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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 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 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, September 2018
Jakarta, September 2018

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 Agustus 2018 akan diterbitkan pada minggu ke III bulan Oktober 2018.

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 diimbau 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)

August 2018 edition will be released on the 3rd week of October 2018.

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

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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																		Distribution of Funds
Bank Umum	4.823.303	5.468.910	5.952.279	6.570.903	6.792.503	6.852.553	6.984.992	7.012.254	7.050.270	7.177.549	7.114.876	7.177.888	7.232.823	7.254.367	7.318.264	7.426.907	7.384.858	Commercial Banks
Bank Perkreditan Rakyat	74.550	86.931	98.604	109.389	113.994	115.198	116.857	118.135	119.760	121.296	121.111	121.426	122.732	123.099	121.978	122.912	125.014	Rural Banks
SBI dan SBIS ¹⁾	111.689	113.104	53.567	96.103	41.295	34.553	31.888	24.713	23.152	19.901	21.938	20.387	19.598	14.740	16.867	14.082	13.654	SBI and SBIS ¹⁾
Sumber Dana																		Source of Funds
Bank Umum	4.070.018	4.594.876	4.909.707	5.399.210	5.588.553	5.631.275	5.730.365	5.752.140	5.777.160	5.921.039	5.828.377	5.868.982	5.935.411	5.993.165	6.084.214	6.172.114	6.089.747	Commercial Banks
Bank Perkreditan Rakyat	64.001	74.594	84.728	93.622	98.250	98.956	100.350	101.224	102.443	103.874	103.780	104.033	105.105	105.647	105.009	105.894	107.582	Rural Banks
Jumlah Aset																		Total Assets
Bank Umum	4.954.467	5.615.150	6.095.908	6.729.799	6.964.541	7.028.846	7.150.388	7.183.773	7.222.351	7.387.634	7.306.328	7.368.446	7.429.891	7.456.300	7.546.271	7.650.542	7.594.991	Commercial Banks
Bank Perkreditan Rakyat	77.376	89.878	101.713	113.501	118.715	119.792	121.583	122.916	124.605	125.945	125.886	126.211	127.528	127.877	127.058	128.005	130.165	Rural Banks
Jumlah Bank																		Total Banks
Bank Umum	120	119	118	116	115	115	115	115	115	115	115	115	115	115	115	115	115	Commercial Banks
Bank Perkreditan Rakyat	1.635	1.643	1.636	1.633	1.617	1.618	1.622	1.621	1.619	1.619	1.617	1.615	1.615	1.609	1.607	1.603	1.603	Rural Banks
Jumlah Kantor																		Total Bank Offices
Bank Umum	31.847	32.739	32.949	32.730	32.659	32.635	32.602	32.447	32.242	32.285	32.286	32.284	32.144	32.022	31.966	31.944	31.877	Commercial Banks
Bank Perkreditan Rakyat	4.678	4.895	5.982	6.075	6.151	6.144	6.157	6.166	6.130	6.192	6.174	6.231	6.226	6.191	6.225	6.226	6.214	Rural Banks

Ket : ¹⁾ Sertifikat Bank Indonesia Syariah

Note: 1) Sharia Indonesian Banking Certificate

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

Keterangan	2015	2016	2017						2018							Items
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	4.092.104	4.413.414	4.507.141	4.527.179	4.580.521	4.597.206	4.645.409	4.781.931	4.675.119	4.704.018	4.788.783	4.827.238	4.930.484	5.028.745	5.029.622	a. Credit
- Kepada Pihak Ketiga	4.057.904	4.377.195	4.469.282	4.488.642	4.543.588	4.560.166	4.605.079	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	- To Third Party
Rupiah	3.423.180	3.736.609	3.818.854	3.839.490	3.886.358	3.893.605	3.929.889	4.044.724	3.959.937	3.967.900	4.043.044	4.077.672	4.162.700	4.222.379	4.222.974	Rupiah
Valas	634.724	640.585	650.428	649.153	657.229	666.561	675.189	693.220	672.372	694.441	700.193	700.492	716.599	751.734	752.978	Foreign Exchange
- Kepada Bank Lain	34.200	36.220	37.859	38.537	36.934	37.041	40.330	43.987	42.810	41.676	45.546	49.073	51.185	54.632	53.670	- Inter Bank Credit
Rupiah	21.443	22.983	26.112	26.478	24.004	24.026	25.651	27.409	26.082	25.305	27.212	30.811	33.094	35.872	35.801	Rupiah
Valas	12.757	13.237	11.747	12.058	12.930	13.015	14.679	16.578	16.728	16.372	18.334	18.262	18.091	18.760	17.869	Foreign Exchange
b. Penempatan pada Bank Lain	211.901	207.050	207.763	237.409	251.229	250.808	230.977	235.594	216.322	232.635	269.786	261.371	252.189	262.314	240.108	b. Interbank Placement
- Giro	77.840	78.205	74.976	87.243	98.810	86.752	83.336	90.205	80.373	87.935	102.867	94.307	105.306	104.771	87.393	- Demand Deposit
- Inter Bank Call Money	104.725	98.230	82.505	98.724	98.698	104.362	97.125	105.081	95.999	106.492	123.658	121.124	105.222	118.243	111.591	- Inter Bank Call Money
- Deposito Berjangka	20.692	16.127	34.874	37.629	39.688	43.077	32.904	23.314	23.033	22.212	28.906	30.836	27.637	27.340	28.896	- Time Deposits
- Lainnya	8.643	14.489	15.408	13.814	14.032	16.617	17.612	16.994	16.917	15.995	14.355	15.104	14.023	11.960	12.228	- Others
c. Penempatan pada Bank Indonesia	685.575	717.840	652.901	655.028	668.959	656.799	662.813	701.250	679.189	622.863	589.265	614.123	661.478	677.616	644.575	c. Placement to Bank Indonesia
- Giro	393.362	370.727	380.332	377.068	390.455	397.570	389.303	386.361	396.145	394.134	397.969	395.563	397.246	401.514	404.438	- Demand Deposit
- Fine Tune Operation (FTO)	158.264	156.936	170.468	202.759	179.227	165.389	144.337	152.706	167.908	140.526	99.496	122.835	144.944	131.882	149.333	- Fine Tune Operation (FTO)
- Fasbi	123.177	185.371	95.705	69.489	94.690	89.340	125.608	155.691	106.283	80.560	84.751	89.244	113.948	138.732	85.365	- Fasbi
- Lainnya	10.772	4.806	6.396	5.711	4.587	4.501	3.566	6.492	8.853	7.643	7.049	6.482	5.340	5.489	5.439	- Others
d. Surat Berharga	660.828	860.522	933.204	942.838	982.334	1.026.157	1.049.256	1.035.391	1.071.168	1.142.234	1.135.956	1.091.509	1.000.329	971.373	993.035	d. Securities
- Sertifikat Bank Indonesia (SBI)	40.017	96.103	41.295	34.553	31.888	24.713	23.152	19.901	21.938	20.387	19.598	14.740	16.867	14.082	13.654	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara (SPN)	26.443	31.352	45.888	58.401	51.975	70.412	51.384	53.299	44.179	55.995	61.890	66.910	58.300	54.507	47.065	- Treasury Bills
- Obligasi	485.238	561.963	589.961	592.849	617.494	629.256	671.605	637.780	617.295	655.041	636.376	634.483	577.904	583.821	667.714	- Bonds
- Lainnya	109.130	171.104	256.060	257.035	280.978	301.777	303.115	324.411	387.755	410.811	418.092	375.377	347.258	318.963	264.601	- Others
e. Penyertaan	25.605	33.889	36.151	36.424	36.498	36.885	37.901	39.708	39.843	39.040	39.204	38.209	38.772	40.063	40.603	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	116.540	153.245	158.237	161.726	163.683	162.870	163.455	157.143	159.855	161.388	160.282	161.819	163.690	165.558	165.416	f. Impairment on Financial Assets
- Kredit yang diberikan	110.161	147.470	152.819	156.184	158.027	157.965	158.483	151.607	154.683	156.106	154.645	156.051	158.035	160.456	159.990	- Credit
- Surat Berharga	1.612	1.404	1.553	1.561	1.580	1.042	1.047	1.083	1.096	1.134	1.183	1.182	1.054	769	957	- Securities
- Lainnya	4.767	4.371	3.865	3.982	4.076	3.863	3.924	4.453	4.076	4.147	4.453	4.586	4.600	4.333	4.469	- Others
g. Tagihan Spot dan Derivatif	20.611	13.693	10.873	10.582	10.185	9.248	8.589	7.938	13.022	10.531	8.680	10.478	12.777	20.328	17.529	g. Spot and Derivatives Claims
h. Tagihan Lainnya	155.488	171.250	286.234	281.367	291.583	272.281	251.869	218.593	260.358	265.181	240.868	249.620	258.547	260.910	254.310	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	4.413.056	4.836.758	5.032.685	5.052.553	5.142.891	5.162.306	5.199.486	5.289.377	5.228.787	5.255.301	5.293.098	5.317.212	5.336.577	5.398.817	5.379.318	a. Third Party Funds
Rupiah	3.665.444	4.091.634	4.327.433	4.329.797	4.394.490	4.422.865	4.462.597	4.541.406	4.491.886	4.518.859	4.556.675	4.578.286	4.583.473	4.614.937	4.600.209	Rupiah
Giro	667.537	821.777	887.380	855.267	900.907	922.062	921.104	932.705	924.355	949.960	941.195	966.454	980.963	983.344	945.789	Demand Deposit
Tabungan	1.274.588	1.413.351	1.418.573	1.421.709	1.442.643	1.444.299	1.482.327	1.573.402	1.525.210	1.525.115	1.517.666	1.511.337	1.550.905	1.585.307	1.587.599	Saving
Simpanan Berjangka	1.723.319	1.856.507	2.021.480	2.052.820	2.050.490	2.056.504	2.059.165	2.035.299	2.042.320	2.043.784	2.097.813	2.100.496	2.051.605	2.046.286	2.066.822	Time Deposits
Valas	747.612	745.124	705.252	722.756	748.401	739.440	736.889	747.971	736.901	736.442	736.424	738.925	753.104	783.880	779.109	Foreign Exchange
Giro	319.995	302.458	283.338	296.713	298.467	296.678	299.928	300.774	302.203	302.320	293.223	300.547	317.780	328.215	321.004	Demand Deposit
Tabungan	121.423	138.459	125.505	122.656	132.051	129.986	130.615	127.822	126.990	123.867	125.333	125.815	126.213	131.996	130.265	Saving
Simpanan Berjangka	306.194	304.208	296.410	303.387	317.883	312.776	306.347	319.374	307.709	310.255	317.868	312.563	309.111	323.669	327.841	Time Deposits
b. Kewajiban kepada Bank Indonesia	691	808	1.109	1.157	1.539	2.532	1.597	1.197	2.106	2.120	1.283	1.187	2.317	2.310	2.684	b. Liabilities to BI
c. Kewajiban kepada Bank lain	161.094	168.531	176.965	184.951	192.656	198.283	179.152	184.225	178.329	181.141	204.299	200.555	204.463	193.749	193.200	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	65.544	93.222	100.643	108.348	108.101	107.095	108.199	113.300	100.852	106.410	101.295	99.415	100.460	103.052	108.328	d. Issued Securities
e. Pinjaman yang Diterima	177.718	179.671	174.444	182.829	181.132	181.174	184.805	199.054	211.505	217.896	220.428	229.774	243.589	258.717	264.992	e. Loans received
Rupiah	22.873	21.734	26.268	26.518	23.976	24.175	26.171	28.099	26.829	27.862	29.597	33.653	34.948	38.444	36.186	Rupiah
Valas	154.845	157.938	148.176	156.311	157.156	156.999	158.635	170.955	184.676	190.034	190.831	196.121	208.641	220.273	228.806	Foreign Exchange
f. Kewajiban Spot dan Derivatif	27.728	14.302	9.858	9.677	10.062	9.677	7.842	6.665	9.778	11.466	9.570	12.914	14.769	26.851	23.828	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	109.623	100.710	88.115	86.737	88.932	85.829	91.087	121.225	91.487	89.316	100.086	126.374	176.845	183.495	113.080	g. Other Liabilities
h. Setoran Jaminan	6.292	5.206	4.735	5.022	5.052	5.244	4.991	5.996	5.533	5.332	5.352	5.734	5.194	5.123	4.856	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	164.270	176.712	191.851	193.332	193.363	194.767	195.147	196.289	197.074	198.756	199.129	199.354	202.338	204.849	205.023	a. Paid In Capital
b. Cadangan	81.652	64.834	65.000	65.001	65.003	65.034	65.019	65.253	65.302	65.570	63.225	64.430	67.418	67.650	67.756	b. Reserves
c. U/R Tahun lalu ¹⁾	323.763	411.187	474.505	474.515	474.533	473.740	473.741	469.995	603.747	596.319	567.095	552.847	549.483	548.480	547.613	c. Retained Earnings (Profit/Loss) ¹⁾
d. U/R Tahun berjalan sesudah pajak ²⁾	104.628	106.544	76.875	87.798	99.969	111.058	121.259	131.171	11.379	22.094	36.390	46.124	57.479	70.920	83.688	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	96.177	111.688	119.911	121.060	121.675	118.849	123.931	124.661	122.791	119.947	119.313	114.251	111.016	105.188	111.074	e. Additional Paid In Capital
f. Modal Pinjaman	40.878	41.692	44.397	44.363	44.404	44.615	43.127	44.650	44.417	44.711	44.032	45.149	43.618	44.025	44.125	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadada²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs

*) Angka-angka sementara

†) Angka-angka diperbaiki

³⁾ LBU 2008 is not defined vs metadada²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadada

*) Provisional figures

†) Revised figures

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

Keterangan	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	86.928	67.579	39.941	40.221	40.863	41.535	42.572	43.000	42.664	43.002	44.336	45.208	45.762	46.019	46.163	a. Credit
- Kepada Pihak Ketiga	86.092	66.902	39.930	40.210	40.848	41.518	42.560	42.987	42.652	42.991	44.326	45.197	45.751	46.008	46.154	- To Third Party
Rupiah	85.603	66.813	39.921	40.201	40.839	41.509	42.551	42.978	42.642	42.981	44.316	45.187	45.742	45.998	46.145	Rupiah
Valas	489	89	9	9	9	9	9	9	9	10	10	10	10	10	9	Foreign Exchange
- Kepada Bank Lain	836	677	11	11	15	17	12	13	12	11	11	11	11	11	8	- Inter Bank Credit
Rupiah	836	677	11	11	15	17	12	13	12	11	11	11	11	11	8	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	10.844	5.602	4.623	5.907	5.348	7.187	4.451	2.854	2.751	4.392	6.936	6.205	5.547	6.835	6.366	b. Interbank Placement
- Giro	1.368	486	308	281	291	291	295	278	289	279	270	284	313	308	280	- Demand Deposit
- Inter Bank Call Money	5.574	2.760	1.907	2.275	1.552	2.372	1.434	577	557	1.191	2.846	2.336	1.680	2.692	2.982	- Inter Bank Call Money
- Deposito Berjangka	3.804	2.010	2.259	3.066	3.307	4.288	2.480	1.857	1.763	2.819	3.730	3.495	3.464	3.744	2.973	- Time Deposits
- Lainnya	97	346	148	285	198	236	241	142	142	103	89	90	90	90	132	- Others
c. Penempatan pada Bank Indonesia	15.042	10.793	9.996	9.943	9.505	9.313	10.463	7.771	8.076	7.727	6.491	8.799	7.316	7.013	7.485	c. Placement to Bank Indonesia
- Giro	9.142	5.942	3.619	3.587	3.497	3.477	3.582	3.526	3.444	3.017	3.393	3.983	3.685	3.575	3.597	- Demand Deposit
- Fine Tune Operation (FTO)	435	1.310	3.217	2.916	2.261	1.631	621	788	1.834	1.667	13	84	631	74	843	- Fine Tune Operation (FTO)
- Fasbi	5.428	3.527	3.148	3.435	3.736	4.193	6.249	3.443	2.783	3.031	3.080	4.724	2.990	3.343	3.040	- Fasbi
- Lainnya	36	14	13	5	11	13	11	15	14	11	4	8	9	20	6	- Others
d. Surat Berharga	10.303	7.668	7.095	5.746	6.878	6.329	5.918	5.473	6.154	5.956	5.901	5.798	6.053	5.581	5.183	d. Securities
- Sertifikat Bank Indonesia (SBI)	2.333	1.844	2.623	1.412	2.216	1.747	1.407	1.299	1.904	1.380	1.099	754	1.223	791	1.004	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	-	189	195	196	217	20	20	-	46	-	392	333	700	296	- Treasury Bills
- Obligasi	4.743	2.892	1.809	1.914	1.948	1.893	2.068	1.726	2.037	2.320	2.227	2.203	2.256	2.089	2.153	- Bonds
- Lainnya	3.228	2.932	2.475	2.225	2.518	2.473	2.422	2.428	2.213	2.210	2.575	2.450	2.241	2.001	1.730	- Others
e. Penyertaan	4	2	1	1	1	1	1	1	1	1	1	-	-	-	-	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	932	829	783	799	824	873	885	878	912	926	926	975	990	1.028	1.017	f. Impairment on Financial Assets
- Kredit yang diberikan	687	586	541	557	582	631	646	636	653	667	663	712	727	754	747	- Credit
- Surat Berharga	0	-	-	-	-	-	-	-	-	-	-	-	-	11	9	- Securities
- Lainnya	245	243	242	242	242	242	239	242	259	259	263	263	263	263	261	- Others
g. Tagihan Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	649	2.276	2.736	1.784	1.729	1.925	2.079	1.605	1.901	2.531	2.480	2.569	2.448	2.723	2.281	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	99.881	70.997	55.709	54.146	55.056	57.196	55.819	48.250	51.207	53.721	55.355	58.457	57.474	57.675	56.527	a. Third Party Funds
Rupiah	97.477	70.796	55.696	54.133	55.044	57.186	55.809	48.241	51.197	53.711	55.345	58.449	57.466	57.668	56.520	Rupiah
Giro	16.434	12.710	17.426	15.994	16.713	19.110	17.187	7.054	11.624	13.919	15.248	18.035	17.421	17.253	15.564	Demand Deposit
Tabungan	20.554	12.555	7.092	6.978	7.185	7.187	7.560	8.994	7.480	7.115	7.454	7.256	7.842	7.911	8.052	Saving
Simpanan Berjangka	60.489	45.531	31.178	31.161	31.146	30.889	31.062	32.193	32.093	32.676	32.643	33.158	32.202	32.503	32.903	Time Deposits
Valas	2.404	201	13	13	12	10	10	10	9	10	10	8	8	8	7	Foreign Exchange
Giro	753	61	4	3	3	3	3	3	3	2	2	5	5	5	4	Demand Deposit
Tabungan	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	1.638	141	10	9	9	7	7	7	7	8	8	3	3	3	3	Time Deposits
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Liabilities to BI
c. Kewajiban kepada Bank lain	6.269	8.648	1.181	1.685	1.309	1.634	1.560	3.174	1.927	1.323	1.357	1.214	1.418	1.997	2.463	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	1.673	1.808	1.107	1.107	1.107	607	607	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.105	d. Issued Securities
e. Pinjaman yang Diterima	621	162	52	51	149	149	349	340	340	340	340	341	343	334	333	e. Loans received
Rupiah	621	162	52	51	149	149	349	340	340	340	340	341	343	334	333	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	26	-	-	-	44	44	-	464	132	89	223	209	-	185	135	g. Other Liabilities
h. Setoran Jaminan	88	33	10	9	10	11	14	25	22	21	21	19	16	12	14	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	12.123	10.501	6.571	6.609	6.614	6.682	6.682	6.734	6.734	6.777	6.831	6.831	6.831	6.831	6.861	a. Paid In Capital
b. Cadangan	2.125	2.063	1.601	1.601	1.601	1.601	1.601	1.601	1.614	1.614	1.634	1.690	1.914	1.914	1.914	b. Reserves
c. L/R Tahun lalu ¹⁾	767	(69)	(456)	(455)	(455)	(455)	(454)	(454)	312	291	184	(53)	(411)	(411)	(416)	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	1.570	861	500	570	616	642	712	716	69	142	251	312	368	393	494	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	2.119	1.347	336	299	352	293	339	434	444	391	374	368	403	424	476	e. Additional Paid In Capital
f. Modal Pinjaman	194	168	168	168	168	168	168	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	535.465	568.076	537.986	507.440	515.773	524.009	526.938	530.446	522.550	486.292	495.513	502.474	509.167	517.555	519.394	a. Credit
- Kepada Pihak Ketiga	528.114	560.600	529.580	500.443	508.740	517.022	519.830	523.311	515.456	479.419	487.612	494.397	500.801	509.156	510.986	- To Third Party
Rupiah	430.109	465.989	447.796	437.775	444.338	450.877	455.224	457.977	454.050	415.724	424.733	429.194	435.550	437.894	439.033	Rupiah
Valas	98.005	94.611	81.784	62.667	64.402	66.145	64.607	65.334	61.406	63.695	62.879	65.204	65.251	71.262	71.953	Foreign Exchange
- Kepada Bank Lain	7.351	7.476	8.405	6.997	7.033	6.987	7.108	7.135	7.095	6.873	7.901	8.076	8.366	8.399	8.408	- Inter Bank Credit
Rupiah	1.647	1.638	2.669	1.263	1.255	1.178	1.191	1.213	1.159	975	980	1.090	1.399	1.229	1.198	Rupiah
Valas	5.704	5.838	5.736	5.734	5.778	5.808	5.917	5.922	5.936	5.898	6.921	6.986	6.967	7.170	7.210	Foreign Exchange
b. Penempatan pada Bank Lain	51.008	36.814	56.374	55.929	59.220	64.661	53.272	45.859	44.694	47.144	61.614	59.502	53.188	54.640	54.578	b. Interbank Placement
- Giro	15.976	10.874	9.525	8.670	10.277	10.143	12.085	13.545	14.739	15.223	16.291	16.233	16.810	15.656	15.744	- Demand Deposit
- Inter Bank Call Money	21.319	15.524	18.348	18.220	18.783	22.553	16.182	17.037	14.023	18.233	29.681	28.993	24.121	22.243	21.565	- Inter Bank Call Money
- Deposito Berjangka	12.153	8.452	24.990	26.042	27.086	27.997	21.434	11.667	12.265	9.824	12.396	10.402	8.937	13.691	14.244	- Time Deposits
- Lainnya	1.560	1.965	3.510	2.997	3.074	3.968	3.571	3.610	3.667	3.863	3.245	3.873	3.320	3.050	3.025	- Others
c. Penempatan pada Bank Indonesia	99.376	105.010	100.838	96.817	92.405	97.274	103.906	98.689	94.514	79.092	76.668	86.031	87.821	94.825	87.593	c. Placement to Bank Indonesia
- Giro	54.912	49.171	51.830	47.236	48.075	49.730	51.772	49.577	46.216	41.867	43.472	47.159	49.760	46.885	50.451	- Demand Deposit
- Fine Tune Operation (FTO)	20.350	18.126	24.143	31.593	25.226	25.461	20.299	22.776	26.214	20.173	13.143	17.725	23.826	22.466	23.281	- Fine Tune Operation (FTO)
- Fasbi	23.545	36.361	22.343	16.515	17.868	19.750	31.208	24.476	18.084	12.973	18.226	18.898	12.118	23.490	12.810	- Fasbi
- Lainnya	568	1.351	2.523	1.473	1.237	2.333	626	1.859	4.001	4.079	1.827	2.249	2.118	1.984	1.050	- Others
d. Surat Berharga	71.139	80.757	106.462	92.089	96.233	100.601	106.149	100.078	106.288	107.315	105.400	111.083	102.768	97.524	91.471	d. Securities
- Sertifikat Bank Indonesia (SBI)	8.564	17.284	10.797	8.639	8.313	7.568	7.419	5.717	7.514	8.613	8.926	6.746	8.004	6.350	5.132	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	5.297	3.489	6.897	8.007	6.813	9.254	6.823	5.210	6.619	6.018	5.976	7.542	6.176	6.030	6.587	- Treasury Bills
- Obligasi	39.638	38.900	47.087	39.254	42.274	44.388	51.690	50.388	47.297	42.975	42.775	47.385	43.027	45.100	43.974	- Bonds
- Lainnya	17.641	21.085	41.681	36.189	38.834	39.391	40.217	38.764	44.857	49.709	47.724	49.409	45.562	40.044	35.778	- Others
e. Penyertaan	289	853	355	355	355	355	355	395	382	380	377	378	378	379	380	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	10.807	13.133	13.164	12.533	12.920	12.893	14.001	13.029	13.440	12.699	13.003	13.192	13.445	13.595	14.095	f. Impairment on Financial Assets
- Kredit yang diberikan	10.129	12.323	12.397	11.732	12.060	12.127	13.173	12.218	12.662	11.867	12.041	12.202	12.434	12.724	13.097	- Credit
- Surat Berharga	27	22	12	6	7	6	7	9	8	11	48	45	52	20	131	- Securities
- Lainnya	652	787	755	795	853	760	821	801	770	821	914	945	959	852	867	- Others
g. Tagihan Spot dan Derivatif	2.900	1.339	1.436	1.473	1.323	1.001	958	948	1.742	1.095	962	942	1.033	1.439	1.035	g. Spot and Derivatives Claims
h. Tagihan Lainnya	16.662	14.949	26.252	24.617	31.777	32.900	35.452	23.915	30.281	31.596	29.099	32.936	30.162	24.418	31.211	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	539.936	571.782	616.421	586.428	605.034	625.327	618.883	573.711	585.770	546.957	561.637	573.818	573.772	570.258	565.964	a. Third Party Funds
Rupiah	442.803	499.793	552.931	530.587	545.772	565.359	563.025	514.199	531.183	493.034	506.902	516.010	514.755	509.632	505.259	Rupiah
Giro	89.923	90.901	136.144	125.018	131.773	142.266	133.803	95.436	112.755	108.263	117.493	122.113	123.272	120.730	114.746	Demand Deposit
Tabungan	102.613	112.699	112.742	110.695	112.018	111.412	115.504	126.726	116.835	102.065	102.604	103.989	107.123	110.821	113.044	Saving
Simpanan Berjangka	250.267	296.193	304.045	294.874	301.982	311.681	313.717	292.038	301.592	282.706	286.806	289.908	284.361	278.081	277.469	Time Deposits
Valas	97.133	71.989	63.490	55.840	59.262	59.968	55.858	59.512	54.587	53.922	54.735	57.808	59.017	60.626	60.706	Foreign Exchange
Giro	35.895	29.873	26.705	22.635	25.581	28.441	24.986	25.813	23.475	24.188	23.795	29.058	30.128	30.534	31.207	Demand Deposit
Tabungan	7.259	5.027	4.883	4.633	4.577	4.686	4.384	4.196	4.605	4.176	4.582	4.109	4.582	4.753	4.910	Saving
Simpanan Berjangka	53.979	37.089	31.902	28.572	29.104	26.840	26.488	29.503	26.507	25.559	26.358	24.640	24.308	25.339	24.589	Time Deposits
b. Kewajiban kepada Bank Indonesia	147	1	355	405	562	235	233	233	226	527	303	240	264	259	580	b. Liabilities to BI
c. Kewajiban kepada Bank lain	52.341	50.200	31.900	27.566	26.151	27.521	25.578	37.798	30.177	30.062	30.768	37.267	32.181	34.060	34.034	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	10.992	11.329	14.432	7.959	8.074	8.149	8.016	9.112	8.157	7.250	8.452	8.214	7.853	8.285	7.352	d. Issued Securities
e. Pinjaman yang Diterima	17.304	19.042	13.879	11.094	11.423	13.084	12.995	13.373	12.236	9.887	9.784	12.598	13.532	14.231	13.995	e. Loans received
Rupiah	5.032	6.579	5.028	5.170	4.793	5.468	5.624	7.097	6.070	3.486	3.271	3.729	4.045	4.183	3.862	Rupiah
Valas	12.272	12.463	8.851	5.923	6.630	7.616	7.371	6.276	6.167	6.401	6.512	8.869	9.487	10.048	10.133	Foreign Exchange
f. Kewajiban Spot dan Derivatif	6.509	2.512	1.486	1.426	1.414	1.426	1.161	1.023	1.208	1.531	1.292	1.817	2.182	3.949	3.598	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	7.961	6.637	6.342	5.333	4.749	5.967	6.172	6.252	5.265	5.023	5.514	7.915	9.569	10.971	7.340	g. Other Liabilities
h. Setoran Jaminan	811	528	724	819	818	840	723	845	825	708	724	740	677	683	675	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	61.785	66.947	73.849	72.594	72.619	72.855	73.163	73.441	73.705	70.816	70.962	71.186	71.348	72.291	72.435	a. Paid In Capital
b. Cadangan	11.125	12.992	15.212	15.074	15.077	15.077	15.059	15.239	15.041	13.916	13.929	14.656	14.684	14.863	14.870	b. Reserves
c. L/R Tahun lalu ¹⁾	11.114	8.949	6.553	4.920	4.920	4.641	6.819	6.409	16.199	13.613	12.125	9.822	9.219	8.686	8.677	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	9.948	10.327	6.625	6.943	7.711	8.726	9.856	10.298	1.095	1.707	2.633	3.396	3.986	4.696	5.523	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	9.009	15.576	16.688	14.495	14.622	14.501	15.574	15.944	15.915	15.597	15.340	15.024	14.978	13.696	16.560	e. Additional Paid In Capital
f. Modal Pinjaman	7.105	8.077	6.244	5.066	5.029	5.185	5.162	5.169	5.059	4.620	4.624	4.648	4.628	4.699	5.244	f. Loan Capital
r) Angka-angka diperbaiki																r) Revised figures

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

Keterangan	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	1.523.679	1.582.684	1.525.540	1.528.801	1.552.979	1.567.298	1.583.404	1.598.788	1.577.271	1.638.264	1.656.439	1.670.138	1.700.783	1.734.873	1.730.258	a. Credit
- Kepada Pihak Ketiga	1.507.831	1.567.489	1.513.200	1.516.496	1.541.498	1.555.536	1.569.429	1.582.814	1.562.850	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	- To Third Party
Rupiah	1.193.303	1.257.604	1.199.009	1.201.084	1.218.974	1.228.580	1.237.802	1.257.044	1.240.031	1.289.520	1.310.841	1.324.090	1.354.643	1.376.846	1.374.100	Rupiah
Valas	314.528	309.885	314.191	315.412	322.523	326.957	331.627	325.770	322.819	334.345	330.613	329.991	330.159	342.125	340.440	Foreign Exchange
- Kepada Bank Lain	15.848	15.195	12.340	12.305	11.482	11.762	13.976	15.974	14.420	14.399	14.985	16.057	15.981	15.902	15.717	- Inter Bank Credit
Rupiah	9.431	9.706	8.432	8.391	6.866	7.115	8.084	9.584	8.587	8.651	8.538	9.539	9.733	9.245	9.207	Rupiah
Valas	6.417	5.490	3.908	3.914	4.615	4.647	5.892	6.390	5.833	5.748	6.447	6.518	6.247	6.657	6.511	Foreign Exchange
b. Penempatan pada Bank Lain	76.011	91.764	81.103	91.759	95.764	93.774	89.602	86.605	90.236	92.035	108.215	107.788	92.093	101.846	94.407	b. Interbank Placement
- Giro	17.333	26.443	23.371	27.359	28.323	25.637	22.745	22.855	19.720	20.907	26.845	26.875	23.510	29.208	22.966	- Demand Deposit
- Inter Bank Call Money	51.606	57.251	47.318	54.333	57.082	57.310	55.216	54.839	61.358	61.832	70.833	66.910	56.807	64.702	59.621	- Inter Bank Call Money
- Deposito Berjangka	1.865	1.879	4.384	4.718	4.913	4.590	4.994	2.855	3.135	4.176	5.804	8.870	7.301	3.891	7.790	- Time Deposits
- Lainnya	5.207	6.191	6.031	5.349	5.445	6.238	6.647	6.056	6.022	5.120	4.732	5.133	4.475	4.046	4.029	- Others
c. Penempatan pada Bank Indonesia	232.813	216.987	217.677	215.412	212.843	212.365	207.858	243.185	225.488	212.674	199.317	214.273	233.868	241.859	229.521	c. Placement to Bank Indonesia
- Giro	139.590	133.173	126.827	127.816	129.664	130.601	129.227	132.877	131.514	137.542	140.707	141.083	137.305	138.548	139.240	- Demand Deposit
- Fine Tune Operation (FTO)	50.564	19.711	49.883	59.807	46.536	47.905	30.362	37.508	49.221	44.391	21.775	32.076	44.824	31.644	55.837	- Fine Tune Operation (FTO)
- Fasbi	36.022	61.082	40.768	26.941	36.318	33.587	47.322	71.293	43.656	29.779	33.723	39.179	49.873	69.396	32.353	- Fasbi
- Lainnya	6.637	3.022	200	848	325	271	947	1.507	1.097	962	3.112	1.934	1.866	2.273	2.091	- Others
d. Surat Berharga	229.841	318.726	319.544	322.776	331.986	343.396	339.013	327.201	346.791	385.836	394.789	374.792	341.544	328.946	310.584	d. Securities
- Sertifikat Bank Indonesia (SBI)	14.984	42.944	13.961	8.000	5.532	2.079	1.788	1.796	4.049	4.114	3.984	3.903	4.654	4.593	5.859	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	13.273	21.687	23.430	31.046	29.278	31.906	27.516	24.149	15.515	21.740	20.625	21.307	18.906	16.619	19.756	- Treasury Bills
- Obligasi	161.298	188.189	167.932	178.404	176.928	182.156	184.196	175.855	163.438	190.163	195.858	196.278	185.702	192.522	199.473	- Bonds
- Lainnya	40.287	65.906	114.222	105.326	120.248	127.255	125.513	125.401	163.789	169.818	174.321	153.305	132.283	115.211	85.497	- Others
e. Penyertaan	10.503	16.228	15.445	15.604	15.678	16.013	16.211	16.359	16.507	14.139	14.305	13.830	14.393	15.614	15.812	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	39.176	49.397	38.907	39.714	39.980	39.943	40.212	38.864	39.780	40.373	41.375	41.870	42.552	43.553	43.255	f. Impairment on Financial Assets
- Kredit yang diberikan	37.460	48.209	38.479	39.263	39.525	39.943	39.776	38.324	39.326	39.928	40.919	41.419	42.066	43.030	42.677	- Credit
- Surat Berharga	510	355	182	187	190	179	172	189	194	202	207	203	239	264	294	- Securities
- Lainnya	1.206	833	247	263	265	262	264	351	260	243	248	247	247	260	283	- Others
g. Tagihan Spot dan Derivatif	16.302	11.608	7.798	7.548	7.495	6.840	6.322	5.589	8.550	7.213	5.832	7.329	8.556	14.902	13.303	g. Spot and Derivatives Claims
h. Tagihan Lainnya	79.188	84.106	109.864	106.765	116.252	110.295	108.522	92.692	121.816	112.785	106.398	103.167	92.529	84.021	95.525	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	1.517.441	1.633.429	1.584.255	1.596.059	1.620.989	1.628.542	1.634.881	1.638.013	1.653.350	1.713.910	1.733.707	1.734.172	1.702.970	1.722.935	1.695.601	a. Third Party Funds
Rupiah	1.192.505	1.311.815	1.289.676	1.295.406	1.315.031	1.319.509	1.325.184	1.342.107	1.357.829	1.418.292	1.436.004	1.430.833	1.401.582	1.413.028	1.392.682	Rupiah
Giro	214.291	269.855	254.718	249.879	266.765	263.668	265.380	287.337	275.190	294.635	298.470	296.558	297.645	310.952	282.292	Demand Deposit
Tabungan	262.873	290.974	252.776	254.665	255.828	254.959	256.616	267.371	265.389	281.492	279.278	279.328	283.210	285.262	287.224	Saving
Simpanan Berjangka	715.341	750.986	782.183	790.861	792.439	800.882	803.188	787.400	817.250	842.166	858.256	854.947	820.728	816.814	823.167	Time Deposits
Valas	324.936	321.615	294.579	300.653	305.957	309.033	309.697	295.905	295.521	295.618	297.702	303.339	301.388	309.907	302.919	Foreign Exchange
Giro	130.551	121.357	112.548	120.714	118.691	123.077	121.535	110.717	112.885	111.529	112.114	117.430	116.138	118.487	115.951	Demand Deposit
Tabungan	63.767	74.810	61.430	59.483	62.728	61.410	62.749	60.341	60.464	59.115	60.054	61.716	60.584	60.682	60.487	Saving
Simpanan Berjangka	130.618	125.448	120.601	120.456	124.538	124.545	125.414	124.848	122.172	124.973	125.534	124.192	124.665	130.738	126.480	Time Deposits
b. Kewajiban kepada Bank Indonesia	0	0	18	0	17	1.338	436	10	917	602	0	0	0	0	525	b. Liabilities to BI
c. Kewajiban kepada Bank lain	62.768	74.717	91.891	87.830	96.621	101.151	96.142	99.164	103.935	103.957	113.940	105.344	112.398	111.692	108.122	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	31.949	37.077	44.851	45.866	45.932	47.755	47.738	49.212	41.239	42.764	43.012	43.969	45.359	45.362	46.501	d. Issued Securities
e. Pinjaman yang Diterima	70.414	58.728	69.056	68.510	68.921	69.852	73.753	78.979	93.383	97.488	99.830	103.476	105.899	115.880	118.714	e. Loans received
Rupiah	14.225	11.632	17.246	17.345	15.393	15.023	17.016	16.811	16.813	20.432	22.379	25.949	26.903	29.493	28.146	Rupiah
Valas	56.189	47.097	51.810	51.165	53.529	54.829	56.737	62.167	76.570	77.056	77.451	77.528	78.996	86.387	90.568	Foreign Exchange
f. Kewajiban Spot dan Derivatif	19.228	10.338	7.146	7.063	6.934	6.560	5.704	4.706	7.134	7.122	6.185	7.876	9.644	15.930	15.070	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	54.189	50.308	36.635	36.304	39.644	37.669	41.557	53.917	37.516	36.812	37.965	48.169	59.528	58.581	41.385	g. Other Liabilities
h. Setoran Jaminan	2.072	1.590	1.300	1.426	1.492	1.485	1.441	1.626	1.498	1.432	1.489	1.711	1.738	1.741	1.510	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	52.966	58.756	71.646	71.652	71.653	72.653	72.625	72.679	72.679	75.640	75.814	75.814	77.248	77.439	77.439	a. Paid In Capital
b. Cadangan	29.092	31.373	34.830	34.830	34.830	34.860	34.863	34.917	35.152	37.011	34.750	34.936	37.680	37.724	37.724	b. Reserves
c. L/R Tahun lalu ¹⁾	105.005	122.755	116.737	116.753	116.770	116.261	114.084	112.770	144.894	143.594	138.663	137.290	134.515	134.051	133.304	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	20.703	24.938	21.553	23.950	27.102	29.505	30.426	32.577	3.286	6.533	10.303	12.947	15.488	18.279	21.713	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	48.458	55.330	54.391	54.898	54.899	53.584	54.771	54.383	53.906	53.088	52.645	51.596	49.847	50.520	52.584	e. Additional Paid In Capital
f. Modal Pinjaman	29.826	32.237	35.157	35.169	35.245	35.298	33.833	35.349	35.236	35.964	35.981	37.071	35.561	33.792	33.853	f. Loan Capital

1) Angka-angka diperbaiki

2) Revised figures

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

Keterangan	2015	2016	2017						2018							Items
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	1.791.495	2.017.032	2.254.697	2.265.735	2.284.129	2.277.662	2.305.545	2.419.342	2.345.588	2.348.478	2.401.908	2.417.848	2.481.487	2.540.089	2.542.136	a. Credit
- Kepada Pihak Ketiga	1.781.889	2.004.722	2.236.883	2.247.139	2.266.350	2.259.968	2.286.894	2.399.043	2.324.843	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	- To Third Party
Rupiah	1.569.174	1.777.424	1.971.015	1.983.796	2.003.825	1.994.186	2.015.525	2.104.638	2.044.325	2.040.090	2.081.056	2.095.805	2.141.470	2.179.396	2.179.944	Rupiah
Valas	212.715	227.298	265.868	263.343	262.525	265.782	271.369	294.406	280.517	288.529	298.725	297.642	313.725	330.905	333.179	Foreign Exchange
- Kepada Bank Lain	9.606	12.310	17.813	18.596	17.779	17.694	18.651	20.299	20.745	19.859	22.127	24.401	26.292	29.788	29.013	- Inter Bank Credit
Rupiah	8.970	10.401	15.710	16.185	15.243	15.134	15.780	16.033	15.786	15.134	17.160	19.643	21.416	24.855	24.864	Rupiah
Valas	636	1.910	2.103	2.411	2.536	2.560	2.871	4.266	4.959	4.725	4.966	4.758	4.877	4.933	4.149	Foreign Exchange
b. Penempatan pada Bank Lain	70.432	68.758	64.792	80.814	88.179	82.941	80.621	97.103	75.928	86.186	89.324	84.413	94.047	92.369	81.874	b. Interbank Placement
- Giro	40.715	37.317	41.126	48.653	57.905	49.151	46.080	51.104	43.515	49.288	56.437	47.984	58.070	53.715	46.202	- Demand Deposit
- Inter Bank Call Money	26.226	22.695	15.751	23.896	21.281	22.127	24.293	32.629	20.060	25.236	20.299	22.885	22.615	28.605	27.422	- Inter Bank Call Money
- Deposito Berjangka	1.767	2.807	2.376	3.331	3.911	5.756	3.379	6.253	5.342	4.790	6.372	7.581	7.337	5.346	3.263	- Time Deposits
- Lainnya	1.724	5.939	5.539	4.934	5.083	5.906	6.869	7.117	7.011	6.871	6.216	5.964	6.025	4.703	4.987	- Others
c. Penempatan pada Bank Indonesia	312.548	350.295	295.965	300.935	316.894	303.197	305.590	310.443	306.767	280.120	264.177	268.237	300.997	303.570	288.679	c. Placement to Bank Indonesia
- Giro	180.957	171.484	189.221	186.022	194.658	198.955	190.028	184.630	199.287	196.037	194.419	187.325	190.130	198.806	195.519	- Bank Indonesia Certificates (SBI)
- Fine Tune Operation (FTO)	83.531	109.849	86.661	101.354	97.964	84.256	88.021	86.530	85.064	68.805	58.925	66.509	70.228	72.593	64.492	- Fine Tune Operation (FTO)
- Fasbi	48.061	68.961	20.070	13.552	24.251	19.970	27.526	39.254	22.379	15.244	10.793	14.367	40.059	31.590	28.626	- Fasbi
- Lainnya	0	1	13	7	21	17	16	30	36	33	40	35	580	581	42	- Others
d. Surat Berharga	331.274	429.264	475.913	491.397	514.475	541.676	562.948	566.984	578.146	604.478	588.516	556.017	506.826	487.997	535.880	d. Securities
- Sertifikat Bank Indonesia (SBI)	14.136	34.031	14.310	16.502	15.827	13.319	12.538	11.090	8.471	6.280	5.589	3.336	2.987	2.348	1.659	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	5.835	4.097	9.552	12.575	9.682	22.148	10.151	18.429	16.323	20.427	25.555	26.806	22.025	20.248	10.133	- Treasury Bills
- Obligasi	265.442	315.099	355.137	351.630	373.356	376.827	408.964	384.530	379.337	392.994	369.063	360.376	319.636	308.495	385.946	- Bonds
- Lainnya	45.861	76.037	96.913	110.690	115.610	129.382	131.296	152.935	174.016	184.778	188.309	165.499	162.179	156.907	138.142	- Others
e. Penyertaan	14.725	16.726	20.270	20.384	20.384	20.435	21.254	22.872	22.872	24.440	24.440	23.920	23.920	23.990	23.990	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	61.026	83.680	100.523	103.187	104.436	102.303	102.023	97.984	99.010	100.508	98.741	99.345	100.251	100.653	100.291	f. Impairment on Financial Assets
- Kredit yang diberikan	57.555	80.388	96.653	99.247	100.454	98.964	98.679	94.169	95.473	96.918	94.942	95.441	96.534	97.388	96.905	- Credit
- Surat Berharga	899	821	1.299	1.309	1.321	793	803	815	827	851	855	864	693	411	431	- Securities
- Lainnya	2.572	2.470	2.571	2.632	2.662	2.546	2.542	3.000	2.710	2.739	2.943	3.040	3.024	2.854	2.955	- Others
g. Tagihan Spot dan Derivatif	1.409	715	1.643	1.559	1.366	1.405	1.302	1.397	2.718	2.222	1.880	2.205	3.177	3.970	3.171	g. Spot and Derivatives Claims
h. Tagihan Lainnya	57.402	66.934	142.803	143.446	138.050	123.616	101.647	97.200	103.222	115.691	101.307	107.039	130.427	147.317	120.923	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	2.080.909	2.354.143	2.575.386	2.590.481	2.629.464	2.621.284	2.657.153	2.791.010	2.699.141	2.701.455	2.697.579	2.705.986	2.760.366	2.806.876	2.820.630	a. Third Party Funds
Rupiah	1.769.768	2.015.164	2.230.883	2.235.197	2.257.798	2.261.738	2.296.731	2.409.500	2.323.793	2.325.887	2.326.365	2.340.989	2.381.517	2.407.988	2.416.977	Rupiah
Giro	335.491	431.523	457.965	444.476	461.137	474.158	481.811	519.921	503.742	510.283	487.453	506.403	517.686	509.664	509.934	Demand Deposit
Tabungan	835.954	932.553	980.017	982.676	1.000.405	1.002.805	1.033.393	1.095.871	1.061.943	1.060.831	1.054.053	1.047.368	1.078.436	1.105.709	1.102.125	Saving
Simpanan Berjangka	598.324	651.088	792.901	808.046	796.256	784.775	781.528	793.708	758.108	754.773	784.859	787.219	785.395	792.026	804.918	Time Deposits
Valas	311.141	338.979	344.503	355.284	371.666	359.547	360.421	381.510	375.349	375.568	371.214	364.996	378.849	399.477	403.653	Foreign Exchange
Giro	149.334	148.302	142.236	150.232	150.793	142.327	150.434	160.790	162.012	162.780	152.606	149.546	165.119	173.471	169.900	Demand Deposit
Tabungan	50.241	58.459	59.347	58.366	64.565	63.707	63.298	63.096	61.736	60.387	60.510	59.798	60.852	66.346	64.651	Saving
Simpanan Berjangka	111.566	132.217	142.920	146.685	156.308	153.513	146.689	157.625	151.601	152.401	158.097	155.653	152.879	159.660	169.102	Time Deposits
b. Kewajiban kepada Bank Indonesia	543	806	736	752	960	959	928	954	963	991	979	947	1.922	2.050	1.579	b. Liabilities to BI
c. Kewajiban kepada Bank lain	33.571	27.451	52.079	63.884	64.595	63.521	51.022	39.286	38.430	41.847	54.534	53.029	54.180	42.837	44.851	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	17.138	36.633	44.956	52.107	51.057	48.560	50.111	50.355	49.441	52.068	46.022	44.088	44.093	44.675	51.341	d. Issued Securities
e. Pinjaman yang Diterima	87.429	99.422	91.478	100.186	97.892	95.439	95.115	103.635	103.062	107.698	107.986	110.839	121.282	126.055	129.715	e. Loans received
Rupiah	1.045	1.044	1.031	1.030	1.030	953	656	1.123	1.122	1.121	1.118	1.114	1.124	2.216	1.611	Rupiah
Valas	86.384	98.378	90.446	99.156	96.863	94.487	94.459	102.512	101.940	106.576	106.868	109.724	120.158	123.838	128.105	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1.991	1.448	1.214	1.180	1.709	1.688	963	917	1.404	2.786	2.086	3.218	2.931	6.953	4.600	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	46.668	43.369	45.797	44.645	43.874	41.621	42.894	60.104	48.029	46.914	55.883	69.495	107.129	113.149	63.732	g. Other Liabilities
h. Setoran Jaminan	3.212	2.964	2.599	2.656	2.617	2.788	2.695	3.388	3.064	3.050	3.004	3.147	2.642	2.568	2.540	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	25.393	26.011	27.623	27.623	27.623	27.623	27.623	27.380	27.361	27.361	27.361	27.361	27.361	27.361	27.361	a. Paid In Capital
b. Cadangan	37.165	15.006	9.950	9.950	9.950	9.950	9.950	9.950	9.950	9.950	9.950	10.183	10.174	10.183	10.183	b. Reserves
c. U/R Tahun lalu ¹⁾	204.109	277.062	350.252	350.252	350.251	350.251	350.251	348.227	438.042	434.861	412.520	402.193	402.559	402.557	402.557	c. Retained Earnings (Profit/Loss) ¹⁾
d. U/R Tahun berjalan sesudah paia ²⁾	71.571	69.466	47.696	55.082	63.087	71.213	79.146	86.589	6.897	13.495	22.576	28.612	36.492	46.118	54.332	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	33.922	37.390	47.751	49.579	49.995	48.672	49.855	49.297	48.462	46.221	45.887	43.699	41.598	37.915	38.829	e. Additional Paid In Capital
f. Modal Pinjaman	3.753	215	1.784	1.785	1.787	1.788	1.788	1.788	1.778	1.783	1.784	1.786	1.785	2.291	1.785	f. Loan Capital

*) Angka-angka sementara

*) Provisional figures

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

Keterangan	2015	2016	2017						2018							Items
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																Distribution of Funds
a. Pembiayaan Yang Diberikan	17.584	11.431	11.571	11.695	11.539	11.549	11.425	11.245	10.825	10.720	10.658	10.552	10.616	10.362	10.337	a. Financing
- Kepada Pihak Ketiga	17.495	11.396	11.550	11.676	11.521	11.541	11.417	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	- To Third Party
Rupiah	17.491	11.396	11.550	11.676	11.521	11.541	11.417	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	Rupiah
Valas	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	88	34	21	18	18	8	8	7	7	7	6	5	5	5	5	- Inter Bank Credit
Rupiah	88	34	21	18	18	8	8	7	7	7	6	5	5	5	5	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	962	808	713	515	511	480	597	1.040	1.045	1.045	1.053	1.027	1.051	1.008	971	b. Interbank Placement
- Giro	290	270	58	53	49	43	40	512	518	518	526	539	544	531	534	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	670	538	655	462	462	437	557	527	527	527	527	487	507	477	437	- Time Deposits
- Lainnya	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
c. Penempatan pada Bank Indonesia	3.280	2.851	2.076	1.913	2.676	2.707	2.415	2.768	2.836	2.352	2.427	2.088	2.090	2.295	2.342	c. Placement to Bank Indonesia
- Giro	1.139	561	633	682	695	688	675	680	673	654	660	658	647	594	578	- Demand Deposit
- Fine Tune Operation (FTO)	85	240	690	690	840	730	730	750	1.190	1.280	1.280	1.300	1.350	1.220	1.295	- Fine Tune Operation (FTO)
- Fasbi	2.056	2.050	753	541	1.141	1.289	1.010	1.337	960	418	487	130	93	481	469	- Fasbi
- Lainnya	0	-	-	-	-	-	-	-	13	-	-	-	-	-	-	- Others
d. Surat Berharga	864	750	685	617	914	911	960	1.275	569	985	964	701	977	1.089	811	d. Securitiess
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	-	-	-	-	-	24	25	25	25	25	25	-	-	-	- Treasury Bills
- Obligasi	809	286	302	302	301	347	337	310	379	457	503	481	506	516	514	- Bonds
- Lainnya	54	463	383	315	613	563	599	940	166	504	436	194	472	573	297	- Others
e. Penyeritaan	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)	420	852	884	968	921	1.126	1.130	1.179	1.220	1.224	1.241	1.248	1.264	1.168	1.169	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	396	840	861	944	894	1.096	1.097	1.140	1.178	1.181	1.194	1.200	1.210	1.109	1.106	- Financing
- Surat Berharga	15	4	2	2	3	3	3	7	7	3	3	1	4	4	4	- Securities
- Lainnya	10	8	21	21	24	26	30	32	35	40	44	48	50	55	60	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	-	150	793	948	997	833	1.095	529	1.031	849	688	1.065	300	80	125	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	18.112	12.101	13.135	12.961	12.907	13.100	13.142	12.987	12.900	12.665	12.499	12.170	11.533	11.636	11.577	a. Third Party Funds
Rupiah	18.054	12.101	13.135	12.961	12.907	13.100	13.142	12.987	12.900	12.665	12.499	12.170	11.533	11.636	11.577	Rupiah
Giro	1.134	1.055	628	597	567	613	764	1.057	813	841	702	700	802	803	771	Demand Deposit
Tabungan	2.124	1.599	1.475	1.431	1.483	1.482	1.462	1.589	1.575	1.562	1.557	1.498	1.439	1.475	1.535	Saving
Simpanan Berjangka	14.797	9.447	11.033	10.933	10.856	11.005	10.916	10.342	10.512	10.262	10.241	9.973	9.292	9.357	9.272	Time Deposits
Valas	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Giro	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Tabungan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	130	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	933	901	368	418	983	1.118	1.085	1.079	1.035	948	729	807	503	305	418	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	300	883	175	100	557	100	50	275	-	-	310	153	611	771	438	d. Issued Securities
e. Pinjaman yang Diterima	114	115	160	170	189	201	245	285	287	286	290	322	335	358	375	e. Loans received
Rupiah	114	115	160	170	189	201	245	285	287	286	290	322	335	358	375	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Other Liabilities
h. Setoran Jaminan	21	29	27	29	30	30	32	32	28	26	26	27	27	27	25	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	3.340	2.069	2.379	2.379	2.379	2.479	2.579	2.579	2.619	2.619	2.619	2.619	2.619	2.619	2.619	a. Paid In Capital
b. Cadangan	41	45	45	45	45	45	45	45	45	45	45	45	45	45	45	b. Reserves
c. L/R Tahun lalu ¹⁾	(74)	(123)	(523)	(523)	(523)	(523)	(523)	(523)	(889)	(889)	(1.019)	(1.027)	(1.019)	(1.024)	(1.029)	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	78	(512)	(54)	(137)	(123)	(325)	(333)	(380)	6	9	16	15	19	28	31	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	395	245	(4)	(4)	(2)	(3)	(3)	286	244	244	244	241	241	243	243	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penyaluran Dana																Distribution of Funds
a. Pembiayaan Yang Diberikan	86.079	111.224	114.832	115.649	116.735	116.862	116.914	118.638	116.947	117.773	118.939	119.775	121.159	117.706	118.575	a. Financing
- Kepada Pihak Ketiga	85.771	110.883	114.399	115.231	116.325	116.478	116.531	118.272	116.606	117.426	118.594	119.422	120.800	117.355	118.234	- To Third Party
Rupiah	81.278	106.993	110.688	111.525	112.536	112.763	112.851	114.386	112.676	113.294	114.385	115.514	116.971	113.651	114.501	Rupiah
Valas	4.493	3.891	3.711	3.705	3.789	3.715	3.679	3.887	3.930	4.132	4.209	3.908	3.829	3.704	3.733	Foreign Exchange
- Kepada Bank Lain	307	341	433	418	410	384	383	366	341	347	345	353	360	351	341	- Inter Bank Credit
Rupiah	307	341	433	418	410	384	383	366	341	347	345	353	360	351	341	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	2.104	1.751	1.564	1.696	1.742	1.496	1.838	1.431	944	1.290	1.921	2.002	3.465	1.826	1.344	b. Interbank Placement
- Giro	1.626	1.265	1.177	1.439	1.502	1.219	1.497	1.210	869	1.179	1.774	1.958	3.263	1.566	1.100	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	434	440	210	10	10	9	59	154	1	76	76	1	91	191	191	- Time Deposits
- Lainnya	45	46	178	247	230	268	282	68	73	36	71	44	112	69	53	- Others
c. Penempatan pada Bank Indonesia	14.573	19.908	20.207	19.909	21.815	19.149	20.264	24.003	25.308	24.597	24.125	21.349	19.691	19.100	18.766	c. Placement to Bank Indonesia
- Giro	4.717	7.039	8.102	8.183	8.212	8.348	8.256	9.316	9.106	9.077	9.196	9.126	9.487	9.259	8.927	- Demand Deposit
- Fine Tune Operation (FTO)	1.400	2.650	2.525	2.800	2.800	2.305	1.955	2.005	2.235	2.060	2.210	3.340	3.285	3.085	3.085	- Fine Tune Operation (FTO)
- Fasbi	5.201	9.802	7.464	6.255	8.928	7.239	8.560	10.320	11.413	11.974	12.097	8.255	6.777	6.268	6.378	- Fasbi
- Lainnya	3.255	418	2.115	2.671	1.875	1.257	1.493	2.362	2.554	1.485	621	628	141	488	376	- Others
d. Surat Berharga	9.679	16.450	20.480	20.602	21.841	23.309	23.783	24.125	23.038	25.846	27.262	28.407	26.954	35.477	34.787	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
(SB/PN)	98	1.979	4.632	4.890	4.447	5.380	4.811	3.920	3.328	4.562	5.157	5.978	6.336	6.224	6.410	- Treasury Bills
- Obligasi	8.687	11.170	14.233	14.442	15.272	16.228	16.747	17.371	17.883	18.520	18.490	19.122	17.249	25.472	25.428	- Bonds
- Lainnya	895	3.301	1.615	1.271	2.123	1.700	2.225	2.834	1.827	2.765	3.615	3.308	3.368	3.781	2.950	- Others
e. Penyerahan	28	29	30	31	31	31	31	31	31	31	30	30	30	30	30	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.468	3.361	2.992	3.021	2.892	3.549	3.486	3.251	3.515	3.732	3.240	3.315	3.314	3.727	3.763	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	2.435	3.293	2.933	2.961	2.827	3.486	3.421	3.189	3.455	3.666	3.177	3.249	3.235	3.666	3.675	- Financing
- Surat Berharga	10	47	39	40	42	44	45	43	42	48	49	48	48	46	74	- Securities
- Lainnya	23	22	20	20	22	19	21	20	17	18	14	17	31	15	14	- Others
g. Tagihan Spot dan Derivatif	-	31	1	1	1	1	7	4	13	1	5	2	10	17	20	g. Spot and Derivatives Claims
h. Tagihan Lainnya	846	1.713	3.214	2.337	2.569	2.656	3.015	2.553	1.958	1.560	736	2.152	2.460	2.054	2.309	h. Other claims
Sumber Dana								0								Source of Funds
a. Dana Pihak Ketiga	94.726	124.349	141.180	139.899	144.691	142.894	144.961	147.502	148.146	146.558	149.737	150.289	148.799	147.021	147.682	a. Third Party Funds
Rupiah	88.131	118.325	135.624	134.482	138.838	137.040	139.154	141.847	142.418	140.732	142.902	143.470	141.889	140.794	141.658	Rupiah
Giro	5.925	10.636	15.906	13.777	17.079	16.487	16.448	14.921	14.007	15.376	15.004	15.957	17.311	17.029	15.747	Demand Deposit
Tabungan	25.482	35.212	36.467	36.467	36.737	37.220	38.018	41.462	40.756	40.706	40.839	40.773	41.536	42.384	43.256	Saving
Simpanan Berjangka	56.723	72.477	83.251	84.237	85.023	83.333	84.689	85.463	87.656	84.649	87.060	86.740	83.042	81.381	82.655	Time Deposits
Valas	6.596	6.024	5.556	5.418	5.853	5.854	5.806	5.656	5.728	5.826	6.835	6.819	6.910	6.227	6.024	Foreign Exchange
Giro	1.940	1.032	1.229	1.128	1.328	1.402	1.484	1.471	1.400	1.687	2.099	2.157	2.689	1.475	1.550	Demand Deposit
Tabungan	139	163	165	169	176	178	179	184	186	190	187	191	196	215	216	Saving
Simpanan Berjangka	4.517	4.829	4.162	4.121	4.349	4.273	4.144	4.000	4.142	3.949	4.548	4.471	4.025	4.537	4.258	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	4.799	6.121	3.674	2.954	2.398	2.797	3.216	3.070	2.137	2.377	2.118	2.219	3.256	2.287	2.696	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	2.991	4.612	1.786	1.209	1.374	1.923	1.677	3.242	911	3.223	2.395	1.887	1.440	2.855	1.447	d. Issued Securities
e. Pinjaman yang Diterima	1.836	2.201	2.751	2.818	2.558	2.449	2.349	2.443	2.198	2.198	2.198	2.198	2.198	1.859	1.859	e. Loans received
Rupiah	1.836	2.201	2.751	2.751	2.423	2.381	2.281	2.443	2.198	2.198	2.198	2.198	2.198	1.859	1.859	Rupiah
Valas	-	-	-	67	135	68	68	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	4	12	9	5	3	14	18	32	28	8	2	12	19	21	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	515	282	236	366	564	470	405	389	396	310	341	438	491	474	371	g. Other Liabilities
h. Setoran Jaminan	30	37	58	61	63	68	65	60	75	75	69	71	70	71	69	h. Margin Deposits
Beberapa komponen modal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Components of Capital
a. Modal Disetor	7.084	9.939	9.986	9.986	9.986	9.986	9.986	10.986	10.986	12.553	12.553	12.553	13.942	15.318	15.318	a. Paid In Capital
b. Cadangan	1.807	2.958	3.004	3.004	3.004	3.004	3.004	3.004	3.004	2.537	2.421	2.423	2.423	2.423	2.523	b. Reserves
c. L/R Tahun lalu ¹⁾	(48)	(232)	471	499	499	495	495	495	1.753	1.413	1.187	1.186	1.186	1.186	1.086	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	306	1.139	695	1.160	1.317	1.008	1.132	1.005	(12)	132	489	675	914	1.145	1.286	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	1.814	1.824	1.790	1.805	1.823	1.815	3.407	3.769	3.771	4.357	4.775	3.275	3.901	2.343	2.336	e. Additional Paid In Capital
f. Modal Pinjaman	-	1.500	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.800	1.100	1.100	1.100	2.700	2.700	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penyaluran Dana																Distribution of Funds
a. Pembiayaan Yang Diberikan	50.865	55.388	57.872	57.639	58.503	58.292	58.610	60.472	59.273	59.489	60.990	61.243	61.509	62.141	62.760	a. Financing
- Kepada Pihak Ketiga	50.701	55.202	57.674	57.447	58.306	58.103	58.417	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	- To Third Party
Rupiah	46.212	50.390	53.463	53.432	54.326	54.150	54.519	56.465	55.395	55.578	57.060	57.336	57.714	58.238	58.920	Rupiah
Valas	4.489	4.812	4.211	4.015	3.980	3.953	3.898	3.814	3.689	3.731	3.757	3.738	3.625	3.727	3.663	Foreign Exchange
- Kepada Bank Lain	164	186	198	192	197	189	193	192	189	180	173	169	170	175	177	- Inter Bank Credit
Rupiah	164	186	198	192	197	189	193	192	189	180	173	169	170	175	177	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	532	1.552	650	789	465	270	596	703	724	543	724	434	2.799	3.789	568	b. Interbank Placement
- Giro	531	1.551	649	788	463	269	595	701	723	542	723	433	2.797	3.787	567	- 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	- Others
c. Penempatan pada Bank Indonesia	7.944	11.996	10.912	10.100	12.821	12.794	12.318	14.391	16.201	16.302	16.061	13.346	9.694	8.954	10.189	c. Placement to Bank Indonesia
- Giro	2.905	3.357	3.496	3.543	5.654	5.772	5.762	5.754	5.905	5.940	6.121	6.228	6.232	3.846	6.127	- Demand Deposit
- Fine Tune Operation (FTO)	1.900	5.050	3.350	3.600	3.600	3.100	2.350	2.350	2.150	2.150	2.150	1.800	800	800	500	- Fine Tune Operation (FTO)
- Fasbi	2.863	3.589	2.534	2.250	2.449	3.312	3.732	5.568	7.008	7.140	6.345	3.691	2.037	4.164	1.688	- Fasbi
- Lainnya	276	-	1.532	707	1.118	610	473	719	1.138	1.072	1.446	1.628	625	143	1.875	- Others
d. Surat Berharga	7.727	6.907	9.279	9.610	10.006	9.935	10.486	10.256	10.181	11.817	13.124	14.711	15.206	14.759	14.319	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
(SB/PN)	1.941	99	1.188	1.689	1.560	1.508	2.040	1.547	2.370	3.177	4.553	4.860	4.524	4.686	3.885	- Treasury Bills
- Obligasi	4.621	5.427	6.901	6.902	7.415	7.416	7.603	7.598	6.924	7.613	7.459	8.638	9.528	9.627	10.227	- Bonds
- Lainnya	1.164	1.380	1.190	1.019	1.031	1.011	842	1.110	887	1.027	1.111	1.212	1.154	446	207	- Others
e. Penyertaan	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.008	1.993	1.620	1.504	1.710	1.743	1.717	1.958	1.978	1.926	1.756	1.874	1.875	1.833	1.825	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	1.797	1.830	1.592	1.478	1.685	1.718	1.691	1.930	1.936	1.880	1.709	1.826	1.829	1.786	1.783	- Financing
- Surat Berharga	152	154	19	17	17	17	17	20	18	19	20	21	19	13	14	- Securities
- Lainnya	59	9	10	8	8	8	8	9	25	27	27	27	27	34	28	- Others Claims
g. Tagihan Spot dan Derivatif	-	-	0	0	0	0	0	-	0	0	0	0	-	-	0	g. Spot and Derivatives Claims
h. Tagihan Lainnya	741	1.123	1.789	1.471	209	56	59	99	150	169	159	692	221	297	1.936	h. Other Claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	62.057	69.957	73.648	72.579	74.751	73.963	74.648	77.903	78.273	80.036	82.584	82.320	81.663	82.417	81.337	a. Third Party Funds
Rupiah	56.702	63.641	67.098	67.030	69.100	68.933	69.552	72.525	72.566	74.537	76.656	76.365	74.730	74.782	75.536	Rupiah
Giro	4.340	5.097	5.760	5.526	6.873	5.762	5.712	6.980	6.224	6.642	6.826	6.688	6.826	6.913	6.735	Demand Deposit
Tabungan	24.984	27.759	28.667	28.796	28.988	29.233	29.774	31.389	31.232	31.343	31.882	31.126	31.319	31.744	32.363	Saving
Simpanan Berjangka	27.378	30.785	32.672	32.708	33.239	33.939	34.065	34.156	35.110	36.552	37.948	38.551	36.585	36.124	36.438	Time Deposits
Valas	5.355	6.317	6.550	5.549	5.651	5.030	5.096	5.378	5.707	5.499	5.928	5.955	6.932	7.635	5.801	Foreign Exchange
Giro	1.490	1.833	3.032	2.001	2.070	1.427	1.486	1.981	2.428	2.133	2.606	2.351	3.702	4.243	2.392	Demand Deposit
Tabungan	3	-	4	5	5	5	5	5	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	3.862	4.484	3.514	3.544	3.576	3.598	3.605	3.392	3.279	3.366	3.322	3.604	3.231	3.392	3.409	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	412	494	592	613	599	541	550	654	688	628	852	674	527	571	616	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	500	-	-	-	-	-	-	-	-	-	-	-	-	-	144	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)	264	114	224	89	57	56	59	99	150	169	159	147	128	136	118	g. Other Liabilities
h. Setoran Jaminan	59	24	22	22	22	22	21	20	20	20	20	20	22	22	22	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	1.989	2.489	2.489	2.489	2.489	2.489	2.489	2.489	2.989	2.989	2.989	2.989	2.989	2.989	2.989	a. Paid In Capital
b. Cadangan	298	398	498	498	498	498	498	498	498	498	498	498	498	498	498	b. Reserves
c. L/R Tahun lalu ¹⁾	2.890	2.845	3.070	3.070	3.070	3.070	3.070	3.070	3.435	3.435	3.435	3.435	3.435	3.435	3.435	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	250	325	202	230	261	289	320	365	38	76	121	167	212	261	310	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	50	(24)	(13)	(12)	(12)	(13)	(13)	548	48	48	48	48	48	47	47	e. Additional Paid In Capital
f. Modal Pinjaman	-	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	2015	2016	2017						2018						Items		
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses	
1. Pendapatan bunga	646.614	681.460	417.131	477.592	537.027	596.900	655.307	717.761	73.773	128.997	189.354	248.933	300.434	361.292	423.180	1. Interest Income	
a. Dari Bank Indonesia	7.620	5.990	4.121	4.782	5.492	6.090	6.625	7.320	621	1.113	1.523	1.911	2.453	2.949	3.625	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	8.026	6.667	4.218	4.786	5.416	6.109	6.756	7.358	605	1.129	1.762	2.442	3.233	3.900	4.687	b. From interbank placement	
c. Dari surat berharga	42.746	52.404	33.357	38.308	43.339	47.969	53.172	59.098	5.372	10.189	15.606	20.524	25.790	30.705	35.532	c. From securities	
d. Dari Kredit yang diberikan	450.988	474.705	281.207	322.089	362.641	402.993	442.465	484.938	44.656	81.922	123.236	163.464	205.424	247.709	289.801	d. From credit	
- kepada pihak ketiga bukan bank	448.959	472.391	279.816	320.402	360.792	400.941	440.212	482.484	44.401	81.475	122.579	162.595	204.243	246.286	288.089	- To Third Party non Bank	
- kepada bank lain	2.029	2.314	1.391	1.688	1.849	2.052	2.252	2.454	255	447	657	869	1.180	1.423	1.712	- To other Bank	
e. Lainnya	137.234	141.694	94.227	107.627	120.139	133.739	146.289	159.047	22.520	34.644	47.227	60.592	63.535	76.029	89.536	e Others	
2. Beban Bunga	338.259	338.622	211.366	241.669	271.069	300.817	329.365	359.635	43.385	70.061	99.471	128.606	148.821	177.966	208.067	2. Interest Expenses	
a. Kepada Bank Indonesia	477	447	36	41	44	47	51	56	4	4	5	7	11	18	21	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	6.486	6.924	4.509	5.268	5.970	6.737	7.316	7.917	634	1.270	2.198	2.816	3.610	4.410	5.273	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	187.208	174.977	102.461	117.903	132.594	147.563	161.807	176.693	14.665	28.079	42.701	56.899	71.470	85.315	100.099	c. Third Party non Bank	
- Giro	14.858	15.819	10.863	12.423	13.938	15.498	16.986	18.669	1.747	3.315	5.014	6.672	8.428	10.073	11.894	- Demand Deposit	
- Tabungan	22.410	22.743	13.346	15.411	17.318	19.234	21.092	23.097	2.026	3.955	6.071	7.930	9.857	11.731	13.718	- Saving	
- Simpanan Berjangka	149.940	136.415	78.252	90.069	101.339	112.831	123.729	134.927	10.893	20.809	31.617	42.297	53.185	63.511	74.487	- Time deposits	
d. Surat Berharga	7.956	8.227	5.559	6.446	7.296	8.179	9.041	10.034	898	1.795	2.710	3.506	4.525	5.508	6.768	d. Securities	
e. Pinjaman yang diterima	4.334	6.327	4.136	4.737	5.383	6.202	6.605	7.256	1.175	1.733	2.313	3.118	4.180	5.232	6.096	e. Loans received	
f. Lainnya	130.259	139.706	92.328	105.235	117.787	130.184	142.751	155.973	22.526	33.946	46.470	59.371	62.365	74.970	87.727	f. Others	
g. Koreksi atas pendapatan bunga	1.540	2.015	2.337	2.039	1.995	1.905	1.794	1.705	3.483	3.234	3.073	2.890	2.660	2.511	2.082	g. Corrections	
B. Pendapatan Bunga Bersih (A1-A2)	308.355	342.838	205.765	235.922	265.958	296.083	325.942	358.127	30.389	58.936	89.883	120.327	151.614	183.326	215.113	B. Net Interest Income (A1-A2)	
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses	
1. Pendapatan Operasional Selain Bunga	210.957	249.691	140.701	159.027	177.482	192.095	209.784	231.513	34.737	50.089	71.778	91.906	109.519	136.426	157.127	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.584	8.875	6.128	7.234	8.540	9.111	9.771	10.659	1.844	2.600	3.343	4.098	4.815	5.170	5.843	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	644	749	749	750	767	1.327	6	9	6	3	16	19	38	b. Increase in fair value and gain form sale of credit	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	39	95	99	204	144	80	118	0	8	29	2	2	2	2	c. Increase in fair value and gain form sale of other financial assets	
d. Keuntungan Transaksi Spot dan Derivatif	107.699	101.314	67.693	73.993	82.443	87.050	95.322	105.410	17.072	24.092	33.499	43.827	51.482	67.761	77.222	d. Gain from spot and derivative transaction	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	57.923	63.817	39.633	45.215	50.932	56.723	62.807	69.513	5.872	11.693	18.456	24.238	30.610	36.349	42.608	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions	
f. Lainnya	39.702	75.256	26.508	31.737	34.615	38.317	41.037	44.486	9.942	11.688	16.446	19.739	22.595	27.125 ^{r)}	31.415	f Others	
2. Beban Operasional Selain Beban Bunga	386.114	456.244	249.879	285.077	318.719	349.145	383.145	424.241	49.881	82.238	116.920	155.826	190.753	234.267	270.736	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.853	2.474	861	974	1.111	1.411	1.336	1.666	474	895	1.050	1.424	2.083	3.009	3.113	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	144	215	279	347	403	414	417	8	23	42	50	65	82	88	b. Decrease in fair value and losses form sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	17	17	17	17	17	17	0	-	1	35	146	161	170	c. Decrease in fair value and losses form sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	98.122	101.792	62.018	67.465	75.148	79.354	86.561	95.939	15.297	22.166	30.790	40.779	47.880	64.054	72.746	d. Losses from spot and derivative transaction	
e. Penyusutan/Amortisasi	97.213	146.623	63.569	74.342	82.860	89.976	98.030	105.868	15.643	23.380	29.788	38.987	46.829	55.842	61.835	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.113	3.201	2.066	2.353	2.616	2.911	3.409	3.924	403	667	1.024	1.413	1.920	2.324	2.606	f. Losses from investment in shares with equity method, fees/comissions/provisions	
g. Lainnya	184.517	201.984	121.133	139.647	156.621	175.072	193.378	216.410	18.055	35.108	54.225	73.139	91.830	108.795	130.178	g. Others	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	133.198	136.311	96.587	109.872	124.721	139.033	152.581	165.398	15.245	26.787	44.741	56.407	70.380	85.484	101.505	D. Operating Profit/Loss (A1+C1) - (A2+C2)	
E. Pendapatan non - operasional	24.080	20.712	20.230	22.837	24.420	26.135	28.182	30.242	2.026	4.792	6.304	8.575	10.766	14.337	16.142	E. Non Operational Income	
F. Beban non - operasional	23.757	19.555	19.595	22.055	23.814	25.167	26.714	28.737	2.549	3.471	5.014	6.875	8.817	10.895	12.025	F. Non Operational Expenses	
G. Laba/Rugi non-operasional (E - F)	323	1.157	636	782	606	968	1.469	1.505	(523)	1.321	1.301	1.700	1.948	3.441	4.118	G. Non Operational Profit (E - F)	
H. Laba/Rugi tahun berjalan sebelum pajak	133.521	137.467	97.223	110.654	125.328	140.001	154.050	166.903	14.721	28.108	46.032	58.107	72.328	88.925	105.623	H. Current Year profit	
I. Penerimaan Transfer Laba/Rugi	66.405	67.017	(57)	(64)	(76)	(83)	(85)	84.137	(3)	6	(1)	(3)	1	(16)	(7)	I. Transfser Profit / Loss Received	
J. Transfer Laba/Rugi ke Kantor Pusat	66.967	67.431	132	132	138	158	208	84.376	(3)	(2)	39	70	69	7	(49)	J. Transfer of Profit/Loss to Head Office	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	104.628	106.544	77.229	87.798	99.969	111.058	121.259	131.156	11.379	22.094	36.395	46.124	57.479	70.920	83.688	K. Profit/Loss After Estimation of tax	
r) Angka-angka diperbaiki																	r) Revised figures
*) Angka-angka sementara																	*) 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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	23.379	15.495	5.170	5.957	6.695	7.477	8.234	8.976	729	1.433	2.225	3.025	3.826	4.590	5.389	1. Interest Income
a. Dari Bank Indonesia	544	273	108	126	134	157	170	185	11	23	33	42	52	66	79	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	806	452	143	168	190	211	236	257	14	28	48	67	89	107	133	b. From interbank placement
c. Dari surat berharga	711	545	225	261	300	327	363	392	29	56	86	114	144	167	191	c. From securities
d. Dari Kredit yang diberikan	13.026	9.724	3.246	3.721	4.185	4.672	5.142	5.647	487	960	1.488	1.999	2.526	3.043	3.575	d. From credit
- kepada pihak ketiga bukan bank	12.907	9.646	3.246	3.720	4.184	4.671	5.140	5.645	487	960	1.488	1.998	2.493	3.042	3.574	- To Third Party non Bank
- kepada bank lain	118	78	1	1	1	1	1	2	0	0	0	1	32	1	1	- To other Bank
e. Lainnya	8.292	4.500	1.447	1.682	1.886	2.111	2.323	2.495	187	366	569	803	1.016	1.206	1.410	e Others
2. Beban Bunga	15.657	9.505	3.175	3.683	4.151	4.647	5.122	5.558	448	874	1.341	1.835	2.311	2.755	3.220	2. Interest Expenses
a. Kepada Bank Indonesia	0	1	-	-	-	-	0	0	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	237	230	44	51	58	65	72	84	13	22	31	41	48	56	56	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	6.859	4.640	1.660	1.919	2.169	2.427	2.675	2.917	239	465	713	955	1.206	1.441	1.683	c. Third Party non Bank
- Giro	641	468	210	243	276	311	346	370	16	37	65	95	130	159	186	- Demand Deposit
- Tabungan	495	299	113	131	150	170	189	210	20	36	54	71	89	106	123	- Saving
- Simpanan Berjangka	5.723	3.873	1.337	1.544	1.743	1.946	2.140	2.336	204	392	594	789	986	1.176	1.374	- Time deposits
d. Surat Berharga	210	160	36	45	52	57	62	69	5	17	26	35	44	54	63	d. Securities
e. Pinjaman yang diterima	32	15	14	16	18	20	22	24	2	4	6	8	9	11	25	e. Loans received
f. Lainnya	8.320	4.459	1.420	1.652	1.854	2.079	2.291	2.464	188	366	566	797	1.004	1.193	1.392	f. Others
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	7.722	5.989	1.995	2.274	2.544	2.830	3.112	3.418	281	559	884	1.190	1.516	1.835	2.169	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.452	1.285	651	745	840	914	1.009	1.096	73	157	236	345	418	488	575	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	216	230	9	10	13	14	16	17	2	5	4	12	13	17	17	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	25	2	0	0	0	0	0	0	-	-	0	0	0	0	0	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	410	281	126	144	162	186	206	228	18	39	73	105	134	149	172	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	801	772	516	590	665	714	788	851	53	113	159	227	271	322	386	f Others
2. Beban Operasional Selain Beban Bunga	6.955	5.803	1.993	2.274	2.571	2.876	3.157	3.546	271	536	796	1.126	1.443	1.787	2.082	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	294	205	0	0	1	2	1	1	1	2	2	3	8	6	6	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	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.211	1.081	608	695	801	897	979	1.071	90	168	205	295	360	463	524	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	26	13	2	2	2	3	3	3	0	1	1	1	1	2	2	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	5.402	4.504	1.383	1.576	1.767	1.975	2.174	2.470	180	366	587	828	1.074	1.315	1.550	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	2.219	1.471	653	745	813	868	964	969	83	180	323	409	491	536	663	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	783	5.766	11.605	12.951	13.162	13.406	13.703	14.063	446	936	1.233	1.615	2.031	2.409	2.497	E. Non Operational Income
F. Beban non - operasional	857	5.799	11.593	12.940	13.151	13.395	13.693	14.046	444	932	1.226	1.614	2.032	2.409	2.498	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(74)	(33)	12	12	11	11	10	17	2	4	7	1	(1)	0	(1)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	2.145	1.438	665	757	824	878	974	986	85	184	330	410	491	536	662	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfser Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	142	170	-	-	-	-	-	5	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	1.570	861	500	570	616	642	712	716	69	142	251	312	368	393	494	K. Profit/Loss After Estimation of tax

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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
A. Pendapatan dan Beban Bunga																
1. Pendapatan bunga	107.041	112.706	63.416	71.005	80.024	89.504	100.454	110.181	9.162	16.595	25.408	34.140	43.181	51.772	60.903	A. Interest Income and Interest Expenses
a. Dari Bank Indonesia	1.412	1.188	839	831	951	1.055	1.201	1.327	113	192	270	349	442	551	669	1. Interest Income
b. Dari Penempatan pada bank lain	3.063	1.965	1.198	1.348	1.515	1.683	1.899	2.040	112	194	321	461	604	742	897	a. From Bank Indonesia Placement
c. Dari surat berharga	5.174	5.893	3.735	4.197	4.715	5.264	6.407	7.150	563	1.024	1.585	2.095	2.752	3.229	3.773	b. From interbank placement
d. Dari Kredit yang diberikan	59.585	63.246	35.793	39.422	44.416	49.529	55.456	60.743	4.935	8.772	13.566	18.201	22.952	27.702	32.553	c. From securities
- kepada pihak ketiga bukan bank	59.317	62.828	35.541	39.144	44.105	49.184	55.079	60.332	4.900	8.707	13.465	18.066	22.773	27.478	32.285	d. From credit
- kepada bank lain	268	418	252	278	311	345	377	411	36	66	100	134	180	224	268	- To Third Party non Bank
e. Lainnya	37.807	40.413	21.851	25.206	28.427	31.972	35.491	38.921	3.439	6.412	9.667	13.036	16.432	19.549	23.011	- To other Bank
2. Beban Bunga	70.283	72.338	39.642	44.597	50.283	56.390	62.725	68.658	5.951	10.765	16.284	21.876	27.592	32.940	38.682	e Others
a. Kepada Bank Indonesia	36	20	13	15	17	19	20	22	2	3	5	6	7	11	13	2. Interest Expenses
b. Kewajiban pada Bank lain	1.559	1.282	840	889	999	1.104	1.216	1.276	103	188	293	408	546	687	838	a. Bank Indonesia Liabilities
c. Kepada pihak ketiga bukan Bank	29.785	29.256	16.148	17.774	20.025	22.401	24.983	27.262	2.198	3.918	5.989	8.005	10.075	12.018	14.037	b. Interbank Liabilities
- Giro	2.909	2.792	1.723	1.928	2.162	2.404	2.689	2.902	187	317	510	703	915	1.102	1.300	c. Third Party non Bank
- Tabungan	2.603	2.556	1.475	1.671	1.882	2.103	2.334	2.565	220	397	664	799	1.007	1.213	1.435	- Demand Deposit
- Simpanan Berjangka	24.273	23.908	12.951	14.175	15.980	17.894	19.960	21.794	1.791	3.204	4.815	6.502	8.153	9.703	11.302	- Saving
d. Surat Berharga	896	985	538	486	552	615	674	744	88	172	259	339	419	504	600	- Time deposits
e. Pinjaman yang diterima	645	660	408	382	432	475	519	571	55	71	108	141	181	221	263	d. Securities
f. Lainnya	37.361	40.135	21.694	25.050	28.257	31.777	35.313	38.783	3.438	6.388	9.631	12.978	16.364	19.495	22.932	e. Loans received
g. Koreksi atas pendapatan bunga	0	1	0	1	1	1	1	1	67	25	0	0	0	4	1	f. Others
B. Pendapatan Bunga Bersih (A1-A2)																
36.758 40.368 23.774 26.408 29.741 33.114 37.729 41.524 3.211 5.829 9.124 12.264 15.589 18.832 22.221																
C. Pendapatan dan Beban Operasional Lain																
1. Pendapatan Operasional Selain Bunga	20.802	20.573	10.472	11.946	13.685	15.068	20.694	24.071	2.840	4.773	6.237	8.344	10.713	13.641	14.834	B. Net Interest Income (A1-A2)
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.474	1.483	792	975	1.201	1.345	1.587	1.747	271	468	491	629	854	888	972	C. Other Operating Income and Expenses
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	-	-	-	1	1	1	-	3	0	0	-	3	3	1. Other Operating Income
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	5	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Increase in fair value and gain form sale of securities
d. Keuntungan Transaksi Spot dan Derivatif	13.001	12.403	5.543	6.284	7.213	7.742	11.134	13.467	1.481	2.875	3.595	4.936	6.527	8.935	9.333	b. Increase in fair value and gain form sale of credit
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	3.234	3.116	1.711	1.855	2.113	2.403	3.223	3.790	277	534	822	1.132	1.412	1.632	1.934	c. Increase in fair value and gain form sale of other financial assets
f. Lainnya	3.044	3.176	2.425	2.833	3.159	3.576	4.749	5.066	812	893	1.329	1.648	1.920	2.184	2.591	d. Gain from spot and derivative transaction
2. Beban Operasional Selain Beban Bunga	44.523	47.330	26.156	29.737	33.783	37.274	46.056	52.484	4.704	8.495	11.921	16.075	21.066	26.406	29.980	e. Deviden, gain from investment in shares with equity method, fees/commissions/provisions
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.087	1.016	287	322	411	484	518	800	146	223	335	504	894	1.154	1.217	f Others
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	139	44	109	121	176	188	200	8	19	38	46	56	71	77	2. Non Interest Expense
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Decrease in fair value and losses form sale of securities
d. Kerugian Transaksi Spot dan Derivatif	11.702	11.806	5.068	5.878	6.751	7.269	10.421	12.707	1.374	2.761	3.413	4.694	6.225	8.652	8.924	b. Decrease in fair value and losses form sale of credit
e. Penyusutan/Amortisasi	7.817	9.702	6.255	7.021	7.993	8.551	10.485	11.272	1.050	1.632	2.154	2.716	3.574	4.140	5.181	c. Decrease in fair value and losses form sale of other financial assets
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	495	207	141	149	164	161	324	361	45	52	79	114	132	180	250	d. Losses from spot and derivative transaction
g. Lainnya	23.159	24.459	14.361	16.259	18.344	20.631	24.120	27.144	2.081	3.809	5.902	8.002	10.185	12.208	14.331	e. Depreciation/Amortizations
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	13.037	13.637	8.090	8.617	9.643	10.909	12.367	13.110	1.347	2.107	3.441	4.533	5.236	6.068	7.074	f Losses from investment in shares with equity method, fees/commissions/provisions
E. Pendapatan non - operasional	2.676	2.371	1.347	1.534	1.667	1.852	2.144	2.451	233	512	763	992	1.251	1.752	1.897	D. Operating Profit/Loss (A1+C1) - (A2+C2)
F. Beban non - operasional	2.679	2.297	1.319	1.470	1.626	1.807	1.971	2.219	271	483	681	946	1.182	1.559	1.766	E. Non Operational Income
G. Laba/Rugi non-operasional (E - F)	(3)	74	29	64	42	45	174	231	(38)	29	93	46	69	193	132	F. Non Operational Expenses
H. Laba/Rugi tahun berjalan sebelum pajak	13.035	13.710	8.118	8.681	9.685	10.953	12.541	13.342	1.309	2.136	3.523	4.579	5.305	6.261	7.206	G. Non Operational Profit (E - F)
I. Penerimaan Transfer Laba/Rugi	4.150	4.256	(24)	(31)	(35)	(34)	(33)	4.536	-	-	-	-	-	-	-	H. Current Year profit
J. Transfer Laba/Rugi ke Kantor Pusat	4.140	4.522	70	70	84	111	166	4.676	-	(7)	40	73	68	22	(42)	I. Transfser Profit / Loss Received
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	9.948	10.327	6.625	6.943	7.711	8.726	9.856	10.283	1.095	1.707	2.638	3.396	3.986	4.696	5.523	J. Transfer of Profit/Loss to Head Office
K. Profit/Loss After Estimation of tax																
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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	247.723	265.213	159.493	181.748	203.680	225.616	245.092	268.232	32.029	53.335	76.275	98.903	112.141	135.015	158.487	1. Interest Income
a. Dari Bank Indonesia	2.455	2.265	1.731	2.020	2.295	2.524	2.718	2.996	266	501	678	864	1.100	1.348	1.599	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.154	2.188	1.449	1.600	1.780	2.025	2.251	2.416	228	404	616	927	1.292	1.534	1.856	b. From interbank placement
c. Dari surat berharga	16.746	20.172	11.923	13.628	15.661	16.999	18.200	20.471	1.693	3.366	5.315	6.899	8.667	10.489	11.990	c. From securities
d. Dari Kredit yang diberikan	163.079	166.139	89.250	102.188	114.945	127.807	139.385	152.976	13.036	25.462	38.987	52.000	65.604	79.131	93.016	d. From credit
- kepada pihak ketiga bukan bank	162.161	165.065	88.828	101.629	114.327	127.126	138.636	152.159	12.962	25.323	38.783	51.728	65.248	78.699	92.508	- To Third Party non Bank
- kepada bank lain	918	1.074	422	559	619	682	749	817	74	139	204	272	355	432	508	- To other Bank
e. Lainnya	63.289	74.449	55.140	62.312	68.999	76.261	82.538	89.374	16.806	23.602	30.678	38.214	35.479	42.512	50.025	e Others
2. Beban Bunga	151.903	157.603	100.974	114.808	128.366	141.392	154.127	168.110	23.424	36.660	50.724	64.855	69.098	83.093	97.441	2. Interest Expenses
a. Kepada Bank Indonesia	22	29	22	25	26	28	30	33	2	-	0	0	3	5	6	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.821	2.979	1.681	1.936	2.174	2.426	2.669	2.935	244	477	722	978	1.248	1.556	1.871	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	78.677	72.899	39.760	45.529	51.087	56.765	61.903	67.443	5.625	11.123	17.003	22.707	28.477	33.920	39.698	c. Third Party non Bank
- Giro	5.681	6.019	3.440	3.939	4.416	4.901	5.323	5.851	552	1.109	1.705	2.281	2.868	3.412	3.981	- Demand Deposit
- Tabungan	8.901	9.226	4.681	5.366	6.032	6.708	7.336	8.023	675	1.326	2.021	2.714	3.392	4.041	4.742	- Saving
- Simpanan Berjangka	64.094	57.653	31.639	36.224	40.639	45.157	49.244	53.569	4.397	8.687	13.277	17.712	22.218	26.467	30.975	- Time deposits
d. Surat Berharga	5.487	5.575	3.660	4.219	4.776	5.370	5.945	6.595	579	1.133	1.691	2.131	2.715	3.304	3.832	d. Securities
e. Pinjaman yang diterima	2.255	2.437	1.469	1.719	1.966	2.175	2.407	2.670	275	603	954	1.322	1.744	2.219	2.695	e. Loans received
f. Lainnya	62.641	73.684	54.381	61.378	68.335	74.626	81.171	88.432	16.698	23.324	30.354	37.715	34.909	42.087	49.338	f. Others
g. Koreksi atas pendapatan bunga	1	0	2	2	2	2	2	2	0	0	1	1	2	2	2	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	95.820	107.610	58.520	66.940	75.314	84.224	90.964	100.122	8.604	16.675	25.551	34.048	43.043	51.922	61.046	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	114.362	109.665	78.193	85.609	95.323	101.659	107.487	118.617	16.428	24.132	35.520	46.101	54.501	67.122	78.220	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.523	4.583	2.977	3.638	4.346	4.537	4.816	5.253	697	953	1.272	1.457	1.692	1.869	2.163	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	0	-	644	749	749	749	765	1.325	6	6	5	3	16	16	35	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	23	78	79	181	121	56	94	-	7	27	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	83.800	73.851	55.844	60.358	66.579	70.008	74.314	81.373	11.931	17.149	25.041	32.965	38.460	48.521	56.816	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	19.255	20.992	11.437	12.991	14.724	16.437	17.729	19.246	1.875	3.352	5.148	6.920	8.641	10.200	11.878	e. Deviden, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	8.784	10.216	7.213	7.795	8.744	9.807	9.806	11.325	1.918	2.665	4.027	4.756	5.691	6.516 ⁹⁾	7.328	f Others
2. Beban Operasional Selain Beban Bunga	182.258	185.032	109.337	122.142	135.833	148.218	159.272	177.026	20.410	32.884	48.860	64.454	79.093	97.244	113.273	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.139	1.011	455	531	570	694	653	672	221	507	526	696	936	1.342	1.348	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	0	133	133	189	189	189	179	0	4	4	4	9	10	11	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	6	6	6	6	6	6	0	-	-	34	145	160	169	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	78.855	68.495	53.348	57.576	63.485	66.821	70.903	77.705	11.293	16.118	23.784	31.251	36.693	46.214	53.995	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	36.352	44.370	15.762	17.961	20.659	23.373	25.488	29.761	3.006	4.614	7.294	9.176	11.798	14.157	16.081	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1.779	2.188	1.298	1.477	1.668	1.862	2.108	2.498	271	442	655	894	1.137	1.414	1.678	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	64.102	68.942	38.335	44.458	49.256	55.273	59.926	66.206	5.618	11.200	16.597	22.399	28.376	33.946	39.992	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	27.924	32.243	27.375	30.408	34.805	37.666	39.179	41.714	4.622	7.924	12.212	15.695	18.451	21.800	25.993	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	16.643	10.435	6.662	7.657	8.716	9.832	10.662	11.782	1.105	2.472	3.649	4.746	6.149	7.382	8.607	E. Non Operational Income
F. Beban non - operasional	16.839	9.610	6.045	6.928	8.394	9.346	10.276	11.616	1.090	1.981	2.953	4.092	5.022	6.281	7.356	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(196)	824	617	729	322	486	386	166	14	491	696	655	1.127	1.101	1.251	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	27.728	33.067	27.991	31.137	35.127	38.152	39.565	41.879	4.636	8.414	12.908	16.349	19.579	22.901	27.244	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	7.912	7.843	(33)	(33)	(41)	(48)	(53)	6.803	(3)	6	(1)	(3)	1	(16)	(7)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	8.344	7.843	62	62	54	46	42	6.897	(3)	6	(1)	(3)	1	(16)	(7)	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	20.703	24.938	21.553	23.950	27.102	29.505	30.426	32.577	3.286	6.533	10.303	12.947	15.488	18.279	21.713	K. Profit/Loss After Estimation of tax

