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## KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

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

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

Jakarta, Agustus 2018  
Jakarta, August 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 Juli 2018 akan diterbitkan pada minggu ke III bulan September 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 dihimbau untuk memperhatikan waktu *download* data. Misalnya pemrosesan data bulan laporan Oktober 2015 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 Desember s/d tanggal 15 Desember 2015.

Sampai dengan bulan Desember 2015 data dalam publikasi ini disediakan melalui website OJK (<http://www.ojk.go.id>) dan website BI (<http://www.bi.go.id>).

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### Advance Release Calender (ARC)

July 2018 edition will be released on the 3rd week of September 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](mailto:publikasi.idap@ojk.go.id)

### DEFINISI

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

Modal Inti:

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

atau

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

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

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

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

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

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

### CAKUPAN

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

### PERIODISASI

Bulanan

### KETEPATAN WAKTU PUBLIKASI

Dua bulan setelah berakhirnya periode data

|                                                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------|
| <b>JADWAL PUBLIKASI KE DEPAN</b>                                                                                                             |
| Setiap tanggal 15 bulan berikutnya, dalam hal tanggal 15 jatuh pada hari libur maka terbit pada hari kerja sebelumnya                        |
| <b>SUMBER DATA</b>                                                                                                                           |
| Laporan Bulanan Bank Umum (LBU) dan Laporan Stabilitas Moneter dan Keuangan (LSMK) Bank Umum Syariah (BUS)-Unit Usaha Syariah (UUS)          |
| <b>METODOLOGI</b>                                                                                                                            |
| Data disusun berdasarkan gabungan LBU dan LSMK BUS-UUS dari seluruh kantor bank pelapor di Indonesia.                                        |
| <b>INTEGRITAS DATA</b>                                                                                                                       |
| Data merupakan data final pada saat dipublikasikan. Revisi data dilakukan pada publikasi berikutnya setelah kekeliruan data ditemukan.       |
| <b>AKSES DATA</b>                                                                                                                            |
| Data Statistik Bank Umum berdasarkan Kegiatan Usaha dapat diakses dalam website OJK: <a href="http://www.ojk.go.id">http://www.ojk.go.id</a> |

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

| Indikator                  | 2013      | 2014      | 2015      | 2016      | 2017      |           |           |           |           |           |           | 2018      |           |           |           |           |           | Indicator                  |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------------------------|
|                            |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                            |
| Penyaluran Dana            |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Distribution of Funds      |
| Bank Umum                  | 4.823.303 | 5.468.910 | 5.952.279 | 6.570.903 | 6.783.689 | 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 | Commercial Banks           |
| Bank Perkreditan Rakyat    | 74.550    | 86.931    | 98.604    | 109.389   | 112.028   | 113.994   | 115.198   | 116.857   | 118.135   | 119.760   | 121.296   | 121.111   | 121.426   | 122.732   | 123.099   | 121.978   | 122.912   | Rural Banks                |
| SBI dan SBIS <sup>1)</sup> | 111.689   | 113.104   | 53.567    | 96.103    | 47.537    | 41.295    | 34.553    | 31.888    | 24.713    | 23.152    | 19.901    | 21.938    | 20.387    | 19.598    | 14.740    | 16.867    | 14.082    | SBI and SBIS <sup>1)</sup> |
| Sumber Dana                |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Source of Funds            |
| Bank Umum                  | 4.070.018 | 4.594.876 | 4.909.707 | 5.399.210 | 5.650.589 | 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 | Commercial Banks           |
| Bank Perkreditan Rakyat    | 64.001    | 74.594    | 84.728    | 93.622    | 96.576    | 98.250    | 98.956    | 100.350   | 101.224   | 102.443   | 103.874   | 103.780   | 104.033   | 105.105   | 105.647   | 105.009   | 105.894   | Rural Banks                |
| Jumlah Aset                |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Total Assets               |
| Bank Umum                  | 4.954.467 | 5.615.150 | 6.095.908 | 6.729.799 | 7.025.811 | 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 | Commercial Banks           |
| Bank Perkreditan Rakyat    | 77.376    | 89.878    | 101.713   | 113.501   | 116.640   | 118.715   | 119.792   | 121.583   | 122.916   | 124.605   | 125.945   | 125.886   | 126.211   | 127.528   | 127.877   | 127.058   | 128.005   | 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     | 1.619     | 1.617     | 1.618     | 1.622     | 1.621     | 1.619     | 1.619     | 1.617     | 1.615     | 1.615     | 1.609     | 1.607     | 1.603     | Rural Banks                |
| Jumlah Kantor              |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Total Bank Offices         |
| Bank Umum                  | 31.847    | 32.739    | 32.949    | 32.730    | 32.652    | 32.659    | 32.635    | 32.602    | 32.447    | 32.242    | 32.285    | 32.286    | 32.284    | 32.144    | 32.022    | 31.966    | 31.944    | Commercial Banks           |
| Bank Perkreditan Rakyat    | 4.678     | 4.895     | 5.982     | 6.075     | 6.155     | 6.151     | 6.144     | 6.157     | 6.166     | 6.130     | 6.192     | 6.174     | 6.231     | 6.226     | 6.191     | 6.225     | 6.226     | Rural Banks                |

Ket : <sup>1)</sup> 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                                            |
|------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------------------------------------------|
|                                                                                                                              |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                                  |
| <b>Penyaluran Dana</b>                                                                                                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Distribution of Funds</b>                     |
| a. Kredit Yang Diberikan                                                                                                     | 4.092.104 | 4.413.414 | 4.526.435 | 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 | a. Credit                                        |
| - Kepada Pihak Ketiga                                                                                                        | 4.057.904 | 4.377.195 | 4.491.186 | 4.469.282 | 4.488.642 | 4.543.588 | 4.560.166 | 4.605.079 | 4.737.944 | 4.632.308 | 4.743.237 | 4.778.165 | 4.879.299 | 4.974.113 | 4.974.113 | - To Third Party                                 |
| Rupiah                                                                                                                       | 3.423.180 | 3.736.609 | 3.845.681 | 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 | Rupiah                                           |
| Valas                                                                                                                        | 634.724   | 640.585   | 645.505   | 650.428   | 649.153   | 657.229   | 666.561   | 675.189   | 693.220   | 672.372   | 694.441   | 700.193   | 700.492   | 716.599   | 751.734   | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                                           | 34.200    | 36.220    | 35.249    | 37.859    | 38.537    | 36.934    | 37.041    | 40.330    | 43.987    | 42.810    | 41.676    | 45.546    | 49.073    | 51.185    | 54.632    | - Inter Bank Credit                              |
| Rupiah                                                                                                                       | 21.443    | 22.983    | 24.309    | 26.112    | 26.478    | 24.004    | 24.026    | 25.651    | 27.409    | 26.082    | 25.305    | 27.212    | 30.811    | 33.094    | 35.872    | Rupiah                                           |
| Valas                                                                                                                        | 12.757    | 13.237    | 10.940    | 11.747    | 12.058    | 12.930    | 13.015    | 14.679    | 16.578    | 16.728    | 16.372    | 18.334    | 18.262    | 18.091    | 18.760    | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                                 | 211.901   | 207.050   | 268.987   | 207.763   | 237.409   | 251.229   | 250.808   | 230.977   | 235.594   | 216.322   | 232.635   | 269.786   | 261.371   | 252.189   | 262.314   | b. Interbank Placement                           |
| - Giro                                                                                                                       | 77.840    | 78.205    | 120.358   | 74.976    | 87.243    | 98.810    | 86.752    | 83.336    | 90.205    | 80.373    | 87.935    | 102.867   | 94.307    | 105.306   | 104.771   | - Demand Deposit                                 |
| - Inter Bank Call Money                                                                                                      | 104.725   | 98.230    | 104.022   | 82.505    | 98.724    | 98.698    | 104.362   | 97.125    | 105.081   | 95.999    | 106.492   | 123.658   | 121.124   | 105.222   | 118.243   | - Inter Bank Call Money                          |
| - Deposito Berjangka                                                                                                         | 20.692    | 16.127    | 29.430    | 34.874    | 37.629    | 39.688    | 43.077    | 32.904    | 23.314    | 23.033    | 22.212    | 28.906    | 30.836    | 27.637    | 27.340    | - Time Deposits                                  |
| - Lainnya                                                                                                                    | 8.643     | 14.489    | 15.177    | 15.408    | 13.814    | 14.032    | 16.617    | 17.612    | 16.994    | 16.917    | 15.995    | 14.355    | 15.104    | 14.023    | 11.960    | - Others                                         |
| c. Penempatan pada Bank Indonesia                                                                                            | 685.575   | 717.840   | 675.031   | 652.901   | 655.028   | 668.959   | 656.799   | 662.813   | 701.250   | 679.189   | 622.863   | 589.265   | 614.123   | 661.478   | 677.616   | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                                       | 393.362   | 370.727   | 389.948   | 380.332   | 377.068   | 390.455   | 397.570   | 389.303   | 386.361   | 396.145   | 394.134   | 397.969   | 395.563   | 397.246   | 401.514   | - Demand Deposit                                 |
| - Fine Tune Operation (FTO)                                                                                                  | 158.264   | 156.936   | 117.142   | 170.468   | 202.759   | 179.227   | 165.389   | 144.337   | 152.706   | 167.908   | 140.526   | 99.496    | 122.835   | 144.944   | 131.882   | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                                      | 123.177   | 185.371   | 161.356   | 95.705    | 69.489    | 94.690    | 89.340    | 125.608   | 155.691   | 106.283   | 80.560    | 84.751    | 89.244    | 113.948   | 138.732   | - Fasbi                                          |
| - Lainnya                                                                                                                    | 10.772    | 4.806     | 6.584     | 6.396     | 5.711     | 4.587     | 4.501     | 3.566     | 6.492     | 8.853     | 7.643     | 7.049     | 6.482     | 5.340     | 5.489     | - Others                                         |
| d. Surat Berharga                                                                                                            | 660.828   | 860.522   | 906.900   | 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   | d. Securities                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | 40.017    | 96.103    | 47.537    | 41.295    | 34.553    | 31.888    | 24.713    | 23.152    | 19.901    | 21.938    | 20.387    | 19.598    | 14.740    | 16.867    | 14.082    | - Bank Indonesia Certificates (SBI)              |
| - Surat Perbendaharaan Negara (SPN)                                                                                          | 26.443    | 31.352    | 44.993    | 45.888    | 58.401    | 51.975    | 70.412    | 51.384    | 53.299    | 44.179    | 55.995    | 61.890    | 66.910    | 58.300    | 54.507    | - Treasury Bills                                 |
| - Obligasi                                                                                                                   | 485.238   | 561.963   | 544.347   | 589.961   | 592.849   | 617.494   | 629.256   | 671.605   | 637.780   | 617.295   | 655.041   | 636.376   | 634.483   | 577.904   | 583.821   | - Bonds                                          |
| - Lainnya                                                                                                                    | 109.130   | 171.104   | 270.023   | 256.060   | 257.035   | 280.978   | 301.777   | 303.115   | 324.411   | 387.755   | 410.811   | 418.092   | 375.377   | 347.258   | 318.963   | - Others                                         |
| e. Penyertaan                                                                                                                | 25.605    | 33.889    | 35.245    | 36.151    | 36.424    | 36.498    | 36.885    | 37.901    | 39.708    | 39.843    | 39.040    | 39.204    | 38.209    | 38.772    | 40.063    | e. Equity Investment                             |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)                                                                    | 116.540   | 153.245   | 158.735   | 158.237   | 161.726   | 163.683   | 162.870   | 163.455   | 157.143   | 159.855   | 161.388   | 160.282   | 161.819   | 163.690   | 165.558   | f. Impairment on Financial Assets                |
| - Kredit yang diberikan                                                                                                      | 110.161   | 147.470   | 152.786   | 152.819   | 156.184   | 158.027   | 157.965   | 158.483   | 151.607   | 154.683   | 156.106   | 154.645   | 156.051   | 158.035   | 160.456   | - Credit                                         |
| - Surat Berharga                                                                                                             | 1.612     | 1.404     | 1.567     | 1.553     | 1.561     | 1.580     | 1.042     | 1.047     | 1.083     | 1.096     | 1.134     | 1.183     | 1.182     | 1.054     | 769       | - Securities                                     |
| - Lainnya                                                                                                                    | 4.767     | 4.371     | 4.382     | 3.865     | 3.982     | 4.076     | 3.863     | 3.924     | 4.453     | 4.076     | 4.147     | 4.453     | 4.586     | 4.600     | 4.339     | - Others                                         |
| g. Tagihan Spot dan Derivatif                                                                                                | 20.611    | 13.693    | 11.155    | 10.873    | 10.582    | 10.185    | 9.248     | 8.589     | 7.938     | 13.022    | 10.531    | 8.680     | 10.478    | 12.777    | 20.328    | g. Spot and Derivatives Claims                   |
| h. Tagihan Lainnya                                                                                                           | 155.488   | 171.250   | 201.201   | 286.234   | 281.367   | 291.583   | 272.281   | 251.869   | 218.593   | 260.358   | 265.181   | 240.868   | 249.620   | 258.547   | 260.910   | h. Other Claims                                  |
| <b>Sumber Dana</b>                                                                                                           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Source of Funds</b>                           |
| a. Dana Pihak Ketiga                                                                                                         | 4.413.056 | 4.836.758 | 5.045.987 | 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 | a. Third Party Funds                             |
| Rupiah                                                                                                                       | 3.665.444 | 4.091.634 | 4.303.965 | 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 | Rupiah                                           |
| Giro                                                                                                                         | 667.537   | 821.777   | 889.434   | 887.380   | 855.267   | 900.907   | 922.062   | 921.104   | 932.705   | 924.355   | 949.960   | 941.195   | 966.454   | 980.963   | 983.344   | Demand Deposit                                   |
| Tabungan                                                                                                                     | 1.274.588 | 1.413.351 | 1.421.601 | 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 | Saving                                           |
| Simpanan Berjangka                                                                                                           | 1.723.319 | 1.856.507 | 1.992.929 | 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 | Time Deposits                                    |
| Valas                                                                                                                        | 747.612   | 745.124   | 742.022   | 705.252   | 722.756   | 748.401   | 739.440   | 736.889   | 747.971   | 736.901   | 736.442   | 736.424   | 738.925   | 753.104   | 783.880   | Foreign Exchange                                 |
| Giro                                                                                                                         | 319.995   | 302.458   | 304.143   | 283.338   | 296.713   | 298.467   | 296.678   | 299.928   | 300.774   | 302.203   | 302.320   | 293.223   | 300.547   | 317.780   | 328.215   | Demand Deposit                                   |
| Tabungan                                                                                                                     | 121.423   | 138.459   | 132.839   | 125.505   | 122.656   | 132.051   | 129.986   | 130.615   | 127.822   | 126.990   | 123.867   | 125.333   | 125.815   | 126.213   | 131.996   | Saving                                           |
| Simpanan Berjangka                                                                                                           | 306.194   | 304.208   | 305.041   | 296.410   | 303.387   | 317.883   | 312.776   | 306.347   | 319.374   | 307.709   | 310.255   | 317.868   | 312.563   | 309.111   | 323.669   | Time Deposits                                    |
| b. Kewajiban kepada Bank Indonesia                                                                                           | 691       | 808       | 739       | 1.109     | 1.157     | 1.539     | 2.532     | 1.597     | 1.197     | 2.106     | 2.120     | 1.283     | 1.187     | 2.317     | 2.310     | b. Liabilities to BI                             |
| c. Kewajiban kepada Bank lain                                                                                                | 161.094   | 168.531   | 188.586   | 176.965   | 184.951   | 192.656   | 198.283   | 179.152   | 184.225   | 178.329   | 181.141   | 204.299   | 200.555   | 204.463   | 193.749   | c. Interbank Liabilities                         |
| d. Surat Berharga yang diterbitkan                                                                                           | 65.544    | 93.222    | 90.474    | 100.643   | 108.348   | 108.101   | 107.095   | 108.199   | 113.300   | 100.852   | 106.410   | 101.295   | 99.415    | 100.460   | 103.052   | d. Issued Securities                             |
| e. Pinjaman yang Diterima                                                                                                    | 177.718   | 179.671   | 178.738   | 174.444   | 182.829   | 181.132   | 181.174   | 184.805   | 199.054   | 211.505   | 217.896   | 220.428   | 229.774   | 243.589   | 258.771   | e. Loans received                                |
| Rupiah                                                                                                                       | 22.873    | 21.734    | 24.424    | 26.268    | 26.518    | 23.976    | 24.175    | 26.171    | 28.099    | 26.829    | 27.862    | 29.597    | 33.653    | 34.948    | 38.444    | Rupiah                                           |
| Valas                                                                                                                        | 154.845   | 157.938   | 154.314   | 148.176   | 156.311   | 157.156   | 156.999   | 158.635   | 170.955   | 184.676   | 190.034   | 190.831   | 196.121   | 208.641   | 220.273   | Foreign Exchange                                 |
| f. Kewajiban Spot dan Derivatif                                                                                              | 27.728    | 14.302    | 10.300    | 9.858     | 9.677     | 10.062    | 9.677     | 7.842     | 6.665     | 9.778     | 11.466    | 9.570     | 12.914    | 14.769    | 26.851    | 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   | 130.751   | 88.115    | 86.737    | 88.932    | 85.829    | 91.087    | 121.225   | 91.487    | 89.316    | 100.086   | 126.374   | 176.845   | 183.495   | g. Other Liabilities                             |
| h. Setoran Jaminan                                                                                                           | 6.292     | 5.206     | 5.015     | 4.735     | 5.022     | 5.052     | 5.244     | 4.991     | 5.996     | 5.533     | 5.332     | 5.352     | 5.734     | 5.194     | 5.123     | h. Margin Deposits                               |
| <b>Beberapa komponen modal</b>                                                                                               |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Components of Capital</b>                     |
| a. Modal Disetor                                                                                                             | 164.270   | 176.712   | 189.042   | 191.851   | 193.332   | 193.363   | 194.767   | 195.147   | 196.289   | 197.074   | 198.756   | 199.129   | 199.354   | 202.338   | 204.849   | a. Paid In Capital                               |
| b. Cadangan                                                                                                                  | 81.652    | 64.834    | 64.803    | 65.000    | 65.001    | 65.003    | 65.034    | 65.019    | 65.253    | 65.302    | 65.570    | 63.225    | 64.430    | 67.418    | 67.650    | b. Reserves                                      |
| c. U/R Tahun lalu <sup>1)</sup>                                                                                              | 323.763   | 411.187   | 475.307   | 474.505   | 474.515   | 474.533   | 473.740   | 473.741   | 469.995   | 603.747   | 596.319   | 567.095   | 552.847   | 549.483   | 548.480   | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. U/R Tahun berjalan sesudah pajak <sup>2)</sup>                                                                            | 104.628   | 106.544   | 65.699    | 76.875    | 87.798    | 99.969    | 111.058   | 121.259   | 131.171   | 11.379    | 22.094    | 36.390    | 46.124    | 57.479    | 70.920    | d. Current Earnings (Profit/Loss) <sup>2)</sup>  |
| e. Tambahan modal disetor                                                                                                    | 96.177    | 111.688   | 120.882   | 119.911   | 121.060   | 121.675   | 118.849   | 123.931   | 124.661   | 122.791   | 119.947   | 119.313   | 114.251   | 111.016   | 105.188   | e. Additional Paid In Capital                    |
| f. Modal Pinjaman                                                                                                            | 40.878    | 41.692    | 46.435    | 44.397    | 44.363    | 44.404    | 44.615    | 43.127    | 44.650    | 44.417    | 44.711    | 44.032    | 45.149    | 43.618    | 44.025    | f. Loan Capital                                  |

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadada<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadada Lama

\*) Angka-angka sementara

†) Angka-angka diperbaiki

<sup>1)</sup> LBU 2008 is not defined vs metadada<sup>2)</sup> 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                                            |
|------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------------------------------|
|                                                                                                                              |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                  |
| <b>Penyaluran Dana</b>                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Distribution of Funds</b>                     |
| a. Kredit Yang Diberikan                                                                                                     | 86.928 | 67.579 | 39.517 | 39.941 | 40.221 | 40.863 | 41.535 | 42.572 | 43.000 | 42.664 | 43.002 | 44.336 | 45.208 | 45.762 | 46.019 | a. Credit                                        |
| - Kepada Pihak Ketiga                                                                                                        | 86.092 | 66.902 | 39.501 | 39.930 | 40.210 | 40.848 | 41.518 | 42.560 | 42.987 | 42.652 | 42.991 | 44.326 | 45.197 | 45.751 | 46.008 | - To Third Party                                 |
| Rupiah                                                                                                                       | 85.603 | 66.813 | 39.492 | 39.921 | 40.201 | 40.839 | 41.509 | 42.551 | 42.978 | 42.642 | 42.981 | 44.316 | 45.187 | 45.742 | 45.998 | Rupiah                                           |
| Valas                                                                                                                        | 489    | 89     | 9      | 9      | 9      | 9      | 9      | 9      | 9      | 9      | 10     | 10     | 10     | 10     | 10     | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                                           | 836    | 677    | 15     | 11     | 11     | 15     | 17     | 12     | 13     | 12     | 11     | 11     | 11     | 11     | 11     | - Inter Bank Credit                              |
| Rupiah                                                                                                                       | 836    | 677    | 15     | 11     | 11     | 15     | 17     | 12     | 13     | 12     | 11     | 11     | 11     | 11     | 11     | Rupiah                                           |
| Valas                                                                                                                        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                                 | 10.844 | 5.602  | 3.859  | 4.623  | 5.907  | 5.348  | 7.187  | 4.451  | 2.854  | 2.751  | 4.392  | 6.936  | 6.205  | 5.547  | 6.835  | b. Interbank Placement                           |
| - Giro                                                                                                                       | 1.368  | 486    | 289    | 308    | 281    | 291    | 291    | 295    | 278    | 289    | 279    | 270    | 284    | 313    | 308    | - Demand Deposit                                 |
| - Inter Bank Call Money                                                                                                      | 5.574  | 2.760  | 530    | 1.907  | 2.275  | 1.552  | 2.372  | 1.434  | 577    | 557    | 1.191  | 2.846  | 2.336  | 1.680  | 2.692  | - Inter Bank Call Money                          |
| - Deposito Berjangka                                                                                                         | 3.804  | 2.010  | 2.892  | 2.259  | 3.066  | 3.307  | 4.288  | 2.480  | 1.857  | 1.763  | 2.819  | 3.730  | 3.495  | 3.464  | 3.744  | - Time Deposits                                  |
| - Lainnya                                                                                                                    | 97     | 346    | 148    | 148    | 285    | 198    | 236    | 241    | 142    | 142    | 103    | 89     | 90     | 90     | 90     | - Others                                         |
| c. Penempatan pada Bank Indonesia                                                                                            | 15.042 | 10.793 | 12.535 | 9.996  | 9.943  | 9.505  | 9.313  | 10.463 | 7.771  | 8.076  | 7.727  | 6.491  | 8.799  | 7.316  | 7.013  | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                                       | 9.142  | 5.942  | 4.780  | 3.619  | 3.587  | 3.497  | 3.477  | 3.582  | 3.526  | 3.444  | 3.017  | 3.393  | 3.983  | 3.685  | 3.575  | - Demand Deposit                                 |
| - Fine Tune Operation (FTO)                                                                                                  | 435    | 1.310  | 89     | 3.217  | 2.916  | 2.261  | 1.631  | 621    | 788    | 1.834  | 1.667  | 13     | 84     | 631    | 74     | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                                      | 5.428  | 3.527  | 7.656  | 3.148  | 3.435  | 3.736  | 4.193  | 6.249  | 3.443  | 2.783  | 3.031  | 3.080  | 4.724  | 2.990  | 3.343  | - Fasbi                                          |
| - Lainnya                                                                                                                    | 36     | 14     | 9      | 13     | 5      | 11     | 13     | 11     | 15     | 14     | 11     | 4      | 8      | 9      | 20     | - Others                                         |
| d. Surat Berharga                                                                                                            | 10.303 | 7.668  | 6.210  | 7.095  | 5.746  | 6.878  | 6.329  | 5.918  | 5.473  | 6.154  | 5.956  | 5.901  | 5.798  | 6.053  | 5.581  | d. Securities                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | 2.333  | 1.844  | 1.614  | 2.623  | 1.412  | 2.216  | 1.747  | 1.407  | 1.299  | 1.904  | 1.380  | 1.099  | 754    | 1.223  | 791    | - Bank Indonesia Certificates (SBI)              |
| - Surat Perbendaharaan Negara                                                                                                | -      | -      | -      | 189    | 195    | 196    | 217    | 20     | 20     | -      | 46     | -      | 392    | 333    | 700    | - Treasury Bills                                 |
| - Obligasi                                                                                                                   | 4.743  | 2.892  | 1.911  | 1.809  | 1.914  | 1.948  | 1.893  | 2.068  | 1.726  | 2.037  | 2.320  | 2.227  | 2.203  | 2.256  | 2.089  | - Bonds                                          |
| - Lainnya                                                                                                                    | 3.228  | 2.932  | 2.685  | 2.475  | 2.225  | 2.518  | 2.473  | 2.422  | 2.428  | 2.213  | 2.210  | 2.575  | 2.450  | 2.241  | 2.001  | - Others                                         |
| e. Penyertaan                                                                                                                | 4      | 2      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | -      | -      | -      | e. Equity Investment                             |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)                                                                    | 932    | 829    | 782    | 783    | 799    | 824    | 873    | 885    | 878    | 912    | 926    | 926    | 975    | 990    | 1.028  | f. Impairment on Financial Assets                |
| - Kredit yang diberikan                                                                                                      | 687    | 586    | 540    | 541    | 557    | 582    | 631    | 646    | 636    | 653    | 667    | 663    | 712    | 727    | 754    | - Credit                                         |
| - Surat Berharga                                                                                                             | 0      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 11     | - Securities                                     |
| - Lainnya                                                                                                                    | 245    | 243    | 242    | 242    | 242    | 242    | 242    | 239    | 242    | 259    | 259    | 263    | 263    | 263    | 263    | - Others                                         |
| g. Tagihan Spot dan Derivatif                                                                                                | 0      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | g. Spot and Derivatives Claims                   |
| h. Tagihan Lainnya                                                                                                           | 649    | 2.276  | 873    | 2.736  | 1.784  | 1.729  | 1.925  | 2.079  | 1.605  | 1.901  | 2.531  | 2.480  | 2.569  | 2.448  | 2.723  | h. Other claims                                  |
| <b>Sumber Dana</b>                                                                                                           |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Source of Funds</b>                           |
| a. Dana Pihak Ketiga                                                                                                         | 99.881 | 70.997 | 54.865 | 55.709 | 54.146 | 55.056 | 57.196 | 55.819 | 48.250 | 51.207 | 53.721 | 55.355 | 58.457 | 57.474 | 57.675 | a. Third Party Funds                             |
| Rupiah                                                                                                                       | 97.477 | 70.796 | 54.842 | 55.696 | 54.133 | 55.044 | 57.186 | 55.809 | 48.241 | 51.197 | 53.711 | 55.345 | 58.449 | 57.466 | 57.668 | Rupiah                                           |
| Giro                                                                                                                         | 16.434 | 12.710 | 17.199 | 17.426 | 15.994 | 16.713 | 19.110 | 17.187 | 7.054  | 11.624 | 13.919 | 15.248 | 18.035 | 17.421 | 17.253 | Demand Deposit                                   |
| Tabungan                                                                                                                     | 20.554 | 12.555 | 7.454  | 7.092  | 6.978  | 7.185  | 7.187  | 7.560  | 8.994  | 7.480  | 7.115  | 7.454  | 7.256  | 7.842  | 7.911  | Saving                                           |
| Simpanan Berjangka                                                                                                           | 60.489 | 45.531 | 30.189 | 31.178 | 31.161 | 31.146 | 30.889 | 31.062 | 32.193 | 32.093 | 32.676 | 32.643 | 33.158 | 32.202 | 32.503 | Time Deposits                                    |
| Valas                                                                                                                        | 2.404  | 201    | 23     | 13     | 13     | 12     | 10     | 10     | 10     | 9      | 10     | 10     | 8      | 8      | 8      | Foreign Exchange                                 |
| Giro                                                                                                                         | 753    | 61     | 3      | 4      | 3      | 3      | 3      | 3      | 3      | 3      | 2      | 2      | 5      | 5      | 5      | Demand Deposit                                   |
| Tabungan                                                                                                                     | 14     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | Saving                                           |
| Simpanan Berjangka                                                                                                           | 1.638  | 141    | 20     | 10     | 9      | 9      | 7      | 7      | 7      | 7      | 8      | 8      | 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  | 1.062  | 1.181  | 1.685  | 1.309  | 1.634  | 1.560  | 3.174  | 1.927  | 1.323  | 1.357  | 1.214  | 1.418  | 1.997  | c. Interbank Liabilities                         |
| d. Surat Berharga yang diterbitkan                                                                                           | 1.673  | 1.808  | 500    | 1.107  | 1.107  | 1.107  | 607    | 607    | 1.104  | 1.104  | 1.104  | 1.104  | 1.104  | 1.104  | 1.104  | d. Issued Securities                             |
| e. Pinjaman yang Diterima                                                                                                    | 621    | 162    | 52     | 52     | 51     | 149    | 149    | 349    | 340    | 340    | 340    | 340    | 341    | 343    | 334    | e. Loans received                                |
| Rupiah                                                                                                                       | 621    | 162    | 52     | 52     | 51     | 149    | 149    | 349    | 340    | 340    | 340    | 340    | 341    | 343    | 334    | 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     | -      | 226    | -      | -      | 44     | 44     | -      | 464    | 132    | 89     | 223    | 209    | -      | 185    | g. Other Liabilities                             |
| h. Setoran Jaminan                                                                                                           | 88     | 33     | 9      | 10     | 9      | 10     | 11     | 14     | 25     | 22     | 21     | 21     | 19     | 16     | 12     | h. Margin Deposits                               |
| <b>Beberapa komponen modal</b>                                                                                               |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Components of Capital</b>                     |
| a. Modal Disetor                                                                                                             | 12.123 | 10.501 | 6.565  | 6.571  | 6.609  | 6.614  | 6.682  | 6.682  | 6.734  | 6.734  | 6.777  | 6.831  | 6.831  | 6.831  | 6.831  | a. Paid In Capital                               |
| b. Cadangan                                                                                                                  | 2.125  | 2.063  | 1.601  | 1.601  | 1.601  | 1.601  | 1.601  | 1.601  | 1.601  | 1.614  | 1.614  | 1.634  | 1.690  | 1.914  | 1.914  | b. Reserves                                      |
| c. L/R Tahun lalu <sup>1)</sup>                                                                                              | 767    | (69)   | (456)  | (456)  | (455)  | (455)  | (455)  | (454)  | (454)  | 312    | 291    | 184    | (53)   | (411)  | (411)  | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. L/R Tahun berjalan sesudah diakui <sup>2)</sup>                                                                           | 1.570  | 861    | 400    | 500    | 570    | 616    | 642    | 712    | 716    | 69     | 142    | 251    | 312    | 368    | 393    | d. Current Earnings (Profit/Loss) <sup>2)</sup>  |
| e. Tambahan modal disetor                                                                                                    | 2.119  | 1.347  | 334    | 336    | 299    | 352    | 293    | 339    | 434    | 444    | 391    | 374    | 368    | 403    | 424    | e. Additional Paid In Capital                    |
| f. Modal Pinjaman                                                                                                            | 194    | 168    | 168    | 168    | 168    | 168    | 168    | 168    | 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                                            |
|------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------------------------|
|                                                                                                                              |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                  |
| <b>Penyaluran Dana</b>                                                                                                       |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Distribution of Funds</b>                     |
| a. Kredit Yang Diberikan                                                                                                     | 535.465 | 568.076 | 504.484 | 537.986 | 507.440 | 515.773 | 524.009 | 526.938 | 530.446 | 522.550 | 486.292 | 495.513 | 502.474 | 509.167 | 517.555 | a. Credit                                        |
| - Kepada Pihak Ketiga                                                                                                        | 528.114 | 560.600 | 497.146 | 529.580 | 500.443 | 508.740 | 517.022 | 519.830 | 523.311 | 515.456 | 479.419 | 487.612 | 494.397 | 500.801 | 509.156 | - To Third Party                                 |
| Rupiah                                                                                                                       | 430.109 | 465.989 | 433.704 | 447.796 | 437.775 | 444.338 | 450.877 | 455.224 | 457.977 | 454.050 | 415.724 | 424.733 | 429.194 | 435.550 | 437.894 | Rupiah                                           |
| Valas                                                                                                                        | 98.005  | 94.611  | 63.442  | 81.784  | 62.667  | 64.402  | 66.145  | 64.607  | 65.334  | 61.406  | 63.695  | 62.879  | 65.204  | 65.251  | 71.262  | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                                           | 7.351   | 7.476   | 7.058   | 8.405   | 6.997   | 7.033   | 6.987   | 7.108   | 7.135   | 7.095   | 6.873   | 7.901   | 8.076   | 8.366   | 8.399   | - Inter Bank Credit                              |
| Rupiah                                                                                                                       | 1.647   | 1.638   | 1.316   | 2.669   | 1.263   | 1.255   | 1.178   | 1.191   | 1.213   | 1.159   | 975     | 980     | 1.090   | 1.399   | 1.229   | Rupiah                                           |
| Valas                                                                                                                        | 5.704   | 5.838   | 5.742   | 5.736   | 5.734   | 5.778   | 5.808   | 5.917   | 5.922   | 5.936   | 5.898   | 6.921   | 6.986   | 6.967   | 7.170   | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                                 | 51.008  | 36.814  | 53.364  | 56.374  | 55.929  | 59.220  | 64.661  | 53.272  | 45.859  | 44.694  | 47.144  | 61.614  | 59.502  | 53.188  | 54.640  | b. Interbank Placement                           |
| - Giro                                                                                                                       | 15.976  | 10.874  | 11.033  | 9.525   | 8.670   | 10.277  | 10.143  | 12.085  | 13.545  | 14.739  | 15.223  | 16.291  | 16.233  | 16.810  | 15.656  | - Demand Deposit                                 |
| - Inter Bank Call Money                                                                                                      | 21.319  | 15.524  | 22.421  | 18.348  | 18.220  | 18.783  | 22.553  | 16.182  | 17.037  | 14.023  | 18.233  | 29.681  | 28.993  | 24.121  | 22.243  | - Inter Bank Call Money                          |
| - Deposito Berjangka                                                                                                         | 12.153  | 8.452   | 16.291  | 24.990  | 26.042  | 27.086  | 27.997  | 21.434  | 11.667  | 12.265  | 9.824   | 12.396  | 10.402  | 8.937   | 13.691  | - Time Deposits                                  |
| - Lainnya                                                                                                                    | 1.560   | 1.965   | 3.619   | 3.510   | 2.997   | 3.074   | 3.968   | 3.571   | 3.610   | 3.667   | 3.863   | 3.245   | 3.873   | 3.320   | 3.050   | - Others                                         |
| c. Penempatan pada Bank Indonesia                                                                                            | 99.376  | 105.010 | 105.026 | 100.838 | 96.817  | 92.405  | 97.274  | 103.906 | 98.689  | 94.514  | 79.092  | 76.668  | 86.031  | 87.821  | 94.825  | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                                       | 54.912  | 49.171  | 49.300  | 51.830  | 47.236  | 48.075  | 49.730  | 51.772  | 49.577  | 46.216  | 41.867  | 43.472  | 47.159  | 49.760  | 46.885  | - Demand Deposit                                 |
| - Inter Tune Operation (FTO)                                                                                                 | 20.350  | 18.126  | 11.503  | 24.143  | 31.593  | 25.226  | 25.461  | 20.299  | 22.776  | 26.214  | 20.173  | 13.143  | 17.725  | 23.826  | 22.466  | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                                      | 23.545  | 36.361  | 41.863  | 22.343  | 16.515  | 17.868  | 19.750  | 31.208  | 24.476  | 18.084  | 12.973  | 18.226  | 18.898  | 12.118  | 23.490  | - Fasbi                                          |
| - Lainnya                                                                                                                    | 568     | 1.351   | 2.360   | 2.523   | 1.473   | 1.237   | 2.333   | 626     | 1.859   | 4.001   | 4.079   | 1.827   | 2.249   | 2.118   | 1.984   | - Others                                         |
| d. Surat Berharga                                                                                                            | 71.139  | 80.757  | 93.929  | 106.462 | 92.089  | 96.233  | 100.601 | 106.149 | 100.078 | 106.288 | 107.315 | 105.400 | 111.083 | 102.768 | 97.524  | d. Securities                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | 8.564   | 17.284  | 9.897   | 10.797  | 8.639   | 8.313   | 7.568   | 7.419   | 5.717   | 7.514   | 8.613   | 8.926   | 6.746   | 8.004   | 6.350   | - Bank Indonesia Certificates (SBI)              |
| - Surat Perbendaharaan Negara                                                                                                | 5.297   | 3.489   | 6.082   | 6.897   | 8.007   | 6.813   | 9.254   | 6.823   | 5.210   | 6.619   | 6.018   | 5.976   | 7.542   | 6.176   | 6.030   | - Treasury Bills                                 |
| - Obligasi                                                                                                                   | 39.638  | 38.900  | 40.214  | 47.087  | 39.254  | 42.274  | 44.388  | 51.690  | 50.388  | 47.297  | 42.975  | 42.775  | 47.385  | 43.027  | 45.100  | - Bonds                                          |
| - Lainnya                                                                                                                    | 17.641  | 21.085  | 37.737  | 41.681  | 36.189  | 38.834  | 39.391  | 40.217  | 38.764  | 44.857  | 49.709  | 47.724  | 49.409  | 45.562  | 40.044  | - Others                                         |
| e. Penyertaan                                                                                                                | 289     | 853     | 354     | 355     | 355     | 355     | 355     | 355     | 395     | 382     | 380     | 377     | 378     | 378     | 379     | e. Equity Investment                             |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)                                                                    | 10.807  | 13.133  | 12.293  | 13.164  | 12.533  | 12.920  | 12.893  | 14.001  | 13.029  | 13.440  | 12.699  | 13.003  | 13.192  | 13.445  | 13.595  | f. Impairment on Financial Assets                |
| - Kredit yang diberikan                                                                                                      | 10.129  | 12.323  | 11.422  | 12.397  | 11.732  | 12.060  | 12.127  | 13.173  | 12.218  | 12.662  | 11.867  | 12.041  | 12.202  | 12.434  | 12.724  | - Credit                                         |
| - Surat Berharga                                                                                                             | 27      | 22      | 12      | 12      | 6       | 7       | 6       | 7       | 9       | 8       | 11      | 48      | 45      | 52      | 20      | - Securities                                     |
| - Lainnya                                                                                                                    | 652     | 787     | 859     | 755     | 795     | 853     | 760     | 821     | 801     | 770     | 821     | 914     | 945     | 959     | 852     | - Others                                         |
| g. Tagihan Spot dan Derivatif                                                                                                | 2.900   | 1.339   | 1.497   | 1.436   | 1.473   | 1.323   | 1.001   | 958     | 948     | 1.742   | 1.095   | 962     | 942     | 1.033   | 1.439   | g. Spot and Derivatives Claims                   |
| h. Tagihan Lainnya                                                                                                           | 16.662  | 14.949  | 18.352  | 26.252  | 24.617  | 31.777  | 32.900  | 35.452  | 23.915  | 30.281  | 31.596  | 29.099  | 32.936  | 30.162  | 24.418  | h. Other claims                                  |
| <b>Sumber Dana</b>                                                                                                           |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Source of Funds</b>                           |
| a. Dana Pihak Ketiga                                                                                                         | 539.936 | 571.782 | 592.619 | 616.421 | 586.428 | 605.034 | 625.327 | 618.883 | 573.711 | 585.770 | 546.957 | 561.637 | 573.818 | 573.772 | 570.258 | a. Third Party Funds                             |
| Rupiah                                                                                                                       | 442.803 | 499.793 | 534.837 | 552.931 | 530.587 | 545.772 | 565.359 | 563.025 | 514.199 | 531.183 | 493.034 | 506.902 | 516.010 | 514.755 | 509.632 | Rupiah                                           |
| Giro                                                                                                                         | 89.923  | 90.901  | 133.394 | 136.144 | 125.018 | 131.773 | 142.266 | 133.803 | 95.436  | 112.755 | 108.263 | 117.493 | 122.113 | 123.272 | 120.730 | Demand Deposit                                   |
| Tabungan                                                                                                                     | 102.613 | 112.699 | 111.920 | 112.742 | 110.695 | 112.018 | 111.412 | 115.504 | 126.726 | 116.835 | 102.065 | 102.604 | 103.989 | 107.123 | 110.821 | Saving                                           |
| Simpanan Berjangka                                                                                                           | 250.267 | 296.193 | 289.523 | 304.045 | 294.874 | 301.982 | 311.681 | 313.717 | 292.038 | 301.592 | 282.706 | 286.806 | 289.908 | 284.361 | 278.081 | Time Deposits                                    |
| Valas                                                                                                                        | 97.133  | 71.989  | 57.782  | 63.490  | 55.840  | 59.262  | 59.968  | 55.858  | 59.512  | 54.587  | 53.922  | 54.735  | 57.808  | 59.017  | 60.626  | Foreign Exchange                                 |
| Giro                                                                                                                         | 35.895  | 29.873  | 26.327  | 26.705  | 22.635  | 25.581  | 28.441  | 24.986  | 25.813  | 23.475  | 24.188  | 23.795  | 29.058  | 30.128  | 30.534  | Demand Deposit                                   |
| Tabungan                                                                                                                     | 7.259   | 5.027   | 4.718   | 4.883   | 4.633   | 4.577   | 4.686   | 4.384   | 4.196   | 4.605   | 4.176   | 4.582   | 4.109   | 4.582   | 4.753   | Saving                                           |
| Simpanan Berjangka                                                                                                           | 53.979  | 37.089  | 26.737  | 31.902  | 28.572  | 29.104  | 26.840  | 26.488  | 29.503  | 26.507  | 25.559  | 26.358  | 24.640  | 24.308  | 25.339  | Time Deposits                                    |
| b. Kewajiban kepada Bank Indonesia                                                                                           | 147     | 1       | 1       | 355     | 405     | 562     | 235     | 233     | 233     | 226     | 527     | 303     | 240     | 264     | 259     | b. Liabilities to BI                             |
| c. Kewajiban kepada Bank lain                                                                                                | 52.341  | 50.200  | 28.916  | 31.900  | 27.566  | 26.151  | 27.521  | 25.578  | 37.798  | 30.177  | 30.062  | 30.768  | 37.267  | 32.181  | 34.060  | c. Interbank Liabilities                         |
| d. Surat Berharga yang diterbitkan                                                                                           | 10.992  | 11.329  | 5.052   | 14.432  | 7.959   | 8.074   | 8.149   | 8.016   | 9.112   | 8.157   | 7.250   | 8.452   | 8.214   | 7.853   | 8.285   | d. Issued Securities                             |
| e. Pinjaman yang Diterima                                                                                                    | 17.304  | 19.042  | 10.938  | 13.879  | 11.094  | 11.423  | 13.084  | 12.995  | 13.373  | 12.236  | 9.887   | 9.784   | 12.598  | 13.532  | 14.231  | e. Loans received                                |
| Rupiah                                                                                                                       | 5.032   | 6.579   | 5.003   | 5.028   | 5.170   | 4.793   | 5.468   | 5.624   | 7.097   | 6.070   | 3.486   | 3.271   | 3.729   | 4.045   | 4.183   | Rupiah                                           |
| Valas                                                                                                                        | 12.272  | 12.463  | 5.935   | 8.851   | 5.923   | 6.630   | 7.616   | 7.371   | 6.276   | 6.167   | 6.401   | 6.512   | 8.869   | 9.487   | 10.048  | Foreign Exchange                                 |
| f. Kewajiban Spot dan Derivatif                                                                                              | 6.509   | 2.512   | 1.686   | 1.486   | 1.426   | 1.414   | 1.426   | 1.161   | 1.023   | 1.208   | 1.531   | 1.292   | 1.817   | 2.182   | 3.949   | 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   | 5.536   | 6.342   | 5.333   | 4.749   | 5.967   | 6.172   | 6.252   | 5.265   | 5.023   | 5.514   | 7.915   | 9.569   | 10.971  | g. Other Liabilities                             |
| h. Setoran Jaminan                                                                                                           | 811     | 528     | 717     | 724     | 819     | 818     | 840     | 723     | 845     | 825     | 708     | 724     | 740     | 677     | 683     | h. Margin Deposits                               |
| <b>Beberapa komponen modal</b>                                                                                               |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Components of Capital</b>                     |
| a. Modal Disetor                                                                                                             | 61.785  | 66.947  | 68.352  | 73.849  | 72.594  | 72.619  | 72.855  | 73.163  | 73.441  | 73.705  | 70.816  | 70.962  | 71.186  | 71.348  | 72.291  | a. Paid In Capital                               |
| b. Cadangan                                                                                                                  | 11.125  | 12.992  | 14.934  | 15.212  | 15.074  | 15.077  | 15.077  | 15.059  | 15.239  | 15.041  | 13.916  | 13.929  | 14.656  | 14.684  | 14.863  | b. Reserves                                      |
| c. L/R Tahun lalu <sup>1)</sup>                                                                                              | 11.114  | 8.949   | 5.213   | 6.553   | 4.920   | 4.920   | 4.641   | 6.819   | 6.409   | 16.199  | 13.613  | 12.125  | 9.822   | 9.219   | 8.686   | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>                                                                            | 9.948   | 10.327  | 5.242   | 6.625   | 6.943   | 7.711   | 8.726   | 9.856   | 10.298  | 1.095   | 1.707   | 2.633   | 3.396   | 3.986   | 4.696   | d. Current Earnings (Profit /Loss) <sup>2)</sup> |
| e. Tambahan modal disetor                                                                                                    | 9.009   | 15.576  | 16.189  | 16.688  | 14.495  | 14.622  | 14.501  | 15.574  | 15.944  | 15.915  | 15.597  | 15.340  | 15.024  | 14.978  | 13.696  | e. Additional Paid In Capital                    |
| f. Modal Pinjaman                                                                                                            | 7.105   | 8.077   | 5.063   | 6.244   | 5.066   | 5.029   | 5.185   | 5.162   | 5.169   | 5.059   | 4.620   | 4.624   | 4.648   | 4.628   | 4.699   | 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                                            |
|------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------------------------------------------|
|                                                                                                                              |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                                  |
| <b>Penyaluran Dana</b>                                                                                                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Distribution of Funds</b>                     |
| a. Kredit Yang Diberikan                                                                                                     | 1.523.679 | 1.582.684 | 1.533.090 | 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 | a. Credit                                        |
| - Kepada Pihak Ketiga                                                                                                        | 1.507.831 | 1.567.489 | 1.520.644 | 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 | - To Third Party                                 |
| Rupiah                                                                                                                       | 1.193.303 | 1.257.604 | 1.208.533 | 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 | Rupiah                                           |
| Valas                                                                                                                        | 314.528   | 309.885   | 312.111   | 314.191   | 315.412   | 322.523   | 326.957   | 331.627   | 325.770   | 322.819   | 334.345   | 330.613   | 329.991   | 330.159   | 342.125   | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                                           | 15.848    | 15.195    | 12.445    | 12.340    | 12.305    | 11.482    | 11.762    | 13.976    | 15.974    | 14.420    | 14.399    | 14.985    | 16.057    | 15.981    | 15.902    | - Inter Bank Credit                              |
| Rupiah                                                                                                                       | 9.431     | 9.706     | 8.537     | 8.432     | 8.391     | 6.866     | 7.115     | 8.084     | 9.584     | 8.587     | 8.651     | 8.538     | 9.539     | 9.733     | 9.245     | Rupiah                                           |
| Valas                                                                                                                        | 6.417     | 5.490     | 3.909     | 3.908     | 3.914     | 4.615     | 4.647     | 5.892     | 6.390     | 5.833     | 5.748     | 6.447     | 6.518     | 6.247     | 6.657     | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                                 | 76.011    | 91.764    | 105.031   | 81.103    | 91.759    | 95.764    | 93.774    | 89.602    | 86.605    | 90.236    | 92.035    | 108.215   | 107.788   | 92.093    | 101.846   | b. Interbank Placement                           |
| - Giro                                                                                                                       | 17.333    | 26.443    | 39.760    | 23.371    | 27.359    | 28.323    | 25.637    | 22.745    | 22.855    | 19.720    | 20.907    | 26.845    | 26.875    | 23.510    | 29.208    | - Demand Deposit                                 |
| - Inter Bank Call Money                                                                                                      | 51.606    | 57.251    | 55.664    | 47.318    | 54.333    | 57.082    | 57.310    | 55.216    | 54.839    | 61.358    | 61.832    | 70.833    | 66.910    | 56.807    | 64.702    | - Inter Bank Call Money                          |
| - Deposito Berjangka                                                                                                         | 1.865     | 1.879     | 3.636     | 4.384     | 4.718     | 4.913     | 4.590     | 4.994     | 2.855     | 3.135     | 4.176     | 5.804     | 8.870     | 7.301     | 3.891     | - Time Deposits                                  |
| - Lainnya                                                                                                                    | 5.207     | 6.191     | 5.970     | 6.031     | 5.349     | 5.445     | 6.238     | 6.647     | 6.056     | 6.022     | 5.120     | 4.732     | 5.133     | 4.475     | 4.046     | - Others                                         |
| c. Penempatan pada Bank Indonesia                                                                                            | 232.813   | 216.987   | 221.658   | 217.677   | 215.412   | 212.843   | 212.365   | 207.858   | 243.185   | 225.488   | 212.674   | 199.317   | 214.273   | 233.868   | 241.859   | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                                       | 139.590   | 133.173   | 131.606   | 126.827   | 127.816   | 129.664   | 130.601   | 129.227   | 132.877   | 131.514   | 137.542   | 140.707   | 141.083   | 137.305   | 138.548   | - Demand Deposit                                 |
| - Fine Tune Operation (FTO)                                                                                                  | 50.564    | 19.711    | 20.702    | 49.883    | 59.807    | 46.536    | 47.905    | 30.362    | 37.508    | 49.221    | 44.391    | 21.775    | 32.076    | 44.824    | 31.644    | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                                      | 36.022    | 61.082    | 66.568    | 40.768    | 26.941    | 36.318    | 33.587    | 47.322    | 71.293    | 43.656    | 29.779    | 33.723    | 39.179    | 49.873    | 69.396    | - Fasbi                                          |
| - Lainnya                                                                                                                    | 6.637     | 3.022     | 2.782     | 200       | 848       | 325       | 271       | 947       | 1.507     | 1.097     | 962       | 3.112     | 1.934     | 1.866     | 2.273     | - Others                                         |
| d. Surat Berharga                                                                                                            | 229.841   | 318.726   | 310.289   | 319.544   | 322.776   | 331.986   | 343.396   | 339.013   | 327.201   | 346.791   | 385.836   | 394.789   | 374.792   | 341.544   | 328.946   | d. Securities                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | 14.984    | 42.944    | 17.381    | 13.961    | 8.000     | 5.532     | 2.079     | 1.788     | 1.796     | 4.049     | 4.114     | 3.984     | 3.903     | 4.654     | 4.593     | - Bank Indonesia Certificates (SBI)              |
| - Surat Perbendaharaan Negara                                                                                                | 13.273    | 21.687    | 22.206    | 23.430    | 31.046    | 29.278    | 31.906    | 27.516    | 24.149    | 15.515    | 21.740    | 20.625    | 21.307    | 18.906    | 16.619    | - Treasury Bills                                 |
| - Obligasi                                                                                                                   | 161.298   | 188.189   | 160.379   | 167.932   | 178.404   | 176.928   | 182.156   | 184.196   | 175.855   | 163.438   | 190.163   | 195.858   | 196.278   | 185.702   | 192.522   | - Bonds                                          |
| - Lainnya                                                                                                                    | 40.287    | 65.906    | 110.323   | 114.222   | 105.326   | 120.248   | 127.255   | 125.513   | 125.401   | 163.789   | 169.818   | 174.321   | 153.305   | 132.283   | 115.211   | - Others                                         |
| e. Penyertaan                                                                                                                | 10.503    | 16.228    | 15.363    | 15.445    | 15.604    | 15.678    | 16.013    | 16.211    | 16.359    | 16.507    | 14.139    | 14.305    | 13.830    | 14.393    | 15.614    | e. Equity Investment                             |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)                                                                    | 39.176    | 49.397    | 38.619    | 38.907    | 39.714    | 39.980    | 39.943    | 40.212    | 38.864    | 39.780    | 40.373    | 41.375    | 41.870    | 42.552    | 43.553    | f. Impairment on Financial Assets                |
| - Kredit yang diberikan                                                                                                      | 37.460    | 48.209    | 38.178    | 38.479    | 39.263    | 39.525    | 39.943    | 39.776    | 38.324    | 39.326    | 39.928    | 40.919    | 41.419    | 42.066    | 43.030    | - Credit                                         |
| - Surat Berharga                                                                                                             | 510       | 355       | 185       | 182       | 187       | 190       | 179       | 172       | 189       | 194       | 202       | 207       | 203       | 239       | 264       | - Securities                                     |
| - Lainnya                                                                                                                    | 1.206     | 833       | 256       | 247       | 263       | 265       | 262       | 264       | 351       | 260       | 243       | 248       | 247       | 247       | 260       | - Others                                         |
| g. Tagihan Spot dan Derivatif                                                                                                | 16.302    | 11.608    | 8.105     | 7.798     | 7.548     | 7.495     | 6.840     | 6.322     | 5.589     | 8.550     | 7.213     | 5.832     | 7.329     | 8.556     | 14.902    | g. Spot and Derivatives Claims                   |
| h. Tagihan Lainnya                                                                                                           | 79.188    | 84.106    | 89.947    | 109.864   | 106.765   | 116.252   | 110.295   | 108.522   | 92.692    | 121.816   | 112.785   | 106.398   | 103.167   | 92.529    | 84.021    | h. Other claims                                  |
| <b>Sumber Dana</b>                                                                                                           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Source of Funds</b>                           |
| a. Dana Pihak Ketiga                                                                                                         | 1.517.441 | 1.633.429 | 1.573.920 | 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 | a. Third Party Funds                             |
| Rupiah                                                                                                                       | 1.192.505 | 1.311.815 | 1.262.910 | 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 | Rupiah                                           |
| Giro                                                                                                                         | 214.291   | 269.855   | 250.608   | 254.718   | 249.879   | 266.765   | 263.668   | 265.380   | 287.337   | 275.190   | 294.635   | 298.470   | 296.558   | 297.645   | 310.952   | Demand Deposit                                   |
| Tabungan                                                                                                                     | 262.873   | 290.974   | 250.642   | 252.776   | 254.665   | 255.828   | 254.959   | 256.616   | 267.371   | 265.389   | 281.492   | 279.278   | 279.328   | 283.210   | 285.262   | Saving                                           |
| Simpanan Berjangka                                                                                                           | 715.341   | 750.986   | 761.660   | 782.183   | 790.861   | 792.439   | 800.882   | 803.188   | 787.400   | 817.250   | 842.166   | 858.256   | 854.947   | 820.728   | 816.814   | Time Deposits                                    |
| Valas                                                                                                                        | 324.936   | 321.615   | 311.010   | 294.579   | 300.653   | 305.957   | 309.033   | 309.697   | 295.905   | 295.521   | 295.618   | 297.702   | 303.339   | 301.388   | 309.907   | Foreign Exchange                                 |
| Giro                                                                                                                         | 130.551   | 121.357   | 122.106   | 112.548   | 120.714   | 118.691   | 123.077   | 121.535   | 110.717   | 112.885   | 111.529   | 112.114   | 117.430   | 116.138   | 118.487   | Demand Deposit                                   |
| Tabungan                                                                                                                     | 63.767    | 74.810    | 64.527    | 61.430    | 59.483    | 62.728    | 61.410    | 62.749    | 60.341    | 60.464    | 59.115    | 60.054    | 61.716    | 60.584    | 60.682    | Saving                                           |
| Simpanan Berjangka                                                                                                           | 130.618   | 125.448   | 124.377   | 120.601   | 120.456   | 124.538   | 124.545   | 125.414   | 124.848   | 122.172   | 124.973   | 125.534   | 124.192   | 124.665   | 130.738   | Time Deposits                                    |
| b. Kewajiban kepada Bank Indonesia                                                                                           | 0         | 0         | 0         | 18        | 0         | 17        | 1.338     | 436       | 10        | 917       | 602       | 0         | 0         | 0         | 0         | b. Liabilities to BI                             |
| c. Kewajiban kepada Bank lain                                                                                                | 62.768    | 74.717    | 107.208   | 91.891    | 87.830    | 96.621    | 101.151   | 96.142    | 99.164    | 103.935   | 103.957   | 113.940   | 105.344   | 112.398   | 111.692   | c. Interbank Liabilities                         |
| d. Surat Berharga yang diterbitkan                                                                                           | 31.949    | 37.077    | 39.761    | 44.851    | 45.866    | 45.932    | 47.755    | 47.738    | 49.212    | 41.239    | 42.764    | 43.012    | 43.969    | 45.359    | 45.362    | d. Issued Securities                             |
| e. Pinjaman yang Diterima                                                                                                    | 70.414    | 58.728    | 73.289    | 69.056    | 68.510    | 68.921    | 69.852    | 73.753    | 78.979    | 93.383    | 97.488    | 99.830    | 103.476   | 105.899   | 115.880   | e. Loans received                                |
| Rupiah                                                                                                                       | 14.225    | 11.632    | 15.435    | 17.246    | 17.345    | 15.393    | 15.023    | 17.016    | 16.811    | 16.813    | 20.432    | 22.379    | 25.949    | 26.903    | 29.493    | Rupiah                                           |
| Valas                                                                                                                        | 56.189    | 47.097    | 57.854    | 51.810    | 51.165    | 53.529    | 54.829    | 56.737    | 62.167    | 76.570    | 77.056    | 77.451    | 77.528    | 78.996    | 86.387    | Foreign Exchange                                 |
| f. Kewajiban Spot dan Derivatif                                                                                              | 19.228    | 10.338    | 7.476     | 7.146     | 7.063     | 6.934     | 6.560     | 5.704     | 4.706     | 7.134     | 7.122     | 6.185     | 7.876     | 9.644     | 15.930    | 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    | 55.532    | 36.635    | 36.304    | 39.644    | 37.669    | 41.557    | 53.917    | 37.516    | 36.812    | 37.965    | 48.169    | 59.528    | 58.581    | g. Other Liabilities                             |
| h. Setoran Jaminan                                                                                                           | 2.072     | 1.590     | 1.309     | 1.300     | 1.426     | 1.492     | 1.485     | 1.441     | 1.626     | 1.498     | 1.432     | 1.489     | 1.711     | 1.738     | 1.741     | h. Margin Deposits                               |
| <b>Beberapa komponen modal</b>                                                                                               |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Components of Capital</b>                     |
| a. Modal Disetor                                                                                                             | 52.966    | 58.756    | 71.646    | 71.646    | 71.652    | 71.653    | 72.653    | 72.625    | 72.679    | 72.679    | 75.640    | 75.814    | 75.814    | 77.248    | 77.439    | a. Paid In Capital                               |
| b. Cadangan                                                                                                                  | 29.092    | 31.373    | 34.830    | 34.830    | 34.830    | 34.830    | 34.860    | 34.863    | 34.917    | 35.152    | 37.011    | 34.750    | 34.936    | 37.680    | 37.724    | b. Reserves                                      |
| c. L/R Tahun lalu <sup>1)</sup>                                                                                              | 105.005   | 122.755   | 117.216   | 116.737   | 116.753   | 116.770   | 116.261   | 114.084   | 112.770   | 144.894   | 143.594   | 138.663   | 137.290   | 134.515   | 134.051   | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>                                                                            | 20.703    | 24.938    | 18.778    | 21.553    | 23.950    | 27.102    | 29.505    | 30.426    | 32.577    | 3.286     | 6.533     | 10.303    | 12.947    | 15.488    | 18.279    | d. Current Earnings (Profit/Loss) <sup>2)</sup>  |
| e. Tambahan modal disetor                                                                                                    | 48.458    | 55.330    | 54.530    | 54.391    | 54.898    | 54.899    | 53.584    | 54.771    | 54.383    | 53.906    | 53.088    | 52.645    | 51.596    | 49.847    | 50.520    | e. Additional Paid In Capital                    |
| f. Modal Pinjaman                                                                                                            | 29.826    | 32.237    | 35.156    | 35.157    | 35.169    | 35.245    | 35.298    | 33.833    | 35.349    | 35.236    | 35.964    | 35.981    | 37.071    | 35.561    | 33.792    | f. Loan Capital                                  |

