15.370</b>	<b>1.372</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>139</b>	<b>390</b>	<b>502</b>	<b>364</b>	<b>732</b>	<b>726</b>	<b>895</b>	<b>1.077</b>	<b>1.072</b>	<b>1.044</b>	<b>2.888</b>	<b>3.420</b>	<b>302</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>5.092</b>	<b>8.532</b>	<b>13.363</b>	<b>16.878</b>	<b>20.663</b>	<b>24.502</b>	<b>28.408</b>	<b>31.829</b>	<b>34.392</b>	<b>38.044</b>	<b>41.094</b>	<b>44.415</b>	<b>4.479</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>11</b>	<b>20</b>	<b>22</b>	<b>(31)</b>	<b>(30)</b>	<b>(32)</b>	<b>(19)</b>	<b>(47)</b>	<b>(46)</b>	<b>(49)</b>	<b>(62)</b>	<b>9.285</b>	<b>(4)</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>11</b>	<b>20</b>	<b>22</b>	<b>(31)</b>	<b>(30)</b>	<b>(32)</b>	<b>(19)</b>	<b>(47)</b>	<b>(46)</b>	<b>(49)</b>	<b>(62)</b>	<b>9.285</b>	<b>(4)</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>4.112</b>	<b>6.618</b>	<b>10.408</b>	<b>13.087</b>	<b>16.024</b>	<b>18.919</b>	<b>21.820</b>	<b>24.541</b>	<b>26.744</b>	<b>29.664</b>	<b>31.715</b>	<b>34.478</b>	<b>3.367</b>		<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	256.602	294.644	313.316	32.261	58.136	92.206	122.190	153.067	183.911	214.577	245.646	276.586	306.943	336.618	368.651	35.917		1. Interest Income
a. Dari Bank Indonesia	1.476	1.883	1.359	158	277	389	527	756	989	1.074	1.233	1.384	1.505	1.653	1.873	246		a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.996	2.618	3.467	339	533	996	1.427	1.832	2.182	2.562	2.920	3.231	3.537	3.823	4.160	550		b. From interbank placement
c. Dari surat berharga	24.367	29.080	31.075	2.859	5.277	8.160	10.889	13.616	16.200	19.097	21.689	24.341	26.957	29.740	32.649	2.847		c. From securities
d. Dari Pembiayaan yang diberikan	215.895	243.018	260.158	26.614	47.948	74.651	98.690	123.413	148.334	172.718	197.809	223.054	247.723	272.519	298.590	29.826		d. From credit
- kepada pihak ketiga bukan bank	215.201	241.883	258.456	26.361	47.510	74.012	97.869	122.468	147.215	171.448	196.346	221.060	245.454	270.545	296.443	29.619		- To Third Party non Bank
- kepada bank lain	694	1.136	1.702	254	437	639	821	945	1.119	1.269	1.463	1.994	2.269	1.973	2.147	207		- To other Bank
e. Lainnya	12.868	18.046	17.258	2.291	4.099	8.010	10.656	13.450	16.206	19.127	21.996	24.577	27.221	28.883	31.379	2.448		e. Others
2. Beban Bunga	80.656	96.977	102.562	14.603	23.480	37.561	48.663	60.401	71.922	83.749	95.739	106.912	118.400	128.491	139.710	15.400		2. Interest Expenses
a. Kepada Bank Indonesia	397	1	32	32	26	33	37	88	240	286	332	367	377	379	414	93		a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.106	3.389	4.301	407	909	1.198	1.657	2.072	2.467	2.850	3.361	3.796	4.112	4.640	5.083	392		b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	59.971	69.631	72.122	7.094	13.691	22.532	30.171	38.074	45.780	53.696	61.713	69.286	77.135	84.372	92.016	7.757		c. Third Party non Bank
- Giro	6.198	9.136	10.573	1.069	2.003	3.082	4.129	5.263	6.403	7.499	8.676	9.826	11.022	12.192	13.548	1.352		- Demand Deposit
- Tabungan	9.920	11.425	11.988	1.010	2.039	3.309	4.360	5.454	6.556	7.677	8.912	9.970	10.984	11.953	12.984	1.042		- Saving
- Simpanan Berjangka	43.854	49.071	49.562	5.016	9.650	16.141	21.682	27.357	32.821	38.519	44.126	49.490	55.128	60.226	65.484	5.363		- Time deposits
d. Surat Berharga	1.217	2.296	3.405	447	715	1.696	1.843	2.342	2.846	3.341	3.815	4.153	4.532	4.976	5.341	430		d. Securities
e. Pinjaman yang diterima	3.201	3.980	5.559	1.011	1.061	1.651	2.158	2.653	3.133	3.556	4.090	4.613	5.125	5.543	5.930	792		e. Loans received
f. Lainnya	11.869	16.008	15.419	2.027	3.542	7.260	9.740	12.360	14.901	17.538	20.108	22.492	25.000	26.451	28.992	2.226		f. Others
g. Koreksi atas pendapatan bunga	1.894	1.673	1.723	3.584	3.535	3.190	3.057	2.812	2.555	2.482	2.320	2.206	2.119	2.130	1.935	3.710		g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>175.946</b>	<b>197.667</b>	<b>210.754</b>	<b>17.658</b>	<b>34.656</b>	<b>54.645</b>	<b>73.527</b>	<b>92.665</b>	<b>111.989</b>	<b>130.828</b>	<b>149.906</b>	<b>169.674</b>	<b>188.543</b>	<b>208.127</b>	<b>228.941</b>	<b>20.517</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	41.400	49.795	59.323	69.297	78.102	87.028	118.332	109.539	121.916	132.354	141.611	155.324	22.726		1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.504	3.563	3.641	299	622	1.140	1.598	1.888	2.486	3.306	3.571	4.017	4.539	5.251	5.547	991		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	0	1	2	3	5	7	10	12	15	17	19	21	6		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	30.987	31.346	31.930	33.110	33.693	35.124	36.373	37.248	39.181	40.593	41.270	42.755	8.531		d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	38.181	44.693	49.844	4.158	8.023	12.749	17.406	21.955	25.910	30.940	35.507	40.092	44.766	49.630	55.785	4.593		e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	48.941	23.306	26.688	5.957	9.802	13.502	17.180	20.561	23.501	47.702	33.200	38.611	42.439	45.441	51.215	8.605		f. Others
2. Beban Operasional Selain Beban Bunga	192.942	171.721	185.709	47.775	64.624	81.181	101.484	118.075	133.263	172.070	170.681	190.736	208.165	224.990	246.281	30.921		2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	236	194	626	69	74	115	133	149	151	204	225	221	246	321	369	18		a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	5	38	4	-	-	-	-	-	229	233	233	233	233	233	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	0	0	0	0	0	0	0	0	0	0	0	4		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	29.658	30.583	30.626	31.384	30.600	31.701	32.425	32.615	33.907	34.745	34.956	35.777	7.878		d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	76.407	55.498	53.809	7.954	14.424	19.998	27.897	33.403	38.020	64.760	52.233	59.259	64.870	70.433	77.632	11.350		e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	762	1.020	1.104	104	215	372	466	517	586	741	846	946	1.109	1.196	1.326	97		f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	94.063	109.515	117.097	9.989	19.328	30.070	41.604	53.407	62.576	73.707	84.529	96.170	106.962	117.851	130.944	11.574		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>11.283</b>	<b>19.827</b>	<b>32.787</b>	<b>41.340</b>	<b>52.692</b>	<b>65.754</b>	<b>77.091</b>	<b>88.765</b>	<b>100.853</b>	<b>112.732</b>	<b>124.748</b>	<b>137.983</b>	<b>12.322</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>61</b>	<b>125</b>	<b>257</b>	<b>293</b>	<b>398</b>	<b>455</b>	<b>539</b>	<b>618</b>	<b>711</b>	<b>809</b>	<b>1.001</b>	<b>1.187</b>	<b>56</b>		<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>1.759</b>	<b>759</b>	<b>730</b>	<b>1.179</b>	<b>94</b>	<b>209</b>	<b>361</b>	<b>866</b>	<b>680</b>	<b>750</b>	<b>1.037</b>	<b>1.152</b>	<b>1.218</b>	<b>1.316</b>	<b>1.780</b>	<b>161</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>(1.118)</b>	<b>31</b>	<b>48</b>	<b>(68)</b>	<b>(468)</b>	<b>(225)</b>	<b>(211)</b>	<b>(419)</b>	<b>(441)</b>	<b>(408)</b>	<b>(315)</b>	<b>(594)</b>	<b>(104)</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>10.166</b>	<b>19.859</b>	<b>32.835</b>	<b>41.272</b>	<b>52.224</b>	<b>65.529</b>	<b>76.879</b>	<b>88.346</b>	<b>100.412</b>	<b>112.324</b>	<b>124.433</b>	<b>137.390</b>	<b>12.217</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>88.773</b>	<b>-</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>88.774</b>	<b>-</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>8.122</b>	<b>15.956</b>	<b>26.232</b>	<b>32.954</b>	<b>41.686</b>	<b>52.098</b>	<b>61.383</b>	<b>70.200</b>	<b>79.972</b>	<b>89.379</b>	<b>98.810</b>	<b>108.356</b>	<b>9.672</b>		<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki

r) Revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	2.062	2.084	1.942	156	296	459	599	770	901	1.043	1.186	1.375	1.580	1.781	2.005	203	1. Interest Income
a. Dari Bank Indonesia	54	69	90	7	11	17	23	28	33	38	43	47	54	59	63	5	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	33	17	12	1	2	2	2	2	2	3	3	3	3	3	4	0	b. From interbank placement
c. Dari surat berharga	43	70	74	6	11	30	36	43	48	53	61	68	77	85	99	9	c. From securities
d. Dari Pembiayaan yang diberikan	1.289	1.256	1.188	98	191	290	382	487	574	666	759	852	953	1.052	1.164	95	d. From financing
- kepada pihak ketiga bukan bank	1.281	1.254	1.187	98	191	290	382	487	574	666	759	852	952	1.051	1.164	95	- To Third Party non Bank
- kepada bank lain	8	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	- To other Bank
e. Lainnya	644	671	578	45	82	119	156	210	244	283	321	403	494	582	675	94	e. Others
2. Beban Bunga	1.498	1.536	1.272	111	207	307	403	517	611	711	806	948	1.101	1.251	1.407	156	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	0	-	0	0	0	1	1	1	1	1	1	1	1	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	45	25	20	3	4	5	6	8	9	11	13	15	17	19	21	2	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	798	839	677	63	120	182	240	301	357	419	478	536	600	661	724	63	c. Third Party non Bank
- Giro	16	13	11	1	2	2	3	4	4	5	6	7	8	8	9	1	- Demand Deposit
- Tabungan	31	31	27	2	4	7	9	11	13	15	18	20	22	25	27	2	- Saving
- Simpanan Berjangka	751	796	640	60	114	173	228	286	339	398	454	510	570	628	688	59	- Time deposits
d. Surat Berharga	4	9	19	2	3	5	7	6	12	13	10	10	15	11	18	0	d. Securities
e. Pinjaman yang diterima	5	5	4	0	1	1	1	1	1	2	2	2	2	2	3	0	e. Loans received
f. Lainnya	646	658	551	43	78	114	149	200	230	265	303	383	467	557	641	90	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>45</b>	<b>89</b>	<b>152</b>	<b>195</b>	<b>252</b>	<b>291</b>	<b>332</b>	<b>380</b>	<b>426</b>	<b>478</b>	<b>529</b>	<b>598</b>	<b>47</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	10	21	32	41	52	68	82	95	105	123	135	159	10	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	1	0	0	1	1	1	1	1	1	2	1	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	54	56	51	3	9	16	19	23	26	32	38	42	50	56	63	6	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	1.320	193	151	6	10	16	22	28	41	48	56	62	72	78	95	4	f. Others
2. Beban Operasional Selain Beban Bunga	2.446	1.169	893	50	100	158	211	272	322	376	447	498	561	621	695	54	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	0	0	0	0	0	0	0	0	0	0	0	-	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.930	578	275	7	12	24	32	46	51	57	75	80	93	100	111	8	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	44	88	134	179	226	271	319	372	418	468	521	584	47	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>(508)</b>	<b>(372)</b>	<b>(11)</b>	<b>5</b>	<b>10</b>	<b>25</b>	<b>26</b>	<b>32</b>	<b>37</b>	<b>38</b>	<b>28</b>	<b>34</b>	<b>40</b>	<b>43</b>	<b>63</b>	<b>3</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>0</b>	<b>0</b>	<b>9</b>	<b>11</b>	<b>13</b>	<b>16</b>	<b>17</b>	<b>71</b>	<b>72</b>	<b>73</b>	<b>73</b>	<b>74</b>	<b>0</b>	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	<b>6</b>	<b>6</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>10</b>	<b>0</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>0</b>	<b>(0)</b>	<b>8</b>	<b>10</b>	<b>12</b>	<b>15</b>	<b>14</b>	<b>67</b>	<b>67</b>	<b>67</b>	<b>66</b>	<b>64</b>	<b>(0)</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>5</b>	<b>9</b>	<b>34</b>	<b>36</b>	<b>44</b>	<b>52</b>	<b>53</b>	<b>95</b>	<b>101</b>	<b>107</b>	<b>110</b>	<b>127</b>	<b>3</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</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>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</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>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>5</b>	<b>9</b>	<b>34</b>	<b>36</b>	<b>44</b>	<b>52</b>	<b>53</b>	<b>95</b>	<b>101</b>	<b>107</b>	<b>110</b>	<b>127</b>	<b>3</b>	<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan	
<b>A. Pendapatan dan Beban Bunga</b>	22.169	25.486	25.998	2.247	4.375	6.548	8.859	11.158	13.336	15.749	18.120	20.585	22.936	26.787	27.802	2.315	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	409	479	462	59	107	168	224	275	329	393	444	495	548	599	665	53	1. Interest Income
a. Dari Bank Indonesia	32	10	10	3	5	7	8	9	10	11	12	12	12	12	13	1	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	918	1.342	1.792	161	314	467	626	788	953	1.175	1.409	1.659	1.844	2.021	2.280	176	b. From interbank placement
c. Dari surat berharga	12.576	14.772	15.206	1.363	2.633	3.991	5.319	6.708	8.042	9.437	10.850	12.294	13.698	15.121	16.635	1.432	c. From securities
d. Dari Pembiayaan yang diberikan	12.555	14.707	15.146	1.360	2.627	3.983	5.308	6.695	8.026	9.417	10.828	12.268	13.670	15.090	16.602	1.429	d. From financing
- kepada pihak ketiga bukan bank	22	65	60	2	6	8	11	13	16	19	22	26	28	31	33	2	- To Third Party non Bank
- kepada bank lain	8.234	8.884	8.528	661	1.316	1.914	2.682	3.379	4.002	4.733	5.407	6.124	6.834	9.033	8.210	654	- To other Bank
e. Lainnya	13.927	15.491	15.044	1.286	2.505	3.718	5.059	6.332	7.529	8.844	10.097	11.371	12.665	15.414	15.173	1.239	e Others
2. Beban Bunga	1	-	5	3	4	4	4	6	6	6	6	6	6	7	10	4	2. Interest Expenses
a. Kepada Bank Indonesia	269	194	98	10	18	25	31	36	42	48	53	56	68	75	81	6	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	5.026	6.008	6.078	582	1.113	1.713	2.270	2.829	3.379	3.946	4.510	5.071	5.629	6.177	6.753	570	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	208	232	301	28	54	84	117	155	199	244	293	324	353	392	444	58	c. Third Party non Bank
- Giro	306	400	438	44	97	152	190	229	267	306	344	386	426	463	505	52	- Demand Deposit
- Tabungan	4.512	5.376	5.338	510	961	1.476	1.962	2.445	2.913	3.395	3.873	4.361	4.850	5.322	5.805	460	- Saving
- Simpanan Berjangka	240	283	233	23	38	58	70	83	101	120	132	144	157	167	181	12	- Time deposits
d. Surat Berharga	9	8	1	0	1	1	1	2	2	3	3	3	4	4	5	0	d. Securities
e. Pinjaman yang diterima	8.382	8.999	8.630	667	1.332	1.918	2.683	3.376	3.999	4.722	5.393	6.090	6.801	8.983	8.143	646	e. Loans received
f. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	f. Others
g. Koreksi atas pendapatan bunga	8.242	9.995	10.954	961	1.869	2.830	3.800	4.826	5.807	6.905	8.023	9.214	10.271	11.373	12.629	1.075	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	<b>B. Net Interest Income (A1-A2)</b>
<b>C. Pendapatan dan Beban Operasional Lain</b>	2.912	2.667	3.268	408	778	1.169	1.593	1.680	2.079	2.355	2.488	2.667	2.963	3.186	3.712	468	<b>C. Other Operating Income and Expenses</b>
1. Pendapatan Operasional Selain Bunga	19	22	43	2	7	23	24	28	30	32	34	41	46	71	81	3	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	57	51	21	2	0	1	1	5	2	2	3	3	3	4	5	1	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	581	865	748	58	112	178	241	310	377	451	512	585	661	728	812	82	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.256	1.729	2.456	346	658	967	1.327	1.337	1.670	1.869	1.939	2.039	2.252	2.383	2.814	382	e. Deviden, gain from investment in shares with equity method,fees/comissions/provisions
f. Lainnya	9.737	11.154	11.244	1.066	2.141	3.201	4.281	5.087	6.117	7.172	8.121	9.175	10.233	11.166	12.571	1.173	f. Others
2. Beban Operasional Selain Beban Bunga	5	-	0	0	-	0	0	0	-	1	1	1	0	0	0	-	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	22	82	0	1	1	1	2	0	1	1	0	1	0	0	1	1	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	3.228	3.630	3.071	384	701	1.050	1.456	1.541	1.928	2.224	2.463	2.765	3.150	3.494	4.089	510	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	20	27	37	4	7	9	13	16	20	24	28	32	35	39	43	3	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	6.462	7.416	8.135	676	1.433	2.140	2.810	3.530	4.168	4.922	5.628	6.376	7.048	7.633	8.439	660	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	1.417	1.508	2.978	304	506	798	1.112	1.420	1.769	2.088	2.391	2.707	3.001	3.393	3.770	370	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	153	152	132	36	31	35	18	26	35	86	58	58	67	111	140	10	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	79	74	131	40	40	46	34	47	56	115	88	92	101	159	155	13	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	74	77	1	(5)	(9)	(12)	(16)	(21)	(21)	(28)	(29)	(34)	(34)	(48)	(14)	(3)	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	1.490	1.586	2.979	299	497	787	1.096	1.399	1.748	2.059	2.361	2.673	2.966	3.344	3.756	367	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	1.310	1.836	2.243	-	-	-	-	-	-	-	-	-	-	-	3.048	-	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	1.310	1.836	2.243	12	-	-	-	-	-	-	-	-	-	-	3.048	-	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	1.139	1.005	2.222	214	370	589	814	1.042	1.303	1.533	1.750	1.989	2.209	2.490	2.793	273	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>																	<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki

r) Revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	7.214	8.156	8.764	811	1.629	2.445	3.217	4.035	4.829	5.623	6.515	7.334	8.149	9.017	9.870	885	18	1. Interest Income
a. Dari Bank Indonesia	326	382	214	26	49	74	91	114	140	166	187	205	228	247	266	18	18	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. From interbank placement
c. Dari surat berharga	467	593	841	94	179	270	349	418	486	556	637	720	802	902	1.000	105	105	c. From securities
d. Dari Pembiayaan yang diberikan	5.837	6.526	6.904	607	1.240	1.861	2.460	3.110	3.727	4.336	5.032	5.656	6.269	6.918	7.554	653	653	d. From financing
- kepada pihak ketiga bukan bank	5.816	6.505	6.885	606	1.236	1.857	2.456	3.106	3.723	4.326	5.022	5.646	6.259	6.909	7.544	652	652	- To Third Party non Bank
- kepada bank lain	21	21	19	1	3	4	4	4	4	10	10	10	10	10	10	1	1	- To other Bank
e. Lainnya	585	655	805	84	161	241	316	393	476	565	659	754	851	950	1.050	108	108	e. Others
2. Beban Bunga	3.095	3.304	3.549	362	694	1.040	1.381	1.713	2.060	2.405	2.760	3.102	3.470	3.830	4.196	401	401	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	12	14	9	1	1	2	2	3	3	4	4	5	5	6	6	1	1	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	2.387	2.594	2.715	250	497	764	1.020	1.277	1.525	1.777	2.033	2.286	2.552	2.806	3.069	256	256	c. Third Party non Bank
- Giro	118	165	139	9	18	27	41	50	62	73	86	98	112	123	140	15	15	- Demand Deposit
- Tabungan	405	443	501	46	88	133	176	221	267	314	361	407	453	491	530	38	38	- Saving
- Simpanan Berjangka	1.865	1.985	2.076	194	391	604	803	1.005	1.195	1.390	1.586	1.781	1.987	2.192	2.400	203	203	- Time deposits
d. Surat Berharga	45	38	38	-	8	9	13	17	28	33	37	40	43	47	49	4	4	d. Securities
e. Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
f. Lainnya	531	630	731	75	148	225	299	373	454	542	635	728	824	921	1.019	104	104	f. Others
g. Koreksi atas pendapatan bunga	119	29	57	36	39	40	47	44	49	49	51	44	46	50	52	36	36	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>4.120</b>	<b>4.852</b>	<b>5.215</b>	<b>449</b>	<b>935</b>	<b>1.405</b>	<b>1.836</b>	<b>2.322</b>	<b>2.769</b>	<b>3.218</b>	<b>3.755</b>	<b>4.232</b>	<b>4.679</b>	<b>5.188</b>	<b>5.675</b>	<b>484</b>	<b>484</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	486	927	1.137	1.196	1.364	1.526	1.756	2.019	1.713	2.793	3.192	2.238	400	400	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	57	57	22	1	1	2	4	5	6	10	14	17	25	29	26	3	3	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	5	10	18	25	33	40	55	58	63	70	75	81	6	6	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	611	635	733	70	125	207	283	364	427	492	556	621	689	764	870	81	81	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	8.575	2.015	3.770	410	791	910	885	962	1.052	1.199	1.392	1.013	2.010	2.324	1.261	310	310	f. Others
2. Beban Operasional Selain Beban Bunga	12.955	7.141	8.981	836	1.673	2.206	2.557	3.065	3.523	4.059	4.717	4.731	6.108	6.872	6.147	699	699	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1	0	0	0	-	0	-	5	5	-	-	0	5	5	0	-	-	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	0	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	9.904	4.059	5.570	564	1.137	1.371	1.423	1.634	1.829	2.073	2.426	2.120	3.172	3.604	2.294	403	403	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	11	16	26	8	5	7	10	13	16	19	22	26	29	32	34	2	2	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	3.039	3.067	3.384	263	532	827	1.124	1.413	1.673	1.967	2.269	2.585	2.901	3.231	3.818	294	294	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	<b>429</b>	<b>454</b>	<b>816</b>	<b>98</b>	<b>189</b>	<b>336</b>	<b>475</b>	<b>621</b>	<b>772</b>	<b>915</b>	<b>1.057</b>	<b>1.214</b>	<b>1.365</b>	<b>1.507</b>	<b>1.766</b>	<b>185</b>	<b>185</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>5</b>	<b>10</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>18</b>	<b>28</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>5</b>	<b>16</b>	<b>42</b>	<b>15</b>	<b>19</b>	<b>21</b>	<b>26</b>	<b>36</b>	<b>44</b>	<b>56</b>	<b>53</b>	<b>54</b>	<b>60</b>	<b>62</b>	<b>69</b>	<b>14</b>	<b>14</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>(10)</b>	<b>(8)</b>	<b>(9)</b>	<b>(14)</b>	<b>(24)</b>	<b>(32)</b>	<b>(44)</b>	<b>(41)</b>	<b>(41)</b>	<b>(42)</b>	<b>(34)</b>	<b>(50)</b>	<b>(14)</b>	<b>(14)</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>88</b>	<b>180</b>	<b>327</b>	<b>461</b>	<b>597</b>	<b>740</b>	<b>872</b>	<b>1.017</b>	<b>1.173</b>	<b>1.323</b>	<b>1.473</b>	<b>1.716</b>	<b>171</b>	<b>171</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</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>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</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>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>66</b>	<b>134</b>	<b>243</b>	<b>343</b>	<b>444</b>	<b>551</b>	<b>649</b>	<b>756</b>	<b>872</b>	<b>983</b>	<b>1.096</b>	<b>1.276</b>	<b>127</b>	<b>127</b>	<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019												2020	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Tagihan Komitmen</b>	<b>628.115</b>	<b>673.484</b>	<b>1.063.037</b>	<b>1.026.941</b>	<b>1.021.023</b>	<b>1.152.410</b>	<b>1.132.261</b>	<b>1.162.856</b>	<b>1.090.464</b>	<b>1.102.359</b>	<b>1.129.570</b>	<b>1.093.875</b>	<b>1.060.757</b>	<b>971.181</b>	<b>904.442</b>	<b>987.785</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	20.586	29.244	17.310	17.179	17.510	18.276	18.274	18.349	18.057	18.731	19.066	18.964	18.062	18.572	14.277	14.520	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	597.813	641.745	1.040.333	1.000.665	995.747	1.124.062	1.106.648	1.138.370	1.064.237	1.073.401	1.103.080	1.066.843	1.032.971	944.781	883.237	964.200	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9.715	2.495	5.395	9.097	7.766	10.072	7.339	6.137	8.170	10.227	7.425	8.068	9.724	7.827	6.927	9.065	- Others
<b>Kewajiban Komitmen</b>	<b>1.983.571</b>	<b>2.160.722</b>	<b>2.724.780</b>	<b>2.748.790</b>	<b>2.759.733</b>	<b>2.885.216</b>	<b>2.863.418</b>	<b>2.856.271</b>	<b>2.771.778</b>	<b>2.774.832</b>	<b>2.912.703</b>	<b>2.848.936</b>	<b>2.878.030</b>	<b>2.760.976</b>	<b>2.659.102</b>	<b>2.764.087</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	1.304.240	1.408.258	1.545.055	1.600.530	1.589.182	1.548.250	1.564.953	1.545.078	1.516.202	1.515.260	1.612.299	1.609.628	1.633.795	1.636.495	1.603.199	1.630.089	- Undisbursed loan facilities to debtors
Committed	298.509	344.860	367.108	381.049	376.341	365.022	370.005	366.214	366.791	363.453	378.220	374.221	379.017	384.139	371.281	385.370	- Committed
Uncommitted	1.005.731	1.063.398	1.177.948	1.219.482	1.212.841	1.183.227	1.194.948	1.178.864	1.149.411	1.151.807	1.234.080	1.235.407	1.254.777	1.252.356	1.231.918	1.244.719	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	12.370	11.229	10.181	10.645	9.589	11.449	14.192	13.060	14.313	16.751	16.286	17.603	16.399	16.110	16.622	16.574	- Undisbursed loan facilities to other banks
Committed	1.581	3.011	1.897	1.068	1.051	1.990	2.781	1.737	1.659	4.239	3.850	4.028	4.420	4.625	5.138	6.454	- Committed
Uncommitted	10.789	8.218	8.284	9.577	8.539	9.458	11.410	11.323	12.655	12.512	12.436	13.575	11.979	11.486	11.484	10.120	- Uncommitted
- Irrevocable L/C yang masih berjalan	66.353	77.108	88.144	80.623	85.087	82.241	79.499	81.415	75.750	75.088	76.949	72.943	73.716	68.294	67.522	65.496	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	594.212	659.107	1.075.275	1.045.988	1.066.216	1.233.407	1.194.577	1.208.753	1.155.715	1.154.765	1.197.534	1.138.972	1.141.211	1.029.207	961.666	1.040.547	- Outstanding spot and derivatives (sold)
- Lainnya	6.397	5.020	6.126	11.005	9.659	9.869	10.198	7.965	9.797	12.967	9.635	9.790	12.909	10.870	10.093	11.380	- Others
<b>Tagihan Kontinjensi</b>	<b>334.875</b>	<b>316.330</b>	<b>286.136</b>	<b>275.666</b>	<b>282.926</b>	<b>274.533</b>	<b>269.282</b>	<b>269.604</b>	<b>267.819</b>	<b>275.376</b>	<b>273.865</b>	<b>272.680</b>	<b>280.921</b>	<b>269.073</b>	<b>273.864</b>	<b>261.192</b>	<b>Contingent Claims</b>
- Garansi yang diterima	288.776	264.819	248.740	237.633	240.374	235.866	226.506	225.642	226.130	228.507	228.065	222.724	222.895	223.521	226.961	217.076	- Received guarantees
- Pendapatan bunga dalam penyelesaian	42.161	46.949	32.405	32.899	37.347	33.391	37.379	38.508	36.263	41.341	40.174	44.262	52.256	39.722	40.966	38.389	- Accrued interest
- Lainnya	3.938	4.562	4.991	5.134	5.205	5.275	5.397	5.455	5.426	5.528	5.626	5.695	5.770	5.830	5.936	5.727	- Others
<b>Kewajiban Kontinjensi</b>	<b>304.665</b>	<b>339.278</b>	<b>366.334</b>	<b>334.409</b>	<b>334.194</b>	<b>337.988</b>	<b>342.590</b>	<b>345.717</b>	<b>343.220</b>	<b>341.187</b>	<b>345.407</b>	<b>351.621</b>	<b>358.190</b>	<b>360.802</b>	<b>365.644</b>	<b>333.292</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	302.542	337.695	364.514	332.246	331.885	335.602	339.793	343.125	340.601	338.879	342.916	349.166	355.498	358.142	363.078	330.709	- Issued guarantees
- Lainnya	2.124	1.583	1.820	2.163	2.309	2.386	2.797	2.592	2.619	2.309	2.492	2.454	2.692	2.661	2.566	2.583	- Others
<b>Lainnya</b>	<b>309.064</b>	<b>392.512</b>	<b>445.955</b>	<b>449.597</b>	<b>453.638</b>	<b>453.559</b>	<b>455.804</b>	<b>462.218</b>	<b>468.191</b>	<b>474.967</b>	<b>490.826</b>	<b>471.526</b>	<b>475.086</b>	<b>479.595</b>	<b>491.618</b>	<b>494.469</b>	<b>Others</b>
- Penerusan Kredit	9.441	10.422	12.072	12.353	12.597	12.653	12.763	13.672	13.255	13.609	14.002	14.025	14.060	13.924	14.246	14.154	- Channelling
- Aset produktif yang dihapusbukukan	274.724	350.961	392.081	395.099	396.470	397.954	402.023	404.434	410.167	416.933	432.149	412.176	415.507	419.821	430.741	433.673	- Written off earning assets
Kredit yang diberikan	262.748	339.745	383.718	387.001	388.152	389.644	393.555	395.871	401.559	408.336	401.027	403.698	407.046	411.078	421.711	424.404	- Credit disbursed
Lainnya	11.976	11.216	8.363	8.097	8.318	8.309	8.468	8.563	8.609	8.596	31.122	8.478	8.461	8.743	9.030	9.269	- Others
- Aset produktif yang dihapustagih	24.900	31.129	41.802	42.145	44.571	42.952	41.018	44.112	44.769	44.425	44.675	45.325	45.519	45.850	46.632	46.642	- Charged off earning assets
Kredit yang diberikan	17.557	23.573	34.238	34.586	37.010	35.480	33.550	36.644	37.428	37.081	37.343	37.993	38.189	38.519	39.304	39.317	- Credit disbursed
Lainnya	7.343	7.556	7.564	7.559	7.561	7.472	7.468	7.468	7.341	7.344	7.332	7.332	7.330	7.331	7.328	7.325	- 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	Ags	Sep	Okt	Nov	Des	Jan			
<b>Tagihan Komitmen</b>	<b>11</b>	<b>9</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>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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 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	- Others
<b>Kewajiban Komitmen</b>	<b>3.649</b>	<b>2.446</b>	<b>2.503</b>	<b>2.657</b>	<b>1.887</b>	<b>1.895</b>	<b>1.860</b>	<b>1.757</b>	<b>1.664</b>	<b>1.530</b>	<b>1.361</b>	<b>1.207</b>	<b>1.272</b>	<b>1.253</b>	<b>1.213</b>	<b>1.254</b>	<b>1.254</b>	<b>Committed Liabilities</b>	
- Fasilitas kredit kepada nasabah yang belum ditarik	3.467	2.394	2.452	2.611	1.844	1.852	1.839	1.726	1.635	1.518	1.353	1.204	1.270	1.251	1.209	1.249	1.249	- Undisbursed loan facilities to debtors	
Committed	760	939	1.049	1.163	1.122	1.114	1.118	1.032	994	850	674	546	589	616	731	696	696	- Committed	
Uncommitted	2.707	1.455	1.403	1.447	721	738	720	694	641	668	678	658	681	635	478	553	553	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	144	42	39	38	38	34	15	13	14	3	2	3	2	2	4	5	5	- Undisbursed loan facilities to other banks	
Committed	38	33	32	32	32	32	12	11	11	1	0	0	0	0	2	2	2	- Committed	
Uncommitted	106	10	7	6	6	2	3	2	3	3	2	2	2	1	2	3	3	- Uncommitted	
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)	
- Lainnya	38	9	12	8	6	9	6	18	15	9	6	0	0	0	0	0	0	- Others	
<b>Tagihan Kontinjensi</b>	<b>1.094</b>	<b>1.144</b>	<b>1.368</b>	<b>1.358</b>	<b>1.358</b>	<b>1.395</b>	<b>1.404</b>	<b>1.414</b>	<b>1.390</b>	<b>1.423</b>	<b>1.412</b>	<b>1.429</b>	<b>1.454</b>	<b>1.460</b>	<b>1.445</b>	<b>1.152</b>	<b>1.152</b>	<b>Contingent Claims</b>	
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	658	671	808	837	827	845	840	837	906	909	880	889	904	915	906	922	922	- Accrued interest	
- Lainnya	436	473	560	521	532	551	564	577	483	515	532	540	550	545	540	230	230	- Others	
<b>Kewajiban Kontinjensi</b>	<b>1.237</b>	<b>742</b>	<b>932</b>	<b>829</b>	<b>840</b>	<b>851</b>	<b>993</b>	<b>1.138</b>	<b>970</b>	<b>890</b>	<b>522</b>	<b>563</b>	<b>687</b>	<b>665</b>	<b>596</b>	<b>400</b>	<b>400</b>	<b>Contingent Liabilities</b>	
- Garansi yang diberikan	1.146	712	904	799	774	791	783	890	760	865	474	521	562	533	465	383	383	- Issued guarantees	
- Lainnya	91	30	28	29	66	60	210	248	210	26	48	42	125	132	131	17	17	- Others	
<b>Lainnya</b>	<b>2.107</b>	<b>1.548</b>	<b>1.824</b>	<b>1.821</b>	<b>1.812</b>	<b>1.823</b>	<b>2.288</b>	<b>2.142</b>	<b>2.156</b>	<b>2.179</b>	<b>1.938</b>	<b>1.682</b>	<b>1.666</b>	<b>1.663</b>	<b>1.790</b>	<b>1.779</b>	<b>1.779</b>	<b>Others</b>	
- Penerusan Kredit	479	33	19	19	18	18	17	16	15	14	14	14	14	13	12	12	12	- Channelling	
- Aset produktif yang dihapusbukukan	1.613	1.514	1.805	1.802	1.794	1.806	2.272	2.127	2.141	2.152	1.924	1.654	1.652	1.650	1.777	1.767	1.767	- Written off earning assets	
Kredit yang diberikan	1.587	1.514	1.805	1.801	1.794	1.805	2.271	2.126	2.141	2.151	1.923	1.653	1.652	1.650	1.777	1.767	1.767	- Credit disbursed	
Lainnya	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others	
- Aset produktif yang dihapustagih	16	1	0	0	-	-	-	-	-	13	-	15	-	-	-	-	-	- Charged off earning assets	
Kredit yang diberikan	16	1	0	0	-	-	-	-	-	13	-	15	-	-	-	-	-	- Credit disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Tagihan Komitmen</b>	<b>51.874</b>	<b>58.754</b>	<b>44.036</b>	<b>54.832</b>	<b>52.610</b>	<b>66.113</b>	<b>59.852</b>	<b>63.777</b>	<b>48.332</b>	<b>53.213</b>	<b>64.081</b>	<b>50.827</b>	<b>50.030</b>	<b>43.091</b>	<b>38.627</b>	<b>54.552</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	2.013	4.134	3.301	3.376	3.392	3.712	3.704	3.713	3.888	3.870	4.040	3.240	3.212	3.224	3.185	3.144	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	44.447	53.621	40.102	49.866	47.640	60.330	54.650	59.452	43.191	48.199	58.961	46.546	45.297	37.928	33.598	49.595	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	5.415	999	633	1.590	1.578	2.071	1.499	612	1.252	1.145	1.080	1.040	1.521	1.938	1.845	1.813	- Others
<b>Kewajiban Komitmen</b>	<b>137.805</b>	<b>142.897</b>	<b>121.255</b>	<b>135.944</b>	<b>139.452</b>	<b>143.238</b>	<b>139.409</b>	<b>146.260</b>	<b>131.391</b>	<b>131.391</b>	<b>143.661</b>	<b>129.207</b>	<b>129.474</b>	<b>126.915</b>	<b>125.066</b>	<b>138.220</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	82.304	82.326	77.849	82.974	83.144	77.796	81.579	79.996	80.697	81.792	82.802	78.431	80.511	82.912	86.107	87.256	- Undisbursed loan facilities to debtors
Committed	33.592	32.651	31.541	34.025	34.198	29.356	29.857	29.799	30.848	32.148	32.801	32.693	33.543	34.785	35.988	36.422	- Committed
Uncommitted	48.712	49.675	46.308	48.949	48.946	48.439	51.722	50.197	49.849	49.644	50.001	45.738	46.969	48.126	50.119	50.833	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	220	321	142	146	170	163	141	129	126	112	118	127	133	105	72	108	- Undisbursed loan facilities to other banks
Committed	100	187	79	76	76	77	60	24	26	33	33	40	38	38	32	37	- Committed
Uncommitted	120	134	63	70	94	86	81	105	100	78	86	87	95	67	40	71	- Uncommitted
- Irrevocable L/C yang masih berjalan	4.088	2.966	2.741	2.937	3.488	3.212	2.907	3.220	3.219	3.144	2.637	2.134	2.399	2.697	2.386	2.790	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	49.810	55.139	39.764	47.929	51.101	59.779	52.825	61.733	44.954	44.337	56.187	46.629	44.108	37.890	32.610	44.449	- Outstanding spot and derivatives (sold)
- Lainnya	1.383	2.145	759	1.958	1.550	2.289	1.958	1.183	2.395	2.007	1.917	1.885	2.323	3.311	3.891	3.617	- Others
<b>Tagihan Kontinjensi</b>	<b>38.035</b>	<b>63.645</b>	<b>35.613</b>	<b>35.174</b>	<b>34.629</b>	<b>24.851</b>	<b>25.180</b>	<b>25.770</b>	<b>22.431</b>	<b>24.866</b>	<b>25.221</b>	<b>23.798</b>	<b>23.124</b>	<b>22.783</b>	<b>31.218</b>	<b>22.940</b>	<b>Contingent Claims</b>
- Garansi yang diterima	34.330	59.110	31.051	30.581	30.165	20.339	17.398	17.768	17.580	16.685	20.101	18.669	18.072	17.586	21.926	17.185	- Received guarantees
- Pendapatan bunga dalam penyelesaian	3.504	4.078	4.280	4.302	4.169	4.211	7.475	7.688	4.536	7.862	4.788	4.794	4.707	4.842	8.916	5.366	- Accrued interest
- Lainnya	202	457	281	292	294	301	307	314	316	319	332	335	345	355	376	389	- Others
<b>Kewajiban Kontinjensi</b>	<b>31.761</b>	<b>29.727</b>	<b>23.885</b>	<b>22.532</b>	<b>21.883</b>	<b>21.175</b>	<b>21.333</b>	<b>22.392</b>	<b>23.254</b>	<b>21.405</b>	<b>21.967</b>	<b>22.259</b>	<b>21.867</b>	<b>22.081</b>	<b>21.276</b>	<b>19.501</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	30.964	29.306	23.451	22.056	21.233	20.481	20.726	21.928	22.861	21.009	21.551	21.861	21.493	21.712	20.897	19.100	- Issued guarantees
- Lainnya	798	421	434	476	650	694	607	464	393	396	416	398	375	369	379	401	- Others
<b>Lainnya</b>	<b>17.595</b>	<b>27.235</b>	<b>28.582</b>	<b>29.497</b>	<b>29.796</b>	<b>27.200</b>	<b>27.618</b>	<b>28.571</b>	<b>28.034</b>	<b>28.121</b>	<b>29.254</b>	<b>30.074</b>	<b>29.927</b>	<b>29.284</b>	<b>31.073</b>	<b>32.465</b>	<b>Others</b>
- Penerusan Kredit	1.100	2.078	2.985	3.291	3.513	3.567	3.669	4.545	4.134	4.485	4.873	4.902	4.953	4.808	5.144	5.250	- Channelling
- Aset produktif yang dihapusbukan	15.983	22.815	22.730	23.244	22.628	21.790	22.110	22.132	22.031	21.712	22.452	23.160	22.900	22.369	23.830	25.102	- Written off earning assets
Kredit yang diberikan	12.338	19.097	22.349	23.093	22.247	21.409	21.726	21.748	21.647	21.328	22.068	22.775	22.515	21.964	23.430	24.473	- Credit disbursed
Lainnya	3.645	3.718	381	151	381	381	383	384	384	384	384	386	384	405	400	628	- Others
- Aset produktif yang dihapustagih	512	2.342	2.867	2.962	3.654	1.843	1.839	1.894	1.870	1.925	1.929	2.012	2.075	2.106	2.099	2.113	- Charged off earning assets
Kredit yang diberikan	404	2.109	2.636	2.731	3.424	1.703	1.704	1.759	1.860	1.910	1.929	2.012	2.075	2.106	2.099	2.113	- Credit disbursed
Lainnya	108	233	231	230	231	139	135	135	10	14	0	0	0	0	0	0	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



**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	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Tagihan Komitmen</b>	<b>493.076</b>	<b>486.597</b>	<b>622.617</b>	<b>683.439</b>	<b>673.877</b>	<b>760.638</b>	<b>766.086</b>	<b>777.285</b>	<b>722.307</b>	<b>731.564</b>	<b>782.807</b>	<b>735.647</b>	<b>734.625</b>	<b>676.667</b>	<b>621.178</b>	<b>680.517</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	18.566	25.102	14.009	13.803	13.894	14.565	14.570	14.636	14.169	14.716	14.881	15.014	14.850	14.924	11.092	10.693	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	470.681	460.646	604.424	663.313	654.597	738.864	746.248	757.558	701.827	708.410	762.197	714.695	712.809	656.144	605.182	663.903	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.829	849	4.184	6.324	5.385	7.210	5.267	5.091	6.311	8.438	5.729	5.938	6.967	5.598	4.903	5.921	- Others
<b>Kewajiban Komitmen</b>	<b>1.252.443</b>	<b>1.251.581</b>	<b>1.486.720</b>	<b>1.573.058</b>	<b>1.581.121</b>	<b>1.631.468</b>	<b>1.639.498</b>	<b>1.609.560</b>	<b>1.542.321</b>	<b>1.521.864</b>	<b>1.650.480</b>	<b>1.593.491</b>	<b>1.597.046</b>	<b>1.536.486</b>	<b>1.450.575</b>	<b>1.513.853</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	764.243	778.583	849.546	866.014	865.947	808.701	818.613	796.498	778.157	757.192	829.235	828.408	830.227	836.298	812.605	817.375	- Undisbursed loan facilities to debtors
Committed	116.775	124.150	133.719	133.339	130.670	100.324	98.622	93.363	93.568	86.726	100.170	99.759	96.199	97.829	97.021	96.045	- Committed
Uncommitted	647.468	654.432	715.828	732.674	735.277	708.377	719.991	703.134	684.589	670.465	729.065	728.649	734.028	738.469	715.584	721.330	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	10.260	6.311	6.584	7.796	6.762	7.632	9.575	7.999	9.495	8.738	8.712	10.213	8.625	8.048	8.314	6.838	- Undisbursed loan facilities to other banks
Committed	111	68	506	494	496	296	298	296	505	506	228	220	225	227	368	369	- Committed
Uncommitted	10.149	6.243	6.077	7.302	6.266	7.336	9.277	7.703	8.991	8.232	8.485	9.993	8.400	7.821	7.946	6.469	- Uncommitted
- Irrevocable L/C yang masih berjalan	24.993	26.974	30.288	27.167	28.482	24.404	23.438	23.638	22.515	21.199	21.294	21.128	20.685	19.498	19.154	18.292	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	449.166	438.950	596.207	665.530	674.916	785.110	782.739	776.342	726.387	726.670	785.384	728.344	730.353	666.991	605.815	665.948	- Outstanding spot and derivatives (sold)
- Lainnya	3.782	763	4.095	6.551	5.015	5.621	5.133	5.083	5.767	8.065	5.854	5.398	7.156	5.650	4.687	5.400	- Others
<b>Tagihan Kontinjensi</b>	<b>230.199</b>	<b>182.190</b>	<b>197.807</b>	<b>190.723</b>	<b>194.808</b>	<b>194.838</b>	<b>189.962</b>	<b>188.619</b>	<b>190.458</b>	<b>195.045</b>	<b>192.296</b>	<b>190.333</b>	<b>195.236</b>	<b>181.899</b>	<b>181.443</b>	<b>177.968</b>	<b>Contingent Claims</b>
- Garansi yang diterima	216.409	168.621	180.763	173.047	172.463	177.568	172.012	170.133	171.047	174.212	169.676	163.950	161.731	161.409	161.443	156.845	- Received guarantees
- Pendapatan bunga dalam penyelesaian	10.673	10.132	13.125	13.589	18.203	13.086	13.666	14.171	15.038	16.394	18.118	21.826	28.895	15.828	15.253	16.289	- Accrued interest
- Lainnya	3.117	3.437	3.919	4.087	4.143	4.184	4.284	4.315	4.374	4.439	4.502	4.556	4.610	4.663	4.747	4.835	- Others
<b>Kewajiban Kontinjensi</b>	<b>89.263</b>	<b>96.350</b>	<b>112.882</b>	<b>103.797</b>	<b>104.297</b>	<b>104.190</b>	<b>106.772</b>	<b>104.715</b>	<b>102.099</b>	<b>101.471</b>	<b>102.177</b>	<b>102.695</b>	<b>102.863</b>	<b>102.047</b>	<b>100.576</b>	<b>94.151</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	88.524	95.834	112.442	103.083	103.676	104.043	106.481	104.405	101.737	101.180	101.839	102.388	102.442	101.722	100.293	93.809	- Issued guarantees
- Lainnya	739	516	440	714	621	147	291	310	362	291	338	307	421	325	283	342	- Others
<b>Lainnya</b>	<b>122.144</b>	<b>130.879</b>	<b>144.019</b>	<b>146.660</b>	<b>147.888</b>	<b>142.473</b>	<b>143.548</b>	<b>145.062</b>	<b>146.911</b>	<b>147.054</b>	<b>147.769</b>	<b>148.672</b>	<b>149.770</b>	<b>153.108</b>	<b>156.992</b>	<b>157.278</b>	<b>Others</b>
- Penerusan Kredit	3.213	3.741	3.906	3.903	3.904	3.900	3.898	3.896	3.894	3.892	3.887	3.886	3.873	3.882	3.883	3.873	- Channelling
- Aset produktif yang dihapusbukukan	97.080	101.286	104.579	107.016	106.576	102.111	102.993	103.780	104.992	105.623	106.149	106.854	107.883	110.992	114.212	114.552	- Written off earning assets
Kredit yang diberikan	92.652	97.394	100.375	102.831	102.403	98.020	98.745	99.440	100.602	101.239	101.762	102.597	103.636	106.758	109.607	109.926	- Credit disbursed
Lainnya	4.428	3.892	4.204	4.185	4.173	4.091	4.248	4.340	4.390	4.384	4.387	4.257	4.247	4.234	4.605	4.625	- Others
- Aset produktif yang dihapustagih	21.851	25.851	35.534	35.741	37.408	36.462	36.657	37.385	38.025	37.539	37.733	37.932	38.014	38.234	38.897	38.854	- Charged off earning assets
Kredit yang diberikan	14.617	18.528	28.201	28.412	30.078	29.340	29.535	30.264	30.903	30.417	30.611	30.810	30.893	31.112	31.775	31.732	- Credit disbursed
Lainnya	7.235	7.323	7.333	7.329	7.330	7.122	7.122	7.122	7.122	7.122	7.122	7.122	7.122	7.122	7.122	7.122	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Tagihan Komitmen</b>	<b>82.405</b>	<b>127.318</b>	<b>395.192</b>	<b>287.326</b>	<b>293.310</b>	<b>324.387</b>	<b>305.071</b>	<b>320.527</b>	<b>318.555</b>	<b>315.952</b>	<b>281.463</b>	<b>306.143</b>	<b>274.776</b>	<b>250.171</b>	<b>243.326</b>	<b>251.448</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	224	-	-	-	-	145	145	710	-	423	-	683	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	81.946	126.673	394.616	286.146	292.286	323.597	304.499	320.094	317.950	315.165	280.704	304.345	273.542	249.458	243.149	249.435	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	459	646	576	1.181	801	789	571	433	605	643	614	1.089	1.235	290	178	1.330	- Others
<b>Kewajiban Komitmen</b>	<b>583.148</b>	<b>756.278</b>	<b>1.108.474</b>	<b>1.030.778</b>	<b>1.030.885</b>	<b>1.102.003</b>	<b>1.076.019</b>	<b>1.091.970</b>	<b>1.089.529</b>	<b>1.113.240</b>	<b>1.110.321</b>	<b>1.118.050</b>	<b>1.143.001</b>	<b>1.089.500</b>	<b>1.074.680</b>	<b>1.102.787</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	450.186	540.732	612.318	645.809	634.978	656.932	659.768	663.529	652.223	671.074	695.165	697.819	717.736	712.278	698.827	719.330	- Undisbursed loan facilities to debtors
Committed	146.626	186.507	200.277	211.982	209.865	233.744	239.925	241.454	240.665	242.915	243.780	240.395	247.406	249.570	235.554	250.046	- Committed
Uncommitted	303.559	354.225	412.041	433.826	425.113	423.189	419.843	422.075	411.558	428.158	451.385	457.424	470.330	462.708	463.273	469.284	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	1.727	4.445	3.319	2.567	2.523	3.523	4.364	4.822	4.581	7.804	7.359	7.166	7.546	7.863	8.138	9.529	- Undisbursed loan facilities to other banks
Committed	1.321	2.713	1.280	466	447	1.586	2.411	1.405	1.117	3.699	3.589	3.768	4.158	4.359	4.736	6.046	- Committed
Uncommitted	406	1.733	2.039	2.101	2.076	1.937	1.952	3.417	3.464	4.105	3.770	3.398	3.388	3.504	3.402	3.483	- Uncommitted
- Irrevocable L/C yang masih berjalan	36.967	46.824	54.708	50.154	52.736	54.219	52.763	54.336	49.798	50.349	52.769	49.519	50.433	45.858	45.781	44.344	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	94.268	163.861	438.025	330.987	338.803	386.655	357.341	368.905	382.603	382.451	354.509	362.374	365.262	322.952	321.791	328.657	- Outstanding spot and derivatives (sold)
- Lainnya	-	416	104	1.261	1.845	673	1.783	378	325	1.563	519	1.172	2.025	550	143	927	- Others
<b>Tagihan Kontinjensi</b>	<b>64.498</b>	<b>68.460</b>	<b>50.401</b>	<b>47.440</b>	<b>51.147</b>	<b>52.536</b>	<b>51.826</b>	<b>52.863</b>	<b>52.617</b>	<b>53.097</b>	<b>53.983</b>	<b>56.174</b>	<b>59.054</b>	<b>60.879</b>	<b>58.964</b>	<b>58.285</b>	<b>Contingent Claims</b>
- Garansi yang diterima	37.819	36.870	36.714	33.800	37.533	37.740	36.883	37.527	37.293	37.401	38.079	39.895	42.884	44.317	43.581	42.842	- Received guarantees
- Pendapatan bunga dalam penyelesaian	26.513	31.400	13.466	13.416	13.389	14.567	14.711	15.099	15.083	15.452	15.657	16.029	15.918	16.309	15.127	15.185	- Accrued interest
- Lainnya	166	189	221	224	226	229	232	237	242	245	247	249	251	254	256	258	- Others
<b>Kewajiban Kontinjensi</b>	<b>178.995</b>	<b>208.756</b>	<b>225.065</b>	<b>204.031</b>	<b>204.070</b>	<b>208.684</b>	<b>210.508</b>	<b>214.373</b>	<b>213.913</b>	<b>214.238</b>	<b>217.455</b>	<b>222.618</b>	<b>229.060</b>	<b>232.107</b>	<b>239.146</b>	<b>216.176</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	178.502	208.153	224.249	203.190	203.204	207.309	208.931	212.914	212.375	212.759	215.886	221.035	227.425	230.413	237.517	214.497	- Issued guarantees
- Lainnya	493	603	817	841	866	1.375	1.577	1.459	1.538	1.480	1.569	1.583	1.635	1.694	1.628	1.678	- Others
<b>Lainnya</b>	<b>157.387</b>	<b>218.197</b>	<b>252.621</b>	<b>252.630</b>	<b>255.259</b>	<b>263.018</b>	<b>263.115</b>	<b>266.957</b>	<b>271.290</b>	<b>272.692</b>	<b>291.735</b>	<b>270.772</b>	<b>273.024</b>	<b>274.617</b>	<b>280.400</b>	<b>281.648</b>	<b>Others</b>
- Penerusan Kredit	4.599	4.521	5.114	5.093	5.114	5.122	5.132	5.168	5.165	5.172	5.181	5.176	5.174	5.174	5.159	4.973	- Channelling
- Aset produktif yang dihapusbukukan	150.267	210.741	244.106	244.094	246.636	253.248	255.461	256.957	261.250	262.573	281.540	260.230	262.420	263.933	269.653	271.048	- Written off earning assets
Kredit yang diberikan	146.561	207.307	240.500	240.506	243.045	249.584	251.797	253.291	257.589	258.918	255.363	256.568	258.764	260.005	265.857	267.262	- Credit disbursed
Lainnya	3.707	3.434	3.605	3.588	3.591	3.664	3.665	3.666	3.661	3.655	26.177	3.662	3.656	3.928	3.796	3.786	- Others
- Aset produktif yang dihapustagih	2.521	2.936	3.401	3.443	3.509	4.647	2.522	4.832	4.875	4.948	5.014	5.366	5.429	5.510	5.588	5.627	- Charged off earning assets
Kredit yang diberikan	2.521	2.936	3.401	3.443	3.509	4.437	2.311	4.621	4.665	4.740	4.804	5.156	5.221	5.301	5.382	5.424	- Credit disbursed
Lainnya	-	-	-	-	-	211	211	211	209	208	210	210	208	209	206	203	- Others

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

Note: r) Revised figures  
 \*) Provisional figures



**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	Indicator	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<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>298</b>	<b>297</b>	<b>333</b>	<b>319</b>	<b>340</b>	<b>325</b>	<b>310</b>	<b>331</b>	<b>309</b>	<b>301</b>	<b>273</b>	<b>231</b>	<b>235</b>	<b>Committed Liabilities</b>	
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.113	1.364	280	295	294	330	316	337	322	309	330	309	301	273	230	233	- Undisbursed Financing facilities to debtors	
<i>Committed</i>	109	129	18	39	14	14	15	52	18	39	16	4	29	29	3	26	- Committed	
<i>Uncommitted</i>	1.003	1.234	262	256	281	316	301	285	304	270	314	304	272	244	227	207	- Uncommitted	
- Fasilitas Pembiayaan kepada bank lain belum ditarik	19	19	3	3	3	3	3	3	3	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	3	3	3	3	3	3	0	0	0	0	0	0	0	- Uncommitted	
- Irrevocable L/C 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>83</b>	<b>85</b>	<b>83</b>	<b>84</b>	<b>81</b>	<b>83</b>	<b>84</b>	<b>83</b>	<b>83</b>	<b>84</b>	<b>83</b>	<b>85</b>	<b>94</b>	<b>Contingent Claims</b>	
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	100	103	80	83	85	82	84	80	82	83	82	82	83	83	84	84	93	- Accrued interest
- Lainnya	7	0	0	0	1	1	1	0	1	0	0	1	1	0	1	1	1	- Others
<b>Kewajiban Kontinjensi</b>	<b>1.607</b>	<b>1.914</b>	<b>1.417</b>	<b>1.161</b>	<b>1.089</b>	<b>1.034</b>	<b>898</b>	<b>834</b>	<b>747</b>	<b>733</b>	<b>743</b>	<b>842</b>	<b>977</b>	<b>1.107</b>	<b>1.128</b>	<b>915</b>	<b>Contingent Liabilities</b>	
- Garansi yang diberikan	1.607	1.914	1.354	1.100	1.028	972	836	772	685	672	681	780	916	1.046	1.067	855	- Issued guarantees	
- Lainnya	-	-	63	61	61	62	62	62	62	61	62	62	61	61	60	59	- Others	
<b>Lainnya</b>	<b>187</b>	<b>322</b>	<b>1.863</b>	<b>1.863</b>	<b>1.863</b>	<b>1.812</b>	<b>1.810</b>	<b>1.820</b>	<b>1.823</b>	<b>1.823</b>	<b>1.749</b>	<b>1.716</b>	<b>1.716</b>	<b>1.716</b>	<b>1.722</b>	<b>1.724</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 dihapusbukkan Pembiayaan yang diberikan	137	275	1.816	1.816	1.816	1.765	1.763	1.773	1.776	1.777	1.702	1.670	1.669	1.669	1.675	1.677	1.677	- Written off earning assets
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Financing disbursed
- Aset produktif yang dihapustagih Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Tagihan Komitmen</b>	<b>739</b>	<b>806</b>	<b>1.146</b>	<b>1.298</b>	<b>1.224</b>	<b>1.267</b>	<b>1.251</b>	<b>1.266</b>	<b>1.246</b>	<b>1.628</b>	<b>1.218</b>	<b>1.230</b>	<b>1.323</b>	<b>1.234</b>	<b>1.309</b>	<b>1.248</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	739	806	1.146	1.298	1.224	1.267	1.251	1.266	1.246	1.628	1.218	1.230	1.323	1.234	1.309	1.248	- 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>5.156</b>	<b>5.183</b>	<b>5.498</b>	<b>5.535</b>	<b>5.518</b>	<b>5.664</b>	<b>5.541</b>	<b>5.796</b>	<b>5.732</b>	<b>6.271</b>	<b>5.964</b>	<b>6.886</b>	<b>7.027</b>	<b>Committed Liabilities</b>
- Fasilitas Pembiayaan kepada nasabah belum ditarik	2.059	2.216	1.991	2.168	2.314	2.034	2.212	2.239	2.564	2.668	2.737	2.648	3.256	2.981	3.801	4.000	- Undisbursed Financing facilities to debtors
<i>Committed</i>	646	483	504	499	472	470	468	514	698	774	778	824	1.252	1.310	1.984	2.136	- Committed
<i>Uncommitted</i>	1.412	1.732	1.487	1.668	1.842	1.564	1.744	1.725	1.866	1.894	1.959	1.824	2.004	1.670	1.817	1.865	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	-	90	94	94	94	94	94	93	93	93	93	94	94	92	93	93	- Undisbursed Financing facilities to other banks
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	-	90	94	94	94	94	94	93	93	93	93	94	94	92	93	93	- Uncommitted
- Irrevocable L/C yang masih berjalan	297	202	331	191	164	264	266	117	152	182	187	104	81	180	170	39	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	967	1.156	1.235	1.476	1.368	1.830	1.645	1.765	1.560	1.273	1.439	1.549	1.435	1.353	1.451	1.460	- Outstanding spot and derivatives (sold)
- Lainnya	1.193	1.686	1.156	1.227	1.243	1.276	1.318	1.303	1.295	1.324	1.339	1.335	1.405	1.358	1.371	1.435	- Others
<b>Tagihan Kontinjensi</b>	<b>417</b>	<b>316</b>	<b>344</b>	<b>372</b>	<b>379</b>	<b>382</b>	<b>385</b>	<b>412</b>	<b>406</b>	<b>415</b>	<b>423</b>	<b>416</b>	<b>1.513</b>	<b>1.515</b>	<b>450</b>	<b>472</b>	<b>Contingent Claims</b>
- Garansi yang diterima	23	24	5	4	11	14	8	9	7	8	5	6	9	9	11	11	- Received guarantees
- Pendapatan bunga dalam penyelesaian	385	285	330	358	358	358	367	393	389	397	406	398	1.491	1.493	422	447	- Accrued interest
- Lainnya	9	7	9	10	10	10	10	10	10	10	13	13	13	13	17	13	- Others
<b>Kewajiban Kontinjensi</b>	<b>1.147</b>	<b>1.069</b>	<b>989</b>	<b>970</b>	<b>880</b>	<b>882</b>	<b>866</b>	<b>907</b>	<b>979</b>	<b>1.024</b>	<b>1.139</b>	<b>1.159</b>	<b>1.201</b>	<b>1.229</b>	<b>1.327</b>	<b>748</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	1.144	1.056	951	928	836	834	817	857	926	968	1.081	1.097	1.127	1.149	1.244	662	- Issued guarantees
- Lainnya	3	13	39	42	44	48	49	50	53	55	58	62	75	79	83	85	- Others
<b>Lainnya</b>	<b>4.423</b>	<b>6.947</b>	<b>7.913</b>	<b>7.923</b>	<b>7.718</b>	<b>7.887</b>	<b>7.918</b>	<b>8.075</b>	<b>8.337</b>	<b>8.383</b>	<b>8.422</b>	<b>8.603</b>	<b>8.452</b>	<b>8.609</b>	<b>8.777</b>	<b>8.642</b>	<b>Others</b>
- Penerusan Pembiayaan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	4.422	6.947	7.913	7.923	7.718	7.887	7.918	8.075	8.337	8.383	8.422	8.603	8.452	8.609	8.777	8.642	- Written off earning assets
Pembiayaan yang diberikan	4.252	6.911	7.878	7.888	7.683	7.852	7.883	8.039	8.300	8.347	8.386	8.566	8.416	8.570	8.739	8.604	- Financing disbursed
Lainnya	171	35	35	35	35	35	35	36	36	36	36	36	36	38	38	38	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 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	Indicator	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Tagihan Komitmen</b>	<b>9</b>	-	<b>45</b>	<b>43</b>	-	<b>4</b>	-	-	<b>23</b>	-	-	<b>26</b>	<b>1</b>	<b>17</b>	-	-	<b>Committed Claims</b>	
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	45	43	-	4	-	-	23	-	-	26	1	17	-	-	18	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Kewajiban Komitmen</b>	<b>878</b>	<b>787</b>	<b>739</b>	<b>899</b>	<b>907</b>	<b>781</b>	<b>778</b>	<b>865</b>	<b>882</b>	<b>956</b>	<b>753</b>	<b>941</b>	<b>664</b>	<b>585</b>	<b>451</b>	<b>710</b>	<b>Committed Liabilities</b>	
- Fasilitas Pembiayaan kepada nasabah belum ditarik	869	644	619	661	661	605	625	754	604	707	678	809	494	502	420	647	- Undisbursed Financing facilities to debtors	
<b>Committed</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<b>Uncommitted</b>	869	644	619	661	661	605	625	754	604	707	678	809	494	502	420	647	- Uncommitted	
- Fasilitas Pembiayaan kepada bank lain belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Undisbursed Financing facilities to other banks
<b>Committed</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<b>Uncommitted</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Uncommitted
- Irrevocable L/C yang masih berjalan	9	143	75	173	218	143	125	104	66	214	62	57	117	61	31	30	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	45	66	28	33	28	7	212	35	14	75	52	22	-	34	- Outstanding spot and derivatives (sold)	
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Tagihan Kontinjensi</b>	<b>524</b>	<b>473</b>	<b>523</b>	<b>516</b>	<b>519</b>	<b>447</b>	<b>441</b>	<b>444</b>	<b>434</b>	<b>446</b>	<b>448</b>	<b>448</b>	<b>456</b>	<b>453</b>	<b>259</b>	<b>281</b>	<b>Contingent Claims</b>	
- Garansi yang diterima	195	193	207	201	202	205	205	205	203	202	204	204	199	200	-	194	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	329	280	317	315	317	242	236	239	231	245	244	244	257	253	259	87	- Accrued interest	
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Kewajiban Kontinjensi</b>	<b>654</b>	<b>720</b>	<b>1.163</b>	<b>1.089</b>	<b>1.134</b>	<b>1.172</b>	<b>1.220</b>	<b>1.359</b>	<b>1.257</b>	<b>1.426</b>	<b>1.404</b>	<b>1.485</b>	<b>1.533</b>	<b>1.566</b>	<b>1.595</b>	<b>1.402</b>	<b>Contingent Liabilities</b>	
- Garansi yang diberikan	654	720	1.163	1.089	1.134	1.172	1.220	1.359	1.257	1.426	1.404	1.485	1.533	1.566	1.595	1.402	- Issued guarantees	
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Lainnya</b>	<b>5.221</b>	<b>7.383</b>	<b>9.133</b>	<b>9.203</b>	<b>9.302</b>	<b>9.346</b>	<b>9.507</b>	<b>9.591</b>	<b>9.641</b>	<b>14.713</b>	<b>9.960</b>	<b>10.006</b>	<b>10.531</b>	<b>10.599</b>	<b>10.864</b>	<b>10.933</b>	<b>Others</b>	
- Penerusan Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukkan	5.221	7.383	9.133	9.203	9.302	9.346	9.507	9.591	9.641	14.713	9.960	10.006	10.531	10.599	10.817	10.886	- Written off earning assets	
Pembiayaan yang diberikan	5.221	7.246	8.996	9.066	9.165	9.209	9.370	9.454	9.504	14.576	9.823	9.869	10.394	10.462	10.627	10.696	- Financing disbursed	
Lainnya	-	137	137	137	137	137	137	137	137	137	137	137	137	137	190	190	- Others	
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47	- Charged off earning assets	
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47	- Financing disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: \*) Angka-angka sementara

Note: \*) Provisional figures

**Tabel 1.25. Kinerja Bank Umum Konvensional  
(Commercial Banks Performance)  
Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>22,93</b>	<b>23,18</b>	<b>22,97</b>	<b>23,22</b>	<b>23,45</b>	<b>23,42</b>	<b>23,21</b>	<b>22,43</b>	<b>22,63</b>	<b>23,19</b>	<b>23,93</b>	<b>23,28</b>	<b>23,54</b>	<b>23,77</b>	<b>23,40</b>	<b>22,83</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	1.052.597	1.166.002	1.269.616	1.278.968	1.289.474	1.309.439	1.303.652	1.279.354	1.299.299	1.318.461	1.345.041	1.347.713	1.359.807	1.375.342	1.377.558	1.325.611	- Capital
- ATMR	4.589.611	5.029.816	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	5.703.271	5.741.583	5.684.600	5.620.993	5.787.930	5.776.764	5.787.228	5.886.069	5.807.129	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>21,19</b>	<b>21,50</b>	<b>21,29</b>	<b>21,53</b>	<b>21,70</b>	<b>21,77</b>	<b>21,59</b>	<b>20,83</b>	<b>21,05</b>	<b>21,55</b>	<b>22,15</b>	<b>21,70</b>	<b>21,97</b>	<b>22,20</b>	<b>21,86</b>	<b>21,20</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	972.350	1.081.234	1.176.700	1.185.800	1.193.400	1.217.222	1.212.735	1.188.219	1.208.376	1.225.299	1.244.974	1.255.835	1.269.071	1.284.475	1.286.968	1.230.880	- Core Capital (Tier I)
- ATMR	4.589.611	5.029.816	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	5.703.271	5.741.583	5.684.600	5.620.993	5.787.930	5.776.764	5.787.228	5.886.069	5.807.129	- Risk Weighted Assets
<b>Return On Assets Ratio (%)</b>	<b>2,23</b>	<b>2,45</b>	<b>2,55</b>	<b>2,59</b>	<b>2,45</b>	<b>2,60</b>	<b>2,42</b>	<b>2,41</b>	<b>2,51</b>	<b>2,50</b>	<b>2,49</b>	<b>2,48</b>	<b>2,48</b>	<b>2,47</b>	<b>2,47</b>	<b>2,70</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	136.048	165.196	186.912	197.010	186.136	199.511	186.096	186.232	194.521	194.525	193.932	193.676	194.097	193.726	194.916	217.089	- Profit
- Rata-rata total aset	6.106.959	6.730.350	7.329.250	7.602.076	7.581.991	7.658.831	7.695.258	7.720.132	7.753.441	7.778.083	7.796.343	7.810.865	7.830.875	7.853.104	7.880.981	8.039.018	- Average total assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>82,22</b>	<b>78,64</b>	<b>77,86</b>	<b>87,79</b>	<b>85,33</b>	<b>82,92</b>	<b>83,48</b>	<b>81,51</b>	<b>80,24</b>	<b>81,08</b>	<b>80,60</b>	<b>80,50</b>	<b>80,65</b>	<b>79,67</b>	<b>79,39</b>	<b>83,49</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	624.173	603.178	638.990	125.697	177.539	239.339	311.455	340.472	391.509	481.720	533.151	595.663	670.348	684.713	735.429	90.545	- Operating Expenses
- Pendapatan Operasional	759.146	766.975	820.646	143.175	208.053	288.626	373.105	417.728	487.942	594.166	661.436	739.945	831.134	859.398	926.303	108.454	- Operating Income
<b>Net Interest Margin Ratio (%)</b>	<b>5,63</b>	<b>5,32</b>	<b>5,14</b>	<b>4,92</b>	<b>4,81</b>	<b>4,86</b>	<b>4,87</b>	<b>4,90</b>	<b>4,90</b>	<b>4,90</b>	<b>4,90</b>	<b>4,90</b>	<b>4,90</b>	<b>4,89</b>	<b>4,91</b>	<b>4,96</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	329.913	342.731	360.412	356.712	348.366	356.086	358.383	361.337	363.303	364.333	365.082	366.316	366.819	367.355	370.095	383.772	- Interest income net
- Rata-rata total aset produktif	5.854.786	6.445.076	7.016.192	7.257.568	7.244.802	7.324.656	7.358.358	7.371.368	7.407.399	7.432.547	7.451.893	7.469.107	7.490.477	7.514.009	7.538.955	7.741.917	- Average total earning assets
<b>Loan to Deposits Ratio (%)</b>	<b>90,70</b>	<b>90,04</b>	<b>94,78</b>	<b>93,97</b>	<b>94,12</b>	<b>94,00</b>	<b>94,25</b>	<b>96,19</b>	<b>94,98</b>	<b>94,48</b>	<b>94,66</b>	<b>94,34</b>	<b>93,96</b>	<b>93,50</b>	<b>94,43</b>	<b>93,36</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	4.199.713	4.548.155	5.092.584	4.986.324	5.026.443	5.085.310	5.098.734	5.208.139	5.255.085	5.240.212	5.251.853	5.306.141	5.287.464	5.303.951	5.391.846	5.279.629	- Total Credit to third party
- Total Dana Pihak Ketiga	4.630.352	5.050.984	5.372.841	5.306.110	5.340.418	5.410.178	5.409.565	5.414.645	5.532.926	5.546.359	5.547.987	5.624.575	5.627.651	5.672.712	5.709.670	5.655.237	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,50</b>	<b>18,56</b>	<b>14,96</b>	<b>14,64</b>	<b>15,19</b>	<b>16,00</b>	<b>16,22</b>	<b>14,97</b>	<b>14,79</b>	<b>15,12</b>	<b>15,32</b>	<b>15,46</b>	<b>15,37</b>	<b>16,02</b>	<b>15,51</b>	<b>15,58</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	837.433	963.833	899.937	778.395	806.230	912.586	931.093	863.578	842.218	860.207	830.649	861.583	838.037	868.865	902.889	838.781	- Primary Liquid Asset
- Aset Likuid Sekunder	296.098	353.504	259.472	334.424	355.436	337.070	335.183	307.365	329.406	340.195	383.267	374.528	393.625	424.817	370.524	413.397	- Secondary Liquid assets
- Total Aset	6.475.602	7.099.564	7.751.621	7.602.076	7.649.857	7.812.511	7.804.985	7.819.626	7.920.019	7.938.096	7.924.161	7.993.184	8.011.097	8.075.397	8.212.586	8.039.018	- Total Assets

Ket: Data tidak termasuk data kinerja BUS



**Tabel 1.26. Kinerja Bank Umum Konvensional - BUKU 1**  
**(Performance of 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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>22,38</b>	<b>21,73</b>	<b>22,21</b>	<b>21,49</b>	<b>21,75</b>	<b>22,18</b>	<b>21,56</b>	<b>21,83</b>	<b>23,58</b>	<b>24,04</b>	<b>24,27</b>	<b>22,01</b>	<b>21,64</b>	<b>22,05</b>	<b>25,13</b>	<b>29,07</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	14.113	8.658	9.137	8.848	8.392	8.591	8.320	8.418	9.156	8.973	7.951	6.749	6.757	6.783	7.587	8.681	- Capital
- ATMR	63.072	39.839	41.134	41.169	38.581	38.740	38.597	38.557	38.821	37.324	32.766	30.664	31.231	30.761	30.193	29.861	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>21,36</b>	<b>20,59</b>	<b>21,10</b>	<b>20,38</b>	<b>20,63</b>	<b>21,01</b>	<b>20,40</b>	<b>20,67</b>	<b>22,43</b>	<b>22,90</b>	<b>23,12</b>	<b>20,85</b>	<b>20,46</b>	<b>20,88</b>	<b>23,97</b>	<b>27,94</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	13.474	8.203	8.680	8.391	7.960	8.138	7.872	7.969	8.708	8.546	7.575	6.392	6.390	6.423	7.236	8.343	- Core Capital (Tier I)
- ATMR	63.072	39.839	41.134	41.169	38.581	38.740	38.597	38.557	38.821	37.324	32.766	30.664	31.231	30.761	30.193	29.861	- Risk Weighted Assets
<b>Return On Assets Ratio (%)</b>	<b>1,43</b>	<b>1,49</b>	<b>1,39</b>	<b>0,71</b>	<b>1,00</b>	<b>1,52</b>	<b>0,78</b>	<b>0,97</b>	<b>1,34</b>	<b>1,41</b>	<b>1,13</b>	<b>1,20</b>	<b>1,24</b>	<b>1,17</b>	<b>1,17</b>	<b>0,69</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	1.438	986	988	511	689	1.060	556	692	960	987	702	690	718	684	687	407	- Profit
- Rata-rata total aset	100.652	65.989	70.874	72.085	68.704	69.639	70.915	71.064	71.784	69.947	62.035	57.460	58.012	58.305	58.596	58.931	- Average total assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>88,09</b>	<b>87,31</b>	<b>87,90</b>	<b>93,67</b>	<b>91,07</b>	<b>86,99</b>	<b>93,51</b>	<b>92,13</b>	<b>88,89</b>	<b>88,21</b>	<b>90,95</b>	<b>89,61</b>	<b>89,33</b>	<b>89,81</b>	<b>89,55</b>	<b>93,62</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	10.881	6.661	6.996	595	1.119	1.701	2.450	3.166	3.729	4.232	4.594	4.327	4.871	5.389	6.030	479	- Operating Expenses
- Pendapatan Operasional	12.352	7.630	7.959	635	1.228	1.955	2.620	3.437	4.195	4.798	5.051	4.829	5.453	6.001	6.733	512	- Operating Income
<b>Net Interest Margin Ratio (%)</b>	<b>6,30</b>	<b>5,50</b>	<b>5,60</b>	<b>4,57</b>	<b>4,84</b>	<b>5,20</b>	<b>5,15</b>	<b>5,32</b>	<b>5,33</b>	<b>5,47</b>	<b>5,27</b>	<b>4,88</b>	<b>4,85</b>	<b>4,84</b>	<b>4,87</b>	<b>4,71</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	5.989	3.418	3.743	3.096	3.116	3.404	3.437	3.545	3.590	3.598	3.056	2.616	2.622	2.633	2.659	2.576	- Interest income net
- Rata-rata total aset produktif	95.052	62.159	66.806	67.699	64.414	65.455	66.716	66.681	67.371	65.757	58.003	53.562	54.094	54.378	54.618	54.749	- Average total earning assets
<b>Loan to Deposits Ratio (%)</b>	<b>94,23</b>	<b>89,09</b>	<b>92,27</b>	<b>84,71</b>	<b>83,81</b>	<b>80,56</b>	<b>76,60</b>	<b>82,22</b>	<b>76,92</b>	<b>77,40</b>	<b>81,14</b>	<b>82,30</b>	<b>77,24</b>	<b>80,24</b>	<b>89,06</b>	<b>88,03</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	66.902	42.987	46.886	46.559	44.011	44.282	44.499	44.813	45.271	43.935	39.949	38.361	38.611	38.609	37.960	37.649	- Total Credit to third party
- Total Dana Pihak Ketiga	70.997	48.250	50.814	54.966	52.516	54.965	58.090	54.503	58.851	56.763	49.232	46.611	49.990	48.117	42.621	42.769	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>16,96</b>	<b>18,09</b>	<b>19,11</b>	<b>18,35</b>	<b>19,54</b>	<b>20,47</b>	<b>23,14</b>	<b>19,12</b>	<b>21,57</b>	<b>21,55</b>	<b>18,23</b>	<b>15,51</b>	<b>18,23</b>	<b>17,21</b>	<b>14,54</b>	<b>12,39</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	15.820	11.385	13.003	12.728	12.984	13.889	16.537	13.050	15.531	15.109	11.381	9.081	11.402	10.487	8.935	6.981	- Primary Liquid Asset
- Aset Likuid Sekunder	1.158	352	620	501	545	752	761	650	729	616	229	111	82	49	49	320	- Secondary Liquid assets
- Total Aset	100.103	64.894	71.280	72.085	69.233	71.511	74.741	71.661	75.387	72.983	63.674	59.280	62.985	61.227	61.798	58.931	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

**Tabel 1.27. Kinerja Bank Umum Konvensional - BUKU 2**  
*(Performance of 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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>23,72</b>	<b>26,47</b>	<b>26,28</b>	<b>25,86</b>	<b>25,83</b>	<b>25,35</b>	<b>25,44</b>	<b>25,41</b>	<b>25,39</b>	<b>26,35</b>	<b>25,91</b>	<b>25,44</b>	<b>25,21</b>	<b>25,40</b>	<b>25,44</b>	<b>25,60</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	140.338	150.582	147.821	144.052	146.721	145.829	144.077	146.200	145.883	147.658	151.251	152.234	152.398	153.178	152.816	152.945	- Capital
- ATMR	591.571	568.921	562.563	557.087	567.930	575.201	566.343	575.360	574.591	560.329	583.796	598.366	604.467	602.980	600.659	597.497	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>21,49</b>	<b>24,80</b>	<b>24,66</b>	<b>24,18</b>	<b>24,18</b>	<b>23,69</b>	<b>23,76</b>	<b>23,75</b>	<b>23,73</b>	<b>24,63</b>	<b>24,21</b>	<b>23,94</b>	<b>23,72</b>	<b>23,93</b>	<b>23,97</b>	<b>24,12</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	127.142	141.074	138.725	134.688	137.301	136.276	134.591	136.622	136.338	138.011	141.335	143.261	143.393	144.289	143.997	144.095	- Core Capital (Tier I)
- ATMR	591.571	568.921	562.563	557.087	567.930	575.201	566.343	575.360	574.591	560.329	583.796	598.366	604.467	602.980	600.659	597.497	- Risk Weighted Assets
<b>Return On Assets Ratio (%)</b>	<b>1,66</b>	<b>1,57</b>	<b>1,54</b>	<b>1,65</b>	<b>1,84</b>	<b>1,64</b>	<b>1,33</b>	<b>1,26</b>	<b>1,61</b>	<b>1,55</b>	<b>1,52</b>	<b>1,53</b>	<b>1,49</b>	<b>1,43</b>	<b>1,42</b>	<b>1,82</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	13.710	13.332	12.239	13.406	15.105	13.658	11.090	10.612	13.498	13.044	12.967	13.248	12.937	12.466	12.426	16.323	- Profit
- Rata-rata total aset	828.051	846.799	797.174	811.914	821.051	831.324	836.680	839.465	836.762	842.216	854.452	864.500	869.611	873.882	874.411	897.913	- Average total assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>85,38</b>	<b>86,33</b>	<b>86,21</b>	<b>86,27</b>	<b>84,79</b>	<b>85,73</b>	<b>88,46</b>	<b>88,92</b>	<b>87,35</b>	<b>86,82</b>	<b>86,86</b>	<b>86,62</b>	<b>86,86</b>	<b>87,26</b>	<b>88,32</b>	<b>88,60</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	79.660	82.725	75.624	7.545	13.584	20.344	27.780	35.031	44.428	47.939	54.963	62.175	69.240	76.151	84.682	10.703	- Operating Expenses
- Pendapatan Operasional	93.297	95.825	87.716	8.746	16.020	23.729	31.405	39.395	50.864	55.215	63.274	71.783	79.711	87.270	95.876	12.080	- Operating Income
<b>Net Interest Margin Ratio (%)</b>	<b>5,08</b>	<b>5,14</b>	<b>5,08</b>	<b>4,92</b>	<b>4,75</b>	<b>4,82</b>	<b>4,81</b>	<b>4,80</b>	<b>4,78</b>	<b>4,78</b>	<b>4,80</b>	<b>4,81</b>	<b>4,80</b>	<b>4,78</b>	<b>4,81</b>	<b>4,54</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	40.368	41.524	38.532	37.897	37.067	38.052	38.258	38.284	38.026	38.300	39.040	39.603	39.710	39.735	40.040	38.969	- Interest income net
- Rata-rata total aset produktif	794.619	807.973	758.958	770.749	779.829	790.258	795.220	797.292	795.107	800.619	813.033	822.920	827.875	831.967	832.151	858.138	- Average total earning assets
<b>Loan to Deposits Ratio (%)</b>	<b>98,04</b>	<b>91,22</b>	<b>94,03</b>	<b>91,05</b>	<b>90,40</b>	<b>89,92</b>	<b>89,14</b>	<b>92,22</b>	<b>89,70</b>	<b>88,52</b>	<b>89,99</b>	<b>88,52</b>	<b>86,68</b>	<b>86,59</b>	<b>90,38</b>	<b>88,85</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	560.600	523.311	517.132	510.260	517.493	524.682	524.851	535.914	535.221	537.789	547.033	558.726	558.891	557.486	561.326	554.435	- Total Credit to third party
- Total Dana Pihak Ketiga	571.782	573.711	549.986	560.391	572.471	583.513	588.816	581.146	596.706	607.517	607.913	631.214	644.753	643.835	621.089	624.040	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,97</b>	<b>20,51</b>	<b>18,92</b>	<b>17,39</b>	<b>18,29</b>	<b>18,94</b>	<b>18,73</b>	<b>17,78</b>	<b>19,04</b>	<b>18,51</b>	<b>18,25</b>	<b>18,50</b>	<b>18,36</b>	<b>18,11</b>	<b>17,61</b>	<b>18,33</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	132.622	146.135	138.530	118.752	128.664	139.048	140.037	131.918	147.325	140.043	137.199	144.475	144.045	141.684	134.144	138.953	- Primary Liquid Asset
- Aset Likuid Sekunder	19.186	26.477	17.326	22.414	22.449	22.304	19.755	19.320	17.265	21.552	23.966	23.187	24.054	24.338	25.245	25.625	- Secondary Liquid assets
- Total Aset	844.755	841.721	823.832	811.914	826.277	851.870	853.192	850.606	864.545	873.038	883.085	906.506	915.605	916.591	905.190	897.913	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

**Tabel 1.28. Kinerja Bank Umum Konvensional - BUKU 3**  
*(Performance of 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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>24,86</b>	<b>24,85</b>	<b>25,07</b>	<b>25,01</b>	<b>25,32</b>	<b>24,89</b>	<b>24,69</b>	<b>24,30</b>	<b>24,33</b>	<b>25,12</b>	<b>26,43</b>	<b>24,98</b>	<b>25,13</b>	<b>25,63</b>	<b>25,34</b>	<b>25,40</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	428.247	432.261	477.227	476.937	480.544	448.170	446.712	443.138	446.639	451.812	462.104	458.333	459.768	465.977	462.892	460.422	- Capital
- ATMR	1.722.312	1.739.623	1.903.629	1.906.935	1.898.183	1.800.784	1.809.540	1.823.683	1.835.746	1.798.939	1.748.684	1.834.606	1.829.448	1.818.092	1.826.680	1.812.408	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>22,34</b>	<b>22,16</b>	<b>22,42</b>	<b>22,32</b>	<b>22,46</b>	<b>22,52</b>	<b>22,40</b>	<b>22,05</b>	<b>22,14</b>	<b>22,76</b>	<b>23,68</b>	<b>22,71</b>	<b>22,91</b>	<b>23,40</b>	<b>23,05</b>	<b>22,91</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	384.693	385.561	426.769	425.681	426.243	405.485	405.304	402.175	406.361	409.494	414.149	416.602	419.076	425.464	420.993	415.162	- Core Capital (Tier I)
- ATMR	1.722.312	1.739.623	1.903.629	1.906.935	1.898.183	1.800.784	1.809.540	1.823.683	1.835.746	1.798.939	1.748.684	1.834.606	1.829.448	1.818.092	1.826.680	1.812.408	- Risk Weighted Assets
<b>Return On Assets Ratio (%)</b>	<b>1,41</b>	<b>1,77</b>	<b>1,82</b>	<b>2,24</b>	<b>1,90</b>	<b>2,11</b>	<b>1,98</b>	<b>1,94</b>	<b>1,91</b>	<b>1,89</b>	<b>1,85</b>	<b>1,78</b>	<b>1,77</b>	<b>1,74</b>	<b>1,72</b>	<b>2,09</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	33.067	41.879	48.200	61.105	51.190	53.454	50.635	49.591	49.005	48.700	47.744	45.856	45.653	44.830	44.415	53.750	- Profit
- Rata-rata total aset	2.341.535	2.360.755	2.644.252	2.729.562	2.689.264	2.536.423	2.555.293	2.556.867	2.569.748	2.573.423	2.575.281	2.570.214	2.573.247	2.574.360	2.577.891	2.576.519	- Average total assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>89,33</b>	<b>86,08</b>	<b>85,88</b>	<b>92,00</b>	<b>90,53</b>	<b>89,09</b>	<b>89,43</b>	<b>87,11</b>	<b>86,43</b>	<b>87,31</b>	<b>87,98</b>	<b>88,30</b>	<b>88,75</b>	<b>87,73</b>	<b>87,40</b>	<b>89,35</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	270.022	258.000	282.031	56.989	77.828	105.046	139.729	134.744	151.388	189.274	225.069	251.507	291.903	273.149	284.354	35.040	- Operating Expenses
- Pendapatan Operasional	302.265	299.713	328.418	61.941	85.969	117.907	156.243	154.675	175.164	216.787	255.822	284.826	328.904	311.355	325.349	39.218	- Operating Income
<b>Net Interest Margin Ratio (%)</b>	<b>4,77</b>	<b>4,40</b>	<b>4,22</b>	<b>3,97</b>	<b>3,89</b>	<b>3,94</b>	<b>3,92</b>	<b>3,96</b>	<b>3,96</b>	<b>3,98</b>	<b>3,97</b>	<b>3,97</b>	<b>3,98</b>	<b>3,96</b>	<b>3,98</b>	<b>3,87</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	107.610	100.122	107.383	103.829	100.248	96.050	96.108	97.111	97.708	98.158	98.127	97.865	98.236	97.939	98.455	96.029	- Interest income net
- Rata-rata total aset produktif	2.258.170	2.274.921	2.543.395	2.613.029	2.576.619	2.435.208	2.453.340	2.452.758	2.465.544	2.467.344	2.469.289	2.465.757	2.469.023	2.471.102	2.474.863	2.480.058	- Average total earning assets
<b>Loan to Deposits Ratio (%)</b>	<b>95,96</b>	<b>96,63</b>	<b>103,37</b>	<b>101,41</b>	<b>101,71</b>	<b>102,14</b>	<b>101,92</b>	<b>104,69</b>	<b>103,49</b>	<b>102,25</b>	<b>101,40</b>	<b>101,58</b>	<b>101,38</b>	<b>102,06</b>	<b>103,71</b>	<b>101,00</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	1.567.489	1.582.814	1.828.712	1.799.044	1.815.794	1.700.450	1.702.379	1.725.469	1.741.204	1.725.479	1.721.867	1.734.091	1.729.448	1.719.570	1.734.182	1.696.169	- Total Credit to third party
- Total Dana Pihak Ketiga	1.633.429	1.638.013	1.769.026	1.774.104	1.785.295	1.664.855	1.670.372	1.648.203	1.682.425	1.687.550	1.698.079	1.707.096	1.705.898	1.684.856	1.672.217	1.679.307	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,00</b>	<b>18,30</b>	<b>15,73</b>	<b>14,84</b>	<b>15,15</b>	<b>15,86</b>	<b>16,67</b>	<b>14,91</b>	<b>15,03</b>	<b>15,22</b>	<b>15,64</b>	<b>16,02</b>	<b>15,34</b>	<b>15,56</b>	<b>15,35</b>	<b>15,33</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	304.819	346.571	331.476	287.451	287.478	315.215	330.107	276.689	272.959	266.924	275.058	276.248	260.636	258.177	277.743	268.115	- Primary Liquid Asset
- Aset Likuid Sekunder	105.027	104.224	99.705	117.685	127.119	99.611	105.297	105.410	116.729	128.041	129.823	139.543	138.278	144.172	124.022	126.888	- Secondary Liquid assets
- Total Aset	2.410.748	2.463.522	2.741.951	2.729.562	2.736.916	2.615.064	2.611.903	2.563.163	2.592.887	2.595.474	2.588.286	2.595.774	2.600.602	2.585.494	2.616.734	2.576.519	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

**Tabel 1.29. Kinerja Bank Umum Konvensional - BUKU 4**  
*(Performance of 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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>21,24</b>	<b>21,43</b>	<b>21,05</b>	<b>21,61</b>	<b>21,83</b>	<b>22,25</b>	<b>21,99</b>	<b>20,87</b>	<b>21,19</b>	<b>21,59</b>	<b>22,23</b>	<b>21,97</b>	<b>22,37</b>	<b>22,47</b>	<b>22,00</b>	<b>20,89</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	469.900	574.501	635.431	649.130	653.816	706.849	704.542	681.597	697.622	710.019	723.735	730.396	740.885	749.404	754.263	703.564	- Capital
- ATMR	2.212.656	2.681.434	3.019.255	3.003.410	2.994.413	3.177.111	3.203.348	3.265.670	3.292.425	3.288.008	3.255.748	3.324.294	3.311.618	3.335.395	3.428.536	3.367.364	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>20,20</b>	<b>20,38</b>	<b>19,96</b>	<b>20,54</b>	<b>20,77</b>	<b>21,00</b>	<b>20,76</b>	<b>19,64</b>	<b>19,95</b>	<b>20,35</b>	<b>20,94</b>	<b>20,74</b>	<b>21,14</b>	<b>21,24</b>	<b>20,85</b>	<b>19,70</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	447.041	546.397	602.527	617.040	621.896	667.324	664.968	641.453	656.970	669.248	681.916	689.579	700.212	708.300	714.741	663.280	- Core Capital (Tier I)
- ATMR	2.212.656	2.681.434	3.019.255	3.003.410	2.994.413	3.177.111	3.203.348	3.265.670	3.292.425	3.288.008	3.255.748	3.324.294	3.311.618	3.335.395	3.428.536	3.367.364	- Risk Weighted Assets
<b>Return On Assets Ratio (%)</b>	<b>3,10</b>	<b>3,15</b>	<b>3,29</b>	<b>3,06</b>	<b>2,98</b>	<b>3,11</b>	<b>2,93</b>	<b>2,95</b>	<b>3,07</b>	<b>3,07</b>	<b>3,08</b>	<b>3,10</b>	<b>3,11</b>	<b>3,12</b>	<b>3,14</b>	<b>3,25</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	87.832	108.999	125.485	121.988	119.152	131.339	123.816	125.337	131.058	131.793	132.518	133.883	134.788	135.745	137.390	146.609	- Profit
- Rata-rata total aset	2.836.721	3.456.807	3.816.950	3.988.515	4.002.973	4.221.444	4.232.370	4.252.736	4.275.146	4.292.497	4.304.575	4.318.691	4.330.005	4.346.558	4.370.083	4.505.655	- Average total assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>75,05</b>	<b>70,31</b>	<b>69,18</b>	<b>84,30</b>	<b>81,09</b>	<b>77,39</b>	<b>77,39</b>	<b>76,07</b>	<b>74,49</b>	<b>75,71</b>	<b>73,68</b>	<b>73,35</b>	<b>72,97</b>	<b>72,57</b>	<b>72,31</b>	<b>78,25</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	263.609	255.792	274.338	60.569	85.009	112.249	141.496	167.530	191.964	240.274	248.525	277.654	304.334	330.024	360.362	44.322	- Operating Expenses
- Pendapatan Operasional	351.232	363.806	396.553	71.852	104.836	145.035	182.836	220.222	257.718	317.365	337.289	378.507	417.066	454.773	498.345	56.644	- Operating Income
<b>Net Interest Margin Ratio (%)</b>	<b>6,50</b>	<b>5,99</b>	<b>5,78</b>	<b>5,57</b>	<b>5,44</b>	<b>5,42</b>	<b>5,46</b>	<b>5,49</b>	<b>5,49</b>	<b>5,47</b>	<b>5,47</b>	<b>5,48</b>	<b>5,47</b>	<b>5,46</b>	<b>5,48</b>	<b>5,66</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	175.946	197.667	210.754	211.890	207.935	218.579	220.580	222.397	223.978	224.277	224.859	226.232	226.252	227.048	228.941	246.198	- Interest income net
- Rata-rata total aset produktif	2.706.946	3.300.023	3.647.034	3.806.091	3.823.940	4.033.736	4.043.082	4.054.637	4.079.377	4.098.828	4.111.568	4.126.867	4.139.484	4.156.562	4.177.323	4.348.973	- Average total earning assets
<b>Loan to Deposits Ratio (%)</b>	<b>85,16</b>	<b>85,96</b>	<b>89,90</b>	<b>90,19</b>	<b>90,41</b>	<b>90,64</b>	<b>91,42</b>	<b>92,69</b>	<b>91,81</b>	<b>91,81</b>	<b>92,18</b>	<b>91,83</b>	<b>91,74</b>	<b>90,67</b>	<b>90,65</b>	<b>90,40</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	2.004.722	2.399.043	2.699.854	2.630.461	2.649.145	2.815.898	2.827.004	2.901.943	2.933.390	2.933.009	2.943.003	2.974.964	2.960.514	2.988.285	3.058.379	2.991.375	- Total Credit to third party
- Total Dana Pihak Ketiga	2.354.143	2.791.010	3.003.015	2.916.649	2.930.136	3.106.846	3.092.287	3.130.793	3.194.945	3.194.530	3.192.762	3.239.654	3.227.010	3.295.904	3.373.744	3.309.120	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,79</b>	<b>18,29</b>	<b>13,58</b>	<b>13,87</b>	<b>14,50</b>	<b>15,41</b>	<b>15,33</b>	<b>14,39</b>	<b>13,70</b>	<b>14,29</b>	<b>14,50</b>	<b>14,52</b>	<b>14,74</b>	<b>15,84</b>	<b>15,19</b>	<b>15,21</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	384.172	459.742	416.928	359.464	377.104	444.435	444.411	441.920	406.404	438.130	407.010	431.779	421.953	458.517	482.066	424.733	- Primary Liquid Asset
- Aset Likuid Sekunder	170.726	222.451	141.821	193.824	205.323	214.403	209.370	181.984	194.683	189.986	229.249	211.686	231.211	256.258	221.208	260.564	- Secondary Liquid assets
- Total Aset	3.119.996	3.729.427	4.114.558	3.988.515	4.017.431	4.274.065	4.265.148	4.334.196	4.387.201	4.396.602	4.389.117	4.431.624	4.431.904	4.512.085	4.628.863	4.505.655	- Total Assets