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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	234.047	256.602	170.293	195.404	220.200	244.765	268.910	294.644	28.682	51.512	76.288	100.669	126.037	151.698	177.131	1. Interest Income
a. Dari Bank Indonesia	2.308	1.476	993	1.188	1.426	1.595	1.708	1.883	147	241	309	350	487	562	803	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.940	1.996	1.425	1.647	1.907	2.165	2.344	2.618	249	499	772	981	1.242	1.509	1.789	b. From interbank placement
c. Dari surat berharga	19.099	24.367	16.525	18.953	21.220	23.744	26.377	29.080	2.895	5.352	8.024	10.627	13.213	15.572	18.101	c. From securities
d. Dari Pembiayaan yang diberikan	196.341	215.895	141.399	161.897	182.336	202.308	221.894	243.018	24.269	42.962	63.491	83.671	104.829	126.407	147.260	d. From credit
- kepada pihak ketiga bukan bank	195.678	215.201	140.738	161.118	181.495	201.365	220.853	241.883	24.155	42.757	63.179	83.253	104.266	125.694	146.383	- To Third Party non Bank
- kepada bank lain	663	694	661	779	842	942	1.041	1.136	114	206	312	417	563	712	877	- To other Bank
e. Lainnya	14.359	12.868	9.950	11.719	13.310	14.954	16.585	18.046	1.123	2.457	3.691	5.040	6.267	7.648	9.178	e Others
2. Beban Bunga	80.513	80.656	56.809	65.175	73.228	81.531	88.787	96.977	11.696	18.238	25.949	33.170	41.318	49.121	57.056	2. Interest Expenses
a. Kepada Bank Indonesia	420	397	1	1	1	1	1	1	0	0	0	0	0	1	1	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.592	2.106	1.852	2.218	2.550	2.940	3.143	3.389	259	558	1.119	1.346	1.716	2.049	2.435	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	63.135	59.971	40.220	46.498	52.325	58.154	63.632	69.631	5.771	10.966	16.597	22.067	27.780	33.266	39.257	c. Third Party non Bank
- Giro	5.274	6.198	5.295	6.047	6.779	7.540	8.252	9.136	922	1.749	2.597	3.427	4.307	5.161	6.150	- Demand Deposit
- Tabungan	9.461	9.920	6.598	7.670	8.607	9.533	10.439	11.425	1.026	2.035	3.092	4.031	4.979	5.906	6.876	- Saving
- Simpanan Berjangka	48.401	43.854	28.328	32.781	36.939	41.081	44.941	49.071	3.823	7.182	10.908	14.609	18.494	22.198	26.230	- Time deposits
d. Surat Berharga	1.094	1.217	1.237	1.453	1.663	1.860	2.056	2.296	200	422	657	899	1.221	1.498	2.097	d. Securities
e. Pinjaman yang diterima	1.378	3.201	2.309	2.611	2.957	3.521	3.646	3.980	842	1.056	1.244	1.646	2.244	2.779	3.110	e. Loans received
f. Lainnya	11.356	11.869	8.930	10.392	11.766	13.195	14.550	16.008	1.238	2.059	3.288	4.373	5.736	7.060	8.132	f. Others
g. Koreksi atas pendapatan bunga	1.539	1.894	2.261	2.001	1.965	1.859	1.760	1.673	3.386	3.176	3.043	2.838	2.621	2.469	2.025	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	153.534	175.946	113.483	130.229	146.972	163.235	180.123	197.667	16.986	33.274	50.339	67.499	84.720	102.577	120.075	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	66.466	104.618	47.686	56.299	63.195	69.639	75.428	82.068	14.406	19.652	27.428	34.110	40.490	50.297	58.283	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.321	2.504	2.312	2.556	2.922	3.146	3.279	3.563	869	1.162	1.548	1.965	2.214	2.353	2.644	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	17	20	22	24	24	24	0	0	2	2	2	2	2	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	10.833	14.982	6.440	7.278	8.577	9.221	9.791	10.482	3.653	4.055	4.833	5.889	6.449	10.253	11.010	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	33.727	38.181	25.530	29.208	32.799	36.453	40.277	44.693	3.589	7.552	12.073	15.609	19.823	23.642	27.775	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	20.585	48.941	13.386	17.237	18.875	20.796	22.056	23.306	6.294	6.883	8.972	10.647	12.003	14.047	16.852	f Others
2. Beban Operasional Selain Beban Bunga	134.169	192.942	101.929	118.118	132.653	144.800	157.175	171.721	22.294	36.700	49.899	67.037	80.598	97.821	112.912	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	333	236	118	121	130	232	164	194	106	163	186	221	244	506	541	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	5	38	38	38	38	38	38	-	-	-	-	-	-	0	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	11	11	11	11	11	11	-	-	1	1	1	1	1	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	7.527	21.469	3.596	3.940	4.843	5.197	5.164	5.446	2.622	3.271	3.588	4.829	4.955	9.180	9.821	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	42.881	76.407	36.381	43.098	47.858	50.513	53.771	55.498	10.198	15.165	17.683	23.673	27.558	32.106	34.644	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	781	762	610	698	748	850	935	1.020	82	163	274	384	624	699	642	f Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	82.647	94.063	61.175	70.212	79.024	87.961	97.092	109.515	9.286	17.939	28.167	37.928	47.215	55.329	67.262	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	85.831	87.623	59.239	68.410	77.515	88.073	98.375	108.014	9.098	16.226	27.868	34.572	44.612	55.053	65.446	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	3.874	1.969	546	620	780	939	1.513	1.744	88	850	590	1.127	1.231	2.684	3.008	E. Non Operational Income
F. Beban non - operasional	265	1.759	601	656	574	544	691	759	595	56	76	122	471	509	242	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	3.610	210	(55)	(36)	207	395	822	985	(506)	795	514	1.004	760	2.175	2.766	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	89.441	87.832	59.184	68.375	77.721	88.468	99.197	108.999	8.591	17.020	28.382	35.576	45.372	57.228	68.212	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	53.558	53.586	-	-	-	-	-	70.963	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	53.558	53.586	-	-	-	-	-	70.963	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	71.571	69.466	47.696	55.082	63.087	71.213	79.146	86.589	6.897	13.495	22.576	28.612	36.492	46.118	54.332	K. Profit/Loss After Estimation of tax
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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	3.771	2.062	1.225	1.403	1.575	1.743	1.911	2.084	169	329	494	651	812	961	1.108	1. Interest Income
a. Dari Bank Indonesia	71	54	39	44	50	56	64	69	5	15	21	28	34	40	47	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	34	33	12	14	14	16	16	17	2	3	3	5	6	7	8	b. From interbank placement
c. Dari surat berharga	84	43	29	37	44	54	60	70	6	13	21	16	22	27	33	c. From securities
d. Dari Pembiayaan yang diberikan	2.343	1.289	744	850	957	1.057	1.157	1.256	99	193	297	392	490	585	674	d. From financing
- kepada pihak ketiga bukan bank	2.330	1.281	742	848	955	1.055	1.154	1.254	99	193	296	391	490	584	674	- To Third Party non Bank
- kepada bank lain	12	8	2	2	2	2	2	2	0	0	0	0	0	0	0	- To other Bank
e. Lainnya	1.238	644	402	458	509	560	614	671	57	106	152	210	259	302	346	e Others
2. Beban Bunga	2.647	1.498	899	1.033	1.158	1.283	1.407	1.536	125	234	343	450	552	647	749	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	50	45	14	16	18	20	22	25	3	5	6	7	8	9	11	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	1.326	798	486	561	633	705	772	839	65	123	185	242	297	345	398	c. Third Party non Bank
- Giro	101	16	7	8	9	10	12	13	1	2	3	4	5	6	7	- Demand Deposit
- Tabungan	37	31	18	21	23	26	28	31	3	5	7	9	12	13	15	- Saving
- Simpanan Berjangka	1.188	751	461	532	600	669	732	796	61	116	174	228	280	326	376	- Time deposits
d. Surat Berharga	22	4	6	7	7	8	8	9	0	0	1	1	2	5	9	d. Securities
e. Pinjaman yang diterima	5	5	3	3	4	4	4	5	0	1	1	1	2	2	3	e. Loans received
f. Lainnya	1.245	646	390	446	496	547	601	658	57	105	151	199	243	285	329	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	1.123	564	326	370	417	459	503	548	45	96	151	201	260	315	359	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	922	1.374	168	181	224	198	231	249	13	22	40	53	74	97	114	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	80	54	34	38	42	46	50	56	4	7	10	16	23	26	31	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	842	1.320	134	143	182	152	181	193	9	15	30	37	51	71	83	f Others
2. Beban Operasional Selain Beban Bunga	1.964	2.446	543	682	757	974	1.060	1.169	52	110	176	241	316	385	443	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	973	1.930	203	292	314	488	520	578	9	21	40	55	84	108	121	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	991	516	341	390	443	487	540	591	43	90	136	186	232	277	323	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	81	(508)	(49)	(131)	(116)	(317)	(325)	(372)	5	7	14	13	18	26	29	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	11	11	3	4	4	4	4	5	2	2	3	3	3	3	3	E. Non Operational Income
F. Beban non - operasional	6	6	3	4	4	5	5	6	0	1	1	1	2	2	2	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	5	6	1	0	(0)	(1)	(1)	(1)	2	2	2	2	2	1	1	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	86	(502)	(48)	(131)	(117)	(318)	(326)	(373)	6	9	16	15	19	28	31	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfser Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	78	(512)	(54)	(137)	(123)	(325)	(333)	(380)	6	9	16	15	19	28	31	K. Profit/Loss After Estimation of tax
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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	21.484	22.169	14.580	16.752	18.829	21.084	23.242	25.486	2.283	4.397	6.540	8.717	10.916	13.032	15.202	1. Interest Income
a. Dari Bank Indonesia	394	409	269	304	340	377	412	479	46	81	121	164	204	239	271	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	27	32	12	9	9	9	10	10	1	1	1	2	2	2	3	b. From interbank placement
c. Dari surat berharga	646	918	732	864	975	1.103	1.231	1.342	132	275	411	548	703	852	1.003	c. From securities
d. Dari Pembiayaan yang diberikan	11.248	12.576	8.471	9.738	10.972	12.245	13.443	14.772	1.264	2.466	3.729	4.957	6.230	7.491	8.788	d. From financing
- kepada pihak ketiga bukan bank	11.215	12.555	8.419	9.683	10.914	12.184	13.382	14.707	1.235	2.434	3.695	4.920	6.189	7.448	8.742	- To Third Party non Bank
- kepada bank lain	32	22	52	55	58	61	62	65	29	32	35	37	40	43	46	- To other Bank
e. Lainnya	9.169	8.234	5.096	5.837	6.533	7.349	8.147	8.884	840	1.575	2.276	3.046	3.777	4.449	5.137	e. Others
2. Beban Bunga	14.701	13.927	8.895	10.213	11.452	12.833	14.181	15.491	1.402	2.682	3.924	5.223	6.488	7.676	8.883	2. Interest Expenses
a. Kepada Bank Indonesia	-	1	-	-	-	-	-	-	-	-	-	-	1	2	2	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	220	269	135	148	160	170	181	194	10	18	25	33	40	48	57	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.936	5.026	3.400	3.927	4.442	4.965	5.472	6.008	532	1.042	1.539	2.031	2.524	3.001	3.482	c. Third Party non Bank
- Giro	160	208	128	149	170	193	213	232	54	73	93	111	135	156	182	- Demand Deposit
- Tabungan	413	306	233	266	299	332	364	400	39	74	110	144	178	210	245	- Saving
- Simpanan Berjangka	4.364	4.512	3.039	3.512	3.972	4.439	4.895	5.376	439	895	1.336	1.775	2.210	2.635	3.055	- Time deposits
d. Surat Berharga	194	240	183	210	218	239	261	283	22	43	67	88	107	125	145	d. Securities
e. Pinjaman yang diterima	18	9	5	6	6	7	8	8	-	-	-	-	-	-	-	e. Loans received
f. Lainnya	9.333	8.382	5.173	5.922	6.626	7.452	8.259	8.999	839	1.580	2.292	3.072	3.816	4.501	5.197	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	6.784	8.242	5.685	6.540	7.377	8.252	9.061	9.995	880	1.715	2.616	3.494	4.428	5.357	6.319	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.363	2.912	1.830	1.806	2.029	2.291	2.339	2.667	287	450	1.065	1.349	1.457	2.502	2.556	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	0	19	12	15	13	19	21	22	1	5	19	21	25	24	27	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	19	57	43	46	46	48	50	51	3	6	19	21	23	24	25	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	508	581	485	571	639	698	760	865	62	114	180	253	319	376	435	e. Dividen, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	836	2.256	1.289	1.174	1.330	1.526	1.509	1.729	221	326	847	1.053	1.090	2.078	2.070	f. Others
2. Beban Operasional Selain Beban Bunga	7.603	9.737	6.167	6.833	7.693	9.097	9.799	11.154	1.127	1.932	2.980	3.904	4.643	6.276	7.090	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	5	-	-	-	-	-	-	0	1	0	0	0	0	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	16	22	74	72	68	67	72	82	7	16	5	5	8	8	6	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	2.253	3.228	1.961	1.983	2.097	2.869	3.032	3.630	525	758	999	1.210	1.316	2.312	2.478	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	32	20	15	17	20	22	25	27	4	5	8	11	15	17	20	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	5.303	6.462	4.117	4.761	5.508	6.140	6.670	7.416	591	1.152	1.967	2.677	3.304	3.938	4.585	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	544	1.417	1.348	1.513	1.713	1.446	1.601	1.508	40	233	701	938	1.242	1.583	1.786	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	74	153	67	68	87	99	140	152	149	17	61	87	91	92	114	E. Non Operational Income
F. Beban non-operasional	74	79	50	49	55	60	65	74	147	12	68	87	88	110	131	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(0)	74	17	19	33	40	75	77	3	4	(7)	0	3	(18)	(17)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	543	1.490	1.365	1.532	1.746	1.486	1.676	1.586	43	237	694	938	1.245	1.565	1.768	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	762	1.310	-	-	-	-	-	1.836	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	783	1.310	-	-	-	-	-	1.836	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	306	1.139	1.049	1.160	1.317	1.008	1.132	1.005	(12)	132	489	675	914	1.145	1.286	K. Profit/Loss After Estimation of tax
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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	9.163	7.214	4.675	5.322	6.024	6.711	7.464	8.156	720	1.396	2.125	2.828	3.520	4.224	4.959	1. Interest Income
a. Dari Bank Indonesia	436	326	241	268	296	325	353	382	32	60	90	115	133	142	156	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1	0	0	0	0	0	0	0	-	-	-	-	0	0	0	b. From interbank placement
c. Dari surat berharga	285	467	317	368	424	478	533	593	55	103	164	225	290	369	441	c. From securities
d. Dari Pembiayaan yang diberikan	5.362	5.837	3.764	4.272	4.829	5.374	5.988	6.526	565	1.106	1.679	2.245	2.794	3.350	3.935	d. From financing
- kepada pihak ketiga bukan bank	5.345	5.816	3.752	4.258	4.813	5.357	5.968	6.505	563	1.102	1.673	2.238	2.784	3.340	3.923	- To Third Party non Bank
- kepada bank lain	17	21	13	14	16	18	19	21	2	4	6	7	9	10	11	- To other Bank
e. Lainnya	3.079	585	353	413	475	533	590	655	68	126	192	243	304	363	428	e Others
2. Beban Bunga	2.554	3.095	1.920	2.161	2.432	2.742	3.015	3.304	339	608	906	1.196	1.463	1.735	2.035	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	8	12	8	10	11	12	13	14	1	2	3	4	4	5	5	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	2.489	2.387	1.475	1.694	1.914	2.146	2.369	2.594	237	442	676	893	1.112	1.325	1.544	c. Third Party non Bank
- Giro	92	118	94	108	124	139	151	165	15	27	40	52	67	78	88	- Demand Deposit
- Tabungan	500	405	249	286	325	362	401	443	43	82	123	160	201	241	282	- Saving
- Simpanan Berjangka	1.897	1.865	1.132	1.300	1.465	1.645	1.817	1.985	179	333	514	681	844	1.005	1.174	- Time deposits
d. Surat Berharga	53	45	23	27	28	32	36	38	4	8	9	13	17	19	23	d. Securities
e. Pinjaman yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
f. Lainnya	4	531	341	395	452	509	566	630	67	124	188	236	293	349	408	f. Others
g. Koreksi atas pendapatan bunga	-	119	74	36	27	43	31	29	30	32	29	50	36	37	55	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	6.608	4.120	2.755	3.161	3.592	3.969	4.449	4.852	381	788	1.219	1.632	2.057	2.489	2.925	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	5.588	9.263	2.028	2.440	2.187	2.326	2.597	2.744	691	904	1.252	1.604	1.866	2.278	2.545	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	49	57	37	41	45	50	53	57	4	7	10	14	17	19	19	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	20	21	27	28	31	34	37	3	7	11	17	22	28	38	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	711	611	367	407	454	500	561	635	49	95	148	202	258	324	384	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	4.808	8.575	1.603	1.965	1.660	1.746	1.948	2.015	635	795	1.083	1.372	1.569	1.908	2.105	f Others
2. Beban Operasional Selain Beban Bunga	8.829	12.955	4.508	5.292	5.428	5.907	6.627	7.141	1.022	1.579	2.288	2.989	3.594	4.349	4.956	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	0	1	0	0	0	0	0	0	-	-	0	0	0	0	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	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	6.031	9.904	2.795	3.293	3.138	3.287	3.755	4.059	764	1.023	1.413	1.862	2.138	2.555	2.806	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	0	11	8	10	13	14	15	16	2	4	7	9	10	13	15	f Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	2.797	3.039	1.705	1.989	2.277	2.606	2.856	3.067	256	552	869	1.119	1.445	1.781	2.135	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	3.368	429	275	310	351	389	419	454	50	112	183	248	329	417	514	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	19	7	1	4	4	4	15	45	2	3	5	5	9	14	16	E. Non Operational Income
F. Beban non - operasional	3.038	5	9	10	10	11	12	16	2	6	9	13	20	25	31	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(3.019)	3	(8)	(6)	(7)	(7)	3	29	(0)	(4)	(4)	(7)	(11)	(11)	(14)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	348	431	266	304	344	382	422	484	50	108	179	240	318	406	500	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfser Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	250	325	202	230	261	289	320	365	38	76	121	167	212	261	310	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Tagihan Komitmen	511.743	628.115	681.912	683.397	747.934	732.514	738.997	673.484	909.304	1.003.642	998.199	973.364	1.045.281	1.085.454	1.029.808	Committed Claims
- Fasilitas pinjaman yang belum ditarik	38.641	20.586	32.017	33.392	32.620	33.565	31.132	29.244	25.522	23.085	23.837	22.449	23.070	17.453	19.337	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	468.916	597.813	642.497	641.964	705.630	687.613	702.612	641.745	875.651	967.204	966.873	943.734	1.013.687	1.060.982	1.001.772	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4.185	9.715	7.399	8.041	9.684	11.335	5.253	2.495	8.132	13.353	7.489	7.181	8.524	7.019	8.700	- Others
Kewajiban Komitmen	1.821.506	1.983.571	2.131.094	2.144.960	2.208.159	2.210.928	2.231.272	2.160.722	2.446.723	2.561.922	2.562.326	2.566.041	2.622.604	2.661.644	2.634.864	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	1.219.520	1.304.240	1.380.891	1.391.616	1.400.456	1.416.087	1.424.953	1.408.258	1.467.966	1.472.277	1.455.321	1.474.863	1.460.021	1.442.724	1.469.754	- Undisbursed loan facilities to debtors
Committed	275.413	298.509	339.600	343.849	346.027	354.381	359.604	344.860	367.652	364.206	369.769	372.009	369.877	356.299	363.125	- Committed
Uncommitted	944.107	1.005.731	1.041.291	1.047.767	1.054.429	1.061.706	1.065.348	1.063.398	1.100.314	1.108.071	1.085.552	1.102.854	1.090.144	1.086.425	1.106.629	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	7.534	12.370	10.668	10.918	13.888	14.338	12.145	11.229	9.804	12.543	12.538	13.901	14.120	12.344	14.911	- Undisbursed loan facilities to other banks
Committed	1.064	1.581	2.979	2.976	3.251	3.671	2.538	3.011	2.019	2.120	2.081	3.330	2.935	1.276	3.341	- Committed
Uncommitted	6.469	10.789	7.689	7.943	10.637	10.668	9.607	8.218	7.785	10.423	10.457	10.571	11.185	11.068	11.570	- Uncommitted
- Irrevocable L/C yang masih berjalan	69.516	66.353	68.060	70.962	74.391	74.878	74.822	77.108	75.975	77.423	78.902	86.785	87.256	92.944	84.645	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	520.465	594.212	662.968	663.188	709.626	694.070	715.279	659.107	883.120	985.512	1.007.886	982.307	1.052.870	1.105.760	1.056.446	- Outstanding spot and derivatives (sold)
- Lainnya	4.471	6.397	8.507	8.275	9.798	11.554	4.073	5.020	9.858	14.167	7.680	8.185	8.337	7.873	9.108	- Others
Tagihan Kontinjensi	308.392	334.875	298.311	302.400	311.239	316.375	314.819	316.330	275.297	285.337	286.048	274.217	275.071	275.296	332.943	Contingent Claims
- Garansi yang diterima	265.333	288.776	248.066	250.744	259.220	264.284	262.288	264.819	223.098	228.722	233.105	220.233	219.908	218.990	228.175	- Received guarantees
- Pendapatan bunga dalam penyelesaian	39.402	42.161	45.983	47.396	47.683	47.606	47.901	46.949	47.708	52.071	48.447	49.411	50.253	51.318	99.832	- Accrued interest
- Lainnya	3.657	3.938	4.262	4.260	4.336	4.485	4.630	4.562	4.490	4.544	4.497	4.573	4.910	4.988	4.935	- Others
Kewajiban Kontinjensi	302.459	304.665	296.122	302.727	311.420	321.759	322.073	339.278	309.302	317.105	314.818	328.006	325.605	328.221	328.360	Contingent Liabilities
- Garansi yang diberikan	297.391	302.542	294.370	301.195	309.773	320.171	320.487	337.695	307.699	315.496	313.123	326.310	323.727	326.470	326.504	- Issued guarantees
- Lainnya	5.069	2.124	1.752	1.531	1.646	1.588	1.586	1.583	1.603	1.609	1.695	1.696	1.878	1.750	1.855	- Others
Lainnya	274.066	309.064	362.228	364.708	368.901	373.625	381.670	392.512	395.280	393.395	404.629	411.274	416.707	418.086	426.447	Others
- Penerusan Kredit	23.059	9.441	9.706	9.695	9.686	9.652	10.038	10.422	10.404	10.399	9.921	10.645	11.022	10.999	11.321	- Channelling
- Aset produktif yang dihapusbukukan	230.274	274.724	324.431	326.664	330.672	335.258	342.456	350.961	354.011	352.011	356.678	362.347	366.484	367.713	375.600	- Written off earning assets
Kredit yang diberikan	219.484	262.748	313.311	315.561	319.558	323.617	330.681	339.745	342.860	340.741	345.400	351.019	354.934	359.761	363.864	- Credit disbursed
Lainnya	10.790	11.976	11.119	11.104	11.113	11.641	11.775	11.216	11.151	11.270	11.278	11.329	11.550	7.952	11.735	- Others
- Aset produktif yang dihapustagih	20.733	24.900	28.091	28.348	28.544	28.715	29.175	31.129	30.864	30.986	38.031	38.281	39.201	39.374	39.527	- Charged off earning assets
Kredit yang diberikan	14.300	17.557	20.560	20.814	21.002	21.192	21.654	23.573	23.259	23.460	30.505	30.763	31.649	31.816	31.992	- Credit disbursed
Lainnya	6.433	7.343	7.532	7.535	7.542	7.523	7.521	7.556	7.605	7.526	7.526	7.517	7.552	7.558	7.534	- 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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Tagihan Komitmen	215	11	8	8	9	10	9	9	9	10	727	9	9	9	9	Committed Claims
- Fasilitas pinjaman yang belum ditarik	1	8	8	8	8	8	8	8	8	8	725	8	8	8	8	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	5	4	0	-	2	2	2	2	2	2	2	2	2	2	2	- Others
Kewajiban Komitmen	7.277	3.649	2.432	2.501	2.466	2.663	2.704	2.446	2.689	2.769	2.482	2.464	2.385	2.321	2.392	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	6.756	3.467	2.383	2.447	2.415	2.616	2.622	2.394	2.638	2.719	2.429	2.408	2.303	2.269	2.342	- Undisbursed loan facilities to debtors
Committed	2.632	760	978	969	942	1.043	1.045	939	1.018	1.018	990	915	882	919	901	- Committed
Uncommitted	4.124	2.707	1.404	1.478	1.472	1.572	1.577	1.455	1.620	1.701	1.439	1.493	1.420	1.349	1.441	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	230	144	44	44	41	39	44	42	44	44	46	46	47	47	42	- Undisbursed loan facilities to other banks
Committed	166	38	36	35	34	33	35	33	36	37	37	37	38	38	38	- Committed
Uncommitted	64	106	9	9	7	6	9	10	8	7	8	8	9	9	5	- Uncommitted
- Irrevocable L/C yang masih berjalan	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	207	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	61	38	5	10	11	9	38	9	7	5	8	11	35	5	7	- Others
Tagihan Kontinjensi	948	1.094	1.155	1.208	1.221	1.248	1.252	1.144	1.105	1.124	1.184	1.226	1.359	1.287	1.321	Contingent Claims
- Garansi yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	475	658	689	696	699	715	646	671	688	698	718	738	754	774	788	- Accrued interest
- Lainnya	471	436	466	513	522	532	607	473	417	426	467	488	605	513	533	- Others
Kewajiban Kontinjensi	1.806	1.237	801	871	884	885	875	742	615	706	839	997	1.051	961	1.092	Contingent Liabilities
- Garansi yang diberikan	1.571	1.146	769	835	844	850	841	712	589	677	793	962	1.007	931	1.058	- Issued guarantees
- Lainnya	235	91	31	36	40	36	33	30	26	28	47	35	45	31	34	- Others
Lainnya	1.909	2.107	1.480	1.482	1.499	1.519	1.511	1.548	1.526	1.532	1.528	1.528	1.532	1.556	1.555	Others
- Penerusan Kredit	343	479	41	40	38	36	34	33	32	31	26	25	24	23	22	- Channelling
- Aset produktif yang dihapusbukukan	1.547	1.613	1.439	1.442	1.461	1.483	1.477	1.514	1.494	1.501	1.502	1.504	1.508	1.524	1.532	- Written off earning assets
Kredit yang diberikan	1.469	1.587	1.439	1.442	1.461	1.483	1.476	1.514	1.493	1.500	1.501	1.503	1.507	1.524	1.532	- Credit disbursed
Lainnya	77	26	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	20	16	0	0	0	1	1	1	0	0	0	0	0	8	0	- Charged off earning assets
Kredit yang diberikan	20	16	0	0	0	1	1	1	-	0	0	0	0	8	0	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	- 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	2015	2016	2017						2018						Indicator		
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
Tagihan Komitmen	39.464	51.874	61.144	56.755	72.914	62.060	67.755	58.754	70.398	73.018	67.546	66.317	71.889	70.376	72.524	Committed Claims - Unused borrowing - Outstanding spot and derivatives (purchased) - Others	
- Fasilitas pinjaman yang belum ditarik	3.058	2.013	3.840	3.248	3.292	2.161	3.576	4.134	4.081	4.464	4.471	4.527	4.569	3.926	3.950		
- Posisi pembelian spot dan derivatif yang masih berjalan	36.195	44.447	55.267	51.291	66.768	56.292	62.084	53.621	63.232	65.082	59.973	58.328	64.763	64.671	66.400		
- Lainnya (Others)	212	5.415	2.037	2.216	2.854	3.607	2.095	999	3.085	3.472	3.103	3.463	2.557	1.779	2.174	Committed Liabilities - Undisbursed loan facilities to debtors - Committed - Uncommitted - Undisbursed loan facilities to other banks - Committed - Uncommitted - Current Irrevocable L/C - Outstanding spot and derivatives (sold) - Others	
Kewajiban Komitmen	194.388	137.805	154.938	139.680	158.736	143.011	151.186	142.897	155.097	157.056	152.810	151.555	168.619	154.952	160.707		
- Fasilitas kredit kepada nasabah yang belum ditarik	107.157	82.304	88.287	80.294	83.125	80.441	82.050	82.326	85.289	82.181	81.897	81.991	88.188	78.174	82.946		
Committed	31.362	33.592	38.434	32.154	33.099	33.048	32.883	32.651	33.927	32.818	32.988	33.810	36.155	31.797	31.998	- Undisbursed loan facilities to other banks - Committed - Uncommitted - Current Irrevocable L/C - Outstanding spot and derivatives (sold) - Others	
Uncommitted	75.796	48.712	49.852	48.140	50.026	47.393	49.167	49.675	51.362	49.362	48.909	48.181	52.033	46.377	50.948		
- Fasilitas kredit kepada bank lain yang belum ditarik	154	220	316	311	284	320	345	321	323	234	215	207	206	153	145		
Committed	54	100	165	166	154	203	195	187	190	138	137	135	140	82	83	- Committed - Uncommitted - Current Irrevocable L/C - Outstanding spot and derivatives (sold) - Others	
Uncommitted	99	120	151	145	129	117	150	134	132	96	78	71	66	71	62		
- Irrevocable L/C yang masih berjalan	4.439	4.088	3.752	2.471	2.814	2.670	2.871	2.966	3.445	3.962	3.372	3.956	3.432	3.558	3.232		
- Posisi penjualan spot dan derivatif yang masih berjalan	82.402	49.810	60.631	55.226	70.388	56.910	64.364	55.139	62.378	65.952	64.309	62.382	73.859	70.569	71.204	- Outstanding spot and derivatives (sold) - Others	
- Lainnya	236	1.383	1.952	1.378	2.125	2.670	1.556	2.145	3.662	4.727	3.018	3.019	2.934	2.499	3.178		
Tagihan Kontinjensi	63.506	38.035	41.154	33.994	36.353	37.616	65.035	63.645	62.478	67.377	61.944	46.332	44.231	43.221	46.944		Contingent Claims - Received guarantees - Accrued interest - Others
- Garansi yang diterima	60.700	34.330	36.950	29.961	32.161	33.318	60.438	59.110	57.874	59.103	57.586	42.039	39.822	38.620	42.290		
- Pendapatan bunga dalam penyelesaian	2.758	3.504	3.850	3.677	3.772	3.867	4.154	4.078	4.223	7.903	3.986	3.912	4.011	4.208	4.256		
- Lainnya	48	202	354	357	421	431	443	457	381	370	372	381	397	394	397	Contingent Liabilities - Issued guarantees - Others	
Kewajiban Kontinjensi	39.844	31.761	32.329	27.766	28.779	29.917	29.648	29.727	27.657	26.968	26.299	26.862	27.066	27.643	29.394		
- Garansi yang diberikan	39.316	30.964	31.725	27.342	28.347	29.488	29.200	29.306	27.194	26.509	25.863	26.433	26.638	27.234	28.956		
- Lainnya	529	798	604	423	432	430	448	421	463	459	436	429	428	409	438	Others - Channelling - Written off earning assets - Credit disbursed - Others - Charged off earning assets - Credit disbursed - Others	
Lainnya	14.315	17.595	21.526	21.847	22.123	22.409	25.309	27.235	27.335	28.090	28.264	28.484	29.263	25.880	30.005		
- Penerusan Kredit	1.327	1.100	1.372	1.352	1.340	1.358	1.693	2.078	2.068	1.922	1.903	1.893	2.196	2.147	2.438		
- Aset produktif yang dihapusbukukan	12.543	15.983	19.197	19.452	19.726	19.995	21.488	22.815	22.840	23.825	24.001	24.222	24.632	21.282	25.109	- Credit disbursed - Others - Charged off earning assets - Credit disbursed - Others	
Kredit yang diberikan	8.888	12.338	15.555	15.806	16.045	16.293	17.706	19.097	19.167	20.078	20.249	20.434	20.848	21.140	21.193		
Lainnya	3.654	3.645	3.642	3.647	3.682	3.702	3.782	3.718	3.673	3.747	3.752	3.788	3.783	142	3.916		
- Aset produktif yang dihapustagih	446	512	957	1.042	1.057	1.056	2.128	2.342	2.427	2.344	2.360	2.369	2.435	2.452	2.457	- Credit disbursed - Others	
Kredit yang diberikan	337	404	838	920	929	948	1.929	2.109	2.143	2.144	2.160	2.179	2.211	2.228	2.258		
Lainnya	109	108	119	122	128	108	199	233	284	200	200	189	224	224	199		
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures

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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Tagihan Komitmen	422.521	493.076	496.432	507.868	539.484	536.382	534.275	486.597	532.287	582.742	568.196	575.441	601.639	605.359	581.971	Committed Claims
- Fasilitas pinjaman yang belum ditarik	31.447	18.566	28.635	28.669	29.321	30.176	27.548	25.102	19.992	18.614	18.641	17.465	18.493	13.519	14.658	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	387.471	470.681	463.360	474.399	504.387	499.371	504.528	460.646	508.681	558.041	546.120	554.589	578.480	587.333	561.942	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.603	3.829	4.437	4.801	5.777	6.834	2.199	849	3.613	6.086	3.435	3.386	4.666	4.507	5.371	- Others
Kewajiban Komitmen	1.115.813	1.252.443	1.209.684	1.244.737	1.279.747	1.279.509	1.282.603	1.251.581	1.316.801	1.371.552	1.371.038	1.375.753	1.403.532	1.418.272	1.395.670	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	710.628	764.243	737.985	754.262	754.371	760.985	770.877	778.583	792.626	798.205	798.694	803.023	799.223	803.239	804.347	- Undisbursed loan facilities to debtors
Committed	106.010	116.775	116.885	119.333	122.985	120.593	122.714	124.150	128.340	122.188	125.858	130.370	131.156	126.792	125.017	- Committed
Uncommitted	604.618	647.468	621.100	634.929	631.386	640.393	648.163	654.432	664.286	676.017	672.836	672.653	668.067	676.447	679.330	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	6.372	10.260	5.729	6.017	8.568	8.774	7.620	6.311	6.068	8.647	8.645	8.628	9.313	9.102	9.665	- Undisbursed loan facilities to other banks
Committed	108	111	121	101	100	79	69	68	66	102	87	89	49	42	42	- Committed
Uncommitted	6.264	10.149	5.609	5.916	8.467	8.695	7.551	6.243	6.002	8.545	8.557	8.539	9.264	9.059	9.623	- Uncommitted
- Irrevocable L/C yang masih berjalan	23.461	24.993	24.653	24.091	26.633	26.869	25.800	26.974	26.813	25.487	26.881	24.792	24.866	27.710	25.591	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	372.476	449.166	436.926	455.640	484.858	476.240	478.077	438.950	487.743	533.960	533.603	535.960	566.789	574.792	551.694	- Outstanding spot and derivatives (sold)
- Lainnya	2.876	3.782	4.387	4.727	5.317	6.641	230	763	3.552	5.253	3.216	3.350	3.342	3.429	4.373	- Others
Tagihan Kontinjensi	176.588	230.199	200.937	201.253	206.638	209.315	182.372	182.190	143.449	146.801	154.294	157.575	159.957	160.391	213.822	Contingent Claims
- Garansi yang diterima	164.829	216.409	186.039	186.381	191.545	194.266	167.567	168.621	129.371	132.073	139.458	142.218	144.274	143.741	149.529	- Received guarantees
- Pendapatan bunga dalam penyelesaian	8.782	10.673	11.642	11.671	11.891	11.719	11.420	10.132	10.585	11.180	11.378	11.855	11.981	12.780	60.500	- Accrued interest
- Lainnya	2.977	3.117	3.257	3.201	3.203	3.330	3.385	3.437	3.493	3.548	3.458	3.501	3.701	3.870	3.793	- Others
Kewajiban Kontinjensi	87.591	89.263	89.258	90.905	91.789	95.359	95.382	96.350	89.364	91.448	90.830	96.015	96.319	98.065	96.577	Contingent Liabilities
- Garansi yang diberikan	83.720	88.524	88.673	90.381	91.176	94.813	94.869	95.834	88.875	90.962	90.268	95.448	95.596	97.448	95.907	- Issued guarantees
- Lainnya	3.871	739	585	525	612	546	513	516	489	486	563	567	723	617	670	- Others
Lainnya	95.544	122.144	123.621	124.618	126.385	127.392	127.518	130.879	130.485	124.281	132.871	134.354	135.577	136.527	138.418	Others
- Penerusan Kredit	3.200	3.213	3.674	3.684	3.685	3.688	3.743	3.741	3.739	3.880	3.888	3.893	3.898	3.903	3.905	- Channelling
- Aset produktif yang dihapusbukukan	74.214	97.080	95.564	96.433	98.053	98.917	99.630	101.286	101.262	94.748	96.342	97.608	98.441	99.249	100.990	- Written off earning assets
Kredit yang diberikan	70.769	92.652	91.971	92.667	94.313	95.183	95.842	97.394	97.387	90.839	92.432	93.690	94.519	95.302	97.038	- Credit disbursed
Lainnya	3.445	4.428	3.593	3.767	3.740	3.735	3.788	3.892	3.875	3.908	3.910	3.918	3.921	3.947	3.952	- Others
- Aset produktif yang dihapustagih	18.129	21.851	24.383	24.501	24.647	24.787	24.145	25.851	25.484	25.653	32.642	32.852	33.238	33.374	33.523	- Charged off earning assets
Kredit yang diberikan	11.805	14.617	16.971	17.088	17.233	17.372	16.822	18.528	18.163	18.328	25.316	25.524	25.910	26.040	26.188	- Credit disbursed
Lainnya	6.324	7.235	7.412	7.412	7.414	7.415	7.323	7.323	7.321	7.326	7.326	7.328	7.328	7.334	7.335	- 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	2015	2016	2017						2018							Indicator
			Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	49.374	82.405	124.030	118.119	133.934	133.287	136.054	127.318	305.878	347.221	360.700	330.568	370.283	408.264	373.920	Committed Claims
- Fasilitas pinjaman yang belum ditarik	4.136	-	133	1.468	-	1.221	-	-	1.441	-	-	450	-	-	721	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	44.906	81.946	123.010	115.626	132.883	131.174	135.096	126.673	303.005	343.429	359.755	329.788	369.012	407.533	372.046	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	332	459	887	1.025	1.051	893	958	646	1.432	3.792	945	330	1.271	731	1.153	- Others
Kewajiban Komitmen	498.191	583.148	764.437	750.479	760.521	778.035	786.654	756.278	961.560	1.022.617	1.029.124	1.028.872	1.041.972	1.079.864	1.070.520	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	390.980	450.186	554.221	550.033	555.883	567.388	564.812	540.732	580.349	584.575	568.147	582.908	565.926	555.572	577.093	- Undisbursed loan facilities to debtors
Committed	135.147	146.626	187.023	190.677	188.299	198.851	202.097	186.507	203.750	207.578	209.345	206.345	201.115	196.366	204.767	- Committed
Uncommitted	255.832	303.559	367.198	359.357	367.584	368.537	362.715	354.225	376.599	376.997	358.801	376.563	364.811	359.206	372.326	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	729	1.727	4.464	4.434	4.882	5.097	4.026	4.445	3.261	3.505	3.520	4.908	4.441	2.946	4.964	- Undisbursed loan facilities to other banks
Committed	726	1.321	2.648	2.663	2.952	3.345	2.229	2.713	1.717	1.832	1.809	3.058	2.698	1.114	3.178	- Committed
Uncommitted	3	406	1.816	1.771	1.930	1.751	1.797	1.733	1.544	1.673	1.711	1.850	1.743	1.832	1.786	- Uncommitted
- Irrevocable L/C yang masih berjalan	41.235	36.967	40.541	44.105	44.773	45.018	45.747	46.824	45.328	47.646	48.176	57.725	58.634	61.322	55.450	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	65.248	94.268	164.459	151.215	154.178	159.953	171.504	163.861	331.856	384.592	408.612	382.729	412.067	459.217	432.457	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	751	691	804	579	565	416	766	2.299	670	602	904	806	555	- Others
Tagihan Kontinjensi	66.416	64.498	62.926	65.090	66.184	67.503	65.265	68.460	67.316	69.087	67.684	68.116	68.533	69.551	69.826	Contingent Claims
- Garansi yang diterima	39.725	37.819	33.320	34.188	35.298	36.480	34.063	36.870	35.636	37.340	35.852	35.765	35.598	36.410	36.138	- Received guarantees
- Pendapatan bunga dalam penyelesaian	26.535	26.513	29.428	30.721	30.704	30.840	31.015	31.400	31.489	31.555	31.637	32.153	32.732	32.936	33.483	- Accrued interest
- Lainnya	155	166	178	181	182	183	187	189	191	192	194	198	202	206	206	- Others
Kewajiban Kontinjensi	170.483	178.995	175.396	179.450	185.956	191.601	192.212	208.756	188.301	194.706	192.810	200.124	196.954	197.540	196.970	Contingent Liabilities
- Garansi yang diberikan	170.050	178.502	174.872	178.912	185.404	191.035	191.631	208.153	187.691	194.087	192.181	199.480	196.295	196.870	196.283	- Issued guarantees
- Lainnya	433	493	524	539	552	566	581	603	610	618	630	644	659	670	688	- Others
Lainnya	155.179	157.387	203.023	203.434	205.355	208.820	213.310	218.197	221.146	224.663	226.594	231.385	234.690	238.127	240.347	Others
- Penerusan Kredit	18.138	4.599	4.571	4.571	4.576	4.522	4.521	4.521	4.518	4.519	4.056	4.787	4.857	4.880	4.907	- Channelling
- Aset produktif yang dihapusbukan	134.897	150.267	195.702	196.057	197.940	201.427	205.887	210.741	213.676	217.156	219.509	223.538	226.305	229.708	231.893	- Written off earning assets
Kredit yang diberikan	131.324	146.561	191.990	192.540	194.420	197.395	201.856	207.307	210.245	213.714	216.065	220.088	222.633	226.017	228.198	- Credit disbursed
Lainnya	3.573	3.707	3.712	3.518	3.519	4.032	4.032	3.434	3.431	3.443	3.444	3.450	3.672	3.691	3.695	- Others
- Aset produktif yang dihapustagih	2.144	2.521	2.750	2.805	2.839	2.872	2.902	2.936	2.953	2.988	3.028	3.060	3.528	3.539	3.546	- Charged off earning assets
Kredit yang diberikan	2.144	2.521	2.750	2.805	2.839	2.872	2.902	2.936	2.953	2.988	3.028	3.060	3.528	3.539	3.546	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised 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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Tagihan Komitmen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	1.538	1.132	1.321	1.326	1.365	1.368	1.380	1.383	1.415	1.402	1.394	1.440	1.405	249	40	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.516	1.113	1.301	1.307	1.346	1.349	1.361	1.364	1.395	1.383	1.375	1.421	1.386	246	40	- Undisbursed Financing facilities to debtors
Committed	62	109	130	127	127	129	130	129	130	140	142	158	140	24	13	- Committed
Uncommitted	1.454	1.003	1.171	1.180	1.218	1.220	1.231	1.234	1.265	1.243	1.233	1.263	1.246	222	27	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	21	19	19	19	19	19	19	19	19	19	19	19	19	3	0	- Undisbursed Financing facilities to other banks
Committed	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-	- Committed
Uncommitted	11	9	9	9	9	9	9	9	9	9	9	9	9	3	0	- 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	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Tagihan Kontinjensi	187	107	76	85	83	91	98	103	108	110	117	115	127	130	135	Contingent Claims
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	187	100	76	85	83	91	98	103	108	110	117	115	127	130	135	- Accrued interest
- Lainnya	-	7	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
Kewajiban Kontinjensi	1.485	1.607	1.663	1.736	1.778	1.800	1.904	1.914	1.685	1.620	1.526	1.535	1.638	1.585	1.593	Contingent Liabilities
- Garansi yang diberikan	1.485	1.607	1.663	1.736	1.778	1.800	1.904	1.914	1.685	1.620	1.526	1.535	1.638	1.585	1.593	- Issued guarantees
- Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	0	-	-	- Others
Lainnya	524	187	278	278	320	321	321	322	323	326	436	437	438	540	547	Others
- Penerusan Pembiayaan	50	50	48	48	48	48	48	47	47	47	47	47	47	47	47	- Channelling
- Aset produktif yang dihapusbukukan	474	137	230	230	272	274	273	275	276	278	389	390	390	492	500	- Written off earning assets
Pembiayaan yang diberikan	474	137	230	230	272	273	273	275	276	278	389	390	390	492	500	- Financing disbursed
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Tagihan Komitmen	136	739	1.023	648	763	775	902	806	733	651	1.030	1.029	1.460	1.446	1.383	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	136	739	1.023	648	763	775	902	806	733	651	1.026	1.029	1.432	1.446	1.383	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	4	-	28	-	-	- Others
Kewajiban Komitmen	3.768	4.516	5.215	5.359	5.279	5.480	5.869	5.350	5.542	5.660	4.809	5.105	3.928	5.003	4.692	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.987	2.059	2.476	2.470	2.510	2.610	2.551	2.216	2.270	2.552	2.296	2.364	2.318	2.308	2.239	- Undisbursed Financing facilities to debtors
Committed	200	646	530	589	574	717	736	483	487	464	446	412	430	399	429	- Committed
Uncommitted	1.787	1.412	1.947	1.882	1.936	1.893	1.815	1.732	1.783	2.088	1.850	1.953	1.888	1.908	1.810	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	28	-	95	93	93	90	90	90	90	94	94	94	94	94	94	- Undisbursed Financing facilities to other banks
Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
Uncommitted	28	-	95	93	93	90	90	90	90	94	94	94	94	94	94	- Uncommitted
- Irrevocable L/C yang masih berjalan	324	297	211	253	117	172	242	202	201	159	322	235	238	287	303	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	132	967	1.023	1.072	1.016	952	1.303	1.156	1.111	973	1.328	1.211	156	1.181	1.062	- Outstanding spot and derivatives (sold)
- Lainnya	1.297	1.193	1.411	1.470	1.542	1.655	1.684	1.686	1.870	1.883	769	1.202	1.123	1.134	994	- Others
Tagihan Kontinjensi	349	417	299	309	297	309	317	316	337	329	334	351	371	388	393	Contingent Claims
- Garansi yang diterima	22	23	25	25	25	27	28	24	24	8	10	12	13	13	11	- Received guarantees
- Pendapatan bunga dalam penyelesaian	320	385	266	275	263	274	281	285	304	313	317	335	353	370	376	- Accrued interest
- Lainnya	6	9	8	8	9	9	9	7	8	8	6	4	5	5	6	- Others
Kewajiban Kontinjensi	866	1.147	1.285	1.407	1.523	1.512	1.364	1.069	1.030	998	1.010	1.006	1.132	1.164	1.235	Contingent Liabilities
- Garansi yang diberikan	865	1.144	1.277	1.398	1.514	1.501	1.353	1.056	1.015	981	991	985	1.110	1.140	1.208	- Issued guarantees
- Lainnya	1	3	7	8	9	10	11	13	15	17	20	21	23	24	27	- Others
Lainnya	2.847	4.423	5.968	6.065	6.237	6.161	6.354	6.947	6.966	6.965	7.100	7.162	7.224	7.322	7.392	Others
- Penerusan Pembiayaan	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	2.846	4.422	5.968	6.065	6.237	6.161	6.354	6.947	6.966	6.965	7.100	7.162	7.224	7.322	7.392	- Written off earning assets
Pembiayaan yang diberikan	2.807	4.252	5.933	6.030	6.202	6.126	6.319	6.911	6.931	6.930	7.065	7.127	7.189	7.286	7.356	- Financing disbursed
Lainnya	39	171	35	35	35	35	35	35	35	35	35	35	35	35	35	- 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	2015	2016	2017						2018							Indicator
			Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	33	9	39	-	-	0	2	-	-	-	-	-	-	-	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	0	2	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	33	9	39	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	527	878	974	878	947	862	875	787	3.620	865	669	852	764	983	844	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	494	869	876	802	805	698	679	644	3.398	662	484	749	678	917	747	- Undisbursed Financing facilities to debtors
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	494	869	876	802	805	698	679	644	3.398	662	484	749	678	917	747	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Undisbursed Financing facilities to other banks
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Uncommitted
- Irrevocable L/C yang masih berjalan	33	9	39	42	53	149	163	143	189	169	151	77	86	67	69	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	59	34	89	15	33	-	33	34	35	26	-	-	29	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Tagihan Kontinjensi	634	524	467	461	463	292	479	473	504	509	492	501	494	327	502	Contingent Claims
- Garansi yang diterima	289	195	190	190	192	193	192	193	193	198	198	200	200	206	207	- Received guarantees
- Pendapatan bunga dalam penyelesaian	345	329	278	272	271	99	287	280	311	311	294	301	295	121	295	- Accrued interest
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Kontinjensi	384	654	507	592	710	685	689	720	651	660	1.503	1.467	1.444	1.263	1.499	Contingent Liabilities
- Garansi yang diberikan	384	654	507	592	710	685	689	720	651	660	1.503	1.467	1.444	1.263	1.499	- Issued guarantees
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	3.757	5.221	6.727	6.984	6.982	7.002	7.347	7.383	7.498	7.539	7.835	7.923	7.984	8.135	8.184	Others
- Penerusan Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	3.757	5.221	6.727	6.984	6.982	7.002	7.347	7.383	7.498	7.539	7.835	7.923	7.984	8.135	8.184	- Written off earning assets
Pembiayaan yang diberikan	3.757	5.221	6.590	6.847	6.845	6.865	7.210	7.246	7.361	7.402	7.698	7.786	7.847	7.998	8.047	- Financing disbursed
Lainnya	-	-	137	137	137	137	137	137	137	137	137	137	137	137	137	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

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

Keterangan	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,39	22,93	23,23	23,34	23,25	23,42	23,37	23,18	23,43	23,24	22,65	22,25	22,19	22,01	22,56	Capital Adequacy Ratio (%)
- Modal	914.657	1.052.597	1.110.787	1.121.436	1.136.248	1.146.983	1.157.064	1.166.002	1.175.666	1.177.340	1.161.653	1.160.316	1.166.181	1.176.676	1.198.170	- Capital
- ATMR	4.276.555	4.589.611	4.781.553	4.803.805	4.887.823	4.897.672	4.951.148	5.029.816	5.017.974	5.065.592	5.129.158	5.213.753	5.254.403	5.345.488	5.311.506	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	19,00	21,19	21,49	21,59	21,50	21,68	21,69	21,50	21,77	21,58	20,98	20,50	20,45	20,42	20,92	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	812.590	972.350	1.027.481	1.037.316	1.051.045	1.061.729	1.073.893	1.081.234	1.092.477	1.093.381	1.076.311	1.068.586	1.074.729	1.091.769	1.110.931	- Core Capital (Tier I)
- ATMR	4.276.555	4.589.611	4.781.553	4.803.805	4.887.823	4.897.672	4.951.148	5.029.816	5.017.974	5.065.592	5.129.158	5.213.753	5.254.418	5.345.488	5.311.506	- Risk Weighted Assets
Return On Assets Ratio (%)	2,32	2,23	2,49	2,47	2,47	2,49	2,48	2,45	2,50	2,36	2,55	2,40	2,38	2,43	2,46	Return On Assets Ratio (%)
- Laba sebelum pajak	132.601	136.048	163.954	163.424	164.473	166.142	166.121	165.196	175.466	166.526	180.570	170.741	169.789	173.853	177.127	- Profit
- Rata-rata total aset	5.703.813	6.106.959	6.596.408	6.616.962	6.645.571	6.672.045	6.696.785	6.730.350	7.020.879	7.049.879	7.078.453	7.099.936	7.130.626	7.168.225	7.187.449	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	81,49	82,22	78,85	78,90	78,71	78,39	78,37	78,64	81,80	81,09	78,76	79,59	79,43	79,46	79,05	Operating Expenses/Operating Income (%)
- Biaya Operasional	569.141	624.173	354.119	404.640	454.008	498.789	546.822	603.178	68.078	113.344	162.597	215.324	265.633	322.902	374.211	- Operating Expenses
- Pendapatan Operasional	698.404	759.146	449.133	512.821	576.782	636.305	697.707	766.975	83.228	139.780	206.441	270.531	334.423	406.359	473.387	- Operating Income
Net Interest Margin Ratio (%)	5,39	5,63	5,35	5,35	5,33	5,32	5,31	5,32	5,19	5,00	5,07	5,07	5,09	5,11	5,12	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	293.824	329.913	337.712	338.777	339.429	340.083	340.285	342.731	348.992	338.024	343.588	345.001	347.684	350.332	352.305	- Interest income net
- Rata-rata total aset produktif	5.449.642	5.854.786	6.314.039	6.333.495	6.362.634	6.389.021	6.413.849	6.445.076	6.729.232	6.755.977	6.782.807	6.801.445	6.825.468	6.859.225	6.877.219	- Average total earning assets
Loan to Deposits Ratio (%)	92,11	90,70	89,20	89,17	88,74	88,68	88,97	90,04	89,10	89,21	90,19	90,43	91,99	92,76	93,11	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	3.903.936	4.199.713	4.285.659	4.304.288	4.357.435	4.374.044	4.418.713	4.548.155	4.445.801	4.474.893	4.553.173	4.587.122	4.686.549	4.784.436	4.784.803	- Total Credit to third party
- Total Dana Pihak Ketiga	4.238.349	4.630.352	4.804.722	4.827.114	4.910.543	4.932.349	4.966.736	5.050.984	4.989.468	5.016.043	5.048.278	5.072.433	5.094.582	5.157.744	5.138.722	- Total Third Party Funds
Rasio Aset Likuid (%)	16,70	17,50	17,16	17,84	17,86	18,27	18,09	18,56	18,23	18,11	17,91	17,36	17,19	16,68	15,64	Liquid Assets Ratio (%)
- Aset Likuid Primer	736.720	837.433	843.355	890.364	900.857	916.406	893.406	963.833	920.320	901.106	922.998	921.985	984.962	964.041	823.382	- Primary Liquid Asset
- Aset Likuid Sekunder	251.623	296.098	305.133	315.702	327.207	346.020	362.824	353.504	359.304	380.975	354.856	321.754	261.775	263.243	319.086	- Secondary Liquid assets
- Total Aset	5.919.390	6.475.602	6.693.533	6.760.887	6.874.442	6.910.310	6.944.188	7.099.564	7.020.879	7.078.879	7.135.601	7.163.989	7.253.384	7.356.221	7.302.794	- 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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%)	22,30	22,38	21,02	21,35	21,04	20,96	21,11	21,73	21,18	21,93	21,12	20,72	20,43	20,44	20,97	Capital Adequacy Ratio (%)
- Modal	18.763	14.113	8.167	8.177	8.307	8.366	8.531	8.658	8.769	8.800	8.750	8.606	8.552	8.573	8.695	- Capital
- ATMR	84.122	63.072	38.858	38.300	39.482	39.910	40.412	39.839	41.410	40.126	41.431	41.532	41.863	41.935	41.456	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,61	21,36	19,82	19,36	19,11	18,97	19,90	20,59	20,09	20,80	19,99	19,60	19,28	19,29	19,81	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	17.334	13.474	7.703	7.416	7.547	7.573	8.041	8.203	8.321	8.348	8.282	8.138	8.072	8.091	8.214	- Core Capital (Tier I)
- ATMR	84.122	63.072	38.858	38.300	39.482	39.910	40.412	39.839	41.410	40.126	41.431	41.532	41.863	41.935	41.456	- Risk Weighted Assets
Return On Assets Ratio (%)	1,69	1,43	1,77	1,75	1,68	1,60	1,61	1,49	1,56	1,65	1,95	1,78	1,70	1,53	1,62	Return On Assets Ratio (%)
- Laba sebelum pajak	2.260	1.438	1.140	1.135	1.098	1.054	1.063	986	1.026	1.102	1.321	1.229	1.177	1.073	1.135	- Profit
- Rata-rata total aset	133.597	100.652	64.569	64.921	65.279	65.774	66.089	65.989	65.662	66.612	67.722	68.886	69.392	69.894	70.157	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	85,86	88,09	85,18	85,28	85,72	86,29	86,17	87,31	86,48	85,37	82,99	84,17	84,89	86,24	85,55	Operating Expenses/Operating Income (%)
- Biaya Operasional	14.167	10.881	3.756	4.316	4.880	5.460	6.006	6.661	532	1.049	1.578	2.173	2.760	3.361	3.924	- Operating Expenses
- Pendapatan Operasional	16.501	12.352	4.409	5.061	5.693	6.327	6.970	7.630	616	1.229	1.901	2.581	3.251	3.897	4.587	- Operating Income
Net Interest Margin Ratio (%)	6,14	6,30	5,63	5,58	5,52	5,48	5,45	5,50	5,48	5,36	5,54	5,49	5,56	5,57	5,62	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	7.708	5.989	3.420	3.412	3.392	3.396	3.395	3.418	3.372	3.354	3.534	3.570	3.638	3.670	3.719	- Interest income net
- Rata-rata total aset produktif	125.591	95.052	60.783	61.136	61.490	61.970	62.290	62.159	61.576	62.607	63.797	65.000	65.431	65.893	66.123	- Average total earning assets
Loan to Deposits Ratio (%)	86,04	94,23	71,68	74,26	74,19	72,59	76,25	89,09	83,29	80,03	80,07	77,32	79,60	79,77	81,65	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	86.102	66.902	39.930	40.210	40.848	41.518	42.560	42.987	42.652	42.991	44.326	45.197	45.751	46.008	46.154	- Total Credit to third party
- Total Dana Pihak Ketiga	100.070	70.997	55.709	54.146	55.056	57.196	55.819	48.250	51.207	53.721	55.355	58.457	57.474	57.675	56.527	- Total Third Party Funds
Rasio Aset Likuid (%)	20,06	16,96	24,99	24,81	25,02	26,14	22,78	18,09	19,53	20,73	21,02	21,74	20,40	21,07	20,75	Liquid Assets Ratio (%)
- Aset Likuid Primer	24.362	15.820	16.467	16.185	16.453	17.712	15.322	11.385	12.260	13.241	14.098	14.707	13.603	13.942	13.970	- Primary Liquid Asset
- Aset Likuid Sekunder	1.977	1.158	609	533	595	647	450	352	561	765	605	1.030	965	1.311	915	- Secondary Liquid assets
- Total Aset	131.305	100.103	68.338	67.386	68.143	70.226	69.241	64.894	65.662	67.561	69.943	72.378	71.414	72.406	71.737	- 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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,05	23,72	25,03	25,04	24,83	24,64	25,65	26,47	26,45	26,75	26,34	25,49	25,48	25,10	26,08	Capital Adequacy Ratio (%)
- Modal	128.282	140.338	143.283	134.967	136.436	137.155	148.778	150.582	150.619	144.223	143.779	142.354	143.590	143.579	149.446	- Capital
- ATMR	556.575	591.571	572.515	538.919	549.525	556.538	579.935	568.921	569.343	539.161	545.927	558.407	563.519	572.034	573.096	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,72	21,49	23,07	23,28	23,04	22,83	23,98	24,80	24,76	25,05	24,63	23,76	23,80	23,58	24,38	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	115.331	127.142	132.102	125.442	126.616	127.059	139.046	141.074	140.962	135.067	134.484	132.700	134.142	134.859	139.696	- Core Capital (Tier I)
- ATMR	556.575	591.571	572.515	538.919	549.525	556.538	579.935	568.921	569.343	539.161	545.927	558.407	563.519	572.034	573.096	- Risk Weighted Assets
Return On Assets Ratio (%)	1,62	1,66	1,64	1,63	1,61	1,62	1,61	1,57	1,87	1,63	1,78	1,71	1,58	1,55	1,52	Return On Assets Ratio (%)
- Laba sebelum pajak	13.161	13.710	13.917	13.022	12.910	13.144	13.681	13.332	15.711	12.817	14.090	13.736	12.732	12.523	12.353	- Profit
- Rata-rata total aset	814.483	828.051	846.226	798.642	803.162	809.139	847.260	846.799	841.108	785.123	791.991	801.312	805.901	810.065	812.322	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	85,48	85,38	84,55	85,16	85,31	85,06	85,64	86,33	84,33	85,97	84,42	84,68	86,09	86,83	86,65	Operating Expenses/Operating Income (%)
- Biaya Operasional	77.487	79.660	44.254	49.448	55.999	62.097	73.741	82.725	7.250	12.914	18.640	25.065	32.413	40.010	45.911	- Operating Expenses
- Pendapatan Operasional	90.650	93.297	52.344	58.065	65.639	73.005	86.108	95.825	8.597	15.020	22.081	29.597	37.650	46.078	52.985	- Operating Income
Net Interest Margin Ratio (%)	4,74	5,08	5,04	5,20	5,18	5,15	5,09	5,14	4,81	4,68	4,83	4,81	4,86	4,87	4,92	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	36.762	40.368	40.755	39.612	39.655	39.737	41.159	41.524	38.531	34.977	36.495	36.792	37.414	37.665	38.092	- Interest income net
- Rata-rata total aset produktif	776.242	794.619	809.319	761.671	765.718	771.310	808.629	807.973	800.857	747.911	755.428	765.144	769.106	772.792	774.681	- Average total earning assets
Loan to Deposits Ratio (%)	97,81	98,04	85,91	85,34	84,08	82,68	83,99	91,22	88,00	87,65	86,82	86,16	87,28	89,29	90,29	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	528.114	560.600	529.580	500.443	508.740	517.022	519.830	523.311	515.456	479.419	487.612	494.397	500.801	509.156	510.986	- Total Credit to third party
- Total Dana Pihak Ketiga	539.928	571.782	616.421	586.428	605.034	625.327	618.883	573.711	585.770	546.957	561.637	573.818	573.772	570.258	565.964	- Total Third Party Funds
Rasio Aset Likuid (%)	18,62	17,97	21,25	21,15	20,73	21,65	21,00	20,51	20,64	20,56	21,38	21,27	20,13	20,83	18,75	Liquid Assets Ratio (%)
- Aset Likuid Primer	128.302	132.622	158.183	152.055	150.296	160.929	154.704	146.135	144.903	140.671	150.735	152.676	145.505	151.407	134.551	- Primary Liquid Asset
- Aset Likuid Sekunder	22.721	19.186	26.549	21.207	23.701	25.859	27.881	26.477	28.670	21.835	21.562	23.621	20.391	21.653	20.283	- Secondary Liquid assets
- Total Aset	811.066	844.755	869.414	819.170	839.329	862.924	869.417	841.721	841.108	790.556	805.728	828.877	824.259	830.881	825.863	- 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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,30	24,86	25,50	25,33	25,27	25,25	24,67	24,85	24,90	24,68	24,39	24,03	24,01	23,96	24,42	Capital Adequacy Ratio (%)
- Modal	387.849	428.247	429.943	432.132	436.444	439.780	430.259	432.261	432.411	441.092	439.121	445.646	444.479	448.532	454.771	- Capital
- ATMR	1.664.523	1.722.312	1.686.350	1.706.026	1.726.817	1.741.662	1.744.290	1.739.623	1.736.923	1.786.907	1.800.446	1.854.631	1.851.530	1.871.741	1.861.941	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,96	22,34	22,72	22,56	22,52	22,52	22,04	22,16	22,26	22,07	21,75	21,14	21,15	21,50	21,87	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	348.872	384.693	383.084	384.939	388.963	392.252	384.432	385.561	386.562	394.399	391.578	392.112	391.686	402.376	407.232	- Core Capital (Tier I)
- ATMR	1.664.523	1.722.312	1.686.350	1.706.026	1.726.817	1.741.662	1.744.290	1.739.623	1.736.923	1.786.907	1.800.446	1.854.631	1.851.546	1.871.741	1.861.941	- Risk Weighted Assets
Return On Assets Ratio (%)	1,25	1,41	2,03	1,98	1,97	1,92	1,84	1,77	2,24	1,97	2,01	1,90	1,82	1,77	1,80	Return On Assets Ratio (%)
- Laba sebelum pajak	27.739	33.067	47.985	46.705	46.836	45.783	43.162	41.879	55.633	50.485	51.633	49.048	46.989	45.802	46.704	- Profit
- Rata-rata total aset	2.225.152	2.341.535	2.361.564	2.364.471	2.371.504	2.378.761	2.351.412	2.360.755	2.485.921	2.559.932	2.570.956	2.578.162	2.581.179	2.589.157	2.590.486	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	90,71	89,33	85,10	85,27	84,98	85,13	85,60	86,08	85,49	85,40	85,06	85,41	86,03	86,43	86,17	Operating Expenses/Operating Income (%)
- Biaya Operasional	272.740	270.022	156.403	176.088	196.867	215.661	232.924	258.000	27.224	46.351	69.517	91.897	113.662	138.871	161.903	- Operating Expenses
- Pendapatan Operasional	300.675	302.265	183.778	206.496	231.673	253.327	272.104	299.713	31.846	54.275	81.729	107.591	132.113	160.672	187.895	- Operating Income
Net Interest Margin Ratio (%)	4,49	4,77	4,41	4,41	4,39	4,41	4,38	4,40	4,32	4,07	4,14	4,12	4,17	4,17	4,20	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	95.820	107.610	100.319	100.410	100.419	101.069	99.234	100.122	103.253	100.051	102.204	102.143	103.304	103.843	104.650	- Interest income net
- Rata-rata total aset produktif	2.135.467	2.258.170	2.276.801	2.278.822	2.285.392	2.292.347	2.265.937	2.274.921	2.392.428	2.460.037	2.470.443	2.477.209	2.479.890	2.488.094	2.489.220	- Average total earning assets
Loan to Deposits Ratio (%)	99,37	95,96	95,51	95,02	95,10	95,52	96,00	96,63	94,53	94,75	94,68	95,38	98,93	99,77	101,12	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.507.831	1.567.489	1.513.200	1.516.496	1.541.498	1.555.536	1.569.429	1.582.814	1.562.850	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	- Total Credit to third party
- Total Dana Pihak Ketiga	1.517.441	1.633.429	1.584.255	1.596.059	1.620.989	1.628.542	1.634.881	1.638.013	1.653.350	1.713.910	1.733.707	1.734.172	1.702.970	1.722.935	1.695.601	- Total Third Party Funds
Rasio Aset Likuid (%)	15,02	17,00	17,79	17,95	17,96	18,20	17,53	18,30	18,25	18,13	18,28	18,19	18,01	17,89	16,43	Liquid Assets Ratio (%)
- Aset Likuid Primer	253.558	304.819	326.084	324.082	332.292	336.731	319.535	346.571	350.003	345.726	357.643	368.517	374.608	370.881	319.422	- Primary Liquid Asset
- Aset Likuid Sekunder	84.197	105.027	95.017	103.892	103.701	107.979	107.744	104.224	103.586	120.786	116.229	104.489	92.355	99.407	107.433	- Secondary Liquid assets
- Total Aset	2.248.668	2.410.748	2.366.872	2.384.818	2.427.767	2.444.080	2.436.985	2.463.522	2.485.921	2.572.525	2.593.003	2.599.779	2.593.250	2.629.044	2.598.461	- 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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%)	19,26	21,24	21,30	21,67	21,58	21,94	22,08	21,43	21,87	21,61	20,79	20,43	20,36	20,14	20,64	Capital Adequacy Ratio (%)
- Modal	379.762	469.900	536.436	546.161	555.061	561.681	571.104	574.501	583.867	583.224	570.003	563.710	569.560	575.992	585.258	- Capital
- ATMR	1.971.334	2.212.656	2.518.430	2.520.560	2.571.998	2.559.563	2.586.084	2.681.434	2.670.298	2.699.398	2.741.355	2.759.184	2.797.491	2.859.777	2.835.013	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,79	20,20	20,25	20,61	20,53	20,90	21,01	20,38	20,85	20,58	19,77	19,41	19,33	19,11	19,60	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	331.052	447.041	510.108	519.519	527.919	534.846	543.228	546.397	556.633	555.568	541.968	535.635	540.829	546.444	555.790	- Core Capital (Tier I)
- ATMR	1.971.334	2.212.656	2.518.430	2.520.560	2.571.998	2.559.563	2.586.084	2.681.434	2.670.298	2.699.398	2.741.355	2.759.184	2.797.491	2.859.777	2.835.013	- Risk Weighted Assets
Return On Assets Ratio (%)	3,53	3,10	3,01	3,03	3,04	3,11	3,15	3,15	2,84	2,81	3,11	2,92	2,96	3,09	3,15	Return On Assets Ratio (%)
- Laba sebelum pajak	89.441	87.832	101.458	102.562	103.628	106.161	108.215	108.999	103.096	102.122	113.526	106.728	108.899	114.456	116.934	- Profit
- Rata-rata total aset	2.530.581	2.836.721	3.374.560	3.388.929	3.405.626	3.418.372	3.432.024	3.456.807	3.628.188	3.638.212	3.647.784	3.651.577	3.674.153	3.699.109	3.714.484	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	70,46	75,05	71,88	71,87	71,69	70,99	70,42	70,31	78,43	76,57	72,33	73,56	72,36	71,87	71,29	Operating Expenses/Operating Income (%)
- Biaya Operasional	204.747	263.609	151.410	174.789	196.262	215.572	234.150	255.792	33.072	53.031	72.862	96.189	116.798	140.660	162.474	- Operating Expenses
- Pendapatan Operasional	290.578	351.232	210.650	243.199	273.776	303.645	332.526	363.806	42.170	69.256	100.730	130.761	161.409	195.713	227.920	- Operating Income
Net Interest Margin Ratio (%)	6,36	6,50	6,05	6,04	6,03	6,00	6,00	5,99	5,87	5,73	5,76	5,80	5,79	5,81	5,80	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	153.534	175.946	194.542	195.343	195.963	195.882	196.497	197.667	203.837	199.642	201.355	202.496	203.327	205.154	205.843	- Interest income net
- Rata-rata total aset produktif	2.412.342	2.706.946	3.217.243	3.231.867	3.250.033	3.263.393	3.276.994	3.300.023	3.474.370	3.485.421	3.493.139	3.494.091	3.511.041	3.532.447	3.547.194	- Average total earning assets
Loan to Deposits Ratio (%)	85,63	85,16	86,86	86,75	86,19	86,22	86,07	85,96	86,13	86,20	88,22	88,45	88,94	89,43	89,10	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.781.889	2.004.722	2.236.883	2.247.139	2.266.350	2.259.968	2.286.894	2.399.043	2.324.843	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	- Total Credit to third party
- Total Dana Pihak Ketiga	2.080.909	2.354.143	2.575.386	2.590.481	2.629.464	2.621.284	2.657.153	2.791.010	2.699.141	2.701.455	2.697.579	2.705.986	2.760.366	2.806.876	2.820.630	- Total Third Party Funds
Rasio Aset Likuid (%)	17,34	17,79	15,51	16,85	16,98	17,34	17,67	18,29	17,63	17,52	16,83	15,80	15,92	14,87	14,34	Liquid Assets Ratio (%)
- Aset Likuid Primer	330.498	384.172	348.632	398.042	401.816	401.035	403.845	459.742	413.154	401.469	400.522	386.085	451.246	427.812	355.439	- Primary Liquid Asset
- Aset Likuid Sekunder	142.729	170.726	184.669	190.070	199.210	211.536	226.749	222.451	226.486	237.589	216.461	192.614	148.063	140.871	190.456	- Secondary Liquid assets
- Total Aset	2.728.351	3.119.996	3.438.805	3.489.512	3.539.204	3.533.080	3.568.545	3.729.427	3.628.188	3.648.236	3.666.927	3.662.955	3.764.460	3.823.890	3.806.733	- 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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Capital Adequacy Ratio (%)	20,49	17,64	17,01	16,67	16,52	15,77	16,75	19,26	19,47	19,37	18,88	19,32	19,19	19,59	19,19	Capital Adequacy Ratio (%)
- Modal	3.851	1.765	1.729	1.709	1.710	1.607	1.698	1.963	1.937	1.908	1.843	1.841	1.848	1.867	1.866	- Capital
- ATMR	18.800	10.002	10.167	10.251	10.348	10.186	10.138	10.194	9.951	9.849	9.759	9.529	9.632	9.528	9.724	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	4,26	5,83	8,21	8,64	7,68	8,61	8,48	8,49	9,37	9,87	10,07	10,29	10,83	10,17	10,32	Classified Earning assets to Earning assets (%)
- APYD	975	991	1.385	1.447	1.372	1.529	1.517	1.504	1.599	1.648	1.656	1.656	1.710	1.582	1.581	- Classified Earning Assets
- Total Aktiva Produktif	22.852	17.009	16.864	16.739	17.876	17.754	17.889	17.716	17.065	16.697	16.437	16.092	15.785	15.555	15.312	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	0,42	(4,00)	(0,58)	(1,35)	(1,06)	(2,58)	(2,39)	(2,50)	0,38	0,29	0,40	0,28	0,30	0,37	0,36	Net Operating Margin (%)
- Pendapatan	81	(508)	(84)	(196)	(155)	(381)	(354)	(372)	56	42	58	40	43	53	50	- Net Operations Income
- Rata-rata Aktiva	19.467	12.680	14.488	14.517	14.645	14.733	14.807	14.860	14.890	14.722	14.607	14.457	14.289	14.155	14.025	- Average Earning Assets
Return On Assets Ratio (%)	0,40	(3,51)	(0,53)	(1,26)	(0,99)	(2,41)	(2,24)	(2,33)	0,46	0,32	0,40	0,28	0,29	0,35	0,33	Return On Assets Ratio (%)
- Laba	86	(502)	(83)	(196)	(155)	(382)	(355)	(373)	77	53	65	45	46	55	53	- Profit
- Rata-Rata total aset	21.575	14.301	15.516	15.558	15.721	15.814	15.891	15.983	16.599	16.437	16.321	16.167	16.007	15.895	15.775	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	97,66	118,17	104,86	111,50	108,93	122,78	121,08	122,18	96,27	97,12	96,23	97,37	97,22	96,60	96,72	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	3.373	3.302	1.052	1.269	1.418	1.711	1.866	2.047	120	239	368	492	624	747	864	- Operations Expenses
- Pendapatan	3.454	2.794	1.003	1.139	1.302	1.393	1.541	1.675	125	246	383	506	642	774	894	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	20,21	23,18	27,59	27,90	31,12	29,33	32,29	33,93	32,99	37,25	35,24	35,99	32,21	31,80	30,15	Short Term Mismatch (%)
- Aktiva Jangka Pendek	3.820	3.001	3.625	3.632	4.330	4.065	4.471	4.704	4.402	4.835	4.529	4.535	3.989	3.894	3.535	- Short-Term Assets
- Kewajiban Jangka Pendek	18.906	12.951	13.141	13.018	13.915	13.859	13.846	13.861	13.345	12.981	12.853	12.601	12.382	12.246	11.726	- Short-Term Liabilities
Finance to Deposit Ratio (%)	96,60	94,18	87,93	90,09	89,26	88,10	86,88	86,52	83,86	84,59	85,22	86,66	92,00	89,01	89,24	Finance to Deposit Ratio (%)
- Pembiayaan	17.495	11.396	11.550	11.676	11.521	11.541	11.417	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	- Financing
- Dana Pihak Ketiga	18.112	12.101	13.135	12.961	12.907	13.100	13.142	12.987	12.900	12.665	12.499	12.170	11.533	11.636	11.577	- 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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Capital Adequacy Ratio (%)	14,96	17,78	17,98	16,99	16,67	16,54	17,78	18,68	18,88	19,74	19,69	18,86	20,56	22,99	22,55	Capital Adequacy Ratio (%)
- Modal	13.189	18.438	20.110	18.873	18.660	18.451	20.170	21.288	21.716	22.828	23.223	21.970	24.243	26.116	25.654	- Capital
- ATMR	88.180	103.724	111.840	111.059	111.903	111.550	113.451	113.945	114.996	115.627	117.922	116.459	117.937	113.615	113.746	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,01	3,87	4,35	4,41	4,59	4,81	4,72	4,14	4,96	4,90	4,26	4,56	4,79	3,75	3,83	Classified Earning assets to Earning assets (%)
- APYD	5.466	5.649	6.762	6.837	7.308	7.636	7.599	6.835	8.074	8.097	7.113	7.609	7.888	6.313	6.478	- Classified Earning Assets
- Total Aktiva Produktif	109.147	146.136	155.402	154.887	159.249	158.808	161.158	165.018	162.729	165.226	166.882	166.754	164.792	168.144	169.184	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	0,54	1,20	1,59	1,55	1,55	1,17	1,18	1,01	0,30	0,88	1,75	1,75	1,85	1,96	1,89	Net Operating Margin (%)
- Pendapatan	544	1.423	2.311	2.270	2.284	1.736	1.746	1.508	480	1.397	2.803	2.815	2.982	3.166	3.061	- Net Operations Income
- Rata-rata Aktiva	101.146	118.478	145.665	146.251	147.200	147.847	148.571	149.540	158.199	159.508	160.333	160.902	160.905	161.642	162.231	- Average Earning Assets
Return On Assets Ratio (%)	0,48	1,08	1,42	1,39	1,40	1,07	1,09	0,94	0,28	0,78	1,52	1,54	1,63	1,70	1,65	Return On Assets Ratio (%)
- Laba	543	1.497	2.340	2.298	2.327	1.783	1.828	1.586	511	1.423	2.776	2.815	2.989	3.130	3.032	- Profit
- Rata-Rata total aset	112.488	138.009	164.580	165.295	166.354	167.065	168.003	169.268	180.377	181.604	182.803	183.107	183.599	184.027	184.197	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	96,03	91,58	88,12	88,15	88,09	91,01	90,86	92,21	97,70	92,93	86,90	86,68	85,59	85,76	85,89	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	13.155	15.473	10.002	11.256	12.671	14.647	15.908	17.849	1.698	3.057	4.650	6.107	7.381	9.533	10.868	- Operations Expenses
- Pendapatan	13.699	16.896	11.350	12.770	14.384	16.094	17.509	19.357	1.738	3.290	5.350	7.045	8.623	11.115	12.654	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	18,62	24,87	57,22	58,86	58,91	32,73	30,96	32,73	31,04	31,84	31,98	29,69	32,58	30,00	30,72	Short Term Mismatch (%)
- Aktiva Jangka Pendek	15.888	30.757	74.004	72.457	74.240	39.239	39.375	43.437	40.000	41.538	42.124	38.132	42.154	39.000	40.061	- Short-Term Assets
- Kewajiban Jangka Pendek	85.331	123.672	129.339	123.099	126.018	119.896	127.171	132.697	128.882	130.473	131.702	128.454	129.387	130.002	130.421	- Short-Term Liabilities
Finance to Deposit Ratio (%)	90,55	89,21	80,96	82,37	80,40	81,51	80,38	80,18	78,71	80,12	79,20	79,46	81,18	79,82	80,06	Finance to Deposit Ratio (%)
- Pembiayaan	85.771	110.929	114.399	115.231	116.325	116.478	116.531	118.272	116.606	117.426	118.594	119.422	120.800	117.355	118.234	- Financing
- Dana Pihak Ketiga	94.726	124.349	141.297	139.899	144.691	142.894	144.967	147.502	148.146	146.558	149.737	150.289	148.799	147.021	147.682	- 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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Capital Adequacy Ratio (%)	13,02	14,02	14,79	15,07	14,92	15,29	15,25	15,86	15,08	15,88	15,58	15,58	15,58	15,62	15,96	Capital Adequacy Ratio (%)
- Modal	6.369	6.950	7.252	7.288	7.331	7.366	7.416	7.859	7.874	7.932	8.006	8.055	8.142	8.236	8.324	- Capital
- ATMR	48.913	49.580	49.024	48.374	49.127	48.175	48.627	49.556	52.218	49.957	51.376	51.721	52.247	52.734	52.140	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,82	4,70	3,96	3,78	3,82	3,94	3,90	3,41	3,47	3,41	2,99	3,01	3,03	3,00	3,02	Classified Earning assets to Earning assets (%)
- APYD	3.787	3.430	3.044	2.874	2.933	3.004	2.985	2.738	2.800	2.817	2.569	2.565	2.481	2.529	2.561	- Classified Earning Assets
- Total Aktiva Produktif	65.102	72.903	76.959	75.962	76.699	76.190	76.614	80.377	80.791	82.715	85.918	85.359	81.985	84.445	84.890	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	0,54	0,63	0,64	0,63	0,63	0,63	0,62	0,61	0,75	0,83	0,89	0,90	0,96	1,01	1,07	Net Operating Margin (%)
- Pendapatan	331	429	471	464	468	466	457	454	603	672	731	743	791	834	881	- Net Operations Income
- Rata-rata Aktiva	61.688	67.778	73.234	73.496	73.767	73.926	74.093	74.545	79.951	80.919	82.034	82.479	82.074	82.248	82.401	- Average Earning Assets
Return On Assets Ratio (%)	0,52	0,59	0,56	0,56	0,56	0,56	0,56	0,59	0,68	0,73	0,79	0,79	0,84	0,89	0,94	Return On Assets Ratio (%)
- Laba	348	431	457	456	459	458	461	484	601	649	716	721	763	812	857	- Profit
- Rata-Rata total aset	67.284	73.494	80.971	81.075	81.409	81.602	81.816	82.319	88.421	89.401	90.593	91.086	91.257	91.516	91.575	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	97,76	97,29	95,63	95,78	95,46	95,42	95,57	95,57	96,18	94,78	94,22	94,03	93,49	93,18	92,70	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	14.417	15.399	6.013	7.022	7.381	8.097	9.045	9.787	1.263	2.031	2.977	3.899	4.728	5.698	6.528	- Operations Expenses
- Pendapatan	14.748	15.827	6.288	7.331	7.732	8.486	9.464	10.241	1.314	2.143	3.160	4.146	5.058	6.115	7.042	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	22,05	18,04	16,00	16,60	19,44	21,87	25,19	23,59	21,23	22,86	24,76	26,11	29,95	28,13	25,16	Short Term Mismatch (%)
- Aktiva Jangka Pendek	12.902	11.910	11.145	11.347	13.738	15.614	17.784	17.410	15.729	17.357	19.436	20.560	23.382	22.192	19.556	- Short-Term Assets
- Kewajiban Jangka Pendek	58.512	66.033	69.640	68.337	70.668	71.400	70.603	73.815	74.102	75.927	78.515	78.743	78.082	78.901	77.727	- Short-Term Liabilities
Finance to Deposit Ratio (%)	81,70	78,91	78,31	79,15	78,00	78,56	78,26	77,38	75,49	74,10	73,64	74,19	75,11	75,19	76,94	Finance to Deposit Ratio (%)
- Pembiayaan	50.701	55.202	57.674	57.447	58.306	58.103	58.417	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	- Financing
- Dana Pihak Ketiga	62.057	69.957	73.648	72.579	74.751	73.963	74.648	77.903	78.273	80.036	82.584	82.320	81.663	82.417	81.337	- 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/SEQJK.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/SEQJK.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	2015	2016	2017						2018						Group of Bank	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
- BUKU 1	131.016	100.103	68.338	67.386	68.143	70.226	69.241	64.894	65.662	67.561	69.943	72.378	71.414	72.406	71.737	- BUKU 1
- BUKU 2	810.899	844.755	819.451	819.170	839.332	862.924	869.417	841.732	841.108	790.556	805.729	828.877	824.259	830.881	825.863	- BUKU 2
- BUKU 3	2.245.451	2.410.757	2.366.878	2.384.832	2.427.775	2.444.087	2.437.145	2.463.537	2.485.931	2.572.530	2.593.025	2.599.801	2.593.260	2.629.044	2.598.461	- BUKU 3
- BUKU 4	2.728.358	3.120.003	3.438.811	3.489.514	3.539.204	3.533.094	3.568.545	3.729.446	3.628.231	3.648.312	3.666.927	3.662.955	3.764.466	3.823.893	3.806.734	- BUKU 4
- BUKU 1 SYARIAH	23.592	15.968	16.110	15.851	17.027	16.649	16.658	16.999	16.599	16.274	16.091	15.705	15.366	15.335	15.053	- BUKU 1 SHARIA
- BUKU 2 SYARIAH	119.031	159.374	172.008	170.294	174.821	173.462	177.379	183.177	180.377	182.831	185.200	184.020	185.565	186.171	185.214	- BUKU 2 SHARIA
- BUKU 3 SYARIAH	70.799	78.839	82.947	81.797	84.087	83.331	83.966	87.850	88.421	90.381	92.977	92.563	91.940	92.813	91.930	- BUKU 3 SHARIA
Total	6.129.146	6.729.799	6.964.541	7.028.846	7.150.388	7.183.773	7.222.351	7.387.634	7.306.328	7.368.446	7.429.891	7.456.300	7.546.271	7.650.542	7.594.991	Total
Ket: r) Angka-angka diperbaiki																Note: r) Revised figures

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 2015				Desember 2016				Juli 2017				Desember 2017				Juli 2018				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
BUKU 1	5	27	2	0	4	20	1	0	4	14	0	0	4	14	0	0	3	15	0	0	BUKU 1
BUKU 2	0	13	33	0	1	16	31	2	0	19	33	1	0	17	35	1	0	16	37	0	BUKU 2
BUKU 3	0	0	4	18	0	0	6	18	0	0	7	19	0	0	5	21	0	0	4	22	BUKU 3
BUKU 4	0	0	0	4	0	0	0	4	0	0	0	5	0	0	0	5	0	0	0	5	BUKU 4
BUKU 1 SYARIAH	0	5	0	0	0	3	0	0	0	3	0	0	0	3	0	0	0	3	0	0	BUKU 1 SHARIA
BUKU 2 SYARIAH	0	3	2	1	0	5	3	1	0	5	3	1	0	5	3	1	1	3	4	1	BUKU 2 SHARIA
BUKU 3 SYARIAH	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	BUKU 3 SHARIA
Total	5	48	41	24	5	44	41	26	4	41	43	27	4	39	43	29	4	37	45	29	Total
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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Aset Produktif Neraca	5.195.162	5.748.923	6.032.899	6.032.899	6.210.484	6.248.902	6.281.442	6.377.940	6.347.428	6.460.366	6.550.441	6.540.053	6.546.546	6.380.741	6.634.238	Earning Assets
a. Lancar	4.889.602	5.417.259	5.656.150	5.656.150	5.826.346	5.872.217	5.906.039	6.026.288	5.956.525	6.038.769	6.147.825	6.134.837	6.143.528	5.986.304	6.226.996	a. Current
b. DPK	198.917	198.041	237.221	237.221	245.430	236.739	237.653	223.692	252.720	281.859	266.881	266.391	261.625	263.662	265.804	b. Special Mention
c. Kurang Lancar	20.656	28.452	29.194	29.194	26.340	27.448	23.992	23.925	30.035	25.913	21.769	24.967	25.927	19.587	24.727	c. Sub-Standard
d. Diragukan	13.528	15.961	19.705	19.705	18.367	16.679	18.870	18.281	19.997	24.082	24.658	21.237	21.717	21.453	20.692	d. Doubtful
e. Macet	72.459	89.210	90.628	90.628	94.001	95.820	94.888	85.754	88.150	89.743	89.307	92.621	93.748	89.735	96.018	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.590.184	1.682.211	1.749.891	1.749.891	1.794.442	1.821.564	1.828.579	1.830.564	1.855.762	1.873.643	1.856.214	1.897.792	1.881.209	1.866.574	1.893.137	Earning Assets - Account Administrative Transactions
a. Lancar	1.563.291	1.656.008	1.723.062	1.723.062	1.764.690	1.791.310	1.802.775	1.804.957	1.828.858	1.843.865	1.825.163	1.867.849	1.849.846	1.835.211	1.860.358	a. Current
b. DPK	23.183	22.722	23.959	23.959	26.644	26.746	22.810	22.483	23.521	26.483	27.625	26.690	28.230	28.047	28.789	b. Special Mention
c. Kurang Lancar	1.885	1.648	1.787	1.787	1.817	2.075	1.694	1.723	1.753	1.734	1.562	1.638	1.601	1.662	2.505	c. Sub-Standard
d. Diragukan	250	1.005	372	372	422	427	290	385	292	371	646	450	346	365	288	d. Doubtful
e. Macet	1.575	827	711	711	869	1.007	1.009	1.016	1.337	1.191	1.218	1.165	1.185	1.288	1.197	e. Lost
Non Performing Earning Aset (Nominal)	110.353	137.104	142.397	142.397	141.816	143.455	140.743	131.083	141.566	143.033	139.161	142.078	144.525	134.090	145.427	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	34.758	36.781	38.511	38.511	37.558	37.621	40.906	44.553	43.348	42.210	46.069	49.601	51.720	54.632	55.216	Interbank Loans
a. Lancar	34.655	36.667	38.374	38.374	37.442	37.496	40.799	44.433	43.236	42.095	45.852	49.489	51.615	54.537	55.062	a. Current
b. DPK	16	19	29	29	5	13	6	15	5	8	122	8	1	1	59	b. Special Mention
c. Kurang Lancar	-	-	9	9	0	2	-	-	0	-	-	-	1	-	0	c. Sub-Standard
d. Diragukan	-	-	0	0	9	0	0	0	-	0	0	-	-	-	-	d. Doubtful
e. Macet	88	94	99	99	101	110	109	105	106	107	95	104	102	93	95	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	88	94	104	108	111	111	109	105	106	107	95	104	103	93	95	Interbank Non Performing Loan (Nominal)

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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Aset Produktif Neraca	108.240	83.133	54.397	53.661	54.822	56.980	55.023	52.947	53.501	55.911	59.686	59.810	59.839	61.188	60.020	Earning Assets
a. Lancar	102.499	77.789	49.267	48.596	49.622	51.668	49.550	48.418	47.917	50.726	54.448	54.333	54.325	55.658	54.654	a. Current
b. DPK	3.939	3.951	3.727	3.640	3.733	3.792	3.965	3.058	4.075	3.621	3.647	3.781	3.713	3.729	3.568	b. Special Mention
c. Kurang Lancar	276	170	184	169	203	244	245	226	172	190	174	240	231	273	137	c. Sub-Standard
d. Diragukan	287	121	224	147	144	141	132	147	173	180	188	171	263	218	218	d. Doubtful
e. Macet	1.239	1.102	996	1.108	1.121	1.134	1.130	1.097	1.164	1.194	1.228	1.285	1.307	1.311	1.443	e. Loss
Aset Produktif Transaksi Rekening Administratif	8.582	4.757	3.196	3.327	3.300	3.504	3.507	3.148	3.271	3.441	3.267	3.415	3.357	3.246	3.443	Earning Assets - Account Administrative Transactions
a. Lancar	8.543	4.734	3.168	3.303	3.270	3.470	3.479	3.115	3.211	3.376	3.197	3.346	3.293	3.187	3.379	a. Current
b. DPK	26	17	20	13	19	22	16	26	53	56	53	11	5	6	9	b. Special Mention
c. Kurang Lancar	0	0	0	3	0	0	0	0	0	-	0	47	0	0	0	c. Sub-Standard
d. Diragukan	0	0	3	0	2	2	0	0	0	0	0	0	47	47	0	d. Doubtful
e. Macet	13	6	5	8	8	9	11	8	7	9	18	11	12	6	55	e. Loss
Non Performing Earning Aset (Nominal)	1.815	1.399	1.412	1.435	1.478	1.531	1.519	1.478	1.516	1.573	1.609	1.755	1.860	1.855	1.854	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	836	677	11	11	15	17	12	13	12	11	11	11	11	11	8	Interbank Loans
a. Lancar	831	673	11	11	15	17	12	13	12	11	9	9	11	11	8	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	2	2	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Aset Produktif Neraca	677.232	703.820	729.232	682.075	705.688	724.366	714.090	702.071	706.344	674.285	693.793	707.864	697.131	696.395	698.425	Earning Assets
a. Lancar	635.044	652.392	676.775	632.761	655.557	675.414	666.237	656.428	656.197	627.173	647.526	661.488	650.018	646.286	650.822	a. Current
b. DPK	26.302	32.783	32.638	30.798	31.710	30.035	29.658	28.550	31.436	30.022	29.586	28.868	29.010	31.864	28.413	b. Special Mention
c. Kurang Lancar	2.076	2.082	2.921	2.079	1.961	2.439	1.677	1.404	2.566	1.696	1.208	1.801	1.981	1.504	2.428	c. Sub-Standard
d. Diragukan	1.566	1.515	2.271	2.173	1.877	1.484	1.868	1.529	1.582	2.160	2.220	1.665	1.864	2.121	1.501	d. Doubtful
e. Macet	12.244	15.048	14.627	14.264	14.584	14.993	14.649	14.160	14.563	13.234	13.252	14.042	14.258	14.620	15.261	e. Loss
Aset Produktif Transaksi Rekening Administratif	151.065	117.575	124.080	110.418	114.570	112.918	114.466	114.920	116.251	112.886	111.346	112.587	118.465	109.119	115.280	Earning Assets - Account Administrative Transactions
a. Lancar	149.046	116.420	122.031	108.396	112.774	110.813	112.887	113.477	114.911	111.506	109.865	111.113	116.861	107.785	112.272	a. Current
b. DPK	1.332	898	1.725	1.656	1.423	1.723	1.275	1.107	958	959	1.073	1.062	1.264	957	1.726	b. Special Mention
c. Kurang Lancar	360	20	62	73	10	11	23	11	65	11	1	10	79	108	990	c. Sub-Standard
d. Diragukan	10	3	42	34	104	71	3	11	6	77	78	88	1	5	37	d. Doubtful
e. Macet	317	233	220	259	259	300	278	313	310	333	329	314	260	264	255	e. Loss
Non Performing Earning Aset (Nominal)	16.573	18.901	20.142	18.883	18.794	19.299	18.499	17.428	19.093	17.512	17.089	17.919	18.443	18.622	20.473	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	7.351	7.476	8.405	6.997	7.033	6.987	7.108	7.135	7.095	6.873	7.901	8.076	8.366	8.399	8.408	Interbank Loans
a. Lancar	7.349	7.475	8.401	6.993	7.028	6.981	7.106	7.133	7.093	6.872	7.899	8.074	8.364	8.398	8.369	a. Current
b. DPK	0	-	-	-	-	-	-	-	-	-	-	0	-	-	37	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	1	-	4	4	4	2	2	2	2	2	2	2	2	2	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	1	4	4	4	4	4	2	2	2	2	2	2	2	2	Interbank Non Performing Loan (Nominal)

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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Aset Produktif Neraca	1.938.394	2.110.025	2.063.570	2.077.556	2.125.115	2.142.576	2.157.791	2.130.561	2.166.940	2.256.560	2.291.940	2.283.235	2.256.743	2.287.253	2.266.459	Earning Assets
a. Lancar	1.805.469	1.975.692	1.925.217	1.939.043	1.986.130	2.005.688	2.019.111	2.000.028	2.025.921	2.095.879	2.131.772	2.124.587	2.098.548	2.121.808	2.101.708	a. Current
b. DPK	88.628	83.065	93.024	92.352	93.756	90.666	93.842	91.205	98.733	116.083	116.243	113.884	112.390	119.181	116.805	b. Special Mention
c. Kurang Lancar	8.084	9.197	7.716	8.874	8.183	8.836	5.959	4.792	6.361	5.954	5.544	5.716	6.073	5.612	7.140	c. Sub-Standard
d. Diragukan	5.695	7.818	6.261	6.001	6.344	5.660	6.761	6.651	5.273	6.651	6.645	6.611	6.996	7.304	7.150	d. Doubtful
e. Macet	30.517	34.253	31.351	31.286	30.703	31.726	32.119	27.883	30.652	31.993	31.736	32.437	32.738	33.348	33.657	e. Loss
Aset Produktif Transaksi Rekening Administratif	824.181	888.020	857.044	874.751	880.749	891.441	899.166	907.702	914.381	923.301	924.487	931.891	928.997	937.499	935.510	Earning Assets - Account Administrative Transactions
a. Lancar	806.290	869.117	839.593	855.414	860.104	870.917	881.055	890.184	896.144	903.831	904.166	912.521	908.726	917.870	915.740	a. Current
b. DPK	15.417	17.008	15.870	17.870	18.938	18.512	16.264	15.467	16.043	17.495	18.310	17.468	18.462	17.647	17.969	b. Special Mention
c. Kurang Lancar	1.174	1.419	1.109	969	1.189	1.385	1.233	1.384	1.372	1.339	1.140	1.217	1.158	1.336	1.184	c. Sub-Standard
d. Diragukan	161	192	186	129	149	151	119	228	147	147	343	129	118	112	110	d. Doubtful
e. Macet	1.139	283	286	368	369	476	495	438	676	489	527	556	533	534	508	e. Loss
Non Performing Earning Aset (Nominal)	46.770	53.162	46.910	47.626	46.937	48.234	46.686	41.377	44.481	46.573	45.935	46.666	47.615	48.247	49.748	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	15.848	15.195	12.340	12.305	11.482	11.762	13.976	15.974	14.420	14.399	14.985	16.057	15.981	15.902	15.717	Interbank Loans
a. Lancar	15.827	15.161	12.318	12.281	11.466	11.746	13.961	15.960	14.406	14.378	14.971	16.041	15.965	15.886	15.680	a. Current
b. DPK	16	19	13	9	1	1	-	0	0	7	0	1	1	1	22	b. Special Mention
c. Kurang Lancar	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	5	15	9	14	14	14	14	15	15	15	15	15	15	15	15	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	5	15	9	14	15	15	15	15	15	15	15	15	15	15	15	Interbank Non Performing Loan (Nominal)
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	2015	2016	2017							2018							Indicator
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		
Aset Produktif Neraca	2.278.658	2.621.911	2.988.325	3.033.300	3.078.466	3.080.434	3.107.412	3.242.908	3.167.603	3.216.353	3.244.398	3.228.711	3.277.845	3.335.904	3.346.998	Earning Assets	
a. Lancar	2.176.720	2.503.128	2.829.277	2.874.256	2.916.811	2.922.561	2.950.342	3.094.986	3.002.256	3.036.174	3.078.671	3.060.317	3.112.218	3.162.553	3.182.655	a. Current	
b. DPK	64.947	64.517	93.067	91.384	96.363	93.810	93.761	86.901	99.476	113.546	100.942	102.867	99.396	108.889	99.408	b. Special Mention	
c. Kurang Lancar	8.011	14.747	15.742	16.955	13.135	13.015	12.793	14.432	17.327	14.609	12.043	14.068	14.764	12.197	12.785	c. Sub-Standard	
d. Diragukan	5.205	5.399	9.646	10.413	8.444	7.884	8.430	8.213	11.265	13.663	14.404	11.510	11.171	11.810	10.268	d. Doubtful	
e. Macet	23.774	34.122	40.593	40.293	43.713	43.164	42.086	38.376	37.279	38.361	38.337	39.949	40.296	40.456	41.882	e. Loss	
Aset Produktif Transaksi Rekening Administratif	602.993	667.382	774.098	777.485	790.944	808.538	806.215	800.154	816.629	829.813	812.023	845.021	825.296	816.710	833.790	Earning Assets - Account Administrative Transactions	
a. Lancar	596.211	661.303	767.066	770.637	783.942	801.227	800.425	793.773	809.545	821.199	803.120	836.228	816.110	806.370	824.099	a. Current	
b. DPK	6.407	4.758	6.335	6.121	6.261	6.486	5.240	5.882	6.440	7.958	8.180	8.140	8.492	9.437	9.081	b. Special Mention	
c. Kurang Lancar	196	209	411	420	397	456	218	157	280	212	216	189	187	218	164	c. Sub-Standard	
d. Diragukan	78	808	141	136	167	202	166	144	137	145	225	231	178	201	137	d. Doubtful	
e. Macet	102	305	144	170	177	167	167	197	227	299	281	233	329	484	309	e. Loss	
Non Performing Earning Aset (Nominal)	37.366	55.588	66.677	68.388	66.033	64.887	63.860	61.519	66.515	67.289	65.507	66.180	66.925	65.366	65.544	Non Performing Earning Asset (Nominal)	
Kredit kepada Bank Lain	9.606	12.310	17.813	18.605	17.779	17.694	18.651	20.299	20.745	19.859	22.127	24.401	26.292	29.788	29.013	Interbank Loans	
a. Lancar	9.535	12.237	17.724	18.510	17.695	17.602	18.564	20.207	20.661	19.778	21.928	24.319	26.215	29.711	28.935	a. Current	
b. DPK	-	-	4	9	2	10	4	13	3	-	120	4	0	0	-	b. Special Mention	
c. Kurang Lancar	-	-	-	0	-	-	-	-	0	-	-	-	-	-	0	c. Sub-Standard	
d. Diragukan	-	-	0	-	-	-	-	-	-	0	0	-	-	-	-	d. Doubtful	
e. Macet	70	74	85	86	82	82	83	79	81	81	78	78	77	77	78	e. Loss	
Non Performing Loan kepada Bank Lain (Nominal)	70	74	85	86	82	82	83	79	81	81	79	78	77	77	78	Interbank Non Performing Loan (Nominal)	