1) Angka-angka diperbaiki

1) 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                                            |
|------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------------------------------------------|
|                                                                                                                              |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                                  |
| <b>Penyaluran Dana</b>                                                                                                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Distribution of Funds</b>                     |
| a. Kredit Yang Diberikan                                                                                                     | 1.791.495 | 2.017.032 | 2.263.540 | 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 | a. Credit                                        |
| - Kepada Pihak Ketiga                                                                                                        | 1.781.889 | 2.004.722 | 2.248.512 | 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 | - To Third Party                                 |
| Rupiah                                                                                                                       | 1.569.174 | 1.777.424 | 1.986.321 | 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 | Rupiah                                           |
| Valas                                                                                                                        | 212.715   | 227.298   | 262.191   | 265.868   | 263.343   | 262.525   | 265.782   | 271.369   | 294.406   | 280.517   | 288.529   | 298.725   | 297.642   | 313.725   | 330.905   | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                                           | 9.606     | 12.310    | 15.028    | 17.813    | 18.596    | 17.779    | 17.694    | 18.651    | 20.299    | 20.745    | 19.859    | 22.127    | 24.401    | 26.292    | 29.788    | - Inter Bank Credit                              |
| Rupiah                                                                                                                       | 8.970     | 10.401    | 13.739    | 15.710    | 16.185    | 15.243    | 15.134    | 15.780    | 16.033    | 15.786    | 15.134    | 17.160    | 19.643    | 21.416    | 24.855    | Rupiah                                           |
| Valas                                                                                                                        | 636       | 1.910     | 1.289     | 2.103     | 2.411     | 2.536     | 2.560     | 2.871     | 4.266     | 4.959     | 4.725     | 4.966     | 4.758     | 4.877     | 4.933     | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                                 | 70.432    | 68.758    | 101.485   | 64.792    | 80.814    | 88.179    | 82.941    | 80.621    | 97.103    | 75.928    | 86.186    | 89.324    | 84.413    | 94.047    | 92.369    | b. Interbank Placement                           |
| - Giro                                                                                                                       | 40.715    | 37.317    | 65.395    | 41.126    | 48.653    | 57.905    | 49.151    | 46.080    | 51.104    | 43.515    | 49.288    | 56.437    | 47.984    | 58.070    | 53.715    | - Demand Deposit                                 |
| - Inter Bank Call Money                                                                                                      | 26.226    | 22.695    | 25.407    | 15.751    | 23.896    | 21.281    | 22.127    | 24.293    | 32.629    | 20.060    | 25.236    | 20.299    | 22.885    | 22.615    | 28.605    | - Inter Bank Call Money                          |
| - Deposito Berjangka                                                                                                         | 1.767     | 2.807     | 5.413     | 2.376     | 3.331     | 3.911     | 5.756     | 3.379     | 6.253     | 5.342     | 4.790     | 6.372     | 7.581     | 7.337     | 5.346     | - Time Deposits                                  |
| - Lainnya                                                                                                                    | 1.724     | 5.939     | 5.270     | 5.539     | 4.934     | 5.083     | 5.906     | 6.869     | 7.117     | 7.011     | 6.871     | 6.216     | 5.964     | 6.025     | 4.703     | - Others                                         |
| c. Penempatan pada Bank Indonesia                                                                                            | 312.548   | 350.295   | 302.733   | 295.965   | 300.935   | 316.894   | 303.197   | 305.590   | 310.443   | 306.767   | 280.120   | 264.177   | 268.237   | 300.997   | 303.570   | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                                       | 180.957   | 171.484   | 192.105   | 189.221   | 186.022   | 194.658   | 198.955   | 190.028   | 184.630   | 199.287   | 196.037   | 194.419   | 187.325   | 190.130   | 198.806   | - Demand Deposit                                 |
| - Fine Tune Operation (FTO)                                                                                                  | 83.531    | 109.849   | 78.682    | 86.661    | 101.354   | 97.964    | 84.256    | 88.021    | 86.530    | 85.064    | 68.805    | 58.925    | 66.509    | 70.228    | 72.593    | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                                      | 48.061    | 68.961    | 31.924    | 20.070    | 13.552    | 24.251    | 19.970    | 27.526    | 39.254    | 22.379    | 15.244    | 10.793    | 14.367    | 40.059    | 31.590    | - Fasbi                                          |
| - Lainnya                                                                                                                    | 0         | 1         | 21        | 13        | 7         | 21        | 17        | 16        | 30        | 36        | 33        | 40        | 35        | 580       | 581       | - Others                                         |
| d. Surat Berharga                                                                                                            | 331.274   | 429.264   | 466.514   | 475.913   | 491.397   | 514.475   | 541.676   | 562.948   | 566.984   | 578.146   | 604.478   | 588.516   | 556.017   | 506.826   | 487.997   | d. Securities                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | 14.136    | 34.031    | 18.645    | 14.310    | 16.502    | 15.827    | 13.319    | 12.538    | 11.090    | 8.471     | 6.280     | 5.589     | 3.336     | 2.987     | 2.348     | - Bank Indonesia Certificates (SBI)              |
| - Surat Perbendaharaan Negara                                                                                                | 5.835     | 4.097     | 11.627    | 9.552     | 12.575    | 9.682     | 22.148    | 10.151    | 18.429    | 16.323    | 20.427    | 25.555    | 26.806    | 22.025    | 20.248    | - Treasury Bills                                 |
| - Obligasi                                                                                                                   | 265.442   | 315.099   | 321.606   | 355.137   | 351.630   | 373.356   | 376.827   | 408.964   | 384.530   | 379.337   | 392.994   | 369.063   | 360.376   | 319.636   | 308.495   | - Bonds                                          |
| - Lainnya                                                                                                                    | 45.861    | 76.037    | 114.635   | 96.913    | 110.690   | 115.610   | 129.382   | 131.296   | 152.935   | 174.016   | 184.778   | 188.309   | 165.499   | 162.179   | 156.907   | - Others                                         |
| e. Penyertaan                                                                                                                | 14.725    | 16.726    | 19.145    | 20.270    | 20.384    | 20.384    | 20.435    | 21.254    | 22.872    | 22.872    | 24.440    | 24.440    | 23.920    | 23.920    | 23.900    | e. Equity Investment                             |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)                                                                    | 61.026    | 83.680    | 101.533   | 100.523   | 103.187   | 104.436   | 102.303   | 102.023   | 97.984    | 99.010    | 100.508   | 98.741    | 99.345    | 100.251   | 100.653   | f. Impairment on Financial Assets                |
| - Kredit yang diberikan                                                                                                      | 57.555    | 80.388    | 97.562    | 96.653    | 99.247    | 100.454   | 98.964    | 98.679    | 94.169    | 95.473    | 96.918    | 94.942    | 95.441    | 96.534    | 97.388    | - Credit                                         |
| - Surat Berharga                                                                                                             | 899       | 821       | 1.301     | 1.299     | 1.309     | 1.321     | 793       | 803       | 815       | 827       | 851       | 855       | 864       | 693       | 411       | - Securities                                     |
| - Lainnya                                                                                                                    | 2.572     | 2.470     | 2.670     | 2.571     | 2.632     | 2.662     | 2.546     | 2.542     | 3.000     | 2.710     | 2.739     | 2.943     | 3.040     | 3.024     | 2.854     | - Others                                         |
| g. Tagihan Spot dan Derivatif                                                                                                | 1.409     | 715       | 1.553     | 1.643     | 1.559     | 1.366     | 1.405     | 1.302     | 1.397     | 2.718     | 2.222     | 1.880     | 2.205     | 3.177     | 3.970     | g. Spot and Derivatives Claims                   |
| h. Tagihan Lainnya                                                                                                           | 57.402    | 66.934    | 89.501    | 142.803   | 143.446   | 138.050   | 123.616   | 101.647   | 97.200    | 103.222   | 115.691   | 101.307   | 107.039   | 130.427   | 147.317   | h. Other claims                                  |
| <b>Sumber Dana</b>                                                                                                           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Source of Funds</b>                           |
| a. Dana Pihak Ketiga                                                                                                         | 2.080.909 | 2.354.143 | 2.599.825 | 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 | a. Third Party Funds                             |
| Rupiah                                                                                                                       | 1.769.768 | 2.015.164 | 2.240.031 | 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 | 2.407.989 | Rupiah                                           |
| Giro                                                                                                                         | 335.491   | 431.523   | 465.773   | 457.965   | 444.476   | 461.137   | 474.158   | 481.811   | 519.921   | 503.742   | 510.283   | 487.453   | 506.403   | 517.686   | 509.664   | Demand Deposit                                   |
| Tabungan                                                                                                                     | 835.954   | 932.553   | 987.256   | 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 | Saving                                           |
| Simpanan Berjangka                                                                                                           | 598.324   | 651.088   | 787.002   | 792.901   | 808.046   | 796.256   | 784.775   | 781.528   | 793.708   | 758.108   | 754.773   | 784.859   | 787.219   | 785.395   | 792.026   | Time Deposits                                    |
| Valas                                                                                                                        | 311.141   | 338.979   | 359.795   | 344.503   | 355.284   | 371.666   | 359.547   | 360.421   | 381.510   | 375.349   | 375.568   | 371.214   | 364.996   | 378.849   | 399.477   | Foreign Exchange                                 |
| Giro                                                                                                                         | 149.334   | 148.302   | 150.344   | 142.236   | 150.232   | 150.793   | 142.327   | 150.434   | 160.790   | 162.012   | 162.780   | 152.606   | 149.546   | 165.119   | 173.471   | Demand Deposit                                   |
| Tabungan                                                                                                                     | 50.241    | 58.459    | 63.430    | 59.347    | 58.366    | 64.565    | 63.707    | 63.298    | 63.096    | 61.736    | 60.387    | 60.510    | 59.798    | 60.852    | 66.346    | Saving                                           |
| Simpanan Berjangka                                                                                                           | 111.566   | 132.217   | 146.021   | 142.920   | 146.685   | 156.308   | 153.513   | 146.689   | 157.625   | 151.601   | 152.401   | 158.097   | 155.653   | 152.879   | 159.660   | Time Deposits                                    |
| b. Kewajiban kepada Bank Indonesia                                                                                           | 543       | 806       | 738       | 736       | 752       | 960       | 959       | 928       | 954       | 963       | 991       | 979       | 947       | 1.922     | 2.050     | b. Liabilities to BI                             |
| c. Kewajiban kepada Bank lain                                                                                                | 33.571    | 27.451    | 45.626    | 52.079    | 63.884    | 64.595    | 63.521    | 51.022    | 39.286    | 38.430    | 41.847    | 54.534    | 53.029    | 54.180    | 42.837    | c. Interbank Liabilities                         |
| d. Surat Berharga yang diterbitkan                                                                                           | 17.138    | 36.633    | 42.656    | 44.956    | 52.107    | 51.057    | 48.560    | 50.111    | 50.355    | 49.441    | 52.068    | 46.022    | 44.088    | 44.093    | 44.675    | d. Issued Securities                             |
| e. Pinjaman yang Diterima                                                                                                    | 87.429    | 99.422    | 91.565    | 91.478    | 100.186   | 97.892    | 95.439    | 95.115    | 103.635   | 103.062   | 107.698   | 107.986   | 110.839   | 121.282   | 126.055   | e. Loans received                                |
| Rupiah                                                                                                                       | 1.045     | 1.044     | 1.040     | 1.031     | 1.030     | 1.030     | 953       | 656       | 1.123     | 1.122     | 1.121     | 1.118     | 1.114     | 1.124     | 2.216     | Rupiah                                           |
| Valas                                                                                                                        | 86.384    | 98.378    | 90.525    | 90.446    | 99.156    | 96.863    | 94.487    | 94.459    | 102.512   | 101.940   | 106.576   | 106.868   | 109.724   | 120.158   | 123.838   | Foreign Exchange                                 |
| f. Kewajiban Spot dan Derivatif                                                                                              | 1.991     | 1.448     | 1.125     | 1.214     | 1.180     | 1.709     | 1.688     | 963       | 917       | 1.404     | 2.786     | 2.086     | 3.218     | 2.931     | 6.953     | 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    | 68.954    | 45.797    | 44.645    | 43.874    | 41.621    | 42.894    | 60.104    | 48.029    | 46.914    | 55.883    | 69.495    | 107.129   | 113.149   | g. Other Liabilities                             |
| h. Setoran Jaminan                                                                                                           | 3.212     | 2.964     | 2.872     | 2.599     | 2.656     | 2.617     | 2.788     | 2.695     | 3.388     | 3.064     | 3.050     | 3.004     | 3.147     | 2.642     | 2.568     | h. Margin Deposits                               |
| <b>Beberapa komponen modal</b>                                                                                               |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Components of Capital</b>                     |
| a. Modal Disetor                                                                                                             | 25.393    | 26.011    | 27.623    | 27.623    | 27.623    | 27.623    | 27.623    | 27.623    | 27.380    | 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     | 9.950     | 10.183    | 10.174    | 10.183    | b. Reserves                                      |
| c. U/R Tahun lalu <sup>1)</sup>                                                                                              | 204.109   | 277.062   | 350.259   | 350.252   | 350.252   | 350.251   | 350.251   | 350.251   | 348.227   | 438.042   | 434.861   | 412.520   | 402.193   | 402.559   | 402.557   | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. U/R Tahun berjalan sesudah paia <sup>2)</sup>                                                                             | 71.571    | 69.466    | 40.141    | 47.696    | 55.082    | 63.087    | 71.213    | 79.146    | 86.589    | 6.897     | 13.495    | 22.576    | 28.612    | 36.492    | 46.118    | d. Current Earnings (Profit/Loss) <sup>2)</sup>  |
| e. Tambahan modal disetor                                                                                                    | 33.922    | 37.390    | 48.056    | 47.751    | 49.579    | 49.995    | 48.672    | 49.855    | 49.297    | 48.462    | 46.221    | 45.887    | 43.699    | 41.598    | 37.915    | e. Additional Paid In Capital                    |
| f. Modal Pinjaman                                                                                                            | 3.753     | 215       | 3.172     | 1.784     | 1.785     | 1.787     | 1.788     | 1.788     | 1.788     | 1.778     | 1.783     | 1.784     | 1.786     | 1.785     | 2.291     | 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                                            |
|------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|--------------------------------------------------|
|                                                                                                                              |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar     | Apr     | Mei     | Jun     |                                                  |
| <b>Penyaluran Dana</b>                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |         |         |         |         | <b>Distribution of Funds</b>                     |
| a. Pembiayaan Yang Diberikan                                                                                                 | 17.584 | 11.431 | 11.674 | 11.571 | 11.695 | 11.539 | 11.549 | 11.425 | 11.245 | 10.825 | 10.720 | 10.658  | 10.552  | 10.616  | 10.362  | a. Financing                                     |
| - Kepada Pihak Ketiga                                                                                                        | 17.495 | 11.396 | 11.650 | 11.550 | 11.676 | 11.521 | 11.541 | 11.417 | 11.237 | 10.818 | 10.713 | 10.652  | 10.546  | 10.611  | 10.356  | - To Third Party                                 |
| Rupiah                                                                                                                       | 17.491 | 11.396 | 11.650 | 11.550 | 11.676 | 11.521 | 11.541 | 11.417 | 11.237 | 10.818 | 10.713 | 10.652  | 10.546  | 10.611  | 10.356  | Rupiah                                           |
| Valas                                                                                                                        | 4      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | -       | -       | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                                           | 88     | 34     | 24     | 21     | 18     | 18     | 8      | 8      | 7      | 7      | 7      | 6       | 5       | 5       | 5       | - Inter Bank Credit                              |
| Rupiah                                                                                                                       | 88     | 34     | 24     | 21     | 18     | 18     | 8      | 8      | 7      | 7      | 7      | 6       | 5       | 5       | 5       | Rupiah                                           |
| Valas                                                                                                                        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | -       | -       | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                                 | 962    | 808    | 778    | 713    | 515    | 511    | 480    | 597    | 1.040  | 1.045  | 1.045  | 1.053   | 1.027   | 1.051   | 1.008   | b. Interbank Placement                           |
| - Giro                                                                                                                       | 290    | 270    | 65     | 58     | 53     | 49     | 43     | 40     | 512    | 518    | 518    | 526     | 539     | 544     | 531     | - Demand Deposit                                 |
| - Inter Bank Call Money                                                                                                      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | -       | -       | - Inter Bank Call Money                          |
| - Deposito Berjangka                                                                                                         | 670    | 538    | 713    | 655    | 462    | 462    | 437    | 557    | 527    | 527    | 527    | 527     | 487     | 507     | 477     | - Time Deposits                                  |
| - Lainnya                                                                                                                    | 2      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | -       | -       | - Others                                         |
| c. Penempatan pada Bank Indonesia                                                                                            | 3.280  | 2.851  | 2.317  | 2.076  | 1.913  | 2.676  | 2.707  | 2.415  | 2.768  | 2.836  | 2.352  | 2.427   | 2.088   | 2.090   | 2.295   | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                                       | 1.139  | 561    | 635    | 633    | 682    | 695    | 688    | 675    | 680    | 673    | 654    | 660     | 658     | 647     | 594     | - Demand Deposit                                 |
| - Fine Tune Operation (FTO)                                                                                                  | 85     | 240    | 355    | 690    | 690    | 840    | 730    | 730    | 750    | 1.190  | 1.280  | 1.280   | 1.300   | 1.350   | 1.220   | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                                      | 2.056  | 2.050  | 1.326  | 753    | 541    | 1.141  | 1.289  | 1.010  | 1.337  | 960    | 418    | 487     | 130     | 93      | 481     | - Fasbi                                          |
| - Lainnya                                                                                                                    | 0      | -      | -      | -      | -      | -      | -      | -      | -      | 13     | -      | -       | -       | -       | -       | - Others                                         |
| d. Surat Berharga                                                                                                            | 864    | 750    | 798    | 685    | 617    | 914    | 911    | 960    | 1.275  | 569    | 985    | 964     | 701     | 977     | 1.089   | d. Securities                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | -       | -       | - Bank Indonesia Certificates (SBI)              |
| - Surat Perbendaharaan Negara                                                                                                | -      | -      | -      | -      | -      | -      | -      | 24     | 25     | 25     | 25     | 25      | 25      | -       | -       | - Treasury Bills                                 |
| - Obligasi                                                                                                                   | 809    | 286    | 312    | 302    | 302    | 301    | 347    | 337    | 310    | 379    | 457    | 503     | 481     | 506     | 516     | - Bonds                                          |
| - Lainnya                                                                                                                    | 54     | 463    | 486    | 383    | 315    | 613    | 563    | 599    | 940    | 166    | 504    | 436     | 194     | 472     | 573     | - Others                                         |
| e. Penyertaan                                                                                                                | 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    | 832    | 884    | 968    | 921    | 1.126  | 1.130  | 1.179  | 1.220  | 1.224  | 1.241   | 1.248   | 1.264   | 1.168   | f. Impairment on Financial Assets                |
| - Pembiayaan yang diberikan                                                                                                  | 396    | 840    | 809    | 861    | 944    | 894    | 1.096  | 1.097  | 1.140  | 1.178  | 1.181  | 1.194   | 1.200   | 1.210   | 1.109   | - Financing                                      |
| - Surat Berharga                                                                                                             | 15     | 4      | 4      | 2      | 2      | 3      | 3      | 3      | 7      | 7      | 3      | 3       | 1       | 4       | 4       | - Securities                                     |
| - Lainnya                                                                                                                    | 10     | 8      | 19     | 21     | 21     | 24     | 26     | 30     | 32     | 35     | 40     | 44      | 48      | 50      | 55      | - Others                                         |
| g. Tagihan Spot dan Derivatif                                                                                                | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       | -       | -       | -       | g. Spot and Derivatives Claims                   |
| h. Tagihan Lainnya                                                                                                           | -      | 150    | 459    | 793    | 948    | 997    | 833    | 1.095  | 529    | 1.031  | 849    | 688     | 1.065   | 300     | 80      | h. Other claims                                  |
| <b>Sumber Dana</b>                                                                                                           |        |        |        |        |        |        |        |        |        |        |        |         |         |         |         | <b>Source of Funds</b>                           |
| a. Dana Pihak Ketiga                                                                                                         | 18.112 | 12.101 | 12.780 | 13.135 | 12.961 | 12.907 | 13.100 | 13.142 | 12.987 | 12.900 | 12.665 | 12.499  | 12.170  | 11.533  | 11.636  | a. Third Party Funds                             |
| Rupiah                                                                                                                       | 18.054 | 12.101 | 12.780 | 13.135 | 12.961 | 12.907 | 13.100 | 13.142 | 12.987 | 12.900 | 12.665 | 12.499  | 12.170  | 11.533  | 11.636  | Rupiah                                           |
| Giro                                                                                                                         | 1.134  | 1.055  | 647    | 628    | 597    | 567    | 613    | 764    | 1.057  | 813    | 841    | 702     | 700     | 802     | 803     | Demand Deposit                                   |
| Tabungan                                                                                                                     | 2.124  | 1.599  | 1.392  | 1.475  | 1.431  | 1.483  | 1.482  | 1.462  | 1.589  | 1.575  | 1.562  | 1.557   | 1.498   | 1.439   | 1.475   | Saving                                           |
| Simpanan Berjangka                                                                                                           | 14.797 | 9.447  | 10.741 | 11.033 | 10.933 | 10.856 | 11.005 | 10.916 | 10.342 | 10.512 | 10.262 | 10.241  | 9.973   | 9.292   | 9.357   | 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    | 466    | 368    | 418    | 983    | 1.118  | 1.085  | 1.079  | 1.035  | 948    | 729     | 807     | 503     | 305     | c. Interbank Liabilities                         |
| d. Surat Berharga yang diterbitkan                                                                                           | 300    | 883    | 513    | 175    | 100    | 557    | 100    | 50     | 275    | -      | -      | 310     | 153     | 611     | 771     | d. Issued Securities                             |
| e. Pinjaman yang Diterima                                                                                                    | 114    | 115    | 143    | 160    | 170    | 189    | 201    | 245    | 285    | 287    | 286    | 290     | 322     | 335     | 358     | e. Loans received                                |
| Rupiah                                                                                                                       | 114    | 115    | 143    | 160    | 170    | 189    | 201    | 245    | 285    | 287    | 286    | 290     | 322     | 335     | 358     | 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     | 26     | 27     | 29     | 30     | 30     | 32     | 32     | 28     | 26     | 26      | 27      | 27      | 27      | h. Margin Deposits                               |
| <b>Beberapa komponen modal</b>                                                                                               |        |        |        |        |        |        |        |        |        |        |        |         |         |         |         | <b>Components of Capital</b>                     |
| a. Modal Disetor                                                                                                             | 3.340  | 2.069  | 2.379  | 2.379  | 2.379  | 2.379  | 2.479  | 2.579  | 2.579  | 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 <sup>1)</sup>                                                                                              | (74)   | (123)  | (523)  | (523)  | (523)  | (523)  | (523)  | (523)  | (523)  | (889)  | (889)  | (1.019) | (1.027) | (1.019) | (1.024) | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>                                                                            | 78     | (512)  | 55     | (54)   | (137)  | (123)  | (325)  | (333)  | (380)  | 6      | 9      | 16      | 15      | 19      | 28      | d. Current Earnings (Profit/Loss) <sup>2)</sup>  |
| e. Tambahan modal disetor                                                                                                    | 395    | 245    | (4)    | (4)    | (4)    | (2)    | (3)    | (3)    | 286    | 244    | 244    | 244     | 241     | 241     | 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                                            |
|------------------------------------------------------------------------------------------------------------------------------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------------------------|
|                                                                                                                              |        |         | Jun     | Jul     | Agst    | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                  |
| <b>Penyaluran Dana</b>                                                                                                       |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Distribution of Funds</b>                     |
| a. Pembiayaan Yang Diberikan                                                                                                 | 86.079 | 111.224 | 116.556 | 114.832 | 115.649 | 116.735 | 116.862 | 116.914 | 118.638 | 116.947 | 117.773 | 118.939 | 119.775 | 121.159 | 117.706 | a. Financing                                     |
| - Kepada Pihak Ketiga                                                                                                        | 85.771 | 110.883 | 116.080 | 114.399 | 115.231 | 116.325 | 116.478 | 116.531 | 118.272 | 116.606 | 117.426 | 118.594 | 119.422 | 120.800 | 117.355 | - To Third Party                                 |
| Rupiah                                                                                                                       | 81.278 | 106.993 | 112.487 | 110.688 | 111.525 | 112.536 | 112.763 | 112.851 | 114.386 | 112.676 | 113.294 | 114.385 | 115.514 | 116.971 | 113.651 | Rupiah                                           |
| Valas                                                                                                                        | 4.493  | 3.891   | 3.593   | 3.711   | 3.705   | 3.789   | 3.715   | 3.679   | 3.887   | 3.930   | 4.132   | 4.209   | 3.908   | 3.829   | 3.704   | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                                           | 307    | 341     | 476     | 433     | 418     | 410     | 384     | 383     | 366     | 341     | 347     | 345     | 353     | 360     | 351     | - Inter Bank Credit                              |
| Rupiah                                                                                                                       | 307    | 341     | 476     | 433     | 418     | 410     | 384     | 383     | 366     | 341     | 347     | 345     | 353     | 360     | 351     | Rupiah                                           |
| Valas                                                                                                                        | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                                 | 2.104  | 1.751   | 2.405   | 1.564   | 1.696   | 1.742   | 1.496   | 1.838   | 1.431   | 944     | 1.290   | 1.921   | 2.002   | 3.465   | 1.826   | b. Interbank Placement                           |
| - Giro                                                                                                                       | 1.626  | 1.265   | 1.752   | 1.177   | 1.439   | 1.502   | 1.219   | 1.497   | 1.210   | 869     | 1.179   | 1.774   | 1.958   | 3.263   | 1.566   | - Demand Deposit                                 |
| - Inter Bank Call Money                                                                                                      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - Inter Bank Call Money                          |
| - Deposito Berjangka                                                                                                         | 434    | 440     | 485     | 210     | 10      | 10      | 9       | 59      | 154     | 1       | 76      | 76      | 1       | 91      | 191     | - Time Deposits                                  |
| - Lainnya                                                                                                                    | 45     | 46      | 169     | 178     | 247     | 230     | 268     | 282     | 68      | 73      | 36      | 71      | 44      | 112     | 69      | - Others                                         |
| c. Penempatan pada Bank Indonesia                                                                                            | 14.573 | 19.908  | 21.601  | 20.207  | 19.909  | 21.815  | 19.149  | 20.264  | 24.003  | 25.308  | 24.597  | 24.125  | 21.349  | 19.691  | 19.100  | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                                       | 4.717  | 7.039   | 8.110   | 8.102   | 8.183   | 8.212   | 8.348   | 8.256   | 9.316   | 9.106   | 9.077   | 9.196   | 9.126   | 9.487   | 9.259   | - Demand Deposit                                 |
| - Fine Tune Operation (FTO)                                                                                                  | 1.400  | 2.650   | 2.560   | 2.525   | 2.800   | 2.800   | 2.305   | 1.955   | 2.005   | 2.235   | 2.060   | 2.210   | 3.340   | 3.285   | 3.085   | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                                      | 5.201  | 9.802   | 10.318  | 7.464   | 6.255   | 8.928   | 7.239   | 8.560   | 10.320  | 11.413  | 11.974  | 12.097  | 8.255   | 6.777   | 6.268   | - Fasbi                                          |
| - Lainnya                                                                                                                    | 3.255  | 418     | 613     | 2.115   | 2.671   | 1.875   | 1.257   | 1.493   | 2.362   | 2.554   | 1.485   | 621     | 628     | 141     | 488     | - Others                                         |
| d. Surat Berharga                                                                                                            | 9.679  | 16.450  | 19.461  | 20.480  | 20.602  | 21.841  | 23.309  | 23.783  | 24.125  | 23.038  | 25.846  | 27.262  | 28.407  | 26.954  | 35.477  | d. Securities                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - Bank Indonesia Certificates (SBI)              |
| (SB/PN)                                                                                                                      | 98     | 1.979   | 4.017   | 4.632   | 4.890   | 4.447   | 5.380   | 4.811   | 3.920   | 3.328   | 4.562   | 5.157   | 5.978   | 6.336   | 6.224   | - Treasury Bills                                 |
| - Obligasi                                                                                                                   | 8.687  | 11.170  | 12.991  | 14.233  | 14.442  | 15.272  | 16.228  | 16.747  | 17.371  | 17.883  | 18.520  | 18.490  | 19.122  | 17.249  | 25.472  | - Bonds                                          |
| - Lainnya                                                                                                                    | 895    | 3.301   | 2.454   | 1.615   | 1.271   | 2.123   | 1.700   | 2.225   | 2.834   | 1.827   | 2.765   | 3.615   | 3.308   | 3.368   | 3.781   | - Others                                         |
| e. Penyertaan                                                                                                                | 28     | 29      | 30      | 30      | 31      | 31      | 31      | 31      | 31      | 31      | 31      | 30      | 30      | 30      | 30      | e. Equity Investment                             |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)                                                                    | 2.468  | 3.361   | 2.960   | 2.992   | 3.021   | 2.892   | 3.549   | 3.486   | 3.251   | 3.515   | 3.732   | 3.240   | 3.315   | 3.314   | 3.727   | f. Impairment on Financial Assets                |
| - Pembiayaan yang diberikan                                                                                                  | 2.435  | 3.293   | 2.895   | 2.933   | 2.961   | 2.827   | 3.486   | 3.421   | 3.189   | 3.455   | 3.666   | 3.177   | 3.249   | 3.235   | 3.666   | - Financing                                      |
| - Surat Berharga                                                                                                             | 10     | 47      | 41      | 39      | 40      | 42      | 44      | 45      | 43      | 42      | 48      | 49      | 48      | 48      | 46      | - Securities                                     |
| - Lainnya                                                                                                                    | 23     | 22      | 23      | 20      | 20      | 22      | 19      | 21      | 20      | 17      | 18      | 14      | 17      | 31      | 15      | - Others                                         |
| g. Tagihan Spot dan Derivatif                                                                                                | -      | 31      | 1       | 1       | 1       | 1       | 1       | 7       | 4       | 13      | 1       | 5       | 2       | 10      | 17      | g. Spot and Derivatives Claims                   |
| h. Tagihan Lainnya                                                                                                           | 846    | 1.713   | 1.812   | 3.214   | 2.337   | 2.569   | 2.656   | 3.015   | 2.553   | 1.958   | 1.560   | 736     | 2.152   | 2.460   | 2.054   | h. Other claims                                  |
| <b>Sumber Dana</b>                                                                                                           |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Source of Funds</b>                           |
| a. Dana Pihak Ketiga                                                                                                         | 94.726 | 124.349 | 139.680 | 141.180 | 139.899 | 144.691 | 142.894 | 144.961 | 147.502 | 148.146 | 146.558 | 149.737 | 150.289 | 148.799 | 147.021 | a. Third Party Funds                             |
| Rupiah                                                                                                                       | 88.131 | 118.325 | 133.461 | 135.624 | 134.482 | 138.838 | 137.040 | 139.154 | 141.847 | 142.418 | 140.732 | 142.902 | 143.470 | 141.889 | 140.794 | Rupiah                                           |
| Giro                                                                                                                         | 5.925  | 10.636  | 16.427  | 15.906  | 13.777  | 17.079  | 16.487  | 16.448  | 14.921  | 14.007  | 15.376  | 15.004  | 15.957  | 17.311  | 17.029  | Demand Deposit                                   |
| Tabungan                                                                                                                     | 25.482 | 35.212  | 35.146  | 36.467  | 36.467  | 36.737  | 37.220  | 38.018  | 41.462  | 40.756  | 40.706  | 40.839  | 40.773  | 41.536  | 42.384  | Saving                                           |
| Simpanan Berjangka                                                                                                           | 56.723 | 72.477  | 81.888  | 83.251  | 84.237  | 85.023  | 83.333  | 84.689  | 85.463  | 87.656  | 84.649  | 87.060  | 86.740  | 83.042  | 81.381  | Time Deposits                                    |
| Valas                                                                                                                        | 6.596  | 6.024   | 6.219   | 5.556   | 5.418   | 5.853   | 5.854   | 5.806   | 5.656   | 5.728   | 5.826   | 6.835   | 6.819   | 6.910   | 6.227   | Foreign Exchange                                 |
| Giro                                                                                                                         | 1.940  | 1.032   | 1.718   | 1.229   | 1.128   | 1.328   | 1.402   | 1.484   | 1.471   | 1.400   | 1.687   | 2.099   | 2.157   | 2.689   | 1.475   | Demand Deposit                                   |
| Tabungan                                                                                                                     | 139    | 163     | 159     | 165     | 169     | 176     | 178     | 179     | 184     | 186     | 190     | 187     | 191     | 196     | 215     | Saving                                           |
| Simpanan Berjangka                                                                                                           | 4.517  | 4.829   | 4.341   | 4.162   | 4.121   | 4.349   | 4.273   | 4.144   | 4.000   | 4.142   | 3.949   | 4.548   | 4.471   | 4.025   | 4.537   | Time Deposits                                    |
| b. Kewajiban kepada Bank Indonesia                                                                                           | -      | 1       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | b. Liabilities to BI                             |
| c. Kewajiban kepada Bank lain                                                                                                | 4.799  | 6.121   | 4.546   | 3.674   | 2.954   | 2.398   | 2.797   | 3.216   | 3.070   | 2.137   | 2.377   | 2.118   | 2.219   | 3.256   | 2.287   | c. Interbank Liabilities                         |
| d. Surat Berharga yang diterbitkan                                                                                           | 2.991  | 4.612   | 1.992   | 1.786   | 1.209   | 1.374   | 1.923   | 1.677   | 3.242   | 911     | 3.223   | 2.395   | 1.887   | 1.440   | 2.855   | d. Issued Securities                             |
| e. Pinjaman yang Diterima                                                                                                    | 1.836  | 2.201   | 2.751   | 2.751   | 2.818   | 2.558   | 2.449   | 2.349   | 2.443   | 2.198   | 2.198   | 2.198   | 2.198   | 2.198   | 1.859   | e. Loans received                                |
| Rupiah                                                                                                                       | 1.836  | 2.201   | 2.751   | 2.751   | 2.751   | 2.423   | 2.381   | 2.281   | 2.443   | 2.198   | 2.198   | 2.198   | 2.198   | 2.198   | 1.859   | Rupiah                                           |
| Valas                                                                                                                        | -      | -       | -       | -       | 67      | 135     | 68      | 68      | -       | -       | -       | -       | -       | -       | -       | Foreign Exchange                                 |
| f. Kewajiban Spot dan Derivatif                                                                                              | -      | 4       | 12      | 12      | 9       | 5       | 3       | 14      | 18      | 32      | 28      | 8       | 2       | 12      | 19      | 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     | 244     | 236     | 366     | 564     | 470     | 405     | 389     | 396     | 310     | 341     | 438     | 491     | 474     | g. Other Liabilities                             |
| h. Setoran Jaminan                                                                                                           | 30     | 37      | 60      | 58      | 61      | 63      | 68      | 65      | 60      | 75      | 75      | 69      | 71      | 70      | 71      | h. Margin Deposits                               |
| <b>Beberapa komponen modal</b>                                                                                               |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Components of Capital</b>                     |
| a. Modal Disetor                                                                                                             | 7.084  | 9.939   | 9.986   | 9.986   | 9.986   | 9.986   | 9.986   | 9.986   | 10.986  | 10.986  | 12.553  | 12.553  | 12.553  | 13.942  | 15.318  | a. Paid In Capital                               |
| b. Cadangan                                                                                                                  | 1.807  | 2.958   | 2.946   | 3.004   | 3.004   | 3.004   | 3.004   | 3.004   | 3.004   | 3.004   | 2.537   | 2.421   | 2.423   | 2.423   | 2.423   | b. Reserves                                      |
| c. L/R Tahun lalu <sup>1)</sup>                                                                                              | (48)   | (232)   | 528     | 471     | 499     | 499     | 495     | 495     | 1.753   | 1.413   | 1.187   | 1.186   | 1.186   | 1.186   | 1.186   | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>                                                                            | 306    | 1.139   | 889     | 695     | 1.160   | 1.317   | 1.008   | 1.132   | 1.005   | (12)    | 132     | 489     | 675     | 914     | 1.145   | d. Current Earnings (Profit/Loss) <sup>2)</sup>  |
| e. Tambahan modal disetor                                                                                                    | 1.814  | 1.824   | 1.790   | 1.790   | 1.805   | 1.823   | 1.815   | 3.407   | 3.769   | 3.771   | 4.357   | 4.775   | 3.275   | 3.901   | 2.343   | e. Additional Paid In Capital                    |
| f. Modal Pinjaman                                                                                                            | -      | 1.500   | 2.500   | 1.800   | 1.800   | 1.800   | 1.800   | 1.800   | 1.800   | 1.800   | 1.800   | 1.100   | 1.100   | 1.100   | 2.700   | 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                                            |
|------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------------------------------|
|                                                                                                                              |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                  |
| <b>Penyaluran Dana</b>                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Distribution of Funds</b>                     |
| a. Pembiayaan Yang Diberikan                                                                                                 | 50.865 | 55.388 | 57.855 | 57.872 | 57.639 | 58.503 | 58.292 | 58.610 | 60.472 | 59.273 | 59.489 | 60.990 | 61.243 | 61.509 | 62.141 | a. Financing                                     |
| - Kepada Pihak Ketiga                                                                                                        | 50.701 | 55.202 | 57.653 | 57.674 | 57.447 | 58.306 | 58.103 | 58.417 | 60.280 | 59.084 | 59.309 | 60.817 | 61.074 | 61.339 | 61.965 | - To Third Party                                 |
| Rupiah                                                                                                                       | 46.212 | 50.390 | 53.308 | 53.463 | 53.432 | 54.326 | 54.150 | 54.519 | 56.465 | 55.395 | 55.578 | 57.060 | 57.336 | 57.714 | 58.238 | Rupiah                                           |
| Valas                                                                                                                        | 4.489  | 4.812  | 4.345  | 4.211  | 4.015  | 3.980  | 3.953  | 3.898  | 3.814  | 3.689  | 3.731  | 3.757  | 3.738  | 3.625  | 3.727  | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                                           | 164    | 186    | 202    | 198    | 192    | 197    | 189    | 193    | 192    | 189    | 180    | 173    | 169    | 170    | 175    | - Inter Bank Credit                              |
| Rupiah                                                                                                                       | 164    | 186    | 202    | 198    | 192    | 197    | 189    | 193    | 192    | 189    | 180    | 173    | 169    | 170    | 175    | Rupiah                                           |
| Valas                                                                                                                        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                                 | 532    | 1.552  | 2.065  | 650    | 789    | 465    | 270    | 596    | 703    | 724    | 543    | 724    | 434    | 2.799  | 3.789  | b. Interbank Placement                           |
| - Giro                                                                                                                       | 531    | 1.551  | 2.064  | 649    | 788    | 463    | 269    | 595    | 701    | 723    | 542    | 723    | 433    | 2.797  | 3.787  | - 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 | 9.161  | 10.912 | 10.100 | 12.821 | 12.794 | 12.318 | 14.391 | 16.201 | 16.302 | 16.061 | 13.346 | 9.694  | 8.954  | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                                       | 2.905  | 3.357  | 3.412  | 3.496  | 3.543  | 5.654  | 5.772  | 5.762  | 5.754  | 5.905  | 5.940  | 6.121  | 6.228  | 6.232  | 3.846  | - Demand Deposit                                 |
| - Fine Tune Operation (FTO)                                                                                                  | 1.900  | 5.050  | 3.250  | 3.350  | 3.600  | 3.600  | 3.100  | 2.350  | 2.350  | 2.150  | 2.150  | 2.150  | 1.800  | 800    | 800    | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                                      | 2.863  | 3.589  | 1.700  | 2.534  | 2.250  | 2.449  | 3.312  | 3.732  | 5.568  | 7.008  | 7.140  | 6.345  | 3.691  | 2.037  | 4.164  | - Fasbi                                          |
| - Lainnya                                                                                                                    | 276    | -      | 800    | 1.532  | 707    | 1.118  | 610    | 473    | 719    | 1.138  | 1.072  | 1.446  | 1.628  | 625    | 143    | - Others                                         |
| d. Surat Berharga                                                                                                            | 7.727  | 6.907  | 9.699  | 9.279  | 9.610  | 10.006 | 9.935  | 10.486 | 10.256 | 10.181 | 11.817 | 13.124 | 14.711 | 15.206 | 14.759 | d. Securities                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | - Bank Indonesia Certificates (SBI)              |
| (SB/PN)                                                                                                                      | 1.941  | 99     | 1.062  | 1.188  | 1.689  | 1.560  | 1.508  | 2.040  | 1.547  | 2.370  | 3.177  | 4.553  | 4.860  | 4.524  | 4.686  | - Treasury Bills                                 |
| - Obligasi                                                                                                                   | 4.621  | 5.427  | 6.934  | 6.901  | 6.902  | 7.415  | 7.416  | 7.603  | 7.598  | 6.924  | 7.613  | 7.459  | 8.638  | 9.528  | 9.627  | - Bonds                                          |
| - Lainnya                                                                                                                    | 1.164  | 1.380  | 1.703  | 1.190  | 1.019  | 1.031  | 1.011  | 842    | 1.110  | 887    | 1.027  | 1.111  | 1.212  | 1.154  | 446    | - 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  | 1.721  | 1.620  | 1.504  | 1.710  | 1.743  | 1.717  | 1.958  | 1.978  | 1.926  | 1.756  | 1.874  | 1.875  | 1.833  | f. Impairment on Financial Assets                |
| - Pembiayaan yang diberikan                                                                                                  | 1.797  | 1.830  | 1.687  | 1.592  | 1.478  | 1.685  | 1.718  | 1.691  | 1.930  | 1.936  | 1.880  | 1.709  | 1.826  | 1.829  | 1.786  | - Financing                                      |
| - Surat Berharga                                                                                                             | 152    | 154    | 24     | 19     | 17     | 17     | 17     | 17     | 20     | 18     | 19     | 20     | 21     | 19     | 13     | - Securities                                     |
| - Lainnya                                                                                                                    | 59     | 9      | 10     | 10     | 8      | 8      | 8      | 8      | 9      | 25     | 27     | 27     | 27     | 27     | 34     | - 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  | 258    | 1.789  | 1.471  | 209    | 56     | 59     | 99     | 150    | 169    | 159    | 692    | 221    | 297    | h. Other Claims                                  |
| <b>Sumber Dana</b>                                                                                                           |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Source of Funds</b>                           |
| a. Dana Pihak Ketiga                                                                                                         | 62.057 | 69.957 | 72.300 | 73.648 | 72.579 | 74.751 | 73.963 | 74.648 | 77.903 | 78.273 | 80.036 | 82.584 | 82.320 | 81.663 | 82.417 | a. Third Party Funds                             |
| Rupiah                                                                                                                       | 56.702 | 63.641 | 65.105 | 67.098 | 67.030 | 69.100 | 68.933 | 69.552 | 72.525 | 72.566 | 74.537 | 76.656 | 76.365 | 74.730 | 74.782 | Rupiah                                           |
| Giro                                                                                                                         | 4.340  | 5.097  | 5.386  | 5.760  | 5.526  | 6.873  | 5.762  | 5.712  | 6.980  | 6.224  | 6.642  | 6.826  | 6.688  | 6.826  | 6.913  | Demand Deposit                                   |
| Tabungan                                                                                                                     | 24.984 | 27.759 | 27.792 | 28.667 | 28.796 | 28.988 | 29.233 | 29.774 | 31.389 | 31.232 | 31.343 | 31.882 | 31.126 | 31.319 | 31.744 | Saving                                           |
| Simpanan Berjangka                                                                                                           | 27.378 | 30.785 | 31.927 | 32.672 | 32.708 | 33.239 | 33.939 | 34.065 | 34.156 | 35.110 | 36.552 | 37.948 | 38.551 | 36.585 | 36.124 | Time Deposits                                    |
| Valas                                                                                                                        | 5.355  | 6.317  | 7.195  | 6.550  | 5.549  | 5.651  | 5.030  | 5.096  | 5.378  | 5.707  | 5.499  | 5.928  | 5.955  | 6.932  | 7.635  | Foreign Exchange                                 |
| Giro                                                                                                                         | 1.490  | 1.833  | 3.645  | 3.032  | 2.001  | 2.070  | 1.427  | 1.486  | 1.981  | 2.428  | 2.133  | 2.606  | 2.351  | 3.702  | 4.243  | Demand Deposit                                   |
| Tabungan                                                                                                                     | 3      | -      | 4      | 4      | 5      | 5      | 5      | 5      | -      | -      | -      | -      | -      | -      | -      | Saving                                           |
| Simpanan Berjangka                                                                                                           | 3.862  | 4.484  | 3.546  | 3.514  | 3.544  | 3.576  | 3.598  | 3.605  | 3.392  | 3.279  | 3.366  | 3.322  | 3.604  | 3.231  | 3.392  | Time Deposits                                    |
| b. Kewajiban kepada Bank Indonesia                                                                                           | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | b. Liabilities to BI                             |
| c. Kewajiban kepada Bank lain                                                                                                | 412    | 494    | 763    | 592    | 613    | 599    | 541    | 550    | 654    | 688    | 628    | 852    | 674    | 527    | 571    | c. Interbank Liabilities                         |
| d. Surat Berharga yang diterbitkan                                                                                           | 500    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 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    | 258    | 224    | 89     | 57     | 56     | 59     | 99     | 150    | 169    | 159    | 147    | 128    | 136    | g. Other Liabilities                             |
| h. Setoran Jaminan                                                                                                           | 59     | 24     | 22     | 22     | 22     | 22     | 22     | 21     | 20     | 20     | 20     | 20     | 20     | 22     | 22     | h. Margin Deposits                               |
| <b>Beberapa komponen modal</b>                                                                                               |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Components of Capital</b>                     |
| a. Modal Disetor                                                                                                             | 1.989  | 2.489  | 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  | 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 <sup>1)</sup>                                                                                              | 2.890  | 2.845  | 3.070  | 3.070  | 3.070  | 3.070  | 3.070  | 3.070  | 3.070  | 3.435  | 3.435  | 3.435  | 3.435  | 3.435  | 3.435  | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>                                                                            | 250    | 325    | 181    | 202    | 230    | 261    | 289    | 320    | 365    | 38     | 76     | 121    | 167    | 212    | 261    | d. Current Earnings (Profit/Loss) <sup>2)</sup>  |
| e. Tambahan modal disetor                                                                                                    | 50     | (24)   | (13)   | (13)   | (12)   | (12)   | (13)   | (13)   | 548    | 48     | 48     | 48     | 48     | 48     | 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<br>(Commercial Banks Income Statements)<br>Miliar Rp (Billion Rp) |                |                |                |                |                |                |                |                |                |               |               |               |                |                |                |                                                                                           |
|------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|----------------|----------------|----------------|-------------------------------------------------------------------------------------------|
| Keterangan                                                                                                 | 2015           | 2016           | 2017           |                |                |                |                |                |                | 2018          |               |               |                |                |                | Items                                                                                     |
|                                                                                                            |                |                | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan           | Feb           | Mar           | Apr            | Mei            | Jun            |                                                                                           |
| <b>A. Pendapatan dan Beban Bunga</b>                                                                       |                |                |                |                |                |                |                |                |                |               |               |               |                |                |                | <b>A. Interest Income and Interest Expenses</b>                                           |
| 1. Pendapatan bunga                                                                                        | 646.614        | 681.460        | 357.158        | 417.131        | 477.592        | 537.027        | 596.900        | 655.307        | 717.761        | 73.773        | 128.997       | 189.354       | 248.933        | 300.434        | 361.292        | 1. Interest Income                                                                        |
| a. Dari Bank Indonesia                                                                                     | 7.620          | 5.990          | 3.503          | 4.121          | 4.782          | 5.492          | 6.090          | 6.625          | 7.320          | 621           | 1.113         | 1.523         | 1.911          | 2.453          | 2.949          | a. From Bank Indonesia Placement                                                          |
| b. Dari Penempatan pada bank lain                                                                          | 8.026          | 6.667          | 3.579          | 4.218          | 4.786          | 5.416          | 6.109          | 6.756          | 7.358          | 605           | 1.129         | 1.762         | 2.442          | 3.233          | 3.900          | b. From interbank placement                                                               |
| c. Dari surat berharga                                                                                     | 42.746         | 52.404         | 28.695         | 33.357         | 38.308         | 43.339         | 47.969         | 53.172         | 59.098         | 5.372         | 10.189        | 15.606        | 20.524         | 25.790         | 30.705         | c. From securities                                                                        |
| d. Dari Kredit yang diberikan                                                                              | 450.988        | 474.705        | 240.422        | 281.207        | 322.089        | 362.641        | 402.993        | 442.465        | 484.938        | 44.656        | 81.922        | 123.236       | 163.464        | 205.424        | 247.709        | d. From credit                                                                            |
| - kepada pihak ketiga bukan bank                                                                           | 448.959        | 472.391        | 239.234        | 279.816        | 320.402        | 360.792        | 400.941        | 440.212        | 482.484        | 44.401        | 81.475        | 122.579       | 162.595        | 204.243        | 246.286        | - To Third Party non Bank                                                                 |
| - kepada bank lain                                                                                         | 2.029          | 2.314          | 1.188          | 1.391          | 1.688          | 1.849          | 2.052          | 2.252          | 2.454          | 255           | 447           | 657           | 869            | 1.180          | 1.423          | - To other Bank                                                                           |
| e. Lainnya                                                                                                 | 137.234        | 141.694        | 80.959         | 94.227         | 107.627        | 120.139        | 133.739        | 146.289        | 159.047        | 22.520        | 34.644        | 47.227        | 60.592         | 63.535         | 76.029         | e Others                                                                                  |
| 2. Beban Bunga                                                                                             | 338.259        | 338.622        | 181.231        | 211.366        | 241.669        | 271.069        | 300.817        | 329.365        | 359.635        | 43.385        | 70.061        | 99.471        | 128.606        | 148.821        | 177.966        | 2. Interest Expenses                                                                      |
| a. Kepada Bank Indonesia                                                                                   | 477            | 447            | 31             | 36             | 41             | 44             | 47             | 51             | 56             | 4             | 4             | 5             | 7              | 11             | 18             | a. Bank Indonesia Liabilities                                                             |
| b. Kewajiban pada Bank lain                                                                                | 6.486          | 6.924          | 3.801          | 4.509          | 5.268          | 5.970          | 6.737          | 7.316          | 7.917          | 634           | 1.270         | 2.198         | 2.816          | 3.610          | 4.410          | b. Interbank Liabilities                                                                  |
| c. Kepada pihak ketiga bukan Bank                                                                          | 187.208        | 174.977        | 87.222         | 102.461        | 117.903        | 132.594        | 147.563        | 161.807        | 176.693        | 14.665        | 28.079        | 42.701        | 56.899         | 71.470         | 85.315         | c. Third Party non Bank                                                                   |
| - Giro                                                                                                     | 14.858         | 15.819         | 9.208          | 10.863         | 12.423         | 13.938         | 15.498         | 16.986         | 18.669         | 1.747         | 3.315         | 5.014         | 6.672          | 8.428          | 10.073         | - Demand Deposit                                                                          |
| - Tabungan                                                                                                 | 22.410         | 22.743         | 11.389         | 13.346         | 15.411         | 17.318         | 19.234         | 21.092         | 23.097         | 2.026         | 3.955         | 6.071         | 7.930          | 9.857          | 11.731         | - Saving                                                                                  |
| - Simpanan Berjangka                                                                                       | 149.940        | 136.415        | 66.625         | 78.252         | 90.069         | 101.339        | 112.831        | 123.729        | 134.927        | 10.893        | 20.809        | 31.617        | 42.297         | 53.185         | 63.511         | - Time deposits                                                                           |
| d. Surat Berharga                                                                                          | 7.956          | 8.227          | 4.677          | 5.559          | 6.446          | 7.296          | 8.179          | 9.041          | 10.034         | 898           | 1.795         | 2.710         | 3.506          | 4.525          | 5.508          | d. Securities                                                                             |
| e. Pinjaman yang diterima                                                                                  | 4.334          | 6.327          | 3.465          | 4.136          | 4.737          | 5.383          | 6.202          | 6.605          | 7.256          | 1.175         | 1.733         | 2.313         | 3.118          | 4.180          | 5.232          | e. Loans received                                                                         |
| f. Lainnya                                                                                                 | 130.259        | 139.706        | 79.611         | 92.328         | 105.235        | 117.787        | 130.184        | 142.751        | 155.973        | 22.526        | 33.946        | 46.470        | 59.371         | 62.365         | 74.970         | f. Others                                                                                 |
| g. Koreksi atas pendapatan bunga                                                                           | 1.540          | 2.015          | 2.423          | 2.337          | 2.039          | 1.995          | 1.905          | 1.794          | 1.705          | 3.483         | 3.234         | 3.073         | 2.890          | 2.660          | 2.511          | g. Corrections                                                                            |
| <b>B. Pendapatan Bunga Bersih (A1-A2)</b>                                                                  | <b>308.355</b> | <b>342.838</b> | <b>175.927</b> | <b>205.765</b> | <b>235.922</b> | <b>265.958</b> | <b>296.083</b> | <b>325.942</b> | <b>358.127</b> | <b>30.389</b> | <b>58.936</b> | <b>89.883</b> | <b>120.327</b> | <b>151.614</b> | <b>183.326</b> | <b>B. Net Interest Income (A1-A2)</b>                                                     |
| <b>C. Pendapatan dan Beban Operasional Lain</b>                                                            |                |                |                |                |                |                |                |                |                |               |               |               |                |                |                | <b>C. Other Operating Income and Expenses</b>                                             |
| 1. Pendapatan Operasional Selain Bunga                                                                     | 210.957        | 249.691        | 120.511        | 140.701        | 159.027        | 177.482        | 192.095        | 209.784        | 231.513        | 34.737        | 50.089        | 71.778        | 91.906         | 109.519        | 136.426        | 1. Other Operating Income                                                                 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga                                         | 5.584          | 8.875          | 5.626          | 6.128          | 7.234          | 8.540          | 9.111          | 9.771          | 10.659         | 1.844         | 2.600         | 3.343         | 4.098          | 4.815          | 5.170          | a. Increase in fair value and gain form sale of securities                                |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan                                  | 49             | 390            | 644            | 644            | 749            | 749            | 750            | 767            | 1.327          | 6             | 9             | 6             | 3              | 16             | 19             | b. Increase in fair value and gain form sale of credit                                    |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya                                  | 0              | 39             | 20             | 95             | 99             | 204            | 144            | 80             | 118            | 0             | 8             | 29            | 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        | 58.744         | 67.693         | 73.993         | 82.443         | 87.050         | 95.322         | 105.410        | 17.072        | 24.092        | 33.499        | 43.827         | 51.482         | 67.761         | d. Gain from spot and derivative transaction                                              |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee                                        | 57.923         | 63.817         | 33.776         | 39.633         | 45.215         | 50.932         | 56.723         | 62.807         | 69.513         | 5.872         | 11.693        | 18.456        | 24.238         | 30.610         | 36.349         | e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions |
| f. Lainnya                                                                                                 | 39.702         | 75.256         | 21.701         | 26.508         | 31.737         | 34.615         | 38.317         | 41.037         | 44.486         | 9.942         | 11.688        | 16.446        | 19.739         | 22.595         | 27.110         | f. Others                                                                                 |
| 2. Beban Operasional Selain Beban Bunga                                                                    | 386.114        | 456.244        | 214.194        | 249.879        | 285.077        | 318.719        | 349.145        | 383.145        | 424.241        | 49.881        | 82.238        | 116.920       | 155.826        | 190.753        | 234.267        | 2. Non Interest Expense                                                                   |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga                                             | 2.853          | 2.474          | 750            | 861            | 974            | 1.111          | 1.411          | 1.336          | 1.666          | 474           | 895           | 1.050         | 1.424          | 2.083          | 3.009          | a. Decrease in fair value and losses form sale of securities                              |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan                                      | 263            | 144            | 210            | 215            | 279            | 347            | 403            | 414            | 417            | 8             | 23            | 42            | 50             | 65             | 82             | 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             | 17             | 0             | -             | 1             | 35             | 146            | 161            | c. Decrease in fair value and losses form sale of other financial assets                  |
| d. Kerugian Transaksi Spot dan Derivatif                                                                   | 98.122         | 101.792        | 53.952         | 62.018         | 67.465         | 75.148         | 79.354         | 86.561         | 95.939         | 15.297        | 22.166        | 30.790        | 40.779         | 47.880         | 64.054         | d. Losses from spot and derivative transaction                                            |
| e. Penyusutan/Amortisasi                                                                                   | 97.213         | 146.623        | 55.379         | 63.569         | 74.342         | 82.860         | 89.976         | 98.030         | 105.868        | 15.643        | 23.380        | 29.788        | 38.987         | 46.829         | 55.842         | e. Depreciation/Amortizations                                                             |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi                                     | 3.113          | 3.201          | 1.714          | 2.066          | 2.353          | 2.616          | 2.911          | 3.409          | 3.924          | 403           | 667           | 1.024         | 1.413          | 1.920          | 2.324          | f. Losses from investment in shares with equity method, fees/comissions/provisions        |
| g. Lainnya                                                                                                 | 184.517        | 201.984        | 102.173        | 121.133        | 139.647        | 156.621        | 175.072        | 193.378        | 216.410        | 18.055        | 35.108        | 54.225        | 73.139         | 91.830         | 108.795        | g. Others                                                                                 |
| <b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>                                                      | <b>133.198</b> | <b>136.311</b> | <b>82.244</b>  | <b>96.587</b>  | <b>109.872</b> | <b>124.721</b> | <b>139.033</b> | <b>152.581</b> | <b>165.398</b> | <b>15.245</b> | <b>26.787</b> | <b>44.741</b> | <b>56.407</b>  | <b>70.380</b>  | <b>85.484</b>  | <b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>                                         |
| <b>E. Pendapatan non - operasional</b>                                                                     | <b>24.080</b>  | <b>20.712</b>  | <b>17.384</b>  | <b>20.230</b>  | <b>22.837</b>  | <b>24.420</b>  | <b>26.135</b>  | <b>28.182</b>  | <b>30.242</b>  | <b>2.026</b>  | <b>4.792</b>  | <b>6.304</b>  | <b>8.575</b>   | <b>10.766</b>  | <b>14.337</b>  | <b>E. Non Operational Income</b>                                                          |
| <b>F. Beban non - operasional</b>                                                                          | <b>23.757</b>  | <b>19.555</b>  | <b>16.751</b>  | <b>19.595</b>  | <b>22.055</b>  | <b>23.814</b>  | <b>25.167</b>  | <b>26.714</b>  | <b>28.737</b>  | <b>2.549</b>  | <b>3.471</b>  | <b>5.014</b>  | <b>6.875</b>   | <b>8.817</b>   | <b>10.895</b>  | <b>F. Non Operational Expenses</b>                                                        |
| <b>G. Laba/Rugi non-operasional (E - F)</b>                                                                | <b>323</b>     | <b>1.157</b>   | <b>633</b>     | <b>636</b>     | <b>782</b>     | <b>606</b>     | <b>968</b>     | <b>1.469</b>   | <b>1.505</b>   | <b>(523)</b>  | <b>1.321</b>  | <b>1.301</b>  | <b>1.700</b>   | <b>1.948</b>   | <b>3.441</b>   | <b>G. Non Operational Profit (E - F)</b>                                                  |
| <b>H. Laba/Rugi tahun berjalan sebelum pajak</b>                                                           | <b>133.521</b> | <b>137.467</b> | <b>82.877</b>  | <b>97.223</b>  | <b>110.654</b> | <b>125.328</b> | <b>140.001</b> | <b>154.050</b> | <b>166.903</b> | <b>14.721</b> | <b>28.108</b> | <b>46.032</b> | <b>58.107</b>  | <b>72.328</b>  | <b>88.925</b>  | <b>H. Current Year profit</b>                                                             |
| <b>I. Penerimaan Transfer Laba/Rugi</b>                                                                    | <b>66.405</b>  | <b>67.017</b>  | <b>(41)</b>    | <b>(57)</b>    | <b>(64)</b>    | <b>(76)</b>    | <b>(83)</b>    | <b>(85)</b>    | <b>84.137</b>  | <b>(3)</b>    | <b>6</b>      | <b>(1)</b>    | <b>(3)</b>     | <b>1</b>       | <b>(16)</b>    | <b>I. Transfser Profit / Loss Received</b>                                                |
| <b>J. Transfer Laba/Rugi ke Kantor Pusat</b>                                                               | <b>66.967</b>  | <b>67.431</b>  | <b>125</b>     | <b>132</b>     | <b>132</b>     | <b>138</b>     | <b>158</b>     | <b>208</b>     | <b>84.376</b>  | <b>(3)</b>    | <b>(2)</b>    | <b>39</b>     | <b>70</b>      | <b>69</b>      | <b>7</b>       | <b>J. Transfer of Profit/Loss to Head Office</b>                                          |
| <b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>                                     | <b>104.628</b> | <b>106.544</b> | <b>65.699</b>  | <b>77.229</b>  | <b>87.798</b>  | <b>99.969</b>  | <b>111.058</b> | <b>121.259</b> | <b>131.156</b> | <b>11.379</b> | <b>22.094</b> | <b>36.395</b> | <b>46.124</b>  | <b>57.479</b>  | <b>70.920</b>  | <b>K. Profit/Loss After Estimation of tax</b>                                             |
| 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                                                                                     |                    |
|---------------------------------------------------------------------------|--------|--------|-------|--------|--------|--------|--------|--------|--------|------|-------|-------|-------|-------|-------|-------------------------------------------------------------------------------------------|--------------------|
|                                                                           |        |        | Jun   | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan  | Feb   | Mar   | Apr   | Mei   | Jun   |                                                                                           |                    |
| A. Pendapatan dan Beban Bunga                                             |        |        |       |        |        |        |        |        |        |      |       |       |       |       |       | A. Interest Income and Interest Expenses                                                  |                    |
| 1. Pendapatan bunga                                                       | 23.379 | 15.495 | 4.380 | 5.170  | 5.957  | 6.695  | 7.477  | 8.234  | 8.976  | 729  | 1.433 | 2.225 | 3.025 | 3.826 | 4.590 | 1. Interest Income                                                                        |                    |
| a. Dari Bank Indonesia                                                    | 544    | 273    | 93    | 108    | 126    | 134    | 157    | 170    | 185    | 11   | 23    | 33    | 42    | 52    | 66    | a. From Bank Indonesia Placement                                                          |                    |
| b. Dari Penempatan pada bank lain                                         | 806    | 452    | 120   | 143    | 168    | 190    | 211    | 236    | 257    | 14   | 28    | 48    | 67    | 89    | 107   | b. From interbank placement                                                               |                    |
| c. Dari surat berharga                                                    | 711    | 545    | 186   | 225    | 261    | 300    | 327    | 363    | 392    | 29   | 56    | 86    | 114   | 144   | 167   | c. From securities                                                                        |                    |
| d. Dari Kredit yang diberikan                                             | 13.026 | 9.724  | 2.762 | 3.246  | 3.721  | 4.185  | 4.672  | 5.142  | 5.647  | 487  | 960   | 1.488 | 1.999 | 2.526 | 3.043 | d. From credit                                                                            |                    |
| - kepada pihak ketiga bukan bank                                          | 12.907 | 9.646  | 2.761 | 3.246  | 3.720  | 4.184  | 4.671  | 5.140  | 5.645  | 487  | 960   | 1.488 | 1.998 | 2.493 | 3.042 | - To Third Party non Bank                                                                 |                    |
| - kepada bank lain                                                        | 118    | 78     | 1     | 1      | 1      | 1      | 1      | 1      | 2      | 0    | 0     | 0     | 1     | 32    | 1     | - To other Bank                                                                           |                    |
| e. Lainnya                                                                | 8.292  | 4.500  | 1.219 | 1.447  | 1.682  | 1.886  | 2.111  | 2.323  | 2.495  | 187  | 366   | 569   | 803   | 1.016 | 1.206 | e. Others                                                                                 |                    |
| 2. Beban Bunga                                                            | 15.657 | 9.505  | 2.671 | 3.175  | 3.683  | 4.151  | 4.647  | 5.122  | 5.558  | 448  | 874   | 1.341 | 1.835 | 2.311 | 2.755 | 2. Interest Expenses                                                                      |                    |
| a. Kepada Bank Indonesia                                                  | 0      | 1      | -     | -      | -      | -      | -      | 0      | 0      | -    | -     | -     | -     | -     | -     | a. Bank Indonesia Liabilities                                                             |                    |
| b. Kewajiban pada Bank lain                                               | 237    | 230    | 38    | 44     | 51     | 58     | 65     | 72     | 84     | 13   | 22    | 31    | 41    | 48    | 56    | b. Interbank Liabilities                                                                  |                    |
| c. Kepada pihak ketiga bukan Bank                                         | 6.859  | 4.640  | 1.401 | 1.660  | 1.919  | 2.169  | 2.427  | 2.675  | 2.917  | 239  | 465   | 713   | 955   | 1.206 | 1.441 | c. Third Party non Bank                                                                   |                    |
| - Giro                                                                    | 641    | 468    | 175   | 210    | 243    | 276    | 311    | 346    | 370    | 16   | 37    | 65    | 95    | 130   | 159   | - Demand Deposit                                                                          |                    |
| - Tabungan                                                                | 495    | 299    | 94    | 113    | 131    | 150    | 170    | 189    | 210    | 20   | 36    | 54    | 71    | 89    | 106   | - Saving                                                                                  |                    |
| - Simpanan Berjangka                                                      | 5.723  | 3.873  | 1.131 | 1.337  | 1.544  | 1.743  | 1.946  | 2.140  | 2.336  | 204  | 392   | 594   | 789   | 986   | 1.176 | - Time deposits                                                                           |                    |
| d. Surat Berharga                                                         | 210    | 160    | 25    | 36     | 45     | 52     | 57     | 62     | 69     | 5    | 17    | 26    | 35    | 44    | 54    | d. Securities                                                                             |                    |
| e. Pinjaman yang diterima                                                 | 32     | 15     | 12    | 14     | 16     | 18     | 20     | 22     | 24     | 2    | 4     | 6     | 8     | 9     | 11    | e. Loans received                                                                         |                    |
| f. Lainnya                                                                | 8.320  | 4.459  | 1.195 | 1.420  | 1.652  | 1.854  | 2.079  | 2.291  | 2.464  | 188  | 366   | 566   | 797   | 1.004 | 1.193 | 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  | 1.709 | 1.995  | 2.274  | 2.544  | 2.830  | 3.112  | 3.418  | 281  | 559   | 884   | 1.190 | 1.516 | 1.835 | 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  | 440   | 651    | 745    | 840    | 914    | 1.009  | 1.096  | 73   | 157   | 236   | 345   | 418   | 488   | 1. Other Operating Income                                                                 |                    |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga        | 216    | 230    | 6     | 9      | 10     | 13     | 14     | 16     | 17     | 2    | 5     | 4     | 12    | 13    | 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    | 96    | 126    | 144    | 162    | 186    | 206    | 228    | 18   | 39    | 73    | 105   | 134   | 149   | e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions |                    |
| f. Lainnya                                                                | 801    | 772    | 338   | 516    | 590    | 665    | 714    | 788    | 851    | 53   | 113   | 159   | 227   | 271   | 322   | f. Others                                                                                 |                    |
| 2. Beban Operasional Selain Beban Bunga                                   | 6.955  | 5.803  | 1.606 | 1.993  | 2.274  | 2.571  | 2.876  | 3.157  | 3.546  | 271  | 536   | 796   | 1.126 | 1.443 | 1.787 | 2. Non Interest Expense                                                                   |                    |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga            | 294    | 205    | 0     | 0      | 0      | 1      | 2      | 1      | 1      | 1    | 2     | 2     | 3     | 8     | 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  | 425   | 608    | 695    | 801    | 897    | 979    | 1.071  | 90   | 168   | 205   | 295   | 360   | 463   | e. Depreciation/Amortizations                                                             |                    |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi    | 26     | 13     | 1     | 2      | 2      | 2      | 3      | 3      | 3      | 0    | 1     | 1     | 1     | 1     | 2     | f. Losses from investment in shares with equity method, fees/comissions/provisions        |                    |
| g. Lainnya                                                                | 5.402  | 4.504  | 1.180 | 1.383  | 1.576  | 1.767  | 1.975  | 2.174  | 2.470  | 180  | 366   | 587   | 828   | 1.074 | 1.315 | g. Others                                                                                 |                    |
| D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)                            | 2.219  | 1.471  | 543   | 653    | 745    | 813    | 868    | 964    | 969    | 83   | 180   | 323   | 409   | 491   | 536   | D. Operating Profit/Loss (A1+C1) - (A2+C2)                                                |                    |
| E. Pendapatan non - operasional                                           | 783    | 5.766  | 9.988 | 11.605 | 12.951 | 13.162 | 13.406 | 13.703 | 14.063 | 446  | 936   | 1.233 | 1.615 | 2.031 | 2.409 | E. Non Operational Income                                                                 |                    |
| F. Beban non - operasional                                                | 857    | 5.799  | 9.977 | 11.593 | 12.940 | 13.151 | 13.395 | 13.693 | 14.046 | 444  | 932   | 1.226 | 1.614 | 2.032 | 2.409 | F. Non Operational Expenses                                                               |                    |
| G. Laba/Rugi non-operasional (E - F)                                      | (74)   | (33)   | 11    | 12     | 12     | 11     | 11     | 10     | 17     | 2    | 4     | 7     | 1     | (1)   | 0     | G. Non Operational Profit (E - F)                                                         |                    |
| H. Laba/Rugi tahun berjalan sebelum pajak                                 | 2.145  | 1.438  | 554   | 665    | 757    | 824    | 878    | 974    | 986    | 85   | 184   | 330   | 410   | 491   | 536   | 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    | 400   | 500    | 570    | 616    | 642    | 712    | 716    | 69   | 142   | 251   | 312   | 368   | 393   | 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                                                                                     |
|---------------------------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|---------------|---------------|-------------------------------------------------------------------------------------------|
|                                                                           |               |               | Jun           | Jul           | Agst          | Sep           | Okt           | Nov           | Des           | Jan          | Feb          | Mar          | Apr           | Mei           | Jun           |                                                                                           |
| <b>A. Pendapatan dan Beban Bunga</b>                                      |               |               |               |               |               |               |               |               |               |              |              |              |               |               |               | <b>A. Interest Income and Interest Expenses</b>                                           |
| 1. Pendapatan bunga                                                       | 107.041       | 112.706       | 52.400        | 63.416        | 71.005        | 80.024        | 89.504        | 100.454       | 110.181       | 9.162        | 16.595       | 25.408       | 34.140        | 43.181        | 51.772        | 1. Interest Income                                                                        |
| a. Dari Bank Indonesia                                                    | 1.412         | 1.188         | 619           | 839           | 831           | 951           | 1.055         | 1.201         | 1.327         | 113          | 192          | 270          | 349           | 442           | 551           | a. From Bank Indonesia Placement                                                          |
| b. Dari Penempatan pada bank lain                                         | 3.063         | 1.965         | 1.005         | 1.198         | 1.348         | 1.515         | 1.683         | 1.899         | 2.040         | 112          | 194          | 321          | 461           | 604           | 742           | b. From interbank placement                                                               |
| c. Dari surat berharga                                                    | 5.174         | 5.893         | 3.008         | 3.735         | 4.197         | 4.715         | 5.264         | 6.407         | 7.150         | 563          | 1.024        | 1.585        | 2.095         | 2.752         | 3.229         | c. From securities                                                                        |
| d. Dari Kredit yang diberikan                                             | 59.585        | 63.246        | 29.180        | 35.793        | 39.422        | 44.416        | 49.529        | 55.456        | 60.743        | 4.935        | 8.772        | 13.566       | 18.201        | 22.952        | 27.702        | d. From credit                                                                            |
| - kepada pihak ketiga bukan bank                                          | 59.317        | 62.828        | 28.976        | 35.541        | 39.144        | 44.105        | 49.184        | 55.079        | 60.332        | 4.900        | 8.707        | 13.465       | 18.066        | 22.773        | 27.478        | - To Third Party non Bank                                                                 |
| - kepada bank lain                                                        | 268           | 418           | 204           | 252           | 278           | 311           | 345           | 377           | 411           | 36           | 66           | 100          | 134           | 180           | 224           | - To other Bank                                                                           |
| e. Lainnya                                                                | 37.807        | 40.413        | 18.588        | 21.851        | 25.206        | 28.427        | 31.972        | 35.491        | 38.921        | 3.439        | 6.412        | 9.667        | 13.036        | 16.432        | 19.549        | e. Others                                                                                 |
| 2. Beban Bunga                                                            | 70.283        | 72.338        | 32.947        | 39.642        | 44.597        | 50.283        | 56.390        | 62.725        | 68.658        | 5.951        | 10.765       | 16.284       | 21.876        | 27.592        | 32.940        | 2. Interest Expenses                                                                      |
| a. Kepada Bank Indonesia                                                  | 36            | 20            | 11            | 13            | 15            | 17            | 19            | 20            | 22            | 2            | 3            | 5            | 6             | 7             | 11            | a. Bank Indonesia Liabilities                                                             |
| b. Kewajiban pada Bank lain                                               | 1.559         | 1.282         | 659           | 840           | 889           | 999           | 1.104         | 1.216         | 1.276         | 103          | 188          | 293          | 408           | 546           | 687           | b. Interbank Liabilities                                                                  |
| c. Kepada pihak ketiga bukan Bank                                         | 29.785        | 29.256        | 13.179        | 16.148        | 17.774        | 20.025        | 22.401        | 24.983        | 27.262        | 2.198        | 3.918        | 5.989        | 8.005         | 10.075        | 12.018        | c. Third Party non Bank                                                                   |
| - Giro                                                                    | 2.909         | 2.792         | 1.431         | 1.723         | 1.928         | 2.162         | 2.404         | 2.689         | 2.902         | 187          | 317          | 510          | 703           | 915           | 1.102         | - Demand Deposit                                                                          |
| - Tabungan                                                                | 2.603         | 2.556         | 1.241         | 1.475         | 1.671         | 1.882         | 2.103         | 2.334         | 2.565         | 220          | 397          | 664          | 799           | 1.007         | 1.213         | - Saving                                                                                  |
| - Simpanan Berjangka                                                      | 24.273        | 23.908        | 10.508        | 12.951        | 14.175        | 15.980        | 17.894        | 19.960        | 21.794        | 1.791        | 3.204        | 4.815        | 6.502         | 8.153         | 9.703         | - Time deposits                                                                           |
| d. Surat Berharga                                                         | 896           | 985           | 359           | 538           | 486           | 552           | 615           | 674           | 744           | 88           | 172          | 259          | 339           | 419           | 504           | d. Securities                                                                             |
| e. Pinjaman yang diterima                                                 | 645           | 660           | 289           | 408           | 382           | 432           | 475           | 519           | 571           | 55           | 71           | 108          | 141           | 181           | 221           | e. Loans received                                                                         |
| f. Lainnya                                                                | 37.361        | 40.135        | 18.449        | 21.694        | 25.050        | 28.257        | 31.777        | 35.313        | 38.783        | 3.438        | 6.388        | 9.631        | 12.978        | 16.364        | 19.495        | f. Others                                                                                 |
| g. Koreksi atas pendapatan bunga                                          | 0             | 1             | 0             | 0             | 1             | 1             | 1             | 1             | 1             | 67           | 25           | 0            | 0             | 0             | 4             | g. Corrections                                                                            |
| <b>B. Pendapatan Bunga Bersih (A1-A2)</b>                                 | <b>36.758</b> | <b>40.368</b> | <b>19.453</b> | <b>23.774</b> | <b>26.408</b> | <b>29.741</b> | <b>33.114</b> | <b>37.729</b> | <b>41.524</b> | <b>3.211</b> | <b>5.829</b> | <b>9.124</b> | <b>12.264</b> | <b>15.589</b> | <b>18.832</b> | <b>B. Net Interest Income (A1-A2)</b>                                                     |
| <b>C. Pendapatan dan Beban Operasional Lain</b>                           |               |               |               |               |               |               |               |               |               |              |              |              |               |               |               | <b>C. Other Operating Income and Expenses</b>                                             |
| 1. Pendapatan Operasional Selain Bunga                                    | 20.802        | 20.573        | 9.040         | 10.472        | 11.946        | 13.685        | 15.068        | 20.694        | 24.071        | 2.840        | 4.773        | 6.237        | 8.344         | 10.713        | 13.641        | 1. Other Operating Income                                                                 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga        | 1.474         | 1.483         | 652           | 792           | 975           | 1.201         | 1.345         | 1.587         | 1.747         | 271          | 468          | 491          | 629           | 854           | 888           | a. Increase in fair value and gain form sale of securities                                |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan | 49            | 390           | -             | -             | -             | -             | 1             | 1             | 1             | -            | 3            | 0            | 0             | -             | 3             | b. Increase in fair value and gain form sale of credit                                    |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya | 0             | 5             | 0             | -             | -             | -             | -             | -             | -             | -            | -            | -            | -             | -             | -             | c. Increase in fair value and gain form sale of other financial assets                    |
| d. Keuntungan Transaksi Spot dan Derivat                                  | 13.001        | 12.403        | 4.828         | 5.543         | 6.284         | 7.213         | 7.742         | 11.134        | 13.467        | 1.481        | 2.875        | 3.595        | 4.936         | 6.527         | 8.935         | d. Gain from spot and derivative transaction                                              |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee       | 3.234         | 3.116         | 1.448         | 1.711         | 1.855         | 2.113         | 2.403         | 3.223         | 3.790         | 277          | 534          | 822          | 1.132         | 1.412         | 1.632         | e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions |
| f. Lainnya                                                                | 3.044         | 3.176         | 2.112         | 2.425         | 2.833         | 3.159         | 3.576         | 4.749         | 5.066         | 812          | 893          | 1.329        | 1.648         | 1.920         | 2.184         | f. Others                                                                                 |
| 2. Beban Operasional Selain Beban Bunga                                   | 44.523        | 47.330        | 22.007        | 26.156        | 29.737        | 33.783        | 37.274        | 46.056        | 52.484        | 4.704        | 8.495        | 11.921       | 16.075        | 21.066        | 26.406        | 2. Non Interest Expense                                                                   |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga            | 1.087         | 1.016         | 213           | 287           | 322           | 411           | 484           | 518           | 800           | 146          | 223          | 335          | 504           | 894           | 1.154         | a. Decrease in fair value and losses form sale of securities                              |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan     | 263           | 139           | 39            | 44            | 109           | 121           | 176           | 188           | 200           | 8            | 19           | 38           | 46            | 56            | 71            | b. Decrease in fair value and losses form sale of credit                                  |
| c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya     | -             | -             | 0             | -             | -             | -             | -             | -             | -             | -            | -            | -            | -             | -             | -             | c. Decrease in fair value and losses form sale of other financial assets                  |
| d. Kerugian Transaksi Spot dan Derivat                                    | 11.702        | 11.806        | 4.518         | 5.068         | 5.878         | 6.751         | 7.269         | 10.421        | 12.707        | 1.374        | 2.761        | 3.413        | 4.694         | 6.225         | 8.652         | d. Losses from spot and derivative transaction                                            |
| e. Penyusutan/Amortisasi                                                  | 7.817         | 9.702         | 5.145         | 6.255         | 7.021         | 7.993         | 8.551         | 10.485        | 11.272        | 1.050        | 1.632        | 2.154        | 2.716         | 3.574         | 4.140         | e. Depreciation/Amortizations                                                             |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi    | 495           | 207           | 101           | 141           | 149           | 164           | 161           | 324           | 361           | 45           | 52           | 79           | 114           | 132           | 180           | f. Losses from investment in shares with equity method, fees/comissions/provisions        |
| g. Lainnya                                                                | 23.159        | 24.459        | 11.991        | 14.361        | 16.259        | 18.344        | 20.631        | 24.120        | 27.144        | 2.081        | 3.809        | 5.902        | 8.002         | 10.185        | 12.208        | g. Others                                                                                 |
| <b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>                     | <b>13.037</b> | <b>13.637</b> | <b>6.486</b>  | <b>8.090</b>  | <b>8.617</b>  | <b>9.643</b>  | <b>10.909</b> | <b>12.367</b> | <b>13.110</b> | <b>1.347</b> | <b>2.107</b> | <b>3.441</b> | <b>4.533</b>  | <b>5.236</b>  | <b>6.068</b>  | <b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>                                         |
| <b>E. Pendapatan non - operasional</b>                                    | <b>2.676</b>  | <b>2.371</b>  | <b>1.147</b>  | <b>1.347</b>  | <b>1.534</b>  | <b>1.667</b>  | <b>1.852</b>  | <b>2.144</b>  | <b>2.451</b>  | <b>233</b>   | <b>512</b>   | <b>763</b>   | <b>992</b>    | <b>1.251</b>  | <b>1.752</b>  | <b>E. Non Operational Income</b>                                                          |
| <b>F. Beban non - operasional</b>                                         | <b>2.679</b>  | <b>2.297</b>  | <b>1.111</b>  | <b>1.319</b>  | <b>1.470</b>  | <b>1.626</b>  | <b>1.807</b>  | <b>1.971</b>  | <b>2.219</b>  | <b>271</b>   | <b>483</b>   | <b>681</b>   | <b>946</b>    | <b>1.182</b>  | <b>1.559</b>  | <b>F. Non Operational Expenses</b>                                                        |
| <b>G. Laba/Rugi non-operasional (E - F)</b>                               | <b>(3)</b>    | <b>74</b>     | <b>37</b>     | <b>29</b>     | <b>64</b>     | <b>42</b>     | <b>45</b>     | <b>174</b>    | <b>231</b>    | <b>(38)</b>  | <b>29</b>    | <b>93</b>    | <b>46</b>     | <b>69</b>     | <b>193</b>    | <b>G. Non Operational Profit (E - F)</b>                                                  |
| <b>H. Laba/Rugi tahun berjalan sebelum pajak</b>                          | <b>13.035</b> | <b>13.710</b> | <b>6.523</b>  | <b>8.118</b>  | <b>8.681</b>  | <b>9.685</b>  | <b>10.953</b> | <b>12.541</b> | <b>13.342</b> | <b>1.309</b> | <b>2.136</b> | <b>3.523</b> | <b>4.579</b>  | <b>5.305</b>  | <b>6.261</b>  | <b>H. Current Year profit</b>                                                             |
| <b>I. Penerimaan Transfer Laba/Rugi</b>                                   | <b>4.150</b>  | <b>4.256</b>  | <b>(17)</b>   | <b>(24)</b>   | <b>(31)</b>   | <b>(35)</b>   | <b>(34)</b>   | <b>(33)</b>   | <b>4.536</b>  | <b>-</b>     | <b>-</b>     | <b>-</b>     | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>I. Transfser Profit / Loss Received</b>                                                |
| <b>J. Transfer Laba/Rugi ke Kantor Pusat</b>                              | <b>4.140</b>  | <b>4.522</b>  | <b>54</b>     | <b>70</b>     | <b>70</b>     | <b>84</b>     | <b>111</b>    | <b>166</b>    | <b>4.676</b>  | <b>-</b>     | <b>(7)</b>   | <b>40</b>    | <b>73</b>     | <b>68</b>     | <b>22</b>     | <b>J. Transfer of Profit/Loss to Head Office</b>                                          |
| <b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>    | <b>9.948</b>  | <b>10.327</b> | <b>5.242</b>  | <b>6.625</b>  | <b>6.943</b>  | <b>7.711</b>  | <b>8.726</b>  | <b>9.856</b>  | <b>10.283</b> | <b>1.095</b> | <b>1.707</b> | <b>2.638</b> | <b>3.396</b>  | <b>3.986</b>  | <b>4.696</b>  | <b>K. Profit/Loss After Estimation of tax</b>                                             |
| r) Angka-angka diperbaiki                                                 |               |               |               |               |               |               |               |               |               |              |              |              |               |               |               | r) Revised figures                                                                        |