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

Indikator	2016	2017	2018	2019												2020	Indikator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Capital Adequacy Ratio (%)</b>	<b>17,64</b>	<b>19,26</b>	<b>21,95</b>	<b>21,09</b>	<b>22,36</b>	<b>22,71</b>	<b>21,13</b>	<b>21,49</b>	<b>20,66</b>	<b>20,58</b>	<b>20,59</b>	<b>21,18</b>	<b>21,39</b>	<b>21,13</b>	<b>20,75</b>	<b>20,92</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	1.765	1.963	2.357	2.230	2.352	2.409	2.239	2.242	2.165	2.165	2.216	2.297	2.363	2.371	2.354	2.325	- Capital
- ATMR	10.002	10.194	10.736	10.576	10.519	10.606	10.597	10.434	10.478	10.519	10.762	10.844	11.046	11.218	11.347	11.117	- Risk Weighted Assets
<b>Kualitas Aktiva Produktif</b>																	<b>Earning Asset Quality</b>
<b>APYD terhadap Aktiva Produktif (%)</b>	<b>5,83</b>	<b>8,49</b>	<b>4,44</b>	<b>4,92</b>	<b>4,81</b>	<b>4,76</b>	<b>4,91</b>	<b>4,71</b>	<b>5,18</b>	<b>5,29</b>	<b>4,96</b>	<b>5,07</b>	<b>4,56</b>	<b>4,25</b>	<b>3,97</b>	<b>4,29</b>	<b>Classified Earning assets to Earning assets (%)</b>
- APYD	991	1.504	666	696	676	669	686	667	730	758	753	771	742	723	665	812	- Classified Earning Assets
- Total Aktiva Produktif	17.009	17.716	15.003	14.160	14.056	14.061	13.965	14.150	14.113	14.324	15.167	15.231	16.272	16.997	16.763	18.913	- Total Earning assets
<b>Rentabilitas</b>																	<b>Profitability</b>
<b>Net Operating Margin (%)</b>	<b>(4,00)</b>	<b>(2,50)</b>	<b>(0,08)</b>	<b>0,47</b>	<b>0,45</b>	<b>0,80</b>	<b>0,61</b>	<b>0,60</b>	<b>0,58</b>	<b>0,51</b>	<b>0,32</b>	<b>0,34</b>	<b>0,36</b>	<b>0,35</b>	<b>0,46</b>	<b>0,20</b>	<b>Net Operating Margin (%)</b>
- Pendapatan	(508)	(372)	(11)	60	57	102	77	77	74	66	42	45	48	47	63	36	- Net Operations Income
- Rata-rata Aktiva	12.680	14.860	14.466	12.627	12.692	12.746	12.739	12.777	12.817	12.874	13.024	13.148	13.335	13.544	13.699	17.744	- Average Earning Assets
<b>Return On Assets Ratio (%)</b>	<b>(3,51)</b>	<b>(2,33)</b>	<b>0,09</b>	<b>0,39</b>	<b>0,37</b>	<b>0,87</b>	<b>0,69</b>	<b>0,68</b>	<b>0,66</b>	<b>0,58</b>	<b>0,91</b>	<b>0,85</b>	<b>0,81</b>	<b>0,74</b>	<b>0,78</b>	<b>0,20</b>	<b>Return On Assets Ratio (%)</b>
- Laba	(502)	(373)	15	60	57	134	107	105	104	90	142	135	129	120	127	34	- Profit
- Rata-Rata total aset	14.301	15.983	16.389	15.325	15.421	15.466	15.521	15.555	15.591	15.583	15.699	15.783	15.912	16.081	16.198	17.423	- Average Assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>118,17</b>	<b>122,18</b>	<b>100,68</b>	<b>95,97</b>	<b>96,01</b>	<b>93,25</b>	<b>94,74</b>	<b>94,86</b>	<b>94,98</b>	<b>95,55</b>	<b>97,17</b>	<b>96,92</b>	<b>96,74</b>	<b>96,84</b>	<b>95,87</b>	<b>97,59</b>	<b>Operating Expenses to Operations Revenue (%)</b>
- Biaya Operasional	3.302	2.047	1.619	118	229	351	465	592	702	821	954	1.066	1.196	1.320	1.461	120	- Operations Expenses
- Pendapatan	2.794	1.675	1.608	123	238	377	491	624	739	860	982	1.100	1.236	1.364	1.524	123	- Operations Income
<b>Likuiditas</b>																	<b>Liquidity</b>
<b>Short Term Mismatch (%)</b>	<b>23,18</b>	<b>33,93</b>	<b>29,95</b>	<b>31,38</b>	<b>29,67</b>	<b>29,17</b>	<b>32,99</b>	<b>30,34</b>	<b>33,96</b>	<b>32,17</b>	<b>32,47</b>	<b>33,21</b>	<b>29,16</b>	<b>31,69</b>	<b>30,29</b>	<b>36,47</b>	<b>Short Term Mismatch (%)</b>
- Aktiva Jangka Pendek	3.001	4.704	3.636	3.634	3.388	3.264	3.886	3.598	5.991	3.754	3.878	3.897	3.537	4.088	3.777	4.589	- Short-Term Assets
- Kewajiban Jangka Pendek	12.951	13.861	12.142	11.579	11.419	11.188	11.778	11.862	12.036	11.671	11.942	11.734	12.132	12.897	12.468	12.583	- Short-Term Liabilities
<b>Finance to Deposit Ratio (%)</b>	<b>94,18</b>	<b>86,52</b>	<b>90,99</b>	<b>88,10</b>	<b>88,62</b>	<b>88,67</b>	<b>91,51</b>	<b>89,11</b>	<b>87,78</b>	<b>91,07</b>	<b>88,63</b>	<b>90,03</b>	<b>89,52</b>	<b>88,31</b>	<b>91,95</b>	<b>89,23</b>	<b>Finance to Deposit Ratio (%)</b>
- Pembiayaan	11.396	11.237	10.206	10.052	10.081	10.212	10.268	10.126	10.131	10.160	10.533	10.719	11.072	11.386	11.406	11.297	- Financing
- Dana Pihak Ketiga	12.101	12.987	11.217	11.409	11.376	11.517	11.220	11.364	11.541	11.156	11.884	11.906	12.369	12.893	12.405	12.661	- Third Party Funds

Ket: r) Angka-angka diperbaiki  
 \*) Angka-angka sementara  
 r) untuk Data KAP posisi Juli - Desember 2014 terdapat revisi tingkat kesehatan BUS - UUS berdasarkan SE OJK No. 11/SEOJK.03/2014 tgl 11 Juni 2014

Note: r) Revised figures  
 \*) Provisional figures  
 r) Revision on data for KAP at July-December 2014 on Banking Health Measurement, which is based on SE OJK No. 11/SEOJK.03/2014 at June 11th, 2014

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

Indikator	2016	2017	2018	2019												2020	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Capital Adequacy Ratio (%)</b>	17,78	18,68	22,12	22,11	21,93	21,93	21,34	21,34	21,14	21,49	22,45	22,31	22,40	22,42	22,65	22,20	<b>Capital Adequacy Ratio (%)</b>
- Modal	18.438	21.288	25.827	26.415	26.241	26.241	25.857	26.033	26.034	26.444	27.694	27.786	28.086	28.222	28.751	28.994	- Capital
- ATMR	103.724	113.945	116.740	119.478	119.679	119.679	121.157	121.988	123.147	123.043	123.329	124.532	125.377	125.899	126.932	130.619	- 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	3,55	3,67	3,85	4,15	4,06	3,97	3,90	4,04	3,95	3,69	3,74	3,35	3,83	<b>Classified Earning assets to Earning assets (%)</b>
- APYD	5.649	6.835	5.872	6.367	6.706	7.073	7.566	7.290	7.468	7.315	7.536	7.455	7.223	7.313	6.821	7.763	- Classified Earning Assets
- Total Aktiva Produktif	146.136	165.018	183.961	179.241	182.675	183.604	182.353	179.543	187.957	187.637	186.686	188.523	195.525	195.270	203.487	202.502	- Total Earning assets
<b>Rentabilitas</b>																	<b>Profitability</b>
<b>Net Operating Margin (%)</b>	1,20	1,01	1,78	2,07	1,74	1,81	1,86	1,91	1,97	1,99	1,99	1,99	1,98	2,02	2,05	2,24	<b>Net Operating Margin (%)</b>
- Pendapatan	1.423	1.508	2.978	3.647	3.036	3.193	3.336	3.407	3.539	3.579	3.586	3.609	3.601	3.701	3.770	4.442	- Net Operations Income
- Rata-rata Aktiva	118.478	149.540	167.046	176.323	174.244	176.394	179.062	178.589	179.631	180.272	180.618	181.082	182.115	182.918	184.206	197.937	- Average Earning Assets
<b>Return On Assets Ratio (%)</b>	1,08	0,94	1,58	1,81	1,49	1,56	1,63	1,67	1,73	1,75	1,75	1,76	1,75	1,78	1,83	2,03	<b>Return On Assets Ratio (%)</b>
- Laba	1.497	1.586	2.979	3.590	2.981	3.147	3.288	3.358	3.496	3.530	3.542	3.564	3.560	3.648	3.756	4.408	- Profit
- Rata-Rata total aset	138.009	169.268	188.885	198.720	199.999	201.316	201.147	200.676	201.591	202.128	202.352	202.734	203.674	204.432	205.778	217.446	- Average Assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	91,58	92,21	85,67	84,80	86,85	86,30	85,75	85,07	84,57	84,47	84,37	84,29	84,35	83,90	83,92	82,70	<b>Operating Expenses to Operations Revenue (%)</b>
- Biaya Operasional	15.473	17.849	17.807	1.696	3.342	5.028	6.692	8.088	9.698	11.358	12.901	14.523	16.180	17.678	19.682	1.769	- Operations Expenses
- Pendapatan	16.896	19.357	20.785	1.999	3.848	5.826	7.804	9.508	11.468	13.445	15.292	17.230	19.181	21.070	23.452	2.139	- Operations Income
<b>Likuiditas</b>																	<b>Liquidity</b>
<b>Short Term Mismatch (%)</b>	24,87	32,73	28,32	28,92	30,31	28,26	27,15	23,59	28,41	27,28	27,74	26,68	29,20	30,55	29,04	34,08	<b>Short Term Mismatch (%)</b>
- Aktiva Jangka Pendek	30.757	43.437	38.999	39.982	42.349	39.744	37.191	31.555	40.565	38.038	37.740	36.546	41.395	42.655	42.924	50.914	- Short-Term Assets
- Kewajiban Jangka Pendek	123.672	132.697	137.713	138.263	139.724	140.622	137.008	133.738	142.784	139.454	136.066	136.970	141.768	139.615	147.805	149.400	- Short-Term Liabilities
<b>Finance to Deposit Ratio (%)</b>	89,21	80,18	78,51	77,77	77,48	77,28	78,67	81,43	78,36	78,18	79,70	81,19	78,42	80,30	78,41	78,72	<b>Finance to Deposit Ratio (%)</b>
- Pembiayaan	110.929	118.272	124.766	123.778	125.526	126.775	127.722	129.809	131.386	131.075	130.802	133.922	134.729	135.825	138.602	137.734	- Financing
- Dana Pihak Ketiga	124.349	147.502	158.917	159.162	162.008	164.037	162.361	159.413	167.672	167.655	164.128	164.942	171.807	169.150	176.763	174.974	- Third Party Funds

Ket: r) Angka-angka diperbaiki  
 \*) Angka-angka sementara  
 r) untuk Data KAP posisi Juli - Desember 2014 terdapat revisi tingkat kesehatan BUS - UUS berdasarkan SE OJK No. 11/SEOJK.03/2014 tgl 11 Juni 2014

Note: r) Revised figures  
 \*) Provisional figures  
 r) Revision on data for KAP at July-December 2014 on Banking Health Measurement, which is based on SE OJK No. 11/SEOJK.03/2014 at June 11th, 2014

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

Indikator	2016	2017	2018	2019												2020	Indikator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Capital Adequacy Ratio (%)</b>	<b>14,02</b>	<b>15,86</b>	<b>16,24</b>	<b>16,03</b>	<b>16,22</b>	<b>15,67</b>	<b>15,62</b>	<b>15,62</b>	<b>15,92</b>	<b>15,81</b>	<b>15,90</b>	<b>16,10</b>	<b>16,29</b>	<b>16,20</b>	<b>16,17</b>	<b>16,02</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	6.950	7.859	8.580	8.554	8.606	8.750	8.858	8.966	9.056	9.151	9.257	9.298	9.393	9.509	9.612	9.750	- Capital
- ATMR	49.580	49.556	52.824	53.377	53.070	55.825	56.723	57.391	56.880	57.898	58.239	57.772	57.671	58.703	59.448	60.879	- Risk Weighted Assets
<b>Kualitas Aktiva Produktif</b>																	<b>Earning Asset Quality</b>
<b>APYD terhadap Aktiva Produktif (%)</b>	<b>4,70</b>	<b>3,41</b>	<b>2,50</b>	<b>2,51</b>	<b>2,42</b>	<b>2,37</b>	<b>2,25</b>	<b>2,20</b>	<b>2,16</b>	<b>2,21</b>	<b>2,21</b>	<b>2,11</b>	<b>1,66</b>	<b>1,69</b>	<b>1,46</b>	<b>1,34</b>	<b>Classified Earning assets to Earning assets (%)</b>
- APYD	3.430	2.738	2.307	2.290	2.234	2.203	2.083	2.010	2.056	2.087	2.108	2.057	1.648	1.691	1.532	1.524	- Classified Earning Assets
- Total Aktiva Produktif	72.903	80.377	92.389	91.178	92.414	92.762	92.496	91.521	95.364	94.536	95.505	97.560	99.349	100.257	105.115	113.537	- 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>1,31</b>	<b>1,25</b>	<b>1,48</b>	<b>1,57</b>	<b>1,64</b>	<b>1,69</b>	<b>1,72</b>	<b>1,73</b>	<b>1,75</b>	<b>1,76</b>	<b>1,76</b>	<b>1,88</b>	<b>1,98</b>	<b>Net Operating Margin (%)</b>
- Pendapatan	429	454	816	1.181	1.132	1.345	1.425	1.490	1.544	1.569	1.586	1.619	1.638	1.644	1.766	2.219	- Net Operations Income
- Rata-rata Aktiva	67.778	74.545	84.348	89.917	90.489	90.809	90.894	90.727	91.280	91.510	91.827	92.292	92.833	93.360	94.204	112.106	- Average Earning Assets
<b>Return On Assets Ratio (%)</b>	<b>0,59</b>	<b>0,59</b>	<b>0,88</b>	<b>1,09</b>	<b>1,11</b>	<b>1,33</b>	<b>1,41</b>	<b>1,46</b>	<b>1,50</b>	<b>1,51</b>	<b>1,54</b>	<b>1,57</b>	<b>1,59</b>	<b>1,60</b>	<b>1,69</b>	<b>1,84</b>	<b>Return On Assets Ratio (%)</b>
- Laba	431	484	813	1.062	1.083	1.307	1.383	1.432	1.480	1.495	1.525	1.564	1.587	1.607	1.716	2.052	- Profit
- Rata-Rata total aset	73.494	82.319	92.771	97.356	97.654	97.954	98.034	98.173	98.646	98.817	99.022	99.440	99.954	100.476	101.461	111.504	- Average Assets
<b>Biaya Operasional thdp Pendapatan Operasional (%)</b>	<b>97,29</b>	<b>95,57</b>	<b>93,50</b>	<b>91,70</b>	<b>92,03</b>	<b>89,87</b>	<b>88,32</b>	<b>87,54</b>	<b>86,81</b>	<b>86,51</b>	<b>86,53</b>	<b>85,33</b>	<b>86,45</b>	<b>86,59</b>	<b>84,00</b>	<b>83,84</b>	<b>Operating Expenses to Operations Revenue (%)</b>
- Biaya Operasional	15.399	9.787	11.743	1.087	2.180	2.981	3.592	4.361	5.079	5.873	6.791	7.061	8.708	9.731	9.272	959	- Operations Expenses
- Pendapatan	15.827	10.241	12.559	1.186	2.369	3.317	4.067	4.982	5.851	6.788	7.849	8.275	10.073	11.238	11.038	1.144	- 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>23,13</b>	<b>24,91</b>	<b>27,19</b>	<b>25,90</b>	<b>20,10</b>	<b>41,30</b>	<b>21,28</b>	<b>17,24</b>	<b>22,10</b>	<b>24,30</b>	<b>26,91</b>	<b>31,71</b>	<b>31,77</b>	<b>Short Term Mismatch (%)</b>
- Aktiva Jangka Pendek	11.910	17.410	21.180	18.949	20.531	22.589	21.450	16.637	34.770	17.640	14.436	18.763	21.162	23.664	29.334	29.119	- Short-Term Assets
- Kewajiban Jangka Pendek	66.033	73.815	84.559	81.929	82.431	83.070	82.824	82.756	84.184	82.909	83.722	84.896	87.090	87.946	92.516	91.656	- Short-Term Liabilities
<b>Finance to Deposit Ratio (%)</b>	<b>78,91</b>	<b>77,38</b>	<b>76,97</b>	<b>76,85</b>	<b>76,14</b>	<b>79,09</b>	<b>79,72</b>	<b>82,15</b>	<b>81,33</b>	<b>81,78</b>	<b>81,96</b>	<b>81,12</b>	<b>78,99</b>	<b>78,48</b>	<b>75,28</b>	<b>75,02</b>	<b>Finance to Deposit Ratio (%)</b>
- Pembiayaan	55.202	60.280	67.326	66.462	65.941	68.933	69.243	70.579	71.044	71.067	71.783	73.407	72.896	73.018	75.138	74.153	- Financing
- Dana Pihak Ketiga	69.957	77.903	87.472	86.480	86.610	87.155	86.858	85.914	87.355	86.905	87.584	90.494	92.290	93.045	99.810	98.851	- Third Party Funds

Ket: r) Angka-angka diperbaiki  
 \*) Angka-angka sementara  
 r) untuk Data KAP posisi Juli - Desember 2014 terdapat revisi tingkat kesehatan BUS - UUS berdasarkan SE OJK No. 11/SEOJK.03/2014 tgl 11 Juni 2014

Note: r) Revised figures  
 \*) Provisional figures  
 r) Revision on data for KAP at July-December 2014 on Banking Health Measurement, which is based on SE OJK No. 11/SEOJK.03/2014 at June 11th, 2014

**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	Ags	Sep	Okt	Nov	Des	Jan	
- BUKU 1	100.103	64.894	71.280	72.085	69.233	71.511	74.741	71.661	75.387	72.983	63.674	59.280	62.985	61.227	61.798	58.931	- BUKU 1
- BUKU 2	844.755	841.732	823.832	811.914	826.277	851.870	853.192	850.606	864.545	873.038	883.085	906.506	915.605	916.591	905.190	897.914	- BUKU 2
- BUKU 3	2.410.757	2.463.537	2.741.984	2.729.575	2.736.916	2.615.099	2.611.903	2.563.163	2.592.887	2.595.474	2.588.286	2.595.774	2.600.602	2.585.519	2.616.734	2.576.519	- BUKU 3
- BUKU 4	3.120.003	3.729.446	4.114.559	3.988.516	4.017.431	4.274.067	4.265.161	4.334.197	4.387.220	4.396.672	4.389.124	4.431.690	4.431.904	4.512.086	4.628.888	4.505.670	- BUKU 4
- BUKU 1 SYARIAH	15.968	16.999	15.896	15.325	15.518	15.555	15.684	15.691	15.770	15.541	16.504	16.457	17.075	17.777	17.479	17.423	- BUKU 1 SHARIA
- BUKU 2 SYARIAH	159.374	183.177	202.212	198.720	201.278	203.949	200.642	198.790	206.167	205.352	203.921	205.791	212.133	212.011	220.588	217.446	- BUKU 2 SHARIA
- BUKU 3 SYARIAH	78.839	87.850	98.583	97.356	97.952	98.553	98.275	98.728	101.012	99.845	100.456	102.783	104.582	105.694	112.297	111.504	- BUKU 3 SHARIA
<b>Total</b>	<b>6.729.799</b>	<b>7.387.634</b>	<b>8.068.346</b>	<b>7.913.491</b>	<b>7.964.605</b>	<b>8.130.604</b>	<b>8.119.598</b>	<b>8.132.837</b>	<b>8.242.987</b>	<b>8.258.904</b>	<b>8.245.050</b>	<b>8.318.280</b>	<b>8.344.887</b>	<b>8.410.906</b>	<b>8.562.974</b>	<b>8.385.407</b>	<b>Total</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



**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				Januari 2019				Desember 2019				Januari 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	< 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	3	15	0	0	1	11	1	0	1	12	0	0	BUKU 1	
BUKU 2	1	16	31	2	0	17	35	0	14	37	0	1	13	37	0	0	15	37	0	0	15	37	0	BUKU 2	
BUKU 3	0	0	6	18	0	0	5	0	0	4	23	0	0	5	22	0	0	4	21	0	0	5	20	BUKU 3	
BUKU 4	0	0	0	4	0	0	0	0	0	0	5	0	0	0	5	0	0	0	6	0	0	0	6	BUKU 4	
BUKU 1 SYARIAH	0	3	0	0	0	3	0	1	3	0	0	1	3	0	0	1	3	0	0	1	3	0	0	BUKU 1 SHARIA	
BUKU 2 SYARIAH	0	5	3	1	0	5	3	0	4	4	1	0	4	4	1	0	3	5	1	0	3	5	1	BUKU 2 SHARIA	
BUKU 3 SYARIAH	0	0	0	1	0	0	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	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>5</b>	<b>35</b>	<b>46</b>	<b>29</b>	<b>2</b>	<b>32</b>	<b>47</b>	<b>29</b>	<b>2</b>	<b>33</b>	<b>47</b>	<b>28</b>	<b>Total</b>	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>5.748.923</b>	<b>6.377.940</b>	<b>6.954.091</b>	<b>6.914.622</b>	<b>6.981.627</b>	<b>7.118.636</b>	<b>7.050.943</b>	<b>7.086.310</b>	<b>7.251.690</b>	<b>7.245.014</b>	<b>7.241.269</b>	<b>7.302.615</b>	<b>7.345.411</b>	<b>7.373.717</b>	<b>7.426.309</b>	<b>7.376.185</b>	<b>Earning Assets</b>
a. Lancar	5.417.259	6.026.288	6.583.893	6.501.572	6.536.561	6.682.622	6.604.735	6.652.571	6.800.963	6.798.083	6.785.062	6.835.561	6.883.853	6.900.984	6.990.890	6.888.563	a. Current
b. DPK	198.041	223.692	238.955	274.874	303.672	296.939	303.426	286.121	307.833	301.473	307.258	313.068	304.380	313.324	287.507	329.573	b. Special Mention
c. Kurang Lancar	28.452	23.925	22.832	25.638	22.064	17.953	22.441	22.635	19.852	20.628	22.297	25.894	29.985	27.891	24.828	32.828	c. Sub-Standard
d. Diragukan	15.961	18.281	16.704	17.987	22.772	24.733	20.154	22.025	23.235	21.107	19.131	19.730	19.420	22.947	29.052	19.563	d. Doubtful
e. Macet	89.210	85.754	91.708	94.550	96.556	96.389	100.186	102.959	99.807	103.724	107.521	108.361	107.773	108.572	94.032	105.658	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>2.021.351</b>	<b>2.012.863</b>	<b>1.974.960</b>	<b>1.995.668</b>	<b>1.979.817</b>	<b>1.943.995</b>	<b>1.942.877</b>	<b>2.045.405</b>	<b>2.046.195</b>	<b>2.076.439</b>	<b>2.076.419</b>	<b>2.046.734</b>	<b>2.039.970</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	1.656.008	1.804.957	1.975.960	1.991.372	1.983.191	1.946.279	1.964.643	1.951.117	1.914.840	1.915.340	2.017.603	2.020.648	2.043.148	2.046.782	2.017.643	2.008.795	a. Current
b. DPK	22.722	22.483	26.383	27.008	26.496	25.340	27.686	25.248	25.916	24.238	24.702	22.653	30.528	26.851	25.974	27.923	b. Special Mention
c. Kurang Lancar	1.648	1.723	1.257	938	1.167	1.330	1.329	1.392	1.329	1.283	1.137	1.278	1.128	956	1.300	1.435	c. Sub-Standard
d. Diragukan	1.005	385	282	870	788	767	734	778	599	677	591	267	369	414	454	295	d. Doubtful
e. Macet	827	1.016	1.547	1.163	1.222	1.244	1.275	1.282	1.312	1.340	1.373	1.349	1.265	1.416	1.365	1.522	e. Lost
<b>Non Performing Earning Aset (Nominal)</b>	<b>137.104</b>	<b>131.083</b>	<b>134.328</b>	<b>141.146</b>	<b>144.569</b>	<b>142.416</b>	<b>146.120</b>	<b>151.069</b>	<b>146.134</b>	<b>148.757</b>	<b>152.050</b>	<b>156.879</b>	<b>159.941</b>	<b>162.194</b>	<b>151.029</b>	<b>161.300</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>62.593</b>	<b>59.452</b>	<b>59.105</b>	<b>57.855</b>	<b>60.831</b>	<b>60.944</b>	<b>59.472</b>	<b>60.822</b>	<b>56.524</b>	<b>55.168</b>	<b>57.839</b>	<b>66.766</b>	<b>64.229</b>	<b>Interbank Loans</b>
a. Lancar	36.667	44.433	63.029	62.492	59.329	58.970	57.749	60.718	60.843	59.371	60.750	56.450	55.097	57.767	66.697	64.106	a. Current
b. DPK	19	15	9	11	33	55	26	32	38	38	10	12	9	10	6	63	b. Special Mention
c. Kurang Lancar	-	-	1	1	1	1	0	1	-	-	-	-	-	-	0	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	1	1	-	-	-	0	-	d. Doubtful
e. Macet	94	105	91	89	89	80	80	80	63	61	61	62	62	62	63	60	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>94</b>	<b>105</b>	<b>92</b>	<b>90</b>	<b>90</b>	<b>81</b>	<b>80</b>	<b>81</b>	<b>63</b>	<b>62</b>	<b>62</b>	<b>62</b>	<b>62</b>	<b>62</b>	<b>63</b>	<b>60</b>	<b>Interbank Non Performing Loan (Nominal)</b>

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

Note: \*) Provisional figures  
r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>83.133</b>	<b>52.947</b>	<b>57.272</b>	<b>60.293</b>	<b>57.356</b>	<b>61.151</b>	<b>62.035</b>	<b>60.083</b>	<b>60.891</b>	<b>57.893</b>	<b>50.057</b>	<b>50.066</b>	<b>53.268</b>	<b>50.840</b>	<b>51.312</b>	<b>50.155</b>	<b>Earning Assets</b>
a. Lancar	77.789	48.418	51.959	54.396	51.627	55.495	56.607	54.876	55.621	53.013	45.340	45.433	48.880	46.330	47.268	45.055	a. Current
b. DPK	3.951	3.058	3.633	3.719	3.707	3.615	3.798	3.650	3.755	3.395	3.525	3.425	3.190	3.241	2.960	3.936	b. Special Mention
c. Kurang Lancar	170	226	200	226	241	155	141	199	120	124	122	154	103	85	66	121	c. Sub-Standard
d. Diragukan	121	147	253	241	228	282	259	197	207	189	172	182	155	164	154	102	d. Doubtful
e. Macet	1.102	1.097	1.228	1.712	1.552	1.604	1.229	1.161	1.187	1.172	899	873	940	1.020	863	942	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>4.757</b>	<b>3.148</b>	<b>3.395</b>	<b>3.449</b>	<b>2.655</b>	<b>2.677</b>	<b>2.637</b>	<b>2.629</b>	<b>2.342</b>	<b>2.311</b>	<b>1.761</b>	<b>1.728</b>	<b>1.834</b>	<b>1.786</b>	<b>1.678</b>	<b>1.637</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	4.734	3.115	3.327	3.362	2.577	2.596	2.527	2.528	2.321	2.296	1.746	1.700	1.805	1.749	1.622	1.573	a. Current
b. DPK	17	26	7	13	14	14	48	43	11	5	6	18	19	26	51	57	b. Special Mention
c. Kurang Lancar	0	0	0	0	0	0	1	1	1	1	0	0	0	0	0	0	c. Sub-Standard
d. Diragukan	0	0	1	1	0	0	0	2	2	2	0	0	0	0	0	0	d. Doubtful
e. Macet	6	8	60	72	64	67	60	54	7	8	9	10	10	11	5	7	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>1.399</b>	<b>1.478</b>	<b>1.742</b>	<b>2.252</b>	<b>2.086</b>	<b>2.108</b>	<b>1.693</b>	<b>1.614</b>	<b>1.525</b>	<b>1.495</b>	<b>1.202</b>	<b>1.219</b>	<b>1.208</b>	<b>1.279</b>	<b>1.088</b>	<b>1.171</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>677</b>	<b>13</b>	<b>47</b>	<b>36</b>	<b>38</b>	<b>38</b>	<b>36</b>	<b>35</b>	<b>33</b>	<b>32</b>	<b>31</b>	<b>30</b>	<b>30</b>	<b>32</b>	<b>35</b>	<b>33</b>	<b>Interbank Loans</b>
a. Lancar	673	13	47	35	38	38	36	34	33	32	31	30	30	32	35	33	a. Current
b. DPK	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	4	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>0</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>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>703.820</b>	<b>702.071</b>	<b>679.820</b>	<b>686.513</b>	<b>696.425</b>	<b>717.023</b>	<b>711.457</b>	<b>714.510</b>	<b>732.250</b>	<b>739.786</b>	<b>750.699</b>	<b>756.902</b>	<b>773.262</b>	<b>766.628</b>	<b>758.375</b>	<b>752.439</b>	<b>Earning Assets</b>
a. Lancar	652.392	656.428	633.974	637.742	646.240	668.088	662.842	665.590	681.177	688.756	698.546	704.168	722.685	716.401	714.099	702.641	a. Current
b. DPK	32.783	28.550	28.471	30.661	31.572	30.329	30.074	27.937	30.916	29.957	30.057	30.834	27.544	27.385	24.525	27.806	b. Special Mention
c. Kurang Lancar	2.082	1.404	1.664	1.715	1.608	1.573	1.852	3.000	2.231	2.185	2.210	1.793	2.943	2.333	2.211	3.053	c. Sub-Standard
d. Diragukan	1.515	1.529	1.481	2.055	2.769	2.619	2.026	2.722	3.311	3.122	2.436	2.898	2.756	3.429	3.474	2.726	d. Doubtful
e. Macet	15.048	14.160	14.229	14.340	14.236	14.414	14.664	15.261	14.615	15.766	17.450	17.208	17.333	17.080	14.066	16.213	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>117.575</b>	<b>114.920</b>	<b>104.184</b>	<b>108.113</b>	<b>108.035</b>	<b>101.651</b>	<b>105.353</b>	<b>105.273</b>	<b>106.971</b>	<b>106.131</b>	<b>107.176</b>	<b>102.554</b>	<b>104.536</b>	<b>107.426</b>	<b>109.462</b>	<b>109.254</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	116.420	113.477	102.998	106.873	106.918	100.495	104.179	104.124	105.698	104.922	106.047	101.350	103.245	106.595	108.781	108.409	a. Current
b. DPK	898	1.107	901	947	816	869	907	898	1.008	898	882	965	1.038	587	487	599	b. Special Mention
c. Kurang Lancar	20	11	8	10	10	9	4	6	4	5	3	2	20	2	12	10	c. Sub-Standard
d. Diragukan	3	11	5	7	10	17	11	9	18	87	5	2	2	1	2	12	d. Doubtful
e. Macet	233	313	272	277	280	261	251	235	242	219	239	236	231	241	181	224	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>18.901</b>	<b>17.428</b>	<b>17.659</b>	<b>18.403</b>	<b>18.913</b>	<b>18.894</b>	<b>18.808</b>	<b>21.233</b>	<b>20.421</b>	<b>21.383</b>	<b>22.343</b>	<b>22.139</b>	<b>23.286</b>	<b>23.086</b>	<b>19.945</b>	<b>22.238</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>8.309</b>	<b>8.311</b>	<b>8.617</b>	<b>8.637</b>	<b>8.681</b>	<b>8.584</b>	<b>8.408</b>	<b>8.403</b>	<b>8.382</b>	<b>8.254</b>	<b>8.247</b>	<b>7.820</b>	<b>7.648</b>	<b>Interbank Loans</b>
a. Lancar	7.475	7.133	8.581	8.308	8.309	8.616	8.636	8.680	8.579	8.402	8.397	8.377	8.249	8.242	7.815	7.642	a. Current
b. DPK	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	1	1	1	1	-	1	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	2	-	-	-	-	-	-	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>1</b>	<b>1</b>	<b>1</b>	<b>-</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>Interbank Non Performing Loan (Nominal)</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>2.110.025</b>	<b>2.130.561</b>	<b>2.358.948</b>	<b>2.383.151</b>	<b>2.396.283</b>	<b>2.284.555</b>	<b>2.253.593</b>	<b>2.238.045</b>	<b>2.272.536</b>	<b>2.275.644</b>	<b>2.275.527</b>	<b>2.293.714</b>	<b>2.302.344</b>	<b>2.281.541</b>	<b>2.287.670</b>	<b>2.258.029</b>	<b>Earning Assets</b>
a. Lancar	1.975.692	2.000.028	2.215.904	2.213.965	2.210.830	2.110.891	2.075.145	2.064.604	2.092.634	2.098.126	2.094.514	2.107.406	2.114.273	2.091.447	2.114.570	2.066.781	a. Current
b. DPK	83.065	91.205	100.352	123.732	138.919	131.297	133.844	128.112	134.641	131.875	134.518	140.158	139.489	140.718	126.529	141.498	b. Special Mention
c. Kurang Lancar	9.197	4.792	5.284	7.780	5.921	4.211	6.267	6.018	5.636	6.263	6.418	6.401	9.006	7.982	6.528	9.571	c. Sub-Standard
d. Diragukan	7.818	6.651	5.113	5.557	8.131	8.875	6.609	6.968	7.443	6.038	5.705	5.361	5.210	7.609	9.100	6.415	d. Doubtful
e. Macet	34.253	27.883	32.296	32.118	32.481	29.281	31.728	32.343	32.183	33.342	34.372	34.388	34.366	33.785	30.943	33.764	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>888.020</b>	<b>907.702</b>	<b>998.860</b>	<b>1.004.060</b>	<b>1.004.866</b>	<b>944.780</b>	<b>958.107</b>	<b>932.540</b>	<b>911.904</b>	<b>888.310</b>	<b>961.080</b>	<b>962.137</b>	<b>961.979</b>	<b>965.566</b>	<b>940.366</b>	<b>936.314</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	869.117	890.184	978.081	982.491	983.735	924.637	936.730	912.413	891.565	868.943	942.080	944.556	942.863	945.992	921.160	916.774	a. Current
b. DPK	17.008	15.467	18.913	19.765	19.169	18.013	19.208	17.860	18.089	17.353	17.039	15.671	17.325	17.694	16.892	17.443	b. Special Mention
c. Kurang Lancar	1.419	1.384	856	800	988	1.167	1.163	1.213	1.162	871	1.000	1.015	996	851	1.176	1.047	c. Sub-Standard
d. Diragukan	192	228	122	514	490	437	437	476	451	465	206	158	129	209	283	166	d. Doubtful
e. Macet	283	438	890	490	484	526	569	578	638	678	755	737	666	820	855	884	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>53.162</b>	<b>41.377</b>	<b>44.559</b>	<b>47.259</b>	<b>48.495</b>	<b>44.497</b>	<b>46.773</b>	<b>47.595</b>	<b>47.511</b>	<b>47.658</b>	<b>48.456</b>	<b>48.060</b>	<b>50.373</b>	<b>51.257</b>	<b>48.886</b>	<b>51.847</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>22.450</b>	<b>20.528</b>	<b>20.867</b>	<b>20.338</b>	<b>22.716</b>	<b>22.624</b>	<b>21.541</b>	<b>21.719</b>	<b>16.564</b>	<b>17.206</b>	<b>19.384</b>	<b>22.160</b>	<b>19.781</b>	<b>Interbank Loans</b>
a. Lancar	15.161	15.960	22.414	22.436	20.513	20.858	20.331	22.707	22.620	21.536	21.715	16.560	17.203	19.381	22.159	19.778	a. Current
b. DPK	19	0	0	0	0	3	1	3	3	3	3	3	2	2	-	2	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	15	15	15	14	14	6	6	6	2	2	2	2	2	2	2	2	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>14</b>	<b>14</b>	<b>6</b>	<b>6</b>	<b>6</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>Interbank Non Performing Loan (Nominal)</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>2.621.911</b>	<b>3.242.908</b>	<b>3.572.773</b>	<b>3.513.440</b>	<b>3.547.937</b>	<b>3.770.914</b>	<b>3.740.562</b>	<b>3.793.984</b>	<b>3.894.095</b>	<b>3.881.457</b>	<b>3.873.828</b>	<b>3.906.988</b>	<b>3.912.403</b>	<b>3.969.505</b>	<b>4.011.686</b>	<b>3.987.774</b>	<b>Earning Assets</b>
a. Lancar	2.503.128	3.094.986	3.415.924	3.343.701	3.365.940	3.585.887	3.550.457	3.609.908	3.703.194	3.690.990	3.679.110	3.706.769	3.714.784	3.762.650	3.817.012	3.769.519	a. Current
b. DPK	64.517	86.901	94.037	103.876	114.784	116.143	119.610	111.769	121.878	120.172	122.969	122.819	120.983	128.659	121.468	140.869	b. Special Mention
c. Kurang Lancar	14.747	14.432	14.068	14.132	12.405	10.104	12.157	11.428	10.097	10.260	11.814	15.857	15.397	15.021	13.607	17.385	c. Sub-Standard
d. Diragukan	5.399	8.213	9.010	9.397	10.852	12.003	10.205	11.260	11.588	11.110	9.686	10.326	10.378	11.021	15.754	9.395	d. Doubtful
e. Macet	34.122	38.376	39.733	42.333	43.955	46.777	48.133	49.620	47.338	48.925	50.248	51.217	50.861	52.155	43.846	50.606	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>667.382</b>	<b>800.154</b>	<b>894.593</b>	<b>901.720</b>	<b>893.441</b>	<b>921.983</b>	<b>925.826</b>	<b>935.601</b>	<b>918.977</b>	<b>941.850</b>	<b>971.178</b>	<b>975.425</b>	<b>1.003.036</b>	<b>996.298</b>	<b>990.210</b>	<b>987.614</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	661.303	793.773	887.230	894.726	886.179	914.776	917.555	928.367	911.551	935.119	963.621	968.791	990.288	987.204	981.132	976.953	a. Current
b. DPK	4.758	5.882	6.556	6.261	6.490	6.425	7.506	6.437	6.778	5.855	6.758	5.984	12.136	8.536	8.539	9.818	b. Special Mention
c. Kurang Lancar	209	157	390	125	155	144	149	162	154	397	124	252	94	93	106	375	c. Sub-Standard
d. Diragukan	808	144	154	347	287	313	285	286	138	128	373	105	235	199	165	113	d. Doubtful
e. Macet	305	197	263	261	330	326	331	350	356	351	302	292	283	266	268	356	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>55.588</b>	<b>61.519</b>	<b>63.619</b>	<b>66.595</b>	<b>67.985</b>	<b>69.667</b>	<b>71.260</b>	<b>73.105</b>	<b>69.671</b>	<b>71.171</b>	<b>72.547</b>	<b>78.048</b>	<b>77.248</b>	<b>78.756</b>	<b>73.745</b>	<b>78.229</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>31.344</b>	<b>30.129</b>	<b>29.144</b>	<b>28.415</b>	<b>28.981</b>	<b>29.273</b>	<b>29.058</b>	<b>30.252</b>	<b>31.118</b>	<b>29.236</b>	<b>29.776</b>	<b>36.289</b>	<b>36.323</b>	<b>Interbank Loans</b>
a. Lancar	12.237	20.207	31.519	31.260	30.024	29.020	28.318	28.880	29.183	28.969	30.191	31.054	29.176	29.715	36.228	36.209	a. Current
b. DPK	-	13	9	9	31	50	23	27	34	35	7	10	6	8	6	61	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	d. Doubtful
e. Macet	74	79	76	74	74	74	74	74	55	54	54	54	54	54	54	53	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>74</b>	<b>79</b>	<b>76</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>55</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>15.158</b>	<b>15.437</b>	<b>13.237</b>	<b>12.627</b>	<b>12.757</b>	<b>12.853</b>	<b>12.718</b>	<b>12.931</b>	<b>13.014</b>	<b>13.217</b>	<b>14.078</b>	<b>14.137</b>	<b>15.020</b>	<b>15.632</b>	<b>15.403</b>	<b>17.744</b>	<b>Earning Assets</b>
a. Lancar	13.239	13.094	11.919	11.205	11.458	11.575	11.374	11.669	11.461	11.600	12.479	12.431	13.429	14.142	14.105	15.900	a. Current
b. DPK	754	878	812	914	796	777	841	730	1.049	1.082	1.058	1.181	1.057	929	775	1.293	b. Special Mention
c. Kurang Lancar	683	283	47	43	34	41	46	86	64	84	98	92	108	130	82	106	c. Sub-Standard
d. Diragukan	83	154	83	82	44	28	21	19	19	26	18	14	12	24	50	42	d. Doubtful
e. Macet	399	1.027	377	384	425	432	436	426	420	425	425	419	414	406	392	403	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>1.727</b>	<b>2.054</b>	<b>1.372</b>	<b>1.139</b>	<b>1.041</b>	<b>986</b>	<b>851</b>	<b>823</b>	<b>703</b>	<b>712</b>	<b>697</b>	<b>785</b>	<b>945</b>	<b>1.075</b>	<b>34</b>	<b>883</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	1.726	2.054	1.371	1.138	1.040	984	849	822	702	711	695	783	944	1.072	33	882	a. Current
b. DPK	0	-	-	0	0	0	0	0	0	0	0	0	0	2	0	0	b. Special Mention
c. Kurang Lancar	-	-	0	0	-	1	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>1.165</b>	<b>1.465</b>	<b>508</b>	<b>509</b>	<b>505</b>	<b>503</b>	<b>504</b>	<b>532</b>	<b>505</b>	<b>536</b>	<b>542</b>	<b>526</b>	<b>535</b>	<b>562</b>	<b>524</b>	<b>552</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Pembiayaan kepada Bank Lain</b>	<b>34</b>	<b>7</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</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>1</b>	<b>Interbank Financing</b>
a. Lancar	34	7	3	2	2	2	2	1	1	1	1	1	1	1	1	1	a. Current
b. DPK	-	-	-	1	1	1	1	1	1	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-	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>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>Interbank Non Performing Loan (Nominal)</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>142.764</b>	<b>154.503</b>	<b>180.891</b>	<b>168.681</b>	<b>179.808</b>	<b>180.692</b>	<b>179.425</b>	<b>176.699</b>	<b>184.838</b>	<b>184.121</b>	<b>183.041</b>	<b>184.790</b>	<b>191.415</b>	<b>190.941</b>	<b>198.374</b>	<b>197.937</b>	<b>Earning Assets</b>
a. Lancar	129.731	139.752	167.302	155.093	163.800	163.542	161.328	159.695	166.825	166.923	165.321	167.464	175.502	174.778	183.242	179.732	a. Current
b. DPK	9.061	9.958	9.679	9.762	11.703	12.641	13.217	12.228	13.402	12.598	12.893	12.536	10.674	10.940	10.194	12.838	b. Special Mention
c. Kurang Lancar	886	1.258	854	836	916	982	980	928	827	752	839	836	1.295	1.201	1.244	1.477	c. Sub-Standard
d. Diragukan	554	977	378	470	547	703	805	610	625	595	689	524	476	518	413	522	d. Doubtful
e. Macet	2.532	2.557	2.677	2.520	2.841	2.824	3.094	3.239	3.159	3.252	3.299	3.430	3.468	3.505	3.280	3.368	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>2.088</b>	<b>1.724</b>	<b>1.786</b>	<b>1.608</b>	<b>1.472</b>	<b>1.569</b>	<b>1.550</b>	<b>1.489</b>	<b>1.776</b>	<b>1.924</b>	<b>2.047</b>	<b>2.025</b>	<b>2.459</b>	<b>2.640</b>	<b>3.358</b>	<b>2.837</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	2.044	1.646	1.718	1.523	1.393	1.483	1.459	1.406	1.686	1.826	1.959	1.937	2.364	2.546	3.292	2.774	a. Current
b. DPK	41	0	3	19	3	16	17	7	14	5	8	7	10	6	4	6	b. Special Mention
c. Kurang Lancar	-	19	3	3	13	6	12	8	6	3	7	7	9	8	4	4	c. Sub-Standard
d. Diragukan	2	1	1	2	1	0	0	4	2	8	6	2	3	4	4	4	d. Doubtful
e. Macet	1	59	61	62	63	63	63	64	68	82	67	73	74	76	55	50	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>3.974</b>	<b>4.870</b>	<b>3.975</b>	<b>3.892</b>	<b>4.381</b>	<b>4.579</b>	<b>4.955</b>	<b>4.853</b>	<b>4.688</b>	<b>4.692</b>	<b>4.907</b>	<b>4.872</b>	<b>5.324</b>	<b>5.311</b>	<b>4.999</b>	<b>5.424</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Pembiayaan kepada Bank Lain</b>	<b>341</b>	<b>366</b>	<b>287</b>	<b>277</b>	<b>274</b>	<b>268</b>	<b>263</b>	<b>255</b>	<b>268</b>	<b>276</b>	<b>264</b>	<b>281</b>	<b>293</b>	<b>255</b>	<b>308</b>	<b>296</b>	<b>Interbank Financing</b>
a. Lancar	341	361	287	277	274	268	263	255	268	276	264	281	293	255	308	296	a. Current
b. DPK	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	0	5	0	0	0	0	0	0	0	0	0	0	0	-	-	-	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>0</b>	<b>5</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>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Interbank Non Performing Loan (Nominal)</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



**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	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>72.113</b>	<b>79.514</b>	<b>91.150</b>	<b>89.917</b>	<b>91.062</b>	<b>91.448</b>	<b>91.151</b>	<b>90.058</b>	<b>94.041</b>	<b>92.896</b>	<b>94.040</b>	<b>96.018</b>	<b>97.699</b>	<b>98.630</b>	<b>103.490</b>	<b>112.106</b>	<b>Earning Assets</b>
a. Lancar	65.288	73.582	86.912	85.470	86.666	87.145	86.982	86.229	90.000	88.648	89.752	91.891	94.301	95.237	100.594	108.935	a. Current
b. DPK	3.910	3.140	1.971	2.211	2.191	2.137	2.042	1.695	1.933	2.165	2.238	2.115	1.442	1.452	1.057	1.333	b. Special Mention
c. Kurang Lancar	688	1.528	715	906	939	887	998	976	946	1.030	797	762	1.131	1.139	1.090	1.115	c. Sub-Standard
d. Diragukan	471	609	385	186	200	223	228	249	258	211	426	425	433	182	108	361	d. Doubtful
e. Macet	1.755	654	1.167	1.143	1.066	1.056	902	909	904	842	827	826	392	621	641	362	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif</b>	<b>663</b>	<b>863</b>	<b>1.239</b>	<b>1.262</b>	<b>1.352</b>	<b>1.314</b>	<b>1.345</b>	<b>1.463</b>	<b>1.323</b>	<b>1.640</b>	<b>1.466</b>	<b>1.542</b>	<b>1.650</b>	<b>1.627</b>	<b>1.626</b>	<b>1.431</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	663	709	1.236	1.259	1.349	1.308	1.345	1.456	1.317	1.525	1.455	1.532	1.640	1.624	1.623	1.431	a. Current
b. DPK	-	-	3	3	3	4	-	3	3	110	8	8	-	0	-	-	b. Special Mention
c. Kurang Lancar	-	151	-	-	-	2	-	3	2	5	2	2	10	2	2	-	c. Sub-Standard
d. Diragukan	-	1	-	-	-	-	-	-	1	-	-	0	-	-	-	-	d. Doubtful
e. Macet	-	1	-	-	-	-	-	-	-	-	-	-	1	0	0	0	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>2.914</b>	<b>2.946</b>	<b>2.267</b>	<b>2.236</b>	<b>2.204</b>	<b>2.168</b>	<b>2.128</b>	<b>2.137</b>	<b>2.111</b>	<b>2.089</b>	<b>2.053</b>	<b>2.015</b>	<b>1.967</b>	<b>1.944</b>	<b>1.841</b>	<b>1.839</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Pembiayaan kepada Bank Lain</b>	<b>186</b>	<b>192</b>	<b>177</b>	<b>173</b>	<b>169</b>	<b>168</b>	<b>164</b>	<b>161</b>	<b>159</b>	<b>155</b>	<b>151</b>	<b>147</b>	<b>146</b>	<b>142</b>	<b>151</b>	<b>147</b>	<b>Interbank Financing</b>
a. Lancar	186	192	177	173	169	168	164	161	159	155	151	147	146	142	151	147	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>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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		Januari 2019		Desember 2019		Januari 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) (%)	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>1.272.027</b>	<b>22,87</b>	<b>1.465.848</b>	<b>24,52</b>	<b>1.421.330</b>	<b>23,92</b>	<b>Demand Deposits</b>
Rupiah	821.777	16,99	932.705	17,63	997.007	17,71	960.887	17,27	1.100.040	18,72	1.058.243	17,81	Rupiah
Valas	302.458	6,25	300.774	5,69	318.027	5,65	311.140	5,59	365.808	5,79	363.087	6,11	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>1.762.455</b>	<b>31,68</b>	<b>1.945.185</b>	<b>31,38</b>	<b>1.893.077</b>	<b>31,86</b>	<b>Saving</b>
Rupiah	1.413.351	29,22	1.573.402	29,75	1.690.086	30,02	1.632.865	29,35	1.813.949	29,16	1.758.781	29,60	Rupiah
Valas	138.459	2,86	127.822	2,42	135.173	2,40	129.590	2,33	131.236	2,22	134.295	2,26	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>2.528.680</b>	<b>45,45</b>	<b>2.587.615</b>	<b>44,10</b>	<b>2.627.315</b>	<b>44,22</b>	<b>Time Deposits</b>
Rupiah	1.856.507	38,38	2.035.299	38,48	2.138.035	37,97	2.181.699	39,22	2.250.784	38,34	2.302.615	38,75	Rupiah
Valas	304.208	6,29	319.374	6,04	352.120	6,25	346.982	6,24	336.831	5,76	324.700	5,46	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	932.222	19,27	940.015	17,77	1.032.674	18,34	1.053.972	18,95	989.554	16,94	1.035.410	17,43	Rupiah
Valas	146.848	3,04	154.022	2,91	169.841	3,02	162.756	2,93	163.018	2,77	164.484	2,77	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	517.583	10,70	635.976	12,02	715.403	12,71	728.003	13,09	762.015	12,85	776.146	13,06	Rupiah
Valas	57.140	1,18	55.883	1,06	79.879	1,42	84.329	1,52	82.261	1,34	74.219	1,25	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	193.274	4,00	233.465	4,41	210.895	3,75	213.893	3,84	247.039	4,43	242.516	4,08	Rupiah
Valas	58.625	1,21	58.104	1,10	57.066	1,01	55.257	0,99	43.932	0,75	38.540	0,65	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	213.428	4,41	225.843	4,27	179.064	3,18	185.830	3,34	252.177	4,12	248.542	4,18	Rupiah
Valas	41.595	0,86	51.366	0,97	45.334	0,81	44.639	0,80	47.620	0,90	47.457	0,80	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>5.563.162</b>	<b>100,00</b>	<b>5.998.648</b>	<b>100,00</b>	<b>5.941.722</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	4.775.451	85,84	5.164.773	86,22	5.119.639	86,16	Rupiah
Valas	745.124	15,41	747.971	14,14	805.320	14,30	787.711	14,16	833.875	13,78	822.083	13,84	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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		Januari 2019		Desember 2019		Januari 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) (%)	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>13.132</b>	<b>23,89</b>	<b>8.872</b>	<b>20,82</b>	<b>11.886</b>	<b>27,79</b>	<b>Demand Deposits</b>
Rupiah	12.710	17,90	7.054	14,62	8.321	16,38	13.128	23,88	8.872	20,82	11.886	27,79	Rupiah
Valas	61	0,09	3	0,01	4	0,01	3	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>8.127</b>	<b>14,79</b>	<b>8.042</b>	<b>18,87</b>	<b>6.591</b>	<b>15,41</b>	<b>Saving</b>
Rupiah	12.555	17,68	8.994	18,64	9.757	19,20	8.127	14,79	8.042	18,87	6.591	15,41	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>33.707</b>	<b>61,32</b>	<b>25.707</b>	<b>60,32</b>	<b>24.292</b>	<b>56,80</b>	<b>Time Deposits</b>
Rupiah	45.531	64,13	32.193	66,72	32.730	64,41	33.705	61,32	25.707	60,32	24.292	56,80	Rupiah
Valas	141	0,20	7	0,01	3	0,00	2	0,00	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	23.082	32,51	14.892	30,86	16.633	32,73	17.104	31,12	13.340	31,30	12.099	28,29	Rupiah
Valas	65	0,09	6	0,01	2	0,00	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	8.324	15,14	5.888	13,82	5.931	13,87	Rupiah
Valas	73	0,10	1	0,00	0	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	4.462	8,12	4.734	11,11	4.670	10,92	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	3.815	6,94	1.745	4,10	1.592	3,72	Rupiah
Valas	2	0,00	0	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>54.966</b>	<b>100,00</b>	<b>42.621</b>	<b>100,00</b>	<b>42.769</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	70.796	99,72	48.241	99,98	50.808	99,99	54.960	99,99	42.621	100,00	42.769	100,00	Rupiah
Valas	201	0,28	10	0,02	6	0,01	6	0,01	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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		Januari 2019		Desember 2019		Januari 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) (%)	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>137.737</b>	<b>24,58</b>	<b>149.365</b>	<b>24,05</b>	<b>155.753</b>	<b>24,96</b>	<b>Demand Deposits</b>
Rupiah	90.901	15,90	95.436	16,63	87.037	15,83	104.887	18,72	109.549	17,64	119.607	19,17	Rupiah
Valas	29.873	5,22	25.813	4,50	34.281	6,23	32.850	5,86	39.817	6,41	36.146	5,79	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>113.954</b>	<b>20,33</b>	<b>140.198</b>	<b>22,57</b>	<b>129.834</b>	<b>20,81</b>	<b>Saving</b>
Rupiah	112.699	19,71	126.726	22,09	119.402	21,71	109.160	19,48	135.093	21,75	123.495	19,79	Rupiah
Valas	5.027	0,88	4.196	0,73	4.478	0,81	4.794	0,86	5.106	0,82	6.339	1,02	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>308.700</b>	<b>55,09</b>	<b>331.525</b>	<b>53,38</b>	<b>338.453</b>	<b>54,24</b>	<b>Time Deposits</b>
Rupiah	296.193	51,80	292.038	50,90	276.992	50,36	282.207	50,36	307.189	49,46	314.000	50,32	Rupiah
Valas	37.089	6,49	29.503	5,14	27.797	5,05	26.493	4,73	24.336	3,92	24.454	3,92	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	128.866	22,54	124.613	21,72	126.661	23,03	129.966	23,19	121.230	19,52	124.836	20,00	Rupiah
Valas	16.273	2,85	15.319	2,67	15.770	2,87	14.367	2,56	10.903	1,76	11.378	1,82	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	80.871	14,14	73.367	12,79	75.207	13,67	70.939	12,66	78.172	12,59	79.558	12,75	Rupiah
Valas	8.845	1,55	4.546	0,79	5.960	1,08	5.433	0,97	7.101	1,14	6.856	1,10	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	38.514	6,74	45.603	7,95	36.689	6,67	40.953	7,31	53.197	8,57	54.759	8,77	Rupiah
Valas	5.205	0,91	4.688	0,82	1.913	0,35	2.189	0,39	1.873	0,30	1.791	0,29	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	47.943	8,38	48.455	8,45	38.434	6,99	40.350	7,20	54.589	8,79	54.846	8,79	Rupiah
Valas	6.765	1,18	4.950	0,86	4.155	0,76	4.505	0,80	4.459	0,72	4.429	0,71	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>560.391</b>	<b>100,00</b>	<b>621.089</b>	<b>100,00</b>	<b>624.040</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	499.793	87,41	514.199	89,63	483.431	87,90	496.254	88,56	551.830	88,85	557.101	89,27	Rupiah
Valas	71.989	12,59	59.512	10,37	66.555	12,10	64.137	11,44	69.258	11,15	66.939	10,73	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



**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		Januari 2019		Desember 2019		Januari 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) (%)	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>405.316</b>	<b>22,85</b>	<b>418.100</b>	<b>25,00</b>	<b>405.542</b>	<b>24,15</b>	<b>Demand Deposits</b>
Rupiah	269.855	16,52	287.337	17,54	295.261	16,69	291.408	16,43	302.536	18,09	294.402	17,53	Rupiah
Valas	121.357	7,43	110.717	6,76	116.238	6,57	113.908	6,42	115.563	6,91	111.140	6,62	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>353.635</b>	<b>19,93</b>	<b>350.317</b>	<b>20,95</b>	<b>342.379</b>	<b>20,39</b>	<b>Saving</b>
Rupiah	290.974	17,81	267.371	16,32	301.384	17,04	290.300	16,36	291.165	17,41	282.441	16,82	Rupiah
Valas	74.810	4,58	60.341	3,68	62.049	3,51	63.335	3,57	59.151	3,54	59.938	3,57	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>1.015.153</b>	<b>57,22</b>	<b>903.801</b>	<b>54,05</b>	<b>931.386</b>	<b>55,46</b>	<b>Time Deposits</b>
Rupiah	750.986	45,98	787.400	48,07	853.038	48,22	879.782	49,59	791.889	47,36	821.872	48,94	Rupiah
Valas	125.448	7,68	124.848	7,62	141.056	7,97	135.371	7,63	111.913	6,69	109.515	6,52	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	373.463	22,86	379.272	23,15	437.842	24,75	453.509	25,56	384.802	23,01	424.728	25,29	Rupiah
Valas	63.926	3,91	58.226	3,55	70.199	3,97	65.445	3,69	61.359	3,67	60.579	3,61	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	211.144	12,93	226.124	13,80	248.418	14,04	256.912	14,48	238.631	14,27	232.238	13,83	Rupiah
Valas	27.798	1,70	23.828	1,45	33.720	1,91	32.938	1,86	29.836	1,78	28.774	1,71	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	87.979	5,39	103.171	6,30	108.174	6,11	108.379	6,11	98.552	5,89	94.406	5,62	Rupiah
Valas	14.927	0,91	21.525	1,31	21.418	1,21	21.594	1,22	10.765	0,64	10.408	0,62	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	78.400	4,80	78.833	4,81	58.603	3,31	60.982	3,44	69.904	4,18	70.499	4,20	Rupiah
Valas	18.798	1,15	21.269	1,30	15.719	0,89	15.395	0,87	9.953	0,60	9.754	0,58	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>1.774.104</b>	<b>100,00</b>	<b>1.672.217</b>	<b>100,00</b>	<b>1.679.307</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	1.461.490	82,38	1.385.590	82,86	1.398.715	83,29	Rupiah
Valas	321.615	19,69	295.905	18,06	319.343	18,05	312.614	17,62	286.627	17,14	280.592	16,71	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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		Januari 2019		Desember 2019		Januari 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) (%)	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>687.233</b>	<b>23,56</b>	<b>847.436</b>	<b>25,12</b>	<b>801.829</b>	<b>24,23</b>	<b>Demand Deposits</b>
Rupiah	431.523	18,33	519.921	18,63	581.628	19,37	526.360	18,05	641.664	19,02	595.787	18,00	Rupiah
Valas	148.302	6,30	160.790	5,76	164.709	5,48	160.873	5,52	205.772	6,10	206.043	6,23	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>1.200.617</b>	<b>41,16</b>	<b>1.345.969</b>	<b>39,90</b>	<b>1.316.049</b>	<b>39,77</b>	<b>Saving</b>
Rupiah	932.553	39,61	1.095.871	39,26	1.171.739	39,02	1.139.474	39,07	1.279.486	37,92	1.248.535	37,73	Rupiah
Valas	58.459	2,48	63.096	2,26	68.407	2,28	61.143	2,10	66.483	1,97	67.514	2,04	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>1.028.799</b>	<b>35,27</b>	<b>1.180.339</b>	<b>34,99</b>	<b>1.191.242</b>	<b>36,00</b>	<b>Time Deposits</b>
Rupiah	651.088	27,66	793.708	28,44	841.478	28,02	853.038	29,25	985.176	29,20	1.006.778	30,42	Rupiah
Valas	132.217	5,62	157.625	5,65	175.054	5,83	175.761	6,03	195.163	5,78	184.464	5,57	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	355.797	15,11	364.245	13,05	388.637	12,94	391.446	13,42	399.872	11,85	407.594	12,32	Rupiah
Valas	60.637	2,58	76.533	2,74	78.921	2,63	76.133	2,61	87.545	2,59	88.269	2,67	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	197.509	8,39	306.553	10,98	361.459	12,04	370.279	12,70	413.138	12,25	431.979	13,05	Rupiah
Valas	19.582	0,83	26.902	0,96	39.502	1,32	45.254	1,55	44.672	1,32	38.081	1,15	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	45.795	1,95	66.143	2,37	49.310	1,64	46.698	1,60	74.815	2,22	73.699	2,23	Rupiah
Valas	37.098	1,58	29.957	1,07	32.272	1,07	30.568	1,05	30.956	0,92	26.045	0,79	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	51.987	2,21	56.767	2,03	42.073	1,40	44.615	1,53	97.350	2,89	93.505	2,83	Rupiah
Valas	14.901	0,63	24.232	0,87	24.358	0,81	23.806	0,82	31.990	0,95	32.069	0,97	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>2.916.649</b>	<b>100,00</b>	<b>3.373.744</b>	<b>100,00</b>	<b>3.309.120</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	2.518.872	86,36	2.906.326	86,15	2.851.099	86,16	Rupiah
Valas	338.979	14,40	381.510	13,67	408.170	13,59	397.777	13,64	467.418	13,85	458.021	13,84	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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		Januari 2019		Desember 2019		Januari 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) (%)	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>681</b>	<b>5,97</b>	<b>815</b>	<b>6,57</b>	<b>732</b>	<b>5,79</b>	<b>Demand Deposits</b>
Rupiah	1.055	8,72	1.057	8,14	909	8,10	681	5,97	815	6,57	732	5,79	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>1.554</b>	<b>13,62</b>	<b>1.723</b>	<b>13,89</b>	<b>1.673</b>	<b>13,22</b>	<b>Saving</b>
Rupiah	1.599	13,21	1.589	12,23	1.617	14,41	1.554	13,62	1.723	13,89	1.673	13,22	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>9.175</b>	<b>80,41</b>	<b>9.867</b>	<b>79,54</b>	<b>10.255</b>	<b>81,00</b>	<b>Time Deposits</b>
Rupiah	9.447	78,07	10.342	79,63	8.692	77,49	9.175	80,41	9.867	79,54	10.255	81,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	5.349	44,21	5.839	44,96	5.328	47,50	5.450	47,77	6.018	48,51	5.670	44,78	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	2.788	23,04	3.288	25,32	2.399	21,39	2.798	24,52	2.457	19,81	3.037	23,98	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	889	7,34	904	6,96	663	5,91	629	5,51	911	7,34	1.059	8,37	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	421	3,48	310	2,39	302	2,69	298	2,61	481	3,88	489	3,86	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>11.409</b>	<b>100,00</b>	<b>12.405</b>	<b>100,00</b>	<b>12.661</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	12.101	100,00	12.987	100,00	11.217	100,00	11.409	100,00	12.405	100,00	12.661	100,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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		Januari 2019		Desember 2019		Januari 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) (%)	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>18.777</b>	<b>11,80</b>	<b>26.781</b>	<b>15,15</b>	<b>30.536</b>	<b>17,45</b>	<b>Demand Deposits</b>
Rupiah	10.636	8,55	14.921	10,12	16.355	10,29	17.501	11,00	26.031	14,73	25.731	14,71	Rupiah
Valas	1.032	0,83	1.471	1,00	904	0,57	1.276	0,80	750	0,42	4.805	2,75	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>49.683</b>	<b>31,22</b>	<b>59.136</b>	<b>33,45</b>	<b>57.096</b>	<b>32,63</b>	<b>Saving</b>
Rupiah	35.212	28,32	41.462	28,11	51.117	32,17	49.421	31,05	58.669	33,19	56.619	32,36	Rupiah
Valas	163	0,13	184	0,12	240	0,15	263	0,16	467	0,26	477	0,27	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>90.702</b>	<b>56,99</b>	<b>90.847</b>	<b>51,39</b>	<b>87.342</b>	<b>49,92</b>	<b>Time Deposits</b>
Rupiah	72.477	58,29	85.463	57,94	85.898	54,05	84.821	53,29	87.887	49,72	84.592	48,35	Rupiah
Valas	4.829	3,88	4.000	2,71	4.403	2,77	5.881	3,69	2.960	1,67	2.749	1,57	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	21.114	16,98	23.779	16,12	27.479	17,29	26.829	16,86	33.742	19,09	32.050	18,32	Rupiah
Valas	1.791	1,44	1.025	0,69	1.545	0,97	3.727	2,34	1.589	0,90	1.563	0,89	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	13.138	10,57	15.110	10,24	15.061	9,48	14.097	8,86	16.718	9,46	16.607	9,49	Rupiah
Valas	762	0,61	424	0,29	501	0,32	515	0,32	260	0,15	124	0,07	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	12.542	10,09	12.228	8,29	10.219	6,43	11.124	6,99	12.909	7,30	11.989	6,85	Rupiah
Valas	1.362	1,10	1.891	1,28	1.415	0,89	860	0,54	271	0,15	228	0,13	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	25.682	20,65	34.346	23,28	33.140	20,85	32.772	20,59	24.517	13,87	23.946	13,69	Rupiah
Valas	913	0,73	661	0,45	942	0,59	779	0,49	840	0,48	834	0,48	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>159.162</b>	<b>100,00</b>	<b>176.763</b>	<b>100,00</b>	<b>174.974</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	118.325	95,16	141.847	96,17	153.371	96,51	151.743	95,34	172.586	97,64	166.942	95,41	Rupiah
Valas	6.024	4,84	5.656	3,83	5.547	3,49	7.419	4,66	4.177	2,36	8.031	4,59	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



**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		Januari 2019		Desember 2019		Januari 2020		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
<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>9.152</b>	<b>10,58</b>	<b>14.480</b>	<b>14,51</b>	<b>15.052</b>	<b>15,23</b>	<b>Demand Deposits</b>
Rupiah	5.097	7,29	6.980	8,96	7.496	8,57	6.921	8,00	10.573	10,59	10.098	10,22	Rupiah
Valas	1.833	2,62	1.981	2,54	1.891	2,16	2.231	2,58	3.907	3,91	4.954	5,01	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>34.885</b>	<b>40,34</b>	<b>39.800</b>	<b>39,88</b>	<b>39.454</b>	<b>39,91</b>	<b>Saving</b>
Rupiah	27.759	39,68	31.389	40,29	35.070	40,09	34.830	40,28	39.770	39,85	39.427	39,89	Rupiah
Valas	-	-	5	0,01	-	-	55	0,06	30	0,03	27	0,03	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>42.443</b>	<b>49,08</b>	<b>45.529</b>	<b>45,62</b>	<b>44.345</b>	<b>44,86</b>	<b>Time Deposits</b>
Rupiah	30.785	44,01	34.156	43,84	39.208	44,82	38.971	45,06	43.071	43,15	40.826	41,30	Rupiah
Valas	4.484	6,41	3.392	4,35	3.807	4,35	3.473	4,02	2.459	2,46	3.519	3,56	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	24.551	35,09	27.375	35,14	30.094	34,40	29.669	34,31	30.550	30,61	28.432	28,76	Rupiah
Valas	4.156	5,94	2.913	3,74	3.404	3,89	3.083	3,56	1.623	1,63	2.695	2,73	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	2.449	3,50	2.821	3,62	4.633	5,30	4.655	5,38	7.010	7,02	6.796	6,88	Rupiah
Valas	80	0,12	182	0,23	195	0,22	190	0,22	391	0,39	385	0,39	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	1.326	1,90	1.380	1,77	1.641	1,88	1.648	1,91	1.920	1,92	1.933	1,96	Rupiah
Valas	32	0,05	43	0,06	48	0,05	46	0,05	67	0,07	67	0,07	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	2.459	3,52	2.580	3,31	2.840	3,25	2.999	3,47	3.590	3,60	3.664	3,71	Rupiah
Valas	215	0,31	254	0,33	160	0,18	154	0,18	377	0,38	372	0,38	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>86.480</b>	<b>100,00</b>	<b>99.810</b>	<b>100,00</b>	<b>98.851</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	63.641	90,97	72.525	93,10	81.774	93,49	80.722	93,34	93.414	93,59	90.351	91,40	Rupiah
Valas	6.317	9,03	5.378	6,90	5.698	6,51	5.758	6,66	6.395	6,41	8.500	8,60	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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,24	2,16	2,20	2,10	2,11	2,19	2,21	2,27	2,21	2,19	2,25	2,21	2,19	2,21	2,27	2,22	- Rupiah
Valas	0,35	0,37	0,50	0,47	0,50	0,51	0,58	0,61	0,65	0,61	0,72	0,72	0,66	0,76	0,78	0,76	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	1,69	1,56	1,31	1,29	1,30	1,30	1,29	1,26	1,29	1,29	1,27	1,24	1,20	1,19	1,17	1,18	- Rupiah
Valas	0,28	0,32	0,45	0,45	0,41	0,43	0,44	0,44	0,44	0,43	0,40	0,44	0,42	0,43	0,43	0,48	- 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	6,87	6,78	6,79	6,76	6,78	6,70	6,65	6,48	6,32	6,14	5,98	6,02	5,93	Rupiah
Valas	0,97	1,18	2,11	2,06	2,19	2,27	2,25	2,16	2,10	2,10	2,13	2,05	1,99	1,95	2,09	1,98	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,79	6,13	6,84	6,90	6,99	6,90	6,87	6,81	6,81	6,79	6,72	6,57	6,49	6,37	6,32	6,27	Rupiah
Valas	1,17	1,56	2,61	2,74	2,72	2,83	2,77	2,68	2,67	2,72	2,69	2,63	2,44	2,46	2,44	2,39	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,08	6,57	7,00	7,15	7,24	7,30	7,31	7,26	7,22	7,21	7,14	7,07	6,99	6,89	6,79	6,66	Rupiah
Valas	1,20	1,73	2,26	2,33	2,39	2,46	2,46	2,46	2,46	2,47	2,41	2,42	2,40	2,44	2,37	2,32	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,35	6,73	6,65	6,75	6,76	6,89	6,94	6,99	7,05	7,06	7,08	7,07	7,02	6,97	6,92	6,87	Rupiah
Valas	1,17	1,39	1,75	1,79	1,86	1,90	1,95	1,96	2,01	2,05	2,12	2,11	2,10	2,09	2,17	2,11	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,54	2,38	2,38	2,77	2,76	2,78	2,80	2,80	2,82	2,78	2,93	2,97	2,91	2,86	2,65	2,77		- Rupiah
Valas	0,37	0,11	0,12	0,11	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	2,77	3,14	2,35	2,55	2,42	2,45	2,48	2,23	2,20	2,34	2,52	2,42	2,38	2,33	2,13	2,34		- 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	7,90	7,92	7,93	7,83	7,62	7,55	7,54	7,51	7,44	7,32	7,27	7,35	7,13		Rupiah
Valas	0,99	0,26	0,25	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,10	7,47	8,13	8,30	8,51	8,35	8,25	8,32	8,29	8,30	8,17	7,97	7,81	7,75	7,89	7,84		Rupiah
Valas	3,65	0,47	0,27	0,27	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	8,43	7,99	7,97	8,20	8,31	8,44	8,39	8,41	8,46	8,43	8,44	8,44	8,42	8,39	8,22	8,17		Rupiah
Valas	0,99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	8,64	8,15	8,00	8,10	8,16	8,30	8,39	8,42	8,48	8,49	8,55	8,56	8,52	8,42	8,00	8,05		Rupiah
Valas	1,19	0,25	0,50	0,50	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,51	2,38	2,25	2,32	2,29	2,28	2,30	2,28	2,23	2,22	2,21	2,21	2,19	2,17	2,15	2,20		- Rupiah
Valas	0,23	0,30	0,48	0,63	0,83	0,62	0,56	0,57	0,60	0,78	0,61	0,64	0,61	0,55	0,65	0,66		- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	2,29	2,06	2,00	2,06	2,09	2,10	2,14	2,07	2,08	2,09	2,05	2,09	2,10	2,12	2,01	2,08		- Rupiah
Valas	0,22	0,20	0,24	0,23	0,23	0,23	0,22	0,23	0,23	0,23	0,23	0,23	0,22	0,20	0,30	0,68		- 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	7,20	7,23	7,23	7,15	7,03	7,00	6,97	6,88	6,82	6,66	6,56	6,63	6,55		Rupiah
Valas	1,22	1,28	2,29	2,29	2,21	2,28	2,23	1,98	2,16	2,09	2,11	1,99	2,02	1,92	1,87	1,93		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,81	7,15	7,77	7,87	7,91	7,78	7,73	7,67	7,65	7,74	7,79	7,63	7,62	7,48	7,32	7,26		Rupiah
Valas	1,43	1,52	2,56	2,58	2,60	2,61	2,53	2,36	2,39	2,55	2,46	2,46	2,32	2,34	2,40	2,36		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,82	7,26	7,87	7,97	8,05	8,03	7,95	7,95	7,83	7,81	7,82	7,79	7,78	7,71	7,62	7,54		Rupiah
Valas	1,53	1,60	2,33	2,49	2,65	2,66	2,83	2,94	2,88	2,86	2,80	2,50	2,49	2,33	2,39	2,38		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	8,11	7,62	7,40	7,47	7,58	7,60	7,65	7,67	7,70	7,76	7,75	7,71	7,67	7,62	7,51	7,43		Rupiah
Valas	1,39	1,77	2,15	2,23	2,25	2,25	2,35	2,60	2,50	2,44	2,48	2,61	2,62	2,55	2,44	2,36		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,46	2,33	2,37	2,36	2,36	2,41	2,39	2,48	2,41	2,44	2,48	2,46	2,46	2,29	2,34	2,39	- Rupiah
Valas	0,47	0,44	0,66	0,65	0,66	0,69	0,69	0,68	0,70	0,71	0,73	0,70	0,70	0,82	0,92	0,85	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	2,64	2,46	2,02	2,02	2,05	2,03	2,02	1,98	2,01	2,01	2,01	1,97	1,97	1,94	1,94	1,92	- Rupiah
Valas	0,30	0,35	0,51	0,52	0,44	0,54	0,57	0,59	0,58	0,54	0,46	0,56	0,51	0,51	0,52	0,58	- 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	7,17	7,09	7,06	7,02	6,99	6,94	6,99	6,76	6,61	6,45	6,28	6,34	6,19	Rupiah
Valas	0,98	1,10	2,17	2,14	2,17	2,20	2,17	2,15	2,13	2,17	2,02	1,92	1,76	1,72	1,89	1,74	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,92	6,39	7,37	7,46	7,55	7,38	7,30	7,27	7,26	7,29	7,16	6,98	6,83	6,68	6,64	6,50	Rupiah
Valas	1,18	1,36	2,39	2,51	2,48	2,57	2,36	2,39	2,32	2,37	2,28	2,17	2,01	2,03	1,96	1,98	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,16	6,56	7,21	7,34	7,47	7,51	7,53	7,45	7,41	7,44	7,31	7,22	7,17	7,01	6,93	6,73	Rupiah
Valas	1,16	1,44	2,22	2,30	2,35	2,49	2,41	2,47	2,48	2,42	2,36	2,28	2,12	2,02	1,92	1,84	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,52	6,82	7,02	7,15	7,26	7,30	7,32	7,33	7,36	7,39	7,39	7,36	7,33	7,26	7,21	7,13	Rupiah
Valas	1,42	1,27	1,46	1,50	1,60	2,23	2,15	2,17	2,26	2,28	2,29	2,31	2,28	2,24	2,22	1,96	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	1,96	1,96	2,13	1,93	1,95	2,07	2,10	2,18	2,10	2,07	2,16	2,10	2,07	2,20	2,26	2,17		- Rupiah
Valas	0,18	0,26	0,41	0,33	0,32	0,41	0,53	0,59	0,64	0,54	0,74	0,75	0,65	0,77	0,75	0,76		- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	1,16	1,14	1,04	1,02	1,01	1,05	1,05	1,03	1,06	1,05	1,02	0,99	0,94	0,94	0,91	0,93		- Rupiah
Valas	0,24	0,29	0,41	0,40	0,40	0,38	0,37	0,37	0,37	0,37	0,38	0,38	0,38	0,38	0,38	0,40		- 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	6,46	6,41	6,43	6,44	6,51	6,39	6,22	6,06	5,86	5,65	5,46	5,51	5,45		Rupiah
Valas	0,90	1,24	2,03	2,02	2,29	2,33	2,31	2,19	2,09	2,06	2,21	2,16	2,18	2,11	2,25	2,17		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,19	5,65	6,27	6,32	6,40	6,41	6,42	6,39	6,37	6,30	6,26	6,10	6,05	5,97	5,92	5,94		Rupiah
Valas	1,03	1,75	2,81	2,95	2,96	3,01	3,00	2,94	2,96	2,98	2,99	2,95	2,74	2,79	2,77	2,71		Foreign Exchange
- Simpanan Berjangka 6 bln																5,97		- 6 Month Time Deposits
Rupiah	6,47	6,04	6,07	6,15	6,19	6,44	6,56	6,61	6,61	6,59	6,55	6,49	6,34	6,21	6,10			Rupiah
Valas	1,18	2,00	2,29	2,31	2,38	2,44	2,46	2,41	2,43	2,49	2,41	2,46	2,49	2,60	2,53	2,51		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,74	6,16	6,25	6,36	6,44	6,53	6,61	6,71	6,86	6,88	6,84	6,92	6,89	6,86	6,75	6,73		Rupiah
Valas	0,78	1,42	1,90	1,93	1,99	1,77	1,83	1,77	1,87	1,94	2,05	2,02	2,00	2,01	2,14	2,13		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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	1,42	1,19	1,06	1,15	1,39	1,10	1,25	1,21	1,27	1,19	1,17	1,24	1,17	1,28	1,19	1,24	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	2,14	1,99	1,91	1,91	1,91	1,87	1,94	1,83	1,89	1,83	1,79	2,01	1,86	1,96	1,87	1,77	- 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	5,86	6,52	5,65	5,38	5,47	5,57	5,25	5,08	5,58	4,80	5,21	5,17	4,78	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,86	6,28	6,21	6,28	6,87	5,91	5,38	5,25	5,24	5,20	5,18	6,28	5,81	5,93	5,64	5,08	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,02	5,77	6,58	6,70	7,38	6,94	6,30	5,91	6,07	5,75	5,72	7,28	6,86	6,99	6,85	6,32	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	6,01	5,58	5,15	5,17	5,55	5,12	4,81	4,68	4,68	4,39	4,38	5,52	6,45	5,82	6,37	6,13	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	1,65	1,72	1,62	1,96	1,75	1,72	1,74	1,84	2,05	1,62	1,65	1,76	1,73	1,48	2,20	1,96		- Rupiah
Valas	0,84	0,98	0,64	0,81	0,38	0,13	0,45	0,35	0,74	0,60	0,56	0,56	0,56	0,50	0,51	0,75		- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	1,68	1,56	1,59	1,12	1,12	1,58	1,06	1,04	1,02	1,04	1,04	0,99	0,95	1,19	1,30	1,25		- Rupiah
Valas	0,26	0,25	0,21	0,19	0,19	0,20	0,23	0,33	0,18	0,21	0,19	0,18	0,25	0,18	0,22	0,16		- 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	6,51	5,56	6,87	6,75	6,66	6,72	6,59	6,87	6,14	5,92	5,98	6,04	6,09		Rupiah
Valas	1,01	2,46	1,82	0,78	0,57	1,11	2,00	2,97	1,27	1,26	1,85	2,03	2,05	1,74	3,01	1,25		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,47	6,52	6,70	6,88	6,63	6,88	7,00	6,40	7,04	6,86	6,58	6,93	6,82	6,20	6,59	6,78		Rupiah
Valas	1,63	0,98	2,58	2,11	2,88	3,10	1,44	2,17	2,41	2,29	1,24	0,68	0,83	0,76	0,71	0,75		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	5,86	6,71	6,19	6,41	6,22	6,68	6,87	6,57	6,94	6,73	6,34	6,22	5,97	6,36	6,13	6,17		Rupiah
Valas	1,17	1,25	2,14	3,00	2,92	1,32	2,34	1,79	1,90	1,54	0,67	0,48	0,49	0,43	0,68	0,44		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,45	6,06	5,65	5,71	5,24	5,88	5,90	5,81	5,65	5,51	5,52	5,41	5,28	5,13	5,45	5,30		Rupiah
Valas	0,85	0,74	0,98	1,06	1,27	1,13	2,05	2,03	2,01	1,97	0,83	0,81	0,79	0,83	0,71	0,61		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	0,85	0,81	0,70	0,68	0,66	0,75	0,86	1,02	1,20	1,25	0,75	0,70	0,73	0,71	1,70	1,74	1,74	- Rupiah
Valas	0,63	0,58	0,44	0,39	0,36	0,36	0,35	0,40	0,41	0,44	0,44	0,45	0,45	0,44	0,35	0,23	0,23	- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	1,92	1,96	1,90	1,86	1,86	1,77	1,76	1,81	1,83	1,80	1,80	1,76	1,76	1,43	1,42	1,38	1,38	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 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	6,07	5,92	6,34	6,16	6,40	6,28	6,18	6,13	5,99	5,99	5,86	5,81	5,60	5,60	Rupiah
Valas	0,96	0,79	2,06	1,72	1,70	2,10	1,96	1,93	1,77	1,73	1,87	1,82	1,76	1,64	1,61	1,24	1,24	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	5,92	5,82	5,96	5,85	5,82	5,61	5,43	5,91	6,18	6,24	6,15	6,13	6,16	6,06	5,94	5,81	5,81	Rupiah
Valas	0,81	0,83	1,54	1,83	1,88	2,10	2,23	2,60	2,59	2,61	2,63	2,52	2,47	2,41	2,38	2,35	2,35	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,00	5,89	5,02	4,89	4,67	4,88	4,85	5,13	5,13	5,03	5,02	4,95	4,94	4,86	4,78	4,73	4,73	Rupiah
Valas	0,90	0,93	0,88	0,86	0,82	0,86	1,22	1,25	1,24	1,24	1,24	1,28	1,27	1,25	1,24	1,22	1,22	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,05	5,96	5,08	4,99	4,76	4,99	4,95	5,33	5,45	5,36	5,36	5,21	5,23	5,18	5,08	5,02	5,02	Rupiah
Valas	1,12	1,53	0,99	0,97	0,92	0,97	0,96	0,99	0,99	1,03	1,03	2,12	2,12	2,14	2,11	2,09	2,09	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	Ags	Sep	Okt	Nov	Des	Jan		
<b>BUKU 1</b>																		<b>BUKU 1</b>
Jumlah Bank	25	18	18	18	17	17	17	17	16	15	14	13	13	13	13	13	13	Total Banks
Jumlah Kantor	919	470	495	496	482	485	485	485	480	460	394	383	382	384	392	392	392	Total Bank Offices
<b>BUKU 2</b>																		<b>BUKU 2</b>
Jumlah Bank	50	54	51	51	52	52	51	50	51	51	52	52	52	52	52	52	52	Total Banks
Jumlah Kantor	4.038	4.347	4.033	4.046	4.049	4.060	4.062	3.993	3.998	3.975	4.075	4.074	4.076	4.084	4.107	4.107	4.112	Total Bank Offices
<b>BUKU 3</b>																		<b>BUKU 3</b>
Jumlah Bank	24	25	27	27	26	25	25	25	25	25	25	25	25	25	25	25	25	Total Banks
Jumlah Kantor	10.410	9.421	9.498	9.545	9.539	9.000	8.957	8.967	8.967	8.939	8.847	8.755	8.669	8.648	8.666	8.666	8.660	Total Bank Offices
<b>BUKU 4</b>																		<b>BUKU 4</b>
Jumlah Bank	4	5	5	5	5	6	6	6	6	6	6	6	6	6	6	6	6	Total Banks
Jumlah Kantor	15.507	16.221	15.717	15.704	15.697	16.225	16.191	16.140	16.140	16.115	16.099	16.082	16.064	16.057	16.053	16.053	16.053	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	4	4	Total Banks
Jumlah Kantor	100	101	99	99	99	99	99	100	100	100	100	100	100	99	99	99	99	Total Bank Offices
<b>BUKU 2 SYARIAH</b>																		<b>BUKU 2 SHARIA</b>
Jumlah Bank	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	Total Banks
Jumlah Kantor	1.136	1.091	1.157	1.160	1.161	1.161	1.162	1.158	1.158	1.173	1.175	1.180	1.182	1.192	1.197	1.201	1.201	Total Bank Offices
<b>BUKU 3 SYARIAH</b>																		<b>BUKU 3 SHARIA</b>
Jumlah Bank	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Total Banks
Jumlah Kantor	620	620	605	612	612	612	609	609	609	609	609	609	609	609	609	609	608	Total Bank Offices
<b>Total</b>																		<b>Total</b>
Jumlah Bank	116	115	115	115	114	114	113	112	112	111	111	110	110	110	110	110	110	Total Banks
Jumlah Kantor	32.730	32.271	31.604	31.662	31.639	31.642	31.565	31.452	31.452	31.371	31.299	31.183	31.082	31.073	31.123	31.125	31.125	Note: r) revised figures

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Tabel 1.1.a. Kegiatan Usaha Bank Umum (Commercial Bank Operations) Miliar Rp (Billion Rp)																	
Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Penyaluran Dana</b>																	<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	4.413.414	4.781.931	5.358.012	5.249.208	5.287.444	5.350.336	5.363.823	5.479.484	5.528.589	5.511.985	5.525.792	5.580.714	5.561.328	5.582.019	5.683.757	5.567.040	a. Credit
- Kepada Pihak Ketiga	4.377.195	4.737.944	5.294.882	5.186.616	5.227.992	5.291.231	5.305.967	5.418.653	5.467.646	5.452.514	5.464.970	5.524.190	5.506.161	5.524.180	5.616.992	5.502.812	- To Third Party
Rupiah	3.736.609	4.044.724	4.494.416	4.415.878	4.437.574	4.490.987	4.524.513	4.625.809	4.666.098	4.657.844	4.670.460	4.731.870	4.733.227	4.752.120	4.830.794	4.732.318	Rupiah
Valas	640.585	693.220	800.466	770.737	790.418	800.243	781.454	792.844	801.548	794.670	794.511	792.321	772.934	772.060	786.198	770.494	Foreign Exchange
- Kepada Bank Lain	36.220	43.987	63.130	62.593	59.452	59.105	57.855	60.831	60.944	59.472	60.822	56.524	55.168	57.839	66.766	64.229	- Inter Bank Credit
Rupiah	22.983	27.409	41.291	41.446	38.259	37.079	35.986	37.826	38.609	38.038	39.200	40.367	39.433	40.307	47.969	45.439	Rupiah
Valas	13.237	16.578	21.839	21.146	21.193	22.027	21.870	23.005	22.334	21.433	21.622	16.157	15.734	17.532	18.797	18.789	Foreign Exchange
b. Penempatan pada Bank Lain	207.050	235.594	220.990	227.835	235.757	280.929	265.653	239.708	275.558	265.561	247.874	261.767	275.916	258.341	245.271	244.368	b. Interbank Placement
- Giro	78.205	90.205	86.232	90.885	88.383	115.872	98.586	102.297	108.016	104.584	94.801	102.224	100.130	99.446	86.079	88.693	- Demand Deposit
- Inter Bank Call Money	98.230	105.081	85.313	98.756	97.773	114.859	113.906	90.801	105.418	101.983	100.842	102.895	106.803	102.838	110.322	101.989	- Inter Bank Call Money
- Deposito Berjangka	16.127	23.314	22.270	28.135	38.431	39.037	42.205	34.417	48.532	45.373	38.883	41.815	55.138	42.164	27.882	36.049	- Time Deposits
- Lainnya	14.489	16.994	12.176	10.060	11.170	10.955	12.194	13.592	13.620	13.347	14.834	13.347	13.846	13.892	20.988	17.638	- Others
c. Penempatan pada Bank Indonesia	717.840	701.250	767.134	649.547	659.591	683.820	723.390	648.909	669.329	675.185	670.456	693.957	677.412	714.081	766.781	726.336	c. Placement to Bank Indonesia
- Giro	370.727	386.361	417.888	425.169	418.109	410.715	408.265	390.530	390.994	392.610	391.963	405.886	411.734	401.973	407.076	382.238	- Demand Deposit
- Fine Tune Operation (FTO)	156.936	152.706	212.031	154.336	170.325	154.498	176.995	124.103	154.988	152.182	154.988	185.935	157.367	165.649	174.529	220.068	- Fine Tune Operation (FTO)
- Fasbi	185.371	155.691	132.528	106.337	78.233	98.155	133.235	131.490	168.896	122.606	81.889	125.215	103.095	132.641	179.365	106.262	- Fasbi
- Lainnya	4.806	6.492	4.687	4.402	8.913	4.624	4.895	2.785	7.257	5.472	10.669	5.419	5.216	13.818	5.811	17.768	- Others
d. Surat Berharga	860.522	1.035.391	941.936	1.033.485	1.070.517	1.062.435	1.031.632	943.302	971.890	1.021.651	1.054.186	1.035.718	1.061.903	1.104.095	1.012.695	1.061.093	d. Securitities
- Sertifikat Bank Indonesia (SBI)	96.103	19.901	39.441	72.826	75.967	95.457	92.043	94.282	96.393	101.481	90.409	92.395	84.561	71.554	68.974	46.841	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SPN)	31.352	53.299	61.172	56.802	51.406	48.381	44.468	43.672	38.714	29.997	25.510	39.975	41.281	45.452	38.212	39.292	- Treasury Bills
- Obligasi	561.963	637.780	616.058	706.057	737.171	717.466	706.551	622.906	646.913	689.642	738.969	725.818	747.541	788.905	712.173	778.685	- Bonds
- Lainnya	171.104	324.411	225.264	197.799	205.974	201.131	188.570	182.442	189.870	200.531	199.297	177.530	188.520	198.184	193.336	196.276	- Others
e. Penyertaan	33.889	39.708	43.534	43.705	44.341	43.929	44.105	44.258	44.461	46.055	47.604	48.808	50.027	48.885	50.772	51.916	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	153.245	157.143	162.594	165.535	165.223	166.167	168.113	170.897	168.086	171.435	175.151	179.586	179.114	180.198	170.652	175.197	f. Impairment on Financial Assets
- Kredit yang diberikan	147.470	151.607	156.781	159.824	159.429	160.178	162.087	165.021	162.197	165.421	168.978	173.318	173.346	174.507	164.654	246.003	- Credit
- Surat Berharga	1.404	1.083	988	927	909	856	855	835	813	843	820	820	802	809	823	1.391	- Securities
- Lainnya	4.371	4.453	4.825	4.784	4.885	5.133	5.171	5.041	5.076	5.171	5.353	5.449	4.966	4.882	5.175	5.803	- Others
g. Tagihan Spot dan Derivatif	13.693	7.938	22.390	23.139	17.364	16.733	18.444	20.939	20.233	17.891	16.147	18.733	15.599	15.733	20.952	25.477	g. Spot and Derivatives Claims
h. Tagihan Lainnya	171.250	218.593	293.397	275.348	247.544	295.433	264.061	295.313	333.418	311.534	280.815	286.309	299.526	290.012	329.931	339.952	h. Other claims
<b>Sumber Dana</b>																	<b>Source of Funds</b>
a. Dana Pihak Ketiga	4.836.758	5.289.377	5.630.448	5.563.162	5.600.412	5.672.886	5.670.004	5.671.335	5.799.494	5.812.076	5.811.582	5.891.918	5.904.118	5.947.800	5.998.648	5.941.722	a. Third Party Funds
Rupiah	4.091.634	4.541.406	4.825.128	4.775.451	4.797.480	4.844.718	4.870.089	4.903.468	4.991.226	4.994.418	4.995.981	5.050.278	5.068.693	5.128.320	5.164.773	5.119.639	Rupiah
Giro	821.777	932.705	997.007	960.887	977.457	1.012.006	1.044.364	998.217	1.076.593	1.046.006	1.031.622	1.079.612	1.065.098	1.113.664	1.100.040	1.058.243	Demand Deposit
Tabungan	1.413.351	1.573.402	1.690.086	1.632.865	1.620.535	1.619.238	1.616.750	1.691.071	1.691.367	1.697.523	1.691.623	1.699.499	1.708.636	1.734.421	1.813.949	1.758.781	Saving
Simpanan Berjangka	1.856.507	2.035.299	2.138.035	2.181.699	2.199.487	2.213.474	2.208.976	2.214.180	2.223.265	2.250.889	2.272.735	2.271.166	2.294.959	2.280.235	2.250.784	2.302.615	Time Deposits
Valas	745.124	747.971	805.320	787.711	802.932	828.168	799.915	767.867	808.269	817.658	815.601	841.640	835.425	819.480	833.875	822.083	Foreign Exchange
Giro	302.458	300.774	318.027	311.140	305.726	304.600	291.307	287.967	329.943	343.453	326.254	344.518	339.122	344.518	365.808	363.087	Demand Deposit
Tabungan	138.459	127.822	135.173	129.590	127.393	130.238	130.483	124.725	134.834	130.060	133.767	137.286	132.686	132.277	131.236	134.295	Saving
Simpanan Berjangka	304.208	319.374	352.120	346.982	369.813	393.330	378.125	355.176	343.491	344.145	355.580	358.521	363.617	342.685	336.831	324.700	Time Deposits
b. Kewajiban kepada Bank Indonesia	808	1.197	2.797	1.029	1.585	1.872	2.187	1.968	1.057	1.239	620	724	712	1.473	2.147	1.052	b. Liabilities to BI
c. Kewajiban kepada Bank lain	168.531	184.225	192.555	192.297	188.180	198.067	199.935	191.339	213.041	202.882	181.877	194.917	199.098	192.627	197.517	190.499	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	93.222	113.300	115.129	110.460	110.284	118.722	127.635	127.947	129.972	128.417	128.609	127.920	126.008	133.427	135.029	136.430	d. Issued Securities
e. Pinjaman yang Diterima	179.671	199.054	296.746	288.438	289.717	300.696	298.215	297.923	286.832	298.755	296.954	275.010	267.950	283.318	299.055	292.026	e. Loans received
Rupiah	21.734	28.099	48.525	48.535	45.796	45.178	45.593	49.271	50.012	51.488	52.299	52.732	49.975	51.326	62.710	59.257	Rupiah
Valas	157.938	170.955	248.221	239.903	243.921	255.518	252.622	248.651	236.820	247.267	244.655	222.278	217.974	231.991	236.345	232.769	Foreign Exchange
f. Kewajiban Spot dan Derivatif	14.302	6.665	26.396	24.781	20.916	19.469	18.711	20.813	20.514	19.452	18.623	15.130	15.384	12.103	15.606	18.315	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	100.710	121.225	206.480	124.464	123.623	139.247	131.708	186.122	154.277	137.384	133.267	126.151	115.348	109.706	187.404	107.144	g. Other Liabilities
h. Setoran Jaminan	5.206	5.996	4.559	4.193	3.850	4.028	3.970	4.098	4.061	3.936	3.991	4.244	4.170	4.087	4.157	3.779	h. Margin Deposits
<b>Beberapa komponen modal</b>																	<b>Components of Capital</b>
a. Modal Disetor	176.712	196.289	209.321	209.492	207.054	207.590	207.653	208.329	209.652	209.849	210.372	210.378	210.507	211.022	211.758	212.818	a. Paid In Capital
b. Cadangan	64.834	65.253	68.266	68.287	68.177	68.792	69.439	71.294	74.553	74.988	75.217	75.220	75.122	75.775	75.055	71.958	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	411.187	469.995	542.899	693.881	682.183	674.265	662.862	625.104	620.536	619.860	619.438	619.074	619.141	618.531	615.094	697.003	c. Retained Earnings (Profit/Loss)
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	106.544	131.171	150.058	13.448	25.366	40.242	49.913	62.584	78.507	91.472	104.158	117.594	130.772	143.156	156.487	14.557	d. Current Earnings (Profit/Loss) <sup>2)</sup>
e. Tambahan modal disetor	111.688	124.661	114.482	115.629	127.653	132.373	131.610	132.482	137.958	140.407	140.470	140.607	144.025	143.231	144.050	149.948	e. Additional Paid In Capital
f. Modal Pinjaman	41.692	44.650	49.222	49.176	49.278	47.969	47.983	48.009	47.054	47.171	47.360	46.905	45.637	45.660	43.489	46.147	f. Loan Capital