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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Aset Produktif Neraca	21.261	15.158	14.921	14.727	15.667	15.522	15.551	15.437	14.890	14.554	14.378	14.008	13.617	13.483	13.247	Earning Assets
a. Lancar	18.939	13.239	12.572	12.316	13.338	12.879	13.128	13.094	12.399	11.939	11.891	11.610	11.070	10.977	10.803	a. Current
b. DPK	1.564	754	1.151	1.047	1.134	1.249	925	878	986	1.146	1.002	835	971	1.090	1.018	b. Special Mention
c. Kurang Lancar	315	683	177	323	169	275	345	283	229	167	119	188	153	197	170	c. Sub-Standard
d. Diragukan	66	83	51	71	84	158	162	154	149	94	79	88	126	30	61	d. Doubtful
e. Macet	376	399	971	970	942	961	992	1.027	1.127	1.208	1.287	1.288	1.296	1.188	1.195	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.557	1.727	1.803	1.873	1.916	1.939	2.044	2.054	1.825	1.770	1.677	1.703	1.788	1.610	1.606	Earning Assets - Account Administrative Transactions
a. Lancar	1.557	1.726	1.803	1.873	1.916	1.939	2.044	2.054	1.825	1.770	1.677	1.703	1.788	1.610	1.605	a. Current
b. DPK	0	0	-	0	-	0	0	-	-	-	-	-	-	-	0	b. Special Mention
c. Kurang Lancar	-	-	-	0	-	-	-	-	0	0	-	-	-	-	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	0	0	0	-	0	d. Doubtful
e. Macet	-	-	0	0	0	0	0	0	0	0	0	0	0	0	1	e. Loss
Non Performing Earning Aset (Nominal)	758	1.165	1.199	1.364	1.194	1.394	1.498	1.465	1.504	1.468	1.484	1.563	1.575	1.415	1.427	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	88	34	21	18	18	8	8	7	7	7	6	5	5	5	5	Interbank Financing
a. Lancar	88	34	19	18	18	8	8	7	7	7	6	5	5	5	5	a. Current
b. DPK	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)
Ket: r) Angka-angka diperbaiki																
Note: r) Revised figures																

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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Aset Produktif Neraca	106.937	142.764	150.872	150.357	154.789	153.668	155.814	154.503	158.199	160.817	161.983	162.610	160.915	165.327	165.766	Earning Assets
a. Lancar	94.096	129.731	133.328	133.024	135.626	135.476	138.402	139.752	138.100	141.349	145.092	144.484	142.413	148.268	148.625	a. Current
b. DPK	9.209	9.061	13.318	13.202	14.857	13.136	11.965	9.958	14.598	13.805	12.094	12.997	13.238	13.644	13.502	b. Special Mention
c. Kurang Lancar	773	886	1.404	952	1.137	1.172	1.433	1.258	1.821	1.788	1.205	1.288	1.098	914	944	c. Sub-Standard
d. Diragukan	348	554	758	869	938	838	871	977	952	787	772	749	796	492	552	d. Doubtful
e. Macet	2.510	2.532	2.064	2.310	2.231	3.046	3.143	2.557	2.728	3.089	2.821	3.092	3.370	2.010	2.143	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.390	2.088	2.017	2.237	2.202	2.390	2.328	1.724	1.703	1.604	1.759	1.631	1.777	1.826	1.940	Earning Assets - Account Administrative Transactions
a. Lancar	1.382	2.044	1.862	2.079	2.075	2.264	2.186	1.646	1.611	1.511	1.642	1.553	1.701	1.751	1.861	a. Current
b. DPK	1	41	30	31	2	1	15	0	14	15	6	9	5	2	4	b. Special Mention
c. Kurang Lancar	1	-	71	72	70	70	69	19	18	18	51	18	20	6	6	c. Sub-Standard
d. Diragukan	2	2	0	0	1	1	1	1	1	1	0	1	1	16	1	d. Doubtful
e. Macet	4	1	55	54	54	55	56	59	59	60	60	50	51	51	68	e. Loss
Non Performing Earning Aset (Nominal)	3.638	3.974	4.352	4.258	4.432	5.182	5.573	4.870	5.579	5.741	4.908	5.198	5.336	3.488	3.714	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	307	341	433	418	410	384	383	366	341	347	345	353	360	351	341	Interbank Financing
a. Lancar	307	341	425	412	404	378	378	361	336	342	345	348	354	351	341	a. Current
b. DPK	-	-	3	1	1	1	1	1	1	1	-	1	0	-	-	b. Special Mention
c. Kurang Lancar	-	-	5	-	-	-	-	-	-	-	-	-	0	-	-	c. Sub-Standard
d. Diragukan	-	-	-	5	5	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	0	0	0	0	0	5	5	5	5	5	0	5	5	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	0	0	5	5	5	5	5	5	5	5	0	5	5	0	0	Interbank Non Performing Loan (Nominal)
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	2015	2016	2017						2018						Indicator	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Aset Produktif Neraca	64.445	72.113	76.413	75.328	75.936	75.356	75.762	79.514	79.951	81.886	84.264	83.815	80.455	83.115	83.322	Earning Assets
a. Lancar	56.837	65.288	69.778	69.023	69.263	68.531	69.270	73.582	73.736	75.530	78.424	78.018	74.936	77.274	77.730	a. Current
b. DPK	4.329	3.910	3.707	3.443	3.877	4.051	3.537	3.140	3.416	3.637	3.368	3.159	2.906	3.319	3.088	b. Special Mention
c. Kurang Lancar	1.121	688	1.467	1.646	1.552	1.466	1.540	1.528	1.558	1.509	1.476	1.667	1.627	1.544	1.124	c. Sub-Standard
d. Diragukan	359	471	619	412	537	513	645	609	604	547	349	442	502	531	942	d. Doubtful
e. Macet	1.797	1.755	843	805	708	795	769	654	637	664	647	529	483	447	438	e. Loss
Aset Produktif Transaksi Rekening Administratif	417	663	546	634	763	834	852	863	1.703	829	1.654	1.545	1.530	1.330	1.567	Earning Assets - Account Administrative Transactions
a. Lancar	264	663	388	481	609	679	699	709	688	673	1.496	1.385	1.367	1.166	1.403	a. Current
b. DPK	-	-	8	1	1	1	-	-	0	0	2	1	3	1	1	b. Special Mention
c. Kurang Lancar	154	-	149	150	151	152	151	151	149	153	154	157	157	161	161	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	1	1	1	1	-	1	1	1	3	d. Doubtful
e. Macet	-	-	-	1	1	1	1	1	1	1	3	1	1	-	-	e. Loss
Non Performing Earning Aset (Nominal)	3.432	2.914	3.077	3.013	2.949	2.928	3.108	2.946	2.877	2.876	2.628	2.798	2.772	2.685	2.668	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	164	186	198	192	197	189	193	192	189	180	173	169	170	175	177	Interbank Financing
a. Lancar	160	186	198	192	197	189	193	192	189	180	173	169	170	175	177	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)
Ket: r) Angka-angka diperbaiki																
Note: r) Revised figures																

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 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		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) (%)	
Giro	987.532	22,38	1.124.235	23,24	1.170.718	23,26	1.233.480	23,32	1.266.793	23,55	Demand Deposits
Rupiah	667.537	15,13	821.777	16,99	887.380	17,63	932.705	17,63	945.789	17,58	Rupiah
Valas	319.995	7,25	302.458	6,25	283.338	5,63	300.774	5,69	321.004	5,97	Foreign Exchange
Tabungan	1.396.011	31,63	1.551.809	32,08	1.544.078	30,68	1.701.224	32,16	1.717.863	31,93	Saving
Rupiah	1.274.588	28,88	1.413.351	29,22	1.418.573	28,19	1.573.402	29,75	1.587.598	29,51	Rupiah
Valas	121.423	2,75	138.459	2,86	125.505	2,49	127.822	2,42	130.265	2,42	Foreign Exchange
Simpanan Berjangka	2.029.513	45,99	2.160.714	44,67	2.317.890	46,06	2.354.673	44,52	2.394.663	44,52	Time Deposits
Rupiah	1.723.319	39,05	1.856.507	38,38	2.021.480	40,17	2.035.299	38,48	2.066.822	38,42	Rupiah
Valas	306.194	6,94	304.208	6,29	296.410	5,89	319.374	6,04	327.841	6,09	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	902.329	20,45	932.222	19,27	1.007.018	20,01	940.015	17,77	964.475	17,93	Rupiah
Valas	166.913	3,78	146.848	3,04	140.688	2,80	154.022	2,91	152.460	2,83	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	453.597	10,28	517.583	10,70	588.824	11,70	635.976	12,02	668.322	12,42	Rupiah
Valas	55.039	1,25	57.140	1,18	55.177	1,10	55.883	1,06	69.469	1,29	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	177.145	4,01	193.274	4,00	209.681	4,17	233.465	4,41	236.618	4,40	Rupiah
Valas	49.518	1,12	58.625	1,21	57.573	1,14	58.104	1,10	50.084	0,93	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	190.213	4,31	213.428	4,41	215.957	4,29	225.843	4,27	197.407	3,67	Rupiah
Valas	34.724	0,79	41.595	0,86	42.972	0,85	51.366	0,97	55.828	1,04	Foreign Exchange
Total DPK	4.413.056	100,00	4.836.758	100,00	5.032.685	100,00	5.289.377	100,00	5.379.318	100,00	Total Third Party Funds
Rupiah	3.665.444	83,06	4.091.634	84,59	4.327.433	85,99	4.541.406	85,86	4.600.209	85,52	Rupiah
Valas	747.612	16,94	745.124	15,41	705.252	14,01	747.971	14,14	779.109	14,48	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 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		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) (%)	
Giro	17.187	17,21	12.770	17,99	17.429	31,29	7.056	14,62	15.569	27,54	Demand Deposits
Rupiah	16.434	16,45	12.710	17,90	17.426	31,28	7.054	14,62	15.564	27,53	Rupiah
Valas	753	0,75	61	0,09	4	0,01	3	0,01	4	0,01	Foreign Exchange
Tabungan	20.567	20,59	12.555	17,68	7.092	12,73	8.994	18,64	8.052	14,24	Saving
Rupiah	20.554	20,58	12.555	17,68	7.092	12,73	8.994	18,64	8.052	14,24	Rupiah
Valas	14	0,01	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	62.127	62,20	45.672	64,33	31.188	55,98	32.200	66,74	32.906	58,21	Time Deposits
Rupiah	60.489	60,56	45.531	64,13	31.178	55,97	32.193	66,72	32.903	58,21	Rupiah
Valas	1.638	1,64	141	0,20	10	0,02	7	0,01	3	0,00	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	28.376	28,41	23.082	32,51	15.303	27,47	14.892	30,86	15.680	27,74	Rupiah
Valas	812	0,81	65	0,09	8	0,01	6	0,01	2	0,00	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	16.013	16,03	9.684	13,64	7.293	13,09	8.713	18,06	8.008	14,17	Rupiah
Valas	322	0,32	73	0,10	1	0,00	1	0,00	0	0,00	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	6.370	6,38	6.229	8,77	4.511	8,10	4.037	8,37	4.551	8,05	Rupiah
Valas	480	0,48	1	0,00	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	9.730	9,74	6.536	9,21	4.072	7,31	4.552	9,43	4.664	8,25	Rupiah
Valas	24	0,02	2	0,00	1	0,00	0	0,00	0	0,00	Foreign Exchange
Total DPK	99.881	100,00	70.997	100,00	55.709	100,00	48.250	100,00	56.527	100,00	Total Third Party Funds
Rupiah	97.477	97,59	70.796	99,72	55.696	99,98	48.241	99,98	56.520	99,99	Rupiah
Valas	2.404	2,41	201	0,28	13	0,02	10	0,02	7	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 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		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) (%)	
Giro	125.818	23,30	120.774	21,12	162.848	26,42	121.249	21,13	145.953	25,79	Demand Deposits
Rupiah	89.923	16,65	90.901	15,90	136.144	22,09	95.436	16,63	114.746	20,27	Rupiah
Valas	35.895	6,65	29.873	5,22	26.705	4,33	25.813	4,50	31.207	5,51	Foreign Exchange
Tabungan	109.872	20,35	117.726	20,59	117.626	19,08	130.922	22,82	117.954	20,84	Saving
Rupiah	102.613	19,00	112.699	19,71	112.742	18,29	126.726	22,09	113.044	19,97	Rupiah
Valas	7.259	1,34	5.027	0,88	4.883	0,79	4.196	0,73	4.910	0,87	Foreign Exchange
Simpanan Berjangka	304.246	56,35	333.282	58,29	335.947	54,50	321.541	56,05	302.057	53,37	Time Deposits
Rupiah	250.267	46,35	296.193	51,80	304.045	49,32	292.038	50,90	277.469	49,03	Rupiah
Valas	53.979	10,00	37.089	6,49	31.902	5,18	29.503	5,14	24.589	4,34	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	120.655	22,35	128.866	22,54	146.809	23,82	124.613	21,72	129.104	22,81	Rupiah
Valas	30.313	5,61	16.273	2,85	15.365	2,49	15.319	2,67	12.348	2,18	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	65.876	12,20	80.871	14,14	72.704	11,79	73.367	12,79	63.812	11,28	Rupiah
Valas	11.709	2,17	8.845	1,55	7.222	1,17	4.546	0,79	5.886	1,04	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	27.988	5,18	38.514	6,74	37.451	6,08	45.603	7,95	38.176	6,75	Rupiah
Valas	5.727	1,06	5.205	0,91	4.737	0,77	4.688	0,82	1.560	0,28	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	35.748	6,62	47.943	8,38	47.082	7,64	48.455	8,45	46.377	8,19	Rupiah
Valas	6.230	1,15	6.765	1,18	4.577	0,74	4.950	0,86	4.795	0,85	Foreign Exchange
Total DPK	539.936	100,00	571.782	100,00	616.421	100,00	573.711	100,00	565.964	100,00	Total Third Party Funds
Rupiah	442.803	82,01	499.793	87,41	552.931	89,70	514.199	89,63	505.259	89,27	Rupiah
Valas	97.133	17,99	71.989	12,59	63.490	10,30	59.512	10,37	60.706	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 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		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) (%)	
Giro	344.842	22,73	391.212	23,95	367.265	23,18	398.053	24,30	398.243	23,49	Demand Deposits
Rupiah	214.291	14,12	269.855	16,52	254.718	16,08	287.337	17,54	282.292	16,65	Rupiah
Valas	130.551	8,60	121.357	7,43	112.548	7,10	110.717	6,76	115.951	6,84	Foreign Exchange
Tabungan	326.640	21,53	365.784	22,39	314.205	19,83	327.712	20,01	347.711	20,51	Saving
Rupiah	262.873	17,32	290.974	17,81	252.776	15,96	267.371	16,32	287.224	16,94	Rupiah
Valas	63.767	4,20	74.810	4,58	61.430	3,88	60.341	3,68	60.487	3,57	Foreign Exchange
Simpanan Berjangka	845.959	55,75	876.434	53,66	902.784	56,98	912.247	55,69	949.647	56,01	Time Deposits
Rupiah	715.341	47,14	750.986	45,98	782.183	49,37	787.400	48,07	823.167	48,55	Rupiah
Valas	130.618	8,61	125.448	7,68	120.601	7,61	124.848	7,62	126.480	7,46	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	350.944	23,13	373.463	22,86	380.793	24,04	379.272	23,15	408.460	24,09	Rupiah
Valas	68.076	4,49	63.926	3,91	58.594	3,70	58.226	3,55	59.006	3,48	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	202.967	13,38	211.144	12,93	228.160	14,40	226.124	13,80	225.711	13,31	Rupiah
Valas	25.609	1,69	27.798	1,70	25.153	1,59	23.828	1,45	26.309	1,55	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	97.998	6,46	87.979	5,39	100.834	6,36	103.171	6,30	113.362	6,69	Rupiah
Valas	20.498	1,35	14.927	0,91	18.179	1,15	21.525	1,31	17.077	1,01	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	63.398	4,18	78.400	4,80	72.395	4,57	78.833	4,81	75.634	4,46	Rupiah
Valas	16.436	1,08	18.798	1,15	18.676	1,18	21.269	1,30	24.088	1,42	Foreign Exchange
Total DPK	1.517.441	100,00	1.633.429	100,00	1.584.255	100,00	1.638.013	100,00	1.695.601	100,00	Total Third Party Funds
Rupiah	1.192.505	78,59	1.311.815	80,31	1.289.676	81,41	1.342.107	81,94	1.392.682	82,14	Rupiah
Valas	324.936	21,41	321.615	19,69	294.579	18,59	295.905	18,06	302.919	17,86	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 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		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) (%)	
Giro	484.825	23,30	579.826	24,63	600.201	23,31	680.711	24,39	679.834	24,10	Demand Deposits
Rupiah	335.491	16,12	431.523	18,33	457.965	17,78	519.921	18,63	509.934	18,08	Rupiah
Valas	149.334	7,18	148.302	6,30	142.236	5,52	160.790	5,76	169.900	6,02	Foreign Exchange
Tabungan	886.195	42,59	991.013	42,10	1.039.364	40,36	1.158.967	41,53	1.166.776	41,37	Saving
Rupiah	835.954	40,17	932.553	39,61	980.017	38,05	1.095.871	39,26	1.102.125	39,07	Rupiah
Valas	50.241	2,41	58.459	2,48	59.347	2,30	63.096	2,26	64.651	2,29	Foreign Exchange
Simpanan Berjangka	709.889	34,11	783.305	33,27	935.821	36,34	951.332	34,09	974.020	34,53	Time Deposits
Rupiah	598.324	28,75	651.088	27,66	792.901	30,79	793.708	28,44	804.918	28,54	Rupiah
Valas	111.566	5,36	132.217	5,62	142.920	5,55	157.625	5,65	169.102	6,00	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	343.483	16,51	355.797	15,11	414.103	16,08	364.245	13,05	351.891	12,48	Rupiah
Valas	61.318	2,95	60.637	2,58	65.949	2,56	76.533	2,74	76.652	2,72	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	152.249	7,32	197.509	8,39	266.853	10,36	306.553	10,98	351.733	12,47	Rupiah
Valas	16.224	0,78	19.582	0,83	23.140	0,90	26.902	0,96	36.455	1,29	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	35.300	1,70	45.795	1,95	52.326	2,03	66.143	2,37	53.433	1,89	Rupiah
Valas	22.280	1,07	37.098	1,58	34.008	1,32	29.957	1,07	29.424	1,04	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	67.292	3,23	51.987	2,21	59.619	2,31	56.767	2,03	47.861	1,70	Rupiah
Valas	11.744	0,56	14.901	0,63	19.824	0,77	24.232	0,87	26.571	0,94	Foreign Exchange
Total DPK	2.080.909	100,00	2.354.143	100,00	2.575.386	100,00	2.791.010	100,00	2.820.630	100,00	Total Third Party Funds
Rupiah	1.769.768	85,05	2.015.164	85,60	2.230.883	86,62	2.409.500	86,33	2.416.977	85,69	Rupiah
Valas	311.141	14,95	338.979	14,40	344.503	13,38	381.510	13,67	403.653	14,31	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 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		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) (%)	
Giro	1.176	6,49	1.055	8,72	628	4,78	1.057	8,14	771	6,66	Demand Deposits
Rupiah	1.134	6,26	1.055	8,72	628	4,78	1.057	8,14	771	6,66	Rupiah
Valas	42	0,23	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	2.124	11,73	1.599	13,21	1.475	11,23	1.589	12,23	1.535	13,26	Saving
Rupiah	2.124	11,73	1.599	13,21	1.475	11,23	1.589	12,23	1.535	13,26	Rupiah
Valas	0	0,00	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	14.812	81,78	9.447	78,07	11.033	83,99	10.342	79,63	9.272	80,08	Time Deposits
Rupiah	14.797	81,70	9.447	78,07	11.033	83,99	10.342	79,63	9.272	80,08	Rupiah
Valas	15	0,08	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	7.834	43,25	5.349	44,21	6.535	49,75	5.839	44,96	5.103	44,08	Rupiah
Valas	13	0,07	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	2.993	16,52	2.788	23,04	3.597	27,39	3.288	25,32	3.005	25,96	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	1.086	6,00	889	7,34	650	4,95	904	6,96	817	7,06	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	2.884	15,93	421	3,48	251	1,91	310	2,39	346	2,99	Rupiah
Valas	1	0,01	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	18.112	100,00	12.101	100,00	13.135	100,00	12.987	100,00	11.577	100,00	Total Third Party Funds
Rupiah	18.054	99,68	12.101	100,00	13.135	100,00	12.987	100,00	11.577	100,00	Rupiah
Valas	57	0,32	-	-	-	-	-	-	-	-	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 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		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) (%)	
Giro	7.865	8,30	11.667	9,38	17.135	12,14	16.393	11,11	17.296	11,71	Demand Deposits
Rupiah	5.925	6,26	10.636	8,55	15.906	11,27	14.921	10,12	15.747	10,66	Rupiah
Valas	1.940	2,05	1.032	0,83	1.229	0,87	1.471	1,00	1.550	1,05	Foreign Exchange
Tabungan	25.622	27,05	35.375	28,45	36.632	25,95	41.646	28,23	43.472	29,44	Saving
Rupiah	25.482	26,90	35.212	28,32	36.467	25,83	41.462	28,11	43.256	29,29	Rupiah
Valas	139	0,15	163	0,13	165	0,12	184	0,12	216	0,15	Foreign Exchange
Simpanan Berjangka	61.240	64,65	77.306	62,17	87.413	61,92	89.463	60,65	86.913	58,85	Time Deposits
Rupiah	56.723	59,88	72.477	58,29	83.251	58,97	85.463	57,94	82.655	55,97	Rupiah
Valas	4.517	4,77	4.829	3,88	4.162	2,95	4.000	2,71	4.258	2,88	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	30.391	32,08	21.114	16,98	22.821	16,16	23.779	16,12	25.313	17,14	Rupiah
Valas	3.309	3,49	1.791	1,44	876	0,62	1.025	0,69	1.434	0,97	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	10.308	10,88	13.138	10,57	15.702	11,12	15.110	10,24	12.710	8,61	Rupiah
Valas	893	0,94	762	0,61	611	0,43	424	0,29	623	0,42	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	7.284	7,69	12.542	10,09	14.202	10,06	12.228	8,29	24.867	16,84	Rupiah
Valas	218	0,23	1.362	1,10	2.036	1,44	1.891	1,28	1.977	1,34	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	8.741	9,23	25.682	20,65	30.526	21,62	34.346	23,28	19.765	13,38	Rupiah
Valas	97	0,10	913	0,73	638	0,45	661	0,45	225	0,15	Foreign Exchange
Total DPK	94.726	100,00	124.349	100,00	141.180	100,00	147.502	100,00	147.682	100,00	Total Third Party Funds
Rupiah	88.131	93,04	118.325	95,16	135.624	96,06	141.847	96,17	141.658	95,92	Rupiah
Valas	6.596	6,96	6.024	4,84	5.556	3,94	5.656	3,83	6.024	4,08	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 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		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) (%)	
Giro	5.830	9,39	6.930	9,91	8.792	11,94	8.961	11,50	9.127	11,22	Demand Deposits
Rupiah	4.340	6,99	5.097	7,29	5.760	7,82	6.980	8,96	6.735	8,28	Rupiah
Valas	1.490	2,40	1.833	2,62	3.032	4,12	1.981	2,54	2.392	2,94	Foreign Exchange
Tabungan	24.987	40,26	27.759	39,68	28.670	38,93	31.394	40,30	32.363	39,79	Saving
Rupiah	24.984	40,26	27.759	39,68	28.667	38,92	31.389	40,29	32.363	39,79	Rupiah
Valas	3	0,00	-	-	4	0,01	5	0,01	-	-	Foreign Exchange
Simpanan Berjangka	31.240	50,34	35.269	50,41	36.186	49,13	37.548	48,20	39.847	48,99	Time Deposits
Rupiah	27.378	44,12	30.785	44,01	32.672	44,36	34.156	43,84	36.438	44,80	Rupiah
Valas	3.862	6,22	4.484	6,41	3.514	4,77	3.392	4,35	3.409	4,19	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	27.562	40,94	24.551	35,09	26.303	35,71	27.375	35,14	28.923	35,56	Rupiah
Valas	3.884	5,77	4.156	5,94	3.068	4,17	2.913	3,74	3.017	3,71	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	3.233	4,80	2.449	3,50	2.535	3,44	2.821	3,62	3.342	4,11	Rupiah
Valas	77	0,11	80	0,12	80	0,11	182	0,23	196	0,24	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	1.183	1,76	1.326	1,90	1.368	1,86	1.380	1,77	1.413	1,74	Rupiah
Valas	32	0,05	32	0,05	44	0,06	43	0,06	47	0,06	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	2.484	3,69	2.459	3,52	2.466	3,35	2.580	3,31	2.760	3,39	Rupiah
Valas	207	0,31	215	0,31	322	0,44	254	0,33	149	0,18	Foreign Exchange
Total DPK	62.057	100,00	69.957	100,00	73.648	100,00	77.903	100,00	81.337	100,00	Total Third Party Funds
Rupiah	56.702	91,37	63.641	90,97	67.098	91,11	72.525	93,10	75.536	92,87	Rupiah
Valas	5.355	8,63	6.317	9,03	6.550	8,89	5.378	6,90	5.801	7,13	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	2015	2016	2017						2018							Items
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																Demand Deposits
Rupiah	2,19	2,24	2,23	2,24	2,20	2,20	2,19	2,16	2,16	2,19	2,19	2,19	2,14	2,13	2,11	- Rupiah
Valas	0,36	0,35	0,36	0,37	0,37	0,38	0,39	0,37	0,39	0,39	0,37	0,37	0,36	0,35	0,40	- Foreign Exchange
Tabungan																Saving
Rupiah	1,99	1,69	1,62	1,63	1,62	1,57	1,56	1,56	1,54	1,52	1,51	1,48	1,46	1,44	1,42	- Rupiah
Valas	0,26	0,28	0,30	0,30	0,30	0,31	0,32	0,32	0,32	0,33	0,34	0,35	0,41	0,40	0,42	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	7,58	6,45	6,25	6,22	6,00	5,80	5,72	5,74	5,66	5,65	5,63	5,62	5,59	5,69	5,96	Rupiah
Valas	1,01	0,97	0,95	0,97	1,00	1,01	1,07	1,18	1,15	1,23	1,29	1,30	1,35	1,44	1,61	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,15	6,79	6,57	6,54	6,48	6,35	6,19	6,13	6,05	6,05	5,90	5,83	5,80	5,86	6,01	Rupiah
Valas	1,23	1,17	1,38	1,42	1,42	1,43	1,48	1,56	1,58	1,58	1,62	1,74	1,86	1,92	2,10	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	8,54	7,08	6,91	6,87	6,80	6,73	6,60	6,57	6,46	6,36	6,24	6,19	6,18	6,10	6,19	Rupiah
Valas	1,36	1,20	1,57	1,59	1,63	1,70	1,66	1,73	1,75	1,73	1,72	1,73	1,76	1,77	1,94	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,58	7,35	6,98	6,98	6,96	6,91	6,67	6,73	6,69	6,59	6,50	6,44	6,40	6,38	6,45	Rupiah
Valas	1,72	1,17	1,27	1,36	1,39	1,35	1,33	1,39	1,37	1,39	1,38	1,40	1,47	1,47	1,49	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Giro																Demand Deposits
Rupiah	3,24	2,54	2,85	2,86	2,82	2,82	2,78	2,38	2,74	2,74	2,74	2,79	2,78	2,79	2,75	- Rupiah
Valas	0,77	0,37	0,11	0,11	0,11	0,11	0,11	0,11	0,11	0,11	0,11	0,12	0,12	0,12	0,12	- Foreign Exchange
Tabungan																Saving
Rupiah	2,89	2,77	3,15	3,27	3,50	3,34	3,13	3,14	2,91	2,81	2,80	2,82	2,73	2,62	2,52	- Rupiah
Valas	0,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	8,79	7,75	7,59	7,47	7,33	7,18	7,10	7,14	7,00	6,94	6,85	6,75	6,67	6,71	6,84	Rupiah
Valas	1,34	0,99	0,41	0,38	0,33	0,35	0,28	0,26	0,25	0,25	0,25	0,25	0,25	0,25	0,25	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	9,33	8,10	7,80	7,76	7,68	7,56	7,47	7,47	7,41	7,39	7,15	7,06	7,02	6,99	7,08	Rupiah
Valas	2,35	3,65	0,50	0,50	0,50	0,50	0,50	0,47	0,26	0,26	0,26	0,27	0,27	0,27	0,27	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	9,46	8,43	8,35	8,31	8,22	8,14	8,08	7,99	7,84	7,74	7,66	7,60	7,52	7,48	7,50	Rupiah
Valas	2,57	0,99	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	9,67	8,64	8,36	8,42	8,41	8,39	8,33	8,15	8,09	8,14	8,05	7,99	7,90	7,87	7,58	Rupiah
Valas	2,26	1,19	1,00	1,00	1,00	1,00	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Giro																Demand Deposits
Rupiah	2,53	2,51	2,64	2,64	2,58	2,68	2,56	2,38	2,56	2,36	2,32	2,40	2,27	2,34	2,35	- Rupiah
Valas	0,28	0,23	0,27	0,30	0,28	0,30	0,33	0,30	0,27	0,25	0,27	0,26	0,29	0,50	0,44	- Foreign Exchange
Tabungan																Saving
Rupiah	2,37	2,29	2,12	2,13	2,14	2,13	2,11	2,06	2,05	2,19	2,18	2,15	2,12	2,11	2,13	- Rupiah
Valas	0,21	0,22	0,19	0,18	0,19	0,19	0,21	0,20	0,19	0,21	0,23	0,22	0,32	0,32	0,32	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	8,39	7,40	6,91	6,86	6,81	6,65	6,57	6,50	6,43	6,37	6,34	6,30	6,19	6,23	6,34	Rupiah
Valas	1,42	1,22	1,15	1,14	1,17	1,19	1,19	1,28	1,33	1,32	1,36	1,37	1,42	1,51	1,53	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,94	7,81	7,44	7,41	7,38	7,30	7,20	7,15	7,08	6,95	6,82	6,75	6,72	6,72	6,79	Rupiah
Valas	1,91	1,43	1,58	1,61	1,60	1,60	1,57	1,52	1,41	1,55	1,65	1,64	1,81	1,85	1,92	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	9,07	7,82	7,56	7,50	7,45	7,39	7,29	7,26	7,20	7,13	6,99	6,90	6,82	6,74	6,80	Rupiah
Valas	1,78	1,53	1,67	1,62	1,61	1,61	1,61	1,60	1,59	1,62	1,49	1,51	1,56	1,62	1,78	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,83	8,11	7,97	7,92	7,89	7,80	7,71	7,62	7,44	7,16	7,08	7,02	6,98	6,95	6,95	Rupiah
Valas	1,76	1,39	1,56	1,62	1,64	1,58	1,62	1,77	1,69	1,69	1,70	1,72	1,77	1,76	1,91	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Giro																Demand Deposits
Rupiah	2,46	2,46	2,36	2,41	2,35	2,29	2,31	2,33	2,28	2,36	2,43	2,42	2,36	2,38	2,31	- Rupiah
Valas	0,49	0,47	0,48	0,49	0,47	0,48	0,47	0,44	0,49	0,51	0,47	0,50	0,49	0,45	0,56	- Foreign Exchange
Tabungan																Saving
Rupiah	3,11	2,64	2,57	2,56	2,57	2,50	2,45	2,46	2,43	2,32	2,25	2,26	2,19	2,17	2,12	- Rupiah
Valas	0,27	0,30	0,36	0,35	0,32	0,33	0,35	0,35	0,35	0,37	0,39	0,41	0,43	0,40	0,44	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	8,16	6,62	6,36	6,35	6,15	6,03	5,92	5,99	5,92	5,90	5,85	5,84	5,76	5,89	6,17	Rupiah
Valas	0,95	0,98	0,97	0,96	0,97	1,02	1,04	1,10	1,09	1,16	1,28	1,35	1,39	1,51	1,62	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,61	6,92	6,73	6,70	6,62	6,51	6,39	6,39	6,31	6,36	6,21	6,11	6,08	6,07	6,24	Rupiah
Valas	1,12	1,18	1,20	1,20	1,19	1,18	1,26	1,36	1,42	1,39	1,36	1,44	1,56	1,62	1,72	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	8,85	7,16	6,95	6,89	6,78	6,69	6,59	6,56	6,41	6,32	6,26	6,25	6,25	6,26	6,38	Rupiah
Valas	1,34	1,16	1,26	1,29	1,31	1,29	1,34	1,44	1,45	1,48	1,52	1,57	1,62	1,63	1,73	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,86	7,52	7,15	7,11	7,06	6,98	6,91	6,82	6,76	6,72	6,65	6,57	6,53	6,51	6,54	Rupiah
Valas	1,99	1,42	1,16	1,19	1,24	1,26	1,26	1,27	1,20	1,20	1,20	1,21	1,38	1,44	1,46	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Giro																Demand Deposits
Rupiah	1,75	1,96	1,86	1,86	1,87	1,84	1,87	1,96	1,87	1,94	1,90	1,89	1,88	1,85	1,85	- Rupiah
Valas	0,16	0,18	0,19	0,21	0,21	0,22	0,23	0,26	0,24	0,23	0,23	0,21	0,20	0,19	0,19	- Foreign Exchange
Tabungan																Saving
Rupiah	1,31	1,16	1,17	1,17	1,17	1,12	1,13	1,14	1,13	1,11	1,10	1,08	1,07	1,06	1,05	- Rupiah
Valas	0,21	0,24	0,26	0,27	0,28	0,29	0,29	0,29	0,29	0,29	0,30	0,30	0,40	0,41	0,41	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	6,65	5,87	5,90	5,85	5,46	5,16	5,10	5,07	4,99	5,06	5,11	5,17	5,11	5,22	5,57	Rupiah
Valas	0,66	0,90	0,90	0,95	1,00	1,00	1,07	1,24	1,18	1,29	1,31	1,30	1,34	1,37	1,64	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	7,04	6,19	6,21	6,21	6,12	5,97	5,76	5,65	5,57	5,52	5,44	5,42	5,44	5,51	5,71	Rupiah
Valas	0,72	1,03	1,51	1,56	1,58	1,60	1,66	1,75	1,76	1,78	1,93	2,11	2,17	2,20	2,41	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	7,34	6,47	6,33	6,35	6,30	6,22	6,15	6,04	5,90	5,77	5,64	5,59	5,57	5,57	5,57	Rupiah
Valas	1,20	1,18	1,75	1,81	1,87	1,96	1,98	2,00	2,00	1,96	1,88	1,85	1,84	1,89	2,11	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,34	6,74	6,47	6,46	6,38	6,29	6,20	6,16	6,13	6,06	6,01	5,96	5,95	5,94	5,96	Rupiah
Valas	1,39	0,78	1,34	1,48	1,49	1,40	1,40	1,42	1,44	1,49	1,46	1,49	1,50	1,45	1,46	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Giro																Demand Deposits
Rupiah	1,34	1,42	1,15	1,20	1,26	1,19	1,34	1,19	1,28	1,45	1,28	1,16	0,86	1,17	1,05	- Rupiah
Valas	0,44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																Saving
Rupiah	2,74	2,14	2,04	1,99	2,14	2,01	2,07	1,99	2,01	2,11	2,13	1,86	1,41	1,79	1,73	- Rupiah
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	7,71	6,79	6,02	5,96	6,21	5,85	6,19	5,88	5,64	5,99	5,37	5,46	4,60	5,69	5,29	Rupiah
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	7,60	6,86	6,42	6,26	6,47	6,10	6,80	6,28	6,37	6,67	5,82	5,93	4,65	5,74	5,20	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	8,02	7,02	6,34	6,06	6,16	5,72	6,09	5,77	5,47	5,47	5,34	5,29	6,24	6,67	5,55	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	7,99	6,01	5,64	5,70	6,00	5,63	5,98	5,58	5,56	5,68	5,45	5,72	4,55	5,53	5,04	Rupiah
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Giro																Demand Deposits
Rupiah	1,39	1,65	1,64	1,71	1,56	1,59	1,53	1,72	1,76	1,55	1,59	1,54	1,46	1,41	1,44	- Rupiah
Valas	0,65	0,84	0,83	0,90	0,65	0,66	0,72	0,98	0,55	1,18	0,57	0,69	0,62	0,52	0,60	- Foreign Exchange
Tabungan																Saving
Rupiah	4,97	1,68	1,63	1,48	1,84	1,82	1,83	1,56	1,74	1,48	1,72	1,43	1,48	1,74	1,67	- Rupiah
Valas	0,04	0,26	0,25	0,25	0,25	0,26	0,25	0,25	0,25	0,22	0,26	0,22	0,22	0,21	0,23	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	7,63	6,37	5,95	6,20	6,06	5,92	5,85	6,23	5,56	5,75	5,65	5,67	5,56	5,68	6,03	Rupiah
Valas	4,54	1,01	2,06	0,95	2,01	1,90	2,50	2,46	1,14	0,84	1,54	1,14	0,58	1,12	0,84	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	9,24	6,47	6,25	6,49	6,67	6,48	6,07	6,52	6,87	6,60	5,58	5,57	5,45	6,21	6,37	Rupiah
Valas	4,25	1,63	1,78	2,04	1,84	1,63	1,86	0,98	1,66	1,80	0,97	0,71	1,01	1,17	1,64	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	7,93	5,86	6,88	6,92	7,20	7,13	6,71	6,71	6,97	6,87	6,32	6,07	5,99	5,43	5,59	Rupiah
Valas	4,44	1,17	1,10	1,04	1,11	1,17	1,20	1,25	2,26	2,19	1,49	2,02	2,84	1,41	1,38	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	7,16	6,45	5,95	5,94	6,13	6,20	5,74	6,06	6,23	6,16	5,83	5,78	5,66	5,65	5,72	Rupiah
Valas	2,76	0,85	0,84	0,79	0,80	0,93	0,72	0,74	1,21	1,17	1,18	0,82	0,81	0,69	0,77	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Giro																Demand Deposits
Rupiah	0,84	0,85	0,83	0,83	0,83	0,83	0,81	0,81	0,84	0,51	0,54	0,50	0,81	0,64	0,66	- Rupiah
Valas	0,61	0,63	0,70	0,64	0,65	0,58	0,63	0,58	0,67	1,30	1,30	1,00	0,67	0,79	0,41	- Foreign Exchange
Tabungan																Saving
Rupiah	2,04	1,92	1,87	1,85	1,90	1,85	1,81	1,96	1,88	1,67	1,76	1,59	1,70	1,71	1,67	- Rupiah
Valas	1,80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	6,94	6,50	6,19	6,04	6,39	6,02	5,45	6,65	5,54	5,36	5,81	5,08	5,80	5,71	5,68	Rupiah
Valas	1,50	0,96	0,73	0,73	0,76	0,72	0,76	0,79	0,70	0,69	0,77	0,66	0,77	1,39	1,54	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	6,61	5,92	5,65	5,58	5,73	5,56	5,66	5,82	5,33	4,93	4,84	4,47	4,85	4,87	4,93	Rupiah
Valas	1,64	0,81	0,78	0,77	0,79	0,77	0,68	0,83	0,78	0,73	1,40	1,26	1,30	1,30	1,42	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	6,08	6,00	5,78	5,69	5,84	5,56	5,64	5,89	5,61	5,21	5,18	4,64	4,99	5,00	4,67	Rupiah
Valas	2,11	0,90	0,88	0,87	0,89	0,87	0,75	0,93	0,87	0,82	0,86	0,78	0,83	0,84	0,82	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	6,14	6,05	5,76	5,68	5,84	5,64	5,71	5,96	5,57	5,19	4,98	4,65	4,96	4,97	4,77	Rupiah
Valas	1,60	1,12	1,35	1,31	1,34	1,31	0,85	1,53	0,98	0,92	0,97	0,87	0,94	0,94	0,92	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	2015	2016	2017						2018							Group of Bank
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
BUKU 1																BUKU 1
Jumlah Bank	34	25	18	18	18	18	18	18	18	18	18	18	18	18	18	Total Banks
Jumlah Kantor	1323	919	506	485	484	479	483	470	469	472	472	472	473	474	477	Total Bank Offices
BUKU 2																BUKU 2
Jumlah Bank	46	50	53	53	53	53	54	54	54	53	53	53	53	53	53	Total Banks
Jumlah Kantor	3745	4.038	4.302	4.307	4.321	4.320	4331	4358	4.374	4.035	4.027	4.021	4.026	4.025	4.024	Total Bank Offices
BUKU 3																BUKU 3
Jumlah Bank	22	24	26	26	26	26	25	25	25	26	26	26	26	26	26	Total Banks
Jumlah Kantor	10.708	10.410	9.837	9.811	9.757	9.600	9.403	9.424	9.409	9.741	9.773	9.749	9.704	9.685	9.628	Total Bank Offices
BUKU 4																BUKU 4
Jumlah Bank	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	Total Banks
Jumlah Kantor	15.208	15.507	16.196	16.196	16.203	16.211	16.221	16.221	16.222	16.220	16.063	15.971	15.951	15.946	15.931	Total Bank Offices
BUKU 1 SYARIAH																BUKU 1 SHARIA
Jumlah Bank	5	3	3	3	3	3	3	3	3	3	3	3	3	3	3	Total Banks
Jumlah Kantor	272	100	101	101	101	101	101	101	101	101	101	101	99	99	99	Total Bank Offices
BUKU 2 SYARIAH																BUKU 2 SHARIA
Jumlah Bank	6	9	9	9	9	9	9	9	9	9	9	9	9	9	9	Total Banks
Jumlah Kantor	996	1.136	1.115	1.115	1.116	1.116	1.083	1.091	1.092	1.095	1.089	1.089	1.095	1.100	1.103	Total Bank Offices
BUKU 3 SYARIAH																BUKU 3 SHARIA
Jumlah Bank	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Total Banks
Jumlah Kantor	711	620	620	620	620	620	620	620	620	60	619	619	619	615	615	Total Bank Offices
Total																Total
Jumlah Bank	118	116	115	115	115	115	115	115	115	115	115	115	115	115	115	Total Banks
Jumlah Kantor	32.963	32.730	32.677	32.635	32.602	32.447	32.242	32.285	32.287	31.724	32.144	32.022	31.967	31.944	31.877	Total Bank Offices

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	3.319.842	3.706.501	4.092.104	4.413.414	4.507.141	4.527.179	4.580.521	4.597.206	4.645.409	4.781.931	4.675.119	4.704.018	4.788.783	4.827.238	4.930.484	5.028.745	5.029.622	a. Credit
- Kepada Pihak Ketiga	3.292.874	3.674.308	4.057.904	4.377.195	4.469.282	4.488.642	4.543.588	4.560.166	4.605.079	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	- To Third Party
Rupiah	2.720.500	3.057.964	3.423.180	3.736.609	3.818.854	3.839.490	3.886.358	3.893.605	3.929.889	4.044.724	3.959.937	3.967.900	4.043.044	4.077.672	4.162.700	4.222.379	4.222.974	Rupiah
Valas	572.374	616.345	634.724	640.585	650.428	649.153	657.229	666.561	675.189	693.220	672.372	694.441	700.193	700.492	716.599	751.734	752.978	Foreign Exchange
- Kepada Bank Lain	26.968	32.192	34.200	36.220	37.859	38.537	39.934	37.041	40.330	43.987	42.810	41.676	45.546	49.073	51.185	54.632	53.670	- Inter Bank Credit
Rupiah	16.681	19.100	21.443	22.983	26.112	26.478	24.004	24.026	25.651	27.409	26.082	25.305	27.212	30.811	33.094	35.872	35.801	Rupiah
Valas	10.287	13.092	12.757	13.237	11.747	12.058	12.930	13.015	14.679	16.578	16.728	16.372	18.334	18.262	18.091	18.760	17.869	Foreign Exchange
b. Penempatan pada Bank Lain	171.915	182.432	211.901	207.050	207.763	237.409	251.229	250.808	230.977	235.594	216.322	232.635	269.786	261.371	252.189	262.314	240.108	b. Interbank Placement
- Giro	65.031	70.250	77.840	78.205	74.976	87.243	98.810	86.752	83.336	90.205	80.373	87.935	102.867	94.307	105.306	104.771	87.393	- Demand Deposit
- Inter Bank Call Money	83.549	77.697	104.725	98.230	82.505	98.724	98.698	104.362	97.125	105.081	95.999	106.492	123.658	121.124	105.222	118.243	111.591	- Inter Bank Call Money
- Deposito Berjangka	20.159	29.622	20.692	16.127	34.874	37.629	39.688	43.077	32.904	23.314	23.033	22.212	28.906	30.836	27.637	27.340	28.896	- Time Deposits
- Lainnya	3.176	4.864	8.643	14.489	15.408	13.814	14.032	16.617	17.612	16.994	16.917	15.995	14.355	15.104	14.023	11.960	12.228	- Others
c. Penempatan pada Bank Indonesia	506.453	569.018	685.575	717.840	652.901	655.028	668.959	656.799	662.813	701.250	679.189	622.863	589.265	614.123	661.478	677.616	644.575	c. Placement to Bank Indonesia
- Giro	322.562	361.588	393.362	370.727	380.332	377.068	390.455	397.570	389.303	386.361	396.145	394.134	397.969	395.563	397.246	401.514	404.438	- Demand Deposit
- Fine Tune Operation (FTO)	52.034	79.917	158.264	156.936	170.468	202.759	179.227	165.389	144.337	152.706	167.908	140.526	99.496	122.835	144.944	131.882	149.333	- Fine Tune Operation (FTO)
- Fasbi	110.905	123.020	123.177	185.371	95.705	69.489	94.690	89.340	125.608	155.691	106.283	80.560	84.751	89.244	113.948	138.732	85.365	- Fasbi
- Lainnya	20.952	4.493	10.772	4.806	6.396	5.711	4.587	4.501	3.566	6.492	8.853	7.643	7.049	6.482	5.340	5.489	5.439	- Others
d. Surat Berharga	520.642	636.688	660.828	860.522	933.204	942.838	982.334	1.026.157	1.049.256	1.035.391	1.071.168	1.142.234	1.135.956	1.091.509	1.000.329	971.373	993.035	d. Securitess
- Sertifikat Bank Indonesia (SBI)	111.689	113.104	40.017	96.103	41.295	34.553	31.888	24.713	23.152	19.901	21.938	20.387	19.598	18.740	16.867	14.082	13.654	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SPN)	17.908	19.418	26.443	31.352	45.888	58.401	51.975	70.412	51.384	53.299	44.179	55.995	61.890	66.910	58.300	54.507	47.065	- Treasury Bills
- Obligasi	323.941	369.849	485.238	561.963	589.961	592.849	617.494	629.256	671.605	637.780	617.295	655.041	636.376	634.483	577.904	583.821	667.714	- Bonds
- Lainnya	67.103	134.316	109.130	171.104	256.060	257.035	280.978	301.777	303.115	324.411	387.755	410.811	418.092	375.377	347.258	318.963	264.601	- Others
e. Penyertaan	15.725	20.984	25.605	33.889	36.151	36.424	36.988	37.901	39.708	39.843	39.404	39.204	38.209	38.772	40.063	40.263	40.263	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	79.492	90.454	116.540	153.245	158.237	161.726	163.683	162.870	163.455	157.143	159.855	161.388	160.282	161.819	163.690	165.558	165.416	f. Impairment on Financial Assets
- Kredit yang diberikan	73.108	83.240	110.161	147.470	152.819	156.184	158.027	157.965	158.483	151.607	154.683	156.106	154.645	156.051	158.035	160.456	159.990	- Credit
- Surat Berharga	2.290	2.289	1.612	1.404	1.581	1.561	1.580	1.042	1.047	1.083	1.096	1.134	1.183	1.182	1.054	769	957	- Securitess
- Lainnya	4.095	4.926	4.767	4.371	3.865	3.982	4.076	3.863	3.924	4.453	4.076	4.147	4.453	4.586	4.600	4.333	4.469	- Others
g. Tagihan Spot dan Derivatif	26.092	17.483	20.611	13.693	10.873	10.885	9.248	8.589	7.938	13.022	10.531	10.531	8.680	10.478	12.777	20.328	17.529	g. Spot and Derivatives Claims
h. Tagihan Lainnya	183.143	245.350	155.488	171.250	286.234	281.367	291.583	272.281	251.869	218.593	260.358	265.181	240.868	249.620	258.547	260.910	254.310	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	3.663.968	4.114.420	4.413.056	4.836.758	5.032.685	5.052.553	5.142.891	5.162.306	5.199.486	5.289.377	5.228.787	5.255.301	5.293.098	5.317.212	5.336.577	5.398.817	5.379.318	a. Third Party Funds
Rupiah	3.025.150	3.434.579	3.665.444	4.091.634	4.327.433	4.329.797	4.394.490	4.422.865	4.462.597	4.541.406	4.491.886	4.518.859	4.556.675	4.578.286	4.583.473	4.614.937	4.600.209	Rupiah
Giro	569.927	605.276	667.537	821.777	887.380	855.267	900.907	922.062	921.104	932.705	924.355	949.960	941.195	966.454	980.963	983.344	945.789	Demand Deposit
Tabungan	1.123.696	1.187.559	1.274.588	1.413.351	1.418.573	1.421.709	1.442.643	1.444.299	1.482.327	1.573.402	1.525.210	1.525.115	1.517.666	1.511.337	1.550.905	1.585.307	1.587.598	Saving
Simpanan Berjangka	1.331.527	1.641.743	1.723.319	1.856.507	2.021.480	2.052.820	2.050.940	2.056.504	2.059.165	2.035.299	2.042.320	2.043.784	2.097.813	2.100.496	2.051.605	2.046.286	2.066.822	Time Deposits
Valas	638.818	679.841	747.612	745.124	705.252	722.756	748.401	739.440	736.889	747.971	736.901	736.442	736.424	738.925	753.104	783.880	779.109	Foreign Exchange
Giro	276.854	284.309	319.995	302.458	283.338	296.713	298.467	296.678	299.928	300.774	302.203	302.320	293.223	300.547	317.780	328.215	321.004	Demand Deposit
Tabungan	89.011	98.899	121.423	138.459	125.505	122.656	132.051	129.986	130.615	127.822	126.990	123.867	125.333	125.815	126.213	131.996	130.265	Saving
Simpanan Berjangka	272.952	298.633	306.194	304.208	296.410	303.387	317.883	312.776	306.347	319.374	307.709	310.255	317.868	312.563	309.111	323.669	327.841	Time Deposits
b. Kewajiban kepada Bank Indonesia	1.782	2.147	691	808	1.109	1.157	1.539	2.532	1.587	1.197	2.106	2.120	1.283	1.187	2.317	2.310	2.684	b. Liabilities to BI
c. Kewajiban kepada Bank lain	115.793	132.956	161.094	168.531	176.965	184.951	192.656	198.283	179.152	184.225	178.329	181.141	204.299	200.555	204.463	193.749	193.200	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	54.450	54.308	65.544	93.222	100.643	108.348	108.101	107.095	108.199	113.300	100.852	106.410	101.295	99.415	100.460	103.052	108.328	d. Issued Securities
e. Pinjaman yang Diterima	112.914	145.853	177.718	179.671	174.444	182.829	181.132	181.174	184.805	199.054	211.505	217.896	220.428	229.774	243.589	258.717	264.992	e. Loans received
Rupiah	16.025	20.350	22.873	21.734	26.268	26.518	23.976	24.175	26.171	28.099	26.829	27.862	29.597	33.653	34.948	38.444	36.186	Rupiah
Valas	96.888	125.503	154.845	157.938	148.176	156.311	157.156	156.999	158.635	170.955	184.676	190.034	190.831	196.121	208.641	220.273	228.806	Foreign Exchange
f. Kewajiban Spot dan Derivatif	29.987	18.880	27.728	14.302	9.858	9.677	10.062	9.677	7.842	6.665	9.778	11.466	9.570	12.914	14.769	26.851	23.288	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	85.131	120.691	109.623	100.710	88.115	86												

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

Keterangan	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	1.187.431	1.329.941	1.542.443	1.765.198	1.823.521	1.835.965	1.853.361	1.853.192	1.880.682	1.968.419	1.905.104	1.906.543	1.957.716	1.968.546	2.025.675	2.073.361	2.080.846	a. Credit
- Kepada Pihak Ketiga	1.181.726	1.325.087	1.536.852	1.759.782	1.818.298	1.830.583	1.848.983	1.848.484	1.875.615	1.963.039	1.900.180	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	- To Third Party
Rupiah	1.029.333	1.168.932	1.345.983	1.558.081	1.603.339	1.617.102	1.635.836	1.634.011	1.654.658	1.721.298	1.669.058	1.666.701	1.708.254	1.719.584	1.761.207	1.792.216	1.796.763	Rupiah
Valas	152.393	156.155	190.869	201.701	214.959	213.481	213.147	214.473	220.957	241.741	231.122	235.523	244.965	243.952	259.169	273.732	276.993	Foreign Exchange
- Kepada Bank Lain	5.705	4.854	5.591	5.417	5.223	5.382	4.378	4.708	5.067	5.379	4.924	4.319	4.497	5.011	5.298	7.413	7.090	- Inter Bank Credit
Rupiah	4.099	4.170	4.951	4.181	4.186	4.293	3.177	3.545	3.815	3.276	3.014	2.500	2.442	2.946	2.949	4.860	4.856	Rupiah
Valas	1.606	684	636	1.236	1.037	1.089	1.201	1.163	1.252	2.103	1.910	1.819	2.055	2.065	2.349	2.553	2.234	Foreign Exchange
b. Penempatan pada Bank Lain	48.142	59.142	56.879	49.645	45.681	62.275	68.959	63.242	60.474	77.297	57.183	67.782	68.891	64.075	75.251	76.594	66.860	b. Interbank Placement
- Giro	28.630	32.362	32.556	25.295	28.699	36.938	45.412	37.240	34.579	39.080	32.567	38.111	44.108	35.247	47.183	44.902	37.576	- Demand Deposit
- Inter Bank Call Money	16.208	24.017	21.908	19.220	12.135	20.164	17.527	17.654	18.962	28.272	15.709	21.452	15.498	18.595	17.975	24.032	23.484	- Inter Bank Call Money
- Deposito Berjangka	3.095	2.725	2.067	2.807	2.376	3.331	3.911	5.756	3.379	6.253	5.342	4.790	6.372	7.581	7.337	5.346	3.263	- Time Deposits
- Lainnya	208	38	348	2.324	2.471	1.843	2.109	2.592	3.554	3.692	3.564	3.428	2.913	2.652	2.756	2.314	2.538	- Others
c. Penempatan pada Bank Indonesia	194.512	221.173	244.973	311.555	241.292	246.220	255.441	239.458	247.673	271.205	252.088	234.751	215.926	207.153	229.954	241.629	228.035	c. Placement to Bank Indonesia
- Giro	113.298	130.859	154.319	141.780	145.688	141.985	149.427	154.729	144.692	142.432	156.783	152.962	151.600	147.723	149.747	156.078	151.699	- Demand Deposit
- Fine Tune Operation (FTO)	31.881	45.825	64.921	103.113	74.029	89.978	87.105	61.309	74.289	81.112	68.899	62.379	51.160	44.684	49.471	49.272	43.737	- Fine Tune Operation (FTO)
- Fasbi	45.050	43.565	19.137	64.663	21.563	14.252	18.905	23.407	28.681	47.637	26.377	19.381	13.134	14.719	30.165	35.703	32.564	- Fasbi
- Lainnya	4.283	925	6.597	2.000	12	5	5	13	11	24	29	29	33	27	570	576	35	- Others
d. Surat Berharga	202.644	247.591	283.585	323.937	343.844	355.922	374.488	392.460	398.255	400.550	414.344	432.121	422.091	403.136	353.885	332.375	376.558	d. Securitless
- Sertifikat Bank Indonesia (SBI)	14.554	38.198	10.070	19.926	14.042	16.470	15.375	12.712	11.932	10.481	7.870	5.733	5.058	2.799	2.449	1.792	2.233	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	1.966	4.430	4.989	5.427	7.207	11.531	6.092	16.460	4.568	13.375	12.270	14.796	20.786	22.620	18.837	15.041	4.788	- Treasury Bills
- Obligasi	155.670	173.829	235.192	245.129	268.248	258.963	279.784	281.294	304.583	279.137	287.484	300.751	280.040	268.784	230.584	218.088	289.957	- Bonds
- Lainnya	30.455	31.134	33.334	53.456	54.348	68.959	73.237	81.994	77.172	97.556	106.720	110.841	116.207	108.932	102.014	97.454	79.579	- Others
e. Penyertaan	7.639	8.795	12.463	14.453	16.612	16.612	16.612	16.612	16.612	18.352	19.350	19.350	19.350	19.350	19.350	19.421	19.421	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	40.017	42.063	52.821	72.272	81.376	83.752	84.535	83.442	82.655	78.759	79.852	81.000	80.236	80.516	81.968	82.551	82.086	f. Impairment on Financial Assets
- Kredit yang diberikan	37.942	39.982	50.525	69.916	79.181	81.440	82.211	81.273	80.621	76.281	77.648	78.754	77.785	77.955	79.374	80.131	79.599	- Credit
- Surat Berharga	172	141	180	92	354	363	374	359	360	389	380	396	398	399	393	372	384	- Securitless
- Lainnya	1.903	1.940	2.116	2.265	1.841	1.949	1.951	1.810	1.674	2.109	1.825	1.850	2.053	2.162	2.201	2.047	2.104	- Others
g. Tagihan Spot dan Derivatif	395	246	1.157	655	889	845	756	850	716	787	1.547	1.311	1.130	1.414	2.207	2.630	2.018	g. Spot and Derivatives Claims
h. Tagihan Lainnya	53.065	110.764	51.532	58.924	88.965	78.815	78.379	68.674	68.207	75.510	72.893	78.393	74.076	82.538	112.869	124.807	81.630	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	1.363.062	1.582.488	1.734.961	1.984.174	1.980.652	1.995.912	2.035.650	2.021.158	2.068.435	2.213.902	2.104.874	2.108.729	2.116.815	2.115.193	2.153.542	2.190.656	2.199.463	a. Third Party Funds
Rupiah	1.154.063	1.352.573	1.466.987	1.694.406	1.721.448	1.727.363	1.751.980	1.749.990	1.792.289	1.916.055	1.817.090	1.818.076	1.830.886	1.834.641	1.859.014	1.875.495	1.879.638	Rupiah
Giro	200.001	214.126	269.903	364.103	337.377	330.278	344.211	348.672	360.788	405.812	377.626	383.405	367.329	376.746	385.715	374.400	373.293	Demand Deposit
Tabungan	533.277	572.294	636.447	711.441	705.777	706.591	724.204	725.924	751.490	814.506	776.460	770.293	768.559	758.131	777.041	796.875	795.776	Saving
Simpanan Berjangka	420.785	566.153	560.637	618.862	678.293	690.494	683.565	675.394	680.010	695.737	663.004	664.378	694.998	699.764	696.258	704.219	710.568	Time Deposits
Valas	208.990	229.915	267.974	289.768	259.204	268.549	283.669	271.168	276.147	297.847	287.784	290.653	285.928	280.552	294.527	315.162	319.826	Foreign Exchange
Giro	100.054	104.133	130.612	123.690	109.539	117.211	118.313	108.677	114.831	128.911	124.646	128.164	117.372	116.416	130.253	139.113	135.906	Demand Deposit
Tabungan	22.042	29.565	35.900	44.049	38.921	38.008	43.903	42.845	42.776	41.376	39.893	39.959	38.984	40.083	44.907	43.182	43.182	Saving
Simpanan Berjangka	86.903	96.217	101.462	122.028	110.744	113.330	121.454	119.646	118.945	126.160	121.761	122.596	128.596	125.152	124.192	131.142	140.738	Time Deposits
b. Kewajiban kepada Bank Indonesia	1.556	2.143	543	806	735	752	960	958	928	953	962	991	979	947	1.922	2.050	1.579	b. Liabilities to BI
c. Kewajiban kepada Bank lain	21.421	30.441	32.665	28.007	49.055	56.720	54.758	56.536	46.579	34.155	34.780	33.874	44.419	44.382	49.725	43.741	43.842	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	20.895	22.433	28.075	49.569	59.644	64.802	62.952	62.654	62.645	62.059	61.969	64.597	57.741	56.617	56.621	56.628	62.469	d. Issued Securities
e. Pinjaman yang Diterima	45.272	62.716	95.154	103.613	99.415	108.100	104.492	101.686	102.174	108.514	110.026	115.184	115.532	119.446	130.766	132.578	139.236	e. Loans received
Rupiah	6.464	7.234	8.770	6.044	9.680	9.679	8.179	7.752	8.455	8.262	8.262	8.761	8.728	9.694	10.674	10.646	11.101	Rupiah
Valas	38.808	55.482	86.384	97.569	89.735	98.421	96.314	93.934	93.718	100.251	101.764	106.423	106.804	109.752	120.093	121.932	128.136	Foreign Exchange
f. Kewajiban Spot dan Derivatif	3.003	1.569	1.917	1.327	843	781	1.312	1.285	632	571	912	1.969	1.540	2.214	2.027	4.665	2.556	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo)	27.388	53.935	44.428	40.585	37.402	35.863	35.475	33.159	34.422	42.149	38.945	37.025	45.737	60.851	94.356	105.651	52.131	g. Other Liabilities
h. Setoran Jaminan	3.088	2.916	3.078	2.852	2.244	2.355	2.309	2.452	2.380	3.046	2.727	2.659	2.632	2.793	2.321	2.195	2.129	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	32.171	32.173	29.144	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	a. Paid In Capital
b. Cadangan	23.802	32.729	39.947	17.607	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.993	11.985	11.994	11.994	b. Reserves
c. L/R Tahun lalu ¹⁾	38.777	108.238	141.226	202.907	239.540	239.540	239.540	239.540	239.540	239.489	307.274	304.097	281.150	275.966	276.332	276.330	276.330	c. Retained Earnings (Profit/Loss) ²⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	48.762	54.375	55.861	52.111	35.112	40.572	46.798	52.626	58.416	64.435	4.856	10.178	17.452	21.547	27.498	35.134	40.648	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	31.807	34.590	32.958	36.042	39.994	40.283	39.994	39.251	40.173	40.314	39.611	37.414	37.438	35.754	34.124	31.036	31.760	e. Additional Paid In Capital
f. Modal Pinjaman	6.468	3.762	3.753	3.215	3.187	3.188	3.189	3.191	3.190	3.191	3.181	3.186	3.186	3.188	3.188	3.694	3.187	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama^{*)} Angka-angka sementara^{*)} Angka-angka diperbaiki

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

Keterangan	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	1.321.771	1.492.358	1.609.497	1.763.593	1.833.094	1.835.424	1.861.102	1.865.407	1.877.599	1.923.226	1.897.417	1.909.490	1.927.326	1.943.893	1.970.936	1.995.096	1.991.717	a. Credit
- Kepada Pihak Ketiga	1.311.522	1.481.808	1.596.781	1.747.080	1.813.355	1.815.087	1.841.075	1.845.563	1.855.772	1.899.598	1.873.228	1.886.041	1.901.723	1.915.438	1.940.690	1.963.862	1.960.952	- To Third Party
Rupiah	1.143.136	1.271.243	1.388.315	1.534.977	1.578.595	1.581.948	1.603.345	1.603.817	1.615.355	1.655.610	1.636.590	1.640.895	1.656.791	1.669.284	1.693.109	1.707.197	1.705.714	Rupiah
Valas	168.385	210.565	208.466	212.103	234.760	233.139	237.730	241.746	240.418	243.988	236.637	245.146	244.932	246.153	247.581	256.665	255.239	Foreign Exchange
- Kepada Bank Lain	10.250	10.550	12.715	16.514	19.740	20.337	20.027	19.844	21.827	23.628	24.190	23.448	25.603	28.456	30.246	31.234	30.765	- Inter Bank Credit
Rupiah	10.065	10.550	12.715	15.840	18.484	18.826	17.838	18.972	17.586	18.972	19.816	19.608	21.756	24.814	26.686	27.790	27.752	Rupiah
Valas	184			674	1.255	1.511	2.189	2.257	2.855	3.406	4.374	3.840	3.847	3.641	3.560	3.444	3.013	Foreign Exchange
b. Penempatan pada Bank Lain	48.087	50.611	71.088	83.930	67.721	70.681	72.973	71.560	77.720	81.340	77.811	77.668	81.527	82.334	76.774	75.309	66.594	b. Interbank Placement
- Giro	21.542	25.919	33.127	38.448	32.038	33.137	36.109	32.344	34.943	34.682	32.685	33.444	37.474	38.880	38.953	33.841	27.840	- Demand Deposit
- Inter Bank Call Money	23.419	18.510	30.226	34.358	23.285	26.667	26.071	26.604	29.644	34.387	32.869	33.084	33.698	32.271	28.028	32.862	29.967	- Inter Bank Call Money
- Deposito Berjangka	1.420	2.475	1.536	345	1.811	1.025	837	1.039	1.280	870	945	901	975	1.595	843	1.204	1.364	- Time Deposits
- Lainnya	1.706	3.708	6.199	10.779	10.588	9.852	9.956	11.574	11.853	11.402	11.312	10.239	9.380	9.588	8.949	7.402	7.422	- Others
c. Penempatan pada Bank Indonesia	200.002	219.562	284.857	249.607	254.503	255.114	250.128	251.598	244.219	261.874	257.505	241.288	234.078	245.866	261.442	265.660	251.778	c. Placement to Bank Indonesia
- Giro	132.240	147.503	148.491	152.530	163.562	160.952	164.139	163.731	163.087	165.125	164.911	167.050	169.003	166.288	163.645	163.131	167.253	- Demand Deposit
- Fine Tune Operation (FTO)	18.839	23.846	69.722	38.829	60.959	64.314	49.167	59.640	45.880	39.664	56.718	39.200	28.776	46.883	55.989	49.921	62.503	- Fine Tune Operation (FTO)
- Fasbi	37.127	45.936	63.175	56.450	25.856	25.730	33.477	26.077	32.328	52.220	30.739	31.509	31.392	28.684	39.980	50.772	17.669	- Fasbi
- Lainnya	11.795	2.277	3.468	1.798	4.127	4.118	3.345	2.150	2.926	4.866	5.137	3.528	4.907	4.011	1.827	1.836	4.354	- Others
d. Surat Berharga	194.752	247.954	222.331	372.734	410.788	411.048	424.695	444.781	463.275	452.403	475.343	509.631	511.663	489.885	458.679	458.704	443.281	d. Securitities
- Sertifikat Bank Indonesia (SBI)	57.867	47.230	16.162	53.536	11.104	6.190	4.521	1.663	1.663	2.497	2.375	2.124	1.842	2.524	2.072	4.552	4.01	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	9.453	9.966	12.899	11.643	20.401	22.552	25.027	29.831	25.875	22.360	15.277	20.882	20.490	22.420	20.680	20.209	24.204	- Treasury Bills
- Obligasi	107.381	113.519	148.378	217.434	225.707	239.665	241.710	249.397	263.870	260.018	240.306	256.404	256.594	263.983	250.848	269.183	278.411	- Bonds
- Lainnya	20.051	77.239	44.892	90.122	153.576	142.641	153.437	163.736	171.868	167.655	217.263	229.969	232.454	201.640	184.626	167.240	136.114	- Others
e. Penyertaan	7.137	10.490	11.499	18.276	18.168	18.402	18.476	18.768	19.757	19.944	20.080	17.698	17.864	17.439	18.001	18.971	19.164	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	26.228	31.920	40.238	58.006	56.266	56.932	58.433	58.739	60.050	58.243	59.167	60.170	59.357	60.484	60.504	61.578	61.819	f. Impairment on Financial Assets
- Kredit yang diberikan	22.694	28.087	36.758	55.152	53.592	54.299	55.758	56.559	57.734	55.813	56.793	57.778	56.927	58.059	58.256	59.619	59.724	- Credit
- Surat Berharga	2.105	2.124	1.392	1.137	1.137	1.134	1.140	626	629	648	651	674	717	717	591	307	401	- Securities
- Lainnya	1.429	1.709	2.088	1.598	1.537	1.498	1.534	1.554	1.687	1.782	1.723	1.719	1.712	1.707	1.657	1.652	1.694	- Others
g. Tagihan Spot dan Derivatif	4.858	2.777	3.535	2.309	2.035	2.011	1.916	1.718	1.695	3.154	2.654	2.079	2.285	2.962	2.962	4.171	3.510	g. Spot and Derivatives Claims
h. Tagihan Lainnya	91.326	86.372	54.544	66.407	134.653	142.559	145.484	135.098	112.177	90.276	115.472	118.603	98.341	93.025	81.670	75.207	106.589	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	1.552.385	1.731.019	1.821.244	2.045.699	2.171.095	2.173.503	2.190.130	2.203.306	2.208.180	2.222.317	2.248.006	2.258.384	2.253.452	2.263.229	2.242.630	2.263.293	2.249.741	a. Third Party Funds
Rupiah	1.296.639	1.437.776	1.506.490	1.747.194	1.861.127	1.861.802	1.872.362	1.887.975	1.893.346	1.914.726	1.937.338	1.949.752	1.947.368	1.949.327	1.927.452	1.950.379	1.941.740	Rupiah
Giro	204.067	212.135	224.669	273.849	309.363	299.323	308.661	321.216	317.531	337.463	338.598	342.930	332.835	337.819	339.602	353.296	341.117	Demand Deposit
Tabungan	463.249	483.010	488.571	549.423	568.776	572.175	575.040	577.300	584.822	591.105	597.392	606.248	600.537	604.559	618.463	627.531	625.073	Saving
Simpanan Berjangka	629.323	742.631	793.250	923.922	982.987	990.303	988.661	989.459	990.993	986.158	1.001.349	1.000.574	1.013.997	1.006.949	969.387	969.552	975.550	Time Deposits
Valas	255.746	293.243	314.753	298.505	309.969	311.701	317.768	315.331	314.834	307.591	310.668	308.632	306.083	313.902	315.178	312.914	308.001	Foreign Exchange
Giro	90.113	97.101	95.441	93.907	100.829	102.934	104.114	104.633	95.776	105.266	102.166	99.077	102.246	105.558	99.928	100.113	100.113	Demand Deposit
Tabungan	39.614	39.782	55.566	61.737	64.825	62.862	64.905	65.077	65.896	62.840	64.149	63.168	64.418	66.198	65.499	65.346	66.425	Saving
Simpanan Berjangka	126.018	156.360	163.746	142.861	144.314	145.905	150.612	146.140	144.305	148.975	141.253	143.297	142.588	145.458	144.121	147.640	141.463	Time Deposits
b. Kewajiban kepada Bank Indonesia	4	2	146	1	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	35.491	42.349	58.922	55.328	66.437	64.042	75.778	77.652	71.312	73.608	77.469	81.989	90.058	81.759	82.322	75.646	82.825	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	20.834	18.383	25.568	31.972	28.221	30.567	31.634	32.083	33.607	33.778	24.376	29.338	30.220	30.690	31.593	33.606	34.189	d. Issued Securities
e. Pinjaman yang Diterima	19.063	22.662	19.568	18.345	28.064	27.105	27.326	26.051	27.541	29.976	35.852	35.712	36.621	38.170	39.862	43.273	39.814	e. Loans received
Rupiah	4.196	3.831	3.499	5.267	6.525	6.402	6.003	5.946	5.846	6.126	6.545	5.884	6.545	7.695	8.394	9.186	6.433	Rupiah
Valas	14.867	18.830	16.069	13.077	21.538	20.702	21.323	20.105	21.696	23.851	29.968	29.158	30.076	30.475	31.467	34.087	33.381	Foreign Exchange
f. Kewajiban Spot dan Derivatif	4.526	2.090	3.203	1.914	1.588	1.658	1.827	1.641	1.457	1.339	1.985	2.611	1.967	2.899	3.157	5.959	5.208	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	38.028	46.654	44.642	40.008	35.765	34.922	36.565	34.252	37.959	57.119	35.214	35.691	35.809	40.885	60.037	50.693	40.144	g. Other Liabilities
h. Setoran Jaminan	1.641	1.389	1.353	1.218	1.824	1.934	1.969	1.977	1.895	2.051	1.993	1.953	2.002	2.211	2.191	2.261	2.050	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	49.615	57.467	64.121	74.297	87.158	87.411	87.411	88.416	88.416	89.294	89.779	91.347	91.415	91.440	94.186	96.675	96.730	a. Paid In Capital
b. Cadangan	13.736	18.730	22.725	25.750	29.500	29.501	29.501	29.501	29.504	29.558	29.792	29.411	26.651	27.060	29.839	29.953	30.053	b. Reserves
c. L/R Tahun lalu ¹⁾	77.915	101.723	124.459	160.789	181.360	181.407	181.424	181.436	181.453	179.442	221.435	221.148	218.702	212.519	209.702	209.213	209.126	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	33.469	32.860	29.129	31.193	26.167	30.124	33.708	36.948	39.550	42.368	4.167	7.232	11.630	15.359	19.105	23.206	28.155	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	53.622	56.646	56.563	69.578	72.928	73.512	73.684	72.139	76.119	75.984	75.521	75.452	75.151	72.431	70.628	68.787	70.748	e. Additional Paid In Capital
f. Modal Pinjaman	20.587	25.543	27.633	28.796	31.636	31.592	31.665	31.823	30.374	31.873	31.833	31.920	31.228	31.265	29.763	29.717	30.232	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

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

Keterangan	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	109.303	126.945	132.858	50.946	54.393	56.487	57.485	58.138	58.941	60.221	59.839	60.408	61.735	62.902	64.185	64.545	65.072	a. Credit
- Kepada Pihak Ketiga	108.228	126.001	131.833	50.163	53.423	55.557	56.569	57.258	58.111	59.409	59.064	59.673	61.032	62.117	63.320	63.696	64.240	- To Third Party
Rupiah	108.228	126.001	131.833	50.163	53.423	55.557	56.569	57.258	58.111	59.409	59.064	59.673	61.032	62.117	63.320	63.696	64.240	Rupiah
- Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	1.074	944	1.025	783	970	931	916	880	830	813	776	735	703	786	865	849	832	- Inter Bank Credit
Rupiah	1.074	944	1.025	783	970	931	916	880	830	813	776	735	703	786	865	849	832	Rupiah
- Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	3.076	6.533	7.746	3.834	2.979	2.976	2.893	2.655	3.115	4.125	3.318	3.442	3.749	3.547	3.776	3.956	2.765	b. Interbank Placement
- Giro	111	599	668	541	257	302	278	254	252	753	740	795	886	867	953	856	857	- Demand Deposit
- Inter Bank Call Money	1.786	4.048	4.286	1.790	1.175	1.315	1.185	793	905	1.625	965	1.145	1.535	1.500	1.525	1.780	630	- Inter Bank Call Money
- Deposito Berjangka	742	1.475	2.324	1.253	1.323	1.046	1.078	1.118	1.466	1.282	1.146	1.127	1.111	926	974	995	910	- Time Deposits
- Lainnya	437	410	468	249	224	313	352	490	492	465	467	376	217	255	323	325	368	- Others
c. Penempatan pada Bank Indonesia	20.546	26.236	23.304	9.200	9.216	9.188	10.542	9.923	9.690	10.633	10.722	9.906	9.383	8.448	8.753	9.864	10.227	c. Placement to Bank Indonesia
- Giro	9.146	10.977	10.582	3.365	3.754	3.688	3.926	4.024	4.949	4.137	4.157	4.187	4.182	4.358	4.157	4.127	4.626	- Demand Deposit
- Fine Tune Operation (FTO)	146	1.845	1.575	1.275	2.157	2.557	2.886	2.577	1.908	2.783	3.334	3.290	2.453	2.524	3.057	2.404	2.908	- Fine Tune Operation (FTO)
- Fasbi	8.060	13.380	11.110	4.546	3.291	2.938	3.720	3.309	2.822	3.698	3.203	2.417	2.743	1.558	1.529	3.313	2.687	- Fasbi
- Lainnya	3.193	34	37	14	13	5	11	13	11	15	27	11	4	8	9	20	6	- Others
d. Surat Berharga	13.583	15.738	17.535	5.328	5.932	5.876	6.339	6.459	6.346	6.804	6.250	6.655	7.712	7.681	8.461	8.217	7.943	d. Securitized
- Sertifikat Bank Indonesia (SBI)	7.398	6.257	2.591	1.172	318	263	219	195	130	91	96	71	81	116	67	67	123	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	34	-	98	-	-	-	-	-	24	25	25	25	851	667	1.172	643	701	- Treasury Bills
- Obligasi	4.350	5.502	8.640	2.256	2.492	2.769	2.649	2.690	2.585	2.649	2.919	3.090	3.500	4.388	4.710	4.938	5.221	- Bonds
- Lainnya	1.800	3.978	6.206	1.900	3.122	2.844	3.471	3.574	3.606	4.040	3.210	3.469	3.280	2.510	2.512	2.569	1.898	- Others
e. Penyertaan	158	750	882	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)	1.525	1.701	1.716	1.339	1.532	1.641	1.628	1.873	1.908	1.975	2.025	2.049	2.081	2.149	2.180	2.119	2.129	f. Impairment on Financial Assets
- Kredit yang diberikan	1.517	1.671	1.690	1.300	1.484	1.594	1.576	1.819	1.849	1.905	1.937	1.959	1.987	2.054	2.079	2.013	2.020	- Credit
- Surat Berharga	3	5	13	27	26	25	26	26	28	33	32	28	28	29	29	29	29	- Securities
- Lainnya	4	24	13	12	22	22	25	27	31	37	56	62	67	69	71	77	81	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	8.782	2.990	1.317	1.484	5.134	4.455	4.418	4.420	4.815	3.160	4.211	4.864	4.114	4.029	3.169	2.532	3.226	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	122.883	141.027	147.143	55.626	61.377	61.051	62.720	62.631	64.066	65.276	64.998	65.920	66.971	67.086	68.071	68.505	68.036	a. Third Party Funds
Rupiah	122.883	141.027	147.143	55.626	61.377	61.051	62.720	62.631	64.066	65.276	64.998	65.920	66.971	67.086	68.071	68.505	68.036	Rupiah
- Giro	5.844	7.056	4.703	2.817	2.465	2.393	2.592	2.689	2.899	3.241	3.008	3.111	2.889	2.879	3.040	3.199	2.899	- Demand Deposit
- Tabungan	14.402	16.422	17.728	6.202	6.685	7.022	7.667	7.688	8.001	8.451	8.433	8.470	8.652	8.534	8.679	8.630	8.942	- Saving
- Simpanan Berjangka	102.636	117.549	124.711	46.607	52.227	51.637	52.461	52.254	53.166	53.583	53.556	54.339	55.430	55.674	56.352	56.675	56.195	- Time Deposits
- Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Demand Deposit
- Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Saving
- Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	6.567	4.258	4.659	2.450	2.097	2.019	2.316	2.635	2.551	2.741	2.780	2.612	2.691	2.339	2.134	2.035	2.813	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	5.363	5.896	3.919	1.232	2.525	2.443	2.899	2.443	2.043	2.268	1.993	1.993	2.304	2.147	2.605	2.765	2.432	d. Issued Securities
e. Pinjaman yang Diterima	1.875	4.193	3.078	148	171	170	189	201	245	285	287	286	290	323	339	362	378	e. Loans received
Rupiah	1.875	4.193	3.078	148	171	170	189	201	245	285	287	286	290	323	339	362	378	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)	102	-	-	-	-	-	-	-	-	-	-	-	-	209	-	185	135	g. Other Liabilities
h. Setoran Jaminan	7	9	22	30	29	31	32	32	34	34	30	28	28	29	29	29	27	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	9.729	11.861	12.731	9.415	10.249	10.335	10.335	10.503	10.883	11.033	11.130	11.130	11.180	11.180	11.257	11.257	11.257	a. Paid In Capital
b. Cadangan	300	565	641	339	372	372	372	372	372	372	385	385	395	397	401	401	407	b. Reserves
c. L/R Tahun lalu ¹⁾	6.776	9.103	11.014	806	1.060	1.060	1.060	781	781	781	1.556	1.554	1.401	1.380	1.385	1.380	1.364	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	3.084	2.316	2.084	175	270	650	757	653	725	753	143	267	415	550	705	844	1.012	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.538	2.939	2.840	1.084	1.998	1.949	2.005	2.292	2.019	2.324	2.215	2.193	2.148	2.137	2.793	2.817	2.886	e. Additional Paid In Capital
f. Modal Pinjaman	608	609	596	168	168	168	168	168	168	169	169	169	169	169	169	169	169	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama³⁾ Angka-angka diperbaiki¹⁾ LBU 2008 is not defined vs metadata²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata³⁾ Revised figures

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

Keterangan	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	265.250	302.426	329.742	359.327	374.910	378.610	382.981	387.004	390.803	393.439	385.039	387.093	392.778	395.925	401.531	403.003	405.777	a. Credit
- Kepada Pihak Ketiga	264.541	301.456	328.759	357.859	372.981	376.718	380.997	385.028	388.803	390.372	382.713	384.782	390.679	393.872	399.147	400.768	403.590	- To Third Party
Rupiah	263.597	300.647	328.131	357.145	372.455	376.191	380.467	384.507	388.285	389.863	382.223	384.279	390.185	393.381	398.657	400.273	403.092	Rupiah
Valas	944	809	628	714	526	527	530	520	518	509	490	503	493	491	490	495	498	Foreign Exchange
- Kepada Bank Lain	709	970	983	1.468	1.929	1.892	1.984	1.977	2.000	3.067	2.326	2.311	2.100	2.053	2.383	2.235	2.187	- Inter Bank Credit
Rupiah	709	970	983	1.468	1.929	1.892	1.984	1.977	2.000	3.067	2.326	2.311	2.100	2.053	2.383	2.235	2.187	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	31.853	38.351	29.244	23.582	47.114	50.264	58.715	62.886	44.920	29.585	31.081	37.234	56.336	57.098	48.727	51.385	51.021	b. Interbank Placement
- Giro	2.318	1.675	1.249	1.818	2.207	2.057	1.911	1.794	2.033	2.266	1.796	1.893	2.474	2.401	2.443	2.543	2.417	- Demand Deposit
- Inter Bank Call Money	14.468	14.233	13.117	9.625	14.108	14.763	21.426	24.067	14.828	11.310	12.485	18.444	31.981	31.988	26.212	27.515	23.709	- Inter Bank Call Money
- Deposito Berjangka	14.522	21.856	13.551	11.042	28.874	31.736	33.863	35.164	26.446	14.576	15.270	15.057	20.109	20.393	18.141	19.443	23.005	- Time Deposits
- Lainnya	545	586	1.327	1.097	1.925	1.707	1.516	1.861	1.613	1.433	1.529	1.840	1.773	2.317	1.931	1.884	1.890	- Others
c. Penempatan pada Bank Indonesia	31.626	39.144	43.069	72.100	75.376	79.844	79.896	86.008	93.786	82.388	72.973	64.602	61.838	73.117	65.462	65.001	56.654	c. Placement to Bank Indonesia
- Giro	27.971	31.339	35.639	31.051	33.885	36.273	37.386	39.140	40.070	37.904	35.823	34.571	35.908	39.162	40.445	38.347	37.898	- Demand Deposit
- Fine Tune Operation (FTO)	200	382	1.051	3.065	18.281	28.149	21.992	21.173	8.094	10.683	15.679	12.359	120	475	5.542	595	3.789	- Fine Tune Operation (FTO)
- Fasbi	2.546	6.801	6.080	37.592	21.773	14.682	19.975	24.700	45.324	33.254	20.192	16.186	23.994	31.657	17.644	24.221	13.923	- Fasbi
- Lainnya	909	623	298	392	1.437	740	543	995	298	547	1.279	1.486	1.815	1.823	1.831	1.838	1.044	- Others
d. Surat Berharga	32.106	30.988	41.796	38.065	69.111	58.251	65.165	65.901	63.092	58.965	64.085	70.347	72.845	72.299	74.291	70.524	64.896	d. Securities
- Sertifikat Bank Indonesia (SBI)	12.125	9.179	6.753	7.097	12.777	9.197	9.687	8.084	7.566	5.926	10.425	10.239	10.425	8.467	10.355	8.901	5.274	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	100	43	787	383	4.514	5.789	5.060	6.048	5.458	3.073	2.975	3.247	2.939	4.328	5.073	5.405	6.046	- Treasury Bills
- Obligasi	16.980	17.605	27.355	21.318	29.063	23.114	25.814	27.434	28.222	26.987	28.443	30.512	31.044	29.905	30.163	28.816	29.491	- Bonds
- Lainnya	2.901	4.161	6.902	9.267	22.757	20.152	24.603	24.335	21.845	22.979	22.241	26.349	28.436	29.598	28.699	27.403	24.085	- Others
e. Penyertaan	693	692	692	1.092	1.342	1.342	1.342	1.343	1.343	1.343	1.343	1.353	1.352	1.351	1.351	1.603	1.609	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	5.173	7.927	9.073	8.797	9.252	9.378	9.590	9.488	9.667	9.137	9.308	9.068	8.910	9.038	9.125	9.095	9.296	f. Impairment on Financial Assets
- Kredit yang diberikan	5.155	7.655	8.804	8.510	8.981	9.109	9.321	9.213	9.401	8.856	9.039	8.800	8.628	8.761	8.836	8.798	8.902	- Credit
- Surat Berharga	4	4	3	0	0	0	1	0	1	1	0	0	7	0	10	21	116	- Securities
- Lainnya	15	268	266	286	270	268	268	274	265	279	268	268	275	277	279	276	278	- Others
g. Tagihan Spot dan Derivatif	-	-	2	2	0	0	4	3	1	0	4	5	0	3	4	0	2	g. Spot and Derivatives Claims
h. Tagihan Lainnya	3.081	5.481	5.743	3.497	15.868	15.871	19.513	21.133	23.224	22.892	21.936	22.728	22.728	24.230	24.817	18.642	21.428	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	287.709	335.957	356.600	383.531	493.097	492.310	516.035	532.058	521.983	449.389	475.869	483.639	504.930	521.598	517.118	508.119	497.274	a. Third Party Funds
Rupiah	286.021	334.704	353.719	380.794	492.048	491.302	515.070	531.211	521.018	448.012	474.699	482.505	503.617	520.488	516.147	507.124	496.247	Rupiah
Giro	106.398	120.531	110.080	102.914	166.129	156.491	173.999	177.716	168.158	108.911	130.046	141.915	161.177	171.359	175.026	173.002	153.455	Demand Deposit
Tabungan	95.786	100.903	116.551	128.691	121.452	119.281	118.262	116.953	122.014	143.598	125.556	122.851	123.427	123.732	129.870	135.326	141.026	Saving
Simpanan Berjangka	83.838	113.270	127.088	149.190	204.468	215.531	222.809	236.542	230.846	195.502	219.097	217.739	219.013	225.397	211.251	198.796	201.766	Time Deposits
Valas	1.688	1.253	2.881	2.736	1.049	1.008	965	847	965	1.377	1.171	1.134	1.314	1.110	971	995	1.027	Foreign Exchange
Giro	673	368	264	270	263	311	316	348	353	412	357	412	244	446	392	441	503	Demand Deposit
Tabungan	41	46	50	111	83	70	70	70	70	72	71	74	77	77	78	79	78	Saving
Simpanan Berjangka	974	839	2.567	2.355	703	672	584	461	546	952	688	703	992	587	501	474	446	Time Deposits
b. Kewajiban kepada Bank Indonesia	222	2	2	2	1	1	1	1	1	1	1	1	1	1	1	2	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	22.957	20.612	21.809	33.694	15.574	13.796	13.434	13.369	13.318	27.762	16.251	15.078	16.742	17.195	16.173	16.816	20.184	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	6.860	7.050	6.730	8.852	7.342	7.617	7.717	7.017	7.067	12.357	9.689	8.642	9.177	8.162	7.843	8.254	7.439	d. Issued Securities
e. Pinjaman yang Diterima	1.846	3.212	3.945	6.727	8.144	7.787	7.838	8.511	8.658	10.910	9.765	9.762	11.534	11.995	11.946	12.338	12.357	e. Loans received
Rupiah	1.846	3.150	3.945	6.053	7.478	7.454	7.501	8.172	8.320	10.165	9.029	9.006	10.777	11.231	11.183	11.550	11.564	Rupiah
Valas	-	62	-	674	666	334	337	339	338	745	735	755	756	765	764	788	793	Foreign Exchange
f. Kewajiban Spot dan Derivatif	0	-	-	1	1	0	1	1	1	1	5	10	0	4	5	3	0	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	5.051	3.405	5.585	4.396	443	753	553	533	477	3.593	576	589	719	512	2.944	2.990	44	g. Other Liabilities
h. Setoran Jaminan	492	467	564	378	257	289	308	317	342	472	341	295	286	290	293	267	292	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	22.744	26.771	30.333	34.947	36.332	37.474	37.505	37.736	37.736	37.849	38.054	38.167	38.422	38.621	38.783	38.804	38.924	a. Paid in Capital
b. Cadangan	10.343	12.877	15.484	18.111	19.990	19.992	19.975	19.993	19.975	20.154	19.957	20.606	20.996	21.714	21.966	22.044	22.044	b. Reserves
c. L/R Tahun lalu ¹⁾	377	706	875	854	1.603	1.601	1.601	1.601	1.585	1.543	13.986	9.951	7.244	4.953	4.083	3.723	3.510	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	10.733	9.720	10.595	11.487	7.377	8.409	9.568	10.834	11.708	12.436	1.056	1.962	3.409	4.373	5.467	6.550	7.559	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.740	2.230	2.168	2.992	3.087	2.077	2.116	1.732	2.099	2.585	1.997	1.659	1.403	1.070	790	255	255	e. Additional Paid in Capital
f. Modal Pinjaman	1.004	1.004	1.005	1.502	1.502	1.502	1.502	1.503	1.503	1.503	1.422	1.422	1.422	2.417	2.417	2.118	2.159	f. Loan Capital

¹⁾ Pada LBU 2008 tok didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama³⁾ Angka-angka diperbaiki²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata³⁾ Revised figures