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

| Keterangan                                                                | 2015          | 2016           | 2017          |               |               |               |               |               |                | 2018         |               |               |               |               |               | Items                                                                                     |
|---------------------------------------------------------------------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|--------------|---------------|---------------|---------------|---------------|---------------|-------------------------------------------------------------------------------------------|
|                                                                           |               |                | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des            | Jan          | Feb           | Mar           | Apr           | Mei           | Jun           |                                                                                           |
| <b>A. Pendapatan dan Beban Bunga</b>                                      |               |                |               |               |               |               |               |               |                |              |               |               |               |               |               | <b>A. Interest Income and Interest Expenses</b>                                           |
| 1. Pendapatan bunga                                                       | 247.723       | 265.213        | 137.514       | 159.493       | 181.748       | 203.680       | 225.616       | 245.092       | 268.232        | 32.029       | 53.335        | 76.275        | 98.903        | 112.141       | 135.015       | 1. Interest Income                                                                        |
| a. Dari Bank Indonesia                                                    | 2.455         | 2.265          | 1.444         | 1.731         | 2.020         | 2.295         | 2.524         | 2.718         | 2.996          | 266          | 501           | 678           | 864           | 1.100         | 1.348         | a. From Bank Indonesia Placement                                                          |
| b. Dari Penempatan pada bank lain                                         | 2.154         | 2.188          | 1.235         | 1.449         | 1.600         | 1.780         | 2.025         | 2.251         | 2.416          | 228          | 404           | 616           | 927           | 1.292         | 1.534         | b. From interbank placement                                                               |
| c. Dari surat berharga                                                    | 16.746        | 20.172         | 10.482        | 11.923        | 13.628        | 15.661        | 16.999        | 18.200        | 20.471         | 1.693        | 3.366         | 5.315         | 6.899         | 8.667         | 10.489        | c. From securities                                                                        |
| d. Dari Kredit yang diberikan                                             | 163.079       | 166.139        | 76.399        | 89.250        | 102.188       | 114.945       | 127.807       | 139.385       | 152.976        | 13.036       | 25.462        | 38.987        | 52.000        | 65.604        | 79.131        | d. From credit                                                                            |
| - kepada pihak ketiga bukan bank                                          | 162.161       | 165.065        | 76.034        | 88.828        | 101.629       | 114.327       | 127.126       | 138.636       | 152.159        | 12.962       | 25.323        | 38.783        | 51.728        | 65.248        | 78.699        | - To Third Party non Bank                                                                 |
| - kepada bank lain                                                        | 918           | 1.074          | 365           | 422           | 559           | 619           | 682           | 749           | 817            | 74           | 139           | 204           | 272           | 355           | 432           | - To other Bank                                                                           |
| e. Lainnya                                                                | 63.289        | 74.449         | 47.954        | 55.140        | 62.312        | 68.999        | 76.261        | 82.538        | 89.374         | 16.806       | 23.602        | 30.678        | 38.214        | 35.479        | 42.512        | e Others                                                                                  |
| 2. Beban Bunga                                                            | 151.903       | 157.603        | 87.336        | 100.974       | 114.808       | 128.366       | 141.392       | 154.127       | 168.110        | 23.424       | 36.660        | 50.724        | 64.855        | 69.098        | 83.093        | 2. Interest Expenses                                                                      |
| a. Kepada Bank Indonesia                                                  | 22            | 29             | 18            | 22            | 25            | 26            | 28            | 30            | 33             | 2            | -             | 0             | 0             | 3             | 5             | a. Bank Indonesia Liabilities                                                             |
| b. Kewajiban pada Bank lain                                               | 2.821         | 2.979          | 1.396         | 1.681         | 1.936         | 2.174         | 2.426         | 2.669         | 2.935          | 244          | 477           | 722           | 978           | 1.248         | 1.556         | b. Interbank Liabilities                                                                  |
| c. Kepada pihak ketiga bukan Bank                                         | 78.677        | 72.899         | 34.051        | 39.760        | 45.529        | 51.087        | 56.765        | 61.903        | 67.443         | 5.625        | 11.123        | 17.003        | 22.707        | 28.477        | 33.920        | c. Third Party non Bank                                                                   |
| - Giro                                                                    | 5.681         | 6.019          | 2.915         | 3.440         | 3.939         | 4.416         | 4.901         | 5.323         | 5.851          | 552          | 1.109         | 1.705         | 2.281         | 2.868         | 3.412         | - Demand Deposit                                                                          |
| - Tabungan                                                                | 8.901         | 9.226          | 4.002         | 4.681         | 5.366         | 6.032         | 6.708         | 7.336         | 8.023          | 675          | 1.326         | 2.021         | 2.714         | 3.392         | 4.041         | - Saving                                                                                  |
| - Simpanan Berjangka                                                      | 64.094        | 57.653         | 27.135        | 31.639        | 36.224        | 40.639        | 45.157        | 49.244        | 53.569         | 4.397        | 8.687         | 13.277        | 17.712        | 22.218        | 26.467        | - Time deposits                                                                           |
| d. Surat Berharga                                                         | 5.487         | 5.575          | 3.102         | 3.660         | 4.219         | 4.776         | 5.370         | 5.945         | 6.595          | 479          | 1.133         | 1.691         | 2.131         | 2.715         | 3.304         | d. Securities                                                                             |
| e. Pinjaman yang diterima                                                 | 2.255         | 2.437          | 1.218         | 1.469         | 1.719         | 1.966         | 2.175         | 2.407         | 2.670          | 275          | 603           | 954           | 1.322         | 1.744         | 2.219         | e. Loans received                                                                         |
| f. Lainnya                                                                | 62.641        | 73.684         | 47.550        | 54.381        | 61.378        | 68.335        | 74.626        | 81.171        | 88.432         | 16.698       | 23.324        | 30.354        | 37.715        | 34.909        | 42.087        | f. Others                                                                                 |
| g. Koreksi atas pendapatan bunga                                          | 1             | 0              | 2             | 2             | 2             | 2             | 2             | 2             | 2              | 0            | 0             | 1             | 1             | 2             | 2             | g. Corrections                                                                            |
| <b>B. Pendapatan Bunga Bersih (A1-A2)</b>                                 | <b>95.820</b> | <b>107.610</b> | <b>50.178</b> | <b>58.520</b> | <b>66.940</b> | <b>75.314</b> | <b>84.224</b> | <b>90.964</b> | <b>100.122</b> | <b>8.604</b> | <b>16.675</b> | <b>25.551</b> | <b>34.048</b> | <b>43.043</b> | <b>51.922</b> | <b>B. Net Interest Income (A1-A2)</b>                                                     |
| <b>C. Pendapatan dan Beban Operasional Lain</b>                           |               |                |               |               |               |               |               |               |                |              |               |               |               |               |               | <b>C. Other Operating Income and Expenses</b>                                             |
| 1. Pendapatan Operasional Selain Bunga                                    | 114.362       | 109.665        | 67.632        | 78.193        | 85.609        | 95.323        | 101.659       | 107.487       | 118.617        | 16.428       | 24.132        | 35.520        | 46.101        | 54.501        | 67.122        | 1. Other Operating Income                                                                 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga        | 2.523         | 4.583          | 2.856         | 2.977         | 3.638         | 4.346         | 4.537         | 4.816         | 5.253          | 697          | 953           | 1.272         | 1.457         | 1.692         | 1.869         | a. Increase in fair value and gain form sale of securities                                |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan | 0             | -              | 644           | 644           | 749           | 749           | 749           | 765           | 1.325          | 6            | 6             | 5             | 3             | 16            | 16            | b. Increase in fair value and gain form sale of credit                                    |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya | 0             | 23             | 5             | 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         | 48.153        | 55.844        | 60.358        | 66.579        | 70.008        | 74.314        | 81.373         | 11.931       | 17.149        | 25.041        | 32.965        | 38.460        | 48.521        | d. Gain from spot and derivative transaction                                              |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee       | 19.255        | 20.992         | 9.714         | 11.437        | 12.991        | 14.724        | 16.437        | 17.729        | 19.246         | 1.875        | 3.352         | 5.148         | 6.920         | 8.641         | 10.200        | e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions |
| f. Lainnya                                                                | 8.784         | 10.216         | 6.261         | 7.213         | 7.795         | 8.744         | 9.807         | 9.806         | 11.325         | 1.918        | 2.665         | 4.027         | 4.756         | 5.691         | 6.502         | f Others                                                                                  |
| 2. Beban Operasional Selain Beban Bunga                                   | 182.258       | 185.032        | 93.845        | 109.337       | 122.142       | 135.833       | 148.218       | 159.272       | 177.026        | 20.410       | 32.884        | 48.860        | 64.454        | 79.093        | 97.244        | 2. Non Interest Expense                                                                   |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga            | 1.139         | 1.011          | 442           | 455           | 531           | 570           | 694           | 653           | 672            | 221          | 507           | 526           | 696           | 936           | 1.342         | a. Decrease in fair value and losses form sale of securities                              |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan     | -             | 0              | 133           | 133           | 133           | 189           | 189           | 189           | 179            | 0            | 4             | 4             | 4             | 9             | 10            | 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             | 6              | 0            | -             | -             | 34            | 145           | 160           | c. Decrease in fair value and losses form sale of other financial assets                  |
| d. Kerugian Transaksi Spot dan Derivatif                                  | 78.855        | 68.495         | 46.111        | 53.348        | 57.576        | 63.485        | 66.821        | 70.903        | 77.705         | 11.293       | 16.118        | 23.784        | 31.251        | 36.693        | 46.214        | d. Losses from spot and derivative transaction                                            |
| e. Penyusutan/Amortisasi                                                  | 36.352        | 44.370         | 13.317        | 15.762        | 17.961        | 20.659        | 23.373        | 25.488        | 29.761         | 3.006        | 4.614         | 7.294         | 9.176         | 11.798        | 14.157        | e. Depreciation/Amortizations                                                             |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi    | 1.779         | 2.188          | 1.046         | 1.298         | 1.477         | 1.668         | 1.862         | 2.108         | 2.498          | 271          | 442           | 655           | 894           | 1.137         | 1.414         | f. Losses from investment in shares with equity method, fees/comissions/provisions        |
| g. Lainnya                                                                | 64.102        | 68.942         | 32.791        | 38.335        | 44.458        | 49.256        | 55.273        | 59.926        | 66.206         | 5.618        | 11.200        | 16.597        | 22.399        | 28.376        | 33.946        | g. Others                                                                                 |
| <b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>                     | <b>27.924</b> | <b>32.243</b>  | <b>23.966</b> | <b>27.375</b> | <b>30.408</b> | <b>34.805</b> | <b>37.666</b> | <b>39.179</b> | <b>41.714</b>  | <b>4.622</b> | <b>7.924</b>  | <b>12.212</b> | <b>15.695</b> | <b>18.451</b> | <b>21.800</b> | <b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>                                         |
| <b>E. Pendapatan non - operasional</b>                                    | <b>16.643</b> | <b>10.435</b>  | <b>5.724</b>  | <b>6.662</b>  | <b>7.657</b>  | <b>8.716</b>  | <b>9.832</b>  | <b>10.662</b> | <b>11.782</b>  | <b>1.105</b> | <b>2.472</b>  | <b>3.649</b>  | <b>4.746</b>  | <b>6.149</b>  | <b>7.382</b>  | <b>E. Non Operational Income</b>                                                          |
| <b>F. Beban non - operasional</b>                                         | <b>16.839</b> | <b>9.610</b>   | <b>5.122</b>  | <b>6.045</b>  | <b>6.928</b>  | <b>8.394</b>  | <b>9.346</b>  | <b>10.276</b> | <b>11.616</b>  | <b>1.090</b> | <b>1.981</b>  | <b>2.953</b>  | <b>4.092</b>  | <b>5.022</b>  | <b>6.281</b>  | <b>F. Non Operational Expenses</b>                                                        |
| <b>G. Laba/Rugi non-operasional (E - F)</b>                               | <b>824</b>    | <b>602</b>     | <b>617</b>    | <b>729</b>    | <b>322</b>    | <b>486</b>    | <b>386</b>    | <b>166</b>    | <b>166</b>     | <b>14</b>    | <b>491</b>    | <b>696</b>    | <b>655</b>    | <b>1.127</b>  | <b>1.101</b>  | <b>G. Non Operational Profit (E - F)</b>                                                  |
| <b>H. Laba/Rugi tahun berjalan sebelum pajak</b>                          | <b>27.728</b> | <b>33.067</b>  | <b>24.568</b> | <b>27.991</b> | <b>31.137</b> | <b>35.127</b> | <b>38.152</b> | <b>39.565</b> | <b>41.879</b>  | <b>4.636</b> | <b>8.414</b>  | <b>12.908</b> | <b>16.349</b> | <b>19.579</b> | <b>22.901</b> | <b>H. Current Year profit</b>                                                             |
| <b>I. Penerimaan Transfer Laba/Rugi</b>                                   | <b>7.912</b>  | <b>7.843</b>   | <b>(25)</b>   | <b>(33)</b>   | <b>(33)</b>   | <b>(41)</b>   | <b>(48)</b>   | <b>(53)</b>   | <b>6.803</b>   | <b>(3)</b>   | <b>6</b>      | <b>(1)</b>    | <b>(3)</b>    | <b>1</b>      | <b>(16)</b>   | <b>I. Transfser Profit / Loss Received</b>                                                |
| <b>J. Transfer Laba/Rugi ke Kantor Pusat</b>                              | <b>8.344</b>  | <b>7.843</b>   | <b>70</b>     | <b>62</b>     | <b>62</b>     | <b>54</b>     | <b>46</b>     | <b>42</b>     | <b>6.897</b>   | <b>(3)</b>   | <b>6</b>      | <b>(1)</b>    | <b>(3)</b>    | <b>1</b>      | <b>(16)</b>   | <b>J. Transfer of Profit/Loss to Head Office</b>                                          |
| <b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>    | <b>20.703</b> | <b>24.938</b>  | <b>18.778</b> | <b>21.553</b> | <b>23.950</b> | <b>27.102</b> | <b>29.505</b> | <b>30.426</b> | <b>32.577</b>  | <b>3.286</b> | <b>6.533</b>  | <b>10.303</b> | <b>12.947</b> | <b>15.488</b> | <b>18.279</b> | <b>K. Profit/Loss After Estimation of tax</b>                                             |
| r) Angka-angka diperbaiki                                                 |               |                |               |               |               |               |               |               |                |              |               |               |               |               |               | r) Revised figures                                                                        |

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

| Keterangan                                                                | 2015           | 2016           | 2017          |                |                |                |                |                |                | 2018          |               |               |               |               |                | Items                                                                                     |
|---------------------------------------------------------------------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|---------------|----------------|-------------------------------------------------------------------------------------------|
|                                                                           |                |                | Jun           | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan           | Feb           | Mar           | Apr           | Mei           | Jun            |                                                                                           |
| <b>A. Pendapatan dan Beban Bunga</b>                                      |                |                |               |                |                |                |                |                |                |               |               |               |               |               |                | <b>A. Interest Income and Interest Expenses</b>                                           |
| 1. Pendapatan bunga                                                       | 234.047        | 256.602        | 145.914       | 170.293        | 195.404        | 220.200        | 244.765        | 268.910        | 294.644        | 28.682        | 51.512        | 76.288        | 100.669       | 126.037       | 151.698        | 1. Interest Income                                                                        |
| a. Dari Bank Indonesia                                                    | 2.308          | 1.476          | 878           | 993            | 1.188          | 1.426          | 1.595          | 1.708          | 1.883          | 147           | 241           | 309           | 350           | 487           | 562            | a. From Bank Indonesia Placement                                                          |
| b. Dari Penempatan pada bank lain                                         | 1.940          | 1.996          | 1.199         | 1.425          | 1.647          | 1.907          | 2.165          | 2.344          | 2.618          | 249           | 499           | 772           | 981           | 1.242         | 1.509          | b. From interbank placement                                                               |
| c. Dari surat berharga                                                    | 19.099         | 24.367         | 14.154        | 16.525         | 18.953         | 21.220         | 23.744         | 26.377         | 29.080         | 2.895         | 5.352         | 8.024         | 10.627        | 13.213        | 15.572         | c. From securities                                                                        |
| d. Dari Pembiayaan yang diberikan                                         | 196.341        | 215.895        | 121.312       | 141.399        | 161.897        | 182.336        | 202.308        | 221.894        | 243.018        | 24.269        | 42.962        | 63.491        | 83.671        | 104.829       | 126.407        | d. From credit                                                                            |
| - kepada pihak ketiga bukan bank                                          | 195.678        | 215.201        | 120.754       | 140.738        | 161.118        | 181.495        | 201.365        | 220.853        | 241.883        | 24.155        | 42.757        | 63.179        | 83.253        | 104.266       | 125.694        | - To Third Party non Bank                                                                 |
| - kepada bank lain                                                        | 663            | 694            | 559           | 661            | 779            | 842            | 942            | 1.041          | 1.136          | 114           | 206           | 312           | 417           | 563           | 712            | - To other Bank                                                                           |
| e. Lainnya                                                                | 14.359         | 12.868         | 8.371         | 9.950          | 11.719         | 13.310         | 14.954         | 16.585         | 18.046         | 1.123         | 2.457         | 3.691         | 5.040         | 6.267         | 7.648          | e Others                                                                                  |
| 2. Beban Bunga                                                            | 80.513         | 80.656         | 48.643        | 56.809         | 65.175         | 73.228         | 81.531         | 88.787         | 96.977         | 11.696        | 18.238        | 25.949        | 33.170        | 41.318        | 49.121         | 2. Interest Expenses                                                                      |
| a. Kepada Bank Indonesia                                                  | 420            | 397            | 3             | 1              | 1              | 1              | 1              | 1              | 1              | 0             | 0             | 0             | 0             | 0             | 1              | a. Bank Indonesia Liabilities                                                             |
| b. Kewajiban pada Bank lain                                               | 1.592          | 2.106          | 1.571         | 1.852          | 2.218          | 2.550          | 2.940          | 3.143          | 3.389          | 259           | 558           | 1.119         | 1.346         | 1.716         | 2.049          | b. Interbank Liabilities                                                                  |
| c. Kepada pihak ketiga bukan Bank                                         | 63.135         | 59.971         | 34.165        | 40.220         | 46.498         | 52.325         | 58.154         | 63.632         | 69.631         | 5.771         | 10.966        | 16.597        | 22.067        | 27.780        | 33.266         | c. Third Party non Bank                                                                   |
| - Giro                                                                    | 5.274          | 6.198          | 4.500         | 5.295          | 6.047          | 6.779          | 7.540          | 8.252          | 9.136          | 922           | 1.749         | 2.597         | 3.427         | 4.307         | 5.161          | - Demand Deposit                                                                          |
| - Tabungan                                                                | 9.461          | 9.920          | 5.626         | 6.598          | 7.670          | 8.607          | 9.533          | 10.439         | 11.425         | 1.026         | 2.035         | 3.092         | 4.031         | 4.979         | 5.906          | - Saving                                                                                  |
| - Simpanan Berjangka                                                      | 48.401         | 43.854         | 24.039        | 28.328         | 32.781         | 36.939         | 41.081         | 44.941         | 49.071         | 3.823         | 7.182         | 10.908        | 14.609        | 18.494        | 22.198         | - Time deposits                                                                           |
| d. Surat Berharga                                                         | 1.094          | 1.217          | 1.018         | 1.237          | 1.453          | 1.663          | 1.860          | 2.056          | 2.296          | 200           | 422           | 657           | 899           | 1.221         | 1.498          | d. Securities                                                                             |
| e. Pinjaman yang diterima                                                 | 1.378          | 3.201          | 1.941         | 2.309          | 2.611          | 2.957          | 3.521          | 3.646          | 3.980          | 842           | 1.056         | 1.244         | 1.646         | 2.244         | 2.779          | e. Loans received                                                                         |
| f. Lainnya                                                                | 11.356         | 11.869         | 7.547         | 8.930          | 10.392         | 11.766         | 13.195         | 14.550         | 16.008         | 1.238         | 2.059         | 3.288         | 4.373         | 5.736         | 7.060          | f. Others                                                                                 |
| g. Koreksi atas pendapatan bunga                                          | 1.539          | 1.894          | 2.399         | 2.261          | 2.001          | 1.965          | 1.859          | 1.760          | 1.673          | 3.386         | 3.176         | 3.043         | 2.838         | 2.621         | 2.469          | g. Corrections                                                                            |
| <b>B. Pendapatan Bunga Bersih (A1-A2)</b>                                 | <b>153.534</b> | <b>175.946</b> | <b>97.271</b> | <b>113.483</b> | <b>130.229</b> | <b>146.972</b> | <b>163.235</b> | <b>180.123</b> | <b>197.667</b> | <b>16.986</b> | <b>33.274</b> | <b>50.339</b> | <b>67.499</b> | <b>84.720</b> | <b>102.577</b> | <b>B. Net Interest Income (A1-A2)</b>                                                     |
| <b>C. Pendapatan dan Beban Operasional Lain</b>                           |                |                |               |                |                |                |                |                |                |               |               |               |               |               |                | <b>C. Other Operating Income and Expenses</b>                                             |
| 1. Pendapatan Operasional Selain Bunga                                    | 66.466         | 104.618        | 39.970        | 47.686         | 56.299         | 63.195         | 69.639         | 75.428         | 82.068         | 14.406        | 19.652        | 27.428        | 34.110        | 40.490        | 50.297         | 1. Other Operating Income                                                                 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga        | 1.321          | 2.504          | 2.071         | 2.312          | 2.556          | 2.922          | 3.146          | 3.279          | 3.563          | 869           | 1.162         | 1.548         | 1.965         | 2.214         | 2.353          | 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             | 15            | 17             | 20             | 22             | 24             | 24             | 24             | 0             | 0             | 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         | 5.708         | 6.440          | 7.278          | 8.577          | 9.221          | 9.791          | 10.482         | 3.653         | 4.055         | 4.833         | 5.889         | 6.449         | 10.253         | d. Gain from spot and derivative transaction                                              |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee       | 33.727         | 38.181         | 21.747        | 25.530         | 29.208         | 32.799         | 36.453         | 40.277         | 44.693         | 3.589         | 7.552         | 12.073        | 15.609        | 19.823        | 23.642         | e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions |
| f. Lainnya                                                                | 20.585         | 48.941         | 10.429        | 13.386         | 17.237         | 18.875         | 20.796         | 22.056         | 23.306         | 6.294         | 6.883         | 8.972         | 10.647        | 12.003        | 14.047         | f Others                                                                                  |
| 2. Beban Operasional Selain Beban Bunga                                   | 134.169        | 192.942        | 87.472        | 101.929        | 118.118        | 132.653        | 144.800        | 157.175        | 171.721        | 22.294        | 36.700        | 49.899        | 67.037        | 80.598        | 97.821         | 2. Non Interest Expense                                                                   |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga            | 333            | 236            | 94            | 118            | 121            | 130            | 232            | 164            | 194            | 106           | 163           | 186           | 221           | 244           | 506            | 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             | 38             | -             | -             | -             | -             | -             | -              | 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             | 11             | -             | -             | 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         | 3.249         | 3.596          | 3.940          | 4.843          | 5.197          | 5.164          | 5.446          | 2.622         | 3.271         | 3.588         | 4.829         | 4.955         | 9.180          | d. Losses from spot and derivative transaction                                            |
| e. Penyusutan/Amortisasi                                                  | 42.881         | 76.407         | 32.335        | 36.381         | 43.098         | 47.858         | 50.513         | 53.771         | 55.498         | 10.198        | 15.165        | 17.683        | 23.673        | 27.558        | 32.106         | e. Depreciation/Amortizations                                                             |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi    | 781            | 762            | 547           | 610            | 698            | 748            | 850            | 935            | 1.020          | 82            | 163           | 274           | 384           | 624           | 699            | f Losses from investment in shares with equity method, fees/comissions/provisions         |
| g. Lainnya                                                                | 82.647         | 94.063         | 51.198        | 61.175         | 70.212         | 79.024         | 87.961         | 97.092         | 109.515        | 9.286         | 17.939        | 28.167        | 37.928        | 47.215        | 55.329         | g. Others                                                                                 |
| <b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>                     | <b>85.831</b>  | <b>87.623</b>  | <b>49.769</b> | <b>59.239</b>  | <b>68.410</b>  | <b>77.515</b>  | <b>88.073</b>  | <b>98.375</b>  | <b>108.014</b> | <b>9.098</b>  | <b>16.226</b> | <b>27.868</b> | <b>34.572</b> | <b>44.612</b> | <b>55.053</b>  | <b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>                                         |
| <b>E. Pendapatan non - operasional</b>                                    | <b>3.874</b>   | <b>1.969</b>   | <b>483</b>    | <b>546</b>     | <b>620</b>     | <b>780</b>     | <b>939</b>     | <b>1.513</b>   | <b>1.744</b>   | <b>88</b>     | <b>850</b>    | <b>590</b>    | <b>1.127</b>  | <b>1.231</b>  | <b>2.684</b>   | <b>E. Non Operational Income</b>                                                          |
| <b>F. Beban non - operasional</b>                                         | <b>265</b>     | <b>1.759</b>   | <b>489</b>    | <b>601</b>     | <b>656</b>     | <b>574</b>     | <b>544</b>     | <b>691</b>     | <b>759</b>     | <b>595</b>    | <b>56</b>     | <b>76</b>     | <b>122</b>    | <b>471</b>    | <b>509</b>     | <b>F. Non Operational Expenses</b>                                                        |
| <b>G. Laba/Rugi non-operasional (E - F)</b>                               | <b>3.610</b>   | <b>210</b>     | <b>(6)</b>    | <b>(55)</b>    | <b>(36)</b>    | <b>207</b>     | <b>395</b>     | <b>822</b>     | <b>985</b>     | <b>(506)</b>  | <b>795</b>    | <b>514</b>    | <b>1.004</b>  | <b>760</b>    | <b>2.175</b>   | <b>G. Non Operational Profit (E - F)</b>                                                  |
| <b>H. Laba/Rugi tahun berjalan sebelum pajak</b>                          | <b>89.441</b>  | <b>87.832</b>  | <b>49.764</b> | <b>59.184</b>  | <b>68.375</b>  | <b>77.721</b>  | <b>88.468</b>  | <b>99.197</b>  | <b>108.999</b> | <b>8.591</b>  | <b>17.020</b> | <b>28.382</b> | <b>35.576</b> | <b>45.372</b> | <b>57.228</b>  | <b>H. Current Year profit</b>                                                             |
| <b>I. Penerimaan Transfer Laba/Rugi</b>                                   | <b>53.558</b>  | <b>53.586</b>  | -             | -              | -              | -              | -              | -              | <b>70.963</b>  | -             | -             | -             | -             | -             | -              | <b>I. Transfer Profit / Loss Received</b>                                                 |
| <b>J. Transfer Laba/Rugi ke Kantor Pusat</b>                              | <b>53.558</b>  | <b>53.586</b>  | -             | -              | -              | -              | -              | -              | <b>70.963</b>  | -             | -             | -             | -             | -             | -              | <b>J. Transfer of Profit/Loss to Head Office</b>                                          |
| <b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>    | <b>71.571</b>  | <b>69.466</b>  | <b>40.141</b> | <b>47.696</b>  | <b>55.082</b>  | <b>63.087</b>  | <b>71.213</b>  | <b>79.146</b>  | <b>86.589</b>  | <b>6.897</b>  | <b>13.495</b> | <b>22.576</b> | <b>28.612</b> | <b>36.492</b> | <b>46.118</b>  | <b>K. Profit/Loss After Estimation of tax</b>                                             |
| r) Angka-angka diperbaiki                                                 |                |                |               |                |                |                |                |                |                |               |               |               |               |               |                | r) Revised figures                                                                        |

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

| Keterangan                                                                    | 2015         | 2016         | 2017       |             |              |              |              |              |              | 2018      |           |            |            |            |            | Items                                                                                     |
|-------------------------------------------------------------------------------|--------------|--------------|------------|-------------|--------------|--------------|--------------|--------------|--------------|-----------|-----------|------------|------------|------------|------------|-------------------------------------------------------------------------------------------|
|                                                                               |              |              | Jun        | Jul         | Agst         | Sep          | Okt          | Nov          | Des          | Jan       | Feb       | Mar        | Apr        | Mei        | Jun        |                                                                                           |
| <b>A. Pendapatan dan Beban Bunga</b>                                          |              |              |            |             |              |              |              |              |              |           |           |            |            |            |            | <b>A. Interest Income and Interest Expenses</b>                                           |
| 1. Pendapatan bunga                                                           | 3.771        | 2.062        | 995        | 1.225       | 1.403        | 1.575        | 1.743        | 1.911        | 2.084        | 169       | 329       | 494        | 651        | 812        | 961        | 1. Interest Income                                                                        |
| a. Dari Bank Indonesia                                                        | 71           | 54           | 34         | 39          | 44           | 50           | 56           | 64           | 69           | 5         | 15        | 21         | 28         | 34         | 40         | a. From Bank Indonesia Placement                                                          |
| b. Dari Penempatan pada bank lain                                             | 34           | 33           | 11         | 12          | 14           | 14           | 16           | 16           | 17           | 2         | 3         | 3          | 5          | 6          | 7          | b. From interbank placement                                                               |
| c. Dari surat berharga                                                        | 84           | 43           | 27         | 29          | 37           | 44           | 54           | 60           | 70           | 6         | 13        | 21         | 16         | 22         | 27         | c. From securities                                                                        |
| d. Dari Pembiayaan yang diberikan                                             | 2.343        | 1.289        | 600        | 744         | 850          | 957          | 1.057        | 1.157        | 1.256        | 99        | 193       | 297        | 392        | 490        | 585        | d. From financing                                                                         |
| - kepada pihak ketiga bukan bank                                              | 2.330        | 1.281        | 598        | 742         | 848          | 955          | 1.055        | 1.154        | 1.254        | 99        | 193       | 296        | 391        | 490        | 584        | - To Third Party non Bank                                                                 |
| - kepada bank lain                                                            | 12           | 8            | 2          | 2           | 2            | 2            | 2            | 2            | 2            | 0         | 0         | 0          | 0          | 0          | 0          | - To other Bank                                                                           |
| e. Lainnya                                                                    | 1.238        | 644          | 324        | 402         | 458          | 509          | 560          | 614          | 671          | 57        | 106       | 152        | 210        | 259        | 302        | e. Others                                                                                 |
| 2. Beban Bunga                                                                | 2.647        | 1.498        | 727        | 899         | 1.033        | 1.158        | 1.283        | 1.407        | 1.536        | 125       | 234       | 343        | 450        | 552        | 647        | 2. Interest Expenses                                                                      |
| a. Kepada Bank Indonesia                                                      | -            | -            | -          | -           | -            | -            | -            | -            | -            | -         | -         | -          | -          | 0          | 0          | a. Bank Indonesia Liabilities                                                             |
| b. Kewajiban pada Bank lain                                                   | 50           | 45           | 12         | 14          | 16           | 18           | 20           | 22           | 25           | 3         | 5         | 6          | 7          | 8          | 9          | b. Interbank Liabilities                                                                  |
| c. Kepada pihak ketiga bukan Bank                                             | 1.326        | 798          | 391        | 486         | 561          | 633          | 705          | 772          | 839          | 65        | 123       | 185        | 242        | 297        | 345        | c. Third Party non Bank                                                                   |
| - Giro                                                                        | 101          | 16           | 6          | 7           | 8            | 9            | 10           | 12           | 13           | 1         | 2         | 3          | 4          | 5          | 6          | - Demand Deposit                                                                          |
| - Tabungan                                                                    | 37           | 31           | 15         | 18          | 21           | 23           | 26           | 28           | 31           | 3         | 5         | 7          | 9          | 12         | 13         | - Saving                                                                                  |
| - Simpanan Berjangka                                                          | 1.188        | 751          | 369        | 461         | 532          | 600          | 669          | 732          | 796          | 61        | 116       | 174        | 228        | 280        | 326        | - Time deposits                                                                           |
| d. Surat Berharga                                                             | 22           | 4            | 4          | 6           | 7            | 7            | 8            | 8            | 9            | 0         | 0         | 1          | 1          | 2          | 5          | d. Securities                                                                             |
| e. Pinjaman yang diterima                                                     | 5            | 5            | 2          | 3           | 3            | 4            | 4            | 4            | 5            | 0         | 1         | 1          | 1          | 2          | 2          | e. Loans received                                                                         |
| f. Lainnya                                                                    | 1.245        | 646          | 318        | 390         | 446          | 496          | 547          | 601          | 658          | 57        | 105       | 151        | 199        | 243        | 285        | f. Others                                                                                 |
| g. Koreksi atas pendapatan bunga                                              | -            | -            | -          | -           | -            | -            | -            | -            | -            | -         | -         | -          | -          | -          | -          | g. Corrections                                                                            |
| <b>B. Pendapatan Bunga Bersih (A1-A2)</b>                                     | <b>1.123</b> | <b>564</b>   | <b>268</b> | <b>326</b>  | <b>370</b>   | <b>417</b>   | <b>459</b>   | <b>503</b>   | <b>548</b>   | <b>45</b> | <b>96</b> | <b>151</b> | <b>201</b> | <b>260</b> | <b>315</b> | <b>B. Net Interest Income (A1-A2)</b>                                                     |
| <b>C. Pendapatan dan Beban Operasional Lain</b>                               |              |              |            |             |              |              |              |              |              |           |           |            |            |            |            | <b>C. Other Operating Income and Expenses</b>                                             |
| 1. Pendapatan Operasional Selain Bunga                                        | 922          | 1.374        | 161        | 168         | 181          | 224          | 198          | 231          | 249          | 13        | 22        | 40         | 53         | 74         | 97         | 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           | 28         | 34          | 38           | 42           | 46           | 50           | 56           | 4         | 7         | 10         | 16         | 23         | 26         | e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions |
| f. Lainnya                                                                    | 842          | 1.320        | 133        | 134         | 143          | 182          | 152          | 181          | 193          | 9         | 15        | 30         | 37         | 51         | 71         | f. Others                                                                                 |
| 2. Beban Operasional Selain Beban Bunga                                       | 1.964        | 2.446        | 370        | 543         | 682          | 757          | 974          | 1.060        | 1.169        | 52        | 110       | 176        | 241        | 316        | 385        | 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        | 99         | 203         | 292          | 314          | 488          | 520          | 578          | 9         | 21        | 40         | 55         | 84         | 108        | 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          | 272        | 341         | 390          | 443          | 487          | 540          | 591          | 43        | 90        | 136        | 186        | 232        | 277        | g. Others                                                                                 |
| <b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>                         | <b>81</b>    | <b>(508)</b> | <b>59</b>  | <b>(49)</b> | <b>(131)</b> | <b>(116)</b> | <b>(317)</b> | <b>(325)</b> | <b>(372)</b> | <b>5</b>  | <b>7</b>  | <b>14</b>  | <b>13</b>  | <b>18</b>  | <b>26</b>  | <b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>                                         |
| <b>E. Pendapatan non - operasional</b>                                        | <b>11</b>    | <b>11</b>    | <b>3</b>   | <b>3</b>    | <b>4</b>     | <b>4</b>     | <b>4</b>     | <b>4</b>     | <b>5</b>     | <b>2</b>  | <b>2</b>  | <b>3</b>   | <b>3</b>   | <b>3</b>   | <b>3</b>   | <b>E. Non Operational Income</b>                                                          |
| <b>F. Beban non - operasional</b>                                             | <b>6</b>     | <b>6</b>     | <b>2</b>   | <b>3</b>    | <b>4</b>     | <b>4</b>     | <b>5</b>     | <b>5</b>     | <b>6</b>     | <b>0</b>  | <b>1</b>  | <b>1</b>   | <b>1</b>   | <b>2</b>   | <b>2</b>   | <b>F. Non Operational Expenses</b>                                                        |
| <b>G. Laba/Rugi non-operasional (E - F)</b>                                   | <b>5</b>     | <b>6</b>     | <b>1</b>   | <b>1</b>    | <b>0</b>     | <b>(0)</b>   | <b>(1)</b>   | <b>(1)</b>   | <b>(1)</b>   | <b>2</b>  | <b>2</b>  | <b>2</b>   | <b>2</b>   | <b>2</b>   | <b>1</b>   | <b>G. Non Operational Profit (E - F)</b>                                                  |
| <b>H. Laba/Rugi tahun berjalan sebelum pajak</b>                              | <b>86</b>    | <b>(502)</b> | <b>60</b>  | <b>(48)</b> | <b>(131)</b> | <b>(117)</b> | <b>(318)</b> | <b>(326)</b> | <b>(373)</b> | <b>6</b>  | <b>9</b>  | <b>16</b>  | <b>15</b>  | <b>19</b>  | <b>28</b>  | <b>H. Current Year profit</b>                                                             |
| <b>I. Penerimaan Transfer Laba/Rugi</b>                                       | -            | -            | -          | -           | -            | -            | -            | -            | -            | -         | -         | -          | -          | -          | -          | <b>I. Transfer Profit / Loss Received</b>                                                 |
| <b>J. Transfer Laba/Rugi ke Kantor Pusat</b>                                  | -            | -            | -          | -           | -            | -            | -            | -            | -            | -         | -         | -          | -          | -          | -          | <b>J. Transfer of Profit/Loss to Head Office</b>                                          |
| <b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>        | <b>78</b>    | <b>(512)</b> | <b>55</b>  | <b>(54)</b> | <b>(137)</b> | <b>(123)</b> | <b>(325)</b> | <b>(333)</b> | <b>(380)</b> | <b>6</b>  | <b>9</b>  | <b>16</b>  | <b>15</b>  | <b>19</b>  | <b>28</b>  | <b>K. Profit/Loss After Estimation of tax</b>                                             |
| r) Angka-angka diperbaiki                                                     |              |              |            |             |              |              |              |              |              |           |           |            |            |            |            | r) Revised figures                                                                        |

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

| Keterangan                                                                    | 2015         | 2016         | 2017         |              |              |              |              |              |              | 2018        |              |              |              |              |              | Items                                                                                      |
|-------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------------------------------------------------------------------------------------|
|                                                                               |              |              | Jun          | Jul          | Agst         | Sep          | Okt          | Nov          | Des          | Jan         | Feb          | Mar          | Apr          | Mei          | Jun          |                                                                                            |
| <b>A. Pendapatan dan Beban Bunga</b>                                          |              |              |              |              |              |              |              |              |              |             |              |              |              |              |              | <b>A. Interest Income and Interest Expenses</b>                                            |
| 1. Pendapatan bunga                                                           | 21.484       | 22.169       | 12.016       | 14.580       | 16.752       | 18.829       | 21.084       | 23.242       | 25.486       | 2.283       | 4.397        | 6.540        | 8.717        | 10.916       | 13.032       | 1. Interest Income                                                                         |
| a. Dari Bank Indonesia                                                        | 394          | 409          | 220          | 269          | 304          | 340          | 377          | 412          | 479          | 46          | 81           | 121          | 164          | 204          | 239          | a. From Bank Indonesia Placement                                                           |
| b. Dari Penempatan pada bank lain                                             | 27           | 32           | 9            | 12           | 9            | 9            | 9            | 10           | 10           | 1           | 1            | 1            | 2            | 2            | 2            | b. From interbank placement                                                                |
| c. Dari surat berharga                                                        | 646          | 918          | 572          | 732          | 864          | 975          | 1.103        | 1.231        | 1.342        | 132         | 275          | 411          | 548          | 703          | 852          | c. From securities                                                                         |
| d. Dari Pembiayaan yang diberikan                                             | 11.248       | 12.576       | 7.012        | 8.471        | 9.738        | 10.972       | 12.245       | 13.443       | 14.772       | 1.264       | 2.466        | 3.729        | 4.957        | 6.230        | 7.491        | d. From financing                                                                          |
| - kepada pihak ketiga bukan bank                                              | 11.215       | 12.555       | 6.965        | 8.419        | 9.683        | 10.914       | 12.184       | 13.382       | 14.707       | 1.235       | 2.434        | 3.695        | 4.920        | 6.189        | 7.448        | - To Third Party non Bank                                                                  |
| - kepada bank lain                                                            | 32           | 22           | 47           | 52           | 55           | 58           | 61           | 62           | 65           | 29          | 32           | 35           | 37           | 40           | 43           | - To other Bank                                                                            |
| e. Lainnya                                                                    | 9.169        | 8.234        | 4.203        | 5.096        | 5.837        | 6.533        | 7.349        | 8.147        | 8.884        | 840         | 1.575        | 2.276        | 3.046        | 3.777        | 4.449        | e. Others                                                                                  |
| 2. Beban Bunga                                                                | 14.701       | 13.927       | 7.321        | 8.895        | 10.213       | 11.452       | 12.833       | 14.181       | 15.491       | 1.402       | 2.682        | 3.924        | 5.223        | 6.488        | 7.676        | 2. Interest Expenses                                                                       |
| a. Kepada Bank Indonesia                                                      | -            | 1            | -            | -            | -            | -            | -            | -            | -            | -           | -            | -            | -            | 1            | 2            | a. Bank Indonesia Liabilities                                                              |
| b. Kewajiban pada Bank lain                                                   | 220          | 269          | 117          | 135          | 148          | 160          | 170          | 181          | 194          | 10          | 18           | 25           | 33           | 40           | 48           | b. Interbank Liabilities                                                                   |
| c. Kepada pihak ketiga bukan Bank                                             | 4.936        | 5.026        | 2.789        | 3.400        | 3.927        | 4.442        | 4.965        | 5.472        | 6.008        | 532         | 1.042        | 1.539        | 2.031        | 2.524        | 3.001        | c. Third Party non Bank                                                                    |
| - Giro                                                                        | 160          | 208          | 102          | 128          | 149          | 170          | 193          | 213          | 232          | 54          | 73           | 93           | 111          | 135          | 156          | - Demand Deposit                                                                           |
| - Tabungan                                                                    | 413          | 306          | 200          | 233          | 266          | 299          | 332          | 364          | 400          | 39          | 74           | 110          | 144          | 178          | 210          | - Saving                                                                                   |
| - Simpanan Berjangka                                                          | 4.364        | 4.512        | 2.487        | 3.039        | 3.512        | 3.972        | 4.439        | 4.895        | 5.376        | 439         | 895          | 1.336        | 1.775        | 2.210        | 2.635        | - Time deposits                                                                            |
| d. Surat Berharga                                                             | 194          | 240          | 151          | 183          | 210          | 218          | 239          | 261          | 283          | 22          | 43           | 67           | 88           | 107          | 125          | d. Securities                                                                              |
| e. Pinjaman yang diterima                                                     | 18           | 9            | 3            | 5            | 6            | 6            | 7            | 8            | 8            | -           | -            | -            | -            | -            | -            | e. Loans received                                                                          |
| f. Lainnya                                                                    | 9.333        | 8.382        | 4.260        | 5.173        | 5.922        | 6.626        | 7.452        | 8.259        | 8.999        | 839         | 1.580        | 2.292        | 3.072        | 3.816        | 4.501        | f. Others                                                                                  |
| g. Koreksi atas pendapatan bunga                                              | -            | -            | -            | -            | -            | -            | -            | -            | -            | -           | -            | -            | -            | -            | -            | g. Corrections                                                                             |
| <b>B. Pendapatan Bunga Bersih (A1-A2)</b>                                     | <b>6.784</b> | <b>8.242</b> | <b>4.695</b> | <b>5.685</b> | <b>6.540</b> | <b>7.377</b> | <b>8.252</b> | <b>9.061</b> | <b>9.995</b> | <b>880</b>  | <b>1.715</b> | <b>2.616</b> | <b>3.494</b> | <b>4.428</b> | <b>5.357</b> | <b>B. Net Interest Income (A1-A2)</b>                                                      |
| <b>C. Pendapatan dan Beban Operasional Lain</b>                               |              |              |              |              |              |              |              |              |              |             |              |              |              |              |              | <b>C. Other Operating Income and Expenses</b>                                              |
| 1. Pendapatan Operasional Selain Bunga                                        | 1.363        | 2.912        | 1.570        | 1.830        | 1.806        | 2.029        | 2.291        | 2.339        | 2.667        | 287         | 450          | 1.065        | 1.349        | 1.457        | 2.502        | 1. Other Operating Income                                                                  |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga            | 0            | 19           | 9            | 12           | 15           | 13           | 19           | 21           | 22           | 1           | 5            | 19           | 21           | 25           | 24           | 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           | 40           | 43           | 46           | 46           | 48           | 50           | 51           | 3           | 6            | 19           | 21           | 23           | 24           | d. Gain from spot and derivative transaction                                               |
| e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee           | 508          | 581          | 420          | 485          | 571          | 639          | 698          | 760          | 865          | 62          | 114          | 180          | 253          | 319          | 376          | e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions |
| f. Lainnya                                                                    | 836          | 2.256        | 1.101        | 1.289        | 1.174        | 1.330        | 1.526        | 1.509        | 1.729        | 221         | 326          | 847          | 1.053        | 1.090        | 2.078        | f. Others                                                                                  |
| 2. Beban Operasional Selain Beban Bunga                                       | 7.603        | 9.737        | 5.107        | 6.167        | 6.833        | 7.693        | 9.097        | 9.799        | 11.154       | 1.127       | 1.932        | 2.980        | 3.904        | 4.643        | 6.276        | 2. Non Interest Expense                                                                    |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga                | -            | 5            | -            | -            | -            | -            | -            | -            | -            | 0           | 1            | 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           | 74           | 72           | 68           | 67           | 72           | 82           | 7           | 16           | 5            | 5            | 8            | 8            | d. Losses from spot and derivative transaction                                             |
| e. Penyusutan/Amortisasi                                                      | 2.253        | 3.228        | 1.745        | 1.961        | 1.983        | 2.097        | 2.869        | 3.032        | 3.630        | 525         | 758          | 999          | 1.210        | 1.316        | 2.312        | e. Depreciation/Amortizations                                                              |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi        | 32           | 20           | 12           | 15           | 17           | 20           | 22           | 25           | 27           | 4           | 5            | 8            | 11           | 15           | 17           | f. Losses from investment in shares with equity method, fees/commissions/provisions        |
| g. Lainnya                                                                    | 5.303        | 6.462        | 3.276        | 4.117        | 4.761        | 5.508        | 6.140        | 6.670        | 7.416        | 591         | 1.152        | 1.967        | 2.677        | 3.304        | 3.938        | g. Others                                                                                  |
| <b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>                         | <b>544</b>   | <b>1.417</b> | <b>1.158</b> | <b>1.348</b> | <b>1.513</b> | <b>1.713</b> | <b>1.446</b> | <b>1.601</b> | <b>1.508</b> | <b>40</b>   | <b>233</b>   | <b>701</b>   | <b>938</b>   | <b>1.242</b> | <b>1.583</b> | <b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>                                          |
| <b>E. Pendapatan non - operasional</b>                                        | <b>74</b>    | <b>153</b>   | <b>37</b>    | <b>67</b>    | <b>68</b>    | <b>87</b>    | <b>99</b>    | <b>140</b>   | <b>152</b>   | <b>149</b>  | <b>17</b>    | <b>61</b>    | <b>87</b>    | <b>91</b>    | <b>92</b>    | <b>E. Non Operational Income</b>                                                           |
| <b>F. Beban non - operasional</b>                                             | <b>74</b>    | <b>79</b>    | <b>43</b>    | <b>50</b>    | <b>49</b>    | <b>55</b>    | <b>60</b>    | <b>65</b>    | <b>74</b>    | <b>147</b>  | <b>12</b>    | <b>68</b>    | <b>87</b>    | <b>88</b>    | <b>110</b>   | <b>F. Non Operational Expenses</b>                                                         |
| <b>G. Laba/Rugi non-operasional (E - F)</b>                                   | <b>(0)</b>   | <b>74</b>    | <b>(6)</b>   | <b>17</b>    | <b>19</b>    | <b>33</b>    | <b>40</b>    | <b>75</b>    | <b>77</b>    | <b>3</b>    | <b>4</b>     | <b>(7)</b>   | <b>0</b>     | <b>3</b>     | <b>(18)</b>  | <b>G. Non Operational Profit (E - F)</b>                                                   |
| <b>H. Laba/Rugi tahun berjalan sebelum pajak</b>                              | <b>543</b>   | <b>1.490</b> | <b>1.152</b> | <b>1.365</b> | <b>1.532</b> | <b>1.746</b> | <b>1.486</b> | <b>1.676</b> | <b>1.586</b> | <b>43</b>   | <b>237</b>   | <b>694</b>   | <b>938</b>   | <b>1.245</b> | <b>1.565</b> | <b>H. Current Year profit</b>                                                              |
| <b>I. Penerimaan Transfer Laba/Rugi</b>                                       | <b>762</b>   | <b>1.310</b> | -            | -            | -            | -            | -            | -            | <b>1.836</b> | -           | -            | -            | -            | -            | -            | <b>I. Transfer Profit / Loss Received</b>                                                  |
| <b>J. Transfer Laba/Rugi ke Kantor Pusat</b>                                  | <b>783</b>   | <b>1.310</b> | -            | -            | -            | -            | -            | -            | <b>1.836</b> | -           | -            | -            | -            | -            | -            | <b>J. Transfer of Profit/Loss to Head Office</b>                                           |
| <b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>        | <b>306</b>   | <b>1.139</b> | <b>889</b>   | <b>1.049</b> | <b>1.160</b> | <b>1.317</b> | <b>1.008</b> | <b>1.132</b> | <b>1.005</b> | <b>(12)</b> | <b>132</b>   | <b>489</b>   | <b>675</b>   | <b>914</b>   | <b>1.145</b> | <b>K. Profit/Loss After Estimation of tax</b>                                              |
| r) Angka-angka diperbaiki                                                     |              |              |              |              |              |              |              |              |              |             |              |              |              |              |              | r) Revised figures                                                                         |