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata

<sup>2)</sup> Selis







Tabel 1.3.a. Kegiatan Usaha BUSN Devisa (Foreign Exchange Commercial Banks Operations) Miliar Rp (Billion Rp)																		
Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	1.763.593	1.923.226	2.097.164	2.058.771	2.145.332	2.166.892	2.179.814	2.213.157	2.218.655	2.209.747	2.210.221	2.235.808	2.223.033	2.225.617	2.261.642	2.218.717	a. Credit	
- Kepada Pihak Ketiga	1.747.080	1.899.598	2.058.976	2.021.046	2.108.692	2.130.094	2.143.542	2.173.331	2.178.233	2.170.234	2.169.139	2.196.326	2.187.480	2.188.360	2.220.797	2.177.895	- To Third Party	
Rupiah	1.534.977	1.655.610	1.799.854	1.773.811	1.817.376	1.835.612	1.853.181	1.882.482	1.888.979	1.883.672	1.884.454	1.909.038	1.904.717	1.903.542	1.938.725	1.899.804	Rupiah	
Valas	212.103	243.988	259.123	247.234	291.317	294.481	290.360	290.849	289.253	286.562	284.685	287.288	282.763	284.818	282.072	278.091	Foreign Exchange	
- Kepada Bank Lain	16.514	23.628	38.188	37.725	36.639	36.798	36.273	39.826	40.422	39.512	41.082	39.483	35.552	37.257	40.845	40.822	- Inter Bank Credit	
Rupiah	15.840	20.221	31.511	31.225	30.096	29.085	28.576	31.701	32.594	32.505	33.715	33.895	31.073	32.043	37.185	37.167	Rupiah	
Valas	674	3.406	6.677	6.500	6.543	7.713	7.697	8.125	7.828	7.007	7.367	5.587	4.479	5.214	3.660	3.655	Foreign Exchange	
b. Penempatan pada Bank Lain	83.930	81.340	76.791	73.124	72.549	83.956	69.504	84.761	77.479	77.356	73.372	80.394	82.625	79.543	83.252	83.029	b. Interbank Placement	
- Giro	38.448	34.682	33.893	33.258	32.734	37.479	35.243	44.242	33.983	31.525	33.183	36.719	45.405	38.072	38.547	38.880	- Demand Deposit	
- Inter Bank Call Money	34.358	34.387	34.974	33.265	29.290	36.476	24.595	27.876	30.806	32.536	26.920	28.708	22.317	27.622	30.949	30.803	- Inter Bank Call Money	
- Deposito Berjangka	345	870	1.857	350	3.521	2.681	2.596	4.395	4.217	4.547	3.929	4.106	4.819	3.608	3.629	3.192	- Time Deposits	
- Lainnya	10.779	11.402	6.068	6.251	7.005	7.320	7.071	8.247	8.473	8.749	9.340	10.860	10.084	10.241	10.128	10.155	- Others	
c. Penempatan pada Bank Indonesia	249.607	261.874	278.077	276.991	290.980	274.627	275.471	271.466	266.093	252.198	254.528	248.697	249.268	247.394	269.120	266.922	c. Placement to Bank Indonesia	
- Giro	152.530	165.125	160.441	177.084	176.171	165.961	169.004	158.478	161.493	161.367	163.087	162.572	171.946	161.048	164.070	156.012	- Demand Deposit	
- Fine Tune Operation (FTO)	38.829	39.664	70.583	68.330	76.676	64.666	64.666	64.666	51.307	62.643	67.836	61.166	67.836	61.886	59.315	75.357	- Fine Tune Operation (FTO)	
- Fasbi	56.450	52.220	42.777	28.225	21.530	28.153	37.321	61.996	47.614	25.033	19.530	20.654	17.512	17.865	41.129	19.960	- Fasbi	
- Lainnya	1.798	4.866	4.276	3.352	8.197	3.837	4.480	2.735	5.678	3.155	4.075	4.305	3.966	6.595	4.606	15.593	- Others	
d. Surat Berharga	372.734	452.403	402.798	427.107	443.564	438.558	433.968	400.317	422.139	453.487	470.967	448.407	464.851	473.779	434.972	454.247	d. Securitiness	
- Sertifikat Bank Indonesia (SBI)	53.536	2.369	10.578	22.103	26.256	37.516	36.552	35.558	37.957	36.973	40.519	37.900	37.095	33.622	29.307	23.083	- Bank Indonesia Certificates	
- Surat Perbendaharaan Negara (SB/PN)	11.643	22.360	16.703	12.491	10.077	8.659	7.406	6.569	6.358	5.558	6.578	7.602	7.029	7.938	7.868	6.568	- Treasury Bills	
- Obligasi	217.434	260.018	277.310	306.897	314.597	295.373	298.439	267.930	283.724	306.675	314.002	312.561	320.675	325.587	291.503	316.418	- Bonds	
- Lainnya	90.122	167.655	98.206	85.616	92.635	97.009	91.570	90.260	94.100	104.281	109.868	90.344	100.052	106.631	106.294	108.178	- Others	
e. Penyertaan	18.276	19.944	20.404	20.576	20.775	20.070	20.248	20.402	20.608	20.820	22.268	22.433	23.652	22.504	23.856	25.001	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	58.006	58.243	59.551	59.979	60.497	59.895	59.725	59.979	59.473	60.018	60.953	61.849	61.815	62.247	58.447	77.293	f. Impairment on Financial Assets	
- Kredit yang diberikan	55.152	55.813	57.505	58.037	58.437	57.711	57.473	57.710	57.220	57.906	58.811	60.070	60.215	60.773	56.883	75.596	- Credit	
- Surat Berharga	1.257	648	374	343	341	279	283	263	249	280	266	264	255	256	286	365	- Securities	
- Lainnya	1.598	1.782	1.673	1.599	1.719	1.905	1.968	2.015	2.004	1.831	1.876	1.515	1.345	1.219	1.278	1.332	- Others	
g. Tagihan Spot dan Derivatif	2.309	1.695	6.411	7.064	6.408	5.435	5.130	5.883	6.978	6.447	5.798	5.033	6.050	4.950	7.037	8.467	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	66.407	90.276	91.376	106.681	99.759	121.169	105.032	103.235	125.760	124.729	107.690	111.963	114.614	118.275	137.820	154.259	h. Other claims	
<b>Sumber Dana</b>																	<b>Source of Funds</b>	
a. Dana Pihak Ketiga	2.045.699	2.222.317	2.303.215	2.308.745	2.348.986	2.363.529	2.358.883	2.371.740	2.405.941	2.426.073	2.416.499	2.416.476	2.422.503	2.418.991	2.452.588	2.471.001	a. Third Party Funds	
Rupiah	1.747.194	1.914.726	1.980.510	1.982.902	2.015.693	2.029.595	2.036.462	2.055.121	2.085.948	2.107.927	2.098.192	2.094.670	2.095.441	2.105.439	2.139.161	2.151.159	Rupiah	
Giro	273.849	337.463	342.207	337.155	343.813	342.611	350.332	348.705	366.368	372.285	358.515	366.116	362.781	377.244	386.801	382.052	Demand Deposit	
Tabungan	549.423	591.105	635.920	639.173	642.709	638.552	642.930	664.707	670.217	669.156	671.306	668.838	675.858	681.998	694.064	700.181	Saving	
Simpanan Berjangka	923.922	986.158	1.002.384	1.006.575	1.029.171	1.048.433	1.043.201	1.041.708	1.049.363	1.066.485	1.068.371	1.059.716	1.056.802	1.046.197	1.058.296	1.068.927	Time Deposits	
Valas	298.505	307.591	322.705	325.842	333.293	333.933	322.420	316.619	319.992	318.146	318.307	321.805	327.062	313.552	313.427	319.842	Foreign Exchange	
Giro	93.907	95.776	97.468	103.546	109.976	104.209	102.381	107.155	107.781	101.854	104.336	104.868	105.033	109.377	115.141	115.141	Demand Deposit	
Tabungan	61.737	62.840	66.702	67.534	65.885	66.877	68.779	65.172	70.346	69.753	71.010	73.554	71.430	71.481	71.911	75.000	Saving	
Simpanan Berjangka	142.861	148.975	158.534	154.762	160.982	157.081	149.432	149.067	142.492	140.611	145.443	143.916	150.764	137.038	132.138	129.701	Time Deposits	
b. Kewajiban kepada Bank Indonesia	1	1	1.745	1	1	1	1	202	1	1	1	1	1	713	1.353	500	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	55.328	73.608	65.398	74.831	72.556	71.132	80.030	76.261	79.584	74.228	72.896	77.054	75.612	80.492	79.900	66.493	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	31.972	33.778	32.389	31.751	33.884	35.091	33.351	35.623	34.299	33.171	34.527	33.911	32.704	33.865	35.177	34.728	d. Issued Securities	
e. Pinjaman yang Diterima	18.345	29.976	60.079	57.424	87.602	87.576	85.665	90.028	83.227	81.718	81.875	76.798	72.452	74.012	80.375	78.412	e. Loans received	
Rupiah	5.267	6.126	11.459	11.660	16.411	15.952	15.204	15.699	15.368	15.019	15.635	14.795	12.403	13.189	14.026	15.981	Rupiah	
Valas	13.077	23.851	48.620	45.764	71.191	71.624	70.460	74.329	67.859	66.699	66.240	62.003	60.049	60.823	66.348	62.431	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	1.914	1.339	5.187	4.562	4.723	4.451	4.158	4.713	4.781	4.633	4.467	3.687	3.719	3.173	4.075	5.191	f. Spot and Derivatives Liabilities	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	40.008	57.119	62.436	37.342	44.376	63.760	57.260	63.442	47.485	34.840	36.979	41.148	39.462	43.158	74.106	41.078	g. Other Liabilities	
h. Setoran Jaminan	1.218	2.051	2.014	1.891	1.731	1.891	1.787	1.877	1.838	1.838	2.014	2.264	2.224	2.237	2.198	2.087	h. Margin Deposits	
<b>Beberapa komponen modal</b>																	<b>Components of Capital</b>	
a. Modal Disetor	74.297	89.294	97.330	97.422	97.468	97.468	97.468	97.872	98.166	98.248	98.408	98.408	98.408	98.408	98.408	98.456	a. Paid In Capital	
b. Cadangan	25.750	29.558	30.184	30.184	30.184	30.333	30.602	30.739	33.887	34.166	34.257	34.258	34.258	34.258	34.269	34.225	b. Reserves	
c. L/R Tahun lalu <sup>1)</sup>	160.789	179.442	206.964	256.207	256.011	253.649	245.455	244.656	241.473	241.207	241.137	241.156	241.175	241.197	238.740	274.853	c. Retained Earnings (Profit/Loss)	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	31.193	42.368		49.497	4.202	7.712	12.732	16.126	20.385	25.738	30.894	35.439	40.532	45.565	50.429	55.461	d. Current Earnings (Profit/Loss) <sup>2)</sup>	
e. Tambahan modal disetor	69.578	75.984	74.109	74.782	85.533	86.783	86.415	88.519	89.852	90.222	90.902	90.692	91.640	91.535	92.111	94.553	e. Additional Paid In Capital	
f. Modal Pinjaman	28.796	31.873	30.841	31.151	37.293	35.911	35.920	35.936	35.267	35.437	35.556	35.210	34.007	34.202	32.122	31.880	f. Loan Capital	

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata

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

<sup>\*</sup>) Angka-angka sementara

<sup>r)</sup> Angka-angka diperbaiki

<sup>1)</sup> LBU 2008 is not defined vs metadata

<sup>2)</sup> Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata

<sup>\*</sup>) Provisional figures

<sup>r)</sup> Revised figures

Tabel 1.4.a. Kegiatan Usaha BUSN Non Devisa (Non-Foreign Exchange Commercial Banks Operations) Miliar Rp (Billion Rp)																		
Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	50.946	60.221	68.683	68.306	69.099	70.252	71.050	72.354	73.281	73.230	74.863	75.936	76.584	77.610	77.589	77.517	77.517	a. Credit
- Kepada Pihak Ketiga	50.163	59.409	67.953	67.623	68.433	69.575	70.351	71.617	72.544	72.520	74.178	75.291	75.965	77.013	77.009	76.969	76.969	- To Third Party
Rupiah	50.163	59.409	67.953	67.623	68.433	69.575	70.351	71.617	72.544	72.520	74.178	75.291	75.965	77.013	77.009	76.969	76.969	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	783	813	730	684	666	676	699	736	737	711	685	645	619	597	581	547	547	- Inter Bank Credit
Rupiah	783	813	730	684	666	676	699	736	737	711	685	645	619	597	581	547	547	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	3.834	4.125	4.498	3.392	3.508	4.427	4.115	4.711	3.809	4.156	3.568	4.181	4.256	3.944	4.722	3.907	3.907	b. Interbank Placement
- Giro	541	753	793	786	802	888	869	1.381	841	636	740	658	462	565	465	474	474	- Demand Deposit
- Inter Bank Call Money	1.790	1.625	2.050	1.195	1.465	2.330	1.975	1.830	1.540	2.110	1.375	2.020	2.125	1.710	2.430	1.515	1.515	- Inter Bank Call Money
- Deposito Berjangka	1.253	1.282	1.142	986	788	754	935	1.139	1.066	1.095	1.064	1.089	1.251	1.254	1.193	1.280	1.280	- Time Deposits
- Lainnya	249	465	513	425	453	455	337	361	362	314	414	414	418	415	634	638	638	- Others
c. Penempatan pada Bank Indonesia	9.200	10.633	14.091	9.902	11.147	10.180	10.100	10.221	11.253	11.484	13.479	11.949	12.136	13.707	13.908	12.125	12.125	c. Placement to Bank Indonesia
- Giro	3.365	4.137	4.037	4.587	4.436	4.106	4.640	4.293	4.465	4.860	4.615	4.897	4.823	4.394	4.589	3.943	3.943	- Demand Deposit
- Fine Tune Operation (FTO)	1.275	2.783	6.476	2.726	3.785	3.285	2.983	3.008	2.940	3.075	4.215	2.980	3.849	5.557	3.949	6.381	6.381	- Fine Tune Operation (FTO)
- Fasbi	4.546	3.698	3.570	2.581	2.925	2.785	2.473	2.920	3.842	3.542	4.642	4.071	3.458	3.753	5.367	1.799	1.799	- Fasbi
- Lainnya	14	15	9	7	1	4	3	-	6	7	7	1	6	3	2	2	2	- Others
d. Surat Berharga	5.328	6.804	6.814	7.188	7.550	7.572	8.130	7.986	8.035	8.526	9.275	9.750	10.017	10.348	12.130	14.079	14.079	d. Securitities
- Sertifikat Bank Indonesia (SBI)	1.172	91	559	925	930	1.087	1.014	995	1.009	1.005	1.186	1.060	942	797	802	416	416	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	-	25	261	-	-	-	-	19	14	-	19	28	32	-	-	-	-	- Treasury Bills
- Obligasi	2.256	2.649	3.965	4.798	4.818	4.700	5.005	4.886	4.831	5.038	5.203	5.680	5.875	6.296	8.206	9.882	9.882	- Bonds
- Lainnya	1.900	4.040	2.028	1.466	1.802	1.785	2.111	2.086	2.181	2.483	2.866	2.982	3.168	3.254	3.122	3.781	3.781	- Others
e. Penyertaan	0	0	0	0	0	2	2	2	2	2	2	2	2	2	2	2	2	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.339	1.975	1.400	1.461	1.477	1.679	1.499	1.581	1.593	1.618	1.850	1.870	1.909	1.991	1.958	2.406	2.406	f. Impairment on Financial Assets
- Kredit yang diberikan	1.300	1.905	1.289	1.352	1.368	1.558	1.376	1.456	1.462	1.486	1.717	1.733	1.766	1.848	1.808	2.253	2.253	- Credit
- Surat Berharga	27	33	12	7	8	8	9	10	9	10	10	10	11	11	12	10	10	- Securities
- Lainnya	12	37	99	101	102	114	114	116	122	122	123	127	132	132	138	142	142	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	1.484	3.160	1.789	4.005	4.065	4.995	4.828	5.962	7.469	6.049	5.790	5.435	6.116	5.763	5.965	6.255	6.255	h. Other claims
<b>Sumber Dana</b>																		<b>Source of Funds</b>
a. Dana Pihak Ketiga	55.626	65.276	72.372	71.464	72.908	74.712	75.184	77.842	79.971	79.326	81.076	82.221	84.073	84.793	83.731	83.581	83.581	a. Third Party Funds
Rupiah	55.626	65.276	72.372	71.464	72.908	74.712	75.184	77.842	79.971	79.326	81.076	82.221	84.073	84.793	83.731	83.581	83.581	Rupiah
Giro	2.817	3.241	3.800	3.160	3.709	3.799	3.609	4.069	3.708	3.775	4.026	4.074	4.046	4.246	4.730	4.293	4.293	Demand Deposit
Tabungan	6.202	8.451	9.418	9.456	9.584	9.745	9.973	9.957	9.876	10.378	10.548	10.705	10.933	11.046	11.058	11.356	11.356	Saving
Simpanan Berjangka	46.607	53.583	59.154	58.847	59.615	61.168	61.601	63.816	66.388	65.173	66.503	67.442	69.094	69.501	67.943	67.931	67.931	Time Deposits
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	203	282	138	-	-	-	-	21	142	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	2.450	2.741	3.527	2.586	2.994	2.796	3.085	3.121	3.284	3.787	3.007	3.187	3.022	2.902	2.866	3.057	3.057	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	1.232	2.268	2.742	1.996	2.332	2.310	2.588	2.578	2.289	2.082	2.134	2.054	2.117	3.248	3.294	3.217	3.217	d. Issued Securities
e. Pinjaman yang Diterima	148	285	670	667	473	484	491	502	517	522	529	517	547	568	2.082	2.079	2.079	e. Loans received
Rupiah	148	285	670	667	473	484	491	502	517	522	529	517	547	568	2.082	2.079	2.079	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)	-	-	697	156	260	271	120	269	323	422	762	424	434	420	421	-	-	g. Other Liabilities
h. Setoran Jaminan	30	34	24	21	19	19	15	17	17	15	15	16	17	17	19	17	17	h. Margin Deposits
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>
a. Modal Disetor	9.415	11.033	11.576	11.646	11.646	11.693	11.693	11.693	12.007	12.111	12.109	12.109	12.198	12.600	12.488	13.488	13.488	a. Paid In Capital
b. Cadangan	339	372	407	426	426	551	551	553	559	559	559	561	509	509	509	509	509	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	806	781	1.373	3.024	3.026	2.598	2.557	2.552	2.546	2.547	2.544	2.542	2.594	2.754	2.705	4.406	4.406	c. Retained Earnings (Profit/Loss)
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	175	753	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Current Earnings (Profit/Loss) <sup>2)</sup>
e. Tambahan modal disetor	1.084	2.324	3.213	3.090	3.102	3.360	3.345	3.348	3.625	3.759	4.767	4.793	4.759	4.196	5.339	5.338	5.338	e. Additional Paid In Capital
f. Modal Pinjaman	168	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	f. Loan Capital

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata

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

r) Angka-angka diperbaiki

<sup>1)</sup> LBU 2008 is not defined vs metadata

<sup>2)</sup> Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata

r) Revised figures



Tabel 1.5.a. Kegiatan Usaha BPD (Regional Development Banks Operations) Miliar Rp (Billion Rp)																	
Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Penyaluran Dana</b>																	<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	359.327	393.439	426.051	418.212	418.647	424.848	426.584	432.047	434.286	437.699	445.152	456.701	461.315	464.606	469.530	461.007	a. Credit
- Kepada Pihak Ketiga	357.859	390.372	421.655	413.071	415.384	421.704	423.416	428.720	430.963	434.458	442.012	453.490	456.903	460.222	464.434	457.953	- To Third Party
Rupiah	357.145	389.863	421.089	412.666	414.976	421.304	423.015	428.320	430.578	434.079	441.631	453.120	456.541	459.858	464.099	457.623	Rupiah
Valas	714	509	565	405	408	400	401	400	384	379	380	370	362	364	335	330	Foreign Exchange
- Kepada Bank Lain	1.468	3.067	4.396	5.141	3.263	3.144	3.168	3.328	3.324	3.241	3.140	3.211	4.413	4.384	5.096	3.054	- Inter Bank Credit
Rupiah	1.468	3.067	4.396	5.141	3.263	3.144	3.168	3.328	3.324	3.241	3.140	3.211	4.413	4.384	5.096	3.054	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	23.582	29.585	34.438	47.792	53.789	58.436	61.743	48.705	64.400	59.586	56.025	59.893	70.784	53.050	40.436	45.204	b. Interbank Placement
- Giro	1.818	2.266	2.864	2.094	2.582	2.806	2.553	4.755	3.285	3.659	3.200	3.200	3.291	2.129	2.071	2.778	- Demand Deposit
- Inter Bank Call Money	9.625	11.310	15.508	20.738	18.514	23.518	24.317	18.103	20.702	17.259	19.775	20.997	21.030	17.523	18.497	14.140	- Inter Bank Call Money
- Deposito Berjangka	11.042	14.576	14.597	23.740	31.254	30.827	33.721	24.563	38.383	36.815	31.044	34.051	45.630	32.659	18.505	26.879	- Time Deposits
- Lainnya	1.097	1.433	1.469	1.220	1.439	1.285	1.153	1.284	2.030	1.852	1.645	1.645	833	740	1.364	1.406	- Others
c. Penempatan pada Bank Indonesia	72.100	82.388	80.487	59.347	59.740	57.033	70.048	51.253	69.160	66.620	66.044	66.768	62.939	79.590	71.441	59.215	c. Placement to Bank Indonesia
- Giro	31.051	37.904	40.667	36.489	34.600	36.635	41.734	37.866	38.012	44.606	42.390	44.737	43.632	48.161	43.659	37.478	- Demand Deposit
- Fine Tune Operation (FTO)	3.065	10.683	7.790	1.343	6.752	1.188	4.318	3.177	4.443	1.856	7.302	1.250	5.655	3.459	4.389	8.146	- Fine Tune Operation (FTO)
- Fasbi	37.592	33.254	31.782	21.515	18.143	18.896	23.626	10.209	25.705	17.898	10.363	20.079	12.619	26.527	22.219	12.599	- Fasbi
- Lainnya	392	547	248	0	245	314	369	-	1.000	2.260	5.989	702	1.034	1.443	1.173	992	- Others
d. Surat Berharga	38.065	58.965	59.567	66.117	69.364	72.501	68.465	68.063	68.970	69.626	71.616	70.196	71.867	71.005	67.915	61.887	d. Securitization
- Sertifikat Bank Indonesia (SBI)	7.097	5.926	8.661	12.388	12.459	14.762	13.812	14.541	15.854	15.754	17.616	15.885	14.447	10.304	11.894	8.360	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	383	3.073	4.271	3.838	4.216	4.500	4.894	4.821	4.637	4.560	3.891	4.635	4.213	4.184	4.184	3.872	- Treasury Bills
- Obligasi	21.318	26.987	28.405	32.141	32.711	36.170	34.792	35.148	33.967	36.965	36.691	36.931	36.121	38.029	35.306	37.023	- Bonds
- Lainnya	9.267	22.979	18.229	17.749	19.979	17.068	14.968	12.922	14.329	12.270	12.749	13.489	16.665	18.458	16.531	12.632	- Others
e. Penyertaan	1.092	1.343	1.610	1.610	1.610	1.609	1.609	1.609	1.609	1.610	1.610	1.610	1.610	1.610	1.610	1.610	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	8.797	9.137	8.402	8.716	9.103	9.452	9.759	10.496	10.644	10.738	10.885	10.874	10.992	10.470	9.317	13.375	f. Impairment on Financial Assets
- Kredit yang diberikan	8.510	8.856	7.950	8.285	8.675	9.024	9.327	10.063	10.212	10.306	10.455	10.439	10.558	10.034	8.874	12.818	- Credit
- Surat Berharga	0	1	178	161	159	161	161	163	163	163	161	167	165	168	167	213	- Securities
- Lainnya	286	279	274	269	269	268	271	271	269	269	269	269	270	269	276	344	- Others
g. Tagihan Spot dan Derivatif	2	0	0	9	3	0	1	6	6	10	1	3	5	0	-	1	g. Spot and Derivatives Claims
h. Tagihan Lainnya	3.497	5.927	16.990	18.011	18.601	25.691	34.007	23.212	33.630	35.218	28.306	33.272	45.492	40.535	26.602	27.621	h. Other claims
<b>Sumber Dana</b>																	<b>Source of Funds</b>
a. Dana Pihak Ketiga	383.531	449.389	477.473	496.538	507.277	522.903	550.245	522.812	560.276	560.664	557.692	576.525	599.866	592.685	532.258	529.674	a. Third Party Funds
Rupiah	380.794	448.012	475.485	495.715	506.441	522.100	548.510	520.357	557.937	558.960	556.330	575.300	599.068	591.902	529.822	526.684	Rupiah
Giro	102.914	108.911	116.439	141.553	152.152	169.791	187.766	174.810	169.791	169.755	187.750	187.750	193.604	185.707	141.049	148.389	Demand Deposit
Tabungan	128.691	143.598	165.748	141.108	136.527	134.980	134.991	153.125	149.381	155.007	151.679	149.128	149.018	156.052	181.965	156.872	Saving
Simpanan Berjangka	149.190	195.502	193.298	213.054	217.763	217.330	225.753	213.625	212.171	229.143	234.895	238.421	256.446	250.143	206.808	221.422	Time Deposits
Valas	2.736	1.377	1.988	822	836	803	1.734	2.455	2.339	1.704	1.361	1.225	798	783	2.436	2.990	Foreign Exchange
Giro	270	353	375	353	349	322	345	324	361	311	339	322	370	344	339	175	Demand Deposit
Tabungan	111	72	80	77	78	81	82	79	83	83	84	87	78	79	66	66	Saving
Simpanan Berjangka	2.355	952	1.533	392	408	400	1.308	2.053	1.895	1.310	938	816	350	359	2.032	2.749	Time Deposits
b. Kewajiban kepada Bank Indonesia	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	33.694	27.762	31.409	18.693	18.831	19.755	17.550	18.762	18.333	17.671	16.640	16.193	16.955	17.596	31.967	24.590	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	8.852	12.357	13.214	10.125	10.275	10.359	10.136	10.577	10.327	10.299	10.129	10.130	9.629	9.629	11.224	9.411	d. Issued Securities
e. Pinjaman yang Diterima	6.727	10.910	14.249	14.070	11.612	11.641	11.623	11.499	11.337	11.263	11.020	11.330	11.764	12.077	16.255	14.570	e. Loans received
Rupiah	6.053	10.165	13.889	13.721	11.260	11.285	11.267	11.142	10.984	10.912	11.020	11.330	11.764	12.077	16.255	14.570	Rupiah
Valas	674	745	359	349	352	356	356	357	353	350	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1	1	0	4	2	1	4	6	2	2	0	0	7	0	2	1	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	4.396	3.593	12.227	995	781	968	1.199	3.849	1.209	382	1.691	956	895	614	11.345	1.177	g. Other Liabilities
h. Setoran Jaminan	378	472	483	324	270	248	241	226	218	239	260	274	286	293	443	281	h. Margin Deposits
<b>Beberapa komponen modal</b>																	<b>Components of Capital</b>
a. Modal Disetor	34.947	37.849	39.513	39.521	39.912	40.429	40.492	40.763	41.166	41.177	41.200	41.207	41.247	41.360	42.047	42.059	a. Paid In Capital
b. Cadangan	18.111	20.154	22.423	22.425	22.492	22.833	23.212	24.915	24.990	25.145	25.283	25.285	25.238	25.892	25.160	22.107	b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	854	1.543	2.783	16.362	15.938	12.151	9.110	4.047	3.507	3.347	2.997	2.982	2.978	2.971	2.899	15.021	c. Retained Earnings (Profit/Loss)
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	11.487	12.436															d. Current Earnings (Profit/Loss) <sup>2)</sup>
e. Tambahan modal disetor	2.992	2.585	13.135	1.113	2.196	3.012	3.686	4.695	5.837	6.817	7.782	9.007	10.141	11.092	12.307	1.386	e. Additional Paid In Capital
f. Modal Pinjaman	1.502	1.503	2.161	2.161	2.161	2.161	2.161	2.161	1.936	1.937	1.937	1.937	1.937	1.937	1.937	1.937	f. Loan Capital

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata

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

r) Angka-angka diperbaiki

<sup>1)</sup> LBU 2008 is not defined vs metadata

<sup>2)</sup> Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata

r) Revised figures

Tabel 1.6.a. Kegiatan Usaha Bank Campuran (Joint Venture Banks Operations) Miliar Rp (Billion Rp)																		
Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	221.074	225.140	262.732	266.273	196.473	199.871	202.163	198.315	201.053	197.428	195.433	193.093	192.939	189.212	195.275	185.818	a. Credit	
- Kepada Pihak Ketiga	220.921	225.112	261.703	265.266	195.464	198.772	201.064	197.216	199.962	196.343	194.765	192.425	191.714	187.983	193.713	184.579	- To Third Party	
Rupiah	126.854	131.570	148.648	152.220	114.523	114.770	118.798	117.761	120.337	118.778	116.156	115.550	116.848	113.355	119.283	111.583	Rupiah	
Valas	94.067	93.542	113.055	113.046	80.940	84.002	82.266	79.455	79.625	77.565	78.609	76.875	74.866	74.628	74.430	72.996	Foreign Exchange	
- Kepada Bank Lain	153	28	1.029	1.007	1.009	1.099	1.099	1.099	1.091	1.084	668	668	1.225	1.229	1.562	1.239	- Inter Bank Credit	
Rupiah	153	28	321	319	317	315	316	314	314	313	313	313	313	313	312	310	Rupiah	
Valas	-	-	708	688	692	783	784	785	777	771	355	355	912	917	1.249	929	Foreign Exchange	
b. Penempatan pada Bank Lain	11.763	9.893	12.459	15.356	12.170	13.232	15.154	11.541	10.475	9.747	13.866	12.962	14.249	13.824	8.950	10.258	b. Interbank Placement	
- Giro	4.991	4.945	5.459	10.110	5.358	5.235	5.786	5.893	5.156	5.140	5.483	4.637	4.926	5.460	4.399	4.239	- Demand Deposit	
- Inter Bank Call Money	6.054	4.614	5.998	4.257	5.816	6.988	8.359	4.625	4.319	3.609	7.323	7.289	8.303	7.301	3.558	4.997	- Inter Bank Call Money	
- Deposito Berjangka	679	333	1.002	990	996	1.009	1.009	1.011	1.001	993	1.005	1.005	994	1.002	987	970	- Time Deposits	
- Lainnya	39	1	-	-	-	-	-	12	-	5	55	31	26	60	6	51	- Others	
c. Penempatan pada Bank Indonesia	30.596	31.062	44.927	32.386	30.055	34.714	31.756	35.357	31.865	32.186	31.820	35.646	31.879	29.526	34.065	37.789	c. Placement to Bank Indonesia	
- Giro	18.657	18.503	21.182	23.490	17.992	16.997	16.736	16.382	15.504	16.246	16.282	16.608	15.258	16.224	16.003	16.407	- Demand Deposit	
- Fine Tune Operation (FTO)	6.054	5.943	14.954	8.629	7.747	7.652	7.488	8.649	7.488	8.493	7.742	10.129	6.489	7.196	10.227	17.120	- Fine Tune Operation (FTO)	
- Fasbi	8.723	5.575	8.790	6.060	3.538	9.970	7.367	10.326	8.873	7.447	7.797	8.910	10.131	6.106	7.836	4.262	- Fasbi	
- Lainnya	555	1.040	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	
d. Surat Berharga	33.432	39.977	35.179	36.168	36.355	35.575	32.460	32.654	35.736	37.322	39.977	37.767	36.371	38.242	36.519	36.183	d. Securities	
- Sertifikat Bank Indonesia (SBI)	6.504	887	2.853	3.251	2.680	3.656	3.879	4.087	4.832	4.810	4.634	4.053	3.420	3.909	3.928	2.614	- Bank Indonesia Certificates	
- Surat Perbendaharaan Negara (SB/PN)	1.981	3.117	1.700	1.473	7	4	7	4	3	0	-	-	35	35	35	242	- Treasury Bills	
- Obligasi	19.308	20.344	19.223	22.067	28.247	26.594	23.589	23.011	25.170	26.757	29.106	28.310	27.996	28.854	27.996	28.881	- Bonds	
- Lainnya	5.640	15.629	11.403	9.378	5.421	5.320	4.985	5.552	5.732	5.755	6.157	5.404	4.920	5.444	5.158	4.446	- Others	
e. Penyertaan	65	65	65	65	43	43	43	43	43	43	43	43	43	43	93	93	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	5.727	4.116	4.521	4.601	4.374	4.406	4.353	4.366	4.838	5.158	5.292	6.229	5.008	4.374	5.318	5.318	f. Impairment on Financial Assets	
- Kredit yang diberikan	5.603	3.988	4.415	4.486	4.267	4.287	4.240	4.255	4.696	5.036	5.192	5.751	6.116	4.895	4.234	5.131	- Credit	
- Surat Berharga	25	25	17	21	23	26	24	23	27	25	26	30	28	27	28	14	- Securities	
- Lainnya	99	103	89	94	84	94	89	88	115	98	74	69	84	87	113	173	- Others	
g. Tagihan Spot dan Derivatif	3.355	2.000	4.853	4.818	3.375	3.086	3.004	3.147	3.451	3.598	3.214	2.976	3.468	2.962	3.591	4.362	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	13.915	17.278	22.060	23.028	17.664	19.798	18.564	17.896	16.468	17.573	17.753	18.999	19.345	18.384	18.401	17.315	h. Other claims	
<b>Sumber Dana</b>																	<b>Source of Funds</b>	
a. Dana Pihak Ketiga	170.477	174.660	188.674	189.233	164.879	166.668	163.408	161.309	162.425	154.244	163.144	164.282	162.893	160.985	166.635	162.498	a. Third Party Funds	
Rupiah	102.675	104.376	113.524	120.517	102.456	102.615	101.547	101.255	99.739	95.686	101.026	102.374	102.298	100.528	104.050	102.687	Rupiah	
Giro	22.303	25.699	24.387	26.555	22.895	22.934	22.442	20.817	21.525	19.697	22.682	22.099	20.497	20.449	20.221	22.536	Demand Deposit	
Tabungan	9.224	9.554	9.722	10.167	10.352	10.551	10.456	10.423	10.638	10.712	10.035	10.298	10.481	10.546	10.894	10.709	Saving	
Simpanan Berjangka	71.148	69.123	79.415	83.795	69.209	69.130	68.648	70.016	67.576	65.277	68.309	69.976	71.320	69.532	72.934	69.442	Time Deposits	
Valas	67.802	70.285	75.150	68.716	62.423	64.053	61.861	60.054	62.686	58.559	62.117	61.908	60.595	60.457	62.586	59.811	Foreign Exchange	
Giro	27.443	26.448	31.420	26.808	20.961	19.883	18.801	18.076	19.141	20.322	20.664	19.706	20.224	20.959	24.087	21.271	Demand Deposit	
Tabungan	16.041	14.452	13.996	14.136	13.111	14.143	13.148	12.509	15.114	13.588	14.724	14.280	14.259	13.563	14.039	13.874	Saving	
Simpanan Berjangka	24.317	29.384	29.733	27.772	28.351	30.027	29.912	28.431	24.650	26.730	27.922	26.112	25.935	24.460	24.666	24.666	Time Deposits	
b. Kewajiban kepada Bank Indonesia	-	232	-	-	772	1.007	513	374	170	-	47	172	175	175	-	-	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	21.343	22.648	21.722	20.358	13.073	14.896	15.929	14.932	14.321	17.508	13.882	15.578	15.203	14.049	13.764	16.647	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	1.598	2.839	1.800	1.800	-	-	-	-	-	-	-	-	-	-	-	-	d. Issued Securities	
e. Pinjaman yang Diterima	50.839	49.369	75.407	74.999	45.955	50.777	50.797	50.315	52.377	54.608	54.187	50.321	46.912	45.555	44.651	41.026	e. Loans received	
Rupiah	4.221	3.261	7.230	7.241	2.200	1.600	1.600	2.400	3.650	3.500	3.150	3.150	2.650	2.900	2.900	3.110	Rupiah	
Valas	46.618	46.108	68.177	67.758	43.755	49.177	49.197	47.915	48.727	51.108	51.037	47.171	44.262	42.655	41.751	37.916	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	2.839	1.641	5.900	5.772	3.982	3.592	3.493	3.881	3.920	3.932	3.974	3.284	3.594	3.228	3.701	4.400	f. Spot and Derivatives Liabilities	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli)	7.612	12.009	18.506	17.414	12.295	14.222	13.377	12.712	10.393	11.105	10.956	11.216	12.281	11.967	13.132	11.003	g. Other Liabilities	
h. Setoran Jaminan	157	174	255	257	281	266	278	265	277	246	207	203	184	185	176	142	h. Margin Deposits	
<b>Beberapa komponen modal</b>																	<b>Components of Capital</b>	
a. Modal Disetor	20.856	21.007	23.797	23.797	20.924	20.924	20.924	20.924	20.924	20.924	21.264	21.264	21.264	21.264	21.425	21.425	a. Paid In Capital	
b. Cadangan	3.026	3.174	3.258	3.258	3.080	3.080	3.080	3.080	3.123	3.123	3.123	3.123	3.123	3.123	3.123	3.123	b. Reserves	
c. L/R Tahun lalu <sup>1)</sup>	20.094	22.677	25.239	28.115	21.645	21.551	21.551	21.378	20.880	20.643	20.643	20.643	20.643	20.612	20.660	20.845	c. Retained Earnings (Profit/Loss)	
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	3.160	3.389	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Current Earnings (Profit/Loss) <sup>2)</sup>	
e. Tambahan modal disetor	2.138	3.444	3.105	3.155	3.835	3.912	3.911	3.850	3.948	4.032	4.009	4.028	4.098	4.104	4.100	5.505	e. Additional Paid In Capital	
f. Modal Pinjaman	8.011	7.915	12.266	11.924	5.883	5.953	5.957	5.966	5.908	5.863	5.931	5.821	5.759	5.586	5.497	5.407	f. Loan Capital	

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata

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

\*) Angka-angka sementara

r) Angka-angka diperbaiki

<sup>1)</sup> LBU 2008 is not defined vs metadata

<sup>2)</sup> Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata

\*) Provisional figures

r) Revised figures



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

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			
<b>Penyaluran Dana</b>																		<b>Distribution of Funds</b>
a. Kredit Yang Diberikan	253.276	211.486	258.593	248.666	253.540	256.432	252.529	262.839	263.640	260.939	259.603	252.594	251.010	248.101	241.450	236.349		a. Credit
- Kepada Pihak Ketiga	241.391	200.414	244.994	235.671	240.467	243.695	239.779	249.451	250.672	248.227	246.753	243.651	242.176	238.038	230.266	225.217		- To Third Party
Rupiah	109.390	86.974	119.278	112.141	112.056	114.270	115.437	123.383	124.593	122.710	120.652	120.495	119.828	116.297	113.194	111.959		Rupiah
Valas	132.001	113.439	125.716	123.530	128.411	129.425	124.342	126.068	126.079	125.517	126.102	123.156	122.349	121.741	117.072	113.257		Foreign Exchange
- Kepada Bank Lain	11.885	11.073	13.598	12.995	13.074	12.738	12.750	13.388	12.967	12.712	12.850	8.943	8.834	10.062	11.184	11.132		- Inter Bank Credit
Rupiah	558	4	1	-	-	-	-	-	-	-	-	-	-	-	58	58		Rupiah
Valas	11.327	11.069	13.598	12.995	13.074	12.738	12.750	13.388	12.967	12.712	12.850	8.943	8.834	10.062	11.125	11.074		Foreign Exchange
b. Penempatan pada Bank Lain	34.297	33.354	22.944	24.484	20.523	21.491	30.675	19.581	23.265	25.882	24.827	27.044	29.395	28.717	31.504	30.772		b. Interbank Placement
- Giro	7.112	8.479	7.298	3.290	3.216	3.340	2.901	3.937	3.453	3.230	3.529	3.340	3.780	4.170	3.641	3.533		- Demand Deposit
- Inter Bank Call Money	27.183	24.874	15.646	21.125	17.053	17.850	26.944	16.013	19.172	22.366	21.979	23.263	25.378	24.304	27.838	26.977		- Inter Bank Call Money
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Time Deposits
- Lainnya	1	1	1	69	253	112	391	667	156	63	101	0	785	242	25	262		- Others
c. Penempatan pada Bank Indonesia	44.782	44.088	53.781	50.360	47.256	56.930	85.180	57.966	52.504	45.759	44.503	59.696	58.393	61.651	62.349	68.716		c. Placement to Bank Indonesia
- Giro	23.345	18.259	18.514	16.521	20.279	16.704	17.831	18.340	17.702	15.808	16.265	16.075	17.646	16.563	18.054	16.713		- Demand Deposit
- Fine Tune Operation (FTO)	7.992	12.521	17.293	15.229	14.922	18.682	23.184	17.155	18.858	15.637	15.723	28.657	22.261	25.535	25.751	33.475		- Fine Tune Operation (FTO)
- Fasbi	13.397	13.307	17.935	17.593	11.616	21.114	44.166	22.471	15.413	14.315	11.935	14.569	18.294	18.918	18.543	17.380		- Fasbi
- Lainnya	47	0	39	1.016	439	47	0	391	531	0	580	394	193	635	1	1.148		- Others
d. Surat Berharga	87.025	76.692	61.323	66.211	67.942	69.165	64.922	60.158	59.740	67.723	66.879	67.273	64.292	69.234	66.633	64.842		d. Securitiss
- Sertifikat Bank Indonesia (SBI)	7.868	148	957	2.362	2.375	4.525	5.257	4.487	4.565	4.359	4.506	4.345	3.258	2.875	2.637	1.806		- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	11.919	11.349	9.494	8.700	8.121	7.634	7.514	7.757	8.249	7.815	7.276	7.668	7.237	6.733	6.974	7.572		- Treasury Bills
- Obligasi	56.520	48.644	45.846	50.675	54.303	53.740	49.395	45.559	44.475	51.706	52.419	52.619	51.173	55.449	52.572	51.371		- Bonds
- Lainnya	10.719	16.552	5.026	4.474	3.143	3.265	2.756	2.355	2.451	3.843	2.678	2.640	2.624	4.176	4.451	4.093		- Others
e. Penyertaan	3	3	94	94	3	94	94	89	89	89	89	86	86	86	72	72		e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	7.104	4.924	6.274	6.162	5.603	5.853	5.831	5.961	5.551	5.576	5.719	6.185	6.195	6.434	6.070	6.360		f. Impairment on Financial Assets
- Kredit yang diberikan	6.988	4.774	6.083	5.975	5.341	5.637	5.619	5.777	5.358	5.411	5.488	5.639	5.800	6.013	5.798	6.196		- Credit
- Surat Berharga	3	6	8	10	7	7	6	8	7	7	7	8	7	8	8	43		- Securities
- Lainnya	112	143	183	177	256	208	206	176	186	158	224	539	388	413	263	121		- Others
g. Tagihan Spot dan Derivatif	7.372	3.456	8.267	8.469	7.325	7.107	7.122	7.345	8.232	7.909	7.348	6.625	7.281	6.390	8.206	9.875		g. Spot and Derivatives Claims
h. Tagihan Lainnya	27.023	26.442	27.039	24.344	22.137	46.938	23.562	22.331	21.234	19.721	22.394	21.991	21.482	19.577	21.903	20.817		h. Other claims
<b>Sumber Dana</b>																		<b>Source of Dana</b>
a. Dana Pihak Ketiga	197.252	163.832	176.261	181.724	175.250	174.427	177.041	172.561	174.407	174.621	171.316	180.350	184.899	176.377	182.088	180.721		a. Third Party Funds
Rupiah	110.939	92.962	95.202	102.179	100.870	100.044	101.304	100.564	99.024	102.104	102.252	98.874	107.794	102.219	99.276	102.082		Rupiah
Giro	55.791	51.579	50.880	56.034	54.057	54.078	57.311	54.429	54.286	56.556	58.954	56.533	62.219	61.095	60.009	61.056		Demand Deposit
Tabungan	8.370	6.188	5.019	5.352	5.442	5.135	5.026	4.795	5.137	5.171	5.041	4.972	5.035	5.202	5.184	5.509		Saving
Simpanan Berjangka	46.777	35.195	39.304	40.793	41.371	40.832	38.967	41.340	39.601	40.378	38.256	37.368	40.540	35.922	34.084	35.517		Time Deposits
Valas	86.313	70.870	81.059	79.545	74.381	74.383	75.737	71.997	75.383	72.517	69.065	81.476	77.105	74.158	82.812	78.639		Foreign Exchange
Giro	57.148	49.287	56.378	55.515	51.248	49.767	53.283	47.006	50.541	48.979	45.627	57.393	53.426	51.863	63.471	58.279		Demand Deposit
Tabungan	16.520	7.681	7.308	7.292	7.354	7.719	7.719	7.548	8.451	8.079	8.439	8.439	7.923	7.762	7.815	7.739		Saving
Simpanan Berjangka	12.646	13.903	17.374	16.738	15.778	16.937	14.735	17.443	16.391	15.459	14.499	15.644	15.757	14.533	11.527	12.620		Time Deposits
b. Kewajiban kepada Bank Indonesia	-	10	-	-	-	62	677	316	-	665	-	-	-	48	25	29		b. Liabilities to BI
c. Kewajiban kepada Bank lain	27.708	23.310	26.194	26.575	28.069	28.169	31.216	26.829	24.510	24.879	23.304	27.944	23.207	27.519	22.538	25.028		c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		d. Issued Securities
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000		e. Loans received
Rupiah	-	-	-	-	-	-	-	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000		Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		Foreign Exchange
f. Kewajiban Spot dan Derivatif	8.221	3.113	13.515	12.792	10.897	9.960	9.542	10.384	10.047	9.243	8.324	6.524	6.668	4.504	6.427	7.053		f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	8.109	6.354	7.207	5.904	5.957	8.116	7.004	7.593	6.525	6.567	7.001	5.227	3.698	4.436	6.381	4.088		g. Other Liabilities
h. Setoran Jaminan	570	220	85	103	48	85	91	117	166	141	82	102	89	141	94	171		h. Margin Deposits
<b>Beberapa komponen modal</b>																		<b>Components of Capital</b>
a. Modal Disetor	7.433	7.340	7.340	7.340	7.340	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312		a. Paid In Capital
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		b. Reserves
c. L/R Tahun lalu <sup>1)</sup>	25.736	26.062	30.209	36.071	36.038	34.882	34.756	34.756	34.415	34.415	34.415	34.035	34.035	33.282	32.371	41.493		c. Retained Earnings (Profit/Loss)
d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>	8.418	7.784	-	1.706	2.543	3.120	4.212	5.140	6.665	7.248	8.224	8.837	9.624	10.297	10.517	1.206		d. Current Earnings (Profit/Loss) <sup>2)</sup>
e. Tambahan modal disetor	(147)	10	(273)	(117)	(94)	101	37	(18)	254	295	274	261	382	383	428	428		e. Additional Paid In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		f. Loan Capital

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata

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

<sup>3)</sup> Angka-angka diperbaiki

<sup>1)</sup> LBU 2008 is not defined vs metadata

<sup>2)</sup> Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata

<sup>3)</sup> Revised figures



**Tabel 1.8.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	Ags	Sep	Okt	Nov	Des	Jan	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	681.460	717.761	742.327	76.510	138.658	207.559	274.772	343.897	411.929	480.118	550.397	619.607	688.723	757.792	828.197	74.316	1. Interest Income
a. Dari Bank Indonesia	5.990	7.320	6.205	703	1.224	1.750	2.513	3.296	3.998	4.528	5.100	5.667	6.174	6.698	7.353	738	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	6.667	7.358	8.863	840	1.482	2.468	3.429	4.393	5.184	6.138	7.016	7.802	8.631	9.423	10.205	998	b. From interbank placement
c. Dari surat berharga	52.404	59.098	61.380	5.426	10.261	15.674	20.897	26.238	31.398	36.830	42.280	47.861	53.087	58.504	64.336	5.430	c. From securities
d. Dari Kredit yang diberikan	474.705	484.938	511.575	48.793	90.709	137.125	181.897	228.087	274.308	320.382	366.950	413.073	459.233	504.574	552.425	50.365	d. From credit
- kepada pihak ketiga bukan bank	472.391	482.484	508.391	48.375	89.966	136.038	180.489	226.412	272.310	318.080	364.305	409.766	455.533	501.042	548.591	50.016	- To Third Party non Bank
- kepada bank lain	2.314	2.454	3.184	418	743	1.088	1.409	1.675	1.998	2.302	2.645	3.306	3.700	3.532	3.834	349	- To other Bank
e. Lainnya	141.694	159.047	154.304	20.749	34.983	50.542	66.036	81.884	97.041	112.239	129.052	145.204	161.598	178.593	193.878	16.785	e. Others
2. Beban Bunga	338.622	359.635	365.077	45.329	77.703	114.151	149.480	185.940	221.411	257.135	294.851	330.998	367.612	403.960	439.201	40.729	2. Interest Expenses
a. Kepada Bank Indonesia	447	56	63	37	34	44	50	107	265	312	361	397	406	408	450	100	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	6.924	7.917	9.789	966	1.918	2.767	3.793	4.804	5.814	6.793	7.890	8.949	9.630	10.623	11.570	876	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	174.977	176.693	179.623	17.537	33.767	51.826	69.362	87.314	104.710	122.841	141.051	158.377	176.315	193.134	210.401	17.210	c. Third Party non Bank
- Giro	15.819	18.669	20.397	1.904	3.616	5.546	7.479	9.545	11.590	13.613	15.696	17.707	19.816	21.898	24.188	2.264	- Demand Deposit
- Tabungan	22.743	23.097	23.929	2.091	4.130	6.247	8.274	10.362	12.437	14.587	16.864	18.912	20.955	22.913	24.998	2.087	- Saving
- Simpanan Berjangka	136.415	134.927	135.298	13.543	26.021	40.033	53.609	67.408	80.683	94.641	108.492	121.759	135.543	148.323	161.215	12.858	- Time deposits
d. Surat Berharga	8.227	10.034	11.314	1.149	2.074	3.327	4.006	5.063	6.109	7.272	8.276	9.161	10.123	11.052	11.987	978	d. Securities
e. Pinjaman yang diterima	6.327	7.256	11.572	1.780	2.370	3.673	4.889	6.099	7.279	8.258	9.438	10.590	11.700	12.692	13.655	1.420	e. Loans received
f. Lainnya	139.706	155.973	150.931	20.237	33.958	49.281	64.264	79.685	94.616	109.112	125.446	141.251	157.248	173.842	189.109	16.388	f. Others
g. Koreksi atas pendapatan bunga	2.015	1.705	1.784	3.622	3.580	3.234	3.116	2.868	2.618	2.546	2.389	2.273	2.189	2.207	2.029	3.757	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	342.838	358.127	377.250	31.181	60.955	93.408	125.292	157.958	190.518	222.983	255.546	288.609	321.111	353.832	388.997	33.587	<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	89.917	109.173	138.704	173.418	166.616	186.127	241.383	257.389	284.549	326.153	304.782	318.252	53.585	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	8.875	10.659	8.442	1.078	1.948	3.197	3.972	4.422	6.290	7.874	8.596	9.536	10.836	12.060	12.839	2.265	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	2	2	28	33	37	37	45	45	44	38	38	38	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	8	35	41	23	27	31	39	45	50	53	58	59	11	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	73.415	79.039	94.188	115.523	96.229	102.953	123.357	144.220	156.947	182.600	144.956	144.697	29.307	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	63.817	69.513	76.090	6.338	12.192	19.129	26.023	32.753	39.135	46.367	53.668	60.359	67.341	74.434	82.320	6.672	e. Deviden, gain from investment in shares with equity method
f. Lainnya	75.256	44.486	53.043	9.078	15.956	22.121	27.845	33.147	37.680	63.701	50.813	57.614	65.283	73.236	78.298	15.329	f. Others
2. Beban Operasional Selain Beban Bunga	456.244	424.241	453.025	103.214	138.909	181.665	235.447	245.245	277.634	348.879	381.173	424.921	482.072	478.986	510.775	68.704	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.474	1.666	3.506	338	307	487	673	856	894	1.089	1.235	1.331	1.402	1.627	1.678	175	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	144	417	152	16	30	41	74	97	329	352	366	379	389	402	417	11	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	26	17	177	31	31	12	44	47	47	67	62	51	51	53	46	25	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	70.879	77.470	91.344	111.263	90.074	95.477	114.957	134.676	146.280	170.591	132.114	130.660	28.181	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	146.623	105.868	102.680	12.656	23.255	32.571	44.636	53.663	62.477	92.969	84.745	96.287	108.051	122.405	130.473	19.534	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.201	3.924	4.756	461	855	1.361	1.828	2.230	2.635	3.126	3.616	4.075	4.614	5.070	5.637	476	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	201.984	216.410	227.889	18.834	36.962	55.849	76.930	98.277	115.775	136.319	156.474	176.519	196.973	217.314	241.863	20.303	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	136.311	165.398	185.439	17.884	31.218	50.447	63.263	79.329	99.011	115.487	131.761	148.237	165.192	179.628	196.474	18.467	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	20.712	30.242	24.927	2.045	3.734	5.606	7.291	9.313	11.125	13.247	15.387	17.290	19.151	23.251	27.176	2.415	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	19.555	28.737	19.647	3.119	3.243	5.029	6.929	9.005	10.336	12.277	14.388	16.322	18.199	20.370	23.136	2.250	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	1.157	1.505	5.280	(1.074)	491	578	362	308	789	970	999	968	952	2.881	4.041	165	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	137.467	166.903	190.719	16.810	31.710	51.025	63.625	79.636	99.800	116.457	132.761	149.205	166.144	182.509	200.514	18.632	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	67.017	84.137	95.580	11	20	22	(31)	(30)	(32)	(19)	(47)	(46)	(49)	(62)	105.391	(4)	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	67.431	84.376	95.682	23	(87)	151	115	107	77	204	144	184	242	197	105.669	(4)	<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	13.448	25.366	40.242	49.913	62.584	78.507	91.472	104.158	117.594	130.772	143.156	156.487	14.557	<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki  
\*). Angka-angka sementara

r) Revised figures  
\*) Provisional figures

**Tabel 1.9.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	Ags	Sep	Okt	Nov	Des	Jan	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	230.298	246.015	266.868	27.331	49.026	72.896	95.974	119.759	143.817	167.506	191.610	216.018	239.594	263.750	289.368	29.454	1. Interest Income
a. Dari Bank Indonesia	1.042	1.375	872	110	174	227	292	385	501	559	691	809	893	997	1.150	186	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.713	2.089	2.855	280	422	783	1.143	1.469	1.729	2.017	2.295	2.561	2.817	3.060	3.354	516	b. From interbank placement
c. Dari surat berharga	19.017	20.598	22.313	2.156	3.881	5.818	7.673	9.567	11.380	13.400	15.105	16.883	18.627	20.512	22.511	1.939	c. From securities
d. Dari Kredit yang diberikan	193.369	204.714	221.679	23.085	41.199	61.269	80.512	100.333	120.663	140.301	160.585	181.191	201.083	221.011	242.146	24.839	d. From credit
- kepada pihak ketiga bukan bank	193.031	204.496	221.449	23.013	41.104	61.144	80.364	100.235	120.567	140.235	160.508	180.754	200.531	220.901	242.018	24.792	- To Third Party non Bank
- kepada bank lain	338	218	230	72	96	125	148	98	96	66	77	437	551	110	128	48	- To other Bank
e. Lainnya	15.157	17.240	19.150	1.700	3.350	4.798	6.355	8.005	9.544	11.229	12.934	14.573	16.175	18.170	20.207	1.974	e. Others
2. Beban Bunga	84.744	90.511	100.552	13.838	22.413	32.107	41.264	50.939	60.482	70.391	80.552	90.087	99.901	109.756	119.880	14.326	2. Interest Expenses
a. Kepada Bank Indonesia	397	1	32	32	25	33	36	88	240	285	332	366	377	378	414	93	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.377	3.551	4.586	423	945	1.266	1.756	2.213	2.667	3.075	3.601	4.031	4.358	4.905	5.361	395	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	58.593	60.541	64.743	6.570	12.692	19.409	25.924	32.640	39.191	45.927	52.854	59.452	66.325	72.657	79.400	6.813	c. Third Party non Bank
- Giro	5.579	7.564	9.035	950	1.778	2.684	3.586	4.564	5.552	6.487	7.491	8.455	9.457	10.439	11.576	1.150	- Demand Deposit
- Tabungan	8.649	9.003	9.888	854	1.746	2.646	3.493	4.360	5.238	6.136	7.179	8.081	8.948	9.766	10.652	895	- Saving
- Simpanan Berjangka	44.364	43.974	45.820	4.766	9.169	14.079	18.845	23.716	28.401	33.305	38.184	42.915	47.921	52.452	57.173	4.768	- Time deposits
d. Surat Berharga	2.278	3.264	4.369	508	847	1.531	1.597	1.999	2.440	2.909	3.360	3.653	4.027	4.440	4.780	391	d. Securities
e. Pinjaman yang diterima	3.918	4.523	6.306	1.108	1.252	1.935	2.552	3.157	3.743	4.313	4.966	5.612	6.262	6.816	7.340	950	e. Loans received
f. Lainnya	15.288	16.957	18.793	1.613	3.116	4.743	6.342	8.031	9.647	11.398	13.118	14.766	16.434	18.430	20.651	1.983	f. Others
g. Koreksi atas pendapatan bunga	1.894	1.673	1.723	3.584	3.534	3.190	3.057	2.812	2.555	2.482	2.320	2.206	2.119	2.130	1.935	3.701	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	145.554	155.504	166.316	13.494	26.614	40.788	54.710	68.820	83.335	97.115	111.059	125.931	139.692	153.994	169.488	15.127	<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	37.516	44.952	52.942	60.845	67.369	74.518	102.947	92.214	102.286	110.495	118.402	129.470	18.845	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.123	2.755	2.969	355	564	961	1.307	1.534	1.963	2.722	2.958	3.317	3.695	4.315	4.603	735	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	29.174	29.929	30.690	31.511	31.647	32.709	33.361	34.100	35.853	36.673	37.343	37.677	7.155	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	29.179	32.456	35.904	2.878	5.606	9.046	12.055	15.282	18.058	21.519	24.716	27.992	31.384	34.953	39.652	3.198	e. Deviden, gain from investment in shares with equity method
f. Lainnya	47.017	20.309	24.276	5.109	8.854	12.245	15.970	18.905	21.788	45.344	30.440	35.125	38.742	41.791	47.537	7.757	f. Others
2. Beban Operasional Selain Beban Bunga	168.706	137.822	148.001	43.734	56.891	69.183	85.546	98.653	110.261	145.225	140.868	157.785	172.203	186.880	204.182	25.912	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	147	118	330	26	19	47	47	55	70	99	99	108	133	202	247	14	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	29.127	29.599	30.045	30.729	30.186	30.829	31.155	31.562	32.954	33.459	33.934	34.034	6.816	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	69.712	45.862	45.830	6.782	12.523	16.971	24.049	28.483	32.295	58.166	45.194	51.601	57.060	62.611	69.472	10.326	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	768	692	722	68	146	265	324	339	374	477	553	620	749	805	893	64	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	79.031	87.043	93.047	7.731	14.604	21.855	30.397	39.591	46.691	55.329	63.460	72.502	80.802	89.327	99.535	8.692	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	66.130	81.069	93.435	7.276	14.674	24.548	30.009	37.536	47.593	54.837	62.405	70.433	77.984	85.516	94.776	8.060	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	1.487	622	1.168	25	37	112	94	163	180	208	389	275	305	367	485	25	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	1.145	295	500	96	65	106	132	216	386	436	582	469	499	540	772	105	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	342	326	668	(70)	(28)	6	(38)	(53)	(206)	(227)	(194)	(194)	(194)	(173)	(287)	(81)	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	66.472	81.395	94.103	7.205	14.646	24.554	29.971	37.483	47.387	54.610	62.212	70.239	77.790	85.343	94.489	7.980	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	28.412	42.042	49.213	-	-	-	-	-	-	-	-	-	-	-	51.349	-	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	28.412	42.042	49.213	-	-	-	-	-	-	-	-	-	-	-	51.349	-	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	52.111	64.435	74.134	5.779	11.842	19.728	23.978	30.013	37.704	43.750	49.559	56.102	62.075	67.879	74.699	6.319	<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki

\*) Angka-angka sementara

r) Revised figures

\*) Provisional figures



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

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	312.736	329.467	332.314	35.592	64.084	95.223	125.969	157.371	188.210	218.932	251.341	282.381	314.157	345.488	375.985	31.243	1. Interest Income
a. Dari Bank Indonesia	3.052	3.463	2.884	311	613	904	1.225	1.582	1.922	2.192	2.441	2.680	2.888	3.087	3.354	296	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.510	1.713	2.122	212	395	595	788	1.012	1.227	1.471	1.700	1.887	2.086	2.272	2.452	176	b. From interbank placement
c. Dari surat berharga	22.127	26.349	27.254	2.270	4.508	6.852	9.241	11.578	13.803	16.252	18.787	21.277	23.758	26.196	28.750	2.443	c. From securities
d. Dari Kredit yang diberikan	191.136	189.075	193.533	17.085	33.446	51.315	68.663	86.492	104.188	122.084	139.995	157.166	174.818	191.973	210.012	17.292	d. From credit
- kepada pihak ketiga bukan bank	189.743	187.422	191.302	16.832	32.970	50.600	67.721	85.308	102.750	120.383	138.035	154.966	172.393	189.340	207.161	17.060	- To Third Party non Bank
- kepada bank lain	1.394	1.653	2.231	252	476	715	942	1.184	1.438	1.701	1.959	2.200	2.425	2.632	2.852	233	- To other Bank
e. Lainnya	94.910	108.867	106.520	15.714	25.123	35.558	46.052	56.707	67.070	76.933	88.418	99.371	110.608	121.961	131.416	11.035	e. Others
2. Beban Bunga	185.530	197.096	195.031	24.193	41.726	61.006	80.245	99.812	118.729	137.313	157.512	176.702	196.274	215.490	233.032	19.085	2. Interest Expenses
a. Kepada Bank Indonesia	16	20	24	5	8	9	10	14	17	18	19	20	21	21	24	4	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.105	2.054	2.265	215	435	671	925	1.174	1.406	1.658	1.916	2.147	2.378	2.600	2.826	197	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	84.589	83.204	81.614	7.851	15.183	23.336	31.245	39.300	47.138	55.299	63.402	70.945	78.644	85.908	93.298	7.398	c. Third Party non Bank
- Giro	5.736	6.563	7.121	608	1.154	1.772	2.385	3.037	3.692	4.373	5.045	5.674	6.339	6.996	7.747	727	- Demand Deposit
- Tabungan	11.708	11.450	11.191	985	1.910	2.886	3.837	4.817	5.770	6.761	7.730	8.625	9.547	10.436	11.348	925	- Saving
- Simpanan Berjangka	67.146	65.191	63.303	6.257	12.120	18.677	25.022	31.446	37.677	44.164	50.628	56.646	62.758	68.475	74.204	5.746	- Time deposits
d. Surat Berharga	4.535	5.069	5.347	449	951	1.399	1.888	2.415	2.890	3.458	3.894	4.364	4.830	5.237	5.704	463	d. Securities
e. Pinjaman yang diterima	1.083	963	1.974	278	638	1.028	1.419	1.811	2.182	2.377	2.693	2.995	3.270	3.519	3.775	273	e. Loans received
f. Lainnya	93.083	105.756	103.751	15.359	24.472	34.524	44.706	55.049	65.041	74.451	85.532	96.182	107.081	118.151	127.348	10.696	f. Others
g. Koreksi atas pendapatan bunga	119	30	57	36	40	40	53	49	55	53	55	49	50	54	56	54	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	127.206	132.371	137.282	11.399	22.358	34.217	45.724	57.559	69.480	81.619	93.829	105.679	117.883	129.999	142.953	12.158	<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	64.511	61.815	84.174	13.236	19.090	29.514	36.806	45.990	55.673	64.629	75.574	82.141	93.305	101.355	97.710	13.340	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	3.301	4.323	2.341	281	607	1.052	1.315	1.465	2.260	2.751	3.000	3.358	3.919	4.319	4.674	877	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	1.327	16	1	2	28	28	37	37	45	45	44	38	38	38	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	11	24	2	0	1	2	3	5	7	10	12	15	17	19	21	6	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	16.730	13.372	30.386	7.189	8.265	12.937	15.336	19.846	24.913	28.688	34.750	36.772	41.256	41.830	37.383	4.678	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	24.579	27.321	30.575	2.655	5.046	7.743	10.886	13.617	16.524	19.472	22.852	25.473	28.206	31.008	33.373	2.768	e. Deviden, gain from investment in shares with equity method
f. Lainnya	19.891	15.449	20.854	3.110	5.168	7.752	9.239	11.021	11.932	13.662	14.914	16.479	19.868	24.141	22.221	5.011	f. Others
2. Beban Operasional Selain Beban Bunga	151.409	141.162	161.497	18.151	31.826	47.752	61.760	77.137	92.510	107.189	124.277	136.520	153.457	168.773	172.521	19.085	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	549	338	787	87	121	164	232	277	286	368	422	452	465	512	500	51	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	5	141	15	-	-	-	32	35	264	273	273	273	273	273	275	0	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	11	1	0	0	0	0	0	0	0	0	0	7	7	6	4	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	12.988	10.441	28.050	5.684	7.599	11.662	13.249	16.834	21.566	24.924	30.358	31.941	35.791	35.924	30.735	4.393	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	57.894	43.552	41.258	4.484	8.339	11.886	15.411	18.968	22.255	25.423	28.770	31.937	36.635	43.736	43.474	6.326	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1.011	1.584	2.117	231	400	610	831	1.053	1.283	1.520	1.760	1.963	2.185	2.405	2.653	248	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	78.961	85.096	89.269	7.666	15.367	23.429	32.004	39.970	46.856	54.680	62.694	69.954	78.101	85.916	94.878	8.063	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	40.308	53.024	59.960	6.484	9.622	15.980	20.770	26.412	32.644	39.059	45.125	51.300	57.732	62.580	68.142	6.413	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non-operasional</b>	10.017	12.422	16.191	1.549	2.873	4.273	5.517	6.882	8.238	9.835	11.060	12.484	13.649	16.866	19.791	1.722	<b>E. Non Operational Income</b>
<b>F. Beban non-operasional</b>	10.707	11.621	12.915	2.588	2.530	4.030	5.594	7.211	7.965	9.368	10.839	12.310	13.547	15.016	16.783	1.519	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	(690)	801	3.276	(1.039)	343	244	(78)	(329)	273	466	221	173	102	1.850	3.008	203	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	39.618	53.825	63.236	5.444	9.965	16.223	20.692	26.082	32.917	39.526	45.347	51.474	57.834	64.430	71.150	6.616	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	33.205	35.984	39.975	-	-	-	-	-	-	-	-	-	-	-	47.062	-	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	33.205	35.984	39.975	-	-	-	-	-	-	-	-	-	-	-	47.062	-	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	31.193	42.368	49.497	4.202	7.712	12.732	16.126	20.385	25.738	30.894	35.439	40.532	45.565	50.429	55.461	5.111	<b>K. Profit/Loss After Estimation of tax</b>

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

r) Revised figures  
\*) Provisional figures

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

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	10.850	12.819	14.861	1.400	2.690	4.431	5.638	7.163	8.651	10.262	11.851	13.492	14.906	16.532	18.048	1.699	1. Interest Income
a. Dari Bank Indonesia	222	276	294	30	59	93	124	156	189	221	253	283	313	340	337	30	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	168	144	143	16	31	44	62	78	94	111	127	142	160	176	193	19	b. From interbank placement
c. Dari surat berharga	344	493	551	49	96	144	195	250	304	357	415	576	649	720	778	94	c. From securities
d. Dari Kredit yang diberikan	7.955	9.438	10.928	1.005	1.912	2.954	3.962	5.028	6.072	7.170	8.283	9.395	10.538	11.682	12.761	1.143	d. From credit
- kepada pihak ketiga bukan bank	7.851	9.306	10.816	996	1.893	2.925	3.924	4.980	6.013	7.102	8.205	9.307	10.441	11.577	12.647	1.135	- To Third Party non Bank
- kepada bank lain	104	133	112	10	19	28	38	48	58	68	78	88	97	105	114	8	- To other Bank
e. Lainnya	2.161	2.468	2.945	299	593	1.196	1.294	1.651	1.992	2.403	2.772	3.096	3.245	3.614	3.979	413	e. Others
2. Beban Bunga	5.968	6.794	7.475	750	1.453	2.513	3.056	3.880	4.678	5.566	6.418	7.309	7.962	8.818	9.528	904	2. Interest Expenses
a. Kepada Bank Indonesia	0	-	0	-	0	0	0	2	3	4	4	4	4	4	4	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	126	122	125	15	28	44	59	76	92	110	129	146	165	181	199	17	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	3.678	4.115	4.242	424	809	1.243	1.669	2.114	2.547	3.017	3.481	3.931	4.406	4.865	5.173	456	c. Third Party non Bank
- Giro	73	72	84	9	17	26	36	47	56	65	74	84	95	105	115	12	- Demand Deposit
- Tabungan	150	202	220	20	38	58	77	97	115	135	156	176	197	218	238	22	- Saving
- Simpanan Berjangka	3.455	3.841	3.939	394	754	1.160	1.556	1.971	2.377	2.816	3.251	3.671	4.114	4.542	4.821	422	- Time deposits
d. Surat Berharga	4	9	199	18	35	53	69	84	104	121	133	148	168	180	208	22	d. Securities
e. Pinjaman yang diterima	13	27	33	5	9	11	13	15	17	19	21	23	25	27	31	5	e. Loans received
f. Lainnya	2.146	2.521	2.875	288	572	1.161	1.246	1.590	1.914	2.295	2.649	3.056	3.195	3.560	3.913	404	f. Others
g. Koreksi atas pendapatan bunga	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	-	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	4.882	6.024	7.386	649	1.237	1.918	2.582	3.283	3.973	4.696	5.433	6.183	6.943	7.714	8.520	796	<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	1.834	677	755	76	189	277	334	480	620	678	890	802	880	989	1.251	97	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	8	16	6	0	0	0	0	0	0	1	1	1	1	1	1	-	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	1	1	1	0	0	0	0	1	1	1	1	1	1	1	1	0	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	162	144	170	14	30	47	61	78	92	109	125	146	165	178	189	16	e. Deviden, gain from investment in shares with equity method
f. Lainnya	1.663	515	578	62	160	230	272	401	526	568	763	654	714	810	1.060	81	f. Others
2. Beban Operasional Selain Beban Bunga	6.228	5.520	5.889	511	1.004	1.508	2.141	2.740	3.264	3.815	4.551	4.966	5.598	6.226	6.856	624	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2	0	2	0	0	1	1	1	1	1	1	1	1	1	0	0	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	6	6	6	6	6	6	6	6	6	6	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	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	2.930	1.653	1.552	146	286	407	658	849	965	1.079	1.375	1.354	1.579	1.778	1.995	208	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	10	13	21	1	3	3	5	6	7	8	9	12	15	18	22	1	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	3.286	3.854	4.314	364	709	1.091	1.472	1.879	2.285	2.721	3.161	3.594	3.997	4.424	4.833	414	g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	489	1.181	2.252	214	422	688	775	1.024	1.329	1.560	1.772	2.018	2.225	2.476	2.914	268	<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	61	52	72	6	9	15	23	25	30	33	38	45	50	58	66	9	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	65	63	76	3	12	15	21	26	31	35	40	45	61	66	115	4	<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	(5)	(11)	(4)	2	(3)	(0)	2	(0)	(1)	(2)	(2)	(0)	(11)	(8)	(48)	5	<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	484	1.170	2.247	216	419	688	777	1.023	1.328	1.558	1.770	2.018	2.215	2.468	2.866	273	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	1.333	1.836	2.243	-	-	-	-	-	-	-	-	-	-	-	3.048	-	<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	1.333	1.836	2.243	-	-	-	-	-	-	-	-	-	-	-	3.048	-	<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	175	753	1.654	150	312	514	560	750	995	1.167	1.322	1.501	1.626	1.810	2.106	203	<b>K. Profit/Loss After Estimation of tax</b>

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

r) Revised figures  
\*) Provisional figures



**Tabel 1.12.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	Ags	Sep	Okt	Nov	Des	Jan		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	77.992	84.087	81.890	7.749	15.210	23.214	31.302	39.521	47.152	55.368	63.570	71.771	80.454	88.805	97.447	8.276		1. Interest Income
a. Dari Bank Indonesia	683	1.193	766	79	143	203	264	302	371	428	468	520	569	624	696	54		a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.399	2.125	2.177	177	371	630	896	1.162	1.356	1.610	1.851	2.067	2.311	2.558	2.753	161		b. From interbank placement
c. Dari surat berharga	3.773	4.364	4.897	417	803	1.251	1.704	2.238	2.666	3.155	3.647	4.109	4.608	5.110	5.603	453		c. From securities
d. Dari Kredit yang diberikan	47.873	51.263	52.115	4.400	8.662	13.200	17.601	22.160	26.529	31.076	35.613	40.214	45.094	49.740	54.701	4.620		d. From credit
- kepada pihak ketiga bukan bank	47.817	51.216	52.039	4.369	8.610	13.135	17.525	22.072	26.428	30.963	35.487	40.078	44.946	49.572	54.512	4.596		- To Third Party non Bank
- kepada bank lain	56	48	76	31	52	65	76	88	101	114	126	136	148	168	189	25		- To other Bank
e. Lainnya	23.263	25.142	21.934	2.676	5.231	7.929	10.836	13.658	16.230	19.099	21.990	24.861	27.872	30.773	33.695	2.987		e. Others
2. Beban Bunga	42.371	46.790	43.254	4.654	9.070	13.777	18.660	23.435	27.921	32.765	37.657	42.520	47.652	52.616	57.593	4.988		2. Interest Expenses
a. Kepada Bank Indonesia	29	33	1	0	0	0	0	1	2	2	2	2	0	0	4	2		a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	890	797	898	117	202	295	392	483	569	653	730	797	867	937	1.024	119		b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	17.640	19.879	19.177	1.706	3.352	5.184	6.990	8.827	10.552	12.430	14.278	16.167	18.178	20.127	21.999	1.753		c. Third Party non Bank
- Giro	3.253	3.143	2.683	195	398	645	904	1.178	1.428	1.682	1.928	2.175	2.446	2.712	2.949	218		- Demand Deposit
- Tabungan	1.871	2.029	2.213	204	384	573	754	945	1.140	1.349	1.561	1.761	1.964	2.164	2.401	216		- Saving
- Simpanan Berjangka	12.516	14.707	14.281	1.307	2.569	3.965	5.332	6.704	7.984	9.400	10.789	12.230	13.769	15.252	16.650	1.318		- Time deposits
d. Surat Berharga	713	926	1.177	119	228	333	441	550	657	765	867	971	1.073	1.167	1.266	98		d. Securities
e. Pinjaman yang diterima	239	423	760	102	188	254	322	391	461	528	595	660	715	779	851	88		e. Loans received
f. Lainnya	22.858	24.730	21.236	2.608	5.095	7.707	10.509	13.176	15.672	18.376	21.172	23.906	26.798	29.581	32.412	2.927		f. Others
g. Koreksi atas pendapatan bunga	2	2	5	2	5	4	6	7	9	10	13	18	20	23	38	3		g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	<b>35.621</b>	<b>37.297</b>	<b>38.636</b>	<b>3.095</b>	<b>6.140</b>	<b>9.436</b>	<b>12.642</b>	<b>16.086</b>	<b>19.231</b>	<b>22.603</b>	<b>25.913</b>	<b>29.251</b>	<b>32.802</b>	<b>36.189</b>	<b>39.854</b>	<b>3.287</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	7.077	8.196	8.163	717	1.495	1.996	2.645	3.345	4.029	4.837	5.547	6.359	7.155	7.879	9.028	2.305		1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	698	759	703	13	44	85	108	138	195	215	235	264	318	372	455	98		a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-		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	23	34	49	74	100	104	125	130	138	146	152	161	13		d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.431	1.760	1.951	159	303	461	633	835	985	1.169	1.353	1.574	1.739	1.920	2.159	167		e. Deviden, gain from investment in shares with equity method
f. Lainnya	4.732	5.597	5.366	521	1.114	1.400	1.830	2.272	2.745	3.328	3.830	4.382	4.953	5.435	6.253	2.026		f. Others
2. Beban Operasional Selain Beban Bunga	29.190	31.035	31.601	2.518	5.055	7.753	10.757	13.640	16.097	19.034	21.835	24.477	27.381	30.268	33.786	3.967		2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	497	275	403	5	3	5	9	16	10	13	20	29	51	94	137	12		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	28	36	50	71	93	94	112	113	120	134	134	144	13		d. Losses from spot and derivative
e. Penyusutan/Amortisasi	6.484	7.071	6.106	748	1.351	2.022	2.746	3.146	3.859	4.402	4.925	5.533	6.145	6.756	7.155	2.078		e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	26	38	73	5	9	15	20	27	33	40	47	56	66	76	85	4		f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	21.989	23.585	24.895	1.732	3.656	5.661	7.910	10.358	12.101	14.467	16.730	18.739	20.985	23.208	26.265	1.859		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>1.295</b>	<b>2.579</b>	<b>3.679</b>	<b>4.531</b>	<b>5.791</b>	<b>7.163</b>	<b>8.406</b>	<b>9.625</b>	<b>11.132</b>	<b>12.576</b>	<b>13.800</b>	<b>15.097</b>	<b>1.625</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>290</b>	<b>579</b>	<b>827</b>	<b>1.132</b>	<b>1.471</b>	<b>1.867</b>	<b>2.312</b>	<b>2.801</b>	<b>3.341</b>	<b>3.898</b>	<b>4.568</b>	<b>5.263</b>	<b>517</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>309</b>	<b>601</b>	<b>836</b>	<b>1.150</b>	<b>1.506</b>	<b>1.905</b>	<b>2.375</b>	<b>2.870</b>	<b>3.410</b>	<b>3.975</b>	<b>4.645</b>	<b>5.325</b>	<b>536</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>(18)</b>	<b>(22)</b>	<b>(9)</b>	<b>(18)</b>	<b>(35)</b>	<b>(38)</b>	<b>(63)</b>	<b>(68)</b>	<b>(69)</b>	<b>(77)</b>	<b>(77)</b>	<b>(63)</b>	<b>(19)</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>1.276</b>	<b>2.558</b>	<b>3.670</b>	<b>4.512</b>	<b>5.755</b>	<b>7.125</b>	<b>8.343</b>	<b>9.556</b>	<b>11.064</b>	<b>12.499</b>	<b>13.723</b>	<b>15.034</b>	<b>1.606</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.016</b>	<b>-</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.961</b>	<b>-</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>1.113</b>	<b>2.196</b>	<b>3.012</b>	<b>3.686</b>	<b>4.695</b>	<b>5.837</b>	<b>6.817</b>	<b>7.782</b>	<b>9.007</b>	<b>10.141</b>	<b>11.092</b>	<b>12.307</b>	<b>1.386</b>		<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>A. Pendapatan dan Beban Bunga</b>																		<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	25.076	24.466	25.083	2.379	3.757	5.798	7.731	9.720	11.612	13.573	15.518	17.426	19.345	21.168	23.335	1.852		1. Interest Income
a. Dari Bank Indonesia	319	328	469	73	59	91	126	162	200	227	258	288	317	343	406	46		a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	259	288	407	48	87	137	184	239	282	327	375	419	466	507	539	32		b. From interbank placement
c. Dari surat berharga	1.972	2.659	2.409	198	322	532	723	904	1.080	1.272	1.544	1.753	1.956	2.149	2.365	185		c. From securities
d. Dari Kredit yang diberikan	16.888	16.265	18.348	1.735	2.663	4.072	5.407	6.800	8.122	9.499	10.759	12.036	13.314	14.526	15.908	1.254		d. From credit
- kepada pihak ketiga bukan bank	16.881	16.262	18.347	1.735	2.663	4.072	5.406	6.800	8.122	9.499	10.759	12.035	13.314	14.526	15.908	1.254		- To Third Party non Bank
- kepada bank lain	7	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0		- To other Bank
e. Lainnya	5.638	4.926	3.450	325	626	966	1.291	1.616	1.928	2.249	2.582	2.930	3.292	3.643	4.117	336		e. Others
2. Beban Bunga	13.648	12.776	13.319	1.355	2.051	3.167	4.235	5.320	6.375	7.437	8.515	9.561	10.628	11.632	12.909	983		2. Interest Expenses
a. Kepada Bank Indonesia	4	0	1	0	0	1	1	1	2	2	2	2	2	2	2	-		a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	545	676	1.031	99	121	189	261	338	448	543	646	722	801	855	931	71		b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	6.300	5.732	6.329	630	1.044	1.615	2.162	2.723	3.228	3.759	4.288	4.810	5.336	5.832	6.484	496		c. Third Party non Bank
- Giro	441	558	625	55	97	155	211	270	319	373	429	488	538	588	645	53		- Demand Deposit
- Tabungan	232	242	310	20	39	65	88	112	137	163	188	211	234	257	282	21		- Saving
- Simpanan Berjangka	5.627	4.932	5.395	555	908	1.395	1.863	2.341	2.772	3.223	3.671	4.110	4.564	4.987	5.557	422		- Time deposits
d. Surat Berharga	266	300	196	34	12	9	11	13	15	18	20	22	24	26	26	-		d. Securities
e. Pinjaman yang diterima	1.041	1.237	2.391	278	268	420	550	683	820	950	1.077	1.202	1.315	1.427	1.522	94		e. Loans received
f. Lainnya	5.492	4.832	3.371	315	605	933	1.250	1.561	1.862	2.166	2.483	2.803	3.150	3.490	3.945	322		f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	11.428	11.690	11.765	1.023	1.706	2.632	3.495	4.401	5.237	6.136	7.004	7.864	8.717	9.536	10.426	869		<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	14.004	14.718	18.885	3.727	4.046	5.741	5.514	6.848	8.449	10.000	11.865	13.325	15.355	16.174	17.446	4.520		1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	565	711	268	71	139	234	248	270	407	509	558	614	706	764	778	164		a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	6	7	-	-	-	-	-	-	-	-	-	-	-	-	0	-		c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	10.056	9.984	14.964	3.341	3.292	4.590	4.102	5.158	6.349	7.443	9.046	10.197	11.794	12.280	13.128	3.964		d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.739	2.925	3.117	260	523	767	990	1.201	1.415	1.642	1.851	2.060	2.389	2.601	2.816	209		e. Deviden, gain from investment in shares with equity method
f. Lainnya	639	1.091	536	55	93	150	174	219	278	406	410	454	465	529	725	183		f. Others
2. Beban Operasional Selain Beban Bunga	21.598	21.168	27.078	4.113	4.812	7.005	7.441	9.461	11.865	14.170	16.772	19.268	22.082	23.900	26.409	4.956		2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	156	329	500	7	5	18	13	74	18	26	21	30	39	41	23	30		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	26	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-		c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	8.963	8.998	13.916	3.156	3.127	4.407	3.824	4.886	5.957	7.038	8.663	9.712	11.213	11.747	12.511	3.932		d. Losses from spot and derivative
e. Penyusutan/Amortisasi	5.045	3.940	3.999	253	365	590	892	1.065	1.745	2.332	2.615	3.354	3.923	4.496	5.231	325		e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	524	671	1.011	93	184	284	401	494	587	670	773	879	996	1.098	1.254	101		f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	6.883	7.225	7.651	605	1.130	1.705	2.311	2.942	3.558	4.105	4.700	5.292	5.910	6.519	7.391	569		g. Others
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>	3.834	5.239	3.572	637	941	1.368	1.568	1.787	1.821	1.966	2.096	1.921	1.990	1.810	1.463	432		<b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>
<b>E. Pendapatan non - operasional</b>	755	318	1.048	104	110	185	278	434	358	340	462	432	469	561	633	123		<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	172	808	481	57	35	40	31	45	48	62	56	63	89	75	111	58		<b>F. Non Operational Expenses</b>
<b>G. Laba/Rugi non-operasional (E - F)</b>	582	(490)	566	47	75	145	247	389	309	278	406	369	380	487	522	66		<b>G. Non Operational Profit (E - F)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak</b>	4.417	4.749	4.138	684	1.015	1.513	1.814	2.176	2.130	2.244	2.503	2.290	2.371	2.297	1.986	498		<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	61	(30)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		<b>I. Transfer Profit / Loss Received</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat</b>	61	(30)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		<b>J. Transfer of Profit/Loss to Head Office</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>	3.160	3.389	3.019	497	761	1.136	1.350	1.601	1.567	1.595	1.833	1.615	1.741	1.650	1.397	333		<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>A. Pendapatan dan Beban Bunga</b>																	<b>A. Interest Income and Interest Expenses</b>
1. Pendapatan bunga	24.509	20.907	21.311	2.060	3.890	5.997	8.159	10.364	12.488	14.477	16.506	18.519	20.267	22.050	24.014	1.792	1. Interest Income
a. Dari Bank Indonesia	672	685	919	100	175	232	481	710	815	901	987	1.086	1.194	1.306	1.410	126	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	617	1.000	1.159	106	177	278	356	433	497	601	667	726	792	851	913	94	b. From interbank placement
c. Dari surat berharga	5.171	4.635	3.956	336	651	1.076	1.360	1.701	2.165	2.395	2.781	3.262	3.488	3.818	4.329	316	c. From securities
d. Dari Kredit yang diberikan	17.484	14.182	14.971	1.483	2.827	4.315	5.752	7.273	8.734	10.253	11.714	13.071	14.387	15.642	16.897	1.216	d. From credit
- kepada pihak ketiga bukan bank	17.069	13.783	14.437	1.430	2.726	4.161	5.548	7.016	8.430	9.899	11.310	12.625	13.908	15.126	16.346	1.180	- To Third Party non Bank
- kepada bank lain	415	400	534	53	101	154	204	257	305	354	404	446	480	516	551	36	- To other Bank
e. Lainnya	565	404	305	35	60	95	209	247	277	326	356	374	405	433	466	41	e. Others
2. Beban Bunga	6.362	5.666	5.446	539	990	1.580	2.019	2.554	3.226	3.664	4.198	4.818	5.194	5.649	6.259	442	2. Interest Expenses
a. Kepada Bank Indonesia	2	1	6	-	1	1	2	2	2	2	3	3	3	3	3	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	881	716	886	98	188	301	401	521	632	754	868	1.105	1.061	1.145	1.229	77	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.176	3.222	3.517	356	687	1.039	1.371	1.710	2.053	2.409	2.748	3.072	3.425	3.745	4.047	294	c. Third Party non Bank
- Giro	738	768	849	86	173	262	356	449	543	633	729	830	942	1.058	1.158	105	- Demand Deposit
- Tabungan	133	171	107	7	12	19	25	31	37	43	50	57	65	72	79	7	- Saving
- Simpanan Berjangka	3.306	2.283	2.561	263	502	758	991	1.230	1.474	1.732	1.969	2.186	2.418	2.615	2.810	183	- Time deposits
d. Surat Berharga	431	466	24	22	1	2	2	2	2	2	2	2	2	2	3	5	d. Securities
e. Pinjaman yang diterima	33	83	109	9	16	25	33	42	56	71	86	97	113	124	136	11	e. Loans received
f. Lainnya	838	1.177	904	55	97	212	210	277	480	426	491	538	590	629	841	55	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
<b>B. Pendapatan Bunga Bersih (A1-A2)</b>	18.147	15.240	15.864	1.520	2.900	4.417	6.139	7.809	9.262	10.813	12.309	13.701	15.073	16.401	17.756	1.350	<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	34.644	39.401	48.233	67.275	42.583	42.837	58.292	71.300	79.635	98.963	59.982	63.346	14.478	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.179	2.095	2.156	357	593	864	993	1.015	1.464	1.676	1.844	1.981	2.198	2.289	2.329	390	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	390	-	3	-	-	-	4	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	22	87	30	7	34	39	20	23	24	29	33	35	36	38	38	6	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	33.687	37.519	45.922	64.499	39.478	38.877	53.739	66.193	73.986	92.730	53.350	56.347	13.496	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.727	4.906	4.371	371	685	1.066	1.398	1.739	2.061	2.456	2.772	3.113	3.459	3.774	4.131	314	e. Deviden, gain from investment in shares with equity method
f. Lainnya	1.314	1.525	1.435	221	569	343	361	329	411	392	457	520	540	531	502	272	f. Others
2. Beban Operasional Selain Beban Bunga	79.114	87.544	78.958	34.185	39.320	48.464	67.802	43.613	43.637	59.445	72.871	81.905	101.351	62.939	67.020	14.160	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.122	605	1.484	212	159	252	371	434	509	582	671	711	713	777	770	68	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	139	277	138	16	24	35	36	56	59	73	88	100	110	124	136	11	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	176	31	31	12	44	46	47	67	61	51	44	47	40	21	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	32.885	37.109	45.179	63.389	38.075	37.030	51.729	63.980	71.552	89.994	50.375	53.236	13.027	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	4.559	3.801	3.934	244	390	695	880	1.153	1.358	1.567	1.867	2.508	2.709	3.028	3.147	271	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	862	927	812	63	112	184	247	311	351	412	474	545	603	669	730	57	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	11.834	9.606	8.712	735	1.495	2.107	2.835	3.538	4.284	5.016	5.729	6.438	7.177	7.920	8.962	705	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>1.979</b>	<b>2.980</b>	<b>4.186</b>	<b>5.612</b>	<b>6.780</b>	<b>8.462</b>	<b>9.660</b>	<b>10.738</b>	<b>11.432</b>	<b>12.685</b>	<b>13.444</b>	<b>14.082</b>	<b>1.668</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>70</b>	<b>127</b>	<b>193</b>	<b>247</b>	<b>338</b>	<b>452</b>	<b>518</b>	<b>637</b>	<b>713</b>	<b>780</b>	<b>832</b>	<b>938</b>	<b>18</b>	<b>E. Non Operational Income</b>
<b>F. Beban non - operasional</b>	<b>63</b>	<b>68</b>	<b>146</b>	<b>66</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>25</b>	<b>28</b>	<b>29</b>	<b>30</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>5</b>	<b>127</b>	<b>192</b>	<b>246</b>	<b>337</b>	<b>451</b>	<b>517</b>	<b>635</b>	<b>688</b>	<b>751</b>	<b>803</b>	<b>908</b>	<b>(10)</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>1.984</b>	<b>3.107</b>	<b>4.378</b>	<b>5.858</b>	<b>7.117</b>	<b>8.913</b>	<b>10.177</b>	<b>11.373</b>	<b>12.120</b>	<b>13.436</b>	<b>14.248</b>	<b>14.989</b>	<b>1.659</b>	<b>H. Current Year profit</b>
<b>I. Penerimaan Transfer Laba/Rugi</b>	<b>25</b>	<b>(61)</b>	<b>52</b>	<b>11</b>	<b>20</b>	<b>22</b>	<b>(31)</b>	<b>(30)</b>	<b>(32)</b>	<b>(19)</b>	<b>(47)</b>	<b>(46)</b>	<b>(49)</b>	<b>(62)</b>	<b>(84)</b>	<b>(4)</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>11</b>	<b>(87)</b>	<b>151</b>	<b>115</b>	<b>107</b>	<b>77</b>	<b>204</b>	<b>144</b>	<b>184</b>	<b>242</b>	<b>197</b>	<b>248</b>	<b>(4)</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>1.706</b>	<b>2.543</b>	<b>3.120</b>	<b>4.212</b>	<b>5.140</b>	<b>6.665</b>	<b>7.248</b>	<b>8.224</b>	<b>8.837</b>	<b>9.624</b>	<b>10.297</b>	<b>10.517</b>	<b>1.206</b>	<b>K. Profit/Loss After Estimation of tax</b>