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

Keterangan	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	201.510	196.326	214.162	221.074	210.745	212.402	218.340	222.286	226.902	225.140	223.036	224.908	232.409	237.487	242.872	249.460	244.186	a. Credit
- Kepada Pihak Ketiga	201.357	195.925	213.727	220.921	210.606	212.260	218.310	222.257	226.873	225.112	223.008	224.885	232.386	237.463	242.850	249.438	244.165	- To Third Party
Rupiah	95.948	103.039	123.649	126.854	124.534	124.173	126.154	128.531	131.302	131.570	129.700	128.230	135.703	140.778	146.934	148.697	144.873	Rupiah
- Kepada Bank Lain	152	400	435	153	138	142	30	29	30	28	28	23	23	24	23	22	21	- Foreign Exchange
Rupiah	152	400	435	153	138	142	30	29	30	28	28	23	23	24	23	22	21	- Inter Bank Credit
Valas																		Rupiah
b. Penempatan pada Bank Lain	19.748	10.894	16.036	11.763	12.801	14.478	11.495	15.928	12.068	9.893	9.733	11.681	16.250	13.016	11.548	12.571	17.113	b. Interbank Placement
- Giro	8.457	4.539	5.473	4.991	4.341	5.199	6.611	6.947	4.290	4.945	4.045	4.693	6.576	5.408	5.722	7.321	8.990	- Demand Deposit
- Inter Bank Call Money	10.633	5.144	9.048	6.054	7.772	8.691	4.786	8.881	7.346	4.614	5.358	6.649	9.336	7.267	5.485	4.888	7.769	- Inter Bank Call Money
- Deposito Berjangka	379	1.091	1.214	679	490	491	-	-	332	333	329	338	338	342	341	352	354	- Time Deposits
- Lainnya	279	121	300	39	199	98	98	100	101	1	1	1	-	-	-	10	0	- Others
c. Penempatan pada Bank Indonesia	29.004	26.854	33.188	30.596	30.494	24.247	28.804	29.706	26.132	31.062	34.334	32.526	29.728	33.073	35.981	42.276	47.707	c. Placement to Bank Indonesia
- Giro	19.923	19.235	19.549	18.657	17.653	17.763	18.217	18.143	18.446	18.503	16.639	17.202	19.197	19.370	19.684	20.723	23.962	- Demand Deposit
- Fine Tune Operation (FTO)	968	2.137	6.038	2.662	8.073	3.754	6.057	8.031	3.965	5.943	9.816	8.676	5.521	9.126	9.513	8.641	18.961	- Fine Tune Operation (FTO)
- Fasbi	7.539	5.371	7.249	8.723	3.960	2.169	3.913	2.202	3.400	5.575	5.498	4.060	5.010	4.577	6.784	12.912	4.784	- Fasbi
- Lainnya	573	111	353	555	807	562	618	1.330	320	1.040	2.381	2.588	-	-	-	-	-	- Others
d. Surat Berharga	17.239	22.745	25.830	33.432	35.737	37.869	38.237	38.164	38.674	39.977	41.841	43.725	44.502	41.813	37.891	34.794	40.383	d. Securities
- Sertifikat Bank Indonesia (SBI)	6.131	4.668	3.424	6.504	2.441	2.087	1.740	1.659	1.713	887	902	1.818	1.759	1.515	1.472	1.251	1.186	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	462	1.998	1.789	1.981	2.100	2.817	2.948	4.344	3.563	3.117	3.559	3.562	5.259	4.534	2.369	2.867	2.160	- Treasury Bills
- Obligasi	6.812	13.190	13.641	19.308	20.672	20.878	20.499	19.617	21.879	20.344	21.412	21.654	20.949	20.183	20.368	18.103	21.637	- Bonds
- Lainnya	3.834	2.888	6.976	5.640	10.524	12.087	13.050	12.545	11.519	15.629	15.968	16.690	16.535	15.581	13.682	12.573	15.400	- Others
e. Penyertaan	94	254	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.751	3.131	5.212	5.727	4.502	4.646	4.101	4.270	4.174	4.116	4.090	3.655	4.231	4.124	4.147	4.305	4.040	f. Impairment on Financial Assets
- Kredit yang diberikan	2.510	3.067	5.090	5.603	4.406	4.542	3.998	4.172	4.078	3.988	3.979	3.544	4.131	4.024	4.051	4.206	3.927	- Credit
- Surat Berharga	2	12	21	25	31	32	33	25	24	25	24	22	21	24	20	19	20	- Securities
- Lainnya	239	52	101	99	65	71	69	73	73	103	87	89	80	76	76	80	93	- Others
g. Tagihan Spot dan Derivatif	5.768	3.730	5.195	3.355	2.485	2.427	2.457	2.313	2.185	2.000	2.809	2.685	2.136	2.684	2.880	5.132	4.657	g. Spot and Derivatives Claims
h. Tagihan Lainnya	10.242	13.876	12.967	13.915	13.309	15.003	16.251	15.720	16.981	17.278	16.810	16.253	17.116	18.315	16.584	18.679	19.904	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	164.533	149.668	163.012	170.477	175.099	172.523	175.399	181.315	175.294	174.660	172.586	177.831	185.320	179.599	183.063	184.002	192.517	a. Third Party Funds
Rupiah	80.847	78.962	95.588	102.675	105.827	103.339	101.680	101.509	102.519	104.376	103.085	109.544	112.364	112.020	115.608	113.527	118.549	Rupiah
- Giro	16.744	13.334	16.318	22.303	25.631	23.028	23.548	25.637	24.948	25.699	23.251	27.101	25.822	26.646	25.395	26.195	26.080	- Demand Deposit
- Tabungan	10.268	7.548	8.340	9.224	9.338	9.813	10.649	9.817	9.658	9.554	10.751	11.089	10.899	10.948	11.277	11.653	11.407	- Saving
- Simpanan Berjangka	53.835	58.079	70.930	71.148	70.858	70.498	67.482	66.056	67.913	69.123	69.083	71.354	75.642	74.426	78.935	75.680	81.062	- Time Deposits
Valas	83.686	70.706	67.424	67.802	69.272	69.183	73.720	79.806	72.775	70.285	69.502	72.956	68.287	72.956	67.456	70.475	73.968	- Foreign Exchange
- Giro	27.549	27.525	27.830	27.443	24.921	25.445	27.119	32.149	29.222	26.448	26.315	26.198	28.784	27.901	28.968	28.749	31.499	- Demand Deposit
- Tabungan	12.978	13.377	14.767	16.041	13.491	13.242	14.367	13.672	14.336	14.452	13.785	13.218	13.365	13.042	13.114	14.129	12.932	- Saving
- Simpanan Berjangka	43.160	29.804	24.827	24.317	30.860	30.497	32.233	33.984	29.217	29.384	29.402	28.871	30.786	26.635	25.374	27.597	29.537	- Time Deposits
b. Kewajiban kepada Bank Indonesia	0	-	-	-	354	404	561	235	232	232	225	527	302	239	264	257	579	b. Liabilities to BI
c. Kewajiban kepada Bank lain	11.079	11.695	16.840	21.343	16.752	18.291	22.164	20.082	22.839	22.648	21.444	19.194	22.208	24.676	24.418	25.154	20.116	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	498	546	1.253	1.598	2.911	2.918	2.898	2.898	2.838	2.839	2.825	1.840	1.854	1.799	1.799	1.799	1.799	d. Issued Securities
e. Pinjaman yang Diterima	44.857	51.831	55.973	50.839	38.650	39.667	41.286	44.725	46.188	49.369	55.576	56.953	56.451	59.840	60.676	70.165	73.207	e. Loans received
Rupiah	1.645	1.942	3.581	4.221	2.413	2.812	2.104	2.104	3.305	3.261	3.367	3.255	3.256	4.710	4.359	6.699	6.709	Rupiah
Valas	43.213	49.889	52.392	46.618	36.236	36.854	39.183	42.621	42.882	46.108	52.209	53.697	53.195	55.130	56.317	63.466	66.497	- Foreign Exchange
f. Kewajiban Spot dan Derivatif	5.346	3.752	5.955	2.839	1.888	1.868	1.815	1.855	1.755	1.641	2.450	2.420	2.129	2.722	3.113	5.167	4.828	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli)	8.733	8.515	6.701	7.612	8.994	10.245	11.030	11.974	11.643	12.009	11.220	11.199	12.514	14.716	12.959	15.773	15.233	g. Other Liabilities
h. Setoran Jaminan	158	256	611	157	211	184	189	210	201	174	179	186	193	233	222	215	231	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	18.861	18.401	20.510	20.856	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	a. Paid In Capital
b. Cadangan	2.438	2.667	3.174	3.026	3.144	3.144	3.144	3.174	3.174	3.174	3.174	3.189	3.265	3.228	3.258	3.258	3.258	b. Reserves
c. L/R Tahun lalu ¹⁾	14.333	15.892	19.165	20.094	22.706	22.706	22.707	22.677	22.677	22.677	25.959	26.032	25.906	25.645	25.645	25.452	25.452	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	4.538	4.219	1.793	3.160	2.780	2.159	2.509	3.392	3.389	454	1.085	1.313	1.602	1.742	1.736	1.986	1.986	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.231	1.564	2.033	2.138	3.394	3.446	3.478	3.412	3.474	3.444	3.466	3.358	3.339	3.249	3.165	3.014	5.886	e. Additional Paid In Capital
f. Modal Pinjaman	4.883	3.514	7.892	8.011	7.902	7.912	7.879	7.930	7.892	7.915	7.813	8.015	8.028	8.110	8.081	8.328	8.379	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama^{*)} Angka-angka sementara^{†)} Angka-angka diperbaiki²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata^{*)} Provisional figures^{†)} Revised figures

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

Keterangan	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	234.577	258.505	263.402	253.276	210.478	208.290	207.251	211.179	210.481	211.486	204.682	215.578	216.819	218.484	225.285	243.280	242.024	a. Credit
- Kepada Pihak Ketiga	225.500	244.031	249.952	241.391	200.619	198.438	197.653	201.577	199.905	200.414	194.115	204.737	204.198	205.740	212.915	230.401	229.250	- To Third Party
Rupiah	80.257	88.101	105.269	109.390	86.509	84.519	83.987	85.481	82.179	86.974	83.301	88.123	91.079	92.529	99.472	110.300	108.292	Rupiah
Valas	145.243	155.930	144.683	132.001	114.111	113.919	113.666	116.096	117.725	113.439	110.814	116.614	113.119	113.211	113.443	120.101	120.957	Foreign Exchange
- Kepada Bank Lain	9.077	14.474	13.450	11.885	9.859	9.852	9.598	9.602	10.577	11.073	10.567	10.841	12.621	12.745	12.370	12.879	12.774	- Inter Bank Credit
Rupiah	581	2.067	1.329	558	404	394	60	7	4	4	122	129	189	189	188	115	152	Rupiah
Valas	8.497	12.407	12.121	11.327	9.455	9.459	9.539	9.595	10.572	11.069	10.445	10.712	12.432	12.556	12.182	12.764	12.623	Foreign Exchange
b. Penempatan pada Bank Lain	21.008	16.901	30.908	34.297	31.466	36.736	36.194	34.536	32.679	33.354	37.196	34.827	43.033	41.300	36.113	42.499	35.755	b. Interbank Placement
- Giro	3.973	5.156	4.769	7.112	7.434	9.611	8.491	8.173	7.239	8.479	8.540	8.997	11.349	11.505	10.051	15.308	9.714	- Demand Deposit
- Inter Bank Call Money	17.035	11.744	26.139	27.183	24.031	27.124	27.703	26.363	25.440	24.874	28.614	25.719	31.612	29.503	25.998	27.165	26.032	- Inter Bank Call Money
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
- Lainnya	1	0	0	1	1	1	0	0	1	1	42	111	72	292	64	25	9	- Others
c. Penempatan pada Bank Indonesia	30.765	36.048	56.184	44.782	42.020	40.415	44.147	40.107	41.314	44.088	51.568	39.790	38.312	46.466	59.886	53.188	50.173	c. Placement to Bank Indonesia
- Giro	19.983	21.675	24.781	23.345	15.789	16.407	17.361	17.803	18.059	18.259	17.832	18.162	18.078	18.661	19.567	19.108	19.000	- Demand Deposit
- Fine Tune Operation (FTO)	0	5.883	14.957	7.992	6.969	14.007	12.020	12.658	10.201	12.521	13.463	14.623	11.467	19.143	21.371	21.050	17.435	- Fine Tune Operation (FTO)
- Fasbi	10.583	7.967	16.427	13.397	19.262	9.720	14.702	9.646	13.053	13.307	20.274	7.006	8.477	8.049	17.845	11.811	13.737	- Fasbi
- Lainnya	199	523	20	47	1	281	65	0	0	0	0	0	290	613	1.102	1.219	0	- Others
d. Surat Berharga	60.318	71.673	69.751	87.025	67.793	73.871	73.409	78.392	79.615	76.692	69.305	79.755	77.143	76.696	67.121	66.758	59.973	d. Securities
- Sertifikat Bank Indonesia (SBI)	13.614	7.572	1.018	7.868	614	346	345	246	147	148	148	149	150	-	-	-	287	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	5.894	2.981	5.882	11.919	11.667	15.712	12.848	13.728	11.895	11.349	10.074	13.483	11.565	12.341	10.168	10.343	9.166	- Treasury Bills
- Obligasi	32.748	46.205	52.032	56.520	43.779	47.460	47.036	48.825	50.468	48.644	36.730	42.629	44.249	47.240	44.229	44.692	42.997	- Bonds
- Lainnya	8.062	14.915	10.820	10.719	11.733	10.353	13.180	15.593	17.105	16.552	22.353	23.493	21.179	17.115	15.724	11.724	7.524	- Others
e. Penyertaan	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.798	3.712	7.480	7.104	5.310	5.377	5.397	5.059	5.001	4.924	5.413	5.444	5.466	5.508	5.765	5.909	6.047	f. Impairment on Financial Assets
- Kredit yang diberikan	3.290	2.778	7.294	6.988	5.173	5.199	5.163	4.929	4.801	4.774	5.286	5.271	5.188	5.197	5.439	5.689	5.819	- Credit
- Surat Berharga	3	3	3	3	6	5	5	5	5	6	10	14	12	15	11	20	8	- Securities
- Lainnya	505	932	184	112	131	173	229	125	194	143	117	159	266	296	315	200	219	- Others
g. Tagihan Spot dan Derivatif	15.071	10.729	10.722	7.372	5.464	5.298	5.053	4.366	3.970	3.456	5.508	3.876	3.334	4.093	4.723	8.394	7.342	g. Spot and Derivatives Claims
h. Tagihan Lainnya	16.647	25.867	29.384	27.023	28.304	24.664	27.538	27.236	26.464	26.442	28.080	25.132	24.493	27.481	19.439	21.043	21.533	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	173.395	174.261	190.098	197.252	151.364	157.254	162.957	161.839	161.528	163.832	162.453	160.799	165.611	170.506	172.153	184.242	172.288	a. Third Party Funds
Rupiah	84.697	89.537	95.517	110.939	85.606	84.939	90.678	89.550	89.359	92.962	94.676	93.062	95.468	94.723	97.181	99.907	96.000	Rupiah
Giro	36.873	38.094	41.864	55.791	46.415	43.755	47.896	46.133	46.780	51.579	51.826	51.499	51.143	51.005	52.185	53.253	48.945	Demand Deposit
Tabungan	6.713	7.382	6.951	8.370	6.545	6.827	6.822	6.618	6.342	6.188	6.618	6.164	5.592	5.432	5.575	5.291	5.374	Saving
Simpanan Berjangka	41.111	44.062	46.702	46.777	32.647	34.357	35.960	36.799	36.237	35.195	36.232	35.400	38.733	38.286	39.421	41.363	41.681	Time Deposits
Valas	88.698	84.724	94.581	86.313	65.758	72.315	72.280	72.289	72.169	70.870	67.777	67.737	70.143	75.783	74.972	84.335	76.288	Foreign Exchange
Giro	58.465	55.182	65.849	57.148	47.785	50.859	50.472	51.422	50.894	49.287	45.564	45.434	47.745	53.538	52.610	59.984	52.983	Demand Deposit
Tabungan	14.336	14.129	15.141	16.520	8.184	8.474	8.806	8.323	7.941	7.681	7.609	7.515	7.493	7.514	7.440	7.534	7.649	Saving
Simpanan Berjangka	15.897	15.413	13.591	12.646	9.789	12.983	13.001	12.544	13.334	13.903	14.605	14.788	14.905	14.731	14.922	16.816	15.656	Time Deposits
b. Kewajiban kepada Bank Indonesia	0	0	0	-	18	-	17	1.338	436	10	917	601	-	-	-	-	525	b. Liabilities to BI
c. Kewajiban kepada Bank lain	18.278	23.600	26.198	27.708	27.050	30.083	24.206	28.009	22.553	23.310	25.604	28.395	28.180	30.203	29.691	30.358	23.419	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Issued Securities
e. Pinjaman yang Diterima	0	1.239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	0	1.239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	17.111	11.468	16.654	8.221	5.538	5.370	5.106	4.896	3.997	3.113	4.427	4.455	3.933	5.076	6.466	11.056	10.696	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo))	5.829	8.182	8.267	8.109	5.511	4.953	5.309	5.911	6.586	6.354	5.532	4.813	5.307	9.200	6.549	8.203	5.393	g. Other Liabilities
h. Setoran Jaminan	608	585	664	570	170	229	245	257	140	220	263	211	212	178	138	156	128	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	5.018	6.766	7.433	7.433	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	a. Paid In Capital
b. Cadangan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R Tahun lalu ¹⁾	17.880	20.982	27.023	25.736	28.236	28.200	28.200	27.705	27.705	26.062	33.537	33.537	32.691	32.383	32.337	32.382	31.832	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	6.121	8.724	5.166	8.418	5.169	5.885	6.629	7.042	7.468	7.784	703	1.371	2.170	2.693	2.961	3.449	4.329	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	(300)	(81)	(386)	(147)	(34)	82	108	23	47	10	(19)	(130)	(165)	(390)	(486)	(722)	(460)	e. Additional Paid In Capital
f. Modal Pinjaman	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama³⁾ Angka-angka diperbaiki²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata³⁾ LBU 2008 is not defined vs metadata⁴⁾ Revised figures

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

Keterangan	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	458.188	568.014	646.614	681.460	417.131	477.592	537.027	596.900	655.307	717.761	73.773	128.997	189.354	248.933	300.434	361.292	423.180	1. Interest Income
a. Dari Bank Indonesia	8.056	7.816	7.620	5.990	4.121	4.782	5.492	6.090	6.625	7.320	621	1.113	1.523	1.911	2.453	2.949	3.625	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	5.535	6.846	8.026	6.667	4.218	4.786	5.416	6.109	6.756	7.358	605	1.129	1.762	2.442	3.233	3.900	4.687	b. From interbank placement
c. Dari surat berharga	26.305	37.215	42.746	52.404	33.357	38.308	43.339	47.969	53.172	59.098	5.372	10.189	15.606	20.524	25.790	30.705	35.532	c. From securities
d. Dari Kredit yang diberikan	331.606	403.926	450.988	474.705	281.207	322.089	362.641	402.993	442.465	484.938	44.656	81.922	123.236	163.464	205.424	247.709	289.801	d. From credit
- kepada pihak ketiga bukan bank	330.353	402.163	448.959	472.391	279.816	320.402	360.792	400.941	440.212	482.484	44.401	81.475	122.579	162.595	204.243	246.286	288.089	- To Third Party non Bank
- kepada bank lain	1.253	1.763	2.029	2.314	1.391	1.688	1.849	2.052	2.252	2.454	255	447	657	869	1.180	1.423	1.712	- To other Bank
e. Lainnya	86.686	112.211	137.234	141.694	94.227	107.627	120.139	133.739	146.289	159.047	22.520	34.644	47.227	60.592	63.535	76.029	89.536	e. Others
2. Beban Bunga	215.134	293.842	338.259	338.622	211.366	241.669	271.069	300.817	329.365	359.635	43.385	70.061	99.471	128.606	148.821	177.966	208.067	2. Interest Expenses
a. Kepada Bank Indonesia	620	562	477	447	36	41	44	47	51	56	4	4	5	7	11	18	21	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	3.843	4.613	6.486	6.924	4.509	5.268	5.970	6.737	7.316	7.917	634	1.270	2.198	2.816	3.610	4.410	5.273	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	116.392	172.936	187.208	174.977	102.461	117.903	132.594	147.563	161.807	176.693	14.665	28.079	42.701	56.899	71.470	85.315	100.099	c. Third Party non Bank
- Giro	12.257	13.615	14.858	15.819	10.863	12.423	13.938	15.498	16.986	18.669	1.747	3.315	5.014	6.672	8.428	10.073	11.894	- Demand Deposit
- Tabungan	19.231	24.317	22.410	22.743	13.346	15.411	17.318	19.234	21.092	23.097	2.026	3.955	6.071	7.930	9.857	11.731	13.718	- Saving
- Simpanan Berjangka	84.903	135.003	149.940	136.415	78.252	90.069	101.339	112.831	123.729	134.927	10.893	20.809	31.617	42.297	53.185	63.511	74.487	- Time deposits
d. Surat Berharga	5.882	6.993	7.956	8.227	5.559	6.446	7.296	8.179	9.041	10.034	898	1.795	2.710	3.506	4.525	5.508	6.768	d. Securities
e. Pinjaman yang diterima	2.488	3.502	4.334	6.327	4.136	4.737	5.383	6.202	6.605	7.256	1.175	1.733	2.313	3.118	4.180	5.232	6.096	e. Loans received
f. Lainnya	85.131	104.298	130.259	139.706	92.328	105.235	117.787	130.184	142.751	155.973	22.526	33.946	46.470	59.371	62.365	74.970	87.725	f. Others
g. Koreksi atas pendapatan bunga	779	939	1.540	2.015	2.337	2.039	1.995	1.905	1.794	1.705	3.483	3.234	3.073	2.890	2.660	2.511	2.082	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	243.054	274.171	308.355	342.838	205.765	235.922	265.958	296.083	325.942	358.127	30.389	58.936	89.883	120.327	151.614	183.326	215.113	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	139.655	148.439	210.957	249.691	140.701	159.027	177.482	192.095	209.784	231.513	34.737	50.089	71.778	91.906	109.519	136.426	157.127	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	4.206	6.306	5.584	8.875	6.128	7.234	8.540	9.111	9.771	10.659	1.844	2.600	3.343	4.098	4.815	5.170	5.843	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	127	239	49	390	644	749	749	750	767	1.327	6	9	6	3	16	19	38	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	29	55	0	39	95	99	204	144	80	118	0	8	29	2	2	2	2	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	58.608	50.757	107.699	101.314	67.693	73.993	82.443	87.050	95.322	105.410	17.072	24.092	33.499	43.827	51.482	67.761	77.222	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	44.908	54.203	57.923	63.817	39.633	45.215	50.932	56.723	62.807	69.513	5.872	11.693	18.456	24.238	30.610	36.349	42.608	e. Deviden, gain from investment in shares with equity method
f. Lainnya	31.777	36.879	39.702	75.256	26.508	31.737	34.615	38.317	41.037	44.486	9.942	11.688	16.446	19.739	22.595	27.125 ^{r)}	31.415	f. Others
2. Beban Operasional Selain Beban Bunga	251.154	278.849	386.114	456.244	249.879	285.077	318.719	349.145	383.145	424.241	49.881	82.238	116.920	155.826	190.753	234.267	270.736	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.964	2.577	2.853	2.474	861	974	1.111	1.411	1.336	1.666	474	895	1.050	1.424	2.083	3.009	3.113	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	0	68	263	144	215	279	347	403	414	417	8	23	42	50	65	82	88	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	2	1	32	26	17	17	17	17	17	17	0	-	1	35	146	161	170	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	48.690	43.873	98.122	101.792	62.018	67.465	75.148	79.354	86.561	95.939	15.297	22.166	30.790	40.779	47.880	64.054	72.746	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	51.583	64.153	97.213	146.623	63.569	74.342	82.860	89.976	98.030	105.868	15.643	23.380	29.788	38.987	46.829	55.842	61.835	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	2.611	3.509	3.113	3.201	2.066	2.353	2.616	2.911	3.409	3.924	403	667	1.024	1.413	1.920	2.324	2.606	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	145.304	164.669	184.517	201.984	121.133	139.647	156.621	175.072	193.378	216.410	18.055	35.108	54.225	73.139	91.830	108.795	130.178	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	131.555	143.761	133.198	136.311	96.587	109.872	124.721	139.033	152.581	165.398	15.245	26.787	44.741	56.407	70.380	85.484	101.505	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	26.040	25.225	24.080	20.712	20.230	22.837	24.420	26.135	28.182	30.242	2.026	4.792	6.304	8.575	10.766	14.337	16.142	E. Non Operational Income
F. Beban non - operasional	20.432	25.394	23.757	19.555	19.595	22.055	23.814	25.167	26.714	28.737	2.549	3.471	5.014	6.875	8.817	10.895	12.025	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	5.608	(169)	323	1.157	636	782	606	968	1.469	1.505	(523)	1.321	1.301	1.700	1.948	3.441	4.118	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	137.162	143.591	133.521	137.467	97.223	110.654	125.328	140.001	154.050	166.903	14.721	28.108	46.032	58.107	72.328	88.925	105.623	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	64.661	66.264	66.405	67.017	(57)	(64)	(76)	(83)	(85)	84.137	(3)	6	(1)	(3)	1	(16)	(7)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	66.088	67.023	66.967	67.431	132	132	138	158	208	84.376	(3)	(2)	39	70	69	7	(49)	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	106.707	112.160	104.628	106.544	77.229	87.798	99.969	111.058	121.259	131.156	11.379	22.094	36.395	46.124	57.479	70.920	83.688	K. Profit/Loss After Estimation of tax

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	143.194	179.891	208.660	230.298	141.867	162.694	183.238	203.516	223.750	246.015	24.987	44.350	65.418	86.754	108.169	130.468	152.663	1. Interest Income
a. Dari Bank Indonesia	1.933	2.027	1.590	1.042	678	835	1.040	1.167	1.249	1.375	113	188	240	261	349	347	524	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.557	1.771	1.719	1.713	1.136	1.311	1.525	1.733	1.863	2.089	190	407	632	794	1.007	1.223	1.457	b. From interbank placement
c. Dari surat berharga	10.602	14.572	15.924	19.017	11.632	13.357	14.957	16.778	18.676	20.598	2.104	3.848	5.754	7.599	9.443	11.107	12.882	c. From securities
d. Dari Kredit yang diberikan	121.345	152.187	174.183	193.369	118.549	135.818	153.048	169.767	186.293	204.714	21.069	36.872	54.274	71.380	89.378	107.831	125.773	d. From credit
- kepada pihak ketiga bukan bank	121.099	151.836	173.812	193.031	118.370	135.616	152.869	169.573	186.080	204.496	21.052	36.839	54.225	71.328	89.297	107.732	125.651	- To Third Party non Bank
- kepada bank lain	246	351	371	338	178	202	179	194	213	218	17	33	49	53	81	99	122	- To other Bank
e. Lainnya	7.756	9.334	15.244	15.157	9.871	11.373	12.668	14.071	15.670	17.240	1.511	3.035	4.518	6.720	7.992	9.961	12.028	e. Others
2. Beban Bunga	47.994	70.029	82.304	84.744	53.162	60.747	68.114	75.772	82.603	90.511	11.701	18.146	25.825	33.587	41.410	49.407	57.502	2. Interest Expenses
a. Kepada Bank Indonesia	529	523	421	397	1	1	1	1	1	1	0	0	0	0	0	1	1	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	748	1.058	1.890	2.377	1.966	2.335	2.667	3.059	3.294	3.551	260	579	1.138	1.365	1.738	2.101	2.519	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	35.815	54.939	60.236	58.593	35.020	40.398	45.404	50.443	55.178	60.541	5.167	9.804	14.853	19.778	24.906	29.805	35.118	c. Third Party non Bank
- Giro	3.706	4.213	4.527	5.579	4.409	5.023	5.618	6.237	6.810	7.564	814	1.530	2.252	2.980	3.721	4.446	5.293	- Demand Deposit
- Tabungan	7.482	8.197	8.170	8.649	5.128	5.999	6.744	7.487	8.203	9.003	840	1.667	2.538	3.318	4.082	4.836	5.621	- Saving
- Simpanan Berjangka	24.627	42.529	47.539	44.364	25.483	29.375	33.042	36.719	40.165	43.974	3.514	6.607	10.063	13.481	17.103	20.523	24.204	- Time deposits
d. Surat Berharga	1.253	1.556	1.977	2.278	1.744	2.065	2.372	2.662	2.948	3.264	285	605	932	1.267	1.680	2.010	2.684	d. Securities
e. Pinjaman yang diterima	1.242	1.630	1.894	3.918	2.574	2.939	3.347	3.960	4.137	4.523	894	1.156	1.398	1.853	2.514	3.103	3.491	e. Loans received
f. Lainnya	7.629	9.386	14.347	15.288	9.596	11.008	12.360	13.788	15.286	16.957	1.709	2.825	4.460	6.485	7.949	9.919	11.664	f. Others
g. Koreksi atas pendapatan bunga	778	937	1.539	1.894	2.261	2.001	1.965	1.859	1.760	1.673	3.386	3.176	3.043	2.838	2.621	2.469	2.025	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	95.200	109.862	126.356	145.554	88.705	101.947	115.124	127.744	141.147	155.504	13.286	26.204	39.593	53.168	66.759	81.061	95.161	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	39.298	44.719	52.005	89.282	36.168	42.905	48.611	53.962	58.033	63.387	10.857	15.214	21.188	25.941	30.808	39.387	45.658	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.081	2.114	1.104	2.123	1.856	2.045	2.342	2.451	2.546	2.755	720	1.011	1.350	1.689	1.922	2.053	2.294	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	6.235	5.639	7.864	10.962	4.725	5.409	6.543	7.069	7.337	7.867	2.787	3.339	3.918	4.740	5.029	8.603	9.067	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	18.250	21.513	25.711	29.179	18.547	21.228	23.768	26.475	29.224	32.456	2.567	5.551	9.051	11.217	14.281	17.007	19.852	e. Deviden, gain from investment in shares with equity method
f. Lainnya	13.732	15.454	17.327	47.017	11.040	14.223	15.959	17.967	18.926	20.309	4.783	5.313	6.869	8.295	9.576	11.724	14.445	f. Others
2. Beban Operasional Selain Beban Bunga	75.030	88.752	110.372	168.706	81.377	94.618	106.543	116.760	126.022	137.822	17.949	29.032	39.044	52.566	63.523	77.253	90.321	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	767	1.405	319	147	42	46	56	152	89	118	65	176	215	251	263	271	338	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	3.595	3.567	5.008	19.048	2.706	3.058	3.855	4.083	3.942	4.106	2.309	2.496	2.760	3.408	3.432	6.392	6.827	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	19.075	22.986	36.187	69.712	30.702	36.129	40.001	42.541	44.587	45.862	8.463	12.733	14.494	19.659	22.812	27.123	29.730	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	656	761	793	768	415	471	496	571	634	692	52	113	197	281	488	559	449	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	50.938	60.034	68.065	79.031	47.512	54.913	62.135	69.412	76.771	87.043	7.060	13.513	21.378	28.968	36.529	42.908	52.977	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	59.468	65.830	67.990	66.130	43.496	50.235	57.193	64.947	73.158	81.069	6.194	12.386	21.737	26.542	34.044	43.194	50.498	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	2.789	3.463	2.596	1.487	268	276	382	477	484	622	31	456	213	327	424	616	656	E. Non Operational Income
F. Beban non - operasional	612	190	279	1.145	281	249	181	195	212	295	210	45	60	91	434	463	179	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	2.177	3.274	2.317	342	(13)	27	201	283	271	326	(179)	411	153	236	(11)	153	476	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	61.645	69.104	70.307	66.472	43.483	50.262	57.394	65.230	73.429	81.395	6.015	12.797	21.890	26.778	34.033	43.348	50.975	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	33.198	34.975	30.688	28.412	-	-	-	-	-	42.042	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	33.198	34.975	30.688	28.412	-	-	-	-	-	42.042	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	48.762	54.375	55.861	52.111	35.112	40.572	46.798	52.626	58.416	64.435	4.856	10.178	17.452	21.547	27.498	35.134	40.648	K. Profit/Loss After Estimation of tax

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	191.624	244.251	271.884	312.736	192.893	220.651	247.678	275.161	301.970	329.467	37.037	62.132	89.388	116.122	133.848	160.503	187.891	1. Interest Income
a. Dari Bank Indonesia	3.577	3.303	3.478	3.052	2.051	2.364	2.648	2.913	3.153	3.463	302	533	745	959	1.207	1.490	1.770	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	762	1.029	1.149	1.510	1.000	1.136	1.268	1.410	1.552	1.713	178	313	480	649	816	1.001	1.180	b. From interbank placement
c. Dari surat berharga	10.137	14.653	16.464	22.127	15.091	17.323	19.468	21.722	24.058	26.349	2.358	4.579	7.028	9.391	11.765	14.023	16.350	c. From securities
d. Dari Kredit yang diberikan	131.766	160.818	174.834	191.136	109.672	125.630	141.470	157.403	172.902	189.075	16.103	30.472	46.495	61.986	77.966	93.748	109.635	d. From credit
- kepada pihak ketiga bukan bank	130.937	159.720	173.631	189.743	108.804	124.539	140.242	156.035	171.397	187.422	15.922	30.163	46.039	61.373	77.165	92.753	108.436	- To Third Party non Bank
- kepada bank lain	828	1.098	1.203	1.394	868	1.092	1.228	1.368	1.505	1.653	181	310	456	613	801	995	1.198	- To other Bank
e. Lainnya	45.382	64.449	75.960	94.910	65.078	74.197	82.824	91.713	100.305	108.867	18.095	26.234	34.640	43.138	42.094	50.242	58.957	e. Others
2. Beban Bunga	102.882	145.373	162.247	185.530	116.858	133.492	149.288	165.526	181.189	197.096	25.465	40.301	56.006	71.658	77.943	93.264	109.290	2. Interest Expenses
a. Kepada Bank Indonesia	72	20	18	16	12	14	16	17	19	20	2	3	5	6	8	12	14	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.601	1.531	2.163	2.105	1.167	1.350	1.522	1.710	1.870	2.054	174	319	499	685	871	1.052	1.259	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	53.341	82.156	84.420	84.589	48.564	55.786	62.693	69.709	76.410	83.204	6.824	13.101	19.915	26.487	33.130	39.456	46.160	c. Third Party non Bank
- Giro	4.458	5.034	5.403	5.736	3.766	4.334	4.874	5.438	5.980	6.563	632	1.198	1.826	2.401	3.016	3.584	4.189	- Demand Deposit
- Tabungan	9.375	13.645	11.648	11.708	6.707	7.676	8.620	9.570	10.486	11.450	945	1.834	2.782	3.700	4.630	5.517	6.465	- Saving
- Simpanan Berjangka	39.508	63.477	67.369	67.146	38.091	43.776	49.198	54.701	59.944	65.191	5.247	10.668	15.308	20.386	25.484	30.354	35.506	- Time deposits
d. Surat Berharga	3.106	3.807	4.184	4.535	2.910	3.326	3.725	4.177	4.616	5.069	441	839	1.260	1.699	2.178	2.702	3.154	d. Securities
e. Pinjaman yang diterima	562	869	972	1.083	573	657	742	798	876	963	93	204	321	444	587	779	935	e. Loans received
f. Lainnya	44.199	56.991	70.491	93.083	63.557	72.321	80.561	89.071	97.368	105.756	17.901	25.802	33.977	42.288	41.132	49.222	57.711	f. Others
g. Koreksi atas pendapatan bunga	0	-	0	119	75	37	28	44	32	30	30	32	29	50	36	41	55	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	88.742	98.878	109.637	127.206	76.034	87.159	98.390	109.635	120.780	132.371	11.572	21.831	33.382	44.464	55.905	67.239	78.601	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	45.598	48.771	60.176	64.511	36.522	42.032	47.819	50.553	56.236	61.815	10.479	14.608	21.648	27.899	35.402	42.005	46.710	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.194	1.588	1.706	3.301	2.379	2.821	3.370	3.615	3.868	4.323	561	675	911	1.122	1.259	1.323	1.429	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	49	-	644	749	749	750	767	1.327	4	3	2	0	13	16	16	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	29	-	-	11	17	20	22	24	24	24	0	0	2	2	2	2	2	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	13.849	10.428	20.628	16.730	7.817	9.027	11.229	10.583	12.350	13.372	2.996	4.297	6.071	8.008	11.925	14.213	15.235	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	17.375	22.272	21.783	24.579	15.466	17.693	20.088	22.336	24.738	27.321	2.484	4.615	7.054	9.851	12.385	14.767	17.424	e. Deviden, gain from investment in shares with equity method
f. Lainnya	13.150	14.484	16.010	19.891	10.198	11.723	12.361	13.245	14.490	15.449	4.435	5.018	7.608	8.917	9.819	11.685	12.604	f. Others
2. Beban Operasional Selain Beban Bunga	93.115	102.351	130.732	151.409	79.293	90.907	103.545	113.494	127.437	141.162	16.044	27.534	40.665	53.776	68.050	82.068	92.187	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	706	340	328	549	219	227	262	333	297	338	143	221	228	312	386	758	669	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	95	5	48	103	103	150	150	141	0	4	4	4	9	10	11	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	2	-	-	-	11	11	11	11	11	11	-	-	1	1	1	1	1	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	12.051	9.416	18.504	12.988	5.928	6.822	8.862	8.206	9.593	10.441	2.155	3.841	5.448	7.647	11.265	14.397	15.054	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	22.716	27.830	40.487	57.894	23.580	27.171	30.742	33.987	38.806	43.552	5.916	8.282	11.989	15.068	18.355	21.894	23.867	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	646	1.111	818	1.011	803	920	1.033	1.150	1.276	1.584	221	334	471	633	789	973	1.186	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	56.994	63.654	70.500	78.961	48.704	55.652	62.533	69.656	77.304	85.096	7.609	14.852	22.526	30.111	37.246	44.035	51.399	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	41.225	45.299	39.080	40.308	33.264	38.284	42.664	46.694	49.580	53.024	6.007	8.905	14.365	18.587	23.256	27.176	33.124	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	18.912	18.660	17.433	10.017	6.503	7.522	8.551	9.665	11.200	12.422	1.242	2.430	3.613	5.103	6.402	8.870	10.334	E. Non Operational Income
F. Beban non - operasional	17.382	22.602	19.428	10.707	6.495	7.483	8.346	9.254	10.349	11.621	1.596	2.024	3.111	4.179	5.216	6.367	7.499	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	1.530	(3.941)	(1.994)	(690)	8	38	205	411	851	801	(354)	406	512	925	1.185	2.503	2.835	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	42.754	41.357	37.086	39.618	33.272	38.322	42.870	47.105	50.431	53.825	5.654	9.310	14.866	19.512	24.441	29.679	35.959	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	23.207	27.491	27.712	33.205	-	-	-	-	-	35.984	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	23.207	27.502	27.705	33.205	-	-	-	-	-	35.984	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	33.469	32.860	29.129	31.193	26.167	30.124	33.708	36.948	39.550	42.368	4.167	7.232	11.635	15.359	19.105	23.206	28.155	K. Profit/Loss After Estimation of tax

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	32.478	38.604	39.725	10.850	7.221	8.346	9.431	10.558	11.670	12.819	1.159	2.266	3.450	4.674	5.918	7.141	8.402	1. Interest Income
a. Dari Bank Indonesia	692	747	608	222	150	177	201	226	251	276	25	52	75	97	120	148	177	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	113	206	244	168	84	97	108	121	132	144	13	23	34	46	56	70	82	b. From interbank placement
c. Dari surat berharga	601	893	1.051	344	269	315	357	404	447	493	45	87	133	168	217	263	312	c. From securities
d. Dari Kredit yang diberikan	18.313	21.475	22.194	7.955	5.318	6.134	6.934	7.765	8.588	9.438	851	1.658	2.544	3.419	4.339	5.241	6.152	d. From credit
- kepada pihak ketiga bukan bank	18.196	21.348	22.075	7.851	5.236	6.038	6.829	7.650	8.464	9.306	843	1.642	2.521	3.388	4.297	5.190	6.090	- To Third Party non Bank
- kepada bank lain	117	127	119	104	83	95	105	115	124	133	8	16	23	31	41	52	62	- To other Bank
e. Lainnya	12.759	15.283	15.629	2.161	1.400	1.624	1.830	2.043	2.253	2.468	224	445	663	944	1.186	1.419	1.679	e. Others
2. Beban Bunga	21.052	27.227	27.513	5.968	3.848	4.459	5.034	5.628	6.203	6.794	602	1.167	1.754	2.388	2.995	3.605	4.229	2. Interest Expenses
a. Kepada Bank Indonesia	0	1	0	0	-	-	-	-	-	-	-	-	-	-	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	274	321	239	126	72	84	93	103	112	122	10	19	28	37	45	53	63	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	7.509	10.994	10.993	3.678	2.361	2.721	3.067	3.424	3.764	4.115	355	674	1.022	1.363	1.708	2.045	2.394	c. Third Party non Bank
- Giro	195	250	191	73	39	45	51	58	65	72	8	16	21	28	34	40	47	- Demand Deposit
- Tabungan	421	415	434	150	107	124	142	162	182	202	20	38	57	76	95	111	130	- Saving
- Simpanan Berjangka	6.893	10.329	10.369	3.455	2.216	2.552	2.873	3.204	3.517	3.841	327	620	944	1.259	1.580	1.893	2.218	- Time deposits
d. Surat Berharga	553	586	450	4	6	7	7	8	8	9	0	29	44	59	75	94	112	d. Securities
e. Pinjaman yang diterima	146	199	343	13	16	18	20	23	25	27	2	4	6	8	10	12	15	e. Loans received
f. Lainnya	12.571	15.126	15.488	2.146	1.392	1.628	1.846	2.071	2.294	2.521	235	441	653	921	1.157	1.401	1.645	f. Others
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	-	0	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	11.426	11.377	12.212	4.882	3.373	3.888	4.396	4.930	5.468	6.024	557	1.099	1.696	2.286	2.923	3.536	4.173	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.397	2.081	1.989	1.834	393	450	532	548	622	677	64	112	172	239	311	372	431	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	96	40	104	8	5	8	13	13	15	16	4	4	5	5	6	6	6	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	3	2	2	1	1	1	1	1	1	1	0	0	0	1	1	1	1	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	390	819	807	162	84	96	107	119	131	144	12	26	38	54	71	81	100	e. Deviden, gain from investment in shares with equity method
f. Lainnya	909	1.216	1.075	1.663	303	346	411	414	475	515	48	82	129	180	233	284	325	f. Others
2. Beban Operasional Selain Beban Bunga	8.840	10.303	11.215	6.228	2.907	3.414	3.855	4.473	4.971	5.520	436	864	1.317	1.792	2.294	2.771	3.245	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	19	1	4	2	0	0	0	0	0	0	0	0	1	1	2	2	2	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	1.591	2.203	2.617	2.930	753	941	1.059	1.338	1.478	1.653	100	200	299	427	545	689	780	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	18	53	47	10	10	8	9	10	12	13	1	3	4	6	7	8	11	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	7.210	8.042	8.545	3.286	2.144	2.465	2.787	3.124	3.481	3.854	335	661	1.013	1.358	1.740	2.071	2.452	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	3.983	3.156	2.986	489	859	925	1.073	1.005	1.119	1.181	185	347	551	733	940	1.136	1.359	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	255	119	82	61	33	38	41	45	48	52	5	9	14	17	20	23	27	E. Non Operational Income
F. Beban non - operasional	151	173	163	65	32	40	47	51	57	63	4	7	12	19	23	27	34	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	103	(54)	(82)	(5)	1	(2)	(5)	(6)	(9)	(11)	1	1	2	(1)	(3)	(4)	(7)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	4.086	3.102	2.904	484	860	923	1.068	999	1.110	1.170	186	349	553	732	937	1.133	1.351	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	4.779	350	4.337	1.333	-	-	-	-	-	1.836	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	4.779	350	4.358	1.333	-	-	-	-	-	1.836	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	3.084	2.316	2.084	175	624	650	757	653	725	753	143	267	415	550	705	844	1.012	K. Profit/Loss After Estimation of tax

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	55.515	65.019	77.184	77.992	48.294	55.437	62.429	69.755	76.891	84.087	6.965	13.612	20.802	27.735	35.032	41.784	49.008	1. Interest Income
a. Dari Bank Indonesia	812	896	1.020	683	634	717	830	935	1.049	1.193	87	164	219	266	329	397	449	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.333	2.946	3.772	2.399	1.251	1.427	1.612	1.798	1.986	2.125	107	203	347	520	716	874	1.072	b. From interbank placement
c. Dari surat berharga	1.715	2.284	3.166	3.773	2.441	2.860	3.240	3.615	4.013	4.364	332	648	1.038	1.412	1.897	2.215	2.597	c. From securities
d. Dari Kredit yang diberikan	36.044	40.599	45.632	47.873	29.300	33.645	37.976	42.390	46.668	51.263	4.214	8.268	12.724	17.018	21.424	25.791	30.245	d. From credit
- kepada pihak ketiga bukan bank	36.033	40.572	45.565	47.817	29.273	33.614	37.941	42.352	46.626	51.216	4.200	8.249	12.699	16.989	21.359	25.752	30.203	- To Third Party non Bank
- kepada bank lain	11	28	67	56	27	31	34	39	42	48	14	19	25	29	64	39	43	- To other Bank
e. Lainnya	14.612	18.294	23.595	23.263	14.668	16.789	18.771	21.017	23.175	25.142	2.224	4.328	6.474	8.518	10.667	12.507	14.644	e. Others
2. Beban Bunga	27.624	35.426	44.477	42.371	26.811	30.807	34.669	38.874	42.949	46.790	4.082	7.824	11.791	15.627	19.607	23.131	27.004	2. Interest Expenses
a. Kepada Bank Indonesia	18	18	21	29	22	24	26	28	30	33	2	-	-	-	-	-	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	594	808	672	890	511	571	627	681	729	797	70	119	173	239	303	361	427	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	11.918	15.604	19.867	17.640	11.132	12.858	14.573	16.412	18.198	19.879	1.608	3.151	4.829	6.459	8.133	9.628	11.166	c. Third Party non Bank
- Giro	2.977	2.995	3.559	3.253	1.874	2.131	2.394	2.656	2.914	3.143	183	368	604	847	1.124	1.356	1.585	- Demand Deposit
- Tabungan	1.620	1.712	1.829	1.871	1.163	1.334	1.497	1.664	1.839	2.029	186	349	589	696	876	1.057	1.253	- Saving
- Simpanan Berjangka	7.321	10.896	14.479	12.516	8.095	9.393	10.683	12.092	13.445	14.707	1.239	2.435	3.635	4.916	6.133	7.215	8.327	- Time deposits
d. Surat Berharga	809	766	755	713	507	590	673	749	821	926	100	191	294	389	485	586	684	d. Securities
e. Pinjaman yang diterima	112	170	209	239	205	245	294	332	372	423	53	101	158	212	270	339	418	e. Loans received
f. Lainnya	14.173	18.058	22.951	22.858	14.433	16.518	18.474	20.671	22.797	24.730	2.183	4.237	6.337	8.324	10.415	12.213	14.304	f. Others
g. Koreksi atas pendapatan bunga	1	2	1	2	1	1	1	1	2	2	67	26	1	2	2	2	3	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	27.891	29.593	32.707	35.621	21.484	24.629	27.760	30.882	33.942	37.297	2.883	5.788	9.011	12.108	15.425	18.653	22.004	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	4.360	5.822	5.718	7.077	4.477	5.200	5.867	6.544	7.155	8.196	675	1.330	1.893	2.513	3.178	3.730	4.424	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	116	114	404	698	332	440	545	592	660	759	119	160	208	295	366	396	468	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	3	3	-	-	-	-	-	-	-	-	-	3	0	0	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	130	204	251	216	39	41	62	70	76	79	17	36	42	54	77	79	92	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.034	1.089	1.232	1.431	1.002	1.152	1.290	1.439	1.565	1.760	122	250	407	575	739	869	1.040	e. Deviden, gain from investment in shares with equity method
f. Lainnya	3.077	4.412	3.832	4.732	3.104	3.567	3.969	4.444	4.853	5.597	416	882	1.236	1.588	1.996	2.386 ^{r)}	2.825	f. Others
2. Beban Operasional Selain Beban Bunga	19.826	23.805	26.149	29.190	17.395	20.026	22.446	24.796	27.461	31.035	2.340	4.846	6.963	9.514	12.202	14.741	17.618	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	123	71	590	497	123	144	186	223	246	275	31	86	115	173	231	292	335	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	0	0	0	0	-	0	0	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	92	178	210	195	32	33	49	57	64	66	16	31	36	47	68	71	79	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	4.180	6.375	5.875	6.484	4.431	4.960	5.554	5.927	6.471	7.071	591	1.252	1.419	1.836	2.259	2.697	3.328	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	23	20	24	26	18	21	24	27	30	38	11	12	16	22	27	33	39	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	15.407	17.161	19.450	21.989	12.791	14.868	16.633	18.563	20.649	23.585	1.691	3.464	5.377	7.436	9.618	11.649	13.838	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	12.426	11.609	12.276	13.534	8.565	9.803	11.180	12.630	13.636	14.458	1.217	2.272	3.940	5.107	6.401	7.641	8.810	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	1.349	1.620	2.556	7.491	12.638	14.141	14.517	14.923	15.405	16.007	590	1.324	1.784	2.373	3.017	3.621	3.860	E. Non Operational Income
F. Beban non - operasional	1.089	1.506	2.442	7.402	12.555	14.062	14.458	14.871	15.296	15.881	590	1.283	1.752	2.358	3.005	3.603	3.841	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	260	114	114	89	83	79	59	53	109	126	1	41	32	16	13	18	19	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	12.686	11.723	12.390	13.623	8.648	9.882	11.240	12.683	13.745	14.584	1.218	2.314	3.972	5.123	6.413	7.659	8.829	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	3.355	3.316	3.473	3.981	-	-	-	-	-	4.365	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	3.544	3.530	3.439	4.016	-	-	-	-	-	4.301	-	-	-	1	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiiran pajak penghasilan)	10.733	9.667	10.595	11.487	7.377	8.409	9.568	10.834	11.708	12.421	1.056	1.962	3.409	4.373	5.467	6.550	7.559	K. Profit/Loss After Estimation of tax

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	19.329	19.716	25.429	25.076	14.270	16.330	18.230	20.662	22.182	24.466	2.030	3.637	5.630	7.546	9.596	11.652	13.832	1. Interest Income
a. Dari Bank Indonesia	406	340	358	319	201	231	251	277	299	328	28	56	79	111	149	187	232	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	262	262	359	259	186	211	233	251	271	288	20	35	57	82	108	134	185	b. From interbank placement
c. Dari surat berharga	869	1.031	1.539	1.972	1.366	1.576	1.775	1.979	2.181	2.659	209	411	634	841	1.040	1.226	1.430	c. From securities
d. Dari Kredit yang diberikan	12.497	13.920	16.973	16.888	9.525	10.929	12.221	13.590	14.904	16.265	1.344	2.604	4.036	5.389	6.883	8.409	10.003	d. From credit
- kepada pihak ketiga bukan bank	12.495	13.907	16.961	16.881	9.522	10.927	12.219	13.587	14.901	16.262	1.344	2.604	4.036	5.389	6.882	8.408	10.003	- To Third Party non Bank
- kepada bank lain	2	13	12	7	2	2	3	3	3	3	0	1	0	1	1	1	1	- To other Bank
e. Lainnya	5.295	4.163	6.200	5.638	2.992	3.383	3.750	4.565	4.528	4.926	428	531	823	1.122	1.415	1.696	1.982	e. Others
2. Beban Bunga	10.639	10.070	14.612	13.648	7.585	8.644	9.639	10.662	11.670	12.776	1.111	1.819	2.810	3.865	4.950	6.030	7.219	2. Interest Expenses
a. Kepada Bank Indonesia	0	0	0	4	0	0	0	0	0	0	-	-	0	0	0	1	1	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	223	277	443	545	379	427	483	540	605	676	68	127	191	268	357	464	554	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.697	5.170	6.984	6.300	3.416	3.924	4.383	4.843	5.280	5.732	456	876	1.356	1.840	2.349	2.851	3.417	c. Third Party non Bank
- Giro	285	355	434	441	312	367	414	464	513	558	45	87	133	183	233	278	338	- Demand Deposit
- Tabungan	238	254	220	232	140	160	181	203	222	242	22	44	71	98	124	151	183	- Saving
- Simpanan Berjangka	4.174	4.560	6.330	5.627	2.964	3.397	3.789	4.176	4.545	4.932	389	745	1.152	1.560	1.992	2.422	2.897	- Time deposits
d. Surat Berharga	89	113	271	266	127	152	175	200	225	300	24	40	56	71	87	96	114	d. Securities
e. Pinjaman yang diterima	408	580	868	1.041	717	818	915	1.018	1.119	1.237	127	254	405	565	747	937	1.167	e. Loans received
f. Lainnya	5.222	3.931	6.045	5.492	2.946	3.323	3.682	4.061	4.441	4.832	437	522	802	1.120	1.410	1.681	1.965	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	8.690	9.646	10.816	11.428	6.685	7.686	8.591	9.999	10.512	11.690	918	1.818	2.820	3.681	4.646	5.623	6.613	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	12.362	11.001	11.851	14.004	7.517	8.744	10.074	11.122	12.035	14.718	2.186	3.479	5.441	7.346	8.669	10.401	11.547	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	107	344	171	565	359	452	542	563	643	711	97	194	86	104	238	200	210	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	-	55	0	6	6	7	7	7	7	7	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	9.480	7.609	8.291	10.056	4.748	5.763	6.723	7.229	7.658	9.984	1.741	2.701	4.438	6.004	6.899	8.449	9.272	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.393	2.500	2.552	2.739	1.610	1.778	2.032	2.336	2.708	2.925	276	493	763	1.023	1.270	1.477	1.710	e. Deviden, gain from investment in shares with equity method
f. Lainnya	383	492	837	639	795	744	771	987	1.019	1.091	72	92	155	214	261	275	355	f. Others
2. Beban Operasional Selain Beban Bunga	15.508	14.458	19.321	21.598	10.534	13.437	14.675	16.561	17.387	21.168	2.450	4.276	7.048	9.240	11.485	14.088	15.867	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	93	80	152	156	59	63	73	77	95	329	71	106	130	196	403	523	514	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	-	1	32	26	6	6	6	6	6	6	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	7.395	5.973	6.827	8.963	4.101	5.047	5.880	6.420	6.699	8.998	1.515	2.479	4.181	5.483	6.467	7.864	8.542	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	2.082	2.217	5.229	5.045	2.029	2.831	3.038	3.394	3.540	3.940	205	409	770	902	1.219	1.570	1.935	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	436	551	501	524	320	371	411	433	613	671	61	101	173	246	328	413	509	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	5.502	5.636	6.580	6.883	4.019	5.120	5.267	6.232	6.433	7.225	598	1.180	1.794	2.413	3.068	3.718	4.367	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	5.545	6.189	3.346	3.834	3.668	2.993	3.991	4.560	5.161	5.239	654	1.021	1.213	1.787	1.831	1.935	2.293	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	1.526	168	487	755	228	252	278	313	272	318	72	458	503	497	561	704	730	E. Non Operational Income
F. Beban non - operasional	1.082	678	1.140	172	179	168	728	730	736	808	142	82	48	176	85	322	345	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	443	(510)	(653)	582	49	84	(449)	(417)	(464)	(490)	(70)	375	455	321	476	382	384	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	5.988	5.679	2.693	4.417	3.717	3.077	3.541	4.143	4.697	4.749	584	1.397	1.669	2.108	2.307	2.317	2.677	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	22	54	170	61	(24)	(31)	(35)	(34)	(33)	(30)	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	22	54	170	61	(24)	(31)	(35)	(34)	(33)	(30)	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	4.538	4.219	1.793	3.160	2.780	2.159	2.509	2.955	3.392	3.389	454	1.085	1.313	1.602	1.742	1.736	1.986	K. Profit/Loss After Estimation of tax

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	16.047	20.532	23.732	24.509	12.585	14.134	16.021	17.247	18.843	20.907	1.597	3.001	4.667	6.103	7.871	9.744	11.384	1. Interest Income
a. Dari Bank Indonesia	636	502	566	672	407	458	521	571	625	685	66	119	164	217	298	381	473	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	508	633	784	617	560	604	669	795	952	1.000	97	147	212	351	531	598	711	b. From interbank placement
c. Dari surat berharga	2.381	3.782	4.603	5.171	2.557	2.877	3.542	3.472	3.798	4.635	323	618	1.019	1.113	1.428	1.871	1.962	c. From securities
d. Dari Kredit yang diberikan	11.640	14.927	17.172	17.484	8.844	9.933	10.992	12.077	13.111	14.182	1.074	2.047	3.163	4.272	5.434	6.690	7.993	d. From credit
- kepada pihak ketiga bukan bank	11.592	14.780	16.916	17.069	8.611	9.667	10.692	11.744	12.745	13.783	1.040	1.978	3.059	4.129	5.243	6.452	7.707	- To Third Party non Bank
- kepada bank lain	48	146	257	415	233	266	300	333	365	400	34	69	103	143	191	238	286	- To other Bank
e. Lainnya	882	688	606	565	218	262	297	332	358	404	37	69	110	150	181	204	246	e. Others
2. Beban Bunga	4.943	5.718	7.105	6.362	3.102	3.520	4.325	4.355	4.751	5.666	423	804	1.285	1.483	1.916	2.530	2.823	2. Interest Expenses
a. Kepada Bank Indonesia	0	0	17	2	1	1	1	1	1	1	-	-	-	0	3	5	6	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	404	618	1.078	881	414	501	577	644	707	716	52	106	168	222	297	379	450	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	3.112	4.073	4.707	4.176	1.968	2.216	2.474	2.733	2.976	3.222	256	474	726	972	1.244	1.531	1.843	c. Third Party non Bank
- Giro	637	768	744	738	463	524	586	645	704	768	66	117	177	235	300	369	442	- Demand Deposit
- Tabungan	95	94	109	133	101	118	133	148	160	171	13	23	33	42	51	59	66	- Saving
- Simpanan Berjangka	2.380	3.212	3.854	3.306	1.403	1.575	1.755	1.940	2.112	2.283	177	334	516	695	893	1.104	1.335	- Time deposits
d. Surat Berharga	72	166	319	431	266	305	343	384	425	466	48	90	124	20	20	20	20	d. Securities
e. Pinjaman yang diterima	18	54	48	33	50	59	65	71	77	83	6	14	26	36	51	61	70	e. Loans received
f. Lainnya	1.337	806	937	838	403	437	864	522	565	1.177	62	119	240	233	302	534	435	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	11.104	14.814	16.626	18.147	9.484	10.614	11.696	12.892	14.093	15.240	1.173	2.197	3.382	4.620	5.955	7.214	8.561	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	36.640	36.044	79.218	72.982	55.624	59.696	64.579	69.366	75.703	82.720	10.476	15.345	21.436	27.969	31.152	40.532	48.357	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.612	2.106	2.095	2.179	1.197	1.468	1.728	1.876	2.039	2.095	345	556	784	883	1.025	1.194	1.437	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	124	232	0	390	-	-	-	-	-	-	3	3	3	3	3	3	22	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	22	72	72	174	114	49	87	-	7	27	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	28.911	26.874	70.663	63.350	50.364	53.752	57.885	62.098	67.900	74.107	9.530	13.719	19.030	25.020	27.551	36.415	43.556	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.467	6.010	5.837	5.727	2.923	3.268	3.648	4.019	4.440	4.906	410	758	1.143	1.517	1.863	2.149	2.482	e. Deviden, gain from investment in shares with equity method
f. Lainnya	527	822	622	1.314	1.069	1.136	1.144	1.260	1.274	1.525	189	302	449	546	710	771	861	f. Others
2. Beban Operasional Selain Beban Bunga	38.835	39.181	88.324	79.114	58.373	62.677	67.655	73.062	79.868	87.544	10.661	15.686	21.882	28.938	33.198	43.345	51.498	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.256	680	1.460	1.122	416	494	534	626	609	605	163	305	361	491	797	1.163	1.255	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	65	168	139	167	176	244	253	264	277	8	19	38	46	56	71	77	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	0	-	-	-	-	-	-	-	-	0	-	-	34	145	160	169	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	25.555	24.738	67.572	60.598	49.252	52.505	56.501	60.587	66.262	72.328	9.301	13.318	18.364	24.193	26.649	35.330	42.244	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	1.939	2.542	6.817	4.559	2.074	2.311	2.466	2.790	3.148	3.801	368	505	818	1.094	1.639	1.867	2.195	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	832	1.012	930	862	500	563	644	720	844	927	57	104	163	227	282	339	413	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	9.254	10.143	11.377	11.834	5.963	6.628	7.265	8.085	8.740	9.606	763	1.436	2.138	2.853	3.630	4.414	5.145	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	8.909	11.677	7.520	12.015	6.735	7.632	8.620	9.197	9.927	10.417	988	1.855	2.936	3.651	3.909	4.401	5.421	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	1.210	1.194	926	901	560	609	651	712	773	821	85	115	177	257	342	502	536	E. Non Operational Income
F. Beban non - operasional	116	245	305	63	52	53	55	67	63	68	9	29	31	54	54	114	126	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	1.094	949	620	838	508	556	595	645	710	753	76	86	146	203	288	388	410	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	10.003	12.626	8.140	12.854	7.243	8.188	9.215	9.841	10.638	11.169	1.065	1.942	3.081	3.855	4.197	4.789	5.831	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	100	78	25	25	(33)	(33)	(41)	(48)	(53)	(61)	(3)	6	(1)	(3)	1	(16)	(7)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	1.338	612	607	403	156	163	173	192	241	242	(3)	(2)	39	70	69	7	(49)	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	6.121	8.724	5.166	8.418	5.169	5.885	6.629	7.042	7.468	7.784	703	1.371	2.170	2.693	2.961	3.449	4.329	K. Profit/Loss After Estimation of tax

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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	397.024	472.959	511.743	628.115	681.912	683.397	747.934	732.514	738.997	673.484	909.304	1.003.642	998.199	973.364	1.045.281	1.085.454	1.029.808	Committed Claims
- Fasilitas pinjaman yang belum ditarik	32.430	24.710	38.641	20.586	32.017	33.392	32.620	33.565	31.132	29.244	25.522	23.085	23.837	22.449	23.070	17.453	19.337	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	359.454	440.874	468.916	597.813	642.497	641.964	705.630	687.613	702.612	641.745	875.651	967.204	966.873	943.734	1.013.687	1.060.982	1.001.772	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	5.140	7.376	4.185	9.715	7.399	8.041	9.684	11.335	5.253	2.495	8.132	13.353	7.489	7.181	8.524	7.019	8.700	- Others
Kewajiban Komitmen	1.314.773	1.678.723	1.821.506	1.983.571	2.131.094	2.144.960	2.208.159	2.210.928	2.231.272	2.160.722	2.446.723	2.561.922	2.562.326	2.566.041	2.622.604	2.661.644	2.634.864	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	1.013.477	1.137.501	1.219.520	1.304.240	1.380.891	1.391.616	1.400.456	1.416.087	1.424.953	1.408.258	1.467.966	1.472.277	1.455.321	1.474.863	1.460.021	1.442.724	1.469.754	- Undisbursed loan facilities to debtors
<i>Committed</i>	301.472	297.369	275.413	298.509	339.600	343.849	346.027	354.381	359.604	344.860	367.652	364.206	369.769	372.009	369.877	356.299	363.125	- Committed
<i>Uncommitted</i>	712.005	840.132	944.107	1.005.731	1.041.291	1.047.767	1.054.429	1.061.706	1.065.348	1.063.398	1.100.314	1.108.071	1.085.552	1.102.854	1.090.144	1.086.425	1.106.629	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	8.384	7.868	7.534	12.370	10.668	10.918	13.888	14.338	12.145	11.229	9.804	12.543	12.538	13.901	14.120	12.344	14.911	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.056	1.533	1.064	1.581	2.979	2.976	3.251	3.671	2.538	3.011	2.019	2.120	2.081	3.330	2.935	1.276	3.341	- Committed
<i>Uncommitted</i>	7.328	6.335	6.469	10.789	7.689	7.943	10.637	10.668	9.607	8.218	7.785	10.423	10.457	10.571	11.185	11.068	11.570	- Uncommitted
- Irrevocable L/C yang masih berjalan	95.196	74.274	69.516	66.353	68.060	70.962	74.391	74.878	74.822	77.108	75.975	77.423	78.902	86.785	87.256	92.944	84.645	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	360.465	454.203	520.465	594.212	662.968	663.188	709.626	694.070	715.279	659.107	883.120	985.512	1.007.886	982.307	1.052.870	1.105.760	1.056.446	- Outstanding spot and derivatives (sold)
- Lainnya	10.515	4.877	4.471	6.397	8.507	8.275	9.798	11.554	4.073	5.020	9.858	14.167	7.680	8.185	8.337	7.873	9.108	- Others
Tagihan Kontinjensi	260.029	284.281	308.392	334.875	298.311	302.400	311.239	316.375	314.819	316.330	275.297	285.337	286.048	274.217	275.071	275.296	332.943	Contingent Claims
- Garansi yang diterima	229.328	244.456	265.333	288.776	248.066	250.744	259.220	264.284	262.288	264.819	223.098	228.722	233.105	220.233	219.908	218.990	228.175	- Received guarantees
- Pendapatan bunga dalam penyelesaian	29.696	36.327	39.402	42.161	45.983	47.396	47.683	47.606	47.901	46.949	47.708	52.071	48.447	49.411	50.253	51.318	99.832	- Accrued interest
- Lainnya	1.005	3.498	3.657	3.938	4.262	4.260	4.336	4.485	4.630	4.562	4.490	4.544	4.497	4.573	4.910	4.988	4.935	- Others
Kewajiban Kontinjensi	232.345	249.737	302.459	304.665	296.122	302.727	311.420	321.759	322.073	339.278	309.302	317.105	314.818	328.006	325.605	328.221	328.360	Contingent Liabilities
- Garansi yang diberikan	229.089	247.851	297.391	302.542	294.370	301.195	309.773	320.171	320.487	337.695	307.699	315.496	313.123	326.310	323.727	326.470	326.504	- Issued guarantees
- Lainnya	3.255	1.886	5.069	2.124	1.752	1.531	1.646	1.588	1.586	1.583	1.603	1.609	1.695	1.696	1.878	1.750	1.855	- Others
Lainnya	216.548	237.956	274.066	309.064	362.228	364.708	368.901	373.625	381.670	392.512	395.280	393.395	404.629	411.274	416.707	418.086	426.447	Others
- Penerusan Kredit	27.375	23.301	23.059	9.441	9.706	9.695	9.686	9.652	10.038	10.422	10.404	10.399	9.921	10.645	11.022	10.999	11.321	- Channelling
- Aset produktif yang dihapusbukukan	180.184	195.932	230.274	274.724	324.431	326.664	330.672	335.258	342.456	350.961	354.011	352.011	356.678	362.347	366.484	367.713	375.600	- Written off earning assets
Kredit yang diberikan	162.254	187.325	219.484	262.748	313.311	315.561	319.558	323.617	330.681	339.745	342.860	340.741	345.400	351.019	354.934	359.761	363.864	- Credit disbursed
Lainnya	17.930	8.607	10.790	11.976	11.119	11.104	11.113	11.641	11.775	11.216	11.151	11.270	11.278	11.329	11.550	7.952	11.735	- Others
- Aset produktif yang dihapustagih	8.988	18.723	20.733	24.900	28.091	28.348	28.544	28.715	29.175	31.129	30.864	30.986	38.031	38.281	39.201	39.374	39.527	- Charged off earning assets
Kredit yang diberikan	8.383	11.883	14.300	17.557	20.560	20.814	21.002	21.192	21.654	23.573	23.259	23.460	30.505	30.763	31.649	31.816	31.992	- Credit disbursed
Lainnya	605	6.840	6.433	7.343	7.532	7.535	7.542	7.523	7.521	7.556	7.605	7.526	7.526	7.517	7.552	7.558	7.534	- 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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	20.614	26.337	46.778	77.543	83.804	73.958	89.798	86.897	85.799	80.977	257.609	300.680	314.423	289.433	320.619	366.402	331.675	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	1.239	4.136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	20.614	24.469	42.311	77.085	83.462	73.666	89.523	86.655	85.490	80.514	257.293	300.534	314.290	289.312	320.347	366.312	331.488	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	630	332	459	342	292	275	242	310	462	315	147	133	121	272	90	187	- Others
Kewajiban Komitmen	280.015	419.249	340.858	413.368	453.895	434.427	455.668	456.989	454.512	444.740	639.280	687.939	685.017	674.959	688.875	734.483	702.237	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	206.070	236.079	266.256	309.129	324.417	316.039	323.148	328.086	322.076	316.472	344.202	344.821	323.780	333.913	318.934	310.752	321.153	- Undisbursed loan facilities to debtors
<i>Committed</i>	51.893	35.199	30.395	28.460	35.279	37.026	34.376	41.310	39.918	37.399	50.509	51.564	47.317	46.691	44.096	41.027	43.016	- Committed
<i>Uncommitted</i>	154.177	200.880	235.861	280.669	289.138	279.013	288.772	286.776	282.158	279.073	293.693	293.257	276.462	287.222	274.838	269.725	278.137	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	95	53	84	442	460	462	455	319	523	478	278	281	298	298	276	283	270	- Undisbursed loan facilities to other banks
<i>Committed</i>	63	39	80	36	42	44	31	25	23	6	21	21	16	16	6	5	5	- Committed
<i>Uncommitted</i>	32	14	4	407	418	418	424	293	500	472	257	260	282	283	270	278	265	- Uncommitted
- Irrevocable L/C yang masih berjalan	43.828	33.335	35.976	31.189	31.393	33.650	34.149	34.522	36.245	36.367	35.148	36.267	37.615	47.045	47.011	48.326	43.207	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	19.396	25.212	38.539	72.605	97.623	84.273	97.914	94.056	95.668	91.422	259.650	306.568	323.323	293.701	322.652	375.121	337.606	- Outstanding spot and derivatives (sold)
- Lainnya	373	4	3	2	2	2	2	6	2	2	2	2	2	2	2	2	2	- Others
Tagihan Kontinjensi	50.379	62.747	73.300	72.249	69.325	71.586	72.732	74.499	72.434	75.579	74.284	76.169	74.974	75.821	76.465	77.596	77.887	Contingent Claims
- Garansi yang diterima	26.599	33.672	41.712	40.367	35.234	36.127	37.255	38.632	36.324	38.818	37.349	39.089	37.829	37.847	37.828	38.617	38.417	- Received guarantees
- Pendapatan bunga dalam penyelesaian	23.130	25.873	28.474	28.783	30.841	32.108	32.124	32.386	32.571	33.168	33.284	33.371	33.523	34.306	34.766	34.942	35.507	- Accrued interest
- Lainnya	650	3.202	3.114	3.099	3.249	3.352	3.354	3.481	3.539	3.593	3.652	3.708	3.622	3.668	3.872	4.037	3.963	- Others
Kewajiban Kontinjensi	109.845	129.354	161.425	170.439	161.232	165.002	171.418	176.631	177.252	193.096	173.071	179.059	177.076	184.258	180.424	181.182	181.133	Contingent Liabilities
- Garansi yang diberikan	109.543	128.883	160.866	169.929	160.703	164.440	170.847	176.025	176.629	192.450	172.416	178.395	176.421	183.607	179.712	180.477	180.407	- Issued guarantees
- Lainnya	302	470	560	510	530	562	571	606	623	646	655	664	654	651	712	705	726	- Others
Lainnya	132.532	138.372	152.581	154.101	188.804	189.246	190.944	193.431	197.703	202.482	205.417	208.750	209.861	214.535	216.930	219.789	222.397	Others
- Penerusan Kredit	19.621	17.503	18.139	4.600	4.572	4.577	4.523	4.521	4.522	4.518	4.519	4.057	4.057	4.787	4.857	4.880	4.908	- Channelling
- Aset produktif yang dihapusbukukan	112.791	120.746	134.306	149.366	184.103	184.544	186.234	188.775	193.048	197.827	200.769	204.097	205.671	209.612	211.937	214.769	217.348	- Written off earning assets
Kredit yang diberikan	109.020	117.233	130.728	145.655	180.387	181.022	182.710	185.250	189.523	194.900	197.842	201.165	202.737	206.675	209.002	211.826	214.403	- Credit disbursed
Lainnya	3.771	3.513	3.578	3.711	3.713	3.522	3.524	3.525	3.525	2.926	2.926	2.933	2.934	2.937	2.935	2.943	2.945	- Others
- Aset produktif yang dihapustagih	120	123	137	135	129	130	134	133	133	134	130	134	134	136	136	140	141	- Charged off earning assets
Kredit yang diberikan	120	123	137	135	129	130	134	133	133	134	130	134	134	136	136	140	141	- 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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	110.257	117.771	103.789	128.920	179.008	196.308	216.275	215.016	219.135	205.459	224.734	235.446	222.730	225.546	264.018	261.577	245.028	Committed Claims
- Fasilitas pinjaman yang belum ditarik	8.179	5.280	4.136	4.042	4.731	5.470	4.041	8.002	5.208	6.023	7.265	4.124	4.130	4.624	4.368	4.299	7.547	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	100.594	111.426	98.995	123.895	171.924	187.945	208.633	203.164	211.392	198.468	214.102	223.538	216.519	219.392	256.404	254.788	233.816	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	1.484	1.065	658	983	2.353	2.892	3.601	3.850	2.535	968	3.366	7.784	2.080	1.530	3.245	2.490	3.665	- Others
Kewajiban Komitmen	552.285	547.195	627.032	695.577	873.867	892.863	899.739	909.311	918.025	888.358	933.367	952.127	970.621	983.949	1.008.005	994.723	993.914	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	419.493	466.172	476.484	518.901	638.153	638.312	634.386	638.920	646.261	626.106	652.758	645.496	658.622	663.568	663.159	646.960	655.405	- Undisbursed loan facilities to debtors
<i>Committed</i>	181.364	187.605	170.838	191.134	218.981	222.050	225.135	227.816	234.177	221.202	228.669	225.617	234.994	234.876	230.819	225.315	230.851	- Committed
<i>Uncommitted</i>	238.129	278.567	305.645	327.767	419.171	416.262	409.251	411.105	412.084	404.903	424.089	419.880	423.628	428.692	432.341	421.645	424.554	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	1.683	2.376	1.881	3.203	7.815	8.098	9.604	10.517	9.055	9.525	8.322	10.314	10.269	11.700	11.226	9.837	11.909	- Undisbursed loan facilities to other banks
<i>Committed</i>	883	1.234	750	1.464	2.765	2.786	3.087	3.483	2.355	2.853	1.841	1.940	1.914	3.163	2.811	1.163	3.229	- Committed
<i>Uncommitted</i>	800	1.142	1.131	1.739	5.050	5.313	6.517	7.034	6.699	6.672	6.482	8.374	8.356	8.538	8.415	8.674	8.680	- Uncommitted
- Irrevocable L/C yang masih berjalan	27.686	26.264	19.898	22.759	24.872	27.364	28.400	28.344	26.730	29.028	27.638	28.774	28.535	27.929	29.165	32.248	29.253	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	95.574	110.647	127.458	148.562	198.980	214.976	222.492	225.738	233.903	220.429	238.987	259.741	269.715	276.969	300.577	302.316	292.976	- Outstanding spot and derivatives (sold)
- Lainnya	7.849	1.509	1.311	2.153	4.048	4.113	4.857	5.791	2.077	3.270	5.662	7.802	3.480	3.782	3.878	3.362	4.371	- Others
Tagihan Kontinjensi	9.196	17.417	21.115	23.937	26.428	26.530	26.886	26.348	27.094	25.821	26.043	25.134	25.252	26.102	26.101	28.332	76.401	Contingent Claims
- Garansi yang diterima	4.709	10.390	14.652	15.574	16.364	16.375	16.410	16.356	16.893	17.110	16.915	15.711	15.637	16.372	16.099	17.701	17.906	- Received guarantees
- Pendapatan bunga dalam penyelesaian	4.232	6.890	6.339	8.059	9.634	9.880	10.138	9.647	9.852	8.349	8.849	9.158	9.357	9.471	9.734	10.364	58.231	- Accrued interest
- Lainnya	256	136	124	303	431	276	339	345	350	362	279	264	258	260	269	267	263	- Others
Kewajiban Kontinjensi	43.986	48.820	51.229	54.129	63.086	63.932	65.044	65.338	66.181	67.382	64.933	65.968	66.621	68.041	68.744	70.079	69.457	Contingent Liabilities
- Garansi yang diberikan	41.564	47.734	49.948	52.909	62.039	63.016	64.028	64.416	65.272	66.496	64.031	65.088	65.650	67.051	67.640	69.086	68.380	- Issued guarantees
- Lainnya	2.423	1.087	1.281	1.221	1.047	917	1.015	922	909	886	902	880	971	989	1.104	993	1.077	- Others
Lainnya	55.939	65.737	79.401	105.395	124.852	125.816	127.288	129.307	132.052	136.473	136.636	137.982	140.598	141.999	144.597	142.386	147.441	Others
- Penerusan Kredit	5.239	3.491	2.694	2.513	2.962	2.961	2.987	3.042	3.447	3.846	3.846	3.847	3.847	3.847	4.157	4.112	4.409	- Channelling
- Aset produktif yang dihapusbukukan	43.447	45.709	58.636	81.805	99.604	100.339	101.647	103.453	105.657	108.018	107.970	109.260	111.716	112.923	114.328	112.055	116.688	- Written off earning assets
Kredit yang diberikan	30.229	41.047	51.961	74.241	92.775	93.332	94.635	95.913	98.072	100.324	100.341	101.516	103.963	105.124	106.306	107.642	108.493	- Credit disbursed
Lainnya	13.218	4.661	6.674	7.564	7.071	7.007	7.011	7.541	7.586	7.694	7.629	7.743	7.752	7.799	8.022	4.412	8.194	- Others
- Aset produktif yang dihapustagih	7.253	16.537	18.072	21.077	22.286	22.516	22.654	22.812	22.948	24.609	24.820	24.876	25.036	25.229	26.112	26.219	26.344	- Charged off earning assets
Kredit yang diberikan	6.648	9.706	11.735	13.826	14.857	15.073	15.210	15.381	15.518	17.179	17.307	17.442	17.602	17.804	18.652	18.754	18.902	- Credit disbursed
Lainnya	605	6.831	6.337	7.251	7.429	7.443	7.444	7.431	7.429	7.430	7.513	7.434	7.434	7.425	7.460	7.466	7.442	- 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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	25	24	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	25	24	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	6.583	10.331	10.822	4.608	5.406	5.698	5.618	5.884	5.887	5.621	5.852	5.712	5.376	5.337	5.112	3.871	3.969	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	5.880	9.529	10.524	4.434	5.244	5.530	5.470	5.753	5.711	5.480	5.713	5.576	5.248	5.209	4.963	3.770	3.876	- Undisbursed loan facilities to debtors
<i>Committed</i>	3.919	3.620	4.010	1.253	1.439	1.646	1.607	1.704	1.640	1.472	1.591	1.620	1.556	1.554	1.537	1.432	1.337	- Committed
<i>Uncommitted</i>	1.961	5.910	6.514	3.182	3.805	3.884	3.862	4.049	4.071	4.007	4.122	3.956	3.693	3.655	3.426	2.339	2.539	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	75	183	245	146	157	158	138	123	138	133	132	130	121	117	115	96	86	- Undisbursed loan facilities to other banks
<i>Committed</i>	30	46	81	37	45	45	43	42	44	42	45	47	47	47	47	37	37	- Committed
<i>Uncommitted</i>	45	137	164	109	112	114	94	81	93	90	86	84	74	70	68	59	49	- Uncommitted
- Irrevocable L/C yang masih berjalan	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	27	30	49	28	5	9	10	9	38	9	7	5	7	11	35	5	7	- Others
Tagihan Kontinjensi	327	363	553	231	238	248	247	262	275	274	287	4.168	367	327	344	354	364	Contingent Claims
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	318	362	540	221	234	243	242	256	267	272	285	4.166	364	324	337	351	362	- Accrued interest
- Lainnya	9	1	13	10	4	5	6	6	7	2	2	2	3	4	7	3	2	- Others
Kewajiban Kontinjensi	387	551	1.932	1.806	1.798	1.880	1.933	1.956	2.073	2.067	1.802	1.797	1.720	1.717	1.827	1.775	1.783	Contingent Liabilities
- Garansi yang diberikan	324	466	1.842	1.756	1.754	1.832	1.875	1.899	2.021	2.017	1.758	1.750	1.653	1.661	1.769	1.726	1.736	- Issued guarantees
- Lainnya	63	85	90	50	44	48	58	57	52	50	44	47	67	55	58	49	47	- Others
Lainnya	3.103	4.012	5.505	1.117	1.345	1.439	1.528	1.587	1.613	1.690	1.709	1.745	1.902	1.932	1.978	2.138	2.183	Others
- Penerusan Kredit	81	85	85	50	48	48	48	48	48	48	48	48	48	48	47	47	47	- Channelling
- Aset produktif yang dihapusbukan	2.404	3.211	4.529	1.009	1.222	1.304	1.385	1.439	1.458	1.521	1.531	1.560	1.708	1.733	1.767	1.910	1.952	- Written off earning assets
Kredit yang diberikan	2.166	3.206	4.524	1.009	1.222	1.304	1.385	1.439	1.458	1.521	1.530	1.560	1.708	1.733	1.766	1.909	1.952	- Credit disbursed
Lainnya	239	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	617	716	891	58	74	87	95	101	107	122	131	138	146	152	164	181	184	- Charged off earning assets
Kredit yang diberikan	617	716	891	58	74	87	95	101	107	122	131	138	146	152	164	181	184	- 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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	3.674	3.458	3.619	5.265	5.405	5.168	6.261	7.920	3.840	708	6.022	7.135	5.252	6.153	5.593	4.915	5.991	Committed Claims
- Fasilitas pinjaman yang belum ditarik	80	80	84	86	88	89	79	79	79	79	78	79	79	81	79	78	78	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	366	0	441	1.309	905	756	1.197	2.313	1.816	212	3.383	3.352	1.128	2.353	1.955	1.277	2.241	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.228	3.377	3.093	3.870	4.411	4.323	4.985	5.528	1.945	417	2.561	3.705	4.045	3.719	3.559	3.560	3.672	- Others
Kewajiban Komitmen	24.112	27.193	17.956	19.889	23.764	25.461	25.164	26.976	24.016	22.410	26.505	26.869	23.028	24.896	24.080	22.457	24.831	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	19.261	16.493	14.114	14.028	18.276	20.084	19.658	19.996	20.450	20.163	20.508	19.947	18.572	19.657	19.298	17.908	19.850	- Undisbursed loan facilities to debtors
Committed	5.338	3.880	3.361	4.827	6.403	6.648	6.429	6.829	7.073	6.781	7.229	6.899	6.664	6.495	6.297	5.724	6.019	- Committed
Uncommitted	13.922	12.613	10.753	9.201	11.874	13.436	13.229	13.167	13.377	13.382	13.279	13.048	11.908	13.162	13.001	12.183	13.831	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	151	143	312	541	542	527	625	624	587	554	507	470	505	495	508	413	383	- Undisbursed loan facilities to other banks
Committed	36	50	95	43	105	101	90	120	115	109	112	112	105	105	71	71	71	- Committed
Uncommitted	115	93	217	497	437	425	535	504	472	444	395	358	400	390	437	342	312	- Uncommitted
- Irrevocable L/C yang masih berjalan	817	399	443	168	152	148	136	233	264	305	292	256	294	246	242	204	213	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	219	37	480	1.268	645	755	615	1.706	1.308	50	1.920	2.090	245	1.068	858	192	508	- Outstanding spot and derivatives (sold)
- Lainnya	1.629	2.607	2.607	3.885	4.148	3.948	4.130	4.417	1.407	1.339	3.278	4.106	3.413	3.430	3.175	3.740	3.877	- Others
Tagihan Kontinjensi	4.506	5.512	5.419	6.166	6.016	6.203	6.370	6.455	6.440	6.271	6.262	6.304	6.337	6.451	6.657	6.727	6.797	Contingent Claims
- Garansi yang diterima	2.852	2.835	2.129	2.133	1.731	1.759	1.817	1.805	1.744	1.673	1.702	1.679	1.702	1.721	1.728	1.755	1.799	- Received guarantees
- Pendapatan bunga dalam penyelesaian	1.573	2.531	2.891	3.519	3.719	3.828	3.927	4.008	3.914	3.934	4.043	4.068	4.034	4.102	4.179	4.305	4.305	- Accrued interest
- Lainnya	81	146	398	515	566	615	627	641	721	594	546	558	601	628	749	667	692	- Others
Kewajiban Kontinjensi	12.140	11.353	13.863	10.678	10.452	11.459	12.040	12.143	11.713	10.985	7.870	7.355	7.746	8.676	9.459	9.522	10.818	Contingent Liabilities
- Garansi yang diberikan	11.763	11.109	13.732	10.336	10.321	11.455	12.038	12.141	11.712	10.983	7.868	7.337	7.744	8.675	9.455	9.518	10.813	- Issued guarantees
- Lainnya	376	244	131	342	131	5	2	2	2	1	2	19	2	1	4	3	5	- Others
Lainnya	8.540	9.784	12.730	16.799	18.883	18.957	19.027	19.102	19.282	19.965	19.950	20.695	20.750	20.877	20.915	21.147	21.233	Others
- Penerusan Kredit	2.434	2.222	2.141	2.278	2.125	2.114	2.075	2.039	2.022	2.006	1.992	1.985	1.969	1.964	1.960	1.960	1.956	- Channelling
- Aset produktif yang dihapusbukan	5.993	7.439	10.473	14.409	16.647	16.730	16.835	16.951	17.147	17.813	17.846	18.597	18.669	18.801	18.843	19.076	19.166	- Written off earning assets
Kredit yang diberikan	5.610	7.173	10.101	13.916	16.304	16.388	16.489	16.607	16.716	17.466	17.499	18.252	18.325	18.457	18.500	18.728	18.818	- Credit disbursed
Lainnya	383	266	371	493	343	342	346	343	431	347	347	345	343	344	343	348	347	- Others
- Aset produktif yang dihapus tagih	113	122	116	112	112	112	118	112	112	146	112	112	112	112	112	112	112	- Charged off earning assets
Kredit yang diberikan	113	113	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	- Credit disbursed
Lainnya	-	9	4	-	-	-	6	-	-	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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	63.713	87.157	74.512	93.164	110.044	111.914	121.797	116.335	124.052	118.522	116.050	116.767	115.950	115.074	124.068	115.556	127.008	Committed Claims
- Fasilitas pinjaman yang belum ditarik	10.176	3.868	11.676	16.459	27.198	27.833	28.500	25.485	25.845	23.141	18.179	18.883	19.628	17.745	18.623	13.076	11.711	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	53.155	81.019	62.740	72.305	82.553	83.548	92.474	89.136	97.743	94.733	95.982	96.167	95.092	95.519	103.997	101.602	114.121	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	381	2.270	96	4.400	293	534	823	1.715	463	648	1.889	1.717	1.231	1.811	1.447	879	1.175	- Others
Kewajiban Komitmen	187.237	228.063	226.085	245.200	251.509	260.104	270.572	272.261	285.971	283.732	291.868	300.350	294.378	296.334	302.060	302.216	319.145	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	125.246	126.435	164.235	170.235	164.252	175.570	175.039	180.612	186.861	191.843	197.078	201.952	196.134	197.140	195.730	201.405	204.459	- Undisbursed loan facilities to debtors
<i>Committed</i>	16.505	17.498	14.762	20.811	19.019	20.079	21.697	20.643	21.417	22.670	24.179	24.246	25.439	24.398	25.458	24.143	23.332	- Committed
<i>Uncommitted</i>	108.741	108.937	149.473	149.424	145.234	155.491	153.341	159.969	165.444	169.173	172.899	177.706	170.694	172.742	170.271	177.261	181.127	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	77	27	47	14	19	17	18	18	17	16	15	12	9	8	7	12	6	- Undisbursed loan facilities to other banks
<i>Committed</i>	10	8	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	67	19	47	14	19	17	18	18	17	16	15	12	9	8	7	12	6	- Uncommitted
- Irrevocable L/C yang masih berjalan	11.095	6.285	5.223	4.898	6.622	4.685	5.391	5.425	5.787	5.288	5.725	6.155	5.924	6.282	5.591	6.793	6.048	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	50.452	74.958	56.319	69.980	80.375	79.629	89.337	84.878	92.757	86.206	88.290	89.991	91.724	91.985	99.484	93.332	107.781	- Outstanding spot and derivatives (sold)
- Lainnya	366	611	261	73	241	203	787	1.328	549	380	759	2.241	587	918	1.248	674	851	- Others
Tagihan Kontinjensi	91.364	100.500	98.367	132.501	104.836	106.893	112.222	116.017	115.831	114.009	113.402	115.623	123.151	124.182	123.368	118.900	125.366	Contingent Claims
- Garansi yang diterima	91.016	99.984	97.617	131.477	103.938	106.239	111.637	115.417	115.205	113.427	112.794	114.976	122.624	123.632	122.812	118.273	124.709	- Received guarantees
- Pendapatan bunga dalam penyelesaian	346	509	751	1.024	897	654	585	601	626	582	607	646	527	549	555	627	657	- Accrued interest
- Lainnya	2	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Kontinjensi	20.536	18.093	20.195	25.576	30.076	30.076	30.076	34.372	33.471	33.740	30.114	30.482	30.251	32.978	33.073	32.793	30.758	Contingent Liabilities
- Garansi yang diberikan	20.445	18.093	20.195	25.576	30.076	31.389	30.016	34.372	33.471	33.740	30.114	30.482	30.251	32.978	33.073	32.793	30.758	- Issued guarantees
- Lainnya	91	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
Lainnya	5.334	6.575	9.245	13.098	15.107	16.517	17.264	17.249	17.390	17.828	17.506	10.050	17.101	17.295	17.543	17.771	18.239	Others
- Penerusan Kredit	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukan	4.900	6.107	8.743	12.006	13.011	13.837	14.554	14.532	14.668	14.938	15.081	7.576	7.818	7.970	8.212	8.399	8.845	- Written off earning assets
Kredit yang diberikan	4.746	6.097	8.733	11.953	12.930	13.756	14.473	14.451	14.587	14.841	14.983	7.479	7.720	7.872	8.115	8.302	8.748	- Credit disbursed
Lainnya	153	10	10	53	81	81	81	81	81	97	97	97	97	97	97	97	97	- Others
- Aset produktif yang dihapus tagih	435	468	502	1.092	2.095	2.680	2.710	2.716	2.723	2.890	2.425	2.474	9.283	9.325	9.331	9.372	9.394	- Charged off earning assets
Kredit yang diberikan	435	468	502	1.092	2.095	2.680	2.710	2.716	2.723	2.890	2.425	2.474	9.283	9.325	9.331	9.372	9.394	- Credit disbursed
Lainnya	-	-	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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	198.742	238.213	283.040	323.220	303.652	296.049	313.802	306.344	306.171	267.818	304.890	343.613	339.844	337.157	330.984	337.004	320.106	Committed Claims
- Fasilitas pinjaman yang belum ditarik	13.996	14.243	18.610	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	184.725	223.960	264.430	323.220	303.652	296.049	313.802	306.344	306.171	267.818	304.890	343.613	339.844	337.157	330.984	337.004	320.106	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	21	10	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	450.692	380.969	598.753	604.929	522.653	526.407	551.398	539.506	542.861	513.160	549.852	588.925	583.905	580.566	594.473	603.894	590.767	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	237.527	282.793	287.908	287.512	230.548	236.081	242.756	242.722	243.594	248.196	247.708	254.484	252.965	255.376	257.938	261.930	265.011	- Undisbursed loan facilities to debtors
Committed	42.453	49.567	52.047	52.025	58.479	56.399	56.782	56.080	55.379	55.335	55.475	54.260	53.799	57.995	61.671	58.658	58.569	- Committed
Uncommitted	195.074	233.226	235.861	235.488	172.069	179.681	185.974	186.641	188.215	192.861	192.233	200.224	199.166	197.381	196.266	203.272	206.442	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	6.303	5.087	4.965	8.023	1.676	1.656	3.048	2.738	1.826	524	549	1.336	1.336	1.281	1.988	1.703	2.257	- Undisbursed loan facilities to other banks
Committed	33	156	59	0	22	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
Uncommitted	6.270	4.931	4.905	8.023	1.654	1.656	3.048	2.738	1.826	524	549	1.336	1.336	1.281	1.988	1.703	2.257	- Uncommitted
- Irrevocable L/C yang masih berjalan	11.769	7.991	7.971	7.339	5.022	5.116	6.315	6.353	5.796	6.120	7.172	5.972	6.534	5.283	5.247	5.373	5.926	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	194.823	243.348	297.669	301.797	285.345	283.555	299.268	287.692	291.644	258.300	294.272	327.122	322.879	318.584	329.300	334.798	317.574	- Outstanding spot and derivatives (sold)
- Lainnya	271	117	240	257	62	-	12	2	-	20	150	12	191	43	-	90	-	- Others
Tagihan Kontinjensi	104.257	97.743	109.638	99.791	91.469	90.940	92.781	92.794	92.745	94.377	55.019	57.938	55.967	41.334	42.137	43.387	46.128	Contingent Claims
- Garansi yang diterima	104.151	97.575	109.222	99.225	90.799	90.245	92.102	92.074	92.062	93.721	54.366	57.266	55.314	40.660	41.441	42.644	45.343	- Received guarantees
- Pendapatan bunga dalam penyelesaian	98	161	407	555	658	684	668	708	671	644	640	661	641	660	682	729	770	- Accrued interest
- Lainnya	8	7	8	11	12	12	11	12	12	12	12	12	12	13	13	14	15	- Others
Kewajiban Kontinjensi	45.450	41.566	53.816	42.037	29.478	29.064	30.970	31.318	31.383	32.009	31.512	32.444	31.405	32.337	32.079	32.871	34.410	Contingent Liabilities
- Garansi yang diberikan	45.450	41.566	50.809	42.035	29.478	29.064	30.970	31.318	31.383	32.009	31.512	32.444	31.405	32.337	32.079	32.871	34.410	- Issued guarantees
- Lainnya	-	-	3.007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	11.100	13.477	14.604	18.555	12.631	12.733	12.851	12.949	13.630	14.073	14.063	14.173	14.417	14.636	14.742	14.855	14.953	Others
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	10.650	12.720	13.588	16.129	9.844	9.911	10.017	10.108	10.478	10.844	10.816	10.921	11.097	11.309	11.396	11.505	11.601	- Written off earning assets
Kredit yang diberikan	10.483	12.568	13.436	15.973	9.693	9.759	9.866	9.957	10.327	10.693	10.664	10.770	10.946	11.157	11.245	11.354	11.449	- Credit disbursed
Lainnya	166	151	151	156	151	151	151	151	151	151	151	151	151	151	151	151	151	- Others
- Aset produktif yang dihapustagih	450	757	1.016	2.425	2.786	2.822	2.833	2.841	3.152	3.229	3.247	3.252	3.320	3.328	3.346	3.350	3.352	- Charged off earning assets
Kredit yang diberikan	450	757	924	2.333	2.694	2.730	2.741	2.749	3.060	3.137	3.155	3.160	3.228	3.236	3.254	3.258	3.260	- Credit disbursed
Lainnya	-	-	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	- Others

***) Angka-angka sangat-sangat sementara

r) Angka-angka diperbaiki

***) Estimated figures

r) Revised figures

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

Keterangan	2013	2014	2015	2017						2018							Items
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	18,13	19,57	21,39	23,23	23,34	23,25	23,42	23,37	23,18	23,64	23,24	22,65	22,25	22,19	22,01	22,56	Capital Adequacy Ratio (%)
- Modal	626.888	754.174	914.657	1.110.787	1.121.436	1.136.248	1.146.983	1.157.064	1.166.002	1.182.823	1.177.340	1.161.653	1.160.316	1.166.181	1.176.676	1.198.170	- Capital
- ATMR	3.458.404	3.854.234	4.276.555	4.781.553	4.803.805	4.887.823	4.897.672	4.951.148	5.029.816	5.003.967	5.065.592	5.129.158	5.213.753	5.254.403	5.345.488	5.311.506	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,36	18,01	19,00	21,49	21,59	21,50	21,68	21,69	21,50	21,84	21,58	20,98	20,50	20,56	20,42	20,92	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	565.774	694.198	812.590	1.027.481	1.037.316	1.051.045	1.061.729	1.073.893	1.081.234	1.092.838	1.093.381	1.076.311	1.068.586	1.080.385	1.091.769	1.110.931	- Core Capital (Tier I)
- ATMR	3.458.404	3.854.234	4.276.555	4.781.553	4.803.805	4.887.823	4.897.672	4.951.148	5.029.816	5.003.967	5.065.592	5.129.158	5.213.753	5.254.418	5.345.488	5.311.506	- Risk Weighted Assets
ROA (%)	3,08	2,85	2,32	2,49	2,47	2,47	2,49	2,48	2,45	2,50	2,36	2,55	2,40	2,38	2,43	2,46	Return On Assets Ratio (%)
- Laba sebelum pajak	134.571	142.769	132.601	163.954	163.424	164.473	166.142	166.121	165.196	175.466	166.526	180.570	170.741	169.789	173.853	177.127	- Profit
- Rata-rata total aset	4.365.364	5.004.089	5.703.813	6.596.408	6.616.962	6.645.571	6.672.045	6.696.785	6.730.350	7.020.879	7.049.879	7.078.453	7.099.936	7.130.626	7.168.225	7.187.449	- Average total assets
BOPO (%)	74,08	76,29	81,49	78,85	78,90	78,71	78,39	78,37	78,64	81,80	81,09	78,76	79,59	79,43	79,46	79,05	Operating Expenses/Operating Income (%)
- Biaya Operasional	368.460	446.217	569.141	354.119	404.640	454.008	498.789	546.822	603.178	68.078	113.344	162.597	215.324	265.633	322.902	374.211	- Operating Expenses
- Pendapatan Operasional	497.384	584.887	698.404	449.133	512.821	576.782	636.305	697.707	766.975	83.228	139.780	206.441	270.531	334.423	406.359	473.387	- Operating Income
NIM (%)	4,89	4,23	5,39	5,35	5,35	5,33	5,32	5,31	5,32	5,19	5,00	5,07	5,07	5,09	5,11	5,12	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	233.841	260.940	293.824	337.712	338.777	339.429	340.083	340.285	342.731	348.992	338.024	343.588	345.001	347.684	350.332	352.305	- Interest income net
- Rata-rata total aset produktif	4.782.557	6.161.761	5.449.642	6.314.039	6.333.495	6.362.634	6.389.021	6.413.849	6.445.076	6.729.232	6.755.977	6.782.807	6.801.445	6.825.468	6.859.225	6.877.219	- Average total earning assets
LDR (%)	89,70	89,42	92,11	89,20	89,17	88,74	88,68	88,97	90,04	89,10	89,21	90,19	90,43	91,99	92,76	93,11	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	3.158.099	3.526.364	3.903.936	4.285.659	4.304.288	4.357.435	4.374.044	4.418.713	4.548.155	4.445.801	4.474.893	4.553.173	4.587.122	4.686.549	4.784.436	4.784.803	- Total Credit to third party
- Total Dana Pihak Ketiga	3.520.616	3.943.697	4.238.349	4.804.722	4.827.114	4.910.543	4.932.349	4.966.736	5.050.984	4.989.468	5.016.043	5.048.278	5.072.433	5.094.582	5.157.744	5.138.722	- Total Third Party Funds
Rasio Aset Likuid (%)	15,77	16,24	16,70	17,16	17,84	17,86	18,27	18,09	18,56	18,23	18,11	17,91	17,36	17,19	16,68	15,64	Liquid Assets Ratio (%)
- Aset Likuid Primer	589.158	686.023	736.720	843.355	890.364	900.857	916.406	893.406	963.833	920.320	901.106	922.998	921.985	984.962	964.041	823.382	- Primary Liquid Asset
- Aset Likuid Sekunder	163.506	192.598	251.623	305.133	315.702	327.207	346.020	362.824	353.504	359.304	380.975	354.856	321.754	261.775	263.243	319.086	- Secondary Liquid assets
- Total Aset	4.773.892	5.410.098	5.919.390	6.693.533	6.760.887	6.874.442	6.910.310	6.944.188	7.099.564	7.020.879	7.078.879	7.135.601	7.163.989	7.253.384	7.356.221	7.302.794	- Total Assets
Ket: Data tidak termasuk BUS																	