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

| Keterangan                                                                    | 2015    | 2016   | 2017  |       |       |       |       |       |       | 2018  |       |       |       |       |       | Items                                                                                     |                    |
|-------------------------------------------------------------------------------|---------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------------------------------------------------------------------------------------|--------------------|
|                                                                               |         |        | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                                                                           |                    |
| A. Pendapatan dan Beban Bunga                                                 |         |        |       |       |       |       |       |       |       |       |       |       |       |       |       | A. Interest Income and Interest Expenses                                                  |                    |
| 1. Pendapatan bunga                                                           | 9.163   | 7.214  | 3.938 | 4.675 | 5.322 | 6.024 | 6.711 | 7.464 | 8.156 | 720   | 1.396 | 2.125 | 2.828 | 3.520 | 4.224 | 1. Interest Income                                                                        |                    |
| a. Dari Bank Indonesia                                                        | 436     | 326    | 215   | 241   | 268   | 296   | 325   | 353   | 382   | 32    | 60    | 90    | 115   | 133   | 142   | 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    | 266   | 317   | 368   | 424   | 478   | 533   | 593   | 55    | 103   | 164   | 225   | 290   | 369   | c. From securities                                                                        |                    |
| d. Dari Pembiayaan yang diberikan                                             | 5.362   | 5.837  | 3.157 | 3.764 | 4.272 | 4.829 | 5.374 | 5.988 | 6.526 | 565   | 1.106 | 1.679 | 2.245 | 2.794 | 3.350 | d. From financing                                                                         |                    |
| - kepada pihak ketiga bukan bank                                              | 5.345   | 5.816  | 3.146 | 3.752 | 4.258 | 4.813 | 5.357 | 5.968 | 6.505 | 563   | 1.102 | 1.673 | 2.238 | 2.784 | 3.340 | - To Third Party non Bank                                                                 |                    |
| - kepada bank lain                                                            | 17      | 21     | 11    | 13    | 14    | 16    | 18    | 19    | 21    | 2     | 4     | 6     | 7     | 9     | 10    | - To other Bank                                                                           |                    |
| e. Lainnya                                                                    | 3.079   | 585    | 300   | 353   | 413   | 475   | 533   | 590   | 655   | 68    | 126   | 192   | 243   | 304   | 363   | e. Others                                                                                 |                    |
| 2. Beban Bunga                                                                | 2.554   | 3.095  | 1.586 | 1.920 | 2.161 | 2.432 | 2.742 | 3.015 | 3.304 | 339   | 608   | 906   | 1.196 | 1.463 | 1.735 | 2. Interest Expenses                                                                      |                    |
| a. Kepada Bank Indonesia                                                      | -       | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | a. Bank Indonesia Liabilities                                                             |                    |
| b. Kewajiban pada Bank lain                                                   | 8       | 12     | 7     | 8     | 10    | 11    | 12    | 13    | 14    | 1     | 2     | 3     | 4     | 4     | 5     | b. Interbank Liabilities                                                                  |                    |
| c. Kepada pihak ketiga bukan Bank                                             | 2.489   | 2.387  | 1.247 | 1.475 | 1.694 | 1.914 | 2.146 | 2.369 | 2.594 | 237   | 442   | 676   | 893   | 1.112 | 1.325 | c. Third Party non Bank                                                                   |                    |
| - Giro                                                                        | 92      | 118    | 79    | 94    | 108   | 124   | 139   | 151   | 165   | 15    | 27    | 40    | 52    | 67    | 78    | - Demand Deposit                                                                          |                    |
| - Tabungan                                                                    | 500     | 405    | 211   | 249   | 286   | 325   | 362   | 401   | 443   | 43    | 82    | 123   | 160   | 201   | 241   | - Saving                                                                                  |                    |
| - Simpanan Berjangka                                                          | 1.897   | 1.865  | 957   | 1.132 | 1.300 | 1.465 | 1.645 | 1.817 | 1.985 | 179   | 333   | 514   | 681   | 844   | 1.005 | - Time deposits                                                                           |                    |
| d. Surat Berharga                                                             | 53      | 45     | 19    | 23    | 27    | 28    | 32    | 36    | 38    | 4     | 8     | 9     | 13    | 17    | 19    | d. Securities                                                                             |                    |
| e. Pinjaman yang diterima                                                     | 1       | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | e. Loans received                                                                         |                    |
| f. Lainnya                                                                    | 4       | 531    | 292   | 341   | 395   | 452   | 509   | 566   | 630   | 67    | 124   | 188   | 236   | 293   | 349   | f. Others                                                                                 |                    |
| g. Koreksi atas pendapatan bunga                                              | -       | 119    | 21    | 74    | 36    | 27    | 43    | 31    | 29    | 30    | 32    | 29    | 50    | 36    | 37    | g. Corrections                                                                            |                    |
| B. Pendapatan Bunga Bersih (A1-A2)                                            | 6.608   | 4.120  | 2.352 | 2.755 | 3.161 | 3.592 | 3.969 | 4.449 | 4.852 | 381   | 788   | 1.219 | 1.632 | 2.057 | 2.489 | 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  | 1.698 | 2.028 | 2.440 | 2.187 | 2.326 | 2.597 | 2.744 | 691   | 904   | 1.252 | 1.604 | 1.866 | 2.278 | 1. Other Operating Income                                                                 |                    |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga            | 49      | 57     | 32    | 37    | 41    | 45    | 50    | 53    | 57    | 4     | 7     | 10    | 14    | 17    | 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     | 14    | 21    | 27    | 28    | 31    | 34    | 37    | 3     | 7     | 11    | 17    | 22    | 28    | d. Gain from spot and derivative transaction                                              |                    |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee           | 711     | 611    | 324   | 367   | 407   | 454   | 500   | 561   | 635   | 49    | 95    | 148   | 202   | 258   | 324   | e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions |                    |
| f. Lainnya                                                                    | 4.808   | 8.575  | 1.328 | 1.603 | 1.965 | 1.660 | 1.746 | 1.948 | 2.015 | 635   | 795   | 1.083 | 1.372 | 1.569 | 1.908 | f. Others                                                                                 |                    |
| 2. Beban Operasional Selain Beban Bunga                                       | 8.829   | 12.955 | 3.806 | 4.508 | 5.292 | 5.428 | 5.907 | 6.627 | 7.141 | 1.022 | 1.579 | 2.288 | 2.989 | 3.594 | 4.349 | 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         | -       | -      | 0     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | 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  | 2.342 | 2.795 | 3.293 | 3.138 | 3.287 | 3.755 | 4.059 | 764   | 1.023 | 1.413 | 1.862 | 2.138 | 2.555 | e. Depreciation/Amortizations                                                             |                    |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi        | 0       | 11     | 7     | 8     | 10    | 13    | 14    | 15    | 16    | 2     | 4     | 7     | 9     | 10    | 13    | f. Losses from investment in shares with equity method, fees/comissions/provisions        |                    |
| g. Lainnya                                                                    | 2.797   | 3.039  | 1.457 | 1.705 | 1.989 | 2.277 | 2.606 | 2.856 | 3.067 | 256   | 552   | 869   | 1.119 | 1.445 | 1.781 | g. Others                                                                                 |                    |
| D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)                                | 3.368   | 429    | 244   | 275   | 310   | 351   | 389   | 419   | 454   | 50    | 112   | 183   | 248   | 329   | 417   | D. Operating Profit/loss (A1+C1) - (A2+C2)                                                |                    |
| E. Pendapatan non - operasional                                               | 19      | 7      | 1     | 1     | 4     | 4     | 4     | 15    | 45    | 2     | 3     | 5     | 5     | 9     | 14    | E. Non Operational Income                                                                 |                    |
| F. Beban non - operasional                                                    | 3.038   | 5      | 7     | 9     | 10    | 10    | 11    | 12    | 16    | 2     | 6     | 9     | 13    | 20    | 25    | F. Non Operational Expenses                                                               |                    |
| G. Laba/Rugi non-operasional (E - F)                                          | (3.019) | 3      | (6)   | (8)   | (6)   | (7)   | (7)   | 3     | 29    | (0)   | (4)   | (4)   | (7)   | (11)  | (11)  | G. Non Operational Profit (E - F)                                                         |                    |
| H. Laba/Rugi tahun berjalan sebelum pajak                                     | 348     | 431    | 238   | 266   | 304   | 344   | 382   | 422   | 484   | 50    | 108   | 179   | 240   | 318   | 406   | 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    | 181   | 202   | 230   | 261   | 289   | 320   | 365   | 38    | 76    | 121   | 167   | 212   | 261   | 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                                      |
|-----------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------------------------------------|
|                                                           |                  |                  | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              | Des              | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              |                                                |
| <b>Tagihan Komitmen</b>                                   | <b>511.743</b>   | <b>628.115</b>   | <b>685.506</b>   | <b>681.912</b>   | <b>683.397</b>   | <b>747.934</b>   | <b>732.514</b>   | <b>738.997</b>   | <b>673.484</b>   | <b>909.304</b>   | <b>1.003.642</b> | <b>998.199</b>   | <b>973.364</b>   | <b>1.045.281</b> | <b>1.085.454</b> | <b>Committed Claims</b>                        |
| - Fasilitas pinjaman yang belum ditarik                   | 38.641           | 20.586           | 24.618           | 32.017           | 33.392           | 32.620           | 33.565           | 31.132           | 29.244           | 25.522           | 23.085           | 23.837           | 22.449           | 23.070           | 17.453           | - Unused borrowing                             |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 468.916          | 597.813          | 655.382          | 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        | - Outstanding spot and derivatives (purchased) |
| - Lainnya (Others)                                        | 4.185            | 9.715            | 5.505            | 7.399            | 8.041            | 9.684            | 11.335           | 5.253            | 2.495            | 8.132            | 13.353           | 7.489            | 7.181            | 8.524            | 7.019            | - Others                                       |
| <b>Kewajiban Komitmen</b>                                 | <b>1.821.506</b> | <b>1.983.571</b> | <b>2.119.075</b> | <b>2.131.094</b> | <b>2.144.960</b> | <b>2.208.159</b> | <b>2.210.928</b> | <b>2.231.272</b> | <b>2.160.722</b> | <b>2.446.723</b> | <b>2.561.922</b> | <b>2.562.326</b> | <b>2.566.041</b> | <b>2.622.604</b> | <b>2.661.644</b> | <b>Committed Liabilities</b>                   |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 1.219.520        | 1.304.240        | 1.346.534        | 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        | - Undisbursed loan facilities to debtors       |
| Committed                                                 | 275.413          | 298.509          | 331.783          | 339.600          | 343.849          | 346.027          | 354.381          | 359.604          | 344.860          | 367.652          | 364.206          | 369.769          | 372.009          | 369.877          | 356.299          | - Committed                                    |
| Uncommitted                                               | 944.107          | 1.005.731        | 1.014.751        | 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        | - Uncommitted                                  |
| - Fasilitas kredit kepada bank lain yang belum ditarik    | 7.534            | 12.370           | 11.447           | 10.668           | 10.918           | 13.888           | 14.338           | 12.145           | 11.229           | 9.804            | 12.543           | 12.538           | 13.901           | 14.120           | 12.344           | - Undisbursed loan facilities to other banks   |
| Committed                                                 | 1.064            | 1.581            | 3.297            | 2.979            | 2.976            | 3.251            | 3.671            | 2.538            | 3.011            | 2.019            | 2.120            | 2.081            | 3.330            | 2.935            | 1.276            | - Committed                                    |
| Uncommitted                                               | 6.469            | 10.789           | 8.150            | 7.689            | 7.943            | 10.637           | 10.668           | 9.607            | 8.218            | 7.785            | 10.423           | 10.457           | 10.571           | 11.185           | 11.068           | - Uncommitted                                  |
| - Irrevocable L/C yang masih berjalan                     | 69.516           | 66.353           | 64.975           | 68.060           | 70.962           | 74.391           | 74.878           | 74.822           | 77.108           | 75.975           | 77.423           | 78.902           | 86.785           | 87.256           | 92.944           | - Current Irrevocable L/C                      |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 520.465          | 594.212          | 689.768          | 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        | - Outstanding spot and derivatives (sold)      |
| - Lainnya                                                 | 4.471            | 6.397            | 6.352            | 8.507            | 8.275            | 9.798            | 11.554           | 4.073            | 5.020            | 9.858            | 14.167           | 7.680            | 8.185            | 8.337            | 7.873            | - Others                                       |
| <b>Tagihan Kontinjensi</b>                                | <b>308.392</b>   | <b>334.875</b>   | <b>300.093</b>   | <b>298.311</b>   | <b>302.400</b>   | <b>311.239</b>   | <b>316.375</b>   | <b>314.819</b>   | <b>316.330</b>   | <b>275.297</b>   | <b>285.337</b>   | <b>286.048</b>   | <b>274.217</b>   | <b>275.071</b>   | <b>275.296</b>   | <b>Contingent Claims</b>                       |
| - Garansi yang diterima                                   | 265.333          | 288.776          | 250.401          | 248.066          | 250.744          | 259.220          | 264.284          | 262.288          | 264.819          | 223.098          | 228.722          | 233.105          | 220.233          | 219.908          | 218.990          | - Received guarantees                          |
| - Pendapatan bunga dalam penyelesaian                     | 39.402           | 42.161           | 45.399           | 45.983           | 47.396           | 47.683           | 47.606           | 47.901           | 46.949           | 47.708           | 52.071           | 48.447           | 49.411           | 50.253           | 51.318           | - Accrued interest                             |
| - Lainnya                                                 | 3.657            | 3.938            | 4.293            | 4.262            | 4.260            | 4.336            | 4.485            | 4.630            | 4.562            | 4.490            | 4.544            | 4.497            | 4.573            | 4.910            | 4.988            | - Others                                       |
| <b>Kewajiban Kontinjensi</b>                              | <b>302.459</b>   | <b>304.665</b>   | <b>296.014</b>   | <b>296.122</b>   | <b>302.727</b>   | <b>311.420</b>   | <b>321.759</b>   | <b>322.073</b>   | <b>339.278</b>   | <b>309.302</b>   | <b>317.105</b>   | <b>314.818</b>   | <b>328.006</b>   | <b>325.605</b>   | <b>328.221</b>   | <b>Contingent Liabilities</b>                  |
| - Garansi yang diberikan                                  | 297.391          | 302.542          | 294.615          | 294.370          | 301.195          | 309.773          | 320.171          | 320.487          | 337.695          | 307.699          | 315.496          | 313.123          | 326.310          | 323.727          | 326.470          | - Issued guarantees                            |
| - Lainnya                                                 | 5.069            | 2.124            | 1.399            | 1.752            | 1.531            | 1.646            | 1.588            | 1.586            | 1.583            | 1.603            | 1.609            | 1.695            | 1.696            | 1.878            | 1.750            | - Others                                       |
| <b>Lainnya</b>                                            | <b>274.066</b>   | <b>309.064</b>   | <b>357.682</b>   | <b>362.228</b>   | <b>364.708</b>   | <b>368.901</b>   | <b>373.625</b>   | <b>381.670</b>   | <b>392.512</b>   | <b>395.280</b>   | <b>393.395</b>   | <b>404.629</b>   | <b>411.274</b>   | <b>416.707</b>   | <b>418.086</b>   | <b>Others</b>                                  |
| - Penerusan Kredit                                        | 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           | - Channelling                                  |
| - Aset produktif yang dihapusbukukan                      | 230.274          | 274.724          | 320.489          | 324.431          | 326.664          | 330.672          | 335.258          | 342.456          | 350.961          | 354.011          | 352.011          | 356.678          | 362.347          | 366.484          | 367.713          | - Written off earning assets                   |
| Kredit yang diberikan                                     | 219.484          | 262.748          | 309.129          | 313.311          | 315.561          | 319.558          | 323.617          | 330.681          | 339.745          | 342.860          | 340.741          | 345.400          | 351.019          | 354.934          | 359.761          | - Credit disbursed                             |
| Lainnya                                                   | 10.790           | 11.976           | 11.360           | 11.119           | 11.104           | 11.113           | 11.641           | 11.775           | 11.216           | 11.151           | 11.270           | 11.278           | 11.329           | 11.550           | 7.952            | - Others                                       |
| - Aset produktif yang dihapustagih                        | 20.733           | 24.900           | 27.475           | 28.091           | 28.348           | 28.544           | 28.715           | 29.175           | 31.129           | 30.864           | 30.986           | 38.031           | 38.281           | 39.201           | 39.374           | - Charged off earning assets                   |
| Kredit yang diberikan                                     | 14.300           | 17.557           | 19.954           | 20.560           | 20.814           | 21.002           | 21.192           | 21.654           | 23.573           | 23.259           | 23.460           | 30.505           | 30.763           | 31.649           | 31.816           | - Credit disbursed                             |
| Lainnya                                                   | 6.433            | 7.343            | 7.522            | 7.532            | 7.535            | 7.542            | 7.523            | 7.521            | 7.556            | 7.605            | 7.526            | 7.526            | 7.517            | 7.552            | 7.558            | - 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                                      |
|-----------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------------------------------------|
|                                                           |              |              | Jun          | Jul          | Ags          | Sep          | Okt          | Nov          | Des          | Jan          | Feb          | Mar          | Apr          | Mei          | Jun          |                                                |
| <b>Tagihan Komitmen</b>                                   | <b>215</b>   | <b>11</b>    | <b>0</b>     | <b>8</b>     | <b>8</b>     | <b>9</b>     | <b>10</b>    | <b>9</b>     | <b>9</b>     | <b>9</b>     | <b>10</b>    | <b>727</b>   | <b>9</b>     | <b>9</b>     | <b>9</b>     | <b>Committed Claims</b>                        |
| - Fasilitas pinjaman yang belum ditarik                   | 1            | 8            | -            | 8            | 8            | 8            | 8            | 8            | 8            | 8            | 8            | 725          | 8            | 8            | 8            | - Unused borrowing                             |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 209          | -            | 0            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Outstanding spot and derivatives (purchased) |
| - Lainnya (Others)                                        | 5            | 4            | -            | 0            | -            | 2            | 2            | 2            | 2            | 2            | 2            | 2            | 2            | 2            | 2            | - Others                                       |
| <b>Kewajiban Komitmen</b>                                 | <b>7.277</b> | <b>3.649</b> | <b>2.390</b> | <b>2.432</b> | <b>2.501</b> | <b>2.466</b> | <b>2.663</b> | <b>2.704</b> | <b>2.446</b> | <b>2.689</b> | <b>2.769</b> | <b>2.482</b> | <b>2.464</b> | <b>2.385</b> | <b>2.321</b> | <b>Committed Liabilities</b>                   |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 6.756        | 3.467        | 2.390        | 2.383        | 2.447        | 2.415        | 2.616        | 2.622        | 2.394        | 2.638        | 2.719        | 2.429        | 2.408        | 2.303        | 2.269        | - Undisbursed loan facilities to debtors       |
| Committed                                                 | 2.632        | 760          | 939          | 978          | 969          | 942          | 1.043        | 1.045        | 939          | 1.018        | 1.018        | 990          | 915          | 882          | 919          | - Committed                                    |
| Uncommitted                                               | 4.124        | 2.707        | 1.363        | 1.404        | 1.478        | 1.472        | 1.572        | 1.577        | 1.455        | 1.620        | 1.701        | 1.439        | 1.493        | 1.420        | 1.349        | - Uncommitted                                  |
| - Fasilitas kredit kepada bank lain yang belum ditarik    | 230          | 144          | 40           | 44           | 44           | 41           | 39           | 44           | 42           | 44           | 44           | 46           | 46           | 47           | 47           | - Undisbursed loan facilities to other banks   |
| Committed                                                 | 166          | 38           | 31           | 36           | 35           | 34           | 33           | 35           | 33           | 36           | 37           | 37           | 37           | 38           | 38           | - Committed                                    |
| Uncommitted                                               | 64           | 106          | 9            | 9            | 9            | 7            | 6            | 9            | 10           | 8            | 7            | 8            | 8            | 9            | 9            | - 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           | 36           | 5            | 10           | 11           | 9            | 38           | 9            | 7            | 5            | 8            | 11           | 35           | 5            | - Others                                       |
| <b>Tagihan Kontinjensi</b>                                | <b>948</b>   | <b>1.094</b> | <b>1.154</b> | <b>1.155</b> | <b>1.208</b> | <b>1.221</b> | <b>1.248</b> | <b>1.252</b> | <b>1.144</b> | <b>1.105</b> | <b>1.124</b> | <b>1.184</b> | <b>1.226</b> | <b>1.359</b> | <b>1.287</b> | <b>Contingent Claims</b>                       |
| - Garansi yang diterima                                   | 1            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Received guarantees                          |
| - Pendapatan bunga dalam penyelesaian                     | 475          | 658          | 683          | 689          | 696          | 699          | 715          | 646          | 671          | 688          | 698          | 718          | 738          | 754          | 774          | - Accrued interest                             |
| - Lainnya                                                 | 471          | 436          | 471          | 466          | 513          | 522          | 532          | 607          | 473          | 417          | 426          | 467          | 488          | 605          | 513          | - Others                                       |
| <b>Kewajiban Kontinjensi</b>                              | <b>1.806</b> | <b>1.237</b> | <b>27</b>    | <b>801</b>   | <b>871</b>   | <b>884</b>   | <b>885</b>   | <b>875</b>   | <b>742</b>   | <b>615</b>   | <b>706</b>   | <b>839</b>   | <b>997</b>   | <b>1.051</b> | <b>961</b>   | <b>Contingent Liabilities</b>                  |
| - Garansi yang diberikan                                  | 1.571        | 1.146        | 27           | 769          | 835          | 844          | 850          | 841          | 712          | 589          | 677          | 793          | 962          | 1.007        | 931          | - Issued guarantees                            |
| - Lainnya                                                 | 235          | 91           | -            | 31           | 36           | 40           | 36           | 33           | 30           | 26           | 28           | 47           | 35           | 45           | 31           | - Others                                       |
| <b>Lainnya</b>                                            | <b>1.909</b> | <b>2.107</b> | <b>2.883</b> | <b>1.480</b> | <b>1.482</b> | <b>1.499</b> | <b>1.519</b> | <b>1.511</b> | <b>1.548</b> | <b>1.526</b> | <b>1.532</b> | <b>1.528</b> | <b>1.528</b> | <b>1.532</b> | <b>1.556</b> | <b>Others</b>                                  |
| - Penerusan Kredit                                        | 343          | 479          | 1.442        | 41           | 40           | 38           | 36           | 34           | 33           | 32           | 31           | 26           | 25           | 24           | 23           | - Channelling                                  |
| - Aset produktif yang dihapusbukukan                      | 1.547        | 1.613        | 1.441        | 1.439        | 1.442        | 1.461        | 1.483        | 1.477        | 1.514        | 1.494        | 1.501        | 1.502        | 1.504        | 1.508        | 1.524        | - Written off earning assets                   |
| Kredit yang diberikan                                     | 1.469        | 1.587        | 0            | 1.439        | 1.442        | 1.461        | 1.483        | 1.476        | 1.514        | 1.493        | 1.500        | 1.501        | 1.503        | 1.507        | 1.524        | - 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            | 0            | 1            | 1            | 1            | 0            | 0            | 0            | 0            | 0            | 8            | - Charged off earning assets                   |
| Kredit yang diberikan                                     | 20           | 16           | -            | 0            | 0            | 0            | 1            | 1            | 1            | -            | 0            | 0            | 0            | 0            | 8            | - 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                                      |
|-----------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------------------------------------|
|                                                           |                |                | Jun            | Jul            | Agst           | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            |                                                |
| <b>Tagihan Komitmen</b>                                   | <b>39.464</b>  | <b>51.874</b>  | <b>60.539</b>  | <b>61.144</b>  | <b>56.755</b>  | <b>72.914</b>  | <b>62.060</b>  | <b>67.755</b>  | <b>58.754</b>  | <b>70.398</b>  | <b>73.018</b>  | <b>67.546</b>  | <b>66.317</b>  | <b>71.889</b>  | <b>70.376</b>  | <b>Committed Claims</b>                        |
| - Fasilitas pinjaman yang belum ditarik                   | 3.058          | 2.013          | 3.234          | 3.840          | 3.248          | 3.292          | 2.161          | 3.576          | 4.134          | 4.081          | 4.464          | 4.471          | 4.527          | 4.569          | 3.926          | - Unused borrowing                             |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 36.195         | 44.447         | 56.347         | 55.267         | 51.291         | 66.768         | 56.292         | 62.084         | 53.621         | 63.232         | 65.082         | 59.973         | 58.328         | 64.763         | 64.671         | - Outstanding spot and derivatives (purchased) |
| - Lainnya (Others)                                        | 212            | 5.415          | 958            | 2.037          | 2.216          | 2.854          | 3.607          | 2.095          | 999            | 3.085          | 3.472          | 3.103          | 3.463          | 2.557          | 1.779          | - Others                                       |
| <b>Kewajiban Komitmen</b>                                 | <b>194.388</b> | <b>137.805</b> | <b>143.202</b> | <b>154.938</b> | <b>139.680</b> | <b>158.736</b> | <b>143.011</b> | <b>151.186</b> | <b>142.897</b> | <b>155.097</b> | <b>157.056</b> | <b>152.810</b> | <b>151.555</b> | <b>168.619</b> | <b>154.952</b> | <b>Committed Liabilities</b>                   |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 107.157        | 82.304         | 78.058         | 88.287         | 80.294         | 83.125         | 80.441         | 82.050         | 82.326         | 85.289         | 82.181         | 81.897         | 81.991         | 88.188         | 78.174         | - Undisbursed loan facilities to debtors       |
| Committed                                                 | 31.362         | 33.592         | 32.136         | 38.434         | 32.154         | 33.099         | 33.048         | 32.883         | 32.651         | 33.927         | 32.818         | 32.988         | 33.810         | 36.155         | 31.797         | - Committed                                    |
| Uncommitted                                               | 75.796         | 48.712         | 45.921         | 49.852         | 48.140         | 50.026         | 47.393         | 49.167         | 49.675         | 51.362         | 49.362         | 48.909         | 48.181         | 52.033         | 46.377         | - Uncommitted                                  |
| - Fasilitas kredit kepada bank lain yang belum ditarik    | 154            | 220            | 240            | 316            | 311            | 284            | 320            | 345            | 321            | 323            | 234            | 215            | 207            | 206            | 153            | - Undisbursed loan facilities to other banks   |
| Committed                                                 | 54             | 100            | 121            | 165            | 166            | 154            | 203            | 195            | 187            | 190            | 138            | 137            | 135            | 140            | 82             | - Committed                                    |
| Uncommitted                                               | 99             | 120            | 119            | 151            | 145            | 129            | 117            | 150            | 134            | 132            | 96             | 78             | 71             | 66             | 71             | - Uncommitted                                  |
| - Irrevocable L/C yang masih berjalan                     | 4.439          | 4.088          | 2.388          | 3.752          | 2.471          | 2.814          | 2.670          | 2.871          | 2.966          | 3.445          | 3.962          | 3.372          | 3.956          | 3.432          | 3.558          | - Current Irrevocable L/C                      |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 82.402         | 49.810         | 61.874         | 60.631         | 55.226         | 70.388         | 56.910         | 64.364         | 55.139         | 62.378         | 65.952         | 64.309         | 62.382         | 73.859         | 70.569         | - Outstanding spot and derivatives (sold)      |
| - Lainnya                                                 | 236            | 1.383          | 643            | 1.952          | 1.378          | 2.125          | 2.670          | 1.556          | 2.145          | 3.662          | 4.727          | 3.018          | 3.019          | 2.934          | 2.499          | - Others                                       |
| <b>Tagihan Kontinjensi</b>                                | <b>63.506</b>  | <b>38.035</b>  | <b>31.413</b>  | <b>41.154</b>  | <b>33.994</b>  | <b>36.353</b>  | <b>37.616</b>  | <b>65.035</b>  | <b>63.645</b>  | <b>62.478</b>  | <b>67.377</b>  | <b>61.944</b>  | <b>46.332</b>  | <b>44.231</b>  | <b>43.221</b>  | <b>Contingent Claims</b>                       |
| - Garansi yang diterima                                   | 60.700         | 34.330         | 27.471         | 36.950         | 29.961         | 32.161         | 33.318         | 60.438         | 59.110         | 57.874         | 59.103         | 57.586         | 42.039         | 39.822         | 38.620         | - Received guarantees                          |
| - Pendapatan bunga dalam penyelesaian                     | 2.758          | 3.504          | 3.590          | 3.850          | 3.677          | 3.772          | 3.867          | 4.154          | 4.078          | 4.223          | 7.903          | 3.986          | 3.912          | 4.011          | 4.208          | - Accrued interest                             |
| - Lainnya                                                 | 48             | 202            | 351            | 354            | 357            | 421            | 431            | 443            | 457            | 381            | 370            | 372            | 381            | 397            | 394            | - Others                                       |
| <b>Kewajiban Kontinjensi</b>                              | <b>39.844</b>  | <b>31.761</b>  | <b>26.130</b>  | <b>32.329</b>  | <b>27.766</b>  | <b>28.779</b>  | <b>29.917</b>  | <b>29.648</b>  | <b>29.727</b>  | <b>27.657</b>  | <b>26.968</b>  | <b>26.299</b>  | <b>26.862</b>  | <b>27.066</b>  | <b>27.643</b>  | <b>Contingent Liabilities</b>                  |
| - Garansi yang diberikan                                  | 39.316         | 30.964         | 25.643         | 31.725         | 27.342         | 28.347         | 29.488         | 29.200         | 29.306         | 27.194         | 26.509         | 25.863         | 26.433         | 26.638         | 27.234         | - Issued guarantees                            |
| - Lainnya                                                 | 529            | 798            | 487            | 604            | 423            | 432            | 430            | 448            | 421            | 463            | 459            | 436            | 429            | 428            | 409            | - Others                                       |
| <b>Lainnya</b>                                            | <b>14.315</b>  | <b>17.595</b>  | <b>20.813</b>  | <b>21.526</b>  | <b>21.847</b>  | <b>22.123</b>  | <b>22.409</b>  | <b>25.309</b>  | <b>27.235</b>  | <b>27.335</b>  | <b>28.090</b>  | <b>28.264</b>  | <b>28.484</b>  | <b>29.263</b>  | <b>25.880</b>  | <b>Others</b>                                  |
| - Penerusan Kredit                                        | 1.327          | 1.100          | 1.380          | 1.372          | 1.352          | 1.340          | 1.358          | 1.693          | 2.078          | 2.068          | 1.922          | 1.903          | 1.893          | 2.196          | 2.147          | - Channelling                                  |
| - Aset produktif yang dihapusbukukan                      | 12.543         | 15.983         | 18.663         | 19.197         | 19.452         | 19.726         | 19.995         | 21.488         | 22.815         | 22.840         | 23.825         | 24.001         | 24.222         | 24.632         | 21.282         | - Written off earning assets                   |
| Kredit yang diberikan                                     | 8.888          | 12.338         | 15.020         | 15.555         | 15.806         | 16.045         | 16.293         | 17.706         | 19.097         | 19.167         | 20.078         | 20.249         | 20.434         | 20.848         | 21.140         | - Credit disbursed                             |
| Lainnya                                                   | 3.654          | 3.645          | 3.643          | 3.642          | 3.647          | 3.682          | 3.702          | 3.782          | 3.718          | 3.673          | 3.747          | 3.752          | 3.788          | 3.783          | 142            | - Others                                       |
| - Aset produktif yang dihapustagih                        | 446            | 512            | 769            | 957            | 1.042          | 1.057          | 1.056          | 2.128          | 2.342          | 2.427          | 2.344          | 2.360          | 2.369          | 2.435          | 2.452          | - Charged off earning assets                   |
| Kredit yang diberikan                                     | 337            | 404            | 660            | 838            | 920            | 929            | 948            | 1.929          | 2.109          | 2.143          | 2.144          | 2.160          | 2.179          | 2.211          | 2.228          | - Credit disbursed                             |
| Lainnya                                                   | 109            | 108            | 109            | 119            | 122            | 128            | 108            | 199            | 233            | 284            | 200            | 200            | 189            | 224            | 224            | - Others                                       |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