r) Angka-angka diperbaiki

r) Revised figures



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

Indikator	2016	2017	2018	2019												2020	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>628.115</b>	<b>673.484</b>	<b>1.063.037</b>	<b>1.026.941</b>	<b>1.021.023</b>	<b>1.152.410</b>	<b>1.132.261</b>	<b>1.162.856</b>	<b>1.090.464</b>	<b>1.102.359</b>	<b>1.129.570</b>	<b>1.093.875</b>	<b>1.060.757</b>	<b>971.181</b>	<b>904.442</b>	<b>987.785</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	20.586	29.244	17.310	17.179	17.510	18.276	18.274	18.349	18.057	18.731	19.066	18.964	18.062	18.572	14.277	14.520	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	597.813	641.745	1.040.333	1.000.665	995.747	1.124.062	1.106.648	1.138.370	1.064.237	1.073.401	1.103.080	1.066.843	1.032.971	944.781	883.237	964.200	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9.715	2.495	5.395	9.097	7.766	10.072	7.339	6.137	8.170	10.227	7.425	8.068	9.724	7.827	6.927	9.065	- Others
<b>Kewajiban Komitmen</b>	<b>1.983.571</b>	<b>2.160.722</b>	<b>2.724.780</b>	<b>2.748.790</b>	<b>2.759.733</b>	<b>2.885.216</b>	<b>2.863.418</b>	<b>2.856.271</b>	<b>2.771.778</b>	<b>2.774.832</b>	<b>2.912.703</b>	<b>2.848.936</b>	<b>2.878.030</b>	<b>2.760.976</b>	<b>2.659.102</b>	<b>2.764.087</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	1.304.240	1.408.258	1.545.055	1.600.530	1.589.182	1.548.250	1.564.953	1.545.078	1.516.202	1.515.260	1.612.299	1.609.628	1.633.795	1.636.495	1.603.199	1.630.089	- Undisbursed loan facilities to debtors
<i>Committed</i>	298.509	344.860	367.108	381.049	376.341	365.022	370.005	366.214	366.791	363.453	378.220	374.221	379.017	384.139	371.281	385.370	- Committed
<i>Uncommitted</i>	1.005.731	1.063.398	1.177.948	1.219.482	1.212.841	1.183.227	1.194.948	1.178.864	1.149.411	1.151.807	1.234.080	1.235.407	1.254.777	1.252.356	1.231.918	1.244.719	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	12.370	11.229	10.181	10.645	9.589	11.449	14.192	13.060	14.313	16.751	16.286	17.603	16.399	16.110	16.622	16.574	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.581	3.011	1.897	1.068	1.051	1.990	2.781	1.737	1.659	4.239	3.850	4.028	4.420	4.625	5.138	6.454	- Committed
<i>Uncommitted</i>	10.789	8.218	8.284	9.577	8.539	9.458	11.410	11.323	12.655	12.512	12.436	13.575	11.979	11.486	11.484	10.120	- Uncommitted
- Irrevocable L/C yang masih berjalan	66.353	77.108	88.144	80.623	85.087	82.241	79.499	81.415	75.750	75.088	76.949	72.943	73.716	68.294	67.522	65.496	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	594.212	659.107	1.075.275	1.045.988	1.066.216	1.233.407	1.194.577	1.208.753	1.155.715	1.154.765	1.197.534	1.138.972	1.141.211	1.029.207	961.666	1.040.547	- Outstanding spot and derivatives (sold)
- Lainnya	6.397	5.020	6.126	11.005	9.659	9.869	10.198	7.965	9.797	12.967	9.635	9.790	12.909	10.870	10.093	11.380	- Others
<b>Tagihan Kontinjensi</b>	<b>334.875</b>	<b>316.330</b>	<b>286.136</b>	<b>275.666</b>	<b>282.926</b>	<b>274.533</b>	<b>269.282</b>	<b>269.604</b>	<b>267.819</b>	<b>275.376</b>	<b>273.865</b>	<b>272.680</b>	<b>280.921</b>	<b>269.073</b>	<b>273.864</b>	<b>261.192</b>	<b>Contingent Claims</b>
- Garansi yang diterima	288.776	264.819	248.740	237.633	240.374	235.866	226.506	225.642	226.130	228.507	228.065	222.724	222.895	223.521	226.961	217.076	- Received guarantees
- Pendapatan bunga dalam penyelesaian	42.161	46.949	32.405	32.899	37.347	33.391	37.379	38.508	36.263	41.341	40.174	44.262	52.256	39.722	40.966	38.389	- Accrued interest
- Lainnya	3.938	4.562	4.991	5.134	5.205	5.275	5.397	5.455	5.426	5.528	5.626	5.695	5.770	5.830	5.936	5.727	- Others
<b>Kewajiban Kontinjensi</b>	<b>304.665</b>	<b>339.278</b>	<b>366.334</b>	<b>334.409</b>	<b>334.194</b>	<b>337.988</b>	<b>342.590</b>	<b>345.717</b>	<b>343.220</b>	<b>341.187</b>	<b>345.407</b>	<b>351.621</b>	<b>358.190</b>	<b>360.802</b>	<b>365.644</b>	<b>333.292</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	302.542	337.695	364.514	332.246	331.885	335.602	339.793	343.125	340.601	338.879	342.916	349.166	355.498	358.142	363.078	330.709	- Issued guarantees
- Lainnya	2.124	1.583	1.820	2.163	2.309	2.386	2.797	2.592	2.619	2.309	2.492	2.454	2.692	2.661	2.566	2.583	- Others
<b>Lainnya</b>	<b>309.064</b>	<b>392.512</b>	<b>445.955</b>	<b>449.597</b>	<b>453.638</b>	<b>453.559</b>	<b>455.804</b>	<b>462.218</b>	<b>468.191</b>	<b>474.967</b>	<b>490.826</b>	<b>471.526</b>	<b>475.086</b>	<b>479.595</b>	<b>491.618</b>	<b>494.469</b>	<b>Others</b>
- Penerusan Kredit	9.441	10.422	12.072	12.353	12.597	12.653	12.763	13.672	13.255	13.609	14.002	14.025	14.060	13.924	14.246	14.154	- Channelling
- Aset produktif yang dihapusbukukan	274.724	350.961	392.081	395.099	396.470	397.954	402.023	404.434	410.167	416.933	432.149	412.176	415.507	419.821	430.741	433.673	- Written off earning assets
Kredit yang diberikan	262.748	339.745	383.718	387.001	388.152	389.644	393.555	395.871	401.559	408.336	401.027	403.698	407.046	411.078	421.711	424.404	- Credit disbursed
Lainnya	11.976	11.216	8.363	8.097	8.318	8.309	8.468	8.563	8.609	8.596	31.122	8.478	8.461	8.743	9.030	9.269	- Others
- Aset produktif yang dihapustagih	24.900	31.129	41.802	42.145	44.571	42.952	41.018	44.112	44.769	44.425	44.675	45.325	45.519	45.850	46.632	46.642	- Charged off earning assets
Kredit yang diberikan	17.557	23.573	34.238	34.586	37.010	35.480	33.550	36.644	37.428	37.081	37.343	37.993	38.189	38.519	39.304	39.317	- Credit disbursed
Lainnya	7.343	7.556	7.564	7.559	7.561	7.472	7.468	7.468	7.341	7.344	7.332	7.332	7.330	7.331	7.328	7.325	- Others

r) Angka-angka diperbaiki

r) Revised figures



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

Indikator	2016	2017	2018	2019												2020	Indikator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Tagihan Komitmen</b>	<b>77.543</b>	<b>80.977</b>	<b>348.931</b>	<b>224.603</b>	<b>229.757</b>	<b>251.160</b>	<b>233.682</b>	<b>254.159</b>	<b>244.517</b>	<b>240.906</b>	<b>216.182</b>	<b>232.620</b>	<b>209.989</b>	<b>195.301</b>	<b>178.892</b>	<b>186.838</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	224.290	229.635	251.003	233.596	254.096	244.475	240.832	216.120	232.533	209.748	195.148	178.714	186.663	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	459	462	510	314	122	156	86	63	42	74	62	87	241	153	178	176	- Others
<b>Kewajiban Komitmen</b>	<b>413.368</b>	<b>444.740</b>	<b>760.781</b>	<b>646.189</b>	<b>647.065</b>	<b>657.652</b>	<b>641.968</b>	<b>661.206</b>	<b>646.087</b>	<b>665.765</b>	<b>660.947</b>	<b>664.703</b>	<b>685.421</b>	<b>635.408</b>	<b>630.918</b>	<b>650.935</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	309.129	316.472	363.852	381.094	371.367	349.118	355.788	355.738	341.534	357.515	378.542	379.359	390.229	381.822	384.510	390.325	- Undisbursed loan facilities to debtors
<i>Committed</i>	28.460	37.399	38.083	41.278	39.887	36.323	38.488	38.312	38.508	36.932	38.444	36.551	37.938	35.845	37.746	41.602	- Committed
<i>Uncommitted</i>	280.669	279.073	325.769	339.815	331.480	312.795	317.300	317.427	303.026	320.584	340.098	342.808	352.291	345.977	346.764	348.723	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	442	478	220	217	219	221	222	1.723	1.707	4.782	4.657	4.548	4.455	4.450	4.358	4.273	- Undisbursed loan facilities to other banks
<i>Committed</i>	36	6	-	-	1	1	1	1	1	2.582	2.513	2.438	2.352	2.347	2.262	2.191	- Committed
<i>Uncommitted</i>	407	472	220	217	218	220	220	1.722	1.705	2.200	2.144	2.110	2.102	2.103	2.097	2.082	- Uncommitted
- Irrevocable L/C yang masih berjalan	31.189	36.367	40.819	37.305	39.198	38.520	37.862	40.592	36.647	37.381	38.689	36.449	37.977	35.660	34.403	33.807	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	72.605	91.422	355.888	227.571	236.279	269.778	248.081	263.137	266.184	266.072	239.045	244.332	252.745	213.462	207.633	222.517	- Outstanding spot and derivatives (sold)
- Lainnya	2	2	2	2	2	15	15	15	15	15	15	14	14	14	14	14	- Others
<b>Tagihan Kontinjensi</b>	<b>72.249</b>	<b>75.579</b>	<b>59.370</b>	<b>55.874</b>	<b>59.666</b>	<b>59.669</b>	<b>59.221</b>	<b>60.451</b>	<b>60.306</b>	<b>60.977</b>	<b>62.055</b>	<b>64.127</b>	<b>67.142</b>	<b>68.943</b>	<b>67.408</b>	<b>66.921</b>	<b>Contingent Claims</b>
- Garansi yang diterima	40.367	38.818	39.077	35.353	39.055	38.881	37.908	38.696	38.461	38.660	39.333	40.971	43.931	45.175	44.596	43.534	- Received guarantees
- Pendapatan bunga dalam penyelesaian	28.783	33.168	16.189	16.245	16.279	16.408	16.831	17.237	17.268	17.672	18.013	18.389	18.389	18.889	17.846	18.331	- Accrued interest
- Lainnya	3.099	3.593	4.105	4.276	4.332	4.380	4.482	4.518	4.576	4.644	4.709	4.767	4.823	4.879	4.966	5.056	- Others
<b>Kewajiban Kontinjensi</b>	<b>170.439</b>	<b>193.096</b>	<b>209.293</b>	<b>187.876</b>	<b>188.404</b>	<b>191.112</b>	<b>192.802</b>	<b>196.509</b>	<b>196.189</b>	<b>197.098</b>	<b>200.160</b>	<b>205.120</b>	<b>210.706</b>	<b>213.230</b>	<b>219.994</b>	<b>197.526</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	169.929	192.450	208.451	187.008	187.465	190.143	191.838	195.535	195.192	196.063	199.084	204.043	209.543	212.060	218.787	196.305	- Issued guarantees
- Lainnya	510	646	842	868	939	969	963	974	997	1.035	1.076	1.077	1.163	1.170	1.207	1.222	- Others
<b>Lainnya</b>	<b>154.101</b>	<b>202.482</b>	<b>232.267</b>	<b>232.436</b>	<b>235.062</b>	<b>234.878</b>	<b>236.659</b>	<b>237.736</b>	<b>241.217</b>	<b>242.482</b>	<b>243.906</b>	<b>245.254</b>	<b>247.657</b>	<b>248.702</b>	<b>253.628</b>	<b>254.886</b>	<b>Others</b>
- Penerusan Kredit	4.600	4.522	5.115	5.093	5.115	5.123	5.133	5.169	5.166	5.172	5.181	5.177	5.175	5.175	5.160	4.974	- Channelling
- Aset produktif yang dihapusbukukan	149.366	197.827	227.010	227.207	229.811	229.617	231.388	232.428	235.913	237.173	238.586	239.939	242.344	243.389	248.332	249.780	- Written off earning assets
Kredit yang diberikan	145.655	194.900	224.154	224.358	226.961	226.764	228.535	229.575	233.061	234.324	235.734	237.088	239.495	240.540	245.610	247.063	- Credit disbursed
Lainnya	3.711	2.926	2.857	2.849	2.850	2.853	2.853	2.853	2.852	2.848	2.852	2.851	2.849	2.849	2.722	2.717	- Others
- Aset produktif yang dihapustagih	135	134	142	135	136	138	139	139	138	137	139	139	137	138	136	132	- Charged off earning assets
Kredit yang diberikan	135	134	142	135	136	138	139	139	138	137	139	139	137	138	136	132	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019												2020	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>128.920</b>	<b>205.459</b>	<b>255.388</b>	<b>278.214</b>	<b>312.297</b>	<b>315.093</b>	<b>311.890</b>	<b>332.748</b>	<b>331.106</b>	<b>330.622</b>	<b>334.964</b>	<b>317.487</b>	<b>302.857</b>	<b>268.281</b>	<b>274.475</b>	<b>298.597</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	4.042	6.023	5.114	4.992	12.818	13.235	13.238	13.297	12.438	12.500	12.626	12.399	11.570	12.044	7.289	7.066	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	123.895	198.468	249.777	271.001	297.410	298.376	297.020	318.353	316.047	313.804	320.233	302.588	287.715	254.377	265.576	288.693	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	983	968	497	2.220	2.069	3.482	1.632	1.098	2.621	4.318	2.105	2.501	3.572	1.860	1.610	2.838	- Others
<b>Kewajiban Komitmen</b>	<b>695.577</b>	<b>888.358</b>	<b>1.004.229</b>	<b>1.063.633</b>	<b>1.183.526</b>	<b>1.201.281</b>	<b>1.186.152</b>	<b>1.178.203</b>	<b>1.168.810</b>	<b>1.195.127</b>	<b>1.240.080</b>	<b>1.205.261</b>	<b>1.197.260</b>	<b>1.177.268</b>	<b>1.144.084</b>	<b>1.190.886</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	518.901	626.106	670.401	701.525	783.317	775.193	777.326	761.030	750.355	777.734	801.570	797.721	804.438	811.423	782.190	811.983	- Undisbursed loan facilities to debtors
<i>Committed</i>	191.134	221.202	233.288	242.271	252.226	250.077	255.907	253.192	252.671	255.180	260.064	259.486	262.617	268.249	251.319	262.644	- Committed
<i>Uncommitted</i>	327.767	404.903	437.114	459.253	531.091	525.116	521.420	507.838	497.683	522.554	541.506	538.235	541.821	543.174	530.871	549.339	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	3.203	9.525	8.483	7.612	7.977	8.619	9.482	8.525	8.780	8.468	8.443	8.452	8.796	8.552	9.075	9.898	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.464	2.853	1.360	546	522	1.623	2.451	1.426	1.341	1.345	1.307	1.562	2.036	2.245	2.842	4.226	- Committed
<i>Uncommitted</i>	1.739	6.672	7.123	7.067	7.456	6.996	7.031	7.099	7.439	7.123	7.137	6.890	6.760	6.306	6.233	5.672	- Uncommitted
- Irrevocable L/C yang masih berjalan	22.759	29.028	32.919	29.406	31.976	32.009	30.853	30.002	29.345	28.494	28.836	28.212	26.644	24.546	24.952	23.128	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	148.562	220.429	290.948	320.946	356.072	381.412	364.208	376.175	376.540	373.795	397.945	367.025	351.366	328.411	323.108	340.313	- Outstanding spot and derivatives (sold)
- Lainnya	2.153	3.270	1.477	4.143	4.184	4.048	4.283	2.471	3.790	6.636	3.285	3.851	6.015	4.336	4.759	5.564	- Others
<b>Tagihan Kontinjensi</b>	<b>23.937</b>	<b>25.821</b>	<b>33.480</b>	<b>34.331</b>	<b>64.340</b>	<b>61.874</b>	<b>59.811</b>	<b>59.432</b>	<b>57.646</b>	<b>60.937</b>	<b>58.619</b>	<b>55.296</b>	<b>57.459</b>	<b>56.731</b>	<b>57.077</b>	<b>53.338</b>	<b>Contingent Claims</b>
- Garansi yang diterima	15.574	17.110	23.039	23.701	49.218	50.868	45.480	44.763	45.859	45.593	46.566	42.899	43.734	42.547	41.163	39.640	- Received guarantees
- Pendapatan bunga dalam penyelesaian	8.059	8.349	10.333	10.522	15.015	10.898	14.223	14.558	11.675	15.233	11.934	12.279	13.604	14.066	15.794	13.581	- Accrued interest
- Lainnya	303	362	108	108	108	107	108	111	112	111	119	117	122	118	120	117	- Others
<b>Kewajiban Kontinjensi</b>	<b>54.129</b>	<b>67.382</b>	<b>74.173</b>	<b>71.353</b>	<b>79.857</b>	<b>81.635</b>	<b>82.638</b>	<b>81.997</b>	<b>80.622</b>	<b>78.740</b>	<b>79.828</b>	<b>79.982</b>	<b>82.853</b>	<b>84.020</b>	<b>82.953</b>	<b>78.177</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	52.909	66.496	73.305	70.170	78.823	80.563	81.298	80.754	79.298	77.583	78.566	78.739	81.518	82.731	81.793	76.901	- Issued guarantees
- Lainnya	1.221	886	868	1.183	1.034	1.072	1.340	1.243	1.324	1.157	1.262	1.243	1.335	1.289	1.160	1.276	- Others
<b>Lainnya</b>	<b>105.395</b>	<b>136.473</b>	<b>152.546</b>	<b>155.118</b>	<b>156.392</b>	<b>158.614</b>	<b>157.856</b>	<b>163.069</b>	<b>164.592</b>	<b>170.077</b>	<b>184.453</b>	<b>163.098</b>	<b>163.849</b>	<b>166.625</b>	<b>171.218</b>	<b>172.286</b>	<b>Others</b>
- Penerusan Kredit	2.513	3.846	4.995	5.305	5.530	5.586	5.693	6.572	6.162	6.515	6.906	6.939	6.993	6.860	7.198	7.296	- Channelling
- Aset produktif yang dihapusbukukan	81.805	108.018	120.099	122.087	121.364	123.356	124.518	125.868	127.236	132.761	146.521	124.588	125.131	127.791	131.239	132.200	- Written off earning assets
Kredit yang diberikan	74.241	100.324	115.482	117.500	116.788	118.852	120.012	121.265	122.601	128.134	119.371	119.960	120.517	122.917	125.956	126.896	- Credit disbursed
Lainnya	7.564	7.694	4.617	4.586	4.577	4.504	4.506	4.602	4.635	4.627	27.150	4.628	4.614	4.874	5.283	5.304	- Others
- Aset produktif yang dihapustagih	21.077	24.609	27.452	27.727	29.498	29.672	27.645	30.630	31.193	30.801	31.026	31.571	31.726	31.975	32.781	32.790	- Charged off earning assets
Kredit yang diberikan	13.826	17.179	19.980	20.260	22.030	22.200	20.178	23.162	23.852	23.457	23.694	24.239	24.396	24.644	25.454	25.466	- Credit disbursed
Lainnya	7.251	7.430	7.472	7.467	7.469	7.472	7.468	7.468	7.341	7.344	7.332	7.332	7.330	7.331	7.328	7.325	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019												2020	Indikator	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Tagihan Komitmen</b>	<b>3</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)	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Kewajiban Komitmen</b>	<b>4.608</b>	<b>5.621</b>	<b>4.266</b>	<b>4.746</b>	<b>4.771</b>	<b>4.527</b>	<b>4.619</b>	<b>4.881</b>	<b>4.673</b>	<b>4.625</b>	<b>4.439</b>	<b>4.332</b>	<b>4.539</b>	<b>4.325</b>	<b>4.132</b>	<b>4.951</b>	<b>Committed Liabilities</b>	
- Fasilitas kredit kepada nasabah yang belum ditarik	4.434	5.480	4.173	4.653	4.658	4.416	4.537	4.761	4.553	4.528	4.349	4.237	4.413	4.230	4.062	4.848	- Undisbursed loan facilities to debtors	
<i>Committed</i>	1.253	1.472	1.503	1.562	1.479	1.510	1.489	1.587	1.516	1.495	1.421	1.386	1.365	1.385	1.381	1.587	- Committed	
<i>Uncommitted</i>	3.182	4.007	2.670	3.092	3.180	2.906	3.048	3.175	3.037	3.032	2.928	2.851	3.048	2.845	2.681	3.261	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	146	133	81	85	107	102	76	102	105	88	84	91	105	68	44	73	- Undisbursed loan facilities to other banks	
<i>Committed</i>	37	42	31	31	31	31	11	11	11	10	6	11	11	8	10	11	- Committed	
<i>Uncommitted</i>	109	90	50	54	76	71	65	91	94	78	78	80	94	59	34	62	- Uncommitted	
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)	
- Lainnya	28	9	12	8	6	9	6	18	14	9	6	3	20	27	26	28	- Others	
<b>Tagihan Kontinjensi</b>	<b>231</b>	<b>274</b>	<b>294</b>	<b>319</b>	<b>328</b>	<b>336</b>	<b>332</b>	<b>343</b>	<b>322</b>	<b>326</b>	<b>336</b>	<b>336</b>	<b>344</b>	<b>351</b>	<b>324</b>	<b>348</b>	<b>Contingent Claims</b>	
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	221	272	290	316	325	333	327	321	317	322	329	331	339	342	319	343	- Accrued interest	
- Lainnya	10	2	4	2	3	3	5	22	4	4	7	5	5	9	4	4	- Others	
<b>Kewajiban Kontinjensi</b>	<b>1.806</b>	<b>2.067</b>	<b>1.556</b>	<b>1.307</b>	<b>1.230</b>	<b>1.174</b>	<b>1.185</b>	<b>1.192</b>	<b>980</b>	<b>778</b>	<b>794</b>	<b>901</b>	<b>1.014</b>	<b>1.150</b>	<b>1.166</b>	<b>952</b>	<b>Contingent Liabilities</b>	
- Garansi yang diberikan	1.756	2.017	1.511	1.259	1.183	1.131	995	925	792	737	750	859	997	1.134	1.148	936	- Issued guarantees	
- Lainnya	50	50	45	48	47	43	190	267	188	41	44	42	18	16	18	16	- Others	
<b>Lainnya</b>	<b>1.117</b>	<b>1.690</b>	<b>3.494</b>	<b>3.519</b>	<b>3.539</b>	<b>3.606</b>	<b>4.105</b>	<b>4.005</b>	<b>4.078</b>	<b>4.150</b>	<b>4.034</b>	<b>4.139</b>	<b>4.295</b>	<b>4.343</b>	<b>4.546</b>	<b>4.604</b>	<b>Others</b>	
- Penerusan Kredit	50	48	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channelling	
- Aset produktif yang dihapusbukukan	1.009	1.521	3.187	3.201	3.210	3.267	3.754	3.645	3.704	3.750	3.638	3.713	3.866	3.889	4.063	4.110	- Written off earning assets	
Kredit yang diberikan	1.009	1.521	3.187	3.201	3.210	3.267	3.754	3.645	3.704	3.750	3.638	3.713	3.866	3.887	4.061	4.108	- Credit disbursed	
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	- Others	
- Aset produktif yang dihapustagih	58	122	259	271	282	292	304	313	328	353	350	380	382	406	436	447	- Charged off earning assets	
Kredit yang diberikan	58	122	259	271	282	292	304	313	328	353	350	380	382	406	436	447	- Credit disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019												2020	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>5.265</b>	<b>708</b>	<b>5.262</b>	<b>7.699</b>	<b>7.281</b>	<b>5.929</b>	<b>7.119</b>	<b>5.567</b>	<b>6.138</b>	<b>5.954</b>	<b>5.446</b>	<b>5.818</b>	<b>9.349</b>	<b>6.016</b>	<b>5.439</b>	<b>6.856</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	86	79	0	1	1	1	1	1	1	1	1	138	138	138	138	138	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	1.309	212	988	2.297	2.096	753	1.932	1.079	1.222	1.208	573	697	4.083	578	365	1.033	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.870	417	4.273	5.401	5.185	5.175	5.187	4.487	4.915	4.744	4.872	4.983	5.128	5.299	4.936	5.685	- Others
<b>Kewajiban Komitmen</b>	<b>19.889</b>	<b>22.410</b>	<b>26.074</b>	<b>30.941</b>	<b>29.701</b>	<b>25.640</b>	<b>27.771</b>	<b>28.811</b>	<b>29.104</b>	<b>29.797</b>	<b>30.030</b>	<b>29.014</b>	<b>34.348</b>	<b>30.895</b>	<b>31.921</b>	<b>35.700</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	14.028	20.163	20.832	23.664	23.006	19.823	20.589	22.750	22.611	23.041	23.539	22.643	24.622	24.768	26.403	29.024	- Undisbursed loan facilities to debtors
<i>Committed</i>	4.827	6.781	7.549	8.083	7.589	6.391	6.585	6.428	6.961	7.059	6.849	6.641	7.658	7.541	8.648	8.663	- Committed
<i>Uncommitted</i>	9.201	13.382	13.283	15.581	15.417	13.432	14.004	16.322	15.651	15.982	16.690	16.002	16.964	17.227	17.755	20.361	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	541	554	317	317	263	246	245	235	276	280	311	281	303	281	299	312	- Undisbursed loan facilities to other banks
<i>Committed</i>	43	109	53	50	53	50	33	13	19	17	24	18	21	24	25	26	- Committed
<i>Uncommitted</i>	497	444	264	267	210	196	213	222	257	262	287	263	282	258	274	286	- Uncommitted
- Irrevocable L/C yang masih berjalan	168	305	321	195	183	231	212	204	196	200	220	179	114	101	98	93	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	1.268	50	106	1.291	1.246	186	1.368	766	573	899	261	384	3.778	271	157	736	- Outstanding spot and derivatives (sold)
- Lainnya	3.885	1.339	4.498	5.474	5.003	5.153	5.357	4.857	5.447	5.378	5.698	5.527	5.530	5.474	4.964	5.535	- Others
<b>Tagihan Kontinjensi</b>	<b>6.166</b>	<b>6.271</b>	<b>6.846</b>	<b>6.831</b>	<b>6.940</b>	<b>7.004</b>	<b>7.267</b>	<b>7.649</b>	<b>8.222</b>	<b>9.376</b>	<b>11.164</b>	<b>14.554</b>	<b>21.166</b>	<b>7.916</b>	<b>7.671</b>	<b>7.388</b>	<b>Contingent Claims</b>
- Garansi yang diterima	2.133	1.744	1.801	1.698	1.663	1.695	1.729	1.790	1.795	1.830	1.892	1.920	1.927	1.930	1.779	1.737	- Received guarantees
- Pendapatan bunga dalam penyelesaian	3.519	3.934	4.287	4.402	4.530	4.540	4.753	5.072	5.710	6.794	8.497	11.845	18.435	5.179	5.063	5.123	- Accrued interest
- Lainnya	515	594	759	731	747	770	785	787	717	752	774	789	804	807	829	528	- Others
<b>Kewajiban Kontinjensi</b>	<b>10.678</b>	<b>10.985</b>	<b>10.938</b>	<b>7.934</b>	<b>7.274</b>	<b>7.177</b>	<b>7.346</b>	<b>7.724</b>	<b>7.719</b>	<b>8.819</b>	<b>9.641</b>	<b>10.094</b>	<b>10.340</b>	<b>9.979</b>	<b>9.375</b>	<b>5.147</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	10.336	10.983	10.936	7.932	7.046	6.937	7.105	7.678	7.671	8.804	9.592	10.063	10.225	9.855	9.254	5.137	- Issued guarantees
- Lainnya	342	1	3	3	228	240	241	46	48	14	49	31	115	124	121	9	- Others
<b>Lainnya</b>	<b>16.799</b>	<b>19.965</b>	<b>22.919</b>	<b>23.608</b>	<b>23.641</b>	<b>23.211</b>	<b>23.498</b>	<b>23.529</b>	<b>23.748</b>	<b>23.799</b>	<b>23.825</b>	<b>24.274</b>	<b>24.134</b>	<b>24.138</b>	<b>24.980</b>	<b>25.287</b>	<b>Others</b>
- Penerusan Kredit	2.278	2.006	1.914	1.908	1.905	1.897	1.891	1.885	1.880	1.875	1.867	1.862	1.846	1.843	1.841	1.838	- Channelling
- Aset produktif yang dihapusbukukan	14.409	17.813	20.843	21.588	21.574	21.152	21.445	21.483	21.706	21.763	21.796	22.250	22.126	22.134	22.977	23.287	- Written off earning assets
Kredit yang diberikan	13.916	17.466	20.211	21.184	20.940	20.457	20.593	20.633	20.842	20.899	20.933	21.508	21.386	21.373	22.227	22.314	- Credit disbursed
Lainnya	493	347	632	404	634	695	852	850	864	863	863	742	740	761	750	973	- Others
- Aset produktif yang dihapustagih	112	146	162	112	162	162	162	162	162	162	162	162	162	162	162	162	- Charged off earning assets
Kredit yang diberikan	112	112	162	112	162	162	162	162	162	162	162	162	162	162	162	162	- Credit disbursed
Lainnya	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures



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

Indikator	2016	2017	2018	2019												2020	Indikator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Tagihan Komitmen</b>	<b>93.164</b>	<b>118.522</b>	<b>128.139</b>	<b>128.211</b>	<b>93.577</b>	<b>143.268</b>	<b>127.164</b>	<b>123.436</b>	<b>111.631</b>	<b>127.892</b>	<b>135.966</b>	<b>129.767</b>	<b>135.249</b>	<b>117.859</b>	<b>98.001</b>	<b>103.677</b>	<b>Committed Claims</b>
- Fasilitas pinjaman yang belum ditarik	16.459	23.141	12.196	12.186	4.691	5.041	5.035	5.051	5.618	6.230	6.438	6.427	6.354	6.390	6.850	7.316	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	72.305	94.733	115.846	114.862	88.496	136.969	121.694	117.896	105.421	120.571	129.141	122.842	128.113	110.954	90.948	95.995	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4.400	648	97	1.162	390	1.259	435	489	592	1.091	386	497	782	515	203	367	- Others
<b>Kewajiban Komitmen</b>	<b>245.200</b>	<b>283.732</b>	<b>339.000</b>	<b>336.062</b>	<b>236.462</b>	<b>279.852</b>	<b>257.546</b>	<b>262.966</b>	<b>243.569</b>	<b>246.211</b>	<b>254.215</b>	<b>246.138</b>	<b>254.072</b>	<b>233.132</b>	<b>208.535</b>	<b>223.359</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	170.235	191.843	220.935	218.821	140.593	134.556	130.749	134.349	129.054	126.735	128.917	123.725	125.870	127.857	121.613	128.655	- Undisbursed loan facilities to debtors
<i>Committed</i>	20.811	22.670	26.626	24.607	15.008	12.060	10.226	10.456	9.412	9.912	11.491	10.478	9.961	10.718	11.612	11.079	- Committed
<i>Uncommitted</i>	149.424	169.173	194.309	194.214	125.585	122.496	120.523	123.893	119.643	116.823	117.426	113.247	115.909	117.139	110.001	117.576	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	14	16	380	373	376	293	291	291	293	287	7	717	141	148	6	8	- Undisbursed loan facilities to other banks
<i>Committed</i>	0	-	371	360	362	285	285	285	285	285	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	14	16	9	12	13	8	6	5	7	1	7	717	141	148	6	8	- Uncommitted
- Irrevocable L/C yang masih berjalan	4.898	5.288	7.983	7.637	6.930	4.960	4.224	5.173	4.772	5.034	5.258	4.522	4.935	3.707	5.215	5.336	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	69.980	86.206	109.594	107.855	88.099	139.400	121.819	122.551	108.919	113.226	119.420	116.831	121.796	100.902	81.382	89.120	- Outstanding spot and derivatives (sold)
- Lainnya	73	380	108	1.377	464	643	462	603	530	930	612	343	1.329	519	320	240	- Others
<b>Tagihan Kontinjensi</b>	<b>132.501</b>	<b>114.009</b>	<b>143.358</b>	<b>136.366</b>	<b>110.779</b>	<b>114.245</b>	<b>110.930</b>	<b>109.897</b>	<b>110.279</b>	<b>113.849</b>	<b>112.143</b>	<b>108.965</b>	<b>105.680</b>	<b>105.823</b>	<b>108.996</b>	<b>104.987</b>	<b>Contingent Claims</b>
- Garansi yang diterima	131.477	113.427	142.708	135.635	110.024	113.498	110.156	109.072	109.438	112.979	111.219	108.033	104.697	105.109	107.569	104.519	- Received guarantees
- Pendapatan bunga dalam penyelesaian	1.024	582	650	731	755	747	775	825	841	869	924	932	983	714	1.427	468	- Accrued interest
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Kewajiban Kontinjensi</b>	<b>25.576</b>	<b>33.740</b>	<b>35.828</b>	<b>31.642</b>	<b>23.529</b>	<b>23.339</b>	<b>23.034</b>	<b>23.692</b>	<b>23.626</b>	<b>22.357</b>	<b>20.999</b>	<b>21.399</b>	<b>20.129</b>	<b>19.534</b>	<b>19.783</b>	<b>19.470</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	25.576	33.740	35.765	31.581	23.467	23.277	22.972	23.630	23.565	22.296	20.938	21.337	20.068	19.472	19.722	19.411	- Issued guarantees
- Lainnya	0	0	63	61	61	62	62	62	62	61	62	62	61	61	60	59	- Others
<b>Lainnya</b>	<b>13.098</b>	<b>17.828</b>	<b>18.842</b>	<b>18.961</b>	<b>19.101</b>	<b>19.198</b>	<b>19.496</b>	<b>19.571</b>	<b>19.753</b>	<b>19.592</b>	<b>19.651</b>	<b>19.735</b>	<b>20.065</b>	<b>20.602</b>	<b>21.678</b>	<b>21.799</b>	<b>Others</b>
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	12.006	14.938	8.930	8.940	9.099	9.126	9.420	9.446	9.550	9.366	9.404	9.418	9.712	10.238	11.368	11.501	- Written off earning assets
Kredit yang diberikan	11.953	14.841	8.823	8.834	8.992	9.019	9.314	9.339	9.443	9.260	9.298	9.312	9.606	10.132	11.246	11.379	- Credit disbursed
Lainnya	53	97	107	107	107	106	106	106	106	106	106	106	106	106	122	122	- Others
- Aset produktif yang dihapustagih	1.092	2.890	9.912	10.021	10.002	10.072	10.076	10.126	10.204	10.226	10.247	10.317	10.353	10.364	10.310	10.298	- Charged off earning assets
Kredit yang diberikan	1.092	2.890	9.912	10.021	10.002	10.072	10.075	10.126	10.204	10.226	10.247	10.317	10.353	10.364	10.310	10.298	- Credit disbursed
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019												2020	Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Tagihan Komitmen</b>	<b>323.220</b>	<b>267.818</b>	<b>325.317</b>	<b>388.214</b>	<b>378.111</b>	<b>436.960</b>	<b>452.406</b>	<b>446.947</b>	<b>397.073</b>	<b>396.985</b>	<b>437.012</b>	<b>408.183</b>	<b>403.313</b>	<b>383.724</b>	<b>347.635</b>	<b>391.817</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	388.214	378.111	436.960	452.406	446.947	397.073	396.985	437.012	408.183	403.313	383.724	347.635	391.817	- 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>667.218</b>	<b>658.207</b>	<b>716.264</b>	<b>745.363</b>	<b>720.202</b>	<b>679.536</b>	<b>633.307</b>	<b>722.992</b>	<b>699.488</b>	<b>702.391</b>	<b>679.947</b>	<b>639.512</b>	<b>658.256</b>	<b>Committed Liabilities</b>
- Fasilitas kredit kepada nasabah yang belum ditarik	287.512	248.196	264.862	270.773	266.241	265.144	275.963	266.450	268.095	225.707	275.382	281.943	284.222	286.395	284.421	265.256	- Undisbursed loan facilities to debtors
<i>Committed</i>	52.025	55.335	60.058	63.247	60.153	58.661	57.310	56.240	57.724	52.875	59.951	59.680	59.478	60.402	60.574	59.796	- Committed
<i>Uncommitted</i>	235.488	192.861	204.804	207.526	206.088	206.483	218.653	210.210	210.371	172.833	215.431	222.263	224.743	225.993	223.847	205.460	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	8.023	524	701	2.041	646	1.967	3.876	2.184	3.152	2.847	2.782	3.514	2.599	2.611	2.840	2.010	- Undisbursed loan facilities to other banks
<i>Committed</i>	0	-	83	80	81	0	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	8.023	524	618	1.960	565	1.967	3.876	2.184	3.152	2.847	2.782	3.514	2.599	2.611	2.840	2.010	- Uncommitted
- Irrevocable L/C yang masih berjalan	7.339	6.120	6.102	6.080	6.800	6.521	6.348	5.445	4.790	3.979	3.945	3.582	4.045	4.279	2.855	3.129	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	301.797	258.300	318.739	388.325	384.520	442.632	459.101	446.124	403.499	400.773	440.863	410.399	411.526	386.162	349.386	387.861	- Outstanding spot and derivatives (sold)
- Lainnya	257	20	28	-	-	-	75	-	-	-	20	50	-	500	10	-	- Others
<b>Tagihan Kontinjensi</b>	<b>99.791</b>	<b>94.377</b>	<b>42.788</b>	<b>41.945</b>	<b>40.873</b>	<b>31.405</b>	<b>31.721</b>	<b>31.321</b>	<b>31.045</b>	<b>29.910</b>	<b>29.548</b>	<b>29.403</b>	<b>29.128</b>	<b>29.309</b>	<b>32.390</b>	<b>28.206</b>	<b>Contingent Claims</b>
- Garansi yang diterima	99.225	93.721	42.117	41.246	40.414	30.925	31.233	494	30.577	29.445	29.055	28.901	28.606	28.760	31.854	27.646	- Received guarantees
- Pendapatan bunga dalam penyelesaian	555	644	656	683	443	465	471	16	451	449	477	486	506	532	518	543	- Accrued interest
- Lainnya	11	12	16	16	16	16	16	16	17	17	16	16	16	17	17	17	- Others
<b>Kewajiban Kontinjensi</b>	<b>42.037</b>	<b>32.009</b>	<b>34.546</b>	<b>34.296</b>	<b>33.901</b>	<b>33.551</b>	<b>35.584</b>	<b>34.603</b>	<b>34.083</b>	<b>33.395</b>	<b>33.985</b>	<b>34.126</b>	<b>33.147</b>	<b>32.890</b>	<b>32.374</b>	<b>32.020</b>	<b>Contingent Liabilities</b>
- Garansi yang diberikan	42.035	32.009	34.546	34.296	33.901	33.551	35.584	34.603	34.083	33.395	33.985	34.126	33.147	32.890	32.374	32.020	- Issued guarantees
- Lainnya	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
<b>Lainnya</b>	<b>18.555</b>	<b>14.073</b>	<b>15.887</b>	<b>15.954</b>	<b>15.903</b>	<b>14.052</b>	<b>14.190</b>	<b>14.307</b>	<b>14.803</b>	<b>14.867</b>	<b>14.957</b>	<b>15.025</b>	<b>15.086</b>	<b>15.185</b>	<b>15.568</b>	<b>15.608</b>	<b>Others</b>
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	16.129	10.844	12.012	12.075	11.411	11.436	11.498	11.564	12.058	12.120	12.205	12.269	12.327	12.380	12.762	12.795	- Written off earning assets
Kredit yang diberikan	15.973	10.693	11.860	11.924	11.260	11.285	11.347	11.413	11.907	11.969	12.054	12.117	12.175	12.229	12.611	12.644	- 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	3.879	4.491	2.616	2.692	2.742	2.745	2.747	2.753	2.757	2.759	2.805	2.806	2.813	- Charged off earning assets
Kredit yang diberikan	2.333	3.137	3.783	3.787	4.399	2.616	2.692	2.742	2.745	2.747	2.753	2.757	2.759	2.805	2.806	2.813	- Credit disbursed
Lainnya	92	92	92	92	92	-	-	-	-	-	-	-	-	-	-	-	- Others

\*\*\*) Angka-angka sangat-sangat sementara

\*\*\*) Estimated figures

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>22,93</b>	<b>23,18</b>	<b>22,97</b>	<b>23,22</b>	<b>23,45</b>	<b>23,42</b>	<b>23,21</b>	<b>22,43</b>	<b>22,63</b>	<b>23,19</b>	<b>23,93</b>	<b>23,28</b>	<b>23,54</b>	<b>23,77</b>	<b>23,40</b>	<b>22,83</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	1.052.597	1.166.002	1.269.616	1.278.968	1.289.474	1.309.439	1.303.652	1.279.354	1.299.299	1.318.461	1.345.041	1.347.713	1.359.807	1.375.342	1.377.558	1.325.611	- Capital
- ATMR	4.589.611	5.029.816	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	5.703.271	5.741.583	5.684.600	5.620.993	5.787.930	5.776.764	5.787.228	5.886.069	5.807.129	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>21,19</b>	<b>21,50</b>	<b>21,29</b>	<b>21,53</b>	<b>21,70</b>	<b>21,77</b>	<b>21,59</b>	<b>20,83</b>	<b>21,05</b>	<b>21,55</b>	<b>22,15</b>	<b>21,70</b>	<b>21,97</b>	<b>22,20</b>	<b>21,86</b>	<b>21,20</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	972.350	1.081.234	1.176.700	1.185.800	1.193.400	1.217.222	1.212.735	1.188.219	1.208.376	1.225.299	1.244.974	1.255.835	1.269.071	1.284.475	1.286.968	1.230.880	- Core Capital (Tier I)
- ATMR	4.589.611	5.029.816	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	5.703.271	5.741.583	5.684.600	5.620.993	5.787.930	5.776.764	5.787.228	5.886.069	5.807.129	- Risk Weighted Assets
<b>ROA (%)</b>	<b>2,23</b>	<b>2,45</b>	<b>2,55</b>	<b>2,59</b>	<b>2,45</b>	<b>2,60</b>	<b>2,42</b>	<b>2,41</b>	<b>2,51</b>	<b>2,50</b>	<b>2,49</b>	<b>2,48</b>	<b>2,48</b>	<b>2,47</b>	<b>2,47</b>	<b>2,70</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	136.048	165.196	186.912	197.010	186.136	199.511	186.096	186.232	194.521	194.525	193.932	193.676	194.097	193.726	194.916	217.089	- Profit
- Rata-rata total aset	6.106.959	6.730.350	7.329.250	7.602.076	7.581.991	7.658.831	7.695.258	7.720.132	7.753.441	7.778.083	7.796.343	7.810.865	7.830.875	7.853.104	7.880.981	8.039.018	- Average total assets
<b>BOPO (%)</b>	<b>82,22</b>	<b>78,64</b>	<b>77,86</b>	<b>87,79</b>	<b>85,33</b>	<b>82,92</b>	<b>83,48</b>	<b>81,51</b>	<b>80,24</b>	<b>81,08</b>	<b>80,60</b>	<b>80,50</b>	<b>80,65</b>	<b>79,67</b>	<b>79,39</b>	<b>83,49</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	624.173	603.178	638.990	125.697	177.539	239.339	311.455	340.472	391.509	481.720	533.151	595.663	670.348	684.713	735.429	90.545	- Operating Expenses
- Pendapatan Operasional	759.146	766.975	820.646	143.175	208.053	288.626	373.105	417.728	487.942	594.166	661.436	739.945	831.134	859.398	926.303	108.454	- Operating Income
<b>NIM (%)</b>	<b>5,63</b>	<b>5,32</b>	<b>5,14</b>	<b>4,92</b>	<b>4,81</b>	<b>4,86</b>	<b>4,87</b>	<b>4,90</b>	<b>4,90</b>	<b>4,90</b>	<b>4,90</b>	<b>4,90</b>	<b>4,90</b>	<b>4,89</b>	<b>4,91</b>	<b>4,96</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	329.913	342.731	360.412	356.712	348.366	356.086	358.383	361.337	363.303	364.333	365.082	366.316	366.819	367.355	370.095	383.772	- Interest income net
- Rata-rata total aset produktif	5.854.786	6.445.076	7.016.192	7.257.568	7.244.802	7.324.656	7.358.358	7.371.368	7.407.399	7.432.547	7.451.893	7.469.107	7.490.477	7.514.009	7.538.955	7.741.917	- Average total earning assets
<b>LDR (%)</b>	<b>90,70</b>	<b>90,04</b>	<b>94,78</b>	<b>93,97</b>	<b>94,12</b>	<b>94,00</b>	<b>94,25</b>	<b>96,19</b>	<b>94,98</b>	<b>94,48</b>	<b>94,66</b>	<b>94,34</b>	<b>93,96</b>	<b>93,50</b>	<b>94,43</b>	<b>93,36</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	4.199.713	4.548.155	5.092.584	4.986.324	5.026.443	5.085.310	5.098.734	5.208.139	5.255.085	5.240.212	5.251.853	5.306.141	5.287.464	5.303.951	5.391.846	5.279.629	- Total Credit to third party
- Total Dana Pihak Ketiga	4.630.352	5.050.984	5.372.841	5.306.110	5.340.418	5.410.178	5.409.565	5.414.645	5.532.926	5.546.359	5.547.987	5.624.575	5.627.651	5.672.712	5.709.670	5.655.237	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,50</b>	<b>18,56</b>	<b>14,96</b>	<b>14,64</b>	<b>15,19</b>	<b>16,00</b>	<b>16,22</b>	<b>14,97</b>	<b>14,79</b>	<b>15,12</b>	<b>15,32</b>	<b>15,46</b>	<b>15,37</b>	<b>16,02</b>	<b>15,51</b>	<b>15,58</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	837.433	963.833	899.937	778.395	806.230	912.586	931.093	863.578	842.218	860.207	830.649	861.583	838.037	868.865	902.889	838.781	- Primary Liquid Asset
- Aset Likuid Sekunder	296.098	353.504	259.472	334.424	355.436	337.070	335.183	307.365	329.406	340.195	383.267	374.528	393.625	424.817	370.524	413.397	- Secondary Liquid assets
- Total Aset	6.475.602	7.099.564	7.751.621	7.602.076	7.649.857	7.812.511	7.804.985	7.819.626	7.920.019	7.938.096	7.924.161	7.993.184	8.011.097	8.075.397	8.212.586	8.039.018	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>21,05</b>	<b>21,09</b>	<b>20,88</b>	<b>21,39</b>	<b>21,59</b>	<b>21,46</b>	<b>21,35</b>	<b>19,84</b>	<b>20,12</b>	<b>20,65</b>	<b>21,64</b>	<b>21,10</b>	<b>21,47</b>	<b>21,63</b>	<b>21,18</b>	<b>19,71</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	380.581	432.987	472.797	483.551	485.814	496.889	497.435	471.210	483.553	492.688	504.761	508.237	516.070	521.607	526.961	479.823	- Capital
- ATMR	1.808.121	2.052.876	2.264.360	2.260.748	2.249.913	2.315.498	2.329.461	2.375.599	2.403.623	2.385.995	2.333.072	2.408.904	2.403.331	2.411.488	2.487.813	2.434.721	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>19,82</b>	<b>19,90</b>	<b>19,67</b>	<b>20,21</b>	<b>20,41</b>	<b>20,27</b>	<b>20,24</b>	<b>18,73</b>	<b>19,01</b>	<b>19,54</b>	<b>20,45</b>	<b>20,00</b>	<b>20,37</b>	<b>20,52</b>	<b>20,09</b>	<b>18,51</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	358.400	408.430	445.335	456.787	459.164	469.338	471.544	444.995	457.013	466.165	477.038	481.684	489.636	494.842	499.910	450.560	- Core Capital (Tier I)
- ATMR	1.808.121	2.052.876	2.264.360	2.260.748	2.249.913	2.315.498	2.329.461	2.375.599	2.403.623	2.385.995	2.333.072	2.408.904	2.403.331	2.411.488	2.487.813	2.434.721	- Risk Weighted Assets
<b>ROA (%)</b>	<b>2,77</b>	<b>2,98</b>	<b>3,08</b>	<b>2,69</b>	<b>2,72</b>	<b>3,02</b>	<b>2,76</b>	<b>2,75</b>	<b>2,88</b>	<b>2,83</b>	<b>2,82</b>	<b>2,82</b>	<b>2,80</b>	<b>2,78</b>	<b>2,81</b>	<b>2,77</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	66.472	81.395	94.103	86.463	87.875	98.214	89.913	89.958	94.774	93.616	93.317	93.652	93.348	93.102	94.489	95.757	- Profit
- Rata-rata total aset	2.403.681	2.732.360	3.052.601	3.218.003	3.228.326	3.253.862	3.260.257	3.274.091	3.291.787	3.304.607	3.313.534	3.324.658	3.332.584	3.345.476	3.364.528	3.462.559	- Average total assets
<b>BOPO (%)</b>	<b>78,41</b>	<b>72,58</b>	<b>71,24</b>	<b>88,53</b>	<b>83,93</b>	<b>79,85</b>	<b>80,20</b>	<b>79,20</b>	<b>77,37</b>	<b>78,99</b>	<b>77,13</b>	<b>76,98</b>	<b>76,81</b>	<b>76,67</b>	<b>76,39</b>	<b>82,68</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	240.190	214.610	231.407	56.172	76.649	97.294	121.516	142.927	162.728	206.150	210.475	235.522	258.316	281.080	306.618	38.476	- Operating Expenses
- Pendapatan Operasional	306.320	295.679	324.842	63.448	91.323	121.841	151.525	180.463	210.321	260.987	272.880	305.955	336.300	366.596	401.394	46.536	- Operating Income
<b>NIM (%)</b>	<b>6,33</b>	<b>5,95</b>	<b>5,70</b>	<b>5,27</b>	<b>5,18</b>	<b>5,24</b>	<b>5,26</b>	<b>5,28</b>	<b>5,30</b>	<b>5,27</b>	<b>5,25</b>	<b>5,28</b>	<b>5,25</b>	<b>5,24</b>	<b>5,26</b>	<b>5,40</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	145.554	155.504	166.316	161.925	159.681	163.153	164.131	165.168	166.671	166.483	166.588	167.909	167.631	167.993	169.488	181.530	- Interest income net
- Rata-rata total aset produktif	2.300.535	2.611.886	2.919.454	3.070.441	3.084.925	3.112.185	3.117.987	3.125.941	3.145.783	3.160.487	3.170.107	3.182.968	3.192.308	3.205.988	3.224.071	3.360.804	- Average total earning assets
<b>LDR (%)</b>	<b>88,69</b>	<b>88,67</b>	<b>92,83</b>	<b>94,32</b>	<b>94,36</b>	<b>93,96</b>	<b>94,99</b>	<b>97,18</b>	<b>96,64</b>	<b>96,42</b>	<b>96,54</b>	<b>95,59</b>	<b>96,00</b>	<b>94,38</b>	<b>94,17</b>	<b>94,67</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	1.759.782	1.963.039	2.239.600	2.183.939	2.199.553	2.227.391	2.227.815	2.298.318	2.335.272	2.330.731	2.338.123	2.363.008	2.351.923	2.372.563	2.430.773	2.380.199	- Total Credit to third party
- Total Dana Pihak Ketiga	1.984.174	2.213.902	2.412.453	2.315.459	2.331.111	2.370.649	2.345.245	2.365.070	2.416.474	2.417.147	2.421.856	2.472.065	2.449.883	2.513.970	2.581.349	2.514.247	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,17</b>	<b>17,89</b>	<b>13,08</b>	<b>12,97</b>	<b>13,57</b>	<b>15,04</b>	<b>14,91</b>	<b>13,29</b>	<b>13,00</b>	<b>13,96</b>	<b>14,01</b>	<b>13,94</b>	<b>13,97</b>	<b>15,15</b>	<b>14,48</b>	<b>14,54</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	319.954	361.883	329.235	268.726	281.771	334.028	327.587	312.331	301.853	342.644	307.922	327.193	314.899	344.404	363.560	317.181	- Primary Liquid Asset
- Aset Likuid Sekunder	137.896	172.496	107.960	148.707	157.857	162.982	161.352	130.199	137.554	129.583	165.075	148.822	160.787	181.820	153.929	186.191	- Secondary Liquid assets
- Total Aset	2.666.516	2.986.598	3.342.995	3.218.003	3.238.650	3.304.933	3.279.444	3.329.428	3.380.264	3.381.529	3.376.020	3.413.650	3.403.926	3.474.388	3.574.105	3.462.559	- Total Assets

Ket: Data tidak termasuk BUS



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

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>20,39</b>	<b>21,06</b>	<b>21,21</b>	<b>21,51</b>	<b>21,65</b>	<b>21,59</b>	<b>21,21</b>	<b>21,13</b>	<b>21,41</b>	<b>21,83</b>	<b>22,57</b>	<b>21,84</b>	<b>22,03</b>	<b>22,20</b>	<b>22,02</b>	<b>21,88</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	372.582	428.772	467.056	472.659	491.784	495.694	490.038	494.783	501.450	509.732	519.865	517.998	521.325	526.841	528.287	519.600	- Capital
- ATMR	1.827.407	2.036.207	2.201.949	2.197.481	2.271.450	2.296.142	2.310.500	2.341.342	2.342.458	2.334.814	2.303.622	2.371.912	2.366.117	2.372.767	2.399.452	2.374.971	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>18,30</b>	<b>18,97</b>	<b>19,34</b>	<b>19,57</b>	<b>19,34</b>	<b>19,53</b>	<b>19,14</b>	<b>19,09</b>	<b>19,39</b>	<b>19,70</b>	<b>20,17</b>	<b>19,81</b>	<b>20,04</b>	<b>20,21</b>	<b>20,07</b>	<b>19,82</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	334.333	386.303	425.953	430.072	439.335	448.377	442.261	447.057	454.178	459.972	464.633	469.767	474.146	479.650	481.517	470.611	- Core Capital (Tier I)
- ATMR	1.827.407	2.036.207	2.201.949	2.197.481	2.271.450	2.296.142	2.310.500	2.341.342	2.342.458	2.334.814	2.303.622	2.371.912	2.366.117	2.372.767	2.399.452	2.374.971	- Risk Weighted Assets
<b>ROA (%)</b>	<b>1,65</b>	<b>2,04</b>	<b>2,20</b>	<b>2,22</b>	<b>1,98</b>	<b>2,12</b>	<b>2,02</b>	<b>2,02</b>	<b>2,12</b>	<b>2,18</b>	<b>2,18</b>	<b>2,20</b>	<b>2,23</b>	<b>2,25</b>	<b>2,27</b>	<b>2,47</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	38.054	53.425	61.409	63.557	57.975	62.624	59.678	60.086	63.285	65.183	65.420	66.050	66.866	67.713	68.408	76.117	- Profit
- Rata-rata total aset	2.304.126	2.616.809	2.792.267	2.868.540	2.921.586	2.949.373	2.960.188	2.972.081	2.983.024	2.992.276	2.998.820	2.997.208	3.003.600	3.009.309	3.018.379	3.087.565	- Average total assets
<b>BOPO (%)</b>	<b>84,58</b>	<b>79,93</b>	<b>79,72</b>	<b>79,66</b>	<b>82,79</b>	<b>81,56</b>	<b>81,77</b>	<b>81,63</b>	<b>81,18</b>	<b>80,74</b>	<b>80,72</b>	<b>80,30</b>	<b>80,12</b>	<b>80,31</b>	<b>79,71</b>	<b>80,51</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	212.858	209.785	228.426	24.758	44.759	68.095	89.431	112.500	135.044	157.098	181.399	200.941	223.847	245.366	256.618	25.290	- Operating Expenses
- Pendapatan Operasional	251.668	262.475	286.538	31.078	54.062	83.487	109.372	137.822	166.359	194.583	224.720	250.231	279.393	305.507	321.953	31.411	- Operating Income
<b>NIM (%)</b>	<b>5,27</b>	<b>4,87</b>	<b>4,72</b>	<b>4,60</b>	<b>4,40</b>	<b>4,45</b>	<b>4,45</b>	<b>4,47</b>	<b>4,48</b>	<b>4,50</b>	<b>4,51</b>	<b>4,51</b>	<b>4,52</b>	<b>4,52</b>	<b>4,55</b>	<b>4,53</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	116.031	121.898	126.204	125.919	122.886	125.637	126.029	126.842	127.731	128.590	129.171	129.138	129.735	130.021	130.995	133.895	- Interest income net
- Rata-rata total aset produktif	2.200.551	2.503.161	2.672.725	2.739.757	2.793.345	2.820.933	2.830.230	2.837.979	2.849.000	2.857.671	2.864.337	2.863.089	2.869.181	2.874.723	2.881.835	2.953.759	- Average total earning assets
<b>LDR (%)</b>	<b>84,83</b>	<b>86,06</b>	<b>90,63</b>	<b>88,62</b>	<b>91,04</b>	<b>91,30</b>	<b>91,98</b>	<b>92,60</b>	<b>91,46</b>	<b>90,35</b>	<b>90,61</b>	<b>91,81</b>	<b>91,29</b>	<b>91,40</b>	<b>91,99</b>	<b>89,36</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	1.567.734	1.744.621	1.897.167	1.860.471	1.947.023	1.964.678	1.977.186	2.004.356	2.007.523	1.999.762	1.998.707	2.021.914	2.013.082	2.013.109	2.041.647	2.000.215	- Total Credit to third party
- Total Dana Pihak Ketiga	1.848.001	2.027.254	2.093.255	2.099.496	2.138.663	2.151.796	2.149.613	2.164.437	2.195.017	2.213.354	2.205.803	2.202.383	2.205.267	2.202.533	2.219.407	2.238.482	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>15,89</b>	<b>17,32</b>	<b>14,77</b>	<b>14,37</b>	<b>14,77</b>	<b>14,79</b>	<b>14,38</b>	<b>14,53</b>	<b>14,12</b>	<b>14,23</b>	<b>14,54</b>	<b>14,52</b>	<b>14,40</b>	<b>14,76</b>	<b>14,46</b>	<b>14,62</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	297.073	360.087	328.549	293.059	313.531	334.025	320.015	326.004	304.393	295.337	299.213	292.447	282.445	289.589	308.734	296.204	- Primary Liquid Asset
- Aset Likuid Sekunder	86.399	113.215	96.113	119.039	125.724	110.476	110.404	112.733	124.621	138.334	143.554	150.338	158.416	162.922	142.256	155.287	- Secondary Liquid assets
- Total Aset	2.413.658	2.733.046	2.874.942	2.868.540	2.974.633	3.004.946	2.992.633	3.019.655	3.037.770	3.047.783	3.044.629	3.050.451	3.061.268	3.066.394	3.118.146	3.087.565	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>25,91</b>	<b>28,34</b>	<b>27,63</b>	<b>26,58</b>	<b>26,10</b>	<b>26,34</b>	<b>26,30</b>	<b>26,16</b>	<b>27,69</b>	<b>28,28</b>	<b>28,09</b>	<b>27,79</b>	<b>27,70</b>	<b>28,02</b>	<b>30,50</b>	<b>31,79</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	7.958	10.249	11.383	11.091	11.176	11.324	11.325	11.524	12.220	12.530	12.566	12.425	12.459	12.453	13.676	14.549	- Capital
- ATMR	30.718	36.162	41.190	41.722	42.816	42.993	43.066	44.050	44.136	44.310	44.734	44.712	44.977	44.437	44.840	45.773	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>24,55</b>	<b>27,10</b>	<b>26,46</b>	<b>25,44</b>	<b>24,97</b>	<b>25,17</b>	<b>25,13</b>	<b>24,99</b>	<b>26,53</b>	<b>27,15</b>	<b>26,98</b>	<b>26,66</b>	<b>26,56</b>	<b>26,90</b>	<b>29,34</b>	<b>30,67</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	7.541	9.800	10.900	10.615	10.692	10.820	10.821	11.007	11.711	12.031	12.070	11.919	11.948	11.952	13.157	14.040	- Core Capital (Tier I)
- ATMR	30.718	36.162	41.190	41.722	42.816	42.993	43.066	44.050	44.136	44.310	44.734	44.712	44.977	44.437	44.840	45.773	- Risk Weighted Assets
<b>ROA (%)</b>	<b>0,98</b>	<b>1,12</b>	<b>1,34</b>	<b>1,24</b>	<b>1,38</b>	<b>1,63</b>	<b>0,98</b>	<b>1,10</b>	<b>1,33</b>	<b>1,33</b>	<b>1,26</b>	<b>1,28</b>	<b>1,29</b>	<b>1,21</b>	<b>1,23</b>	<b>1,16</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	389	572	815	802	909	1.085	657	749	915	905	868	860	872	829	855	917	- Profit
- Rata-rata total aset	39.838	51.007	60.775	64.907	65.665	66.477	67.211	68.076	68.954	67.827	68.647	67.010	67.698	68.378	69.309	78.972	- Average total assets
<b>BOPO (%)</b>	<b>91,78</b>	<b>90,32</b>	<b>88,70</b>	<b>90,05</b>	<b>88,16</b>	<b>86,61</b>	<b>92,06</b>	<b>91,15</b>	<b>89,31</b>	<b>89,45</b>	<b>90,17</b>	<b>89,80</b>	<b>89,62</b>	<b>90,24</b>	<b>89,76</b>	<b>90,80</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	4.473	5.424	6.412	586	1.135	1.740	2.478	3.183	3.812	4.471	5.312	5.670	6.333	7.054	7.868	711	- Operating Expenses
- Pendapatan Operasional	4.874	6.005	7.229	651	1.287	2.009	2.691	3.492	4.268	4.999	5.891	6.315	7.066	7.817	8.766	783	- Operating Income
<b>NIM (%)</b>	<b>5,78</b>	<b>5,56</b>	<b>5,94</b>	<b>5,29</b>	<b>5,30</b>	<b>5,45</b>	<b>5,44</b>	<b>5,42</b>	<b>5,41</b>	<b>5,55</b>	<b>5,53</b>	<b>5,67</b>	<b>5,67</b>	<b>5,66</b>	<b>5,66</b>	<b>5,66</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	2.184	2.705	3.454	3.280	3.331	3.473	3.501	3.529	3.568	3.601	3.631	3.634	3.670	3.703	3.751	4.300	- Interest income net
- Rata-rata total aset produktif	37.808	48.610	58.111	62.054	62.819	63.675	64.358	65.126	65.947	64.860	65.658	64.051	64.712	65.382	66.287	76.042	- Average total earning assets
<b>LDR (%)</b>	<b>88,37</b>	<b>92,49</b>	<b>95,02</b>	<b>96,18</b>	<b>96,05</b>	<b>94,53</b>	<b>93,62</b>	<b>91,92</b>	<b>90,81</b>	<b>91,25</b>	<b>91,23</b>	<b>93,27</b>	<b>91,86</b>	<b>92,09</b>	<b>91,54</b>	<b>92,26</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	30.307	37.927	45.642	45.791	46.475	47.185	47.689	48.368	48.957	49.001	49.977	49.899	50.233	50.691	50.963	51.240	- Total Credit to third party
- Total Dana Pihak Ketiga	34.296	41.007	48.036	47.607	48.389	49.915	50.939	52.620	53.913	53.697	54.782	53.499	54.683	55.043	55.674	55.541	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>17,09</b>	<b>16,32</b>	<b>16,52</b>	<b>9,25</b>	<b>10,42</b>	<b>10,95</b>	<b>11,27</b>	<b>11,05</b>	<b>10,12</b>	<b>10,93</b>	<b>12,69</b>	<b>11,22</b>	<b>11,15</b>	<b>12,99</b>	<b>13,61</b>	<b>12,76</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	7.184	8.528	10.344	5.137	6.136	6.633	6.862	7.002	6.539	7.200	8.569	7.403	7.384	8.798	9.695	8.601	- Primary Liquid Asset
- Aset Likuid Sekunder	586	632	675	867	783	826	964	903	887	804	874	761	854	972	1.131	1.474	- Secondary Liquid assets
- Total Aset	45.466	56.111	66.698	64.907	66.423	68.100	69.415	71.535	73.344	73.223	74.392	72.783	73.891	75.177	79.557	78.972	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>21,69</b>	<b>21,65</b>	<b>22,05</b>	<b>22,30</b>	<b>22,48</b>	<b>21,93</b>	<b>21,41</b>	<b>20,62</b>	<b>20,53</b>	<b>21,64</b>	<b>20,54</b>	<b>20,32</b>	<b>20,44</b>	<b>20,62</b>	<b>21,19</b>	<b>21,81</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	64.815	71.306	77.296	78.545	79.723	78.500	76.463	73.884	74.770	75.532	76.161	77.276	78.515	79.944	81.327	83.350	- Capital
- ATMR	298.862	329.349	350.627	352.209	354.608	357.942	357.170	358.305	364.123	349.111	370.809	380.318	384.164	387.700	383.759	382.235	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>20,31</b>	<b>20,44</b>	<b>20,51</b>	<b>20,78</b>	<b>20,97</b>	<b>20,41</b>	<b>19,88</b>	<b>19,10</b>	<b>19,05</b>	<b>20,13</b>	<b>19,07</b>	<b>18,85</b>	<b>18,97</b>	<b>19,15</b>	<b>19,71</b>	<b>20,33</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	60.714	67.324	71.899	73.206	74.350	73.046	71.021	68.424	69.364	70.264	70.701	71.703	72.880	74.263	75.623	77.716	- Core Capital (Tier I)
- ATMR	298.862	329.349	350.627	352.209	354.608	357.942	357.170	358.305	364.123	349.111	370.809	380.318	384.164	387.700	383.759	382.235	- Risk Weighted Assets
<b>ROA (%)</b>	<b>2,58</b>	<b>2,40</b>	<b>2,38</b>	<b>2,31</b>	<b>2,36</b>	<b>2,25</b>	<b>2,03</b>	<b>2,08</b>	<b>2,11</b>	<b>2,11</b>	<b>2,10</b>	<b>2,15</b>	<b>2,17</b>	<b>2,14</b>	<b>2,15</b>	<b>2,81</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	13.486	14.052	14.564	14.188	14.656	14.117	12.906	13.213	13.527	13.585	13.632	14.019	14.244	14.183	14.267	18.430	- Profit
- Rata-rata total aset	522.538	585.037	612.053	615.176	619.764	626.121	634.972	635.451	640.776	644.829	647.716	652.088	657.750	662.128	663.919	655.851	- Average total assets
<b>BOPO (%)</b>	<b>78,08</b>	<b>78,65</b>	<b>77,88</b>	<b>78,20</b>	<b>77,40</b>	<b>78,53</b>	<b>80,47</b>	<b>80,24</b>	<b>79,71</b>	<b>79,77</b>	<b>79,79</b>	<b>79,36</b>	<b>79,23</b>	<b>79,40</b>	<b>79,56</b>	<b>79,02</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	47.883	51.462	51.514	4.308	8.445	12.948	17.807	22.505	26.721	31.507	36.163	40.692	45.585	50.419	55.777	5.858	- Operating Expenses
- Pendapatan Operasional	61.327	65.429	66.142	5.509	10.910	16.489	22.129	28.048	33.524	39.496	45.321	51.276	57.533	63.499	70.109	7.413	- Operating Income
<b>NIM (%)</b>	<b>7,07</b>	<b>6,42</b>	<b>6,32</b>	<b>6,00</b>	<b>5,91</b>	<b>5,98</b>	<b>5,92</b>	<b>6,05</b>	<b>5,96</b>	<b>5,96</b>	<b>5,95</b>	<b>5,93</b>	<b>5,93</b>	<b>5,91</b>	<b>5,95</b>	<b>5,96</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	35.192	35.786	36.880	35.106	34.872	35.723	35.899	36.574	36.405	36.668	36.786	36.907	37.270	37.377	37.730	37.460	- Interest income net
- Rata-rata total aset produktif	497.909	557.558	583.671	584.778	589.715	597.046	606.116	604.712	610.669	614.982	618.109	622.718	628.441	632.886	634.080	628.121	- Average total earning assets
<b>LDR (%)</b>	<b>93,65</b>	<b>87,62</b>	<b>88,86</b>	<b>83,64</b>	<b>82,45</b>	<b>81,26</b>	<b>77,44</b>	<b>82,31</b>	<b>77,77</b>	<b>78,03</b>	<b>79,75</b>	<b>79,02</b>	<b>77,02</b>	<b>78,42</b>	<b>88,10</b>	<b>86,98</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	345.652	377.525	403.549	395.258	397.531	403.658	405.269	410.435	412.704	416.153	423.533	434.527	437.639	440.875	444.489	438.180	- Total Credit to third party
- Total Dana Pihak Ketiga	369.095	430.890	454.162	472.591	482.126	496.723	523.321	498.647	530.690	533.296	531.085	549.899	568.201	562.227	504.517	503.747	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>18,47</b>	<b>20,14</b>	<b>17,79</b>	<b>17,77</b>	<b>18,79</b>	<b>18,89</b>	<b>19,71</b>	<b>18,08</b>	<b>19,72</b>	<b>17,97</b>	<b>18,01</b>	<b>17,67</b>	<b>17,93</b>	<b>16,90</b>	<b>16,16</b>	<b>14,96</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	85.910	105.716	99.854	96.402	104.049	105.640	117.462	102.835	118.787	106.571	106.727	106.746	111.576	102.895	95.947	84.638	- Primary Liquid Asset
- Aset Likuid Sekunder	8.456	11.512	11.424	12.933	13.243	15.037	12.939	12.407	12.843	13.652	13.564	14.627	15.481	16.429	14.558	13.466	- Secondary Liquid assets
- Total Aset	510.794	582.113	625.658	615.176	624.352	638.835	661.524	637.368	667.400	669.150	667.923	687.060	708.707	705.916	683.617	655.851	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>21,01</b>	<b>21,71</b>	<b>21,76</b>	<b>21,58</b>	<b>23,01</b>	<b>23,22</b>	<b>23,33</b>	<b>23,58</b>	<b>23,21</b>	<b>23,73</b>	<b>23,82</b>	<b>23,65</b>	<b>23,55</b>	<b>23,73</b>	<b>23,25</b>	<b>24,09</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	59.420	57.210	65.774	65.868	51.588	52.018	52.403	52.389	51.689	51.885	52.394	52.257	52.124	51.785	51.365	51.821	- Capital
- ATMR	282.768	263.521	302.227	305.209	224.167	224.001	224.605	222.204	222.674	218.689	219.984	220.919	221.356	218.203	220.952	215.126	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>16,75</b>	<b>17,71</b>	<b>16,71</b>	<b>16,69</b>	<b>19,44</b>	<b>19,62</b>	<b>19,72</b>	<b>19,94</b>	<b>19,62</b>	<b>20,10</b>	<b>20,19</b>	<b>20,09</b>	<b>20,02</b>	<b>20,24</b>	<b>19,86</b>	<b>20,70</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	47.370	46.658	50.490	50.932	43.568	43.948	44.290	44.306	43.692	43.963	44.411	44.379	44.305	44.174	43.875	44.525	- Core Capital (Tier I)
- ATMR	282.768	263.521	302.227	305.209	224.167	224.001	224.605	222.204	222.674	218.689	219.984	220.919	221.356	218.203	220.952	215.126	- Risk Weighted Assets
<b>ROA (%)</b>	<b>1,34</b>	<b>1,43</b>	<b>1,13</b>	<b>2,11</b>	<b>2,01</b>	<b>1,94</b>	<b>1,74</b>	<b>1,67</b>	<b>1,36</b>	<b>1,23</b>	<b>1,18</b>	<b>0,95</b>	<b>0,85</b>	<b>0,76</b>	<b>0,62</b>	<b>1,99</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	4.793	4.583	4.185	8.195	6.080	5.959	5.367	5.146	4.193	3.788	3.635	2.935	2.644	2.356	1.909	5.966	- Profit
- Rata-rata total aset	357.807	320.332	368.859	388.388	302.714	306.827	308.026	307.863	307.782	307.565	307.934	310.465	310.267	309.531	307.127	300.436	- Average total assets
<b>BOPO (%)</b>	<b>88,89</b>	<b>85,02</b>	<b>91,03</b>	<b>89,03</b>	<b>86,96</b>	<b>87,23</b>	<b>87,05</b>	<b>88,22</b>	<b>90,09</b>	<b>90,90</b>	<b>91,63</b>	<b>93,24</b>	<b>94,04</b>	<b>94,89</b>	<b>96,06</b>	<b>92,87</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	33.382	28.789	36.947	5.159	6.258	9.242	10.434	13.231	16.392	19.456	22.816	26.200	29.817	32.313	35.385	5.621	- Operating Expenses
- Pendapatan Operasional	37.555	33.861	40.589	5.794	7.197	10.595	11.986	14.999	18.195	21.402	24.899	28.099	31.706	34.053	36.838	6.053	- Operating Income
<b>NIM (%)</b>	<b>3,63</b>	<b>3,69</b>	<b>3,25</b>	<b>3,24</b>	<b>3,48</b>	<b>3,51</b>	<b>3,48</b>	<b>3,51</b>	<b>3,48</b>	<b>3,50</b>	<b>3,49</b>	<b>3,47</b>	<b>3,46</b>	<b>3,45</b>	<b>3,48</b>	<b>3,56</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	12.804	11.598	11.693	12.236	10.197	10.431	10.405	10.482	10.405	10.454	10.444	10.460	10.426	10.368	10.375	10.386	- Interest income net
- Rata-rata total aset produktif	352.582	314.498	360.257	377.527	292.950	297.259	298.617	298.621	298.653	298.491	298.886	301.352	301.135	300.378	298.203	291.344	- Average total earning assets
<b>LDR (%)</b>	<b>129,01</b>	<b>129,02</b>	<b>138,67</b>	<b>140,14</b>	<b>118,51</b>	<b>119,22</b>	<b>123,00</b>	<b>122,26</b>	<b>123,11</b>	<b>127,29</b>	<b>119,38</b>	<b>116,09</b>	<b>116,81</b>	<b>116,06</b>	<b>116,25</b>	<b>113,59</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	254.847	224.628	261.631	265.194	195.395	198.704	200.996	197.211	199.956	196.338	194.760	193.143	192.411	188.675	193.708	184.577	- Total Credit to third party
- Total Dana Pihak Ketiga	197.534	174.099	188.674	189.233	164.879	166.668	163.408	161.309	162.425	154.244	163.143	166.379	164.718	162.562	166.635	162.498	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>15,41</b>	<b>15,41</b>	<b>15,72</b>	<b>12,94</b>	<b>16,91</b>	<b>18,47</b>	<b>17,55</b>	<b>18,02</b>	<b>17,50</b>	<b>17,41</b>	<b>18,95</b>	<b>18,99</b>	<b>18,25</b>	<b>17,76</b>	<b>17,22</b>	<b>18,21</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	44.855	37.445	52.933	37.174	35.419	46.271	41.909	40.968	36.790	36.818	39.119	40.450	38.539	34.189	34.108	36.884	- Primary Liquid Asset
- Aset Likuid Sekunder	12.315	13.468	8.334	13.099	16.162	11.918	12.777	14.380	17.013	16.497	19.725	18.780	17.750	19.481	18.522	17.814	- Secondary Liquid assets
- Total Aset	370.889	330.320	389.668	388.388	304.990	315.053	311.625	307.208	307.379	306.259	310.519	311.836	308.486	302.167	305.648	300.436	- Total Assets

Ket: Data tidak termasuk BUS



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

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>	<b>48,94</b>	<b>53,09</b>	<b>47,87</b>	<b>47,62</b>	<b>47,56</b>	<b>49,26</b>	<b>49,85</b>	<b>48,53</b>	<b>48,17</b>	<b>50,07</b>	<b>50,07</b>	<b>49,71</b>	<b>50,25</b>	<b>51,81</b>	<b>50,38</b>	<b>49,81</b>	<b>Capital Adequacy Ratio (%)</b>
- Modal	167.242	165.478	175.308	167.254	169.390	175.014	175.988	175.564	175.617	176.094	179.251	179.519	179.313	182.713	175.942	176.468	- Capital
- ATMR	341.735	311.700	366.229	351.232	356.153	355.261	353.027	361.771	364.569	351.681	358.006	361.165	356.819	352.633	349.253	354.303	- Risk Weighted Assets
<b>Rasio Modal Inti terhadap ATMR (%)</b>	<b>47,99</b>	<b>52,20</b>	<b>47,00</b>	<b>46,75</b>	<b>46,69</b>	<b>48,33</b>	<b>48,95</b>	<b>47,66</b>	<b>47,29</b>	<b>49,16</b>	<b>49,18</b>	<b>48,84</b>	<b>49,37</b>	<b>50,93</b>	<b>49,50</b>	<b>48,95</b>	<b>Core Capital Ratio to ATMR (%)</b>
- Modal Inti (Tier I)	163.993	162.719	172.123	164.187	166.292	171.693	172.798	172.430	172.418	172.904	176.065	176.382	176.156	179.595	172.885	173.429	- Core Capital (Tier I)
- ATMR	341.735	311.700	366.229	351.232	356.153	355.261	353.027	361.771	364.569	351.681	358.006	361.165	356.819	352.633	349.253	354.303	- Risk Weighted Assets
<b>ROA (%)</b>	<b>2,68</b>	<b>2,63</b>	<b>2,67</b>	<b>5,32</b>	<b>4,20</b>	<b>3,84</b>	<b>3,78</b>	<b>3,69</b>	<b>3,87</b>	<b>3,78</b>	<b>3,71</b>	<b>3,52</b>	<b>3,51</b>	<b>3,39</b>	<b>3,27</b>	<b>4,39</b>	<b>Return On Assets Ratio (%)</b>
- Laba sebelum pajak	12.854	11.169	11.837	23.804	18.642	17.510	17.575	17.080	17.827	17.447	17.059	16.160	16.123	15.543	14.989	19.902	- Profit
- Rata-rata total aset	478.969	424.805	442.694	447.063	443.936	456.172	464.604	462.569	461.118	460.980	459.692	459.438	458.976	458.283	457.719	453.634	- Average total assets
<b>BOPO (%)</b>	<b>87,66</b>	<b>89,94</b>	<b>88,43</b>	<b>94,61</b>	<b>93,11</b>	<b>92,28</b>	<b>92,56</b>	<b>87,19</b>	<b>84,69</b>	<b>86,71</b>	<b>87,76</b>	<b>88,34</b>	<b>89,35</b>	<b>83,59</b>	<b>83,86</b>	<b>89,74</b>	<b>Operating Expenses/Operating Income (%)</b>
- Biaya Operasional	85.388	93.107	84.285	34.716	40.294	50.020	69.789	46.126	46.812	63.038	76.986	86.638	106.451	68.482	73.162	14.590	- Operating Expenses
- Pendapatan Operasional	97.403	103.524	95.307	36.695	43.274	54.206	75.401	52.906	55.274	72.699	87.724	98.070	119.136	81.927	87.243	16.258	- Operating Income
<b>NIM (%)</b>	<b>3,90</b>	<b>3,72</b>	<b>3,76</b>	<b>4,31</b>	<b>4,13</b>	<b>4,08</b>	<b>4,18</b>	<b>4,27</b>	<b>4,24</b>	<b>4,25</b>	<b>4,25</b>	<b>4,20</b>	<b>4,16</b>	<b>4,12</b>	<b>4,09</b>	<b>3,75</b>	<b>Net Interest Margin Ratio (%)</b>
- Pendapatan bunga bersih	18.147	15.240	15.864	18.246	17.399	17.667	18.418	18.743	18.524	18.537	18.463	18.268	18.088	17.892	17.756	16.202	- Interest income net
- Rata-rata total aset produktif	465.400	409.364	421.973	423.012	421.047	433.558	441.049	438.989	437.347	436.057	434.797	434.929	434.699	434.651	434.478	431.846	- Average total earning assets
<b>LDR (%)</b>	<b>122,38</b>	<b>122,33</b>	<b>138,99</b>	<b>129,69</b>	<b>137,21</b>	<b>139,71</b>	<b>135,44</b>	<b>144,56</b>	<b>143,73</b>	<b>142,15</b>	<b>144,03</b>	<b>135,10</b>	<b>130,98</b>	<b>134,96</b>	<b>126,46</b>	<b>124,62</b>	<b>Loan to Deposits Ratio (%)</b>
- Total Kredit kepada pihak ketiga bukan Bank	241.391	200.414	244.994	235.671	240.467	243.695	239.779	249.451	250.672	248.227	246.753	243.651	242.176	238.038	230.266	225.217	- Total Credit to third party
- Total Dana Pihak Ketiga	197.252	163.832	176.261	181.724	175.250	174.427	177.041	172.561	174.407	174.621	171.316	180.350	184.899	176.377	182.088	180.721	- Total Third Party Funds
<b>Rasio Aset Likuid (%)</b>	<b>28,38</b>	<b>32,17</b>	<b>25,24</b>	<b>26,32</b>	<b>24,27</b>	<b>25,35</b>	<b>31,41</b>	<b>24,47</b>	<b>24,31</b>	<b>24,55</b>	<b>24,31</b>	<b>28,10</b>	<b>27,16</b>	<b>29,29</b>	<b>29,01</b>	<b>29,64</b>	<b>Liquid Assets Ratio (%)</b>
- Aset Likuid Primer	82.457	90.174	79.021	77.897	65.324	85.989	117.257	74.438	73.856	71.637	69.098	87.344	83.196	88.991	90.845	95.273	- Primary Liquid Asset
- Aset Likuid Sekunder	50.445	42.181	34.966	39.779	41.668	35.832	36.748	36.743	36.488	41.324	40.475	41.200	40.336	43.193	40.128	39.165	- Secondary Liquid assets
- Total Aset	468.286	411.376	451.661	447.063	440.809	480.644	490.344	454.431	453.861	460.152	450.679	457.404	454.819	451.355	451.514	453.634	- Total Assets

Ket: Data tidak termasuk BUS

**Tabel 1.29.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	Ags	Sep	Okt	Nov	Des	Jan	
- Bank Persero	2.666.516	2.986.617	3.342.996	3.218.004	3.238.650	3.304.934	3.279.456	3.329.429	3.380.283	3.381.599	3.376.027	3.413.715	3.404.000	3.474.390	3.574.130	3.462.575	- State Owned Banks
- BUSN Devisa	2.672.238	2.964.855	3.126.359	3.117.048	3.224.577	3.256.956	3.240.712	3.267.889	3.289.645	3.299.745	3.295.291	3.304.775	3.317.845	3.324.815	3.393.130	3.361.320	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	73.684	88.231	101.036	97.969	100.445	102.482	103.645	106.790	109.416	109.152	112.381	113.564	115.514	117.520	120.319	119.624	- Non-Foreign Exchange Commercial Banks
- BPD	529.746	604.820	655.963	644.356	654.472	669.866	693.145	666.414	701.726	701.320	699.433	718.602	745.490	741.705	717.518	687.123	- Regional Development Banks
- Bank Campuran	319.328	331.734	390.331	389.050	305.652	315.721	312.296	307.885	308.056	306.936	311.240	310.220	307.219	301.121	306.364	301.132	- Joint Venture Banks
- Bank Asing	468.286	411.376	451.661	447.063	440.809	480.644	490.344	454.431	453.861	460.152	450.679	457.404	454.819	451.355	451.514	453.634	- Foreign Owned Banks
<b>Total</b>	<b>6.729.799</b>	<b>7.387.634</b>	<b>8.068.346</b>	<b>7.913.491</b>	<b>7.964.605</b>	<b>8.130.604</b>	<b>8.119.598</b>	<b>8.132.837</b>	<b>8.242.987</b>	<b>8.258.904</b>	<b>8.245.050</b>	<b>8.318.280</b>	<b>8.344.887</b>	<b>8.410.906</b>	<b>8.562.974</b>	<b>8.385.407</b>	<b>Total</b>

r) Angka-angka diperbaiki

r) Revised figures

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

Kelompok Bank	Desember 2016				Desember 2017				Desember 2018				Januari 2019				Desember 2019				Januari 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	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun					
Bank Persero	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BUSN Devisa	0	13	15	14	0	11	15	16	0	10	16	16	0	10	16	16	0	8	17	16	0	8	17	16	0	8	17	16	Foreign Exchange Commercial Banks
BUSN Non Devisa	4	17	0	0	4	16	1	0	3	16	2	0	3	16	2	0	1	15	3	0	1	15	3	0	1	15	3	0	Non-Foreign Exchange Commercial Banks
BPD	0	11	14	2	0	9	14	4	0	8	15	4	0	8	16	3	0	7	16	4	0	8	16	3	0	8	16	3	Regional Development Banks
Bank Campuran	0	2	8	2	0	2	8	2	1	1	7	3	1	1	7	3	1	2	6	2	1	2	6	2	1	2	6	2	Joint Venture Banks
Bank Asing	1	1	4	4	0	1	5	3	0	1	5	3	1	0	5	3	0	0	5	3	0	0	5	3	0	0	5	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>5</b>	<b>35</b>	<b>46</b>	<b>29</b>	<b>2</b>	<b>32</b>	<b>47</b>	<b>29</b>	<b>2</b>	<b>33</b>	<b>47</b>	<b>28</b>	<b>Total</b>				

**Tabel 1.31.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	Juni	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>5.518.889</b>	<b>6.128.486</b>	<b>6.668.813</b>	<b>6.643.397</b>	<b>6.698.000</b>	<b>6.833.643</b>	<b>6.767.648</b>	<b>6.806.622</b>	<b>6.959.796</b>	<b>6.954.780</b>	<b>6.950.111</b>	<b>7.007.670</b>	<b>7.041.278</b>	<b>7.068.514</b>	<b>7.109.042</b>	<b>7.048.397</b>	<b>Earning Assets</b>
a. Lancar	5.209.001	5.799.860	6.317.761	6.249.804	6.274.638	6.420.360	6.345.051	6.394.978	6.532.677	6.530.912	6.517.510	6.563.776	6.600.622	6.616.827	6.692.948	6.583.996	a. Current
b. DPK	184.315	209.715	226.493	261.987	288.982	281.384	287.326	271.468	291.448	285.627	291.069	297.237	291.207	300.003	275.482	314.110	b. Special Mention
c. Kurang Lancar	26.195	20.855	21.216	23.853	20.175	16.043	20.417	20.644	18.015	18.762	20.564	24.204	27.451	25.420	22.411	30.130	c. Sub-Standard
d. Diragukan	14.853	16.540	15.858	17.250	21.981	23.778	19.100	21.147	22.333	20.274	17.999	18.767	18.499	22.223	28.481	18.638	d. Doubtful
e. Macet	84.525	81.516	87.486	90.503	92.225	92.077	95.754	98.385	95.323	99.205	102.969	103.686	103.500	104.040	89.719	101.524	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>2.017.342</b>	<b>2.008.997</b>	<b>1.971.091</b>	<b>1.991.923</b>	<b>1.976.042</b>	<b>1.940.193</b>	<b>1.938.602</b>	<b>2.041.196</b>	<b>2.041.843</b>	<b>2.071.384</b>	<b>2.071.077</b>	<b>2.041.716</b>	<b>2.034.819</b>	<b>Earning Assets - Account Administrative Transactions <sup>1)</sup></b>
a. Lancar	1.651.573	1.800.549	1.971.636	1.987.452	1.979.409	1.942.503	1.960.991	1.947.432	1.911.136	1.911.279	2.013.493	2.016.397	2.038.201	2.041.540	2.012.694	2.003.708	a. Current
b. DPK	22.682	22.483	26.377	26.986	26.490	25.320	27.669	25.238	25.899	24.123	24.686	22.639	30.518	26.843	25.970	27.917	b. Special Mention
c. Kurang Lancar	1.648	1.553	1.254	935	1.153	1.321	1.317	1.381	1.320	1.274	1.128	1.269	1.110	946	1.294	1.432	c. Sub-Standard
d. Diragukan	1.003	383	281	869	787	767	734	773	596	669	584	265	367	410	450	291	d. Doubtful
e. Macet	827	956	1.485	1.100	1.158	1.180	1.211	1.216	1.243	1.257	1.305	1.274	1.189	1.339	1.309	1.471	e. Lost
<b>Non Performing Earning Aset (Nominal)</b>	<b>129.051</b>	<b>121.803</b>	<b>127.579</b>	<b>134.509</b>	<b>137.479</b>	<b>135.166</b>	<b>138.533</b>	<b>143.547</b>	<b>138.830</b>	<b>141.440</b>	<b>144.548</b>	<b>149.466</b>	<b>152.115</b>	<b>154.378</b>	<b>143.664</b>	<b>153.486</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>62.593</b>	<b>59.452</b>	<b>59.105</b>	<b>57.855</b>	<b>60.831</b>	<b>60.944</b>	<b>59.472</b>	<b>60.822</b>	<b>56.524</b>	<b>55.168</b>	<b>57.839</b>	<b>66.766</b>	<b>64.229</b>	<b>Interbank Loans</b>
a. Lancar	36.106	43.873	63.029	62.492	59.329	58.970	57.749	60.718	60.843	59.371	60.750	56.450	55.097	57.767	66.697	64.106	a. Current
b. DPK	19	14	9	11	33	55	26	32	38	38	10	12	9	10	6	63	b. Special Mention
c. Kurang Lancar	-	-	1	1	1	1	0	1	-	-	-	-	-	-	0	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	1	1	-	-	-	0	-	d. Doubtful
e. Macet	94	100	91	89	89	80	80	80	63	61	61	62	62	62	63	60	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>94</b>	<b>100</b>	<b>92</b>	<b>90</b>	<b>90</b>	<b>81</b>	<b>80</b>	<b>81</b>	<b>63</b>	<b>62</b>	<b>62</b>	<b>62</b>	<b>62</b>	<b>62</b>	<b>63</b>	<b>60</b>	<b>Interbank Non Performing Loan (Nominal)</b>