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

Keterangan	2013	2014	2015	2017						2018							Items
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	15,91	17,08	19,31	21,06	21,30	21,10	21,46	21,64	21,09	21,60	21,26	20,15	19,96	19,84	19,56	20,12	Capital Adequacy Ratio (%)
- Modal	198.288	235.019	305.497	400.770	408.185	415.245	419.693	427.044	432.987	440.248	438.195	422.434	419.737	423.971	428.701	435.323	- Capital
- ATMR	1.246.469	1.375.677	1.582.361	1.902.747	1.916.534	1.967.969	1.955.396	1.973.125	2.052.876	2.038.350	2.061.088	2.096.137	2.103.369	2.137.458	2.191.370	2.164.077	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	14,58	16,14	16,38	19,87	20,09	19,90	20,27	20,43	19,90	20,44	20,09	18,99	18,79	18,66	18,39	18,93	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	181.769	222.102	259.267	378.030	385.127	391.646	396.335	403.186	408.430	416.561	414.173	397.980	395.258	398.888	402.941	409.754	- Core Capital (Tier I)
- ATMR	1.246.469	1.375.677	1.582.361	1.902.747	1.916.534	1.967.969	1.955.396	1.973.125	2.052.876	2.038.350	2.061.088	2.096.137	2.103.369	2.137.458	2.191.370	2.164.077	- Risk Weighted Assets
ROA (%)	3,87	3,75	3,31	2,80	2,82	2,85	2,90	2,96	2,98	2,50	2,66	3,02	2,77	2,79	2,94	2,96	Return On Assets Ratio (%)
- Laba sebelum pajak	61.645	69.104	70.307	74.542	75.393	76.525	78.276	80.105	81.395	72.179	76.783	87.562	80.335	81.679	86.695	87.385	- Profit
- Rata-rata total aset	1.593.260	1.842.847	2.126.052	2.664.728	2.675.138	2.688.128	2.697.437	2.709.247	2.732.360	2.883.344	2.889.310	2.900.733	2.903.647	2.923.288	2.945.241	2.956.823	- Average total assets
BOPO (%)	66,16	69,57	72,58	74,43	74,44	74,21	73,62	72,84	72,58	82,03	78,23	73,66	75,11	74,15	73,14	73,05	Operating Expenses/Operating Income (%)
- Biaya Operasional	116.272	150.501	179.972	126.600	146.309	164.548	181.292	196.195	214.610	28.268	44.517	60.775	80.089	97.675	117.614	136.890	- Operating Expenses
- Pendapatan Operasional	175.740	216.331	247.961	170.097	196.544	221.741	246.239	269.353	295.679	34.462	56.903	82.512	106.631	131.719	160.809	187.388	- Operating Income
NIM (%)	5,50	5,11	6,19	5,98	5,99	5,98	5,94	5,94	5,95	5,77	5,68	5,70	5,74	5,73	5,76	5,77	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	95.200	109.862	126.356	152.066	152.921	153.499	153.293	153.978	155.504	159.426	157.223	158.370	159.504	160.222	162.123	163.134	- Interest income net
- Rata-rata total aset produktif	1.731.075	2.147.990	2.040.597	2.544.635	2.554.860	2.568.734	2.578.583	2.590.243	2.611.886	2.760.876	2.768.391	2.777.920	2.779.423	2.795.017	2.814.353	2.825.737	- Average total earning assets
LDR (%)	86,70	83,73	88,58	91,80	91,72	90,83	91,46	90,68	88,67	90,28	90,21	92,27	92,83	93,82	94,31	94,28	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.181.726	1.325.087	1.536.852	1.818.298	1.830.583	1.848.983	1.848.484	1.875.615	1.963.039	1.900.180	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	- Total Credit to third party
- Total Dana Pihak Ketiga	1.363.062	1.582.488	1.734.961	1.980.652	1.995.912	2.035.650	2.021.158	2.068.435	2.213.902	2.104.874	2.108.729	2.116.815	2.115.193	2.153.542	2.190.656	2.199.463	- Total Third Party Funds
Rasio Aset Likuid (%)	15,84	16,66	15,99	14,83	16,58	16,42	16,38	16,50	17,89	16,67	16,79	15,80	14,45	14,30	13,52	13,16	Liquid Assets Ratio (%)
- Aset Likuid Primer	199.232	254.338	245.617	252.558	304.999	301.192	288.044	289.797	361.883	298.166	294.097	289.446	269.895	309.173	300.545	241.340	- Primary Liquid Asset
- Aset Likuid Sekunder	79.349	91.707	124.180	148.387	150.712	157.142	167.564	176.808	172.496	182.370	191.959	172.600	150.906	120.080	112.398	156.959	- Secondary Liquid assets
- Total Aset	1.758.873	2.076.518	2.313.309	2.704.368	2.748.010	2.792.047	2.781.223	2.827.346	2.986.598	2.883.344	2.895.276	2.923.580	2.912.388	3.001.854	3.055.002	3.026.317	- 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	2013	2014	2015	2017						2018							Items
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	16,01	16,42	18,45	21,01	21,20	21,23	21,31	21,07	21,06	21,38	20,98	20,81	20,83	20,45	20,40	20,79	Capital Adequacy Ratio (%)
- Modal	220.225	252.499	323.381	414.453	419.207	423.320	425.890	427.173	428.772	437.309	432.380	432.592	437.172	432.983	434.417	443.597	- Capital
- ATMR	1.375.870	1.538.222	1.752.329	1.972.649	1.977.020	1.993.515	1.998.731	2.026.970	2.036.207	2.045.462	2.060.492	2.078.343	2.098.263	2.117.668	2.129.471	2.133.270	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	13,78	14,27	16,21	18,83	19,03	19,07	19,14	19,03	18,97	19,01	18,96	18,77	18,57	18,50	18,57	18,85	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	189.602	219.543	284.066	371.424	376.144	380.070	382.632	385.833	386.303	388.893	390.618	390.086	389.570	391.756	395.339	402.067	- Core Capital (Tier I)
- ATMR	1.375.870	1.538.222	1.752.329	1.972.649	1.977.020	1.993.515	1.998.731	2.026.970	2.036.207	2.045.462	2.060.492	2.078.343	2.098.263	2.117.683	2.129.471	2.133.270	- Risk Weighted Assets
ROA (%)	2,43	2,13	1,75	2,17	2,18	2,16	2,15	2,09	2,04	2,51	2,01	2,09	2,05	2,06	2,07	2,15	Return On Assets Ratio (%)
- Laba sebelum pajak	40.571	40.306	38.012	55.717	56.163	55.841	55.913	54.388	53.425	68.800	55.589	57.805	56.805	56.873	57.305	59.593	- Profit
- Rata-rata total aset	1.667.964	1.890.222	2.171.583	2.563.053	2.573.448	2.585.465	2.596.798	2.606.242	2.616.809	2.744.732	2.760.595	2.762.258	2.765.047	2.767.446	2.772.108	2.773.937	- Average total assets
BOPO (%)	78,07	80,70	84,98	78,59	78,55	78,89	78,76	79,54	79,93	77,52	80,96	80,14	80,58	80,80	81,26	80,19	Operating Expenses/Operating Income (%)
- Biaya Operasional	138.893	167.522	209.843	119.239	136.954	155.788	171.232	190.734	209.785	20.993	37.666	56.229	74.669	94.657	113.207	129.121	- Operating Expenses
- Pendapatan Operasional	177.897	207.584	246.924	151.719	174.347	197.464	217.420	239.783	262.475	27.081	46.523	70.163	92.669	117.157	139.323	161.013	- Operating Income
NIM (%)	4,42	3,78	5,07	4,90	4,89	4,89	4,88	4,87	4,87	4,88	4,55	4,64	4,63	4,66	4,66	4,66	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	81.316	87.102	104.434	120.032	120.390	120.799	121.184	121.340	121.898	128.404	120.459	122.817	122.651	123.342	123.544	123.723	- Interest income net
- Rata-rata total aset produktif	1.838.391	2.302.325	2.059.957	2.449.723	2.460.002	2.472.180	2.483.419	2.493.107	2.503.161	2.631.556	2.644.626	2.646.406	2.647.734	2.648.298	2.652.282	2.653.633	- Average total earning assets
LDR (%)	83,77	85,66	87,55	83,69	83,72	84,36	83,96	84,36	86,06	83,90	84,05	85,11	85,34	87,20	87,53	87,90	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.202.706	1.342.612	1.513.839	1.662.076	1.664.846	1.689.211	1.693.859	1.703.946	1.744.621	1.720.470	1.732.402	1.745.961	1.758.668	1.782.632	1.808.987	1.804.514	- Total Credit to third party
- Total Dana Pihak Ketiga	1.435.791	1.567.343	1.729.031	1.986.093	1.988.560	2.002.429	2.017.396	2.019.920	2.027.254	2.050.652	2.061.107	2.051.436	2.060.808	2.044.273	2.066.789	2.052.819	- Total Third Party Funds
Rasio Aset Likuid (%)	14,66	14,87	15,97	16,15	16,07	16,14	16,90	17,15	17,32	17,53	17,45	17,45	17,33	17,51	17,17	15,41	Liquid Assets Ratio (%)
- Aset Likuid Primer	216.884	244.859	292.473	331.779	324.089	329.486	346.613	347.006	360.087	374.188	367.263	366.305	371.932	400.697	386.867	327.971	- Primary Liquid Asset
- Aset Likuid Sekunder	49.644	52.411	65.893	94.114	101.059	103.353	109.418	116.029	113.215	107.025	117.200	116.397	108.525	85.495	93.245	101.318	- Secondary Liquid assets
- Total Aset	1.818.240	1.999.417	2.243.785	2.636.724	2.646.258	2.681.594	2.698.796	2.700.689	2.733.046	2.744.732	2.776.459	2.765.584	2.773.017	2.777.040	2.795.419	2.784.909	- 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	2013	2014	2015	2017						2018							Items
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,16	23,07	22,15	28,22	28,24	28,69	28,77	28,70	28,34	27,65	27,51	26,93	24,25	25,68	25,83	26,24	Capital Adequacy Ratio (%)
- Modal	17.984	20.631	10.609	9.802	9.890	9.973	10.076	10.139	10.249	10.310	10.312	10.306	9.543	10.381	10.479	10.564	- Capital
- ATMR	77.653	89.411	47.895	34.738	35.016	34.759	35.022	35.327	36.162	37.283	37.489	38.265	39.361	40.432	40.566	40.265	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	21,47	21,49	20,08	26,93	27,02	27,45	27,46	27,37	27,10	26,36	26,31	25,74	22,52	24,46	24,62	25,02	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	16.675	19.213	9.615	9.353	9.461	9.542	9.617	9.669	9.800	9.829	9.863	9.848	8.863	9.891	9.989	10.074	- Core Capital (Tier I)
- ATMR	77.653	89.411	47.895	34.738	35.016	34.759	35.022	35.327	36.162	37.283	37.489	38.265	39.361	40.432	40.566	40.265	- Risk Weighted Assets
ROA (%)	3,26	2,16	0,47	1,43	1,42	1,36	1,31	1,24	1,12	1,65	1,52	1,64	1,60	1,61	1,59	1,64	Return On Assets Ratio (%)
- Laba sebelum pajak	3.744	2.839	299	693	695	678	657	625	572	934	872	945	927	943	934	972	- Profit
- Rata-rata total aset	114.799	131.315	63.861	48.570	49.148	49.688	50.134	50.543	51.007	56.600	57.230	57.689	58.015	58.486	58.833	59.122	- Average total assets
BOPO (%)	79,67	86,31	96,03	87,88	87,95	88,29	88,78	89,36	90,32	85,92	86,66	85,84	86,13	86,09	86,34	85,83	Operating Expenses/Operating Income (%)
- Biaya Operasional	14.260	17.751	7.477	2.940	3.412	3.880	4.382	4.882	5.424	476	943	1.430	1.938	2.456	2.982	3.478	- Operating Expenses
- Pendapatan Operasional	17.900	20.567	7.786	3.346	3.879	4.395	4.936	5.464	6.005	554	1.088	1.666	2.251	2.853	3.453	4.052	- Operating Income
NIM (%)	8,73	7,02	3,97	5,59	5,56	5,53	5,54	5,55	5,56	5,63	5,61	5,72	5,76	5,82	5,86	5,92	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	9.761	9.091	2.410	2.583	2.602	2.614	2.644	2.671	2.705	3.044	3.066	3.154	3.194	3.253	3.295	3.342	- Interest income net
- Rata-rata total aset produktif	111.801	129.441	60.730	46.231	46.778	47.303	47.741	48.152	48.610	54.046	54.694	55.113	55.447	55.886	56.221	56.493	- Average total earning assets
LDR (%)	85,10	87,81	81,12	89,41	90,47	90,18	91,84	91,73	92,49	92,81	91,57	92,84	93,73	92,59	93,46	95,70	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	82.634	91.795	43.541	34.140	34.550	35.360	35.903	36.595	37.927	38.341	38.965	39.848	40.806	41.546	41.753	42.354	- Total Credit to third party
- Total Dana Pihak Ketiga	97.102	104.544	53.674	38.185	38.190	39.211	39.093	39.895	41.007	41.313	42.552	42.920	43.536	44.870	44.677	44.260	- Total Third Party Funds
Rasio Aset Likuid (%)	15,03	18,15	16,35	15,96	15,84	15,65	14,67	13,12	16,32	14,30	13,82	12,73	11,82	12,28	12,73	9,89	Liquid Assets Ratio (%)
- Aset Likuid Primer	18.417	24.762	9.820	7.890	7.828	7.868	7.294	6.522	8.528	7.363	7.227	6.588	6.144	6.593	6.919	5.210	- Primary Liquid Asset
- Aset Likuid Sekunder	891	803	1.529	599	600	586	647	647	632	729	770	876	828	818	795	808	- Secondary Liquid assets
- Total Aset	128.498	140.823	69.419	53.204	53.192	54.011	54.150	54.625	56.111	56.600	57.859	58.608	58.994	60.367	60.570	60.854	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017						2018							Items
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	17,58	17,79	20,61	20,34	20,64	20,54	20,54	21,01	21,65	22,26	21,07	20,37	20,31	20,34	20,34	20,72	Capital Adequacy Ratio (%)
- Modal	40.343	46.922	57.254	65.049	66.391	68.005	68.988	69.848	71.306	73.121	70.227	69.063	69.763	70.272	70.213	71.310	- Capital
- ATMR	229.459	263.682	277.858	319.843	321.626	331.079	335.860	332.530	329.349	328.438	333.378	339.045	343.487	345.408	345.259	344.243	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,33	16,55	18,56	19,08	19,24	19,09	19,09	19,73	20,44	20,95	19,75	19,05	18,78	18,81	18,80	19,16	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	37.474	43.630	51.569	61.020	61.884	63.211	64.126	65.623	67.324	68.794	65.832	64.599	64.493	64.981	64.914	65.969	- Core Capital (Tier I)
- ATMR	229.459	263.682	277.858	319.843	321.626	331.079	335.860	332.530	329.349	328.438	333.378	339.045	343.487	345.408	345.259	344.243	- Risk Weighted Assets
ROA (%)	3,18	2,68	2,40	2,52	2,51	2,51	2,52	2,47	2,40	2,36	2,26	2,57	2,45	2,44	2,42	2,39	Return On Assets Ratio (%)
- Laba sebelum pajak	12.686	11.723	12.390	14.307	14.324	14.461	14.674	14.437	14.052	13.853	13.318	15.358	14.877	14.865	14.789	14.587	- Profit
- Rata-rata total aset	399.075	437.155	516.788	568.401	571.409	575.989	581.531	585.303	585.037	587.523	589.540	597.979	606.264	610.176	611.504	611.138	- Average total assets
BOPO (%)	73,49	78,08	79,57	77,72	77,80	77,61	77,36	77,82	78,65	78,13	78,96	75,92	76,70	77,02	77,10	77,55	Operating Expenses/Operating Income (%)
- Biaya Operasional	34.438	41.363	47.802	28.894	33.265	37.468	41.693	46.178	51.462	4.128	8.186	12.020	16.287	20.733	24.857	29.351	- Operating Expenses
- Pendapatan Operasional	46.864	52.973	60.078	37.176	42.756	48.279	53.896	59.337	65.429	5.283	10.368	15.832	21.233	26.919	32.239	37.847	- Operating Income
NIM (%)	7,04	6,65	6,66	6,55	6,53	6,48	6,42	6,37	6,42	5,93	5,93	6,06	6,02	6,10	6,13	6,20	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	27.891	29.593	32.707	35.421	35.518	35.565	35.592	35.551	35.786	33.117	33.283	34.557	34.857	35.518	35.784	36.176	- Interest income net
- Rata-rata total aset produktif	396.439	444.769	491.269	541.040	544.123	548.821	554.339	558.155	557.558	558.512	561.122	570.475	579.127	582.501	583.570	583.144	- Average total earning assets
LDR (%)	92,34	89,73	92,19	76,06	76,65	74,37	72,73	74,93	87,62	80,78	79,91	77,63	75,72	77,74	79,60	81,87	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	265.661	301.456	328.759	360.529	364.228	368.510	372.550	376.289	377.525	370.064	372.049	377.918	381.148	386.344	387.988	390.843	- Total Credit to third party
- Total Dana Pihak Ketiga	287.709	335.957	356.600	474.036	475.186	495.482	512.229	502.164	430.890	458.122	465.611	486.828	503.383	496.956	487.413	477.394	- Total Third Party Funds
Rasio Aset Likuid (%)	18,19	18,38	15,72	23,73	23,07	23,72	24,65	22,56	20,14	19,61	19,22	21,20	21,65	20,35	20,59	18,61	Liquid Assets Ratio (%)
- Aset Likuid Primer	63.091	72.996	63.680	125.624	126.379	133.238	141.965	127.408	105.716	102.195	99.926	116.998	121.826	112.136	111.996	98.528	- Primary Liquid Asset
- Aset Likuid Sekunder	7.858	8.015	11.086	14.536	10.329	12.108	13.688	13.155	11.512	13.033	13.792	13.346	14.841	15.216	15.266	14.791	- Secondary Liquid assets
- Total Aset	389.964	440.691	475.696	590.723	592.468	612.629	631.404	623.028	582.113	587.523	591.558	614.855	631.119	625.823	618.146	608.944	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017						2018							Items
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	19,86	19,14	20,39	23,24	22,53	22,30	21,84	21,68	21,71	21,83	22,08	21,56	21,20	20,59	19,99	22,01	Capital Adequacy Ratio (%)
- Modal	43.832	47.767	53.463	56.883	56.271	56.635	56.847	57.231	57.210	57.342	57.970	58.131	58.216	58.109	58.024	61.427	- Capital
- ATMR	220.744	249.533	262.156	244.814	249.783	253.976	260.258	264.003	263.521	262.715	262.581	269.586	274.664	282.157	290.326	279.076	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,78	16,44	16,01	19,01	18,37	18,21	17,79	17,69	17,71	17,87	18,05	17,61	17,25	16,75	16,13	17,98	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	37.034	41.030	41.968	46.550	45.897	46.243	46.294	46.696	46.658	46.941	47.396	47.466	47.392	47.248	46.844	50.183	- Core Capital (Tier I)
- ATMR	220.744	249.533	262.156	244.814	249.783	253.976	260.258	264.003	263.521	262.715	262.581	269.586	274.664	282.157	290.326	279.076	- Risk Weighted Assets
ROA (%)	2,39	2,11	1,01	1,98	1,44	1,48	1,51	1,55	1,43	2,07	2,46	1,92	1,81	1,54	1,30	1,29	Return On Assets Ratio (%)
- Laba sebelum pajak	5.922	6.171	3.453	6.279	4.566	4.680	4.813	4.962	4.583	6.922	8.313	6.575	6.233	5.357	4.551	4.594	- Profit
- Rata-rata total aset	247.500	292.029	341.931	317.352	316.735	317.292	318.523	319.424	320.332	334.976	337.435	341.944	344.877	347.032	351.212	355.575	- Average total assets
BOPO (%)	79,23	78,49	87,55	80,62	86,25	83,76	83,77	82,90	85,02	82,92	84,63	88,34	87,19	89,55	90,68	90,20	Operating Expenses/Operating Income (%)
- Biaya Operasional	20.899	24.353	28.741	15.029	18.570	20.418	22.856	24.306	28.789	3.138	5.561	9.005	11.957	15.043	18.423	21.117	- Operating Expenses
- Pendapatan Operasional	26.378	31.028	32.828	18.642	21.531	24.378	27.284	29.318	33.861	3.784	6.571	10.194	13.713	16.799	20.316	23.411	- Operating Income
NIM (%)	3,00	2,40	3,38	3,64	3,67	3,64	3,80	3,63	3,69	3,34	3,29	3,35	3,25	3,27	3,26	3,25	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	8.568	10.478	11.290	11.353	11.425	11.357	11.899	11.371	11.598	10.922	10.812	11.161	10.936	11.056	11.157	11.254	- Interest income net
- Rata-rata total aset produktif	285.548	437.111	333.773	312.067	311.251	311.633	312.765	313.601	314.498	327.479	329.096	333.030	336.088	338.260	342.283	346.738	- Average total earning assets
LDR (%)	122,20	123,61	132,77	120,42	123,04	124,54	122,72	129,50	129,02	129,40	126,67	125,64	132,52	132,80	135,55	126,80	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	199.872	221.383	230.993	209.996	211.643	217.719	221.671	226.363	224.628	222.630	224.517	232.029	237.225	242.736	249.359	244.086	- Total Credit to third party
- Total Dana Pihak Ketiga	163.557	179.104	173.985	174.391	172.012	174.814	180.635	174.793	174.099	172.054	177.245	184.670	179.006	182.788	183.967	192.499	- Total Third Party Funds
Rasio Aset Likuid (%)	13,79	13,33	15,92	16,44	15,59	15,55	16,84	14,37	15,41	17,41	17,24	17,18	16,50	15,96	16,21	18,81	Liquid Assets Ratio (%)
- Aset Likuid Primer	36.402	34.099	44.406	40.190	36.064	36.654	41.789	33.946	37.445	41.357	43.224	47.034	47.284	47.769	50.716	59.430	- Primary Liquid Asset
- Aset Likuid Sekunder	3.299	8.572	10.346	10.843	12.630	13.385	13.711	13.237	13.468	16.976	15.386	13.255	11.064	8.983	9.620	12.369	- Secondary Liquid assets
- Total Aset	287.902	320.067	343.845	310.412	312.416	321.744	329.601	328.439	330.320	334.976	339.894	350.963	353.677	355.653	372.112	381.750	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017						2018							Items
				Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	34,46	44,81	46,46	53,41	53,15	53,20	52,97	51,89	53,09	56,39	54,18	54,95	46,78	51,46	50,17	50,19	Capital Adequacy Ratio (%)
- Modal	106.216	151.336	164.452	163.831	161.493	163.071	165.489	165.630	165.478	164.492	168.255	169.128	165.884	170.466	174.842	175.949	- Capital
- ATMR	308.209	337.709	353.957	306.763	303.826	306.525	312.405	319.193	311.700	291.720	310.564	307.781	354.608	331.280	348.496	350.574	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	33,49	44,03	46,93	52,52	52,27	52,31	52,09	51,03	52,20	55,47	53,29	54,04	45,97	50,60	49,28	49,31	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	103.220	148.681	166.105	161.104	158.802	160.334	162.725	162.887	162.719	161.820	165.499	166.331	163.010	167.622	171.743	172.884	- Core Capital (Tier I)
- ATMR	308.209	337.709	353.957	306.763	303.826	306.525	312.405	319.193	311.700	291.720	310.564	307.781	354.608	331.280	348.496	350.574	- Risk Weighted Assets
ROA (%)	2,92	3,08	1,68	2,86	2,85	2,86	2,76	2,72	2,63	3,09	2,80	2,95	2,74	2,37	2,23	2,32	Return On Assets Ratio (%)
- Laba sebelum pajak	10.003	12.626	8.140	12.417	12.282	12.287	11.810	11.605	11.169	12.779	11.651	12.326	11.564	10.073	9.579	9.995	- Profit
- Rata-rata total aset	342.766	410.520	483.597	434.304	431.084	429.009	427.622	426.025	424.805	413.704	415.769	417.850	422.086	424.198	429.327	430.854	- Average total assets
BOPO (%)	83,06	79,30	92,69	90,12	89,65	89,30	89,37	89,49	89,94	91,81	89,88	88,74	89,27	89,97	91,24	90,92	Operating Expenses/Operating Income (%)
- Biaya Operasional	43.697	44.727	95.307	61.418	66.131	71.905	77.333	84.525	93.107	11.075	16.470	23.138	30.383	35.068	45.819	54.255	- Operating Expenses
- Pendapatan Operasional	52.606	56.405	102.827	68.153	73.763	80.525	86.530	94.453	103.524	12.063	18.326	26.074	34.034	38.977	50.220	59.676	- Operating Income
NIM (%)	2,65	2,12	3,59	3,87	3,82	3,77	3,75	3,74	3,72	3,55	3,31	3,38	3,43	3,52	3,51	3,57	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	11.104	14.814	16.626	16.257	15.920	15.595	15.470	15.374	15.240	14.080	13.181	13.528	13.860	14.293	14.428	14.677	- Interest income net
- Rata-rata total aset produktif	419.302	700.125	463.317	420.343	416.481	413.963	412.175	410.591	409.364	396.764	398.047	399.864	403.625	405.506	410.516	411.474	- Average total earning assets
LDR (%)	130,05	140,04	131,49	132,54	126,19	121,29	124,55	123,76	122,33	119,49	127,32	123,30	120,66	123,68	125,05	133,06	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	225.500	244.031	249.952	200.619	198.438	197.653	201.577	199.905	200.414	194.115	204.737	204.198	205.740	212.915	230.401	229.250	- Total Credit to third party
- Total Dana Pihak Ketiga	173.395	174.261	190.098	151.364	157.254	162.957	161.839	161.528	163.832	162.453	160.799	165.611	170.506	172.153	184.242	172.288	- Total Third Party Funds
Rasio Aset Likuid (%)	19,88	19,89	25,21	30,64	32,16	32,26	31,72	32,11	32,17	32,93	31,41	31,99	32,31	32,31	30,53	28,12	Liquid Assets Ratio (%)
- Aset Likuid Primer	55.132	54.969	80.725	85.313	91.005	92.417	90.701	88.727	90.174	97.052	89.368	96.628	104.905	108.595	106.998	90.902	- Primary Liquid Asset
- Aset Likuid Sekunder	22.464	31.089	38.590	36.655	40.371	40.633	40.992	42.947	42.181	39.170	41.868	38.382	35.590	31.183	31.918	32.840	- Secondary Liquid assets
- Total Aset	390.415	432.582	473.336	398.102	408.542	412.417	415.136	410.059	411.376	413.704	417.833	422.011	434.794	432.647	454.973	440.019	- 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	2013	2014	2015	2016	2017						2018							Group of Bank
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
- Bank Persero	1.758.873	2.076.605	2.313.316	2.666.516	2.704.374	2.748.013	2.792.047	2.781.237	2.827.346	2.986.617	2.883.386	2.895.352	2.923.580	2.912.388	3.001.860	3.055.005	3.026.318	- State Owned Banks
- BUSN Devisa	1.962.539	2.200.142	2.363.516	2.672.238	2.855.181	2.863.637	2.901.500	2.917.177	2.923.151	2.964.855	2.976.478	3.012.262	3.005.468	3.011.529	3.013.683	3.032.543	3.020.937	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	162.457	186.817	193.149	73.684	82.410	82.428	85.228	84.903	86.056	88.231	87.887	88.810	90.302	90.145	92.245	93.072	93.177	- Non-Foreign Exchange Commercial Banks
- BPD	389.964	440.691	475.696	529.746	612.651	612.608	636.197	654.272	645.973	604.820	608.503	612.853	636.179	652.487	649.190	642.122	632.090	- Regional Development Banks
- Bank Campuran	290.219	278.312	313.570	319.328	311.822	313.618	322.999	331.049	329.766	331.734	336.369	341.335	352.351	354.958	356.646	372.828	382.450	- Joint Venture Banks
- Bank Asing	390.415	432.582	473.336	468.286	398.102	408.542	412.417	415.136	410.059	411.376	413.704	417.833	422.011	434.794	432.647	454.973	440.019	- Foreign Owned Banks
Total	4.954.467	5.615.150	6.132.583	6.729.799	6.964.541	7.028.846	7.150.388	7.183.773	7.222.351	7.387.634	7.306.328	7.368.446	7.429.891	7.456.300	7.546.271	7.650.542	7.594.991	Total

n) 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 2013				Desember 2014				Desember 2015				Desember 2016				Juli 2017				Desember 2017				Juli 2018				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
Bank Persero	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BUSN Devisa	1	15	8	12	1	16	9	12	0	15	12	12	0	13	15	14	0	13	14	15	0	11	15	16	0	10	16	16	Foreign Exchange Commercial Banks
BUSN Non Devisa	8	18	2	1	5	21	2	1	5	19	2	1	4	17	0	0	4	16	1	0	4	16	1	0	3	16	2	0	Non-Foreign Exchange Commercial Banks
BPD	0	14	11	1	0	10	15	1	0	10	15	1	0	11	14	2	0	9	15	3	0	9	14	4	0	9	15	3	Regional Development Banks
Bank Campuran	0	7	7	1	0	4	7	1	0	2	8	2	0	2	8	2	0	2	8	2	0	2	8	2	1	1	7	3	Joint Venture Banks
Bank Asing	0	2	4	4	0	2	4	4	0	2	4	4	1	1	4	4	0	1	5	3	0	1	5	3	0	1	5	3	Foreign Owned Banks
Total	9	56	32	23	6	53	37	23	5	48	41	24	5	44	41	26	4	41	43	27	4	39	43	29	4	37	45	29	Total

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	2013	2014	2015	2016	2017						2018						Indicator	
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Aset Produktif Neraca	4.115.372	4.531.435	5.002.520	5.518.889	5.790.692	5.846.591	5.964.092	6.004.356	6.034.315	6.128.486	6.094.388	6.203.110	6.289.816	6.279.620	6.291.559	6.380.741	6.371.903	Earning Assets
a. Lancar	3.929.648	4.308.971	4.719.729	5.209.001	5.440.473	5.494.656	5.608.119	5.655.331	5.685.239	5.799.860	5.732.291	5.809.952	5.912.417	5.900.725	5.915.108	5.986.304	5.989.839	a. Current
b. DPK	124.978	143.405	183.815	184.315	219.046	218.174	225.561	218.304	221.226	209.715	233.719	263.272	250.418	249.400	244.510	263.662	248.195	b. Special Mention
c. Kurang Lancar	9.481	12.864	18.446	26.195	26.146	28.077	23.482	24.534	20.674	20.855	26.427	22.449	18.970	21.825	23.048	19.587	22.489	c. Sub-Standard
d. Diragukan	9.132	14.395	12.754	14.853	18.278	18.734	16.808	15.169	17.192	16.540	18.293	22.655	23.458	19.957	20.294	21.453	19.137	d. Doubtful
e. Macet	42.131	51.799	67.775	84.525	86.750	86.951	90.121	91.018	89.984	81.516	83.658	84.782	84.553	87.713	88.599	89.735	92.243	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	1.331.086	1.441.570	1.586.820	1.677.733	1.745.524	1.765.980	1.789.562	1.816.401	1.823.355	1.825.924	1.850.531	1.869.441	1.851.124	1.892.914	1.876.115	1.866.574	1.888.023	Earning Assets - Account Administrative Transactions ²⁾
a. Lancar	1.308.578	1.422.274	1.560.089	1.651.573	1.719.009	1.737.750	1.760.090	1.786.427	1.797.847	1.800.549	1.823.811	1.839.911	1.820.348	1.863.208	1.844.990	1.835.211	1.855.490	a. Current
b. DPK	21.134	16.207	23.182	22.682	23.920	25.660	26.641	26.744	22.795	22.483	23.493	26.469	27.616	26.681	28.222	28.047	28.784	b. Special Mention
c. Kurang Lancar	404	1.986	1.731	1.648	1.568	1.466	1.595	1.853	1.474	1.553	1.717	1.562	1.357	1.464	1.425	1.662	2.338	c. Sub-Standard
d. Diragukan	270	402	248	1.003	372	300	422	426	288	383	290	369	646	447	344	365	284	d. Doubtful
e. Macet	699	701	1.570	827	655	805	813	951	951	956	1.219	1.130	1.155	1.114	1.133	1.288	1.128	e. Lost
Non Performing Earning Aset (Nominal)	68.947	82.148	102.525	129.051	133.769	136.332	133.242	133.951	130.563	121.803	131.605	132.948	130.140	132.519	134.843	134.090	137.618	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	26.968	32.192	34.200	36.220	37.859	38.537	36.934	37.041	40.330	43.987	42.810	41.676	45.546	49.073	51.185	54.632	54.692	Interbank Loans
a. Lancar	26.859	32.089	34.099	36.106	37.732	38.417	36.824	36.921	40.221	43.873	42.704	41.566	45.329	48.966	51.086	54.537	54.538	a. Current
b. DPK	7	11	16	19	23	10	4	12	5	14	4	8	122	7	1	1	59	b. Special Mention
c. Kurang Lancar	1	9	-	-	5	-	0	2	-	-	0	-	-	-	0	-	0	c. Sub-Standard
d. Diragukan	-	0	-	-	0	5	5	0	0	-	-	0	0	-	-	-	-	d. Doubtful
e. Macet	101	84	85	94	99	105	101	106	104	100	101	102	95	99	97	93	95	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	102	93	85	94	99	110	106	106	104	100	101	102	95	99	97	93	95	Interbank Non Performing Loan (Nominal)
1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit. - Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit , standby letter of credit , fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Asset adalah total dari non performing asset pada neraca dan non performing earning aset pada TRA. - Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu) - Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit , standby letter of credit , fasilitas kredit yang belum ditarik (committed dan uncommitted) , dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning 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 arning assets - account administrative transactions and the numbers of Non Performing Assets earning who ha 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 transaction - 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																		

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	2013	2014	2015	2016	2017						2018						Indicator	
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Aset Produktif Neraca	1.511.620	1.719.355	1.960.362	2.235.880	2.347.535	2.380.213	2.424.285	2.380.213	2.459.167	2.578.753	2.508.788	2.541.155	2.581.053	2.576.778	2.627.440	2.669.405	2.666.006	Earning Assets
a. Lancar	1.423.606	1.618.156	1.846.369	2.108.233	2.193.259	2.226.145	2.267.636	2.226.145	2.306.965	2.437.437	2.347.949	2.367.086	2.420.749	2.412.833	2.465.705	2.501.675	2.504.107	a. Current
b. DPK	64.199	73.414	75.823	74.946	97.482	96.055	100.991	96.055	97.552	89.621	104.257	117.099	104.206	107.909	104.631	111.064	105.447	b. Special Mention
c. Kurang Lancar	2.499	3.258	7.963	14.490	13.014	14.852	10.632	14.852	10.978	11.307	14.180	12.654	11.293	12.689	12.776	11.551	11.726	c. Sub-Standard
d. Diragukan	2.874	4.699	4.584	5.209	8.627	8.884	7.253	8.884	6.831	7.072	10.279	12.548	13.212	10.514	10.449	10.887	9.155	d. Doubtful
e. Macet	18.441	19.829	25.624	33.002	35.153	34.277	37.773	34.277	36.841	33.316	32.125	31.767	31.593	32.834	33.879	34.227	35.571	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	359.504	398.351	463.182	510.689	516.972	514.592	528.600	514.592	535.472	545.767	552.044	559.764	538.114	564.863	545.933	539.837	545.036	Earning Assets - Account Administrative Transactions ²⁾
a. Lancar	352.102	391.594	455.919	504.079	510.379	508.103	521.830	508.103	529.605	539.307	544.978	551.397	530.072	557.126	537.772	531.219	536.173	a. Current
b. DPK	6.828	6.187	6.553	5.326	5.937	5.766	6.056	5.766	5.307	5.991	6.487	7.745	7.415	7.188	7.584	7.810	8.316	b. Special Mention
c. Kurang Lancar	46	66	198	209	391	431	398	431	230	142	221	231	219	178	178	212	135	c. Sub-Standard
d. Diragukan	57	70	81	810	107	104	116	104	123	91	98	124	205	159	100	135	127	d. Doubtful
e. Macet	471	434	431	265	159	188	200	188	207	237	261	268	202	213	298	461	285	e. Loss
Non Performing Earning Aset (Nominal)	31.217	28.355	38.881	53.985	57.450	58.735	56.373	58.735	55.210	52.164	57.162	57.592	56.725	56.586	57.681	57.473	57.000	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	5.705	4.854	5.591	5.417	5.223	5.382	4.378	5.382	5.067	5.379	4.924	4.319	4.497	5.011	5.298	7.413	7.090	Interbank Loans
a. Lancar	5.607	4.774	5.520	5.342	5.144	5.302	4.302	5.302	4.990	5.304	4.844	4.242	4.419	4.933	5.222	7.335	7.012	a. Current
b. DPK	0	8	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	d. Doubtful
e. Macet	98	72	71	74	79	80	76	80	77	75	76	77	77	77	76	77	78	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	98	72	71	74	79	80	76	80	77	75	77	77	78	77	76	77	78	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit , standby letter of credit , fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning Asset adalah total dari non performing asset pada neraca dan non performing earning aset pada TRA.

- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)

- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit , standby letter of credit , fasilitas kredit yang belum ditarik (committed dan uncommitted), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning 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 arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is 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.

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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	1.557.562	1.713.244	1.835.674	2.139.165	2.287.629	2.302.368	2.346.653	2.302.368	2.371.538	2.384.379	2.409.090	2.450.566	2.449.523	2.433.768	2.412.044	2.428.136	2.432.630	Earning Assets
a. Lancar	1.499.030	1.636.540	1.726.573	2.011.962	2.145.461	2.158.231	2.202.305	2.158.231	2.227.622	2.247.121	2.263.097	2.286.299	2.286.909	2.273.011	2.251.668	2.258.174	2.267.373	a. Current
b. DPK	37.211	46.023	73.507	76.417	90.260	90.987	91.763	90.987	92.225	90.308	95.722	112.842	112.975	109.001	107.503	118.779	111.624	b. Special Mention
c. Kurang Lancar	4.009	5.171	4.597	8.977	9.868	10.386	9.978	10.386	7.243	7.211	9.158	6.948	5.073	6.207	7.426	4.709	7.370	c. Sub-Standard
d. Diragukan	2.698	6.514	5.549	7.614	6.583	7.157	7.201	7.157	8.385	7.502	6.108	7.521	7.742	7.326	7.651	8.256	6.747	d. Doubtful
e. Macet	14.614	18.996	25.447	34.195	35.458	35.607	35.406	35.607	36.063	32.237	35.006	36.956	36.824	38.223	37.796	38.219	39.515	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	483.630	519.087	544.346	594.287	729.543	733.610	733.060	733.610	743.952	728.017	746.911	746.363	758.978	766.101	767.029	753.914	760.719	Earning Assets - Account Administrative Transactions ²⁾
a. Lancar	480.305	515.068	537.916	590.625	722.774	727.161	725.783	727.161	737.981	722.750	741.146	739.938	751.865	759.492	759.873	746.050	754.193	a. Current
b. DPK	3.181	3.715	5.638	3.354	6.397	6.065	6.824	6.065	5.251	4.520	4.860	5.786	6.302	5.971	6.541	7.248	5.922	b. Special Mention
c. Kurang Lancar	37	90	98	61	182	180	162	180	388	358	368	246	132	144	141	147	198	c. Sub-Standard
d. Diragukan	50	105	98	82	135	138	183	138	142	256	166	146	341	185	176	162	102	d. Doubtful
e. Macet	57	108	596	165	55	65	109	65	190	134	370	248	339	308	298	306	304	e. Loss
Non Performing Earning Aset (Nominal)	21.465	30.984	36.386	51.094	52.280	53.534	53.038	53.534	52.410	47.697	51.176	52.065	50.451	52.394	53.488	51.799	54.236	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	10.250	10.550	12.715	16.514	19.740	20.337	20.027	20.337	21.827	23.628	24.190	23.448	25.603	28.456	30.246	31.234	30.765	Interbank Loans
a. Lancar	10.243	10.532	12.695	16.492	19.717	20.322	20.013	20.322	21.811	23.605	24.180	23.438	25.482	28.445	30.240	31.234	30.728	a. Current
b. DPK	5	-	16	12	11	4	4	4	5	13	1	1	119	4	0	-	37	b. Special Mention
c. Kurang Lancar	-	7	-	-	5	-	-	-	-	-	-	-	-	-	0	-	-	c. Sub-Standard
d. Diragukan	-	0	-	-	0	5	5	5	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	11	5	9	6	7	7	7	11	9	9	9	1	6	6	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	18	5	9	11	11	11	11	11	9	9	9	1	6	6	0	0	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
 - Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning 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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	106.351	110.115	122.537	39.021	45.222	45.235	46.078	45.235	47.174	47.892	48.810	50.033	51.541	52.342	53.283	53.275	53.399	Earning Assets
a. Lancar	102.965	104.585	115.522	36.581	41.786	41.904	42.625	41.904	43.311	44.904	45.466	46.445	47.864	48.418	49.313	49.224	49.511	a. Current
b. DPK	2.276	3.796	5.332	1.777	2.462	2.315	2.443	2.315	2.882	2.028	2.312	2.551	2.634	2.785	2.766	2.780	2.598	b. Special Mention
c. Kurang Lancar	226	331	418	129	186	206	197	206	189	162	129	127	92	148	174	191	152	c. Sub-Standard
d. Diragukan	235	590	396	95	248	180	173	180	118	158	202	217	224	208	215	269	269	d. Doubtful
e. Macet	649	813	869	439	540	629	641	629	674	640	701	694	727	784	816	810	869	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	4.500	7.715	9.387	2.926	3.265	3.412	3.357	3.412	3.591	3.333	3.438	3.380	3.151	3.142	3.080	3.010	3.262	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	4.492	7.699	9.344	2.909	3.244	3.398	3.341	3.398	3.539	3.271	3.338	3.319	3.094	3.078	3.028	2.956	3.211	a. Current
b. DPK	7	14	40	15	20	9	12	9	48	58	96	56	52	14	3	7	5	b. Special Mention
c. Kurang Lancar	0	-	0	0	0	3	0	3	0	0	0	-	-	45	0	0	0	c. Sub-Standard
d. Diragukan	0	1	0	0	0	0	2	0	0	0	0	0	0	0	45	45	0	d. Doubtful
e. Macet	1	1	2	2	1	1	1	1	4	4	5	5	5	5	5	1	46	e. Loss
Non Performing Earning Aset (Nominal)	1.111	1.736	1.685	665	975	1.020	1.014	1.020	984	965	1.036	1.042	1.048	1.190	1.255	1.317	1.337	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	1.072	944	1.025	783	970	931	916	931	830	813	776	735	703	786	865	849	832	Interbank Loans
a. Lancar	1.070	939	1.021	779	963	926	911	926	828	811	774	733	701	784	863	847	831	a. Current
b. DPK	2	2	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	1	4	4	4	4	4	4	2	2	2	2	2	2	2	2	2	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	3	4	4	4	4	4	4	2	2	2	2	2	2	2	2	2	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
 - Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning 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	2013	2014	2015	2016	2017						2018						Indicator	
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Aset Produktif Neraca	334.497	367.146	406.618	412.277	492.259	488.255	511.377	488.255	507.012	472.111	488.958	502.860	530.498	535.511	534.100	527.034	526.867	Earning Assets
a. Lancar	321.098	349.383	384.059	389.621	466.080	461.927	484.111	461.927	480.027	447.540	459.924	475.459	503.944	509.094	507.914	499.665	500.696	a. Current
b. DPK	5.762	7.103	10.210	10.769	12.783	12.953	13.820	12.953	13.483	11.843	15.750	14.405	13.554	13.106	12.772	13.883	12.523	b. Special Mention
c. Kurang Lancar	1.052	785	832	804	1.307	955	915	955	987	724	1.147	986	916	1.119	1.031	900	966	c. Sub-Standard
d. Diragukan	987	1.378	974	739	1.511	1.266	1.219	1.266	1.035	1.046	931	1.147	1.129	1.082	1.022	1.027	1.031	d. Doubtful
e. Macet	5.598	8.497	10.542	10.344	10.579	11.153	11.312	11.153	11.480	10.959	11.207	10.862	10.955	11.111	11.361	11.559	11.650	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	31.877	28.145	28.600	24.212	28.055	30.791	30.995	30.791	31.608	31.073	28.267	27.099	26.325	28.123	28.423	26.933	30.131	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	31.601	27.796	28.021	23.649	27.443	30.203	30.372	30.203	31.055	30.518	27.669	26.445	25.689	27.465	27.822	26.365	28.685	a. Current
b. DPK	130	179	312	321	185	161	190	161	118	109	141	164	145	153	206	199	222	b. Special Mention
c. Kurang Lancar	3	4	13	7	40	6	12	6	11	1	32	9	4	15	5	3	881	c. Sub-Standard
d. Diragukan	26	26	2	4	10	35	34	35	2	11	1	31	40	89	7	7	5	d. Doubtful
e. Macet	118	140	252	231	377	387	388	387	422	434	423	450	447	401	383	359	338	e. Loss
Non Performing Earning Aset (Nominal)	7.784	10.829	12.615	12.129	13.824	13.802	13.880	13.802	13.937	13.175	13.741	13.486	13.491	13.816	13.810	13.855	14.871	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	709	970	983	1.468	1.929	1.892	1.984	1.892	2.000	3.067	2.326	2.311	2.100	2.053	2.383	2.235	2.187	Interbank Loans
a. Lancar	708	970	979	1.455	1.910	1.872	1.969	1.872	1.986	3.053	2.312	2.290	2.083	2.036	2.368	2.220	2.172	a. Current
b. DPK	-	0	0	7	9	6	0	6	-	-	-	7	2	3	1	1	-	b. Special Mention
c. Kurang Lancar	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	0	4	6	9	14	14	14	14	15	15	15	15	15	15	15	15	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	0	4	6	9	14	15	14	15	15	15	15	15	15	15	15	15	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan letter of credit, standby letter of credit, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing Earning 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 arning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is 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.

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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	255.735	235.747	272.592	283.059	274.352	281.487	286.026	281.487	295.988	293.571	293.546	298.955	312.016	312.775	311.551	320.511	325.952	Earning Assets
a. Lancar	246.183	225.126	258.717	268.848	262.788	270.075	275.015	270.075	285.062	282.493	281.707	286.351	298.962	299.841	299.023	307.192	313.628	a. Current
b. DPK	7.097	6.827	8.033	9.335	7.238	6.958	6.992	6.958	6.879	7.393	8.090	8.740	9.270	9.096	8.670	9.076	8.043	b. Special Mention
c. Kurang Lancar	376	982	2.039	786	648	603	674	603	512	513	495	643	555	603	749	906	913	c. Sub-Standard
d. Diragukan	983	1.401	903	368	838	725	661	725	463	372	385	476	474	555	465	518	890	d. Doubtful
e. Macet	1.097	1.411	2.900	3.722	2.840	3.126	2.684	3.126	3.072	2.800	2.869	2.745	2.756	2.680	2.643	2.820	2.477	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	156.794	149.283	189.653	200.708	200.966	211.659	210.461	211.659	226.133	230.884	232.930	238.598	232.316	236.407	234.397	241.003	241.271	Earning Assets - Account Administrative Transactions
a. Lancar	154.721	147.626	186.746	197.370	197.655	208.177	207.359	208.177	222.895	226.735	228.346	233.390	226.929	230.655	228.617	235.570	235.967	a. Current
b. DPK	1.929	1.563	2.710	3.007	3.013	3.116	2.767	3.116	2.949	3.826	4.345	4.859	5.025	5.336	5.338	4.906	4.809	b. Special Mention
c. Kurang Lancar	58	56	134	218	149	214	167	214	178	193	96	203	219	294	315	387	328	c. Sub-Standard
d. Diragukan	64	18	27	0	97	1	70	1	0	0	6	7	2	0	0	3	34	d. Doubtful
e. Macet	22	20	36	113	51	151	98	151	111	129	138	139	141	122	127	138	132	e. Loss
Non Performing Earning Aset (Nominal)	2.601	3.888	6.038	5.208	4.623	4.820	4.354	4.820	4.336	4.008	3.989	4.213	4.147	4.254	4.300	4.771	4.775	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	152	388	435	153	146	142	30	142	30	28	28	23	23	24	23	22	21	Interbank Loans
a. Lancar	152	388	435	153	146	142	30	142	30	28	28	23	23	24	23	22	21	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
 - Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning 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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	349.606	371.321	404.737	409.487	343.694	349.033	349.671	349.033	353.436	351.779	345.196	359.540	365.185	368.444	353.141	382.381	367.049	Earning Assets
a. Lancar	336.766	360.433	388.489	393.756	331.100	336.373	336.427	336.373	342.252	340.364	334.148	348.310	353.990	357.529	341.486	370.374	354.523	a. Current
b. DPK	8.434	7.201	10.910	11.072	8.821	8.905	9.552	8.905	8.204	8.522	7.588	7.635	7.778	7.503	8.169	8.081	7.959	b. Special Mention
c. Kurang Lancar	1.319	1.648	2.597	1.009	1.123	1.076	1.086	1.076	766	939	1.319	1.090	1.041	1.059	892	1.330	1.362	c. Sub-Standard
d. Diragukan	1.354	668	348	828	471	521	301	521	359	390	389	746	678	273	492	496	1.044	d. Doubtful
e. Macet	1.732	1.371	2.393	2.823	2.179	2.159	2.304	2.159	1.855	1.564	1.751	1.758	1.698	2.081	2.103	2.100	2.161	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	294.780	302.064	351.652	344.910	266.723	271.916	283.089	271.916	282.599	286.849	286.941	294.236	292.240	294.277	297.252	301.877	307.604	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	285.358	295.096	342.143	332.941	257.514	260.707	271.405	260.707	272.771	277.968	278.335	285.422	282.700	285.392	287.878	293.050	297.261	a. Current
b. DPK	9.059	5.380	7.928	10.659	8.368	10.543	10.793	10.543	9.123	7.980	7.565	7.860	8.678	8.018	8.551	7.878	9.511	b. Special Mention
c. Kurang Lancar	259	1.432	1.288	1.154	806	631	856	631	667	859	1.001	873	783	788	786	913	795	c. Sub-Standard
d. Diragukan	72	136	40	106	24	22	16	22	21	25	20	62	58	13	15	13	15	d. Doubtful
e. Macet	31	19	253	51	12	13	18	13	18	18	21	20	21	66	22	22	22	e. Loss
Non Performing Earning Aset (Nominal)	4.768	5.274	6.919	5.971	4.615	4.421	4.582	4.421	3.686	3.794	4.500	4.549	4.279	4.279	4.309	4.874	5.400	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	9.077	14.360	13.450	11.885	9.859	9.852	9.598	9.852	10.577	11.073	10.567	10.841	12.621	12.745	12.370	12.879	12.774	Interbank Loans
a. Lancar	9.077	14.360	13.450	11.885	9.859	9.852	9.598	9.852	10.577	11.073	10.567	10.841	12.621	12.745	12.370	12.879	12.752	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

1) - Terdapat koreksi pada periode Januari 2011 s.d Maret 2013 dimana angka pada Aset Produktif Transaksi Rekening Administratif (TRA) dan angka pada Non Performing Earning Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
 - Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning 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 2013		Desember 2014		Desember 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	846.781	23,11	889.586	21,62	987.532	22,38	1.124.235	23,24	1.170.718	23,26	1.233.480	23,32	1.266.793	23,55	Demand Deposits
Rupiah	569.927	15,55	605.276	14,71	667.537	15,13	821.777	16,99	887.380	17,63	932.705	17,63	945.789	17,58	Rupiah
Valas	276.854	7,56	284.309	6,91	319.995	7,25	302.458	6,25	283.338	5,63	300.774	5,69	321.004	5,97	Foreign Exchange
Tabungan	1.212.707	33,10	1.284.458	31,22	1.396.011	31,63	1.551.809	32,08	1.544.078	30,68	1.701.224	32,16	1.717.863	31,93	Saving
Rupiah	1.123.696	30,67	1.187.559	28,86	1.274.588	28,88	1.413.351	29,22	1.418.573	28,19	1.573.402	29,75	1.587.598	29,51	Rupiah
Valas	89.011	2,43	96.899	2,36	121.423	2,75	138.459	2,86	125.505	2,49	127.822	2,42	130.265	2,42	Foreign Exchange
Simpanan Berjangka	1.604.480	43,79	1.940.376	47,16	2.029.513	45,99	2.160.714	44,67	2.317.890	46,06	2.354.673	44,52	2.394.663	44,52	Time Deposits
Rupiah	1.331.527	36,34	1.641.743	39,90	1.723.319	39,05	1.856.507	38,38	2.021.480	40,17	2.035.299	38,48	2.066.822	38,42	Rupiah
Valas	272.952	7,45	298.633	7,26	306.194	6,94	304.208	6,29	296.410	5,89	319.374	6,04	327.841	6,09	Foreign Exchange
- Jangka Waktu 1 bulan															- Period 1 Month
Rupiah	814.742	22,24	925.812	22,50	902.329	20,45	932.222	19,27	1.007.018	20,01	940.015	17,77	964.475	17,93	Rupiah
Valas	172.312	4,70	162.363	3,95	166.913	3,78	146.848	3,04	140.688	2,80	154.022	2,91	152.460	2,83	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	264.156	7,21	374.111	9,09	453.597	10,28	517.583	10,70	588.824	11,70	635.976	12,02	668.322	12,42	Rupiah
Valas	33.743	0,92	47.267	1,15	55.039	1,25	57.140	1,18	55.177	1,10	55.883	1,06	69.469	1,29	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	120.795	3,30	149.345	3,63	177.145	4,01	193.274	4,00	209.681	4,17	233.465	4,41	236.618	4,40	Rupiah
Valas	37.508	1,02	45.471	1,11	49.518	1,12	58.625	1,21	57.573	1,14	58.104	1,10	50.084	0,93	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	131.834	3,60	192.350	4,68	190.213	4,31	213.428	4,41	215.957	4,29	225.843	4,27	197.407	3,67	Rupiah
Valas	29.390	0,80	43.433	1,06	34.724	0,79	41.595	0,86	42.972	0,85	51.366	0,97	55.828	1,04	Foreign Exchange
Total DPK	3.663.968	100,00	4.114.420	100,00	4.413.056	100,00	4.836.758	100,00	5.032.685	100,00	5.289.377	100,00	5.379.318	100,00	Total Third Party Funds
Rupiah	3.025.150	82,56	3.434.579	83,48	3.665.444	83,06	4.091.634	84,59	4.327.433	85,99	4.541.406	85,86	4.600.209	85,52	Rupiah
Valas	638.818	17,44	679.841	16,52	747.612	16,94	745.124	15,41	705.252	14,01	747.971	14,14	779.109	14,48	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 2013		Desember 2014		Desember 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	300.056	22,01	318.259	20,11	400.515	23,08	487.793	24,58	446.916	22,56	534.722	24,15	509.199	23,15	Demand Deposits
Rupiah	200.001	14,67	214.126	13,53	269.903	15,56	364.103	18,35	337.377	17,03	405.812	18,33	373.293	16,97	Rupiah
Valas	100.054	7,34	104.133	6,58	130.612	7,53	123.690	6,23	109.539	5,53	128.911	5,82	135.906	6,18	Foreign Exchange
Tabungan	555.319	40,74	601.858	38,03	672.347	38,75	755.490	38,08	744.699	37,60	857.283	38,72	838.958	38,14	Saving
Rupiah	533.277	39,12	572.294	36,16	636.447	36,68	711.441	35,86	705.777	35,63	814.506	36,79	795.776	36,18	Rupiah
Valas	22.042	1,62	29.565	1,87	35.900	2,07	44.049	2,22	38.921	1,97	42.776	1,93	43.182	1,96	Foreign Exchange
Simpanan Berjangka	507.687	37,25	662.370	41,86	662.100	38,16	740.891	37,34	789.038	39,84	821.897	37,12	851.307	38,71	Time Deposits
Rupiah	420.785	30,87	566.153	35,78	560.637	32,31	618.862	31,19	678.293	34,25	695.737	31,43	710.568	32,31	Rupiah
Valas	86.903	6,38	96.217	6,08	101.462	5,85	122.028	6,15	110.744	5,59	126.160	5,70	140.738	6,40	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	245.364	18,00	297.812	18,82	289.817	16,70	311.680	15,71	337.141	17,02	296.386	13,39	289.453	13,16	Rupiah
Valas	58.290	4,28	56.968	3,60	52.476	3,02	51.613	2,60	43.904	2,22	57.929	2,62	57.277	2,60	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	74.076	5,43	137.470	8,69	157.965	9,10	196.294	9,89	233.446	11,79	275.741	12,45	324.263	14,74	Rupiah
Valas	4.879	0,36	7.816	0,49	15.738	0,91	19.092	0,96	20.887	1,05	22.575	1,02	34.453	1,57	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	33.634	2,47	43.608	2,76	36.035	2,08	47.153	2,38	48.544	2,45	64.164	2,90	50.379	2,29	Rupiah
Valas	12.737	0,93	16.905	1,07	22.060	1,27	36.918	1,86	32.519	1,64	26.324	1,19	27.641	1,26	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	67.710	4,97	87.264	5,51	76.820	4,43	63.736	3,21	59.163	2,99	59.447	2,69	46.474	2,11	Rupiah
Valas	10.996	0,81	14.529	0,92	11.189	0,64	14.404	0,73	13.434	0,68	19.332	0,87	21.367	0,97	Foreign Exchange
Total DPK	1.363.062	100,00	1.582.488	100,00	1.734.961	100,00	1.984.174	100,00	1.980.652	100,00	2.213.902	100,00	2.199.463	100,00	Total Third Party Funds
Rupiah	1.154.063	84,67	1.352.573	85,47	1.466.987	84,55	1.694.406	85,40	1.721.448	86,91	1.916.055	86,55	1.879.638	85,46	Rupiah
Valas	208.999	15,33	229.915	14,53	267.974	15,45	289.768	14,60	259.204	13,09	297.847	13,45	319.826	14,54	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 2013		Desember 2014		Desember 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	294.181	18,95	309.227	17,86	320.087	17,58	367.757	17,98	410.192	18,89	433.239	19,49	441.230	19,61	Demand Deposits
Rupiah	204.067	13,15	212.135	12,25	224.669	12,34	273.849	13,39	309.363	14,25	337.463	15,19	341.117	15,16	Rupiah
Valas	90.113	5,80	97.093	5,61	95.441	5,24	93.907	4,59	100.829	4,64	95.776	4,31	100.113	4,45	Foreign Exchange
Tabungan	502.864	32,39	522.792	30,20	544.137	29,88	611.159	29,88	633.602	29,18	653.945	29,43	691.497	30,74	Saving
Rupiah	463.249	29,84	483.010	27,90	488.571	26,83	549.423	26,86	568.776	26,20	591.105	26,60	625.073	27,78	Rupiah
Valas	39.614	2,55	39.782	2,30	55.566	3,05	61.737	3,02	64.825	2,99	62.840	2,83	66.425	2,95	Foreign Exchange
Simpanan Berjangka	755.341	48,66	898.991	51,93	956.911	52,54	1.066.783	52,15	1.127.302	51,92	1.135.133	51,08	1.117.014	49,65	Time Deposits
Rupiah	629.323	40,54	742.631	42,90	793.250	43,56	923.922	45,16	982.987	45,28	986.158	44,38	975.550	43,36	Rupiah
Valas	126.018	8,12	156.360	9,03	163.746	8,99	142.861	6,98	144.314	6,65	148.975	6,70	141.463	6,29	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	408.004	26,28	455.492	26,31	449.052	24,66	475.541	23,25	494.335	22,77	499.346	22,47	503.490	22,38	Rupiah
Valas	73.030	4,70	78.597	4,54	93.379	5,13	75.062	3,67	76.759	3,54	73.714	3,32	71.665	3,19	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	130.349	8,40	166.425	9,61	205.366	11,28	252.104	12,32	277.212	12,77	273.886	12,32	261.113	11,61	Rupiah
Valas	21.551	1,39	29.852	1,72	31.434	1,73	28.942	1,41	23.956	1,10	26.761	1,20	24.570	1,09	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	49.986	3,22	59.592	3,44	86.203	4,73	100.600	4,92	110.116	5,07	108.770	4,89	129.219	5,74	Rupiah
Valas	16.359	1,05	24.066	1,39	21.616	1,19	17.332	0,85	19.672	0,91	23.145	1,04	17.951	0,80	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	40.984	2,64	61.097	3,53	52.595	2,89	95.677	4,68	101.324	4,67	104.156	4,69	81.728	3,63	Rupiah
Valas	15.078	0,97	23.746	1,37	17.317	0,95	21.526	1,05	23.927	1,10	25.354	1,14	27.277	1,21	Foreign Exchange
Total DPK	1.552.385	100,00	1.731.019	100,00	1.821.244	100,00	2.045.699	100,00	2.171.095	100,00	2.222.317	100,00	2.249.741	100,00	Total Third Party Funds
Rupiah	1.296.639	83,53	1.437.776	83,06	1.506.490	82,72	1.747.194	85,41	1.861.127	85,72	1.914.726	86,16	1.941.740	86,31	Rupiah
Valas	255.746	16,47	293.243	16,94	314.753	17,28	298.505	14,59	309.969	14,28	307.591	13,84	308.001	13,69	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 2013		Desember 2014		Desember 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	5.844	4,76	7.056	5,00	4.703	3,20	2.817	5,06	2.465	4,02	3.241	4,97	2.899	4,26	Demand Deposits
Rupiah	5.844	4,76	7.056	5,00	4.703	3,20	2.817	5,06	2.465	4,02	3.241	4,97	2.899	4,26	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	14.402	11,72	16.422	11,64	17.728	12,05	6.202	11,15	6.685	10,89	8.451	12,95	8.942	13,14	Saving
Rupiah	14.402	11,72	16.422	11,64	17.728	12,05	6.202	11,15	6.685	10,89	8.451	12,95	8.942	13,14	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	102.636	83,52	117.549	83,35	124.711	84,76	46.607	83,79	52.227	85,09	53.583	82,09	56.195	82,60	Time Deposits
Rupiah	102.636	83,52	117.549	83,35	124.711	84,76	46.607	83,79	52.227	85,09	53.583	82,09	56.195	82,60	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	61.923	50,39	64.013	45,39	56.752	38,57	22.060	39,66	22.254	36,26	21.883	33,52	24.034	35,33	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	24.123	19,63	28.290	20,06	36.881	25,06	14.207	25,54	17.126	27,90	16.811	25,75	16.664	24,49	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	12.534	10,20	16.041	11,37	20.371	13,84	6.441	11,58	7.953	12,96	8.686	13,31	8.796	12,93	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	4.056	3,30	9.123	6,47	10.707	7,28	3.899	7,01	4.894	7,97	6.203	9,50	6.701	9,85	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	122.883	100,00	141.027	100,00	147.143	100,00	55.626	100,00	61.377	100,00	65.276	100,00	68.036	100,00	Total Third Party Funds
Rupiah	122.883	100,00	141.027	100,00	147.143	100,00	55.626	100,00	61.377	100,00	65.276	100,00	68.036	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 2013		Desember 2014		Desember 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	107.070	37,21	120.899	35,99	110.344	30,94	103.183	26,90	166.392	33,74	109.265	24,31	153.958	30,96	Demand Deposits
Rupiah	106.398	36,98	120.531	35,88	110.080	30,87	102.914	26,83	166.129	33,69	108.911	24,24	153.455	30,86	Rupiah
Valas	673	0,23	368	0,11	264	0,07	270	0,07	263	0,05	353	0,08	503	0,10	Foreign Exchange
Tabungan	95.827	33,31	100.949	30,05	116.601	32,70	128.802	33,58	121.535	24,65	143.670	31,97	141.104	28,38	Saving
Rupiah	95.786	33,29	100.903	30,03	116.551	32,68	128.691	33,55	121.452	24,63	143.598	31,95	141.026	28,36	Rupiah
Valas	41	0,01	46	0,01	50	0,01	111	0,03	83	0,02	72	0,02	78	0,02	Foreign Exchange
Simpanan Berjangka	84.812	29,48	114.109	33,97	129.655	36,36	151.545	39,51	205.170	41,61	196.454	43,72	202.212	40,66	Time Deposits
Rupiah	83.838	29,14	113.270	33,72	127.088	35,64	149.190	38,90	204.468	41,47	195.502	43,50	201.766	40,57	Rupiah
Valas	974	0,34	839	0,25	2.567	0,72	2.355	0,61	703	0,14	952	0,21	446	0,09	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	40.872	14,21	53.562	15,94	56.407	15,82	64.217	16,74	108.422	21,99	77.898	17,33	94.205	18,94	Rupiah
Valas	854	0,30	795	0,24	1.410	0,40	1.916	0,50	335	0,07	684	0,15	108	0,02	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	12.263	4,26	19.129	5,69	23.640	6,63	28.841	7,52	33.462	6,79	49.068	10,92	34.139	6,87	Rupiah
Valas	5	0,00	8	0,00	697	0,20	187	0,05	157	0,03	82	0,02	118	0,02	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	16.389	5,70	15.889	4,73	12.221	3,43	19.940	5,20	22.908	4,65	26.273	5,85	25.744	5,18	Rupiah
Valas	84	0,03	15	0,00	425	0,12	17	0,00	114	0,02	87	0,02	118	0,02	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	14.314	0,01	24.670	7,34	34.820	9,76	36.192	9,44	39.676	8,05	42.264	9,40	47.679	9,59	Rupiah
Valas	32	100,00	21	0,01	35	0,01	235	0,06	97	0,02	100	0,02	101	0,02	Foreign Exchange
Total DPK	287.709	100,00	335.957	100,00	356.600	100,00	383.531	100,00	493.097	100,00	449.389	100,00	497.274	100,00	Total Third Party Funds
Rupiah	286.021	99,41	334.704	99,63	353.719	99,19	380.794	99,29	492.048	99,79	448.012	99,69	496.247	99,79	Rupiah
Valas	1.688	0,59	1.253	0,37	2.881	0,81	2.736	0,71	1.049,09	0,21	1.377	0,31	1.027	0,21	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 2013		Desember 2014		Desember 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	44.293	26,92	40.859	27,30	44.148	27,08	49.746	29,18	50.553	28,87	52.147	29,86	57.579	29,91	Demand Deposits
Rupiah	16.744	10,18	13.334	8,91	16.318	10,01	22.303	13,08	25.631	14,64	25.699	14,71	26.080	13,55	Rupiah
Valas	27.549	16,74	27.525	18,39	27.830	17,07	27.443	16,10	24.921	14,23	26.448	15,14	31.499	16,36	Foreign Exchange
Tabungan	23.245	14,13	20.925	13,98	23.107	14,17	25.266	14,82	22.828	13,04	24.006	13,74	24.339	12,64	Saving
Rupiah	10.268	6,24	7.548	5,04	8.340	5,12	9.224	5,41	9.338	5,33	9.554	5,47	11.407	5,93	Rupiah
Valas	12.978	7,89	13.377	8,94	14.767	9,06	16.041	9,41	13.491	7,70	14.452	8,27	12.932	6,72	Foreign Exchange
Simpanan Berjangka	96.995	58,95	87.883	58,72	95.757	58,74	95.466	56,00	101.718	58,09	98.507	56,40	110.599	57,45	Time Deposits
Rupiah	53.835	32,72	58.079	38,81	70.930	43,51	71.148	41,73	70.858	40,47	69.123	39,58	81.062	42,11	Rupiah
Valas	43.160	26,23	29.804	19,91	24.827	15,23	24.317	14,26	30.860	17,62	29.384	16,82	29.537	15,34	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	33.557	20,40	33.116	22,13	22.699	13,92	30.512	17,90	27.335	15,61	28.039	16,05	32.801	17,04	Rupiah
Valas	28.477	17,31	15.709	10,50	8.757	5,37	10.886	6,39	14.410	8,23	12.969	7,43	13.813	7,17	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	11.791	7,17	11.066	7,39	12.375	7,59	18.328	10,75	22.570	12,89	14.809	8,48	24.527	12,74	Rupiah
Valas	4.910	2,98	7.470	4,99	2.673	1,64	6.117	3,59	7.554	4,31	4.947	2,83	7.469	3,88	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	5.146	3,13	6.746	4,51	7.463	4,58	11.500	6,75	12.693	7,25	17.396	9,96	13.423	6,97	Rupiah
Valas	7.141	4,34	3.268	2,18	1.175	0,72	2.968	1,74	4.310	2,46	6.074	3,48	2.605	1,35	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	3.341	2,03	7.152	4,78	4.165	2,56	10.808	6,34	8.260	4,72	8.879	5,08	10.312	5,36	Rupiah
Valas	2.632	1,60	3.358	2,24	986	0,61	4.346	2,55	4.585	2,62	5.395	3,09	5.650	2,93	Foreign Exchange
Total DPK	164.533	100,00	149.668	100,00	163.012	100,00	170.477	100,00	175.099	100,00	174.660	100,00	192.517	100,00	Total Third Party Funds
Rupiah	80.847	49,14	78.962	52,76	95.588	58,64	102.675	60,23	105.827	60,44	104.376	59,76	118.549	61,58	Rupiah
Valas	83.686	50,86	70.706	47,24	67.424	41,36	67.802	39,77	69.272	39,56	70.285	40,24	73.968	38,42	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 2013		Desember 2014		Desember 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	95.338	54,98	93.276	53,53	107.713	56,66	112.939	57,26	94.200	62,23	100.866	61,57	101.928	59,16	Demand Deposits
Rupiah	36.873	21,27	38.094	21,86	41.864	22,02	55.791	28,28	46.415	30,66	51.579	31,48	48.945	28,41	Rupiah
Valas	58.465	33,72	55.182	31,67	65.849	34,64	57.148	28,97	47.785	31,57	49.287	30,08	52.983	30,75	Foreign Exchange
Tabungan	21.050	12,14	21.511	12,34	22.091	11,62	24.891	12,62	14.729	9,73	13.868	8,47	13.023	7,56	Saving
Rupiah	6.713	3,87	7.382	4,24	6.951	3,66	8.370	4,24	6.545	4,32	6.188	3,78	5.374	3,12	Rupiah
Valas	14.336	8,27	14.129	8,11	15.141	7,96	16.520	8,38	8.184	5,41	7.681	4,69	7.649	4,44	Foreign Exchange
Simpanan Berjangka	57.008	32,88	59.474	34,13	60.294	31,72	59.423	30,13	42.436	28,04	49.098	29,97	57.337	33,28	Time Deposits
Rupiah	41.111	23,71	44.062	25,28	46.702	24,57	46.777	23,71	32.647	21,57	35.195	21,48	41.681	24,19	Rupiah
Valas	15.897	9,17	15.413	8,84	13.591	7,15	12.646	6,41	9.789	6,47	13.903	8,49	15.656	9,09	Foreign Exchange
- Jangka Waktu 1 bulan															- Periode 1 Month
Rupiah	25.022	14,43	21.817	12,52	22.699	11,94	28.212	14,30	17.531	11,58	16.463	10,05	20.491	11,89	Rupiah
Valas	11.660	6,72	10.294	5,91	8.757	4,61	7.371	3,74	5.280	3,49	8.726	5,33	9.597	5,57	Foreign Exchange
- Jangka Waktu 3 bulan															- Period 3 Months
Rupiah	11.553	6,66	11.731	6,73	12.375	6,51	7.809	3,96	5.007	3,31	5.662	3,46	7.618	4,42	Rupiah
Valas	2.397	1,38	2.122	1,22	2.673	1,41	2.801	1,42	2.622	1,73	1.518	0,93	2.858	1,66	Foreign Exchange
- Jangka Waktu 6 bulan															- Period 6 Months
Rupiah	3.107	1,79	7.470	4,29	7.463	3,93	7.640	3,87	7.468	4,93	8.177	4,99	9.058	5,26	Rupiah
Valas	1.188	0,69	1.218	0,70	1.175	0,62	1.390	0,70	958	0,63	2.474	1,51	1.769	1,03	Foreign Exchange
- Jangka Waktu >= 12 bulan															- Period >= 12 Months
Rupiah	1.429	0,82	3.043	1,75	4.165	2,19	3.116	1,58	2.641	1,74	4.894	2,99	4.514	2,62	Rupiah
Valas	651	0,38	1.779	1,02	986	0,52	1.084	0,55	928	0,61	1.185	0,72	1.433	0,83	Foreign Exchange
Total DPK	173.395	100,00	174.261	100,00	190.098	100,00	197.252	100,00	151.364	100,00	163.832	100,00	172.288	100,00	Total Third Party Funds
Rupiah	84.697	48,85	89.537	51,38	95.517	50,25	110.939	56,24	85.606	56,56	92.962	56,74	96.000	55,72	Rupiah
Valas	88.698	51,15	84.724	48,62	94.581	49,75	86.313	43,76	65.758	43,44	70.870	43,26	76.288	44,28	Foreign Exchange

Tabel 1.45.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Juli 2018
(Composition of Third Party Funds of Commercial Banks Based on Location - July 2018)
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	69.171	9.515	190.812	8.180	152.753	11.423	412.736	29.118	441.854	8,21	1. Jawa Barat
2. Banten	35.836	5.517	60.430	3.158	64.538	3.532	160.804	12.207	173.011	3,22	2. Banten
3. DKI Jakarta	518.170	259.609	392.614	81.242	1.176.534	253.912	2.087.318	594.764	2.682.082	49,86	3. DKI Jakarta
4. D.I Yogyakarta	7.789	442	31.542	677	17.872	563	57.202	1.682	58.884	1,09	4. D.I Yogyakarta
5. Jawa Tengah	33.584	4.067	139.337	4.296	89.840	7.445	262.760	15.808	278.568	5,18	5. Jawa Tengah
6. Jawa Timur	80.740	11.453	206.881	10.733	190.725	21.729	478.346	43.915	522.261	9,71	6. Jawa Timur
7. Bengkulu	2.904	73	7.070	35	3.260	5	13.234	113	13.347	0,25	7. Bengkulu
8. Jambi	4.422	101	15.591	269	10.934	101	30.948	471	31.419	0,58	8. Jambi
9. Aceh	8.391	31	19.084	142	10.751	48	38.227	221	38.448	0,71	9. Aceh
10. Sumatera Utara	28.800	7.102	84.302	4.369	87.553	12.616	200.654	24.087	224.741	4,18	10. Sumatera Utara
11. Sumatera Barat	7.080	403	21.456	419	12.459	623	40.995	1.445	42.440	0,79	11. Sumatera Barat
12. Riau	10.240	1.259	37.520	893	24.857	905	72.617	3.057	75.674	1,41	12. Riau
14. Sumatera Selatan	10.883	1.112	35.092	1.055	25.648	2.430	71.622	4.598	76.220	1,42	14. Sumatera Selatan
15. Bangka Belitung	2.558	408	8.863	392	6.076	189	17.497	989	18.486	0,34	15. Bangka Belitung
13. Kepulauan Riau	8.700	3.053	18.333	2.910	10.632	2.554	37.665	8.516	46.181	0,86	13. Kepulauan Riau
16. Lampung	8.327	211	22.666	428	9.882	177	40.875	816	41.692	0,78	16. Lampung
17. Kalimantan Selatan	8.610	378	25.609	520	13.087	291	47.306	1.188	48.494	0,90	17. Kalimantan Selatan
18. Kalimantan Barat	8.211	252	28.355	505	16.383	198	52.948	956	53.904	1,00	18. Kalimantan Barat
19. Kalimantan Timur	16.672	3.236	42.008	2.125	27.560	3.184	86.240	8.544	94.784	1,76	19. Kalimantan Timur
20. Kalimantan Tengah	5.446	238	12.650	135	5.764	60	23.861	433	24.294	0,45	20. Kalimantan Tengah
21. Sulawesi Tengah	4.084	52	10.055	110	4.653	41	18.791	203	18.994	0,35	21. Sulawesi Tengah
22. Sulawesi Selatan	12.684	483	47.514	1.061	27.943	554	88.141	2.097	90.239	1,68	22. Sulawesi Selatan
23. Sulawesi Utara	4.086	589	11.008	536	8.006	203	23.100	1.328	24.428	0,45	23. Sulawesi Utara
24. Gorontalo	990	378	2.739	34	1.487	4	5.216	416	5.632	0,10	24. Gorontalo
25. Sulawesi Barat	1.303	1	2.924	1	534	0	4.762	1	4.764	0,09	25. Sulawesi Barat
26. Sulawesi Tenggara	4.032	80	9.439	61	5.104	17	18.574	158	18.733	0,35	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	3.654	384	14.094	168	7.068	34	24.816	586	25.403	0,47	27. Nusa Tenggara Barat
28. Bali	13.022	2.374	41.713	2.993	30.225	694	84.960	6.062	91.022	1,69	28. Bali
29. Nusa Tenggara Timur	5.619	53	13.568	173	7.152	34	26.339	259	26.599	0,49	29. Nusa Tenggara Timur
30. Maluku	2.384	6	6.428	91	4.135	29	12.948	125	13.073	0,24	30. Maluku
31. Papua	11.339	893	17.961	247	9.218	508	38.518	1.647	40.166	0,75	31. Papua
32. Maluku Utara	1.443	14	4.106	16	1.408	10	6.957	40	6.997	0,13	32. Maluku Utara
33. Papua Barat	4.611	33	5.811	35	2.765	30	13.187	98	13.285	0,25	33. Papua Barat
34. Lainnya	4	7.204	21	2.255	18	3.698	43	13.158	13.201	0,25	34. Others
Total	945.789	321.004	1.587.598	130.265	2.066.822	327.841	4.600.209	779.109	5.379.318	100	Total

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	2013	2014	2015	2016	2017						2018							Location
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	300.671	332.474	370.285	400.209	413.311	418.925	424.699	426.580	431.303	449.311	439.344	439.907	438.366	439.643	440.717	444.654	441.854	1. Jawa Barat
2. Banten	105.532	121.613	129.632	149.874	155.015	155.604	160.713	164.150	165.384	168.840	167.992	166.042	169.105	169.350	173.540	174.213	173.011	2. Banten
3. DKI Jakarta	1.860.446	2.100.489	2.219.848	2.472.780	2.523.385	2.535.032	2.571.542	2.574.370	2.591.611	2.682.094	2.649.013	2.655.306	2.668.403	2.674.619	2.660.404	2.697.135	2.682.082	3. DKI Jakarta
4. D.I Yogyakarta	37.073	41.483	45.655	49.905	54.468	54.645	55.284	55.471	55.696	55.926	55.506	55.870	56.348	56.790	57.208	57.811	58.884	4. D.I Yogyakarta
5. Jawa Tengah	167.398	188.114	216.174	240.399	254.571	255.381	257.347	260.566	260.539	262.972	262.861	264.030	270.388	276.390	276.017	279.532	278.568	5. Jawa Tengah
6. Jawa Timur	335.308	383.290	422.668	455.220	484.200	487.685	494.587	497.294	497.907	499.384	493.814	498.157	502.698	502.127	509.722	514.149	522.261	6. Jawa Timur
7. Bengkulu	7.680	8.556	9.697	10.737	12.747	12.854	12.988	13.448	13.456	12.148	12.482	12.403	12.746	12.959	12.978	13.235	13.347	7. Bengkulu
8. Jambi	19.415	21.965	23.440	26.189	28.826	28.541	30.120	30.361	30.475	29.579	30.020	30.417	30.840	31.100	31.099	31.333	31.419	8. Jambi
9. Aceh	24.263	26.694	31.054	32.372	36.823	34.725	38.394	37.823	37.956	38.593	36.833	36.738	36.458	36.230	38.456	39.453	38.448	9. Aceh
10. Sumatera Utara	155.204	178.653	184.659	201.536	213.110	214.759	217.815	220.979	222.769	217.961	217.309	220.736	221.704	219.397	224.951	226.474	224.741	10. Sumatera Utara
11. Sumatera Barat	26.281	29.985	33.553	35.465	40.245	39.568	39.657	40.841	40.778	38.969	39.835	40.128	40.145	41.287	41.547	42.033	42.440	11. Sumatera Barat
12. Riau	55.524	64.143	62.050	66.695	72.608	72.644	74.585	75.982	76.098	73.151	72.491	73.886	73.316	73.683	74.502	74.019	75.674	12. Riau
13. Sumatera Selatan*)	53.688	57.225	59.756	63.183	69.319	69.695	71.546	73.292	74.541	72.116	71.922	73.823	76.142	76.889	74.610	75.319	76.220	13. Sumatera Selatan
14. Bangka Belitung	11.828	13.145	14.233	15.884	16.953	17.071	17.790	17.839	17.972	17.464	17.646	17.427	17.516	17.744	18.020	18.140	18.486	14. Bangka Belitung
15. Kepulauan Riau*)	38.392	39.455	40.636	42.741	44.169	44.207	44.980	45.432	46.124	47.129	46.076	46.558	46.736	45.867	46.090	46.084	46.181	15. Kepulauan Riau
16. Lampung	25.642	28.640	32.260	35.133	38.565	38.367	38.766	39.018	39.589	38.564	37.906	38.670	38.999	39.979	40.326	41.434	41.692	16. Lampung
17. Kalimantan Selatan	36.447	37.494	38.871	41.907	45.826	45.629	47.495	46.069	46.272	44.881	45.988	46.837	47.427	47.887	48.474	47.996	48.494	17. Kalimantan Selatan
18. Kalimantan Barat	36.273	39.500	43.989	46.258	49.245	49.747	51.024	52.107	52.601	51.699	51.610	51.567	52.451	52.878	53.129	53.442	53.904	18. Kalimantan Barat
19. Kalimantan Timur	85.407	89.468	83.619	83.587	85.784	84.691	87.351	87.956	87.754	87.967	88.173	88.789	89.358	90.134	91.757	91.930	94.784	19. Kalimantan Timur
20. Kalimantan Tengah	16.023	16.771	17.856	19.983	23.996	22.891	23.209	23.621	23.672	22.513	22.453	23.016	23.395	23.346	24.468	25.075	24.294	20. Kalimantan Tengah
21. Sulawesi Tengah	11.330	12.938	15.765	16.064	17.814	17.474	18.059	18.257	18.346	18.227	17.287	17.735	19.062	18.762	18.988	19.250	18.994	21. Sulawesi Tengah
22. Sulawesi Selatan	61.163	67.026	79.249	83.261	85.017	84.122	86.217	86.961	88.209	88.136	85.413	85.783	86.413	86.381	87.566	88.730	90.239	22. Sulawesi Selatan
23. Sulawesi Utara	17.481	19.671	21.487	21.215	22.748	22.993	23.102	23.194	23.853	23.653	23.121	23.964	24.387	24.108	24.123	24.174	24.428	23. Sulawesi Utara
24. Gorontalo*)	3.100	3.489	4.204	4.447	5.170	5.050	5.402	5.243	5.181	5.166	5.035	5.155	5.425	5.427	5.421	5.757	5.632	24. Gorontalo
25. Sulawesi Barat*)	2.868	2.990	3.411	3.495	4.077	3.995	4.049	4.083	4.351	4.001	3.950	4.080	4.397	4.469	4.715	4.821	4.764	25. Sulawesi Barat
26. Sulawesi Tenggara*)	11.033	11.476	14.516	14.857	17.137	16.752	16.867	17.639	17.939	17.009	17.178	17.612	17.807	18.260	18.401	18.994	18.733	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	14.445	16.798	19.368	21.245	24.649	24.900	25.276	25.349	25.554	25.248	25.368	25.233	25.324	26.136	26.016	25.644	25.403	27. Nusa Tenggara Barat
28. Bali	64.234	70.510	75.505	79.530	84.880	86.346	87.605	86.870	88.402	86.735	86.389	86.703	87.322	88.216	88.015	89.689	91.022	28. Bali
29. Nusa Tenggara Timur	16.402	18.571	21.688	21.627	25.069	24.454	24.152	24.834	24.929	23.163	23.190	23.719	25.012	25.174	25.825	26.865	26.599	29. Nusa Tenggara Timur
30. Maluku	9.379	10.509	12.124	11.649	13.039	12.800	12.910	13.192	13.074	12.273	12.286	12.406	12.774	12.619	12.720	13.202	13.073	30. Maluku
31. Papua	29.424	33.717	36.232	38.647	40.072	40.876	40.913	40.271	39.260	39.482	38.577	37.911	40.478	39.885	39.383	39.944	40.166	31. Papua
32. Maluku Utara	4.831	5.217	6.230	6.307	6.712	6.415	6.638	6.889	6.913	6.827	6.652	6.828	6.859	6.794	6.825	6.991	6.997	32. Maluku Utara
33. Papua Barat	10.906	12.385	12.407	12.591	12.888	12.258	13.215	14.041	13.752	13.734	12.579	12.588	12.572	13.590	13.520	13.621	13.285	33. Papua Barat
34. Lainnya	8.876	9.968	10.936	11.767	10.249	11.454	18.594	12.286	17.226	14.462	12.487	15.275	12.721	19.092	27.045	27.673	13.201	34. Others
Total	3.663.968	4.114.420	4.413.056	4.836.758	5.032.685	5.052.553	5.142.891	5.162.306	5.199.486	5.289.377	5.228.787	5.255.301	5.293.098	5.317.212	5.336.577	5.398.817	5.379.318	Total