| Indikator                                                 | 2015             | 2016             | 2017             |                  |                  |                  |                  |                  |                  | 2018             |                  |                  |                  |                  |                  | Indicator                                      |
|-----------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------------------------------------|
|                                                           |                  |                  | Jun              | Jul              | Agst             | Sep              | Okt              | Nov              | Des              | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              |                                                |
| <b>Tagihan Komitmen</b>                                   | <b>422.521</b>   | <b>493.076</b>   | <b>490.082</b>   | <b>496.432</b>   | <b>507.868</b>   | <b>539.484</b>   | <b>536.382</b>   | <b>534.275</b>   | <b>486.597</b>   | <b>532.287</b>   | <b>582.742</b>   | <b>568.196</b>   | <b>575.441</b>   | <b>601.639</b>   | <b>605.359</b>   | <b>Committed Claims</b>                        |
| - Fasilitas pinjaman yang belum ditarik                   | 31.447           | 18.566           | 21.377           | 28.635           | 28.669           | 29.321           | 30.176           | 27.548           | 25.102           | 19.992           | 18.614           | 18.641           | 17.465           | 18.493           | 13.519           | - Unused borrowing                             |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 387.471          | 470.681          | 464.536          | 463.360          | 474.399          | 504.387          | 499.371          | 504.528          | 460.646          | 508.681          | 558.041          | 546.120          | 554.589          | 578.480          | 587.333          | - Outstanding spot and derivatives (purchased) |
| - Lainnya (Others)                                        | 3.603            | 3.829            | 4.169            | 4.437            | 4.801            | 5.777            | 6.834            | 2.199            | 849              | 3.613            | 6.086            | 3.435            | 3.386            | 4.666            | 4.507            | - Others                                       |
| <b>Kewajiban Komitmen</b>                                 | <b>1.115.813</b> | <b>1.252.443</b> | <b>1.204.968</b> | <b>1.209.684</b> | <b>1.244.737</b> | <b>1.279.747</b> | <b>1.279.509</b> | <b>1.282.603</b> | <b>1.251.581</b> | <b>1.316.801</b> | <b>1.371.552</b> | <b>1.371.038</b> | <b>1.375.753</b> | <b>1.403.532</b> | <b>1.418.272</b> | <b>Committed Liabilities</b>                   |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 710.628          | 764.243          | 728.114          | 737.985          | 754.262          | 754.371          | 760.985          | 770.877          | 778.583          | 792.626          | 798.205          | 798.694          | 803.023          | 799.223          | 803.239          | - Undisbursed loan facilities to debtors       |
| Committed                                                 | 106.010          | 116.775          | 117.098          | 116.885          | 119.333          | 122.985          | 120.593          | 122.714          | 124.150          | 128.340          | 122.188          | 125.858          | 130.370          | 131.156          | 126.792          | - Committed                                    |
| Uncommitted                                               | 604.618          | 647.468          | 611.016          | 621.100          | 634.929          | 631.386          | 640.393          | 648.163          | 654.432          | 664.286          | 676.017          | 672.836          | 672.653          | 668.067          | 676.447          | - Uncommitted                                  |
| - Fasilitas kredit kepada bank lain yang belum ditarik    | 6.372            | 10.260           | 5.987            | 5.729            | 6.017            | 8.568            | 8.774            | 7.620            | 6.311            | 6.068            | 8.647            | 8.645            | 8.628            | 9.313            | 9.102            | - Undisbursed loan facilities to other banks   |
| Committed                                                 | 108              | 111              | 88               | 121              | 101              | 100              | 79               | 69               | 68               | 66               | 102              | 87               | 89               | 49               | 42               | - Committed                                    |
| Uncommitted                                               | 6.264            | 10.149           | 5.899            | 5.609            | 5.916            | 8.467            | 8.695            | 7.551            | 6.243            | 6.002            | 8.545            | 8.557            | 8.539            | 9.264            | 9.059            | - Uncommitted                                  |
| - Irrevocable L/C yang masih berjalan                     | 23.461           | 24.993           | 23.742           | 24.656           | 24.091           | 26.633           | 26.869           | 25.800           | 26.974           | 26.813           | 25.487           | 26.881           | 24.792           | 24.866           | 27.710           | - Current Irrevocable L/C                      |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 372.476          | 449.166          | 443.036          | 436.926          | 455.640          | 484.858          | 476.240          | 478.077          | 438.950          | 487.743          | 533.960          | 533.603          | 535.960          | 566.789          | 574.792          | - Outstanding spot and derivatives (sold)      |
| - Lainnya                                                 | 2.876            | 3.782            | 4.089            | 4.387            | 4.727            | 5.317            | 6.641            | 230              | 763              | 3.552            | 5.253            | 3.216            | 3.350            | 3.342            | 3.429            | - Others                                       |
| <b>Tagihan Kontinjensi</b>                                | <b>176.588</b>   | <b>230.199</b>   | <b>202.207</b>   | <b>200.937</b>   | <b>201.253</b>   | <b>206.638</b>   | <b>209.315</b>   | <b>182.372</b>   | <b>182.190</b>   | <b>143.449</b>   | <b>146.801</b>   | <b>154.294</b>   | <b>157.575</b>   | <b>159.957</b>   | <b>160.391</b>   | <b>Contingent Claims</b>                       |
| - Garansi yang diterima                                   | 164.829          | 216.409          | 187.680          | 186.039          | 186.381          | 191.545          | 194.266          | 167.567          | 168.621          | 129.371          | 132.073          | 139.458          | 142.218          | 144.274          | 143.741          | - Received guarantees                          |
| - Pendapatan bunga dalam penyelesaian                     | 8.782            | 10.673           | 11.239           | 11.642           | 11.671           | 11.891           | 11.719           | 11.420           | 10.132           | 10.585           | 11.180           | 11.378           | 11.855           | 11.981           | 12.780           | - Accrued interest                             |
| - Lainnya                                                 | 2.977            | 3.117            | 3.288            | 3.257            | 3.201            | 3.203            | 3.330            | 3.385            | 3.437            | 3.493            | 3.548            | 3.458            | 3.501            | 3.701            | 3.870            | - Others                                       |
| <b>Kewajiban Kontinjensi</b>                              | <b>87.591</b>    | <b>89.263</b>    | <b>90.543</b>    | <b>89.258</b>    | <b>90.905</b>    | <b>91.789</b>    | <b>95.359</b>    | <b>95.382</b>    | <b>96.350</b>    | <b>89.364</b>    | <b>91.448</b>    | <b>90.830</b>    | <b>96.015</b>    | <b>96.319</b>    | <b>98.065</b>    | <b>Contingent Liabilities</b>                  |
| - Garansi yang diberikan                                  | 83.720           | 88.524           | 90.181           | 88.673           | 90.381           | 91.176           | 94.813           | 94.869           | 95.834           | 88.875           | 90.962           | 90.268           | 95.448           | 95.596           | 97.448           | - Issued guarantees                            |
| - Lainnya                                                 | 3.871            | 739              | 362              | 585              | 525              | 612              | 546              | 513              | 516              | 489              | 486              | 563              | 567              | 723              | 617              | - Others                                       |
| <b>Lainnya</b>                                            | <b>95.544</b>    | <b>122.144</b>   | <b>122.197</b>   | <b>123.621</b>   | <b>124.618</b>   | <b>126.385</b>   | <b>127.392</b>   | <b>127.518</b>   | <b>130.879</b>   | <b>130.485</b>   | <b>124.281</b>   | <b>132.871</b>   | <b>134.354</b>   | <b>135.577</b>   | <b>136.527</b>   | <b>Others</b>                                  |
| - Penerusan Kredit                                        | 3.200            | 3.213            | 3.674            | 3.674            | 3.684            | 3.685            | 3.688            | 3.743            | 3.741            | 3.739            | 3.880            | 3.888            | 3.893            | 3.898            | 3.903            | - Channelling                                  |
| - Aset produktif yang dihapusbukukan                      | 74.214           | 97.080           | 94.592           | 95.564           | 96.433           | 98.053           | 98.917           | 99.630           | 101.286          | 101.262          | 94.748           | 96.342           | 97.608           | 98.441           | 99.249           | - Written off earning assets                   |
| Kredit yang diberikan                                     | 70.769           | 92.652           | 90.778           | 91.971           | 92.667           | 94.313           | 95.183           | 95.842           | 97.394           | 97.387           | 90.839           | 92.432           | 93.690           | 94.519           | 95.302           | - Credit disbursed                             |
| Lainnya                                                   | 3.445            | 4.428            | 3.813            | 3.593            | 3.767            | 3.740            | 3.735            | 3.788            | 3.892            | 3.875            | 3.908            | 3.910            | 3.918            | 3.921            | 3.947            | - Others                                       |
| - Aset produktif yang dihapustagih                        | 18.129           | 21.851           | 23.931           | 24.383           | 24.501           | 24.647           | 24.787           | 24.145           | 25.851           | 25.484           | 25.653           | 32.642           | 32.852           | 33.238           | 33.374           | - Charged off earning assets                   |
| Kredit yang diberikan                                     | 11.805           | 14.617           | 16.519           | 16.971           | 17.088           | 17.233           | 17.372           | 16.822           | 18.528           | 18.163           | 18.328           | 25.316           | 25.524           | 25.910           | 26.040           | - Credit disbursed                             |
| Lainnya                                                   | 6.324            | 7.235            | 7.413            | 7.412            | 7.412            | 7.414            | 7.415            | 7.323            | 7.323            | 7.321            | 7.326            | 7.326            | 7.328            | 7.328            | 7.334            | - 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                                      |
|-----------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------------------------------------|
|                                                           |                |                | Jun            | Jul            | Agst           | Sep            | Okt            | Nov            | Des            | Jan            | Feb              | Mar              | Apr              | Mei              | Jun              |                                                |
| <b>Tagihan Komitmen</b>                                   | <b>49.374</b>  | <b>82.405</b>  | <b>133.813</b> | <b>124.030</b> | <b>118.119</b> | <b>133.934</b> | <b>133.287</b> | <b>136.054</b> | <b>127.318</b> | <b>305.878</b> | <b>347.221</b>   | <b>360.700</b>   | <b>330.568</b>   | <b>370.283</b>   | <b>408.264</b>   | <b>Committed Claims</b>                        |
| - Fasilitas pinjaman yang belum ditarik                   | 4.136          | -              | -              | 133            | 1.468          | -              | 1.221          | -              | -              | 1.441          | -                | -                | 450              | -                | -                | - Unused borrowing                             |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 44.906         | 81.946         | 133.466        | 123.010        | 115.626        | 132.883        | 131.174        | 135.096        | 126.673        | 303.005        | 343.429          | 359.755          | 329.788          | 369.012          | 407.533          | - Outstanding spot and derivatives (purchased) |
| - Lainnya (Others)                                        | 332            | 459            | 347            | 887            | 1.025          | 1.051          | 893            | 958            | 646            | 1.432          | 3.792            | 945              | 330              | 1.271            | 731              | - Others                                       |
| <b>Kewajiban Komitmen</b>                                 | <b>498.191</b> | <b>583.148</b> | <b>761.666</b> | <b>764.437</b> | <b>750.479</b> | <b>760.521</b> | <b>778.035</b> | <b>786.654</b> | <b>756.278</b> | <b>961.560</b> | <b>1.022.617</b> | <b>1.029.124</b> | <b>1.028.872</b> | <b>1.041.972</b> | <b>1.079.864</b> | <b>Committed Liabilities</b>                   |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 390.980        | 450.186        | 533.969        | 554.221        | 550.033        | 555.883        | 567.388        | 564.812        | 540.732        | 580.349        | 584.575          | 568.147          | 582.908          | 565.926          | 555.572          | - Undisbursed loan facilities to debtors       |
| Committed                                                 | 135.147        | 146.626        | 180.647        | 187.023        | 190.677        | 188.299        | 198.851        | 202.097        | 186.507        | 203.750        | 207.578          | 209.345          | 206.345          | 201.115          | 196.366          | - Committed                                    |
| Uncommitted                                               | 255.832        | 303.559        | 353.323        | 367.198        | 359.357        | 367.584        | 368.537        | 362.715        | 354.225        | 376.599        | 376.997          | 358.801          | 376.563          | 364.811          | 359.206          | - Uncommitted                                  |
| - Fasilitas kredit kepada bank lain yang belum ditarik    | 729            | 1.727          | 5.064          | 4.464          | 4.434          | 4.882          | 5.097          | 4.026          | 4.445          | 3.261          | 3.505            | 3.520            | 4.908            | 4.441            | 2.946            | - Undisbursed loan facilities to other banks   |
| Committed                                                 | 726            | 1.321          | 3.047          | 2.648          | 2.663          | 2.952          | 3.345          | 2.229          | 2.713          | 1.717          | 1.832            | 1.809            | 3.058            | 2.698            | 1.114            | - Committed                                    |
| Uncommitted                                               | 3              | 406            | 2.017          | 1.816          | 1.771          | 1.930          | 1.751          | 1.797          | 1.733          | 1.544          | 1.673            | 1.711            | 1.850            | 1.743            | 1.832            | - Uncommitted                                  |
| - Irrevocable L/C yang masih berjalan                     | 41.235         | 36.967         | 38.622         | 40.541         | 44.105         | 44.773         | 45.018         | 45.747         | 46.824         | 45.328         | 47.646           | 48.176           | 57.725           | 58.634           | 61.322           | - Current Irrevocable L/C                      |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 65.248         | 94.268         | 183.805        | 164.459        | 151.215        | 154.178        | 159.953        | 171.504        | 163.861        | 331.856        | 384.592          | 408.612          | 382.729          | 412.067          | 459.217          | - Outstanding spot and derivatives (sold)      |
| - Lainnya                                                 | -              | -              | 206            | 751            | 691            | 804            | 579            | 565            | 416            | 766            | 2.299            | 670              | 602              | 904              | 806              | - Others                                       |
| <b>Tagihan Kontinjensi</b>                                | <b>66.416</b>  | <b>64.498</b>  | <b>64.389</b>  | <b>62.926</b>  | <b>65.090</b>  | <b>66.184</b>  | <b>67.503</b>  | <b>65.265</b>  | <b>68.460</b>  | <b>67.316</b>  | <b>69.087</b>    | <b>67.684</b>    | <b>68.116</b>    | <b>68.533</b>    | <b>69.551</b>    | <b>Contingent Claims</b>                       |
| - Garansi yang diterima                                   | 39.725         | 37.819         | 35.033         | 33.320         | 34.188         | 35.298         | 36.480         | 34.063         | 36.870         | 35.636         | 37.340           | 35.852           | 35.765           | 35.598           | 36.410           | - Received guarantees                          |
| - Pendapatan bunga dalam penyelesaian                     | 26.535         | 26.513         | 29.182         | 29.428         | 30.721         | 30.704         | 30.840         | 31.015         | 31.400         | 31.489         | 31.555           | 31.637           | 32.153           | 32.732           | 32.936           | - Accrued interest                             |
| - Lainnya                                                 | 155            | 166            | 174            | 178            | 181            | 182            | 183            | 187            | 189            | 191            | 192              | 194              | 198              | 202              | 206              | - Others                                       |
| <b>Kewajiban Kontinjensi</b>                              | <b>170.483</b> | <b>178.995</b> | <b>175.086</b> | <b>175.396</b> | <b>179.450</b> | <b>185.956</b> | <b>191.601</b> | <b>192.212</b> | <b>208.756</b> | <b>188.301</b> | <b>194.706</b>   | <b>192.810</b>   | <b>200.124</b>   | <b>196.954</b>   | <b>197.540</b>   | <b>Contingent Liabilities</b>                  |
| - Garansi yang diberikan                                  | 170.050        | 178.502        | 174.570        | 174.872        | 178.912        | 185.404        | 191.035        | 191.631        | 208.153        | 187.691        | 194.087          | 192.181          | 199.480          | 196.295          | 196.870          | - Issued guarantees                            |
| - Lainnya                                                 | 433            | 493            | 516            | 524            | 539            | 552            | 566            | 581            | 603            | 610            | 618              | 630              | 644              | 659              | 670              | - Others                                       |
| <b>Lainnya</b>                                            | <b>155.179</b> | <b>157.387</b> | <b>200.827</b> | <b>203.023</b> | <b>203.434</b> | <b>205.355</b> | <b>208.820</b> | <b>213.310</b> | <b>218.197</b> | <b>221.146</b> | <b>224.663</b>   | <b>226.594</b>   | <b>231.385</b>   | <b>234.690</b>   | <b>238.127</b>   | <b>Others</b>                                  |
| - Penerusan Kredit                                        | 18.138         | 4.599          | 4.573          | 4.571          | 4.571          | 4.576          | 4.522          | 4.521          | 4.521          | 4.518          | 4.519            | 4.056            | 4.787            | 4.857            | 4.880            | - Channelling                                  |
| - Aset produktif yang dihapusbukan                        | 134.897        | 150.267        | 193.479        | 195.702        | 196.057        | 197.940        | 201.427        | 205.887        | 210.741        | 213.676        | 217.156          | 219.509          | 223.538          | 226.305          | 229.708          | - Written off earning assets                   |
| Kredit yang diberikan                                     | 131.324        | 146.561        | 189.771        | 191.990        | 192.540        | 194.420        | 197.395        | 201.856        | 207.307        | 210.245        | 213.714          | 216.065          | 220.088          | 222.633          | 226.017          | - Credit disbursed                             |
| Lainnya                                                   | 3.573          | 3.707          | 3.708          | 3.712          | 3.518          | 3.519          | 4.032          | 4.032          | 3.434          | 3.431          | 3.443            | 3.444            | 3.450            | 3.672            | 3.691            | - Others                                       |
| - Aset produktif yang dihapustagih                        | 2.144          | 2.521          | 2.775          | 2.750          | 2.805          | 2.839          | 2.872          | 2.902          | 2.936          | 2.953          | 2.988            | 3.028            | 3.060            | 3.528            | 3.539            | - Charged off earning assets                   |
| Kredit yang diberikan                                     | 2.144          | 2.521          | 2.775          | 2.750          | 2.805          | 2.839          | 2.872          | 2.902          | 2.936          | 2.953          | 2.988            | 3.028            | 3.060            | 3.528            | 3.539            | - 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                                         |
|-----------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------------------------------------|
|                                                           |              |              | Jun          | Jul          | Agst         | Sep          | Okt          | Nov          | Des          | Jan          | Feb          | Mar          | Apr          | Mei          | Jun          |                                                   |
| <b>Tagihan Komitmen</b>                                   | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | <b>Committed Claims</b>                           |
| - Fasilitas pinjaman yang belum ditarik                   | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Unused borrowing                                |
| - Posisi pembelian spot dan derivatif yang masih berjalan | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Outstanding spot and derivatives (purchased)    |
| - Lainnya (Others)                                        | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Others                                          |
| <b>Kewajiban Komitmen</b>                                 | <b>1.538</b> | <b>1.132</b> | <b>1.298</b> | <b>1.321</b> | <b>1.326</b> | <b>1.365</b> | <b>1.368</b> | <b>1.380</b> | <b>1.383</b> | <b>1.415</b> | <b>1.402</b> | <b>1.394</b> | <b>1.440</b> | <b>1.405</b> | <b>249</b>   | <b>Committed Liabilities</b>                      |
| - Fasilitas Pembiayaan kepada nasabah belum ditarik       | 1.516        | 1.113        | 1.254        | 1.301        | 1.307        | 1.346        | 1.349        | 1.361        | 1.364        | 1.395        | 1.383        | 1.375        | 1.421        | 1.386        | 246          | - Undisbursed Financing facilities to debtors     |
| <i>Committed</i>                                          | 62           | 109          | 126          | 130          | 127          | 127          | 129          | 130          | 129          | 130          | 140          | 142          | 158          | 140          | 24           | - Committed                                       |
| <i>Uncommitted</i>                                        | 1.454        | 1.003        | 1.128        | 1.171        | 1.180        | 1.218        | 1.220        | 1.231        | 1.234        | 1.265        | 1.243        | 1.233        | 1.263        | 1.246        | 222          | - Uncommitted                                     |
| - Fasilitas Pembiayaan kepada bank lain belum ditarik     | 21           | 19           | 19           | 19           | 19           | 19           | 19           | 19           | 19           | 19           | 19           | 19           | 19           | 19           | 3            | - Undisbursed Financing facilities to other banks |
| <i>Committed</i>                                          | 10           | 10           | 10           | 10           | 10           | 10           | 10           | 10           | 10           | 10           | 10           | 10           | 10           | 10           | -            | - Committed                                       |
| <i>Uncommitted</i>                                        | 11           | 9            | 9            | 9            | 9            | 9            | 9            | 9            | 9            | 9            | 9            | 9            | 9            | 9            | 3            | - Uncommitted                                     |
| - Irrevocable L/C yang masih berjalan                     | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Current Irrevocable L/C                         |
| - Posisi penjualan spot dan derivatif yang masih berjalan | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Outstanding spot and derivatives (sold)         |
| - Lainnya                                                 | 1            | -            | 25           | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Others                                          |
| <b>Tagihan Kontinjensi</b>                                | <b>187</b>   | <b>107</b>   | <b>73</b>    | <b>76</b>    | <b>85</b>    | <b>83</b>    | <b>91</b>    | <b>98</b>    | <b>103</b>   | <b>108</b>   | <b>110</b>   | <b>117</b>   | <b>115</b>   | <b>127</b>   | <b>130</b>   | <b>Contingent Claims</b>                          |
| - Garansi yang diterima                                   | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Received guarantees                             |
| - Pendapatan bunga dalam penyelesaian                     | 187          | 100          | 73           | 76           | 85           | 83           | 91           | 98           | 103          | 108          | 110          | 117          | 115          | 127          | 130          | - Accrued interest                                |
| - Lainnya                                                 | -            | 7            | -            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | - Others                                          |
| <b>Kewajiban Kontinjensi</b>                              | <b>1.485</b> | <b>1.607</b> | <b>1.599</b> | <b>1.663</b> | <b>1.736</b> | <b>1.778</b> | <b>1.800</b> | <b>1.904</b> | <b>1.914</b> | <b>1.685</b> | <b>1.620</b> | <b>1.526</b> | <b>1.535</b> | <b>1.638</b> | <b>1.585</b> | <b>Contingent Liabilities</b>                     |
| - Garansi yang diberikan                                  | 1.485        | 1.607        | 1.599        | 1.663        | 1.736        | 1.778        | 1.800        | 1.904        | 1.914        | 1.685        | 1.620        | 1.526        | 1.535        | 1.638        | 1.585        | - Issued guarantees                               |
| - Lainnya                                                 | 0            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | 0            | -            | - Others                                          |
| <b>Lainnya</b>                                            | <b>524</b>   | <b>187</b>   | <b>222</b>   | <b>278</b>   | <b>278</b>   | <b>320</b>   | <b>321</b>   | <b>321</b>   | <b>322</b>   | <b>323</b>   | <b>326</b>   | <b>436</b>   | <b>437</b>   | <b>438</b>   | <b>540</b>   | <b>Others</b>                                     |
| - Penerusan Pembiayaan                                    | 50           | 50           | 48           | 48           | 48           | 48           | 48           | 48           | 47           | 47           | 47           | 47           | 47           | 47           | 47           | - Channelling                                     |
| - Aset produktif yang dihapusbukukan                      | 474          | 137          | 174          | 230          | 230          | 272          | 274          | 273          | 275          | 276          | 278          | 389          | 390          | 390          | 492          | - Written off earning assets                      |
| Pembiayaan yang diberikan                                 | 474          | 137          | 174          | 230          | 230          | 272          | 273          | 273          | 275          | 276          | 278          | 389          | 390          | 390          | 492          | - 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                                         |
|-----------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------------------------------------|
|                                                           |              |              | Jun          | Jul          | Ags          | Sep          | Okt          | Nov          | Des          | Jan          | Feb          | Mar          | Apr          | Mei          | Jun          |                                                   |
| <b>Tagihan Komitmen</b>                                   | <b>136</b>   | <b>739</b>   | <b>1.033</b> | <b>1.023</b> | <b>648</b>   | <b>763</b>   | <b>775</b>   | <b>902</b>   | <b>806</b>   | <b>733</b>   | <b>651</b>   | <b>1.030</b> | <b>1.029</b> | <b>1.460</b> | <b>1.446</b> | <b>Committed Claims</b>                           |
| - Fasilitas pinjaman yang belum ditarik                   | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Unused borrowing                                |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 136          | 739          | 1.033        | 1.023        | 648          | 763          | 775          | 902          | 806          | 733          | 651          | 1.026        | 1.029        | 1.432        | 1.446        | - Outstanding spot and derivatives (purchased)    |
| - Lainnya (Others)                                        | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | 4            | -            | 28           | -            | - Others                                          |
| <b>Kewajiban Komitmen</b>                                 | <b>3.768</b> | <b>4.516</b> | <b>5.215</b> | <b>5.215</b> | <b>5.359</b> | <b>5.279</b> | <b>5.480</b> | <b>5.869</b> | <b>5.350</b> | <b>5.542</b> | <b>5.660</b> | <b>4.809</b> | <b>5.105</b> | <b>3.928</b> | <b>5.003</b> | <b>Committed Liabilities</b>                      |
| - Fasilitas Pembiayaan kepada nasabah belum ditarik       | 1.987        | 2.059        | 2.538        | 2.476        | 2.470        | 2.510        | 2.610        | 2.551        | 2.216        | 2.270        | 2.552        | 2.296        | 2.364        | 2.318        | 2.308        | - Undisbursed Financing facilities to debtors     |
| <i>Committed</i>                                          | 200          | 646          | 837          | 530          | 589          | 574          | 717          | 736          | 483          | 487          | 464          | 446          | 412          | 430          | 399          | - Committed                                       |
| <i>Uncommitted</i>                                        | 1.787        | 1.412        | 1.702        | 1.947        | 1.882        | 1.936        | 1.893        | 1.815        | 1.732        | 1.783        | 2.088        | 1.850        | 1.953        | 1.888        | 1.908        | - Uncommitted                                     |
| - Fasilitas Pembiayaan kepada bank lain belum ditarik     | 28           | -            | 97           | 95           | 93           | 93           | 90           | 90           | 90           | 90           | 94           | 94           | 94           | 94           | 94           | - Undisbursed Financing facilities to other banks |
| <i>Committed</i>                                          | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Committed                                       |
| <i>Uncommitted</i>                                        | 28           | -            | 97           | 95           | 93           | 93           | 90           | 90           | 90           | 90           | 94           | 94           | 94           | 94           | 94           | - Uncommitted                                     |
| - Irrevocable L/C yang masih berjalan                     | 324          | 297          | 193          | 211          | 253          | 117          | 172          | 242          | 202          | 201          | 159          | 322          | 235          | 238          | 287          | - Current Irrevocable L/C                         |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 132          | 967          | 1.034        | 1.023        | 1.072        | 1.016        | 952          | 1.303        | 1.156        | 1.111        | 973          | 1.328        | 1.211        | 156          | 1.181        | - Outstanding spot and derivatives (sold)         |
| - Lainnya                                                 | 1.297        | 1.193        | 1.353        | 1.411        | 1.470        | 1.542        | 1.655        | 1.684        | 1.686        | 1.870        | 1.883        | 769          | 1.202        | 1.123        | 1.134        | - Others                                          |
| <b>Tagihan Kontinjensi</b>                                | <b>349</b>   | <b>417</b>   | <b>378</b>   | <b>299</b>   | <b>309</b>   | <b>297</b>   | <b>309</b>   | <b>317</b>   | <b>316</b>   | <b>337</b>   | <b>329</b>   | <b>334</b>   | <b>351</b>   | <b>371</b>   | <b>388</b>   | <b>Contingent Claims</b>                          |
| - Garansi yang diterima                                   | 22           | 23           | 24           | 25           | 25           | 25           | 27           | 28           | 24           | 24           | 8            | 10           | 12           | 13           | 13           | - Received guarantees                             |
| - Pendapatan bunga dalam penyelesaian                     | 320          | 385          | 345          | 266          | 275          | 263          | 274          | 281          | 285          | 304          | 313          | 317          | 335          | 353          | 370          | - Accrued interest                                |
| - Lainnya                                                 | 6            | 9            | 9            | 8            | 8            | 9            | 9            | 9            | 7            | 8            | 8            | 6            | 4            | 5            | 5            | - Others                                          |
| <b>Kewajiban Kontinjensi</b>                              | <b>866</b>   | <b>1.147</b> | <b>1.231</b> | <b>1.285</b> | <b>1.407</b> | <b>1.523</b> | <b>1.512</b> | <b>1.364</b> | <b>1.069</b> | <b>1.030</b> | <b>998</b>   | <b>1.010</b> | <b>1.006</b> | <b>1.132</b> | <b>1.164</b> | <b>Contingent Liabilities</b>                     |
| - Garansi yang diberikan                                  | 865          | 1.144        | 1.224        | 1.277        | 1.398        | 1.514        | 1.501        | 1.353        | 1.056        | 1.015        | 981          | 991          | 985          | 1.110        | 1.140        | - Issued guarantees                               |
| - Lainnya                                                 | 1            | 3            | 7            | 7            | 8            | 9            | 10           | 11           | 13           | 15           | 17           | 20           | 21           | 23           | 24           | - Others                                          |
| <b>Lainnya</b>                                            | <b>2.847</b> | <b>4.423</b> | <b>5.714</b> | <b>5.968</b> | <b>6.065</b> | <b>6.237</b> | <b>6.161</b> | <b>6.354</b> | <b>6.947</b> | <b>6.966</b> | <b>6.965</b> | <b>7.100</b> | <b>7.162</b> | <b>7.224</b> | <b>7.322</b> | <b>Others</b>                                     |
| - Penerusan Pembiayaan                                    | 0            | 0            | 0            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | - Channelling                                     |
| - Aset produktif yang dihapusbukukan                      | 2.846        | 4.422        | 5.714        | 5.968        | 6.065        | 6.237        | 6.161        | 6.354        | 6.947        | 6.966        | 6.965        | 7.100        | 7.162        | 7.224        | 7.322        | - Written off earning assets                      |
| Pembiayaan yang diberikan                                 | 2.807        | 4.252        | 5.656        | 5.933        | 6.030        | 6.202        | 6.126        | 6.319        | 6.911        | 6.931        | 6.930        | 7.065        | 7.127        | 7.189        | 7.286        | - Financing disbursed                             |
| Lainnya                                                   | 39           | 171          | 58           | 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                                         |
|-----------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------------------|
|                                                           |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                                   |
| <b>Tagihan Komitmen</b>                                   | 33    | 9     | 30    | 39    | -     | -     | 0     | 2     | -     | -     | -     | -     | -     | -     | -     | <b>Committed Claims</b>                           |
| - 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     | 30    | 39    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Others                                          |
| <b>Kewajiban Komitmen</b>                                 | 527   | 878   | 347   | 974   | 878   | 947   | 862   | 875   | 787   | 3.620 | 865   | 669   | 852   | 764   | 983   | <b>Committed Liabilities</b>                      |
| - Fasilitas Pembiayaan kepada nasabah belum ditarik       | 494   | 869   | 298   | 876   | 802   | 805   | 698   | 679   | 644   | 3.398 | 662   | 484   | 749   | 678   | 917   | - Undisbursed Financing facilities to debtors     |
| <i>Committed</i>                                          | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Committed                                       |
| <i>Uncommitted</i>                                        | 494   | 869   | 298   | 876   | 802   | 805   | 698   | 679   | 644   | 3.398 | 662   | 484   | 749   | 678   | 917   | - 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     | 30    | 39    | 42    | 53    | 149   | 163   | 143   | 189   | 169   | 151   | 77    | 86    | 67    | - Current Irrevocable L/C                         |
| - Posisi penjualan spot dan derivatif yang masih berjalan | -     | -     | 19    | 59    | 34    | 89    | 15    | 33    | -     | 33    | 34    | 35    | 26    | -     | -     | - Outstanding spot and derivatives (sold)         |
| - Lainnya                                                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Others                                          |
| <b>Tagihan Kontinjensi</b>                                | 634   | 524   | 479   | 467   | 461   | 463   | 292   | 479   | 473   | 504   | 509   | 492   | 501   | 494   | 327   | <b>Contingent Claims</b>                          |
| - Garansi yang diterima                                   | 289   | 195   | 193   | 190   | 190   | 192   | 193   | 192   | 193   | 193   | 198   | 198   | 200   | 200   | 206   | - Received guarantees                             |
| - Pendapatan bunga dalam penyelesaian                     | 345   | 329   | 286   | 278   | 272   | 271   | 99    | 287   | 280   | 311   | 311   | 294   | 301   | 295   | 121   | - Accrued interest                                |
| - Lainnya                                                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Others                                          |
| <b>Kewajiban Kontinjensi</b>                              | 384   | 654   | 717   | 507   | 592   | 710   | 685   | 689   | 720   | 651   | 660   | 1.503 | 1.467 | 1.444 | 1.263 | <b>Contingent Liabilities</b>                     |
| - Garansi yang diberikan                                  | 384   | 654   | 717   | 507   | 592   | 710   | 685   | 689   | 720   | 651   | 660   | 1.503 | 1.467 | 1.444 | 1.263 | - Issued guarantees                               |
| - Lainnya                                                 | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Others                                          |
| <b>Lainnya</b>                                            | 3.757 | 5.221 | 6.449 | 6.727 | 6.984 | 6.982 | 7.002 | 7.347 | 7.383 | 7.498 | 7.539 | 7.835 | 7.923 | 7.984 | 8.135 | <b>Others</b>                                     |
| - Penerusan Pembiayaan                                    | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | - Channelling                                     |
| - Aset produktif yang dihapusbukukan                      | 3.757 | 5.221 | 6.449 | 6.727 | 6.984 | 6.982 | 7.002 | 7.347 | 7.383 | 7.498 | 7.539 | 7.835 | 7.923 | 7.984 | 8.135 | - Written off earning assets                      |
| Pembiayaan yang diberikan                                 | 3.757 | 5.221 | 6.312 | 6.590 | 6.847 | 6.845 | 6.865 | 7.210 | 7.246 | 7.361 | 7.402 | 7.698 | 7.786 | 7.847 | 7.998 | - 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                                          |
|----------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------------------------------------|
|                                                          |              |              | Jun          | Jul          | Ags          | Sep          | Okt          | Nov          | Des          | Jan          | Feb          | Mar          | Apr          | Mei          | Jun          |                                                |
| <b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>       | <b>21,39</b> | <b>22,93</b> | <b>22,74</b> | <b>23,23</b> | <b>23,34</b> | <b>23,25</b> | <b>23,42</b> | <b>23,37</b> | <b>23,18</b> | <b>23,43</b> | <b>23,24</b> | <b>22,65</b> | <b>22,25</b> | <b>22,19</b> | <b>22,01</b> | <b>Capital Adequacy Ratio (%)</b>              |
| - Modal                                                  | 914.657      | 1.052.597    | 1.094.044    | 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    | - Capital                                      |
| - ATMR                                                   | 4.276.555    | 4.589.611    | 4.811.205    | 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    | - Risk Weighted Assets                         |
| <b>Rasio Modal Inti terhadap ATMR (%)</b>                | <b>19,00</b> | <b>21,19</b> | <b>21,00</b> | <b>21,49</b> | <b>21,59</b> | <b>21,50</b> | <b>21,68</b> | <b>21,69</b> | <b>21,50</b> | <b>21,77</b> | <b>21,58</b> | <b>20,98</b> | <b>20,50</b> | <b>20,45</b> | <b>20,42</b> | <b>Core Capital Ratio to ATMR (%)</b>          |
| - Modal Inti (Tier I)                                    | 812.590      | 972.350      | 1.010.195    | 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    | - Core Capital (Tier I)                        |
| - ATMR                                                   | 4.276.555    | 4.589.611    | 4.811.205    | 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    | - Risk Weighted Assets                         |
| <b>Return On Assets Ratio (%)</b>                        | <b>2,32</b>  | <b>2,23</b>  | <b>2,47</b>  | <b>2,49</b>  | <b>2,47</b>  | <b>2,47</b>  | <b>2,49</b>  | <b>2,48</b>  | <b>2,45</b>  | <b>2,50</b>  | <b>2,36</b>  | <b>2,55</b>  | <b>2,40</b>  | <b>2,38</b>  | <b>2,43</b>  | <b>Return On Assets Ratio (%)</b>              |
| - Laba sebelum pajak                                     | 132.601      | 136.048      | 162.853      | 163.954      | 163.424      | 164.473      | 166.142      | 166.121      | 165.196      | 175.466      | 166.526      | 180.570      | 170.741      | 169.789      | 173.853      | - Profit                                       |
| - Rata-rata total aset                                   | 5.703.813    | 6.106.959    | 6.580.220    | 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    | - Average total assets                         |
| <b>Biaya Operasional thdp Pendapatan Operasional (%)</b> | <b>81,49</b> | <b>82,22</b> | <b>79,00</b> | <b>78,85</b> | <b>78,90</b> | <b>78,71</b> | <b>78,39</b> | <b>78,37</b> | <b>78,64</b> | <b>81,80</b> | <b>81,09</b> | <b>78,76</b> | <b>79,59</b> | <b>79,43</b> | <b>79,46</b> | <b>Operating Expenses/Operating Income (%)</b> |
| - Biaya Operasional                                      | 569.141      | 624.173      | 303.946      | 354.119      | 404.640      | 454.008      | 498.789      | 546.822      | 603.178      | 68.078       | 113.344      | 162.597      | 215.324      | 265.633      | 322.902      | - Operating Expenses                           |
| - Pendapatan Operasional                                 | 698.404      | 759.146      | 384.728      | 449.133      | 512.821      | 576.782      | 636.305      | 697.707      | 766.975      | 83.228       | 139.780      | 206.441      | 270.531      | 334.423      | 406.359      | - Operating Income                             |
| <b>Net Interest Margin Ratio (%)</b>                     | <b>5,39</b>  | <b>5,63</b>  | <b>5,35</b>  | <b>5,35</b>  | <b>5,35</b>  | <b>5,33</b>  | <b>5,32</b>  | <b>5,31</b>  | <b>5,32</b>  | <b>5,19</b>  | <b>5,00</b>  | <b>5,07</b>  | <b>5,07</b>  | <b>5,09</b>  | <b>5,11</b>  | <b>Net Interest Margin Ratio (%)</b>           |
| - Pendapatan bunga bersih                                | 293.824      | 329.913      | 337.222      | 337.712      | 338.777      | 339.429      | 340.083      | 340.285      | 342.731      | 348.992      | 338.024      | 343.588      | 345.001      | 347.684      | 350.332      | - Interest income net                          |
| - Rata-rata total aset produktif                         | 5.449.642    | 5.854.786    | 6.297.979    | 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    | - Average total earning assets                 |
| <b>Loan to Deposits Ratio (%)</b>                        | <b>92,11</b> | <b>90,70</b> | <b>89,31</b> | <b>89,20</b> | <b>89,17</b> | <b>88,74</b> | <b>88,68</b> | <b>88,97</b> | <b>90,04</b> | <b>89,10</b> | <b>89,21</b> | <b>90,19</b> | <b>90,43</b> | <b>91,99</b> | <b>92,76</b> | <b>Loan to Deposits Ratio (%)</b>              |
| - Total Kredit kepada pihak ketiga bukan Bank            | 3.903.936    | 4.199.713    | 4.305.803    | 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    | - Total Credit to third party                  |