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

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



**Tabel 1.32.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	Indicator
				Jan	Feb	Mar	Apr	Mei	Juni	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>2.235.880</b>	<b>2.578.753</b>	<b>2.893.140</b>	<b>2.849.879</b>	<b>2.878.996</b>	<b>2.916.370</b>	<b>2.884.558</b>	<b>2.935.109</b>	<b>3.006.542</b>	<b>2.981.771</b>	<b>2.977.365</b>	<b>3.014.659</b>	<b>3.013.571</b>	<b>3.060.576</b>	<b>3.107.085</b>	<b>3.079.234</b>	<b>Earning Assets</b>
a. Lancar	2.108.233	2.437.437	2.740.308	2.680.753	2.697.705	2.740.402	2.698.892	2.756.411	2.821.551	2.795.571	2.785.882	2.821.848	2.817.138	2.859.202	2.917.689	2.865.011	a. Current
b. DPK	74.946	89.621	98.144	111.334	122.597	118.034	125.320	116.387	125.229	125.028	128.540	125.354	129.339	132.140	122.566	142.933	b. Special Mention
c. Kurang Lancar	14.490	11.307	12.039	12.961	10.790	9.103	10.779	10.781	8.919	9.818	10.698	14.568	14.477	13.856	14.108	18.260	c. Sub-Standard
d. Diragukan	5.209	7.072	7.669	7.181	9.491	10.424	8.971	9.415	10.094	9.846	9.151	9.241	9.488	10.566	14.914	8.576	d. Doubtful
e. Macet	33.002	33.316	34.980	37.651	38.415	38.407	40.596	42.115	40.748	41.508	43.095	43.648	43.129	44.811	37.808	44.454	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>605.624</b>	<b>598.249</b>	<b>578.003</b>	<b>585.710</b>	<b>593.589</b>	<b>575.080</b>	<b>595.741</b>	<b>620.972</b>	<b>624.399</b>	<b>642.204</b>	<b>633.992</b>	<b>642.058</b>	<b>624.709</b>	<b>Earning Assets - Account Administrative Transactions <sup>1)</sup></b>
a. Lancar	504.079	539.307	605.260	597.656	589.836	569.917	576.174	585.195	567.134	587.805	612.285	616.659	628.404	623.723	631.493	612.740	a. Current
b. DPK	5.326	5.991	7.237	7.165	7.593	7.226	8.692	7.421	7.159	6.912	7.700	6.921	13.059	9.444	9.566	10.810	b. Special Mention
c. Kurang Lancar	209	142	391	132	143	145	158	250	218	470	133	259	111	187	346	518	c. Sub-Standard
d. Diragukan	810	91	172	385	321	336	302	321	155	168	485	192	277	241	292	199	d. Doubtful
e. Macet	265	237	282	287	356	379	385	402	414	386	369	368	353	397	361	442	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>53.985</b>	<b>52.164</b>	<b>55.533</b>	<b>58.596</b>	<b>59.515</b>	<b>58.794</b>	<b>61.191</b>	<b>63.285</b>	<b>60.548</b>	<b>62.196</b>	<b>63.930</b>	<b>68.276</b>	<b>67.835</b>	<b>70.059</b>	<b>67.830</b>	<b>72.449</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>5.040</b>	<b>4.801</b>	<b>4.651</b>	<b>3.866</b>	<b>2.454</b>	<b>2.402</b>	<b>2.212</b>	<b>2.396</b>	<b>3.573</b>	<b>4.525</b>	<b>4.309</b>	<b>7.499</b>	<b>7.434</b>	<b>Interbank Loans</b>
a. Lancar	5.342	5.304	5.112	4.966	4.726	4.577	3.792	2.380	2.347	2.157	2.342	3.520	4.471	4.255	7.444	7.381	a. Current
b. DPK	0	0	0	0	0	0	-	0	-	1	-	-	-	-	0	0	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	d. Doubtful
e. Macet	74	75	76	74	74	74	74	74	55	54	54	54	54	54	54	53	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>74</b>	<b>75</b>	<b>76</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>55</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>53</b>	<b>Interbank Non Performing Loan (Nominal)</b>

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

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

**Tabel 1.33.a. Aset Produktif BUSN Devisa dan Kualitas Kredit BUSN Devisa kepada Bank Lain  
(Earning Asset of Foreign Exchange Banks and Credit Quality of Foreign Exchange Banks to Other Bank)  
Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019												2020	Indicator
				Jan	Feb	Mar	Apr	Mei	Juni	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>2.139.165</b>	<b>2.384.379</b>	<b>2.488.313</b>	<b>2.487.673</b>	<b>2.582.956</b>	<b>2.623.591</b>	<b>2.603.021</b>	<b>2.621.028</b>	<b>2.664.592</b>	<b>2.680.571</b>	<b>2.677.534</b>	<b>2.687.209</b>	<b>2.695.202</b>	<b>2.701.109</b>	<b>2.719.212</b>	<b>2.709.813</b>	<b>Earning Assets</b>
a. Lancar	2.011.962	2.247.121	2.342.865	2.321.497	2.396.790	2.440.404	2.420.406	2.442.772	2.477.716	2.496.665	2.491.561	2.494.631	2.506.894	2.507.081	2.544.545	2.516.222	a. Current
b. DPK	76.417	90.308	96.716	114.831	132.933	131.526	130.014	123.687	134.229	131.076	132.125	138.658	132.227	136.340	123.145	137.617	b. Special Mention
c. Kurang Lancar	8.977	7.211	6.877	8.405	7.176	4.964	7.255	6.979	6.119	5.230	6.173	5.592	8.687	8.319	5.355	8.342	c. Sub-Standard
d. Diragukan	7.614	7.502	6.322	7.908	9.824	11.162	8.094	9.485	9.795	8.176	6.718	7.140	6.155	8.593	10.329	7.612	d. Doubtful
e. Macet	34.195	32.237	35.533	35.033	36.233	35.535	37.251	38.105	36.733	39.424	40.957	41.187	41.239	40.776	35.838	40.019	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif <sup>1)</sup></b>	<b>594.287</b>	<b>728.017</b>	<b>781.812</b>	<b>805.491</b>	<b>898.695</b>	<b>892.888</b>	<b>895.446</b>	<b>876.753</b>	<b>864.360</b>	<b>888.232</b>	<b>913.651</b>	<b>909.164</b>	<b>917.690</b>	<b>923.597</b>	<b>894.342</b>	<b>918.340</b>	<b>Earning Assets - Account Administrative Transactions <sup>1)</sup></b>
a. Lancar	590.625	722.750	776.552	800.120	891.009	885.977	887.458	868.790	855.111	880.620	906.863	902.009	910.522	916.629	888.064	911.879	a. Current
b. DPK	3.354	4.520	4.329	4.494	6.807	5.994	7.085	7.036	8.327	6.630	6.197	6.566	6.604	6.291	5.364	5.941	b. Special Mention
c. Kurang Lancar	61	358	222	163	205	274	242	250	199	130	133	172	222	168	384	108	c. Sub-Standard
d. Diragukan	82	256	91	463	440	388	391	409	402	477	75	54	49	151	107	74	d. Doubtful
e. Macet	165	134	618	252	234	254	270	268	320	375	383	363	292	357	424	338	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>51.094</b>	<b>47.697</b>	<b>49.663</b>	<b>52.224</b>	<b>54.112</b>	<b>52.577</b>	<b>53.504</b>	<b>55.496</b>	<b>53.568</b>	<b>53.812</b>	<b>54.439</b>	<b>54.508</b>	<b>56.644</b>	<b>58.365</b>	<b>52.436</b>	<b>56.493</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>16.514</b>	<b>23.628</b>	<b>38.188</b>	<b>37.725</b>	<b>36.639</b>	<b>36.798</b>	<b>36.273</b>	<b>39.826</b>	<b>40.422</b>	<b>39.512</b>	<b>41.082</b>	<b>39.483</b>	<b>35.552</b>	<b>37.257</b>	<b>40.845</b>	<b>40.822</b>	<b>Interbank Loans</b>
a. Lancar	16.492	23.605	38.179	37.716	36.608	36.748	36.249	39.799	40.388	39.477	41.075	39.473	35.546	37.249	40.839	40.761	a. Current
b. DPK	12	13	9	9	31	50	23	27	34	35	7	10	6	8	6	61	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	9	9	0	0	0	0	0	0	0	0	0	0	0	-	-	-	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>9</b>	<b>9</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>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>Interbank Non Performing Loan (Nominal)</b>

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

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

**Tabel 1.34.a. Aset Produktif BUSN Non Devisa dan Kualitas Kredit BUSN Non Devisa kepada Bank Lain  
(Earning Asset of Non Foreign Exchange Banks and Credit Quality of Non Foreign Exchange Banks to Other Bank)  
Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019												2020	Indicator
				Jan	Feb	Mar	Apr	Mei	Juni	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>39.021</b>	<b>47.892</b>	<b>55.239</b>	<b>57.519</b>	<b>58.429</b>	<b>61.025</b>	<b>61.188</b>	<b>63.474</b>	<b>64.873</b>	<b>64.000</b>	<b>63.929</b>	<b>65.113</b>	<b>65.990</b>	<b>65.974</b>	<b>68.831</b>	<b>69.076</b>	<b>Earning Assets</b>
a. Lancar	36.581	44.904	51.408	53.431	53.898	56.415	56.852	59.383	60.345	59.662	59.429	60.233	61.432	61.173	64.731	64.685	a. Current
b. DPK	1.777	2.028	2.717	2.418	2.875	2.928	2.998	2.727	3.217	2.962	3.068	3.430	3.068	3.260	2.761	2.842	b. Special Mention
c. Kurang Lancar	129	162	163	234	238	213	282	317	214	274	241	283	326	242	205	378	c. Sub-Standard
d. Diragukan	95	158	219	227	218	262	263	272	312	249	268	292	258	339	327	220	d. Doubtful
e. Macet	439	640	731	1.209	1.201	1.207	793	774	785	854	923	875	906	959	807	951	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif <sup>1)</sup></b>	<b>2.926</b>	<b>3.333</b>	<b>3.147</b>	<b>3.411</b>	<b>3.409</b>	<b>3.465</b>	<b>3.412</b>	<b>3.625</b>	<b>3.420</b>	<b>3.375</b>	<b>3.185</b>	<b>3.177</b>	<b>3.187</b>	<b>3.158</b>	<b>2.972</b>	<b>3.607</b>	<b>Earning Assets - Account Administrative Transactions <sup>1)</sup></b>
a. Lancar	2.909	3.271	3.096	3.354	3.353	3.396	3.360	3.573	3.407	3.357	3.181	3.159	3.167	3.134	2.952	3.577	a. Current
b. DPK	15	58	4	9	8	22	4	4	12	17	4	17	19	22	20	30	b. Special Mention
c. Kurang Lancar	0	0	0	-	0	0	0	-	0	0	-	0	0	0	0	0	c. Sub-Standard
d. Diragukan	0	0	1	1	0	0	0	0	0	-	0	-	0	0	0	0	d. Doubtful
e. Macet	2	4	47	47	47	47	48	47	0	0	0	1	1	2	0	0	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>665</b>	<b>965</b>	<b>1.161</b>	<b>1.717</b>	<b>1.704</b>	<b>1.730</b>	<b>1.385</b>	<b>1.411</b>	<b>1.311</b>	<b>1.377</b>	<b>1.433</b>	<b>1.451</b>	<b>1.490</b>	<b>1.543</b>	<b>1.339</b>	<b>1.549</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>783</b>	<b>813</b>	<b>730</b>	<b>684</b>	<b>666</b>	<b>676</b>	<b>699</b>	<b>736</b>	<b>737</b>	<b>711</b>	<b>685</b>	<b>645</b>	<b>619</b>	<b>597</b>	<b>581</b>	<b>547</b>	<b>Interbank Loans</b>
a. Lancar	779	811	729	681	664	674	697	734	731	704	679	639	612	590	574	542	a. Current
b. DPK	-	-	-	1	1	1	2	1	1	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	1	1	1	1	-	1	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	d. Doubtful
e. Macet	4	2	-	-	-	-	-	-	6	6	6	7	7	7	7	6	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>6</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>6</b>	<b>Interbank Non Performing Loan (Nominal)</b>

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

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

**Tabel 1.35.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	Juni	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>412.277</b>	<b>472.111</b>	<b>516.071</b>	<b>530.290</b>	<b>539.906</b>	<b>559.688</b>	<b>568.681</b>	<b>550.929</b>	<b>580.186</b>	<b>580.516</b>	<b>579.956</b>	<b>598.666</b>	<b>625.878</b>	<b>605.932</b>	<b>581.246</b>	<b>573.547</b>	<b>Earning Assets</b>
a. Lancar	389.621	447.540	493.329	503.351	512.416	533.434	541.754	524.427	552.424	554.271	553.214	570.425	599.965	579.490	557.420	544.960	a. Current
b. DPK	10.769	11.843	11.213	14.779	14.744	13.645	13.852	12.625	14.194	12.637	12.905	14.578	12.152	12.785	11.559	15.772	b. Special Mention
c. Kurang Lancar	804	724	754	1.176	1.110	940	1.312	1.663	1.171	1.119	1.065	871	833	826	690	1.105	c. Sub-Standard
d. Diragukan	739	1.046	793	794	1.253	1.146	950	1.196	1.284	1.082	992	1.085	1.087	1.102	918	841	d. Doubtful
e. Macet	10.344	10.959	9.981	10.190	10.382	10.521	10.813	11.019	11.114	11.406	11.780	11.709	11.841	11.729	10.659	10.869	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>31.214</b>	<b>29.690</b>	<b>26.467</b>	<b>27.347</b>	<b>29.952</b>	<b>29.530</b>	<b>30.973</b>	<b>32.173</b>	<b>31.638</b>	<b>33.276</b>	<b>32.970</b>	<b>33.298</b>	<b>32.338</b>	<b>Earning Assets - Account Administrative Transactions <sup>1)</sup></b>
a. Lancar	23.649	30.518	30.880	30.643	29.030	25.910	26.677	29.413	29.008	30.517	31.655	31.136	32.805	32.493	32.762	31.620	a. Current
b. DPK	321	109	194	215	284	175	273	168	159	94	88	115	90	79	136	154	b. Special Mention
c. Kurang Lancar	7	1	8	11	23	11	18	13	4	4	24	2	1	1	1	3	c. Sub-Standard
d. Diragukan	4	11	4	6	10	26	27	28	22	4	4	1	2	1	1	1	d. Doubtful
e. Macet	231	434	371	338	344	344	352	330	338	353	402	384	379	396	399	560	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>12.129</b>	<b>13.175</b>	<b>11.912</b>	<b>12.516</b>	<b>13.121</b>	<b>12.990</b>	<b>13.473</b>	<b>14.248</b>	<b>13.932</b>	<b>13.970</b>	<b>14.267</b>	<b>14.051</b>	<b>14.142</b>	<b>14.055</b>	<b>12.667</b>	<b>13.378</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>5.141</b>	<b>3.263</b>	<b>3.144</b>	<b>3.168</b>	<b>3.328</b>	<b>3.324</b>	<b>3.241</b>	<b>3.140</b>	<b>3.211</b>	<b>4.413</b>	<b>4.384</b>	<b>5.096</b>	<b>3.054</b>	<b>Interbank Loans</b>
a. Lancar	1.455	3.053	4.381	5.126	3.248	3.135	3.161	3.318	3.319	3.236	3.136	3.207	4.409	4.380	5.094	3.051	a. Current
b. DPK	7	-	-	-	-	3	1	4	3	3	3	3	2	2	-	2	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	6	15	15	15	14	6	6	6	2	2	2	2	2	2	2	2	e. Loss
<b>Non Performing Loan kepada Bank Lain (Nominal)</b>	<b>6</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>14</b>	<b>6</b>	<b>6</b>	<b>6</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>Interbank Non Performing Loan (Nominal)</b>

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

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



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

Indikator	2016	2017	2018	2019												2020	Indicator
				Jan	Feb	Mar	Apr	Mei	Juni	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>283.059</b>	<b>293.571</b>	<b>337.379</b>	<b>345.385</b>	<b>265.886</b>	<b>271.321</b>	<b>271.013</b>	<b>263.300</b>	<b>266.967</b>	<b>265.369</b>	<b>269.851</b>	<b>265.731</b>	<b>266.403</b>	<b>262.400</b>	<b>262.442</b>	<b>253.598</b>	<b>Earning Assets</b>
a. Lancar	268.848	282.493	324.325	331.797	254.939	260.899	260.839	253.429	256.919	255.385	259.276	254.293	254.983	251.387	252.316	243.537	a. Current
b. DPK	9.335	7.393	8.776	9.184	6.678	6.185	5.976	5.478	5.032	4.166	4.606	5.533	4.672	5.731	5.365	5.251	b. Special Mention
c. Kurang Lancar	786	513	860	622	442	434	393	514	1.025	1.690	1.733	1.541	1.870	1.623	1.540	1.554	c. Sub-Standard
d. Diragukan	368	372	530	714	817	503	561	560	630	701	585	659	1.071	440	953	1.120	d. Doubtful
e. Macet	3.722	2.800	2.887	3.067	3.009	3.300	3.244	3.320	3.361	3.427	3.651	3.705	3.809	3.219	2.268	2.136	e. Loss
<b>Aset Produktif Transaksi Rekening Administratif <sup>1)</sup></b>	<b>200.708</b>	<b>230.884</b>	<b>265.062</b>	<b>258.411</b>	<b>171.367</b>	<b>163.086</b>	<b>158.236</b>	<b>163.443</b>	<b>157.684</b>	<b>154.351</b>	<b>155.120</b>	<b>150.301</b>	<b>151.014</b>	<b>151.184</b>	<b>146.556</b>	<b>153.409</b>	<b>Earning Assets - Account Administrative Transactions</b>
a. Lancar	197.370	226.735	259.369	252.869	167.829	160.268	155.453	160.820	155.005	151.931	152.545	147.877	148.515	148.649	144.247	150.883	a. Current
b. DPK	3.007	3.826	5.337	5.176	3.209	2.430	2.410	2.250	2.282	2.186	2.213	2.053	2.131	2.167	2.020	2.241	b. Special Mention
c. Kurang Lancar	218	193	215	214	176	252	238	225	246	111	230	232	204	204	187	176	c. Sub-Standard
d. Diragukan	0	0	1	0	0	1	1	0	0	1	3	1	22	-	1	1	d. Doubtful
e. Macet	113	129	141	151	153	135	135	147	150	122	129	137	143	164	101	109	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>5.208</b>	<b>4.008</b>	<b>4.635</b>	<b>4.769</b>	<b>4.597</b>	<b>4.625</b>	<b>4.571</b>	<b>4.766</b>	<b>5.413</b>	<b>6.052</b>	<b>6.332</b>	<b>6.276</b>	<b>7.117</b>	<b>5.650</b>	<b>5.050</b>	<b>5.095</b>	<b>Non Performing Earning Asset (Nominal)</b>
<b>Kredit kepada Bank Lain</b>	<b>153</b>	<b>28</b>	<b>1.029</b>	<b>1.007</b>	<b>1.009</b>	<b>1.099</b>	<b>1.099</b>	<b>1.099</b>	<b>1.091</b>	<b>1.084</b>	<b>668</b>	<b>668</b>	<b>1.225</b>	<b>1.229</b>	<b>1.562</b>	<b>1.239</b>	<b>Interbank Loans</b>
a. Lancar	153	28	1.029	1.007	1.009	1.099	1.099	1.099	1.091	1.084	668	668	1.225	1.229	1.562	1.239	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>

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

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

**Tabel 1.37.a. Aset Produktif Bank Asing dan Kualitas Kredit Bank Asing kepada Bank Lain  
(Earning Assets of Foreign Owned Banks and Credit Quality of Foreign Owned Banks to Other Bank)  
Miliar Rp (Billion Rp)**

Indikator	2016	2017	2018	2019												2020	Indicator
				Jan	Feb	Mar	Apr	Mei	Juni	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset Produktif Neraca</b>	<b>409.487</b>	<b>351.779</b>	<b>378.671</b>	<b>372.652</b>	<b>371.827</b>	<b>401.648</b>	<b>379.186</b>	<b>372.782</b>	<b>376.636</b>	<b>382.553</b>	<b>381.475</b>	<b>376.292</b>	<b>374.234</b>	<b>372.523</b>	<b>370.226</b>	<b>363.131</b>	<b>Earning Assets</b>
a. Lancar	393.756	340.364	365.524	358.975	358.889	388.806	366.308	358.556	363.721	369.359	368.148	362.346	360.210	358.494	356.246	349.579	a. Current
b. DPK	11.072	8.522	8.928	9.442	9.155	9.066	9.166	10.565	9.547	9.758	9.827	9.684	9.749	9.747	10.086	9.695	b. Special Mention
c. Kurang Lancar	1.009	939	522	456	418	388	395	390	567	631	654	1.349	1.258	554	514	492	c. Sub-Standard
d. Diragukan	828	390	324	426	379	281	260	218	219	221	284	350	442	1.182	1.041	269	d. Doubtful
e. Macet	2.823	1.564	3.373	3.353	2.985	3.107	3.058	3.052	2.582	2.584	2.563	2.563	2.576	2.546	2.339	3.095	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>313.190</b>	<b>307.588</b>	<b>307.183</b>	<b>321.771</b>	<b>308.681</b>	<b>310.120</b>	<b>265.929</b>	<b>316.094</b>	<b>323.165</b>	<b>324.013</b>	<b>326.175</b>	<b>322.489</b>	<b>302.415</b>	<b>Earning Assets - Account Administrative Transactions <sup>1)</sup></b>
a. Lancar	332.941	277.968	296.479	302.811	298.353	297.036	311.869	299.641	301.470	257.048	306.964	315.556	314.787	316.912	313.177	293.009	a. Current
b. DPK	10.659	7.980	9.275	9.926	8.589	9.473	9.205	8.359	7.959	8.284	8.484	6.967	8.616	8.839	8.863	8.740	b. Special Mention
c. Kurang Lancar	1.154	859	418	414	608	639	661	643	653	557	608	604	572	386	376	627	c. Sub-Standard
d. Diragukan	106	25	13	14	15	15	14	15	17	19	18	16	17	17	49	16	d. Doubtful
e. Macet	51	18	25	25	24	20	21	22	20	20	21	22	21	21	23	22	e. Loss
<b>Non Performing Earning Aset (Nominal)</b>	<b>5.971</b>	<b>3.794</b>	<b>4.675</b>	<b>4.688</b>	<b>4.429</b>	<b>4.450</b>	<b>4.408</b>	<b>4.342</b>	<b>4.058</b>	<b>4.033</b>	<b>4.147</b>	<b>4.904</b>	<b>4.886</b>	<b>4.707</b>	<b>4.342</b>	<b>4.521</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>12.995</b>	<b>13.074</b>	<b>12.738</b>	<b>12.750</b>	<b>13.388</b>	<b>12.967</b>	<b>12.712</b>	<b>12.850</b>	<b>8.943</b>	<b>8.834</b>	<b>10.062</b>	<b>11.184</b>	<b>11.132</b>	<b>Interbank Loans</b>
a. Lancar	11.885	11.073	13.598	12.995	13.074	12.738	12.750	13.388	12.967	12.712	12.850	8.943	8.834	10.062	11.184	11.132	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>

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

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

**Tabel 1.38.a. 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		Januari 2019		Desember 2019		Januari 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) (%)	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>1.272.027</b>	<b>22,87</b>	<b>1.465.848</b>	<b>24,44</b>	<b>1.421.330</b>	<b>23,92</b>	<b>Demand Deposits</b>
Rupiah	821.777	16,99	932.705	17,63	997.007	17,71	960.887	17,27	1.100.040	18,34	1.058.243	17,81	Rupiah
Valas	302.458	6,25	300.774	5,69	318.027	5,65	311.140	5,59	365.808	6,10	363.087	6,11	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>1.762.455</b>	<b>31,68</b>	<b>1.945.185</b>	<b>32,43</b>	<b>1.893.077</b>	<b>31,86</b>	<b>Saving</b>
Rupiah	1.413.351	29,22	1.573.402	29,75	1.690.086	30,02	1.632.865	29,35	1.813.949	30,24	1.758.781	29,60	Rupiah
Valas	138.459	2,86	127.822	2,42	135.173	2,40	129.590	2,33	131.236	2,19	134.295	2,26	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>2.528.680</b>	<b>45,45</b>	<b>2.587.615</b>	<b>43,14</b>	<b>2.627.315</b>	<b>44,22</b>	<b>Time Deposits</b>
Rupiah	1.856.507	38,38	2.035.299	38,48	2.138.035	37,97	2.181.699	39,22	2.250.784	37,52	2.302.615	38,75	Rupiah
Valas	304.208	6,29	319.374	6,04	352.120	6,25	346.982	6,24	336.831	5,62	324.700	5,46	Foreign Exchange
- Jangka Waktu 1 bulan													- Period 1 Month
Rupiah	932.222	19,27	940.015	17,77	1.032.674	18,34	1.053.972	18,95	989.554	16,50	1.035.410	17,43	Rupiah
Valas	146.848	3,04	154.022	2,91	169.841	3,02	162.756	2,93	163.018	2,72	164.484	2,77	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	517.583	10,70	635.976	12,02	715.403	12,71	728.003	13,09	762.015	12,70	776.146	13,06	Rupiah
Valas	57.140	1,18	55.883	1,06	79.879	1,42	84.329	1,52	82.261	1,37	74.219	1,25	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	193.274	4,00	233.465	4,41	210.895	3,75	213.893	3,84	247.039	4,12	242.516	4,08	Rupiah
Valas	58.625	1,21	58.104	1,10	57.066	1,01	55.257	0,99	43.932	0,73	38.540	0,65	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	213.428	4,41	225.843	4,27	179.064	3,18	185.830	3,34	252.177	4,20	248.542	4,18	Rupiah
Valas	41.595	0,86	51.366	0,97	45.334	0,81	44.639	0,80	47.620	0,79	47.457	0,80	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>5.563.162</b>	<b>100,00</b>	<b>5.998.648</b>	<b>100,00</b>	<b>5.941.722</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	4.775.451	85,84	5.164.773	86,10	5.119.639	86,16	Rupiah
Valas	745.124	15,41	747.971	14,14	805.320	14,30	787.711	14,16	833.875	13,90	822.083	13,84	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		Januari 2019		Desember 2019		Januari 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) (%)	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>521.347</b>	<b>22,52</b>	<b>655.766</b>	<b>25,40</b>	<b>608.138</b>	<b>24,19</b>	<b>Demand Deposits</b>
Rupiah	364.103	18,35	405.812	18,33	459.295	19,04	396.430	17,12	487.231	18,88	439.917	17,50	Rupiah
Valas	123.690	6,23	128.911	5,82	132.385	5,49	124.917	5,39	168.535	6,53	168.221	6,69	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>868.159</b>	<b>37,49</b>	<b>948.189</b>	<b>36,73</b>	<b>911.770</b>	<b>36,26</b>	<b>Saving</b>
Rupiah	711.441	35,86	814.506	36,79	864.259	35,82	827.609	35,74	910.783	35,28	874.154	34,77	Rupiah
Valas	44.049	2,22	42.776	1,93	47.087	1,95	40.550	1,75	37.406	1,45	37.616	1,50	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>925.953</b>	<b>39,99</b>	<b>977.393</b>	<b>37,86</b>	<b>994.340</b>	<b>39,55</b>	<b>Time Deposits</b>
Rupiah	618.862	31,19	695.737	31,43	764.481	31,69	778.635	33,63	810.719	31,41	839.376	33,38	Rupiah
Valas	122.028	6,15	126.160	5,70	144.946	6,01	147.318	6,36	166.674	6,46	154.964	6,16	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	311.680	15,71	296.386	13,39	342.753	14,21	345.570	14,92	308.147	11,94	325.571	12,95	Rupiah
Valas	51.613	2,60	57.929	2,62	60.130	2,49	58.568	2,53	71.814	2,78	70.664	2,81	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	196.294	9,89	275.741	12,45	346.798	14,38	355.749	15,36	365.210	14,15	383.697	15,26	Rupiah
Valas	19.092	0,96	22.575	1,02	35.595	1,48	41.409	1,79	39.825	1,54	33.325	1,33	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	47.153	2,38	64.164	2,90	36.315	1,51	35.390	1,53	52.783	2,04	48.886	1,94	Rupiah
Valas	36.918	1,86	26.324	1,19	30.475	1,26	28.974	1,25	27.968	1,08	23.697	0,94	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	63.736	3,21	59.447	2,69	38.615	1,60	41.927	1,81	84.579	3,28	81.222	3,23	Rupiah
Valas	14.404	0,73	19.332	0,87	18.745	0,78	18.368	0,79	27.068	1,05	27.279	1,08	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>2.315.459</b>	<b>100,00</b>	<b>2.581.349</b>	<b>100,00</b>	<b>2.514.247</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	2.002.674	86,49	2.208.733	85,57	2.153.447	85,65	Rupiah
Valas	289.768	14,60	297.847	13,45	324.418	13,45	312.785	13,51	372.615	14,43	360.801	14,35	Foreign Exchange



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

Keterangan	Desember 2016		Desember 2017		Desember 2018		Januari 2019		Desember 2019		Januari 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) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
<b>Giro</b>	<b>367.757</b>	<b>17,98</b>	<b>433.239</b>	<b>19,49</b>	<b>439.675</b>	<b>19,09</b>	<b>440.701</b>	<b>19,09</b>	<b>496.178</b>	<b>20,23</b>	<b>497.193</b>	<b>20,12</b>	<b>Demand Deposits</b>
Rupiah	273.849	13,39	337.463	15,19	342.207	14,86	337.155	14,60	386.801	15,77	382.052	15,46	Rupiah
Valas	93.907	4,59	95.776	4,31	97.468	4,23	103.546	4,48	109.377	4,46	115.141	4,66	Foreign Exchange
<b>Tabungan</b>	<b>611.159</b>	<b>29,88</b>	<b>653.945</b>	<b>29,43</b>	<b>702.622</b>	<b>30,51</b>	<b>706.708</b>	<b>30,61</b>	<b>765.976</b>	<b>31,23</b>	<b>775.180</b>	<b>31,37</b>	<b>Saving</b>
Rupiah	549.423	26,86	591.105	26,60	635.920	27,61	639.173	27,68	694.064	28,30	700.181	28,34	Rupiah
Valas	61.737	3,02	62.840	2,83	66.702	2,90	67.534	2,93	71.911	2,93	75.000	3,04	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>1.066.783</b>	<b>52,15</b>	<b>1.135.133</b>	<b>51,08</b>	<b>1.160.918</b>	<b>50,40</b>	<b>1.161.336</b>	<b>50,30</b>	<b>1.190.434</b>	<b>48,54</b>	<b>1.198.627</b>	<b>48,51</b>	<b>Time Deposits</b>
Rupiah	923.922	45,16	986.158	44,38	1.002.384	43,52	1.006.575	43,60	1.058.296	43,15	1.068.927	43,26	Rupiah
Valas	142.861	6,98	148.975	6,70	158.534	6,88	154.762	6,70	132.138	5,39	129.701	5,25	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	475.541	23,25	499.346	22,47	522.301	22,68	521.287	22,58	523.994	21,36	538.705	21,80	Rupiah
Valas	75.062	3,67	73.714	3,32	82.163	3,57	79.126	3,43	71.020	2,90	71.000	2,87	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	252.104	12,32	273.886	12,32	275.471	11,96	280.655	12,16	304.476	12,41	303.106	12,27	Rupiah
Valas	28.942	1,41	26.761	1,20	34.180	1,48	34.633	1,50	32.704	1,33	31.282	1,27	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	100.600	4,92	108.770	4,89	116.302	5,05	116.505	5,05	129.663	5,29	127.737	5,17	Rupiah
Valas	17.332	0,85	23.145	1,04	21.626	0,94	21.116	0,91	12.722	0,52	11.970	0,48	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	95.677	4,68	104.156	4,69	88.309	3,83	88.128	3,82	100.164	4,08	99.378	4,02	Rupiah
Valas	21.526	1,05	25.354	1,14	20.566	0,89	19.887	0,86	15.691	0,64	15.448	0,63	Foreign Exchange
<b>Total DPK</b>	<b>2.045.699</b>	<b>100,00</b>	<b>2.222.317</b>	<b>100,00</b>	<b>2.303.215</b>	<b>100,00</b>	<b>2.308.745</b>	<b>100,00</b>	<b>2.452.588</b>	<b>100,00</b>	<b>2.471.001</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	1.747.194	85,41	1.914.726	86,16	1.980.510	85,99	1.982.902	85,89	2.139.161	87,22	2.151.159	87,06	Rupiah
Valas	298.505	14,59	307.591	13,84	322.705	14,01	325.842	14,11	313.427	12,78	319.842	12,94	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		Januari 2019		Desember 2019		Januari 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) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
<b>Giro</b>	<b>2.817</b>	<b>5,06</b>	<b>3.241</b>	<b>4,97</b>	<b>3.800</b>	<b>5,25</b>	<b>3.160</b>	<b>4,42</b>	<b>4.730</b>	<b>5,65</b>	<b>4.293</b>	<b>5,14</b>	<b>Demand Deposits</b>
Rupiah	2.817	5,06	3.241	4,97	3.800	5,25	3.160	4,42	4.730	5,65	4.293	5,14	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
<b>Tabungan</b>	<b>6.202</b>	<b>11,15</b>	<b>8.451</b>	<b>12,95</b>	<b>9.418</b>	<b>13,01</b>	<b>9.456</b>	<b>13,23</b>	<b>11.058</b>	<b>13,21</b>	<b>11.356</b>	<b>13,59</b>	<b>Saving</b>
Rupiah	6.202	11,15	8.451	12,95	9.418	13,01	9.456	13,23	11.058	13,21	11.356	13,59	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>46.607</b>	<b>83,79</b>	<b>53.583</b>	<b>82,09</b>	<b>59.154</b>	<b>81,74</b>	<b>58.847</b>	<b>82,35</b>	<b>67.943</b>	<b>81,14</b>	<b>67.931</b>	<b>81,28</b>	<b>Time Deposits</b>
Rupiah	46.607	83,79	53.583	82,09	59.154	81,74	58.847	82,35	67.943	81,14	67.931	81,28	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	22.060	39,66	21.883	33,52	28.222	39,00	27.821	38,93	28.796	34,39	27.057	32,37	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	14.207	25,54	16.811	25,75	17.992	24,86	16.790	23,49	18.710	22,35	19.734	23,61	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	6.441	11,58	8.686	13,31	6.952	9,61	8.049	11,26	11.500	13,73	12.220	14,62	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	3.899	7,01	6.203	9,50	5.987	8,27	6.188	8,66	8.937	10,67	8.921	10,67	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
<b>Total DPK</b>	<b>55.626</b>	<b>100,00</b>	<b>65.276</b>	<b>100,00</b>	<b>72.372</b>	<b>100,00</b>	<b>71.464</b>	<b>100,00</b>	<b>83.731</b>	<b>100,00</b>	<b>83.581</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	55.626	100,00	65.276	100,00	72.372	100,00	71.464	100,00	83.731	100,00	83.581	100,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		Januari 2019		Desember 2019		Januari 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) (%)	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>141.906</b>	<b>28,58</b>	<b>141.388</b>	<b>26,56</b>	<b>148.564</b>	<b>28,05</b>	<b>Demand Deposits</b>
Rupiah	102.914	26,83	108.911	24,24	116.439	24,39	141.553	28,51	141.049	26,50	148.389	28,02	Rupiah
Valas	270	0,07	353	0,08	375	0,08	353	0,07	339	0,06	175	0,03	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>141.186</b>	<b>28,43</b>	<b>182.031</b>	<b>34,20</b>	<b>156.938</b>	<b>29,63</b>	<b>Saving</b>
Rupiah	128.691	33,55	143.598	31,95	165.748	34,71	141.108	28,42	181.965	34,19	156.872	29,62	Rupiah
Valas	111	0,03	72	0,02	80	0,02	77	0,02	66	0,01	66	0,01	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>213.446</b>	<b>42,99</b>	<b>208.839</b>	<b>39,24</b>	<b>224.172</b>	<b>42,32</b>	<b>Time Deposits</b>
Rupiah	149.190	38,90	195.502	43,50	193.298	40,48	213.054	42,91	206.808	38,85	221.422	41,80	Rupiah
Valas	2.355	0,61	952	0,21	1.533	0,32	392	0,08	2.032	0,38	2.749	0,52	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	64.217	16,74	77.898	17,33	84.649	17,73	98.929	19,92	87.105	16,37	101.884	19,24	Rupiah
Valas	1.916	0,50	684	0,15	1.346	0,28	183	0,04	1.794	0,34	2.514	0,47	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	28.841	7,52	49.068	10,92	44.550	9,33	43.897	8,84	46.047	8,65	43.476	8,21	Rupiah
Valas	187	0,05	82	0,02	17	0,00	56	0,01	42	0,01	15	0,00	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	19.940	5,20	26.273	5,85	26.733	5,60	29.577	5,96	29.906	5,62	29.879	5,64	Rupiah
Valas	17	0,00	87	0,02	71	0,01	53	0,01	108	0,02	121	0,02	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	36.192	9,44	42.264	9,40	37.366	7,83	40.650	8,19	43.750	8,22	46.183	8,72	Rupiah
Valas	235	0,06	100	0,02	100	0,02	99	0,02	88	0,02	100	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>496.538</b>	<b>100,00</b>	<b>532.258</b>	<b>100,00</b>	<b>529.674</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	380.794	99,29	448.012	99,69	475.485	99,58	495.715	99,83	529.822	99,54	526.684	99,44	Rupiah
Valas	2.736	0,71	1.377	0,31	1.988	0,42	822	0,17	2.436	0,46	2.990	0,56	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		Januari 2019		Desember 2019		Januari 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) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
<b>Giro</b>	<b>49.746</b>	<b>29,18</b>	<b>52.147</b>	<b>29,86</b>	<b>55.807</b>	<b>29,58</b>	<b>53.363</b>	<b>28,20</b>	<b>44.308</b>	<b>26,59</b>	<b>43.807</b>	<b>26,96</b>	<b>Demand Deposits</b>
Rupiah	22.303	13,08	25.699	14,71	24.387	12,93	26.555	14,03	20.221	12,13	22.536	13,87	Rupiah
Valas	27.443	16,10	26.448	15,14	31.420	16,65	26.808	14,17	24.087	14,45	21.271	13,09	Foreign Exchange
<b>Tabungan</b>	<b>25.266</b>	<b>14,82</b>	<b>24.006</b>	<b>13,74</b>	<b>23.719</b>	<b>12,57</b>	<b>24.303</b>	<b>12,84</b>	<b>24.933</b>	<b>14,96</b>	<b>24.583</b>	<b>15,13</b>	<b>Saving</b>
Rupiah	9.224	5,41	9.554	5,47	9.722	5,15	10.167	5,37	10.894	6,54	10.709	6,59	Rupiah
Valas	16.041	9,41	14.452	8,27	13.996	7,42	14.136	7,47	14.039	8,42	13.874	8,54	Foreign Exchange
<b>Simpanan Berjangka</b>	<b>95.466</b>	<b>56,00</b>	<b>98.507</b>	<b>56,40</b>	<b>109.148</b>	<b>57,85</b>	<b>111.567</b>	<b>58,96</b>	<b>97.394</b>	<b>58,45</b>	<b>94.108</b>	<b>57,91</b>	<b>Time Deposits</b>
Rupiah	71.148	41,73	69.123	39,58	79.415	42,09	83.795	44,28	72.934	43,77	69.442	42,73	Rupiah
Valas	24.317	14,26	29.384	16,82	29.733	15,76	27.772	14,68	24.460	14,68	24.666	15,18	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	30.512	17,90	28.039	16,05	37.010	19,62	40.317	21,31	25.712	15,43	24.744	15,23	Rupiah
Valas	10.886	6,39	12.969	7,43	15.666	8,30	15.004	7,93	12.095	7,26	12.791	7,87	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	18.328	10,75	14.809	8,48	23.106	12,25	23.778	12,57	20.508	12,31	19.293	11,87	Rupiah
Valas	6.117	3,59	4.947	2,83	6.958	3,69	5.087	2,69	7.126	4,28	7.029	4,33	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	11.500	6,75	17.396	9,96	12.379	6,56	12.678	6,70	14.568	8,74	15.224	9,37	Rupiah
Valas	2.968	1,74	6.074	3,48	2.652	1,41	2.828	1,49	1.501	0,90	1.255	0,77	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	10.808	6,34	8.879	5,08	6.920	3,67	7.022	3,71	12.147	7,29	10.180	6,26	Rupiah
Valas	4.346	2,55	5.395	3,09	4.458	2,36	4.853	2,56	3.738	2,24	3.591	2,21	Foreign Exchange
<b>Total DPK</b>	<b>170.477</b>	<b>100,00</b>	<b>174.660</b>	<b>100,00</b>	<b>188.674</b>	<b>100,00</b>	<b>189.233</b>	<b>100,00</b>	<b>166.635</b>	<b>100,00</b>	<b>162.498</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	102.675	60,23	104.376	59,76	113.524	60,17	120.517	63,69	104.050	62,44	102.687	63,19	Rupiah
Valas	67.802	39,77	70.285	40,24	75.150	39,83	68.716	36,31	62.586	37,56	59.811	36,81	Foreign Exchange



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

Keterangan	Desember 2016		Desember 2017		Desember 2018		Januari 2019		Desember 2019		Januari 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) (%)	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>111.549</b>	<b>61,38</b>	<b>123.479</b>	<b>67,81</b>	<b>119.336</b>	<b>66,03</b>	<b>Demand Deposits</b>
Rupiah	55.791	28,28	51.579	31,48	50.880	28,87	56.034	30,83	60.009	32,96	61.056	33,78	Rupiah
Valas	57.148	28,97	49.287	30,08	56.378	31,99	55.515	30,55	63.471	34,86	58.279	32,25	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>12.644</b>	<b>6,96</b>	<b>12.999</b>	<b>7,14</b>	<b>13.248</b>	<b>7,33</b>	<b>Saving</b>
Rupiah	8.370	4,24	6.188	3,78	5.019	2,85	5.352	2,94	5.184	2,85	5.509	3,05	Rupiah
Valas	16.520	8,38	7.681	4,69	7.308	4,15	7.292	4,01	7.815	4,29	7.739	4,28	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>57.531</b>	<b>31,66</b>	<b>45.610</b>	<b>25,05</b>	<b>48.137</b>	<b>26,64</b>	<b>Time Deposits</b>
Rupiah	46.777	23,71	35.195	21,48	39.304	22,30	40.793	22,45	34.084	18,72	35.517	19,65	Rupiah
Valas	12.646	6,41	13.903	8,49	17.374	9,86	16.738	9,21	11.527	6,33	12.620	6,98	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	28.212	14,30	16.463	10,05	17.739	10,06	20.049	11,03	15.801	8,68	17.448	9,65	Rupiah
Valas	7.371	3,74	8.726	5,33	10.537	5,98	9.875	5,43	6.295	3,46	7.516	4,16	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	7.809	3,96	5.662	3,46	7.485	4,25	7.135	3,93	7.064	3,88	6.840	3,78	Rupiah
Valas	2.801	1,42	1.518	0,93	3.129	1,78	3.145	1,73	2.564	1,41	2.568	1,42	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	7.640	3,87	8.177	4,99	12.213	6,93	11.694	6,43	8.618	4,73	8.571	4,74	Rupiah
Valas	1.390	0,70	2.474	1,51	2.242	1,27	2.287	1,26	1.633	0,90	1.497	0,83	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	3.116	1,58	4.894	2,99	1.867	1,06	1.916	1,05	2.601	1,43	2.657	1,47	Rupiah
Valas	1.084	0,55	1.185	0,72	1.465	0,83	1.431	0,79	1.035	0,57	1.040	0,58	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>181.724</b>	<b>100,00</b>	<b>182.088</b>	<b>100,00</b>	<b>180.721</b>	<b>100,00</b>	<b>Total Third Party Funds</b>
Rupiah	110.939	56,24	92.962	56,74	95.202	54,01	102.179	56,23	99.276	54,52	102.082	56,49	Rupiah
Valas	86.313	43,76	70.870	43,26	81.059	45,99	79.545	43,77	82.812	45,48	78.639	43,51	Foreign Exchange

**Tabel 1.45.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Januari 2020**  
**(Composition of Third Party Funds of Commercial Banks Based on Location - January 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	75.404	12.086	210.682	9.242	174.373	15.394	460.460	36.722	497.182	8,37	1. Jawa Barat
2. Banten	39.957	7.192	67.257	4.748	70.772	4.410	177.986	16.350	194.336	3,27	2. Banten
3. DKI Jakarta	612.009	296.582	422.115	78.874	1.327.539	245.538	2.361.664	620.994	2.982.657	50,20	3. DKI Jakarta
4. D.I Yogyakarta	7.804	384	35.659	835	17.658	501	61.121	1.721	62.842	1,06	4. D.I Yogyakarta
5. Jawa Tengah	33.752	3.959	159.559	4.610	93.229	7.788	286.541	16.357	302.897	5,10	5. Jawa Tengah
6. Jawa Timur	84.661	13.081	232.653	11.180	215.799	20.461	533.113	44.722	577.835	9,73	6. Jawa Timur
7. Bengkulu	1.904	87	7.634	40	2.949	10	12.488	137	12.625	0,21	7. Bengkulu
8. Jambi	4.789	157	16.979	306	11.240	133	33.008	596	33.604	0,57	8. Jambi
9. Aceh	8.025	190	21.995	127	8.684	59	38.704	376	39.080	0,66	9. Aceh
10. Sumatera Utara	25.350	5.080	92.117	5.398	91.420	14.140	208.888	24.617	233.505	3,93	10. Sumatera Utara
11. Sumatera Barat	6.375	591	22.862	328	13.224	566	42.461	1.485	43.945	0,74	11. Sumatera Barat
12. Riau	11.980	1.164	40.173	1.043	27.017	1.328	79.171	3.534	82.705	1,39	12. Riau
14. Sumatera Selatan	11.538	781	38.168	1.185	30.901	1.377	80.606	3.343	83.949	1,41	14. Sumatera Selatan
15. Bangka Belitung	2.249	78	8.842	301	6.763	343	17.853	721	18.574	0,31	15. Bangka Belitung
13. Kepulauan Riau	10.582	3.999	20.589	3.242	12.433	2.063	43.603	9.304	52.907	0,89	13. Kepulauan Riau
16. Lampung	7.810	197	23.748	384	10.570	281	42.128	862	42.990	0,72	16. Lampung
17. Kalimantan Selatan	9.876	394	27.873	537	13.099	386	50.849	1.316	52.165	0,88	17. Kalimantan Selatan
18. Kalimantan Barat	7.619	470	31.037	766	18.977	364	57.634	1.600	59.235	1,00	18. Kalimantan Barat
19. Kalimantan Timur	19.981	3.038	47.239	1.806	31.175	3.439	98.395	8.283	106.678	1,80	19. Kalimantan Timur
20. Kalimantan Tengah	5.390	170	13.937	86	6.579	363	25.906	619	26.525	0,45	20. Kalimantan Tengah
21. Sulawesi Tengah	5.533	47	12.292	113	5.356	41	23.180	201	23.381	0,39	21. Sulawesi Tengah
22. Sulawesi Selatan	11.440	511	53.638	1.355	28.700	771	93.777	2.637	96.414	1,62	22. Sulawesi Selatan
23. Sulawesi Utara	3.784	732	12.155	535	7.829	272	23.768	1.539	25.307	0,43	23. Sulawesi Utara
24. Gorontalo	939	176	2.970	34	1.110	6	5.019	215	5.234	0,09	24. Gorontalo
25. Sulawesi Barat	844	1	3.361	1	498	-	4.703	2	4.706	0,08	25. Sulawesi Barat
26. Sulawesi Tenggara	3.507	197	11.666	168	5.839	36	21.012	401	21.413	0,36	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	4.197	1.548	16.137	184	8.348	49	28.683	1.781	30.464	0,51	27. Nusa Tenggara Barat
28. Bali	13.655	2.467	48.170	3.603	33.545	714	95.369	6.785	102.154	1,72	28. Bali
29. Nusa Tenggara Timur	5.018	34	15.128	131	8.954	49	29.101	214	29.315	0,49	29. Nusa Tenggara Timur
30. Maluku	2.505	15	7.620	79	3.350	46	13.474	141	13.615	0,23	30. Maluku
31. Papua	11.522	573	22.420	248	9.450	509	43.392	1.330	44.722	0,75	31. Papua
32. Maluku Utara	1.492	77	4.501	13	1.803	166	7.796	257	8.053	0,14	32. Maluku Utara
33. Papua Barat	6.746	19	7.586	57	3.420	16	17.752	91	17.842	0,30	33. Papua Barat
34. Lainnya	5	7.012	18	2.738	11	3.080	35	12.829	12.864	0,22	34. Others
<b>Total</b>	<b>1.058.243</b>	<b>363.087</b>	<b>1.758.781</b>	<b>134.295</b>	<b>2.302.615</b>	<b>324.700</b>	<b>5.119.639</b>	<b>822.083</b>	<b>5.941.722</b>	<b>100</b>	<b>Total</b>

**Tabel 1.46.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	Ags	Sep	Okt	Nov	Des	Jan	
1. Jawa Barat	400.209	449.311	464.519	453.683	458.712	465.327	472.549	485.095	488.916	491.275	486.499	492.688	494.937	505.478	502.909	497.182	1. Jawa Barat
2. Banten	149.874	168.840	181.261	178.490	181.304	183.729	184.371	184.011	185.756	189.882	190.534	195.567	192.872	193.586	197.033	194.336	2. Banten
3. DKI Jakarta	2.472.780	2.682.094	2.853.010	2.807.488	2.820.695	2.865.604	2.839.194	2.821.880	2.876.667	2.877.699	2.880.976	2.919.924	2.914.068	2.940.761	3.006.175	2.982.657	3. DKI Jakarta
4. D.I Yogyakarta	49.905	55.926	58.946	59.029	59.425	59.517	60.091	60.713	61.386	62.375	62.563	62.836	63.044	63.011	62.794	62.842	4. D.I Yogyakarta
5. Jawa Tengah	240.399	262.972	285.670	283.786	285.683	288.885	298.705	299.543	305.824	307.059	306.865	309.805	310.567	309.240	305.631	302.897	5. Jawa Tengah
6. Jawa Timur	455.220	499.384	542.050	538.976	542.085	544.931	544.073	546.539	562.370	568.896	572.199	579.670	578.453	581.989	581.975	577.835	6. Jawa Timur
7. Bengkulu	10.737	12.148	12.639	12.870	12.952	13.144	13.383	13.019	13.498	13.498	13.352	13.432	13.969	13.864	12.429	12.625	7. Bengkulu
8. Jambi	26.189	29.579	31.129	31.474	33.005	33.519	32.879	32.814	33.119	33.223	33.185	33.492	33.592	34.184	33.506	33.604	8. Jambi
9. Aceh	32.372	38.593	39.673	38.645	38.690	38.460	38.451	37.290	42.452	40.567	38.973	39.676	41.886	41.638	42.244	39.080	9. Aceh
10. Sumatera Utara	201.536	217.961	220.694	221.052	222.905	226.762	226.801	226.854	231.261	231.899	232.413	234.793	236.007	235.559	235.436	233.505	10. Sumatera Utara
11. Sumatera Barat	35.465	38.969	41.291	41.255	41.572	41.946	42.620	42.256	43.494	44.471	44.213	44.610	45.770	45.578	44.096	43.945	11. Sumatera Barat
12. Riau	66.695	73.151	76.706	77.229	78.009	78.100	77.302	77.848	78.604	78.945	80.778	83.324	83.457	83.238	82.430	82.705	12. Riau
13. Sumatera Selatan*)	63.183	72.116	80.113	78.891	79.926	80.489	81.842	80.833	84.096	83.376	84.388	85.085	85.577	85.901	85.621	83.949	13. Sumatera Selatan
14. Bangka Belitung	15.884	17.464	18.407	18.473	18.641	18.547	18.421	19.057	19.186	19.144	19.357	19.653	19.473	19.166	18.774	18.574	14. Bangka Belitung
15. Kepulauan Riau*)	42.741	47.129	48.796	47.456	48.442	48.377	48.416	49.688	49.956	49.206	49.317	50.664	51.163	51.817	52.739	52.907	15. Kepulauan Riau
16. Lampung	35.133	38.564	41.433	41.551	41.763	42.666	44.121	43.617	45.085	44.857	43.797	44.977	45.440	45.702	43.425	42.990	16. Lampung
17. Kalimantan Selatan	41.907	44.881	50.654	50.925	50.887	51.396	52.038	52.642	53.242	53.712	54.161	54.645	52.723	51.941	51.761	52.165	17. Kalimantan Selatan
18. Kalimantan Barat	46.258	51.699	55.092	55.339	56.258	56.486	57.432	56.930	59.667	59.281	58.840	59.193	60.457	60.428	59.759	59.235	18. Kalimantan Barat
19. Kalimantan Timur	83.587	87.967	99.916	97.791	99.529	100.275	100.436	102.887	106.606	107.068	107.960	109.612	108.945	109.532	107.776	106.678	19. Kalimantan Timur
20. Kalimantan Tengah	19.983	22.513	25.374	25.258	25.623	26.178	25.985	26.371	27.048	27.119	26.735	26.615	27.778	27.739	26.743	26.525	20. Kalimantan Tengah
21. Sulawesi Tengah	16.064	18.227	20.234	20.675	20.807	21.065	21.142	21.042	22.127	22.057	21.934	22.313	24.763	24.105	24.041	23.381	21. Sulawesi Tengah
22. Sulawesi Selatan	83.261	88.136	93.605	92.917	92.502	93.467	92.823	93.410	96.415	96.497	96.164	97.670	98.174	98.489	98.138	96.414	22. Sulawesi Selatan
23. Sulawesi Utara	21.215	23.653	24.180	24.724	24.759	25.378	25.683	25.484	26.160	26.099	26.036	26.419	26.560	26.534	25.405	25.307	23. Sulawesi Utara
24. Gorontalo*)	4.447	5.166	5.177	5.284	5.339	5.544	5.665	5.507	5.970	5.743	5.742	5.986	5.996	5.763	5.296	5.234	24. Gorontalo
25. Sulawesi Barat*)	3.495	4.001	4.412	4.572	4.602	4.923	4.914	4.930	5.403	5.273	5.161	5.387	5.433	5.369	4.707	4.706	25. Sulawesi Barat
26. Sulawesi Tenggara*)	14.857	17.009	19.170	19.776	20.064	20.721	20.545	21.002	21.661	21.580	20.889	22.166	23.003	22.705	21.914	21.413	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	21.245	25.248	28.874	29.061	29.248	30.449	30.714	30.038	30.208	29.528	29.363	30.006	32.407	33.425	31.111	30.464	27. Nusa Tenggara Barat
28. Bali	79.530	86.735	93.605	93.644	93.863	94.316	95.341	95.298	97.696	98.856	100.774	102.322	102.750	102.740	101.758	102.154	28. Bali
29. Nusa Tenggara Timur	21.627	23.163	25.098	25.812	25.593	25.680	26.351	26.752	28.817	29.083	28.361	28.748	30.947	30.823	29.497	29.315	29. Nusa Tenggara Timur
30. Maluku	11.649	12.273	12.684	12.939	12.675	12.988	13.197	12.995	13.782	13.626	13.455	13.521	14.159	14.086	13.538	13.615	30. Maluku
31. Papua	38.647	39.482	41.179	41.027	40.645	40.824	41.085	41.443	42.343	45.054	42.446	42.841	44.073	47.117	46.654	44.722	31. Papua
32. Maluku Utara	6.307	6.827	7.141	7.261	7.182	7.361	7.460	7.361	8.099	7.852	7.943	8.197	8.263	8.378	8.215	8.053	32. Maluku Utara
33. Papua Barat	12.591	13.734	14.852	14.226	14.075	14.187	13.827	15.305	15.848	15.698	14.715	14.784	16.353	16.455	18.866	17.842	33. Papua Barat
34. Lainnya	11.767	14.462	12.865	11.584	12.951	11.642	12.149	10.881	16.733	11.577	11.495	11.298	11.059	11.457	16.251	12.864	34. Others
<b>Total</b>	<b>4.836.758</b>	<b>5.289.377</b>	<b>5.630.448</b>	<b>5.563.162</b>	<b>5.600.412</b>	<b>5.672.886</b>	<b>5.670.004</b>	<b>5.671.335</b>	<b>5.799.494</b>	<b>5.812.076</b>	<b>5.811.582</b>	<b>5.891.918</b>	<b>5.904.118</b>	<b>5.947.800</b>	<b>5.998.648</b>	<b>5.941.722</b>	<b>Total</b>

**Tabel 1.47.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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,24	2,16	2,20	2,10	2,11	2,19	2,21	2,27	2,21	2,19	2,25	2,21	2,19	2,21	2,27	2,22		- Rupiah
Valas	0,35	0,37	0,50	0,47	0,50	0,51	0,58	0,61	0,65	0,61	0,72	0,72	0,66	0,76	0,78	0,76		- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	1,69	1,56	1,31	1,29	1,30	1,30	1,29	1,26	1,29	1,29	1,27	1,24	1,20	1,19	1,17	1,18		- Rupiah
Valas	0,28	0,32	0,45	0,45	0,41	0,43	0,44	0,44	0,44	0,43	0,40	0,44	0,42	0,43	0,43	0,48		- 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	6,87	6,78	6,79	6,76	6,78	6,70	6,65	6,48	6,32	6,14	5,98	6,02	5,93		Rupiah
Valas	0,97	1,18	2,11	2,06	2,19	2,27	2,25	2,16	2,10	2,10	2,13	2,05	1,99	1,95	2,09	1,98		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,79	6,13	6,84	6,90	6,99	6,90	6,87	6,81	6,81	6,79	6,72	6,57	6,49	6,37	6,32	6,27		Rupiah
Valas	1,17	1,56	2,61	2,74	2,72	2,83	2,77	2,68	2,67	2,72	2,69	2,63	2,44	2,46	2,44	2,39		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,08	6,57	7,00	7,15	7,24	7,30	7,31	7,26	7,22	7,21	7,14	7,07	6,99	6,89	6,79	6,66		Rupiah
Valas	1,20	1,73	2,26	2,33	2,39	2,46	2,46	2,46	2,46	2,47	2,41	2,42	2,40	2,44	2,37	2,32		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,35	6,73	6,65	6,75	6,76	6,89	6,94	6,99	7,05	7,06	7,08	7,07	7,02	6,97	6,92	6,87		Rupiah
Valas	1,17	1,39	1,75	1,79	1,86	1,90	1,95	1,96	2,01	2,05	2,12	2,11	2,10	2,09	2,17	2,11		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



**Tabel 1.48.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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,16	2,19	2,40	2,12	2,14	2,28	2,34	2,46	2,34	2,30	2,42	2,37	2,33	2,49	2,55	2,45		- Rupiah
Valas	0,17	0,23	0,43	0,29	0,27	0,40	0,51	0,59	0,65	0,54	0,79	0,80	0,69	0,81	0,80	0,81		- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	1,28	1,27	1,21	1,18	1,19	1,20	1,19	1,16	1,20	1,19	1,20	1,21	1,15	1,15	1,11	1,13		- Rupiah
Valas	0,28	0,29	0,45	0,44	0,44	0,44	0,44	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,43		- 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	6,75	6,64	6,60	6,61	6,79	6,63	6,53	6,45	6,29	6,08	5,95	6,01	5,88		Rupiah
Valas	1,02	1,32	2,12	2,07	2,39	2,49	2,49	2,37	2,28	2,25	2,42	2,36	2,40	2,34	2,54	2,42		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,35	5,85	6,45	6,49	6,55	6,49	6,48	6,44	6,43	6,39	6,40	6,25	6,21	6,22	6,20	6,19		Rupiah
Valas	1,05	1,81	2,83	2,97	2,98	3,08	3,07	3,04	3,06	3,08	3,09	3,06	2,82	2,90	2,87	2,82		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,61	6,20	6,36	6,45	6,46	6,54	6,63	6,64	6,64	6,69	6,69	6,66	6,56	6,48	6,44	6,27		Rupiah
Valas	1,18	1,91	2,29	2,31	2,38	2,49	2,51	2,45	2,47	2,53	2,45	2,51	2,54	2,68	2,64	2,61		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,02	6,43	6,65	6,76	6,81	6,84	6,89	6,92	6,98	7,00	6,99	7,01	7,00	7,04	7,07	7,00		Rupiah
Valas	0,79	1,22	1,80	1,83	1,87	1,90	1,96	1,92	2,05	2,14	2,24	2,24	2,21	2,21	2,12	2,16		Foreign Exchange

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

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,15	2,01	1,94	1,96	1,93	1,98	1,93	2,03	1,96	1,99	1,97	1,90	1,92	1,89	1,99	2,00		- Rupiah
Valas	0,48	0,50	0,61	0,65	0,65	0,60	0,62	0,60	0,62	0,69	0,60	0,59	0,60	0,67	0,64	0,67		- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	1,88	1,64	1,35	1,33	1,35	1,34	1,33	1,30	1,31	1,32	1,27	1,18	1,16	1,13	1,12	1,12		- Rupiah
Valas	0,29	0,35	0,48	0,48	0,42	0,46	0,48	0,48	0,49	0,46	0,43	0,51	0,48	0,47	0,50	0,58		- Foreign Exchange
<b>Simpanan Berjangka</b>																		<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,58	5,81	6,90	6,88	6,83	6,87	6,82	6,76	6,73	6,70	6,45	6,24	6,08	5,88	5,90	5,84		Rupiah
Valas	0,98	1,10	2,12	2,07	2,04	2,11	2,06	1,98	1,96	2,00	1,93	1,85	1,73	1,67	1,75	1,66		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,99	6,21	7,10	7,21	7,30	7,24	7,20	7,14	7,12	7,10	6,95	6,78	6,60	6,36	6,28	6,19		Rupiah
Valas	1,33	1,45	2,50	2,59	2,60	2,53	2,39	2,39	2,34	2,45	2,38	2,28	2,13	2,12	2,07	2,09		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,13	6,62	6,97	7,11	7,24	7,32	7,35	7,26	7,23	7,21	7,11	7,00	6,94	6,79	6,68	6,53		Rupiah
Valas	1,26	1,66	2,25	2,37	2,42	2,42	2,44	2,52	2,52	2,46	2,44	2,31	2,18	2,07	1,95	1,91		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,19	6,54	6,29	6,37	6,32	6,55	6,61	6,63	6,71	6,70	6,76	6,73	6,68	6,61	6,48	6,41		Rupiah
Valas	1,44	1,49	1,62	1,66	1,77	1,77	1,88	1,86	1,91	1,92	1,95	1,94	1,93	1,92	2,28	2,04		Foreign Exchange

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

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Giro</b>																	<b>Demand Deposits</b>
Rupiah	2,32	2,24	2,71	2,66	2,55	2,67	2,94	3,04	2,39	2,43	2,30	2,41	2,38	2,45	2,42	2,72	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
<b>Tabungan</b>																	<b>Saving</b>
Rupiah	3,25	3,06	2,54	2,61	2,61	2,62	2,69	2,60	2,55	2,69	2,66	2,63	2,64	2,65	2,54	2,62	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
<b>Simpanan Berjangka</b>																	<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,50	6,64	7,43	7,18	7,36	7,28	7,27	7,16	7,02	6,94	6,91	6,82	6,59	6,55	6,70	6,36	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	7,79	7,01	7,66	7,72	7,89	7,53	7,47	7,51	7,48	7,54	7,53	7,47	7,41	7,36	7,19	6,96	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,06	7,40	7,69	7,94	8,03	8,08	8,11	8,09	7,97	8,01	8,04	7,97	7,90	7,84	7,76	7,61	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,05	7,43	7,54	7,65	7,74	7,87	7,94	7,95	8,00	7,99	7,99	7,97	7,88	7,84	7,78	7,69	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 1.51.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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,32	2,18	2,02	2,35	2,33	2,36	2,40	2,27	2,34	2,25	2,26	2,31	2,29	2,15	2,03	2,12		- Rupiah
Valas	0,25	0,38	0,37	0,29	0,29	0,26	0,26	0,27	0,32	0,27	0,26	0,27	0,29	0,29	0,28	0,36		- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	1,91	1,80	1,69	1,64	1,63	1,63	1,62	1,57	1,61	1,57	1,56	1,57	1,58	1,61	1,62	1,60		- Rupiah
Valas	0,23	0,21	0,22	0,22	0,21	0,21	0,21	0,21	0,22	0,23	0,23	0,22	0,23	0,22	0,21	0,22		- 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	7,17	7,04	7,11	7,05	6,87	6,86	6,88	6,78	6,82	6,71	6,58	6,89	6,69		Rupiah
Valas	2,44	1,58	3,17	1,05	1,29	1,27	1,81	2,73	2,75	2,69	2,18	1,96	0,92	0,88	2,84	2,70		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,50	7,09	7,58	7,65	7,53	7,08	7,03	6,96	7,17	7,29	7,16	7,11	7,33	7,05	7,10	7,20		Rupiah
Valas	1,83	1,07	1,04	1,90	2,05	1,95	1,97	1,84	1,72	1,91	1,98	1,93	1,56	1,46	1,38	0,88		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,68	7,19	7,80	7,82	7,84	7,79	7,69	7,64	7,57	7,59	7,55	7,51	7,35	7,43	7,45	7,38		Rupiah
Valas	1,67	0,81	1,27	1,56	0,90	1,14	1,89	1,01	1,54	1,67	1,90	1,57	0,87	0,84	0,99	1,64		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	8,26	7,60	7,33	7,40	7,45	7,44	7,47	7,53	7,52	7,56	7,52	7,50	7,38	7,23	7,29	7,26		Rupiah
Valas	0,53	1,14	1,54	1,61	1,70	1,69	1,70	1,60	1,59	1,68	1,39	1,54	1,28	1,14	1,13	1,19		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures



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

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,23	1,90	2,34	2,14	2,60	2,57	2,71	2,73	2,67	2,73	2,90	2,56	2,24	2,28	2,15	2,20		- Rupiah
Valas	0,28	0,32	0,47	0,47	0,83	0,73	0,81	0,81	0,81	0,83	1,00	0,98	0,81	1,08	1,21	1,07		- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	2,08	1,84	1,79	1,84	1,90	1,95	2,04	1,94	2,03	2,25	1,83	1,89	1,90	1,82	1,78	1,80		- Rupiah
Valas	0,23	0,22	0,33	0,33	0,33	0,33	0,33	0,33	0,33	0,33	0,29	0,24	0,20	0,23	0,16	0,16		- Foreign Exchange
<b>Simpanan Berjangka</b>																		<b>Time Deposits</b>
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,38	5,40	7,23	7,23	7,06	6,89	6,90	6,80	6,88	6,49	6,47	6,37	6,03	5,72	5,70	5,64		Rupiah
Valas	0,77	1,06	1,98	2,04	2,16	2,25	2,24	2,18	2,06	1,92	1,92	1,87	1,79	1,64	1,59	1,57		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,01	6,07	7,49	7,62	7,70	7,57	7,49	7,46	7,44	7,38	7,26	7,12	6,89	6,68	6,49	6,36		Rupiah
Valas	1,04	1,30	2,33	2,44	2,52	2,85	2,42	2,40	2,37	2,24	2,20	2,14	2,07	2,14	2,11	2,10		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,09	6,37	7,14	7,43	7,65	7,70	7,73	7,75	7,73	7,60	7,55	7,53	7,50	7,35	7,18	7,10		Rupiah
Valas	1,36	1,48	2,17	2,21	2,35	2,64	2,31	2,33	2,00	2,10	2,08	2,03	1,90	1,82	1,85	1,71		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,55	6,65	6,85	6,99	7,14	7,31	7,31	7,55	7,60	7,68	7,70	7,69	7,69	7,65	7,38	7,51		Rupiah
Valas	1,26	1,55	2,04	2,10	2,13	2,41	2,17	2,46	2,29	2,24	2,28	2,30	2,28	2,25	2,16	2,13		Foreign Exchange

**Tabel 1.53.a. Suku Bunga Rata-rata DPK Bank Asing**  
**(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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Giro</b>																		<b>Demand Deposits</b>
Rupiah	2,00	1,81	2,52	2,24	2,22	2,21	2,19	2,33	2,32	2,51	2,60	2,76	2,70	2,12	2,30	2,26		- Rupiah
Valas	0,13	0,17	0,48	0,58	0,58	0,52	0,60	0,61	0,63	0,57	0,55	0,59	0,61	0,58	0,78	0,66		- Foreign Exchange
<b>Tabungan</b>																		<b>Saving</b>
Rupiah	1,71	2,04	1,28	1,24	1,26	1,27	1,26	1,40	1,42	1,39	1,50	1,67	1,68	1,62	1,54	1,46		- Rupiah
Valas	0,13	0,18	0,20	0,18	0,18	0,17	0,18	0,19	0,17	0,16	0,15	0,16	0,16	0,16	0,15	0,11		- 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	6,11	5,99	6,06	5,83	6,12	5,79	5,68	5,52	5,20	5,13	4,77	4,82	4,84		Rupiah
Valas	0,55	1,18	2,07	2,01	1,91	1,85	1,87	1,90	1,96	1,92	1,76	1,67	1,50	1,30	1,38	1,20		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,26	5,80	6,90	6,94	7,05	6,86	6,73	6,69	6,87	6,78	6,79	6,49	6,33	6,15	6,07	5,99		Rupiah
Valas	0,69	0,87	1,97	2,00	2,02	1,95	1,92	1,84	1,87	1,85	1,72	1,69	1,61	1,39	1,40	1,39		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,96	6,34	7,02	7,11	7,18	7,19	7,17	7,20	7,19	7,15	7,09	7,05	6,95	6,72	6,50	6,33		Rupiah
Valas	0,77	1,29	2,16	2,23	2,28	2,24	2,15	2,10	1,97	1,83	1,70	1,73	1,67	1,62	1,58	1,53		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,20	6,35	6,61	6,72	6,83	6,92	7,08	7,13	7,19	7,22	7,26	7,16	7,11	7,05	6,97	6,90		Rupiah
Valas	0,76	1,26	2,00	2,15	2,17	2,19	2,20	2,17	2,16	2,13	2,11	2,06	2,03	2,01	1,99	1,77		Foreign Exchange

**Tabel 1.54.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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Penerima Kredit Lapangan Usaha</b>																	
1. Pertanian, perburuan dan Kehutanan																	<b>Credit Recipients Industrial Origin</b>
Rupiah	10,77	10,43	9,92	10,18	10,17	10,14	10,13	10,12	10,08	10,06	10,06	9,98	9,98	9,97	9,94	9,89	1. Agricultures, hunting and forestry
Valas	4,36	4,00	4,32	4,56	4,58	4,59	4,55	4,52	4,81	4,72	4,55	4,41	4,36	4,34	4,32	4,32	Rupiah
2. Perikanan																	Foreign Exchange
Rupiah	11,95	11,27	10,79	10,51	10,48	10,49	10,48	10,55	10,52	10,51	10,51	10,67	10,36	10,64	10,43	10,31	2. Fisheries
Valas	5,32	5,53	4,64	5,23	5,35	5,27	5,26	5,11	5,16	5,05	5,08	5,05	5,03	4,92	4,87	4,76	Rupiah
3. Pertambangan dan Penggalian																	Foreign Exchange
Rupiah	11,86	11,46	10,68	10,67	10,59	10,59	10,50	10,25	10,22	10,21	10,26	10,65	10,22	10,46	10,24	10,19	3. Mining and Quarrying
Valas	-	-	5,19	5,51	5,44	5,46	5,43	5,46	5,40	5,34	5,34	5,43	5,74	5,43	5,40	5,33	Rupiah
4. Industri Pengolahan																	Foreign Exchange
Rupiah	10,52	9,65	9,77	9,91	9,89	9,87	9,84	9,80	9,73	9,66	9,60	9,52	9,37	9,29	9,10	9,14	4. Processing industry
Valas	4,15	4,12	4,44	4,72	4,70	4,70	4,80	4,61	4,63	4,65	4,55	4,44	4,37	4,36	4,29	4,27	Rupiah
5. Listrik, gas dan air																	Foreign Exchange
Rupiah	9,71	9,22	9,16	9,09	9,40	9,09	9,06	9,00	8,96	9,10	8,94	8,85	8,79	8,94	8,75	8,75	5. Electricity, gas and water
Valas	4,64	5,15	5,21	5,18	5,20	5,28	5,23	5,22	5,20	5,16	5,10	4,97	4,94	4,87	4,82	4,88	Rupiah
6. Konstruksi																	Foreign Exchange
Rupiah	11,58	10,83	10,57	10,51	10,52	10,52	10,48	10,41	10,41	10,40	10,37	10,36	10,34	10,35	10,19	10,14	6. Construction
Valas	4,78	4,80	5,12	4,94	4,96	5,13	5,20	4,83	4,89	4,92	4,96	4,60	4,62	4,57	4,29	4,36	Rupiah
7. Perdagangan Besar dan Eceran																	Foreign Exchange
Rupiah	12,02	11,58	11,02	11,17	11,17	11,14	11,14	11,10	11,08	11,05	11,05	11,01	10,99	10,99	10,92	10,97	7. Big and retail trade
Valas	4,31	4,36	4,72	4,84	4,95	5,00	4,82	4,87	4,83	4,92	4,88	4,83	4,75	4,95	4,99	5,01	Rupiah
8. Penyediaan akomodasi dan penyediaan makan																	Foreign Exchange
Rupiah	11,66	11,08	10,74	10,73	10,73	10,72	10,73	10,72	10,69	10,71	10,67	10,57	10,53	10,49	10,46	10,46	8. Provision of accommodation and food supply
Valas	5,49	5,75	6,46	6,46	6,51	6,46	6,25	6,19	6,53	6,19	6,14	6,10	5,36	5,38	5,34	5,37	Rupiah
9. Transportasi, pergudangan dan komunikasi																	Foreign Exchange
Rupiah	10,91	10,12	9,90	10,25	10,27	10,24	10,22	10,15	10,05	10,00	9,99	9,73	9,66	9,59	9,44	9,43	9. Transportation, warehousing and communications
Valas	4,72	4,99	5,43	5,53	5,49	5,42	5,41	5,34	5,33	5,30	5,16	5,13	5,10	5,03	5,02	5,13	Rupiah
10. Perantara Keuangan																	Foreign Exchange
Rupiah	10,66	9,51	9,51	9,63	9,65	9,63	9,59	9,47	9,44	9,45	9,38	9,27	9,16	9,06	8,90	8,95	10. Transitional Finance
Valas	2,27	2,53	3,52	3,54	3,58	3,56	3,53	3,48	3,47	3,41	3,35	3,26	3,17	3,08	3,02	2,88	Rupiah
11. Real Estate, Usaha Persewaan, dan Jasa																	Foreign Exchange
Rupiah	11,66	10,86	10,68	10,69	10,67	10,63	10,65	10,60	10,63	10,62	10,57	10,58	10,42	10,39	10,26	10,27	11. Real estate, Rental Business, and services
Valas	6,04	5,87	5,73	5,91	5,95	5,67	5,86	5,61	5,62	5,52	5,56	5,52	5,47	5,48	5,43	5,44	Rupiah
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																	Foreign Exchange
Rupiah	9,47	9,22	10,60	10,52	10,42	10,97	11,09	9,93	9,89	9,83	9,53	9,33	9,23	8,92	8,23	8,23	12. Government administration, the defense and compulsory social security
Valas	4,11	4,51	5,36	5,38	5,38	5,14	4,98	5,00	4,92	4,87	4,79	4,67	4,29	4,24	4,14	4,04	Rupiah
13. Jasa Pendidikan																	Foreign Exchange
Rupiah	12,68	12,06	11,45	11,42	11,39	11,44	11,31	11,28	11,25	11,25	11,27	11,29	11,20	11,14	10,98	11,02	13. Education services
Valas	6,80	6,03	8,80	8,29	8,40	5,83	6,02	5,97	5,75	5,75	5,68	5,53	6,23	5,48	5,44	5,45	Rupiah
14. Jasa Kesehatan dan Kegiatan Sosial																	Foreign Exchange
Rupiah	12,27	11,51	10,94	11,05	10,95	10,84	10,87	10,76	10,72	10,68	10,66	10,56	10,53	10,48	9,96	10,41	14. Health and social services
Valas	3,86	4,85	5,76	5,75	5,75	4,92	4,93	4,89	4,83	4,59	4,61	4,53	4,42	4,61	4,50	4,93	Rupiah
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																	Foreign Exchange
Rupiah	12,62	11,40	11,01	11,15	11,03	11,01	11,07	11,01	10,95	10,92	10,84	10,87	10,71	10,72	10,59	10,51	15. Community, Sociocultural, Entertainment and Other Individual Services
Valas	5,77	5,49	5,59	5,60	5,64	5,85	5,70	5,65	5,56	5,50	5,53	5,28	5,34	6,06	5,91	5,83	Rupiah
16. Jasa Perorangan yang Melayani Rumah Tangga																	Foreign Exchange
Rupiah	16,29	16,13	16,68	16,86	17,13	17,13	17,49	22,07	23,92	25,31	25,05	24,70	24,14	23,64	21,79	21,34	16. Individual services which serve households
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																	Foreign Exchange
Rupiah	13,04	13,12	12,86	13,14	10,98	11,02	10,92	11,23	11,21	11,26	11,27	11,09	11,17	11,59	11,38	11,10	17. Extra agency international agency and other international
Valas	3,48	3,82	3,98	3,98	3,98	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	Rupiah
18. Kegiatan yang belum jelas batasannya																	Foreign Exchange
Rupiah	13,67	12,40	11,17	9,95	10,07	9,87	11,34	11,45	11,59	11,77	11,73	11,48	11,25	11,18	11,09	11,23	18. Business Activities which are not clearly defined
Valas	4,34	2,73	5,26	3,76	2,69	3,74	3,58	5,25	5,18	5,60	5,30	5,09	5,09	5,08	4,98	4,92	Rupiah
<b>Penerima Kredit Bukan Lapangan Usaha</b>																	
<b>Rumah Tangga</b>																	
- Untuk Pemilikan Rumah Tinggal																	<b>Credit Recipients Non Industrial Origin</b>
Rupiah	10,74	9,93	9,19	9,14	9,04	9,03	9,03	8,98	8,96	8,95	8,92	8,90	8,86	8,80	8,68	8,72	- For House Ownership
Valas	6,96	2,95	3,56	3,19	3,30	3,29	3,50	2,43	2,30	2,29	2,27	2,33	2,34	2,36	2,40	2,39	Rupiah
- Untuk Pemilikan Flat atau Apartemen																	Foreign Exchange
Rupiah	11,45	10,19	9,15	9,10	9,08	9,03	9,00	8,95	8,92	8,88	8,85	8,85	8,79	8,72	8,67	8,65	- For Apartemen Ownership
Valas	5,67	5,60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
- Untuk Pemilikan Ruko atau Rukan																	Foreign Exchange
Rupiah	10,99	10,31	9,92	9,87	9,77	9,81	9,79	9,75	9,75	9,72	9,69	9,68	9,66	9,61	9,49	9,54	- For Shop House Ownership
Valas	6,58	6,61	6,40	6,41	6,25	6,25	6,25	6,25	6,25	-	-	-	-	-	-	-	Rupiah
- Untuk Pemilikan Kendaraan Bermotor																	Foreign Exchange
Rupiah	11,08	10,33	10,30	10,33	10,38	10,43	10,44	10,46	10,47	10,48	10,49	10,51	10,52	10,52	10,53	10,55	- For Vehicles Ownership
Valas	8,00	2,98	2,50	2,50	2,50	2,50	2,63	2,63	2,71	2,71	2,71	2,72	2,72	2,73	2,76	2,56	Rupiah
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya																	Foreign Exchange
Rupiah	15,82	13,67	12,92	12,91	12,89	12,84	12,83	12,77	12,75	12,73	12,75	12,73	12,69	12,67	12,62	12,59	- Others
Valas	1,57	2,23	2,32	2,34	2,37	2,43	2,79	2,87	2,71	2,70	2,73	2,74	2,77	2,76	2,63	2,63	Rupiah
- Bukan Lapangan Usaha Lainnya																	Foreign Exchange
Rupiah	18,50	16,78	15,00	15,05	14,99	14,99	14,94	14,98	14,98	14,97	14,93	14,90	14,90	14,94	16,01	14,89	- Non Industrial Origin Others
Valas	3,10	3,75	4,57	4,47	4,91	5,08	4,81	4,99	4,68	4,94	4,95	4,95	4,76	4,75	4,70	4,60	Rupiah
																	Foreign Exchange

r) Angka-angka diperbaiki

r) Revised figures

**Tabel 1.55.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	Ags	Sep	Okt	Nov	Des	Jan	
<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	10,56	10,58	10,54	10,53	10,46	10,42	10,42	10,40	10,33	10,26	10,24	10,09	10,13	Rupiah
Valas	3,94	3,90	4,34	4,52	4,53	4,55	4,57	4,43	4,51	4,48	4,43	4,34	4,39	4,35	4,35	4,34	Foreign Exchange
- <b>Investasi</b>																	- <b>Investments</b>
Rupiah	11,21	10,56	10,38	10,38	10,36	10,34	10,31	10,26	10,24	10,22	10,16	10,11	10,04	10,02	9,90	9,87	Rupiah
Valas	4,97	4,94	5,30	5,46	5,46	5,44	5,38	5,36	5,34	5,35	5,22	5,15	5,02	4,94	4,85	4,84	Foreign Exchange
- <b>Konsumsi</b>																	- <b>Consumption</b>
Rupiah	13,59	12,66	11,73	11,72	11,68	11,64	11,62	11,57	11,57	11,55	11,55	11,53	11,51	11,49	11,62	11,43	Rupiah
Valas	2,82	3,21	3,59	3,55	3,83	6,45	6,55	6,34	6,56	6,80	6,76	6,73	6,70	6,63	6,36	6,39	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	10,17	10,10	10,18	10,10	9,92	9,89	9,74	9,65	9,54	9,52	9,59	8,99	9,03	Rupiah
Valas	3,75	3,86	4,44	4,74	4,65	4,57	4,56	4,52	4,56	4,64	4,55	4,40	4,35	4,26	4,16	4,04	Foreign Exchange
- <b>Impor</b>																	- <b>Import</b>
Rupiah	10,83	10,14	9,50	10,05	10,02	9,97	10,08	9,98	9,95	9,96	10,06	10,06	9,73	9,77	9,72	9,93	Rupiah
Valas	4,29	4,80	5,01	6,10	5,33	5,52	5,73	4,95	5,17	5,31	5,09	4,61	4,58	4,88	4,67	4,72	Foreign Exchange
- <b>Lainnya</b>																	- <b>Other</b>
Rupiah	12,08	11,34	10,84	10,92	10,91	10,87	10,86	10,79	10,77	10,76	10,74	10,69	10,63	10,61	10,56	10,52	Rupiah
Valas	4,45	4,36	4,72	4,85	4,89	4,91	4,91	4,84	4,86	4,83	4,76	4,70	4,69	4,63	4,60	4,60	Foreign Exchange

<sup>p</sup> Angka-angka diperbaiki

<sup>r</sup> Revised figures



**Tabel 1.56.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	Ags	Sep	Okt	Nov	Des	Jan	
<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	17.835	17.835	17.832	17.803	17.757	17.757	17.742	17.742	17.707	17.660	17.624	17.621	17.622	Total Bank Offices
<b>BUSN Devisa</b>																	<b>Foreign Exchange Commercial Banks</b>
Jumlah Bank	42	42	42	42	42	42	42	41	41	41	41	41	41	41	41	41	Total Banks
Jumlah Kantor	9.658	8.997	8.564	8.633	8.621	8.600	8.546	8.486	8.472	8.430	8.430	8.249	8.194	8.211	8.229	8.221	Total Bank Offices
<b>BUSN Non Devisa</b>																	<b>Non-Foreign Exchange Commercial Banks</b>
Jumlah Bank	21	21	21	21	21	21	21	21	21	20	20	19	19	19	19	19	Total Banks
Jumlah Kantor	468	508	538	538	542	542	547	543	547	552	552	559	544	544	546	548	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	4.295	4.299	4.312	4.315	4.313	4.319	4.335	4.335	4.347	4.351	4.363	4.396	4.399	Total Bank Offices
<b>Bank Campuran</b>																	<b>Joint Venture Banks</b>
Jumlah Bank	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor	355	340	328	328	326	325	321	319	315	308	308	289	301	299	299	299	Total Bank Offices
<b>Bank Asing</b>																	<b>Foreign Owned Bank</b>
Jumlah Bank	10	9	9	9	9	9	8	8	8	8	8	8	8	8	8	8	Total Banks
Jumlah Kantor	81	39	38	38	37	36	37	38	37	36	36	36	36	36	36	36	Total Bank Offices
<b>Total</b>																	<b>Total</b>
Jumlah Bank	116	115	115	115	114	114	113	112	112	111	111	110	110	110	110	110	Total Banks
Jumlah Kantor	32.720	32.276	31.609	31.667	31.660	31.647	31.569	31.456	31.447	31.403	31.403	31.187	31.086	31.077	31.127	31.125	Total Bank Offices

r) Angka-angka diperbaiki

r) Revised figures

**Tabel 1.57.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	Ags	Sep	Okt	Nov	Des	Jan	
1. Jawa Barat	412	413	416	416	416	416	415	411	411	412	412	414	413	406	406	406	1. Jawa Barat
2. Banten	96	101	105	105	105	105	105	103	104	104	104	104	104	102	102	101	2. Banten
3. DKI Jakarta	545	544	527	527	527	527	527	510	511	510	510	510	505	472	471	471	3. DKI Jakarta
4. D.I. Yogyakarta	62	61	63	63	63	63	63	63	63	63	63	63	62	61	61	61	4. D.I. Yogyakarta
5. Jawa Tengah	345	346	345	345	345	346	345	344	344	344	344	344	342	333	332	332	5. Jawa Tengah
6. Jawa Timur	430	432	433	433	433	434	432	429	429	428	428	426	423	409	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	76	76	76	76	76	77	77	77	77	77	77	77	76	9. Aceh
10. Sumatera Utara	206	208	212	212	212	212	211	210	210	210	211	211	210	207	208	208	10. Sumatera Utara
11. Sumatera Barat	84	84	86	86	86	86	86	86	86	87	87	87	87	87	87	87	11. Sumatera Barat
12. Riau	92	92	92	92	92	92	92	92	92	92	92	92	92	91	90	90	12. Riau
13. Sumatera Selatan	104	107	107	107	107	107	107	107	107	108	108	108	107	107	106	106	13. Sumatera Selatan
14. Bangka Belitung	30	29	29	29	29	30	30	30	30	30	30	30	30	30	30	30	14. Bangka Belitung
15. Kepulauan Riau	59	61	62	62	63	63	62	62	62	62	62	62	62	61	60	60	15. Kepulauan Riau
16. Lampung	64	64	65	65	65	65	66	66	66	66	66	66	65	65	65	65	16. Lampung
17. Kalimantan Selatan	73	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	17. Kalimantan Selatan
18. Kalimantan Barat	75	77	78	78	79	79	79	79	79	79	79	79	79	79	80	81	18. Kalimantan Barat
19. Kalimantan Timur	114	113	114	114	114	114	114	114	114	115	116	116	116	116	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	45	45	45	45	45	46	46	46	46	46	21. Sulawesi Tengah
22. Sulawesi Selatan	131	134	137	137	137	137	137	137	137	137	137	137	137	136	135	135	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	43	44	44	44	44	44	44	44	44	44	45	45	45	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	53	53	54	54	54	54	54	54	54	54	54	54	54	54	53	53	27. Nusa Tenggara Barat
28. Bali	96	93	94	94	94	94	94	94	93	93	93	93	93	91	91	91	28. Bali
29. Nusa Tenggara Timur	58	58	58	58	58	58	58	58	58	58	58	58	59	60	60	60	29. Nusa Tenggara Timur
30. Maluku	32	34	35	35	35	35	35	36	36	36	36	36	35	35	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	22	22	22	22	22	22	22	22	22	22	22	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>3.718</b>	<b>3.721</b>	<b>3.724</b>	<b>3.718</b>	<b>3.691</b>	<b>3.693</b>	<b>3.695</b>	<b>3.697</b>	<b>3.698</b>	<b>3.683</b>	<b>3.611</b>	<b>3.609</b>	<b>3.608</b>	<b>Total</b>

r) Angka-angka diperbaiki untuk seluruh Jumlah Kantor pada seluruh jenis bank umum, mulai periode Desember 2011 - November 2015

r) Revised figures for Total Bank Offices each category of commercial banks from December 2011 - November 2015

**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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Penyaluran Dana</b>																	<b>Fund Disbursements</b>
a. Kredit	81.684	89.482	98.220	98.689	99.995	101.410	103.046	105.048	104.616	105.307	106.093	106.733	107.519	108.248	108.784	109.070	a. Credits
b. Antar Bank Aktiva	27.705	31.815	32.504	31.834	31.069	30.755	29.279	27.136	29.478	31.279	31.720	32.483	33.430	34.555	35.052	35.037	b. Inter-Bank Assets
<b>Sumber Dana</b>																	<b>Source of Funds</b>
a. DPK	75.725	84.861	91.956	92.553	93.004	93.747	93.882	93.347	94.962	96.971	97.968	99.071	100.379	101.943	102.538	103.209	a. Third Party Funds
Deposito	51.977	58.137	62.465	63.318	63.766	64.145	64.525	65.181	65.824	66.725	67.495	68.271	69.194	69.910	70.406	71.645	Time Deposits
Tabungan	23.748	26.723	29.491	29.236	29.238	29.602	29.357	28.166	29.138	30.246	30.473	30.800	31.185	32.033	32.132	31.564	Savings Deposits
b. Antar Bank Pasiva	3.617	4.417	5.111	5.232	5.282	5.355	5.342	5.434	5.635	5.897	5.990	6.035	6.213	6.294	6.386	6.517	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	13.613	13.820	13.809	13.127	12.976	13.169	13.203	13.801	13.913	13.850	13.569	13.517	13.303	13.139	13.412	12.987	c. Loans received
d. Kewajiban Segera	667	776	802	799	812	894	1.017	1.031	1.012	940	883	850	848	863	892	890	d. Immediate Liabilities
<b>Beberapa Komponen Modal</b>																	<b>Several Components of Capital</b>
a. Modal Disetor	10.656	11.879	12.921	12.991	13.115	13.161	13.241	13.287	13.348	13.457	13.573	13.343	13.803	13.865	13.989	14.096	a. Paid In Capital
b. Cadangan	2.351	2.708	3.015	3.030	3.055	3.114	3.206	3.265	3.298	3.323	3.323	3.327	3.324	3.333	3.435	3.422	b. Reserves
c. L/R Tahun Berjalan	2.936	3.210	3.371	275	512	835	1.101	1.351	1.651	1.930	2.153	2.484	2.774	3.077	3.456	408	c. Current Earnings
d. L/R Tahun Lalu	1.755	2.201	2.467	5.398	5.203	4.757	4.068	3.425	3.320	3.213	3.170	3.142	3.078	3.040	2.905	5.928	d. Retained Earnings (Profit/Loss)

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

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

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

Indikator	2016	2017	2018	2019												2020	Indicator																
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan																	
<b>LDR (%)</b>	<b>76,24</b>	<b>75,36</b>	<b>76,54</b>	<b>75,98</b>	<b>76,76</b>	<b>77,36</b>	<b>78,74</b>	<b>80,43</b>	<b>78,91</b>	<b>78,10</b>	<b>78,11</b>	<b>77,81</b>	<b>77,59</b>	<b>77,19</b>	<b>79,09</b>	<b>76,21</b>	<b>LDR (%)</b>																
- Total Kredit	81.684	89.482	98.220	98.689	99.995	101.410	103.045	105.048	104.616	105.307	106.093	106.733	107.519	108.248	108.784	109.070	- Total Credit																
- Penghimpunan Dana	90.997	100.632	108.627	108.669	109.013	110.036	110.217	110.387	112.229	114.324	115.122	116.216	117.463	118.950	115.912	120.099	- Funds collected																
- Modal Inti	16.147	18.105	19.696	21.225	21.262	21.059	20.651	20.218	20.354	20.507	20.701	20.961	21.116	21.288	21.636	23.023	- Core Capital																
<b>NPL (%)</b>	<b>5,83</b>	<b>6,15</b>	<b>6,37</b>	<b>6,82</b>	<b>6,99</b>	<b>6,94</b>	<b>7,15</b>	<b>7,10</b>	<b>7,25</b>	<b>7,25</b>	<b>7,36</b>	<b>7,34</b>	<b>7,36</b>	<b>7,32</b>	<b>6,81</b>	<b>7,26</b>	<b>NPL (%)</b>																
- Kredit Non Lancar	4.765	5.500	6.261	6.734	6.986	7.036	7.367	7.455	7.580	7.639	7.812	7.838	7.911	7.923	7.405	7.918	- Non Current Credits																
- Total Kredit	81.684	89.482	98.220	98.689	99.995	101.410	103.046	105.048	104.616	105.307	106.093	106.733	107.519	108.248	108.784	109.070	- Total Credit																
<b>ROA (%)</b>	<b>2,59</b>	<b>2,55</b>	<b>2,48</b>	<b>2,44</b>	<b>2,26</b>	<b>2,43</b>	<b>2,40</b>	<b>2,36</b>	<b>2,37</b>	<b>2,33</b>	<b>2,26</b>	<b>2,29</b>	<b>2,27</b>	<b>2,26</b>	<b>2,31</b>	<b>3,26</b>	<b>ROA (%)</b>																
- L/R Tahun Berjalan	2.936	3.210	3.371	275	512	835	1.101	1.351	1.651	1.930	2.153	2.484	2.774	3.077	3.456	408	- Current Earnings (Profit/Loss)																
- Total Aktiva	113.501	125.945	135.693	135.570	136.150	137.362	137.497	137.444	139.512	142.048	143.229	144.779	146.545	148.493	149.623	149.849	- Total Aktiva																
<b>ROE (%)</b>	<b>23,61</b>	<b>23,06</b>	<b>22,24</b>	<b>21,67</b>	<b>19,98</b>	<b>21,57</b>	<b>21,17</b>	<b>20,66</b>	<b>20,93</b>	<b>20,79</b>	<b>20,15</b>	<b>20,53</b>	<b>20,47</b>	<b>20,56</b>	<b>21,00</b>	<b>29,45</b>	<b>ROE (%)</b>																
- L/R Tahun Berjalan	2.936	3.210	3.371	275	512	835	1.101	1.351	1.651	1.930	2.153	2.484	2.774	3.077	3.456	408	- Current Earnings (Profit/Loss)																
- Modal Disetor	10.656	11.879	12.921	12.991	13.115	13.161	13.241	13.287	13.348	13.457	13.573	13.343	13.803	13.865	13.989	14.096	- Paid In Capital																
- Cadangan Umum	1.778	2.038	2.241	2.249	2.273	2.312	2.358	2.406	2.427	2.455	2.454	2.454	2.454	2.463	2.473	2.515	- General Reserve																
Ket: *) Angka-angka sementara																	*) Provisional figures																