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																		Demand Deposits
Rupiah	2,12	2,31	2,19	2,24	2,23	2,24	2,20	2,20	2,19	2,16	2,16	2,19	2,19	2,19	2,14	2,13	2,11	- Rupiah
Valas	0,42	0,46	0,36	0,35	0,36	0,37	0,37	0,38	0,39	0,37	0,39	0,39	0,37	0,37	0,36	0,35	0,40	- Foreign Exchange
Tabungan																		Saving
Rupiah	2,01	2,02	1,99	1,69	1,62	1,63	1,62	1,57	1,56	1,56	1,54	1,52	1,51	1,48	1,46	1,44	1,42	- Rupiah
Valas	0,32	0,35	0,26	0,28	0,30	0,30	0,30	0,31	0,32	0,32	0,32	0,33	0,34	0,35	0,41	0,40	0,42	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,72	8,56	7,58	6,45	6,25	6,22	6,00	5,80	5,72	5,74	5,66	5,65	5,63	5,62	5,59	5,69	5,96	Rupiah
Valas	1,81	1,99	1,01	0,97	0,95	0,97	1,00	1,01	1,07	1,18	1,15	1,23	1,29	1,30	1,35	1,44	1,61	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,03	9,14	8,15	6,79	6,57	6,54	6,48	6,35	6,19	6,13	6,05	6,05	5,90	5,83	5,80	5,86	6,01	Rupiah
Valas	2,26	2,29	1,23	1,17	1,38	1,42	1,42	1,43	1,48	1,56	1,58	1,58	1,62	1,74	1,86	1,92	2,10	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,37	9,22	8,54	7,08	6,91	6,87	6,80	6,73	6,60	6,57	6,46	6,36	6,24	6,19	6,18	6,10	6,19	Rupiah
Valas	2,17	2,26	1,36	1,20	1,57	1,59	1,63	1,70	1,66	1,73	1,75	1,73	1,72	1,73	1,76	1,77	1,94	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,14	8,76	8,58	7,35	6,98	6,98	6,96	6,91	6,67	6,73	6,69	6,59	6,50	6,44	6,40	6,38	6,45	Rupiah
Valas	2,07	2,24	1,72	1,17	1,27	1,36	1,39	1,35	1,33	1,39	1,37	1,39	1,38	1,40	1,47	1,47	1,49	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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																		Demand Deposits
Rupiah	2,00	2,13	1,91	2,16	1,99	1,99	1,99	1,98	2,03	2,19	2,01	2,10	2,07	2,05	2,03	2,02	1,97	- Rupiah
Valas	0,18	0,18	0,16	0,17	0,16	0,18	0,17	0,15	0,16	0,23	0,19	0,19	0,18	0,18	0,16	0,16	0,14	- Foreign Exchange
Tabungan																		Saving
Rupiah	1,58	1,48	1,49	1,28	1,25	1,26	1,25	1,24	1,24	1,27	1,24	1,24	1,24	1,22	1,20	1,21	1,20	- Rupiah
Valas	0,22	0,23	0,24	0,28	0,28	0,28	0,29	0,29	0,28	0,29	0,29	0,29	0,29	0,29	0,44	0,44	0,44	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,16	8,13	7,18	6,16	6,09	6,05	5,67	5,44	5,43	5,47	5,32	5,40	5,41	5,44	5,37	5,48	5,83	Rupiah
Valas	1,14	1,81	0,73	1,02	0,96	1,04	1,07	1,10	1,15	1,32	1,25	1,37	1,39	1,38	1,45	1,48	1,74	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,60	8,74	7,19	6,35	6,28	6,29	6,21	6,08	5,94	5,85	5,73	5,73	5,62	5,57	5,57	5,63	5,82	Rupiah
Valas	1,37	1,48	0,73	1,05	1,57	1,61	1,62	1,66	1,73	1,81	1,82	1,84	1,88	1,99	2,12	2,21	2,46	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,82	8,83	7,56	6,61	6,43	6,45	6,38	6,31	6,27	6,20	6,04	5,95	5,80	5,79	5,78	5,78	5,79	Rupiah
Valas	1,38	2,00	1,21	1,18	1,78	1,83	1,82	1,88	1,90	1,91	1,91	1,84	1,84	1,86	1,86	1,91	2,14	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,43	9,06	8,60	7,02	6,63	6,63	6,57	6,52	6,46	6,43	6,42	6,37	6,34	6,31	6,28	6,26	6,28	Rupiah
Valas	1,68	1,73	1,44	0,79	0,77	1,04	1,22	1,19	1,20	1,22	1,22	1,26	1,28	1,31	1,30	1,28	1,28	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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																		Demand Deposits
Rupiah	1,95	2,12	2,13	2,15	2,04	2,06	2,03	1,99	2,00	2,01	2,03	2,06	2,03	1,99	1,98	1,99	1,97	- Rupiah
Valas	0,62	0,56	0,52	0,48	0,51	0,52	0,51	0,54	0,53	0,50	0,53	0,56	0,52	0,52	0,50	0,48	0,53	- Foreign Exchange
Tabungan																		Saving
Rupiah	2,40	2,22	2,25	1,88	1,76	1,75	1,77	1,68	1,67	1,64	1,63	1,56	1,54	1,51	1,49	1,46	1,43	- Rupiah
Valas	0,44	0,45	0,27	0,29	0,34	0,33	0,32	0,33	0,35	0,35	0,35	0,36	0,39	0,40	0,42	0,40	0,42	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,95	8,85	7,64	6,58	6,29	6,25	6,09	5,86	5,76	5,81	5,71	5,70	5,71	5,65	5,64	5,75	5,98	Rupiah
Valas	2,39	2,30	1,23	0,98	0,96	0,95	0,98	0,98	1,04	1,10	1,08	1,11	1,18	1,21	1,26	1,35	1,50	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,12	9,37	8,62	6,99	6,69	6,67	6,59	6,46	6,25	6,21	6,15	6,12	5,97	5,94	5,92	5,99	6,12	Rupiah
Valas	2,62	2,65	1,54	1,33	1,27	1,30	1,29	1,28	1,34	1,45	1,48	1,48	1,49	1,66	1,70	1,72	1,74	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,21	9,28	8,81	7,13	7,02	6,97	6,92	6,84	6,66	6,62	6,49	6,35	6,26	6,23	6,23	6,08	6,19	Rupiah
Valas	2,65	2,55	1,59	1,26	1,28	1,31	1,45	1,55	1,51	1,66	1,71	1,72	1,64	1,63	1,69	1,62	1,71	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,49	8,09	8,24	7,19	6,75	6,79	6,78	6,71	6,36	6,54	6,49	6,39	6,21	6,15	6,11	6,10	6,11	Rupiah
Valas	2,42	2,53	1,99	1,44	1,53	1,55	1,51	1,43	1,40	1,49	1,46	1,49	1,45	1,46	1,58	1,57	1,61	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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																		Demand Deposits
Rupiah	4,48	3,60	2,88	2,32	2,60	2,56	2,44	2,40	2,29	2,24	2,36	2,38	2,44	2,34	2,23	2,21	2,38	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																		Saving
Rupiah	4,33	3,23	3,03	3,25	3,16	3,25	3,30	3,16	3,11	3,06	2,97	2,86	2,91	2,83	2,78	2,76	2,69	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	8,50	9,55	9,01	7,50	6,96	6,89	6,84	6,61	6,71	6,64	6,48	6,57	6,36	6,35	6,05	6,32	6,39	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,55	9,87	9,44	7,79	7,38	7,31	7,28	7,13	7,17	7,01	6,99	6,95	6,76	6,72	6,50	6,58	6,53	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	8,88	9,82	9,00	8,06	7,86	7,78	7,71	7,55	7,44	7,40	7,26	7,19	7,09	7,06	7,02	7,06	7,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	8,40	9,20	8,44	8,05	7,67	7,65	7,66	7,63	7,52	7,43	7,40	7,30	7,29	7,24	7,14	7,08	8,36	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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																		Demand Deposits
Rupiah	2,44	2,47	2,47	2,32	2,55	2,57	2,51	2,53	2,47	2,18	2,44	2,39	2,45	2,51	2,39	2,38	2,32	- Rupiah
Valas	0,44	0,50	0,26	0,25	0,25	0,25	0,24	0,25	0,33	0,38	0,44	0,28	0,26	0,25	0,33	0,36	0,42	- Foreign Exchange
Tabungan																		Saving
Rupiah	2,31	2,18	2,06	1,91	1,81	1,81	1,82	1,81	1,79	1,80	1,82	1,78	1,78	1,75	1,72	1,72	1,71	- Rupiah
Valas	0,56	0,57	0,23	0,23	0,22	0,22	0,21	0,21	0,21	0,21	0,21	0,21	0,21	0,21	0,21	0,20	0,18	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,76	8,09	7,91	7,30	6,78	6,80	6,73	6,63	6,51	6,60	6,58	6,35	6,20	6,19	6,00	6,03	6,23	Rupiah
Valas	2,66	2,77	1,25	2,44	1,44	1,06	0,80	0,85	1,05	1,58	1,16	1,04	1,65	0,93	0,88	0,87	0,64	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,06	9,09	8,19	7,50	7,06	7,02	7,06	7,03	6,93	7,09	7,10	6,98	6,68	6,39	6,27	6,36	6,45	Rupiah
Valas	1,06	1,14	1,24	1,83	0,94	1,24	1,40	1,16	1,19	1,07	1,42	1,49	1,36	1,29	1,29	1,43	0,99	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,73	9,31	8,36	7,68	7,26	7,25	7,14	7,12	7,08	7,19	7,16	7,12	6,91	6,68	6,68	6,57	6,64	Rupiah
Valas	1,91	1,59	0,99	1,67	1,06	1,29	0,91	1,21	1,13	0,81	1,05	1,05	0,91	1,40	1,23	1,11	1,09	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,31	8,97	9,03	8,26	8,01	7,89	7,88	7,79	7,71	7,60	7,47	7,22	7,10	7,02	6,99	6,94	6,99	Rupiah
Valas	1,07	1,06	0,68	0,53	1,21	1,22	1,23	1,19	1,13	1,14	1,20	1,16	0,79	0,95	0,95	0,75	1,16	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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																		Demand Deposits
Rupiah	1,57	2,27	2,17	2,23	2,48	2,31	2,17	2,25	1,96	1,90	2,00	1,96	2,14	2,05	1,92	2,10	2,44	- Rupiah
Valas	0,56	0,89	0,39	0,28	0,28	0,28	0,31	0,34	0,35	0,32	0,33	0,30	0,34	0,39	0,38	0,45	0,48	- Foreign Exchange
Tabungan																		Saving
Rupiah	1,92	2,77	2,66	2,08	1,95	2,00	2,04	1,92	1,83	1,84	1,87	1,90	1,85	1,86	1,81	1,79	1,83	- Rupiah
Valas	0,21	0,19	0,18	0,23	0,21	0,21	0,21	0,22	0,22	0,22	0,21	0,23	0,24	0,27	0,27	0,27	0,33	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,93	8,61	8,08	6,38	5,75	5,71	5,47	5,48	5,37	5,40	5,30	5,44	5,32	5,50	5,70	5,92	6,09	Rupiah
Valas	2,07	1,90	0,67	0,77	0,88	0,84	0,88	0,96	0,96	1,06	1,10	1,23	1,38	1,44	1,41	1,56	1,60	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,49	9,20	8,80	7,01	6,73	6,68	6,54	6,26	6,14	6,07	6,05	6,00	6,00	6,00	6,04	6,13	6,54	Rupiah
Valas	2,00	2,02	0,87	1,04	1,39	1,39	1,35	1,33	1,33	1,30	1,25	1,36	1,50	1,50	1,63	1,67	1,80	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,73	9,41	8,95	7,09	6,77	6,68	6,63	6,54	6,42	6,37	6,33	6,22	6,15	6,10	6,13	6,19	6,30	Rupiah
Valas	2,72	2,03	1,17	1,36	1,46	1,50	1,53	1,46	1,43	1,48	1,45	1,46	1,45	1,44	1,42	1,50	1,51	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,12	9,17	8,78	7,55	7,11	7,03	6,97	6,89	6,77	6,65	6,58	6,49	6,44	6,36	6,33	6,34	6,36	Rupiah
Valas	2,37	2,68	1,73	1,26	1,46	1,47	1,50	1,54	1,50	1,55	1,52	1,51	1,53	1,54	1,58	1,63	1,70	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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																		Demand Deposits
Rupiah	2,92	2,33	2,16	2,00	1,88	2,05	1,93	1,97	1,85	1,81	1,80	1,71	1,84	2,07	1,96	1,89	1,90	- Rupiah
Valas	0,37	0,17	0,15	0,13	0,14	0,17	0,16	0,17	0,18	0,17	0,15	0,18	0,20	0,22	0,25	0,36	0,40	- Foreign Exchange
Tabungan																		Saving
Rupiah	1,16	1,09	1,26	1,71	2,73	2,54	2,53	2,30	2,14	2,04	2,00	1,98	1,88	1,70	1,55	1,59	1,35	- Rupiah
Valas	0,14	0,11	0,10	0,13	0,16	0,17	0,17	0,18	0,19	0,18	0,16	0,18	0,18	0,17	0,17	0,19	0,19	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,20	6,72	6,94	5,22	4,67	4,92	4,66	4,30	4,17	4,08	4,02	4,11	4,26	4,48	4,64	4,98	5,41	Rupiah
Valas	0,83	0,60	0,56	0,55	0,88	0,96	0,97	0,98	1,01	1,18	1,12	1,22	1,37	1,35	1,50	1,68	1,75	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,24	8,68	7,87	6,26	6,24	6,21	6,15	6,06	6,00	5,80	5,82	5,71	5,65	5,65	5,69	5,74	5,84	Rupiah
Valas	1,21	1,36	0,96	0,69	0,90	0,91	0,91	0,90	0,91	0,87	1,02	1,23	1,36	1,32	1,53	1,55	1,59	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,18	9,45	8,48	6,96	6,68	6,67	6,64	6,57	6,46	6,34	6,26	6,10	6,04	6,01	6,01	6,06	6,21	Rupiah
Valas	1,01	0,99	0,62	0,77	0,90	1,24	1,25	1,25	1,26	1,29	1,35	1,23	1,30	1,36	1,59	1,68	1,78	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,40	9,61	8,69	7,20	6,67	6,69	6,63	6,60	6,55	6,35	6,33	6,29	6,32	6,31	6,31	6,27	6,28	Rupiah
Valas	0,86	2,28	0,71	0,76	1,13	1,16	1,19	1,19	1,21	1,26	1,30	1,31	1,33	1,38	1,50	1,59	1,66	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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																		Credit Recipients Industrial Origin
1. Pertanian, perburuan dan Kehutanan																		1. Agriculture, hunting and forestry
Rupiah	11,78	12,14	11,86	10,77	10,66	10,64	10,54	10,55	10,47	10,43	10,40	10,33	10,31	10,25	10,23	10,20	10,15	Rupiah
Valas	4,44	4,25	4,42	4,36	4,28	4,31	4,28	4,24	3,96	4,00	4,03	4,05	4,08	4,17	4,11	4,24	4,25	Foreign Exchange
2. Perikanan																		2. Fisheries
Rupiah	13,51	13,84	12,90	11,95	11,59	11,56	11,52	11,51	11,37	11,27	11,19	10,94	11,15	11,11	11,05	11,04	10,94	Rupiah
Valas	6,63	6,38	5,88	5,32	5,42	5,42	5,42	5,47	5,48	5,53	5,54	5,55	5,52	5,62	5,69	5,71	5,66	Foreign Exchange
3. Pertambangan dan Penggalian																		3. Mining and Quarrying
Rupiah	11,82	12,68	12,46	11,86	11,75	11,64	11,60	11,55	11,47	11,46	11,50	11,44	11,35	11,32	11,01	10,78	10,80	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
4. Industri Pengolahan																		4. Processing industry
Rupiah	11,01	11,63	11,49	10,52	10,23	10,19	10,06	9,98	9,88	9,65	9,75	9,72	9,67	9,62	9,64	9,68	9,73	Rupiah
Valas	4,10	4,22	4,44	4,15	4,16	4,14	4,15	4,11	4,12	4,12	4,15	4,15	4,29	4,34	4,34	4,37	4,49	Foreign Exchange
5. Listrik, gas dan air																		5. Electricity, gas and water
Rupiah	9,59	10,60	10,61	9,71	9,55	9,41	9,35	9,27	9,17	9,22	9,19	9,14	9,03	8,46	8,53	8,71	8,77	Rupiah
Valas	4,21	5,20	4,98	4,64	5,43	5,43	5,20	5,20	5,11	5,15	5,15	5,14	5,22	5,17	5,18	5,43	5,35	Foreign Exchange
6. Konstruksi																		6. Construction
Rupiah	12,08	12,88	12,50	11,58	11,21	11,15	11,13	11,05	10,95	10,83	10,76	10,71	10,65	10,62	10,57	10,58	10,57	Rupiah
Valas	4,93	5,30	4,85	4,78	4,76	4,88	4,80	4,98	4,98	4,80	5,05	5,13	5,25	5,23	5,20	5,10	5,33	Foreign Exchange
7. Perdagangan Besar dan Eceran																		7. Big and retail trade
Rupiah	13,21	13,63	13,31	12,02	11,79	11,85	11,81	11,74	11,66	11,58	11,49	11,44	11,37	11,31	11,30	11,30	11,36	Rupiah
Valas	4,87	4,83	4,77	4,31	4,38	4,37	4,29	4,28	4,36	4,36	4,38	4,35	4,43	4,50	4,62	4,71	4,37	Foreign Exchange
8. Penyediaan akomodasi dan penyediaan makan																		8. Provision of accommodation and food supply
Rupiah	12,55	13,18	12,76	11,66	11,43	11,37	11,35	11,27	11,17	11,08	11,01	10,92	10,95	10,90	10,86	10,83	10,80	Rupiah
Valas	6,29	6,13	5,80	5,49	5,72	5,73	5,73	5,78	5,71	5,75	5,75	5,88	5,96	5,97	6,10	6,18	6,21	Foreign Exchange
9. Transportasi, pergudangan dan komunikasi																		9. Transportation, warehousing and communications
Rupiah	11,08	11,87	11,62	10,91	10,66	10,57	10,40	10,35	10,24	10,12	10,16	10,10	9,95	9,95	9,90	10,00	10,17	Rupiah
Valas	4,73	4,70	4,64	4,72	4,81	4,85	4,84	4,85	4,92	4,99	5,08	5,10	5,16	5,16	5,21	5,24	5,31	Foreign Exchange
10. Perantara Keuangan																		10. Transitional Finance
Rupiah	10,47	12,11	11,83	10,66	10,21	10,17	10,00	9,98	9,91	9,51	9,62	9,59	9,38	9,31	9,34	9,38	9,42	Rupiah
Valas	2,07	1,91	2,16	2,27	2,29	2,29	2,31	2,34	2,41	2,53	2,63	2,76	3,03	3,13	3,21	3,23	3,24	Foreign Exchange
11. Real Estate, Usaha Persewaan, dan Jasa																		11. Real estate, Rental Business, and services
Rupiah	12,47	12,63	12,44	11,66	11,32	11,24	11,18	11,12	11,03	10,86	10,85	10,77	10,71	10,68	10,67	10,64	10,73	Rupiah
Valas	6,08	6,52	6,55	6,04	6,01	5,97	5,92	5,91	5,86	5,87	5,96	5,95	5,97	5,95	5,91	5,84	5,81	Foreign Exchange
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																		12. Government administration, the defense and compulsory social security
Rupiah	4,52	12,01	11,14	9,47	9,51	9,42	9,46	9,12	9,08	9,22	9,98	9,81	9,31	9,20	9,26	9,58	9,61	Rupiah
Valas	2,66	3,36	3,57	4,11	4,23	4,23	4,41	4,43	4,49	4,51	4,54	4,56	4,63	25,81	4,99	5,15	5,18	Foreign Exchange
13. Jasa Pendidikan																		13. Education services
Rupiah	12,44	13,28	13,04	12,68	12,39	12,41	12,20	12,21	12,05	12,06	12,01	11,96	11,94	11,75	11,78	11,74	11,54	Rupiah
Valas	6,07	6,50	6,55	6,80	6,48	6,51	6,94	5,85	5,88	6,03	6,14	6,38	6,50	6,92	7,15	7,22	7,31	Foreign Exchange
14. Jasa Kesehatan dan Kegiatan Sosial																		14. Health and social services
Rupiah	12,26	13,10	11,49	12,27	11,91	11,86	11,77	11,74	11,61	11,51	11,46	11,42	11,28	11,23	11,26	11,19	11,06	Rupiah
Valas	6,86	5,54	2,85	3,86	4,31	4,31	4,40	4,40	4,45	4,85	4,51	4,42	4,60	4,63	4,74	5,04	5,16	Foreign Exchange
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																		15. Community, Sociocultural, Entertainment and Other Individual Services
Rupiah	13,26	13,75	13,30	12,62	12,40	12,23	12,16	12,08	11,97	11,40	11,89	11,82	11,72	11,71	11,61	11,56	11,50	Rupiah
Valas	5,44	4,82	5,35	5,77	5,97	5,77	5,76	5,74	5,42	5,49	5,44	5,47	5,55	5,53	5,56	6,00	5,33	Foreign Exchange
16. Jasa Perorangan yang Melayani Rumah Tangga																		16. Individual services which serve households
Rupiah	14,71	15,46	16,09	16,29	15,97	16,32	16,30	16,34	16,24	16,13	16,10	16,00	16,08	15,98	15,99	16,18	16,16	Rupiah
Valas	-	5,33	4,87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																		17. Extra agency international agency and other international
Rupiah	9,65	9,98	11,89	13,04	13,14	13,15	13,15	13,17	13,18	13,12	13,22	13,35	13,36	13,37	13,37	13,11	13,23	Rupiah
Valas	2,82	2,66	2,52	3,48	3,87	3,86	3,84	3,83	3,82	3,82	3,82	4,01	4,00	3,99	3,99	3,99	3,99	Foreign Exchange
18. Kegiatan yang belum jelas batasannya																		18. Business Activities which are not clearly defined
Rupiah	10,56	15,20	14,29	13,67	12,47	11,81	12,02	12,37	12,13	12,40	11,92	10,92	11,09	10,40	10,45	9,77	9,98	Rupiah
Valas	4,14	43,04	3,98	4,34	7,18	7,72	7,01	7,18	4,13	2,73	3,75	4,93	6,21	5,50	4,35	4,22	5,03	Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha																		Credit Recipients Non Industrial Origin
Rumah Tangga																		House Hold
- Untuk Pemilikan Rumah Tinggal																		- For House Ownership
Rupiah	10,44	11,17	11,34	10,74	10,28	10,22	10,15	10,09	9,99	9,93	9,88	9,79	9,76	9,69	9,62	9,58	9,53	Rupiah
Valas	6,76	6,90	6,31	6,96	6,09	6,49	6,13	3,04	3,00	2,95	2,94	2,91	2,84	2,85	2,82	2,89	2,88	Foreign Exchange
- Untuk Pemilikan Flat atau Apartemen																		- For Apartment Ownership
Rupiah	9,46	10,82	11,56	11,45	10,85	10,73	10,59	10,47	10,33	10,19	10,08	9,91	9,86	9,73	9,62	9,58	9,51	Rupiah
Valas	6,31	6,51	5,32	5,67	5,60	5,60	5,60	5,60	5,60	5,60	5,60	5,60	5,60	5,60	2,55	-	-	Foreign Exchange
- Untuk Pemilikan Ruko atau Rukan																		- For Shop House Ownership
Rupiah	10,02	10,97	11,34	10,99	10,66	10,60	10,52	10,45	10,39	10,31	10,27	10,22	10,22	10,17	10,17	10,16	10,12	Rupiah
Valas	9,15	6,44	6,57	6,58	6,60	6,60	6,60	6,61	6,61	6,61	6,62	6,62	6,63	6,63	6,50	6,39	6,39	Foreign Exchange
- Untuk Pemilikan Kendaraan Bermotor																		- For Vehicles Ownership
Rupiah	10,50	11,61	11,47	11,08	10,64	10,57	10,48	10,43	10,38	10,33	10,34	10,29	10,26	10,25	10,25	10,26	10,26	Rupiah
Valas	5,29	-	7,86	8,00	3,56	3,48	3,37	3,27	3,14	2,98	5,65	6,06	5,97	2,50	2,50	2,50	2,50	Foreign Exchange
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya																		- Others
Rupiah	14,30	13,73	14,20	15,82	14,09	14,05	14,02	13,93	13,86	13,67	13,68	13,79	13,59	13,44	13,31	13,29	13,22	Rupiah
Valas	4,05	3,02	2,49	1,57	2,42	2,19	2,19	2,11	2,14	2,23	2,19	2,18	2,22	2,19	2,12	2,33	2,44	Foreign Exchange
- Bukan Lapangan Usaha Lainnya																		- Non Industrial Origin Others
Rupiah	17,20	19,99	20,08	18,50	17,84	17,40	17,30	17,32	16,91	16,78	16,86	16,50	16,37	16,48	16,58	16,55	16,30	Rupiah
Valas	3,57	2,18	2,14	3,10	4,36	3,75	3,37	3,93	3,48	3,75	2,18	3,54	5,50	4,98	3,94	5,24	4,63	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	2013	2014	2015	2016	2017						2018							Type of Use
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jenis Penggunaan																		1. Type of Use
- Modal Kerja																		- Working Capital
Rupiah	12,14	12,81	12,48	11,38	11,09	11,10	11,02	10,96	10,90	10,71	10,75	10,71	10,63	10,57	10,54	10,53	10,58	Rupiah
Valas	3,90	4,63	4,00	3,94	3,96	3,93	3,92	3,88	3,90	3,90	3,94	3,97	4,11	4,95	4,15	4,20	4,23	Foreign Exchange
- Investasi																		- Investments
Rupiah	11,83	12,36	12,12	11,21	10,97	10,91	10,83	10,78	10,66	10,56	10,51	10,43	10,38	10,30	10,29	10,35	10,36	Rupiah
Valas	4,95	5,08	5,16	4,97	5,03	4,98	4,99	5,00	4,89	4,94	4,97	4,98	5,09	5,16	5,16	5,27	5,29	Foreign Exchange
- Konsumsi																		- Consumption
Rupiah	13,13	13,58	13,88	13,59	13,15	13,03	12,97	12,91	12,78	12,66	12,64	12,60	12,48	12,40	12,34	12,30	12,20	Rupiah
Valas	4,10	3,00	2,65	2,82	3,72	3,24	2,97	3,25	3,00	3,21	2,45	3,04	4,22	3,93	3,17	4,06	3,74	Foreign Exchange
2. Orientasi Penggunaan																		2. User Orientation
- Ekspor																		- Export
Rupiah	10,93	11,55	11,09	10,03	11,10	11,03	10,84	10,79	10,56	10,38	10,46	10,24	10,28	10,17	10,43	10,23	10,23	Rupiah
Valas	4,29	4,44	3,79	3,75	4,04	3,99	4,00	3,89	3,80	3,86	3,88	3,94	4,08	4,20	4,12	4,43	4,49	Foreign Exchange
- Impor																		- Import
Rupiah	10,48	11,60	11,41	10,83	10,31	10,30	10,17	10,20	10,38	10,14	9,97	9,95	9,90	9,82	9,99	10,08	10,02	Rupiah
Valas	3,86	4,36	4,10	4,29	5,27	5,15	5,06	5,00	5,14	4,80	4,98	5,07	5,16	4,99	4,79	4,69	5,23	Foreign Exchange
- Lainnya																		- Other
Rupiah	12,43	12,98	12,87	12,08	11,76	11,72	11,64	11,59	11,49	11,34	11,36	11,32	11,22	11,15	11,11	11,09	11,08	Rupiah
Valas	4,29	4,83	4,59	4,45	4,38	4,37	4,35	4,35	4,33	4,36	4,38	4,39	4,51	5,12	4,58	4,64	4,63	Foreign Exchange

¹⁾ Angka-angka diperbaiki¹⁾ Revised figures

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

Kelompok Bank	2013	2014	2015	2016	2017						2018							Group of Bank
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Bank Persero																		State Owned Banks
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	16.637	17.430	17.809	18.106	18.202	18.219	18.235	18.250	18.262	18.262	18.269	18.269	18.160	18.070	18.053	18.048	18.038	Total Bank Offices
BUSN Devisa																		Foreign Exchange Commercial Banks
Jumlah Bank	36	38	39	42	42	42	42	42	42	42	42	42	42	42	42	42	42	Total Banks
Jumlah Kantor	9.230	9.154	8.825	9.658	9.473	9.454	9.398	9.221	8.983	8.997	8.978	8.965	8.935	8.899	8.855	8.833	8.761	Total Bank Offices
BUSN Non Devisa																		Non-Foreign Exchange Commercial Banks
Jumlah Bank	30	29	27	21	21	21	21	21	21	21	21	21	21	21	21	21	21	Total Banks
Jumlah Kantor	2.221	2.234	2.087	468	487	490	492	493	498	508	510	513	511	511	507	512	515	Total Bank Offices
BPD																		Regional Development Banks
Jumlah Bank	26	26	26	27	27	27	27	27	27	27	27	27	27	27	27	27	27	Total Banks
Jumlah Kantor	3.254	3.524	3.781	4.052	4.099	4.079	4.083	4.089	4.105	4.130	4.141	4.147	4.143	4.157	4.167	4.171	4.184	Total Bank Offices
Bank Campuran																		Joint Venture Banks
Jumlah Bank	14	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	Total Banks
Jumlah Kantor	390	285	359	355	344	339	340	340	340	340	341	341	346	336	336	333	332	Total Bank Offices
Bank Asing																		Foreign Owned Bank
Jumlah Bank	10	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9	Total Banks
Jumlah Kantor	115	112	102	91	54	54	54	54	54	48	47	49	49	49	48	47	47	Total Bank Offices
Total																		Total
Jumlah Bank	120	119	118	116	115	115	115	115	115	115	115	115	115	115	115	115	115	Total Banks
Jumlah Kantor	31.847	32.739	32.963	32.730	32.659	32.635	32.602	32.447	32.242	32.285	32.286	32.284	32.144	32.022	31.966	31.944	31.877	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	2013	2014	2015	2016	2017						2018							Location
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	382	384	397	412	410	411	411	411	414	413	413	413	412	412	413	413	415	1. Jawa Barat
2. Banten	95	95	93	96	95	95	96	96	99	101	102	104	104	104	104	104	104	2. Banten
3. DKI Jakarta	501	490	541	545	545	545	543	544	544	544	544	539	532	533	528	528	528	3. DKI Jakarta
4. D.I. Yogyakarta	59	60	60	62	61	61	61	61	61	61	62	62	62	62	62	62	62	4. D.I. Yogyakarta
5. Jawa Tengah	317	320	328	345	349	349	347	348	349	346	347	349	346	346	346	346	346	5. Jawa Tengah
6. Jawa Timur	407	406	415	430	435	435	433	433	435	432	432	433	429	429	429	428	428	6. Jawa Timur
7. Bengkulu	30	32	35	35	35	35	35	35	35	34	34	34	34	34	34	34	34	7. Bengkulu
8. Jambi	58	59	61	62	62	62	62	62	62	61	61	61	61	61	61	61	61	8. Jambi
9. Aceh	75	75	78	81	79	79	79	78	79	76	76	76	76	76	76	76	76	9. Aceh
10. Sumatera Utara	188	190	205	206	207	206	206	207	207	208	209	211	209	209	210	210	210	10. Sumatera Utara
11. Sumatera Barat	79	79	85	84	84	84	84	84	84	84	84	84	84	84	84	84	84	11. Sumatera Barat
12. Riau	91	95	92	92	93	92	92	92	92	92	92	92	92	92	92	92	92	12. Riau
13. Sumatera Selatan	97	95	102	104	106	105	106	108	108	107	107	108	107	107	107	107	107	13. Sumatera Selatan
14. Bangka Belitung	27	29	27	30	29	29	29	29	29	29	29	29	29	29	29	29	29	14. Bangka Belitung
15. Kepulauan Riau	58	59	59	59	60	60	60	60	60	61	61	62	62	62	62	62	62	15. Kepulauan Riau
16. Lampung	58	59	61	64	64	64	64	64	64	64	64	64	64	64	64	64	66	16. Lampung
17. Kalimantan Selatan	76	71	72	73	73	74	74	73	74	74	74	74	74	74	73	73	73	17. Kalimantan Selatan
18. Kalimantan Barat	74	74	73	75	74	74	74	75	77	77	77	77	77	77	78	78	78	18. Kalimantan Barat
19. Kalimantan Timur	114	118	114	114	113	112	112	113	113	113	113	114	113	113	113	113	113	19. Kalimantan Timur
20. Kalimantan Tengah	46	43	43	44	45	45	45	45	45	46	46	46	46	46	46	46	46	20. Kalimantan Tengah
21. Sulawesi Tengah	39	40	41	43	43	43	44	44	44	44	44	44	44	45	45	45	45	21. Sulawesi Tengah
22. Sulawesi Selatan	129	131	131	131	133	132	133	134	134	134	134	134	134	134	134	134	134	22. Sulawesi Selatan
23. Sulawesi Utara	53	54	58	62	64	64	64	64	64	64	64	65	64	64	64	64	65	23. Sulawesi Utara
24. Gorontalo	18	18	18	20	20	20	20	19	19	19	19	19	19	19	19	19	19	24. Gorontalo
25. Sulawesi Barat	15	15	15	16	16	16	16	16	16	16	16	16	16	16	16	16	16	25. Sulawesi Barat
26. Sulawesi Tenggara	34	41	43	43	43	43	43	42	42	43	43	43	43	43	43	43	43	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	49	50	52	53	53	53	53	53	53	53	53	53	53	53	53	53	53	27. Nusa Tenggara Barat
28. Bali	86	87	95	96	98	98	93	94	94	93	94	95	94	95	94	94	94	28. Bali
29. Nusa Tenggara Timur	53	54	56	58	59	59	59	59	59	58	58	58	58	58	58	58	58	29. Nusa Tenggara Timur
30. Maluku	30	32	32	32	34	34	34	34	34	34	34	34	34	34	35	35	35	30. Maluku
31. Papua	54	54	61	62	61	61	61	61	61	61	61	61	61	61	61	61	61	31. Papua
32. Maluku Utara	19	21	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	32. Maluku Utara
33. Irian Jaya Barat	27	24	23	25	26	26	26	26	26	26	26	26	26	26	26	26	26	33. Irian Jaya Barat
34. Lainnya	14	14	17	18	18	18	18	18	18	18	18	18	17	17	17	17	17	34. Others
Total	3.452	3.468	3.605	3.694	3.709	3.706	3.699	3.704	3.717	3.708	3.713	3.720	3.698	3.701	3.698	3.697	3.702	Total

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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																		Fund Disbursements
a. Kredit	59.176	68.391	74.807	81.684	87.197	87.727	87.938	88.286	89.073	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	a. Credits
b. Antar Bank Aktiva	15.374	18.540	23.483	27.705	26.797	27.471	28.919	29.849	30.687	31.815	31.551	30.899	31.077	30.127	27.725	28.633	30.330	b. Inter-Bank Assets
Sumber Dana																		Source of Funds
a. DPK	50.520	58.750	67.266	75.725	79.709	80.605	81.597	82.638	83.904	84.861	85.234	85.623	86.361	86.868	85.772	86.300	88.144	a. Third Party Funds
Deposito	33.879	39.919	46.307	51.977	55.497	56.258	56.705	57.265	57.675	58.137	58.857	59.075	59.362	59.531	59.393	59.614	60.485	Time Deposits
Tabungan	16.641	18.831	20.959	23.748	24.212	24.347	24.892	25.373	26.229	26.723	26.377	26.548	26.999	27.337	26.379	26.686	27.658	Savings Deposits
b. Antar Bank Pasiva	1.896	2.006	2.973	3.617	4.010	4.089	4.237	4.333	4.436	4.417	4.590	4.671	4.717	4.717	4.830	4.932	5.046	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	11.165	13.386	13.460	13.613	13.731	13.465	13.737	13.525	13.313	13.820	13.215	12.948	13.188	13.167	13.477	13.710	13.542	c. Loans received
d. Kewajiban Segera	421	452	586	667	799	797	779	728	789	776	741	791	839	895	929	952	851	d. Immediate Liabilities
Beberapa Komponen Modal																		Several Components of Capital
a. Modal Disetor	6.997	8.227	9.550	10.656	11.340	11.459	11.552	11.621	11.723	11.879	11.947	12.039	12.160	12.215	12.311	12.338	12.441	a. Paid In Capital
b. Cadangan	1.573	1.819	2.079	2.351	2.683	2.693	2.700	2.699	2.701	2.708	2.754	2.794	2.859	2.949	3.000	3.033	3.114	b. Reserves
c. L/R Tahun Berjalan	2.661	2.682	2.755	2.936	1.805	2.069	2.338	2.672	2.972	3.210	295	523	853	1.104	1.364	1.586	1.888	c. Current Earnings
d. L/R Tahun Lalu	564	978	1.289	1.755	2.337	2.303	2.286	2.255	2.230	2.201	4.980	4.636	4.355	3.698	3.100	2.938	2.668	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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
LDR (%)	84,34	79,79	77,81	76,24	77,61	73,63	76,59	76,24	76,01	75,36	74,49	75,19	75,43	76,40	78,13	77,60	76,71	LDR (%)
- Total Kredit	59.176	68.391	74.807	81.684	87.197	87.727	87.938	88.286	89.073	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	- Total Credit
- Penghimpunan Dana	60.024	72.914	81.908	90.997	95.259	96.004	97.318	98.117	99.245	100.632	100.646	100.935	101.992	102.549	101.845	102.700	104.473	- Funds collected
- Modal Inti	10.137	12.801	14.232	16.147	17.095	23.148	17.499	17.677	17.935	18.105	19.583	19.455	19.512	19.148	18.793	18.801	18.963	- Core Capital
NPL (%)	4,41	4,75	5,37	5,83	6,95	7,01	7,00	7,00	6,86	6,15	6,66	6,83	6,81	6,96	6,91	7,15	7,09	NPL (%)
- Kredit Non Lancar	2.610	3.252	4.018	4.765	6.062	6.147	6.156	6.177	6.115	5.500	5.962	6.179	6.246	6.469	6.515	6.740	6.710	- Non Current Credits
- Total Kredit	59.176	68.391	74.807	81.684	87.197	87.727	87.938	88.286	89.073	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	- Total Credit
ROA (%)	3,44	2,98	2,71	2,59	2,61	2,59	2,56	2,61	2,60	2,55	2,81	2,49	2,68	2,59	2,58	2,48	2,49	ROA (%)
- L/R Tahun Berjalan	2.661	2.682	2.755	2.936	1.805	2.069	2.338	2.672	2.972	3.210	295	523	853	1.104	1.364	1.586	1.888	- Current Earnings (Profit/Loss)
- Total Aktiva	77.376	89.878	101.713	113.501	118.715	119.792	121.583	122.916	124.605	125.945	125.886	126.211	127.528	127.877	127.058	128.005	130.165	- Total Aktiva
ROE (%)	32,41	27,89	24,76	23,61	23,16	23,02	22,95	23,48	23,57	23,06	25,23	22,20	23,86	22,97	22,51	21,73	21,90	ROE (%)
- L/R Tahun Berjalan	2.661	2.682	2.755	2.936	1.805	2.069	2.338	2.672	2.972	3.210	295	523	853	1.104	1.364	1.586	1.888	- Current Earnings (Profit/Loss)
- Modal Disetor	6.997	8.227	9.550	10.656	11.340	11.459	11.552	11.621	11.723	11.879	11.947	12.039	12.160	12.215	12.311	12.338	12.441	- Paid In Capital
- Cadangan Umum	1.214	1.389	1.579	1.778	2.018	2.022	2.027	2.032	2.033	2.038	2.073	2.099	2.147	2.209	2.237	2.253	2.336	- 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	2013	2014	2015	2016	2017						2018							Location
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	12.663	15.099	16.380	16.825	17.076	17.161	17.382	17.538	17.789	18.010	18.015	17.936	18.173	18.185	17.733	17.615	17.875	1. Jawa Barat
2. Banten	1.529	1.833	2.250	2.633	3.019	3.204	3.297	3.393	3.459	3.553	3.528	3.574	3.656	3.823	3.886	3.893	3.960	2. Banten
3. DKI Jakarta	1.625	1.889	2.124	2.593	2.536	2.545	2.554	2.533	2.520	2.524	2.486	2.517	2.517	2.520	2.558	2.545	2.555	3. DKI Jakarta
4. D.I Yogyakarta	3.510	4.127	4.760	5.336	5.523	5.560	5.657	5.697	5.743	5.924	5.908	5.921	5.988	6.074	6.054	6.044	6.134	4. D.I Yogyakarta
5. Jawa Tengah	16.844	19.234	22.060	24.876	26.658	26.872	27.223	27.680	28.304	28.328	28.307	28.508	28.890	29.068	28.846	29.212	29.954	5. Jawa Tengah
6. Jawa Timur	8.910	10.226	11.361	12.140	12.561	12.642	12.792	12.987	13.143	13.264	13.307	13.297	13.349	13.322	13.140	13.329	13.565	6. Jawa Timur
7. Bengkulu	39	55	64	72	70	71	76	84	83	83	84	85	87	85	89	91	90	7. Bengkulu
8. Jambi	738	759	745	779	807	828	836	834	843	853	857	858	872	872	870	877	897	8. Jambi
9. Aceh	161	168	222	251	260	260	258	258	260	273	260	262	260	263	258	254	253	9. Aceh
10. Sumatera Utara	967	1.049	1.170	1.348	1.411	1.426	1.451	1.475	1.488	1.489	1.525	1.540	1.566	1.571	1.569	1.571	1.613	10. Sumatera Utara
11. Sumatera Barat	1.337	1.346	1.434	1.562	1.574	1.579	1.614	1.633	1.660	1.698	1.707	1.704	1.705	1.682	1.630	1.627	1.679	11. Sumatera Barat
12. Riau	1.050	1.134	1.202	1.295	1.341	1.352	1.342	1.344	1.347	1.368	1.364	1.366	1.350	1.324	1.316	1.351	1.355	12. Riau
13. Kepulauan Riau	3.842	4.446	4.917	5.844	6.232	6.355	6.349	6.412	6.451	6.460	6.520	6.544	6.599	6.623	6.597	6.654	6.708	13. Kepulauan Riau
14. Sumatera Selatan	1.046	1.156	1.202	1.339	1.413	1.416	1.420	1.439	1.442	1.433	1.452	1.437	1.476	1.460	1.472	1.476	1.511	14. Sumatera Selatan
15. Bangka Belitung	75	89	115	122	139	140	136	141	140	140	140	144	142	143	145	148	148	15. Bangka Belitung
16. Lampung	6.678	7.897	8.885	10.078	10.547	10.494	10.824	10.906	11.043	11.068	11.170	11.116	11.261	11.125	11.166	11.376	11.443	16. Lampung
17. Kalimantan Selatan	416	533	554	573	559	561	565	573	574	588	592	590	599	593	581	579	583	17. Kalimantan Selatan
18. Kalimantan Barat	953	1.020	1.066	1.208	1.241	1.258	1.263	1.284	1.298	1.335	1.324	1.349	1.323	1.298	1.306	1.301	1.302	18. Kalimantan Barat
19. Kalimantan Timur	336	359	392	394	383	385	389	390	397	406	403	402	408	409	420	423	427	19. Kalimantan Timur
20. Kalimantan Tengah	232	287	336	376	394	404	427	469	466	480	432	447	453	446	515	531	601	20. Kalimantan Tengah
21. Sulawesi Tengah	1.372	1.535	1.878	2.209	2.477	2.442	2.551	2.541	2.520	2.640	2.574	2.597	2.590	2.554	2.505	2.571	2.561	21. Sulawesi Tengah
22. Sulawesi Selatan	1.064	1.310	1.448	1.995	2.230	2.264	2.299	2.333	2.345	2.354	2.379	2.351	2.373	2.400	2.424	2.445	2.482	22. Sulawesi Selatan
23. Sulawesi Utara	963	995	1.034	1.143	1.198	1.206	1.206	1.208	1.195	1.221	1.228	1.221	1.228	1.237	1.225	1.238	1.257	23. Sulawesi Utara
24. Sulawesi Tenggara	133	187	261	293	292	286	291	286	291	293	290	284	290	285	290	295	301	24. Sulawesi Tenggara
25. Sulawesi Barat	7	8	65	8	7	7	7	7	7	7	7	7	7	7	7	7	7	25. Sulawesi Barat
26. Gorontalo	36	35	34	35	32	32	32	32	33	34	34	33	33	32	32	30	30	26. Gorontalo
27. Nusa Tenggara Barat	940	1.062	1.240	1.343	1.311	1.323	1.324	1.353	1.388	1.398	1.396	1.390	1.411	1.424	1.379	1.361	1.387	27. Nusa Tenggara Barat
28. Bali	7.721	9.380	11.313	13.074	13.466	13.621	13.845	13.862	14.054	14.078	14.063	14.182	14.350	14.492	14.423	14.504	14.753	28. Bali
29. Nusa Tenggara Timur	337	415	493	594	621	634	631	644	651	668	667	684	680	683	699	705	718	29. Nusa Tenggara Timur
30. Maluku	1.001	1.174	1.313	1.473	1.551	1.618	1.658	1.658	1.701	1.786	1.787	1.780	1.795	1.784	1.819	1.826	1.853	30. Maluku
31. Papua	609	754	911	1.010	1.098	1.132	1.155	1.175	1.185	1.337	1.267	1.255	1.255	1.247	1.255	1.280	1.272	31. Papua
32. Maluku Utara	22	35	45	59	84	91	95	95	100	103	106	113	116	122	130	133	170	32. Maluku Utara
33. Papua Barat	221	280	437	619	603	623	635	654	683	750	709	719	726	724	717	712	719	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	77.376	89.878	101.713	113.501	118.715	119.792	121.583	122.916	124.605	125.945	125.886	126.211	127.528	127.877	127.058	128.005	130.165	Total

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	2013	2014	2015	2016	2017						2018							Total Asset
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Total Aset BPR	9	12	5	10	10	11	12	12	12	11	12	10	10	12	11	8	8	Total Asset Rural bank
< 1 Miliar																		< 1 Billion
Total Aset BPR	213	190	146	126	123	115	115	113	111	107	107	107	103	100	101	105	103	Total Asset Rural bank
1 s.d 5 Miliar																		1 up to 5 Billion
Total Aset BPR	267	245	226	210	174	179	181	180	180	181	170	173	172	172	177	171	173	Total Asset Rural bank
5 s.d 10 Miliar																		5 up to 10 Billion
Total Aset BPR	1.146	1.196	1.260	1.287	1.310	1.312	1.314	1.316	1.316	1.320	1.328	1.325	1.330	1.325	1.318	1.319	1.319	Total Asset Rural bank
> 10 Miliar																		> 10 Billion
Total	1.635	1.643	1.637	1.633	1.617	1.617	1.622	1.621	1.619	1.619	1.617	1.615	1.615	1.609	1.607	1.603	1.603	Total

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

Kolektibilitas	2013	2014	2015	2016	2017						2018							Collectibility
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Kredit	59.176	68.391	74.807	81.684	87.197	87.727	87.938	88.286	89.073	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	Credit
a. Lancar	56.566	65.139	70.789	76.919	81.135	81.580	81.782	82.109	82.958	83.982	83.598	84.348	85.409	86.503	87.738	87.539	87.973	a. Current
b. Kurang Lancar	640	773	889	925	1.483	1.423	1.457	1.400	1.379	1.058	1.438	1.581	1.594	1.691	1.651	1.671	1.532	b. Sub-Standard
c. Diragukan	537	713	879	974	1.187	1.196	1.206	1.198	1.173	1.102	1.105	1.113	1.115	1.192	1.255	1.279	1.328	c. Doubtful
d. Macet	1.433	1.766	2.250	2.866	3.392	3.528	3.493	3.579	3.562	3.341	3.420	3.486	3.536	3.586	3.609	3.791	3.850	d. Lost
Non Performing Loan (Nominal)	2.610	3.252	4.018	4.765	6.062	6.147	6.156	6.177	6.115	5.500	5.962	6.179	6.246	6.469	6.515	6.740	6.710	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	4,41	4,75	5,37	5,83	6,95	7,01	7,00	7,00	6,86	6,15	6,66	6,83	6,81	6,96	6,91	7,15	7,09	Non Performing Loan Ratio (%)

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

Lokasi	2013	2014	2015	2016	2017						2018							Location
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	529	700	814	858	1.016	1.024	1.012	1.021	1.047	980	1.020	1.050	1.087	1.092	1.056	1.099	1.067	1. Jawa Barat
2. Banten	99	101	110	147	179	186	178	172	167	146	161	172	178	187	174	190	203	2. Banten
3. DKI Jakarta	64	66	87	105	116	116	138	114	105	99	120	108	106	98	96	111	115	3. DKI Jakarta
4. D.I Yogyakarta	123	144	189	182	231	230	225	230	229	198	216	233	228	238	244	252	255	4. D.I Yogyakarta
5. Jawa Tengah	697	825	989	1.129	1.480	1.503	1.501	1.503	1.488	1.342	1.468	1.550	1.567	1.623	1.680	1.729	1.704	5. Jawa Tengah
6. Jawa Timur	247	374	536	621	737	737	750	752	744	664	699	713	719	745	764	790	787	6. Jawa Timur
7. Bengkulu	3	2	4	4	4	4	4	4	4	4	4	4	5	5	4	5	5	7. Bengkulu
8. Jambi	36	64	81	67	72	72	70	66	61	58	63	64	63	66	70	72	75	8. Jambi
9. Aceh	8	11	12	12	16	16	17	16	17	15	16	18	17	17	18	19	19	9. Aceh
10. Sumatera Utara	50	55	65	81	84	83	82	81	78	71	72	75	77	82	82	86	85	10. Sumatera Utara
11. Sumatera Barat	68	83	83	94	115	118	117	116	113	98	105	108	108	112	110	110	109	11. Sumatera Barat
12. Riau	103	112	115	125	146	143	143	142	133	123	126	128	117	109	114	112	110	12. Riau
13. Kepulauan Riau	65	80	107	148	261	287	294	301	275	245	278	291	292	305	305	316	309	13. Kepulauan Riau
14. Sumatera Selatan	47	58	108	154	146	164	141	166	157	147	145	149	146	137	127	131	128	14. Sumatera Selatan
15. Bangka Belitung	2	3	9	6	8	8	8	7	6	6	6	5	6	6	6	6	7	15. Bangka Belitung
16. Lampung	65	77	96	108	130	135	132	127	128	118	119	126	126	122	124	127	126	16. Lampung
17. Kalimantan Selatan	27	44	45	46	50	50	50	48	45	39	41	43	45	45	46	47	44	17. Kalimantan Selatan
18. Kalimantan Barat	22	27	36	60	69	68	69	64	68	62	81	84	97	100	95	101	85	18. Kalimantan Barat
19. Kalimantan Timur	30	32	27	29	36	35	37	37	35	25	27	27	25	26	25	25	24	19. Kalimantan Timur
20. Kalimantan Tengah	7	7	4	12	21	18	20	23	25	23	22	16	16	16	19	19	19	20. Kalimantan Tengah
21. Sulawesi Tengah	12	16	13	20	27	31	30	32	30	25	24	25	26	27	28	30	31	21. Sulawesi Tengah
22. Sulawesi Selatan	12	22	32	28	42	39	37	37	38	31	33	35	37	41	40	38	38	22. Sulawesi Selatan
23. Sulawesi Utara	59	59	89	102	92	85	78	77	77	76	79	82	86	95	99	97	96	23. Sulawesi Utara
24. Sulawesi Tenggara	9	11	14	24	46	46	48	46	49	44	48	49	43	45	46	48	51	24. Sulawesi Tenggara
25. Sulawesi Barat	0	0	0	0	1	1	1	1	1	0	1	1	1	0	0	0	0	25. Sulawesi Barat
26. Gorontalo	3	5	5	6	6	6	6	6	6	5	5	5	5	5	5	5	5	26. Gorontalo
27. Nusa Tenggara Barat	67	66	73	103	129	132	136	131	129	128	136	144	147	155	157	159	161	27. Nusa Tenggara Barat
28. Bali	138	168	223	444	707	718	742	762	750	652	741	762	761	824	831	847	883	28. Bali
29. Nusa Tenggara Timur	6	22	24	24	35	37	36	40	43	23	33	41	31	41	40	34	37	29. Nusa Tenggara Timur
30. Maluku	4	4	5	3	6	6	5	6	6	5	5	6	6	5	6	6	6	30. Maluku
31. Papua	7	10	16	13	22	22	20	21	23	20	21	22	25	31	31	30	32	31. Papua
32. Maluku Utara	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	32. Maluku Utara
33. Papua Barat	0	3	5	7	30	28	27	27	37	27	46	45	50	68	70	87	92	33. Papua Barat
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34. Others
Total	2.610	3.252	4.018	4.765	6.062	6.147	6.156	6.177	6.115	5.500	5.962	6.179	6.246	6.469	6.515	6.731	6.710	Total

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

Indikator	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Juli 2017		Desember 2017		Juli 2018		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Deposito	33.879	67,06	39.919	67,95	46.307	68,84	51.977	68,64	55.497	69,62	58.137	68,51	60.485	68,62	Time Deposits
Tabungan	16.641	32,94	18.831	32,05	20.959	31,16	23.748	31,36	24.212	30,38	26.723	31,49	27.658	31,38	Saving
Total DPK	50.520	100,00	58.750	100,00	67.266	100,00	75.725	100,00	79.709	100,00	84.861	100,00	88.144	100,00	Total Third Party Funds

Tabel 2.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Juli 2018
(Composition of Third Party Funds of Rural Banks Based on Location - July 2018)

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	3.620	8.270	11.890	13,49%	1. Jawa Barat
2. Banten	559	1.865	2.424	2,75%	2. Banten
3. DKI Jakarta	113	1.736	1.849	2,10%	3. DKI Jakarta
4. D.I Yogyakarta	1.582	3.108	4.690	5,32%	4. D.I Yogyakarta
5. Jawa Tengah	10.033	12.620	22.653	25,70%	5. Jawa Tengah
6. Jawa Timur	2.828	6.052	8.880	10,07%	6. Jawa Timur
7. Bengkulu	27	21	48	0,05%	7. Bengkulu
8. Jambi	108	539	647	0,73%	8. Jambi
9. Aceh	52	89	141	0,16%	9. Aceh
10. Sumatera Utara	626	631	1.258	1,43%	10. Sumatera Utara
11. Sumatera Barat	768	555	1.323	1,50%	11. Sumatera Barat
12. Riau	391	618	1.008	1,14%	12. Riau
13. Kepulauan Riau	678	4.811	5.488	6,23%	13. Kepulauan Riau
14. Sumatera Selatan	232	674	906	1,03%	14. Sumatera Selatan
15. Bangka Belitung	24	96	119	0,14%	15. Bangka Belitung
16. Lampung	861	4.759	5.620	6,38%	16. Lampung
17. Kalimantan Selatan	149	194	343	0,39%	17. Kalimantan Selatan
18. Kalimantan Barat	359	698	1.058	1,20%	18. Kalimantan Barat
19. Kalimantan Timur	86	117	203	0,23%	19. Kalimantan Timur
20. Kalimantan Tengah	238	225	462	0,52%	20. Kalimantan Tengah
21. Sulawesi Tengah	91	781	872	0,99%	21. Sulawesi Tengah
22. Sulawesi Selatan	274	1.318	1.592	1,81%	22. Sulawesi Selatan
23. Sulawesi Utara	194	882	1.076	1,22%	23. Sulawesi Utara
24. Sulawesi Tenggara	80	41	122	0,14%	24. Sulawesi Tenggara
25. Sulawesi Barat	9	2	11	0,01%	25. Sulawesi Barat
26. Gorontalo	9	7	16	0,02%	26. Gorontalo
27. Nusa Tenggara Barat	491	414	904	1,03%	27. Nusa Tenggara Barat
28. Bali	2.660	7.534	10.194	11,57%	28. Bali
29. Nusa Tenggara Timur	166	385	551	0,62%	29. Nusa Tenggara Timur
30. Maluku	137	632	770	0,87%	30. Maluku
31. Papua	126	360	486	0,55%	31. Papua
32. Maluku Utara	11	67	78	0,09%	32. Maluku Utara
33. Papua Barat	76	383	459	0,52%	33. Papua Barat
34. Lainnya	-	-	-	0,00%	34. Others
Total	27.658	60.485	88.144	100,00%	Total

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

Lokasi	2013	2014	2015	2016	2017						2018							Location
					Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	8.804	10.754	11.424	11.501	11.475	11.556	11.669	11.843	12.087	12.327	12.346	12.290	12.405	12.447	11.814	11.652	11.890	1. Jawa Barat
2. Banten	953	1.114	1.373	1.641	1.850	2.051	2.148	2.218	2.266	2.334	2.298	2.321	2.346	2.418	2.407	2.404	2.424	2. Banten
3. DKI Jakarta	1.001	1.209	1.410	1.754	1.790	1.807	1.824	1.808	1.790	1.777	1.797	1.799	1.814	1.822	1.844	1.833	1.849	3. DKI Jakarta
4. D.I Yogyakarta	2.540	2.934	3.580	4.079	4.214	4.246	4.313	4.342	4.382	4.536	4.480	4.486	4.547	4.617	4.608	4.603	4.690	4. D.I Yogyakarta
5. Jawa Tengah	12.097	13.909	16.416	18.666	19.945	20.096	20.389	20.758	21.273	21.355	21.321	21.485	21.755	21.923	21.675	22.001	22.653	5. Jawa Tengah
6. Jawa Timur	5.459	6.241	6.999	7.703	7.991	8.056	8.198	8.317	8.477	8.576	8.655	8.637	8.688	8.716	8.520	8.684	8.880	6. Jawa Timur
7. Bengkulu	27	32	44	45	42	39	39	38	37	40	43	40	41	44	47	49	48	7. Bengkulu
8. Jambi	532	567	573	580	599	612	615	610	613	616	622	624	630	630	626	633	647	8. Jambi
9. Aceh	80	85	112	129	138	138	135	135	136	148	143	143	141	145	142	141	141	9. Aceh
10. Sumatera Utara	690	774	889	1.038	1.097	1.108	1.128	1.143	1.147	1.148	1.181	1.193	1.212	1.230	1.223	1.221	1.258	10. Sumatera Utara
11. Sumatera Barat	917	973	1.103	1.238	1.244	1.251	1.285	1.303	1.325	1.354	1.363	1.362	1.356	1.334	1.276	1.272	1.323	11. Sumatera Barat
12. Riau	699	787	854	951	1.001	1.010	999	1.004	1.006	1.027	1.019	1.020	1.005	979	969	1.003	1.008	12. Riau
13. Kepulauan Riau	3.097	3.610	3.982	4.769	5.156	5.255	5.238	5.291	5.288	5.291	5.328	5.401	5.441	5.450	5.406	5.463	5.488	13. Kepulauan Riau
14. Sumatera Selatan	657	715	731	831	848	855	858	868	865	860	867	856	866	866	869	877	906	14. Sumatera Selatan
15. Bangka Belitung	60	70	93	102	121	122	117	121	117	117	116	119	116	119	118	120	119	15. Bangka Belitung
16. Lampung	3.373	3.724	4.362	4.881	5.257	5.234	5.258	5.367	5.379	5.368	5.612	5.610	5.539	5.495	5.498	5.528	5.620	16. Lampung
17. Kalimantan Selatan	228	338	344	348	319	321	326	328	331	341	346	348	356	354	341	339	343	17. Kalimantan Selatan
18. Kalimantan Barat	737	770	810	910	942	956	961	970	986	1.015	1.028	1.056	1.044	1.032	1.044	1.043	1.058	18. Kalimantan Barat
19. Kalimantan Timur	202	191	205	193	184	181	185	185	187	187	188	190	194	196	197	200	203	19. Kalimantan Timur
20. Kalimantan Tengah	190	232	263	277	289	295	308	348	341	353	303	314	323	317	383	395	462	20. Kalimantan Tengah
21. Sulawesi Tengah	332	412	565	693	878	860	847	786	789	840	831	867	880	872	857	861	872	21. Sulawesi Tengah
22. Sulawesi Selatan	497	721	899	1.227	1.381	1.420	1.453	1.479	1.497	1.511	1.538	1.517	1.517	1.514	1.551	1.580	1.592	22. Sulawesi Selatan
23. Sulawesi Utara	728	772	847	965	1.028	1.047	1.042	1.042	1.022	1.045	1.052	1.049	1.048	1.062	1.054	1.063	1.076	23. Sulawesi Utara
24. Sulawesi Tenggara	78	94	123	122	121	112	116	104	111	110	106	102	106	106	107	114	122	24. Sulawesi Tenggara
25. Sulawesi Barat	2	3	42	8	9	10	10	10	10	10	10	11	10	10	10	11	11	25. Sulawesi Barat
26. Gorontalo	21	20	20	17	16	16	16	16	17	18	17	17	16	17	17	16	16	26. Gorontalo
27. Nusa Tenggara Barat	602	690	824	888	845	857	867	889	913	922	922	912	924	942	897	879	904	27. Nusa Tenggara Barat
28. Bali	4.959	5.905	7.007	8.354	8.924	9.041	9.230	9.222	9.372	9.368	9.433	9.567	9.746	9.911	9.884	10.000	10.194	28. Bali
29. Nusa Tenggara Timur	248	309	382	469	484	493	492	503	506	523	519	523	522	525	536	534	551	29. Nusa Tenggara Timur
30. Maluku	313	329	365	555	655	667	628	643	642	633	690	696	694	696	756	759	770	30. Maluku
31. Papua	229	251	294	346	408	413	414	440	450	495	480	487	493	492	497	501	486	31. Papua
32. Maluku Utara	11	17	22	31	46	51	52	53	58	59	65	67	68	68	73	71	78	32. Maluku Utara
33. Papua Barat	155	198	312	413	411	430	438	455	487	555	515	513	517	521	529	447	459	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	50.520	58.750	67.266	75.725	79.709	80.605	81.597	82.638	83.904	84.861	85.234	85.623	86.361	86.868	85.772	86.300	88.144	Total

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

Indikator	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tabungan	4,63	4,56	5,17	3,95	3,63	3,81	3,55	3,71	3,71	3,71	3,69	3,68	3,57	3,57	3,52	3,49	3,49	Saving
Deposito	9,61	10,10	9,69	9,80	8,32	8,37	8,18	8,09	8,09	8,12	8,08	7,97	7,99	7,99	8,17	7,85	7,90	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	2013	2014	2015	2016	2017						2018							Economic Sector
					Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1 Pertanian, Perburuhan, dan Kehutanan	35,51	33,78	33,77	31,28	30,73	30,61	30,61	29,94	29,91	29,83	30,46	29,83	29,73	29,75	29,68	29,56	29,49	1. Agriculture, hunting, and forestry
2 Perikanan	31,19	30,22	29,42	27,58	28,73	28,65	28,76	28,55	27,86	27,60	27,49	27,31	27,12	26,81	26,52	26,64	26,36	2. Fisheryies
3 Pertambangan dan Penggalian	25,22	25,17	25,66	25,28	25,60	25,76	24,44	24,01	24,47	24,54	24,54	24,80	24,79	24,62	24,56	24,42	24,64	3. Mining and quarrying
4 Industri Pengolahan	27,62	27,68	27,98	26,31	25,35	25,45	25,34	25,05	24,90	24,90	25,16	24,57	24,09	23,77	23,90	23,66	23,56	4. Processing industry
5 Listrik, Gas dan Air	27,89	29,06	28,56	27,39	27,80	27,31	27,15	26,59	26,88	26,86	27,61	27,66	27,78	27,65	27,72	27,58	27,33	5. Electricity, gas and water
6 Konstruksi	24,93	26,31	26,72	26,35	25,60	25,67	25,62	25,42	25,16	25,05	24,96	25,10	24,86	24,73	24,79	24,64	24,68	6. Construction
7 Perdagangan Besar dan Eceran	30,24	28,91	29,27	27,93	27,46	27,43	27,24	27,17	26,99	26,86	27,15	26,78	26,65	26,55	26,50	26,38	26,28	7. Big and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	25,72	26,04	26,18	25,05	23,67	23,59	23,39	23,04	23,11	23,24	23,25	23,17	23,09	22,88	22,99	22,91	22,82	8. Provision of accommodation and food supply drinking
9 Transportasi, Pergudangan dan Komunikasi	27,47	26,85	26,72	25,62	24,92	24,87	24,84	24,75	24,68	24,54	24,70	24,70	24,58	24,41	24,38	24,24	24,38	9. Transportation, warehousing and communications
10 Perantara Keuangan	22,80	22,19	19,84	19,23	18,14	18,21	18,10	18,04	18,22	18,27	18,09	17,93	17,76	17,43	17,28	17,08	17,26	10. Transitional finance
11 Real Estate	22,76	22,76	22,76	22,22	21,52	21,31	21,06	21,00	20,71	20,61	20,55	20,55	20,48	20,45	20,35	20,33	20,19	11. Real estate, rental business, and services company
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial	28,85	26,44	25,87	26,13	26,11	26,08	25,78	25,73	25,86	26,31	26,85	26,72	26,45	26,76	26,92	26,90	27,13	12. Government administration, the defense and compulsory social security
13 Jasa Pendidikan	26,41	27,97	27,73	26,95	26,13	25,98	25,61	25,04	24,05	24,91	24,89	24,69	24,56	24,41	23,93	24,80	24,58	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	22,60	27,46	27,51	27,06	26,09	25,93	25,97	25,74	25,70	25,92	25,73	25,83	25,44	25,11	25,11	24,95	24,95	14. Health and social services
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	28,63	29,43	30,05	28,56	27,26	26,80	26,92	26,69	26,64	26,62	27,30	26,20	26,05	25,81	25,83	25,63	25,41	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	28,94	28,71	28,01	27,17	27,40	27,37	27,32	27,20	27,48	26,80	26,84	27,47	26,99	26,80	26,66	26,72	26,48	16. Individual services serving the household
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,24	28,92	28,94	27,47	26,82	26,79	26,50	26,57	26,45	26,23	25,91	25,91	25,95	25,89	25,64	25,60	25,58	17. International Agency and Other Extra Agency International
18 Bukan Lapangan Usaha - Rumah Tangga	25,17	24,90	24,95	24,95	24,01	23,71	23,71	23,73	23,79	23,74	23,76	23,70	23,58	23,57	23,54	23,47	23,42	18. Business Activities which are not clearly defined
19 Bukan Lapangan Usaha - Lainnya	25,18	25,55	26,36	25,49	25,39	25,46	25,82	25,94	25,78	24,21	24,29	23,97	23,81	23,73	23,68	23,63	23,54	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	2013	2014	2015	2016	2017						2018							Type of Use
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Modal Kerja	30,56	29,45	29,52	28,12	27,48	27,42	27,26	27,09	26,92	26,81	27,08	26,72	26,56	26,43	26,37	26,25	26,16	Total Working Capital
Investasi	25,36	25,88	26,26	25,07	24,56	24,47	24,40	24,31	24,23	24,09	24,12	24,08	24,01	23,97	23,92	23,84	23,79	Total Investment
Konsumsi	25,13	25,50	26,24	25,44	25,27	25,30	25,63	25,73	25,60	24,17	24,24	23,94	23,79	23,71	23,67	23,61	23,53	Total 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	2013	2014	2015	2016	2017						2018							Information
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jumlah BPR	1.635	1.643	1.637	1.633	1.617	1.618	1.622	1.621	1.619	1.619	1.617	1.615	1.615	1.609	1.607	1.603	1.603	Total Rural Banks
Jumlah Kantor	4.678	4.895	5.100	6.075	6.151	6.144	6.157	6.166	6.130	6.192	6.174	6.231	6.226	6.191	6.225	6.226	6.214	Total Bank Offices

Tabel 2.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Juli 2018
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - July 2018)

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
1. Jawa Barat	283	343	427	1.053	1. Jawa Barat
2. Banten	59	56	62	177	2. Banten
3. DKI Jakarta	23	12	17	52	3. DKI Jakarta
4. D.I Yogyakarta	53	43	142	238	4. D.I Yogyakarta
5. Jawa Tengah	253	526	784	1.563	5. Jawa Tengah
6. Jawa Timur	304	257	1.018	1.579	6. Jawa Timur
7. Bengkulu	5	5	2	12	7. Bengkulu
8. Jambi	19	8	5	32	8. Jambi
9. Aceh	5	14	15	34	9. Aceh
10. Sumatera Utara	54	41	47	142	10. Sumatera Utara
11. Sumatera Barat	89	41	92	222	11. Sumatera Barat
12. Riau	30	14	22	66	12. Riau
13. Kepulauan Riau	43	29	6	78	13. Kepulauan Riau
14. Sumatera Selatan	23	13	11	47	14. Sumatera Selatan
15. Bangka Belitung	4	3	10	17	15. Bangka Belitung
16. Lampung	26	31	17	74	16. Lampung
17. Kalimantan Selatan	26	5	3	34	17. Kalimantan Selatan
18. Kalimantan Barat	21	6	3	30	18. Kalimantan Barat
19. Kalimantan Timur	15	10	24	49	19. Kalimantan Timur
20. Kalimantan Tengah	5	3	4	12	20. Kalimantan Tengah
21. Sulawesi Tengah	8	19	20	47	21. Sulawesi Tengah
22. Sulawesi Selatan	22	10	10	42	22. Sulawesi Selatan
23. Sulawesi Utara	18	27	19	64	23. Sulawesi Utara
24. Sulawesi Tenggara	16	4	6	26	24. Sulawesi Tenggara
25. Sulawesi Barat	1	1	-	2	25. Sulawesi Barat
26. Gorontalo	4	3	1	8	26. Gorontalo
27. Nusa Tenggara Barat	29	47	38	114	27. Nusa Tenggara Barat
28. Bali	135	54	129	318	28. Bali
29. Nusa Tenggara Timur	12	4	3	19	29. Nusa Tenggara Timur
30. Maluku	2	9	9	20	30. Maluku
31. Papua	8	15	3	26	31. Papua
32. Maluku Utara	3	4	-	7	32. Maluku Utara
33. Papua Barat	5	3	2	10	33. Papua Barat
34. Lainnya	-	-	-	-	34. Others
Total	1.603	1.660	2.951	6.214	Total

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

Indikator	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana iB	5.544	6.287	7.367	8.689	9.381	9.540	9.677	9.799	10.001	10.289	10.402	10.410	10.530	10.633	10.529	10.586	10.953	Disbursement of Fund iB
Pembiayaan iB	4.433	5.005	5.765	6.663	7.496	7.545	7.556	7.622	7.672	7.764	7.769	7.894	8.078	8.298	8.536	8.521	8.576	Financing iB
Antar Bank Aktiva iB	1.110	1.282	1.602	2.027	1.884	1.995	2.120	2.177	2.329	2.525	2.633	2.517	2.452	2.336	1.993	2.065	2.377	Interbank Assets iB
Sumber Dana iB	4.866	5.439	6.456	7.678	8.370	8.503	8.608	8.701	8.857	9.046	9.258	9.292	9.458	9.544	9.479	9.519	9.879	Source of Funds iB
Dana Pihak Ketiga	3.666	4.028	4.802	5.824	6.269	6.388	6.487	6.562	6.719	6.987	7.105	7.148	7.243	7.274	7.150	7.166	7.486	Third Party Funds
Tabungan iB Wadiah	668	790	997	1.179	1.185	1.215	1.248	1.232	1.308	1.458	1.467	1.434	1.440	1.428	1.384	1.386	1.524	Wadiah Savings iB
Tabungan iB Mudharabah	701	750	861	983	953	991	1.013	1.043	1.075	1.120	1.124	1.123	1.137	1.135	1.071	1.064	1.113	Mudharabah Savings iB
Deposito iB Mudharabah	2.297	2.488	2.944	3.663	4.130	4.182	4.226	4.288	4.337	4.409	4.513	4.592	4.666	4.710	4.694	4.716	4.849	Deposit Mudharabah iB
Antar Bank Passiva	1.104	1.265	1.480	1.655	1.890	1.910	1.924	1.942	1.949	1.965	1.862	1.852	1.893	1.927	1.990	2.011	2.038	Interbank Liabilities
Pinjaman yang Diterima	55	92	120	129	136	132	123	124	120	115	205	198	217	229	238	248	260	Loan received
Kewajiban Lainnya	41	54	54	69	75	73	74	72	69	93	86	94	105	114	101	94	96	Other Liabilities
Beberapa Komponen Modal	732	844	1.028	1.181	1.242	1.277	1.304	1.339	1.371	1.398	1.414	1.407	1.347	1.363	1.375	1.390	1.403	Some Components of Capital
Modal Disetor	556	646	840	908	1.002	1.021	1.028	1.045	1.055	1.062	1.067	1.075	1.084	1.104	1.116	1.118	1.117	Paid-In Capital
Cadangan	82	109	121	154	180	179	181	181	181	180	183	185	193	194	200	201	201	Reserves
L/R Tahun berjalan	129	122	138	159	109	128	147	165	188	213	23	36	60	73	88	104	119	Current Earnings (Profit/Loss)
L/R Tahun Lalu	(35)	(32)	(70)	(40)	(49)	(52)	(52)	(53)	(54)	(57)	141	111	10	(7)	(30)	(33)	(34)	Current Earnings (Profit/Loss)

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	2013	2014	2015	2016	2017						2018							Indicator
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset	5.833	6.573	7.739	9.158	9.912	10.072	10.210	10.339	10.528	10.840	10.964	11.000	11.115	11.217	11.169	11.223	11.602	Assets
Pembiayaan iB	4.433	5.005	5.765	6.663	7.496	7.545	7.556	7.622	7.672	7.764	7.769	7.894	8.078	8.298	8.536	8.521	8.576	Financing iB
<i>Lancar</i>	4.145	4.610	5.292	6.087	6.688	6.733	6.741	6.791	6.843	7.012	6.945	7.008	7.192	7.338	7.550	7.518	7.564	<i>Current</i>
<i>Kurang Lancar</i>	91	136	135	109	230	226	219	217	189	159	207	230	219	269	279	268	253	<i>Sub Standard</i>
<i>Diragukan</i>	66	81	95	101	139	143	145	158	169	123	131	152	157	164	163	185	176	<i>Doubtful</i>
<i>Macet</i>	132	177	243	365	439	444	451	455	471	470	486	504	511	527	544	551	583	<i>Lost</i>
Non Performing Financing (Nominal)	288	395	473	575	808	813	815	830	829	752	824	885	887	959	986	1.004	1.012	Non Performing Financing (Nominal)
Non Performing Financing (%)	6,50	7,89	8,20	8,63	10,78	10,77	10,79	10,90	10,81	9,68	10,60	11,21	10,98	11,56	11,55	11,78	11,80	Non Performing Financing (%)

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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	254.954	283.827	295.711	298.092	304.069	299.603	312.212	317.373	315.524	314.957	319.600	322.685	329.490	334.522	339.258	1. Agriculture, Hunting and Forestry
NPL	4.853	6.286	5.630	5.729	5.547	5.382	4.606	4.332	4.140	4.059	4.182	4.646	4.552	4.544	4.557	NPL
2. Perikanan	8.843	9.479	10.215	10.323	10.421	10.578	10.785	11.273	10.974	10.880	10.639	10.773	11.008	11.214	11.240	2. Fishery
NPL	262	242	345	330	354	360	357	302	321	256	256	251	271	276	270	NPL
3. Pertambangan dan Penggalian	135.273	126.335	121.477	116.336	110.109	110.407	107.610	113.615	105.000	102.507	104.750	98.968	105.319	113.514	116.178	3. Mining and Quarrying
NPL	5.582	9.043	9.097	9.326	8.954	8.982	7.727	7.019	6.782	6.359	6.572	5.869	5.172	4.929	5.282	NPL
4. Industri Pengolahan	760.048	781.765	775.807	775.039	791.845	788.638	790.996	824.111	778.611	782.934	793.325	798.313	813.860	843.890	832.268	4. Processing Industry
NPL	18.977	26.924	25.711	28.686	25.254	25.795	25.346	22.287	23.066	23.795	23.578	24.262	23.875	24.031	25.257	NPL
5. Listrik, gas dan air	99.447	135.461	128.764	131.216	130.099	133.228	135.881	146.133	150.616	152.369	154.238	158.695	160.514	164.681	161.783	5. Electricity, Gas and Water
NPL	2.289	2.218	1.992	2.002	1.907	2.171	2.088	1.573	2.144	2.173	1.984	1.827	2.025	1.828	1.817	NPL
6. Konstruksi	172.934	214.757	238.169	241.637	248.097	249.137	254.929	258.931	246.767	244.129	254.714	256.441	267.356	277.219	282.394	6. Construction
NPL	7.005	8.279	8.967	8.769	8.681	8.830	9.888	9.491	12.853	12.441	11.973	12.234	12.369	12.085	12.254	NPL
7. Perdagangan Besar dan Eceran	792.503	841.384	837.101	844.023	856.049	864.933	873.547	885.462	867.492	873.234	885.838	905.220	919.799	930.037	926.183	7. Wholesale and Retail Trade
NPL	27.948	35.789	38.183	37.341	38.083	37.888	37.972	36.083	38.073	38.824	37.066	37.259	37.510	37.508	37.737	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	85.861	93.390	96.215	96.504	95.861	96.095	97.150	97.886	96.809	97.381	97.367	97.968	98.019	97.773	97.756	8. Provision of accomodation and theprovision of eating and drinking
NPL	1.967	2.533	3.831	3.968	4.004	3.888	4.333	4.239	5.399	5.492	5.377	6.357	6.431	4.773	4.517	NPL
9. Transportasi, pergudangan dan komunikasi	177.546	171.795	172.419	169.827	174.526	175.348	175.402	182.628	178.144	183.379	192.105	194.208	208.440	214.226	208.724	9. Transportation, Warehousing
NPL	6.815	8.303	7.033	6.965	6.865	7.799	7.373	6.836	6.986	6.892	6.704	6.633	6.440	6.409	6.425	NPL
10. Perantara Keuangan	164.681	193.946	205.280	205.687	208.691	205.462	202.292	214.182	205.151	206.814	211.490	215.017	222.242	230.761	226.854	10. Financial intermediaries
NPL	1.052	2.415	1.592	1.593	1.443	1.348	1.525	1.640	1.952	2.166	1.955	1.739	3.650	3.622	3.649	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	184.755	209.999	210.997	211.447	215.646	216.241	217.217	221.922	217.427	220.557	225.520	221.724	225.117	229.839	233.915	11. Real Estate, Business, Ownership, and Business Services
NPL	4.817	5.470	6.397	6.742	6.356	6.672	6.489	5.473	5.452	5.581	4.942	5.446	6.068	5.237	5.862	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.914	14.702	22.625	23.126	22.997	20.877	21.088	21.822	21.845	21.948	21.981	21.826	21.801	22.528	23.129	12. Government administration, Defense and Compulsory social security
NPL	11	4	14	14	14	15	14	3	4	6	7	6	6	5	5	NPL
13. Jasa Pendidikan	8.129	8.553	9.285	9.336	9.530	9.832	9.867	10.104	10.117	10.185	10.166	10.346	10.497	10.750	10.973	13. Education Services
NPL	140	127	158	160	139	163	162	128	134	136	97	117	113	127	127	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	21.488	16.966	17.313	17.542	17.640	17.781	18.193	19.092	19.231	19.410	19.799	19.840	19.273	19.351	19.365	14. Health Services and Social Activities
NPL	157	134	308	310	302	311	319	318	349	364	342	364	371	344	368	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	57.989	58.707	61.009	61.627	62.168	63.535	65.391	72.365	66.502	67.642	70.715	71.770	72.785	72.154	74.184	15. Community, Sociocultural,Entertainment and Other Individual Services
NPL	2.175	1.775	2.397	2.235	2.501	2.503	1.972	1.828	2.151	2.176	2.101	2.736	2.658	2.331	2.354	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.708	2.644	2.621	2.652	2.646	2.663	2.691	2.744	2.720	2.708	2.703	2.735	2.746	2.717	2.688	16. Individual Services which Serve Households
NPL	54	68	87	74	77	76	67	57	67	69	73	76	81	77	76	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	110	231	159	157	158	156	157	156	155	158	152	141	127	112	122	17. International Agency and Other Extra International Agency
NPL	2	31	13	15	15	22	15	14	14	14	10	13	11	0	0	NPL
18. Kegiatan yang belum jelas batasannya	11.960	10.611	3.309	3.090	3.070	2.912	2.217	2.752	3.807	5.462	3.488	3.193	2.788	2.890	2.681	18. Business Activities which are not clearly defined
NPL	240	73	147	176	178	176	159	157	198	265	193	155	159	142	140	NPL
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	326.327	353.648	370.294	373.589	377.757	381.143	386.232	392.914	393.878	394.826	401.484	403.451	411.629	414.964	419.306	- For Home Ownership
NPL	7.555	8.666	10.527	10.536	10.642	10.700	10.662	9.958	10.713	10.977	10.722	10.924	11.442	11.413	11.728	NPL
- Untuk Pemilikan Flat atau Apartemen	13.017	12.922	13.633	13.887	14.242	14.503	14.883	15.440	15.861	16.240	16.793	17.174	17.052	17.021	17.272	- For Apartement Ownership
NPL	176	290	343	350	354	352	354	329	336	405	346	342	323	366	411	NPL
- Untuk Pemilikan Ruko atau Rukan	26.579	27.421	27.495	27.311	27.170	27.040	27.055	27.117	26.880	26.674	26.532	26.356	26.221	25.950	25.829	- For Shop House Ownership
NPL	827	1.063	1.290	1.253	1.291	1.260	1.231	1.157	1.240	1.292	1.272	1.227	1.294	1.326	1.310	NPL
- Untuk Pemilikan Kendaraan Bermotor	120.557	118.133	120.654	120.630	121.758	122.419	123.664	124.510	128.321	128.619	129.563	130.932	133.175	135.157	136.482	- For Vehicles Ownership
NPL	1.691	1.561	1.799	1.781	1.759	1.666	1.676	1.630	1.719	1.782	1.724	1.817	1.929	2.044	2.061	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	429.773	468.215	504.514	509.466	510.064	519.389	525.675	542.095	539.761	552.589	561.744	562.265	567.007	568.851	572.541	- Others
NPL	3.917	3.976	5.193	5.253	5.460	5.555	5.413	5.089	5.530	5.879	6.018	6.241	6.180	6.302	6.414	NPL
Bukan Lapangan Usaha Lainnya	189.508	222.306	224.219	226.102	228.975	228.243	229.943	233.317	230.714	226.739	228.530	228.121	233.031	233.991	234.825	Non Industrial Origin Others
NPL	2.419	2.864	3.083	3.115	3.094	3.124	3.117	2.978	3.082	2.944	2.962	2.954	3.245	3.305	3.371	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	2.032	1.080	665	668	674	678	673	678	674	675	687	688	693	702	696	1. Agriculture, Hunting and Forestry
NPL	94	58	64	66	72	74	66	61	67	67	70	76	62	58	56	NPL
2. Perikanan	192	98	58	57	59	67	65	68	85	84	81	83	90	91	91	2. Fishery
NPL	10	5	4	4	4	4	5	4	4	4	4	4	4	4	4	NPL
3. Pertambangan dan Penggalian	999	177	163	151	155	159	162	156	143	140	168	169	156	158	154	3. Mining and Quarrying
NPL	23	33	32	32	32	32	8	8	8	8	8	8	9	9	8	NPL
4. Industri Pengolahan	5.837	3.734	2.128	2.052	2.128	2.155	2.338	2.307	2.242	2.288	2.348	2.350	2.447	2.464	2.442	4. Processing Industry
NPL	120	97	71	58	62	63	72	77	75	106	103	106	129	125	88	NPL
5. Listrik, gas dan air	223	134	52	52	47	53	53	53	18	18	17	16	16	15	15	5. Electricity, Gas and Water
NPL	1	0	1	1	1	1	1	1	1	1	1	1	1	1	1	NPL
6. Konstruksi	3.039	2.102	2.023	2.088	2.225	2.312	2.529	2.328	2.159	2.293	2.408	2.514	2.533	2.591	2.695	6. Construction
NPL	95	113	127	127	134	127	131	120	123	129	126	153	159	167	158	NPL
7. Perdagangan Besar dan Eceran	16.456	11.426	6.922	6.913	6.990	6.946	7.185	7.398	7.276	7.264	7.453	7.558	7.546	7.624	7.529	7. Wholesale and Retail Trade
NPL	599	306	338	381	415	432	446	429	449	445	453	475	497	522	440	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	2.636	1.230	576	577	593	586	588	639	673	671	669	646	660	652	648	8. Provision of accomodation and theprovision of eating and drinking
NPL	94	28	21	20	22	22	21	18	17	19	18	19	18	52	49	NPL
9. Transportasi, pergudangan dan komunikasi	1.907	1.185	703	719	747	740	762	778	775	796	792	794	823	835	834	9. Transportation, Warehousing and Communications
NPL	39	22	32	21	40	39	39	43	40	51	51	54	53	46	46	NPL
10. Perantara Keuangan	4.927	2.559	2.170	2.100	2.093	2.092	2.088	2.159	2.072	2.046	2.130	2.217	2.368	2.402	2.335	10. Financial intermediaries
NPL	73	103	30	25	25	22	20	22	22	23	30	32	28	29	30	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.446	1.804	1.505	1.499	1.503	1.453	1.490	1.448	1.436	1.410	1.459	1.451	1.443	1.437	1.591	11. Real Estate, Business, Ownership, and Business Services
NPL	97	39	55	52	42	49	54	38	50	56	53	55	54	61	49	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	0	0	0	-	0	-	-	NPL
13. Jasa Pendidikan	199	108	66	63	63	62	62	62	64	64	66	65	65	111	67	13. Education Services
NPL	2	6	6	6	6	6	6	5	5	3	3	3	4	5	4	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	508	246	87	87	87	53	50	50	50	52	52	52	53	93	92	14. Health Services and Social Activities
NPL	3	4	4	4	4	4	1	0	0	2	2	3	3	3	3	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.599	2.868	609	605	576	670	653	770	753	712	746	753	748	699	716	15. Community, Sociocultural,Entertainment and Other Individual Services
NPL	78	55	62	65	54	68	51	53	45	43	44	39	35	37	25	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	87	77	37	37	30	30	30	30	29	28	28	27	28	28	29	16. Individual Services which Serve Households
NPL	2	1	1	2	3	3	2	2	2	2	2	2	2	2	1	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	0	0	0	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	30	90	25	37	14	19	23	20	19	21	8	8	9	9	9	18. Business Activities which are not clearly defined
NPL	2	2	1	9	1	1	1	0	0	0	0	0	0	0	0	NPL
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	2.308	2.156	861	848	830	801	792	796	800	792	784	809	809	806	834	- For Home Ownership
NPL	44	60	63	59	59	73	75	67	66	70	72	76	65	69	177	NPL
- Untuk Pemilikan Flat atau Apartemen	32	202	152	147	143	140	136	135	132	131	126	124	124	124	121	- For Apartement Ownership
NPL	0	5	9	8	7	7	10	14	13	15	14	17	13	15	55	NPL
- Untuk Pemilikan Ruko atau Rukan	68	38	9	8	8	8	8	8	7	8	7	6	8	8	10	- For Shop House Ownership
NPL	9	3	1	0	0	1	1	0	0	1	0	0	0	0	0	NPL
- Untuk Pemilikan Kendaraan Bermotor	277	77	31	30	28	27	25	19	18	18	17	12	12	12	11	- For Vehicles Ownership
NPL	2	8	9	9	10	10	10	10	10	10	9	6	6	6	6	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	16.245	15.858	9.860	10.204	10.508	10.969	11.204	11.372	11.478	11.668	12.379	12.851	13.064	13.116	13.196	- Others
NPL	83	89	120	127	126	132	136	140	137	139	153	160	173	179	187	NPL
Bukan Lapangan Usaha Lainnya	22.017	19.654	11.228	11.270	11.347	11.501	11.644	11.715	11.749	11.812	11.901	12.002	12.057	12.030	12.037	Non Industrial Origin Others
NPL	122	112	105	109	110	113	113	106	111	110	113	116	121	120	120	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	19.091	20.778	20.769	20.429	21.632	22.643	22.034	21.300	20.698	20.918	22.133	23.410	24.665	25.025	24.843	1. Agriculture, Hunting and Forestry
NPL	1.230	1.224	1.178	1.136	1.115	999	1.021	991	1.056	867	866	891	790	816	828	NPL
2. Perikanan	1.382	1.662	1.530	1.580	1.563	1.615	1.674	1.719	1.662	1.512	1.564	1.577	1.605	1.679	1.634	2. Fishery
NPL	46	52	62	65	71	71	73	72	67	39	38	39	39	41	39	NPL
3. Pertambangan dan Penggalian	15.532	17.570	10.039	6.979	7.019	6.908	7.121	7.370	7.178	7.101	6.752	6.953	7.039	9.845	9.656	3. Mining and Quarrying
NPL	655	1.241	569	638	539	530	547	519	500	206	201	203	191	193	201	NPL
4. Industri Pengolahan	107.512	97.790	86.810	79.141	80.109	81.409	81.374	83.183	79.126	77.806	79.135	82.290	83.216	85.337	87.327	4. Processing Industry
NPL	2.449	3.620	3.595	2.670	2.513	2.619	2.442	1.951	2.357	2.265	2.208	2.310	2.295	2.249	2.865	NPL
5. Listrik, gas dan air	10.203	8.653	8.697	6.090	6.069	6.057	5.810	5.496	5.823	5.803	5.699	5.778	5.614	5.493	5.783	5. Electricity, Gas and Water
NPL	48	20	191	190	190	190	110	70	71	69	69	58	58	58	58	NPL
6. Konstruksi	33.623	44.563	25.068	23.777	25.031	25.985	26.913	25.262	23.423	22.435	22.853	22.861	24.277	25.459	25.672	6. Construction
NPL	2.231	2.259	2.380	2.412	2.350	2.492	2.545	2.340	2.502	1.842	1.843	1.841	1.942	1.925	1.963	NPL
7. Perdagangan Besar dan Eceran	80.874	78.759	75.575	75.066	76.641	78.681	80.402	79.353	78.156	75.829	77.156	77.743	78.575	79.247	79.128	7. Wholesale and Retail Trade
NPL	3.665	4.567	4.071	3.826	4.079	4.080	4.409	4.178	4.389	4.314	4.167	4.163	4.433	4.422	4.561	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	14.608	17.814	19.420	17.181	17.225	17.345	17.557	18.345	17.857	17.995	18.258	18.703	18.670	18.704	18.730	8. Provision of accomodation and theprovision of eating and drinking
NPL	357	710	1.132	1.138	1.121	986	987	947	1.434	1.421	1.435	1.522	1.543	1.502	1.384	NPL
9. Transportasi, pergudangan dan komunikasi	16.657	16.717	15.728	13.809	13.707	13.634	13.105	13.112	12.608	11.985	11.643	13.168	13.945	14.926	14.931	9. Transportation, Warehousing and Communications
NPL	1.156	735	820	656	677	864	784	604	615	426	417	458	460	476	535	NPL
10. Perantara Keuangan	21.839	28.207	27.167	24.399	25.397	26.062	24.181	24.687	22.764	21.666	23.281	23.395	23.310	23.141	22.781	10. Financial intermediaries
NPL	196	369	642	630	650	514	423	371	383	512	581	597	720	887	1.022	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	42.427	50.603	36.471	28.941	29.665	29.695	30.120	30.657	30.486	30.985	31.244	29.499	29.446	30.145	29.916	11. Real Estate, Business, Ownership, and Business Services
NPL	608	667	1.399	1.473	1.381	1.493	1.488	1.340	1.224	1.138	1.026	1.119	1.149	946	937	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	601	620	656	608	674	647	662	1.117	1.061	677	753	735	665	666	655	12. Government administration, Defense and Compulsory social security
NPL	-	0	0	0	-	1	0	0	1	1	1	0	0	0	0	NPL
13. Jasa Pendidikan	1.076	1.226	1.088	1.102	1.087	1.081	1.145	1.277	1.271	851	859	885	895	924	954	13. Education Services
NPL	18	28	32	19	20	19	19	19	20	15	17	18	18	17	18	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	2.539	3.587	3.000	3.183	3.209	3.234	3.185	3.380	3.457	2.411	2.490	2.485	2.460	2.445	2.435	14. Health Services and Social Activities
NPL	23	18	26	24	24	24	22	23	24	21	19	20	19	19	19	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	8.465	8.347	11.968	12.041	12.641	13.075	14.137	14.346	15.270	14.016	15.091	14.938	15.124	15.144	14.966	15. Community, Sociocultural,Entertainment and Other Individual Services
NPL	713	487	757	629	618	883	532	489	705	484	490	868	864	847	837	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	141	210	246	254	255	256	252	253	248	246	242	239	238	239	256	16. Individual Services which Serve Households
NPL	8	6	17	13	13	12	12	11	11	12	12	14	13	11	12	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	71	192	67	66	65	62	62	60	54	53	46	33	17	0	0	17. International Agency and Other Extra International Agency
NPL	1	30	12	15	15	22	15	14	14	13	10	13	11	-	-	NPL
18. Kegiatan yang belum jelas batasannya	748	754	468	464	448	444	421	647	640	1.017	696	649	661	689	729	18. Business Activities which are not clearly defined
NPL	10	4	4	3	4	9	8	4	6	9	9	10	13	14	14	NPL
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	17.829	16.108	14.496	14.262	14.336	14.344	14.446	14.703	15.363	14.030	13.994	13.996	14.124	14.225	14.074	- For Home Ownership
NPL	711	832	933	933	937	923	1.006	969	1.003	994	994	1.042	1.130	1.167	1.185	NPL
- Untuk Pemilikan Flat atau Apartemen	833	685	628	724	838	924	1.009	1.183	1.463	1.667	1.898	2.041	2.090	2.090	2.113	- For Apartement Ownership
NPL	15	46	17	17	16	14	15	14	15	71	18	21	28	74	75	NPL
- Untuk Pemilikan Ruko atau Rukan	1.177	1.108	1.118	1.005	1.015	1.011	1.038	1.052	1.074	1.049	1.041	1.051	1.056	1.047	1.045	- For Shop House Ownership
NPL	74	82	100	93	97	90	100	95	101	105	103	108	107	109	109	NPL
- Untuk Pemilikan Kendaraan Bermotor	9.305	8.835	9.328	8.600	8.389	8.253	8.143	8.197	9.352	8.693	8.148	8.496	8.747	8.682	8.642	- For Vehicles Ownership
NPL	278	182	205	208	232	213	262	256	308	316	306	318	332	334	322	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	74.753	68.280	84.059	84.566	84.112	86.086	86.955	88.082	88.342	89.093	91.394	91.484	91.586	92.009	91.855	- Others
NPL	382	334	613	646	644	691	688	620	701	698	701	686	731	746	753	NPL
Bukan Lapangan Usaha Lainnya	46.829	67.532	75.186	76.174	77.616	77.572	78.084	78.530	78.079	51.578	51.244	51.987	52.775	51.994	52.862	Non Industrial Origin Others
NPL	160	293	357	370	409	464	515	476	505	421	432	467	495	502	525	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	60.282	58.456	46.358	47.027	48.308	47.283	52.329	47.271	51.023	51.427	50.841	52.790	56.438	56.434	58.008	1. Agriculture, Hunting and Forestry
NPL	1.654	2.414	1.902	2.310	1.901	1.856	1.154	925	920	978	998	994	1.045	1.035	992	NPL
2. Perikanan	2.066	1.737	1.510	1.538	1.559	1.746	1.751	1.788	1.740	1.864	1.844	1.859	1.789	1.833	1.796	2. Fishery
NPL	87	45	60	59	57	49	48	40	48	65	64	64	76	92	93	NPL
3. Pertambangan dan Penggalian	57.005	49.308	50.079	49.375	47.464	47.781	46.412	46.986	46.174	45.966	44.358	44.253	45.016	49.152	51.381	3. Mining and Quarrying
NPL	1.958	3.499	4.269	4.426	4.135	4.163	2.969	2.622	2.375	2.492	2.743	2.915	2.592	2.548	3.358	NPL
4. Industri Pengolahan	299.274	311.611	282.037	283.004	291.604	292.344	291.013	290.923	281.507	287.591	290.872	291.196	292.105	302.689	301.322	4. Processing Industry
NPL	8.745	10.633	6.367	6.526	6.718	7.386	7.163	6.167	6.562	7.042	7.019	7.014	6.996	7.624	7.426	NPL
5. Listrik, gas dan air	23.437	25.626	20.913	20.487	22.720	23.525	24.635	29.589	30.156	30.317	30.907	31.249	31.237	32.705	32.582	5. Electricity, Gas and Water
NPL	1.302	1.233	1.238	1.238	1.242	1.243	1.252	738	730	746	624	232	323	327	329	NPL
6. Konstruksi	71.509	85.844	116.651	116.917	119.708	122.475	125.358	125.085	120.066	123.036	125.308	126.300	131.263	135.523	138.523	6. Construction
NPL	3.342	3.457	4.158	3.797	3.646	3.695	4.823	4.119	4.710	4.910	4.738	5.170	5.178	4.971	5.132	NPL
7. Perdagangan Besar dan Eceran	255.327	256.217	239.558	240.574	245.809	248.806	251.529	252.346	248.566	256.461	256.419	257.351	259.907	266.586	256.627	7. Wholesale and Retail Trade
NPL	10.947	12.566	11.504	11.496	11.460	11.923	11.347	10.565	11.238	11.693	11.135	10.971	11.288	11.240	11.757	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	32.785	35.568	28.616	28.183	28.154	28.083	28.298	27.708	27.373	28.151	27.726	27.413	27.344	27.357	27.055	8. Provision of accomodation and the provision of eating and drinking
NPL	725	950	1.054	1.172	1.276	1.255	1.206	1.262	1.771	1.813	1.866	1.834	1.842	1.830	1.785	NPL
9. Transportasi, pergudangan dan komunikasi	65.287	59.447	60.249	57.852	58.727	59.354	60.052	60.462	59.541	63.201	70.504	69.453	75.851	76.963	72.744	9. Transportation, Warehousing and Communications
NPL	2.708	2.161	1.761	1.891	1.722	1.687	1.777	1.542	1.857	2.040	2.049	2.147	2.126	2.189	2.186	NPL
10. Perantara Keuangan	89.699	100.089	106.573	107.962	108.524	110.368	109.188	113.011	111.556	116.172	118.495	121.784	126.566	131.709	131.117	10. Financial intermediaries
NPL	304	576	133	146	138	148	118	297	375	444	443	433	586	696	606	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	72.282	80.441	87.962	87.983	88.764	89.778	88.839	89.487	87.844	90.097	91.847	93.222	95.536	97.601	99.925	11. Real Estate, Business, Ownership, and Business Services
NPL	2.481	2.652	1.711	1.903	1.736	1.857	1.700	1.094	1.234	1.300	1.302	1.725	2.212	1.797	2.309	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.109	1.102	974	975	830	736	735	740	958	1.104	1.079	1.132	1.132	857	1.133	12. Government administration, Defense and Compulsory social security
NPL	1	0	0	-	-	-	-	-	-	-	-	-	-	0	0	NPL
13. Jasa Pendidikan	2.063	1.982	2.263	2.300	2.391	2.587	2.547	2.482	2.481	2.908	2.976	3.050	3.111	3.195	3.155	13. Education Services
NPL	37	47	32	42	35	35	36	31	31	34	31	44	35	39	44	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	4.743	4.204	4.101	4.026	3.803	3.829	4.083	4.284	4.412	5.453	5.606	5.762	5.200	5.194	4.918	14. Health Services and Social Activities
NPL	61	47	62	63	63	57	69	62	70	72	93	100	99	72	76	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	20.908	16.362	10.953	10.902	10.902	11.064	11.089	11.233	10.910	12.612	12.232	12.734	13.087	11.544	12.211	15. Community, Sociocultural,Entertainment and Other Individual Services
NPL	810	705	583	583	703	566	489	444	441	629	506	563	458	413	472	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	133	85	74	68	73	76	76	80	80	90	92	92	100	95	97	16. Individual Services which Serve Households
NPL	4	7	4	4	2	2	2	2	2	1	1	1	1	2	1	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	36	1	13	12	13	13	13	13	12	4	4	3	4	3	4	17. International Agency and Other Extra International Agency
NPL	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	2.431	1.220	1.811	1.740	1.737	1.608	899	1.235	1.843	2.399	1.410	2.119	1.702	1.894	1.650	18. Business Activities which are not clearly defined
NPL	10	1	2	2	2	2	1	1	2	2	3	4	5	5	4	NPL
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	178.730	198.924	189.936	192.150	195.110	198.517	202.689	207.041	207.204	207.963	212.348	214.789	218.578	219.876	222.383	- For Home Ownership
NPL	4.292	4.838	5.675	5.644	5.578	5.606	5.561	5.030	5.396	5.541	5.411	5.536	5.635	5.732	5.755	NPL
- Untuk Pemilikan Flat atau Apartemen	7.063	6.871	6.238	6.278	6.400	6.475	6.640	6.869	6.943	7.027	7.181	7.291	7.430	7.508	7.629	- For Apartement Ownership
NPL	94	147	169	170	171	170	158	147	151	157	156	156	161	175	167	NPL
- Untuk Pemilikan Ruko atau Rukan	11.740	12.186	11.381	11.320	11.312	11.276	11.289	11.203	11.203	11.141	11.123	11.125	11.158	11.106	11.097	- For Shop House Ownership
NPL	450	576	608	560	591	573	545	494	504	523	517	483	508	539	540	NPL
- Untuk Pemilikan Kendaraan Bermotor	48.460	43.081	38.617	38.713	39.570	39.894	41.053	41.147	42.541	42.475	43.212	43.243	43.870	44.577	45.320	- For Vehicles Ownership
NPL	566	548	614	606	598	546	523	505	516	533	496	539	579	629	635	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	122.318	128.385	124.810	125.636	126.018	126.580	127.609	129.988	128.002	133.945	132.043	132.433	128.915	126.574	126.577	- Others
NPL	1.508	1.677	1.843	1.930	1.904	1.923	1.902	1.852	1.949	2.238	2.372	2.513	2.398	2.562	2.526	NPL
Bukan Lapangan Usaha Lainnya	79.147	88.741	81.522	81.474	81.996	81.324	81.314	81.756	80.714	102.461	103.027	103.438	107.462	107.998	107.285	Non Industrial Origin Others
NPL	1.215	1.385	1.308	1.304	1.244	1.254	1.232	1.185	1.211	1.136	1.139	1.106	1.396	1.440	1.453	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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	167.003	196.628	221.820	222.909	226.282	221.803	229.909	240.499	235.673	234.486	238.297	238.006	239.696	243.441	246.945	1. Agricultures, Hunting and Forestry
NPL	1.525	2.303	2.304	2.013	2.261	2.224	2.150	2.149	1.886	1.936	1.985	2.472	2.466	2.452	2.466	NPL
2. Perikanan	4.205	4.743	5.885	5.920	6.038	6.055	6.172	6.402	6.205	6.137	6.265	6.374	6.480	6.569	6.700	2. Fishery
NPL	103	112	176	167	187	189	186	142	156	100	98	94	106	107	102	NPL
3. Pertambangan dan Penggalian	56.915	54.294	58.838	54.572	50.299	50.378	48.848	54.068	46.698	44.478	48.719	42.954	48.736	50.974	51.602	3. Mining and Quarrying
NPL	2.560	3.708	3.718	3.754	3.752	3.761	3.721	3.569	3.492	3.333	3.302	2.394	2.066	2.095	1.647	NPL
4. Industri Pengolahan	333.026	352.894	396.753	394.594	401.132	395.768	399.274	431.107	400.067	399.446	404.842	406.214	419.787	436.586	424.253	4. Proceasing Industry
NPL	6.896	11.814	15.559	18.679	15.127	14.511	14.290	12.819	12.781	12.940	13.115	13.796	13.349	13.114	13.880	NPL
5. Listrik, gas dan air	59.588	93.339	94.876	97.702	94.335	96.704	98.470	102.809	106.277	107.842	109.283	113.437	115.690	119.335	115.975	5. Electricity, Gas and Water
NPL	514	455	138	135	174	271	265	240	818	836	830	755	865	877	871	NPL
6. Konstruksi	57.072	73.852	86.519	88.432	90.570	88.152	89.985	95.675	90.971	86.303	93.453	93.933	98.437	102.779	104.441	6. Construction
NPL	887	2.068	1.643	1.630	1.690	1.557	1.384	2.024	4.598	4.597	4.542	4.310	4.339	4.350	4.330	NPL
7. Perdagangan Besar dan Eceran	417.673	469.101	492.981	495.890	500.656	504.692	508.754	520.220	507.879	508.038	519.316	536.828	547.282	550.027	557.340	7. Wholesale and Retail Trade
NPL	10.885	16.550	21.122	20.077	20.480	19.760	20.005	19.201	20.063	20.466	19.413	19.732	19.297	19.502	19.170	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	34.150	36.830	48.108	48.607	47.994	48.383	48.737	49.154	48.837	48.516	48.579	48.986	48.958	48.668	48.825	8. Provision of accomodation and the provision of eating and drinking
NPL	763	773	1.552	1.526	1.515	1.543	2.036	1.941	2.101	2.164	2.000	2.918	2.962	1.318	1.231	NPL
9. Transportasi, pergudangan dan komunikasi	84.041	85.000	88.268	88.646	92.574	92.850	92.759	99.443	96.769	99.060	100.628	102.364	109.563	113.247	111.856	9. Transportation, Warehousing and Communications
NPL	2.453	4.877	3.715	3.671	3.722	4.448	3.967	3.881	3.801	3.778	3.676	3.448	3.365	3.360	3.331	NPL
10. Perantara Keuangan	36.273	51.362	59.681	59.086	60.702	55.096	55.399	63.052	57.826	56.193	56.409	56.334	58.491	63.059	59.606	10. Financial intermediaries
NPL	296	960	506	497	504	524	512	490	633	643	630	423	2.057	1.924	1.896	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	57.974	67.835	82.484	83.532	86.133	85.716	87.242	90.979	88.648	88.917	91.926	88.852	90.046	92.167	93.990	11. Real Estate, Business, Ownership, and Business Services
NPL	1.250	1.217	2.213	2.292	2.134	2.178	2.110	2.049	1.967	2.118	1.618	1.583	1.638	1.652	1.763	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	10.908	12.971	20.987	21.535	21.486	19.487	19.685	19.959	19.818	20.160	20.144	19.955	20.000	21.002	21.336	12. Government administration, Defense and Compulsory social security
NPL	7	3	12	12	12	13	12	1	2	4	5	4	4	4	4	NPL
13. Jasa Pendidikan	1.908	1.841	1.983	1.967	1.962	1.963	2.027	2.069	2.080	2.151	2.195	2.246	2.263	2.317	2.357	13. Education Services
NPL	15	23	32	29	24	25	24	22	24	26	15	16	19	24	22	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	11.497	6.214	6.855	6.952	7.235	7.244	7.392	7.731	7.724	7.913	8.076	8.085	8.060	8.122	8.404	14. Health Services and Social Activities
NPL	20	50	200	200	195	193	171	176	187	205	181	186	189	189	207	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	23.614	27.197	33.600	34.104	34.023	34.669	35.455	41.944	35.503	36.235	36.839	37.435	37.917	39.228	40.911	15. Community, Sociocultural,Entertainment and Other Individual Services
NPL	570	325	803	771	954	815	735	698	757	827	746	836	847	869	847	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.077	1.939	1.964	1.964	1.963	1.973	2.005	2.055	2.042	2.026	2.018	2.047	2.040	2.009	1.963	16. Individual Services which Serve Households
NPL	37	41	50	40	45	46	36	31	40	43	47	47	51	49	50	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3	38	79	79	80	82	82	83	89	102	103	105	106	108	119	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	7.420	8.015	440	434	442	428	480	457	917	970	1.048	94	94	97	93	18. Business Activities which are not clearly defined
NPL	0	10	0	1	1	1	0	1	40	39	39	0	0	0	0	NPL
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	103.340	108.896	136.221	137.058	137.961	137.818	138.434	140.194	140.545	142.076	144.139	142.692	146.733	149.122	150.578	- For Home Ownership
NPL	1.767	2.252	3.147	3.152	3.292	3.290	3.192	3.122	3.367	3.488	3.429	3.326	3.629	3.760	3.831	NPL
- Untuk Pemilikan Flat atau Apartemen	4.315	4.279	5.735	5.847	5.977	6.085	6.262	6.424	6.504	6.596	6.769	6.893	6.566	6.490	6.604	- For Apartement Ownership
NPL	40	70	124	126	130	122	130	117	118	125	126	108	81	78	90	NPL
- Untuk Pemilikan Ruko atau Rukan	12.147	12.743	13.718	13.625	13.494	13.399	13.359	13.436	13.299	13.175	13.059	12.920	12.768	12.581	12.457	- For Shop House Ownership
NPL	241	353	542	549	547	547	532	507	548	574	562	547	595	606	582	NPL
- Untuk Pemilikan Kendaraan Bermotor	58.007	61.880	68.576	69.285	69.759	70.215	70.351	71.246	72.493	73.510	74.161	75.082	76.364	77.689	78.285	- For Vehicles Ownership
NPL	760	777	917	904	868	845	827	807	832	869	863	902	956	1.012	1.042	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	200.029	228.138	255.967	258.750	258.865	264.797	268.650	280.508	279.646	285.633	293.078	292.764	300.307	304.340	307.771	- Others
NPL	1.446	1.461	2.175	2.089	2.321	2.327	2.200	2.015	2.227	2.305	2.352	2.428	2.412	2.399	2.520	NPL
Bukan Lapangan Usaha Lainnya	38.704	44.693	54.545	55.649	56.387	56.211	57.162	59.528	58.333	58.656	60.435	58.847	58.810	60.344	60.708	Non Industrial Origin Others
NPL	794	983	1.253	1.274	1.262	1.229	1.192	1.170	1.193	1.208	1.212	1.194	1.165	1.186	1.209	NPL