| - Total Dana Pihak Ketiga                                | 4.238.349    | 4.630.352    | 4.821.228    | 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    | - Total Third Party Funds                      |
| <b>Rasio Aset Likuid (%)</b>                             | <b>16,70</b> | <b>17,50</b> | <b>18,82</b> | <b>17,16</b> | <b>17,84</b> | <b>17,86</b> | <b>18,27</b> | <b>18,09</b> | <b>18,56</b> | <b>18,23</b> | <b>18,11</b> | <b>17,91</b> | <b>17,36</b> | <b>17,19</b> | <b>16,68</b> | <b>Liquid Assets Ratio (%)</b>                 |
| - Aset Likuid Primer                                     | 736.720      | 837.433      | 993.296      | 843.355      | 890.364      | 900.857      | 916.406      | 893.406      | 963.833      | 920.320      | 901.106      | 922.998      | 921.985      | 984.962      | 964.041      | - Primary Liquid Asset                         |
| - Aset Likuid Sekunder                                   | 251.623      | 296.098      | 278.164      | 305.133      | 315.702      | 327.207      | 346.020      | 362.824      | 353.504      | 359.304      | 380.975      | 354.856      | 321.754      | 261.775      | 263.243      | - Secondary Liquid assets                      |
| - Total Aset                                             | 5.919.390    | 6.475.602    | 6.754.376    | 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    | - 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                                   |
|---------------------------------------------------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----------------------------------------|
|                                                   |         |         | Jun    | Jul    | Agst   | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                         |
| Rasio Pemenuhan Kecukupan Modal Minimum (%)       | 22,30   | 22,38   | 20,87  | 21,02  | 21,35  | 21,04  | 20,96  | 21,11  | 21,73  | 21,18  | 21,93  | 21,12  | 20,72  | 20,43  | 20,44  | Capital Adequacy Ratio (%)              |
| - Modal                                           | 18.763  | 14.113  | 8.042  | 8.167  | 8.177  | 8.307  | 8.366  | 8.531  | 8.658  | 8.769  | 8.800  | 8.750  | 8.606  | 8.552  | 8.573  | - Capital                               |
| - ATMR                                            | 84.122  | 63.072  | 38.534 | 38.858 | 38.300 | 39.482 | 39.910 | 40.412 | 39.839 | 41.410 | 40.126 | 41.431 | 41.532 | 41.863 | 41.935 | - Risk Weighted Assets                  |
| Rasio Modal Inti terhadap ATMR (%)                | 20,61   | 21,36   | 19,73  | 19,82  | 19,36  | 19,11  | 18,97  | 19,90  | 20,59  | 20,09  | 20,80  | 19,99  | 19,60  | 19,28  | 19,29  | Core Capital Ratio to ATMR (%)          |
| - Modal Inti (Tier I)                             | 17.334  | 13.474  | 7.603  | 7.703  | 7.416  | 7.547  | 7.573  | 8.041  | 8.203  | 8.321  | 8.348  | 8.282  | 8.138  | 8.072  | 8.091  | - Core Capital (Tier I)                 |
| - ATMR                                            | 84.122  | 63.072  | 38.534 | 38.858 | 38.300 | 39.482 | 39.910 | 40.412 | 39.839 | 41.410 | 40.126 | 41.431 | 41.532 | 41.863 | 41.935 | - Risk Weighted Assets                  |
| Return On Assets Ratio (%)                        | 1,69    | 1,43    | 1,73   | 1,77   | 1,75   | 1,68   | 1,60   | 1,61   | 1,49   | 1,56   | 1,65   | 1,95   | 1,78   | 1,70   | 1,53   | Return On Assets Ratio (%)              |
| - Laba sebelum pajak                              | 2.260   | 1.438   | 1.109  | 1.140  | 1.135  | 1.098  | 1.054  | 1.063  | 986    | 1.026  | 1.102  | 1.321  | 1.229  | 1.177  | 1.073  | - Profit                                |
| - Rata-rata total aset                            | 133.597 | 100.652 | 63.940 | 64.569 | 64.921 | 65.279 | 65.774 | 66.089 | 65.989 | 65.662 | 66.612 | 67.722 | 68.886 | 69.392 | 69.894 | - Average total assets                  |
| Biaya Operasional thdp Pendapatan Operasional (%) | 85,86   | 88,09   | 85,03  | 85,18  | 85,28  | 85,72  | 86,29  | 86,17  | 87,31  | 86,48  | 85,37  | 82,99  | 84,17  | 84,89  | 86,24  | Operating Expenses/Operating Income (%) |
| - Biaya Operasional                               | 14.167  | 10.881  | 3.088  | 3.756  | 4.316  | 4.880  | 5.460  | 6.006  | 6.661  | 532    | 1.049  | 1.578  | 2.173  | 2.760  | 3.361  | - Operating Expenses                    |
| - Pendapatan Operasional                          | 16.501  | 12.352  | 3.631  | 4.409  | 5.061  | 5.693  | 6.327  | 6.970  | 7.630  | 616    | 1.229  | 1.901  | 2.581  | 3.251  | 3.897  | - Operating Income                      |
| Net Interest Margin Ratio (%)                     | 6,14    | 6,30    | 5,68   | 5,63   | 5,58   | 5,52   | 5,48   | 5,45   | 5,50   | 5,48   | 5,36   | 5,54   | 5,49   | 5,56   | 5,57   | Net Interest Margin Ratio (%)           |
| - Pendapatan bunga bersih                         | 7.708   | 5.989   | 3.419  | 3.420  | 3.412  | 3.392  | 3.396  | 3.395  | 3.418  | 3.372  | 3.354  | 3.534  | 3.570  | 3.638  | 3.670  | - Interest income net                   |
| - Rata-rata total aset produktif                  | 125.591 | 95.052  | 60.181 | 60.783 | 61.136 | 61.490 | 61.970 | 62.290 | 62.159 | 61.576 | 62.607 | 63.797 | 65.000 | 65.431 | 65.893 | - Average total earning assets          |
| Loan to Deposits Ratio (%)                        | 86,04   | 94,23   | 72,00  | 71,68  | 74,26  | 74,19  | 72,59  | 76,25  | 89,09  | 83,29  | 80,03  | 80,07  | 77,32  | 79,60  | 79,77  | Loan to Deposits Ratio (%)              |
| - Total Kredit kepada pihak ketiga bukan Bank     | 86.102  | 66.902  | 39.501 | 39.930 | 40.210 | 40.848 | 41.518 | 42.560 | 42.987 | 42.652 | 42.991 | 44.326 | 45.197 | 45.751 | 46.008 | - Total Credit to third party           |
| - Total Dana Pihak Ketiga                         | 100.070 | 70.997  | 54.865 | 55.709 | 54.146 | 55.056 | 57.196 | 55.819 | 48.250 | 51.207 | 53.721 | 55.355 | 58.457 | 57.474 | 57.675 | - Total Third Party Funds               |
| Rasio Aset Likuid (%)                             | 20,06   | 16,96   | 24,72  | 24,99  | 24,81  | 25,02  | 26,14  | 22,78  | 18,09  | 19,53  | 20,73  | 21,02  | 21,74  | 20,40  | 21,07  | Liquid Assets Ratio (%)                 |
| - Aset Likuid Primer                              | 24.362  | 15.820  | 16.106 | 16.467 | 16.185 | 16.453 | 17.712 | 15.322 | 11.385 | 12.260 | 13.241 | 14.098 | 14.707 | 13.603 | 13.942 | - Primary Liquid Asset                  |
| - Aset Likuid Sekunder                            | 1.977   | 1.158   | 462    | 609    | 533    | 595    | 647    | 450    | 352    | 561    | 765    | 605    | 1.030  | 965    | 1.311  | - Secondary Liquid assets               |
| - Total Aset                                      | 131.305 | 100.103 | 67.022 | 68.338 | 67.386 | 68.143 | 70.226 | 69.241 | 64.894 | 65.662 | 67.561 | 69.943 | 72.378 | 71.414 | 72.406 | - 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                                   |
|---------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------------------------|
|                                                   |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                         |
| Rasio Pemenuhan Kecukupan Modal Minimum (%)       | 23,05   | 23,72   | 24,81   | 25,03   | 25,04   | 24,83   | 24,64   | 25,65   | 26,47   | 26,45   | 26,75   | 26,34   | 25,49   | 25,48   | 25,10   | Capital Adequacy Ratio (%)              |
| - Modal                                           | 128.282 | 140.338 | 132.785 | 143.283 | 134.967 | 136.436 | 137.155 | 148.778 | 150.582 | 150.619 | 144.223 | 143.779 | 142.354 | 143.590 | 143.579 | - Capital                               |
| - ATMR                                            | 556.575 | 591.571 | 535.312 | 572.515 | 538.919 | 549.525 | 556.538 | 579.935 | 568.921 | 569.343 | 539.161 | 545.927 | 558.407 | 563.519 | 572.034 | - Risk Weighted Assets                  |
| Rasio Modal Inti terhadap ATMR (%)                | 20,72   | 21,49   | 22,98   | 23,07   | 23,28   | 23,04   | 22,83   | 23,98   | 24,80   | 24,76   | 25,05   | 24,63   | 23,76   | 23,80   | 23,58   | Core Capital Ratio to ATMR (%)          |
| - Modal Inti (Tier I)                             | 115.331 | 127.142 | 123.016 | 132.102 | 125.442 | 126.616 | 127.059 | 139.046 | 141.074 | 140.962 | 135.067 | 134.484 | 132.700 | 134.142 | 134.859 | - Core Capital (Tier I)                 |
| - ATMR                                            | 556.575 | 591.571 | 535.312 | 572.515 | 538.919 | 549.525 | 556.538 | 579.935 | 568.921 | 569.343 | 539.161 | 545.927 | 558.407 | 563.519 | 572.034 | - Risk Weighted Assets                  |
| Return On Assets Ratio (%)                        | 1,62    | 1,66    | 1,65    | 1,64    | 1,63    | 1,61    | 1,62    | 1,61    | 1,57    | 1,87    | 1,63    | 1,78    | 1,71    | 1,58    | 1,55    | Return On Assets Ratio (%)              |
| - Laba sebelum pajak                              | 13.161  | 13.710  | 13.081  | 13.917  | 13.022  | 12.910  | 13.144  | 13.681  | 13.332  | 15.711  | 12.817  | 14.090  | 13.736  | 12.732  | 12.523  | - Profit                                |
| - Rata-rata total aset                            | 814.483 | 828.051 | 791.747 | 846.226 | 798.642 | 803.162 | 809.139 | 847.260 | 846.799 | 841.108 | 785.123 | 791.991 | 801.312 | 805.901 | 810.065 | - Average total assets                  |
| Biaya Operasional thdp Pendapatan Operasional (%) | 85,48   | 85,38   | 84,91   | 84,55   | 85,16   | 85,31   | 85,06   | 85,64   | 86,33   | 84,33   | 85,97   | 84,42   | 84,68   | 86,09   | 86,83   | Operating Expenses/Operating Income (%) |
| - Biaya Operasional                               | 77.487  | 79.660  | 36.597  | 44.254  | 49.448  | 55.999  | 62.097  | 73.741  | 82.725  | 7.250   | 12.914  | 18.640  | 25.065  | 32.413  | 40.010  | - Operating Expenses                    |
| - Pendapatan Operasional                          | 90.650  | 93.297  | 43.101  | 52.344  | 58.065  | 65.639  | 73.005  | 86.108  | 95.825  | 8.597   | 15.020  | 22.081  | 29.597  | 37.650  | 46.078  | - Operating Income                      |
| Net Interest Margin Ratio (%)                     | 4,74    | 5,08    | 5,15    | 5,04    | 5,20    | 5,18    | 5,15    | 5,09    | 5,14    | 4,81    | 4,68    | 4,83    | 4,81    | 4,86    | 4,87    | Net Interest Margin Ratio (%)           |
| - Pendapatan bunga bersih                         | 36.762  | 40.368  | 38.906  | 40.755  | 39.612  | 39.655  | 39.737  | 41.159  | 41.524  | 38.531  | 34.977  | 36.495  | 36.792  | 37.414  | 37.665  | - Interest income net                   |
| - Rata-rata total aset produktif                  | 776.242 | 794.619 | 755.670 | 809.319 | 761.671 | 765.718 | 771.310 | 808.629 | 807.973 | 800.857 | 747.911 | 755.428 | 765.144 | 769.106 | 772.792 | - Average total earning assets          |
| Loan to Deposits Ratio (%)                        | 97,81   | 98,04   | 83,94   | 85,91   | 85,34   | 84,08   | 82,68   | 83,99   | 91,22   | 88,00   | 87,65   | 86,82   | 86,16   | 87,28   | 89,29   | Loan to Deposits Ratio (%)              |
| - Total Kredit kepada pihak ketiga bukan Bank     | 528.114 | 560.600 | 497.447 | 529.580 | 500.443 | 508.740 | 517.022 | 519.830 | 523.311 | 515.456 | 479.419 | 487.612 | 494.397 | 500.801 | 509.156 | - Total Credit to third party           |
| - Total Dana Pihak Ketiga                         | 539.928 | 571.782 | 592.619 | 616.421 | 586.428 | 605.034 | 625.327 | 618.883 | 573.711 | 585.770 | 546.957 | 561.637 | 573.818 | 573.772 | 570.258 | - Total Third Party Funds               |
| Rasio Aset Likuid (%)                             | 18,62   | 17,97   | 22,48   | 21,25   | 21,15   | 20,73   | 21,65   | 21,00   | 20,51   | 20,64   | 20,56   | 21,38   | 21,27   | 20,13   | 20,83   | Liquid Assets Ratio (%)                 |
| - Aset Likuid Primer                              | 128.302 | 132.622 | 161.511 | 158.183 | 152.055 | 150.296 | 160.929 | 154.704 | 146.135 | 144.903 | 140.671 | 150.735 | 152.676 | 145.505 | 151.407 | - Primary Liquid Asset                  |
| - Aset Likuid Sekunder                            | 22.721  | 19.186  | 22.600  | 26.549  | 21.207  | 23.701  | 25.859  | 27.881  | 26.477  | 28.670  | 21.835  | 21.562  | 23.621  | 20.391  | 21.653  | - Secondary Liquid assets               |
| - Total Aset                                      | 811.066 | 844.755 | 819.146 | 869.414 | 819.170 | 839.329 | 862.924 | 869.417 | 841.721 | 841.108 | 790.556 | 805.728 | 828.877 | 824.259 | 830.881 | - 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                                   |
|---------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------------------------------|
|                                                   |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                         |
| Rasio Pemenuhan Kecukupan Modal Minimum (%)       | 23,30     | 24,86     | 24,92     | 25,50     | 25,33     | 25,27     | 25,25     | 24,67     | 24,85     | 24,90     | 24,68     | 24,39     | 24,03     | 24,01     | 23,96     | Capital Adequacy Ratio (%)              |
| - Modal                                           | 387.849   | 428.247   | 422.945   | 429.943   | 432.132   | 436.444   | 439.780   | 430.259   | 432.261   | 432.411   | 441.092   | 439.121   | 445.646   | 444.479   | 448.532   | - Capital                               |
| - ATMR                                            | 1.664.523 | 1.722.312 | 1.697.167 | 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 | - Risk Weighted Assets                  |
| Rasio Modal Inti terhadap ATMR (%)                | 20,96     | 22,34     | 22,13     | 22,72     | 22,56     | 22,52     | 22,52     | 22,04     | 22,16     | 22,26     | 22,07     | 21,75     | 21,14     | 21,15     | 21,50     | Core Capital Ratio to ATMR (%)          |
| - Modal Inti (Tier I)                             | 348.872   | 384.693   | 375.636   | 383.084   | 384.939   | 388.963   | 392.252   | 384.432   | 385.561   | 386.562   | 394.399   | 391.578   | 392.112   | 391.686   | 402.376   | - Core Capital (Tier I)                 |
| - ATMR                                            | 1.664.523 | 1.722.312 | 1.697.167 | 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 | - Risk Weighted Assets                  |
| Return On Assets Ratio (%)                        | 1,25      | 1,41      | 2,08      | 2,03      | 1,98      | 1,97      | 1,92      | 1,84      | 1,77      | 2,24      | 1,97      | 2,01      | 1,90      | 1,82      | 1,77      | Return On Assets Ratio (%)              |
| - Laba sebelum pajak                              | 27.739    | 33.067    | 49.135    | 47.985    | 46.705    | 46.836    | 45.783    | 43.162    | 41.879    | 55.633    | 50.485    | 51.633    | 49.048    | 46.989    | 45.802    | - Profit                                |
| - Rata-rata total aset                            | 2.225.152 | 2.341.535 | 2.360.679 | 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 | - Average total assets                  |
| Biaya Operasional thdp Pendapatan Operasional (%) | 90,71     | 89,33     | 84,86     | 85,10     | 85,27     | 84,98     | 85,13     | 85,60     | 86,08     | 85,49     | 85,40     | 85,06     | 85,41     | 86,03     | 86,43     | Operating Expenses/Operating Income (%) |
| - Biaya Operasional                               | 272.740   | 270.022   | 134.314   | 156.403   | 176.088   | 196.867   | 215.661   | 232.924   | 258.000   | 27.224    | 46.351    | 69.517    | 91.897    | 113.662   | 138.871   | - Operating Expenses                    |
| - Pendapatan Operasional                          | 300.675   | 302.265   | 158.279   | 183.778   | 206.496   | 231.673   | 253.327   | 272.104   | 299.713   | 31.846    | 54.275    | 81.729    | 107.591   | 132.113   | 160.672   | - Operating Income                      |
| Net Interest Margin Ratio (%)                     | 4,49      | 4,77      | 4,41      | 4,41      | 4,41      | 4,39      | 4,41      | 4,38      | 4,40      | 4,32      | 4,07      | 4,14      | 4,12      | 4,17      | 4,17      | Net Interest Margin Ratio (%)           |
| - Pendapatan bunga bersih                         | 95.820    | 107.610   | 100.356   | 100.319   | 100.410   | 100.419   | 101.069   | 99.234    | 100.122   | 103.253   | 100.051   | 102.204   | 102.143   | 103.304   | 103.843   | - Interest income net                   |
| - Rata-rata total aset produktif                  | 2.135.467 | 2.258.170 | 2.276.060 | 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 | - Average total earning assets          |
| Loan to Deposits Ratio (%)                        | 99,37     | 95,96     | 96,60     | 95,51     | 95,02     | 95,10     | 95,52     | 96,00     | 96,63     | 94,53     | 94,75     | 94,68     | 95,38     | 98,93     | 99,77     | Loan to Deposits Ratio (%)              |
| - Total Kredit kepada pihak ketiga bukan Bank     | 1.507.831 | 1.567.489 | 1.520.343 | 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 | - Total Credit to third party           |
| - Total Dana Pihak Ketiga                         | 1.517.441 | 1.633.429 | 1.573.920 | 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 | - Total Third Party Funds               |
| Rasio Aset Likuid (%)                             | 15,02     | 17,00     | 18,52     | 17,79     | 17,95     | 17,96     | 18,20     | 17,53     | 18,30     | 18,25     | 18,13     | 18,28     | 18,19     | 18,01     | 17,89     | Liquid Assets Ratio (%)                 |
| - Aset Likuid Primer                              | 253.558   | 304.819   | 355.879   | 326.084   | 324.082   | 332.292   | 336.731   | 319.535   | 346.571   | 350.003   | 345.726   | 357.643   | 368.517   | 374.608   | 370.881   | - Primary Liquid Asset                  |
| - Aset Likuid Sekunder                            | 84.197    | 105.027   | 86.722    | 95.017    | 103.892   | 103.701   | 107.979   | 107.744   | 104.224   | 103.586   | 120.786   | 116.229   | 104.489   | 92.355    | 99.407    | - Secondary Liquid assets               |
| - Total Aset                                      | 2.248.668 | 2.410.748 | 2.389.865 | 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 | - 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                                          |
|----------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------------------------------------|
|                                                          |              |              | Jun          | Jul          | Ags          | Sep          | Okt          | Nov          | Des          | Jan          | Feb          | Mar          | Apr          | Mei          | Jun          |                                                |
| <b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b>       | <b>19,26</b> | <b>21,24</b> | <b>20,88</b> | <b>21,30</b> | <b>21,67</b> | <b>21,58</b> | <b>21,94</b> | <b>22,08</b> | <b>21,43</b> | <b>21,87</b> | <b>21,61</b> | <b>20,79</b> | <b>20,43</b> | <b>20,36</b> | <b>20,14</b> | <b>Capital Adequacy Ratio (%)</b>              |
| - Modal                                                  | 379.762      | 469.900      | 530.272      | 536.436      | 546.161      | 555.061      | 561.681      | 571.104      | 574.501      | 583.867      | 583.224      | 570.003      | 563.710      | 569.560      | 575.992      | - Capital                                      |
| - ATMR                                                   | 1.971.334    | 2.212.656    | 2.540.192    | 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    | - Risk Weighted Assets                         |
| <b>Rasio Modal Inti terhadap ATMR (%)</b>                | <b>16,79</b> | <b>20,20</b> | <b>19,84</b> | <b>20,25</b> | <b>20,61</b> | <b>20,53</b> | <b>20,90</b> | <b>21,01</b> | <b>20,38</b> | <b>20,85</b> | <b>20,58</b> | <b>19,77</b> | <b>19,41</b> | <b>19,33</b> | <b>19,11</b> | <b>Core Capital Ratio to ATMR (%)</b>          |
| - Modal Inti (Tier I)                                    | 331.052      | 447.041      | 503.939      | 510.108      | 519.519      | 527.919      | 534.846      | 543.228      | 546.397      | 556.633      | 555.568      | 541.968      | 535.635      | 540.829      | 546.444      | - Core Capital (Tier I)                        |
| - ATMR                                                   | 1.971.334    | 2.212.656    | 2.540.192    | 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    | - Risk Weighted Assets                         |
| <b>Return On Assets Ratio (%)</b>                        | <b>3,53</b>  | <b>3,10</b>  | <b>2,96</b>  | <b>3,01</b>  | <b>3,03</b>  | <b>3,04</b>  | <b>3,11</b>  | <b>3,15</b>  | <b>3,15</b>  | <b>2,84</b>  | <b>2,81</b>  | <b>3,11</b>  | <b>2,92</b>  | <b>2,96</b>  | <b>3,09</b>  | <b>Return On Assets Ratio (%)</b>              |
| - Laba sebelum pajak                                     | 89.441       | 87.832       | 99.527       | 101.458      | 102.562      | 103.628      | 106.161      | 108.215      | 108.999      | 103.096      | 102.122      | 113.526      | 106.728      | 108.892      | 114.456      | - Profit                                       |
| - Rata-rata total aset                                   | 2.530.581    | 2.836.721    | 3.363.853    | 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    | - Average total assets                         |
| <b>Biaya Operasional thdp Pendapatan Operasional (%)</b> | <b>70,46</b> | <b>75,05</b> | <b>72,31</b> | <b>71,88</b> | <b>71,87</b> | <b>71,69</b> | <b>70,99</b> | <b>70,42</b> | <b>70,31</b> | <b>78,43</b> | <b>76,57</b> | <b>72,33</b> | <b>73,56</b> | <b>72,36</b> | <b>71,87</b> | <b>Operating Expenses/Operating Income (%)</b> |
| - Biaya Operasional                                      | 204.747      | 263.609      | 129.947      | 151.410      | 174.789      | 196.262      | 215.572      | 234.150      | 255.792      | 33.072       | 53.031       | 72.862       | 96.189       | 116.798      | 140.660      | - Operating Expenses                           |
| - Pendapatan Operasional                                 | 290.578      | 351.232      | 179.716      | 210.650      | 243.199      | 273.776      | 303.645      | 332.526      | 363.806      | 42.170       | 69.256       | 100.730      | 130.761      | 161.409      | 195.713      | - Operating Income                             |
| <b>Net Interest Margin Ratio (%)</b>                     | <b>6,36</b>  | <b>6,50</b>  | <b>6,07</b>  | <b>6,05</b>  | <b>6,04</b>  | <b>6,03</b>  | <b>6,00</b>  | <b>6,00</b>  | <b>5,99</b>  | <b>5,87</b>  | <b>5,73</b>  | <b>5,76</b>  | <b>5,80</b>  | <b>5,79</b>  | <b>5,81</b>  | <b>Net Interest Margin Ratio (%)</b>           |
| - Pendapatan bunga bersih                                | 153.534      | 175.946      | 194.542      | 194.542      | 195.343      | 195.963      | 195.882      | 196.497      | 197.667      | 203.837      | 199.642      | 201.355      | 202.496      | 203.327      | 205.154      | - Interest income net                          |
| - Rata-rata total aset produktif                         | 2.412.342    | 2.706.946    | 3.206.068    | 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    | - Average total earning assets                 |
| <b>Loan to Deposits Ratio (%)</b>                        | <b>85,63</b> | <b>85,16</b> | <b>86,49</b> | <b>86,86</b> | <b>86,75</b> | <b>86,19</b> | <b>86,22</b> | <b>86,07</b> | <b>85,96</b> | <b>86,13</b> | <b>86,20</b> | <b>88,22</b> | <b>88,45</b> | <b>88,94</b> | <b>89,43</b> | <b>Loan to Deposits Ratio (%)</b>              |
| - Total Kredit kepada pihak ketiga bukan Bank            | 1.781.889    | 2.004.722    | 2.248.512    | 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    | - Total Credit to third party                  |
| - Total Dana Pihak Ketiga                                | 2.080.909    | 2.354.143    | 2.599.825    | 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    | - Total Third Party Funds                      |
| <b>Rasio Aset Likuid (%)</b>                             | <b>17,34</b> | <b>17,79</b> | <b>18,06</b> | <b>15,51</b> | <b>16,85</b> | <b>16,98</b> | <b>17,34</b> | <b>17,67</b> | <b>18,29</b> | <b>17,63</b> | <b>17,52</b> | <b>16,83</b> | <b>15,80</b> | <b>15,92</b> | <b>14,87</b> | <b>Liquid Assets Ratio (%)</b>                 |
| - Aset Likuid Primer                                     | 330.498      | 384.172      | 459.800      | 348.632      | 398.042      | 401.816      | 401.035      | 403.845      | 459.742      | 413.154      | 401.469      | 400.522      | 386.085      | 451.246      | 427.812      | - Primary Liquid Asset                         |
| - Aset Likuid Sekunder                                   | 142.729      | 170.726      | 168.381      | 184.669      | 190.070      | 199.210      | 211.536      | 226.749      | 222.451      | 226.486      | 237.589      | 216.461      | 192.614      | 148.063      | 140.871      | - Secondary Liquid assets                      |
| - Total Aset                                             | 2.728.351    | 3.119.996    | 3.478.344    | 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    | - 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                                              |
|----------------------------------------------------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------------------------------------------------|
|                                                          |              |               | Jun          | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan          | Feb          | Mar          | Apr          | Mei          | Jun          |                                                        |
| <b>Capital Adequacy Ratio (%)</b>                        | <b>20,49</b> | <b>17,64</b>  | <b>17,28</b> | <b>17,01</b>  | <b>16,67</b>  | <b>16,52</b>  | <b>15,77</b>  | <b>16,75</b>  | <b>19,26</b>  | <b>19,47</b> | <b>19,37</b> | <b>18,88</b> | <b>19,32</b> | <b>19,19</b> | <b>19,59</b> | <b>Capital Adequacy Ratio (%)</b>                      |
| - Modal                                                  | 3.851        | 1.765         | 1.780        | 1.729         | 1.709         | 1.710         | 1.607         | 1.698         | 1.963         | 1.937        | 1.908        | 1.843        | 1.841        | 1.848        | 1.867        | - Capital                                              |
| - ATMR                                                   | 18.800       | 10.002        | 10.300       | 10.167        | 10.251        | 10.348        | 10.186        | 10.138        | 10.194        | 9.951        | 9.849        | 9.759        | 9.529        | 9.632        | 9.528        | - Risk Weighted Assets                                 |
| <b>Kualitas Aktiva Produktif</b>                         |              |               |              |               |               |               |               |               |               |              |              |              |              |              |              | <b>Earning Asset Quality</b>                           |
| <b>APYD terhadap Aktiva Produktif (%)</b>                | <b>4,26</b>  | <b>5,83</b>   | <b>7,88</b>  | <b>8,21</b>   | <b>8,64</b>   | <b>7,68</b>   | <b>8,61</b>   | <b>8,48</b>   | <b>8,49</b>   | <b>9,37</b>  | <b>9,87</b>  | <b>10,07</b> | <b>10,29</b> | <b>10,83</b> | <b>10,17</b> | <b>Classified Earning assets to Earning assets (%)</b> |
| - APYD                                                   | 975          | 991           | 1.335        | 1.385         | 1.447         | 1.372         | 1.529         | 1.517         | 1.504         | 1.599        | 1.648        | 1.656        | 1.656        | 1.710        | 1.582        | - Classified Earning Assets                            |
| - Total Aktiva Produktif                                 | 22.852       | 17.009        | 16.941       | 16.864        | 16.739        | 17.876        | 17.754        | 17.889        | 17.716        | 17.065       | 16.697       | 16.437       | 16.092       | 15.785       | 15.555       | - Total Earning assets                                 |
| <b>Rentabilitas</b>                                      |              |               |              |               |               |               |               |               |               |              |              |              |              |              |              | <b>Profitability</b>                                   |
| <b>Net Operating Margin (%)</b>                          | <b>0,42</b>  | <b>(4,00)</b> | <b>0,01</b>  | <b>(0,58)</b> | <b>(1,35)</b> | <b>(1,06)</b> | <b>(2,58)</b> | <b>(2,39)</b> | <b>(2,50)</b> | <b>0,38</b>  | <b>0,29</b>  | <b>0,40</b>  | <b>0,28</b>  | <b>0,30</b>  | <b>0,37</b>  | <b>Net Operating Margin (%)</b>                        |
| - Pendapatan                                             | 81           | (508)         | 2            | (84)          | (196)         | (155)         | (381)         | (354)         | (372)         | 56           | 42           | 58           | 40           | 43           | 53           | - Net Operations Income                                |
| - Rata-rata Aktiva                                       | 19.467       | 12.680        | 14.415       | 14.488        | 14.517        | 14.645        | 14.733        | 14.807        | 14.860        | 14.890       | 14.722       | 14.607       | 14.457       | 14.289       | 14.155       | - Average Earning Assets                               |
| <b>Return On Assets Ratio (%)</b>                        | <b>0,40</b>  | <b>(3,51)</b> | <b>0,03</b>  | <b>(0,53)</b> | <b>(1,26)</b> | <b>(0,99)</b> | <b>(2,41)</b> | <b>(2,24)</b> | <b>(2,33)</b> | <b>0,46</b>  | <b>0,32</b>  | <b>0,40</b>  | <b>0,28</b>  | <b>0,29</b>  | <b>0,35</b>  | <b>Return On Assets Ratio (%)</b>                      |
| - Laba                                                   | 86           | (502)         | 4            | (83)          | (196)         | (155)         | (382)         | (355)         | (373)         | 77           | 53           | 65           | 45           | 46           | 55           | - Profit                                               |
| - Rata-Rata total aset                                   | 21.575       | 14.301        | 15.417       | 15.516        | 15.558        | 15.721        | 15.814        | 15.891        | 15.983        | 16.599       | 16.437       | 16.321       | 16.167       | 16.007       | 15.895       | - Average Assets                                       |
| <b>Biaya Operasional thdp Pendapatan Operasional (%)</b> | <b>97,66</b> | <b>118,17</b> | <b>99,88</b> | <b>104,86</b> | <b>111,50</b> | <b>108,93</b> | <b>122,78</b> | <b>121,08</b> | <b>122,18</b> | <b>96,27</b> | <b>97,12</b> | <b>96,23</b> | <b>97,37</b> | <b>97,22</b> | <b>96,60</b> | <b>Operating Expenses to Operations Revenue (%)</b>    |
| - Biaya Operasional                                      | 3.373        | 3.302         | 909          | 1.052         | 1.269         | 1.418         | 1.711         | 1.866         | 2.047         | 120          | 239          | 368          | 492          | 624          | 747          | - Operations Expenses                                  |
| - Pendapatan                                             | 3.454        | 2.794         | 910          | 1.003         | 1.139         | 1.302         | 1.393         | 1.541         | 1.675         | 125          | 246          | 383          | 506          | 642          | 774          | - Operations Income                                    |
| <b>Likuiditas</b>                                        |              |               |              |               |               |               |               |               |               |              |              |              |              |              |              | <b>Liquidity</b>                                       |
| <b>Short Term Mismatch (%)</b>                           | <b>20,21</b> | <b>23,18</b>  | <b>23,81</b> | <b>27,59</b>  | <b>27,90</b>  | <b>31,12</b>  | <b>29,33</b>  | <b>32,29</b>  | <b>33,93</b>  | <b>32,99</b> | <b>37,25</b> | <b>35,24</b> | <b>35,99</b> | <b>32,21</b> | <b>31,80</b> | <b>Short Term Mismatch (%)</b>                         |
| - Aktiva Jangka Pendek                                   | 3.820        | 3.001         | 3.179        | 3.625         | 3.632         | 4.330         | 4.065         | 4.471         | 4.704         | 4.402        | 4.835        | 4.529        | 4.535        | 3.989        | 3.894        | - Short-Term Assets                                    |
| - Kewajiban Jangka Pendek                                | 18.906       | 12.951        | 13.353       | 13.141        | 13.018        | 13.915        | 13.859        | 13.846        | 13.861        | 13.345       | 12.981       | 12.853       | 12.601       | 12.382       | 12.246       | - Short-Term Liabilities                               |
| <b>Finance to Deposit Ratio (%)</b>                      | <b>96,60</b> | <b>94,18</b>  | <b>89,54</b> | <b>87,93</b>  | <b>90,09</b>  | <b>89,26</b>  | <b>88,10</b>  | <b>86,88</b>  | <b>86,52</b>  | <b>83,86</b> | <b>84,59</b> | <b>85,22</b> | <b>86,66</b> | <b>89,01</b> | <b>89,01</b> | <b>Finance to Deposit Ratio (%)</b>                    |
| - Pembiayaan                                             | 17.495       | 11.396        | 11.624       | 11.550        | 11.676        | 11.521        | 11.541        | 11.417        | 11.237        | 10.818       | 10.713       | 10.652       | 10.546       | 10.611       | 10.356       | - Financing                                            |
| - Dana Pihak Ketiga                                      | 18.112       | 12.101        | 12.981       | 13.135        | 12.961        | 12.907        | 13.100        | 13.142        | 12.987        | 12.900       | 12.665       | 12.499       | 12.170       | 11.533       | 11.636       | - 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                                              |
|----------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------------------------------------------------|
|                                                          |              |              | Jun          | Jul          | Ags          | Sep          | Okt          | Nov          | Des          | Jan          | Feb          | Mar          | Apr          | Mei          | Jun          |                                                        |
| <b>Capital Adequacy Ratio (%)</b>                        | <b>14,96</b> | <b>17,78</b> | <b>17,26</b> | <b>17,98</b> | <b>16,99</b> | <b>16,67</b> | <b>16,54</b> | <b>17,78</b> | <b>18,68</b> | <b>18,88</b> | <b>19,74</b> | <b>19,69</b> | <b>18,86</b> | <b>20,56</b> | <b>22,99</b> | <b>Capital Adequacy Ratio (%)</b>                      |
| - Modal                                                  | 13.189       | 18.438       | 19.448       | 20.110       | 18.873       | 18.660       | 18.451       | 20.170       | 21.288       | 21.716       | 22.828       | 23.223       | 21.970       | 24.243       | 26.116       | - Capital                                              |
| - ATMR                                                   | 88.180       | 103.724      | 112.689      | 111.840      | 111.059      | 111.903      | 111.550      | 113.451      | 113.945      | 114.996      | 115.627      | 117.922      | 116.459      | 117.937      | 113.615      | - Risk Weighted Assets                                 |
| <b>Kualitas Aktiva Produktif</b>                         |              |              |              |              |              |              |              |              |              |              |              |              |              |              |              | <b>Earning Asset Quality</b>                           |
| <b>APYD terhadap Aktiva Produktif (%)</b>                | <b>5,01</b>  | <b>3,87</b>  | <b>4,29</b>  | <b>4,35</b>  | <b>4,41</b>  | <b>4,59</b>  | <b>4,81</b>  | <b>4,72</b>  | <b>4,14</b>  | <b>4,96</b>  | <b>4,90</b>  | <b>4,26</b>  | <b>4,56</b>  | <b>4,79</b>  | <b>3,75</b>  | <b>Classified Earning assets to Earning assets (%)</b> |
| - APYD                                                   | 5.466        | 5.649        | 6.721        | 6.762        | 6.837        | 7.308        | 7.636        | 7.599        | 6.835        | 8.074        | 8.097        | 7.113        | 7.609        | 7.888        | 6.313        | - Classified Earning Assets                            |
| - Total Aktiva Produktif                                 | 109.147      | 146.136      | 156.532      | 155.402      | 154.887      | 159.249      | 158.808      | 161.158      | 165.018      | 162.729      | 165.226      | 166.882      | 166.754      | 164.792      | 168.144      | - Total Earning assets                                 |
| <b>Rentabilitas</b>                                      |              |              |              |              |              |              |              |              |              |              |              |              |              |              |              | <b>Profitability</b>                                   |
| <b>Net Operating Margin (%)</b>                          | <b>0,54</b>  | <b>1,20</b>  | <b>1,64</b>  | <b>1,59</b>  | <b>1,55</b>  | <b>1,55</b>  | <b>1,17</b>  | <b>1,18</b>  | <b>1,01</b>  | <b>0,30</b>  | <b>0,88</b>  | <b>1,75</b>  | <b>1,75</b>  | <b>1,85</b>  | <b>1,96</b>  | <b>Net Operating Margin (%)</b>                        |
| - Pendapatan                                             | 544          | 1.423        | 2.378        | 2.311        | 2.270        | 2.284        | 1.736        | 1.746        | 1.508        | 480          | 1.397        | 2.803        | 2.815        | 2.982        | 3.166        | - Net Operations Income                                |
| - Rata-rata Aktiva                                       | 101.146      | 118.478      | 144.797      | 145.665      | 146.251      | 147.200      | 147.847      | 148.571      | 149.540      | 158.199      | 159.508      | 160.333      | 160.902      | 160.905      | 161.642      | - Average Earning Assets                               |
| <b>Return On Assets Ratio (%)</b>                        | <b>0,48</b>  | <b>1,08</b>  | <b>1,45</b>  | <b>1,42</b>  | <b>1,39</b>  | <b>1,40</b>  | <b>1,07</b>  | <b>1,09</b>  | <b>0,94</b>  | <b>0,28</b>  | <b>0,78</b>  | <b>1,52</b>  | <b>1,54</b>  | <b>1,63</b>  | <b>1,70</b>  | <b>Return On Assets Ratio (%)</b>                      |
| - Laba                                                   | 543          | 1.497        | 2.367        | 2.340        | 2.298        | 2.327        | 1.783        | 1.828        | 1.586        | 511          | 1.423        | 2.776        | 2.815        | 2.989        | 3.130        | - Profit                                               |
| - Rata-Rata total aset                                   | 112.488      | 138.009      | 163.530      | 164.580      | 165.295      | 166.354      | 167.065      | 168.003      | 169.268      | 180.377      | 181.604      | 182.803      | 183.107      | 183.599      | 184.027      | - Average Assets                                       |
| <b>Biaya Operasional thdp Pendapatan Operasional (%)</b> | <b>96,03</b> | <b>91,58</b> | <b>87,69</b> | <b>88,12</b> | <b>88,15</b> | <b>88,09</b> | <b>91,01</b> | <b>90,86</b> | <b>92,21</b> | <b>97,70</b> | <b>92,93</b> | <b>86,90</b> | <b>86,68</b> | <b>85,59</b> | <b>85,76</b> | <b>Operating Expenses to Operations Revenue (%)</b>    |
| - Biaya Operasional                                      | 13.155       | 15.473       | 8.470        | 10.002       | 11.256       | 12.671       | 14.647       | 15.908       | 17.849       | 1.698        | 3.057        | 4.650        | 6.107        | 7.381        | 9.533        | - Operations Expenses                                  |
| - Pendapatan                                             | 13.699       | 16.896       | 9.659        | 11.350       | 12.770       | 14.384       | 16.094       | 17.509       | 19.357       | 1.738        | 3.290        | 5.350        | 7.045        | 8.623        | 11.115       | - Operations Income                                    |
| <b>Likuiditas</b>                                        |              |              |              |              |              |              |              |              |              |              |              |              |              |              |              | <b>Liquidity</b>                                       |
| <b>Short Term Mismatch (%)</b>                           | <b>18,62</b> | <b>24,87</b> | <b>60,18</b> | <b>57,22</b> | <b>58,86</b> | <b>58,91</b> | <b>32,73</b> | <b>30,96</b> | <b>32,73</b> | <b>31,04</b> | <b>31,84</b> | <b>31,98</b> | <b>29,69</b> | <b>32,58</b> | <b>30,00</b> | <b>Short Term Mismatch (%)</b>                         |
| - Aktiva Jangka Pendek                                   | 15.888       | 30.757       | 77.193       | 74.004       | 72.457       | 74.240       | 39.239       | 39.375       | 43.437       | 40.000       | 41.538       | 42.124       | 38.132       | 42.154       | 39.000       | - Short-Term Assets                                    |
| - Kewajiban Jangka Pendek                                | 85.331       | 123.672      | 128.277      | 129.339      | 123.099      | 126.018      | 119.896      | 127.171      | 132.697      | 128.882      | 130.473      | 131.702      | 128.454      | 129.387      | 130.002      | - Short-Term Liabilities                               |
| <b>Finance to Deposit Ratio (%)</b>                      | <b>90,55</b> | <b>89,21</b> | <b>83,58</b> | <b>80,96</b> | <b>82,37</b> | <b>80,40</b> | <b>81,51</b> | <b>80,38</b> | <b>80,18</b> | <b>78,71</b> | <b>80,12</b> | <b>79,20</b> | <b>79,46</b> | <b>81,18</b> | <b>79,82</b> | <b>Finance to Deposit Ratio (%)</b>                    |
| - Pembiayaan                                             | 85.771       | 110.929      | 116.293      | 114.399      | 115.231      | 116.325      | 116.478      | 116.531      | 118.272      | 116.606      | 117.426      | 118.594      | 119.422      | 120.800      | 117.355      | - Financing                                            |
| - Dana Pihak Ketiga                                      | 94.726       | 124.349      | 139.139      | 141.297      | 139.899      | 144.691      | 142.894      | 144.967      | 147.502      | 148.146      | 146.558      | 149.737      | 150.289      | 148.799      | 147.021      | - 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 |
|---------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------------------------------------|-----------|
|                                                   |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                 |           |
| Capital Adequacy Ratio (%)                        | 13,02  | 14,02  | 14,36  | 14,79  | 15,07  | 14,92  | 15,29  | 15,25  | 15,86  | 15,08  | 15,88  | 15,58  | 15,58  | 15,58  | 15,62  | Capital Adequacy Ratio (%)                      |           |
| - Modal                                           | 6.369  | 6.950  | 7.228  | 7.252  | 7.288  | 7.331  | 7.366  | 7.416  | 7.859  | 7.874  | 7.932  | 8.006  | 8.055  | 8.142  | 8.236  | - Capital                                       |           |
| - ATMR                                            | 48.913 | 49.580 | 50.328 | 49.024 | 48.374 | 49.127 | 48.175 | 48.627 | 49.556 | 52.218 | 49.957 | 51.376 | 51.721 | 52.247 | 52.734 | - Risk Weighted Assets                          |           |
| Kualitas Aktiva Produktif                         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Earning Asset Quality                           |           |
| APYD terhadap Aktiva Produktif (%)                | 5,82   | 4,70   | 4,05   | 3,96   | 3,78   | 3,82   | 3,94   | 3,90   | 3,41   | 3,47   | 3,41   | 2,99   | 3,01   | 3,03   | 3,00   | Classified Earning assets to Earning assets (%) |           |
| - APYD                                            | 3.787  | 3.430  | 3.008  | 3.044  | 2.874  | 2.933  | 3.004  | 2.985  | 2.738  | 2.800  | 2.817  | 2.569  | 2.565  | 2.481  | 2.529  | - Classified Earning Assets                     |           |
| - Total Aktiva Produktif                          | 65.102 | 72.903 | 74.366 | 76.959 | 75.962 | 76.699 | 76.190 | 76.614 | 80.377 | 80.791 | 82.715 | 85.918 | 85.359 | 81.985 | 84.445 | - Total Earning assets                          |           |
| Rentabilitas                                      |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Profitability                                   |           |
| Net Operating Margin (%)                          | 0,54   | 0,63   | 0,67   | 0,64   | 0,63   | 0,63   | 0,63   | 0,62   | 0,61   | 0,75   | 0,83   | 0,89   | 0,90   | 0,96   | 1,01   | Net Operating Margin (%)                        |           |
| - Pendapatan                                      | 331    | 429    | 488    | 471    | 464    | 468    | 466    | 457    | 454    | 603    | 672    | 731    | 743    | 791    | 834    | - Net Operations Income                         |           |
| - Rata-rata Aktiva                                | 61.688 | 67.778 | 72.705 | 73.234 | 73.496 | 73.767 | 73.926 | 74.093 | 74.545 | 79.951 | 80.919 | 82.034 | 82.479 | 82.074 | 82.248 | - Average Earning Assets                        |           |
| Return On Assets Ratio (%)                        | 0,52   | 0,59   | 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   | Return On Assets Ratio (%)                      |           |
| - Laba                                            | 348    | 431    | 476    | 457    | 456    | 459    | 458    | 461    | 484    | 601    | 649    | 716    | 721    | 763    | 812    | - Profit                                        |           |
| - Rata-Rata total aset                            | 67.284 | 73.494 | 80.642 | 80.971 | 81.075 | 81.409 | 81.602 | 81.816 | 82.319 | 88.421 | 89.401 | 90.593 | 91.086 | 91.257 | 91.516 | - Average Assets                                |           |
| Biaya Operasional thdp Pendapatan Operasional (%) | 97,76  | 97,29  | 95,41  | 95,63  | 95,78  | 95,46  | 95,42  | 95,57  | 95,57  | 96,18  | 94,78  | 94,22  | 94,03  | 93,49  | 93,18  | Operating Expenses to Operations Revenue (%)    |           |
| - Biaya Operasional                               | 14.417 | 15.399 | 5.079  | 6.013  | 7.022  | 7.381  | 8.097  | 9.045  | 9.787  | 1.263  | 2.031  | 2.977  | 3.899  | 4.728  | 5.698  | - Operations Expenses                           |           |
| - Pendapatan                                      | 14.748 | 15.827 | 5.323  | 6.288  | 7.331  | 7.732  | 8.486  | 9.464  | 10.241 | 1.314  | 2.143  | 3.160  | 4.146  | 5.058  | 6.115  | - Operations Income                             |           |
| Likuiditas                                        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Liquidity                                       |           |
| Short Term Mismatch (%)                           | 22,05  | 18,04  | 19,15  | 16,00  | 16,60  | 19,44  | 21,87  | 25,19  | 23,59  | 21,23  | 22,86  | 24,76  | 26,11  | 29,95  | 28,13  | Short Term Mismatch (%)                         |           |
| - Aktiva Jangka Pendek                            | 12.902 | 11.910 | 13.156 | 11.145 | 11.347 | 13.738 | 15.614 | 17.784 | 17.410 | 15.729 | 17.357 | 19.436 | 20.560 | 23.382 | 22.192 | - Short-Term Assets                             |           |
| - Kewajiban Jangka Pendek                         | 58.512 | 66.033 | 68.698 | 69.640 | 68.337 | 70.668 | 71.400 | 70.603 | 73.815 | 74.102 | 75.927 | 78.515 | 78.743 | 78.082 | 78.901 | - Short-Term Liabilities                        |           |
| Finance to Deposit Ratio (%)                      | 81,70  | 78,91  | 79,74  | 78,31  | 79,15  | 78,00  | 78,56  | 78,26  | 77,38  | 75,49  | 74,10  | 73,64  | 74,19  | 75,11  | 75,19  | Finance to Deposit Ratio (%)                    |           |
| - Pembiayaan                                      | 50.701 | 55.202 | 57.653 | 57.674 | 57.447 | 58.306 | 58.103 | 58.417 | 60.280 | 59.084 | 59.309 | 60.817 | 61.074 | 61.339 | 61.965 | - Financing                                     |           |
| - Dana Pihak Ketiga                               | 62.057 | 69.957 | 72.300 | 73.648 | 72.579 | 74.751 | 73.963 | 74.648 | 77.903 | 78.273 | 80.036 | 82.584 | 82.320 | 81.663 | 82.417 | - Third Party Funds                             |           |