**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	Ags	Sep	Okt	Nov	Des	Jan	
1. Jawa Barat	16.825	18.010	18.593	18.585	18.657	18.799	18.749	18.515	18.696	19.197	19.279	19.529	19.955	20.238	20.474	20.609	1. Jawa Barat
2. Banten	2.633	3.553	4.383	4.347	4.382	4.539	4.687	4.769	4.758	4.888	4.967	5.030	5.097	5.194	5.328	5.318	2. Banten
3. DKI Jakarta	2.593	2.524	2.737	2.730	2.738	2.765	2.808	2.883	2.921	2.963	2.960	3.005	3.058	3.070	3.118	3.170	3. DKI Jakarta
4. D.I Yogyakarta	5.336	5.924	6.389	6.325	6.364	6.379	6.318	6.459	6.528	6.641	6.720	6.858	6.919	6.982	7.135	7.117	4. D.I Yogyakarta
5. Jawa Tengah	24.876	28.328	31.269	31.232	31.532	32.075	32.143	31.896	32.779	33.616	33.820	34.305	34.718	35.544	35.523	35.420	5. Jawa Tengah
6. Jawa Timur	12.140	13.264	14.002	14.038	14.141	14.134	14.044	13.888	14.187	14.502	14.625	14.739	15.076	15.181	15.467	15.568	6. Jawa Timur
7. Bengkulu	72	83	91	96	97	93	91	90	89	94	95	98	96	100	106	106	7. Bengkulu
8. Jambi	779	853	909	907	917	924	928	942	966	987	998	1.005	1.027	1.025	1.047	1.054	8. Jambi
9. Aceh	251	273	262	261	255	256	256	253	252	252	255	253	251	252	297	251	9. Aceh
10. Sumatera Utara	1.348	1.489	1.642	1.666	1.667	1.674	1.663	1.661	1.688	1.724	1.751	1.764	1.790	1.793	1.798	1.833	10. Sumatera Utara
11. Sumatera Barat	1.562	1.698	1.768	1.754	1.734	1.717	1.675	1.612	1.674	1.695	1.725	1.744	1.760	1.790	1.835	1.817	11. Sumatera Barat
12. Riau	1.295	1.368	1.340	1.337	1.341	1.335	1.333	1.318	1.328	1.334	1.349	1.367	1.366	1.381	1.401	1.396	12. Riau
13. Kepulauan Riau	5.844	6.460	6.926	6.989	7.061	7.175	7.197	7.263	7.194	7.228	7.255	7.313	7.343	7.372	7.407	7.428	13. Kepulauan Riau
14. Sumatera Selatan	1.339	1.433	1.526	1.526	1.546	1.583	1.627	1.620	1.628	1.668	1.663	1.682	1.688	1.698	1.706	1.738	14. Sumatera Selatan
15. Bangka Belitung	122	140	158	159	161	159	160	161	163	166	167	168	170	173	176	175	15. Bangka Belitung
16. Lampung	10.078	11.068	11.890	11.831	11.760	11.855	11.853	11.976	12.177	12.264	12.185	12.208	12.266	12.274	12.251	12.243	16. Lampung
17. Kalimantan Selatan	573	588	609	611	610	609	583	580	584	596	611	618	637	681	705	674	17. Kalimantan Selatan
18. Kalimantan Barat	1.208	1.335	1.266	1.242	1.197	1.163	1.178	1.196	1.203	1.247	1.250	1.280	1.268	1.260	1.284	1.294	18. Kalimantan Barat
19. Kalimantan Timur	394	406	455	450	454	455	449	443	454	461	461	462	467	471	396	394	19. Kalimantan Timur
20. Kalimantan Tengah	376	480	615	632	623	643	602	572	629	621	643	616	601	681	627	717	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87	86	21. Kalimantan Utara
22. Sulawesi Tengah	2.209	2.640	2.559	2.537	2.482	2.521	2.545	2.642	2.573	2.587	2.615	2.593	2.596	2.615	2.621	2.592	22. Sulawesi Tengah
23. Sulawesi Selatan	1.995	2.354	2.622	2.652	2.691	2.715	2.720	2.785	2.789	2.827	2.870	2.875	2.883	2.886	2.854	2.880	23. Sulawesi Selatan
24. Sulawesi Utara	1.143	1.221	1.286	1.279	1.291	1.305	1.319	1.344	1.426	1.475	1.507	1.552	1.596	1.623	1.670	1.671	24. Sulawesi Utara
25. Sulawesi Tenggara	293	293	290	290	293	294	293	293	298	293	296	294	297	300	333	304	25. Sulawesi Tenggara
26. Sulawesi Barat	8	7	7	8	8	8	8	8	8	7	8	8	8	8	8	9	26. Sulawesi Barat
27. Gorontalo	35	34	33	32	32	30	29	29	28	31	31	30	28	31	34	32	27. Gorontalo
28. Nusa Tenggara Barat	1.343	1.398	1.466	1.487	1.483	1.482	1.476	1.442	1.450	1.482	1.509	1.512	1.527	1.553	1.583	1.588	28. Nusa Tenggara Barat
29. Bali	13.074	14.078	15.571	15.627	15.723	15.759	15.870	15.920	16.109	16.278	16.639	16.861	17.010	17.155	17.130	17.185	29. Bali
30. Nusa Tenggara Timur	594	668	727	732	719	722	712	710	720	725	724	739	761	776	800	813	30. Nusa Tenggara Timur
31. Maluku	1.473	1.786	1.987	1.980	1.971	1.959	1.962	1.980	2.011	1.997	2.033	2.082	2.082	2.147	2.123	2.115	31. Maluku
32. Papua	1.010	1.337	1.394	1.313	1.317	1.314	1.308	1.291	1.299	1.304	1.312	1.300	1.320	1.342	1.353	1.332	32. Papua
33. Maluku Utara	59	103	165	162	167	185	200	202	205	198	200	202	207	208	219	218	33. Maluku Utara
34. Papua Barat	619	750	753	752	735	735	713	704	699	700	704	686	673	689	727	725	34. Papua Barat
35. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35. Others
<b>Total</b>	<b>113.501</b>	<b>125.945</b>	<b>135.693</b>	<b>135.570</b>	<b>136.150</b>	<b>137.362</b>	<b>137.497</b>	<b>137.444</b>	<b>139.512</b>	<b>142.048</b>	<b>143.229</b>	<b>144.779</b>	<b>146.545</b>	<b>148.493</b>	<b>149.623</b>	<b>149.872</b>	<b>Total</b>

Ket: \*) Angka-angka diperbaiki

\*) Revised figures

**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 Aset
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
Total Aset BPR < 1 Miliar	10	11	10	11	9	8	9	10	10	9	9	8	8	9	9	8	Total Asset Rural bank < 1 Billion
Total Aset BPR 1 s.d 5 Miliar	126	107	90	86	86	85	85	92	87	84	86	82	78	72	66	63	Total Asset Rural bank 1 up to 5 Billion
Total Aset BPR 5 s.d 10 Miliar	210	181	173	169	165	160	161	155	157	155	141	143	140	140	146	142	Total Asset Rural bank 5 up to 10 Billion
Total Aset BPR > 10 Miliar	1.287	1.320	1.324	1.327	1.333	1.333	1.331	1.325	1.327	1.331	1.343	1.345	1.328	1.331	1.325	1.329	Total Asset Rural bank > 10 Billion
<b>Total</b>	<b>1.633</b>	<b>1.619</b>	<b>1.597</b>	<b>1.593</b>	<b>1.593</b>	<b>1.586</b>	<b>1.586</b>	<b>1.582</b>	<b>1.581</b>	<b>1.579</b>	<b>1.579</b>	<b>1.578</b>	<b>1.554</b>	<b>1.552</b>	<b>1.546</b>	<b>1.542</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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Kredit</b>	<b>81.684</b>	<b>89.482</b>	<b>98.220</b>	<b>98.689</b>	<b>99.995</b>	<b>101.410</b>	<b>103.046</b>	<b>105.048</b>	<b>104.616</b>	<b>105.307</b>	<b>106.093</b>	<b>106.733</b>	<b>107.519</b>	<b>108.248</b>	<b>108.784</b>	<b>109.070</b>	<b>Credit</b>
a. Lancar	76.919	83.982	91.959	91.956	93.009	94.374	95.679	97.593	97.036	97.667	98.281	98.896	99.609	100.324	101.379	101.152	a. Current
b. Kurang Lancar	925	1.058	1.137	1.513	1.669	1.678	1.798	1.691	1.779	1.665	1.720	1.738	1.687	1.599	1.373	1.732	b. Sub-Standard
c. Diragukan	974	1.102	1.287	1.270	1.275	1.219	1.318	1.386	1.410	1.495	1.473	1.506	1.539	1.576	1.512	1.475	c. Doubtful
d. Macet	2.866	3.341	3.837	3.950	4.042	4.139	4.251	4.379	4.392	4.479	4.619	4.594	4.685	4.748	4.520	4.711	d. Lost
<b>Non Performing Loan (Nominal)</b>	<b>4.765</b>	<b>5.500</b>	<b>6.261</b>	<b>6.734</b>	<b>6.986</b>	<b>7.036</b>	<b>7.367</b>	<b>7.455</b>	<b>7.580</b>	<b>7.639</b>	<b>7.812</b>	<b>7.838</b>	<b>7.911</b>	<b>7.923</b>	<b>7.405</b>	<b>7.918</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>6,82</b>	<b>6,99</b>	<b>6,94</b>	<b>7,15</b>	<b>7,10</b>	<b>7,25</b>	<b>7,25</b>	<b>7,36</b>	<b>7,34</b>	<b>7,36</b>	<b>7,32</b>	<b>6,81</b>	<b>7,26</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	Ags	Sep	Okt	Nov	Des	Jan	
1. Jawa Barat	858	980	1.004	1.058	1.097	1.114	1.152	1.153	1.185	1.165	1.174	1.179	1.210	1.232	1.153	1.220	1. Jawa Barat
2. Banten	147	146	170	191	194	196	217	215	232	238	235	232	244	234	221	230	2. Banten
3. DKI Jakarta	105	99	91	95	105	94	98	100	108	123	123	125	123	122	108	123	3. DKI Jakarta
4. D.I Yogyakarta	182	198	228	254	258	259	264	269	269	264	266	272	277	280	252	283	4. D.I Yogyakarta
5. Jawa Tengah	1.129	1.342	1.611	1.757	1.829	1.824	1.932	1.922	1.965	1.979	2.057	2.072	2.064	2.046	1.917	2.057	5. Jawa Tengah
6. Jawa Timur	621	664	722	769	794	806	832	860	879	886	875	871	872	895	827	880	6. Jawa Timur
7. Bengkulu	4	4	5	5	5	5	5	5	6	6	6	6	6	6	5	6	7. Bengkulu
8. Jambi	67	58	69	78	79	81	88	92	97	95	95	98	99	106	93	103	8. Jambi
9. Aceh	12	15	19	20	20	21	22	22	23	23	24	22	21	21	21	21	9. Aceh
10. Sumatera Utara	81	71	80	83	90	88	89	89	92	91	94	99	96	98	91	97	10. Sumatera Utara
11. Sumatera Barat	94	98	89	98	103	108	112	116	117	114	114	115	113	109	94	106	11. Sumatera Barat
12. Riau	125	123	100	108	114	112	120	123	129	130	130	129	135	135	127	135	12. Riau
13. Kepulauan Riau	148	245	303	321	348	354	362	359	372	372	407	398	404	415	397	429	13. Kepulauan Riau
14. Sumatera Selatan	154	147	102	99	101	103	107	104	100	95	96	101	106	104	93	119	14. Sumatera Selatan
15. Bangka Belitung	6	6	5	6	6	6	7	7	7	7	8	9	9	8	8	8	15. Bangka Belitung
16. Lampung	108	118	115	125	134	139	150	153	162	162	172	182	185	185	170	198	16. Lampung
17. Kalimantan Selatan	46	39	39	40	42	43	44	43	43	44	43	44	43	42	40	42	17. Kalimantan Selatan
18. Kalimantan Barat	60	62	84	84	83	82	84	86	91	89	88	89	91	92	90	81	18. Kalimantan Barat
19. Kalimantan Timur	29	25	23	23	24	24	25	24	24	24	24	24	24	24	22	23	19. Kalimantan Timur
20. Kalimantan Tengah	12	23	18	20	21	19	30	34	42	42	38	46	41	41	43	43	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	21.
22. Sulawesi Tengah	20	25	44	42	36	39	40	41	30	31	34	34	37	37	39	41	22. Sulawesi Tengah
23. Sulawesi Selatan	28	31	39	47	47	47	49	50	48	50	50	51	45	46	46	51	23. Sulawesi Selatan
24. Sulawesi Utara	102	76	90	94	98	98	103	100	103	98	100	101	103	101	94	98	24. Sulawesi Utara
25. Sulawesi Tenggara	24	44	42	45	47	38	39	38	38	37	36	39	38	39	36	39	25. Sulawesi Tenggara
26. Sulawesi Barat	0	0	0	0	0	1	0	0	0	0	0	0	1	1	0	0	26. Sulawesi Barat
27. Gorontalo	6	5	5	5	5	4	5	5	4	4	4	4	4	4	4	4	27. Gorontalo
28. Nusa Tenggara Barat	103	128	162	170	176	181	166	168	172	165	160	160	156	156	149	154	28. Nusa Tenggara Barat
29. Bali	444	652	846	900	917	947	1.002	1.025	949	945	951	924	930	901	856	898	29. Bali
30. Nusa Tenggara Timur	24	23	20	36	36	25	32	35	23	27	28	21	26	28	21	39	30. Nusa Tenggara Timur
31. Maluku	3	5	4	5	6	7	7	6	4	6	5	4	4	4	3	3	31. Maluku
32. Papua	13	20	38	39	41	44	45	45	44	43	47	51	51	50	49	53	32. Papua
33. Maluku Utara	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	33. Maluku Utara
34. Papua Barat	7	27	92	115	129	127	139	163	218	281	324	334	350	357	332	331	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>6.734</b>	<b>6.986</b>	<b>7.036</b>	<b>7.367</b>	<b>7.455</b>	<b>7.580</b>	<b>7.639</b>	<b>7.812</b>	<b>7.838</b>	<b>7.911</b>	<b>7.923</b>	<b>7.405</b>	<b>7.918</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		Januari 2019		Desember 2019		Januari 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) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Deposito	51.977	68,64	58.137	68,51	62.465	67,93	63.318	68,41	70.406	68,66	71.645	69,42	Time Deposits
Tabungan	23.748	31,36	26.723	31,49	29.491	32,07	29.236	31,59	32.132	31,34	31.564	30,58	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>92.553</b>	<b>100,00</b>	<b>102.538</b>	<b>100,00</b>	<b>103.209</b>	<b>100,00</b>	<b>Total Third Party Funds</b>

**Tabel 2.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Januari 2020**  
*(Composition of Third Party Funds of Rural Banks Based on Location - January 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	4.376	9.670	14.046	13,61%	1. Jawa Barat
2. Banten	735	2.549	3.284	3,18%	2. Banten
3. DKI Jakarta	122	1.937	2.059	2,00%	3. DKI Jakarta
4. D.I Yogyakarta	1.800	3.638	5.439	5,27%	4. D.I Yogyakarta
5. Jawa Tengah	11.355	15.375	26.730	25,90%	5. Jawa Tengah
6. Jawa Timur	3.226	7.038	10.264	9,94%	6. Jawa Timur
7. Bengkulu	24	28	52	0,05%	7. Bengkulu
8. Jambi	112	665	777	0,75%	8. Jambi
9. Aceh	56	89	145	0,14%	9. Aceh
10. Sumatera Utara	686	706	1.392	1,35%	10. Sumatera Utara
11. Sumatera Barat	820	585	1.405	1,36%	11. Sumatera Barat
12. Riau	388	617	1.005	0,97%	12. Riau
13. Kepulauan Riau	650	5.375	6.025	5,84%	13. Kepulauan Riau
14. Sumatera Selatan	242	800	1.042	1,01%	14. Sumatera Selatan
15. Bangka Belitung	27	108	135	0,13%	15. Bangka Belitung
16. Lampung	1.021	5.378	6.398	6,20%	16. Lampung
17. Kalimantan Selatan	177	218	395	0,38%	17. Kalimantan Selatan
18. Kalimantan Barat	318	692	1.010	0,98%	18. Kalimantan Barat
19. Kalimantan Timur	89	121	210	0,20%	19. Kalimantan Timur
20. Kalimantan Tengah	274	236	510	0,49%	20. Kalimantan Tengah
21. Kalimantan Utara	13	18	31	0,03%	21. Kalimantan Utara
22. Sulawesi Tengah	102	847	949	0,92%	22. Sulawesi Tengah
23. Sulawesi Selatan	314	1.585	1.899	1,84%	23. Sulawesi Selatan
24. Sulawesi Utara	222	1.128	1.350	1,31%	24. Sulawesi Utara
25. Sulawesi Tenggara	69	57	126	0,12%	25. Sulawesi Tenggara
26. Sulawesi Barat	2	2	5	0,00%	26. Sulawesi Barat
27. Gorontalo	6	9	16	0,02%	27. Gorontalo
28. Nusa Tenggara Barat	586	508	1.094	1,06%	28. Nusa Tenggara Barat
29. Bali	3.117	9.498	12.615	12,22%	29. Bali
30. Nusa Tenggara Timur	180	420	600	0,58%	30. Nusa Tenggara Timur
31. Maluku	147	717	864	0,84%	31. Maluku
32. Papua	140	514	654	0,63%	32. Papua
33. Maluku Utara	13	92	105	0,10%	33. Maluku Utara
34. Papua Barat	155	425	580	0,56%	34. Papua Barat
35. Lainnya	-	-	-	0,00%	35. Others
<b>Total</b>	<b>31.564</b>	<b>71.645</b>	<b>103.209</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	Ags	Sep	Okt	Nov	Des	Jan	
1. Jawa Barat	11.501	12.327	12.472	12.533	12.560	12.599	12.482	12.171	12.297	12.720	12.785	12.946	13.290	13.484	13.665	14.046	1. Jawa Barat
2. Banten	1.641	2.334	2.763	2.738	2.771	2.861	2.950	2.957	2.964	3.053	3.149	3.173	3.216	3.300	3.377	3.284	2. Banten
3. DKI Jakarta	1.754	1.777	1.910	1.911	1.924	1.946	1.962	2.023	2.046	2.072	2.062	2.094	2.118	2.131	2.159	2.059	3. DKI Jakarta
4. D.I Yogyakarta	4.079	4.536	4.883	4.831	4.869	4.877	4.848	4.948	4.980	5.061	5.131	5.223	5.289	5.306	5.453	5.439	4. D.I Yogyakarta
5. Jawa Tengah	18.666	21.355	23.726	23.676	23.896	24.307	24.247	23.905	24.746	25.433	25.557	25.916	26.208	26.951	26.738	26.730	5. Jawa Tengah
6. Jawa Timur	7.703	8.576	9.304	9.346	9.361	9.309	9.256	9.121	9.322	9.606	9.727	9.768	9.986	10.026	10.144	10.264	6. Jawa Timur
7. Bengkulu	45	40	47	51	51	47	45	45	46	49	50	52	49	52	54	52	7. Bengkulu
8. Jambi	580	616	654	659	666	673	676	693	711	730	739	743	760	753	766	777	8. Jambi
9. Aceh	129	148	149	147	141	139	141	139	138	138	141	139	138	138	149	145	9. Aceh
10. Sumatera Utara	1.038	1.148	1.254	1.277	1.277	1.278	1.281	1.275	1.298	1.325	1.344	1.348	1.362	1.353	1.361	1.392	10. Sumatera Utara
11. Sumatera Barat	1.238	1.354	1.391	1.378	1.363	1.347	1.305	1.239	1.297	1.320	1.349	1.367	1.377	1.396	1.425	1.405	11. Sumatera Barat
12. Riau	951	1.027	979	972	978	971	973	959	970	966	976	993	992	1.002	1.012	1.005	12. Riau
13. Kepulauan Riau	4.769	5.291	5.521	5.635	5.715	5.806	5.843	5.884	5.814	5.843	5.852	5.880	5.918	5.949	5.980	6.025	13. Kepulauan Riau
14. Sumatera Selatan	831	860	916	909	914	929	961	963	988	1.015	1.006	1.007	1.012	1.020	1.021	1.042	14. Sumatera Selatan
15. Bangka Belitung	102	117	123	125	126	125	130	129	131	133	132	132	134	135	136	135	15. Bangka Belitung
16. Lampung	4.881	5.368	5.704	5.955	5.934	5.901	5.969	5.939	6.011	6.036	6.022	6.069	6.112	6.167	6.205	6.398	16. Lampung
17. Kalimantan Selatan	348	341	362	364	369	366	333	327	329	341	346	356	364	404	424	395	17. Kalimantan Selatan
18. Kalimantan Barat	910	1.015	1.009	986	941	902	923	943	945	986	986	1.019	1.009	993	1.001	1.010	18. Kalimantan Barat
19. Kalimantan Timur	193	187	228	222	224	225	223	220	223	227	227	230	232	233	211	210	19. Kalimantan Timur
20. Kalimantan Tengah	277	353	460	475	456	468	427	396	450	443	465	430	407	480	426	510	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	31	21. Kalimantan Utara
22. Sulawesi Tengah	693	840	905	934	872	860	839	863	909	916	963	941	929	953	959	949	22. Sulawesi Tengah
23. Sulawesi Selatan	1.227	1.511	1.607	1.636	1.674	1.710	1.727	1.788	1.825	1.846	1.868	1.873	1.885	1.879	1.858	1.899	23. Sulawesi Selatan
24. Sulawesi Utara	965	1.045	1.076	1.084	1.096	1.106	1.114	1.138	1.180	1.186	1.209	1.233	1.271	1.295	1.331	1.350	24. Sulawesi Utara
25. Sulawesi Tenggara	122	110	119	116	113	112	112	112	122	115	120	120	120	122	155	126	25. Sulawesi Tenggara
26. Sulawesi Barat	8	10	13	13	12	11	12	15	12	11	12	11	12	12	11	5	26. Sulawesi Barat
27. Gorontalo	17	18	18	18	17	17	16	15	14	14	14	13	12	14	17	16	27. Gorontalo
28. Nusa Tenggara Barat	888	922	1.003	1.023	1.026	1.020	1.015	986	991	1.014	1.035	1.041	1.054	1.080	1.100	1.094	28. Nusa Tenggara Barat
29. Bali	8.354	9.368	10.921	11.066	11.190	11.336	11.525	11.579	11.590	11.735	12.089	12.291	12.445	12.578	12.568	12.615	29. Bali
30. Nusa Tenggara Timur	469	523	555	552	531	531	528	536	547	551	545	555	569	577	591	600	30. Nusa Tenggara Timur
31. Maluku	555	633	773	775	779	779	815	822	826	825	815	848	845	854	834	864	31. Maluku
32. Papua	346	495	496	523	534	551	558	573	603	619	604	619	615	651	688	654	32. Papua
33. Maluku Utara	31	59	94	91	96	107	120	120	119	113	116	116	119	107	107	105	33. Maluku Utara
34. Papua Barat	413	555	521	531	526	532	525	522	518	526	533	526	532	549	581	580	34. Papua Barat
35. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35. Others
<b>Total</b>	<b>75.725</b>	<b>84.861</b>	<b>91.956</b>	<b>92.553</b>	<b>93.004</b>	<b>93.747</b>	<b>93.882</b>	<b>93.347</b>	<b>94.962</b>	<b>96.971</b>	<b>97.968</b>	<b>99.071</b>	<b>100.379</b>	<b>101.943</b>	<b>102.538</b>	<b>103.209</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	Ags	Sep	Okt	Nov	Des	Jan	
Tabungan	3,95	3,71	3,44	3,47	3,46	3,44	3,43	3,39	3,50	3,39	3,35	3,35	3,32	3,33	3,33	3,32	Saving
Deposito	9,80	8,12	8,14	8,19	8,23	8,25	8,28	8,50	8,49	8,43	8,36	8,40	8,42	8,35	8,16	8,11	Time Deposits

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

r) Angka-angka diperbaiki

r) revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan	
1 Pertanian, Perburuhan, dan Kehutanan	31,28	29,83	29,48	29,50	29,43	29,53	29,74	29,80	29,65	29,56	29,08	28,86	28,62	28,58	28,78	27,92	1. Agriculture, hunting, and forestry
2 Perikanan	27,58	27,60	26,13	26,14	26,27	26,32	26,60	26,76	26,59	25,56	25,42	25,59	25,35	25,14	25,45	25,20	2. Fisheryies
3 Pertambangan dan Penggalian	25,28	24,54	24,76	24,39	24,15	24,20	24,11	23,83	23,91	23,85	23,57	23,01	22,86	22,80	21,13	25,09	3. Mining and quarrying
4 Industri Pengolahan	26,31	24,90	23,26	23,17	23,17	23,02	23,36	23,42	23,47	23,39	22,92	22,97	22,91	23,05	21,55	21,42	4. Processing industry
5 Listrik, Gas dan Air	27,39	26,86	24,06	23,74	23,84	24,14	24,14	24,46	24,23	23,85	24,25	23,45	24,59	24,21	22,14	21,91	5. Electricity, gas and water
6 Konstruksi	26,35	25,05	24,31	24,06	23,97	23,87	23,86	23,75	23,62	23,66	23,70	23,72	23,62	23,51	23,33	23,50	6. Construction
7 Perdagangan Besar dan Eceran	27,93	26,86	25,84	25,82	25,79	25,82	25,77	25,77	25,79	25,57	25,49	25,55	25,46	25,41	25,36	25,31	7. Big and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	25,05	23,24	22,00	21,90	21,80	21,72	21,94	21,83	21,53	21,62	21,44	21,20	21,32	21,68	20,84	20,94	8. Provision of accommodation and food supply drinking
9 Transportasi, Pergudangan dan Komunikasi	25,62	24,54	23,54	24,16	24,03	23,95	24,15	24,04	24,04	23,91	23,59	23,49	23,48	23,29	22,17	22,08	9. Transportation, warehousing and communications
10 Perantara Keuangan	19,23	18,27	17,12	17,46	17,36	17,37	17,49	16,91	16,52	16,40	16,28	16,42	16,75	17,18	17,53	17,78	10. Transitional finance
11 Real Estate	22,22	20,61	20,05	19,95	19,94	19,91	19,71	19,66	19,61	19,68	19,61	19,56	19,49	19,59	18,44	18,52	11. Real estate, rental business, and services company
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial	26,13	26,31	25,75	25,84	25,83	26,17	27,17	27,40	26,98	26,76	25,97	25,63	25,35	24,94	23,63	23,64	12. Government administration, the defense and compulsory social security
13 Jasa Pendidikan	26,95	24,91	23,90	23,62	23,69	23,81	24,00	24,00	24,11	23,95	24,10	24,03	23,92	23,91	23,34	23,06	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	27,06	25,92	24,40	24,12	24,00	24,19	24,37	24,16	24,11	23,75	23,82	23,65	23,98	23,96	23,53	23,42	14. Health and social services
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	28,56	26,62	25,15	25,25	25,18	25,11	25,20	24,99	24,94	24,63	24,60	24,35	24,35	24,26	23,20	23,09	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	27,17	26,80	26,90	26,90	26,89	26,73	26,67	26,62	26,50	26,36	26,31	26,28	26,14	26,13	25,73	24,95	16. Individual services serving the household
17 Kegiatan Usaha yang Belum Jelas Batasannya	27,47	26,23	25,29	25,21	25,14	25,05	24,95	24,89	24,84	24,93	24,86	24,75	24,64	24,51	25,85	26,41	17. International Agency and Other Extra Agency International
18 Bukan Lapangan Usaha - Rumah Tangga	24,95	23,74	23,32	23,35	23,30	23,34	23,39	23,40	23,36	23,25	23,26	23,28	23,22	23,71	19,72	19,37	18. Business Activities which are not clearly defined
19 Bukan Lapangan Usaha - Lainnya	25,49	24,21	23,21	23,23	23,56	23,56	23,56	23,40	23,07	23,25	23,19	22,81	23,03	23,05	22,86	22,77	19. Not the business field - other

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan	
Modal Kerja	28,12	26,81	25,73	25,73	25,70	25,69	25,70	25,66	25,58	25,41	25,27	25,29	25,21	25,13	24,65	24,60	Working Capital
Investasi	25,07	24,09	23,58	23,53	23,33	23,33	23,30	23,21	23,36	23,26	23,20	22,97	22,76	22,90	22,67	22,56	Investment
Konsumsi	25,44	24,17	23,22	23,24	23,53	23,54	23,54	23,40	23,10	23,25	23,20	22,86	23,05	23,11	22,38	22,18	Consumption

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan	
Jumlah BPR	1.633	1.619	1.597	1.593	1.593	1.586	1.586	1.582	1.581	1.579	1.579	1.578	1.554	1.552	1.545	1.542	Total Rural Banks
Jumlah Kantor	6.075	6.192	6.273	6.014	6.319	6.281	6.293	6.308	6.295	6.335	6.309	6.287	6.329	6.327	5.939	5.964	Total Bank Offices

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

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
1. Jawa Barat	244	390	360	994	1. Jawa Barat
2. Banten	57	64	48	169	2. Banten
3. DKI Jakarta	23	12	7	42	3. DKI Jakarta
4. D.I Yogyakarta	52	51	132	235	4. D.I Yogyakarta
5. Jawa Tengah	251	553	763	1.567	5. Jawa Tengah
6. Jawa Timur	291	267	863	1.421	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	54	44	32	130	10. Sumatera Utara
11. Sumatera Barat	88	42	85	215	11. Sumatera Barat
12. Riau	29	14	17	60	12. Riau
13. Kepulauan Riau	43	29	22	94	13. Kepulauan Riau
14. Sumatera Selatan	24	14	14	52	14. Sumatera Selatan
15. Bangka Belitung	4	3	5	12	15. Bangka Belitung
16. Lampung	25	33	20	78	16. Lampung
17. Kalimantan Selatan	26	7	6	39	17. Kalimantan Selatan
18. Kalimantan Barat	20	6	4	30	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	-	1	3	21. Kalimantan Utara
22. Sulawesi Tengah	8	19	15	42	22. Sulawesi Tengah
23. Sulawesi Selatan	23	13	7	43	23. Sulawesi Selatan
24. Sulawesi Utara	18	27	10	55	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	34	110	28. Nusa Tenggara Barat
29. Bali	133	55	122	310	29. Bali
30. Nusa Tenggara Timur	12	4	3	19	30. Nusa Tenggara Timur
31. Maluku	2	9	8	19	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>1.298</b>	<b>1.390</b>	<b>2.282</b>	<b>4.970</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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Penyaluran Dana iB</b>	<b>8.689</b>	<b>10.289</b>	<b>11.766</b>	<b>11.675</b>	<b>11.624</b>	<b>11.662</b>	<b>11.537</b>	<b>11.462</b>	<b>11.655</b>	<b>12.050</b>	<b>12.303</b>	<b>12.495</b>	<b>12.687</b>	<b>13.050</b>	<b>12.807</b>	<b>13.280</b>	<b>Disbursement of Fund iB</b>
Pembiayaan iB	6.663	7.764	9.084	9.037	9.190	9.397	9.555	9.736	9.726	9.850	9.943	10.078	10.222	10.336	9.943	10.328	<i>Financing iB</i>
Antar Bank Aktiva iB	2.027	2.525	2.682	2.638	2.434	2.266	1.982	1.726	1.928	2.201	2.360	2.417	2.465	2.714	2.864	2.952	<i>Interbank Assets iB</i>
<b>Sumber Dana iB</b>	<b>7.678</b>	<b>9.046</b>	<b>10.538</b>	<b>10.442</b>	<b>10.428</b>	<b>10.530</b>	<b>10.402</b>	<b>10.329</b>	<b>10.533</b>	<b>10.923</b>	<b>11.123</b>	<b>11.301</b>	<b>11.456</b>	<b>11.774</b>	<b>11.535</b>	<b>11.978</b>	<b>Source of Funds iB</b>
Dana Pihak Ketiga	5.824	6.987	8.135	8.103	8.082	8.136	8.031	7.959	8.100	8.417	8.547	8.635	8.691	8.903	8.732	9.094	<i>Third Party Funds</i>
Tabungan iB Wadiah	1.179	1.458	1.739	1.706	1.656	1.647	1.576	1.575	1.618	1.768	1.811	1.774	1.743	1.853	1.874	1.891	<i>Wadiah Savings iB</i>
Tabungan iB Mudharabah	983	1.120	1.260	1.253	1.255	1.264	1.229	1.134	1.155	1.213	1.226	1.258	1.271	1.299	1.329	1.325	<i>Mudharabah Savings iB</i>
Deposito iB Mudharabah	3.663	4.409	5.137	5.145	5.171	5.225	5.226	5.249	5.326	5.436	5.509	5.603	5.677	5.751	5.529	5.878	<i>Deposit Mudharabah iB</i>
Antar Bank Passiva	1.655	1.965	2.160	2.122	2.131	2.175	2.146	2.147	2.206	2.274	2.338	2.405	2.522	2.611	2.423	2.571	<i>Interbank Liabilities</i>
Pinjaman yang Diterima	129	115	124	122	119	116	131	126	137	139	132	156	145	156	291	233	<i>Loan received</i>
Kewajiban Lainnya	69	93	119	94	96	103	94	98	90	93	106	105	99	104	89	81	<i>Other Liabilities</i>
<b>Beberapa Komponen Modal</b>	<b>1.181</b>	<b>1.398</b>	<b>1.508</b>	<b>1.606</b>	<b>1.566</b>	<b>1.527</b>	<b>1.536</b>	<b>1.559</b>	<b>1.572</b>	<b>1.600</b>	<b>1.634</b>	<b>1.661</b>	<b>1.693</b>	<b>1.726</b>	<b>1.671</b>	<b>1.752</b>	<b>Some Components of Capital</b>
Modal Disetor	908	1.062	1.177	1.165	1.165	1.180	1.196	1.218	1.214	1.222	1.243	1.247	1.248	1.251	1.183	1.238	<i>Paid-In Capital</i>
Cadangan	154	180	200	201	205	210	218	222	223	224	224	226	226	225	206	220	<i>Reserves</i>
L/R Tahun berjalan	159	213	174	27	24	52	78	96	118	142	156	176	203	233	262	27	<i>Current Earnings (Profit/Loss)</i>
L/R Tahun Lalu	(40)	(57)	(43)	212	172	85	45	22	17	12	12	12	17	17	20	266	<i>Current Earnings (Profit/Loss)</i>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Aset</b>	9.158	10.840	12.362	12.370	12.344	12.410	12.283	12.219	12.448	12.865	13.105	13.315	13.519	13.893	13.758	14.155	<b>Assets</b>
<b>Pembiayaan iB</b>	6.663	7.764	9.084	9.037	9.190	9.397	9.555	9.736	9.726	9.850	9.943	10.078	10.222	10.336	9.943	10.328	<b>Financing iB</b>
<i>Lancar</i>	6.087	7.012	8.239	8.228	8.361	8.579	8.706	8.889	8.868	8.990	9.073	9.245	9.376	9.517	9.243	9.554	<i>Current</i>
<i>Kurang Lancar</i>	109	159	148	190	216	205	225	235	233	214	207	218	233	204	141	208	<i>Sub Standard</i>
<i>Diragukan</i>	101	123	146	135	129	116	128	123	115	131	133	132	129	131	124	121	<i>Doubtful</i>
<i>Macet</i>	365	470	551	484	485	496	496	489	511	516	529	483	485	485	135	444	<i>Lost</i>
<b>Non Performing Financing (Nominal)</b>	575	752	845	808	829	818	850	847	858	860	869	833	846	819	700	773	<b>Non Performing Financing (Nominal)</b>
<b>Non Performing Financing (%)</b>	8,63	9,68	9,30	8,94	9,02	8,71	8,89	8,70	8,83	8,73	8,74	8,27	8,28	7,92	7,04	7,49	<b>Non Performing Financing (%)</b>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**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)*  
 Miliar Rp (Billion Rp)

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			Jan
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Kehutanan	283.827	317.373	354.878	350.218	353.645	354.080	357.066	363.350	362.564	364.136	364.925	370.141	365.080	370.334	369.903	366.712	366.712	1. Agricultures, Hunting and Forestry
NPL	6.286	4.332	4.672	4.996	4.760	4.736	5.072	5.153	4.790	4.825	4.808	5.391	5.356	5.362	5.642	6.373	6.373	NPL
2. Perikanan	9.479	11.273	12.137	12.065	12.229	12.343	12.550	13.040	13.023	13.174	13.517	13.778	13.813	13.888	14.115	14.080	14.080	2. Fishery
NPL	242	302	221	638	866	839	877	922	707	749	788	755	772	765	750	785	785	NPL
3. Pertambangan dan Penggalian	126.335	113.615	137.912	129.440	136.246	137.750	136.178	136.205	136.550	136.600	135.661	129.722	133.521	129.534	134.315	133.780	133.780	3. Mining and Quarrying
NPL	9.043	7.019	6.423	6.271	6.326	5.977	6.129	6.278	4.884	4.498	4.300	4.027	5.066	4.976	4.808	4.748	4.748	NPL
4. Industri Pengolahan	781.765	824.111	899.088	869.183	873.270	868.891	867.740	885.407	902.052	901.643	909.124	917.459	900.067	903.943	931.727	891.896	891.896	4. Processing Industry
NPL	26.924	22.287	22.724	24.051	24.061	24.159	25.867	26.899	25.857	26.446	28.036	33.452	37.119	37.868	36.191	37.536	37.536	NPL
5. Listrik, gas dan air	135.461	146.133	170.190	175.688	176.741	186.861	191.167	206.802	208.928	195.552	196.472	197.443	195.485	195.052	198.255	196.748	196.748	5. Electricity, Gas and Water
NPL	2.218	1.573	2.259	2.045	2.016	1.928	1.815	1.848	1.796	1.830	1.876	1.854	1.828	1.911	1.770	1.801	1.801	NPL
6. Konstruksi	214.757	258.931	316.097	307.027	313.968	323.777	327.078	342.552	348.339	354.136	360.756	367.268	362.870	361.726	362.271	349.490	349.490	6. Construction
NPL	8.279	9.491	9.919	10.873	11.598	11.889	12.610	12.974	12.797	13.137	12.922	13.038	13.277	13.671	12.863	13.347	13.347	NPL
7. Perdagangan Besar dan Eceran	841.384	885.462	975.995	949.880	958.951	972.700	981.744	987.292	999.851	992.997	987.028	1.002.342	997.224	994.104	1.006.069	975.541	975.541	7. Wholesale and Retail Trade
NPL	35.789	36.083	35.285	37.459	37.794	36.750	36.626	38.656	37.415	38.557	38.713	39.127	39.521	34.739	38.499	38.499	38.499	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	93.390	97.886	99.751	98.757	98.688	100.369	100.958	104.180	104.203	104.338	105.211	106.868	107.115	108.663	109.842	109.487	109.487	8. Provision of accomodation and theprovision of eating and drinking
NPL	2.533	4.239	5.516	5.734	5.975	6.140	5.976	6.436	6.066	6.087	6.383	6.482	6.278	6.336	6.111	6.464	6.464	NPL
9. Transportasi, pergudangan dan komunikasi	171.795	182.628	217.323	212.240	211.910	213.971	212.876	224.302	232.460	230.719	226.032	232.235	236.911	241.651	246.935	244.517	244.517	9. Transportation, Warehousing
NPL	8.303	6.836	5.825	5.261	5.556	5.028	5.085	4.986	4.808	4.850	4.803	5.008	5.050	5.039	4.047	4.199	4.199	NPL
10. Perantara Keuangan	193.946	214.182	244.486	228.622	226.627	232.258	236.007	252.788	250.017	239.432	240.206	243.991	242.095	241.673	249.782	239.087	239.087	10. Financial intermediaries
NPL	2.415	1.640	2.863	2.983	2.922	2.799	2.780	2.758	3.218	3.498	3.517	3.163	1.873	2.050	1.247	1.595	1.595	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	209.999	221.922	248.218	245.187	247.398	253.836	247.853	251.480	258.474	261.947	261.064	262.477	262.892	265.690	269.360	263.860	263.860	11. Real Estate, Business, Ownership, and Business Services
NPL	5.470	5.473	4.606	4.990	4.857	4.628	4.750	5.495	5.195	5.108	5.836	5.332	5.280	6.053	6.190	7.029	7.029	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.702	21.822	25.068	24.942	25.714	26.006	24.920	25.965	25.406	26.087	26.393	26.617	25.778	26.508	28.901	28.775	28.775	12. Government administration, Defense and Compulsory social security
NPL	4	3	3	3	5	6	6	8	6	8	8	10	11	8	7	10	10	NPL
13. Jasa Pendidikan	8.553	10.104	12.322	12.186	12.267	12.664	13.008	13.169	13.315	13.312	13.376	13.444	13.764	13.697	14.194	13.814	13.814	13. Education Services
NPL	127	128	100	124	125	140	154	150	143	138	241	142	149	162	119	160	160	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	16.966	19.092	22.698	22.498	22.596	23.117	23.722	24.896	25.192	25.713	26.585	27.995	29.170	29.128	33.576	29.777	29.777	14. Health Services and Social Activities
NPL	134	318	381	392	356	352	403	376	370	398	412	437	428	431	413	363	363	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	58.707	72.365	79.914	75.784	79.199	81.271	77.056	78.363	79.176	78.539	79.259	80.222	79.821	80.298	82.543	81.546	81.546	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	1.775	1.828	1.474	1.727	1.863	1.859	1.953	2.036	2.015	1.997	1.978	1.987	1.961	1.869	1.839	1.990	1.990	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.644	2.744	2.715	2.685	2.695	2.734	2.814	3.204	3.375	3.482	3.456	3.412	3.363	3.307	3.415	3.313	3.313	16. Individual Services which Serve Households
NPL	68	57	59	78	75	70	74	76	72	76	72	74	76	69	64	68	68	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	231	156	173	169	168	172	172	173	172	173	236	265	272	283	280	294	294	17. International Agency and Other Extra International Agency
NPL	31	14	0	0	0	-	0	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	10.611	2.752	2.257	2.348	1.462	1.593	1.375	2.121	1.932	1.756	1.693	1.756	1.760	1.751	1.976	2.352	2.352	18. Business Activities which are not clearly defined
NPL	73	157	282	224	224	214	226	269	112	132	98	131	135	113	130	124	124	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																		<b>Loans to Non Industrial Origin</b>
Rumah Tangga																		House Hold
- Untuk Pemilikan Rumah Tinggal	353.648	392.914	445.196	445.204	447.244	453.079	457.672	464.990	465.903	468.810	471.126	475.263	477.098	475.662	479.928	478.747	478.747	- For Home Ownership
NPL	8.666	9.958	10.274	11.244	11.947	11.587	12.196	12.114	12.517	12.589	12.870	12.901	12.853	12.806	12.120	13.158	13.158	NPL
- Untuk Pemilikan Flat atau Apartemen	12.922	15.440	19.913	19.977	20.163	20.491	20.785	21.179	21.316	21.635	21.736	21.969	22.108	22.126	22.309	22.264	22.264	- For Apartement Ownership
NPL	290	329	364	364	350	335	347	341	346	367	363	361	358	432	348	397	397	NPL
- Untuk Pemilikan Ruko atau Rukan	27.421	27.117	25.548	25.405	25.315	25.277	25.134	25.089	24.907	24.743	24.677	24.570	24.455	24.393	24.340	24.039	24.039	- For Shop House Ownership
NPL	1.063	1.157	1.227	1.354	1.400	1.380	1.388	1.368	1.378	1.382	1.424	1.379	1.367	1.425	1.353	1.409	1.409	NPL
- Untuk Pemilikan Kendaraan Bermotor	118.133	124.510	140.449	141.166	141.307	141.826	141.679	142.848	142.118	141.060	141.325	140.637	140.832	140.497	140.399	141.856	141.856	- For Vehicles Ownership
NPL	1.561	1.630	1.919	2.060	2.097	2.181	2.210	2.254	2.286	2.334	2.326	2.199	2.174	2.115	1.904	2.030	2.030	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	468.215	542.095	606.712	600.838	605.825	613.742	613.621	618.135	615.924	620.859	622.599	630.258	636.446	645.118	652.364	653.148	653.148	- Others
NPL	3.976	5.089	5.856	6.382	6.590	6.537	6.646	6.799	6.843	6.869	7.055	7.061	7.108	7.260	6.490	7.232	7.232	NPL
Bukan Lapangan Usaha Lainnya	222.306	233.317	235.841	235.106	234.366	232.424	232.794	231.124	232.446	231.672	232.514	234.060	234.221	235.154	240.193	237.690	237.690	Non Industrial Origin Others
NPL	2.864	2.978	3.011	3.323	3.395	3.378	3.402	3.362	3.254	3.177	3.086	2.861	2.755	2.799	2.690	2.840	2.840	NPL

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	1.080	678	729	723	581	590	591	602	603	610	590	592	596	597	606	613	1. Agriculture, Hunting and Forestry	
NPL	58	61	56	59	18	15	15	14	17	15	15	16	14	14	12	12	NPL	
2. Perikanan	98	68	107	102	85	94	96	106	105	109	105	101	121	124	107	123	2. Fishery	
NPL	5	4	3	4	4	4	3	3	3	3	2	2	2	2	1	1	NPL	
3. Pertambangan dan Penggalian	177	156	225	185	185	185	174	182	207	178	179	175	171	161	172	166	3. Mining and Quarrying	
NPL	33	8	9	8	8	9	9	34	34	34	34	9	35	59	31	28	NPL	
4. Industri Pengolahan	3.734	2.307	2.654	2.518	1.736	1.677	1.730	1.639	1.786	1.402	1.268	1.164	1.153	1.169	1.154	1.115	4. Processing Industry	
NPL	97	77	87	90	50	78	71	90	86	60	58	53	48	100	89	97	NPL	
5. Listrik, gas dan air	134	53	12	11	12	12	11	12	13	12	13	13	13	12	8	8	5. Electricity, Gas and Water	
NPL	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	NPL	
6. Konstruksi	2.102	2.328	2.630	2.510	2.413	2.404	2.436	2.340	2.474	2.346	1.973	1.886	1.924	1.842	1.567	1.450	6. Construction	
NPL	113	120	224	235	223	239	272	237	263	250	260	244	240	238	217	215	NPL	
7. Perdagangan Besar dan Eceran	11.426	7.398	7.440	7.456	6.498	6.799	6.465	6.510	6.648	6.386	6.353	5.553	5.550	5.510	5.274	5.170	7. Wholesale and Retail Trade	
NPL	306	429	322	277	799	747	279	277	286	271	260	257	257	244	211	205	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	1.230	639	679	653	484	494	495	506	501	472	491	432	432	439	437	434	8. Provision of accomodation and theprovision of eating and drinking	
NPL	28	18	46	26	26	36	35	34	32	34	34	32	32	27	12	12	NPL	
9. Transportasi, pergudangan dan komunikasi	1.185	778	866	850	540	539	515	509	508	443	370	313	292	275	233	230	9. Transportation, Warehousing and Communications	
NPL	22	43	37	36	28	26	26	25	25	24	22	23	22	21	13	31	NPL	
10. Perantara Keuangan	2.559	2.159	2.144	2.108	2.065	2.104	2.150	2.247	2.213	2.008	1.976	1.560	1.534	1.497	1.398	1.362	10. Financial intermediaries	
NPL	103	22	21	82	82	55	81	54	81	82	81	81	81	96	79	79	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.804	1.448	1.661	1.639	1.433	1.383	1.384	1.365	1.364	1.151	1.129	935	914	913	948	899	11. Real Estate, Business, Ownership, and Business Services	
NPL	39	38	36	61	54	41	44	55	55	56	50	36	40	39	34	34	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	27	27	28	28	27	23	23	31	24	24	24	20	30	27	12. Government administration, Defense and Compulsory social security	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
13. Jasa Pendidikan	108	62	71	60	59	58	57	56	56	24	24	20	20	20	20	21	13. Education Services	
NPL	6	5	1	1	1	1	0	0	0	0	0	5	5	0	0	0	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	246	50	96	97	98	96	92	106	108	76	83	80	93	91	70	66	14. Health Services and Social Activities	
NPL	4	0	2	2	2	2	2	2	2	15	2	2	2	3	3	3	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.868	770	651	622	619	624	626	641	641	588	563	555	531	522	473	467	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	55	53	44	40	35	37	32	36	35	32	31	90	58	57	52	51	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	77	30	33	32	33	32	33	33	34	31	29	26	27	26	27	23	16. Individual Services which Serve Households	
NPL	1	2	2	4	4	2	2	2	2	2	2	2	2	2	2	1	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	90	20	4	5	8	4	5	6	6	5	5	4	3	3	5	3	18. Business Activities which are not clearly defined	
NPL	2	0	0	0	0	0	0	0	0	0	0	1	0	1	1	1	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	864	852	872	870	871	874	848	872	841	845	837	843	852	- For Home Ownership	
NPL	60	67	124	49	55	62	56	51	50	46	41	47	42	40	31	28	NPL	
- Untuk Pemilikan Flat atau Apartemen	202	135	111	94	93	91	90	90	88	84	84	84	83	82	80	79	- For Apartement Ownership	
NPL	5	14	36	9	9	10	8	9	5	5	4	6	4	3	2	2	NPL	
- Untuk Pemilikan Ruko atau Rukan	38	8	9	9	10	9	7	7	10	8	9	10	11	10	10	11	- For Shop House Ownership	
NPL	3	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	NPL	
- Untuk Pemilikan Kendaraan Bermotor	77	19	7	7	7	7	7	7	7	6	6	6	6	6	6	6	- For Vehicles Ownership	
NPL	8	10	4	4	4	4	4	4	4	4	4	4	4	4	4	4	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	15.858	11.372	13.326	13.400	13.542	13.713	13.879	14.074	14.145	14.196	14.379	14.085	14.274	14.469	14.527	14.507	- Others	
NPL	89	140	207	243	237	255	234	215	191	205	200	165	168	168	150	198	NPL	
<b>Bukan Lapangan Usaha Lainnya</b>	19.654	11.715	12.537	12.588	12.631	12.464	12.758	12.882	12.857	12.920	9.427	9.902	9.993	9.988	9.963	10.018	<i>Non Industrial Origin Others</i>	
NPL	112	106	124	129	120	122	135	142	141	140	116	104	107	112	105	107	NPL	

r) Angka-angka diperbaiki

r) Revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	20.778	21.300	27.120	27.327	28.526	28.355	29.018	29.964	29.504	29.341	29.927	29.243	28.950	29.422	30.380	30.082	30.082	1. Agriculture, Hunting and Forestry
NPL	1.224	991	865	901	1.065	1.018	1.117	1.154	1.153	1.166	1.168	1.775	1.773	1.700	1.593	1.600	1.600	NPL
2. Perikanan	1.662	1.719	1.702	1.679	1.685	1.704	1.716	1.957	1.935	1.965	1.968	1.993	2.016	2.007	2.018	2.005	2.005	2. Fishery
NPL	52	72	34	44	49	51	59	60	59	59	61	62	63	61	55	58	58	NPL
3. Pertambangan dan Penggalian	17.570	7.370	8.116	9.035	8.793	9.100	9.347	9.749	10.711	10.715	10.789	11.283	11.177	11.144	11.500	10.625	10.625	3. Mining and Quarrying
NPL	1.241	519	261	153	154	173	178	210	189	187	188	177	196	257	220	299	299	NPL
4. Industri Pengolahan	97.790	83.183	86.056	83.072	83.797	84.324	84.470	84.960	82.624	84.045	84.734	86.771	85.381	83.480	83.469	83.016	83.016	4. Processing Industry
NPL	3.620	1.951	2.964	3.095	3.293	3.384	3.450	3.605	3.298	3.553	3.819	3.778	4.183	3.870	3.560	4.307	4.307	NPL
5. Listrik, gas dan air	8.653	5.496	8.579	8.391	8.424	8.597	8.631	9.463	9.772	9.796	10.057	10.806	10.432	10.422	10.501	10.381	10.381	5. Electricity, Gas and Water
NPL	20	70	54	56	54	56	57	56	55	55	52	53	53	52	46	98	98	NPL
6. Konstruksi	44.563	25.262	26.289	24.666	25.695	27.891	27.934	30.742	31.473	32.447	33.081	34.209	34.490	33.868	33.404	31.081	31.081	6. Construction
NPL	2.259	2.340	1.862	1.941	1.896	2.094	2.126	2.275	1.941	2.262	2.364	2.410	2.461	2.512	2.251	2.262	2.262	NPL
7. Perdagangan Besar dan Eceran	78.759	79.353	81.999	81.421	83.401	84.214	83.768	83.645	83.643	83.520	83.323	85.023	85.103	84.905	85.648	84.308	84.308	7. Wholesale and Retail Trade
NPL	4.567	4.178	4.130	4.423	4.236	3.947	3.903	5.095	4.884	5.262	5.392	5.199	5.924	5.807	5.038	5.409	5.409	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	17.814	18.345	18.260	18.191	18.486	19.190	18.950	19.303	19.814	19.906	20.129	20.165	20.290	20.699	20.477	20.541	20.541	8. Provision of accommodation and the provision of eating and drinking
NPL	710	947	1.302	1.304	1.405	1.541	1.347	1.766	1.395	1.392	1.618	1.645	1.616	1.743	1.339	1.671	1.671	NPL
9. Transportasi, pergudangan dan komunikasi	16.717	13.112	15.409	14.951	15.743	15.658	15.762	16.241	17.326	16.967	18.123	18.847	18.892	18.570	18.642	18.820	18.820	9. Transportation, Warehousing and Communications
NPL	735	604	456	452	456	447	442	456	457	444	425	423	365	327	354	430	430	NPL
10. Perantara Keuangan	28.207	24.687	23.015	22.101	21.971	23.224	22.223	24.930	24.876	23.562	24.140	24.273	23.718	23.482	24.486	22.955	22.955	10. Financial intermediaries
NPL	369	371	394	396	348	335	305	313	656	960	987	645	771	910	464	599	599	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	50.603	30.657	29.683	29.018	29.684	29.437	29.194	29.319	29.527	30.524	30.541	31.104	31.207	30.766	30.296	30.244	30.244	11. Real Estate, Business, Ownership, and Business Services
NPL	667	1.340	1.162	1.176	1.205	1.265	1.223	1.649	1.405	1.369	1.379	1.469	1.552	1.712	1.393	1.708	1.708	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	620	1.117	1.547	1.132	1.279	1.226	1.118	1.023	993	1.053	1.009	934	919	1.219	1.793	1.792	1.792	12. Government administration, Defense and Compulsory social security
NPL	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	NPL
13. Jasa Pendidikan	1.226	1.277	1.067	1.025	1.036	1.019	1.020	1.032	1.035	976	1.001	988	1.000	1.032	1.004	994	994	13. Education Services
NPL	28	19	18	27	34	42	44	42	42	36	48	49	41	35	28	30	30	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	3.587	3.380	2.760	2.733	2.751	2.667	2.532	2.571	2.536	2.580	2.619	2.791	2.761	2.800	2.800	2.592	2.592	14. Health Services and Social Activities
NPL	18	23	25	26	28	34	70	39	50	49	54	74	73	70	72	27	27	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	8.347	14.346	13.317	13.232	13.056	13.282	13.087	13.146	12.971	12.867	12.816	12.596	12.431	12.430	12.323	12.125	12.125	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	487	489	307	324	350	354	378	412	395	387	384	347	389	380	380	393	393	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	210	253	355	406	423	443	461	479	494	517	536	552	560	574	580	590	590	16. Individual Services which Serve Households
NPL	6	11	13	14	15	14	14	15	15	16	18	15	15	12	7	8	8	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	192	60	0	0	0	1	0	0	0	0	0	1	1	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	30	14	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	754	647	914	909	658	816	654	480	518	385	379	378	374	362	352	315	315	18. Business Activities which are not clearly defined
NPL	4	4	35	35	34	34	34	34	18	17	18	18	25	29	25	26	26	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	16.108	14.703	14.589	14.157	14.132	14.283	14.296	14.435	14.309	14.425	14.578	14.833	14.931	15.135	15.204	15.064	15.064	- For Home Ownership
NPL	832	969	1.004	1.026	1.065	1.021	1.003	1.038	1.059	1.072	1.085	1.096	1.062	1.069	978	1.004	1.004	NPL
- Untuk Pemilikan Flat atau Apartemen	685	1.183	2.245	2.215	2.220	2.217	2.249	2.273	2.290	2.313	2.211	2.238	2.257	2.266	2.294	2.286	2.286	- For Apartement Ownership
NPL	46	14	17	17	17	12	15	15	19	20	16	16	19	24	24	23	23	NPL
- Untuk Pemilikan Ruko atau Rukan	1.108	1.052	1.023	1.021	1.031	1.032	1.029	1.028	1.020	1.013	1.009	1.021	1.022	1.039	1.025	1.019	1.019	- For Shop House Ownership
NPL	82	95	98	103	102	105	103	106	107	105	111	113	120	118	122	122	122	NPL
- Untuk Pemilikan Kendaraan Bermotor	8.835	8.197	8.531	8.777	8.957	9.279	9.291	9.283	9.139	8.851	9.125	9.132	8.853	8.765	9.107	9.217	9.217	- For Vehicles Ownership
NPL	182	256	257	266	268	277	275	284	314	334	359	309	279	304	193	216	216	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	68.280	88.082	97.086	97.106	97.780	98.685	99.653	100.865	101.158	102.084	103.168	105.417	107.673	108.456	108.830	109.885	109.885	- Others
NPL	334	620	786	872	871	854	829	888	870	881	914	893	903	928	832	897	897	NPL
<b>Bukan Lapangan Usaha Lainnya</b>	67.532	78.530	47.469	47.695	47.965	48.038	48.448	49.026	49.191	49.529	53.446	54.130	54.453	54.645	55.192	54.496	54.496	<i>Non Industrial Origin Others</i>
NPL	293	476	380	524	578	594	597	560	548	492	475	424	402	393	400	400	400	NPL

r) Angka-angka diperbaiki

r) Revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	58.456	47.271	55.650	55.118	54.464	48.928	49.820	51.228	50.357	50.999	49.095	51.432	49.390	48.537	46.591	45.962	45.962	1. Agriculture, Hunting and Forestry
NPL	2.414	925	919	1.059	598	512	679	502	482	483	483	482	481	481	616	617	617	NPL
2. Perikanan	1.737	1.788	2.145	2.180	2.231	2.156	2.109	2.218	2.124	2.187	2.292	2.323	2.339	2.318	2.389	2.328	2.328	2. Fishery
NPL	45	40	76	91	303	280	226	249	49	49	90	52	51	49	51	54	54	NPL
3. Pertambangan dan Penggalian	49.308	46.986	62.483	57.510	64.673	65.638	62.773	58.990	61.106	61.549	60.473	56.159	56.755	52.944	51.312	51.291	51.291	3. Mining and Quarrying
NPL	3.499	2.622	2.580	2.629	2.778	2.488	2.689	2.565	2.606	2.229	2.186	1.996	3.023	2.685	2.023	1.528	1.528	NPL
4. Industri Pengolahan	311.611	290.923	327.804	326.684	328.653	308.082	309.348	310.224	315.812	310.148	310.539	310.992	309.655	308.506	318.840	303.137	303.137	4. Processing Industry
NPL	10.633	6.167	6.808	7.220	7.469	7.509	7.972	8.183	8.117	8.054	8.357	8.587	9.803	10.548	9.093	9.611	9.611	NPL
5. Listrik, gas dan air	25.626	29.589	40.958	41.016	42.556	44.886	45.713	46.822	45.668	44.085	43.387	43.440	42.640	42.444	42.871	42.399	42.399	5. Electricity, Gas and Water
NPL	1.233	738	328	329	330	219	225	227	187	185	187	194	193	312	290	290	290	NPL
6. Konstruksi	85.844	125.085	145.610	142.401	145.916	138.708	140.445	148.137	149.582	151.963	155.069	157.765	153.422	151.158	148.575	144.369	144.369	6. Construction
NPL	3.457	4.119	3.672	4.526	5.251	5.208	5.818	6.209	6.042	6.261	5.924	6.058	6.187	6.599	7.579	8.370	8.370	NPL
7. Perdagangan Besar dan Eceran	256.217	252.346	263.634	258.523	260.674	237.252	236.678	236.521	240.431	235.724	234.234	239.001	238.624	234.637	239.627	230.684	230.684	7. Wholesale and Retail Trade
NPL	12.566	10.565	11.921	12.581	12.166	11.040	11.075	11.400	11.402	12.009	12.488	12.401	12.382	11.753	10.857	11.953	11.953	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	35.568	27.708	27.539	27.063	27.168	20.789	20.786	20.954	21.449	21.193	20.946	20.956	20.833	20.675	21.468	21.319	21.319	8. Provision of accommodation and the provision of eating and drinking
NPL	950	1.262	1.776	1.848	1.843	1.070	1.060	1.058	1.073	1.077	1.078	1.069	1.088	1.008	1.154	1.228	1.228	NPL
9. Transportasi, pergudangan dan komunikasi	59.447	60.462	76.449	74.298	74.936	71.735	70.803	73.366	74.286	72.845	71.105	74.167	77.059	77.682	77.672	76.028	76.028	9. Transportation, Warehousing and Communications
NPL	2.161	1.542	1.565	1.216	1.400	1.200	1.265	1.210	1.209	1.202	1.195	1.173	1.177	1.180	1.049	918	918	NPL
10. Perantara Keuangan	100.089	113.011	145.714	135.227	133.230	121.761	121.007	126.013	126.451	120.957	120.267	120.753	119.882	122.364	123.152	118.665	118.665	10. Financial intermediaries
NPL	576	297	597	501	501	501	507	517	534	536	528	535	548	559	381	413	413	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	80.441	89.487	105.670	104.268	103.767	88.056	87.290	89.477	88.847	89.278	87.625	85.500	86.628	86.687	86.364	84.823	84.823	11. Real Estate, Business, Ownership, and Business Services
NPL	2.652	1.094	1.696	1.820	1.825	1.348	1.481	1.625	1.628	1.593	1.755	1.254	1.063	1.672	1.430	1.812	1.812	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.102	740	1.292	1.710	1.685	1.616	1.328	1.328	1.307	1.323	1.323	1.307	1.023	1.030	1.084	1.139	1.139	12. Government administration, Defense and Compulsory social security
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	1.982	2.482	3.086	2.999	2.996	2.770	2.927	2.950	2.990	2.955	2.897	2.916	2.945	2.917	3.202	3.237	3.237	13. Education Services
NPL	47	31	42	48	46	47	52	49	45	51	142	48	50	76	53	81	81	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	4.204	4.284	5.512	5.148	5.126	3.936	3.860	3.945	4.000	3.946	4.045	4.195	4.262	4.302	4.370	4.994	4.994	14. Health Services and Social Activities
NPL	47	62	66	67	70	54	49	51	58	51	49	54	56	59	48	48	48	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16.362	11.233	11.827	12.357	12.269	8.900	8.869	9.107	9.266	8.599	8.780	8.751	8.752	8.705	9.507	9.190	9.190	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	705	444	429	465	520	423	420	421	499	439	431	427	418	404	437	420	420	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	85	80	112	113	107	117	109	114	111	111	117	118	116	115	242	233	233	16. Individual Services which Serve Households
NPL	7	2	2	7	2	3	2	2	2	1	1	0	0	0	0	1	1	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	1	13	3	3	0	0	1	0	0	0	0	0	0	7	7	0	0	17. International Agency and Other Extra International Agency
NPL	1	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	1.220	1.235	755	715	331	356	344	1.212	1.202	1.138	1.132	1.116	1.116	1.109	1.214	1.192	1.192	18. Business Activities which are not clearly defined
NPL	1	1	22	27	30	39	38	39	38	36	36	37	36	35	36	28	28	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	198.924	207.041	242.140	242.934	244.690	235.157	237.317	241.985	242.911	244.093	245.082	247.558	247.700	245.970	247.874	247.405	247.405	- For Home Ownership
NPL	4.838	5.030	5.241	5.832	6.169	5.529	6.070	5.965	6.132	6.134	6.314	6.349	6.396	6.462	6.262	6.977	6.977	NPL
- Untuk Pemilikan Flat atau Apartemen	6.871	6.869	8.338	8.426	8.538	8.287	8.390	8.496	8.530	8.593	8.669	8.741	8.762	8.799	8.846	8.821	8.821	- For Apartment Ownership
NPL	147	147	193	212	203	182	192	196	198	199	202	196	186	193	194	215	215	NPL
- Untuk Pemilikan Ruko atau Rukan	12.186	11.289	11.098	11.062	11.047	7.920	7.878	7.870	7.878	7.855	7.822	7.794	7.779	7.766	7.764	7.649	7.649	- For Shop House Ownership
NPL	576	494	502	540	567	416	437	444	433	432	446	428	422	454	429	437	437	NPL
- Untuk Pemilikan Kendaraan Bermotor	43.081	41.147	48.363	48.424	48.278	44.698	44.601	44.831	45.183	44.819	44.955	44.848	44.663	43.994	42.716	43.502	43.502	- For Vehicles Ownership
NPL	548	505	663	677	659	638	656	697	729	732	705	666	661	635	626	705	705	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	128.385	129.988	137.423	135.582	138.403	136.809	139.123	140.697	142.951	143.768	145.068	147.840	149.225	151.143	152.466	152.965	152.965	- Others
NPL	1.677	1.852	2.258	2.323	2.383	2.293	2.335	2.365	2.441	2.471	2.515	2.515	2.524	2.576	2.432	2.614	2.614	NPL
Bukan Lapangan Usaha Lainnya	88.741	81.756	105.106	105.283	104.056	101.895	100.860	98.984	98.763	97.351	96.946	96.421	95.875	95.762	96.032	94.837	94.837	Non Industrial Origin Others
NPL	1.385	1.185	1.116	1.226	1.238	1.189	1.178	1.180	1.191	1.199	1.166	1.075	1.060	1.047	1.008	1.021	1.021	NPL

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		
1. Pertanian, Perburuan dan Kehutanan	196.628	240.499	263.317	259.459	262.215	267.488	268.901	272.879	273.312	274.562	276.526	279.965	277.556	282.897	283.218	281.017	281.017	Loans by Industrial Origin
NPL	2.303	2.149	2.695	2.833	2.930	3.042	3.117	3.339	3.039	3.059	3.006	2.979	2.953	3.043	3.011	3.701	3.701	1. Agricultures, Hunting and Forestry
2. Perikanan	4.743	6.402	7.123	7.059	7.197	7.361	7.611	7.744	7.850	7.870	8.090	8.276	8.223	8.293	8.405	8.418	8.418	2. Fishery
NPL	112	142	79	470	476	474	554	572	561	605	598	601	614	620	615	642	642	NPL
3. Pertambangan dan Penggalian	54.294	54.068	64.060	59.720	59.683	59.908	60.972	63.908	61.187	60.767	60.834	58.791	62.104	62.431	68.491	68.910	68.910	3. Mining and Quarrying
NPL	3.708	3.569	3.548	3.455	3.357	3.287	3.229	3.444	2.030	2.018	1.863	1.816	1.785	1.935	2.495	2.853	2.853	NPL
4. Industri Pengolahan	352.894	431.107	465.498	439.568	441.633	457.461	454.759	471.432	484.124	488.508	495.629	500.058	485.725	492.535	509.827	486.328	486.328	4. Processing Industry
NPL	11.814	12.819	11.988	12.475	12.037	11.830	13.025	13.801	13.315	13.758	14.635	19.874	21.456	21.680	21.457	21.520	21.520	NPL
5. Listrik, gas dan air	93.339	102.809	112.395	118.319	117.834	125.497	129.063	142.621	145.656	133.947	135.298	135.518	134.956	134.783	137.631	136.770	136.770	5. Electricity, Gas and Water
NPL	455	240	1.049	1.056	1.027	1.044	1.033	1.023	1.011	1.002	995	955	946	949	899	874	874	NPL
6. Konstruksi	73.852	95.675	127.393	123.916	126.086	140.254	141.766	146.214	149.189	151.883	155.423	157.947	157.404	158.994	161.638	155.496	155.496	6. Construction
NPL	2.068	2.024	3.833	3.843	3.879	4.025	4.053	3.912	3.932	3.997	3.946	3.892	3.896	3.885	2.419	1.978	1.978	NPL
7. Perdagangan Besar dan Eceran	469.101	520.220	597.682	577.409	583.156	619.343	629.234	634.375	643.522	642.090	637.733	646.130	641.156	642.470	648.318	628.772	628.772	7. Wholesale and Retail Trade
NPL	16.550	19.201	17.071	17.838	18.743	19.150	19.317	19.806	18.912	19.133	18.753	18.905	18.565	19.690	17.196	19.421	19.421	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	36.830	49.154	50.491	49.844	49.853	56.963	57.833	60.455	59.513	59.845	60.830	62.098	62.307	63.589	64.198	64.266	64.266	8. Provision of accomodation and the provision of eating and drinking
NPL	773	1.941	2.343	2.507	2.650	3.332	3.371	3.407	3.397	3.408	3.479	3.561	3.370	3.387	3.440	3.386	3.386	NPL
9. Transportasi, pergudangan dan komunikasi	85.000	99.443	117.179	115.022	113.544	118.745	118.670	126.941	133.184	133.512	129.507	131.887	133.652	137.865	143.119	142.268	142.268	9. Transportation, Warehousing and Communications
NPL	4.877	3.881	3.463	3.287	3.406	3.148	3.105	3.096	2.917	2.893	3.104	3.104	3.282	3.281	2.513	2.679	2.679	NPL
10. Perantara Keuangan	51.362	63.052	62.095	57.906	58.330	73.906	79.246	88.122	85.072	81.818	83.081	85.849	85.752	82.679	88.790	84.433	84.433	10. Financial intermediaries
NPL	960	490	1.700	1.853	1.840	1.700	1.684	1.690	1.794	1.808	1.811	1.810	407	407	239	393	393	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	67.835	90.979	102.866	102.104	104.228	126.451	121.512	122.954	130.508	132.663	133.264	136.672	135.955	139.086	143.219	139.650	139.650	11. Real Estate, Business, Ownership, and Business Services
NPL	1.217	2.049	1.512	1.736	1.602	1.814	1.853	2.020	1.965	1.975	2.521	2.472	2.505	2.505	3.210	3.348	3.348	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.971	19.959	22.199	22.065	22.714	23.128	22.437	23.569	23.061	23.658	24.019	24.328	23.788	24.223	25.978	25.802	25.802	12. Government administration, Defense and Compulsory social security
NPL	3	1	3	2	4	5	5	7	6	7	7	9	10	8	7	10	10	NPL
13. Jasa Pendidikan	1.841	2.069	3.436	3.408	3.468	3.855	3.992	4.019	4.090	4.165	4.130	4.097	4.337	4.149	4.164	4.120	4.120	13. Education Services
NPL	23	22	14	20	22	29	32	33	30	25	24	23	20	19	17	26	26	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	6.214	7.731	9.982	9.998	10.153	11.517	12.388	13.291	13.546	14.120	14.334	15.167	15.800	15.720	19.688	15.588	15.588	14. Health Services and Social Activities
NPL	50	176	209	214	219	232	250	221	207	230	255	246	246	249	247	235	235	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	27.197	41.944	49.684	45.073	48.653	53.280	49.358	50.227	50.723	50.913	51.623	52.896	52.684	53.251	54.863	54.494	54.494	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	325	698	517	655	712	773	749	804	757	787	771	763	748	721	705	817	817	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	1.939	2.055	1.857	1.776	1.772	1.777	1.809	1.780	1.751	1.698	1.682	1.668	1.669	1.651	1.687	1.654	1.654	16. Individual Services which Serve Households
NPL	41	31	33	41	44	42	45	46	42	45	42	46	49	45	42	47	47	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	38	83	169	166	167	170	172	173	172	172	236	264	271	276	272	293	293	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	8.015	457	138	352	131	136	142	133	65	51	56	60	59	63	73	66	66	18. Business Activities which are not clearly defined
NPL	10	1	2	2	2	1	0	2	2	2	2	2	1	2	2	2	2	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																		
<b>Rumah Tangga</b>																		
- Untuk Pemilikan Rumah Tinggal	108.896	140.194	154.921	154.808	155.049	170.234	171.593	173.775	173.832	175.130	176.042	176.912	178.226	178.126	180.181	179.662	179.662	House Hold
NPL	2.252	3.122	3.146	3.488	3.774	4.131	4.176	4.134	4.291	4.354	4.441	4.415	4.372	4.245	3.966	4.184	4.184	- For Home Ownership
- Untuk Pemilikan Flat atau Apartemen	4.279	6.424	8.416	8.447	8.523	9.120	9.297	9.560	9.654	9.898	10.019	10.150	10.245	10.220	10.338	10.332	10.332	- For Apartement Ownership
NPL	70	117	96	103	99	111	113	101	102	121	119	119	125	185	107	135	135	NPL
- Untuk Pemilikan Ruko atau Rukan	12.743	13.436	12.213	12.102	12.014	15.106	14.996	14.907	14.722	14.666	14.585	14.493	14.406	14.332	14.286	14.109	14.109	- For Shop House Ownership
NPL	353	507	553	623	623	757	743	712	730	741	760	743	731	756	714	747	747	NPL
- Untuk Pemilikan Kendaraan Bermotor	61.880	71.246	78.836	79.094	79.097	82.698	82.463	83.136	82.144	81.628	81.363	80.697	81.253	81.625	82.474	83.022	83.022	- For Vehicles Ownership
NPL	777	807	954	1.070	1.121	1.216	1.230	1.223	1.191	1.221	1.213	1.175	1.183	1.124	1.032	1.056	1.056	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	228.138	280.508	322.086	317.944	318.498	326.060	322.701	323.767	319.201	321.805	320.234	321.746	323.477	328.762	333.120	332.161	332.161	- Others
NPL	1.461	2.015	2.265	2.591	2.726	2.763	2.858	2.936	2.992	2.959	3.057	3.089	3.123	3.207	2.718	3.136	3.136	NPL
<b>Bukan Lapangan Usaha Lainnya</b>	44.693	59.528	65.820	64.902	65.146	65.437	66.091	65.962	67.311	67.641	68.466	69.295	69.509	70.267	74.402	73.743	73.743	Non Industrial Origin Others
NPL	983	1.170	1.312	1.314	1.339	1.331	1.323	1.361	1.218	1.225	1.182	1.145	1.117	1.118	1.096	1.207	1.207	NPL





**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	Ags	Sep	Okt	Nov	Des			Jan
Penerima Pembiayaan Lapangan Usaha																		<i>Financing by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	2.777	3.528	4.474	4.263	4.485	4.547	4.621	4.625	4.870	4.802	4.872	4.892	4.972	4.912	5.156	5.111	1. <i>Agricultures, Hunting and Forestry</i>	
NPF	145	129	82	88	92	91	94	97	92	94	95	98	95	85	331	337	<i>NPF</i>	
2. Perikanan	1.155	1.215	986	972	963	969	959	958	954	994	1.015	1.041	1.071	1.104	1.155	1.167	2. <i>Fishery</i>	
NPF	16	40	26	27	32	29	29	31	29	32	36	38	41	32	25	29	<i>NPF</i>	
3. Pertambangan dan Penggalian	3.219	3.109	1.752	1.702	1.654	1.660	1.657	1.672	1.662	1.752	1.759	1.735	1.717	1.694	1.685	1.653	3. <i>Mining and Quarrying</i>	
NPF	375	258	20	21	23	15	16	16	16	21	21	20	19	26	26	25	<i>NPF</i>	
4. Industri Pengolahan	11.071	12.554	13.282	13.523	14.125	13.738	13.864	13.605	14.138	13.795	13.166	13.883	14.090	14.102	14.325	14.183	4. <i>Processing Industry</i>	
NPF	425	674	399	482	524	664	660	511	479	466	471	469	883	899	1.220	1.224	<i>NPF</i>	
5. Listrik, gas dan air	3.383	3.801	3.710	3.704	3.798	3.780	3.796	3.977	3.972	3.946	3.954	3.964	3.828	3.758	3.760	3.734	5. <i>Electricity, Gas and Water</i>	
NPF	35	251	3	4	4	4	4	4	12	12	61	72	61	22	2	13	<i>NPF</i>	
6. Konstruksi	5.388	6.756	7.990	7.763	8.275	8.526	8.378	8.810	8.830	8.645	8.471	8.618	8.673	8.528	9.022	8.861	6. <i>Construction</i>	
NPF	190	334	228	228	240	229	242	242	244	252	341	348	404	347	309	416	<i>NPF</i>	
7. Perdagangan Besar dan Eceran	18.848	20.637	20.892	20.810	21.043	20.988	21.326	21.816	21.769	21.684	21.820	22.558	22.828	23.088	23.456	22.989	7. <i>Wholesale and Retail Trade</i>	
NPF	1.020	1.083	1.463	1.441	1.473	1.471	1.658	1.684	1.638	1.628	1.634	1.619	1.677	1.685	1.103	1.182	<i>NPF</i>	
8. Penyediaan akomodasi dan penyediaan makan minum	1.268	1.085	1.700	1.931	1.637	1.895	1.882	1.968	1.948	1.936	1.850	1.886	1.941	1.971	1.998	2.002	8. <i>Provision of accomodation and the provision of eating and drinking</i>	
NPF	22	34	23	25	26	136	140	148	143	145	144	143	143	142	141	146	<i>NPF</i>	
9. Transportasi, pergudangan dan komunikasi	4.783	4.940	4.531	4.411	4.500	4.458	4.430	4.440	4.426	4.368	4.409	4.443	4.373	4.366	4.312	4.250	9. <i>Transportation, Warehousing and Communications</i>	
NPF	185	43	205	171	168	109	107	74	80	71	84	89	87	115	88	122	<i>NPF</i>	
10. Perantara Keuangan	6.053	5.010	4.779	4.673	4.500	4.619	4.667	4.978	5.198	5.055	4.751	5.278	5.184	5.674	5.765	5.588	10. <i>Financial intermediaries</i>	
NPF	260	370	20	34	44	120	115	85	76	37	37	38	40	52	49	74	<i>NPF</i>	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.852	5.553	5.084	4.974	5.096	5.180	5.283	5.215	5.289	5.227	5.216	5.221	5.142	5.233	5.404	5.284	11. <i>Real Estate, Business, Ownership, and Business Services</i>	
NPF	268	301	129	132	121	107	88	91	87	87	103	75	83	92	87	91	<i>NPF</i>	
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	3	8	8	9	9	22	22	21	19	25	25	16	15	15	12. <i>Government administration, Defense and Compulsory social security</i>	
NPF	1	2	0	0	0	0	0	1	1	1	0	0	0	0	0	0	<i>NPF</i>	
13. Jasa Pendidikan	1.888	1.993	2.001	2.055	2.049	2.208	2.244	2.474	2.500	2.506	2.538	2.638	2.670	2.749	2.941	2.910	13. <i>Education Services</i>	
NPF	15	48	16	19	18	20	23	23	20	20	23	21	20	22	16	17	<i>NPF</i>	
14. Jasa Kesehatan dan Kegiatan Sosial	1.159	1.454	1.414	1.458	1.447	1.395	1.454	1.446	1.442	1.443	1.602	1.616	1.637	1.636	1.836	1.875	14. <i>Health Services and Social Activities</i>	
NPF	4	30	9	15	15	10	10	38	33	33	35	34	33	32	38	38	<i>NPF</i>	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.476	2.396	3.072	3.184	3.327	3.936	3.890	4.045	4.412	4.440	4.383	4.383	4.396	4.420	4.446	4.377	15. <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	
NPF	117	89	132	196	201	227	325	319	285	310	318	316	310	272	230	271	<i>NPF</i>	
16. Jasa Perorangan yang Melayani Rumah Tangga	247	277	331	333	337	341	377	776	965	1.106	1.074	1.032	977	929	865	800	16. <i>Individual Services which Serve Households</i>	
NPF	7	7	6	7	7	7	7	8	8	9	8	9	9	9	10	12	<i>NPF</i>	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	1	-	-	-	-	-	-	-	0	0	-	17. <i>International Agency and Other Extra International Agency</i>	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>NPF</i>	
18. Kegiatan yang belum jelas batasannya	531	390	445	364	333	279	229	289	140	172	120	198	207	214	331	776	18. <i>Business Activities which are not clearly defined</i>	
NPF	56	150	223	159	157	140	152	194	54	76	42	72	72	46	65	67	<i>NPF</i>	
Penerima Pembiayaan Bukan Lapangan Usaha																	<i>Financing to Non Industrial Origin</i>	
Rumah Tangga																	<i>House Hold</i>	
- Untuk Pemilikan Rumah Tinggal	20.044	21.888	22.844	22.603	22.615	22.527	23.531	23.720	23.735	24.020	24.133	24.547	24.638	24.680	24.577	24.474	- <i>For Home Ownership</i>	
NPF	488	613	553	632	679	640	681	716	777	797	819	823	808	831	734	805	<i>NPF</i>	
- Untuk Pemilikan Flat atau Apartemen	621	594	554	546	542	537	519	518	514	509	512	511	512	509	501	497	- <i>For Apartemen Ownership</i>	
NPF	16	32	17	18	17	16	16	16	18	18	17	19	18	21	15	16	<i>NPF</i>	
- Untuk Pemilikan Ruko atau Rukan	1.148	1.146	1.066	1.076	1.074	1.067	1.082	1.136	1.139	1.064	1.116	1.118	1.101	1.111	1.113	1.108	- <i>For Shop House Ownership</i>	
NPF	38	56	71	85	104	100	100	103	104	102	105	93	92	89	90	99	<i>NPF</i>	
- Untuk Pemilikan Kendaraan Bermotor	3.567	3.166	2.702	2.689	2.691	2.691	2.697	2.734	2.731	2.739	2.756	2.781	2.815	2.823	2.759	2.760	- <i>For Vehicles Ownership</i>	
NPF	42	50	36	36	36	37	36	36	37	33	34	33	33	33	33	32	<i>NPF</i>	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	13.744	15.002	16.258	16.112	16.472	16.849	16.203	16.328	16.419	16.630	17.048	17.339	17.645	17.914	18.676	18.825	- <i>Others</i>	
NPF	127	192	138	157	170	165	176	188	191	202	219	216	210	208	196	214	<i>NPF</i>	
Bukan Lapangan Usaha Lainnya	1.652	1.772	4.895	4.626	4.556	4.577	4.625	4.259	4.312	4.219	4.216	4.217	4.291	4.394	4.503	4.494	<i>Non Industrial Origin Others</i>	
NPF	90	40	77	128	118	139	166	116	153	119	146	111	67	128	102	104	<i>NPF</i>	

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Pembiayaan Lapangan Usaha</b>																		<i>Financing by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	4.054	4.038	3.472	3.214	3.264	4.061	4.004	3.996	3.883	3.781	3.876	3.977	3.573	3.935	3.898	3.875	1. Agriculture, Hunting and Forestry	
NPF	131	66	50	50	51	52	44	40	38	39	36	36	35	33	98	100	NPF	
2. Perikanan	81	59	51	51	50	49	48	47	46	41	39	37	36	35	34	33	2. Fishery	
NPF	11	3	2	2	2	2	7	6	6	1	1	1	1	2	1	1	NPF	
3. Pertambangan dan Penggalian	1.725	1.841	1.186	1.202	1.171	1.168	1.172	1.635	1.612	1.582	1.557	1.550	1.529	1.003	987	973	3. Mining and Quarrying	
NPF	160	18	1	1	1	1	4	4	4	4	4	4	4	0	11	10	NPF	
4. Industri Pengolahan	4.218	3.477	3.396	3.393	2.906	3.191	3.169	3.149	3.204	3.352	3.428	4.188	3.739	3.752	3.714	3.722	4. Processing Industry	
NPF	262	466	463	676	674	673	675	674	672	667	667	663	718	724	725	728	NPF	
5. Listrik, gas dan air	4.106	4.051	4.308	4.033	3.904	3.878	3.741	3.695	3.636	3.531	3.529	3.469	3.239	3.222	3.073	3.039	5. Electricity, Gas and Water	
NPF	474	272	826	600	601	605	496	537	531	576	581	581	575	575	532	525	NPF	
6. Konstruksi	2.222	3.181	5.443	5.133	4.945	5.367	5.495	5.680	6.205	6.285	6.209	6.240	6.318	6.643	7.378	7.588	6. Construction	
NPF	107	454	34	32	42	38	44	41	32	19	19	18	22	25	23	19	NPF	
7. Perdagangan Besar dan Eceran	5.756	4.466	3.446	3.392	3.291	3.241	3.391	3.573	3.501	3.410	3.367	3.208	3.122	2.631	2.810	2.718	7. Wholesale and Retail Trade	
NPF	633	509	164	161	191	170	166	170	158	110	107	91	91	88	94	90	NPF	
8. Penyediaan akomodasi dan penyediaan makan minum	504	815	839	833	819	799	783	767	752	733	715	1.076	1.056	1.037	1.009	673	8. Provision of accommodation and the provision of eating and drinking	
NPF	26	11	11	10	11	11	10	9	13	18	18	18	16	17	12	8	NPF	
9. Transportasi, pergudangan dan komunikasi	4.032	3.340	2.442	2.270	2.213	2.395	2.242	2.311	2.244	2.069	2.001	2.072	2.105	2.363	2.433	2.402	9. Transportation, Warehousing and Communications	
NPF	235	478	75	76	75	74	116	109	106	189	188	187	106	106	21	11	NPF	
10. Perantara Keuangan	4.689	5.450	6.159	6.047	5.975	6.098	6.137	5.923	6.013	5.863	5.835	5.780	5.556	5.502	5.732	5.634	10. Financial intermediaries	
NPF	116	55	127	111	99	80	81	69	69	54	46	42	14	15	24	26	NPF	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.000	2.202	2.268	2.236	2.237	2.384	2.240	2.193	2.147	2.163	2.256	1.991	1.857	1.812	1.930	1.773	11. Real Estate, Business, Ownership, and Business Services	
NPF	30	19	44	45	32	33	35	36	35	8	11	6	8	6	12	10	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	1.827	1.846	1.870	1.884	1.897	1.897	1.922	1.904	1.910	1.922	1.961	2.004	1.677	13. Education Services	
NPF	8	1	4	1	1	1	1	1	4	4	3	1	1	1	5	5	NPF	
14. Jasa Kesehatan dan Kegiatan Sosial	1.195	1.677	2.401	2.479	2.434	2.863	2.756	2.904	2.909	2.900	3.147	3.391	3.834	3.783	4.121	3.962	14. Health Services and Social Activities	
NPF	12	5	59	57	11	11	11	14	9	9	5	6	6	6	1	2	NPF	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.317	1.574	1.284	1.243	1.205	1.177	1.153	1.099	1.068	1.033	1.004	956	944	883	858	822	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPF	81	46	38	40	41	40	45	40	40	38	38	40	35	32	32	36	NPF	
16. Jasa Perorangan yang Melayani Rumah Tangga	84	46	25	23	22	21	23	20	19	18	16	13	12	11	12	11	16. Individual Services which Serve Households	
NPF	5	4	3	3	3	2	4	3	3	3	1	1	1	1	1	1	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	-	-	-	-	-	-	-	-	-	-	-	-	18. Business Activities which are not clearly defined	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
<b>Penerima Pembiayaan Bukan Lapangan Usaha</b>																		<i>Financing to Non Industrial Origin</i>
<b>Rumah Tangga</b>																		<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	7.236	7.766	9.043	9.045	9.079	9.147	9.192	9.310	9.337	9.370	9.477	9.616	9.756	9.890	10.197	10.232	- For Home Ownership	
NPF	170	132	179	187	179	178	185	183	182	159	144	136	140	132	125	135	NPF	
- Untuk Pemilikan Flat atau Apartemen	246	213	210	209	206	206	207	209	207	204	206	208	212	211	210	208	- For Apartment Ownership	
NPF	7	4	4	4	3	3	2	3	3	3	3	4	5	4	4	4	NPF	
- Untuk Pemilikan Ruko atau Rukan	187	171	124	120	124	126	125	124	122	120	118	118	117	117	120	120	- For Shop House Ownership	
NPF	11	4	2	3	3	2	3	2	3	0	0	1	1	1	1	1	NPF	
- Untuk Pemilikan Kendaraan Bermotor	156	630	1.948	2.117	2.220	2.398	2.567	2.806	2.865	2.966	3.069	3.119	3.189	3.231	3.285	3.298	- For Vehicles Ownership	
NPF	3	2	2	3	5	5	6	6	8	6	7	8	10	12	13	15	NPF	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	10.561	13.906	17.447	17.597	18.029	18.493	18.910	19.240	19.377	19.725	20.029	20.488	20.779	20.996	21.331	21.393	- Others	
NPF	246	191	130	123	131	135	143	138	143	126	120	118	116	112	103	111	NPF	
<b>Bukan Lapangan Usaha Lainnya</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Non Industrial Origin Others</i>	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Jenis Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Modal Kerja	2.049.098	2.222.823	2.512.476	2.386.513	2.410.400	2.448.237	2.441.113	2.508.642	2.561.030	2.532.525	2.526.839	2.567.513	2.536.346	2.534.003	2.576.497	2.473.086	<i>Type of Use</i> <b>Credit to Third Party</b> 1. Working Capital
NPL	73.591	70.732	70.785	74.772	76.530	75.611	77.255	80.964	79.878	81.147	82.698	83.401	85.236	86.846	83.081	89.830	NPL
2. Investasi	1.125.467	1.179.728	1.308.747	1.332.406	1.343.372	1.355.509	1.372.533	1.406.013	1.404.000	1.411.211	1.424.155	1.429.921	1.434.655	1.447.226	1.481.226	1.471.984	2. Investments
NPL	36.123	31.048	31.829	33.077	32.850	31.903	33.147	34.355	30.374	31.187	32.237	36.596	38.553	39.357	33.859	35.260	NPL
3. Konsumsi	1.202.630	1.335.393	1.473.659	1.467.697	1.474.219	1.487.484	1.492.321	1.503.999	1.502.616	1.508.778	1.513.976	1.526.756	1.535.159	1.542.951	1.559.269	1.557.742	3. Consumption
NPL	18.422	21.141	22.650	24.728	25.779	25.398	26.190	26.238	26.625	26.717	27.123	26.762	26.615	26.838	24.894	27.066	NPL
<b>Total Kredit</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>5.294.882</b>	<b>5.186.616</b>	<b>5.227.992</b>	<b>5.291.231</b>	<b>5.305.967</b>	<b>5.418.653</b>	<b>5.467.646</b>	<b>5.452.514</b>	<b>5.464.970</b>	<b>5.524.190</b>	<b>5.506.161</b>	<b>5.524.180</b>	<b>5.616.992</b>	<b>5.502.812</b>	<b>Total Credit</b>
<b>NPL</b>	<b>128.135</b>	<b>122.922</b>	<b>125.264</b>	<b>132.577</b>	<b>135.158</b>	<b>132.912</b>	<b>136.592</b>	<b>141.557</b>	<b>136.877</b>	<b>139.051</b>	<b>142.058</b>	<b>146.759</b>	<b>150.404</b>	<b>153.041</b>	<b>141.834</b>	<b>152.156</b>	<b>NPL</b>
<b>Orientasi Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Ekspor	96.852	121.345	131.582	124.098	124.401	124.610	125.204	132.238	133.463	133.611	132.422	133.780	127.730	125.892	129.120	128.627	<i>User Orientation</i> <b>Credit to Third Party</b> 1. Ekspor
NPL	2.059	2.044	2.294	2.303	2.368	2.246	2.334	2.408	2.835	2.959	3.209	3.195	3.171	3.078	2.472	2.827	NPL
2. Impor	44.759	61.598	77.129	75.217	79.538	78.049	80.710	80.686	91.167	86.766	88.172	82.396	84.484	83.287	84.457	74.179	2. Impor
NPL	1.189	1.459	1.203	1.247	1.275	1.292	1.662	1.634	1.655	1.450	1.456	1.823	2.140	2.167	2.307	2.433	NPL
3. Lainnya	4.235.584	4.555.001	5.086.171	4.987.302	5.024.053	5.088.571	5.100.053	5.205.729	5.243.016	5.232.136	5.244.377	5.308.015	5.293.947	5.315.001	5.403.414	5.300.005	3. Other
NPL	124.888	119.419	121.766	129.026	131.515	129.374	132.597	137.516	132.386	134.643	137.393	141.741	145.092	147.796	137.055	146.896	NPL
<b>Total Kredit</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>5.294.882</b>	<b>5.186.616</b>	<b>5.227.992</b>	<b>5.291.231</b>	<b>5.305.967</b>	<b>5.418.653</b>	<b>5.467.646</b>	<b>5.452.514</b>	<b>5.464.970</b>	<b>5.524.190</b>	<b>5.506.161</b>	<b>5.524.180</b>	<b>5.616.992</b>	<b>5.502.812</b>	<b>Total Credit</b>
<b>NPL</b>	<b>128.135</b>	<b>122.922</b>	<b>125.264</b>	<b>132.577</b>	<b>135.158</b>	<b>132.912</b>	<b>136.592</b>	<b>141.557</b>	<b>136.877</b>	<b>139.051</b>	<b>142.058</b>	<b>146.759</b>	<b>150.404</b>	<b>153.041</b>	<b>141.834</b>	<b>152.156</b>	<b>NPL</b>

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan			
<b>Jenis Penggunaan</b>																			
<b>Kredit kepada Pihak Ketiga</b>																			<b>Type of Use</b>
1. Modal Kerja	21.534	14.585	15.228	14.807	13.292	13.561	13.378	13.403	13.803	12.729	12.374	10.855	10.848	10.712	10.104	9.763	9.763	9.763	1. Working Capital
NPL	623	602	614	1.162	1.096	1.100	688	685	740	697	691	673	682	759	628	653	653	653	NPL
2. Investasi	7.383	4.358	4.800	4.791	3.584	3.563	3.511	3.480	3.487	3.144	2.799	2.578	2.550	2.505	2.426	2.414	2.414	2.414	2. Investments
NPL	249	281	276	286	206	193	184	178	183	180	161	177	157	150	130	118	118	118	NPL
3. Konsumsi	37.985	24.045	26.857	26.962	27.135	27.157	27.611	27.930	27.981	28.062	24.776	24.928	25.213	25.392	25.430	25.473	25.473	25.473	3. Consumption
NPL	277	337	495	435	425	453	438	420	391	402	366	327	327	328	293	341	341	341	NPL
<b>Total Kredit</b>	<b>66.902</b>	<b>42.987</b>	<b>46.886</b>	<b>46.559</b>	<b>44.011</b>	<b>44.282</b>	<b>44.499</b>	<b>44.813</b>	<b>45.271</b>	<b>43.935</b>	<b>39.949</b>	<b>38.361</b>	<b>38.611</b>	<b>38.609</b>	<b>37.960</b>	<b>37.649</b>	<b>37.649</b>	<b>37.649</b>	<b>Total Credit</b>
<b>NPL</b>	<b>1.149</b>	<b>1.221</b>	<b>1.385</b>	<b>1.883</b>	<b>1.726</b>	<b>1.746</b>	<b>1.310</b>	<b>1.284</b>	<b>1.314</b>	<b>1.279</b>	<b>1.217</b>	<b>1.176</b>	<b>1.166</b>	<b>1.237</b>	<b>1.051</b>	<b>1.111</b>	<b>1.111</b>	<b>1.111</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	97	117	120	121	185	184	174	173	135	135	103	125	125	125	125	1. Ekspor
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Impor	55	40	2	20	23	23	15	21	21	20	20	18	14	16	11	13	13	13	2. Impor
NPL	-	13	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	-	NPL
3. Lainnya	66.787	42.886	46.802	46.442	43.871	44.138	44.363	44.607	45.065	43.741	39.756	38.208	38.462	38.490	37.824	37.512	37.512	37.512	3. Other
NPL	1.149	1.207	1.385	1.883	1.726	1.746	1.310	1.284	1.314	1.279	1.217	1.176	1.166	1.237	1.051	1.111	1.111	1.111	NPL
<b>Total Kredit</b>	<b>66.902</b>	<b>42.987</b>	<b>46.886</b>	<b>46.559</b>	<b>44.011</b>	<b>44.282</b>	<b>44.499</b>	<b>44.813</b>	<b>45.271</b>	<b>43.935</b>	<b>39.949</b>	<b>38.361</b>	<b>38.611</b>	<b>38.609</b>	<b>37.960</b>	<b>37.649</b>	<b>37.649</b>	<b>37.649</b>	<b>Total Credit</b>
<b>NPL</b>	<b>1.149</b>	<b>1.221</b>	<b>1.385</b>	<b>1.883</b>	<b>1.726</b>	<b>1.746</b>	<b>1.310</b>	<b>1.284</b>	<b>1.314</b>	<b>1.279</b>	<b>1.217</b>	<b>1.176</b>	<b>1.166</b>	<b>1.237</b>	<b>1.051</b>	<b>1.111</b>	<b>1.111</b>	<b>1.111</b>	<b>NPL</b>