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

Keterangan	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penerima Pembiayaan Lapangan Usaha																Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	397	53	75	72	72	71	70	59	44	43	43	44	42	41	41	1. Agriculture, Hunting and Forestry
NPF	11	11	11	13	11	11	11	11	12	12	11	11	11	11	11	NPF
2. Perikanan	71	3	8	8	7	7	12	21	21	30	30	29	29	28	28	2. Fishery
NPF	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	NPF
3. Pertambangan dan Penggalian	201	43	57	95	97	90	61	84	81	80	79	77	72	107	95	3. Mining and Quarrying
NPF	32	28	25	25	25	25	25	25	29	29	25	32	25	25	25	NPF
4. Industri Pengolahan	1.103	446	438	432	412	406	470	560	533	510	509	479	494	489	420	4. Processing Industry
NPF	48	74	136	151	135	135	113	133	135	114	113	113	113	111	113	NPF
5. Listrik, gas dan air	180	220	290	318	317	312	325	334	336	335	333	264	264	258	258	5. Electricity, Gas and Water
NPF	2	2	2	2	2	2	2	2	2	2	2	40	40	38	38	NPF
6. Konstruksi	815	785	655	652	641	641	636	644	554	605	594	607	644	598	597	6. Construction
NPF	96	85	83	97	68	108	105	99	113	112	104	114	104	101	101	NPF
7. Perdagangan Besar dan Eceran	3.149	1.277	1.014	1.045	1.037	1.027	984	1.041	1.007	1.005	986	1.019	1.028	939	957	7. Wholesale and Retail Trade
NPF	287	146	80	79	106	129	161	119	125	124	232	234	269	273	271	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	214	175	185	179	143	141	141	141	171	173	182	181	242	241	239	8. Provision of accomodation and the provision of eating and drinking
NPF	6	24	24	64	24	25	25	25	25	25	25	25	26	27	27	NPF
9. Transportasi, pergudangan dan komunikasi	1.109	631	547	525	553	538	548	554	549	541	454	512	507	434	427	9. Transportation, Warehousing and Communications
NPF	68	88	58	142	57	154	245	246	258	245	160	164	164	60	60	NPF
10. Perantara Keuangan	1.379	987	976	982	964	948	950	813	790	758	764	765	773	766	772	10. Financial intermediaries
NPF	23	32	37	36	23	35	35	34	35	34	43	37	37	19	18	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.342	1.465	1.847	1.840	1.779	1.764	1.581	1.596	1.439	1.412	1.459	1.354	1.314	1.251	1.260	11. Real Estate, Business, Ownership, and Business Services
NPF	61	598	632	632	631	632	632	632	633	633	634	636	636	596	595	NPF
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12. Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
13. Jasa Pendidikan	513	674	728	745	719	817	822	845	839	834	832	833	836	862	894	13. Education Services
NPF	2	1	2	8	2	2	2	2	2	2	2	2	1	1	4	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	203	361	464	501	507	506	506	517	498	501	499	478	482	475	474	14. Health Services and Social Activities
NPF	0	1	4	4	5	22	21	22	21	21	21	27	27	26	28	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	281	140	102	122	118	118	118	102	89	90	83	86	83	82	82	15. Community, Sociocultural,Entertainment and Other Individual Services
NPF	5	5	5	5	5	10	10	9	9	9	3	4	4	4	6	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	3	2	5	5	6	5	5	3	3	2	2	2	3	2	2	16. Individual Services which Serve Households
NPF	0	0	2	2	2	2	2	-	-	-	-	-	-	-	-	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	1	1	-	-	1	1	1	1	1	1	1	1	1	1	1	18. Business Activities which are not clearly defined
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Financing to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	292	284	374	384	401	418	467	526	539	550	562	592	609	633	654	- For Home Ownership
NPF	21	25	26	26	23	25	25	25	25	28	27	35	30	31	34	NPF
- Untuk Pemilikan Flat atau Apartemen	24	17	19	19	19	19	21	22	22	22	23	26	26	27	28	- For Apartement Ownership
NPF	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	NPF
- Untuk Pemilikan Ruko atau Rukan	13	12	18	17	17	17	17	15	15	16	16	15	15	15	15	- For Shop House Ownership
NPF	-	0	0	0	-	-	0	0	0	0	0	0	2	2	3	NPF
- Untuk Pemilikan Kendaraan Bermotor	3.174	537	451	449	444	439	435	104	73	67	67	67	67	66	65	- For Vehicles Ownership
NPF	39	1	1	4	1	1	1	1	1	1	1	1	1	4	4	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	2.983	3.249	3.283	3.271	3.251	3.240	3.231	3.238	3.200	3.121	3.120	3.101	3.065	3.027	3.010	- Others
NPF	42	43	70	71	72	75	81	77	77	77	78	82	82	81	83	NPF
Bukan Lapangan Usaha Lainnya	48	34	15	15	15	15	15	15	14	15	15	15	15	14	14	Non Industrial Origin Others
NPF	1	1	0	0	1	1	1	1	0	0	0	1	1	1	1	NPF

Tabel 3.7. Pembiayaan dan NPF Bank Umum Syariah - BUKU 2
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Financing and NPF of Commercial Sharia Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penerima Pembiayaan Lapangan Usaha																Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	2.061	2.777	3.130	3.248	3.383	3.315	3.364	3.528	3.433	3.437	3.628	3.838	3.907	4.874	4.800	1. Agriculture, Hunting and Forestry
NPF	131	145	103	104	104	134	131	129	130	137	195	141	113	108	141	NPF
2. Perikanan	879	1.155	1.152	1.157	1.132	1.028	1.051	1.215	1.202	1.195	798	795	960	958	936	2. Fishery
NPF	12	16	31	31	30	43	41	40	42	44	49	48	44	30	29	NPF
3. Pertambangan dan Penggalian	3.112	3.219	3.239	3.209	3.158	3.178	3.119	3.109	2.939	2.964	2.925	2.919	2.873	1.871	1.958	3. Mining and Quarrying
NPF	196	375	447	446	449	450	435	258	356	271	272	295	269	39	40	NPF
4. Industri Pengolahan	8.831	11.071	12.487	12.396	12.694	12.831	12.920	12.554	12.039	12.184	12.245	12.420	12.523	12.622	12.837	4. Processing Industry
NPF	423	425	387	386	480	867	801	674	685	862	560	442	511	326	407	NPF
5. Listrik, gas dan air	3.202	3.383	3.069	2.956	3.040	3.026	3.047	3.801	4.018	4.041	4.033	3.998	3.780	2.962	3.289	5. Electricity, Gas and Water
NPF	35	35	19	19	18	183	184	251	252	248	200	326	327	119	115	NPF
6. Konstruksi	4.787	5.388	6.255	6.227	6.272	6.694	6.640	6.756	6.411	6.322	6.840	7.039	7.124	6.782	7.029	6. Construction
NPF	227	190	307	276	359	392	431	334	344	381	310	350	352	306	305	NPF
7. Perdagangan Besar dan Eceran	13.183	18.848	18.178	19.799	20.261	20.215	20.255	20.637	20.284	20.355	20.266	20.609	21.480	21.630	20.682	7. Wholesale and Retail Trade
NPF	759	1.020	827	933	991	1.025	1.109	1.083	1.227	1.227	1.113	1.192	1.226	1.074	1.072	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	1.127	1.268	1.189	1.335	1.312	1.114	1.091	1.085	1.095	1.088	1.054	1.151	1.172	1.197	1.315	8. Provision of accomodation and the provision of eating and drinking
NPF	24	22	26	29	28	38	39	34	38	39	25	26	27	28	26	NPF
9. Transportasi, pergudangan dan komunikasi	4.452	4.783	5.052	4.863	4.844	4.887	4.866	4.940	4.830	4.837	5.024	4.986	4.964	4.931	5.102	9. Transportation, Warehousing and Communications
NPF	215	185	355	100	82	80	77	43	60	80	83	90	81	92	96	NPF
10. Perantara Keuangan	6.609	6.053	5.862	5.517	5.456	5.291	5.004	5.010	4.819	4.711	4.959	4.922	5.054	4.260	4.438	10. Financial intermediaries
NPF	60	260	225	227	81	80	354	370	440	441	166	152	150	16	12	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.585	5.852	5.659	5.583	5.597	5.517	5.668	5.553	5.572	5.592	5.412	5.192	5.266	5.178	5.169	11. Real Estate, Business, Ownership, and Business Services
NPF	279	268	302	301	346	382	429	301	325	306	281	286	337	147	153	NPF
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	16	9	7	7	7	7	6	6	7	7	4	4	4	3	2	12. Government administration, Defense and Compulsory social security
NPF	2	1	2	2	2	2	2	2	2	2	2	2	2	0	0	NPF
13. Jasa Pendidikan	1.689	1.888	2.052	2.054	2.054	2.050	2.021	1.993	2.005	1.993	1.796	1.807	1.819	1.811	1.779	13. Education Services
NPF	40	15	48	51	51	74	74	48	51	40	14	16	19	19	15	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	1.109	1.159	1.334	1.332	1.310	1.435	1.451	1.454	1.462	1.460	1.280	1.195	1.153	1.171	1.193	14. Health Services and Social Activities
NPF	9	4	5	11	6	6	26	30	41	38	23	24	22	23	23	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.849	2.476	2.316	2.361	2.399	2.395	2.372	2.396	2.421	2.412	4.131	4.201	4.177	3.814	3.698	15. Community, Sociocultural,Entertainment and Other Individual Services
NPF	62	117	114	116	109	105	102	89	143	134	268	378	400	111	119	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	155	247	237	264	263	269	276	277	274	273	283	289	299	310	308	16. Individual Services which Serve Households
NPF	2	7	8	9	8	8	8	7	8	7	8	8	8	9	8	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	1.311	531	565	414	429	412	393	390	388	1.054	326	323	321	201	200	18. Business Activities which are not clearly defined
NPF	218	56	140	160	170	162	148	150	151	214	141	140	141	122	121	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Financing to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	17.431	20.044	21.285	21.432	21.579	21.658	21.747	21.888	21.647	21.588	21.730	22.009	22.123	21.721	22.138	- For Home Ownership
NPF	563	488	523	559	595	620	639	613	698	710	658	743	772	473	561	NPF
- Untuk Pemilikan Flat atau Apartemen	469	621	654	652	647	645	601	594	584	586	586	588	606	570	566	- For Apartement Ownership
NPF	16	16	17	23	24	34	34	32	33	33	27	35	35	17	17	NPF
- Untuk Pemilikan Ruko atau Rukan	1.269	1.148	1.166	1.163	1.154	1.143	1.187	1.146	1.115	1.118	1.116	1.124	1.101	1.078	1.090	- For Shop House Ownership
NPF	41	38	35	43	50	44	47	56	80	83	83	84	78	68	74	NPF
- Untuk Pemilikan Kendaraan Bermotor	1.125	3.567	3.309	3.187	3.175	3.172	3.175	3.166	3.164	3.112	3.137	3.077	3.032	2.964	2.907	- For Vehicles Ownership
NPF	41	42	51	49	49	51	50	50	51	50	47	50	54	57	51	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	3.757	13.744	14.477	14.553	14.543	14.576	14.551	15.002	15.070	14.879	15.114	15.104	15.150	14.837	14.878	- Others
NPF	144	127	159	165	172	181	187	192	223	215	175	195	196	148	163	NPF
Bukan Lapangan Usaha Lainnya	2.765	1.652	1.722	1.521	1.614	1.620	1.725	1.772	1.825	2.217	1.908	1.833	1.912	1.611	1.918	Non Industrial Origin Others
NPF	126	90	61	57	69	62	65	40	61	69	66	71	66	56	63	NPF

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

Keterangan	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Penerima Pembiayaan Lapangan Usaha																Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	4.088	4.054	3.751	3.738	3.719	3.811	3.833	4.038	3.979	3.972	3.970	3.909	4.049	4.005	3.925	1. Agriculture, Hunting and Forestry
NPF	208	131	99	87	84	83	73	66	69	63	57	60	65	63	63	NPF
2. Perikanan	47	81	72	62	62	61	61	59	59	57	57	56	56	56	55	2. Fishery
NPF	4	11	11	3	3	3	3	3	3	3	2	2	2	3	2	NPF
3. Pertambangan dan Penggalian	1.500	1.725	2.069	1.955	1.917	1.913	1.886	1.841	1.786	1.777	1.750	1.644	1.426	1.407	1.332	3. Mining and Quarrying
NPF	148	160	53	4	22	22	22	18	21	21	21	21	21	20	3	NPF
4. Industri Pengolahan	4.466	4.218	4.016	3.421	3.766	3.726	3.607	3.477	3.098	3.108	3.374	3.363	3.288	3.703	3.667	4. Processing Industry
NPF	295	262	215	215	218	214	465	466	472	465	461	482	482	482	478	NPF
5. Listrik, gas dan air	2.615	4.106	3.644	3.611	3.571	3.550	3.541	4.051	3.988	4.013	3.966	3.951	3.913	3.913	3.880	5. Electricity, Gas and Water
NPF	388	474	403	417	280	281	274	272	269	273	257	415	410	408	405	NPF
6. Konstruksi	2.089	2.222	3.599	3.544	3.650	2.879	2.869	3.181	3.184	3.135	3.259	3.187	3.078	3.488	3.437	6. Construction
NPF	128	107	270	431	434	458	469	454	462	469	309	296	297	265	265	NPF
7. Perdagangan Besar dan Eceran	5.841	5.756	4.623	4.736	4.655	4.567	4.438	4.466	4.325	4.280	4.242	4.111	3.981	3.984	3.920	7. Wholesale and Retail Trade
NPF	870	633	544	549	552	539	494	509	555	555	554	492	500	475	467	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	341	504	445	442	441	444	737	815	803	788	900	888	974	955	944	8. Provision of accomodation and the provision of eating and drinking
NPF	19	26	22	19	20	20	19	11	12	13	10	14	14	15	15	NPF
9. Transportasi, pergudangan dan komunikasi	4.094	4.032	3.509	3.414	3.374	3.346	3.308	3.340	3.072	2.958	3.060	2.932	2.788	2.889	2.829	9. Transportation, Warehousing and Communications
NPF	176	235	492	485	564	526	482	478	355	271	268	272	191	186	171	NPF
10. Perantara Keuangan	3.956	4.689	5.490	5.640	5.554	5.605	5.482	5.450	5.324	5.267	5.451	5.602	5.680	5.423	5.805	10. Financial intermediaries
NPF	99	116	19	32	21	24	63	55	65	68	62	65	73	52	65	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.437	2.000	1.966	2.068	2.204	2.318	2.278	2.202	2.003	2.144	2.174	2.154	2.066	2.060	2.063	11. Real Estate, Business, Ownership, and Business Services
NPF	40	30	85	87	87	82	78	19	19	30	28	43	43	39	57	NPF
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	250	-	-	-	-	-	-	-	-	-	-	-	-	-	3	12. Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
13. Jasa Pendidikan	681	834	1.109	1.104	1.254	1.272	1.243	1.375	1.376	1.384	1.442	1.460	1.508	1.530	1.767	13. Education Services
NPF	27	8	7	5	2	2	2	1	1	15	15	18	18	22	21	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	889	1.195	1.471	1.462	1.489	1.480	1.526	1.677	1.627	1.620	1.796	1.783	1.866	1.851	1.849	14. Health Services and Social Activities
NPF	41	12	7	6	6	6	7	5	6	5	3	5	12	12	12	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.534	1.317	1.462	1.492	1.510	1.544	1.567	1.574	1.557	1.565	1.594	1.624	1.650	1.643	1.600	15. Community, Sociocultural,Entertainment and Other Individual Services
NPF	144	81	73	66	58	57	53	46	50	50	44	49	50	49	48	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	113	84	58	59	56	53	47	46	44	41	39	37	38	34	32	16. Individual Services which Serve Households
NPF	1	5	5	4	4	4	4	4	4	4	3	4	5	4	4	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	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18. Business Activities which are not clearly defined
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Financing to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	6.396	7.236	7.435	7.455	7.540	7.589	7.657	7.766	7.780	7.827	7.927	8.564	8.653	8.582	8.645	- For Home Ownership
NPF	158	170	175	162	158	162	165	132	157	146	129	165	181	182	185	NPF
- Untuk Pemilikan Flat atau Apartemen	280	246	222	220	217	215	213	213	213	210	210	210	209	213	210	- For Apartemen Ownership
NPF	11	7	7	5	5	5	5	4	5	4	4	4	4	5	5	NPF
- Untuk Pemilikan Ruko atau Rukan	166	187	172	172	170	171	170	171	166	168	170	115	114	115	114	- For Shop House Ownership
NPF	12	11	7	6	6	6	6	4	6	6	5	4	4	1	2	NPF
- Untuk Pemilikan Kendaraan Bermotor	210	156	348	365	391	420	481	630	678	744	820	954	1.083	1.167	1.252	- For Vehicles Ownership
NPF	5	3	2	2	2	2	2	2	2	3	2	2	2	2	2	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	9.688	10.561	12.213	12.486	12.767	13.141	13.474	13.906	14.024	14.251	14.617	14.528	14.921	14.948	15.253	- Others
NPF	313	246	227	226	222	227	218	191	215	207	187	176	189	187	182	NPF
Bukan Lapangan Usaha Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Non Industrial Origin Others
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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Jenis Penggunaan																Type of Use
Kredit kepada Pihak Ketiga																Credit to Third Party
1. Modal Kerja	1.916.256	2.049.098	2.086.898	2.083.937	2.130.383	2.132.175	2.138.876	2.222.823	2.118.630	2.137.840	2.185.021	2.209.472	2.275.952	2.344.924	2.329.057	1. Working Capital
NPL	57.302	73.591	75.198	73.872	73.876	74.698	75.107	70.732	74.999	75.876	73.088	74.352	76.142	74.997	76.461	NPL
2. Investasi	1.035.889	1.125.467	1.121.056	1.133.725	1.133.238	1.135.253	1.158.751	1.179.728	1.178.261	1.178.813	1.193.570	1.200.388	1.215.232	1.233.254	1.240.645	2. Investments
NPL	27.045	36.123	36.687	40.565	36.799	37.683	35.305	31.048	35.084	35.190	34.326	35.638	35.621	33.270	34.234	NPL
3. Konsumsi	1.105.759	1.202.630	1.261.327	1.270.981	1.279.967	1.292.737	1.307.452	1.335.393	1.335.418	1.345.688	1.364.646	1.368.304	1.388.115	1.395.935	1.406.250	3. Consumption
NPL	16.586	18.422	22.250	22.283	22.601	22.658	22.452	21.141	22.620	23.279	23.044	23.506	24.412	24.755	25.295	NPL
Total Kredit	4.057.904	4.377.195	4.469.282	4.488.642	4.543.588	4.560.166	4.605.079	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	Total Credit
NPL	100.933	128.135	134.135	136.721	133.276	135.039	132.864	122.922	132.703	134.346	130.458	133.497	136.175	133.022	135.991	NPL
Orientasi Penggunaan																User Orientation
Kredit kepada Pihak Ketiga																Credit to Third Party
1. Ekspor	93.281	96.852	118.324	118.920	119.272	118.013	123.534	121.345	113.593	116.115	112.912	112.438	116.670	121.469	119.816	1. Ekspor
NPL	2.327	2.059	3.391	2.977	3.119	2.574	2.433	2.044	2.231	2.516	2.491	2.459	2.480	2.400	2.623	NPL
2. Impor	62.694	44.759	54.773	58.053	60.321	60.049	59.830	61.598	60.709	60.493	61.425	59.920	67.748	68.515	66.917	2. Impor
NPL	2.325	1.189	1.594	1.634	1.733	1.857	2.027	1.459	1.441	1.485	1.380	1.384	2.625	1.156	793	NPL
3. Lainnya	3.901.930	4.235.584	4.296.186	4.311.669	4.363.994	4.382.104	4.421.714	4.555.001	4.458.007	4.485.733	4.568.900	4.605.806	4.694.881	4.784.129	4.789.219	3. Other
NPL	96.281	124.888	129.150	132.110	128.424	130.608	128.403	119.419	129.031	130.344	126.587	129.654	131.070	129.466	132.575	NPL
Total Kredit	4.057.904	4.377.195	4.469.282	4.488.642	4.543.588	4.560.166	4.605.079	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	Total Credit
NPL	100.933	128.135	134.135	136.721	133.276	135.039	132.864	122.922	132.703	134.346	130.458	133.497	136.175	133.022	135.991	NPL
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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Jenis Penggunaan																Type of Use
Kredit kepada Pihak Ketiga																Credit to Third Party
1. Modal Kerja	29.951	21.534	13.575	13.491	13.764	13.867	14.481	14.585	14.129	14.271	14.793	15.077	15.190	15.413	15.498	1. Working Capital
NPL	863	623	585	591	625	648	625	602	614	637	639	689	720	777	693	NPL
2. Investasi	15.195	7.383	4.214	4.212	4.220	4.206	4.271	4.358	4.338	4.292	4.318	4.317	4.487	4.500	4.446	2. Investments
NPL	470	249	263	281	291	297	300	281	295	321	329	339	337	346	269	NPL
3. Konsumsi	40.947	37.985	22.141	22.506	22.864	23.445	23.808	24.045	24.184	24.428	25.215	25.803	26.074	26.095	26.210	3. Consumption
NPL	260	277	307	313	312	336	345	337	338	344	361	376	379	388	545	NPL
Total Kredit	86.092	66.902	39.930	40.210	40.848	41.518	42.560	42.987	42.652	42.991	44.326	45.197	45.751	46.008	46.154	Total Credit
NPL	1.594	1.149	1.155	1.186	1.229	1.281	1.269	1.221	1.247	1.302	1.329	1.404	1.436	1.510	1.507	NPL
Orientasi Penggunaan																User Orientation
Kredit kepada Pihak Ketiga																Credit to Third Party
1. Ekspor	28	60	53	51	51	51	56	61	61	62	64	66	66	61	62	1. Ekspor
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Impor	41	55	37	36	36	34	36	40	33	32	33	26	23	30	22	2. Impor
NPL	3	-	-	-	14	13	13	13	13	13	13	13	13	13	13	NPL
3. Lainnya	86.024	66.787	39.841	40.123	40.762	41.433	42.468	42.886	42.558	42.896	44.229	45.105	45.663	45.917	46.070	3. Other
NPL	1.591	1.149	1.155	1.186	1.215	1.268	1.256	1.207	1.234	1.289	1.316	1.391	1.423	1.497	1.494	NPL
Total Kredit	86.092	66.902	39.930	40.210	40.848	41.518	42.560	42.987	42.652	42.991	44.326	45.197	45.751	46.008	46.154	Total Credit
NPL	1.594	1.149	1.155	1.186	1.229	1.281	1.269	1.221	1.247	1.302	1.329	1.404	1.436	1.510	1.507	NPL
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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Jenis Penggunaan																Type of Use
Kredit kepada Pihak Ketiga																Credit to Third Party
1. Modal Kerja	257.439	266.758	215.677	199.718	206.554	212.051	213.440	214.490	204.476	201.294	208.287	211.791	216.232	221.424	221.433	1. Working Capital
NPL	9.596	10.779	11.103	10.183	10.165	10.364	10.096	9.256	9.957	8.822	8.700	9.084	9.456	9.470	10.293	NPL
2. Investasi	119.949	131.294	128.571	115.398	115.880	116.783	116.715	117.075	117.304	112.013	111.606	113.551	114.190	117.685	118.961	2. Investments
NPL	3.819	5.258	5.771	5.358	5.215	5.444	5.344	4.687	5.422	4.830	4.708	5.060	5.101	4.953	5.001	NPL
3. Konsumsi	150.725	162.548	185.333	185.327	186.305	188.189	189.676	191.747	193.676	166.112	167.719	169.055	170.378	170.047	170.592	3. Consumption
NPL	1.619	1.770	2.240	2.263	2.335	2.394	2.586	2.431	2.632	2.606	2.554	2.642	2.823	2.932	2.968	NPL
Total Kredit	528.114	560.600	529.580	500.443	508.740	517.022	519.830	523.311	515.456	479.419	487.612	494.397	500.801	509.156	510.986	Total Credit
NPL	15.034	17.806	19.114	17.804	17.715	18.201	18.025	16.374	18.011	16.259	15.962	16.785	17.380	17.355	18.262	NPL
Orientasi Penggunaan																User Orientation
Kredit kepada Pihak Ketiga																Credit to Third Party
1. Ekspor	17.960	14.543	12.617	12.378	12.524	12.802	12.488	12.032	9.429	10.293	8.972	9.463	9.970	13.049	13.902	1. Ekspor
NPL	515	303	291	291	293	296	269	97	96	97	97	98	98	100	99	NPL
2. Impor	7.503	5.544	5.208	4.457	4.352	4.295	4.224	4.237	4.016	4.554	4.577	4.416	4.679	5.001	4.713	2. Impor
NPL	190	165	6	6	6	6	6	6	8	10	10	10	10	10	10	NPL
3. Lainnya	502.651	540.512	511.756	483.607	491.863	499.925	503.117	507.043	502.011	464.571	474.063	480.518	486.152	491.106	492.371	3. Other
NPL	14.329	17.338	18.816	17.506	17.416	17.899	17.750	16.271	17.907	16.153	15.856	16.678	17.272	17.246	18.154	NPL
Total Kredit	528.114	560.600	529.580	500.443	508.740	517.022	519.830	523.311	515.456	479.419	487.612	494.397	500.801	509.156	510.986	Total Credit
NPL	15.034	17.806	19.114	17.804	17.715	18.201	18.025	16.374	18.011	16.259	15.962	16.785	17.380	17.355	18.262	NPL

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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Jenis Penggunaan																Type of Use
Kredit kepada Pihak Ketiga																Credit to Third Party
1. Modal Kerja	701.323	734.389	748.556	740.337	756.314	766.599	758.431	769.286	749.127	773.511	781.350	791.124	810.259	840.532	837.959	1. Working Capital
NPL	22.742	25.236	21.657	21.553	20.835	21.935	22.082	20.024	21.434	23.024	22.620	23.293	23.937	24.217	24.669	NPL
2. Investasi	359.052	354.927	312.139	320.587	324.776	324.855	340.416	335.438	337.116	345.343	351.169	350.638	357.131	360.801	356.290	2. Investments
NPL	12.435	15.758	13.183	14.105	14.002	13.991	12.072	9.887	10.932	11.239	10.996	10.917	10.925	10.665	11.901	NPL
3. Konsumsi	447.456	478.174	452.504	455.572	460.407	464.082	470.582	478.090	476.608	505.011	508.935	512.320	517.413	517.638	520.292	3. Consumption
NPL	8.127	9.171	10.216	10.214	10.086	10.073	9.922	9.213	9.729	10.129	10.094	10.334	10.676	11.077	11.077	NPL
Total Kredit	1.507.831	1.567.489	1.513.200	1.516.496	1.541.498	1.555.536	1.569.429	1.582.814	1.562.850	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	Total Credit
NPL	43.304	50.164	45.057	45.872	44.923	45.999	44.076	39.124	42.094	44.391	43.709	44.545	45.538	45.958	47.647	NPL
Orientasi Penggunaan																User Orientation
Kredit kepada Pihak Ketiga																Credit to Third Party
1. Ekspor	59.473	66.089	58.765	60.356	61.680	61.675	67.473	63.810	62.288	63.649	62.222	62.758	60.452	63.905	67.631	1. Ekspor
NPL	1.353	1.357	1.150	1.144	1.216	684	671	636	642	654	673	653	566	581	799	NPL
2. Impor	49.644	34.000	38.947	43.005	45.096	45.834	45.174	46.944	46.312	45.601	46.884	46.042	38.490	42.595	54.643	2. Impor
NPL	2.033	965	423	461	525	645	810	574	559	563	490	521	455	556	707	NPL
3. Lainnya	1.398.715	1.467.401	1.415.488	1.413.136	1.434.722	1.448.027	1.456.782	1.472.060	1.454.251	1.514.615	1.532.348	1.545.281	1.585.862	1.612.471	1.592.266	3. Other
NPL	39.918	47.843	43.483	44.267	43.182	44.670	42.594	37.915	40.893	43.174	42.546	43.370	44.517	44.822	46.141	NPL
Total Kredit	1.507.831	1.567.489	1.513.200	1.516.496	1.541.498	1.555.536	1.569.429	1.582.814	1.562.850	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	Total Credit
NPL	43.304	50.164	45.057	45.872	44.923	45.999	44.076	39.124	42.094	44.391	43.709	44.545	45.538	45.958	47.647	NPL

n) 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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Jenis Penggunaan																Type of Use
Kredit kepada Pihak Ketiga																Credit to Third Party
1. Modal Kerja	863.669	957.997	1.057.201	1.060.291	1.082.230	1.068.998	1.082.220	1.152.275	1.081.558	1.079.124	1.108.832	1.119.019	1.161.192	1.196.080	1.182.678	1. Working Capital
NPL	20.288	32.964	39.037	37.832	38.583	37.422	37.302	36.587	38.274	38.683	37.042	37.031	37.649	37.260	37.453	NPL
2. Investasi	501.678	586.095	644.920	646.634	641.676	642.445	650.455	675.432	672.465	669.849	679.309	685.223	692.453	703.655	714.047	2. Investments
NPL	8.493	12.322	14.706	17.661	14.193	14.637	14.303	12.847	15.072	15.374	15.198	15.983	15.971	14.626	14.362	NPL
3. Konsumsi	416.541	460.629	534.762	540.215	542.443	548.525	554.219	571.337	570.820	579.646	591.641	589.205	601.549	610.566	616.398	3. Consumption
NPL	5.048	5.896	8.157	8.093	8.420	8.360	8.074	7.739	8.286	8.569	8.544	8.505	8.838	9.042	9.273	NPL
Total Kredit	1.781.889	2.004.722	2.236.883	2.247.139	2.266.350	2.259.968	2.286.894	2.399.043	2.324.843	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	Total Credit
NPL	33.829	51.182	61.900	63.587	61.196	60.418	59.679	57.172	61.631	62.627	60.785	61.519	62.458	60.928	61.089	NPL
Orientasi Penggunaan																User Orientation
Kredit kepada Pihak Ketiga																Credit to Third Party
1. Ekspor	15.351	16.015	47.418	46.018	44.909	43.377	43.409	45.348	41.633	41.943	41.327	39.826	39.666	38.900	37.852	1. Ekspor
NPL	459	399	1.949	1.541	1.609	1.594	1.493	1.312	1.493	1.765	1.721	1.708	1.817	1.720	1.726	NPL
2. Impor	5.051	4.959	10.990	10.397	10.680	9.734	10.245	10.112	10.005	9.960	9.587	9.089	8.696	7.943	7.100	2. Impor
NPL	57	58	1.164	1.167	1.100	1.104	1.109	777	772	811	779	751	753	57	62	NPL
3. Lainnya	1.761.487	1.983.748	2.178.476	2.190.724	2.210.760	2.206.857	2.233.240	2.343.583	2.273.205	2.276.716	2.328.867	2.344.531	2.406.832	2.463.458	2.468.170	3. Other
NPL	33.313	50.725	58.786	60.879	58.488	57.720	57.077	55.084	59.366	60.051	58.284	59.061	59.887	59.151	59.301	NPL
Total Kredit	1.781.889	2.004.722	2.236.883	2.247.139	2.266.350	2.259.968	2.286.894	2.399.043	2.324.843	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	Total Credit
NPL	33.829	51.182	61.900	63.587	61.196	60.418	59.679	57.172	61.631	62.627	60.785	61.519	62.458	60.928	61.089	NPL

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

Keterangan	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Jenis Penggunaan																Type of Use
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Modal Kerja	6.202	3.699	3.647	3.714	3.636	3.579	3.408	3.442	3.143	3.061	2.975	3.000	3.085	2.932	2.868	1. Working Capital
NPF	348	331	292	328	292	388	424	391	417	382	485	519	538	494	495	NPF
2. Investasi	4.759	3.565	3.744	3.807	3.737	3.814	3.824	3.875	3.811	3.862	3.875	3.730	3.728	3.642	3.678	2. Investments
NPF	293	764	810	935	805	904	966	968	983	979	891	921	918	799	803	NPF
3. Konsumsi	6.534	4.133	4.159	4.156	4.148	4.148	4.186	3.921	3.864	3.790	3.802	3.816	3.797	3.782	3.785	3. Consumption
NPF	104	71	97	102	97	102	108	105	105	107	108	120	116	120	126	NPF
Total Pembiayaan	17.495	11.396	11.550	11.676	11.521	11.541	11.417	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	Total Financing
NPF	746	1.165	1.199	1.364	1.194	1.394	1.498	1.465	1.504	1.468	1.484	1.561	1.573	1.413	1.424	NPF
Orientasi Penggunaan																User Orientation
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Ekspor	-	0	0	0	0	0	0	0	-	0	-	-	-	-	-	1. Ekspor
NPF	-	-	0	0	0	0	0	0	-	0	-	-	-	-	-	NPF
2. Impor	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	17.472	11.396	11.550	11.676	11.521	11.541	11.417	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	3. Other
NPF	746	1.165	1.199	1.364	1.194	1.394	1.498	1.465	1.504	1.468	1.484	1.561	1.573	1.413	1.424	NPF
Total Pembiayaan	17.495	11.396	11.550	11.676	11.521	11.541	11.417	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	Total Financing
NPF	746	1.165	1.199	1.364	1.194	1.394	1.498	1.465	1.504	1.468	1.484	1.561	1.573	1.413	1.424	NPF

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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Jenis Penggunaan																Type of Use
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Modal Kerja	40.616	46.048	46.315	47.690	48.752	48.738	48.585	49.478	47.909	48.335	49.611	50.466	51.424	49.860	49.865	1. Working Capital
NPF	1.924	2.458	2.385	2.429	2.554	3.108	3.508	2.815	3.178	3.194	2.677	2.860	2.953	1.954	2.056	NPF
2. Investasi	18.340	24.060	25.470	25.032	24.859	24.926	24.960	25.226	25.291	25.591	25.392	25.220	25.451	24.713	24.871	2. Investments
NPF	771	683	961	770	759	922	882	1.027	1.142	1.276	1.034	1.056	1.075	612	624	NPF
3. Konsumsi	26.815	40.776	42.614	42.508	42.714	42.814	42.986	43.568	43.405	43.501	43.591	43.735	43.925	42.783	43.498	3. Consumption
NPF	932	801	846	896	958	992	1.021	983	1.146	1.159	1.057	1.178	1.200	818	928	NPF
Total Pembiayaan	85.771	110.883	114.399	115.231	116.325	116.478	116.531	118.272	116.606	117.426	118.594	119.422	120.800	117.355	118.234	Total Financing
NPF	3.627	3.942	4.192	4.096	4.272	5.021	5.412	4.824	5.466	5.629	4.767	5.094	5.228	3.385	3.609	NPF
Orientasi Penggunaan																User Orientation
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Ekspor	469	145	106	118	108	108	108	94	182	168	327	324	324 ^{*)}	324 ^{*)}	369	1. Ekspor
NPF	-	0	0	0	0	0	0	0	0	0	0	-	- ^{*)}	- ^{*)}	0	NPF
2. Impor	442	200	159	158	157	152	150	265	343	345	344	347	347 ^{*)}	347 ^{*)}	440	2. Impor
NPF	42	0	-	-	88	88	88	88	88	88	88	88	88 ^{*)}	88 ^{*)}	-	NPF
3. Lainnya	84.860	110.538	114.133	114.955	116.060	116.218	116.273	117.913	116.081	116.913	117.923	118.750	120.128 ^{*)}	116.684 ^{*)}	117.426	3. Other
NPF	3.584	3.941	4.192	4.096	4.184	4.933	5.324	4.736	5.378	5.540	4.679	5.006	5.140 ^{*)}	3.297 ^{*)}	3.609	NPF
Total Pembiayaan	85.771	110.883	114.399	115.231	116.325	116.478	116.531	118.272	116.606	117.426	118.594	119.422	120.800	117.355	118.234	Total Financing
NPF	3.627	3.942	4.192	4.096	4.272	5.021	5.412	4.824	5.466	5.629	4.767	5.094	5.228	3.385	3.609	NPF

*) Angka-angka Sementara

*) Provisional 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	2015	2016	2017						2018						Items	
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Jenis Penggunaan																Type of Use
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Modal Kerja	16.821	18.674	18.962	18.696	19.132	18.344	18.311	19.268	18.287	18.245	19.172	18.995	18.569	18.683	18.757	1. Working Capital
NPF	1.610	1.201	921	955	821	833	1.070	1.057	1.125	1.133	925	875	888	825	803	NPF
2. Investasi	17.140	18.143	18.323	18.054	18.090	18.224	18.111	18.326	17.936	17.864	17.901	17.710	17.791	18.258	18.352	2. Investments
NPF	977	1.088	1.540	1.455	1.533	1.488	1.438	1.351	1.239	1.171	1.170	1.362	1.295	1.269	1.273	NPF
3. Konsumsi	16.740	18.385	20.390	20.698	21.084	21.535	21.995	22.686	22.861	23.200	23.744	24.370	24.979	25.024	25.474	3. Consumption
NPF	499	437	418	402	393	402	397	334	385	365	327	351	380	378	377	NPF
Total Pembiayaan	50.701	55.202	57.674	57.447	58.306	58.103	58.417	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	Total Financing
NPF	3.085	2.727	2.878	2.812	2.746	2.724	2.904	2.741	2.749	2.669	2.422	2.588	2.562	2.472	2.454	NPF
Orientasi Penggunaan																User Orientation
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Ekspor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Ekspor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	50.701	55.202	57.674	57.447	58.306	58.103	58.417	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	3. Other
NPF	3.085	2.727	2.878	2.812	2.746	2.724	2.904	2.741	2.749	2.669	2.422	2.588	2.562	2.472	2.454	NPF
Total Pembiayaan	50.701	55.202	57.674	57.447	58.306	58.103	58.417	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	Total Financing
NPF	3.085	2.727	2.878	2.812	2.746	2.724	2.904	2.741	2.749	2.669	2.422	2.588	2.562	2.472	2.454	NPF

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	2015	2016	2017						2018						Group of Banks		
			Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul	
1. BUKU 1	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	1. BUKU 1	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
2. BUKU 2	103	265	369	369	395	397	421	450	461	481	493	513	509	534	527	2. BUKU 2	
NPL	7	12	25	25	26	27	26	19	18	18	19	19	20	21	23	NPL	
3. BUKU 3	41.914	44.684	36.744	36.690	36.970	35.928	36.286	36.461	36.211	36.036	32.992	33.181	31.427	33.675	32.682	3. BUKU 3	
NPL	1.098	1.253	1.106	1.132	1.089	1.063	1.018	1.012	1.013	1.064	1.113	1.093	1.138	1.238	1.246	NPL	
4. BUKU 4	28.523	30.691	40.323	40.574	40.804	40.864	41.334	42.267	38.352	42.594	42.639	43.049	42.797	43.781	39.030	4. BUKU 4	
NPL	712	746	1.087	1.092	1.095	1.057	1.025	1.006	937	1.021	1.038	1.030	1.014	1.040	931	NPL	
5 BUKU 1 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 BUKU 1 SYARIAH	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
6 BUKU 2 SYARIAH	385	368	305	335	336	331	317	349	371	356	380	387	386	387	392	6 BUKU 2 SYARIAH	
NPF	19	18	16	20	23	26	29	33	36	22	13	16	20	23	26	NPF	
7 BUKU 3 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 BUKU 3 SYARIAH	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
8 Bank Umum	70.926	76.007	77.741	77.968	78.505	77.520	78.359	79.526	75.395	79.467	76.504	77.129	75.118	78.378	72.631	8 Commercial Bank	
NPL	1.836	2.029	2.233	2.268	2.233	2.173	2.099	2.070	2.005	2.125	2.182	2.158	2.192	2.322	2.226	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	2013	2014	2015	2016	2017							2018							Items
					Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	177.162	212.386	254.954	283.827	296.652	295.711	298.092	304.069	299.603	312.212	317.373	315.524	314.957	319.600	322.685	329.490	334.522	339.258	p Agriculture, Hunting and Forestry
NPL	2.553	3.827	4.853	6.286	5.705	5.630	5.729	5.547	5.382	4.606	4.332	4.140	4.059	4.182	4.646	4.552	4.544	4.557	NPL
2. Perikanan	6.391	7.698	8.843	9.479	10.287	10.215	10.323	10.421	10.578	10.785	11.273	10.974	10.880	10.639	10.773	11.008	11.214	11.240	2. Fishery
NPL	185	195	262	242	344	345	330	354	360	357	302	321	256	256	251	271	276	270	NPL
3. Pertambangan dan Penggalian	126.826	141.824	135.273	126.335	122.472	121.477	116.336	110.109	110.407	107.610	113.615	105.000	102.507	104.750	98.968	105.319	113.514	116.178	3. Mining and Quarrying
NPL	1.920	3.574	5.582	9.043	9.605	9.097	9.326	8.954	8.982	7.727	7.019	6.782	6.359	6.572	5.869	5.172	4.929	5.282	NPL
4. Industri Pengolahan	577.880	660.536	760.048	781.765	784.685	775.807	775.039	791.845	788.638	790.996	824.111	778.611	782.934	793.325	798.313	813.860	843.890	832.268	4. Processing Industry
NPL	10.023	12.267	18.977	26.924	25.309	25.711	28.686	25.254	25.795	25.346	22.287	23.066	23.795	23.578	24.262	23.875	24.031	25.257	NPL
5. Listrik, gas dan air	79.493	81.130	99.447	135.461	127.074	128.764	131.216	130.099	133.228	135.881	146.133	150.616	152.369	154.238	158.695	160.514	164.681	161.783	5. Electricity, Gas and Water
NPL	587	1.547	2.289	2.218	1.988	1.992	2.002	1.907	2.171	2.088	1.573	2.144	2.173	1.984	1.827	2.025	1.828	1.817	NPL
6. Konstruksi	116.090	147.266	172.934	214.757	234.149	238.169	241.637	248.097	249.137	254.929	258.931	246.767	244.129	254.714	256.441	267.356	277.219	282.394	6. Construction
NPL	4.746	6.784	7.005	8.279	9.200	8.967	8.769	8.681	8.830	9.888	9.491	12.853	12.441	11.973	12.234	12.369	12.085	12.254	NPL
7. Perdagangan Besar dan Eceran	644.047	716.733	792.503	841.384	845.293	837.101	844.023	856.049	864.933	873.547	885.462	867.492	873.234	885.838	905.220	919.799	930.037	926.183	7. Wholesale and Retail Trade
NPL	15.898	22.782	27.948	35.789	37.116	38.183	37.341	38.083	37.888	37.972	36.083	38.073	38.824	37.066	37.259	37.510	37.508	37.737	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	59.306	73.583	85.861	93.390	96.725	96.215	96.504	95.861	96.095	97.150	97.886	96.809	97.381	97.367	97.968	98.019	97.773	97.756	8. Provision of accommodation and the provision of eating and drinking
NPL	571	1.057	1.967	2.533	3.928	3.831	3.968	4.004	3.888	4.333	4.239	5.399	5.492	5.377	6.357	6.431	4.773	4.517	NPL
9. Transportasi, pergudangan dan komunikasi	163.418	171.805	177.546	171.795	173.979	172.419	169.827	174.526	175.348	175.402	182.628	178.144	183.379	192.105	192.105	208.440	214.226	208.724	9. Transportation, Warehousing and Communications
NPL	3.208	5.516	6.815	8.303	7.421	7.033	6.965	6.865	7.799	7.373	6.836	6.986	6.892	6.704	6.633	6.440	6.409	6.425	NPL
10. Perantara Keuangan	151.154	166.182	164.681	193.946	212.049	205.280	205.687	208.691	205.462	202.292	214.182	205.151	206.814	211.490	215.017	222.242	230.761	226.854	10. Financial intermediaries
NPL	427	1.559	1.052	2.415	1.788	1.592	1.593	1.443	1.348	1.525	1.640	1.952	2.166	1.955	1.739	3.650	3.622	3.649	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	193.182	165.466	184.755	209.999	211.334	210.997	211.447	215.646	216.241	217.217	221.922	217.427	220.557	225.520	221.724	225.117	229.839	233.915	11. Real Estate, Business, Ownership, and Business Services
NPL	3.477	3.391	4.817	5.470	6.045	6.397	6.742	6.356	6.672	6.489	5.473	5.452	5.581	4.942	5.446	6.068	5.237	5.862	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	6.498	11.002	12.914	14.702	22.194	22.625	23.126	22.997	20.877	21.088	21.822	21.845	21.948	21.981	21.826	21.801	22.528	23.129	12. Government administration, Defense and Compulsory social security
NPL	4	7	11	4	13	14	14	14	15	14	3	4	6	7	6	6	5	5	NPL
13. Jasa Pendidikan	5.477	6.648	8.129	8.553	9.247	9.285	9.336	9.530	9.832	9.867	10.104	10.117	10.185	10.166	10.346	10.497	10.750	10.973	13. Education Services
NPL	57	69	140	127	157	158	160	139	163	162	128	134	136	97	117	113	127	127	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	10.153	12.325	21.488	16.966	17.447	17.313	17.542	17.640	17.781	18.193	19.092	19.231	19.410	19.799	19.840	19.273	19.351	19.365	14. Health Services and Social Activities
NPL	197	197	157	134	285	308	310	302	311	319	318	349	364	342	364	371	344	368	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	53.861	67.744	57.989	58.707	60.218	61.009	61.627	62.168	63.535	65.391	72.365	66.502	67.642	70.715	71.770	72.785	72.154	74.184	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	1.181	1.929	2.175	1.775	2.334	2.397	2.235	2.501	2.503	1.972	1.828	2.151	2.176	2.101	2.736	2.658	2.331	2.354	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	1.537	2.220	2.708	2.644	2.678	2.621	2.652	2.646	2.663	2.691	2.744	2.720	2.708	2.703	2.735	2.746	2.717	2.688	16. Individual Services which Serve Households
NPL	34	53	54	68	85	87	74	77	76	67	57	67	69	73	76	81	77	76	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	318	211	110	231	162	159	157	158	156	157	156	155	158	152	141	127	112	122	17. International Agency and Other Extra International Agency
NPL	6	7	2	31	14	13	15	15	22	15	14	14	14	10	13	11	0	0	NPL
18. Kegiatan yang belum jelas batasannya	3.984	15.889	11.960	10.611	3.250	3.309	3.090	3.070	2.912	2.217	2.752	3.807	5.462	3.488	3.193	2.788	2.890	2.681	18. Business Activities which are not clearly defined
NPL	25	304	240	73	78	147	176	178	176	159	157	198	265	193	155	159	142	140	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	268.764	302.916	326.327	353.648	366.971	370.294	373.589	377.757	381.143	386.232	392.914	393.878	394.826	401.484	403.451	411.629	414.964	419.306	- For Home Ownership
NPL	5.766	6.533	7.555	8.666	10.430	10.527	10.536	10.642	10.700	10.662	9.958	10.713	10.977	10.722	10.924	11.442	11.413	11.728	NPL
- Untuk Pemilikan Flat atau Apartemen	12.024	13.236	13.017	12.922	13.439	13.633	13.887	14.242	14.503	14.883	15.440	15.861	16.240	16.793	17.174	17.052	17.021	17.272	- For Apartement Ownership
NPL	89	144	176	290	312	343	354	352	354	329	329	336	405	346	342	323	366	411	NPL
- Untuk Pemilikan Ruko atau Rukan	24.979	25.969	26.579	27.421	27.740	27.495	27.311	27.170	27.040	27.055	27.117	26.880	26.674	26.532	26.356	26.221	25.950	25.829	- For Shop House Ownership
NPL	532	651	827	1.063	1.270	1.290	1.253	1.291	1.260	1.231	1.157	1.240	1.292	1.272	1.227	1.294	1.326	1.310	NPL
- Untuk Pemilikan Kendaraan Bermotor	104.458	123.165	120.557	118.133	122.729	120.654	120.630	121.758	122.419	123.664	124.510	128.321	128.619	129.563	130.932	133.175	135.157	136.482	- For Vehicles Ownership
NPL	849	1.312	1.691	1.561	1.679	1.799	1.781	1.759	1.666	1.676	1.630	1.719	1.782	1.724	1.817	1.929	2.044	2.061	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	277.825	367.466	429.773	468.215	503.368	504.514	508.464	510.064	519.389	525.675	542.095	539.761	552.589	561.744	562.265	567.007	568.851	572.541	- Others
NPL	2.483	3.667	3.917	3.976	5.054	5.193	5.253	5.460	5.555	5.413	5.089	5.530	5.879	6.018	6.241	6.180	6.302	6.414	NPL
Bukan Lapangan Usaha Lainnya	222.068	180.908	189.508	222.306	227.044	224.219	226.102	228.975	228.243	229.943	233.317	230.714	226.739	228.530	228.121	233.031	233.991	234.825	Non Industrial Origin Others
NPL	3.462	2.017	2.419	2.864	2.986	3.083	3.115	3.094	3.124	3.117	2.978	3.082	2.944	2.962	2.954	3.245	3.305	3.371	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	2013	2014	2015	2016	2017							2018							Items
					Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	105.912	124.393	149.120	175.746	183.546	182.437	183.687	185.911	182.899	191.378	199.270	195.332	193.459	195.811	194.642	197.276	198.466	202.817	1. Agriculture, Hunting and Forestry
NPL	1.186	1.291	1.432	2.182	1.966	1.972	1.695	1.857	1.828	1.744	1.746	1.483	1.532	1.571	1.989	2.007	1.972	1.948	NPL
2. Perikanan	3.095	3.208	3.616	4.204	4.708	4.672	4.715	4.823	4.868	4.943	5.093	5.029	4.997	5.031	5.160	5.260	5.315	5.410	2. Fishery
NPL	112	88	105	115	178	179	170	190	192	188	145	158	103	100	96	107	108	104	NPL
3. Pertambangan dan Penggalian	50.148	55.977	51.148	52.953	55.080	56.267	51.998	47.540	47.488	45.983	51.276	44.023	41.283	45.719	39.890	45.238	48.166	48.879	3. Mining and Quarrying
NPL	217	881	2.592	3.661	3.583	3.503	3.413	3.409	3.415	3.379	3.215	3.151	2.986	2.954	1.865	1.714	1.732	1.275	NPL
4. Industri Pengolahan	180.215	199.191	248.139	261.154	276.939	273.679	272.952	280.475	274.360	276.115	297.636	273.411	273.177	278.361	277.679	289.843	302.058	289.874	4. Processing Industry
NPL	3.883	3.388	6.729	11.273	13.087	13.552	16.624	13.151	12.712	12.442	11.572	11.453	11.519	11.776	12.435	11.973	11.707	12.535	NPL
5. Listrik, gas dan air	37.373	41.458	51.217	83.715	81.358	83.287	86.110	82.817	85.303	86.903	88.544	90.796	92.450	94.019	98.426	100.774	100.511	97.185	5. Electricity, Gas and Water
NPL	13	441	494	434	120	115	111	116	213	207	217	795	812	811	735	735	747	740	NPL
6. Konstruksi	46.871	56.121	68.129	87.889	94.675	95.127	96.686	99.439	98.421	100.195	106.403	101.646	97.599	105.484	106.818	112.128	117.207	117.725	6. Construction
NPL	1.598	2.012	1.910	2.924	3.110	2.784	2.664	2.566	2.478	2.265	2.114	4.856	5.017	4.919	4.985	5.019	5.024	5.118	NPL
7. Perdagangan Besar dan Eceran	262.550	282.359	330.005	378.547	373.413	370.176	372.697	375.585	379.053	379.807	384.361	377.251	375.642	385.030	401.450	407.923	411.916	421.745	7. Wholesale and Retail Trade
NPL	7.887	8.537	10.603	14.873	17.223	16.939	15.848	16.442	16.057	16.247	15.404	15.627	15.797	15.469	15.738	15.619	15.825	15.071	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	13.195	17.052	21.408	25.306	27.274	27.095	27.442	27.490	27.853	28.218	28.728	28.433	28.419	28.748	28.877	28.933	28.967	28.770	8. Provision of accommodation and the provision of eating and drinking
NPL	257	378	734	772	943	1.018	993	940	969	940	886	1.097	1.160	1.027	1.140	1.170	767	686	NPL
9. Transportasi, pergudangan dan komunikasi	58.896	60.622	62.562	64.111	68.525	66.954	67.259	69.878	70.941	71.382	75.486	72.618	75.032	75.788	76.625	82.886	86.325	84.524	9. Transportation, Warehousing and Communications
NPL	617	1.005	1.752	3.838	2.172	2.020	1.982	2.040	2.911	2.509	2.409	2.362	2.373	2.285	2.072	2.104	2.092	2.068	NPL
10. Perantara Keuangan	27.419	26.878	27.051	35.644	36.513	34.595	35.008	35.520	30.917	31.921	35.511	30.896	29.569	28.988	29.790	32.036	34.502	33.628	10. Financial intermediaries
NPL	137	78	311	982	290	310	301	298	318	304	439	587	598	592	385	1.786	1.650	1.616	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	38.921	37.668	46.231	56.971	59.488	58.727	59.082	60.932	60.420	61.513	64.100	61.971	61.818	65.140	61.614	62.509	64.358	66.334	11. Real Estate, Business, Ownership, and Business Services
NPL	540	633	1.257	1.020	1.262	1.285	1.203	1.201	1.322	1.382	1.198	1.184	1.202	953	916	981	966	1.084	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	11.926	9.551	10.898	12.971	20.602	20.987	21.535	21.486	19.487	19.685	19.964	19.823	20.160	20.144	19.955	20.000	21.002	21.336	12. Government administration, Defense and Compulsory social security
NPL	4	3	7	3	11	12	12	12	13	12	1	2	4	5	4	4	4	4	NPL
13. Jasa Pendidikan	896	1.164	1.324	1.389	1.546	1.488	1.513	1.501	1.510	1.529	1.584	1.604	1.680	1.737	1.757	1.777	1.806	1.845	13. Education Services
NPL	13	16	18	25	33	33	32	29	33	33	27	27	29	27	31	28	27	32	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	2.914	3.305	10.381	5.210	5.571	5.260	5.324	5.440	5.386	5.510	5.756	5.649	5.824	6.223	6.304	5.882	5.883	6.339	14. Health Services and Social Activities
NPL	134	45	32	58	206	227	225	220	219	209	213	223	241	218	227	229	204	227	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	11.588	26.366	21.721	24.461	25.095	24.893	25.272	25.580	26.368	27.087	33.586	27.057	27.591	28.478	28.675	29.066	30.177	31.625	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	203	474	613	356	603	641	627	798	635	557	521	591	634	601	699	712	729	715	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	1.154	1.762	2.077	1.940	1.959	1.946	1.946	1.944	1.957	1.988	2.027	2.006	1.989	1.979	2.004	2.001	1.969	1.934	16. Individual Services which Serve Households
NPL	9	34	37	41	47	46	37	43	44	34	29	38	42	45	46	50	48	49	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	1	4	3	38	71	79	79	80	82	82	83	89	102	102	105	106	108	119	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	1.975	7.084	8.194	8.200	444	589	549	572	555	614	584	1.040	1.095	1.171	256	269	291	354	18. Business Activities which are not clearly defined
NPL	1	7	6	11	1	1	2	2	2	1	1	40	41	42	4	5	5	4	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	136.888	152.583	171.736	197.197	209.670	211.462	214.540	218.058	220.665	224.906	229.922	230.959	232.419	237.786	237.969	243.992	247.715	250.442	- For Home Ownership
NPL	3.519	3.572	3.957	4.402	5.395	5.394	5.374	5.430	5.500	5.364	4.976	5.466	5.603	5.438	5.384	5.620	5.759	5.791	NPL
- Untuk Pemilikan Flat atau Apartemen	5.164	5.309	5.213	5.134	5.400	5.462	5.530	5.617	5.667	5.784	6.004	6.035	6.129	6.271	6.317	5.910	5.798	5.850	- For Apartment Ownership
NPL	46	58	86	110	157	161	163	166	159	167	154	161	167	163	146	127	133	133	NPL
- Untuk Pemilikan Ruko atau Rukan	4.674	4.942	5.376	6.235	6.477	6.523	6.580	6.604	6.646	6.742	6.935	6.929	6.923	6.973	6.923	6.871	6.795	6.762	- For Shop House Ownership
NPL	146	221	298	383	482	490	501	500	492	482	456	497	504	485	475	513	505	517	NPL
- Untuk Pemilikan Kendaraan Bermotor	21.529	24.568	25.807	26.379	27.984	27.879	28.226	28.674	28.922	29.398	30.632	31.267	31.779	31.957	32.432	33.177	34.556	34.807	- For Vehicles Ownership
NPL	142	320	418	434	487	525	512	499	484	488	485	504	534	508	518	548	604	609	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	115.952	158.388	186.020	210.299	223.156	223.318	225.205	225.764	231.790	236.044	249.800	247.875	254.595	262.028	261.223	267.982	272.335	275.166	- Others
NPL	1.483	1.770	1.730	1.666	2.148	2.182	2.088	2.301	2.362	2.233	2.030	2.198	2.227	2.253	2.301	2.239	2.208	2.194	NPL
Bukan Lapangan Usaha Lainnya	42.470	25.134	29.477	34.087	36.385	35.397	36.649	37.889	36.925	37.889	39.754	38.440	38.495	40.250	38.645	39.722	40.286	40.286	Non Industrial Origin Others
NPL	318	392	624	776	746	784	817	811	782	767	757	778	797	805	787	756	768	785	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	2013	2014	2015	2016	2017							2018							Items
					Jun	Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	46.937	58.658	74.054	80.256	86.131	86.661	87.496	90.222	88.784	88.828	90.109	93.194	93.906	95.214	97.966	99.034	103.671	103.496	1. Agriculture, Hunting and Forestry
NPL	613	1.385	1.719	2.651	2.339	2.271	2.643	2.322	2.244	1.547	1.253	1.296	1.273	1.358	1.394	1.400	1.393	1.430	NPL
2. Perikanan	2.348	3.068	3.203	3.930	4.209	4.217	4.242	4.292	4.356	4.472	4.754	4.582	4.512	4.241	4.214	4.377	4.506	4.486	2. Fishery
NPL	35	41	78	84	115	114	105	103	107	106	99	108	93	96	95	103	104	105	NPL
3. Pertambangan dan Penggalian	33.742	43.657	44.830	39.673	43.003	41.183	40.577	41.712	42.038	40.756	41.586	39.945	40.952	39.725	39.686	39.290	38.368	38.147	3. Mining and Quarrying
NPL	1.178	1.889	1.590	4.278	5.079	4.645	4.934	4.907	4.930	3.733	3.192	3.061	2.854	3.107	3.480	3.055	2.771	3.572	NPL
4. Industri Pengolahan	224.347	271.943	311.728	331.052	339.101	336.228	334.563	342.310	343.956	344.843	357.410	342.876	344.688	349.295	355.439	359.154	370.530	368.673	4. Processing Industry
NPL	3.842	5.126	6.562	10.555	8.007	8.292	8.148	8.299	9.424	9.411	7.555	8.055	8.645	8.323	8.275	8.384	8.300	8.443	NPL
5. Listrik, gas dan air	26.195	28.408	30.123	31.686	33.641	33.214	32.774	32.983	33.563	33.662	40.491	42.875	42.632	42.188	40.609	40.356	43.434	43.480	5. Electricity, Gas and Water
NPL	450	957	1.637	1.535	1.573	1.581	1.595	1.496	1.664	1.584	1.101	1.092	1.104	912	804	909	699	693	NPL
6. Konstruksi	43.574	62.013	72.123	92.473	105.595	105.954	106.715	107.433	106.669	110.214	111.051	107.845	108.940	109.884	108.885	110.902	113.257	116.943	6. Construction
NPL	737	1.840	2.023	3.078	3.489	3.519	3.437	3.535	3.637	4.935	4.905	5.486	5.084	4.670	4.801	4.882	4.628	4.606	NPL
7. Perdagangan Besar dan Eceran	284.910	319.318	343.801	358.041	372.057	368.651	370.232	376.288	378.490	385.322	391.871	382.473	385.485	389.921	392.864	399.361	400.377	393.905	7. Wholesale and Retail Trade
NPL	4.931	9.143	9.818	14.341	14.339	15.411	15.526	15.623	16.129	16.043	15.306	16.680	17.204	15.860	15.778	15.851	15.512	16.224	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	38.361	47.078	54.093	59.801	60.572	60.030	59.897	59.170	58.921	59.431	59.431	58.668	58.756	58.292	58.749	58.675	58.300	58.440	8. Provision of accommodation and the provision of eating and drinking
NPL	160	464	673	1.298	2.001	1.800	1.961	2.061	2.026	2.506	2.512	2.977	2.998	2.992	3.818	3.867	2.577	2.475	NPL
9. Transportasi, pergudangan dan komunikasi	76.083	78.969	78.764	79.871	78.015	78.228	78.037	79.137	79.238	79.541	82.875	81.313	82.500	83.481	85.591	88.021	88.739	89.654	9. Transportation, Warehousing and Communications
NPL	1.498	2.632	3.573	3.679	4.474	4.308	4.206	4.110	4.081	3.972	3.517	3.709	3.751	3.755	3.865	3.628	3.723	3.756	NPL
10. Perantara Keuangan	54.847	66.962	73.240	86.994	98.995	95.220	94.515	96.865	96.525	95.124	100.021	97.590	98.241	102.548	101.656	105.129	107.174	104.190	10. Financial Intermediaries
NPL	214	1.106	524	1.123	1.278	983	996	842	727	1.013	998	1.130	1.240	1.002	1.024	1.533	1.482	1.510	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	119.979	107.844	114.910	130.031	127.080	127.100	127.287	129.605	130.455	129.821	132.246	130.500	132.138	132.078	131.400	134.069	135.776	136.296	11. Real Estate, Business, Ownership, and Business Services
NPL	1.988	1.966	2.852	3.216	3.135	3.376	3.777	3.402	3.535	3.276	2.489	2.735	2.885	2.500	2.962	3.660	2.927	3.394	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	15,11297452	32	274	172	287	356	310	343	350	357	319	344	209	302	304	311	326	344	12. Government administration, Defense and Compulsory social security
NPL	0	4	2	1	2	2	2	2	2	2	2	2	2	2	2	2	1	1	NPL
13. Jasa Pendidikan	3.197	4.018	4.858	5.296	5.707	5.784	5.763	6.009	6.218	6.179	6.314	6.303	6.307	6.236	6.400	6.496	6.621	6.782	13. Education Services
NPL	29	35	83	83	104	98	97	84	105	104	77	81	84	45	59	55	68	65	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	5.633	7.025	8.599	9.083	9.206	9.357	9.452	9.401	9.576	9.641	10.045	10.301	10.351	10.313	10.375	10.508	10.529	10.068	14. Health Services and Social Activities
NPL	44	118	94	57	52	46	53	49	41	64	60	81	77	78	82	89	87	86	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	28.159	32.145	27.352	26.220	25.832	25.710	25.887	25.685	25.377	25.466	25.659	26.054	26.674	28.392	28.828	28.277	27.852	27.899	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	473	970	867	862	957	951	937	1.040	1.300	805	742	987	969	920	1.448	1.344	1.048	1.042	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	170	173	273	299	274	261	254	251	242	231	237	240	243	237	239	244	232	217	16. Individual Services which Serve Households
NPL	10	6	8	17	22	23	22	20	17	15	13	14	12	13	13	15	12	9	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	9	54	75	27	13	13	13	13	13	13	13	13	4	4	4	4	4	4	17. International Agency and Other Extra International Agency
NPL	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	697	589	884	1.079	1.921	1.834	1.694	1.786	1.634	873	963	937	2.626	1.230	1.156	728	765	777	18. Business Activities which are not clearly defined
NPL	7	23	33	58	73	143	163	173	169	155	152	153	216	143	140	141	123	122	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	108.060	122.500	124.040	129.322	133.198	134.790	135.016	135.598	136.492	137.246	138.773	138.610	138.418	139.626	141.289	143.390	142.995	144.814	- For Home Ownership
NPL	1.630	2.048	2.365	2.919	3.471	3.540	3.544	3.605	3.555	3.629	3.473	3.652	3.768	3.677	3.849	4.087	3.902	4.037	NPL
- Untuk Pemilikan Flat atau Apartemen	6.169	7.066	6.866	6.874	7.261	7.401	7.604	7.883	8.100	8.373	8.718	9.099	9.396	9.816	10.161	10.446	10.529	10.741	- For Apartment Ownership
NPL	22	78	78	126	104	123	129	134	139	131	116	119	180	126	137	134	174	174	NPL
- Untuk Pemilikan Ruko atau Rukan	19.401	20.032	20.100	20.320	20.455	20.169	19.966	19.800	19.650	19.575	19.471	19.244	19.046	18.851	18.726	18.645	18.489	18.407	- For Shop House Ownership
NPL	321	350	420	561	671	682	641	675	659	623	602	639	682	678	645	666	695	690	NPL
- Untuk Pemilikan Kendaraan Bermotor	78.024	92.918	91.251	87.802	89.758	87.774	87.876	88.758	89.241	90.064	90.114	93.309	93.154	93.966	94.929	96.471	97.118	98.257	- For Vehicles Ownership
NPL	683	959	1.246	1.107	1.157	1.240	1.233	1.223	1.149	1.156	1.116	1.185	1.216	1.185	1.274	1.354	1.410	1.420	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	45.670	67.585	83.431	133.214	149.085	149.593	151.618	151.784	152.029	152.294	152.415	151.916	150.857	150.407	150.490	151.701	148.667	149.380	- Others
NPL	513	1.214	1.363	1.666	2.119	2.170	2.280	2.261	2.241	2.234	2.128	2.331	2.379	2.409	2.490	2.679	2.789	2.914	NPL
Bukan Lapangan Usaha Lainnya	64.995	39.753	27.907	33.564	34.236	33.627	33.299	33.746	33.647	33.444	34.711	34.998	36.005	35.475	35.476	35.102	35.604	35.554	Non Industrial Origin Others
NPL	1.187	808	793	914	937	972	960	952	916	877	828	853	860	847	841	842	861	890	NPL

*) Angka-angka diperbaiki

*) Angka-angka sementara

1) 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	2013	2014	2015	2016	2017							2018							Items
					Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	1.433	2.185	2.659	1.621	1.735	1.689	1.831	1.853	1.838	1.824	1.942	1.932	1.880	1.915	1.931	1.971	2.061	2.142	1. Agriculture, Hunting and Forestry
NPL	32	77	124	59	47	49	52	48	50	51	50	54	51	48	53	55	56	58	NPL
2. Perikanan	250	374	837	165	187	179	180	190	194	205	226	220	237	242	242	274	274	238	2. Fishery
NPL	6	24	31	1	2	3	2	2	2	3	3	3	3	3	4	2	2	2	NPL
3. Pertambangan dan Penggalian	998	1.104	737	207	261	236	260	266	250	231	257	252	265	258	267	252	296	287	3. Mining and Quarrying
NPL	15	45	102	59	60	57	57	57	57	33	32	36	35	32	39	32	32	32	NPL
4. Industri Pengolahan	6.286	9.473	10.843	3.409	3.522	3.535	3.539	3.650	3.611	3.749	3.784	3.679	3.635	3.820	3.779	3.793	3.877	3.724	4. Processing Industry
NPL	246	287	449	143	131	217	223	203	197	185	194	191	169	167	168	178	167	162	NPL
5. Listrik, gas dan air	148	445	291	246	331	349	378	374	373	385	391	361	362	358	289	288	282	283	5. Electricity, Gas and Water
NPL	1	3	3	2	5	5	5	3	3	4	4	4	3	3	41	41	38	39	NPL
6. Konstruksi	2.371	3.980	4.433	2.197	2.098	2.152	2.207	2.277	2.386	2.489	2.609	2.429	2.533	2.715	2.774	2.803	2.776	2.802	6. Construction
NPL	135	125	166	106	143	134	147	110	152	150	152	161	159	149	181	180	187	180	NPL
7. Perdagangan Besar dan Eceran	17.408	25.140	29.580	15.373	16.391	14.723	16.214	16.410	16.433	16.512	16.959	16.715	16.796	17.087	17.518	17.707	17.924	18.009	7. Wholesale and Retail Trade
NPL	530	809	948	414	491	499	555	586	597	647	593	627	631	752	776	833	877	907	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	2.562	3.214	3.425	1.243	1.174	1.242	1.214	1.193	1.188	1.214	1.277	1.348	1.346	1.369	1.317	1.327	1.369	1.484	8. Provision of accommodation and the provision of eating and drinking
NPL	34	91	77	36	42	42	83	41	44	43	40	39	39	39	40	41	77	78	NPL
9. Transportasi, pergudangan dan komunikasi	2.508	3.539	3.924	2.030	2.086	2.027	1.993	2.053	2.074	2.094	2.154	2.123	2.103	2.012	2.110	2.148	2.081	2.070	9. Transportation, Warehousing and Communications
NPL	97	111	264	117	127	115	191	128	221	314	304	315	305	210	215	217	102	104	NPL
10. Perantara Keuangan	7.068	10.287	9.160	5.579	5.728	5.648	5.376	5.317	5.278	5.224	5.312	5.115	5.113	5.169	5.388	5.767	5.631	5.688	10. Financial intermediaries
NPL	58	334	94	135	124	121	124	122	119	80	90	125	127	142	137	133	116	115	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	11.200	4.403	6.624	3.501	3.955	4.004	3.984	4.006	3.965	3.958	3.966	3.857	3.894	3.966	3.904	3.841	3.809	4.167	11. Real Estate, Business, Ownership, and Business Services
NPL	279	95	147	617	662	673	672	657	662	668	653	665	670	669	672	681	640	628	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	67	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12. Government administration, Defense and Compulsory social security
NPL	0	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	451	709	1.054	777	815	833	851	825	925	932	958	952	946	943	943	946	1.017	1.007	13. Education Services
NPL	3	1	10	6	8	7	14	8	7	7	7	8	5	7	8	7	8	10	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	514	699	923	602	703	694	730	743	705	701	713	699	706	705	688	693	725	725	14. Health Services and Social Activities
NPL	5	4	6	9	5	12	12	12	28	24	24	23	25	24	31	31	30	32	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	7.591	3.369	2.885	2.349	4.301	4.731	5.278	5.806	6.320	6.738	7.156	7.627	8.065	8.507	8.907	9.314	9.313	9.147	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	171	77	76	14	30	33	33	30	40	37	41	40	41	36	41	42	45	47	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	100	165	221	223	243	212	243	242	246	252	255	253	253	263	270	282	300	322	16. Individual Services which Serve Households
NPL	3	4	3	4	8	7	7	7	7	7	6	5	6	6	6	6	7	8	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	23	6.182	1.038	33	24	28	41	18	23	30	25	24	27	13	13	14	14	14	18. Business Activities which are not clearly defined
NPL	-	272	197	1	1	1	9	1	1	1	0	0	0	0	0	0	0	0	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	3.993	4.144	4.029	1.235	1.277	1.282	1.289	1.294	1.283	1.318	1.391	1.410	1.408	1.411	1.441	1.461	1.472	1.513	- For Home Ownership
NPL	135	153	151	67	66	59	62	62	80	77	62	63	67	66	83	76	77	78	NPL
- Untuk Pemilikan Flat atau Apartemen	184	251	368	150	160	161	163	162	162	157	157	165	165	160	166	168	171	170	- For Apartment Ownership
NPL	-	0	5	3	4	4	4	1	1	1	1	1	1	1	1	7	7	7	NPL
- Untuk Pemilikan Ruko atau Rukan	116	162	164	31	37	35	34	34	34	34	32	31	32	30	29	30	30	33	- For Shop House Ownership
NPL	4	3	3	1	1	1	1	0	1	1	1	1	1	1	1	2	2	3	NPL
- Untuk Pemilikan Kendaraan Bermotor	1.934	3.052	1.825	987	829	814	808	812	801	795	462	425	428	433	431	444	450	474	- For Vehicles Ownership
NPL	9	15	13	9	9	10	14	11	11	11	11	11	10	10	6	6	10	10	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	35.053	42.588	46.263	7.338	7.929	7.995	8.081	8.172	8.280	8.372	8.467	8.538	8.579	8.748	8.800	8.882	8.898	8.997	- Others
NPL	125	196	211	100	141	157	169	169	179	192	197	190	191	198	209	220	224	235	NPL
Bukan Lapangan Usaha Lainnya	6.037	469	543	866	791	853	862	871	888	894	916	910	899	907	911	915	928	944	Non Industrial Origin Others
NPL	51	5	14	14	44	52	57	60	61	63	62	64	64	67	70	71	70	70	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	2013	2014	2015	2016	2017							2018							Items
					Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	9.894	11.231	10.324	10.040	10.279	10.114	10.144	10.275	10.341	10.392	10.487	10.340	10.324	10.484	10.609	10.871	10.910	10.798	1. Agriculture, Hunting and Forestry
NPL	722	1.073	1.218	1.320	1.241	1.234	1.227	1.227	1.165	1.178	1.206	1.227	1.127	1.129	1.157	1.033	1.065	1.062	NPL
2. Perikanan	422	499	524	606	712	710	738	754	775	767	792	750	760	772	792	821	841	839	2. Fishery
NPL	32	42	49	40	48	44	46	53	52	55	51	47	53	52	51	55	57	54	NPL
3. Pertambangan dan Penggalian	1.265	1.129	979	858	668	671	659	660	654	659	662	618	591	620	655	1.102	1.094	1.060	3. Mining and Quarrying
NPL	81	146	422	335	146	155	144	142	139	141	138	96	95	94	95	96	96	108	NPL
4. Industri Pengolahan	7.400	7.645	8.105	8.367	9.035	8.997	8.868	8.576	8.355	8.882	9.038	8.942	9.096	9.013	8.884	8.520	8.427	8.993	4. Processing Industry
NPL	359	525	610	696	607	595	594	582	582	578	474	490	438	450	460	459	462	461	NPL
5. Listrik, gas dan air	3.139	3.302	4.501	3.548	3.260	3.275	3.273	3.208	3.205	3.194	3.032	3.005	2.997	2.879	2.864	2.845	3.736	4.029	5. Electricity, Gas and Water
NPL	122	146	155	126	174	173	173	174	173	174	222	224	225	224	213	213	213	213	NPL
6. Konstruksi	15.508	16.682	17.878	19.491	20.651	22.305	23.887	26.141	27.850	27.625	25.126	21.004	21.263	22.558	22.926	25.292	26.742	28.298	6. Construction
NPL	2.101	2.366	2.657	2.128	2.333	2.406	2.395	2.383	2.468	2.460	2.241	2.267	2.092	2.152	2.185	2.204	2.161	2.199	NPL
7. Perdagangan Besar dan Eceran	25.342	28.531	29.051	30.436	30.874	30.703	30.925	31.208	31.208	31.526	31.630	30.715	30.972	31.270	31.390	31.639	31.700	31.606	7. Wholesale and Retail Trade
NPL	1.573	2.490	2.896	2.962	3.080	3.087	3.107	3.136	3.182	3.195	2.993	3.104	3.104	3.088	3.095	3.176	3.202	3.133	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	3.220	4.936	5.151	4.938	5.532	5.555	5.596	5.597	5.630	5.696	5.748	5.663	6.049	6.077	6.115	6.175	6.175	6.165	8. Provision of accommodation and the provision of eating and drinking
NPL	120	123	481	426	869	896	857	885	772	765	723	1.208	1.215	1.238	1.277	1.279	1.277	1.274	NPL
9. Transportasi, pergudangan dan komunikasi	3.291	3.323	2.629	2.820	3.083	3.101	3.184	3.469	3.439	3.528	3.520	3.506	3.256	3.259	3.326	3.337	3.315	3.326	9. Transportation, arehousing and Communications
NPL	394	977	598	474	467	404	399	376	373	366	394	387	241	234	260	261	261	260	NPL
10. Perantara Keuangan	3.215	6.105	6.586	7.862	9.250	9.066	9.420	9.101	9.086	7.655	8.172	7.121	6.334	6.795	7.793	7.768	9.274	7.492	10. Financial intermediaries
NPL	18	38	67	94	86	84	80	92	101	52	52	56	69	87	61	66	159	63	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.253	5.054	5.775	6.892	8.318	8.263	8.200	8.299	8.150	8.976	8.193	7.570	8.399	8.932	8.459	8.605	7.995	8.790	11. Real Estate, Business, Ownership, and Business Services
NPL	623	618	521	550	858	879	908	907	901	913	879	618	622	621	691	623	580	633	NPL
12. Admrstrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	107	761	1.064	1.052	929	904	892	881	761	824	1.315	1.457	1.352	1.306	1.336	1.316	1.021	1.272	12. Government administration, Defense and Compulsory social security
NPL	0	0	0	0	0	0	-	-	0	-	-	0	0	0	0	0	0	0	NPL
13. Jasa Pendidikan	690	639	729	986	1.133	1.150	1.156	1.141	1.124	1.171	1.192	1.202	1.193	1.198	1.192	1.216	1.238	1.288	13. Education Services
NPL	9	12	25	9	9	16	14	14	14	14	14	14	14	15	15	19	19	16	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	849	1.057	1.384	1.951	1.930	1.969	1.974	1.995	2.045	2.014	2.201	2.192	2.132	2.156	2.064	2.093	2.113	2.125	14. Health Services and Social Activities
NPL	14	28	24	10	21	23	20	22	23	21	21	22	21	21	24	22	23	22	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.145	4.432	4.075	3.870	3.742	3.770	3.816	3.789	3.926	4.516	4.665	4.504	4.003	4.056	4.080	4.102	3.332	4.101	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	334	397	563	519	716	715	613	605	500	550	511	514	511	523	526	540	489	535	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	112	118	138	182	202	202	208	209	218	220	225	221	223	224	221	219	215	214	16. Individual Services which Serve Households
NPL	12	10	6	6	8	10	8	7	7	11	9	9	9	10	10	10	10	10	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	225	133	19	158	74	63	62	62	59	60	58	53	52	46	33	18	0	0	17. International Agency and Other Extra International Agency
NPL	6	6	1	30	14	12	15	15	22	15	14	14	13	10	13	11	-	-	NPL
18. Kegiatan yang belum jelas batasannya	47	112	101	286	124	105	93	79	62	41	131	112	413	335	306	284	199	225	18. Business Activities which are not clearly defined
NPL	1	0	3	3	3	2	2	2	3	2	2	2	4	4	4	4	4	3	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	16.606	20.451	22.867	22.336	20.043	19.995	20.041	20.140	20.044	20.090	20.164	20.296	20.023	20.124	20.223	20.268	20.277	20.094	- For Home Ownership
NPL	428	714	1.025	1.239	1.436	1.476	1.498	1.485	1.505	1.526	1.375	1.465	1.476	1.480	1.545	1.596	1.608	1.753	NPL
- Untuk Pemilikan Flat atau Apartemen	363	470	450	550	438	433	411	402	395	388	378	377	372	371	357	353	349	342	- For Apartment Ownership
NPL	16	9	7	51	46	54	52	52	54	57	56	57	56	57	58	55	57	96	NPL
- Untuk Pemilikan Ruko atau Rukan	495	586	721	609	541	530	524	521	504	503	487	486	486	484	472	468	432	427	- For Shop House Ownership
NPL	55	70	95	105	93	92	91	96	90	95	82	87	88	92	91	94	93	93	NPL
- Untuk Pemilikan Kendaraan Bermotor	450	499	468	493	497	493	499	506	500	498	439	438	444	442	434	433	426	419	- For Vehicles Ownership
NPL	4	5	6	5	7	4	6	8	7	5	6	6	6	5	4	5	6	6	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	75.750	92.864	102.497	109.550	117.061	117.448	118.366	119.156	121.119	122.931	124.934	124.922	126.157	128.372	129.673	130.871	130.762	131.309	- Others
NPL	229	364	389	376	522	556	566	589	622	609	569	642	654	653	680	721	718	711	NPL
Bukan Lapangan Usaha Lainnya	83.755	90.896	102.745	119.977	123.404	123.158	123.783	124.829	125.578	126.646	127.785	127.218	127.890	128.906	129.668	130.530	130.194	130.376	Non Industrial Origin Others
NPL	190	247	253	297	387	412	428	460	545	584	560	613	649	646	694	704	687	693	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	2013	2014	2015	2016	2017							2018							Items
					Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	9.819	11.265	12.960	11.848	11.805	11.676	11.663	12.844	12.771	14.025	12.068	11.229	10.984	11.864	12.962	14.943	14.925	15.184	1. Agriculture, Hunting and Forestry
NPL	1	1	361	75	111	104	112	93	94	86	76	79	76	75	54	57	57	58	NPL
2. Perikanan	234	466	589	476	453	420	423	338	354	361	380	376	353	330	339	251	250	246	2. Fishery
NPL	0	-	-	1	-	6	6	6	6	6	6	5	5	5	5	5	5	4	NPL
3. Pertambangan dan Penggalian	14.472	15.124	16.604	16.934	11.116	10.820	10.465	8.832	8.681	8.661	8.352	8.799	8.810	8.509	8.403	8.446	8.704	8.858	3. Mining and Quarrying
NPL	360	547	704	566	599	599	717	378	380	380	381	376	265	265	268	153	172	169	NPL
4. Industri Pengolahan	75.770	77.632	85.052	84.674	80.261	77.890	79.957	82.400	81.960	83.635	83.806	82.504	84.389	86.771	85.489	84.159	84.761	85.332	4. Processing Industry
NPL	678	1.329	1.846	2.083	1.627	1.256	1.265	1.257	1.288	1.271	1.007	1.049	1.125	978	1.047	1.021	1.149	860	NPL
5. Listrik, gas dan air	4.325	1.655	3.621	7.742	1.045	1.051	1.055	2.345	2.332	2.301	3.306	3.287	3.416	4.241	5.708	5.563	5.697	5.719	5. Electricity, Gas and Water
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
6. Konstruksi	3.867	2.517	2.860	4.001	6.332	7.893	7.716	7.771	8.553	8.782	8.386	8.309	7.489	7.557	8.881	9.266	9.237	8.679	6. Construction
NPL	163	440	249	43	125	125	125	86	95	78	78	83	89	83	83	85	86	150	NPL
7. Perdagangan Besar dan Eceran	29.529	35.324	34.970	31.970	33.420	34.080	35.102	36.174	39.149	39.655	38.928	39.586	39.339	37.663	37.588	38.916	40.438	36.334	7. Wholesale and Retail Trade
NPL	356	1.097	2.130	1.679	1.286	1.107	1.137	1.081	1.013	1.079	1.062	1.081	1.134	1.099	1.062	1.222	1.282	1.477	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.508	594	582	344	316	315	350	372	404	466	539	540	571	588	585	602	587	520	8. Provision of accommodation and the provision of eating and drinking
NPL	0	-	3	0	72	74	74	77	78	78	79	79	80	81	82	75	75	4	NPL
9. Transportasi, pergudangan dan komunikasi	11.296	8.467	9.229	7.825	8.713	8.971	8.779	9.415	9.209	9.594	8.745	9.069	9.248	14.307	14.673	17.389	18.909	17.199	9. Transportation, Warehousing and Communications
NPL	430	645	424	148	139	145	145	171	171	171	171	171	179	179	179	188	189	196	NPL
10. Perantara Keuangan	23.533	21.383	16.489	21.243	22.422	21.592	21.793	23.261	23.888	24.286	25.686	24.342	25.683	25.915	27.036	27.336	29.462	29.783	10. Financial Intermediaries
NPL	-	4	56	82	11	95	92	89	84	77	61	54	132	132	132	132	216	345	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	11.098	5.667	6.765	7.402	7.694	7.815	7.510	7.658	7.790	7.961	8.341	8.587	8.400	9.104	9.963	9.628	10.813	10.767	11. Real Estate, Business, Ownership, and Business Services
NPL	47	44	33	54	126	181	179	184	248	246	250	246	197	196	202	120	120	118	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	188	179	170	124	103	104	114	11	1	1	1	2	2	2	2	2	2	0	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	242	118	125	64	45	30	53	49	49	48	47	47	45	43	45	52	56	40	13. Education Services
NPL	3	4	4	4	3	3	4	4	4	4	3	4	4	4	4	4	4	4	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	239	235	195	115	37	33	39	38	39	292	338	339	333	332	333	14	15	13	14. Health Services and Social Activities
NPL	1	1	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	436	471	811	967	897	1.549	1.000	972	1.199	1.235	1.123	1.101	1.150	1.121	1.136	1.882	1.157	1.167	15. Community, ociocultural, Entertainment and Other Individual Services
NPL	1	11	56	24	27	57	27	28	28	23	12	18	21	21	21	21	20	15	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	1	2	0	0	0	0	1	0	0	0	0	0	0	0	1	1	1	1	16. Individual Services which Serve Households
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	83	20	14	8	5	4	4	3	3	2	2	1	1	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	174	265	179	150	35	27	29	45	47	53	57	65	63	46	47	79	67	85	18. Business Activities which are not clearly defined
NPL	-	-	-	-	-	-	-	0	0	0	1	2	3	4	7	9	10	11	NPL
Penerima Kredit Bukan Lapangan Usaha Rumah Tangga																			Loans to Non Industrial Origin House Hold
- Untuk Pemilikan Rumah Tinggal	2.696	2.668	3.020	2.477	2.355	2.339	2.276	2.243	2.234	2.246	2.238	2.181	2.148	2.131	2.125	2.113	2.099	2.046	- For Home Ownership
NPL	55	47	57	37	61	58	55	57	59	63	69	65	60	58	61	61	65	65	NPL
- Untuk Pemilikan Flat atau Apartemen	140	129	107	139	135	131	134	133	135	136	137	139	134	130	129	130	128	124	- For Apartement Ownership
NPL	6	0	-	-	1	1	1	1	1	0	0	0	1	0	0	0	0	-	NPL
- Untuk Pemilikan Ruko atau Rukan	293	244	218	210	229	237	206	209	205	201	192	188	186	193	204	205	203	199	- For Shop House Ownership
NPL	5	7	12	13	23	25	20	20	20	20	17	15	16	16	16	18	18	18	NPL
- Untuk Pemilikan Kendaraan Bermotor	2.498	2.104	1.181	2.398	3.593	3.627	3.155	2.941	2.889	2.843	2.798	2.817	2.750	2.700	2.641	2.586	2.545	2.463	- For Vehicles Ownership
NPL	10	12	8	7	18	20	16	17	14	15	13	14	15	15	16	16	15	17	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	1.059	1.423	6.914	3.492	6.128	6.150	6.187	5.180	6.162	6.025	6.014	6.044	11.936	11.741	11.624	7.103	7.717	7.224	- Others
NPL	30	38	112	68	125	128	150	140	151	145	141	144	402	481	531	290	330	323	NPL
Bukan Lapangan Usaha Lainnya	7.859	7.974	11.073	16.318	14.530	13.850	14.248	15.077	14.202	14.065	13.629	13.457	7.453	7.098	7.549	12.183	11.665	12.182	Non Industrial Origin Others
NPL	326	232	299	410	368	342	330	329	296	304	259	262	59	91	70	380	429	445	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	2013	2014	2015	2016	2017							2018							Items
					Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	3.167	4.654	5.836	4.315	3.156	3.134	3.272	2.964	2.970	5.765	3.498	3.497	4.404	4.313	4.576	5.394	4.489	4.821	1. Agriculture, Hunting and Forestry
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Perikanan	42	83	75	97	18	16	24	24	32	37	28	17	21	24	26	25	29	22	2. Fishery
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Pertambangan dan Penggalian	26.201	24.833	20.975	15.711	12.344	12.301	12.377	11.099	11.295	11.319	11.484	11.363	10.605	9.919	10.066	10.992	16.886	18.947	3. Mining and Quarrying
NPL	69	65	172	145	137	138	61	60	61	61	62	61	123	121	121	122	126	126	NPL
4. Industri Pengolahan	83.862	94.653	96.181	93.110	75.827	75.478	75.159	74.435	76.396	73.771	72.438	67.199	67.949	66.064	67.043	68.392	74.237	75.674	4. Processing Industry
NPL	1.014	1.612	2.781	2.172	1.850	1.798	1.833	1.762	1.592	1.458	1.485	1.828	1.899	1.884	1.878	1.859	2.246	2.796	NPL
5. Listrik, gas dan air	8.313	5.861	9.694	8.524	7.440	7.589	7.626	8.373	8.452	9.437	10.368	10.291	10.511	10.553	10.800	10.688	11.023	11.086	5. Electricity, Gas and Water
NPL	-	-	-	121	115	118	119	117	118	118	29	29	30	33	34	126	130	132	NPL
6. Konstruksi	3.899	5.954	7.512	8.704	4.797	4.738	4.426	5.035	5.258	5.625	5.355	5.355	6.304	6.515	6.157	6.964	7.999	7.948	6. Construction
NPL	12	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
7. Perdagangan Besar dan Eceran	24.308	26.062	25.096	27.016	19.138	18.767	18.853	20.384	20.601	20.724	21.713	20.752	25.000	24.867	24.410	24.253	27.683	24.583	7. Wholesale and Retail Trade
NPL	622	706	1.552	1.520	696	1.140	1.168	1.215	911	760	724	954	798	809	810	810	925	925	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	460	709	1.202	1.756	1.857	1.978	2.006	2.039	2.099	2.125	2.162	2.156	2.240	2.294	2.326	2.307	2.374	2.378	8. Provision of accommodation and the provision of eating and drinking
NPL	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
9. Transportasi, pergudangan dan komunikasi	11.344	16.885	20.439	15.138	13.558	13.136	10.575	10.574	10.447	9.263	9.847	9.514	11.239	13.259	11.883	14.659	14.857	11.951	9. Transportation, Warehousing and Communications
NPL	172	145	205	47	41	41	41	41	41	41	41	41	41	41	41	41	41	41	NPL
10. Perantara Keuangan	35.073	34.568	32.156	36.623	39.141	39.159	39.575	38.626	39.769	38.081	39.480	40.088	41.874	42.074	43.354	44.207	44.719	46.072	10. Financial intermediaries
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.731	4.830	4.450	5.203	4.798	5.087	5.384	5.146	5.461	4.989	5.076	4.944	5.908	6.301	6.385	6.466	7.089	7.561	11. Real Estate, Business, Ownership, and Business Services
NPL	0	35	7	13	2	4	3	5	5	5	5	5	4	4	3	3	4	5	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	239	413	502	383	273	273	273	276	278	222	222	220	225	226	228	171	176	177	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	0	0	39	41	-	-	-	5	7	8	10	10	14	9	8	11	12	12	13. Education Services
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	4	4	5	5	0	0	22	24	29	35	39	51	63	69	76	82	86	95	14. Health Services and Social Activities
NPL	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	943	961	1.146	840	352	355	375	335	345	349	176	159	159	161	145	145	322	244	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16. Individual Services which Serve Households
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	1.068	1.655	1.563	862	702	725	683	570	592	606	992	1.629	1.239	693	1.415	1.415	1.554	1.225	18. Business Activities which are not clearly defined
NPL	16	1	2	0	-	-	-	-	-	-	-	-	-	-	-	0	0	0	NPL
Penerima Kredit Bukan Lapangan Usaha																			Loans to Non Industrial Origin
Rumah Tangga																			House Hold
- Untuk Pemilikan Rumah Tinggal	522	570	635	1.082	427	427	427	424	425	424	426	422	410	406	403	405	405	398	- For Home Ownership
NPL	0	-	0	2	1	1	3	2	2	2	2	2	2	2	2	2	2	4	NPL
- Untuk Pemilikan Flat atau Apartemen	5	11	13	75	44	45	45	45	44	44	45	45	45	44	44	46	46	45	- For Apartement Ownership
NPL	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	NPL
- Untuk Pemilikan Ruko atau Rukan	-	2	1	16	1	1	1	1	1	1	1	1	1	1	1	1	1	1	- For Shop House Ownership
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
- Untuk Pemilikan Kendaraan Bermotor	24	24	24	74	68	67	65	66	66	66	65	65	64	65	66	63	62	61	- For Vehicles Ownership
NPL	-	-	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)	4.342	4.617	4.648	4.322	9	9	9	8	8	8	466	467	465	448	454	467	474	466	- Others
NPL	102	85	113	100	-	-	-	-	-	-	24	25	26	26	30	31	33	38	NPL
Bukan Lapangan Usaha Lainnya	16.952	16.682	17.762	17.494	17.697	17.333	17.260	17.201	17.003	17.005	16.522	15.691	15.997	15.893	15.874	15.760	15.879	15.482	Non Industrial Origin Others
NPL	1.389	333	436	453	504	521	522	482	523	524	513	512	515	506	493	492	489	488	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 - Juli 2018
Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - July 2018)
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 Peralatan Rumah Tangga Lainnya		Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5		6
Jawa Barat	5.657	523	795	54.707	936	19.748	81.752	6.689	12.631	2.223	14.991	13	1.132	2.189	6.952	422	0	106	88.862	1.824	2.414	4.718	55.777	43.953	Jawa Barat
NPL	240	27	71	5.962	116	704	3.580	244	209	78	1.008	0	26	46	280	9	0	13	2.219	44	101	87	734	269	NPL
Banten	822	59	254	21.116	663	8.589	18.446	1.129	5.098	4.322	8.346	19	306	437	1.883	78	0	50	30.780	927	942	8.875	16.092	10.487	Banten
NPL	27	5	17	599	38	297	503	20	74	153	64	1	1	7	59	2	0	1	483	15	25	73	220	119	NPL
DKI Jakarta	169.750	3.648	86.692	474.731	148.663	174.490	323.011	49.137	143.214	203.075	168.532	6.004	3.628	6.482	31.415	323	121	1.762	104.635	10.627	7.780	103.079	112.552	82.708	DKI Jakarta
NPL	1.668	42	3.961	8.312	1.346	5.194	12.232	2.067	4.532	3.196	3.111	0	29	20	938	10	0	25	2.955	212	308	1.576	2.022	2.213	NPL
D.I Yogyakarta	1.060	120	18	2.789	26	1.341	10.091	2.405	877	759	1.066	1	737	559	1.292	58	0	4	4.335	133	222	307	7.036	644	D.I Yogyakarta
NPL	10	1	0	54	0	174	450	273	45	7	36	0	0	1	23	2	0	0	106	1	6	2	47	5	NPL
Jawa Tengah	7.596	1.148	258	48.151	455	12.779	86.332	5.745	5.861	3.836	5.411	282	1.243	1.801	5.370	442	0	103	20.560	317	1.034	2.916	24.818	30.293	Jawa Tengah
NPL	172	29	6	1.590	2	264	2.977	116	137	29	82	0	4	8	146	14	0	4	434	13	34	41	293	131	NPL
Jawa Timur	13.682	1.641	1.614	117.576	4.613	19.888	117.846	6.351	11.571	2.402	11.269	230	1.208	1.759	7.037	531	0	189	42.862	1.931	2.350	4.425	71.042	3.898	Jawa Timur
NPL	329	20	44	6.354	64	794	4.981	95	399	70	228	0	16	10	158	9	0	6	1.032	45	107	49	606	77	NPL
Bengkulu	1.874	42	11	348	6	335	3.577	175	69	22	159	64	97	283	493	11	0	1	2.191	15	156	53	4.745	3.630	Bengkulu
NPL	20	1	0	7	0	18	180	4	4	0	5	0	0	2	6	0	0	1	38	1	9	1	22	13	NPL
Jambi	6.521	75	109	1.385	11	1.062	7.248	679	272	80	315	9	56	150	821	23	0	7	3.866	46	300	139	11.400	140	Jambi
NPL	62	3	29	8	0	72	507	6	4	0	5	0	0	1	14	1	0	3	118	2	22	1	82	6	NPL
Aceh	2.647	83	33	2.654	149	840	6.112	223	206	21	313	6	189	144	684	24	0	9	2.695	72	143	263	16.122	662	Aceh
NPL	36	4	0	22	3	112	316	16	4	2	5	0	5	3	53	1	0	3	39	1	12	2	68	1	NPL
Sumatera Utara	44.698	335	200	38.243	286	8.229	52.051	2.049	5.384	1.351	2.773	20	357	1.227	2.407	136	0	52	14.519	340	1.810	4.253	27.765	1.726	Sumatera Utara
NPL	671	15	7	758	1	501	2.181	97	139	18	140	1	7	215	56	7	0	13	643	10	96	70	312	30	NPL
Sumatera Barat	6.842	164	138	2.966	18	652	12.382	545	389	349	432	1	89	128	720	18	0	1	3.507	33	206	130	7.289	11.642	Sumatera Barat
NPL	139	8	4	32	0	24	678	12	16	14	19	0	4	2	15	0	0	0	84	0	19	2	66	37	NPL
Riau	12.500	79	206	2.973	146	2.069	11.363	1.219	938	311	1.589	9	133	590	1.153	26	0	23	8.776	57	630	257	16.616	528	Riau
NPL	343	5	3	27	1	150	537	102	34	5	158	0	0	6	35	1	0	2	315	8	31	1	147	9	NPL
Sumatera Selatan	11.744	169	244	8.068	253	5.107	16.403	1.280	886	286	1.281	16	310	375	1.135	31	0	16	8.427	67	827	695	20.239	655	Sumatera Selatan
NPL	264	5	42	162	1	568	783	43	24	3	135	0	6	6	36	0	0	1	302	8	75	10	189	11	NPL
Bangka Belitung	619	119	1.121	722	45	224	2.903	209	85	45	105	0	4	36	143	4	0	0	1.604	7	127	68	3.435	25	Bangka Belitung
NPL	6	4	66	6	1	13	92	1	3	0	3	0	0	0	3	0	0	0	34	0	5	0	13	0	NPL
Kepulauan Riau	116	123	189	3.631	796	1.590	6.031	1.129	4.006	35	1.938	2	96	112	356	17	0	4	6.767	44	665	206	6.583	679	Kepulauan Riau
NPL	1	3	152	137	67	73	140	48	34	1	76	0	4	0	8	0	0	0	153	3	27	1	48	12	NPL
Lampung	8.690	479	156	4.371	32	1.287	14.282	420	2.827	919	613	2	254	264	765	36	0	10	4.123	48	249	182	5.573	4.838	Lampung
NPL	82	7	35	100	1	33	720	10	33	13	8	0	6	11	12	1	0	3	129	7	5	3	56	28	NPL
Kalimantan Selatan	10.507	157	1.288	1.917	268	1.640	9.158	459	1.618	312	1.331	6	98	311	788	19	0	8	8.985	37	463	157	10.063	414	Kalimantan Selatan
NPL	108	8	6	32	47	81	473	11	127	3	51	0	0	4	28	1	0	4	327	1	50	1	65	2	NPL
Kalimantan Barat	11.460	188	84	1.342	112	1.345	10.682	697	1.199	1.152	589	2	73	78	668	10	0	22	5.338	49	720	439	14.042	108	Kalimantan Barat
NPL	30	7	0	89	1	77	479	36	9	2	18	0	0	1	15	0	0	15	119	1	29	5	60	3	NPL
Kalimantan Timur	4.655	219	3.019	7.249	693	3.751	13.344	1.888	4.100	691	3.828	11	80	176	1.291	45	0	55	8.005	98	752	1.291	15.618	374	Kalimantan Timur
NPL	53	6	770	316	7	323	953	546	399	3	299	0	1	5	120	2	0	40	581	9	91	26	183	6	NPL
Kalimantan Tengah	3.510	72	123	1.614	102	566	4.989	230	273	79	260	59	37	93	421	19	0	1	3.174	67	104	39	8.201	63	Kalimantan Tengah
NPL	17	2	3	7	0	12	141	7	3	0	3	0	0	0	5	0	0	0	55	0	1	1	36	1	NPL
Sulawesi Tengah	1.758	114	107	299	20	634	6.603	361	155	7	188	50	37	37	297	17	0	4	2.472	34	249	67	13.321	38	Sulawesi Tengah
NPL	23	3	9	9	1	66	345	9	3	0	13	0	0	0	12	0	0	0	59	0	22	1	84	0	NPL
Sulawesi Selatan	4.195	632	317	7.028	192	6.914	30.702	3.498	2.052	2.080	3.366	21	320	452	2.036	129	0	32	14.282	130	1.634	2.748	22.376	8.861	Sulawesi Selatan
NPL	52	14	34	172	3	1.986	1.247	188	90	35	234	5	5	5	56	5	0	3	510	4	142	92	239	43	NPL
Sulawesi Utara	554	226	1.448	594	81	1.384	7.288	675	333	9	436	14	45	48	597	20	0	7	4.515	57	274	149	9.005	7.536	Sulawesi Utara
NPL	23	27	0	50	0	82	368	20	7	0	14	0	0	0	16	0	0	1	258	3	13	2	158	54	NPL
Gorontalo	699	54	10	151	445	204	2.618	204	68	0	74	1	5	13	141	9	0	0	860	5	45	16	3.603	2.4.	