Ket: r) Angka-angka diperbaiki

\*) Angka-angka sementara

r) untuk Data KAP posisi Juli - Desember 2014 terdapat revisi tingkat kesehatan BUS - UUS berdasarkan SE OJK No. 11/SEOJK.03/2014 tgl 11 Juni 2014

Note: r) Revised figures

\*) Provisional figures

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

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

| Kelompok Bank    | 2015             | 2016             | 2017             |                  |                  |                  |                  |                  |                  | 2018             |                  |                  |                  |                  |                  | Group of Bank   |
|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----------------|
|                  |                  |                  | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              | Des              | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              |                 |
| - BUKU 1         | 131.016          | 100.103          | 67.022           | 68.338           | 67.386           | 68.143           | 70.226           | 69.241           | 64.894           | 65.662           | 67.561           | 69.943           | 72.378           | 71.414           | 72.406           | - BUKU 1        |
| - BUKU 2         | 810.899          | 844.755          | 819.106          | 819.451          | 819.170          | 839.332          | 862.924          | 869.417          | 841.732          | 841.108          | 790.556          | 805.729          | 828.877          | 824.259          | 830.881          | - BUKU 2        |
| - BUKU 3         | 2.245.451        | 2.410.757        | 2.389.870        | 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        | - BUKU 3        |
| - BUKU 4         | 2.728.358        | 3.120.003        | 3.478.471        | 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        | - BUKU 4        |
| - BUKU 1 SYARIAH | 23.592           | 15.968           | 16.353           | 16.110           | 15.851           | 17.027           | 16.649           | 16.658           | 16.999           | 16.599           | 16.274           | 16.091           | 15.705           | 15.366           | 15.335           | - BUKU 1 SHARIA |
| - BUKU 2 SYARIAH | 119.031          | 159.374          | 173.049          | 172.008          | 170.294          | 174.821          | 173.462          | 177.379          | 183.177          | 180.377          | 182.831          | 185.200          | 184.020          | 185.565          | 186.171          | - BUKU 2 SHARIA |
| - BUKU 3 SYARIAH | 70.799           | 78.839           | 81.901           | 82.947           | 81.797           | 84.087           | 83.331           | 83.966           | 87.850           | 88.421           | 90.381           | 92.977           | 92.563           | 91.940           | 92.813           | - BUKU 3 SHARIA |
| <b>Total</b>     | <b>6.129.146</b> | <b>6.729.799</b> | <b>7.025.811</b> | <b>6.964.541</b> | <b>7.028.846</b> | <b>7.150.388</b> | <b>7.183.773</b> | <b>7.222.351</b> | <b>7.387.634</b> | <b>7.306.328</b> | <b>7.368.446</b> | <b>7.429.891</b> | <b>7.456.300</b> | <b>7.546.271</b> | <b>7.650.542</b> | <b>Total</b>    |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

| Kelompok Bank                  | Desember 2015   |                      |                       |                  | Desember 2016   |                      |                       |                  | Juni 2017       |                      |                       |                  | Desember 2017   |                      |                       |                  | Juni 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               | 20                   | 32                    | 1                | 0               | 17                   | 35                    | 1                | 0               | 16                   | 37                    | 0                | BUKU 2                   |
| BUKU 3                         | 0               | 0                    | 4                     | 18               | 0               | 0                    | 6                     | 18               | 0               | 0                    | 6                     | 20               | 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            |
| <b>Total</b>                   | <b>5</b>        | <b>48</b>            | <b>41</b>             | <b>24</b>        | <b>5</b>        | <b>44</b>            | <b>41</b>             | <b>26</b>        | <b>4</b>        | <b>42</b>            | <b>41</b>             | <b>28</b>        | <b>4</b>        | <b>39</b>            | <b>43</b>             | <b>29</b>        | <b>4</b>        | <b>37</b>            | <b>45</b>             | <b>29</b>        | <b>Total</b>             |
| Ket: r) Angka-angka diperbaiki |                 |                      |                       |                  |                 |                      |                       |                  |                 |                      |                       |                  |                 |                      |                       |                  |                 |                      |                       |                  | Note: r) Revised figures |

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

| Indikator                                                  | 2015             | 2016             | 2017             |                  |                  |                  |                  |                  |                  | 2018             |                  |                  |                  |                  |                  | Indicator                                                   |
|------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------------------------------------------------|
|                                                            |                  |                  | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              | Des              | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              |                                                             |
| <b>Aset Produktif Neraca</b>                               | <b>5.195.162</b> | <b>5.748.923</b> | <b>6.000.596</b> | <b>6.032.899</b> | <b>6.032.899</b> | <b>6.210.484</b> | <b>6.248.902</b> | <b>6.281.442</b> | <b>6.377.940</b> | <b>6.347.428</b> | <b>6.460.366</b> | <b>6.550.441</b> | <b>6.540.053</b> | <b>6.546.546</b> | <b>6.380.741</b> | <b>Earning Assets</b>                                       |
| a. Lancar                                                  | 4.889.602        | 5.417.259        | 5.612.220        | 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        | a. Current                                                  |
| b. DPK                                                     | 198.917          | 198.041          | 249.958          | 237.221          | 237.221          | 245.430          | 236.739          | 237.653          | 223.692          | 252.720          | 281.859          | 266.881          | 266.391          | 261.625          | 263.662          | b. Special Mention                                          |
| c. Kurang Lancar                                           | 20.656           | 28.452           | 29.717           | 29.194           | 29.194           | 26.340           | 27.448           | 23.992           | 23.925           | 30.035           | 25.913           | 21.769           | 24.967           | 25.927           | 19.587           | c. Sub-Standard                                             |
| d. Diragukan                                               | 13.528           | 15.961           | 20.841           | 19.705           | 19.705           | 18.367           | 16.679           | 18.870           | 18.281           | 19.997           | 24.082           | 24.658           | 21.237           | 21.717           | 21.453           | d. Doubtful                                                 |
| e. Macet                                                   | 72.459           | 89.210           | 87.861           | 90.628           | 90.628           | 94.001           | 95.820           | 94.888           | 85.754           | 88.150           | 89.743           | 89.307           | 92.621           | 93.748           | 89.735           | e. Loss                                                     |
| <b>Aset Produktif Transaksi Rekening Administratif</b>     | <b>1.590.184</b> | <b>1.682.211</b> | <b>1.714.335</b> | <b>1.749.891</b> | <b>1.749.891</b> | <b>1.794.442</b> | <b>1.821.564</b> | <b>1.828.579</b> | <b>1.830.564</b> | <b>1.855.762</b> | <b>1.873.643</b> | <b>1.856.214</b> | <b>1.897.792</b> | <b>1.881.209</b> | <b>1.866.574</b> | <b>Earning Assets - Account Administrative Transactions</b> |
| a. Lancar                                                  | 1.563.291        | 1.656.008        | 1.688.265        | 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        | a. Current                                                  |
| b. DPK                                                     | 23.183           | 22.722           | 23.761           | 23.959           | 23.959           | 26.644           | 26.746           | 22.810           | 22.483           | 23.521           | 26.483           | 27.625           | 26.690           | 28.230           | 28.047           | b. Special Mention                                          |
| c. Kurang Lancar                                           | 1.885            | 1.648            | 1.318            | 1.787            | 1.787            | 1.817            | 2.075            | 1.694            | 1.723            | 1.753            | 1.734            | 1.562            | 1.638            | 1.601            | 1.662            | c. Sub-Standard                                             |
| d. Diragukan                                               | 250              | 1.005            | 367              | 372              | 372              | 422              | 427              | 290              | 385              | 292              | 371              | 646              | 450              | 346              | 365              | d. Doubtful                                                 |
| e. Macet                                                   | 1.575            | 827              | 625              | 711              | 711              | 869              | 1.007            | 1.009            | 1.016            | 1.337            | 1.191            | 1.218            | 1.165            | 1.185            | 1.288            | e. Lost                                                     |
| <b>Non Performing Earning Aset (Nominal)</b>               | <b>110.353</b>   | <b>137.104</b>   | <b>140.729</b>   | <b>142.397</b>   | <b>142.397</b>   | <b>141.816</b>   | <b>143.455</b>   | <b>140.743</b>   | <b>131.083</b>   | <b>141.566</b>   | <b>143.033</b>   | <b>139.161</b>   | <b>142.078</b>   | <b>144.525</b>   | <b>134.090</b>   | <b>Non Performing Earning Asset (Nominal)</b>               |
| <b>Kredit kepada Bank Lain</b>                             | <b>34.758</b>    | <b>36.781</b>    | <b>35.950</b>    | <b>38.511</b>    | <b>38.511</b>    | <b>37.558</b>    | <b>37.621</b>    | <b>40.906</b>    | <b>44.553</b>    | <b>43.348</b>    | <b>42.210</b>    | <b>46.069</b>    | <b>49.601</b>    | <b>51.720</b>    | <b>54.632</b>    | <b>Interbank Loans</b>                                      |
| a. Lancar                                                  | 34.655           | 36.667           | 35.811           | 38.374           | 38.374           | 37.442           | 37.496           | 40.799           | 44.433           | 43.236           | 42.095           | 45.852           | 49.489           | 51.615           | 54.537           | a. Current                                                  |
| b. DPK                                                     | 16               | 19               | 44               | 29               | 29               | 5                | 13               | 6                | 15               | 5                | 8                | 122              | 8                | 1                | 1                | b. Special Mention                                          |
| c. Kurang Lancar                                           | -                | -                | -                | 9                | 9                | 0                | 2                | -                | -                | 0                | -                | -                | -                | 1                | -                | c. Sub-Standard                                             |
| d. Diragukan                                               | -                | -                | 0                | 0                | 0                | 9                | 0                | 0                | -                | -                | 0                | 0                | -                | -                | -                | d. Doubtful                                                 |
| e. Macet                                                   | 88               | 94               | 95               | 99               | 99               | 101              | 110              | 109              | 105              | 106              | 107              | 95               | 104              | 102              | 93               | e. Loss                                                     |
| <b>Non Performing Loan kepada Bank Lain (Nominal)</b>      | <b>88</b>        | <b>94</b>        | <b>95</b>        | <b>104</b>       | <b>108</b>       | <b>111</b>       | <b>111</b>       | <b>109</b>       | <b>105</b>       | <b>106</b>       | <b>107</b>       | <b>95</b>        | <b>104</b>       | <b>103</b>       | <b>93</b>        | <b>Interbank Non Performing Loan (Nominal)</b>              |
| Ket: *) Angka-angka sementara<br>r) Angka-angka diperbaiki |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | Note: *) Provisional figures<br>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                                            |
|-------------------------------------------------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------------------------------------------------------|
|                                                 |         |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                      |
| Aset Produktif Neraca                           | 108.240 | 83.133 | 50.463 | 54.397 | 53.661 | 54.822 | 56.980 | 55.023 | 52.947 | 53.501 | 55.911 | 59.686 | 59.810 | 59.839 | 61.188 | Earning Assets                                       |
| a. Lancar                                       | 102.499 | 77.789 | 45.197 | 49.267 | 48.596 | 49.622 | 51.668 | 49.550 | 48.418 | 47.917 | 50.726 | 54.448 | 54.333 | 54.325 | 55.658 | a. Current                                           |
| b. DPK                                          | 3.939   | 3.951  | 3.874  | 3.727  | 3.640  | 3.733  | 3.792  | 3.965  | 3.058  | 4.075  | 3.621  | 3.647  | 3.781  | 3.713  | 3.729  | b. Special Mention                                   |
| c. Kurang Lancar                                | 276     | 170    | 115    | 184    | 169    | 203    | 244    | 245    | 226    | 172    | 190    | 174    | 240    | 231    | 273    | c. Sub-Standard                                      |
| d. Diragukan                                    | 287     | 121    | 216    | 224    | 147    | 144    | 141    | 132    | 147    | 173    | 180    | 188    | 171    | 263    | 218    | d. Doubtful                                          |
| e. Macet                                        | 1.239   | 1.102  | 1.061  | 996    | 1.108  | 1.121  | 1.134  | 1.130  | 1.097  | 1.164  | 1.194  | 1.228  | 1.285  | 1.307  | 1.311  | e. Loss                                              |
| Aset Produktif Transaksi Rekening Administratif | 8.582   | 4.757  | 3.023  | 3.196  | 3.327  | 3.300  | 3.504  | 3.507  | 3.148  | 3.271  | 3.441  | 3.267  | 3.415  | 3.357  | 3.246  | Earning Assets - Account Administrative Transactions |
| a. Lancar                                       | 8.543   | 4.734  | 2.993  | 3.168  | 3.303  | 3.270  | 3.470  | 3.479  | 3.115  | 3.211  | 3.376  | 3.197  | 3.346  | 3.293  | 3.187  | a. Current                                           |
| b. DPK                                          | 26      | 17     | 21     | 20     | 13     | 19     | 22     | 16     | 26     | 53     | 56     | 53     | 11     | 5      | 6      | b. Special Mention                                   |
| c. Kurang Lancar                                | 0       | 0      | 0      | 0      | 3      | 0      | 0      | 0      | 0      | 0      | -      | 0      | 47     | 0      | 0      | c. Sub-Standard                                      |
| d. Diragukan                                    | 0       | 0      | 3      | 3      | 0      | 2      | 2      | 0      | 0      | 0      | 0      | 0      | 0      | 47     | 47     | d. Doubtful                                          |
| e. Macet                                        | 13      | 6      | 6      | 5      | 8      | 8      | 9      | 11     | 8      | 7      | 9      | 18     | 11     | 12     | 6      | e. Loss                                              |
| Non Performing Earning Aset (Nominal)           | 1.815   | 1.399  | 1.401  | 1.412  | 1.435  | 1.478  | 1.531  | 1.519  | 1.478  | 1.516  | 1.573  | 1.609  | 1.755  | 1.860  | 1.855  | Non Performing Earning Asset (Nominal)               |
| Kredit kepada Bank Lain                         | 836     | 677    | 15     | 11     | 11     | 15     | 17     | 12     | 13     | 12     | 11     | 11     | 11     | 11     | 11     | Interbank Loans                                      |
| a. Lancar                                       | 831     | 673    | 15     | 11     | 11     | 15     | 17     | 12     | 13     | 12     | 11     | 9      | 9      | 11     | 11     | 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                                                   |
|--------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------------------------------------------------------|
|                                                        |                |                | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            |                                                             |
| <b>Aset Produktif Neraca</b>                           | <b>677.232</b> | <b>703.820</b> | <b>672.229</b> | <b>729.232</b> | <b>682.075</b> | <b>705.688</b> | <b>724.366</b> | <b>714.090</b> | <b>702.071</b> | <b>706.344</b> | <b>674.285</b> | <b>693.793</b> | <b>707.864</b> | <b>697.131</b> | <b>696.395</b> | <b>Earning Assets</b>                                       |
| a. Lancar                                              | 635.044        | 652.392        | 625.110        | 676.775        | 632.761        | 655.557        | 675.414        | 666.237        | 656.428        | 656.197        | 627.173        | 647.526        | 661.488        | 650.018        | 646.286        | a. Current                                                  |
| b. DPK                                                 | 26.302         | 32.783         | 29.449         | 32.638         | 30.798         | 31.710         | 30.035         | 29.658         | 28.550         | 31.436         | 30.022         | 29.586         | 28.868         | 29.010         | 31.864         | b. Special Mention                                          |
| c. Kurang Lancar                                       | 2.076          | 2.082          | 1.971          | 2.921          | 2.079          | 1.961          | 2.439          | 1.677          | 1.404          | 2.566          | 1.696          | 1.208          | 1.801          | 1.981          | 1.504          | c. Sub-Standard                                             |
| d. Diragukan                                           | 1.566          | 1.515          | 2.701          | 2.271          | 2.173          | 1.877          | 1.484          | 1.868          | 1.529          | 1.582          | 2.160          | 2.220          | 1.665          | 1.864          | 2.121          | d. Doubtful                                                 |
| e. Macet                                               | 12.244         | 15.048         | 12.997         | 14.627         | 14.264         | 14.584         | 14.993         | 14.649         | 14.160         | 14.563         | 13.234         | 13.252         | 14.042         | 14.258         | 14.620         | e. Loss                                                     |
| <b>Aset Produktif Transaksi Rekening Administratif</b> | <b>151.065</b> | <b>117.575</b> | <b>106.329</b> | <b>124.080</b> | <b>110.418</b> | <b>114.570</b> | <b>112.918</b> | <b>114.466</b> | <b>114.920</b> | <b>116.251</b> | <b>112.886</b> | <b>111.346</b> | <b>112.587</b> | <b>118.465</b> | <b>109.119</b> | <b>Earning Assets - Account Administrative Transactions</b> |
| a. Lancar                                              | 149.046        | 116.420        | 104.417        | 122.031        | 108.396        | 112.774        | 110.813        | 112.887        | 113.477        | 114.911        | 111.506        | 109.865        | 111.113        | 116.861        | 107.785        | a. Current                                                  |
| b. DPK                                                 | 1.332          | 898            | 1.675          | 1.725          | 1.656          | 1.423          | 1.723          | 1.275          | 1.107          | 958            | 959            | 1.073          | 1.062          | 1.264          | 957            | b. Special Mention                                          |
| c. Kurang Lancar                                       | 360            | 20             | 35             | 62             | 73             | 10             | 11             | 23             | 11             | 65             | 11             | 1              | 10             | 79             | 108            | c. Sub-Standard                                             |
| d. Diragukan                                           | 10             | 3              | 11             | 42             | 34             | 104            | 71             | 3              | 11             | 6              | 77             | 78             | 88             | 1              | 5              | d. Doubtful                                                 |
| e. Macet                                               | 317            | 233            | 191            | 220            | 259            | 259            | 300            | 278            | 313            | 310            | 333            | 329            | 314            | 260            | 264            | e. Loss                                                     |
| <b>Non Performing Earning Aset (Nominal)</b>           | <b>16.573</b>  | <b>18.901</b>  | <b>17.906</b>  | <b>20.142</b>  | <b>18.883</b>  | <b>18.794</b>  | <b>19.299</b>  | <b>18.499</b>  | <b>17.428</b>  | <b>19.093</b>  | <b>17.512</b>  | <b>17.089</b>  | <b>17.919</b>  | <b>18.443</b>  | <b>18.622</b>  | <b>Non Performing Earning Asset (Nominal)</b>               |
| <b>Kredit kepada Bank Lain</b>                         | <b>7.351</b>   | <b>7.476</b>   | <b>7.058</b>   | <b>8.405</b>   | <b>6.997</b>   | <b>7.033</b>   | <b>6.987</b>   | <b>7.108</b>   | <b>7.135</b>   | <b>7.095</b>   | <b>6.873</b>   | <b>7.901</b>   | <b>8.076</b>   | <b>8.366</b>   | <b>8.399</b>   | <b>Interbank Loans</b>                                      |
| a. Lancar                                              | 7.349          | 7.475          | 7.054          | 8.401          | 6.993          | 7.028          | 6.981          | 7.106          | 7.133          | 7.093          | 6.872          | 7.899          | 8.074          | 8.364          | 8.398          | a. Current                                                  |
| b. DPK                                                 | 0              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | 0              | -              | -              | b. Special Mention                                          |
| c. Kurang Lancar                                       | -              | -              | -              | -              | -              | -              | 2              | -              | -              | -              | -              | -              | -              | -              | -              | c. Sub-Standard                                             |
| d. Diragukan                                           | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | d. Doubtful                                                 |
| e. Macet                                               | 1              | 1              | 4              | -              | 4              | 4              | 4              | 2              | 2              | 2              | 2              | 2              | 2              | 2              | 2              | e. Loss                                                     |
| <b>Non Performing Loan kepada Bank Lain (Nominal)</b>  | <b>1</b>       | <b>1</b>       | <b>4</b>       | <b>4</b>       | <b>4</b>       | <b>4</b>       | <b>4</b>       | <b>4</b>       | <b>2</b>       | <b>2</b>       | <b>2</b>       | <b>2</b>       | <b>2</b>       | <b>2</b>       | <b>2</b>       | <b>Interbank Non Performing Loan (Nominal)</b>              |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 1.38. 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                                            |
|-------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------------------------------------------------|
|                                                 |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                                      |
| Aset Produktif Neraca                           | 1.938.394 | 2.110.025 | 2.067.046 | 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 | Earning Assets                                       |
| a. Lancar                                       | 1.805.469 | 1.975.692 | 1.927.518 | 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 | a. Current                                           |
| b. DPK                                          | 88.628    | 83.065    | 93.644    | 93.024    | 92.352    | 93.756    | 90.666    | 93.842    | 91.205    | 98.733    | 116.083   | 116.243   | 113.884   | 112.390   | 119.181   | b. Special Mention                                   |
| c. Kurang Lancar                                | 8.084     | 9.197     | 7.102     | 7.716     | 8.874     | 8.183     | 8.836     | 5.959     | 4.792     | 6.361     | 5.954     | 5.544     | 5.716     | 6.073     | 5.612     | c. Sub-Standard                                      |
| d. Diragukan                                    | 5.695     | 7.818     | 7.731     | 6.261     | 6.001     | 6.344     | 5.660     | 6.761     | 6.651     | 5.273     | 6.651     | 6.645     | 6.611     | 6.996     | 7.304     | d. Doubtful                                          |
| e. Macet                                        | 30.517    | 34.253    | 31.051    | 31.351    | 31.286    | 30.703    | 31.726    | 32.119    | 27.883    | 30.652    | 31.993    | 31.736    | 32.437    | 32.738    | 33.348    | e. Loss                                              |
| Aset Produktif Transaksi Rekening Administratif | 824.181   | 888.020   | 848.024   | 857.044   | 874.751   | 880.749   | 891.441   | 899.166   | 907.702   | 914.381   | 923.301   | 924.487   | 931.891   | 928.997   | 937.499   | Earning Assets - Account Administrative Transactions |
| a. Lancar                                       | 806.290   | 869.117   | 831.084   | 839.593   | 855.414   | 860.104   | 870.917   | 881.055   | 890.184   | 896.144   | 903.831   | 904.166   | 912.521   | 908.726   | 917.870   | a. Current                                           |
| b. DPK                                          | 15.417    | 17.008    | 15.363    | 15.870    | 17.870    | 18.938    | 18.512    | 16.264    | 15.467    | 16.043    | 17.495    | 18.310    | 17.468    | 18.462    | 17.647    | b. Special Mention                                   |
| c. Kurang Lancar                                | 1.174     | 1.419     | 1.135     | 1.109     | 969       | 1.189     | 1.385     | 1.233     | 1.384     | 1.372     | 1.339     | 1.140     | 1.217     | 1.158     | 1.336     | c. Sub-Standard                                      |
| d. Diragukan                                    | 161       | 192       | 153       | 186       | 129       | 149       | 151       | 119       | 228       | 147       | 147       | 343       | 129       | 118       | 112       | d. Doubtful                                          |
| e. Macet                                        | 1.139     | 283       | 290       | 286       | 368       | 369       | 476       | 495       | 438       | 676       | 489       | 527       | 556       | 533       | 534       | e. Loss                                              |
| Non Performing Earning Aset (Nominal)           | 46.770    | 53.162    | 47.462    | 46.910    | 47.626    | 46.937    | 48.234    | 46.686    | 41.377    | 44.481    | 46.573    | 45.935    | 46.666    | 47.615    | 48.247    | Non Performing Earning Asset (Nominal)               |
| Kredit kepada Bank Lain                         | 15.848    | 15.195    | 12.445    | 12.340    | 12.305    | 11.482    | 11.762    | 13.976    | 15.974    | 14.420    | 14.399    | 14.985    | 16.057    | 15.981    | 15.902    | Interbank Loans                                      |
| a. Lancar                                       | 15.827    | 15.161    | 12.431    | 12.318    | 12.281    | 11.466    | 11.746    | 13.961    | 15.960    | 14.406    | 14.378    | 14.971    | 16.041    | 15.965    | 15.886    | a. Current                                           |
| b. DPK                                          | 16        | 19        | 9         | 13        | 9         | 1         | 1         | -         | 0         | 0         | 7         | 0         | 1         | 1         | 1         | b. Special Mention                                   |
| c. Kurang Lancar                                | -         | -         | -         | 0         | 0         | 0         | 0         | -         | -         | -         | -         | -         | -         | -         | -         | c. Sub-Standard                                      |
| d. Diragukan                                    | -         | -         | -         | -         | -         | -         | 0         | 0         | -         | -         | -         | -         | -         | -         | -         | d. Doubtful                                          |
| e. Macet                                        | 5         | 15        | 6         | 9         | 14        | 14        | 14        | 14        | 15        | 15        | 15        | 15        | 15        | 15        | 15        | e. Loss                                              |
| Non Performing Loan kepada Bank Lain (Nominal)  | 5         | 15        | 6         | 9         | 14        | 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                                                   |
|--------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------------------------------------------------|
|                                                        |                  |                  | Jun              | Jul              | Agst             | Sep              | Okt              | Nov              | Des              | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              |                                                             |
| <b>Aset Produktif Neraca</b>                           | <b>2.278.658</b> | <b>2.621.911</b> | <b>2.970.303</b> | <b>2.988.325</b> | <b>3.033.300</b> | <b>3.078.466</b> | <b>3.080.434</b> | <b>3.107.412</b> | <b>3.242.908</b> | <b>3.167.603</b> | <b>3.216.353</b> | <b>3.244.398</b> | <b>3.228.711</b> | <b>3.277.845</b> | <b>3.335.904</b> | <b>Earning Assets</b>                                       |
| a. Lancar                                              | 2.176.720        | 2.503.128        | 2.800.073        | 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        | a. Current                                                  |
| b. DPK                                                 | 64.947           | 64.517           | 104.641          | 93.067           | 91.384           | 96.363           | 93.810           | 93.761           | 86.901           | 99.476           | 113.546          | 100.942          | 102.867          | 99.396           | 108.889          | b. Special Mention                                          |
| c. Kurang Lancar                                       | 8.011            | 14.747           | 17.974           | 15.742           | 16.955           | 13.135           | 13.015           | 12.793           | 14.432           | 17.327           | 14.609           | 12.043           | 14.068           | 14.764           | 12.197           | c. Sub-Standard                                             |
| d. Diragukan                                           | 5.205            | 5.399            | 8.663            | 9.646            | 10.413           | 8.444            | 7.884            | 8.430            | 8.213            | 11.265           | 13.663           | 14.404           | 11.510           | 11.171           | 11.810           | d. Doubtful                                                 |
| e. Macet                                               | 23.774           | 34.122           | 38.951           | 40.593           | 40.293           | 43.713           | 43.164           | 42.086           | 38.376           | 37.279           | 38.361           | 38.337           | 39.949           | 40.296           | 40.456           | e. Loss                                                     |
| <b>Aset Produktif Transaksi Rekening Administratif</b> | <b>602.993</b>   | <b>667.382</b>   | <b>752.226</b>   | <b>774.098</b>   | <b>777.485</b>   | <b>790.944</b>   | <b>808.538</b>   | <b>806.215</b>   | <b>800.154</b>   | <b>816.629</b>   | <b>829.813</b>   | <b>812.023</b>   | <b>845.021</b>   | <b>825.296</b>   | <b>816.710</b>   | <b>Earning Assets - Account Administrative Transactions</b> |
| a. Lancar                                              | 596.211          | 661.303          | 745.214          | 767.066          | 770.637          | 783.942          | 801.227          | 800.425          | 793.773          | 809.545          | 821.199          | 803.120          | 836.228          | 816.110          | 806.370          | a. Current                                                  |
| b. DPK                                                 | 6.407            | 4.758            | 6.552            | 6.335            | 6.121            | 6.261            | 6.486            | 5.240            | 5.882            | 6.440            | 7.958            | 8.180            | 8.140            | 8.492            | 9.437            | b. Special Mention                                          |
| c. Kurang Lancar                                       | 196              | 209              | 133              | 411              | 420              | 397              | 456              | 218              | 157              | 280              | 212              | 216              | 189              | 187              | 218              | c. Sub-Standard                                             |
| d. Diragukan                                           | 78               | 808              | 200              | 141              | 136              | 167              | 202              | 166              | 144              | 137              | 145              | 225              | 231              | 178              | 201              | d. Doubtful                                                 |
| e. Macet                                               | 102              | 305              | 127              | 144              | 170              | 177              | 167              | 167              | 197              | 227              | 299              | 281              | 233              | 329              | 484              | e. Loss                                                     |
| <b>Non Performing Earning Aset (Nominal)</b>           | <b>37.366</b>    | <b>55.588</b>    | <b>66.048</b>    | <b>66.677</b>    | <b>68.388</b>    | <b>66.033</b>    | <b>64.887</b>    | <b>63.860</b>    | <b>61.519</b>    | <b>66.515</b>    | <b>67.289</b>    | <b>65.507</b>    | <b>66.180</b>    | <b>66.925</b>    | <b>65.366</b>    | <b>Non Performing Earning Asset (Nominal)</b>               |
| <b>Kredit kepada Bank Lain</b>                         | <b>9.606</b>     | <b>12.310</b>    | <b>15.028</b>    | <b>17.813</b>    | <b>18.605</b>    | <b>17.779</b>    | <b>17.694</b>    | <b>18.651</b>    | <b>20.299</b>    | <b>20.745</b>    | <b>19.859</b>    | <b>22.127</b>    | <b>24.401</b>    | <b>26.292</b>    | <b>29.788</b>    | <b>Interbank Loans</b>                                      |
| a. Lancar                                              | 9.535            | 12.237           | 14.923           | 17.724           | 18.510           | 17.695           | 17.602           | 18.564           | 20.207           | 20.661           | 19.778           | 21.928           | 24.319           | 26.215           | 29.711           | a. Current                                                  |
| b. DPK                                                 | -                | -                | 21               | 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               | 84               | 85               | 86               | 82               | 82               | 83               | 79               | 81               | 81               | 78               | 78               | 77               | 77               | e. Loss                                                     |
| <b>Non Performing Loan kepada Bank Lain (Nominal)</b>  | <b>70</b>        | <b>74</b>        | <b>84</b>        | <b>85</b>        | <b>86</b>        | <b>82</b>        | <b>82</b>        | <b>83</b>        | <b>79</b>        | <b>81</b>        | <b>81</b>        | <b>79</b>        | <b>78</b>        | <b>77</b>        | <b>77</b>        | <b>Interbank Non Performing Loan (Nominal)</b>              |