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan			
<b>Jenis Penggunaan</b>																			
<b>Kredit kepada Pihak Ketiga</b>																			<b>Type of Use</b>
1. Modal Kerja	266.758	214.490	229.186	221.702	225.617	229.970	229.010	236.174	233.565	233.768	235.215	240.066	238.494	235.939	236.769	229.513			1. Working Capital
NPL	10.779	9.256	9.327	9.779	10.172	10.311	10.566	12.240	11.748	12.507	13.169	12.849	14.253	13.928	11.970	13.332			NPL
2. Investasi	131.294	117.075	117.002	117.587	119.790	121.177	120.874	122.830	125.049	126.348	128.883	131.890	131.209	131.241	132.904	132.955			2. Investments
NPL	5.258	4.687	4.554	4.590	4.451	4.479	4.182	4.942	4.278	4.478	4.783	5.290	5.247	5.548	4.856	5.592			NPL
3. Konsumsi	162.548	191.747	170.943	170.971	172.086	173.535	174.966	176.911	176.607	177.673	182.936	186.770	189.188	190.306	191.653	191.968			3. Consumption
NPL	1.770	2.431	2.543	2.807	2.902	2.863	2.822	2.892	2.865	2.861	2.925	2.852	2.785	2.843	2.523	2.662			NPL
<b>Total Kredit</b>	<b>560.600</b>	<b>523.311</b>	<b>517.132</b>	<b>510.260</b>	<b>517.493</b>	<b>524.682</b>	<b>524.851</b>	<b>535.914</b>	<b>535.221</b>	<b>537.789</b>	<b>547.033</b>	<b>558.726</b>	<b>558.891</b>	<b>557.486</b>	<b>561.326</b>	<b>554.435</b>			<b>Total Credit</b>
<b>NPL</b>	<b>17.806</b>	<b>16.374</b>	<b>16.424</b>	<b>17.175</b>	<b>17.525</b>	<b>17.653</b>	<b>17.570</b>	<b>20.074</b>	<b>18.891</b>	<b>19.846</b>	<b>20.877</b>	<b>20.990</b>	<b>22.285</b>	<b>22.319</b>	<b>19.348</b>	<b>21.586</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	14.543	12.032	15.573	12.798	14.188	14.381	14.150	14.558	14.383	15.981	16.144	16.553	16.538	16.603	17.531	18.444			1. Ekspor
NPL	303	97	54	50	70	70	63	55	165	199	228	226	199	229	192	212			NPL
2. Impor	5.544	4.237	4.642	4.391	4.494	4.751	4.912	5.073	5.055	5.015	4.901	4.483	4.469	4.632	4.492	4.324			2. Impor
NPL	165	6	217	215	215	216	207	207	206	232	233	234	233	235	206	205			NPL
3. Lainnya	540.512	507.043	496.916	493.070	498.810	505.550	505.789	516.283	515.782	516.793	525.989	537.690	537.884	536.251	539.303	531.666			3. Other
NPL	17.338	16.271	16.153	16.911	17.240	17.367	17.300	19.812	18.519	19.415	20.416	20.531	21.853	21.855	18.950	21.169			NPL
<b>Total Kredit</b>	<b>560.600</b>	<b>523.311</b>	<b>517.132</b>	<b>510.260</b>	<b>517.493</b>	<b>524.682</b>	<b>524.851</b>	<b>535.914</b>	<b>535.221</b>	<b>537.789</b>	<b>547.033</b>	<b>558.726</b>	<b>558.891</b>	<b>557.486</b>	<b>561.326</b>	<b>554.435</b>			<b>Total Credit</b>
<b>NPL</b>	<b>17.806</b>	<b>16.374</b>	<b>16.424</b>	<b>17.175</b>	<b>17.525</b>	<b>17.653</b>	<b>17.570</b>	<b>20.074</b>	<b>18.891</b>	<b>19.846</b>	<b>20.877</b>	<b>20.990</b>	<b>22.285</b>	<b>22.319</b>	<b>19.348</b>	<b>21.586</b>			<b>NPL</b>

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan	
<b>Jenis Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Modal Kerja	734.389	769.286	898.203	862.840	872.867	820.887	815.205	829.978	841.554	826.684	821.930	833.326	827.587	819.026	832.019	798.746	1. Working Capital
NPL	25.236	20.024	23.184	24.836	25.791	24.384	25.296	25.976	26.227	26.179	26.653	26.328	26.680	27.459	27.014	29.721	NPL
2. Investasi	354.927	335.438	378.041	384.493	387.916	344.797	349.006	352.628	353.434	352.316	351.394	347.564	347.856	347.112	346.730	342.245	2. Investments
NPL	15.758	9.887	9.316	9.597	9.341	7.555	8.263	8.331	7.744	8.076	8.275	8.040	9.879	9.962	8.096	7.652	NPL
3. Konsumsi	478.174	478.090	552.468	551.711	555.011	534.765	538.169	542.863	546.215	546.479	548.542	553.201	554.005	553.433	555.432	555.179	3. Consumption
NPL	9.171	9.213	9.973	10.809	11.219	10.248	10.866	10.847	11.123	11.167	11.347	11.229	11.249	11.367	10.940	11.969	NPL
<b>Total Kredit</b>	<b>1.567.489</b>	<b>1.582.814</b>	<b>1.828.712</b>	<b>1.799.044</b>	<b>1.815.794</b>	<b>1.700.450</b>	<b>1.702.379</b>	<b>1.725.469</b>	<b>1.741.204</b>	<b>1.725.479</b>	<b>1.721.867</b>	<b>1.734.091</b>	<b>1.729.448</b>	<b>1.719.570</b>	<b>1.734.182</b>	<b>1.696.169</b>	<b>Total Credit</b>
<b>NPL</b>	<b>50.164</b>	<b>39.124</b>	<b>42.473</b>	<b>45.243</b>	<b>46.351</b>	<b>42.187</b>	<b>44.425</b>	<b>45.153</b>	<b>45.094</b>	<b>45.422</b>	<b>46.275</b>	<b>45.597</b>	<b>47.808</b>	<b>48.788</b>	<b>46.050</b>	<b>49.342</b>	<b>NPL</b>
<b>Orientasi Penggunaan</b>																	
<b>Kredit kepada Pihak Ketiga</b>																	
1. Ekspor	66.089	63.810	77.094	75.096	75.837	75.900	77.038	79.175	81.162	79.265	77.955	79.590	76.012	75.139	79.097	78.181	1. Ekspor
NPL	1.357	636	851	1.014	1.015	1.017	1.031	1.030	1.435	1.464	1.572	1.634	1.570	1.443	1.085	1.062	NPL
2. Impor	34.000	46.944	55.398	53.267	58.436	54.815	56.274	56.363	59.277	57.902	57.377	57.299	58.255	56.504	58.530	56.530	2. Impor
NPL	965	574	911	957	980	985	1.260	1.231	1.266	999	1.002	1.367	1.477	1.455	1.332	1.364	NPL
3. Lainnya	1.467.401	1.472.060	1.696.220	1.670.681	1.681.521	1.569.735	1.569.068	1.589.932	1.600.765	1.588.312	1.586.535	1.597.202	1.595.180	1.587.927	1.596.555	1.561.459	3. Other
NPL	47.843	37.915	40.710	43.271	44.356	40.185	42.134	42.892	42.393	42.958	43.701	42.596	44.761	45.890	43.633	46.916	NPL
<b>Total Kredit</b>	<b>1.567.489</b>	<b>1.582.814</b>	<b>1.828.712</b>	<b>1.799.044</b>	<b>1.815.794</b>	<b>1.700.450</b>	<b>1.702.379</b>	<b>1.725.469</b>	<b>1.741.204</b>	<b>1.725.479</b>	<b>1.721.867</b>	<b>1.734.091</b>	<b>1.729.448</b>	<b>1.719.570</b>	<b>1.734.182</b>	<b>1.696.169</b>	<b>Total Credit</b>
<b>NPL</b>	<b>50.164</b>	<b>39.124</b>	<b>42.473</b>	<b>45.243</b>	<b>46.351</b>	<b>42.187</b>	<b>44.425</b>	<b>45.153</b>	<b>45.094</b>	<b>45.422</b>	<b>46.275</b>	<b>45.597</b>	<b>47.808</b>	<b>48.788</b>	<b>46.050</b>	<b>49.342</b>	<b>NPL</b>

r) Angka-angka diperbaiki

r) Revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan			
<b>Jenis Penggunaan</b>																			
<b>Kredit kepada Pihak Ketiga</b>																			<b>Type of Use</b>
1. Modal Kerja	957.997	1.152.275	1.297.434	1.216.200	1.227.301	1.310.719	1.310.028	1.353.415	1.394.618	1.382.995	1.381.597	1.405.278	1.381.076	1.390.568	1.417.618	1.356.357			<b>Credit to Third Party</b>
NPL	32.964	36.587	35.142	36.343	36.732	36.914	37.626	39.047	38.334	38.874	39.222	40.629	40.005	41.196	39.768	42.210			1. Working Capital
2. Investasi	586.095	675.432	760.130	776.964	783.517	835.876	849.199	876.788	871.909	879.248	890.697	896.393	902.323	914.385	945.960	941.989			2. Investments
NPL	12.322	12.847	14.917	15.944	16.217	17.012	17.794	18.176	15.583	15.879	16.365	20.439	20.847	21.229	18.746	19.721			NPL
3. Konsumsi	460.629	571.337	642.291	637.297	638.328	669.303	667.777	671.740	666.863	670.767	670.709	673.293	677.115	683.331	694.801	693.029			3. Consumption
NPL	5.896	7.739	8.326	9.190	9.682	10.308	10.443	10.467	10.525	10.621	10.771	10.687	10.651	10.635	9.633	10.465			NPL
<b>Total Kredit</b>	<b>2.004.722</b>	<b>2.399.043</b>	<b>2.699.854</b>	<b>2.630.461</b>	<b>2.649.145</b>	<b>2.815.898</b>	<b>2.827.004</b>	<b>2.901.943</b>	<b>2.933.390</b>	<b>2.933.009</b>	<b>2.943.003</b>	<b>2.974.964</b>	<b>2.960.514</b>	<b>2.988.285</b>	<b>3.058.379</b>	<b>2.991.375</b>			<b>Total Credit</b>
<b>NPL</b>	<b>51.182</b>	<b>57.172</b>	<b>58.384</b>	<b>61.477</b>	<b>62.631</b>	<b>64.235</b>	<b>65.863</b>	<b>67.691</b>	<b>64.441</b>	<b>65.375</b>	<b>66.359</b>	<b>71.756</b>	<b>71.503</b>	<b>73.059</b>	<b>68.147</b>	<b>72.397</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	16.015	45.348	38.661	35.937	34.092	34.048	33.572	36.575	37.420	37.697	37.609	36.873	34.245	33.219	31.613	31.120			1. Ekspor
NPL	399	1.312	1.388	1.240	1.283	1.158	1.240	1.322	1.236	1.295	1.409	1.335	1.402	1.406	1.195	1.553			NPL
2. Impor	4.959	10.112	16.544	17.011	16.042	17.895	18.619	18.326	25.658	23.004	25.006	19.742	20.900	21.266	20.616	12.539			2. Impor
NPL	58	777	76	75	80	91	195	195	183	218	221	222	430	477	769	864			NPL
3. Lainnya	1.983.748	2.343.583	2.644.649	2.577.513	2.599.011	2.763.954	2.774.814	2.847.042	2.870.312	2.872.307	2.880.389	2.918.348	2.905.370	2.933.800	3.006.150	2.947.717			3. Other
NPL	50.725	55.084	56.920	60.162	61.268	62.986	64.429	66.173	63.023	63.861	64.729	70.198	69.671	71.176	66.183	69.980			NPL
<b>Total Kredit</b>	<b>2.004.722</b>	<b>2.399.043</b>	<b>2.699.854</b>	<b>2.630.461</b>	<b>2.649.145</b>	<b>2.815.898</b>	<b>2.827.004</b>	<b>2.901.943</b>	<b>2.933.390</b>	<b>2.933.009</b>	<b>2.943.003</b>	<b>2.974.964</b>	<b>2.960.514</b>	<b>2.988.285</b>	<b>3.058.379</b>	<b>2.991.375</b>			<b>Total Credit</b>
<b>NPL</b>	<b>51.182</b>	<b>57.172</b>	<b>58.384</b>	<b>61.477</b>	<b>62.631</b>	<b>64.235</b>	<b>65.863</b>	<b>67.691</b>	<b>64.441</b>	<b>65.375</b>	<b>66.359</b>	<b>71.756</b>	<b>71.503</b>	<b>73.059</b>	<b>68.147</b>	<b>72.397</b>			<b>NPL</b>

**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	Ags	Sep	Okt	Nov	Des	Jan			
<b>Jenis Penggunaan</b>																			
<b>Pembiayaan kepada Pihak Ketiga</b>																			<b>Type of Use</b>
1. Modal Kerja	3.699	3.442	2.980	2.843	2.867	2.841	2.867	2.928	2.892	2.782	2.872	2.897	3.038	3.319	3.407	3.326	3.326	3.326	1. Working Capital
NPF	331	391	304	298	297	302	296	321	292	326	343	325	320	325	307	330	330	330	NPF
2. Investasi	3.565	3.875	3.218	3.189	3.160	3.264	3.262	3.026	3.046	3.146	3.329	3.318	3.450	3.453	3.319	3.287	3.287	3.287	2. Investments
NPF	764	968	95	98	98	93	99	104	107	105	95	91	106	138	124	126	126	126	NPF
3. Konsumsi	4.133	3.921	4.009	4.020	4.054	4.107	4.138	4.172	4.193	4.232	4.332	4.504	4.584	4.614	4.680	4.683	4.683	4.683	3. Consumption
NPF	71	105	106	111	107	105	105	104	102	101	99	105	104	94	90	93	93	93	NPF
<b>Total Pembiayaan</b>	<b>11.396</b>	<b>11.237</b>	<b>10.206</b>	<b>10.052</b>	<b>10.081</b>	<b>10.212</b>	<b>10.268</b>	<b>10.126</b>	<b>10.131</b>	<b>10.160</b>	<b>10.533</b>	<b>10.719</b>	<b>11.072</b>	<b>11.386</b>	<b>11.406</b>	<b>11.297</b>	<b>11.297</b>	<b>11.297</b>	<b>Total Financing</b>
<b>NPF</b>	<b>1.165</b>	<b>1.465</b>	<b>505</b>	<b>506</b>	<b>502</b>	<b>500</b>	<b>501</b>	<b>529</b>	<b>502</b>	<b>532</b>	<b>538</b>	<b>522</b>	<b>531</b>	<b>557</b>	<b>520</b>	<b>549</b>	<b>549</b>	<b>549</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	0	0	67	66	62	62	63	-	-	-	-	-	-	-	-	-	-	-	1. Ekspor
NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	11.396	11.237	10.139	9.986	10.018	10.150	10.205	10.126	10.131	10.160	10.533	10.719	11.072	11.386	11.406	11.297	11.297	11.297	3. Other
NPF	1.165	1.465	505	506	502	500	501	529	502	532	538	522	531	557	520	549	549	549	NPF
<b>Total Pembiayaan</b>	<b>11.396</b>	<b>11.237</b>	<b>10.206</b>	<b>10.052</b>	<b>10.081</b>	<b>10.212</b>	<b>10.268</b>	<b>10.126</b>	<b>10.131</b>	<b>10.160</b>	<b>10.533</b>	<b>10.719</b>	<b>11.072</b>	<b>11.386</b>	<b>11.406</b>	<b>11.297</b>	<b>11.297</b>	<b>11.297</b>	<b>Total Financing</b>
<b>NPF</b>	<b>1.165</b>	<b>1.465</b>	<b>505</b>	<b>506</b>	<b>502</b>	<b>500</b>	<b>501</b>	<b>529</b>	<b>502</b>	<b>532</b>	<b>538</b>	<b>522</b>	<b>531</b>	<b>557</b>	<b>520</b>	<b>549</b>	<b>549</b>	<b>549</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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																		
<b>Pembiayaan kepada Pihak Ketiga</b>																		<b>Financing to Third Party</b>
1. Modal Kerja	46.048	49.478	49.531	48.988	50.042	50.686	51.148	52.655	53.981	53.294	52.555	54.670	55.055	55.292	56.697	56.066	1. Working Capital	
NPF	2.458	2.815	1.580	1.607	1.689	1.881	2.053	1.915	1.775	1.737	1.801	1.797	2.276	2.186	2.418	2.615	NPF	
2. Investasi	24.060	25.226	26.917	27.139	27.535	27.842	27.917	28.460	28.556	28.600	28.465	28.740	28.673	29.102	29.776	29.509	2. Investments	
NPF	683	1.027	1.405	1.443	1.457	1.497	1.617	1.652	1.521	1.557	1.652	1.663	1.700	1.694	1.316	1.449	NPF	
3. Konsumsi	40.776	43.568	48.319	47.652	47.950	48.247	48.657	48.694	48.849	49.181	49.782	50.512	51.001	51.431	52.130	52.159	3. Consumption	
NPF	801	983	891	1.057	1.124	1.097	1.176	1.176	1.281	1.271	1.340	1.295	1.228	1.310	1.169	1.270	NPF	
<b>Total Pembiayaan</b>	<b>110.883</b>	<b>118.272</b>	<b>124.766</b>	<b>123.778</b>	<b>125.526</b>	<b>126.775</b>	<b>127.722</b>	<b>129.809</b>	<b>131.386</b>	<b>131.075</b>	<b>130.802</b>	<b>133.922</b>	<b>134.729</b>	<b>135.825</b>	<b>138.602</b>	<b>137.734</b>	<b>Total Financing</b>	
<b>NPF</b>	<b>3.942</b>	<b>4.824</b>	<b>3.876</b>	<b>4.107</b>	<b>4.270</b>	<b>4.475</b>	<b>4.846</b>	<b>4.742</b>	<b>4.577</b>	<b>4.565</b>	<b>4.793</b>	<b>4.756</b>	<b>5.205</b>	<b>5.190</b>	<b>4.904</b>	<b>5.333</b>	<b>NPF</b>	
<b>Orientasi Penggunaan</b>																		
<b>Pembiayaan kepada Pihak Ketiga</b>																	<b>Financing to Third Party</b>	
1. Ekspor	145	94	105	104	103	99	248	234	183	182	181	253	412	417	415	414	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	527	542	565	890	902	1.156	825	868	853	846	870	809	774	2. Impor	
NPF	0	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
3. Lainnya	110.538	117.913	124.119	123.147	124.881	126.111	126.585	128.673	130.047	130.068	129.752	132.816	133.471	134.539	137.378	136.546	3. Other	
NPF	3.941	4.736	3.876	4.107	4.270	4.475	4.846	4.742	4.577	4.565	4.793	4.756	5.205	5.190	4.904	5.333	NPF	
<b>Total Pembiayaan</b>	<b>110.883</b>	<b>118.272</b>	<b>124.766</b>	<b>123.778</b>	<b>125.526</b>	<b>126.775</b>	<b>127.722</b>	<b>129.809</b>	<b>131.386</b>	<b>131.075</b>	<b>130.802</b>	<b>133.922</b>	<b>134.729</b>	<b>135.825</b>	<b>138.602</b>	<b>137.734</b>	<b>Total Financing</b>	
<b>NPF</b>	<b>3.942</b>	<b>4.824</b>	<b>3.876</b>	<b>4.107</b>	<b>4.270</b>	<b>4.475</b>	<b>4.846</b>	<b>4.742</b>	<b>4.577</b>	<b>4.565</b>	<b>4.793</b>	<b>4.756</b>	<b>5.205</b>	<b>5.190</b>	<b>4.904</b>	<b>5.333</b>	<b>NPF</b>	

\*) Angka-angka Sementara  
 r) Angka-angka diperbaiki

\*) Provisional figures  
 r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																		<i>Type of Use</i>
<b>Pembiayaan kepada Pihak Ketiga</b>																		<i>Financing to Third Party</i>
1. Modal Kerja	18.674	19.268	19.914	19.132	18.414	19.571	19.477	20.089	20.618	20.273	20.296	20.421	20.247	19.147	19.882	19.315		1. Working Capital
NPF	1.201	1.057	634	748	753	719	730	780	762	827	819	800	1.019	993	977	970		NPF
2. Investasi	18.143	18.326	18.639	18.243	17.870	18.991	18.763	18.801	18.518	18.410	18.588	19.437	18.595	19.427	20.113	19.586		2. Investments
NPF	1.088	1.351	1.266	1.118	1.080	1.074	1.008	972	957	911	906	896	616	636	616	602		NPF
3. Konsumsi	18.385	22.686	28.773	29.086	29.657	30.370	31.002	31.689	31.908	32.385	32.899	33.549	34.053	34.444	35.143	35.252		3. Consumption
NPF	437	334	317	319	321	323	339	332	339	294	275	267	271	261	246	266		NPF
<b>Total Pembiayaan</b>	<b>55.202</b>	<b>60.280</b>	<b>67.326</b>	<b>66.462</b>	<b>65.941</b>	<b>68.933</b>	<b>69.243</b>	<b>70.579</b>	<b>71.044</b>	<b>71.067</b>	<b>71.783</b>	<b>73.407</b>	<b>72.896</b>	<b>73.018</b>	<b>75.138</b>	<b>74.153</b>		<b>Total Financing</b>
<b>NPF</b>	<b>2.727</b>	<b>2.741</b>	<b>2.217</b>	<b>2.185</b>	<b>2.154</b>	<b>2.116</b>	<b>2.078</b>	<b>2.084</b>	<b>2.058</b>	<b>2.033</b>	<b>2.000</b>	<b>1.962</b>	<b>1.906</b>	<b>1.891</b>	<b>1.839</b>	<b>1.838</b>		<b>NPF</b>
<b>Orientasi Penggunaan</b>																		<i>User Orientation</i>
<b>Pembiayaan kepada Pihak Ketiga</b>																		<i>Financing to Third Party</i>
1. Ekspor	-	-	-	-	-	-	14	1.513	130	312	359	375	387	411	339	344		1. Ekspor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		NPF
2. Impor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		NPF
3. Lainnya	55.202	60.280	67.326	66.462	65.941	68.933	69.229	69.066	70.914	70.756	71.423	73.032	72.509	72.607	74.798	73.808		3. Other
NPF	2.727	2.741	2.217	2.185	2.154	2.116	2.078	2.084	2.058	2.033	2.000	1.962	1.906	1.891	1.839	1.838		NPF
<b>Total Pembiayaan</b>	<b>55.202</b>	<b>60.280</b>	<b>67.326</b>	<b>66.462</b>	<b>65.941</b>	<b>68.933</b>	<b>69.243</b>	<b>70.579</b>	<b>71.044</b>	<b>71.067</b>	<b>71.783</b>	<b>73.407</b>	<b>72.896</b>	<b>73.018</b>	<b>75.138</b>	<b>74.153</b>		<b>Total Financing</b>
<b>NPF</b>	<b>2.727</b>	<b>2.741</b>	<b>2.217</b>	<b>2.185</b>	<b>2.154</b>	<b>2.116</b>	<b>2.078</b>	<b>2.084</b>	<b>2.058</b>	<b>2.033</b>	<b>2.000</b>	<b>1.962</b>	<b>1.906</b>	<b>1.891</b>	<b>1.839</b>	<b>1.838</b>		<b>NPF</b>

\*) Angka-angka Sementara  
 r) Angka-angka diperbaiki

\*) Provisional figures  
 r) Revised figures



**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	Ags	Sep	Okt	Nov	Des	Jan	
1. BUKU 1 NPL	0 -	- -	0 -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	1. BUKU 1 NPL
2. BUKU 2 NPL	265 12	450 19	617 24	607 24	618 25	621 26	617 26	603 26	636 27	617 27	629 26	634 26	630 26	655 26	642 27	644 28	2. BUKU 2 NPL
3. BUKU 3 NPL	44.684 1.253	36.461 1.012	33.248 972	33.059 999	33.190 992	32.073 959	32.192 898	32.121 905	33.071 930	32.625 931	32.711 917	32.797 892	32.268 852	32.844 837	33.587 835	33.047 834	3. BUKU 3 NPL
4. BUKU 4 NPL	30.691 746	42.267 1.006	46.431 1.001	46.277 1.016	46.591 1.049	47.451 1.033	48.008 1.045	47.651 1.064	48.904 1.097	48.366 1.070	49.740 1.023	50.283 974	50.211 933	50.993 934	52.314 918	51.657 1.036	4. BUKU 4 NPL
5 BUKU 1 SYARIAH NPF	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	5 BUKU 1 SYARIAH NPF
6 BUKU 2 SYARIAH NPF	368 18	349 33	332 11	345 14	344 17	328 13	338 10	348 13	353 11	366 13	351 11	358 11	359 11	360 10	343 10	351 9	6 BUKU 2 SYARIAH NPF
7 BUKU 3 SYARIAH NPF	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	7 BUKU 3 SYARIAH NPF
8 Bank Umum NPL	76.007 2.029	79.526 2.070	80.628 2.009	80.289 2.053	80.744 2.082	80.473 2.031	81.156 1.979	80.724 2.008	82.964 2.065	81.974 2.040	83.430 1.977	84.072 1.902	83.468 1.822	84.853 1.808	86.886 1.790	85.699 1.907	8 Commercial Bank NPL

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Kehutanan	283.827	317.373	354.878	350.218	353.645	354.080	357.066	363.350	362.564	364.136	364.925	370.141	365.080	370.334	369.903	366.712	366.712	1. Agricultures, Hunting and Forestry
NPL	6.286	4.332	4.672	4.996	4.760	4.736	5.072	5.153	4.790	4.825	4.808	5.391	5.356	5.362	5.642	6.373	6.373	NPL
2. Perikanan	9.479	11.273	12.137	12.065	12.229	12.343	12.550	13.040	13.023	13.174	13.517	13.778	13.813	13.888	14.115	14.080	14.080	2. Fishery
NPL	242	302	221	638	866	839	877	922	707	749	788	755	772	765	750	785	785	NPL
3. Pertambangan dan Penggalian	126.335	113.615	137.912	129.440	136.246	137.750	136.178	136.205	136.550	136.600	135.661	129.722	133.521	129.534	134.315	133.780	133.780	3. Mining and Quarrying
NPL	9.043	7.019	6.423	6.271	6.326	5.977	6.129	6.278	4.884	4.498	4.300	4.027	5.066	4.976	4.808	4.748	4.748	NPL
4. Industri Pengolahan	781.765	824.111	899.088	869.183	873.270	868.891	867.740	885.407	902.052	901.643	909.124	917.459	900.067	903.943	931.727	891.896	891.896	4. Processing Industry
NPL	26.924	22.287	22.724	24.051	24.061	24.159	25.867	26.899	25.857	26.446	28.036	33.452	37.119	37.868	36.191	37.536	37.536	NPL
5. Listrik, gas dan air	135.461	146.133	170.190	175.688	176.741	186.861	191.167	206.802	208.928	195.552	196.472	197.443	195.485	195.052	198.255	196.748	196.748	5. Electricity, Gas and Water
NPL	2.218	1.573	2.259	2.045	2.016	1.928	1.815	1.848	1.796	1.830	1.876	1.854	1.828	1.911	1.770	1.801	1.801	NPL
6. Konstruksi	214.757	258.931	316.097	307.027	313.968	323.777	327.078	342.552	348.339	354.136	360.756	367.268	362.870	361.726	362.271	349.490	349.490	6. Construction
NPL	8.279	9.491	9.919	10.873	11.598	11.889	12.610	12.974	12.797	13.137	12.922	13.038	13.277	13.671	12.863	13.347	13.347	NPL
7. Perdagangan Besar dan Eceran	841.384	885.462	975.995	949.880	958.951	972.700	981.744	987.292	999.851	992.997	987.028	1.002.342	997.224	994.104	1.006.069	975.541	975.541	7. Wholesale and Retail Trade
NPL	35.789	36.083	35.285	37.459	37.794	36.750	36.626	38.656	37.415	38.557	38.856	38.713	39.127	39.521	34.739	38.499	38.499	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	93.390	97.886	99.751	98.757	98.688	100.369	100.958	104.180	104.203	104.338	105.211	106.868	107.115	108.663	109.842	109.487	109.487	8. Provision of accomodation and the provision of eating and drinking
NPL	2.533	4.239	5.516	5.734	5.975	6.140	5.976	6.436	6.066	6.087	6.383	6.482	6.278	6.336	6.111	6.464	6.464	NPL
9. Transportasi, pergudangan dan komunikasi	171.795	182.628	217.323	212.240	211.910	213.971	212.876	224.302	232.460	230.719	226.032	232.235	236.911	241.651	246.935	244.517	244.517	9. Transportation, Warehousing and Communications
NPL	8.303	6.836	5.825	5.261	5.556	5.028	5.085	4.986	4.808	4.850	4.803	5.008	5.050	5.039	4.047	4.199	4.199	NPL
10. Perantara Keuangan	193.946	214.182	244.486	228.622	226.627	232.258	236.007	252.788	250.017	239.432	240.206	243.991	242.095	241.673	249.782	239.087	239.087	10. Financial intermediaries
NPL	2.415	1.640	2.863	2.983	2.922	2.799	2.780	2.758	3.218	3.498	3.517	3.163	1.873	2.050	1.247	1.595	1.595	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	209.999	221.922	248.218	245.187	247.398	253.836	247.853	251.480	258.474	261.947	261.064	262.477	262.892	265.690	269.360	263.860	263.860	11. Real Estate, Business, Ownership, and Business Services
NPL	5.470	5.473	4.606	4.990	4.857	4.628	4.750	5.495	5.195	5.108	5.836	5.332	5.280	6.053	6.190	7.029	7.029	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.702	21.822	25.068	24.942	25.714	26.006	24.920	25.965	25.406	26.087	26.393	26.617	25.778	26.508	28.901	28.775	28.775	12. Government administration, Defense and Compulsory social security
NPL	4	3	3	3	5	6	6	8	6	8	8	10	11	8	7	10	10	NPL
13. Jasa Pendidikan	8.553	10.104	12.322	12.186	12.267	12.664	13.008	13.169	13.315	13.312	13.376	13.444	13.764	13.697	14.194	13.814	13.814	13. Education Services
NPL	127	128	100	124	125	140	154	150	143	138	241	142	149	162	119	160	160	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	16.966	19.092	22.698	22.498	22.596	23.117	23.722	24.896	25.192	25.713	26.585	27.995	29.170	29.128	33.576	29.777	29.777	14. Health Services and Social Activities
NPL	134	318	381	392	356	352	403	376	370	398	412	437	428	431	413	363	363	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	58.707	72.365	79.914	75.784	79.199	81.271	77.056	78.363	79.176	78.539	79.259	80.222	79.821	80.298	82.543	81.546	81.546	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	1.775	1.828	1.474	1.727	1.863	1.859	1.953	2.036	2.015	1.997	1.978	1.987	1.961	1.869	1.839	1.990	1.990	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.644	2.744	2.715	2.685	2.695	2.734	2.814	3.204	3.375	3.482	3.456	3.412	3.363	3.307	3.415	3.313	3.313	16. Individual Services which Serve Households
NPL	68	57	59	78	75	70	74	76	72	76	72	74	76	69	64	68	68	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	231	156	173	169	168	172	172	173	172	173	236	265	272	283	280	294	294	17. International Agency and Other Extra International Agency
NPL	31	14	0	0	0	-	0	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	10.611	2.752	2.257	2.348	1.462	1.593	1.375	2.121	1.932	1.756	1.693	1.756	1.760	1.751	1.976	2.352	2.352	18. Business Activities which are not clearly defined
NPL	73	157	282	224	224	214	226	269	112	132	98	131	135	113	130	124	124	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																		<b>Loans to Non Industrial Origin</b>
Rumah Tangga																		House Hold
- Untuk Pemilikan Rumah Tinggal	353.648	392.914	445.196	445.204	447.244	453.079	457.672	464.990	465.903	468.810	471.126	475.263	477.098	475.662	479.928	478.747	478.747	- For Home Ownership
NPL	8.666	9.958	10.274	11.244	11.947	11.587	12.196	12.114	12.517	12.589	12.870	12.901	12.853	12.806	12.120	13.158	13.158	NPL
- Untuk Pemilikan Flat atau Apartemen	12.922	15.440	19.913	19.977	20.163	20.491	20.785	21.179	21.316	21.635	21.736	21.969	22.108	22.126	22.309	22.264	22.264	- For Apartement Ownership
NPL	290	329	364	364	350	335	347	341	346	367	363	361	358	432	348	397	397	NPL
- Untuk Pemilikan Ruko atau Rukan	27.421	27.117	25.548	25.405	25.315	25.277	25.134	25.089	24.907	24.743	24.677	24.570	24.455	24.393	24.340	24.039	24.039	- For Shop House Ownership
NPL	1.063	1.157	1.227	1.354	1.400	1.380	1.388	1.368	1.378	1.382	1.424	1.379	1.367	1.425	1.353	1.409	1.409	NPL
- Untuk Pemilikan Kendaraan Bermotor	118.133	124.510	140.449	141.166	141.307	141.826	141.679	142.848	142.118	141.060	141.325	140.637	140.832	140.497	140.399	141.856	141.856	- For Vehicles Ownership
NPL	1.561	1.630	1.919	2.060	2.097	2.181	2.210	2.254	2.286	2.334	2.326	2.199	2.174	2.115	1.904	2.030	2.030	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	468.215	542.095	606.712	600.838	605.825	613.742	613.621	618.135	615.924	620.859	622.599	630.258	636.446	645.118	652.364	653.148	653.148	- Others
NPL	3.976	5.089	5.856	6.382	6.590	6.537	6.646	6.799	6.843	6.869	7.055	7.061	7.108	7.260	6.490	7.232	7.232	NPL
Bukan Lapangan Usaha Lainnya	222.306	233.317	235.841	235.106	234.366	232.424	232.794	231.124	232.446	231.672	232.514	234.060	234.221	235.154	240.193	237.690	237.690	Non Industrial Origin Others
NPL	2.864	2.978	3.011	3.323	3.395	3.378	3.402	3.362	3.254	3.177	3.086	2.861	2.755	2.799	2.690	2.840	2.840	NPL

r) Angka-angka diperbaiki

r) Revised figures

**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	Ags	Sep	Okt	Nov	Des			Jan
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Kehutanan	175.746	199.270	217.110	214.076	216.546	217.421	219.472	221.866	222.245	223.234	224.242	226.458	225.630	229.983	233.296	230.785	230.785	1. Agriculture, Hunting and Forestry
NPL	2.182	1.746	2.438	2.590	2.661	2.727	2.806	2.877	2.478	2.518	2.536	2.519	2.492	2.506	2.452	3.097	3.097	NPL
2. Perikanan	4.204	5.093	5.766	5.701	5.836	5.948	6.217	6.332	6.401	6.392	6.600	6.805	6.759	6.851	6.880	6.934	6.934	2. Fishery
NPL	115	145	81	473	480	475	484	491	489	501	497	499	504	500	495	523	523	NPL
3. Pertambangan dan Penggalian	52.953	51.276	58.614	55.023	55.564	55.861	56.038	57.896	55.170	54.891	55.127	53.088	56.436	56.742	62.764	62.452	62.452	3. Mining and Quarrying
NPL	3.661	3.215	3.196	3.104	3.004	3.040	2.987	2.988	1.717	1.725	1.739	1.692	1.662	1.814	2.391	2.746	2.746	NPL
4. Industri Pengolahan	261.154	297.636	317.241	298.603	297.381	288.634	280.102	297.799	311.974	312.093	321.791	324.141	312.102	316.009	326.481	310.151	310.151	4. Processing Industry
NPL	11.273	11.572	10.876	10.849	10.352	9.893	10.158	10.663	10.718	11.129	11.506	15.934	17.516	17.600	17.235	17.654	17.654	NPL
5. Listrik, gas dan air	83.715	88.544	89.927	95.457	95.025	101.530	105.145	118.900	120.510	107.233	108.525	108.856	108.112	107.984	110.495	109.772	109.772	5. Electricity, Gas and Water
NPL	434	217	921	933	927	937	941	931	918	908	904	917	908	907	867	843	843	NPL
6. Konstruksi	87.889	106.403	139.135	135.474	137.565	141.105	142.258	146.941	150.190	152.913	155.787	156.978	156.344	156.532	158.369	152.202	152.202	6. Construction
NPL	2.924	2.114	4.675	5.042	5.014	5.131	5.577	6.031	5.816	5.850	5.915	5.835	5.887	6.379	6.556	6.397	6.397	NPL
7. Perdagangan Besar dan Eceran	378.547	384.361	450.251	433.234	439.309	447.780	455.548	461.746	470.694	469.620	463.043	466.798	462.817	465.039	466.193	452.639	452.639	7. Wholesale and Retail Trade
NPL	14.873	15.404	13.622	14.284	14.960	14.332	15.097	15.520	15.021	15.239	15.063	14.754	14.644	15.523	13.278	14.830	14.830	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	25.306	28.728	30.296	30.139	30.427	31.122	31.864	34.350	33.843	33.990	34.878	35.862	36.325	37.384	38.120	38.505	38.505	8. Provision of accomodation and the provision of eating and drinking
NPL	772	886	451	579	525	445	520	593	520	526	520	599	586	594	1.148	1.175	1.175	NPL
9. Transportasi, pergudangan dan komunikasi	64.111	75.486	89.258	89.089	87.774	88.000	88.179	96.455	102.591	102.130	98.480	100.262	101.964	104.591	109.308	109.731	109.731	9. Transportation, Warehousing and Communications
NPL	3.838	2.409	2.305	2.283	2.394	2.420	2.383	2.546	2.390	2.400	2.422	2.622	2.796	2.823	2.048	2.225	2.225	NPL
10. Perantara Keuangan	35.644	35.511	36.537	32.591	31.523	33.324	35.870	41.111	40.613	40.323	39.947	43.674	42.429	41.866	47.417	43.446	43.446	10. Financial intermediaries
NPL	982	439	1.604	1.604	1.594	1.591	1.594	1.594	1.743	1.755	1.757	1.766	363	363	201	359	359	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	56.971	64.100	76.076	75.046	75.445	79.531	74.649	74.767	82.488	84.558	84.699	87.505	86.512	87.950	90.997	88.562	88.562	11. Real Estate, Business, Ownership, and Business Services
NPL	1.020	1.198	823	1.144	1.007	1.152	1.455	1.643	1.649	1.696	2.245	2.312	2.179	2.390	3.273	3.377	3.377	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.971	19.964	22.199	22.065	22.714	23.128	22.437	23.569	23.061	23.658	24.019	24.328	23.788	24.223	25.977	25.802	25.802	12. Government administration, Defense and Compulsory social security
NPL	3	1	3	2	4	5	5	7	6	7	7	9	10	8	7	10	10	NPL
13. Jasa Pendidikan	1.389	1.584	2.836	2.780	2.880	2.969	3.061	3.085	3.142	3.242	3.203	3.182	3.279	3.073	3.108	3.076	3.076	13. Education Services
NPL	25	27	27	40	39	47	50	48	45	49	142	45	43	54	46	77	77	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	5.210	5.756	8.058	7.680	7.723	7.955	8.786	9.668	9.896	10.418	10.548	11.336	11.839	11.821	15.614	11.502	11.502	14. Health Services and Social Activities
NPL	58	213	223	226	237	229	249	229	216	239	266	254	248	251	249	243	243	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	24.461	33.586	41.075	36.677	39.830	41.530	37.906	38.771	39.704	39.849	40.824	42.154	42.166	42.825	44.044	43.801	43.801	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	356	521	526	616	713	734	698	763	735	780	766	747	736	725	758	829	829	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	1.940	2.027	1.837	1.757	1.752	1.758	1.795	1.766	1.739	1.684	1.668	1.651	1.653	1.636	1.671	1.634	1.634	16. Individual Services which Serve Households
NPL	41	29	33	47	44	42	45	46	42	45	42	46	49	45	42	47	47	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	38	83	169	166	167	170	172	173	172	172	236	264	271	276	272	293	293	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	8.200	584	274	474	250	247	259	253	163	123	118	113	111	110	227	215	215	18. Business Activities which are not clearly defined
NPL	11	1	22	26	28	38	38	38	37	35	35	35	34	34	36	28	28	NPL
<b>Penerima Kredit Bukan Lapangan Usaha Rumah Tangga</b>																		<b>Loans to Non Industrial Origin House Hold</b>
- Untuk Pemilikan Rumah Tinggal	197.197	229.922	268.935	270.084	272.667	276.581	279.743	284.000	284.899	286.398	287.762	290.294	290.784	287.978	290.692	290.120	290.120	- For Home Ownership
NPL	4.402	4.976	4.886	5.637	5.953	5.865	6.316	6.323	6.446	6.626	6.918	6.971	6.984	7.069	6.658	7.350	7.350	NPL
- Untuk Pemilikan Flat atau Apartemen	5.134	6.004	7.082	7.110	7.165	7.233	7.290	7.376	7.389	7.459	7.516	7.578	7.618	7.562	7.589	7.551	7.551	- For Apartement Ownership
NPL	110	154	138	172	160	159	167	156	156	176	179	186	189	247	183	218	218	NPL
- Untuk Pemilikan Ruko atau Rukan	6.235	6.935	6.921	6.930	6.927	6.945	6.912	6.886	6.833	6.816	6.794	6.815	6.828	6.832	6.833	6.747	6.747	- For Shop House Ownership
NPL	383	456	508	555	552	564	576	552	567	574	589	586	573	597	581	579	579	NPL
- Untuk Pemilikan Kendaraan Bermotor	26.379	30.632	36.275	36.276	36.425	36.030	35.728	35.915	35.953	35.744	35.925	36.089	37.354	38.686	40.210	40.936	40.936	- For Vehicles Ownership
NPL	434	485	519	594	628	636	631	592	536	537	556	517	521	522	514	531	531	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	210.299	249.800	289.609	284.184	285.216	288.797	284.264	284.152	280.496	282.369	280.546	282.289	284.124	289.250	293.745	292.905	292.905	- Others
NPL	1.666	2.030	2.043	2.271	2.382	2.361	2.478	2.561	2.592	2.586	2.615	2.652	2.727	2.825	2.469	2.777	2.777	NPL
Bukan Lapangan Usaha Lainnya	34.087	39.754	44.116	43.320	43.442	43.792	44.122	44.541	45.109	45.421	45.844	46.487	46.677	47.359	50.471	50.438	50.438	Non Industrial Origin Others
NPL	776	757	900	895	910	918	915	958	801	808	789	770	764	776	840	840	840	NPL

r) Angka-angka diperbaiki

r) Revised figures



**Tabel 3.3.a. Kredit dan NPL BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**  
*(Credit Channeling and NPL Credit Channeling of Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)*  
 Miliar Rp (Billion Rp)

Keterangan	2016	2017	2018	2019												2020	Items		
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan			
<b>Penerima Kredit Lapangan Usaha</b>																			<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Kehutanan	80.256	90.109	104.822	102.194	105.460	105.353	105.087	107.570	107.595	108.286	108.890	111.905	109.187	109.845	106.624	106.242	106.242	1. Agriculture, Hunting and Forestry	
NPL	2.651	1.253	1.131	1.285	953	885	1.076	1.063	1.123	1.103	1.064	1.653	1.651	1.646	2.094	2.094	2.288	NPL	
2. Perikanan	3.930	4.754	4.971	4.999	5.032	4.992	4.875	4.996	4.895	5.029	5.158	5.196	5.239	5.209	5.384	5.278	5.278	2. Fishery	
NPL	84	99	86	102	326	303	327	364	154	182	225	188	202	201	194	195	195	NPL	
3. Pertambangan dan Penggalian	39.673	41.586	45.454	42.435	47.371	47.124	46.995	47.703	48.955	48.655	47.660	45.901	46.866	44.882	47.955	47.933	47.933	3. Mining and Quarrying	
NPL	4.278	3.192	2.876	2.755	2.908	2.490	2.686	2.799	2.081	1.690	1.472	1.278	2.340	2.087	2.014	1.447	1.447	NPL	
4. Industri Pengolahan	331.052	357.410	395.685	386.255	414.933	419.056	425.597	424.972	428.615	428.254	426.398	433.626	428.210	430.184	441.066	425.914	425.914	4. Processing Industry	
NPL	10.555	7.555	7.908	9.170	9.681	10.052	11.438	11.830	11.077	11.052	12.110	12.831	14.385	15.513	14.287	15.170	15.170	NPL	
5. Listrik, gas dan air	31.686	40.491	50.415	50.578	55.283	56.843	57.746	60.386	60.645	60.675	60.522	60.919	60.340	60.333	61.182	60.787	60.787	5. Electricity, Gas and Water	
NPL	1.535	1.101	1.002	778	755	758	641	683	686	730	780	745	728	812	721	776	776	NPL	
6. Konstruksi	92.473	111.051	126.882	125.292	131.997	135.928	137.062	145.917	146.006	147.114	148.830	151.664	151.371	151.482	155.311	153.770	153.770	6. Construction	
NPL	3.078	4.905	2.772	3.238	3.945	4.037	4.145	3.944	3.853	4.105	3.695	3.876	3.949	3.903	3.322	3.916	3.916	NPL	
7. Perdagangan Besar dan Eceran	358.041	391.871	408.723	398.915	407.734	411.051	412.347	411.789	412.417	408.275	408.358	417.382	416.503	412.546	420.917	408.583	408.583	7. Wholesale and Retail Trade	
NPL	14.341	15.306	15.670	16.556	16.506	16.299	15.914	17.307	16.477	16.650	16.994	17.172	17.254	17.358	15.455	17.610	17.610	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	59.801	59.431	57.949	57.128	56.620	57.356	57.073	57.629	58.088	57.988	57.751	57.912	57.467	57.632	57.701	56.794	56.794	8. Provision of accommodation and the provision of eating and drinking	
NPL	1.298	2.512	4.190	4.298	4.583	4.700	4.448	4.606	4.538	4.553	4.718	4.735	4.570	4.590	4.028	4.156	4.156	NPL	
9. Transportasi, pergudangan dan komunikasi	79.871	82.875	92.163	88.809	96.917	97.542	96.937	97.493	98.648	98.563	98.469	102.817	102.717	104.461	105.485	103.181	103.181	9. Transportation, Warehousing and Communications	
NPL	3.679	3.517	3.107	2.569	2.752	2.178	2.275	2.049	2.020	2.043	1.997	2.054	1.924	2.000	1.799	1.677	1.677	NPL	
10. Perantara Keuangan	86.994	100.021	108.231	103.784	119.723	122.936	124.752	133.455	132.619	125.995	126.270	127.886	126.171	125.918	127.772	122.011	122.011	10. Financial intermediaries	
NPL	1.123	998	841	983	978	893	812	782	1.069	1.316	1.287	944	1.047	1.208	658	773	773	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	130.031	132.246	142.944	140.913	146.871	147.429	147.712	149.772	147.096	148.939	147.643	146.546	147.899	149.160	151.054	148.427	148.427	11. Real Estate, Business, Ownership, and Business Services	
NPL	3.216	2.489	3.182	3.191	3.172	2.793	2.529	2.734	2.628	2.543	2.699	2.074	2.145	2.758	2.111	2.826	2.826	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	172	319	433	298	303	319	282	315	319	376	387	420	401	397	269	305	305	12. Government administration, Defense and Compulsory social security	
NPL	1	2	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0	NPL	
13. Jasa Pendidikan	5.296	6.314	7.307	7.290	7.284	7.541	7.674	7.965	8.039	7.928	7.820	7.935	8.079	8.163	8.669	8.354	8.354	13. Education Services	
NPL	83	77	52	60	67	68	73	73	73	69	68	66	65	74	54	63	63	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	9.083	10.045	11.232	11.371	11.447	11.730	11.627	11.872	11.891	11.905	12.312	12.842	13.376	13.501	14.148	14.636	14.636	14. Health Services and Social Activities	
NPL	57	60	116	123	75	74	68	95	89	83	76	84	84	86	79	84	84	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	26.220	25.659	25.741	25.422	25.887	26.292	25.939	26.051	26.157	25.410	24.870	24.662	24.386	24.327	25.558	25.217	25.217	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	862	742	582	674	702	678	782	790	806	757	764	745	764	688	629	691	691	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	299	237	188	181	173	179	165	167	164	165	164	167	165	163	162	165	165	16. Individual Services which Serve Households	
NPL	17	13	8	8	8	8	8	9	9	8	6	6	5	4	4	3	3	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	27	13	3	3	0	1	0	0	0	0	0	0	0	0	0	0	0	17. International Agency and Other Extra International Agency	
NPL	1	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	1.079	963	1.456	1.355	1.074	1.160	935	797	692	570	507	574	592	602	711	1.151	1.151	18. Business Activities which are not clearly defined	
NPL	58	152	225	161	159	141	153	196	57	79	46	77	83	61	76	78	78	NPL	
<b>Penerima Kredit Bukan Lapangan Usaha</b>																		<b>Loans to Non Industrial Origin</b>	
Rumah Tangga																		<b>House Hold</b>	
- Untuk Pemilikan Rumah Tinggal	129.322	138.773	151.686	151.035	150.663	152.395	152.870	155.659	155.698	157.108	157.989	159.327	160.593	161.863	163.449	162.979	162.979	- For Home Ownership	
NPL	2.919	3.473	3.786	3.979	4.331	4.057	4.161	4.053	4.308	4.176	4.174	4.159	4.101	3.985	3.784	4.000	4.000	NPL	
- Untuk Pemilikan Flat atau Apartemen	6.874	8.718	12.067	12.125	12.252	12.517	12.766	13.072	13.195	13.439	13.454	13.608	13.704	13.774	13.914	13.903	13.903	- For Apartement Ownership	
NPL	126	116	139	131	131	122	123	126	140	137	134	124	129	142	124	139	139	NPL	
- Untuk Pemilikan Ruko atau Rukan	20.320	19.471	17.987	17.834	17.734	17.684	17.573	17.548	17.408	17.257	17.218	17.079	16.948	16.878	16.824	16.610	16.610	- For Shop House Ownership	
NPL	561	602	603	676	724	697	693	693	689	690	716	673	676	706	658	712	712	NPL	
- Untuk Pemilikan Kendaraan Bermotor	87.802	90.114	100.921	101.641	101.625	102.422	102.502	103.551	102.755	102.063	101.846	101.017	99.976	98.241	96.449	97.102	97.102	- For Vehicles Ownership	
NPL	1.107	1.116	1.375	1.440	1.444	1.521	1.556	1.638	1.723	1.772	1.746	1.659	1.630	1.570	1.368	1.478	1.478	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	133.214	152.415	155.279	153.793	154.185	154.698	156.304	157.441	157.577	158.207	158.282	158.583	158.890	159.969	160.058	159.023	159.023	- Others	
NPL	1.666	2.128	2.549	2.717	2.809	2.740	2.819	2.866	2.921	2.913	3.081	3.067	3.028	3.048	2.714	2.993	2.993	NPL	
Bukan Lapangan Usaha Lainnya	33.564	34.711	36.437	37.395	38.124	37.545	38.721	37.211	38.759	38.036	38.342	38.357	38.400	38.831	40.135	39.529	39.529	Non Industrial Origin Others	
NPL	914	828	801	938	940	944	959	907	973	935	934	855	777	824	807	822	822	NPL	

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

r) Revised figures  
 \*) Provisional figures

**Tabel 3.4.a. Kredit dan NPL BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit  
(Credit Channeling and NPL Credit Channeling of Non-Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)  
Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019												2020	Items		
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			Jan	
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loans by Industrial Origin</b>	
1. Pertanian, Perburuan dan Kehutanan	1.621	1.942	2.904	2.930	3.101	3.263	3.407	3.552	3.572	3.650	3.810	3.925	4.030	4.140	4.365	4.471	4.471	1. Agricultures, Hunting and Forestry	
NPL	59	50	59	63	63	62	69	81	76	81	80	85	75	73	69	69	69	NPL	
2. Perikanan	165	226	253	253	245	237	238	237	237	235	237	238	237	238	234	230	230	2. Fishery	
NPL	1	3	1	2	2	1	1	1	1	1	1	1	1	2	1	2	2	NPL	
3. Pertambangan dan Penggalian	207	257	367	401	402	406	388	386	406	449	483	661	700	778	795	787	787	3. Mining and Quarrying	
NPL	59	32	13	13	13	48	48	55	55	55	54	46	47	80	42	42	42	NPL	
4. Industri Pengolahan	3.409	3.784	3.720	3.646	3.680	3.617	3.665	3.723	3.974	3.740	3.755	3.700	3.681	3.857	3.865	3.830	3.830	4. Processing Industry	
NPL	143	194	61	62	70	103	91	136	133	121	113	107	118	204	172	184	184	NPL	
5. Listrik, gas dan air	246	391	350	334	333	332	331	453	479	503	501	500	644	677	673	679	679	5. Electricity, Gas and Water	
NPL	2	4	2	2	0	2	2	2	0	0	0	0	2	2	2	2	2	NPL	
6. Konstruksi	2.197	2.609	2.867	2.745	2.824	2.766	2.752	2.650	2.730	2.750	2.726	2.774	2.823	2.844	2.726	2.639	2.639	6. Construction	
NPL	106	152	141	144	137	126	129	127	131	143	185	163	169	172	141	179	179	NPL	
7. Perdagangan Besar dan Eceran	15.373	16.959	19.559	19.603	20.067	20.415	20.749	21.087	21.376	21.421	22.004	22.572	22.940	23.359	23.468	23.678	23.678	7. Wholesale and Retail Trade	
NPL	414	593	689	1.184	1.204	1.187	735	756	760	812	827	826	857	832	788	835	835	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	1.243	1.277	2.179	2.262	2.417	2.590	2.721	2.835	2.905	3.047	3.225	3.463	3.581	3.766	3.834	4.065	4.065	8. Provision of accomodation and the provision of eating and drinking	
NPL	36	40	68	49	49	63	61	61	56	58	57	59	60	51	38	41	41	NPL	
9. Transportasi, pergudangan dan komunikasi	2.030	2.154	2.099	2.085	2.094	2.091	2.078	2.092	2.073	2.093	2.091	2.109	2.157	2.107	1.965	1.930	1.930	9. Transportation, Warehousing and Communications	
NPL	117	304	59	59	58	57	57	48	48	60	44	39	38	36	27	68	68	NPL	
10. Perantara Keuangan	5.579	5.312	5.202	5.062	5.099	5.510	5.685	5.935	5.859	5.543	5.747	5.680	5.494	5.400	5.450	5.368	5.368	10. Financial intermediaries	
NPL	135	90	41	41	44	32	63	87	62	82	132	114	110	124	108	155	155	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.501	3.966	4.218	4.182	4.116	4.055	4.070	4.108	4.183	4.013	4.150	4.200	4.192	4.253	4.134	4.091	4.091	11. Real Estate, Business, Ownership, and Business Services	
NPL	617	653	54	73	66	44	54	64	61	63	68	59	83	69	59	65	65	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	2	2	3	3	3	2	2	3	3	3	0	0	3	0	0	12. Government administration, Defense and Compulsory social security	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
13. Jasa Pendidikan	777	958	946	918	921	993	999	855	859	880	1.007	1.000	994	1.021	1.010	1.005	1.005	13. Education Services	
NPL	6	7	7	9	4	3	4	3	3	3	3	3	19	11	2	2	2	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	602	713	810	861	860	912	898	892	908	918	1.027	1.022	1.045	1.054	954	949	949	14. Health Services and Social Activities	
NPL	9	24	17	17	17	17	18	17	17	29	18	17	17	16	17	16	16	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.349	7.156	8.513	8.355	8.241	8.127	7.963	7.832	7.724	7.611	7.420	7.179	6.995	6.858	6.810	6.665	6.665	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	14	41	61	58	51	56	79	87	80	75	72	123	94	96	92	96	96	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	223	255	468	493	522	553	614	1.035	1.242	1.405	1.396	1.367	1.323	1.287	1.237	1.181	1.181	16. Individual Services which Serve Households	
NPL	4	6	7	7	8	8	9	9	9	9	11	10	11	10	12	12	12	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	33	25	67	65	68	64	65	66	67	70	64	63	63	65	68	64	64	18. Business Activities which are not clearly defined	
NPL	1	0	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	NPL	
<b>Penerima Kredit Bukan Lapangan Usaha</b>																		<b>Loans to Non Industrial Origin</b>	
Rumah Tangga																		<b>House Hold</b>	
- Untuk Pemilikan Rumah Tinggal	1.235	1.391	1.681	1.672	1.688	1.736	1.755	1.766	1.778	1.800	1.832	1.836	1.877	1.886	1.904	1.908	1.908	- For Home Ownership	
NPL	67	62	72	75	64	66	69	64	70	70	67	74	85	75	52	55	55	NPL	
- Untuk Pemilikan Flat atau Apartemen	150	157	185	166	171	163	166	168	166	166	168	173	175	176	177	177	177	- For Apartement Ownership	
NPL	3	1	9	9	9	3	3	3	3	6	3	4	4	8	8	8	8	NPL	
- Untuk Pemilikan Ruko atau Rukan	31	32	36	42	44	44	40	41	43	44	44	46	47	47	49	51	51	- For Shop House Ownership	
NPL	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	NPL	
- Untuk Pemilikan Kendaraan Bermotor	987	462	582	583	597	604	601	441	429	420	426	425	416	407	402	383	383	- For Vehicles Ownership	
NPL	9	11	7	9	9	9	8	9	9	9	8	8	8	7	7	7	7	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	7.338	8.467	9.807	9.833	9.840	9.933	10.007	10.244	10.336	10.513	10.802	11.031	11.199	11.405	11.504	11.463	11.463	- Others	
NPL	100	197	242	293	290	294	299	294	268	260	257	247	262	265	264	286	286	NPL	
Bukan Lapangan Usaha Lainnya	866	916	1.140	1.130	1.097	1.162	1.158	1.218	1.196	1.247	1.260	1.326	1.353	1.389	1.382	1.353	1.353	Non Industrial Origin Others	
NPL	14	62	68	68	64	68	70	73	76	77	78	70	71	72	74	75	75	NPL	

r) Angka-angka diperbaiki

r) Revised figures



**Tabel 3.5.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit  
(Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)  
Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	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	12.267	12.521	12.881	13.005	13.237	13.283	13.184	13.347	13.818	13.351	13.451	13.261	12.919		1. Agricultures, Hunting and Forestry
NPL	1.320	1.206	1.001	1.013	1.038	1.016	1.023	1.033	1.015	1.025	1.020	1.027	1.035	1.031	918	809		NPL
2. Perikanan	606	792	884	860	849	881	932	956	954	963	969	973	993	983	986	990		2. Fishery
NPL	40	51	51	60	56	58	64	65	63	63	65	66	64	62	60	64		NPL
3. Pertambangan dan Penggalian	858	662	785	742	748	809	811	816	817	811	850	1.107	1.096	1.095	1.120	1.251		3. Mining and Quarrying
NPL	335	138	100	103	104	100	107	135	134	139	139	120	142	135	95	257		NPL
4. Industri Pengolahan	8.367	9.038	9.414	9.643	9.763	9.584	9.241	9.228	9.548	9.430	9.504	11.019	10.349	11.302	11.639	11.388		4. Processing Industry
NPL	696	474	443	481	561	562	566	575	566	574	591	511	507	506	453	466		NPL
5. Listrik, gas dan air	3.548	3.032	4.077	3.000	2.851	3.660	3.626	2.611	2.559	2.561	2.564	2.626	2.470	2.559	2.463	2.409		5. Electricity, Gas and Water
NPL	126	222	204	206	206	102	102	102	101	101	101	102	101	100	95	96		NPL
6. Konstruksi	19.491	25.126	29.854	25.420	26.404	27.688	28.141	29.815	31.541	33.544	36.123	38.461	38.809	38.681	35.824	31.485		6. Construction
NPL	2.128	2.241	2.160	2.274	2.349	2.444	2.588	2.711	2.849	2.893	2.976	3.005	3.115	3.137	2.775	2.788		NPL
7. Perdagangan Besar dan Eceran	30.436	31.630	32.163	31.278	31.862	32.706	32.832	33.505	33.592	33.892	34.098	34.228	34.323	34.357	36.022	34.958		7. Wholesale and Retail Trade
NPL	2.962	2.993	2.637	2.752	2.833	2.829	2.926	3.033	3.002	2.987	3.002	2.964	3.016	3.106	2.754	2.849		NPL
8. Penyediaan akomodasi dan penyediaan makan minum	4.938	5.748	6.253	6.262	6.301	6.387	6.422	6.502	6.539	6.553	6.621	6.741	6.822	6.883	7.179	7.162		8. Provision of accomodation and the provision of eating and drinking
NPL	426	723	630	632	642	756	771	999	775	775	912	914	887	926	724	886		NPL
9. Transportasi, pergudangan dan komunikasi	2.820	3.520	3.393	3.316	3.358	3.468	3.430	3.586	3.578	3.626	3.860	3.820	3.951	3.959	4.427	4.346		9. Transportation, arehousing and Communications
NPL	474	394	215	218	219	241	238	245	247	250	247	201	201	158	150	148		NPL
10. Perantara Keuangan	7.862	8.172	14.914	10.597	9.499	10.254	9.903	9.743	9.393	9.265	9.646	9.283	9.901	9.882	10.816	10.531		10. Financial intermediaries
NPL	94	52	200	176	177	154	182	166	214	215	211	209	224	224	201	206		NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	6.892	8.193	6.872	7.507	7.443	7.643	7.340	7.659	7.676	7.266	7.250	7.561	7.405	7.389	7.310	7.029		11. Real Estate, Business, Ownership, and Business Services
NPL	550	879	440	476	510	541	618	949	761	756	775	843	830	807	691	714		NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.052	1.315	2.316	2.462	2.579	2.439	2.081	2.020	1.966	1.992	1.926	1.808	1.586	1.884	2.647	2.664		12. Government administration, Defense and Compulsory social security
NPL	0	-	-	0	0	0	0	0	0	-	0	0	0	0	0	0		NPL
13. Jasa Pendidikan	986	1.192	1.199	1.165	1.152	1.132	1.246	1.236	1.247	1.236	1.289	1.270	1.354	1.379	1.377	1.350		13. Education Services
NPL	9	14	14	14	14	22	27	25	21	16	24	24	18	20	14	16		NPL
14. Jasa Kesehatan dan Kegiatan Sosial	1.951	2.201	2.454	2.442	2.398	2.349	2.240	2.294	2.331	2.304	2.451	2.542	2.657	2.499	2.611	2.443		14. Health Services and Social Activities
NPL	10	21	26	26	27	32	68	35	48	47	52	82	79	79	69	20		NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.870	4.665	3.095	3.897	3.740	3.821	3.896	4.185	4.280	4.385	4.706	4.798	4.813	4.784	4.708	4.457		15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	519	511	293	369	387	381	383	385	384	377	367	363	357	350	352	368		NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	182	225	222	222	223	224	223	219	216	216	214	213	209	204	329	317		16. Individual Services which Serve Households
NPL	6	9	12	14	14	12	12	12	13	13	13	12	12	9	5	6		NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	158	58	0	0	0	1	0	0	0	0	0	0	1	7	7	0		17. International Agency and Other Extra International Agency
NPL	30	14	-	-	-	-	0	-	-	-	-	-	-	-	-	-		NPL
18. Kegiatan yang belum jelas batasannya	286	131	20	21	17	16	17	23	33	22	25	31	28	25	27	16		18. Business Activities which are not clearly defined
NPL	3	2	2	2	2	2	2	2	2	2	2	3	3	3	2	2		NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																		<b>Loans to Non Industrial Origin</b>
Rumah Tangga																		House Hold
- Untuk Pemilikan Rumah Tinggal	22.336	20.164	20.500	20.035	19.877	19.990	20.938	21.223	21.200	21.196	21.269	21.556	21.598	21.701	21.643	21.547		- For Home Ownership
NPL	1.239	1.375	1.464	1.483	1.528	1.530	1.586	1.598	1.615	1.637	1.636	1.626	1.601	1.590	1.534	1.652		NPL
- Untuk Pemilikan Flat atau Apartemen	550	378	410	407	403	402	391	393	397	398	413	427	430	434	451	457		- For Apartement Ownership
NPL	51	57	76	53	50	51	53	54	46	46	45	45	35	34	30	30		NPL
- Untuk Pemilikan Ruko atau Rukan	609	487	395	390	398	393	399	408	417	412	412	422	428	432	434	434		- For Shop House Ownership
NPL	105	82	86	93	94	89	89	92	92	89	90	91	88	91	84	88		NPL
- Untuk Pemilikan Kendaraan Bermotor	493	439	514	514	526	539	534	540	529	519	515	526	538	531	529	517		- For Vehicles Ownership
NPL	5	6	3	3	3	3	4	3	4	4	4	4	4	4	4	4		NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	109.550	124.934	142.625	143.481	146.797	150.336	152.811	156.273	157.521	159.546	162.641	167.922	171.684	173.844	176.269	178.385		- Others
NPL	376	569	716	775	784	805	749	790	761	788	799	786	792	793	690	794		NPL
Bukan Lapangan Usaha Lainnya	119.977	127.785	127.769	127.143	125.675	124.101	122.955	122.249	121.346	121.137	121.318	122.338	122.107	121.957	122.355	120.897		Non Industrial Origin Others
NPL	297	560	518	707	773	764	819	777	749	702	657	555	546	535	476	522		NPL

r) Angka-angka diperbaiki

r) Revised figures

**Tabel 3.6.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit  
(Credit Channeling and NPL Credit Channeling of Join Venture Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)  
Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des			
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Kehutanan	11.848	12.068	13.708	13.481	11.233	11.294	11.499	11.722	10.293	10.325	10.073	8.822	8.594	8.615	8.609	8.183	8.183	1. Agricultures, Hunting and Forestry
NPL	75	76	45	45	45	46	98	98	97	98	107	107	104	105	109	110	110	NPL
2. Perikanan	476	380	254	243	258	276	278	509	527	518	521	535	549	575	589	605	605	2. Fishery
NPL	1	6	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	NPL
3. Pertambangan dan Penggalian	16.934	8.352	15.973	15.413	13.572	13.383	12.679	10.112	11.839	12.062	11.895	9.464	8.659	8.747	7.879	7.952	7.952	3. Mining and Quarrying
NPL	566	381	114	176	177	178	180	180	705	699	704	699	692	676	89	88	88	NPL
4. Industri Pengolahan	84.674	83.806	90.959	92.725	69.498	69.840	70.847	68.332	66.345	64.799	64.511	65.240	64.994	64.381	69.838	64.063	64.063	4. Processing Industry
NPL	2.083	1.007	1.137	1.168	1.097	1.263	1.322	1.396	1.388	1.516	1.668	1.624	2.037	1.451	1.455	1.481	1.481	NPL
5. Listrik, gas dan air	7.742	3.306	9.469	10.765	6.485	6.989	7.130	7.395	7.319	7.262	7.339	7.346	7.268	6.901	6.703	6.598	6.598	5. Electricity, Gas and Water
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	84	84	84	NPL
6. Konstruksi	4.001	8.386	9.512	9.578	5.948	6.293	6.856	7.081	7.886	7.663	7.771	8.263	7.538	6.991	5.660	5.221	5.221	6. Construction
NPL	43	78	171	175	153	150	172	161	148	146	152	159	157	80	69	67	67	NPL
7. Perdagangan Besar dan Eceran	31.970	38.928	37.929	39.425	32.317	32.528	32.801	31.683	33.064	32.699	32.315	32.227	32.583	30.352	31.343	29.309	29.309	7. Wholesale and Retail Trade
NPL	1.679	1.062	1.642	1.665	1.681	1.491	1.406	1.493	1.609	2.324	2.341	2.335	2.663	1.919	1.909	1.804	1.804	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	344	539	608	585	564	564	552	539	531	526	500	709	771	997	1.058	1.048	1.048	8. Provision of accomodation and the provision of eating and drinking
NPL	0	79	72	72	72	72	72	72	72	72	71	70	71	71	68	101	101	NPL
9. Transportasi, pergudangan dan komunikasi	7.825	8.745	16.860	17.363	9.193	10.114	10.064	10.077	10.139	9.152	7.963	8.083	8.056	8.106	8.271	7.982	7.982	9. Transportation, Warehousing and Communications
NPL	148	171	98	91	91	90	90	98	103	97	93	91	91	22	24	80	80	NPL
10. Perantara Keuangan	21.243	25.686	29.874	29.125	14.005	14.100	14.913	15.783	15.458	14.824	14.655	14.679	15.266	14.967	16.181	15.764	15.764	10. Financial intermediaries
NPL	82	61	179	179	129	129	129	129	130	130	129	129	129	129	78	103	103	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.402	8.341	10.679	10.578	6.191	6.765	6.510	6.610	9.356	9.193	9.441	9.376	9.493	9.403	9.320	9.175	9.175	11. Real Estate, Business, Ownership, and Business Services
NPL	54	250	102	100	98	94	88	101	94	50	48	43	42	28	56	47	47	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	124	1	-	-	-	-	-	-	-	-	-	0	4	4	4	4	4	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	64	47	35	33	30	28	27	29	28	25	58	57	57	60	30	29	29	13. Education Services
NPL	4	3	1	1	0	0	0	0	0	0	4	4	4	4	3	2	2	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	115	338	11	11	11	11	11	10	9	10	11	11	12	12	8	9	9	14. Health Services and Social Activities
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	967	1.123	1.148	1.132	1.203	1.202	1.061	1.235	1.007	977	1.068	1.056	1.053	1.090	1.004	1.049	1.049	15. Community, ociocultural, Entertainment and Other Individual Services
NPL	24	12	12	11	11	11	11	11	10	9	9	10	10	10	8	7	7	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	0	0	0	32	25	20	17	16	14	13	14	14	14	17	16	15	15	16. Individual Services which Serve Households
NPL	-	-	-	2	1	1	1	1	1	0	0	0	0	0	0	0	0	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	8	2	-	-	-	-	-	-	-	-	-	0	0	0	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	150	57	34	34	33	70	68	68	82	95	105	115	108	90	98	63	63	18. Business Activities which are not clearly defined
NPL	-	1	33	33	33	32	32	32	15	15	15	14	14	14	14	14	14	NPL
<b>Penerima Kredit Bukan Lapangan Usaha</b>																		<b>Loans to Non Industrial Origin</b>
Rumah Tangga																		House Hold
- Untuk Pemilikan Rumah Tinggal	2.477	2.238	2.014	1.999	1.975	2.008	1.999	1.977	1.963	1.937	1.912	1.888	1.880	1.874	1.881	1.840	1.840	- For Home Ownership
NPL	37	69	63	69	68	67	62	75	77	77	73	68	80	84	89	99	99	NPL
- Untuk Pemilikan Flat atau Apartemen	139	137	131	129	132	137	136	133	131	135	148	145	144	142	142	141	141	- For Apartemen Ownership
NPL	-	0	1	-	-	-	1	1	1	1	1	1	1	1	1	1	1	NPL
- Untuk Pemilikan Ruko atau Rukan	210	192	207	209	212	211	209	206	205	213	208	208	203	203	199	196	196	- For Shop House Ownership
NPL	13	17	29	29	29	29	29	30	29	28	27	27	29	31	30	28	28	NPL
- Untuk Pemilikan Kendaraan Bermotor	2.398	2.798	2.102	2.098	2.079	2.176	2.258	2.346	2.398	2.259	2.558	2.525	2.492	2.578	2.754	2.864	2.864	- For Vehicles Ownership
NPL	7	13	14	14	13	12	10	12	13	12	11	10	12	11	10	10	10	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.492	6.014	8.858	9.014	9.255	9.491	9.786	9.584	9.537	9.767	9.856	9.955	10.040	10.092	10.220	10.794	10.794	- Others
NPL	68	141	275	288	287	294	260	247	261	283	264	269	259	296	319	345	345	NPL
Bukan Lapangan Usaha Lainnya	16.318	13.629	11.339	11.297	11.243	11.270	11.362	11.770	11.830	11.887	11.844	11.704	11.934	11.788	11.904	11.674	11.674	Non Industrial Origin Others
NPL	410	259	289	285	280	277	234	254	256	260	248	241	242	239	238	236	236	NPL

r) Angka-angka diperbaiki

r) Revised figures

**Tabel 3.7.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit**  
**(Credit Channeling and NPL Credit Channeling of Foreign Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)**  
**Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Penerima Kredit Lapangan Usaha</b>																		<b>Loans by Industrial Origin</b>
1. Pertanian, Perburuan dan Kehutanan	4.315	3.498	4.807	5.270	4.785	3.867	4.596	5.402	5.577	5.457	4.562	5.212	4.287	4.301	3.747	4.112	4.112	1. Agricultures, Hunting and Forestry
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Perikanan	97	28	10	9	9	9	9	9	9	37	32	32	37	31	43	43	43	2. Fishery
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Pertambangan dan Penggalian	15.711	11.484	16.719	15.426	18.588	20.168	19.267	19.293	19.364	19.733	19.645	19.501	19.763	17.290	13.803	13.404	13.404	3. Mining and Quarrying
NPL	145	62	123	119	120	121	122	122	192	190	192	192	183	184	175	168	168	NPL
4. Industri Pengolahan	93.110	72.438	82.068	78.310	78.014	78.160	78.288	81.353	81.595	83.327	83.166	79.732	80.731	78.210	78.838	76.549	76.549	4. Processing Industry
NPL	2.172	1.485	2.299	2.322	2.299	2.286	2.291	2.299	1.973	2.054	2.048	2.445	2.556	2.594	2.590	2.580	2.580	NPL
5. Listrik, gas dan air	8.524	10.368	15.952	15.554	16.765	17.507	17.189	17.058	17.415	17.318	17.021	17.195	16.651	16.599	16.739	16.504	16.504	5. Electricity, Gas and Water
NPL	121	29	131	127	128	130	130	130	90	90	91	91	90	90	-	-	-	NPL
6. Konstruksi	8.704	5.355	7.847	8.519	9.229	9.998	10.009	10.148	9.986	10.151	9.519	9.128	5.985	5.196	4.381	4.172	4.172	6. Construction
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
7. Perdagangan Besar dan Eceran	27.016	21.713	27.369	27.425	27.663	28.220	27.467	27.482	28.709	27.090	27.210	29.134	28.058	28.452	28.125	26.374	26.374	7. Wholesale and Retail Trade
NPL	1.520	724	1.025	1.018	610	612	548	548	547	545	629	663	694	783	555	571	571	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.756	2.162	2.466	2.381	2.358	2.350	2.327	2.326	2.298	2.234	2.237	2.181	2.148	2.002	1.950	1.914	1.914	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	105	NPL
9. Transportasi, pergudangan dan komunikasi	15.138	9.847	13.550	11.579	12.574	12.755	12.188	14.599	15.431	15.155	15.168	15.143	18.065	18.427	17.479	17.348	17.348	9. Transportation, Warehousing and Communications
NPL	47	41	41	41	41	41	41	-	-	-	-	-	-	-	-	-	-	NPL
10. Perantara Keuangan	36.623	39.480	49.728	47.464	46.778	46.133	44.884	46.761	46.075	43.483	43.941	42.789	42.832	43.640	42.146	41.969	41.969	10. Financial intermediaries
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.203	5.076	7.429	6.961	7.332	8.413	7.571	8.565	7.676	7.979	7.882	7.289	7.392	7.535	6.544	6.575	6.575	11. Real Estate, Business, Ownership, and Business Services
NPL	13	5	5	5	4	5	5	5	1	1	-	-	-	-	-	-	-	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	383	222	118	114	115	117	117	58	58	57	58	58	-	-	-	-	-	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	41	10	0	0	0	0	1	1	0	0	1	1	1	1	0	0	0	13. Education Services
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	5	39	133	132	156	159	160	158	157	158	236	241	241	240	240	238	238	14. Health Services and Social Activities
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	840	176	342	301	298	300	290	289	305	307	371	374	409	414	419	357	357	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	862	992	406	399	18	36	30	913	895	877	873	860	859	859	846	842	842	18. Business Activities which are not clearly defined
NPL	0	-	0	2	2	-	-	-	-	-	-	-	-	-	-	-	-	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	1.082	426	379	379	373	371	367	366	365	370	363	362	366	360	360	352	352	- For Home Ownership
NPL	2	2	3	3	2	2	2	2	2	2	2	3	3	3	2	2	2	NPL
- Untuk Pemilikan Flat atau Apartemen	75	45	39	40	40	38	37	38	39	38	38	38	37	38	37	34	34	- For Apartement Ownership
NPL	-	-	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	NPL
- Untuk Pemilikan Ruko atau Rukan	16	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	- For Shop House Ownership
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
- Untuk Pemilikan Kendaraan Bermotor	74	65	56	54	54	54	56	55	55	55	55	55	56	55	55	53	53	- For Vehicles Ownership
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	4.322	466	535	533	531	487	448	440	458	457	472	477	509	557	568	577	577	- Others
NPL	100	24	29	39	39	44	41	41	41	39	39	39	40	34	35	36	36	NPL
<b>Bukan Lapangan Usaha Lainnya</b>	17.494	16.522	15.042	14.822	14.785	14.554	14.476	14.135	14.206	13.943	13.906	13.848	13.750	13.831	13.945	13.798	13.798	<b>Non Industrial Origin Others</b>
NPL	453	513	436	429	428	407	404	393	399	394	379	370	354	354	355	346	346	NPL

r) Angka-angka diperbaiki

r) Revised figures



**Tabel 3.8.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit - Januari 2020**  
*Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - January 2020*  
 Miliar Rp (Billion Rp)

Keterangan	Lapangan Usaha																		Bukan Lapangan Usaha						Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	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 Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6		
Jawa Barat	6.770	661	819	57.315	1.172	22.884	87.382	7.781	17.369	3.100	14.071	215	1.428	3.424	7.186	523	0	157	104.399	2.372	2.419	5.114	74.100	32.498	Jawa Barat	
NPL	203	26	36	3.713	8	1.768	3.395	579	104	55	549	0	15	25	236	8	0	18	2.797	64	115	102	829	239	NPL	
Banten	838	86	741	22.443	510	11.529	18.260	1.467	4.228	2.664	9.932	40	414	508	3.187	70	0	32	36.469	1.172	902	1.320	22.328	7.851	Banten	
NPL	14	1	45	194	55	666	491	50	31	36	129	0	1	3	83	2	0	3	676	17	18	7	265	74	NPL	
DKI Jakarta	175.388	4.505	104.715	524.528	181.371	230.181	343.554	53.280	165.298	216.950	188.707	9.026	4.811	12.358	35.029	511	292	1.392	118.804	13.934	7.377	114.360	114.374	92.422	DKI Jakarta	
NPL	2.896	502	4.299	16.654	1.404	4.768	11.506	4.307	2.435	1.314	4.554	1	39	25	415	6	0	46	3.037	205	295	1.611	2.243	1.843	NPL	
D.I Yogyakarta	716	132	35	3.134	33	1.481	10.316	2.773	1.090	687	719	2	775	681	1.526	63	0	22	4.586	160	232	346	8.742	739	D.I Yogyakarta	
NPL	8	2	0	73	0	109	343	134	50	5	18	0	0	1	40	2	0	1	118	2	8	1	55	3	NPL	
Jawa Tengah	10.620	1.494	357	50.819	390	15.039	94.295	6.653	5.626	3.026	5.849	367	1.344	2.756	6.218	498	0	175	23.521	369	1.085	2.934	27.930	31.882	Jawa Tengah	
NPL	211	34	18	8.247	2	424	3.286	121	103	45	110	0	11	28	178	15	0	3	534	5	81	39	248	156	NPL	
Jawa Timur	18.725	2.062	1.361	116.975	5.861	22.039	124.058	7.447	12.133	1.877	11.729	81	1.616	2.174	7.368	598	0	162	48.725	2.306	2.317	4.971	77.620	3.759	Jawa Timur	
NPL	373	25	104	5.515	59	1.129	5.610	308	595	39	701	0	33	27	270	13	0	9	1.255	32	158	59	749	85	NPL	
Bengkulu	2.601	54	25	353	7	229	3.788	214	105	32	170	110	81	371	478	14	0	20	2.539	14	135	80	5.242	4.210	Bengkulu	
NPL	35	1	0	7	0	31	168	7	2	1	6	0	0	2	10	1	0	1	59	0	6	1	27	27	NPL	
Jambi	7.766	84	155	1.779	10	1.095	7.599	866	333	66	481	74	124	127	766	24	0	18	4.363	120	235	132	13.274	111	Jambi	
NPL	137	3	1	30	0	95	570	32	10	2	7	0	1	0	15	1	0	5	116	2	26	1	110	2	NPL	
Aceh	3.048	158	38	1.619	124	881	6.057	327	245	151	357	46	27	197	636	75	0	110	3.723	41	114	297	17.348	1.022	Aceh	
NPL	34	4	4	10	1	57	182	6	10	2	3	0	1	1	26	1	0	1	46	0	4	0	52	7	NPL	
Sumatera Utara	44.927	371	276	45.814	107	9.290	43.418	2.261	8.085	1.110	3.427	79	448	1.422	2.509	157	2	52	16.484	451	1.557	4.226	31.954	2.073	Sumatera Utara	
NPL	1.043	15	2	1.201	1	621	3.030	146	84	21	98	0	21	165	118	3	0	9	566	8	82	87	349	34	NPL	
Sumatera Barat	7.865	183	140	2.258	17	564	13.034	652	471	250	574	15	118	223	773	33	0	18	3.790	46	169	150	8.303	12.624	Sumatera Barat	
NPL	155	9	7	49	0	62	715	13	17	12	0	0	4	1	19	1	0	2	101	1	12	1	77	33	NPL	
Riau	14.268	106	129	3.421	148	2.296	11.634	1.302	1.141	401	1.687	27	112	896	1.051	36	0	15	10.116	81	571	308	18.573	575	Riau	
NPL	363	3	3	34	1	186	526	16	35	2	44	0	1	5	86	1	0	1	365	7	30	1	143	6	NPL	
Sumatera Selatan	13.077	153	195	5.467	236	3.967	17.105	1.258	999	147	1.808	81	325	479	1.008	55	0	16	10.017	91	690	650	23.289	737	Sumatera Selatan	
NPL	243	7	3	181	0	555	780	57	12	3	52	1	4	21	26	1	0	1	297	1	76	14	201	9	NPL	
Bangka Belitung	886	133	646	825	41	199	3.017	155	124	110	98	6	7	56	178	6	0	0	1.989	21	96	65	3.847	29	Bangka Belitung	
NPL	44	7	9	222	1	20	100	1	2	0	5	0	0	1	5	0	0	0	63	0	7	0	19	0	NPL	
Kepulauan Riau	135	203	46	4.482	706	1.583	6.251	1.153	3.521	35	2.149	4	140	156	399	15	0	8	7.035	101	597	168	7.631	938	Kepulauan Riau	
NPL	4	3	1	635	63	87	140	24	251	0	55	0	10	0	9	0	0	2	217	0	3	22	0	60	10	NPL
Lampung	8.830	487	121	3.911	101	911	13.975	466	2.786	205	1.036	6	425	323	735	58	0	18	4.915	61	216	201	6.423	5.409	Lampung	
NPL	55	8	0	77	1	50	1.226	7	7	10	6	0	2	2	15	0	0	3	143	1	5	1	66	39	NPL	
Kalimantan Selatan	10.031	205	1.563	2.003	182	1.458	9.790	485	2.710	447	1.173	100	89	226	889	24	0	12	9.934	46	464	169	11.432	322	Kalimantan Selatan	
NPL	34	7	75	19	44	155	532	7	30	1	52	0	0	2	28	1	0	3	334	2	40	3	73	2	NPL	
Kalimantan Barat	10.563	255	196	1.358	145	1.008	11.586	696	1.171	1.394	750	87	88	184	627	22	0	7	6.514	57	631	414	14.910	148	Kalimantan Barat	
NPL	36	6	3	162	1	127	319	16	14	1	15	0	0	3	14	1	0	0	126	1	26	8	80	4	NPL	
Kalimantan Timur	4.790	232	1.648	3.137	612	6.860	13.824	1.988	4.325	960	4.118	28	144	273	1.601	43	0	17	8.251	194	631	1.332	17.285	542	Kalimantan Timur	
NPL	76	10	76	51	8	1.079	678	72	143	3	227	0	2	16	184	1	0	5	606	7	101	20	240	6	NPL	
Kalimantan Tengah	6.067	76	44	2.687	94	734	5.419	268	339	149	460	206	81	100	464	19	0	2	3.732	59	92	55	9.738	96	Kalimantan Tengah	
NPL	26	1	5	13	0	20	161	3	13	0	6	0	0	0	10	1	0	0	70	0	9	0	40	0	NPL	
Sulawesi Tengah	2.148	158	111	351	21	605	6.975	332	144	19	356	288	193	69	333	20	0	4	2.176	31	214	57	14.810	69	Sulawesi Tengah	
NPL	35	3	3	11	0	51	329	13	33	1	58	1	1	0	8	0	0	0	50	8	32	1	154	0	NPL	
Sulawesi Selatan	5.217	845	467	4.619	179	5.256	32.754	3.261	2.483	1.626	3.786	136	417	545	2.161	117	0	38	15.681	152	1.455	2.985	25.286	9.810	Sulawesi Selatan	
NPL	68	20	35	182	2	532	1.486	113	92	14	113	1	7	26	56	3	0	7	527	6	158	60	254	51	NPL	
Sulawesi Utara	689	277	1.733	666	79	1.568	7.451	830	396	10	512	193	85	69	675	36	0	9	4.856	60	227	168	10.185	8.330	Sulawesi Utara	
NPL	46	37	9	39	2	99	414	30	7	0	7	1	1	2	27	3	0	1	280	6	14	1	266	67	NPL	
Gorontalo	664	73	10	237	1.276	119	2.635	213	56	1	258	35	9	23	176	8	0	0	865	5	48	16	4.196	2.776	Gorontalo	
NPL	18	3	0	13	0	67	182	5	2	0	2	0	0	0	9	0	0	0	27	0	4	0	46	18	NPL	
Sulawesi Barat	809	38	10	172	4	89	1.996	64	26	17	40	4	5	30	187	10	0	0	322	3	25	17	2.968	1.588	Sulawesi Barat	
NPL	10	0	0	3	0	1	81	1	0	0	5	0	0	1	3	0	0	0	8	0	3	0	14	6	NPL	
Sulawesi Tenggara	871	220	123	493	19	514	5.493	516	140	2	294	65	22	55	371	40	0	4	2.576	20	266	121	12.892	355	Sulawesi Tenggara	
NPL	9	7	6	8	0	52	335	20	4	0	10	0	4	0	13	0	0	1	77	0	31	1	56	6	NPL	
Nusa Tenggara Barat	1.693	161	7.814	696	17	954	9.330	1.091	282	99	558	48	51	222	734	44	0	35	4.350	83	221	140	12.579	3.518	Nusa Tenggara Barat	
NPL	31	10	0	5	0	51	193	12	4	0	26	0	0	0	11	0	0	1	69	3	8	1	67	32	NPL	
Bali	2.799	203	18	2.973	154	2.174	24.659	9.411	877	301	1.571	111	325	995	2.612	102	0	4	10.637	128	444	636	18.610	1.235	Bali	
NPL	89	4	0	122	1	145	1.025	333	44	8	99	0	1	4	39	1	0	0	323	13	12	5	165	16	NPL	



**Tabel 3.9.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan  
(Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)  
Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																		<b>Type of Use</b>
<b>Kredit kepada Pihak Ketiga</b>																		<b>Credit to Third Party</b>
1. Modal Kerja	2.049.098	2.222.823	2.512.476	2.386.513	2.410.400	2.448.237	2.441.113	2.508.642	2.561.030	2.532.525	2.526.839	2.567.513	2.536.346	2.534.003	2.576.497	2.473.086	1. Working Capital	
NPL	73.591	70.732	70.785	74.772	76.530	75.611	77.255	80.964	79.878	81.147	82.698	83.401	85.236	86.846	83.081	89.830	NPL	
2. Investasi	1.125.467	1.179.728	1.308.747	1.332.406	1.343.372	1.355.509	1.372.533	1.406.013	1.404.000	1.411.211	1.424.155	1.429.921	1.434.655	1.447.226	1.481.226	1.471.984	2. Investments	
NPL	36.123	31.048	31.829	33.077	32.850	31.903	33.147	34.355	30.374	31.187	32.237	36.596	38.553	39.357	33.859	35.260	NPL	
3. Konsumsi	1.202.630	1.335.393	1.473.659	1.467.697	1.474.219	1.487.484	1.492.321	1.503.999	1.502.616	1.508.778	1.513.976	1.526.756	1.535.159	1.542.951	1.559.269	1.557.742	3. Consumption	
NPL	18.422	21.141	22.650	24.728	25.779	25.398	26.190	26.238	26.625	26.717	27.123	26.762	26.615	26.838	24.894	27.066	NPL	
<b>Total Kredit</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>5.294.882</b>	<b>5.186.616</b>	<b>5.227.992</b>	<b>5.291.231</b>	<b>5.305.967</b>	<b>5.418.653</b>	<b>5.467.646</b>	<b>5.452.514</b>	<b>5.464.970</b>	<b>5.524.190</b>	<b>5.506.161</b>	<b>5.524.180</b>	<b>5.616.992</b>	<b>5.502.812</b>	<b>Total Credit</b>	
<b>NPL</b>	<b>128.135</b>	<b>122.922</b>	<b>125.264</b>	<b>132.577</b>	<b>135.158</b>	<b>132.912</b>	<b>136.592</b>	<b>141.557</b>	<b>136.877</b>	<b>139.051</b>	<b>142.058</b>	<b>146.759</b>	<b>150.404</b>	<b>153.041</b>	<b>141.834</b>	<b>152.156</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	96.852	121.345	131.582	124.098	124.401	124.610	125.204	132.238	133.463	133.611	132.422	133.780	127.730	125.892	129.120	128.627	1. Export	
NPL	2.059	2.044	2.294	2.303	2.368	2.246	2.334	2.408	2.835	2.959	3.209	3.195	3.171	3.078	2.472	2.827	NPL	
2. Impor	44.759	61.598	77.129	75.217	79.538	78.049	80.710	80.686	91.167	86.766	88.172	82.396	84.484	83.287	84.457	74.179	2. Import	
NPL	1.189	1.459	1.203	1.247	1.275	1.292	1.662	1.634	1.655	1.450	1.456	1.823	2.140	2.167	2.307	2.433	NPL	
3. Lainnya	4.235.584	4.555.001	5.086.171	4.987.302	5.024.053	5.088.571	5.100.053	5.205.729	5.243.016	5.232.136	5.244.377	5.308.015	5.293.947	5.315.001	5.403.414	5.300.005	3. Others	
NPL	124.888	119.419	121.766	129.026	131.515	129.374	132.597	137.516	132.386	134.643	137.393	141.741	145.092	147.796	137.055	146.896	NPL	
<b>Total Kredit</b>	<b>4.377.195</b>	<b>4.737.944</b>	<b>5.294.882</b>	<b>5.186.616</b>	<b>5.227.992</b>	<b>5.291.231</b>	<b>5.305.967</b>	<b>5.418.653</b>	<b>5.467.646</b>	<b>5.452.514</b>	<b>5.464.970</b>	<b>5.524.190</b>	<b>5.506.161</b>	<b>5.524.180</b>	<b>5.616.992</b>	<b>5.502.812</b>	<b>Total Credit</b>	
<b>NPL</b>	<b>128.135</b>	<b>122.922</b>	<b>125.264</b>	<b>132.577</b>	<b>135.158</b>	<b>132.912</b>	<b>136.592</b>	<b>141.557</b>	<b>136.877</b>	<b>139.051</b>	<b>142.058</b>	<b>146.759</b>	<b>150.404</b>	<b>153.041</b>	<b>141.834</b>	<b>152.156</b>	<b>NPL</b>	