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																		p
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	1.585.659	1.757.449	1.916.256	2.049.098	2.086.898	2.083.937	2.130.383	2.132.175	2.138.876	2.222.823	2.118.630	2.137.840	2.185.021	2.209.472	2.275.952	2.344.924	2.329.057	1. Working Capital
NPL	31.470	43.840	57.302	73.591	75.198	73.872	73.876	74.698	75.107	70.732	74.999	75.876	73.088	74.352	76.142	74.997	76.461	NPL
2. Investasi	798.157	903.194	1.035.889	1.125.467	1.121.056	1.133.725	1.133.238	1.135.253	1.158.751	1.179.728	1.178.261	1.178.813	1.193.570	1.200.388	1.215.232	1.233.254	1.240.645	2. Investments
NPL	13.633	21.223	27.045	36.123	36.687	40.565	36.799	37.683	35.305	31.048	35.084	35.190	34.326	35.638	35.621	33.270	34.234	NPL
3. Konsumsi	909.058	1.013.666	1.105.759	1.202.630	1.261.327	1.270.981	1.279.967	1.292.737	1.307.452	1.335.393	1.335.418	1.345.688	1.364.646	1.368.304	1.388.115	1.395.935	1.406.250	3. Consumption
NPL	13.176	14.324	16.586	18.422	22.250	22.283	22.601	22.658	22.452	21.141	22.620	23.279	23.044	23.506	24.412	24.755	25.295	NPL
Total Kredit	3.292.874	3.674.308	4.057.904	4.377.195	4.469.282	4.488.642	4.543.588	4.560.166	4.605.079	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	Total Credit
NPL	58.279	79.388	100.933	128.135	134.135	136.721	133.276	135.039	132.864	122.922	132.703	134.346	130.458	133.497	136.175	133.022	135.991	NPL
Orientasi Penggunaan																		User Orientation
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	62.518	61.014	93.281	96.852	118.324	118.920	119.272	118.013	123.534	121.345	113.593	116.115	112.912	112.438	116.670	121.469	119.816	1. Export
NPL	1.571	2.224	2.327	2.059	3.391	2.977	3.119	2.574	2.433	2.044	2.231	2.516	2.491	2.459	2.480	2.400	2.623	NPL
2. Impor	70.611	56.049	62.694	44.759	54.773	58.053	60.321	60.049	59.830	61.598	60.709	60.493	61.425	59.920	67.748	68.515	66.917	2. Import
NPL	618	636	2.325	1.189	1.594	1.634	1.733	1.857	2.027	1.459	1.441	1.485	1.380	1.384	2.625	1.156	793	NPL
3. Lainnya	3.159.745	3.557.246	3.901.930	4.235.584	4.296.186	4.311.669	4.363.994	4.382.104	4.421.714	4.555.001	4.458.007	4.485.733	4.568.900	4.605.806	4.694.881	4.784.129	4.789.219	3. Others
NPL	56.091	76.528	96.281	124.888	129.150	132.110	128.424	130.608	128.403	119.419	129.031	130.344	126.587	129.654	131.070	129.466	132.575	NPL
Total Kredit	3.292.874	3.674.308	4.057.904	4.377.195	4.469.282	4.488.642	4.543.588	4.560.166	4.605.079	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	Total Credit
NPL	58.279	79.388	100.933	128.135	134.135	136.721	133.276	135.039	132.864	122.922	132.703	134.346	130.458	133.497	136.175	133.022	135.991	NPL

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	580.070	629.678	714.270	798.563	815.985	820.844	836.495	826.035	835.514	880.751	824.512	821.505	848.090	856.612	894.987	921.467	913.696	1. Working Capital
NPL	12.967	14.936	20.476	31.054	33.808	32.217	32.935	32.211	31.945	30.548	31.773	32.008	31.454	31.326	32.240	32.259	32.206	NPL
2. Investasi	274.979	324.486	398.953	481.889	492.274	493.009	490.518	491.834	499.338	519.241	514.162	510.379	519.864	523.410	528.919	537.560	546.746	2. Investments
NPL	3.844	4.375	8.156	11.514	10.828	13.721	10.379	11.152	10.509	9.590	11.901	12.081	11.939	12.042	12.003	11.348	11.069	NPL
3. Konsumsi	326.677	370.924	423.630	479.330	510.040	516.731	521.970	530.614	540.763	563.047	561.507	570.340	585.265	583.513	596.471	606.922	613.314	3. Consumption
NPL	5.656	6.333	7.113	7.772	9.535	9.455	9.708	9.778	9.509	8.858	9.604	9.832	9.652	9.610	9.802	9.982	10.016	NPL
Total Kredit	1.181.726	1.325.087	1.536.852	1.759.782	1.818.298	1.830.583	1.848.983	1.848.484	1.875.615	1.963.039	1.900.180	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	Total Credit
NPL	22.467	25.643	35.745	50.339	54.170	55.393	53.023	53.142	51.963	48.995	53.278	53.922	53.046	52.977	54.045	53.589	53.292	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	13.717	11.572	14.113	14.783	45.925	44.415	43.270	41.709	41.767	43.670	39.899	39.928	39.055	37.492	37.368	36.575	35.273	1. Export
NPL	502	796	459	399	1.916	1.512	1.580	1.565	1.464	1.302	1.483	1.748	1.704	1.691	1.800	1.702	1.708	NPL
2. Impor	27.799	1.995	2.017	2.463	7.327	6.903	7.087	6.569	6.799	6.301	5.936	5.653	4.925	4.476	4.024	2.896	1.961	2. Import
NPL	470	8	57	58	1.077	1.078	1.032	1.032	1.030	701	699	704	704	706	706	2	1	NPL
3. Lainnya	1.140.209	1.311.520	1.520.722	1.742.536	1.765.046	1.779.265	1.798.626	1.800.206	1.827.050	1.913.069	1.854.346	1.856.642	1.909.239	1.921.567	1.978.985	2.026.477	2.036.521	3. Others
NPL	21.496	24.839	35.230	49.883	51.177	52.803	50.411	50.545	49.469	46.993	51.096	51.470	50.638	50.580	51.539	51.885	51.583	NPL
Total Kredit	1.181.726	1.325.087	1.536.852	1.759.782	1.818.298	1.830.583	1.848.983	1.848.484	1.875.615	1.963.039	1.900.180	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	Total Credit
NPL	22.467	25.643	35.745	50.339	54.170	55.393	53.023	53.142	51.963	48.995	53.278	53.922	53.046	52.977	54.045	53.589	53.292	NPL

n) Angka-angka diperbaiki

n) 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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	617.230	714.698	783.624	857.336	890.796	880.986	904.170	906.536	915.553	957.520	925.619	935.688	949.926	957.006	973.038	994.730	987.596	1. Working Capital
NPL	10.151	16.570	19.374	27.758	28.209	28.476	28.025	29.913	30.707	28.583	31.136	31.714	29.478	30.617	31.398	29.618	30.361	NPL
2. Investasi	371.973	417.254	459.562	478.663	489.204	498.722	499.336	499.868	499.223	497.876	500.433	503.476	503.655	507.360	511.896	515.730	516.209	2. Investments
NPL	6.057	11.139	12.762	19.159	19.355	20.126	20.044	20.224	18.564	15.390	16.511	16.779	16.297	17.423	17.518	15.836	17.172	NPL
3. Konsumsi	322.319	349.856	353.596	411.081	433.355	435.379	437.569	439.158	440.996	444.202	447.176	446.877	448.141	451.072	455.755	453.402	457.148	3. Consumption
NPL	4.356	5.456	6.264	7.293	8.728	8.787	8.851	8.658	8.650	8.264	8.778	9.086	8.922	9.236	9.762	9.831	10.125	NPL
Total Kredit	1.311.522	1.481.808	1.596.781	1.747.080	1.813.355	1.815.087	1.841.075	1.845.563	1.855.772	1.899.598	1.873.228	1.886.041	1.901.723	1.915.438	1.940.690	1.963.862	1.960.952	Total Credit
NPL	20.564	33.165	38.401	54.210	56.292	57.390	56.919	58.795	57.921	52.237	56.426	57.579	54.698	57.275	58.678	55.285	57.658	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	14.471	18.501	14.018	13.476	13.940	14.467	14.780	14.032	14.265	13.625	14.038	14.221	14.381	14.879	18.609	18.092	17.889	1. Export
NPL	153	740	286	834	692	688	752	264	256	215	211	216	215	191	160	161	164	NPL
2. Impor	15.784	21.058	22.074	19.098	34.669	35.957	37.733	37.941	39.565	40.956	40.601	39.589	41.405	41.150	49.407	47.822	45.972	2. Import
NPL	76	398	964	165	431	471	602	726	897	668	655	700	597	552	1.793	1.008	644	NPL
3. Lainnya	1.281.267	1.442.249	1.560.690	1.714.506	1.764.746	1.764.663	1.788.561	1.793.590	1.801.942	1.845.017	1.818.588	1.832.232	1.845.937	1.859.409	1.872.674	1.897.948	1.897.092	3. Others
NPL	20.335	32.027	37.150	53.211	55.169	56.231	55.565	57.805	56.768	51.354	55.560	56.663	53.886	56.532	56.725	54.116	56.850	NPL
Total Kredit		1.481.808	1.596.781	1.747.080	1.813.355	1.815.087	1.841.075	1.845.563	1.855.772	1.899.598	1.873.228	1.886.041	1.901.723	1.915.438	1.940.690	1.963.862	1.960.952	Total Credit
NPL		33.165	38.401	54.210	56.292	57.390	56.919	58.795	57.921	52.237	56.426	57.579	54.698	57.275	58.678	55.285	57.658	NPL

n) Angka-angka diperbaiki

n) 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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	41.614	51.507	53.759	28.702	30.457	32.439	33.348	33.822	34.364	35.538	35.292	35.872	37.045	38.075	39.007	39.352	39.658	1. Working Capital
NPL	1.001	1.509	1.715	810	929	986	955	1.030	1.029	992	1.062	1.043	1.156	1.245	1.292	1.311	1.314	NPL
2. Investasi	20.358	23.828	24.882	10.853	11.826	11.881	11.876	11.988	12.175	12.446	12.292	12.290	12.297	12.263	12.413	12.395	12.451	2. Investments
NPL	618	850	982	914	1.043	1.199	1.060	1.156	1.225	1.202	1.235	1.227	1.132	1.167	1.187	1.075	1.087	NPL
3. Konsumsi	46.256	50.666	53.193	10.608	11.140	11.237	11.345	11.449	11.571	11.425	11.479	11.510	11.691	11.779	11.901	11.948	12.130	3. Consumption
NPL	319	373	397	194	281	306	302	332	345	333	330	335	342	370	383	391	403	NPL
Total Kredit	108.228	126.001	131.833	50.163	53.423	55.557	56.569	57.258	58.111	59.409	59.064	59.673	61.032	62.117	63.320	63.696	64.240	Total Credit
NPL	1.938	2.732	3.093	1.917	2.254	2.492	2.317	2.519	2.598	2.526	2.626	2.605	2.629	2.782	2.862	2.777	2.805	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	0	5	0	51	50	50	50	51	56	61	156	155	315	311	309	311	310	1. Export
NPL	-	-	-	-	0	0	0	0	0	0	-	0	-	-	-	-	-	NPL
2. Impor	2	293	68	63	43	42	41	34	36	40	71	69	69	60	56	61	90	2. Import
NPL	-	-	3	-	-	-	14	13	13	13	13	13	13	13	13	13	13	NPL
3. Lainnya	108.226	125.703	131.765	50.049	53.331	55.465	56.478	57.173	58.019	59.307	58.836	59.449	60.649	61.746	62.955	63.324	63.840	3. Others
NPL	1.938	2.732	3.091	1.917	2.254	2.492	2.303	2.505	2.585	2.513	2.613	2.591	2.616	2.769	2.849	2.764	2.791	NPL
Total Kredit	108.228	126.001	131.833	50.163	53.423	55.557	56.569	57.258	58.111	59.409	59.064	59.673	61.032	62.117	63.320	63.696	64.240	Total Credit
NPL	1.938	2.732	3.093	1.917	2.254	2.492	2.317	2.519	2.598	2.526	2.626	2.605	2.629	2.782	2.862	2.777	2.805	NPL

i) Angka-angka diperbaiki

i) 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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan									Nov									<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	57.562	59.395	63.930	65.060	70.981	72.834	75.187	76.286	76.894	75.296	68.222	68.448	71.126	72.353	74.694	77.065	78.452	1. Working Capital
NPL	4.838	6.172	7.658	6.922	7.218	7.281	7.313	7.402	7.395	6.967	6.822	6.568	6.653	6.771	6.811	6.813	6.858	NPL
2. Investasi	29.561	36.290	35.082	39.284	39.942	40.263	40.256	40.601	40.852	40.889	40.751	40.962	40.854	40.693	41.529	41.263	42.171	2. Investments
NPL	1.683	2.826	2.637	2.806	3.519	3.324	3.309	3.076	3.095	2.975	3.477	3.284	3.299	3.369	3.260	3.264	3.190	NPL
3. Konsumsi	177.418	205.771	229.748	253.514	262.058	263.621	265.554	268.141	271.057	274.187	273.740	275.372	278.699	280.826	282.924	282.440	282.968	3. Consumption
NPL	922	1.408	1.775	2.073	2.594	2.637	2.691	2.821	2.874	2.650	2.868	2.929	2.933	3.072	3.175	3.168	3.352	NPL
Total Kredit	264.541	301.456	328.759	357.859	372.981	376.718	380.997	385.028	388.803	390.372	382.713	384.782	390.679	393.872	399.147	400.768	403.590	Total Credit
NPL	7.444	10.406	12.070	11.801	13.331	13.243	13.313	13.299	13.364	12.592	13.167	12.782	12.885	13.212	13.246	13.245	13.400	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	65	51	25	16	8	6	6	5	4	6	6	7	9	12	11	7	8	1. Export
NPL	9	11	8	2	1	1	0	0	0	2	2	2	2	2	2	2	2	NPL
2. Impor	3	3	2	1	2	1	1	1	1	1	1	1	1	2	2	1	1	2. Import
NPL	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Lainnya	264.473	301.402	328.733	357.842	372.971	376.711	380.991	385.022	388.798	390.365	382.707	384.774	390.669	393.859	399.134	400.760	403.581	3. Others
NPL	7.434	10.395	12.062	11.800	13.331	13.242	13.313	13.299	13.364	12.591	13.165	12.780	12.883	13.210	13.244	13.243	13.398	NPL
Total Kredit	264.541	301.456	328.759	357.859	372.981	376.718	380.997	385.028	388.803	390.372	382.713	384.782	390.679	393.872	399.147	400.768	403.590	Total Credit
NPL	7.444	10.406	12.070	11.801	13.331	13.243	13.313	13.299	13.364	12.592	13.167	12.782	12.885	13.212	13.246	13.245	13.400	NPL

n) Angka-angka diperbaiki

n) 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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																		Type of Use
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	130.992	131.308	131.643	136.727	133.599	134.172	139.124	142.323	146.837	145.397	141.899	143.831	146.648	152.475	156.147	161.207	157.650	1. Working Capital
NPL	1.171	3.111	4.951	4.245	2.960	2.839	2.550	2.519	2.553	2.265	2.247	2.469	2.426	2.467	2.463	2.675	2.849	NPL
2. Investasi	55.821	50.075	59.572	59.160	50.154	51.882	53.403	54.107	54.521	54.707	56.285	56.446	61.745	60.715	62.381	63.874	62.277	2. Investments
NPL	867	1.011	916	514	777	1.042	904	970	947	923	1.001	842	697	679	629	710	564	NPL
3. Konsumsi	14.545	14.542	22.512	25.034	26.853	26.206	25.783	25.828	25.515	25.008	24.825	24.607	23.993	24.273	24.322	24.357	24.237	3. Consumption
NPL	432	336	488	535	589	572	565	542	548	498	500	553	661	693	765	858	867	NPL
Total Kredit	201.357	195.925	213.727	220.921	210.606	212.260	218.310	222.257	226.873	225.112	223.008	224.885	232.386	237.463	242.850	249.438	244.165	Total Credit
NPL	2.470	4.458	6.355	5.294	4.326	4.454	4.019	4.031	4.047	3.685	3.749	3.864	3.784	3.838	3.858	4.243	4.280	NPL
Orientasi Penggunaan																		User Orientation
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	24.128	20.269	33.237	32.529	31.525	32.692	32.645	31.278	35.049	33.947	33.073	34.080	34.362	33.293	31.827	34.382	33.751	1. Export
NPL	340	366	760	288	293	293	318	317	310	297	294	299	299	301	245	256	472	NPL
2. Impor	9.350	16.213	17.106	10.073	8.415	10.459	11.291	11.298	9.398	9.953	9.750	10.542	10.082	9.996	10.418	10.823	10.202	2. Import
NPL	26	221	417	359	85	85	86	86	86	75	73	67	65	112	112	133	134	NPL
3. Lainnya	167.880	159.444	163.383	178.319	170.667	169.108	174.374	179.681	182.425	181.212	180.186	180.263	187.942	194.174	200.604	204.233	200.211	3. Others
NPL	2.104	3.870	5.178	4.646	3.948	4.075	3.616	3.628	3.651	3.313	3.382	3.498	3.419	3.425	3.501	3.854	3.675	NPL
Total Kredit	201.357	195.925	213.727	220.921	210.606	212.260	218.310	222.257	226.873	225.112	223.008	224.885	232.386	237.463	242.850	249.438	244.165	Total Credit
NPL	2.470	4.458	6.355	5.294	4.326	4.454	4.019	4.031	4.047	3.685	3.749	3.864	3.784	3.838	3.858	4.243	4.280	NPL

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																		Type of Use
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	158.191	170.863	169.031	162.710	145.080	142.662	142.059	147.174	129.714	128.321	123.087	132.495	132.187	132.951	138.078	151.103	152.005	1. Working Capital
NPL	1.341	1.542	3.126	2.803	2.075	2.073	2.099	1.623	1.478	1.378	1.958	2.074	1.921	1.927	1.937	2.321	2.872	NPL
2. Investasi	45.465	51.261	57.839	55.618	37.658	37.968	37.849	36.856	52.642	54.568	54.338	55.260	55.154	55.947	58.094	62.431	60.791	2. Investments
NPL	564	1.023	1.592	1.216	1.164	1.152	1.102	1.105	965	968	960	978	961	959	1.024	1.037	1.153	NPL
3. Konsumsi	21.844	21.907	23.082	23.063	17.882	17.808	17.745	17.547	17.549	17.525	16.691	16.982	16.857	16.841	16.743	16.866	16.453	3. Consumption
NPL	1.491	418	549	555	522	525	484	526	526	539	540	543	534	526	525	525	531	NPL
Total Kredit	225.500	244.031	249.952	241.391	200.619	198.438	197.653	201.577	199.905	200.414	194.115	204.737	204.198	205.740	212.915	230.401	229.250	Total Credit
NPL	3.396	2.984	5.268	4.574	3.761	3.750	3.685	3.254	2.969	2.885	3.457	3.594	3.416	3.412	3.486	3.883	4.556	NPL
Orientasi Penggunaan																		User Orientation
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	10.136	10.616	31.888	35.997	26.876	27.291	28.519	30.939	32.393	30.036	26.421	27.724	24.792	26.451	28.545	32.104	32.585	1. Export
NPL	567	311	814	536	490	483	469	427	404	229	241	251	272	274	274	279	278	NPL
2. Impor	17.673	16.486	21.428	13.061	4.318	4.690	4.168	4.206	4.031	4.347	4.350	4.639	4.943	4.236	3.842	6.910	8.691	2. Import
NPL	45	8	884	607	-	-	-	-	1	1	1	1	-	-	-	-	-	NPL
3. Lainnya	197.690	216.928	196.636	192.333	169.426	166.457	164.965	166.432	163.481	166.031	163.344	172.374	174.463	175.053	180.528	191.387	187.974	3. Others
NPL	2.783	2.665	3.570	3.431	3.272	3.267	3.216	2.826	2.565	2.655	3.216	3.342	3.144	3.138	3.212	3.604	4.278	NPL
Total Kredit	225.500	244.031	249.952	241.391	200.619	198.438	197.653	201.577	199.905	200.414	194.115	204.737	204.198	205.740	212.915	230.401	229.250	Total Credit
NPL	3.396	2.984	5.268	4.574	3.761	3.750	3.685	3.254	2.969	2.885	3.457	3.594	3.416	3.412	3.486	3.883	4.556	NPL

n) Angka-angka diperbaiki

n) 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 - Juli 2018
(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 July 2018)
Miliar Rp (Billion Rp)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			Location
				Ekspor	Impor	Lainnya	
1. Jawa Barat	158.162	53.302	197.548	3.571	905	404.536	1. Jawa Barat
NPL	9.113	3.501	3.454	179	88	15.802	NPL
2. Banten	49.482	22.132	68.101	580	143	138.993	2. Banten
NPL	1.572	295	935	7	-	2.794	NPL
3. DKI Jakarta	1.226.093	768.583	421.380	78.949	56.167	2.280.940	3. DKI Jakarta
NPL	28.071	18.612	9.286	584	381	55.004	NPL
4. D.I Yogyakarta	14.277	8.926	12.677	346	26	35.508	4. D.I Yogyakarta
NPL	484	594	168	12	-	1.234	NPL
5. Jawa Tengah	143.272	43.542	79.938	3.425	494	262.833	5. Jawa Tengah
NPL	4.720	859	947	177	38	6.312	NPL
6. Jawa Timur	250.444	68.964	126.509	11.832	5.549	428.535	6. Jawa Timur
NPL	11.710	1.866	1.915	482	229	14.779	NPL
7. Bengkulu	4.929	2.637	10.789	132	0	18.222	7. Bengkulu
NPL	176	73	83	11	-	321	NPL
8. Jambi	10.404	8.421	15.891	570	6	34.139	8. Jambi
NPL	603	113	231	69	-	877	NPL
9. Aceh	10.374	3.962	19.957	175	1	34.118	9. Aceh
NPL	483	103	123	20	-	689	NPL
10. Sumatera Utara	100.043	59.757	50.413	9.112	2.293	198.808	10. Sumatera Utara
NPL	3.516	1.310	1.161	384	4	5.600	NPL
11. Sumatera Barat	17.545	8.290	22.807	999	1	47.641	11. Sumatera Barat
NPL	792	174	210	75	0	1.100	NPL
12. Riau	19.945	15.380	26.865	606	223	61.361	12. Riau
NPL	899	510	510	79	0	1.840	NPL
13. Sumatera Selatan	28.889	18.715	30.910	843	20	77.650	13. Sumatera Selatan
NPL	1.429	651	595	88	-	2.587	NPL
14. Bangka Belitung	5.064	1.321	5.265	444	-	11.207	14. Bangka Belitung
NPL	157	41	53	15	-	235	NPL
15. Kepulauan Riau	10.837	9.335	14.943	109	31	34.975	15. Kepulauan Riau
NPL	414	331	244	2	-	988	NPL
16. Lampung	23.579	11.828	15.013	1.426	101	48.892	16. Lampung
NPL	923	152	227	86	3	1.213	NPL
17. Kalimantan Selatan	14.849	15.037	20.120	383	18	49.605	17. Kalimantan Selatan
NPL	665	319	448	10	0	1.422	NPL
18. Kalimantan Barat	15.314	14.390	20.695	509	55	49.834	18. Kalimantan Barat
NPL	624	156	216	44	43	910	NPL
19. Kalimantan Timur	25.810	19.286	26.138	558	13	70.662	19. Kalimantan Timur
NPL	1.588	2.256	896	56	6	4.677	NPL
20. Kalimantan Tengah	7.139	5.308	11.648	348	1	23.747	20. Kalimantan Tengah
NPL	165	37	83	11	-	284	NPL
21. Sulawesi Tengah	8.282	2.407	16.180	371	0	26.497	21. Sulawesi Tengah
NPL	419	75	166	27	-	631	NPL
22. Sulawesi Selatan	44.234	19.739	50.026	1.338	57	112.604	22. Sulawesi Selatan
NPL	3.409	722	1.030	47	-	5.114	NPL
23. Sulawesi Utara	9.280	4.479	21.535	582	2	34.709	23. Sulawesi Utara
NPL	472	138	487	33	-	1.063	NPL
26. Gorontalo	3.071	1.626	7.025	123	0	11.598	26. Gorontalo
NPL	218	75	101	20	-	373	NPL
25. Sulawesi Barat	2.196	726	4.200	110	0	7.012	25. Sulawesi Barat
NPL	80	27	23	7	-	123	NPL
24. Sulawesi Tenggara	5.790	2.013	14.148	135	0	21.817	24. Sulawesi Tenggara
NPL	286	109	154	6	-	543	NPL
27. Nusa Tenggara Barat	10.482	8.167	18.360	174	2	36.833	27. Nusa Tenggara Barat
NPL	308	48	188	18	-	525	NPL
28. Bali	26.904	16.709	29.061	747	1	71.927	28. Bali
NPL	1.223	651	487	36	-	2.326	NPL
29. Nusa Tenggara Timur	8.444	2.088	16.351	100	1	26.782	29. Nusa Tenggara Timur
NPL	479	85	140	5	-	699	NPL
30. Maluku	2.842	792	6.523	72	2	10.083	30. Maluku
NPL	59	19	47	1	-	125	NPL
31. Papua	9.085	3.269	13.410	400	1	25.363	31. Papua
NPL	638	282	428	7	-	1.341	NPL
32. Maluku Utara	2.057	410	5.533	184	0	7.816	32. Maluku Utara
NPL	81	19	35	14	-	122	NPL
33. Papua Barat	3.428	1.220	6.240	290	-	10.599	33. Papua Barat
NPL	206	32	216	11	-	442	NPL
34. Lainnya	56.512	17.886	50	272	803	73.373	34. Others
NPL	481	-	-	-	-	481	NPL
Total	2.329.057	1.240.645	1.406.250	119.816	66.917	4.789.219	Total
NPL	76.461	34.234	25.295	2.623	793	132.575	NPL

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	267.666	304.196	333.595	364.038	374.420	379.070	384.707	386.093	387.277	395.749	390.052	394.425	400.448	402.636	409.442	410.099	409.012	p Jawa Barat
NPL	6.833	8.094	8.724	12.932	15.140	15.149	15.086	15.702	15.584	14.625	15.758	16.412	15.946	16.160	16.500	16.393	16.068	NPL
2. Banten	76.353	89.177	97.056	112.602	116.040	117.274	118.894	119.409	121.935	123.285	123.703	125.362	132.331	134.555	135.820	140.102	139.716	2. Banten
NPL	1.162	1.645	2.054	2.373	2.629	2.563	2.866	2.898	2.877	2.587	2.721	2.781	2.696	2.804	2.738	2.720	2.802	NPL
3. DKI Jakarta	1.604.953	1.782.027	1.981.495	2.117.143	2.135.308	2.137.336	2.165.403	2.173.469	2.194.204	2.271.848	2.213.963	2.230.280	2.260.090	2.279.294	2.349.281	2.426.126	2.416.057	3. DKI Jakarta
NPL	22.048	34.143	46.765	63.315	58.576	59.015	57.368	58.935	56.911	51.450	55.238	55.496	53.050	54.969	56.500	54.747	55.969	NPL
4. D.I Yogyakarta	22.166	25.734	27.162	29.938	32.025	32.260	32.643	32.832	32.942	33.545	33.315	33.845	34.340	34.723	35.238	35.281	35.880	4. D.I Yogyakarta
NPL	383	461	471	700	769	750	788	791	798	701	963	1.034	1.093	1.207	1.271	1.268	1.245	NPL
5. Jawa Tengah	175.439	196.929	215.788	235.966	245.840	247.711	249.847	250.885	252.611	256.993	253.907	255.868	258.684	260.783	265.262	266.303	266.752	5. Jawa Tengah
NPL	3.492	4.414	6.531	6.716	7.717	7.496	7.523	6.903	6.799	5.727	6.265	6.357	6.328	6.164	6.596	6.515	6.526	NPL
6. Jawa Timur	302.809	342.988	374.106	399.479	404.115	407.571	415.365	416.720	421.001	433.493	419.973	418.833	427.978	431.561	435.715	441.546	445.916	6. Jawa Timur
NPL	5.331	6.277	6.824	10.567	12.737	12.348	12.790	13.032	13.707	13.124	14.088	14.322	14.230	15.357	14.940	14.711	15.491	NPL
7. Bengkulu	11.277	12.601	14.345	15.891	16.865	16.913	17.039	17.126	17.282	17.399	17.403	17.609	17.891	18.057	18.252	18.282	18.355	7. Bengkulu
NPL	203	283	321	254	302	287	292	289	284	241	289	327	328	338	344	333	333	NPL
8. Jambi	23.615	26.225	28.729	30.651	31.536	31.783	31.923	32.191	32.628	33.059	32.792	33.214	33.561	33.931	34.448	34.327	34.715	8. Jambi
NPL	467	654	809	805	862	856	850	832	730	687	730	766	718	776	787	975	947	NPL
9. Aceh	23.538	25.221	27.219	29.949	31.690	31.791	31.961	31.953	32.162	33.159	32.389	32.713	33.587	33.721	33.951	34.012	34.294	9. Aceh
NPL	1.070	1.101	993	789	756	715	733	719	701	634	707	716	688	710	725	705	709	NPL
10. Sumatera Utara	155.203	166.025	178.387	187.937	192.376	193.680	196.157	198.639	201.556	203.975	199.945	200.749	202.952	204.882	209.188	208.761	210.213	10. Sumatera Utara
NPL	3.296	4.140	4.821	4.704	5.718	5.598	5.643	5.573	5.569	5.278	5.567	5.652	5.694	5.714	5.835	5.770	5.987	NPL
11. Sumatera Barat	34.323	37.682	41.309	44.436	45.657	45.913	46.215	46.735	46.908	47.600	47.205	47.463	48.049	48.289	48.505	48.510	48.641	11. Sumatera Barat
NPL	750	987	1.201	1.232	1.248	1.194	1.272	1.200	1.176	1.125	1.210	1.283	1.260	1.243	1.270	1.203	1.176	NPL
12. Riau	48.573	52.114	56.425	58.333	58.649	59.219	59.698	58.538	59.187	60.558	59.424	59.673	60.836	61.260	62.149	62.226	62.190	12. Riau
NPL	1.489	1.688	2.101	2.007	2.098	2.031	2.031	1.959	1.913	1.754	2.031	2.083	1.988	1.965	2.042	1.982	1.919	NPL
13. Sumatera Selatan	53.339	60.193	64.873	70.848	71.573	72.216	71.707	72.186	73.793	76.314	74.931	76.022	77.541	78.842	78.689	79.547	78.514	13. Sumatera Selatan
NPL	1.844	1.995	1.992	2.288	2.530	2.543	2.543	2.493	2.457	2.395	2.584	2.651	2.636	2.710	2.668	2.582	2.675	NPL
14. Bangka Belitung	7.813	8.767	9.397	10.578	11.133	10.597	10.875	10.973	10.795	10.933	10.572	10.556	11.329	10.809	11.157	11.024	11.650	14. Bangka Belitung
NPL	102	147	234	359	335	301	310	307	289	644	647	649	649	266	261	246	250	NPL
15. Kepulauan Riau	28.180	29.785	31.980	33.712	33.770	33.770	34.113	34.267	34.541	35.310	33.829	34.053	34.422	34.452	34.865	35.169	35.115	15. Kepulauan Riau
NPL	393	484	549	625	920	1.076	1.130	1.235	1.088	1.145	1.209	1.207	1.172	1.049	1.040	1.017	989	NPL
16. Lampung	35.422	38.488	41.410	44.526	46.903	46.724	47.698	47.848	48.449	49.467	48.046	48.306	49.211	49.729	50.282	50.366	50.419	16. Lampung
NPL	603	859	850	1.098	1.180	1.161	1.227	1.278	1.299	1.025	1.172	1.182	1.217	1.212	1.305	1.263	1.303	NPL
17. Kalimantan Selatan	31.584	34.920	39.640	43.057	47.645	48.616	48.812	48.521	49.059	49.675	48.882	49.228	49.793	49.664	50.031	50.112	50.006	17. Kalimantan Selatan
NPL	544	848	1.224	1.254	1.557	1.542	1.554	1.522	1.483	1.378	1.476	1.437	1.452	1.456	1.490	1.448	1.432	NPL
18. Kalimantan Barat	30.303	34.790	38.257	44.472	44.835	45.410	46.089	46.373	46.663	47.712	47.141	47.985	49.118	49.712	50.247	50.236	50.398	18. Kalimantan Barat
NPL	340	412	665	1.309	952	937	1.011	981	951	873	899	933	913	938	975	980	997	NPL
19. Kalimantan Timur	64.093	65.989	67.023	67.602	68.740	69.617	70.203	69.838	69.964	70.111	68.189	67.995	70.006	70.454	69.903	70.614	71.234	19. Kalimantan Timur
NPL	2.489	3.076	4.125	4.922	5.636	5.674	5.660	5.657	4.787	4.610	4.799	4.804	4.448	3.996	3.991	3.931	4.739	NPL
20. Kalimantan Tengah	16.748	17.356	17.990	19.618	23.375	23.473	23.734	23.868	24.173	24.533	24.146	21.103	21.483	21.774	23.135	23.722	24.096	20. Kalimantan Tengah
NPL	154	205	229	281	319	309	320	322	307	276	299	322	300	310	318	305	295	NPL
21. Sulawesi Tengah	16.408	18.806	20.702	23.044	24.241	24.351	24.744	24.775	25.182	25.657	25.019	25.401	26.719	26.437	26.705	26.743	26.869	21. Sulawesi Tengah
NPL	325	353	407	621	782	744	767	672	672	633	660	623	598	642	698	669	659	NPL
22. Sulawesi Selatan	75.625	83.568	95.041	103.891	107.585	107.834	109.259	109.918	111.474	113.134	111.175	112.126	114.103	114.101	114.857	115.217	113.999	22. Sulawesi Selatan
NPL	2.153	2.620	3.034	2.376	2.735	2.822	2.864	3.579	3.904	3.904	4.850	5.020	4.967	5.132	5.183	5.182	5.161	NPL
23. Sulawesi Utara	23.299	25.997	29.529	31.420	32.750	33.165	33.998	33.948	34.334	34.512	33.959	34.520	35.624	35.270	35.402	35.224	35.293	23. Sulawesi Utara
NPL	593	788	984	1.070	1.316	1.259	1.256	1.206	1.205	1.137	1.159	1.183	1.155	1.152	1.166	1.108	1.096	NPL
24. Gorontalo	6.735	8.184	9.040	9.717	10.273	10.357	10.602	10.937	11.073	11.278	11.156	11.279	11.567	11.616	11.687	11.712	11.722	24. Gorontalo
NPL	191	292	348	326	408	386	414	377	381	361	385	405	404	420	420	388	394	NPL
25. Sulawesi Barat	3.870	4.280	4.598	5.684	6.220	6.284	6.381	6.483	6.574	6.674	6.652	6.736	6.859	6.906	7.011	7.071	7.122	25. Sulawesi Barat
NPL	148	147	74	79	94	81	93	95	97	87	103	109	96	114	126	125	130	NPL
26. Sulawesi Tenggara	12.963	14.186	16.090	18.262	19.468	19.683	19.901	20.114	20.342	20.600	20.414	20.572	21.326	21.603	21.801	21.824	21.952	26. Sulawesi Tenggara
NPL	226	335	39															

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	2013	2014	2015	2016	2017						2018							Items
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Kredit Kepada Pihak Tidak Terkait	3.263.361	3.639.181	4.012.012	4.320.302	4.420.897	4.427.168	4.486.901	4.505.842	4.549.150	4.675.396	4.571.189	4.596.820	4.674.515	4.710.787	4.811.985	4.905.654	4.908.621	p
a. Lancar	3.076.570	3.407.570	3.715.373	3.996.019	4.052.375	4.057.102	4.110.223	4.135.889	4.180.076	4.328.991	4.187.166	4.181.951	4.278.756	4.311.789	4.415.370	4.492.322	4.508.095	a. Current
b. DPK	128.616	152.304	195.983	196.928	235.162	234.380	244.176	235.386	236.553	223.734	251.990	281.194	266.001	265.611	260.571	280.435	264.750	b. Special Mention
c. Kurang Lancar	10.232	14.273	19.320	26.997	27.069	28.861	24.203	25.645	22.331	22.374	28.137	24.045	20.151	23.349	24.234	20.544	22.670	c. Sub-Standard
d. Diragukan	8.633	15.282	13.423	15.842	19.689	20.043	18.336	16.648	18.854	18.277	19.978	23.899	24.635	21.186	21.602	22.404	20.568	d. Doubtful
e. Macet	39.310	49.751	67.912	84.516	86.603	86.783	89.963	92.275	91.336	82.019	83.917	85.731	84.972	88.853	90.209	89.949	92.538	e. Lost
Non Performing Loan Pihak Tidak Terkait	58.175	79.306	100.655	127.355	133.361	135.686	132.502	134.567	132.521	122.670	132.033	133.675	129.759	133.388	136.045	132.897	135.776	Non Performing Loan of Non Connected Parties
Kredit Kepada Pihak Terkait	29.513	35.128	45.893	56.893	48.385	61.475	56.686	54.324	55.928	62.548	61.120	65.522	68.721	67.377	67.313	68.460	67.332	Loan for Connected Parties
a. Lancar	29.235	34.920	44.462	55.454	47.062	59.767	55.369	53.313	54.956	61.629	60.231	64.615	67.648	66.859	66.641	67.632	66.841	a. Current
b. DPK	174	126	1.153	659	549	673	544	539	630	668	218	236	374	410	543	702	275	b. Special Mention
c. Kurang Lancar	15	5	246	123	561	574	551	251	122	32	33	36	7	9	25	5	125	c. Sub-Standard
d. Diragukan	8	5	3	3	4	19	10	8	4	6	12	11	4	4	5	62	25	d. Doubtful
e. Macet	81	71	28	655	210	442	213	213	217	214	625	624	688	96	100	58	65	e. Lost
Non Performing Loan Pihak Terkait	104	82	277	780	774	1.035	773	472	343	251	670	671	699	109	130	125	215	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	2013	2014	2015	2016	2017						2018							Group of Banks
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Bank Persero	10.726	16.261	19.114	19.998	21.665	21.952	22.048	21.963	22.231	22.681	22.597	22.628	22.650	23.047	23.128	23.780	23.612	1. State Owned Banks
NPL	221	320	548	546	639	655	671	641	623	612	632	625	645	636	620	640	614	NPL
2. BUSN Devisa	24.184	30.898	35.308	39.990	43.201	43.405	43.857	43.131	43.559	44.197	44.260	44.486	41.856	42.047	40.191	42.518	37.372	2. Foreign Exchange Commercial Banks
NPL	386	554	874	1.012	1.169	1.195	1.175	1.133	1.091	1.078	1.086	1.097	1.080	1.071	1.067	1.133	1.066	NPL
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
4. BPD	2	0	0	0	0	0	-	-	0	0	0	0	-	0	0	0	-	4. Regional Development Banks
NPL	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
5. Bank Campuran	3.984	4.382	5.133	4.764	4.644	4.440	4.439	4.383	4.442	4.435	4.383	4.267	4.084	4.084	3.906	3.985	3.862	5. Joint Venture Banks
NPL	195	113	151	192	187	176	166	159	149	144	144	169	227	227	279	323	317	NPL
6. Bank Asing	12.770	11.791	11.457	11.255	8.232	8.171	8.162	8.043	8.128	8.212	8.109	8.086	7.915	7.950	7.893	8.095	7.786	6. Foreign Owned Banks
NPL	622	213	264	279	238	242	221	241	235	236	237	234	230	224	226	226	229	NPL
7. Bank Umum	51.666	63.332	71.013	76.007	77.741	77.968	78.505	77.520	78.359	79.526	79.350	79.467	76.504	77.129	75.118	78.378	72.631	7. Commercial Bank
NPL	1.424	1.200	1.836	2.029	2.233	2.268	2.233	2.173	2.099	2.070	2.099	2.125	2.182	2.158	2.192	2.322	2.226	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	2013	2014	2015	2016	2017							2018							Items
					Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																		^p	Loan by Industrial Origin
1. Pertanian, Perburuan dan NPL	2.943 1.966	2.922 2.005	2.812 1.902	2.651 1.891	2.919 2.168	2.919 2.169	2.912 2.162	2.844 2.159	2.954 2.178	3.365 2.229	3.759 2.221	3.753 2.216	3.760 2.222	3.788 2.280	3.831 2.281	3.816 2.278	3.851 2.279	3.834 2.279	1. Agricultures, Hunting and Forestry NPL
2. Perikanan NPL	103 69	101 69	102 68	100 70	99 69	100 68	107 76	98 68	99 68	99 68	99 68	99 68	104 73	104 68	105 68	106 68	107 67	107 68	2. Fishery NPL
3. Pertambangan dan Penggalian NPL	1.265 0	1 1	159 1	2 1	2 1	2 1	2 1	27 1	27 1	27 1	27 1	27 1	27 1	27 26	27 26	27 26	2 1	2 1	3. Mining and Quarrying NPL
4. Industri Pengolahan NPL	4.356 117	3.276 325	3.373 406	248 41	247 41	247 41	250 41	249 40	248 40	248 40	249 40	249 245	249 245	249 245	249 245	560 245	560 245	853 245	4. Processing Industry NPL
5. Listrik, gas dan air NPL	8.581 292	7.093 291	7.048 225	4 2	4 4	4 4	4 4	5 4	4 0	4 1	4 4	4 4	4 4	4 4	4 4	4 4	4 4	4 4	5. Electricity, Gas and Water NPL
6. Konstruksi NPL	1.002 976	1.037 1.001	1.133 1.110	31 11	36 15	36 15	36 16	36 15	35 15	35 15	36 16	37 37	36 36	36 36	36 36	36 36	16 16	16 16	6. Construction NPL
7. Perdagangan Besar dan Eceran NPL	804 356	844 374	715 369	584 351	619 379	628 389	621 375	640 373	581 365	590 379	597 386	596 385	596 549	616 549	605 552	605 540	582 540	602 539	7. Big and Retail Trade NPL
8. Penyediaan akomodasi dan penyediaan makan minum NPL	16 16	91 39	39 38	39 37	36 36	36 36	36 36	36 36	36 35	35 35	35 35	35 35	35 35	29 29	29 29	36 36	35 34	35 34	8. Provision of accomodation and Food Supply Drinking NPL
9. Transportasi, pergudangan dan komunikasi NPL	2.002 45	1.741 51	1.819 50	34 32	33 32	33 32	33 32	71 32	33 32	33 32	32 32	32 31	32 31	31 30	31 30	39 39	39 39	39 39	9. Transportation, Warehousing and Communications NPL
10. Perantara Keuangan NPL	346 342	355 330	453 427	480 455	608 584	606 583	603 579	613 589	593 583	593 570	601 577	593 590	593 590	546 537	539 536	540 537	540 537	539 536	10. Transitional Finance NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL	171 140	600 134	222 132	176 132	155 132	155 132	155 132	155 132	160 132	160 132	160 132	160 155	160 159	160 159	161 159	162 159	162 159	162 159	11. Real Estate, Business, Ownership, and Business Services NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib NPL	197 140	199 141	178 140	40 37	40 38	40 38	40 38	40 38	40 37	40 37	40 37	39 37	39 39	39 39	39 39	40 39	40 39	40 39	12. Government administration, Defese and Compulsory Social Security NPL
13. Jasa Pendidikan NPL	30 29	30 29	30 29	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	13. Education Services NPL
14. Jasa Kesehatan dan Kegiatan Sosial NPL	73 73	90 90	96 95	93 93	92 92	93 92	93 92	93 93	93 93	93 93	93 93	92 92	94 93	94 93	94 93	94 94	96 96	96 96	14. Health Services and Social Activities NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL	550 503	529 501	535 522	516 513	520 518	521 518	527 488	527 488	526 488	526 487	526 487	519 480	523 485	517 478	514 475	526 487	526 487	526 487	15. Community, Sociocultural,Entertainment and Other Individual Services NPL
16. Jasa Perorangan yang Melayani Rumah Tangga NPL	189 14	13 11	13 11	12 11	12 11	12 11	12 11	12 11	11 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	16. Individual Services which Serve Households NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya NPL	- -	80 79	79 79	77 77	77 76	77 77	76 76	77 76	76 76	75 74	74 73	74 73	74 73	71 70	79 78	83 81	83 81	83 81	17. International Agency and Other Extra Agency International NPL
18. Kegiatan yang belum jelas batasannya NPL	4.747 123	4.300 3.749	4.253 3.765	4.326 3.682	4.188 3.685	4.168 3.676	4.158 3.684	4.132 3.682	4.092 3.673	4.073 3.641	4.048 3.584	4.054 3.597	4.030 3.573	3.568 3.108	4.260 3.833	4.305 3.774	4.314 3.781	4.340 3.782	18. Business Activities which are not clearly defined NPL
Total	27.375	23.301	23.059	9.441	9.718	9.706	9.695	9.686	9.652	10.038	10.422	10.404	10.399	9.921	10.645	11.022	10.999	11.321	Total
NPL	5.202	9.220	9.372	7.467	7.911	7.912	7.872	7.865	7.857	7.875	7.828	8.086	8.274	7.793	8.525	8.484	8.448	8.447	NPL

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	2013	2014	2015	2016	2017						2018						Indicator	
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul
Berdasarkan Jenis Kredit																		Based on the type of credit 1. Small Business Loans a. Channeling Credit From BI NPL b. Other NPL 2. Not Small Business Loans a. Loans NPL b. Channeling Credit from BI NPL c. Aid Project NPL d. Credit Channeling NPL e. Others NPL
1. Kredit Usaha Kecil																	p	
a. Dalam rangka penerusan kredit dari BI	2.394	2.425	2.437	2.451	2.713	2.714	2.713	2.713	2.758	2.736	2.758	2.767	2.770	2.775	2.762	2.762	2.760	
NPL	2.345	2.375	2.387	2.401	2.658	2.658	2.658	2.658	2.703	2.702	2.703	2.713	2.713	2.718	2.705	2.705	2.703	
b. Lainnya	1.166	1.201	1.164	1.134	1.309	1.312	1.306	1.280	1.291	1.299	1.276	1.283	1.272	1.268	1.282	1.282	1.283	
NPL	922	972	988	974	1.162	1.124	1.119	1.122	1.131	1.117	1.116	1.125	1.118	1.115	1.127	1.128	1.129	
2. Bukan KUK																		
a. Kredit kelolaan	16.013	13.841	14.461	934	931	938	943	917	917	929	928	917	927	931	936	939	940	
NPL	1.739	1.957	2.067	224	225	225	225	222	223	238	238	225	225	222	222	223	221	
b. Dalam rangka penerusan kredit dari BI	44	40	44	41	44	44	44	44	44	44	44	44	44	44	44	44	44	
NPL	44	40	44	41	44	44	44	44	44	44	44	44	44	44	44	44	44	
c. Bantuan Proyek	6	6	6	6	6	6	6	7	7	7	7	7	7	7	7	7	6	
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
d. Kredit Kelolaan di luar bantuan proyek	5	4	10	17	4	4	4	22	4	4	4	4	4	4	4	4	4	
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
e. Lainnya	7.746	5.783	4.937	4.858	4.698	4.677	4.670	4.667	5.018	5.403	5.387	5.376	4.897	5.616	5.987	5.962	6.284	
NPL	148	3.872	3.882	3.823	3.818	3.817	3.815	3.806	3.771	3.722	3.981	4.164	3.689	4.422	4.381	4.344	4.345	
Berdasarkan Golongan Penyalur																		Based Distribution Group
1. Koperasi	2.148	2.149	2.144	2.148	2.549	2.548	2.549	2.556	2.560	2.561	2.561	2.560	2.565	2.561	2.576	2.574	2.577	1. Cooperation
NPL	2.058	2.063	2.065	2.068	2.465	2.464	2.465	2.472	2.477	2.478	2.477	2.476	2.482	2.478	2.493	2.491	2.494	NPL
2. Lembaga Swadaya Masyarakat	212	4.014	4.008	3.990	3.992	3.992	3.994	3.995	3.998	4.005	4.001	4.005	3.543	4.274	4.357	4.380	4.408	2. Non-Governmental Organization
NPL	211	3.960	3.956	3.910	3.919	3.918	3.916	3.906	3.871	3.827	3.818	3.808	3.334	4.050	4.009	4.016	4.017	NPL
3. Swasta Lainnya	25.015	17.138	16.907	3.302	3.165	3.155	3.142	3.101	3.481	3.855	3.842	3.834	3.812	3.811	4.089	4.045	4.336	3. Other Private
NPL	2.933	3.197	3.351	1.488	1.528	1.490	1.484	1.478	1.527	1.524	1.790	1.989	1.977	1.997	1.982	1.940	1.935	NPL
Total	27.375	23.301	23.059	9.441	9.706	9.695	9.686	9.652	10.038	10.422	10.404	10.399	9.921	10.645	11.022	10.999	11.321	Total
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	2013	2014	2015	2016	2017						2018							Economic Sector
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1 Pertanian, Perburuhan, dan Kehutanan	4.040	4.477	4.573	4.908	5.225	5.242	5.199	5.344	5.390	5.430	5.412	5.510	5.493	5.465	5.542	5.502	5.521	1. Agriculture, Hunting, and Forestry
2 Perikanan	137	196	228	289	334	338	343	348	334	336	343	360	368	373	381	385	397	2. Fishery
3 Pertambangan dan Penggalian	113	138	118	162	183	184	215	223	199	212	213	226	232	236	233	235	234	3. Mining and Quarrying
4 Industri Pengolahan	783	881	943	1.044	1.175	1.180	1.164	1.175	1.217	1.194	1.215	1.248	1.292	1.326	1.314	1.353	1.378	4. Processing industry
5 Listrik, Gas dan Air	38	52	61	73	82	84	86	81	84	89	90	93	95	99	100	106	101	5. Electricity, Gas and Water
6 Konstruksi	1.426	1.469	1.797	2.112	2.444	2.513	2.595	2.623	2.729	2.657	2.568	2.622	2.729	2.875	3.006	3.016	3.151	6. Construction
7 Perdagangan Besar dan Eceran	15.088	17.593	19.151	21.021	22.262	22.382	22.430	22.447	22.630	22.712	22.634	22.871	23.178	23.611	24.009	23.987	24.136	7. Wholesale and Retail Trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	405	495	571	696	819	835	862	890	875	877	878	905	910	908	916	916	949	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	1.104	1.339	1.439	1.650	1.842	1.856	1.850	1.871	1.900	1.922	1.908	1.949	1.961	1.968	1.981	2.046	2.075	9. Transportation, Warehousing and communications
10 Perantara Keuangan	69	96	170	173	209	221	229	215	220	219	220	222	242	266	283	303	294	10. Financial intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa	516	1.406	1.891	1.909	2.226	2.199	2.183	2.220	2.315	2.374	2.369	2.394	2.429	2.482	2.505	2.523	2.530	11. Real Estate, Business, Ownership, and Business
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	78	90	113	105	137	141	146	146	143	133	142	152	164	174	159	160	157	12. Government administration, Defese and Compulsory Social Security
13 Jasa Pendidikan	149	159	197	208	242	241	244	253	268	257	272	272	278	283	304	309	301	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	139	138	184	193	225	228	231	239	246	246	247	240	242	246	249	250	248	14. Health Services and Social Activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.427	3.087	2.642	2.070	2.340	2.387	2.347	2.331	2.344	2.300	2.341	2.382	2.394	2.430	2.455	2.480	2.493	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	683	870	919	985	1.009	1.022	1.031	1.046	1.001	1.058	1.061	1.014	1.073	1.149	1.194	1.197	1.185	16. Individual Services which Serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	2.611	2.905	3.416	4.001	4.165	4.161	4.145	4.104	4.183	4.225	4.175	4.209	4.243	4.297	4.523	4.392	4.379	17. Business Activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	2.470	2.726	3.192	3.733	3.736	3.860	3.864	3.906	3.967	4.012	4.066	4.042	4.084	4.114	4.141	4.113	4.130	18. Loans to Non Industrial Origin - House Hold
19 Bukan Lapangan Usaha - Lainnya	26.900	30.273	33.200	36.352	38.542	38.656	38.775	38.823	39.028	39.229	39.407	39.816	40.249	40.671	40.955	41.006	41.025	19. Non Industrial Origin-Others
Total	59.176	68.391	74.807	81.684	87.197	87.727	87.938	88.286	89.073	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	Total

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	2013	2014	2015	2016	2017						2018							Economic Sector
					Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Modal Kerja																		p
- Pertanian, Perburuhan, dan Kehutanan	3.455	3.833	3.911	4.248	4.544	4.562	4.518	4.657	4.702	4.736	4.730	4.825	4.792	4.749	4.812	4.776	4.788	- Agricultures, hunting and forestry
- Perikanan	127	183	209	262	303	308	311	313	299	301	308	325	331	334	344	347	355	- Fishery
- Pertambangan dan Penggalian	97	126	101	143	153	155	185	192	166	179	177	187	189	191	189	191	191	- Mining and Quarrying
- Industri Pengolahan	703	774	828	904	1.023	1.033	1.015	1.028	1.058	1.034	1.050	1.075	1.100	1.117	1.110	1.149	1.173	- Processing industry
- Listrik, Gas dan Air	37	46	51	64	71	76	78	73	76	80	79	81	84	88	89	95	89	- Electricity, gas and water
- Konstruksi	1.315	1.307	1.619	1.959	2.236	2.313	2.386	2.416	2.517	2.429	2.349	2.392	2.496	2.639	2.758	2.766	2.890	- Construction
- Perdagangan Besar dan Eceran	14.028	16.243	17.592	19.183	20.303	20.404	20.424	20.417	20.550	20.604	20.561	20.760	21.086	21.508	21.895	21.846	21.961	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	326	375	422	506	603	626	646	674	650	650	654	666	666	656	662	665	692	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	718	854	939	1.011	1.111	1.114	1.101	1.113	1.134	1.139	1.132	1.162	1.174	1.181	1.191	1.266	1.277	- Transportation, warehousing and
- Perantara Keuangan	56	84	149	151	187	198	206	191	197	195	196	198	218	243	259	281	269	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	443	1.235	1.657	1.635	1.918	1.895	1.877	1.910	2.001	2.050	2.048	2.077	2.105	2.149	2.175	2.172	2.172	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	59	66	78	77	106	106	110	110	107	100	109	116	127	138	122	122	121	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	102	107	118	123	147	147	151	153	151	155	168	169	173	174	183	194	183	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	85	102	132	137	152	155	157	165	171	167	167	161	163	166	167	170	167	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.161	2.815	2.311	1.691	1.912	1.962	1.915	1.901	1.918	1.860	1.902	1.937	1.945	1.975	1.992	2.018	2.027	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	563	687	691	745	764	769	782	791	776	794	800	786	801	873	911	906	903	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	2.165	2.361	2.705	3.119	3.274	3.265	3.254	3.207	3.253	3.302	3.222	3.239	3.281	3.336	3.542	3.396	3.393	- International Agency and Other Extra International Agency
- Bukan Lapangan Usaha - Rumah Tangga	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	376	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
Total Modal Kerja	26.860	31.198	33.514	35.958	38.806	39.087	39.116	39.312	39.727	39.773	39.650	40.154	40.732	41.517	42.401	42.360	42.651	Total Working Capital
Investasi																		Investment
- Pertanian, Perburuhan, dan Kehutanan	585	644	662	659	681	680	681	687	688	695	681	685	701	715	730	726	734	- Agricultures, hunting and forestry
- Perikanan	9	13	19	27	31	30	32	35	35	35	35	36	37	38	38	38	42	- Fishery
- Pertambangan dan Penggalian	16	12	17	19	30	29	30	32	33	33	36	40	43	45	44	44	44	- Mining and Quarrying
- Industri Pengolahan	80	107	116	140	152	147	148	147	159	161	165	173	191	209	204	205	205	- Processing industry
- Listrik, Gas dan Air	2	6	10	10	10	8	8	8	8	9	11	12	11	11	12	11	11	- Electricity, gas and water
- Konstruksi	111	162	178	153	208	200	209	207	212	229	220	230	233	236	247	250	261	- Construction
- Perdagangan Besar dan Eceran	1.059	1.350	1.559	1.838	1.959	1.978	2.006	2.030	2.079	2.108	2.073	2.112	2.092	2.103	2.114	2.141	2.176	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	78	17.787	149	190	216	209	216	215	225	227	224	239	244	252	254	251	257	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	386	484	500	639	731	742	748	759	766	783	776	787	787	787	790	780	798	- Transportation, warehousing and communications
- Perantara Keuangan	13	13	22	22	22	22	23	23	23	24	24	24	24	23	23	23	24	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	73	171	234	274	309	304	306	309	314	323	322	317	323	333	330	351	359	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	20	24	35	28	32	35	36	36	35	33	33	36	37	36	37	38	35	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	47	52	79	85	95	93	92	100	117	102	104	103	105	108	122	114	118	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	54	36	52	56	73	73	74	74	75	79	80	79	79	81	81	80	81	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	266	272	331	379	428	425	432	430	425	440	438	444	449	455	463	462	466	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	120	183	228	240	245	253	250	255	225	263	261	229	273	276	283	290	282	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	445	544	711	882	891	896	892	897	930	923	952	970	962	961	981	996	986	- International Agency and Other Extra International Agency
- Jasa Perorangan yang Melayani Rumah Tangga	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	111	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
Total Investasi	3.486	4.194	4.900	5.641	6.113	6.124	6.183	6.244	6.351	6.467	6.437	6.515	6.590	6.670	6.755	6.800	6.877	Total Investment
Konsumsi																		Consumption
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	940	1.239	1.511	1.695	1.705	1.700	1.704	1.703	1.708	1.715	1.721	1.739	1.748	1.769	1.788	1.805	1.830	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	1.815	1.926	1.917	1.723	1.515	1.521	1.116	943	900	930	937	914	961	950	961	961	970	- Vehicle Loans
- Kredit konsumsi lainnya	26.075	29.834	32.965	36.668	39.058	39.295	39.819	40.084	40.387	40.596	40.814	41.205	41.624	42.066	42.347	42.354	42.355	- Other consumer credit
Total Konsumsi	28.831	32.999	36.393	40.085	42.278	42.516	42.639	42.729	42.995	43.241	43.472	43.858	44.333	44.785	45.097	45.120	45.155	Total consumption
Total	59.176	68.391	74.807	81.684	87.197	87.727	87.938	88.286	89.073	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	Total

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	2013	2014	2015	2016	2017							2018							Location
					Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	9.549	11.172	11.018	10.794	11.660	11.558	11.577	11.564	11.572	11.670	11.637	11.648	11.783	11.975	12.151	12.282	12.195	p	1. Jawa Barat
2. Banten	1.289	1.437	1.676	2.016	2.333	2.369	2.426	2.464	2.520	2.582	2.631	2.671	2.763	2.844	2.922	2.984	3.010	3.048	2. Banten
3. DKI Jakarta	981	1.164	1.343	1.493	1.396	1.381	1.388	1.411	1.410	1.399	1.408	1.400	1.360	1.370	1.388	1.407	1.406	1.422	3. DKI Jakarta
4. D.I Yogyakarta	2.768	3.245	3.559	3.938	4.230	4.207	4.238	4.265	4.288	4.320	4.349	4.336	4.401	4.468	4.526	4.592	4.610	4.635	4. D.I Yogyakarta
5. Jawa Tengah	13.137	14.967	16.660	18.605	20.285	20.252	20.419	20.469	20.584	20.820	21.014	21.047	21.344	21.669	22.102	22.582	22.587	22.746	5. Jawa Tengah
6. Jawa Timur	6.841	7.754	8.230	8.788	9.499	9.388	9.388	9.330	9.296	9.286	9.271	9.270	9.375	9.479	9.626	9.838	9.797	9.774	6. Jawa Timur
7. Bengkulu	29	39	42	46	50	50	50	50	50	52	54	55	57	59	63	66	66	66	7. Bengkulu
8. Jambi	544	525	510	535	579	578	585	588	587	592	596	594	613	622	636	642	651	660	8. Jambi
9. Aceh	118	126	131	160	170	168	167	165	164	164	161	157	159	161	162	162	158	158	9. Aceh
10. Sumatera Utara	714	769	840	914	987	987	998	1.002	1.005	1.021	1.022	1.017	1.030	1.047	1.067	1.080	1.078	1.082	10. Sumatera Utara
11. Sumatera Barat	995	1.002	1.022	1.090	1.159	1.150	1.152	1.148	1.153	1.155	1.157	1.149	1.160	1.174	1.197	1.208	1.198	1.201	11. Sumatera Barat
12. Riau	733	818	889	936	918	903	903	904	909	907	910	893	894	893	891	905	903	906	12. Riau
13. Kepulauan Riau	2.770	3.358	3.783	4.301	4.507	4.495	4.512	4.485	4.492	4.504	4.504	4.522	4.549	4.633	4.702	4.737	4.833	4.844	13. Kepulauan Riau
14. Sumatera Selatan	769	868	868	937	936	939	941	961	972	980	972	962	965	968	978	995	994	1.005	14. Sumatera Selatan
15. Bangka Belitung	47	56	67	75	87	86	85	86	84	85	86	89	93	96	100	101	99	95	15. Bangka Belitung
16. Lampung	5.465	6.454	7.142	7.787	8.273	8.282	8.382	8.403	8.462	8.546	8.590	8.620	8.692	8.765	8.817	8.847	8.842	8.876	16. Lampung
17. Kalimantan Selatan	257	348	327	332	334	335	340	336	335	337	339	333	331	331	332	333	326	327	17. Kalimantan Selatan
18. Kalimantan Barat	520	537	598	626	619	614	611	607	599	628	637	617	610	603	601	603	609	581	18. Kalimantan Barat
19. Kalimantan Timur	231	231	241	246	248	245	244	241	237	235	225	225	225	226	228	233	234	236	19. Kalimantan Timur
20. Kalimantan Tengah	143	182	220	258	278	302	313	325	326	328	319	322	327	349	370	385	354	368	20. Kalimantan Tengah
21. Sulawesi Tengah	1.187	1.337	1.680	1.927	2.099	2.108	2.124	2.143	2.157	2.179	2.187	2.184	2.183	2.165	2.166	2.174	2.170	2.175	21. Sulawesi Tengah
22. Sulawesi Selatan	931	1.067	1.190	1.707	1.901	1.940	1.946	1.949	1.980	2.007	2.010	2.034	2.050	2.078	2.112	2.140	2.148	2.165	22. Sulawesi Selatan
23. Sulawesi Utara	723	677	728	793	799	801	797	800	819	839	841	835	853	863	871	881	883	903	23. Sulawesi Utara
24. Sulawesi Tenggara	97	136	176	214	223	220	221	222	223	224	215	218	220	221	221	222	219	218	24. Sulawesi Tenggara
25. Sulawesi Barat	5	5	38	10	12	12	12	12	12	13	13	13	13	14	14	15	15	15	25. Sulawesi Barat
26. Gorontalo	27	27	26	26	26	25	26	25	25	25	23	24	25	25	25	26	25	25	26. Gorontalo
27. Nusa Tenggara Barat	709	820	900	983	993	987	996	989	987	1.015	1.025	1.023	1.030	1.041	1.053	1.043	1.020	1.027	27. Nusa Tenggara Barat
28. Bali	5.942	7.120	8.279	9.032	9.402	9.396	9.411	9.486	9.485	9.543	9.633	9.627	9.703	9.749	9.821	9.902	9.975	10.029	28. Bali
29. Nusa Tenggara Timur	256	319	369	449	489	501	509	512	513	518	514	510	514	520	538	545	546	552	29. Nusa Tenggara Timur
30. Maluku	757	945	1.112	1.274	1.386	1.399	1.416	1.428	1.453	1.480	1.494	1.507	1.525	1.553	1.574	1.595	1.594	1.610	30. Maluku
31. Papua	498	643	778	858	940	948	967	978	988	1.001	1.004	1.010	1.021	1.030	1.046	1.051	1.052	1.058	31. Papua
32. Maluku Utara	17	23	29	38	55	56	61	65	68	72	75	80	83	86	92	99	98	102	32. Maluku Utara
33. Papua Barat	125	222	337	495	516	516	523	526	529	545	566	569	576	579	581	580	583	579	33. Papua Barat
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34. Others
Total	59.176	68.391	74.807	81.684	87.389	87.197	87.727	87.938	88.286	89.073	89.482	89.560	90.527	91.655	92.972	94.253	94.279	82.487	Total

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	2013	2014	2015	2016	2017						2018						Economic Sector																				
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun		Jul																			
UMKM																		UMKM																			
1. Pertanian, Perburuan dan Baki Debet	48.193	54.506	61.083	67.014	73.048	76.288	74.983	75.844	77.598	78.731	78.876	79.928	81.509	82.132	82.927	83.439	84.437	1. Agriculture, hunting, and forestry																			
NPL	1.615	2.146	2.520	2.587	2.693	2.398	2.562	2.467	2.402	2.424	2.554	2.547	2.592	2.512	2.506	2.519	2.503	Total																			
2. Perikanan Baki Debet	3.707	4.153	4.447	4.762	5.350	5.422	5.434	5.616	5.760	5.928	5.830	5.993	6.168	6.353	6.439	6.616	6.565	2. Fisherv																			
NPL	171	157	180	150	226	220	246	238	238	192	210	196	192	189	215	218	213	Total																			
3. Pertambangan dan Penqgalian Baki Debet	4.753	4.763	4.838	4.703	4.973	5.094	5.234	5.242	5.284	5.380	5.118	5.135	5.433	4.892	4.604	4.547	4.367	3. Mining and quarrying																			
NPL	184	258	429	306	660	673	686	670	743	1.116	1.114	1.178	901	353	752	359	299	Total																			
4. Industri Penqgolahan Baki Debet	60.087	67.558	76.518	84.196	86.933	88.967	89.868	90.939	92.589	93.175	87.566	88.192	90.551	90.706	91.211	93.234	92.028	4. Processing industry																			
NPL	1.736	2.140	2.759	3.177	3.295	3.196	3.278	3.367	3.798	3.122	3.384	3.439	3.534	3.452	3.854	3.811	3.674	Total																			
5. Listrik, Gas dan Air Baki Debet	1.750	2.187	2.079	2.501	3.208	3.831	3.036	4.423	3.464	3.577	2.782	2.751	3.457	3.408	3.389	3.497	3.430	5. Electricity, gas and water																			
NPL	22	26	99	72	168	164	168	164	161	168	241	192	708	632	641	698	691	Total																			
6. Konstruksi Baki Debet	38.780	40.614	43.246	48.190	50.096	52.285	53.852	54.521	56.623	55.802	49.767	50.202	51.707	54.190	56.215	57.924	59.509	6. Construction																			
NPL	1.865	2.990	3.197	3.277	4.115	4.115	4.071	4.051	4.008	3.594	5.311	5.309	5.244	5.473	5.521	5.506	5.608	Total																			
7. Perdagangan Besar dan Eceran Baki Debet	323.056	355.198	395.843	432.560	441.174	443.986	447.458	451.294	457.540	462.729	453.276	456.536	462.998	472.578	479.863	480.540	478.407	7. Wholesale and retail trade																			
NPL	10.621	13.004	15.125	16.555	19.402	18.354	18.895	18.820	18.515	17.498	18.401	19.175	18.914	19.377	20.061	19.896	19.270	Total																			
8. Penyediaan Akomodasi dan Penyediaan Makan Minum Baki Debet	18.132	21.144	26.170	30.914	31.977	32.272	32.077	33.124	33.484	33.290	32.807	33.345	33.591	33.449	33.765	34.225	34.756	8. Provision of accommodation and the provision of eating and drinking																			
NPL	357	550	764	1.101	1.954	1.973	1.623	1.810	1.685	1.097	1.141	1.143	1.163	1.317	1.361	1.342	1.291	Total																			
9. Transportasi, Pergudangan dan Komunikasi Baki Debet	24.354	24.658	26.112	27.403	28.950	29.562	29.417	30.498	31.059	31.441	30.927	31.274	31.471	32.466	33.807	34.013	33.142	9. Transportation, warehousing and communications																			
NPL	654	964	1.292	1.303	1.528	1.545	1.713	2.676	2.638	2.628	2.695	2.536	2.467	2.264	2.353	2.374	1.313	Total																			
10. Perantara Keuangan Baki Debet	13.963	14.578	14.340	13.707	15.632	16.308	15.321	15.034	13.758	14.715	14.225	14.099	13.976	14.318	14.490	15.551	14.184	10. Financial intermediaries																			
NPL	377	447	339	355	552	521	517	527	451	438	438	451	446	248	273	367	272	Total																			
11. Real Estate, Usaha Persewaan, dan . Jasa Perusahaan Baki Debet	31.572	33.462	36.894	38.504	37.588	37.623	38.341	38.659	39.750	42.981	38.859	39.169	40.870	41.241	42.198	42.436	42.700	11. Real estate, Business Ownership, and Business Services																			
NPL	881	1.189	1.477	1.400	1.441	1.406	1.380	1.478	1.492	1.422	1.428	1.476	1.491	1.530	1.597	1.613	1.797	Total																			
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Baki Debet	284	221	233	222	119	141	159	170	182	176	177	169	187	203	243	296	426	12. Government administration, defense and compulsory social security																			
NPL	4	4	8	3	11	11	11	12	11	-	2	4	4	3	3	4	4	Total																			
13. Jasa Pendidikan Baki Debet	2.221	2.301	2.852	2.895	2.794	2.834	2.846	2.854	2.871	2.865	2.863	2.902	3.037	3.061	3.097	3.173	3.097	13. Education services																			
NPL	39	47	53	74	69	70	66	67	67	60	59	60	48	63	57	66	67	Total																			
14. Jasa Kesehatan dan Kegiatan Sosial Baki Debet	4.237	4.803	5.595	6.045	6.203	6.147	6.255	6.282	6.350	6.574	6.466	6.535	6.674	6.882	6.962	7.079	7.163	14. Health services and social activities																			
NPL	72	122	84	112	133	130	127	119	101	93	113	132	110	124	126	100	104	Total																			
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Baki Debet	31.499	38.015	36.835	35.782	37.988	38.895	39.179	40.181	41.856	42.690	42.531	43.193	43.913	44.918	45.430	45.040	45.970	15. Community, Sociocultural, Entertainment and Other Individual																			
NPL	876	1.052	1.407	1.164	1.627	1.481	1.484	1.418	1.358	1.267	1.338	1.415	1.347	1.513	1.456	1.446	1.456	Total																			
16. Jasa Perorangan yang Melayani . Rumah Tangga Baki Debet	1.499	2.090	2.388	2.247	2.211	2.221	2.213	2.240	2.276	2.309	2.285	2.274	2.263	2.289	2.280	2.243	2.231	16. Individual services which serve households																			
NPL	33	52	52	55	69	57	61	59	50	43	52	55	59	61	65	62	61	Total																			
17. Badan Internasional dan Badan Ekstra Internasional Lainnya Baki Debet	225	140	24	165	70	68	68	65	67	65	57	58	51	39	24	4	4	17. International Agency and Other Extra International Agency																			
NPL	6	6	2	31	13	15	15	22	15	14	14	14	10	13	11	-	-	Total																			
18. Kegiatan yang Belum Jelas Batasannya Baki Debet	509	1.330	303	288	537	536	554	546	585	553	1.009	1.067	1.126	179	209	219	228	18. Business activities are not clearly defined																			
NPL	1	5	7	13	2	3	4	4	2	1	40	42	42	3	3	3	3	Total																			
19. Penerima Kredit Bukan Lapangan Baki Debet	-	-	-	-	-	-	-	-	-	-	14	-	-	-	-	-	5	19. Debtor is not the business field -																			
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total																			
20. Tidak Teridentifikasi Baki Debet	3	0	1	14	-	4	-	-	-	-	-	-	-	-	-	-	-	20. Un-identified																			
NPL	-	-	(0)	-	-	4	-	-	-	-	-	-	-	-	-	-	-	Total																			
Jumlah																		Total																			
Baki Debet	608.823	671.721	739.801	802.113	828.849	842.483	846.294	857.533	871.096	882.982	855.435	862.820	878.983	893.307	907.153	914.077	912.649	Baki Debet																			
NPL	19.515	25.159	29.792	31.734	37.959	36.335	36.908	37.972	37.735	35.178	38.534	39.365	39.272	39.129	40.855	40.383	38.626	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 Micro, Small and Medium (MSM) Enterprise data considering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MKM Enterprise in the Act No. 20																		
2) Data Kredit MKM terakhir dapat dilihat pada SPI periode Desember 2012																			2) The last MKM credit data can be found at SPI December 2012																		
r) Angka-angka diperbaiki																			r) revised figures																		

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 Desember 2012

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	2013	2014	2015	2016	2017						2018							Type of Use
					Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
UMKM																		P
1. Modal Kerja																		
Baki Debet	444.030	490.262	537.186	587.340	616.858	625.913	631.684	636.813	648.690	659.102	633.702	639.006	651.413	662.787	672.743	678.119	677.082	
NPL	14.652	18.761	22.351	23.525	27.422	26.292	27.051	27.079	26.618	25.451	26.784	27.610	27.280	27.389	28.564	28.407	27.762	
2. Investasi																		
Baki Debet	164.792	181.459	202.615	214.773	211.990	216.571	214.610	220.720	222.405	223.880	221.732	223.814	227.570	230.520	234.410	235.958	235.567	
NPL	4.863	6.398	7.441	8.209	10.537	10.043	9.857	10.893	11.117	9.726	11.749	11.754	11.992	11.740	12.292	11.976	10.864	
3. Konsumsi																		
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Tidak Teridentifikasi																		
Baki Debet	1	-	0	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah																		Total
Baki Debet	608.823	671.721	739.801	802.113	828.849	842.483	846.294	857.533	871.096	882.982	855.435	862.820	878.983	893.307	907.153	914.077	912.649	
NPL	19.515	25.159	29.792	31.734	37.959	36.335	36.908	37.972	37.735	35.178	38.534	39.365	39.272	39.129	40.855	40.383	38.626	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) Data Kredit MKM terakhir dapat dilihat pada SPI periode Desember 2012

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	2013	2014	2015	2016	2017						2018							Category of Bank
					Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
UMKM¹⁾																		P
1. Bank Persero																		1. State Owned Banks
Baki Debet	304.751	341.804	383.166	446.774	468.185	477.396	476.073	483.793	493.500	495.186	485.644	491.417	503.402	514.676	523.166	527.800	527.265	Total
Mikro	87.657	106.269	131.573	156.962	166.192	168.149	169.553	172.447	176.141	175.296	175.854	179.185	183.462	187.837	192.290	190.910	193.591	Micro
Kecil	122.730	136.580	146.373	175.938	185.461	187.101	189.229	190.461	192.613	195.643	192.927	194.957	199.243	201.800	204.493	205.575	205.318	Small
Menengah	94.363	98.956	105.221	113.874	116.532	122.146	117.292	120.885	124.745	124.247	116.864	117.275	120.696	125.039	126.383	131.315	128.356	Medium
NPL	10.362	12.138	13.437	14.668	19.461	17.828	18.271	19.485	19.338	17.460	20.322	21.347	21.207	20.869	22.192	21.309	19.516	NPL
Mikro	1.481	1.829	2.223	2.354	3.137	2.268	3.050	2.971	2.871	2.702	3.168	3.435	3.323	3.414	3.491	3.521	3.370	Micro
Kecil	4.922	5.552	5.733	6.094	7.801	7.237	7.491	7.548	7.300	6.612	7.301	7.871	7.727	8.139	8.706	8.320	8.155	Small
Menengah	3.960	4.757	5.481	6.220	8.523	8.324	7.730	8.966	9.167	8.147	9.853	10.041	10.158	9.316	9.995	9.468	7.991	Medium
2. BPD																		2. Regional Development Banks
Baki Debet	46.896	50.837	51.858	60.466	61.644	63.225	66.444	66.553	68.247	70.366	61.177	61.288	62.705	63.443	65.281	66.172	67.463	Total
Mikro	9.156	8.733	9.187	9.191	12.853	13.136	14.868	14.938	15.187	15.516	12.049	12.131	12.307	12.416	12.897	12.953	13.065	Micro
Kecil	21.232	23.456	23.843	25.314	25.394	26.088	26.931	27.181	27.667	27.858	25.894	26.049	26.556	27.050	27.616	27.726	28.165	Small
Menengah	16.509	18.647	18.829	25.962	23.398	24.001	24.644	24.434	25.392	26.992	23.234	23.109	23.841	23.977	24.768	25.492	26.233	Medium
NPL	2.965	5.015	5.851	6.421	7.088	6.937	7.152	6.974	7.009	6.636	6.828	6.362	6.478	6.592	6.671	6.690	6.626	NPL
Mikro	685	1.013	780	361	740	742	875	902	881	560	618	648	664	653	688	685	559	Micro
Kecil	1.338	1.647	1.949	1.854	1.785	1.796	1.847	1.876	1.915	1.971	2.073	2.114	2.153	2.159	2.210	2.240	2.203	Small
Menengah	943	2.354	3.123	4.206	4.563	4.399	4.430	4.196	4.213	4.105	4.136	3.601	3.662	3.780	3.773	3.765	3.864	Medium
3. Bank Swasta Nasional																		3. Foreign Exchange Commercial Banks
Baki Debet	245.101	261.365	289.578	280.379	291.613	293.822	295.490	298.783	302.129	310.222	301.439	302.767	305.460	307.675	311.190	312.628	310.451	Total
Mikro	21.998	25.077	24.032	16.661	14.777	15.075	13.623	14.067	14.310	15.918	16.109	15.908	15.891	16.451	17.727	17.878	17.019	Micro
Kecil	41.954	41.458	44.953	39.505	42.341	42.669	43.444	44.153	43.724	44.847	44.710	45.530	45.985	46.879	46.807	46.844	48.159	Small
Menengah	181.148	194.831	220.593	224.213	234.495	236.078	238.423	240.563	244.095	249.457	240.620	241.329	243.583	244.345	246.655	247.906	245.273	Medium
NPL	5.933	7.666	9.690	9.772	10.944	11.096	10.980	11.005	10.896	10.570	10.858	11.033	10.959	11.080	11.393	11.776	11.667	NPL
Mikro	750	775	748	731	732	671	554	529	604	579	586	579	580	594	625	606	633	Micro
Kecil	2.077	2.248	2.519	2.012	2.050	2.049	2.086	2.065	2.047	1.973	2.046	1.979	1.977	1.942	1.922	1.953	1.952	Small
Menengah	3.105	4.643	6.423	7.028	8.162	8.376	8.340	8.411	8.245	8.018	8.226	8.475	8.402	8.544	8.846	9.217	9.082	Medium
4. Bank Asing dan Campuran																		4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	12.076	17.714	15.199	14.494	7.406	8.040	8.286	8.404	7.220	7.208	7.175	7.348	7.416	7.512	7.517	7.478	7.470	Total
Mikro	78	192	77	62	142	596	732	812	916	952	953	976	961	1.002	1.018	1.008	991	Micro
Kecil	466	482	756	716	618	723	796	815	822	814	816	835	813	796	791	812	762	Small
Menengah	11.532	17.040	14.366	13.715	6.646	6.721	6.758	6.777	5.481	5.443	5.405	5.537	5.641	5.715	5.708	5.658	5.717	Medium
NPL	256	341	815	873	466	473	504	508	493	512	526	624	627	588	600	608	817	NPL
Mikro	7	7	9	4	3	7	7	9	11	10	10	9	9	9	9	9	9	Micro
Kecil	10	13	26	34	140	122	202	202	199	196	195	258	256	233	232	236	230	Small
Menengah	238	321	780	835	323	344	295	297	283	306	321	356	363	346	358	364	578	Medium
Jumlah																		Total
Baki Debet	608.823	671.721	739.801	802.113	828.849	842.483	846.294	857.533	871.096	882.982	855.435	862.820	878.983	893.307	907.153	914.077	912.649	Baki Debet
NPL	19.515	25.159	29.792	31.734	37.959	36.335	36.908	37.972	37.735	35.178	38.534	39.365	39.272	39.129	40.855	40.383	38.626	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

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

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

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	2013	2014	2015	2016	2017						2018							Category of Bank
					Jul	Ag	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
UMKM																		UMKM
1. Jawa Barat	78.774	85.429	90.224	101.893	104.920	106.384	108.103	109.485	112.435	114.725	110.883	111.716	114.202	116.075	118.182	119.062	119.066	1. Jawa Barat
2. Banten	22.631	25.305	29.224	32.359	34.303	35.173	34.766	35.452	36.459	37.000	34.783	35.397	36.145	37.130	37.533	37.795	37.613	2. Banten
3. DKI Jakarta	95.185	104.891	118.432	117.595	118.292	121.788	120.589	122.608	127.845	132.530	124.536	124.803	127.569	127.392	127.824	129.892	126.792	3. DKI Jakarta
4. D.I Yogyakarta	8.431	9.806	10.954	12.108	12.433	12.492	12.676	12.907	13.044	13.143	13.058	13.306	13.427	13.745	13.940	14.035	14.066	4. D.I Yogyakarta
5. Jawa Tengah	62.679	70.415	78.824	88.372	92.369	93.546	94.416	95.445	96.528	96.772	95.215	96.314	97.812	100.312	102.874	103.035	103.930	5. Jawa Tengah
6. Jawa Timur	79.322	86.569	97.159	110.143	117.237	117.943	119.124	119.887	121.225	122.548	118.987	120.024	122.642	124.833	127.326	128.920	128.397	6. Jawa Timur
7. Bengkulu	4.103	4.551	5.328	5.641	6.200	6.377	6.356	6.421	6.600	6.496	6.383	6.471	6.620	6.815	7.000	7.011	7.095	7. Bengkulu
8. Jambi	8.772	9.383	10.576	10.755	11.781	11.829	11.868	12.097	12.260	12.330	12.044	12.196	12.483	12.862	13.074	13.182	13.420	8. Jambi
9. Aceh	7.026	7.729	8.287	8.435	8.739	8.786	8.866	8.936	9.038	9.119	8.761	8.845	9.044	9.278	9.419	9.371	9.499	9. Aceh
10. Sumatera Utara	36.947	41.483	46.080	47.206	47.585	48.944	48.592	48.921	49.262	49.611	48.766	49.259	49.825	50.826	51.102	51.525	51.477	10. Sumatera Utara
11. Sumatera Barat	11.804	13.238	13.644	14.084	14.184	14.229	14.368	14.580	14.666	14.857	14.669	14.894	15.148	15.394	15.470	15.536	15.565	11. Sumatera Barat
12. Riau	17.968	21.292	20.795	21.769	21.999	22.239	22.409	22.588	21.869	22.617	21.912	22.088	22.333	22.719	23.011	23.156	23.333	12. Riau
13. Kepulauan Riau	7.402	6.947	7.380	7.815	8.066	8.071	8.168	8.235	8.094	8.413	8.279	8.278	8.339	8.346	9.015	8.638	8.651	13. Kepulauan Riau
14. Sumatera Selatan	17.506	18.987	20.194	21.073	21.971	22.405	22.494	22.873	23.481	23.709	23.390	23.664	24.417	25.220	25.732	25.748	25.666	14. Sumatera Selatan
15. Bangka Belitung	2.990	3.214	3.307	4.302	4.340	4.351	4.414	4.488	4.517	4.541	4.397	4.508	4.646	4.306	4.407	4.409	4.407	15. Bangka Belitung
16. Lampung	11.664	12.086	13.467	14.817	15.164	15.289	15.227	15.350	15.531	15.990	15.638	15.727	15.984	16.361	16.587	16.506	16.714	16. Lampung
17. Kalimantan Selatan	8.914	9.794	10.249	11.005	11.310	11.432	11.902	11.558	11.659	11.587	11.370	11.633	11.760	11.988	12.350	12.467	12.486	17. Kalimantan Selatan
18. Kalimantan Barat	10.673	12.715	13.974	15.071	16.146	16.327	16.437	16.597	16.766	17.132	16.486	16.613	16.705	17.038	17.183	17.314	17.419	18. Kalimantan Barat
19. Kalimantan Timur	20.018	19.982	21.296	21.700	19.677	20.891	20.046	20.380	20.262	20.345	19.777	20.086	20.395	20.602	20.958	21.051	21.164	19. Kalimantan Timur
20. Kalimantan Tengah	4.837	5.604	6.643	7.964	8.893	8.961	9.165	9.134	9.250	9.354	9.236	9.334	9.454	9.714	9.815	9.793	9.783	20. Kalimantan Tengah
21. Sulawesi Tengah	6.595	7.155	7.749	8.066	8.394	8.474	8.603	8.579	8.710	8.868	8.818	8.816	8.776	8.864	9.133	9.219	9.148	21. Sulawesi Tengah
22. Sulawesi Selatan	23.596	25.765	27.627	30.613	31.906	32.964	32.738	34.974	33.940	33.769	33.022	33.141	33.579	33.936	34.215	34.528	34.535	22. Sulawesi Selatan
23. Sulawesi Utara	6.431	7.150	7.658	8.370	8.598	8.756	9.117	9.182	9.443	9.203	8.934	9.174	9.297	9.529	9.752	9.864	9.852	23. Sulawesi Utara
24. Sulawesi Tenggara	4.516	4.914	5.248	5.833	6.180	6.354	6.385	6.286	6.247	6.216	6.100	6.196	6.348	6.499	6.606	6.612	6.690	24. Sulawesi Tenggara
25. Sulawesi Barat	1.875	2.212	2.690	3.066	3.272	3.141	3.173	3.352	3.281	3.300	3.273	3.322	3.375	3.463	3.540	3.651	3.689	25. Sulawesi Barat
26. Gorontalo	2.011	2.316	2.698	2.947	3.400	3.483	3.528	3.563	3.597	3.623	3.566	3.623	3.709	3.778	3.847	3.850	3.875	26. Gorontalo
27. Nusa Tenggara Barat	6.318	6.703	7.278	8.851	9.491	9.503	10.032	10.261	10.435	10.547	10.413	10.522	10.628	10.889	11.042	10.904	10.878	27. Nusa Tenggara Barat
28. Bali	19.951	23.483	27.019	31.438	32.823	33.035	32.841	33.328	33.823	33.689	33.282	33.489	34.193	34.529	34.692	35.052	35.242	28. Bali
29. Nusa Tenggara Timur	4.127	5.234	6.201	7.249	7.930	8.043	8.170	8.287	8.449	8.459	8.102	8.201	8.429	8.629	8.807	8.960	8.999	29. Nusa Tenggara Timur
30. Maluku	2.000	17.787	2.446	2.748	2.850	2.874	3.022	3.033	3.150	3.112	3.044	3.104	3.218	3.299	3.462	3.487	3.369	30. Maluku
31. Papua	7.471	8.608	9.342	10.405	10.025	10.008	10.105	10.096	10.131	10.156	9.638	9.471	9.665	9.841	10.047	10.147	10.297	31. Papua
32. Maluku Utara	1.474	1.391	1.632	1.774	1.794	1.794	1.809	1.867	1.899	2.025	1.825	1.847	1.906	2.004	1.998	2.028	2.036	32. Maluku Utara
33. Papua Barat	3.376	3.836	4.005	4.441	4.148	4.152	4.275	4.254	4.251	4.240	3.974	3.757	3.840	3.900	3.969	3.978	4.092	33. Papua Barat
34. Lainnya	335	87	33	136	85	104	124	149	156	174	190	205	235	286	318	368	421	34. Others
35. Tidak Teridentifikasi	1.099	1.205	2.141	2.068	2.343	2.339	2.386	2.380	2.793	2.782	2.684	2.796	2.835	2.905	2.923	2.983	2.983	35. Un-identified
Jumlah	608.823	671.721	739.801	802.113	828.849	842.483	846.294	857.533	871.096	882.982	855.435	862.820	878.983	893.307	907.153	914.077	912.649	Total

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**Departemen Perizinan
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