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																		<b>Type of Use</b>
<b>Kredit kepada Pihak Ketiga</b>																		<b>Credit to Third Party</b>
1. Modal Kerja	798.563	880.751	1.008.823	941.154	947.773	954.620	943.875	989.593	1.034.251	1.019.413	1.016.070	1.033.599	1.013.520	1.021.501	1.044.312	997.244		1. Working Capital
NPL	31.054	30.548	30.747	32.099	32.239	31.477	33.114	34.333	34.139	34.734	35.043	35.181	34.635	36.078	36.885	39.353		NPL
2. Investasi	481.889	519.241	577.838	594.880	599.938	612.747	625.245	645.221	640.342	647.112	657.666	659.856	665.017	673.394	696.920	694.257		2. Investments
NPL	11.514	9.590	11.078	11.741	11.743	11.761	11.974	12.675	10.403	10.670	11.319	15.405	16.022	16.437	14.197	15.107		NPL
3. Konsumsi	479.330	563.047	652.939	647.905	651.842	660.024	658.695	663.504	660.678	664.207	664.387	669.552	673.385	677.668	689.541	688.698		3. Consumption
NPL	7.772	8.858	8.994	10.123	10.584	10.503	11.084	11.143	11.098	11.307	11.647	11.683	11.758	12.036	11.145	12.295		NPL
<b>Total Kredit</b>	<b>1.759.782</b>	<b>1.963.039</b>	<b>2.239.600</b>	<b>2.183.939</b>	<b>2.199.553</b>	<b>2.227.391</b>	<b>2.227.815</b>	<b>2.298.318</b>	<b>2.335.272</b>	<b>2.330.731</b>	<b>2.338.123</b>	<b>2.363.008</b>	<b>2.351.923</b>	<b>2.372.563</b>	<b>2.430.773</b>	<b>2.380.199</b>		<b>Total Credit</b>
<b>NPL</b>	<b>50.339</b>	<b>48.995</b>	<b>50.819</b>	<b>53.964</b>	<b>54.567</b>	<b>53.740</b>	<b>56.171</b>	<b>58.150</b>	<b>55.640</b>	<b>56.711</b>	<b>58.010</b>	<b>62.268</b>	<b>62.416</b>	<b>64.551</b>	<b>62.226</b>	<b>66.755</b>		<b>NPL</b>
<b>Orientasi Penggunaan Kredit kepada Pihak Ketiga</b>																		<b>User Orientation Credit to Third Party</b>
1. Ekspor	14.783	43.670	36.001	33.361	31.839	31.439	30.697	33.927	34.894	35.198	35.262	34.256	31.167	30.365	28.376	28.198		1. Export
NPL	399	1.302	1.371	1.223	1.266	1.138	1.219	1.302	1.206	1.275	1.406	1.332	1.392	1.395	1.192	1.302		NPL
2. Impor	2.463	6.301	9.699	9.147	9.169	11.006	11.320	11.028	18.267	16.150	17.849	12.917	13.009	13.378	11.827	4.277		2. Import
NPL	58	701	0	1	1	1	1	1	1	34	34	34	34	40	41	41		NPL
3. Lainnya	1.742.536	1.913.069	2.193.900	2.141.431	2.158.544	2.184.945	2.185.798	2.253.364	2.282.111	2.279.384	2.285.012	2.315.835	2.307.747	2.328.820	2.390.569	2.347.724		3. Others
NPL	49.883	46.993	49.448	52.740	53.300	52.601	54.950	56.848	54.433	55.402	56.570	60.902	60.990	63.116	60.993	65.411		NPL
<b>Total Kredit</b>	<b>1.759.782</b>	<b>1.963.039</b>	<b>2.239.600</b>	<b>2.183.939</b>	<b>2.199.553</b>	<b>2.227.391</b>	<b>2.227.815</b>	<b>2.298.318</b>	<b>2.335.272</b>	<b>2.330.731</b>	<b>2.338.123</b>	<b>2.363.008</b>	<b>2.351.923</b>	<b>2.372.563</b>	<b>2.430.773</b>	<b>2.380.199</b>		<b>Total Credit</b>
<b>NPL</b>	<b>50.339</b>	<b>48.995</b>	<b>50.819</b>	<b>53.964</b>	<b>54.567</b>	<b>53.740</b>	<b>56.171</b>	<b>58.150</b>	<b>55.640</b>	<b>56.711</b>	<b>58.010</b>	<b>62.268</b>	<b>62.416</b>	<b>64.551</b>	<b>62.226</b>	<b>66.755</b>		<b>NPL</b>

r) Angka-angka diperbaiki

r) Revised figures

**Tabel 3.11.a. Kredit dan NPL BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan  
(Credit and NPL of Foreign Exchange Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)  
Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																		<i>Type of Use</i>
<b>Kredit kepada Pihak Ketiga</b>																		<i>Credit to Third Party</i>
1. Modal Kerja	857.336	957.520	1.039.684	1.003.544	1.060.987	1.078.244	1.086.115	1.100.178	1.105.874	1.096.147	1.091.750	1.113.088	1.103.140	1.098.634	1.117.365	1.080.707		1. Working Capital
NPL	27.758	28.583	27.259	29.045	30.522	30.254	30.393	32.328	31.446	31.767	32.527	32.729	34.504	35.746	32.158	36.093		NPL
2. Investasi	478.663	497.876	544.916	543.679	573.122	574.589	576.691	588.673	586.966	587.978	590.259	595.266	595.830	600.170	612.868	608.043		2. Investments
NPL	19.159	15.390	16.489	16.909	17.049	16.104	16.983	16.998	15.293	15.196	15.475	15.801	16.692	17.242	15.381	15.662		NPL
3. Konsumsi	411.081	444.202	474.376	473.823	474.583	477.261	480.736	484.480	485.393	486.110	487.129	487.971	488.511	489.556	490.564	489.145		3. Consumption
NPL	7.293	8.264	9.253	9.881	10.379	10.080	10.311	10.283	10.754	10.623	10.785	10.538	10.342	10.274	9.444	10.145		NPL
<b>Total Kredit</b>	<b>1.747.080</b>	<b>1.899.598</b>	<b>2.058.976</b>	<b>2.021.046</b>	<b>2.108.692</b>	<b>2.130.094</b>	<b>2.143.542</b>	<b>2.173.331</b>	<b>2.178.233</b>	<b>2.170.234</b>	<b>2.169.139</b>	<b>2.196.326</b>	<b>2.187.480</b>	<b>2.188.360</b>	<b>2.220.797</b>	<b>2.177.895</b>		<b>Total Credit</b>
<b>NPL</b>	<b>54.210</b>	<b>52.237</b>	<b>53.001</b>	<b>55.834</b>	<b>57.950</b>	<b>56.438</b>	<b>57.687</b>	<b>59.608</b>	<b>57.492</b>	<b>57.586</b>	<b>58.787</b>	<b>59.068</b>	<b>61.538</b>	<b>63.263</b>	<b>56.982</b>	<b>61.900</b>		<b>NPL</b>
<b>Orientasi Penggunaan Kredit kepada Pihak Ketiga</b>																		<i>User Orientation Credit to Third Party</i>
1. Ekspor	13.476	13.625	18.846	18.532	35.586	32.499	33.926	36.689	38.321	38.386	37.859	38.629	35.211	35.005	39.586	39.610		1. Export
NPL	834	215	225	397	494	497	506	497	557	543	617	604	546	565	513	745		NPL
2. Impor	19.098	40.956	52.286	50.426	55.905	56.636	57.538	57.973	61.049	57.324	56.652	57.134	58.376	57.072	61.646	58.523		2. Import
NPL	165	668	941	955	997	1.013	1.326	1.350	1.372	1.108	1.112	1.105	1.283	1.235	1.368	1.478		NPL
3. Lainnya	1.714.506	1.845.017	1.987.844	1.952.088	2.017.201	2.040.958	2.052.077	2.078.668	2.078.863	2.074.525	2.074.629	2.100.563	2.093.894	2.096.283	2.119.565	2.079.761		3. Others
NPL	53.211	51.354	51.835	54.483	56.459	54.929	55.855	57.761	55.563	55.936	57.059	57.359	59.709	61.463	55.101	59.677		NPL
<b>Total Kredit</b>	<b>1.747.080</b>	<b>1.899.598</b>	<b>2.058.976</b>	<b>2.021.046</b>	<b>2.108.692</b>	<b>2.130.094</b>	<b>2.143.542</b>	<b>2.173.331</b>	<b>2.178.233</b>	<b>2.170.234</b>	<b>2.169.139</b>	<b>2.196.326</b>	<b>2.187.480</b>	<b>2.188.360</b>	<b>2.220.797</b>	<b>2.177.895</b>		<b>Total Credit</b>
<b>NPL</b>	<b>54.210</b>	<b>52.237</b>	<b>53.001</b>	<b>55.834</b>	<b>57.950</b>	<b>56.438</b>	<b>57.687</b>	<b>59.608</b>	<b>57.492</b>	<b>57.586</b>	<b>58.787</b>	<b>59.068</b>	<b>61.538</b>	<b>63.263</b>	<b>56.982</b>	<b>61.900</b>		<b>NPL</b>

r) Angka-angka diperbaiki

r) Revised figures

**Tabel 3.12.a. Kredit dan NPL BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan  
(Credit and NPL of Non-Foreign Exchange Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)  
Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																		<b>Type of Use</b>
<b>Kredit kepada Pihak Ketiga</b>																		<b>Credit to Third Party</b>
1. Modal Kerja	28.702	35.538	42.152	42.033	42.830	43.698	44.481	45.739	46.769	46.492	47.589	48.379	48.824	49.781	50.062	50.180	50.180	1. Working Capital
NPL	810	992	926	1.425	1.433	1.460	1.043	1.112	1.087	1.161	1.254	1.235	1.277	1.353	1.203	1.389	1.389	NPL
2. Investasi	10.853	12.446	12.371	12.164	12.165	12.236	12.144	12.001	11.828	11.838	12.057	12.076	12.073	11.922	11.529	11.453	11.453	2. Investments
NPL	914	1.202	353	359	354	350	377	423	407	433	411	418	423	427	368	379	379	NPL
3. Konsumsi	10.608	11.425	13.430	13.426	13.438	13.641	13.726	13.878	13.948	14.190	14.533	14.836	15.067	15.310	15.417	15.336	15.336	3. Consumption
NPL	194	333	399	454	437	441	451	443	427	423	415	404	430	428	406	433	433	NPL
<b>Total Kredit</b>	<b>50.163</b>	<b>59.409</b>	<b>67.953</b>	<b>67.623</b>	<b>68.433</b>	<b>69.575</b>	<b>70.351</b>	<b>71.617</b>	<b>72.544</b>	<b>72.520</b>	<b>74.178</b>	<b>75.291</b>	<b>75.965</b>	<b>77.013</b>	<b>77.009</b>	<b>76.969</b>	<b>76.969</b>	<b>Total Credit</b>
<b>NPL</b>	<b>1.917</b>	<b>2.526</b>	<b>1.678</b>	<b>2.238</b>	<b>2.224</b>	<b>2.251</b>	<b>1.871</b>	<b>1.978</b>	<b>1.921</b>	<b>2.017</b>	<b>2.080</b>	<b>2.057</b>	<b>2.130</b>	<b>2.207</b>	<b>1.977</b>	<b>2.201</b>	<b>2.201</b>	<b>NPL</b>
<b>Orientasi Penggunaan Kredit kepada Pihak Ketiga</b>																		<b>User Orientation Credit to Third Party</b>
1. Ekspor	51	61	187	201	220	218	368	418	367	356	354	498	493	404	417	412	412	1. Export
NPL	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Impor	63	40	82	98	99	98	414	425	402	358	395	400	387	457	401	369	369	2. Import
NPL	-	13	-	-	-	-	-	-	-	-	0	1	1	1	-	-	-	NPL
3. Lainnya	50.049	59.307	67.684	67.324	68.113	69.259	69.569	70.774	71.775	71.806	73.428	74.393	75.085	76.152	76.191	76.189	76.189	3. Others
NPL	1.917	2.513	1.678	2.238	2.224	2.251	1.871	1.978	1.921	2.017	2.080	2.056	2.129	2.207	1.977	2.201	2.201	NPL
<b>Total Kredit</b>	<b>50.163</b>	<b>59.409</b>	<b>67.953</b>	<b>67.623</b>	<b>68.433</b>	<b>69.575</b>	<b>70.351</b>	<b>71.617</b>	<b>72.544</b>	<b>72.520</b>	<b>74.178</b>	<b>75.291</b>	<b>75.965</b>	<b>77.013</b>	<b>77.009</b>	<b>76.969</b>	<b>76.969</b>	<b>Total Credit</b>
<b>NPL</b>	<b>1.917</b>	<b>2.526</b>	<b>1.678</b>	<b>2.238</b>	<b>2.224</b>	<b>2.251</b>	<b>1.871</b>	<b>1.978</b>	<b>1.921</b>	<b>2.017</b>	<b>2.080</b>	<b>2.057</b>	<b>2.130</b>	<b>2.207</b>	<b>1.977</b>	<b>2.201</b>	<b>2.201</b>	<b>NPL</b>

r) Angka-angka diperbaiki

r) Revised figures



**Tabel 3.13.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan  
(Credit and NPL of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use)  
Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<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	74.321	74.942	78.785	78.318	79.370	80.932	82.525	86.106	88.902	89.500	89.989	89.698	83.131	83.131	1. Working Capital
NPL	6.922	6.967	6.022	6.308	6.587	6.690	7.008	7.362	7.514	7.546	7.682	7.686	7.888	8.015	7.069	7.222	7.222	NPL
2. Investasi	39.284	40.889	45.035	46.780	46.767	47.159	47.069	48.265	48.621	48.725	49.338	51.396	50.618	51.334	53.056	52.585	52.585	2. Investments
NPL	2.806	2.975	2.405	2.507	2.553	2.560	2.669	3.110	2.682	2.687	2.815	2.760	2.702	2.637	2.287	2.474	2.474	NPL
3. Konsumsi	253.514	274.187	292.212	291.970	293.675	295.760	298.028	301.085	301.409	303.208	306.568	313.191	316.785	318.899	321.681	322.237	322.237	3. Consumption
NPL	2.073	2.650	2.864	3.114	3.231	3.243	3.300	3.313	3.267	3.267	3.230	3.107	3.066	3.048	2.818	3.090	3.090	NPL
<b>Total Kredit</b>	<b>357.859</b>	<b>390.372</b>	<b>421.655</b>	<b>413.071</b>	<b>415.384</b>	<b>421.704</b>	<b>423.416</b>	<b>428.720</b>	<b>430.963</b>	<b>434.458</b>	<b>442.012</b>	<b>453.490</b>	<b>456.903</b>	<b>460.222</b>	<b>464.434</b>	<b>457.953</b>	<b>457.953</b>	<b>Total Credit</b>
<b>NPL</b>	<b>11.801</b>	<b>12.592</b>	<b>11.291</b>	<b>11.929</b>	<b>12.371</b>	<b>12.493</b>	<b>12.977</b>	<b>13.785</b>	<b>13.462</b>	<b>13.500</b>	<b>13.727</b>	<b>13.553</b>	<b>13.657</b>	<b>13.700</b>	<b>12.175</b>	<b>12.786</b>	<b>12.786</b>	<b>NPL</b>
<b>Orientasi Penggunaan Kredit kepada Pihak Ketiga</b>																		<i>User Orientation Credit to Third Party</i>
1. Ekspor	16	6	6	5	5	5	26	465	521	518	321	322	317	327	410	371	371	1. Export
NPL	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	NPL
2. Impor	1	1	2	2	2	2	990	317	332	589	586	581	560	544	416	415	415	2. Import
NPL	-	-	-	-	-	-	57	5	5	5	5	5	5	3	5	5	5	NPL
3. Lainnya	357.842	390.365	421.647	413.064	415.377	421.697	422.400	427.938	430.110	433.352	441.104	452.587	456.026	459.351	463.609	457.168	457.168	3. Others
NPL	11.800	12.591	11.289	11.927	12.369	12.491	12.918	13.779	13.457	13.494	13.721	13.547	13.651	13.696	12.168	12.779	12.779	NPL
<b>Total Kredit</b>	<b>357.859</b>	<b>390.372</b>	<b>421.655</b>	<b>413.071</b>	<b>415.384</b>	<b>421.704</b>	<b>423.416</b>	<b>428.720</b>	<b>430.963</b>	<b>434.458</b>	<b>442.012</b>	<b>453.490</b>	<b>456.903</b>	<b>460.222</b>	<b>464.434</b>	<b>457.953</b>	<b>457.953</b>	<b>Total Credit</b>
<b>NPL</b>	<b>11.801</b>	<b>12.592</b>	<b>11.291</b>	<b>11.929</b>	<b>12.371</b>	<b>12.493</b>	<b>12.977</b>	<b>13.785</b>	<b>13.462</b>	<b>13.500</b>	<b>13.727</b>	<b>13.553</b>	<b>13.657</b>	<b>13.700</b>	<b>12.175</b>	<b>12.786</b>	<b>12.786</b>	<b>NPL</b>

r) Angka-angka diperbaiki

r) Revised figures

**Tabel 3.14.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan**  
*(Credit and NPL of Joint Venture Banks to Non Bank Third Party Based on Types and Orientation of Use)*  
*Miliar Rp (Billion Rp)*

Keterangan	2016	2017	2018	2019												2020	Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<b>Jenis Penggunaan</b>																		<i>Type of Use</i>
<b>Kredit kepada Pihak Ketiga</b>																		<i>Credit to Third Party</i>
1. Modal Kerja	136.727	145.397	171.757	173.026	128.820	132.015	133.394	129.804	130.693	127.991	126.035	125.271	124.341	120.647	126.656	116.930		1. Working Capital
NPL	4.245	2.265	3.042	3.092	2.956	2.948	2.974	3.139	3.263	3.430	3.609	3.556	3.782	2.378	2.613	2.621		NPL
2. Investasi	59.160	54.707	65.296	67.496	41.746	41.462	41.920	41.396	43.204	42.153	42.205	40.729	40.680	40.660	39.956	40.139		2. Investments
NPL	514	923	563	626	633	611	627	633	1.112	1.726	1.735	1.731	2.234	2.133	1.355	1.367		NPL
3. Konsumsi	25.034	25.008	24.650	24.745	24.897	25.294	25.750	26.017	26.064	26.199	26.525	26.425	26.693	26.676	27.101	27.510		3. Consumption
NPL	535	498	672	685	678	678	596	620	637	662	625	617	623	662	688	719		NPL
<b>Total Kredit</b>	<b>220.921</b>	<b>225.112</b>	<b>261.703</b>	<b>265.266</b>	<b>195.464</b>	<b>198.772</b>	<b>201.064</b>	<b>197.216</b>	<b>199.962</b>	<b>196.343</b>	<b>194.765</b>	<b>192.425</b>	<b>191.714</b>	<b>187.983</b>	<b>193.713</b>	<b>184.579</b>		<b>Total Credit</b>
<b>NPL</b>	<b>5.294</b>	<b>3.685</b>	<b>4.278</b>	<b>4.403</b>	<b>4.268</b>	<b>4.237</b>	<b>4.198</b>	<b>4.391</b>	<b>5.011</b>	<b>5.818</b>	<b>5.969</b>	<b>5.905</b>	<b>6.638</b>	<b>5.172</b>	<b>4.656</b>	<b>4.707</b>		<b>NPL</b>
<b>Orientasi Penggunaan Kredit kepada Pihak Ketiga</b>																		<i>User Orientation Credit to Third Party</i>
1. Ekspor	32.529	33.947	41.526	40.452	28.722	30.989	30.599	29.808	29.437	29.062	28.011	29.837	30.129	29.035	31.822	30.001		1. Export
NPL	288	297	348	346	249	252	252	253	809	801	836	830	795	677	434	454		NPL
2. Impor	10.073	9.953	11.494	11.885	6.622	5.594	6.014	6.079	6.298	6.460	7.274	5.941	6.859	7.053	6.583	6.593		2. Import
NPL	359	75	262	259	246	244	244	245	244	270	271	271	270	246	214	213		NPL
3. Lainnya	178.319	181.212	208.683	212.929	160.119	162.189	164.452	161.329	164.227	160.822	159.480	156.646	154.727	151.894	155.308	147.985		3. Others
NPL	4.646	3.313	3.668	3.797	3.773	3.740	3.701	3.894	3.959	4.747	4.863	4.804	5.573	4.249	4.008	4.040		NPL
<b>Total Kredit</b>	<b>220.921</b>	<b>225.112</b>	<b>261.703</b>	<b>265.266</b>	<b>195.464</b>	<b>198.772</b>	<b>201.064</b>	<b>197.216</b>	<b>199.962</b>	<b>196.343</b>	<b>194.765</b>	<b>192.425</b>	<b>191.714</b>	<b>187.983</b>	<b>193.713</b>	<b>184.579</b>		<b>Total Credit</b>
<b>NPL</b>	<b>5.294</b>	<b>3.685</b>	<b>4.278</b>	<b>4.403</b>	<b>4.268</b>	<b>4.237</b>	<b>4.198</b>	<b>4.391</b>	<b>5.011</b>	<b>5.818</b>	<b>5.969</b>	<b>5.905</b>	<b>6.638</b>	<b>5.172</b>	<b>4.656</b>	<b>4.707</b>		<b>NPL</b>

**Tabel 3.15.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan  
(Credit and NPL of Foreign Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)  
Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019												2020	Items		
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan			
<b>Jenis Penggunaan</b>																		<b>Type of Use</b>	
<b>Kredit kepada Pihak Ketiga</b>																			<b>Credit to Third Party</b>
1. Modal Kerja	162.710	128.321	165.653	152.435	155.049	160.874	154.929	163.959	162.511	159.957	159.289	158.273	157.021	153.450	148.404	144.895	144.895	1. Working Capital	
NPL	2.803	1.378	2.789	2.804	2.792	2.783	2.724	2.691	2.431	2.509	2.583	3.014	3.148	3.277	3.153	3.152	3.152	NPL	
2. Investasi	55.618	54.568	63.290	67.407	69.634	67.316	69.464	70.458	73.038	73.406	72.630	70.597	70.437	69.746	66.898	65.507	65.507	2. Investments	
NPL	1.216	968	940	935	517	517	517	517	477	476	481	481	480	480	272	271	271	NPL	
3. Konsumsi	23.063	17.525	16.051	15.828	15.784	15.504	15.385	15.034	15.123	14.865	14.834	14.781	14.718	14.842	14.965	14.815	14.815	3. Consumption	
NPL	555	539	469	471	470	453	447	436	443	435	421	412	397	391	394	385	385	NPL	
<b>Total Kredit</b>	<b>241.391</b>	<b>200.414</b>	<b>244.994</b>	<b>235.671</b>	<b>240.467</b>	<b>243.695</b>	<b>239.779</b>	<b>249.451</b>	<b>250.672</b>	<b>248.227</b>	<b>246.753</b>	<b>243.651</b>	<b>242.176</b>	<b>238.038</b>	<b>230.266</b>	<b>225.217</b>	<b>225.217</b>	<b>Total Credit</b>	
<b>NPL</b>	<b>4.574</b>	<b>2.885</b>	<b>4.197</b>	<b>4.209</b>	<b>3.779</b>	<b>3.753</b>	<b>3.689</b>	<b>3.645</b>	<b>3.350</b>	<b>3.420</b>	<b>3.485</b>	<b>3.907</b>	<b>4.025</b>	<b>4.148</b>	<b>3.819</b>	<b>3.809</b>	<b>3.809</b>	<b>NPL</b>	
<b>Orientasi Penggunaan Kredit kepada Pihak Ketiga</b>																		<b>User Orientation Credit to Third Party</b>	
1. Ekspor	35.997	30.036	35.016	31.547	28.029	29.459	29.589	30.930	29.923	30.092	30.615	30.238	30.413	30.757	28.509	30.036	30.036	1. Export	
NPL	536	229	348	336	357	357	354	355	263	340	350	428	438	439	332	324	324	NPL	
2. Impor	13.061	4.347	3.567	3.659	7.740	4.713	4.434	4.864	4.819	5.887	5.416	5.423	5.294	4.782	3.585	4.003	4.003	2. Import	
NPL	607	1	-	32	32	33	33	33	33	33	34	406	546	643	680	696	696	NPL	
3. Lainnya	192.333	166.031	206.412	200.466	204.698	209.523	205.756	213.657	215.930	212.249	210.723	207.991	206.468	202.499	198.172	191.178	191.178	3. Others	
NPL	3.431	2.655	3.849	3.842	3.390	3.362	3.301	3.257	3.053	3.047	3.101	3.073	3.040	3.066	2.807	2.788	2.788	NPL	
<b>Total Kredit</b>	<b>241.391</b>	<b>200.414</b>	<b>244.994</b>	<b>235.671</b>	<b>240.467</b>	<b>243.695</b>	<b>239.779</b>	<b>249.451</b>	<b>250.672</b>	<b>248.227</b>	<b>246.753</b>	<b>243.651</b>	<b>242.176</b>	<b>238.038</b>	<b>230.266</b>	<b>225.217</b>	<b>225.217</b>	<b>Total Credit</b>	
<b>NPL</b>	<b>4.574</b>	<b>2.885</b>	<b>4.197</b>	<b>4.209</b>	<b>3.779</b>	<b>3.753</b>	<b>3.689</b>	<b>3.645</b>	<b>3.350</b>	<b>3.420</b>	<b>3.485</b>	<b>3.907</b>	<b>4.025</b>	<b>4.148</b>	<b>3.819</b>	<b>3.809</b>	<b>3.809</b>	<b>NPL</b>	

r) Angka-angka diperbaiki

r) Revised figures

**Tabel 3.16.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - Januari 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 January 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	171.708	60.550	220.903	4.195	1.616	447.350	1. Jawa Barat
NPL	8.365	2.375	4.146	391	3	14.490	NPL
2. Banten	48.721	28.226	70.042	561	212	146.217	2. Banten
NPL	1.573	232	1.057	3	-	2.860	NPL
3. DKI Jakarta	1.312.782	939.114	461.272	94.396	61.128	2.557.643	3. DKI Jakarta
NPL	35.852	19.319	9.234	1.249	2.355	60.801	NPL
4. D.I Yogyakarta	14.584	9.600	14.806	218	28	38.744	4. D.I Yogyakarta
NPL	494	293	188	6	-	970	NPL
5. Jawa Tengah	155.142	50.385	87.721	2.654	1.186	289.409	5. Jawa Tengah
NPL	10.049	2.787	1.064	99	25	13.776	NPL
6. Jawa Timur	258.639	77.627	139.698	11.106	5.605	459.253	6. Jawa Timur
NPL	12.484	2.327	176	176	44	16.930	NPL
7. Bengkulu	5.318	3.335	12.219	87	15	20.771	7. Bengkulu
NPL	194	78	121	5	-	388	NPL
8. Jambi	12.086	9.281	18.236	405	34	39.163	8. Jambi
NPL	700	209	257	57	-	1.108	NPL
9. Aceh	9.674	4.423	22.545	280	8	36.354	9. Aceh
NPL	267	76	110	3	-	450	NPL
10. Sumatera Utara	97.480	66.274	56.746	6.261	1.742	212.497	10. Sumatera Utara
NPL	4.342	2.235	1.125	340	1	7.361	NPL
11. Sumatera Barat	18.994	8.193	25.081	782	11	51.476	11. Sumatera Barat
NPL	887	195	225	37	-	1.271	NPL
12. Riau	20.982	17.688	30.224	324	342	68.228	12. Riau
NPL	805	502	551	16	3	1.839	NPL
13. Sumatera Selatan	27.522	18.856	35.474	456	97	81.298	13. Sumatera Selatan
NPL	1.513	433	598	55	-	2.490	NPL
14. Bangka Belitung	4.726	1.763	6.049	210	3	12.325	14. Bangka Belitung
NPL	361	55	90	7	-	499	NPL
15. Kepulauan Riau	11.033	9.953	16.470	38	312	37.105	15. Kepulauan Riau
NPL	523	762	313	1	-	1.597	NPL
16. Lampung	23.443	10.952	17.225	671	141	50.808	16. Lampung
NPL	1.298	171	255	53	0	1.670	NPL
17. Kalimantan Selatan	15.288	16.101	22.367	451	10	53.295	17. Kalimantan Selatan
NPL	732	257	454	10	-	1.433	NPL
18. Kalimantan Barat	15.509	14.629	22.673	398	35	52.377	18. Kalimantan Barat
NPL	578	141	245	21	0	943	NPL
19. Kalimantan Timur	25.900	18.699	28.235	345	25	72.466	19. Kalimantan Timur
NPL	2.063	568	980	37	0	3.574	NPL
20. Kalimantan Tengah	8.540	8.669	13.771	200	22	30.758	20. Kalimantan Tengah
NPL	210	49	121	5	-	375	NPL
21. Sulawesi Tengah	8.930	3.197	17.357	291	10	29.182	21. Sulawesi Tengah
NPL	393	154	246	15	-	778	NPL
22. Sulawesi Selatan	46.083	17.826	55.369	2.047	134	117.098	22. Sulawesi Selatan
NPL	2.123	632	1.057	114	0	3.697	NPL
23. Sulawesi Utara	9.976	5.301	23.827	457	5	38.643	23. Sulawesi Utara
NPL	569	167	634	35	1	1.335	NPL
26. Gorontalo	3.269	2.524	7.906	86	1	13.612	26. Gorontalo
NPL	227	78	95	16	-	383	NPL
25. Sulawesi Barat	2.564	937	4.923	90	2	8.332	25. Sulawesi Barat
NPL	92	15	31	9	-	129	NPL
24. Sulawesi Tenggara	6.569	2.672	16.229	120	7	25.344	24. Sulawesi Tenggara
NPL	334	135	171	7	-	634	NPL
27. Nusa Tenggara Barat	15.473	8.356	20.892	140	7	44.574	27. Nusa Tenggara Barat
NPL	272	73	179	3	-	521	NPL
28. Bali	28.492	20.797	31.690	450	27	80.502	28. Bali
NPL	1.246	670	533	25	-	2.423	NPL
29. Nusa Tenggara Timur	9.846	2.556	19.347	118	12	31.619	29. Nusa Tenggara Timur
NPL	397	71	134	1	-	602	NPL
30. Maluku	3.411	1.125	7.545	88	5	11.988	30. Maluku
NPL	92	11	54	2	-	155	NPL
31. Papua	9.126	4.742	15.540	288	13	29.107	31. Papua
NPL	409	136	199	16	0	729	NPL
32. Maluku Utara	2.093	504	6.681	117	2	9.160	32. Maluku Utara
NPL	104	21	43	4	-	163	NPL
33. Papua Barat	3.875	1.442	7.725	219	12	12.812	33. Papua Barat
NPL	111	36	216	12	-	351	NPL
34. Lainnya	65.309	25.689	951	79	1.373	90.496	34. Others
NPL	170	-	2	-	-	173	NPL
<b>Total</b>	<b>2.473.086</b>	<b>1.471.984</b>	<b>1.557.742</b>	<b>128.627</b>	<b>74.179</b>	<b>5.300.005</b>	<b>Total</b>
<b>NPL</b>	<b>89.830</b>	<b>35.260</b>	<b>27.066</b>	<b>2.827</b>	<b>2.433</b>	<b>146.896</b>	<b>NPL</b>

r) Angka-angka diperbaiki

r) Revised figures



**Tabel 3.17.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit  
(Credit and NPL Of Commercial Banks to Non Bank Third Party Based on Bank Location)  
Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
1. Jawa Barat	364.038	395.749	429.832	423.471	427.320	433.065	434.935	441.925	445.401	446.071	448.518	454.385	457.487	459.419	459.256	453.160	1. Jawa Barat
NPL	12.932	14.625	12.294	12.963	13.321	13.317	13.774	13.935	14.091	14.284	14.773	14.515	14.075	14.243	13.879	14.885	NPL
2. Banten	112.602	123.285	146.537	145.635	144.079	143.281	144.405	133.131	134.328	134.724	136.364	137.673	144.850	146.840	149.391	146.990	2. Banten
NPL	2.373	2.587	2.480	2.606	2.697	2.809	2.865	2.793	2.784	2.855	2.922	2.921	2.442	2.554	2.463	2.862	NPL
3. DKI Jakarta	2.117.143	2.271.848	2.616.299	2.553.912	2.579.184	2.614.078	2.620.900	2.711.668	2.739.059	2.717.279	2.714.586	2.740.666	2.718.321	2.721.688	2.780.889	2.713.167	3. DKI Jakarta
NPL	63.315	51.450	55.968	58.360	59.025	57.043	58.486	59.912	57.689	58.081	60.042	61.148	62.780	68.335	60.128	64.405	NPL
4. D.I Yogyakarta	29.938	33.545	36.914	36.450	36.818	37.476	37.821	38.395	38.609	38.515	38.584	38.907	38.957	39.105	39.369	38.990	4. D.I Yogyakarta
NPL	700	701	964	1.004	1.023	1.011	1.021	1.060	1.037	1.011	988	1.004	988	912	936	975	NPL
5. Jawa Tengah	235.966	256.993	278.257	277.396	280.584	280.542	281.926	285.569	286.257	286.419	287.971	291.838	292.774	294.135	297.885	293.248	5. Jawa Tengah
NPL	6.716	5.727	6.858	7.045	7.234	7.005	7.243	7.366	6.848	6.910	6.929	8.436	12.127	12.392	12.465	13.899	NPL
6. Jawa Timur	399.479	433.493	478.778	467.131	465.723	469.719	470.401	474.963	479.836	482.189	481.278	486.652	480.967	483.336	494.118	475.965	6. Jawa Timur
NPL	10.567	13.124	13.869	14.983	15.595	15.744	15.997	17.474	17.094	17.244	17.493	16.776	16.434	17.105	16.160	17.150	NPL
7. Bengkulu	15.891	17.399	19.288	19.239	19.433	19.668	19.857	20.012	20.036	20.155	20.274	20.584	20.562	20.774	20.815	20.873	7. Bengkulu
NPL	254	241	303	354	362	358	405	410	401	405	408	404	401	401	341	393	NPL
8. Jambi	30.651	33.059	36.581	36.431	36.869	37.289	37.744	38.204	38.191	38.347	38.916	39.346	39.412	39.811	40.103	39.602	8. Jambi
NPL	805	687	963	1.028	1.071	1.105	1.105	1.136	1.164	1.175	1.197	1.195	1.175	1.144	1.102	1.166	NPL
9. Aceh	29.949	33.159	35.890	35.368	35.594	36.374	36.535	36.546	36.627	37.145	37.449	37.916	36.951	37.294	38.268	36.642	9. Aceh
NPL	789	634	551	586	611	586	639	657	626	642	647	619	611	609	388	452	NPL
10. Sumatera Utara	187.937	203.975	218.458	210.953	210.638	214.087	214.917	216.134	216.286	216.451	216.561	217.225	217.542	219.416	226.229	220.500	10. Sumatera Utara
NPL	4.704	5.278	5.235	5.585	5.883	6.162	6.306	6.268	6.268	7.097	7.132	7.140	7.021	6.528	6.870	7.702	NPL
11. Sumatera Barat	44.436	47.600	49.804	49.210	49.633	50.318	50.507	51.072	51.199	51.462	51.824	52.397	52.494	52.733	52.616	52.269	11. Sumatera Barat
NPL	1.232	1.125	1.108	1.240	1.275	1.240	1.294	1.320	1.302	1.315	1.274	1.243	1.258	1.255	1.137	1.307	NPL
12. Riau	58.333	60.558	65.316	64.686	64.813	65.481	66.021	66.921	66.946	67.089	67.293	68.142	68.432	68.893	69.639	68.894	12. Riau
NPL	2.007	1.754	1.743	1.873	1.755	1.870	1.943	1.970	1.898	1.908	1.938	1.963	1.969	1.933	1.796	1.858	NPL
13. Sumatera Selatan	70.848	76.314	81.602	79.399	79.554	82.561	81.948	83.337	83.318	81.978	81.760	82.978	83.030	84.251	83.333	81.851	13. Sumatera Selatan
NPL	2.288	2.395	2.796	2.920	2.892	2.868	2.913	2.939	2.827	2.818	2.796	2.796	2.797	2.764	2.467	2.544	NPL
14. Bangka Belitung	10.578	10.933	12.444	12.740	13.757	14.029	13.691	14.529	14.026	14.512	14.314	14.457	14.185	14.267	13.832	12.538	14. Bangka Belitung
NPL	359	644	171	205	342	341	246	250	266	285	291	295	286	289	478	506	NPL
15. Kepulauan Riau	33.712	35.310	36.704	36.132	36.289	36.670	36.692	37.305	37.454	37.411	37.400	37.764	37.766	37.675	37.971	37.456	15. Kepulauan Riau
NPL	625	1.145	895	940	993	974	1.066	1.641	1.623	1.770	1.901	1.725	1.630	1.658	1.574	1.597	NPL
16. Lampung	44.526	49.467	51.661	50.992	51.428	51.574	51.914	52.605	52.939	53.151	53.086	53.741	52.639	52.796	52.136	51.620	16. Lampung
NPL	1.098	1.025	1.272	1.375	1.422	1.456	1.519	1.575	1.511	1.519	1.357	1.276	1.284	1.409	1.571	1.723	NPL
17. Kalimantan Selatan	43.057	49.675	51.846	51.402	52.130	52.649	52.858	53.546	53.404	53.410	53.429	54.552	54.034	53.963	54.055	53.756	17. Kalimantan Selatan
NPL	1.254	1.378	1.373	1.425	1.439	1.450	1.389	1.420	1.341	1.337	1.401	1.389	1.351	1.347	1.277	1.443	NPL
18. Kalimantan Barat	44.472	47.712	49.357	48.546	48.998	49.267	50.103	50.514	50.948	51.141	51.662	52.453	52.760	52.879	53.774	52.811	18. Kalimantan Barat
NPL	1.309	873	901	954	971	987	971	982	1.014	1.023	1.025	1.024	998	914	915	964	NPL
19. Kalimantan Timur	67.602	70.111	72.625	69.015	69.657	70.646	70.684	72.705	73.489	73.066	73.726	74.043	74.297	75.901	73.982	72.835	19. Kalimantan Timur
NPL	4.922	4.610	3.814	4.096	3.745	3.774	4.040	4.548	3.275	3.362	3.444	3.367	3.425	3.398	3.361	3.611	NPL
20. Kalimantan Tengah	19.618	24.533	26.831	26.777	27.278	27.566	27.469	28.156	28.083	28.787	29.206	29.747	29.885	30.425	31.071	30.980	20. Kalimantan Tengah
NPL	281	276	243	279	305	287	305	316	317	320	319	315	327	327	316	380	NPL
21. Sulawesi Tengah	23.044	25.657	27.708	27.476	27.721	28.048	28.152	28.500	28.688	28.854	28.969	29.391	29.193	29.492	29.615	29.483	21. Sulawesi Tengah
NPL	621	633	540	881	986	721	620	628	593	612	726	678	816	708	581	793	NPL
22. Sulawesi Selatan	103.891	113.134	117.924	116.002	116.821	118.738	119.376	120.211	121.037	121.054	121.663	122.870	123.446	120.395	120.901	119.278	22. Sulawesi Selatan
NPL	2.376	3.904	4.153	4.434	4.375	4.264	4.488	4.609	4.615	4.712	4.674	8.230	8.081	4.684	4.335	3.811	NPL
23. Sulawesi Utara	31.420	34.512	36.883	36.503	36.975	37.529	37.933	38.440	38.675	38.725	39.033	39.396	39.397	39.672	39.490	39.105	23. Sulawesi Utara
NPL	1.070	1.137	1.087	1.288	1.381	1.372	1.396	1.376	1.352	1.302	1.258	1.202	1.177	1.227	1.249	1.370	NPL
24. Gorontalo	9.717	11.278	12.179	12.169	12.338	12.475	12.483	12.738	12.798	12.784	12.918	13.159	13.155	13.400	13.611	13.699	24. Gorontalo
NPL	326	361	355	423	428	402	424	420	411	432	429	420	429	424	370	400	NPL
25. Sulawesi Barat	5.684	6.674	7.525	7.489	7.620	7.762	7.861	7.981	8.058	8.110	8.167	8.307	8.376	8.427	8.450	8.424	25. Sulawesi Barat
NPL	79	87	114	125	128	128	135	130	135	142	149	144	146	149	122	138	NPL
26. Sulawesi Tenggara	18.262	20.600	22.926	22.868	23.294	23.791	24.081	24.364	24.455	24.633	24.806	25.045	25.220	25.395	25.527	25.470	26. Sulawesi Tenggara
NPL	491	561	502	557	563	565	642	627	617	635	659	629	641	629	594	640	NPL
27. Nusa Tenggara Barat	31.392	35.844	38.322	38.045	38.601	39.237	39.623	39.953	40.001	40.134	40.369	41.188	44.333	44.623	44.948	44.721	27. Nusa Tenggara Barat
NPL	496	463	472	516	524	513	531	541	540	578	576	561	553	560	476	525	NPL
28. Bali	67.033	71.317	75.386	74.958	75.375	76.084	76.533	77.959	78.640	79.104	79.888	80.586	80.902	81.095	81.273	80.980	28. Bali
NPL	1.440	2.175	1.963	2.125	2.287	2.339	2.375	2.497	2.399	2.455	2.485	2.426	2.404	2.355	2.448	2.448	NPL
29. Nusa Tenggara Timur	21.913	25.289	28.694	28.322	28.662	29.136	29.475	30.083	30.481	30.966	31.344	31.896	32.118	32.260	32.230	31.749	29. Nusa Tenggara Timur
NPL	507	538	565	625	650	660	721	746	753	750	744	755	747	744	629	603	NPL
30. Maluku	8.521	9.674	10.8														

**Tabel 3.18. 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	2018	2019												2020	Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	
<b>Kredit Kepada Pihak Tidak Terkait</b>	<b>4.320.302</b>	<b>4.675.396</b>	<b>5.215.150</b>	<b>5.119.757</b>	<b>5.161.154</b>	<b>5.223.158</b>	<b>5.237.265</b>	<b>5.346.589</b>	<b>5.415.889</b>	<b>5.382.432</b>	<b>5.412.950</b>	<b>5.469.020</b>	<b>5.452.842</b>	<b>5.468.627</b>	<b>5.550.039</b>	<b>5.456.887</b>	<b>Loan for Unconnected Parties</b>
a. Lancar	3.996.019	4.328.991	4.853.549	4.714.517	4.725.147	4.797.110	4.800.542	4.921.889	4.974.049	4.946.370	4.967.959	5.013.152	5.001.450	5.005.585	5.124.871	4.979.973	a. Current
b. DPK	196.928	223.734	236.528	272.851	301.043	293.339	300.327	283.337	305.121	297.174	303.084	309.259	301.136	310.155	283.382	324.840	b. Special Mention
c. Kurang Lancar	26.997	22.374	20.363	23.273	20.560	16.369	20.887	21.138	18.357	19.148	20.357	23.358	27.664	26.287	23.277	31.293	c. Sub-Standard
d. Diragukan	15.842	18.277	16.686	17.920	21.459	23.561	18.935	20.848	22.081	19.589	17.616	18.198	17.911	20.899	27.086	17.976	d. Doubtful
e. Macet	84.516	82.019	88.024	91.197	92.945	92.780	96.574	99.378	96.281	100.152	103.933	105.054	104.680	105.701	91.422	102.805	e. Lost
Non Performing Loan Pihak Tidak Terkait	127.355	122.670	125.073	132.390	134.964	132.710	136.396	141.364	136.719	138.888	141.907	146.609	150.255	152.887	141.785	152.074	Non Performing Loan of Non Connected Parties
<b>Kredit Kepada Pihak Terkait</b>	<b>56.893</b>	<b>62.548</b>	<b>79.732</b>	<b>66.858</b>	<b>66.838</b>	<b>68.073</b>	<b>68.702</b>	<b>72.064</b>	<b>51.757</b>	<b>70.082</b>	<b>52.020</b>	<b>55.170</b>	<b>53.319</b>	<b>55.553</b>	<b>66.953</b>	<b>45.925</b>	<b>Loan for Connected Parties</b>
a. Lancar	55.454	61.629	77.804	64.892	64.716	66.003	66.600	69.832	49.566	67.685	49.840	53.003	51.407	53.660	65.356	44.107	a. Current
b. DPK	659	668	1.737	1.779	1.927	1.867	1.906	2.038	2.033	2.234	2.028	2.018	1.764	1.740	1.548	1.736	b. Special Mention
c. Kurang Lancar	123	32	6	8	6	4	7	7	3	4	2	2	2	2	4	13	c. Sub-Standard
d. Diragukan	3	6	4	7	8	7	8	7	6	5	6	3	2	4	24	27	d. Doubtful
e. Macet	655	214	180	172	180	191	182	180	149	154	143	144	144	147	21	42	e. Lost
Non Performing Loan Pihak Terkait	780	251	191	187	194	202	196	193	158	163	151	150	148	153	49	82	Non Performing Loan of Connected Parties

**Tabel 3.19.a. Kredit dan NPL Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank  
(Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Withdrawn By Card Based on Group of Bank)  
Miliar Rp (Billion Rp)**

Pengelompokan Bank	2016	2017	2019												2020	Group of Banks	
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		Jan
1. Bank Persero	19.998	22.681	25.445	25.408	25.571	25.790	26.025	26.247	26.681	26.136	27.097	27.435	27.382	28.057	28.398	28.306	1. State Owned Banks
NPL	546	612	609	617	643	632	646	667	683	655	628	597	577	590	567	651	NPL
2. BUSN Devisa	39.990	44.197	43.382	43.190	43.456	43.096	43.509	42.660	44.199	43.846	44.255	44.509	44.390	44.915	46.440	45.504	2. Foreign Exchange Commercial Banks
NPL	1.012	1.078	1.014	1.056	1.069	1.045	1.026	1.021	1.052	1.053	1.029	987	949	923	922	954	NPL
3. BUSN Non Devisa	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
4. BPD	0	0	1	-	-	-	-	0	-	-	-	-	-	-	-	-	4. Regional Development Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
5. Bank Campuran	4.764	4.435	3.855	3.897	3.890	3.911	3.950	4.340	4.430	4.520	4.583	4.631	4.249	4.335	4.397	4.418	5. Joint Venture Banks
NPL	192	144	178	172	162	157	110	125	129	131	124	125	115	117	119	123	NPL
6. Bank Asing	11.255	8.212	7.945	7.795	7.827	7.676	7.671	7.477	7.654	7.473	7.496	7.496	7.447	7.545	7.651	7.472	6. Foreign Owned Banks
NPL	279	236	208	208	208	197	197	195	202	201	196	192	181	177	181	178	NPL
7. Bank Umum	76.007	79.526	80.628	80.289	80.744	80.473	81.156	80.724	82.964	81.974	83.430	84.072	83.468	84.853	86.886	85.699	7. Commercial Bank
NPL	2.029	2.070	2.009	2.053	2.082	2.031	1.979	2.008	2.065	2.040	1.977	1.902	1.822	1.808	1.790	1.907	NPL

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 3.20.a. Penerusan Kredit (Off - Balance Sheet ) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha Penerima Penerusan Kredit (Credit Channeling (Off-Balance Sheet) and Non Performing Loan (NPL) of Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary)**  
Miliar Rp (Billion Rp)

Keterangan	2016	2017	2018	2019												2020	Items		
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan			
<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	4.507 2.291	4.752 2.304	5.018 2.308	5.131 2.359	5.530 2.379	5.621 2.380	5.965 2.382	6.322 2.389	6.452 2.382	6.549 2.382	6.874 2.385	6.729 2.463	6.120 2.456	6.120 2.456	1. Agricultures, Hunting and Forestry NPL	
2. Perikanan NPL	100 70	99 68	112 69	113 69	113 68	111 68	111 68	111 68	111 73	111 73	108 73	109 73	109 73	109 75	86 62	87 61	87 61	2. Fishery NPL	
3. Pertambangan dan Penggalian NPL	2 1	27 1	3 2	3 2	3 2	3 1	3 1	3 1	3 1	3 2	3 2	3 2	3 2	3 2	3 2	3 2	3 2	3. Mining and Quarrying NPL	
4. Industri Pengolahan NPL	248 41	249 40	852 246	852 246	852 246	647 41	697 40	696 40	696 40	681 40	683 39	666 38	616 39	41 39	40 39	606 39	606 39	4. Processing Industry NPL	
5. Listrik, gas dan air NPL	4 2	4 4	4 4	4 4	4 4	4 4	4 4	4 4	4 4	33 4	33 4	33 0	33 4	108 4	108 4	108 4	108 4	5. Electricity, Gas and Water NPL	
6. Konstruksi NPL	31 11	36 16	16 16	16 16	16 16	16 16	16 16	16 16	16 16	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	579 539	577 538	574 537	574 537	574 537	573 536	573 536	595 535	508 469	508 472	511 474	500 464	474 414	474 414	7. Big and Retail Trade NPL	
8. Penyediaan akomodasi dan penyediaan makan minum NPL	39 37	35 35	36 36	36 36	36 36	36 34	36 33	36 33	36 35	36 35	36 35	36 35	36 35	46 35	46 35	46 34	46 34	8. Provision of accomodation and Food Supply Drinking NPL	
9. Transportasi, pergudangan dan komunikasi NPL	34 32	32 32	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 36	40 39	340 39	902 39	1.051 39	1.051 39	9. Transportation, Warehousing and Communications NPL	
10. Perantara Keuangan NPL	480 455	601 577	540 537	543 540	531 529	531 528	479 477	461 458	464 460	464 460	464 460	471 467	467 463	469 464	468 463	468 463	468 463	10. Transitional Finance NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL	176 132	160 132	160 155	157 152	157 152	157 152	157 152	157 152	157 152	157 152	157 153	157 153	157 153	157 153	156 153	156 153	156 153	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 39	40 39	40 39	40 39	40 40	40 40	40 40	40 40	40 40	40 40	40 40	40 40	40 39	40 39	12. Government administration, Defese and Compulsory Social Security NPL	
13. Jasa Pendidikan NPL	30 30	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	38 38	13. Education Services NPL
14. Jasa Kesehatan dan Kegiatan Sosial NPL	93 93	93 93	96 95	94 93	94 94	95 94	95 94	95 94	94 94	93 94	94 94	92 92	93 93	93 93	92 92	91 91	91 91	14. Health Services and Social Activities NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL	516 513	526 487	525 487	525 487	525 487	525 487	524 487	524 486	524 486	523 486	523 486	523 486	523 486	523 486	523 486	523 486	523 486	15. Community, Sociocultural, Entertainment and Other Individual Services NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga NPL	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 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	83 81	83 81	83 81	83 81	84 81	84 81	84 81	84 81	83 81	83 81	82 81	82 81	80 79	80 79	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	4.720 3.775	4.724 3.773	4.724 3.768	4.724 3.767	4.750 3.754	4.742 3.754	4.741 3.754	4.756 3.780	4.744 3.775	4.738 3.785	4.463 3.793	4.404 3.788	4.240 3.646	4.240 3.646	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>12.353</b>	<b>12.597</b>	<b>12.653</b>	<b>12.763</b>	<b>13.170</b>	<b>13.255</b>	<b>13.609</b>	<b>14.002</b>	<b>14.025</b>	<b>14.060</b>	<b>13.924</b>	<b>14.246</b>	<b>14.154</b>	<b>14.154</b>	<b>Total</b>	
<b>NPL</b>	<b>7.467</b>	<b>7.828</b>	<b>8.436</b>	<b>8.452</b>	<b>8.456</b>	<b>8.247</b>	<b>8.246</b>	<b>8.233</b>	<b>8.241</b>	<b>8.241</b>	<b>8.273</b>	<b>8.192</b>	<b>8.210</b>	<b>8.226</b>	<b>8.274</b>	<b>8.069</b>	<b>8.069</b>	<b>NPL</b>	

r) Angka-angka diperbaiki

r) Revised figures



**Tabel 3.21.a. Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit (Off-Balance Sheet Credit Channeling and NPL of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers)**  
Miliar Rp (Billion Rp)

Indikator	2016	2017	2018	2019												2020	Indikator	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan		
<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	2.759	2.759	2.812	2.786	2.783	2.772	2.798	2.798	2.799	2.791	2.796	2.795	2.790		a. Channeling Credit From BI
NPL	2.401	2.702	2.702	2.729	2.729	2.782	2.756	2.753	2.742	2.768	2.768	2.769	2.761	2.766	2.762	2.757		NPL
b. Lainnya	1.134	1.299	1.287	1.286	1.285	1.282	1.277	1.282	1.292	1.290	1.287	1.291	1.329	1.320	1.332	1.341		b. Other
NPL	974	1.117	1.128	1.127	1.126	1.126	1.122	1.124	1.134	1.133	1.131	1.137	1.178	1.179	1.248	1.246		NPL
2. Bukan KUK																		2. Not Small Business Loans
a. Kredit kelolaan	934	929	943	943	944	889	915	913	913	886	885	876	835	863	854	851		a. Loans
NPL	224	238	230	230	230	179	209	210	217	192	197	165	150	178	167	163		NPL
b. Dalam rangka penerusan kredit dari BI	41	44	31	31	31	31	31	31	31	31	31	32	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		NPL
c. Bantuan Proyek	6	7	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		NPL
d. Kredit Kelolaan di luar bantuan proyek	17	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4		d. Credit Channeling
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3		NPL
e. Lainnya	4.858	5.403	7.042	7.324	7.569	7.630	7.745	8.652	8.237	8.593	8.991	9.017	9.065	8.905	9.224	9.132		e. Others
NPL	3.823	3.722	4.341	4.330	4.335	4.125	4.124	4.111	4.113	4.113	4.142	4.086	4.087	4.068	4.063	3.868		NPL
<b>Berdasarkan Golongan Penyalur</b>																		<b>Based Distribution Group</b>
1. Koperasi	2.148	2.561	2.569	2.569	2.568	2.565	2.559	2.560	2.565	2.539	2.540	2.540	2.524	2.540	2.635	2.625		1. Cooperation
NPL	2.068	2.478	2.486	2.513	2.513	2.510	2.504	2.505	2.510	2.484	2.483	2.484	2.476	2.483	2.576	2.566		NPL
2. Lembaga Swadaya Masyarakat	3.990	4.005	4.611	4.589	4.611	4.622	4.641	4.685	4.677	4.684	4.694	4.689	4.673	4.673	4.648	4.462		2. Non-Governmental Organization
NPL	3.910	3.827	4.010	4.003	4.010	4.006	4.011	4.023	4.020	4.021	4.035	4.039	4.028	4.034	4.020	3.875		NPL
3. Swasta Lainnya	3.302	3.855	4.893	5.195	5.418	5.466	5.564	6.427	6.012	6.386	6.768	6.797	6.863	6.711	6.962	7.068		3. Other Private
NPL	1.488	1.524	1.940	1.935	1.934	1.731	1.731	1.705	1.711	1.737	1.754	1.669	1.707	1.708	1.678	1.628		NPL
<b>Total</b>	<b>9.441</b>	<b>10.422</b>	<b>12.072</b>	<b>12.353</b>	<b>12.597</b>	<b>12.653</b>	<b>12.763</b>	<b>13.672</b>	<b>13.255</b>	<b>13.609</b>	<b>14.002</b>	<b>14.025</b>	<b>14.060</b>	<b>13.924</b>	<b>14.246</b>	<b>14.154</b>		<b>Total</b>
r) Angka-angka diperbaiki																		r) Revised figures

**Tabel 3.22.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	Ags	Sep	Okt	Nov	Des	Jan	
1 Pertanian, Perburuhan, dan Kehutanan	4.908	5.430	5.635	5.684	5.755	5.856	5.978	6.075	6.075	6.046	6.155	6.241	6.265	6.290	5.760	6.204	1. Agriculture, Hunting, and Forestry
2 Perikanan	289	336	426	449	435	431	444	456	462	465	466	473	485	500	326	338	2. Fishery
3 Pertambangan dan Penggalian	162	212	282	265	281	318	345	324	332	342	339	333	346	347	1.012	628	3. Mining and Quarrying
4 Industri Pengolahan	1.044	1.194	1.494	1.490	1.489	1.526	1.542	1.582	1.575	1.572	1.574	1.563	1.592	1.643	2.057	2.103	4. Processing industry
5 Listrik, Gas dan Air	73	89	137	133	136	140	144	150	152	152	149	141	144	157	117	115	5. Electricity, Gas and Water
6 Konstruksi	2.112	2.657	3.644	3.541	3.600	3.771	3.880	3.992	4.045	4.227	4.315	4.423	4.553	4.663	3.834	3.724	6. Construction
7 Perdagangan Besar dan Eceran	21.021	22.712	24.681	24.833	25.182	25.403	25.888	26.498	26.302	26.299	26.359	26.324	26.261	26.417	23.544	23.297	7. Wholesale and Retail Trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	696	877	1.089	1.106	1.178	1.205	1.201	1.265	1.234	1.237	1.250	1.275	1.322	1.278	1.514	1.618	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	1.650	1.922	2.296	2.255	2.319	2.379	2.428	2.466	2.458	2.507	2.552	2.566	2.622	2.644	2.291	2.279	9. Transportation, Warehousing and communications
10 Perantara Keuangan	173	219	379	362	358	384	409	504	531	597	607	589	578	555	620	633	10. Financial intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa	1.909	2.374	2.693	2.746	2.823	2.858	2.947	2.999	3.041	3.001	3.090	3.053	3.149	3.211	3.403	3.416	11. Real Estate, Business, Ownership, and Business
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	105	133	148	147	150	146	158	157	155	156	138	139	145	152	93	91	12. Government administration, Defese and Compulsory Social Security
13 Jasa Pendidikan	208	257	342	357	370	375	382	406	401	405	407	403	416	421	321	321	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	193	246	275	278	277	279	275	290	285	294	289	295	285	287	746	709	14. Health Services and Social Activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.070	2.300	2.549	2.554	2.542	2.594	2.637	2.715	2.676	2.729	2.713	2.800	2.810	2.787	7.629	7.680	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	985	1.058	1.212	1.207	1.211	1.234	1.250	1.282	1.260	1.267	1.240	1.248	1.257	1.277	678	663	16. Individual Services which Serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	4.001	4.225	4.382	4.368	4.353	4.443	4.502	4.592	4.566	4.669	4.710	4.708	4.755	4.755	3.523	3.344	17. Business Activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	3.733	4.012	4.369	4.398	4.452	4.493	4.494	4.544	4.604	4.724	4.812	4.892	4.976	4.981	8.276	9.101	18. Loans to Non Industrial Origin - House Hold
19 Bukan Lapangan Usaha - Lainnya	36.352	39.229	42.187	42.515	43.085	43.576	44.141	44.751	44.462	44.616	44.929	45.267	45.559	45.882	43.040	42.805	19. Non Industrial Origin-Others
<b>Total</b>	<b>81.684</b>	<b>89.482</b>	<b>98.220</b>	<b>98.689</b>	<b>99.995</b>	<b>101.410</b>	<b>103.046</b>	<b>105.048</b>	<b>104.616</b>	<b>105.307</b>	<b>106.093</b>	<b>106.733</b>	<b>107.519</b>	<b>108.248</b>	<b>108.784</b>	<b>109.070</b>	<b>Total</b>

**Tabel 3.23.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	Ags	Sep	Okt	Nov	Des			Jan
<b>Modal Kerja</b>																		<b>Working Capital</b>
- Pertanian, Perburuhan, dan Kehutanan	4.248	4.736	4.878	4.924	5.004	5.091	5.208	5.301	5.302	5.262	5.370	5.445	5.437	5.464	4.920	5.336		- Agricultures, hunting and forestry
- Perikanan	262	301	383	404	390	387	397	410	416	421	419	423	434	450	295	307		- Fishery
- Pertambangan dan Penggalian	143	179	229	207	223	265	285	265	274	282	282	267	277	276	899	506		- Mining and Quarrying
- Industri Pengolahan	904	1.034	1.250	1.244	1.248	1.276	1.286	1.324	1.322	1.316	1.313	1.316	1.348	1.398	1.774	1.806		- Processing industry
- Listrik, Gas dan Air	64	80	123	120	123	126	130	137	139	139	134	126	129	142	103	99		- Electricity, gas and water
- Konstruksi	1.959	2.429	3.340	3.236	3.295	3.439	3.543	3.655	3.696	3.877	3.942	4.033	4.160	4.264	3.519	3.416		- Construction
- Perdagangan Besar dan Eceran	19.183	20.604	22.370	22.486	22.785	22.938	23.382	23.980	23.773	23.735	23.744	23.644	23.532	23.673	21.101	20.933		- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	506	650	801	797	866	890	885	908	885	879	893	917	953	912	1.120	1.194		- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	1.011	1.139	1.444	1.380	1.413	1.468	1.501	1.531	1.523	1.571	1.600	1.600	1.653	1.660	1.589	1.589		- Transportation, warehousing and
- Perantara Keuangan	151	195	348	332	328	355	377	472	500	566	576	532	521	530	569	591		- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	1.635	2.050	2.327	2.377	2.401	2.436	2.523	2.571	2.612	2.569	2.641	2.603	2.689	2.744	2.956	2.981		- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	77	100	114	113	113	107	119	118	115	112	95	96	100	104	64	62		- Government administration, the defense and compulsory social security
- Jasa Pendidikan	123	155	201	215	221	229	228	249	243	250	255	253	257	259	197	197		- Education services
- Jasa Kesehatan dan Kegiatan Sosial	137	167	183	188	191	191	186	197	194	200	196	203	197	195	523	496		- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.691	1.860	2.005	2.015	2.021	2.054	2.086	2.149	2.108	2.156	2.125	2.084	2.000	2.054	6.117	6.081		- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	745	794	943	937	933	947	957	975	958	964	940	942	944	956	513	501		- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	3.119	3.302	3.340	3.326	3.358	3.434	3.493	3.573	3.567	3.655	3.654	3.641	3.697	3.702	2.884	2.632		- International Agency and Other Extra International Agency
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	68		- Not the business field – other
<b>Total Modal Kerja</b>	<b>35.958</b>	<b>39.773</b>	<b>44.279</b>	<b>44.302</b>	<b>44.914</b>	<b>45.631</b>	<b>46.586</b>	<b>47.815</b>	<b>47.626</b>	<b>47.954</b>	<b>48.178</b>	<b>48.123</b>	<b>48.327</b>	<b>48.782</b>	<b>49.166</b>	<b>48.792</b>		<b>Total Working Capital</b>
<b>Investasi</b>																		<b>Investment</b>
- Pertanian, Perburuhan, dan Kehutanan	659	695	756	760	750	766	770	774	773	784	784	796	828	826	839	867		- Agricultures, hunting and forestry
- Perikanan	27	35	44	45	45	44	47	46	46	44	47	50	51	50	31	31		- Fishery
- Pertambangan dan Penggalian	19	33	53	58	58	53	60	59	58	61	57	66	69	71	113	122		- Mining and Quarrying
- Industri Pengolahan	140	161	244	247	241	250	256	257	253	256	262	248	244	245	283	297		- Processing industry
- Listrik, Gas dan Air	10	9	14	13	13	14	14	13	13	14	14	15	15	16	14	16		- Electricity, gas and water
- Konstruksi	153	229	304	305	305	332	337	337	349	350	373	391	393	399	316	308		- Construction
- Perdagangan Besar dan Eceran	1.838	2.108	2.311	2.347	2.397	2.464	2.506	2.517	2.530	2.564	2.615	2.680	2.728	2.744	2.443	2.364		- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	190	227	288	309	312	315	317	358	349	358	357	358	368	366	394	424		- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	639	783	853	874	906	910	927	935	934	936	952	966	969	984	702	694		- Transportation, warehousing and communications
- Perantara Keuangan	22	24	31	30	30	29	32	32	32	31	31	57	57	26	50	42		- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	274	323	367	368	422	422	424	428	429	431	448	450	460	467	447	436		- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	28	33	34	34	37	39	39	39	40	44	43	44	45	48	29	29		- Government administration, the defense and compulsory social security
- Jasa Pendidikan	85	102	141	143	149	146	154	157	158	155	152	150	159	163	124	124		- Education services
- Jasa Kesehatan dan Kegiatan Sosial	56	79	92	91	87	88	89	93	91	94	93	92	88	92	223	213		- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	379	440	544	539	521	540	551	567	568	573	588	717	810	733	1.513	1.598		- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	240	263	269	271	278	286	294	307	302	303	300	307	313	322	165	162		- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	882	923	1.041	1.042	994	1.009	1.009	1.019	998	1.014	1.056	1.067	1.058	1.053	639	712		- International Agency and Other Extra International Agency
- Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	17 <sup>)</sup>		- Not the business field – other
<b>Total Investasi</b>	<b>5.641</b>	<b>6.467</b>	<b>7.385</b>	<b>7.475</b>	<b>7.545</b>	<b>7.710</b>	<b>7.825</b>	<b>7.938</b>	<b>7.923</b>	<b>8.013</b>	<b>8.174</b>	<b>8.451</b>	<b>8.658</b>	<b>8.603</b>	<b>8.327</b>	<b>8.457</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	1.928	1.941	1.969	1.983	2.003	1.991	2.016	2.050	2.070	2.055	2.103	2.106	2.091		- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	1.723	930	1.069	1.085	1.094	1.112	1.113	1.179	1.172	1.232	1.231	1.192	1.228	1.247	1.190	1.192		- Vehicle Loans
- Kredit konsumsi lainnya	36.668	40.596	43.578	43.900	44.501	44.988	45.539	46.113	45.903	46.092	46.461	46.897	47.252	47.513	47.995	48.537		- Other consumer credit
<b>Total Konsumsi</b>	<b>40.085</b>	<b>43.241</b>	<b>46.556</b>	<b>46.913</b>	<b>47.536</b>	<b>48.069</b>	<b>48.635</b>	<b>49.295</b>	<b>49.066</b>	<b>49.340</b>	<b>49.741</b>	<b>50.160</b>	<b>50.535</b>	<b>50.863</b>	<b>51.291</b>	<b>51.821</b>		<b>Total consumption</b>
<b>Total</b>	<b>81.684</b>	<b>89.482</b>	<b>98.220</b>	<b>98.689</b>	<b>99.995</b>	<b>101.410</b>	<b>103.046</b>	<b>105.048</b>	<b>104.616</b>	<b>105.307</b>	<b>106.093</b>	<b>106.733</b>	<b>107.519</b>	<b>108.248</b>	<b>108.784</b>	<b>109.070</b>		<b>Total</b>

r) Angka-angka diperbaiki

r) Revised figures

**Tabel 3.24.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	Ags	Sep	Okt	Nov	Des	Jan	
1. Jawa Barat	10.794	11.637	12.554	12.652	12.854	13.002	13.268	13.465	13.387	13.454	13.581	13.693	13.838	13.916	13.848	13.844	1. Jawa Barat
2. Banten	2.016	2.631	3.393	3.356	3.432	3.541	3.636	3.742	3.744	3.786	3.823	3.833	3.914	3.970	3.991	4.031	2. Banten
3. DKI Jakarta	1.493	1.408	1.571	1.571	1.603	1.645	1.669	1.713	1.727	1.739	1.773	1.772	1.808	1.825	1.848	1.857	3. DKI Jakarta
4. D.I Yogyakarta	3.938	4.349	4.724	4.733	4.771	4.831	4.878	4.999	4.983	5.012	5.086	5.116	5.170	5.194	5.263	5.285	4. D.I Yogyakarta
5. Jawa Tengah	18.605	21.014	23.620	23.769	24.136	24.626	25.073	25.758	25.725	25.971	26.122	26.303	26.428	26.657	26.912	27.028	5. Jawa Tengah
6. Jawa Timur	8.788	9.271	9.836	9.836	9.972	10.095	10.281	10.586	10.495	10.491	10.505	10.535	10.601	10.709	10.797	10.820	6. Jawa Timur
7. Bengkulu	46	54	71	72	73	73	73	73	72	71	71	71	72	72	73	74	7. Bengkulu
8. Jambi	535	596	687	699	709	726	741	763	756	760	766	768	771	779	774	772	8. Jambi
9. Aceh	160	161	153	153	151	151	152	154	150	149	149	150	151	151	152	148	9. Aceh
10. Sumatera Utara	914	1.022	1.128	1.121	1.136	1.156	1.170	1.204	1.199	1.214	1.225	1.241	1.250	1.248	1.252	1.236	10. Sumatera Utara
11. Sumatera Barat	1.090	1.157	1.238	1.244	1.255	1.266	1.279	1.289	1.277	1.281	1.286	1.290	1.303	1.319	1.331	1.330	11. Sumatera Barat
12. Riau	936	910	939	935	945	957	967	978	970	967	974	985	990	984	984	978	12. Riau
13. Kepulauan Riau	4.301	4.504	5.094	5.217	5.258	5.312	5.369	5.426	5.349	5.381	5.387	5.374	5.388	5.398	5.379	5.347	13. Kepulauan Riau
14. Sumatera Selatan	937	972	1.206	1.227	1.253	1.275	1.305	1.319	1.311	1.329	1.367	1.381	1.405	1.427	1.436	1.438	14. Sumatera Selatan
15. Bangka Belitung	75	86	94	95	100	102	104	108	107	109	109	110	112	112	111	114	15. Bangka Belitung
16. Lampung	7.787	8.590	9.111	9.163	9.200	9.256	9.323	9.447	9.425	9.457	9.503	9.548	9.600	9.645	9.664	9.708	16. Lampung
17. Kalimantan Selatan	332	339	360	362	373	381	397	400	400	414	418	420	424	426	426	431	17. Kalimantan Selatan
18. Kalimantan Barat	626	637	630	621	631	643	656	684	687	711	708	709	707	704	711	694	18. Kalimantan Barat
19. Kalimantan Timur	246	225	252	250	255	256	261	265	262	266	266	269	273	279	240	237	19. Kalimantan Timur
20. Kalimantan Tengah	258	319	436	433	416	416	448	458	471	481	476	485	495	522	518	542	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43	41	21. Kalimantan Utara
22. Sulawesi Tengah	1.927	2.187	2.165	2.162	2.168	2.181	2.199	2.219	2.210	2.221	2.236	2.249	2.260	2.267	2.274	2.277	22. Sulawesi Tengah
23. Sulawesi Selatan	1.707	2.010	2.226	2.249	2.287	2.327	2.364	2.395	2.400	2.425	2.433	2.443	2.451	2.464	2.467	2.484	23. Sulawesi Selatan
24. Sulawesi Utara	793	841	977	996	1.016	1.040	1.050	1.081	1.085	1.109	1.165	1.193	1.231	1.233	1.221	1.234	24. Sulawesi Utara
25. Sulawesi Tenggara	214	215	226	229	237	232	238	237	235	234	237	242	242	240	238	237	25. Sulawesi Tenggara
26. Sulawesi Barat	10	13	17	17	18	19	20	20	21	20	21	21	22	22	23	24	26. Sulawesi Barat
27. Gorontalo	26	23	24	25	25	26	25	24	24	24	24	24	23	23	25	27	27. Gorontalo
28. Nusa Tenggara Barat	983	1.025	1.056	1.060	1.077	1.084	1.081	1.078	1.056	1.050	1.052	1.073	1.099	1.122	1.150	1.164	28. Nusa Tenggara Barat
29. Bali	9.032	9.633	10.431	10.425	10.586	10.690	10.880	10.990	10.911	10.966	11.081	11.158	11.185	11.201	11.287	11.302	29. Bali
30. Nusa Tenggara Timur	449	514	567	562	572	577	587	590	591	596	606	609	615	624	641	635	30. Nusa Tenggara Timur
31. Maluku	1.274	1.494	1.671	1.686	1.701	1.719	1.734	1.747	1.746	1.763	1.780	1.794	1.809	1.821	1.825	1.842	31. Maluku
32. Papua	858	1.004	1.048	1.049	1.054	1.065	1.066	1.076	1.084	1.095	1.103	1.117	1.125	1.136	1.130	1.138	32. Papua
33. Maluku Utara	38	75	115	118	124	130	134	139	140	145	150	154	159	163	166	170	33. Maluku Utara
34. Papua Barat	495	566	600	601	607	613	617	621	615	613	610	604	598	594	584	582	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>98.689</b>	<b>99.995</b>	<b>101.410</b>	<b>103.046</b>	<b>105.048</b>	<b>104.616</b>	<b>105.307</b>	<b>106.093</b>	<b>106.733</b>	<b>107.519</b>	<b>108.248</b>	<b>108.784</b>	<b>109.070</b>	<b>Total</b>



Tabel 3.25.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	Ags	Sep	Okt	Nov	Des	Jan	
<b>UMKM</b>																	<b>UMKM</b>
1. Pertanian, Perburuan dan Baki Debet	67.014	78.731	89.560	89.631	91.134	92.741	94.308	97.059	101.664	100.148	106.304	103.315	104.179	105.037	104.989	105.954	1. Agriculture, hunting, and forestry
NPL	2.587	2.424	2.073	2.235	2.367	2.354	2.520	2.596	2.378	2.430	3.599	2.632	2.644	2.569	2.325	2.566	Total
2. Perikanan Baki Debet	4.762	5.928	7.200	7.145	7.327	7.368	7.525	7.782	7.907	8.059	8.493	8.461	8.559	8.532	8.642	8.660	2. Fishery
NPL	150	192	171	195	210	201	209	243	215	227	343	226	240	229	220	251	Total
3. Pertambangan dan Penggalian Baki Debet	4.703	5.380	6.608	6.429	6.759	6.859	7.550	7.732	7.638	7.470	8.346	7.553	7.471	7.421	7.947	8.113	3. Mining and quarrying
NPL	306	1.116	272	249	252	247	343	383	383	409	1.023	346	369	367	426	426	Total
4. Industri Pengolahan Baki Debet	84.196	93.175	99.028	97.076	97.302	99.130	99.589	100.313	102.217	99.232	102.517	104.160	105.410	106.709	106.936	106.388	4. Processing industry
NPL	3.177	3.122	3.292	3.550	3.681	3.551	3.675	3.726	3.822	3.822	4.059	3.916	4.079	4.077	4.396	4.485	Total
5. Listrik, Gas dan Air Baki Debet	2.501	3.577	4.307	4.194	4.505	4.513	4.712	4.742	5.019	5.964	6.320	6.230	6.220	6.289	6.288	6.094	5. Electricity, gas and water
NPL	72	168	135	141	149	150	153	155	148	145	195	149	158	164	101	100	Total
6. Konstruksi Baki Debet	48.190	55.802	62.521	56.990	56.721	58.575	59.600	61.752	63.429	64.878	66.762	68.507	68.958	68.875	65.148	59.856	6. Construction
NPL	3.277	3.594	3.947	4.299	4.504	4.339	4.711	4.790	4.760	4.999	5.162	5.087	5.236	5.493	5.155	5.629	Total
7. Perdagangan Besar dan Eceran Baki Debet	432.560	462.729	499.248	493.623	499.530	508.620	513.747	519.056	522.008	522.815	524.272	528.042	527.505	527.062	526.356	519.798	7. Wholesale and retail trade
NPL	16.555	17.498	17.170	18.812	19.336	18.552	19.239	20.131	19.835	20.539	20.769	20.024	20.187	19.921	17.774	19.317	Total
8. Penyediaan Akomodasi dan Penyediaan Makan Minum Baki Debet	30.914	33.290	37.877	37.197	37.703	38.083	39.198	39.766	39.948	40.365	41.208	41.946	42.056	42.568	43.364	43.760	8. Provision of accommodation and the provision of eating and drinking
NPL	1.101	1.097	1.193	1.215	1.253	1.296	1.336	1.339	1.373	1.435	1.504	1.490	1.456	1.403	1.379	1.463	Total
9. Transportasi, Pergudangan dan Komunikasi Baki Debet	27.403	31.441	37.975	37.721	38.394	38.635	39.321	39.171	39.691	39.824	40.926	40.175	40.244	40.750	42.466	43.083	9. Transportation, warehousing and communications
NPL	1.303	2.628	1.171	1.236	1.272	1.257	1.255	1.333	1.353	1.321	2.322	1.358	1.345	1.367	1.203	1.313	Total
10. Perantara Keuangan Baki Debet	13.707	14.715	16.267	14.109	13.974	14.123	13.770	15.212	14.978	14.623	14.404	14.538	14.407	14.309	14.087	14.046	10. Financial intermediaries
NPL	355	438	336	280	267	256	245	255	400	450	443	419	416	423	245	450	Total
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan Baki Debet	38.504	42.981	48.371	48.248	48.350	48.665	49.763	50.571	52.663	52.834	52.797	53.191	53.466	53.580	54.162	52.692	11. Real estate, Business Ownership, and Business Services
NPL	1.400	1.422	1.495	1.638	1.614	1.484	1.612	1.722	1.703	1.749	1.807	1.878	1.885	1.863	1.609	1.742	Total
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Baki Debet	222	176	532	554	587	157	184	367	124	129	242	137	136	126	142	124	12. Government administration, defense and compulsory social security
NPL	3	-	2	2	3	3	3	4	2	2	2	2	2	1	1	1	Total
13. Jasa Pendidikan Baki Debet	2.895	2.865	3.612	3.496	3.495	3.529	3.639	3.650	3.621	3.611	3.576	3.594	3.606	3.596	3.633	3.657	13. Education services
NPL	74	60	60	76	84	84	100	97	90	91	84	86	90	93	75	93	Total
14. Jasa Kesehatan dan Kegiatan Sosial Baki Debet	6.045	6.574	8.131	7.970	7.945	8.021	7.677	7.767	8.046	8.059	8.460	8.649	8.762	8.511	8.654	8.337	14. Health services and social activities
NPL	112	93	120	127	133	136	184	124	141	170	184	202	191	197	200	144	Total
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Baki Debet	35.782	42.690	46.281	46.237	47.068	47.354	47.556	48.055	48.388	47.955	48.425	48.654	48.716	48.939	49.008	48.623	15. Community, Sociocultural, Entertainment and Other Individual
NPL	1.164	1.267	923	1.066	1.122	1.050	1.131	1.201	1.178	1.234	1.210	1.224	1.165	1.140	1.136	1.262	Total
16. Jasa Perorangan yang Melayani Rumah Tangga Baki Debet	2.247	2.309	2.199	2.166	2.173	2.197	2.219	2.223	2.194	2.180	2.181	2.186	2.189	2.193	2.209	2.194	16. Individual services which serve households
NPL	55	43	48	59	62	58	61	62	59	62	61	63	65	57	51	54	Total
17. Badan Internasional dan Badan Ekstra Internasional Lainnya Baki Debet	165	65	4	4	3	4	4	3	3	3	3	6	4	6	6	5	17. International Agency and Other Extra International Agency
NPL	31	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
18. Kegiatan yang Belum Jelas Batasannya Baki Debet	288	553	252	244	247	297	299	302	239	261	262	278	276	261	273	235	18. Business activities are not clearly defined
NPL	13	1	12	12	12	12	11	12	12	11	11	13	12	12	11	12	Total
19. Penerima Kredit Bukan Lapangan Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	19. Debtor is not the business field - other
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
20. Tidak Teridentifikasi Baki Debet	14	-	-	-	-	-	-	-	-	-	-	-	-	-	264	1	20. Un-identified
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	Total
<b>Jumlah</b>																	<b>Total</b>
<b>Baki Debet</b>	<b>802.113</b>	<b>882.981</b>	<b>969.973</b>	<b>953.034</b>	<b>963.217</b>	<b>978.871</b>	<b>990.661</b>	<b>1.005.523</b>	<b>1.019.777</b>	<b>1.018.410</b>	<b>1.035.498</b>	<b>1.039.622</b>	<b>1.042.162</b>	<b>1.044.764</b>	<b>1.044.576</b>	<b>1.031.621</b>	<b>Baki Debet</b>
<b>NPL</b>	<b>31.734</b>	<b>35.177</b>	<b>32.420</b>	<b>35.192</b>	<b>36.321</b>	<b>35.030</b>	<b>36.788</b>	<b>38.173</b>	<b>37.852</b>	<b>39.096</b>	<b>42.778</b>	<b>39.115</b>	<b>39.539</b>	<b>39.376</b>	<b>36.219</b>	<b>39.308</b>	<b>NPL</b>

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

2) Data Kredit MKM terakhir dapat dilihat pada SPI periode

r) Angka-angka diperbaiki

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

2) The last MKM credit data can be found at SPI December 2012

r) revised figures

**Tabel 3.26.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	Ags	Sep	Okt	Nov	Des	Jan	
<b>UMKM</b>																	<b>UMKM</b>
1. Modal Kerja																	1. Working Capital
Baki Debet	587.340	659.102	728.191	695.825	704.148	716.694	724.143	734.861	744.340	742.150	751.026	759.626	761.040	763.736	758.596	742.740	Total
NPL	23.525	25.451	25.125	27.113	28.066	27.022	28.320	29.397	29.422	30.397	32.409	30.244	30.756	30.650	28.249	30.517	NPL
2. Investasi																	2. Investment
Baki Debet	214.773	223.880	241.781	257.209	259.068	262.177	266.517	270.661	275.435	276.265	284.474	279.993	281.122	281.028	285.979	288.881	Total
NPL	8.209	9.726	7.296	8.080	8.255	8.008	8.469	8.776	8.431	8.701	10.370	8.873	8.783	8.726	7.969	8.791	NPL
3. Konsumsi																	3. Consumption
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	953.034	963.217	978.871	990.660	1.005.522	1.019.776	1.018.414	1.035.500	1.039.620	1.042.162	1.044.764	1.044.576	1.031.621	Baki Debet
NPL	31.734	35.178	32.421	35.193	36.321	35.030	36.788	38.173	37.853	39.098	42.779	39.117	39.539	39.376	36.219	39.308	NPL

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

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

2) Data Kredit MKM terakhir dapat dilihat pada SPI

2) The last MKM credit data can be found at SPI December 2012

**Tabel 3.27.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	Ags	Sep	Okt	Nov	Des	Jan	
<b>UMKM<sup>1)</sup></b>																	<b>UMKM</b>
1. Bank Persero																	1. State Owned Banks
Baki Debet	446.774	495.186	551.935	545.078	552.172	565.123	573.300	584.839	592.553	595.503	611.912	608.595	611.373	614.152	612.748	611.529	Total
Mikro	156.962	175.296	202.279	202.675	206.108	210.253	214.119	221.440	222.939	222.788	223.898	227.333	227.916	228.724	230.095	230.959	Micro
Kecil	175.938	195.643	215.481	212.506	215.821	221.025	223.674	227.222	229.150	228.386	230.429	232.477	234.140	236.647	236.740	235.395	Small
Menengah	113.874	124.247	134.175	129.898	130.243	133.845	135.506	136.178	140.464	144.328	157.585	148.785	149.317	148.781	145.913	145.175	Medium
NPL	14.668	17.460	13.998	16.082	16.662	15.609	17.056	17.762	17.419	18.374	21.844	17.866	18.134	18.478	16.836	19.287	NPL
Mikro	2.354	2.702	2.719	3.364	3.645	3.547	3.851	3.951	3.835	3.813	3.650	3.544	3.567	3.525	3.279	4.054	Micro
Kecil	6.094	6.612	6.619	7.628	7.846	7.291	7.944	8.419	7.858	8.554	9.198	8.232	8.460	8.626	7.559	8.626	Small
Menengah	6.220	8.147	4.660	5.089	5.172	4.771	5.261	5.392	5.726	6.007	8.996	6.089	6.106	6.327	5.998	6.606	Medium
2. BPD																	2. Regional Development Banks
Baki Debet	60.466	70.366	70.089	65.538	66.951	68.805	69.145	71.541	72.638	74.082	75.774	78.242	79.097	79.093	75.264	70.938	Total
Mikro	9.191	15.516	13.891	13.518	13.887	14.109	14.366	14.617	14.567	14.760	15.048	15.484	16.008	15.818	15.443	15.143	Micro
Kecil	25.314	27.858	28.774	27.110	27.364	28.401	28.520	29.317	29.776	30.289	31.118	32.379	32.835	32.761	31.287	30.092	Small
Menengah	25.962	26.992	27.423	24.909	25.700	26.296	26.259	27.607	28.295	29.033	29.608	30.379	30.254	30.514	28.534	25.703	Medium
NPL	6.421	6.636	5.603	5.872	6.118	6.119	6.340	6.513	6.540	6.634	6.667	6.744	6.844	6.873	5.933	6.111	NPL
Mikro	361	560	479	525	553	544	538	551	545	542	550	568	595	539	481	485	Micro
Kecil	1.854	1.971	2.002	2.121	2.233	2.184	2.231	2.265	2.228	2.259	2.254	2.315	2.278	2.284	2.079	2.203	Small
Menengah	4.206	4.105	3.122	3.226	3.331	3.390	3.571	3.698	3.767	3.833	3.863	3.862	3.971	4.050	3.373	3.424	Medium
3. Bank Swasta Nasional																	3. Foreign Exchange Commercial Banks
Baki Debet	280.379	310.222	338.455	333.011	334.667	335.700	338.947	339.898	345.561	339.660	338.947	343.860	342.752	342.991	347.783	340.476	Total
Mikro	16.661	15.918	20.047	19.881	20.186	19.663	19.768	20.854	21.705	22.341	22.359	22.178	21.493	21.416	22.009	21.985	Micro
Kecil	39.505	44.847	53.004	52.942	53.561	54.309	55.584	55.760	55.926	56.663	56.527	57.869	58.248	58.461	60.619	60.005	Small
Menengah	224.213	249.457	265.404	260.187	260.921	261.728	263.595	263.283	267.930	260.656	260.061	263.813	263.011	263.113	265.156	258.486	Medium
NPL	9.772	10.570	11.892	12.305	12.616	12.418	12.440	12.904	12.973	13.168	13.337	13.585	13.640	13.385	12.773	13.275	NPL
Mikro	731	579	698	733	924	940	1.084	1.134	1.107	1.123	1.107	1.111	1.062	915	857	852	Micro
Kecil	2.012	1.973	1.871	1.843	1.850	1.839	1.826	1.828	1.775	1.792	1.773	1.701	1.647	1.574	1.520	1.614	Small
Menengah	7.028	8.018	9.324	9.729	9.842	9.639	9.530	9.942	10.091	10.252	10.457	10.774	10.931	10.897	10.396	10.809	Medium
4. Bank Asing dan Campuran																	4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	14.494	7.208	9.493	9.407	9.426	9.242	9.269	9.245	9.024	9.169	8.867	8.922	8.940	8.529	8.780	8.678	Total
Mikro	62	952	651	613	577	538	502	466	439	499	381	437	436	481	468	550	Micro
Kecil	716	814	806	695	689	678	662	665	573	685	597	677	760	635	572	592	Small
Menengah	13.715	5.443	8.037	8.099	8.159	8.025	8.105	8.113	8.013	7.985	7.889	7.808	7.744	7.413	7.740	7.536	Medium
NPL	873	512	928	934	925	884	952	993	921	922	930	921	922	640	677	635	NPL
Mikro	4	10	7	8	8	10	10	9	9	10	9	9	9	9	9	9	Micro
Kecil	34	196	243	239	240	237	240	245	159	159	160	157	147	139	70	68	Small
Menengah	835	306	678	687	677	637	703	739	754	753	762	755	765	491	598	558	Medium
<b>Jumlah</b>																	<b>Total</b>
Baki Debet	802.113	882.982	969.972	953.034	963.217	978.871	990.660	1.005.522	1.019.776	1.018.414	1.035.500	1.039.620	1.042.162	1.044.764	1.044.576	1.031.621	Baki Debet
NPL	31.734	35.178	32.421	35.193	36.321	35.030	36.788	38.173	37.853	39.098	42.779	39.117	39.539	39.376	36.219	39.308	NPL

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

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

2) The last MKM credit data can be found at SPI December 2012

2) Data Kredit MKM terakhir dapat dilihat pada SPI periode Desember 2012

**Tabel 3.28.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	Ags	Sep	Okt	Nov	Des	Jan	
<b>UMKM</b>																	<b>UMKM</b>
1. Jawa Barat	101.893	114.725	127.799	125.055	125.758	128.391	130.465	132.443	133.334	133.534	135.602	137.584	138.319	138.600	137.712	136.146	1. Jawa Barat
2. Banten	32.359	37.000	42.503	41.921	41.890	42.764	43.096	43.296	43.833	43.726	44.280	44.659	45.444	45.007	45.604	44.434	2. Banten
3. DKI Jakarta	117.595	132.530	141.315	136.553	138.055	138.898	140.614	142.581	146.465	144.902	147.779	146.990	146.229	146.244	148.302	146.113	3. DKI Jakarta
4. D.I Yogyakarta	12.108	13.143	14.505	14.281	14.380	14.592	14.937	15.067	15.144	15.126	15.199	15.322	15.377	15.530	15.627	15.481	4. D.I Yogyakarta
5. Jawa Tengah	88.372	96.772	108.057	106.906	107.875	109.829	111.280	113.428	115.063	116.175	118.329	118.998	119.470	120.348	120.170	118.940	5. Jawa Tengah
6. Jawa Timur	110.143	122.548	137.124	135.118	136.821	139.414	141.264	143.903	144.654	145.319	147.380	149.344	150.456	151.285	151.337	149.784	6. Jawa Timur
7. Bengkulu	5.641	6.496	7.474	7.473	7.638	7.782	7.860	7.993	8.019	8.057	8.297	8.236	8.256	8.396	8.332	8.286	7. Bengkulu
8. Jambi	10.755	12.330	14.323	14.356	14.512	14.716	14.969	15.202	15.309	15.345	15.588	15.715	15.686	15.782	15.876	15.482	8. Jambi
9. Aceh	8.435	9.119	9.792	9.567	9.731	9.964	10.051	10.235	10.355	10.246	10.283	10.197	10.172	10.017	9.808	9.109	9. Aceh
10. Sumatera Utara	47.206	49.611	53.877	53.154	53.653	54.682	55.336	55.910	56.047	56.075	57.162	56.872	56.771	56.449	56.265	55.750	10. Sumatera Utara
11. Sumatera Barat	14.084	14.857	16.554	16.273	16.562	17.175	17.332	17.500	17.723	17.781	17.899	18.175	18.221	18.246	18.150	18.060	11. Sumatera Barat
12. Riau	21.769	22.617	24.926	24.589	25.050	25.430	25.872	26.208	26.627	25.947	26.012	26.195	26.367	26.409	27.084	26.823	12. Riau
13. Kepulauan Riau	7.815	8.413	9.267	9.043	8.866	8.913	8.935	9.053	9.009	9.298	9.431	9.294	9.367	9.364	9.019	8.904	13. Kepulauan Riau
14. Sumatera Selatan	21.073	23.709	26.018	25.639	25.673	26.025	26.209	26.499	26.989	26.729	27.594	26.958	26.965	26.957	26.308	25.602	14. Sumatera Selatan
15. Bangka Belitung	4.302	4.541	4.804	4.710	4.803	4.944	5.013	5.151	5.203	5.258	5.348	5.376	5.366	5.359	5.403	5.327	15. Bangka Belitung
16. Lampung	14.817	15.990	17.602	17.518	17.746	17.927	18.170	18.509	19.303	18.834	18.922	19.012	19.112	19.050	19.148	18.991	16. Lampung
17. Kalimantan Selatan	11.005	11.587	13.197	13.094	13.236	13.451	13.627	13.718	14.284	13.788	13.779	13.811	13.831	13.717	13.443	13.574	17. Kalimantan Selatan
18. Kalimantan Barat	15.071	17.132	17.904	17.485	17.768	18.004	18.175	18.379	18.757	18.718	19.285	19.193	19.299	19.560	19.658	19.359	18. Kalimantan Barat
19. Kalimantan Timur	21.700	20.345	21.912	21.583	21.758	22.010	22.186	22.336	23.638	22.988	24.203	23.176	22.974	23.226	22.909	22.854	19. Kalimantan Timur
20. Kalimantan Tengah	7.964	9.354	10.051	9.954	10.115	10.289	10.371	10.530	10.712	10.807	11.103	11.012	11.165	11.190	11.131	11.118	20. Kalimantan Tengah
21. Sulawesi Tengah	8.066	8.868	9.186	9.042	9.146	9.362	9.396	9.535	9.763	9.695	10.020	9.861	9.841	9.934	9.772	9.718	21. Sulawesi Tengah
22. Sulawesi Selatan	30.613	33.769	35.803	35.209	35.709	36.303	36.507	37.397	37.615	37.793	38.218	38.710	38.735	38.699	38.799	38.501	22. Sulawesi Selatan
23. Sulawesi Utara	8.370	9.203	10.290	10.323	10.695	11.004	10.913	11.088	11.217	11.218	11.301	11.451	11.406	11.419	11.188	10.938	23. Sulawesi Utara
24. Sulawesi Tenggara	5.833	6.216	7.240	7.159	7.321	7.552	7.685	7.797	7.840	7.933	8.007	8.125	8.159	8.290	8.251	8.245	24. Sulawesi Tenggara
25. Sulawesi Barat	3.066	3.300	4.044	4.046	4.143	4.232	4.273	4.343	4.414	4.359	4.395	4.463	4.487	4.545	4.541	4.507	25. Sulawesi Barat
26. Gorontalo	2.947	3.623	3.776	3.776	3.866	3.890	3.894	3.957	3.944	4.010	4.533	4.109	4.139	4.160	4.066	4.041	26. Gorontalo
27. Nusa Tenggara Barat	8.851	10.547	11.034	10.974	11.300	11.553	11.833	11.974	12.071	12.123	12.236	12.624	12.694	12.847	12.811	12.868	27. Nusa Tenggara Barat
28. Bali	31.438	33.689	36.015	35.754	35.978	36.187	36.603	37.048	37.713	37.876	37.897	38.545	38.190	38.196	38.251	38.216	28. Bali
29. Nusa Tenggara Timur	7.249	8.459	10.099	9.882	10.078	10.290	10.466	10.736	10.901	11.033	11.298	11.505	11.571	11.545	11.419	11.182	29. Nusa Tenggara Timur
30. Maluku	2.748	3.112	3.506	3.440	3.621	3.982	3.829	3.936	3.803	3.847	4.003	3.985	4.020	4.036	3.966	3.933	30. Maluku
31. Papua	10.405	10.156	10.313	9.830	9.930	10.118	10.156	10.317	10.324	10.335	10.344	10.504	10.445	10.605	10.455	9.916	31. Papua
32. Maluku Utara	1.774	2.025	2.120	2.073	2.136	2.185	2.211	2.297	2.345	2.418	2.361	2.398	2.432	2.404	2.441	2.388	32. Maluku Utara
33. Papua Barat	4.441	4.240	3.881	3.637	3.705	3.782	3.767	3.866	3.889	3.928	4.017	3.956	3.932	3.977	3.921	3.742	33. Papua Barat
34. Lainnya	136	174	578	582	639	49	99	128	65	65	67	54	52	37	32	19	34. Others
35. Tidak Teridentifikasi	2.068	2.782	3.083	3.035	3.060	3.182	3.266	3.162	3.404	3.128	3.328	3.211	3.212	3.334	3.377	3.270	35. Un-identified
<b>Jumlah</b>	<b>802.113</b>	<b>882.982</b>	<b>969.972</b>	<b>953.034</b>	<b>963.217</b>	<b>978.871</b>	<b>990.660</b>	<b>1.005.522</b>	<b>1.019.776</b>	<b>1.018.414</b>	<b>1.035.500</b>	<b>1.039.620</b>	<b>1.042.162</b>	<b>1.044.764</b>	<b>1.044.576</b>	<b>1.031.621</b>	<b>Total</b>

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

1) Since April 2013 data presented only data Micro, Small dan Medium (MSM) Enterprise remembering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No. 20  
2) The last MKM credit data can be found at SPI December 2012





**Departemen Perizinan  
dan Informasi Perbankan**  
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