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

| Indikator                                              | 2015          | 2016          | 2017          |               |               |               |               |               |               | 2018          |               |               |               |               |               | Indicator                                                   |
|--------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------------------------------------------------------|
|                                                        |               |               | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           |                                                             |
| <b>Aset Produktif Neraca</b>                           | <b>21.261</b> | <b>15.158</b> | <b>15.073</b> | <b>14.921</b> | <b>14.727</b> | <b>15.667</b> | <b>15.522</b> | <b>15.551</b> | <b>15.437</b> | <b>14.890</b> | <b>14.554</b> | <b>14.378</b> | <b>14.008</b> | <b>13.617</b> | <b>13.483</b> | <b>Earning Assets</b>                                       |
| a. Lancar                                              | 18.939        | 13.239        | 12.787        | 12.572        | 12.316        | 13.338        | 12.879        | 13.128        | 13.094        | 12.399        | 11.939        | 11.891        | 11.610        | 11.070        | 10.977        | a. Current                                                  |
| b. DPK                                                 | 1.564         | 754           | 1.189         | 1.151         | 1.047         | 1.134         | 1.249         | 925           | 878           | 986           | 1.146         | 1.002         | 835           | 971           | 1.090         | b. Special Mention                                          |
| c. Kurang Lancar                                       | 315           | 683           | 104           | 177           | 323           | 169           | 275           | 345           | 283           | 229           | 167           | 119           | 188           | 153           | 197           | c. Sub-Standard                                             |
| d. Diragukan                                           | 66            | 83            | 27            | 51            | 71            | 84            | 158           | 162           | 154           | 149           | 94            | 79            | 88            | 126           | 30            | d. Doubtful                                                 |
| e. Macet                                               | 376           | 399           | 965           | 971           | 970           | 942           | 961           | 992           | 1.027         | 1.127         | 1.208         | 1.287         | 1.288         | 1.296         | 1.188         | e. Loss                                                     |
| <b>Aset Produktif Transaksi Rekening Administratif</b> | <b>1.557</b>  | <b>1.727</b>  | <b>1.735</b>  | <b>1.803</b>  | <b>1.873</b>  | <b>1.916</b>  | <b>1.939</b>  | <b>2.044</b>  | <b>2.054</b>  | <b>1.825</b>  | <b>1.770</b>  | <b>1.677</b>  | <b>1.703</b>  | <b>1.788</b>  | <b>1.610</b>  | <b>Earning Assets - Account Administrative Transactions</b> |
| a. Lancar                                              | 1.557         | 1.726         | 1.735         | 1.803         | 1.873         | 1.916         | 1.939         | 2.044         | 2.054         | 1.825         | 1.770         | 1.677         | 1.703         | 1.788         | 1.610         | a. Current                                                  |
| b. DPK                                                 | 0             | 0             | -             | -             | 0             | -             | 0             | 0             | -             | -             | -             | -             | -             | -             | -             | b. Special Mention                                          |
| c. Kurang Lancar                                       | -             | -             | -             | -             | 0             | -             | -             | -             | -             | 0             | 0             | -             | -             | -             | -             | c. Sub-Standard                                             |
| d. Diragukan                                           | -             | -             | 0             | -             | -             | -             | -             | -             | -             | -             | -             | 0             | 0             | 0             | 0             | d. Doubtful                                                 |
| e. Macet                                               | -             | -             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | e. Loss                                                     |
| <b>Non Performing Earning Aset (Nominal)</b>           | <b>758</b>    | <b>1.165</b>  | <b>1.096</b>  | <b>1.199</b>  | <b>1.364</b>  | <b>1.194</b>  | <b>1.394</b>  | <b>1.498</b>  | <b>1.465</b>  | <b>1.504</b>  | <b>1.468</b>  | <b>1.484</b>  | <b>1.563</b>  | <b>1.575</b>  | <b>1.415</b>  | <b>Non Performing Earning Asset (Nominal)</b>               |
| <b>Pembiayaan kepada Bank Lain</b>                     | <b>88</b>     | <b>34</b>     | <b>24</b>     | <b>21</b>     | <b>18</b>     | <b>18</b>     | <b>8</b>      | <b>8</b>      | <b>7</b>      | <b>7</b>      | <b>7</b>      | <b>6</b>      | <b>5</b>      | <b>5</b>      | <b>5</b>      | <b>Interbank Financing</b>                                  |
| a. Lancar                                              | 88            | 34            | 24            | 19            | 18            | 18            | 8             | 8             | 7             | 7             | 7             | 6             | 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                                                     |
| <b>Non Performing Loan kepada Bank Lain (Nominal)</b>  | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>Interbank Non Performing Loan (Nominal)</b>              |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

| Indikator                                              | 2015           | 2016           | 2017           |                |                |                |                |                |                | 2018           |                |                |                |                |                | Indicator                                                   |
|--------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------------------------------------------------------|
|                                                        |                |                | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            |                                                             |
| <b>Aset Produktif Neraca</b>                           | <b>106.937</b> | <b>142.764</b> | <b>151.847</b> | <b>150.872</b> | <b>150.357</b> | <b>154.789</b> | <b>153.668</b> | <b>155.814</b> | <b>154.503</b> | <b>158.199</b> | <b>160.817</b> | <b>161.983</b> | <b>162.610</b> | <b>160.915</b> | <b>165.327</b> | <b>Earning Assets</b>                                       |
| a. Lancar                                              | 94.096         | 129.731        | 134.235        | 133.328        | 133.024        | 135.626        | 135.476        | 138.402        | 139.752        | 138.100        | 141.349        | 145.092        | 144.484        | 142.413        | 148.268        | a. Current                                                  |
| b. DPK                                                 | 9.209          | 9.061          | 13.191         | 13.318         | 13.202         | 14.857         | 13.136         | 11.965         | 9.958          | 14.598         | 13.805         | 12.094         | 12.997         | 13.238         | 13.644         | b. Special Mention                                          |
| c. Kurang Lancar                                       | 773            | 886            | 1.436          | 1.404          | 952            | 1.137          | 1.172          | 1.433          | 1.258          | 1.821          | 1.788          | 1.205          | 1.288          | 1.098          | 914            | c. Sub-Standard                                             |
| d. Diragukan                                           | 348            | 554            | 1.200          | 758            | 869            | 938            | 838            | 871            | 977            | 952            | 787            | 772            | 749            | 796            | 492            | d. Doubtful                                                 |
| e. Macet                                               | 2.510          | 2.532          | 1.785          | 2.064          | 2.310          | 2.231          | 3.046          | 3.143          | 2.557          | 2.728          | 3.089          | 2.821          | 3.092          | 3.370          | 2.010          | e. Loss                                                     |
| <b>Aset Produktif Transaksi Rekening Administratif</b> | <b>1.390</b>   | <b>2.088</b>   | <b>2.251</b>   | <b>2.017</b>   | <b>2.237</b>   | <b>2.202</b>   | <b>2.390</b>   | <b>2.328</b>   | <b>1.724</b>   | <b>1.703</b>   | <b>1.604</b>   | <b>1.759</b>   | <b>1.631</b>   | <b>1.777</b>   | <b>1.826</b>   | <b>Earning Assets - Account Administrative Transactions</b> |
| a. Lancar                                              | 1.382          | 2.044          | 2.223          | 1.862          | 2.079          | 2.075          | 2.264          | 2.186          | 1.646          | 1.611          | 1.511          | 1.642          | 1.553          | 1.701          | 1.751          | a. Current                                                  |
| b. DPK                                                 | 1              | 41             | 1              | 30             | 31             | 2              | 1              | 15             | 0              | 14             | 15             | 6              | 9              | 5              | 2              | b. Special Mention                                          |
| c. Kurang Lancar                                       | 1              | -              | 15             | 71             | 72             | 70             | 70             | 69             | 19             | 18             | 18             | 51             | 18             | 20             | 6              | c. Sub-Standard                                             |
| d. Diragukan                                           | 2              | 2              | 1              | 0              | 0              | 1              | 1              | 1              | 1              | 1              | 1              | 0              | 1              | 1              | 16             | d. Doubtful                                                 |
| e. Macet                                               | 4              | 1              | 12             | 55             | 54             | 54             | 55             | 56             | 59             | 59             | 60             | 60             | 50             | 51             | 51             | e. Loss                                                     |
| <b>Non Performing Earning Aset (Nominal)</b>           | <b>3.638</b>   | <b>3.974</b>   | <b>4.449</b>   | <b>4.352</b>   | <b>4.258</b>   | <b>4.432</b>   | <b>5.182</b>   | <b>5.573</b>   | <b>4.870</b>   | <b>5.579</b>   | <b>5.741</b>   | <b>4.908</b>   | <b>5.198</b>   | <b>5.336</b>   | <b>3.488</b>   | <b>Non Performing Earning Asset (Nominal)</b>               |
| <b>Pembiayaan kepada Bank Lain</b>                     | <b>307</b>     | <b>341</b>     | <b>476</b>     | <b>433</b>     | <b>418</b>     | <b>410</b>     | <b>384</b>     | <b>383</b>     | <b>366</b>     | <b>341</b>     | <b>347</b>     | <b>345</b>     | <b>353</b>     | <b>360</b>     | <b>351</b>     | <b>Interbank Financing</b>                                  |
| a. Lancar                                              | 307            | 341            | 469            | 425            | 412            | 404            | 378            | 378            | 361            | 336            | 342            | 345            | 348            | 354            | 351            | a. Current                                                  |
| b. DPK                                                 | -              | -              | 7              | 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              | 0              | 5              | 5              | 5              | 5              | 5              | 0              | 5              | 5              | 0              | e. Loss                                                     |
| <b>Non Performing Loan kepada Bank Lain (Nominal)</b>  | <b>0</b>       | <b>0</b>       | <b>0</b>       | <b>5</b>       | <b>5</b>       | <b>5</b>       | <b>5</b>       | <b>5</b>       | <b>5</b>       | <b>5</b>       | <b>5</b>       | <b>0</b>       | <b>5</b>       | <b>5</b>       | <b>0</b>       | <b>Interbank Non Performing Loan (Nominal)</b>              |
| Ket: r) Angka-angka diperbaiki                         |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | Note: r) Revised figures                                    |

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

| Indikator                                              | 2015          | 2016          | 2017          |               |               |               |               |               |               | 2018          |               |               |               |               |               | Indicator                                                   |
|--------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------------------------------------------------------|
|                                                        |               |               | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           |                                                             |
| <b>Aset Produktif Neraca</b>                           | <b>64.445</b> | <b>72.113</b> | <b>73.618</b> | <b>76.413</b> | <b>75.328</b> | <b>75.936</b> | <b>75.356</b> | <b>75.762</b> | <b>79.514</b> | <b>79.951</b> | <b>81.886</b> | <b>84.264</b> | <b>83.815</b> | <b>80.455</b> | <b>83.115</b> | <b>Earning Assets</b>                                       |
| a. Lancar                                              | 56.837        | 65.288        | 66.978        | 69.778        | 69.023        | 69.263        | 68.531        | 69.270        | 73.582        | 73.736        | 75.530        | 78.424        | 78.018        | 74.936        | 77.274        | a. Current                                                  |
| b. DPK                                                 | 4.329         | 3.910         | 3.785         | 3.707         | 3.443         | 3.877         | 4.051         | 3.537         | 3.140         | 3.416         | 3.637         | 3.368         | 3.159         | 2.906         | 3.319         | b. Special Mention                                          |
| c. Kurang Lancar                                       | 1.121         | 688           | 1.520         | 1.467         | 1.646         | 1.552         | 1.466         | 1.540         | 1.528         | 1.558         | 1.509         | 1.476         | 1.667         | 1.627         | 1.544         | c. Sub-Standard                                             |
| d. Diragukan                                           | 359           | 471           | 285           | 619           | 412           | 537           | 513           | 645           | 609           | 604           | 547           | 349           | 442           | 502           | 531           | d. Doubtful                                                 |
| e. Macet                                               | 1.797         | 1.755         | 1.051         | 843           | 805           | 708           | 795           | 769           | 654           | 637           | 664           | 647           | 529           | 483           | 447           | e. Loss                                                     |
| <b>Aset Produktif Transaksi Rekening Administratif</b> | <b>417</b>    | <b>663</b>    | <b>747</b>    | <b>546</b>    | <b>634</b>    | <b>763</b>    | <b>834</b>    | <b>852</b>    | <b>863</b>    | <b>1.703</b>  | <b>829</b>    | <b>1.654</b>  | <b>1.545</b>  | <b>1.530</b>  | <b>1.330</b>  | <b>Earning Assets - Account Administrative Transactions</b> |
| a. Lancar                                              | 264           | 663           | 599           | 388           | 481           | 609           | 679           | 699           | 709           | 688           | 673           | 1.496         | 1.385         | 1.367         | 1.166         | a. Current                                                  |
| b. DPK                                                 | -             | -             | 149           | 8             | 1             | 1             | 1             | -             | -             | 0             | 0             | 2             | 1             | 3             | 1             | b. Special Mention                                          |
| c. Kurang Lancar                                       | 154           | -             | -             | 149           | 150           | 151           | 152           | 151           | 151           | 149           | 153           | 154           | 157           | 157           | 161           | c. Sub-Standard                                             |
| d. Diragukan                                           | -             | -             | -             | -             | -             | -             | -             | 1             | 1             | 1             | 1             | -             | 1             | 1             | 1             | d. Doubtful                                                 |
| e. Macet                                               | -             | -             | -             | -             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 3             | 1             | 1             | -             | e. Loss                                                     |
| <b>Non Performing Earning Asset (Nominal)</b>          | <b>3.432</b>  | <b>2.914</b>  | <b>2.856</b>  | <b>3.077</b>  | <b>3.013</b>  | <b>2.949</b>  | <b>2.928</b>  | <b>3.108</b>  | <b>2.946</b>  | <b>2.877</b>  | <b>2.876</b>  | <b>2.628</b>  | <b>2.798</b>  | <b>2.772</b>  | <b>2.685</b>  | <b>Non Performing Earning Asset (Nominal)</b>               |
| <b>Pembiayaan kepada Bank Lain</b>                     | <b>164</b>    | <b>186</b>    | <b>202</b>    | <b>198</b>    | <b>192</b>    | <b>197</b>    | <b>189</b>    | <b>193</b>    | <b>192</b>    | <b>189</b>    | <b>180</b>    | <b>173</b>    | <b>169</b>    | <b>170</b>    | <b>175</b>    | <b>Interbank Financing</b>                                  |
| a. Lancar                                              | 160           | 186           | 202           | 198           | 192           | 197           | 189           | 193           | 192           | 189           | 180           | 173           | 169           | 170           | 175           | a. Current                                                  |
| b. DPK                                                 | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | b. Special Mention                                          |
| c. Kurang Lancar                                       | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | c. Sub-Standard                                             |
| d. Diragukan                                           | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | d. Doubtful                                                 |
| e. Macet                                               | 3             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | e. Loss                                                     |
| <b>Non Performing Loan kepada Bank Lain (Nominal)</b>  | <b>3</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>-</b>      | <b>Interbank Non Performing Loan (Nominal)</b>              |

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

**Tabel 1.43. Komposisi Dana Pihak Ketiga Bank Umum**  
**(Composition of Third Party Funds of State Owned Banks)**  
**Miliar Rp (Billion Rp)**

| Keterangan                     | Desember 2015    |                                                                             | Desember 2016    |                                                                             | Juni 2017        |                                                                             | Desember 2017    |                                                                             | Juni 2018        |                                                                             | Items                          |
|--------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|--------------------------------|
|                                | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                    | <b>987.532</b>   | <b>22,38</b>                                                                | <b>1.124.235</b> | <b>23,24</b>                                                                | <b>1.193.577</b> | <b>23,65</b>                                                                | <b>1.233.480</b> | <b>23,32</b>                                                                | <b>1.311.559</b> | <b>24,29</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                         | 667.537          | 15,13                                                                       | 821.777          | 16,99                                                                       | 889.434          | 17,63                                                                       | 932.705          | 17,63                                                                       | 983.344          | 18,21                                                                       | Rupiah                         |
| Valas                          | 319.995          | 7,25                                                                        | 302.458          | 6,25                                                                        | 304.143          | 6,03                                                                        | 300.774          | 5,69                                                                        | 328.215          | 6,08                                                                        | Foreign Exchange               |
| <b>Tabungan</b>                | <b>1.396.011</b> | <b>31,63</b>                                                                | <b>1.551.809</b> | <b>32,08</b>                                                                | <b>1.554.440</b> | <b>30,81</b>                                                                | <b>1.701.224</b> | <b>32,16</b>                                                                | <b>1.717.302</b> | <b>31,81</b>                                                                | <b>Saving</b>                  |
| Rupiah                         | 1.274.588        | 28,88                                                                       | 1.413.351        | 29,22                                                                       | 1.421.601        | 28,17                                                                       | 1.573.402        | 29,75                                                                       | 1.585.307        | 29,36                                                                       | Rupiah                         |
| Valas                          | 121.423          | 2,75                                                                        | 138.459          | 2,86                                                                        | 132.839          | 2,63                                                                        | 127.822          | 2,42                                                                        | 131.996          | 2,44                                                                        | Foreign Exchange               |
| <b>Simpanan Berjangka</b>      | <b>2.029.513</b> | <b>45,99</b>                                                                | <b>2.160.714</b> | <b>44,67</b>                                                                | <b>2.297.970</b> | <b>45,54</b>                                                                | <b>2.354.673</b> | <b>44,52</b>                                                                | <b>2.369.955</b> | <b>43,90</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                         | 1.723.319        | 39,05                                                                       | 1.856.507        | 38,38                                                                       | 1.992.929        | 39,50                                                                       | 2.035.299        | 38,48                                                                       | 2.046.286        | 37,90                                                                       | Rupiah                         |
| Valas                          | 306.194          | 6,94                                                                        | 304.208          | 6,29                                                                        | 305.041          | 6,05                                                                        | 319.374          | 6,04                                                                        | 323.669          | 6,00                                                                        | Foreign Exchange               |
| - Jangka Waktu 1 bulan         |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode 1 Month              |
| Rupiah                         | 902.329          | 20,45                                                                       | 932.222          | 19,27                                                                       | 1.009.131        | 20,00                                                                       | 940.015          | 17,77                                                                       | 945.380          | 17,51                                                                       | Rupiah                         |
| Valas                          | 166.913          | 3,78                                                                        | 146.848          | 3,04                                                                        | 145.904          | 2,89                                                                        | 154.022          | 2,91                                                                        | 156.027          | 2,89                                                                        | Foreign Exchange               |
| - Jangka Waktu 3 bulan         |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode 3 Month              |
| Rupiah                         | 453.597          | 10,28                                                                       | 517.583          | 10,70                                                                       | 560.361          | 11,11                                                                       | 635.976          | 12,02                                                                       | 651.945          | 12,08                                                                       | Rupiah                         |
| Valas                          | 55.039           | 1,25                                                                        | 57.140           | 1,18                                                                        | 53.161           | 1,05                                                                        | 55.883           | 1,06                                                                        | 64.841           | 1,20                                                                        | Foreign Exchange               |
| - Jangka Waktu 6 bulan         |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode 6 Month              |
| Rupiah                         | 177.145          | 4,01                                                                        | 193.274          | 4,00                                                                        | 207.880          | 4,12                                                                        | 233.465          | 4,41                                                                        | 248.893          | 4,61                                                                        | Rupiah                         |
| Valas                          | 49.518           | 1,12                                                                        | 58.625           | 1,21                                                                        | 62.039           | 1,23                                                                        | 58.104           | 1,10                                                                        | 47.741           | 0,88                                                                        | Foreign Exchange               |
| - Jangka Waktu >= 12 bulan     |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode >= 12 Month          |
| Rupiah                         | 190.213          | 4,31                                                                        | 213.428          | 4,41                                                                        | 215.557          | 4,27                                                                        | 225.843          | 4,27                                                                        | 200.068          | 3,71                                                                        | Rupiah                         |
| Valas                          | 34.724           | 0,79                                                                        | 41.595           | 0,86                                                                        | 43.937           | 0,87                                                                        | 51.366           | 0,97                                                                        | 55.060           | 1,02                                                                        | Foreign Exchange               |
| <b>Total DPK</b>               | <b>4.413.056</b> | <b>100,00</b>                                                               | <b>4.836.758</b> | <b>100,00</b>                                                               | <b>5.045.987</b> | <b>100,00</b>                                                               | <b>5.289.377</b> | <b>100,00</b>                                                               | <b>5.398.817</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                         | 3.665.444        | 83,06                                                                       | 4.091.634        | 84,59                                                                       | 4.303.965        | 85,29                                                                       | 4.541.406        | 85,86                                                                       | 4.614.937        | 85,48                                                                       | Rupiah                         |
| Valas                          | 747.612          | 16,94                                                                       | 745.124          | 15,41                                                                       | 742.022          | 14,71                                                                       | 747.971          | 14,14                                                                       | 783.880          | 14,52                                                                       | 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 |                                                                             | Juni 2017     |                                                                             | Desember 2017 |                                                                             | Juni 2018     |                                                                             | Items                          |
|----------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>17.187</b> | <b>17,21</b>                                                                | <b>12.770</b> | <b>17,99</b>                                                                | <b>17.202</b> | <b>31,35</b>                                                                | <b>7.056</b>  | <b>14,62</b>                                                                | <b>17.259</b> | <b>29,92</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 16.434        | 16,45                                                                       | 12.710        | 17,90                                                                       | 17.199        | 31,35                                                                       | 7.054         | 14,62                                                                       | 17.253        | 29,91                                                                       | Rupiah                         |
| Valas                      | 753           | 0,75                                                                        | 61            | 0,09                                                                        | 3             | 0,01                                                                        | 3             | 0,01                                                                        | 5             | 0,01                                                                        | Foreign Exchange               |
| <b>Tabungan</b>            | <b>20.567</b> | <b>20,59</b>                                                                | <b>12.555</b> | <b>17,68</b>                                                                | <b>7.454</b>  | <b>13,59</b>                                                                | <b>8.994</b>  | <b>18,64</b>                                                                | <b>7.911</b>  | <b>13,72</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 20.554        | 20,58                                                                       | 12.555        | 17,68                                                                       | 7.454         | 13,59                                                                       | 8.994         | 18,64                                                                       | 7.911         | 13,72                                                                       | Rupiah                         |
| Valas                      | 14            | 0,01                                                                        | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>62.127</b> | <b>62,20</b>                                                                | <b>45.672</b> | <b>64,33</b>                                                                | <b>30.209</b> | <b>55,06</b>                                                                | <b>32.200</b> | <b>66,74</b>                                                                | <b>32.506</b> | <b>56,36</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 60.489        | 60,56                                                                       | 45.531        | 64,13                                                                       | 30.189        | 55,02                                                                       | 32.193        | 66,72                                                                       | 32.503        | 56,36                                                                       | Rupiah                         |
| Valas                      | 1.638         | 1,64                                                                        | 141           | 0,20                                                                        | 20            | 0,04                                                                        | 7             | 0,01                                                                        | 3             | 0,00                                                                        | Foreign Exchange               |
| - Jangka Waktu 1 bulan     |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             | - Periode 1 Month              |
| Rupiah                     | 28.376        | 28,41                                                                       | 23.082        | 32,51                                                                       | 14.753        | 26,89                                                                       | 14.892        | 30,86                                                                       | 15.031        | 26,06                                                                       | Rupiah                         |
| Valas                      | 812           | 0,81                                                                        | 65            | 0,09                                                                        | 18            | 0,03                                                                        | 6             | 0,01                                                                        | 2             | 0,00                                                                        | Foreign Exchange               |
| - Jangka Waktu 3 bulan     |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             | - Periode 3 Month              |
| Rupiah                     | 16.013        | 16,03                                                                       | 9.684         | 13,64                                                                       | 7.164         | 13,06                                                                       | 8.713         | 18,06                                                                       | 8.473         | 14,69                                                                       | 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                                                                        | 4.167         | 7,60                                                                        | 4.037         | 8,37                                                                        | 4.389         | 7,61                                                                        | Rupiah                         |
| Valas                      | 480           | 0,48                                                                        | 1             | 0,00                                                                        | 1             | 0,00                                                                        | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| - Jangka Waktu >= 12 bulan |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             | - Periode >= 12 Month          |
| Rupiah                     | 9.730         | 9,74                                                                        | 6.536         | 9,21                                                                        | 4.104         | 7,48                                                                        | 4.552         | 9,43                                                                        | 4.611         | 7,99                                                                        | Rupiah                         |
| Valas                      | 24            | 0,02                                                                        | 2             | 0,00                                                                        | 1             | 0,00                                                                        | 0             | 0,00                                                                        | 0             | 0,00                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>99.881</b> | <b>100,00</b>                                                               | <b>70.997</b> | <b>100,00</b>                                                               | <b>54.865</b> | <b>100,00</b>                                                               | <b>48.250</b> | <b>100,00</b>                                                               | <b>57.675</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 97.477        | 97,59                                                                       | 70.796        | 99,72                                                                       | 54.842        | 99,96                                                                       | 48.241        | 99,98                                                                       | 57.668        | 99,99                                                                       | Rupiah                         |
| Valas                      | 2.404         | 2,41                                                                        | 201           | 0,28                                                                        | 23            | 0,04                                                                        | 10            | 0,02                                                                        | 8             | 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  |                                                                             | Juni 2017      |                                                                             | Desember 2017  |                                                                             | Juni 2018      |                                                                             | Items                          |
|----------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>125.818</b> | <b>23,30</b>                                                                | <b>120.774</b> | <b>21,12</b>                                                                | <b>159.721</b> | <b>26,95</b>                                                                | <b>121.249</b> | <b>21,13</b>                                                                | <b>151.264</b> | <b>26,53</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 89.923         | 16,65                                                                       | 90.901         | 15,90                                                                       | 133.394        | 22,51                                                                       | 95.436         | 16,63                                                                       | 120.730        | 21,17                                                                       | Rupiah                         |
| Valas                      | 35.895         | 6,65                                                                        | 29.873         | 5,22                                                                        | 26.327         | 4,44                                                                        | 25.813         | 4,50                                                                        | 30.534         | 5,35                                                                        | Foreign Exchange               |
| <b>Tabungan</b>            | <b>109.872</b> | <b>20,35</b>                                                                | <b>117.726</b> | <b>20,59</b>                                                                | <b>116.638</b> | <b>19,68</b>                                                                | <b>130.922</b> | <b>22,82</b>                                                                | <b>115.574</b> | <b>20,27</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 102.613        | 19,00                                                                       | 112.699        | 19,71                                                                       | 111.920        | 18,89                                                                       | 126.726        | 22,09                                                                       | 110.821        | 19,43                                                                       | Rupiah                         |
| Valas                      | 7.259          | 1,34                                                                        | 5.027          | 0,88                                                                        | 4.718          | 0,80                                                                        | 4.196          | 0,73                                                                        | 4.753          | 0,83                                                                        | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>304.246</b> | <b>56,35</b>                                                                | <b>333.282</b> | <b>58,29</b>                                                                | <b>316.260</b> | <b>53,37</b>                                                                | <b>321.541</b> | <b>56,05</b>                                                                | <b>303.420</b> | <b>53,21</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 250.267        | 46,35                                                                       | 296.193        | 51,80                                                                       | 289.523        | 48,85                                                                       | 292.038        | 50,90                                                                       | 278.081        | 48,76                                                                       | Rupiah                         |
| Valas                      | 53.979         | 10,00                                                                       | 37.089         | 6,49                                                                        | 26.737         | 4,51                                                                        | 29.503         | 5,14                                                                        | 25.339         | 4,44                                                                        | Foreign Exchange               |
| - Jangka Waktu 1 bulan     |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             | - Periode 1 Month              |
| Rupiah                     | 120.655        | 22,35                                                                       | 128.866        | 22,54                                                                       | 144.032        | 24,30                                                                       | 124.613        | 21,72                                                                       | 128.437        | 22,52                                                                       | Rupiah                         |
| Valas                      | 30.313         | 5,61                                                                        | 16.273         | 2,85                                                                        | 13.767         | 2,32                                                                        | 15.319         | 2,67                                                                        | 13.485         | 2,36                                                                        | Foreign Exchange               |
| - Jangka Waktu 3 bulan     |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             | - Periode 3 Month              |
| Rupiah                     | 65.876         | 12,20                                                                       | 80.871         | 14,14                                                                       | 64.120         | 10,82                                                                       | 73.367         | 12,79                                                                       | 65.852         | 11,55                                                                       | Rupiah                         |
| Valas                      | 11.709         | 2,17                                                                        | 8.845          | 1,55                                                                        | 5.940          | 1,00                                                                        | 4.546          | 0,79                                                                        | 5.789          | 1,02                                                                        | Foreign Exchange               |
| - Jangka Waktu 6 bulan     |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             | - Periode 6 Month              |
| Rupiah                     | 27.988         | 5,18                                                                        | 38.514         | 6,74                                                                        | 36.028         | 6,08                                                                        | 45.603         | 7,95                                                                        | 39.703         | 6,96                                                                        | Rupiah                         |
| Valas                      | 5.727          | 1,06                                                                        | 5.205          | 0,91                                                                        | 3.159          | 0,53                                                                        | 4.688          | 0,82                                                                        | 1.789          | 0,31                                                                        | Foreign Exchange               |
| - Jangka Waktu >= 12 bulan |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             | - Periode >= 12 Month          |
| Rupiah                     | 35.748         | 6,62                                                                        | 47.943         | 8,38                                                                        | 45.343         | 7,65                                                                        | 48.455         | 8,45                                                                        | 44.089         | 7,73                                                                        | Rupiah                         |
| Valas                      | 6.230          | 1,15                                                                        | 6.765          | 1,18                                                                        | 3.871          | 0,65                                                                        | 4.950          | 0,86                                                                        | 4.276          | 0,75                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>539.936</b> | <b>100,00</b>                                                               | <b>571.782</b> | <b>100,00</b>                                                               | <b>592.619</b> | <b>100,00</b>                                                               | <b>573.711</b> | <b>100,00</b>                                                               | <b>570.258</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 442.803        | 82,01                                                                       | 499.793        | 87,41                                                                       | 534.837        | 90,25                                                                       | 514.199        | 89,63                                                                       | 509.632        | 89,37                                                                       | Rupiah                         |
| Valas                      | 97.133         | 17,99                                                                       | 71.989         | 12,59                                                                       | 57.782         | 9,75                                                                        | 59.512         | 10,37                                                                       | 60.626         | 10,63                                                                       | 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    |                                                                             | Juni 2017        |                                                                             | Desember 2017    |                                                                             | Juni 2018        |                                                                             | Items                          |
|----------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>344.842</b>   | <b>22,73</b>                                                                | <b>391.212</b>   | <b>23,95</b>                                                                | <b>372.714</b>   | <b>23,68</b>                                                                | <b>398.053</b>   | <b>24,30</b>                                                                | <b>429.439</b>   | <b>24,92</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 214.291          | 14,12                                                                       | 269.855          | 16,52                                                                       | 250.608          | 15,92                                                                       | 287.337          | 17,54                                                                       | 310.952          | 18,05                                                                       | Rupiah                         |
| Valas                      | 130.551          | 8,60                                                                        | 121.357          | 7,43                                                                        | 122.106          | 7,76                                                                        | 110.717          | 6,76                                                                        | 118.487          | 6,88                                                                        | Foreign Exchange               |
| <b>Tabungan</b>            | <b>326.640</b>   | <b>21,53</b>                                                                | <b>365.784</b>   | <b>22,39</b>                                                                | <b>315.169</b>   | <b>20,02</b>                                                                | <b>327.712</b>   | <b>20,01</b>                                                                | <b>345.944</b>   | <b>20,08</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 262.873          | 17,32                                                                       | 290.974          | 17,81                                                                       | 250.642          | 15,92                                                                       | 267.371          | 16,32                                                                       | 285.262          | 16,56                                                                       | Rupiah                         |
| Valas                      | 63.767           | 4,20                                                                        | 74.810           | 4,58                                                                        | 64.527           | 4,10                                                                        | 60.341           | 3,68                                                                        | 60.682           | 3,52                                                                        | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>845.959</b>   | <b>55,75</b>                                                                | <b>876.434</b>   | <b>53,66</b>                                                                | <b>886.037</b>   | <b>56,29</b>                                                                | <b>912.247</b>   | <b>55,69</b>                                                                | <b>947.552</b>   | <b>55,00</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 715.341          | 47,14                                                                       | 750.986          | 45,98                                                                       | 761.660          | 48,39                                                                       | 787.400          | 48,07                                                                       | 816.814          | 47,41                                                                       | Rupiah                         |
| Valas                      | 130.618          | 8,61                                                                        | 125.448          | 7,68                                                                        | 124.377          | 7,90                                                                        | 124.848          | 7,62                                                                        | 130.738          | 7,59                                                                        | Foreign Exchange               |
| - Jangka Waktu 1 bulan     |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode 1 Month              |
| Rupiah                     | 350.944          | 23,13                                                                       | 373.463          | 22,86                                                                       | 364.088          | 23,13                                                                       | 379.272          | 23,15                                                                       | 400.217          | 23,23                                                                       | Rupiah                         |
| Valas                      | 68.076           | 4,49                                                                        | 63.926           | 3,91                                                                        | 61.247           | 3,89                                                                        | 58.226           | 3,55                                                                        | 63.410           | 3,68                                                                        | Foreign Exchange               |
| - Jangka Waktu 3 bulan     |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode 3 Month              |
| Rupiah                     | 202.967          | 13,38                                                                       | 211.144          | 12,93                                                                       | 222.174          | 14,12                                                                       | 226.124          | 13,80                                                                       | 222.503          | 12,91                                                                       | Rupiah                         |
| Valas                      | 25.609           | 1,69                                                                        | 27.798           | 1,70                                                                        | 25.741           | 1,64                                                                        | 23.828           | 1,45                                                                        | 26.828           | 1,56                                                                        | Foreign Exchange               |
| - Jangka Waktu 6 bulan     |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode 6 Month              |
| Rupiah                     | 97.998           | 6,46                                                                        | 87.979           | 5,39                                                                        | 102.412          | 6,51                                                                        | 103.171          | 6,30                                                                        | 115.535          | 6,71                                                                        | Rupiah                         |
| Valas                      | 20.498           | 1,35                                                                        | 14.927           | 0,91                                                                        | 18.712           | 1,19                                                                        | 21.525           | 1,31                                                                        | 16.575           | 0,96                                                                        | Foreign Exchange               |
| - Jangka Waktu >= 12 bulan |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode >= 12 Month          |
| Rupiah                     | 63.398           | 4,18                                                                        | 78.400           | 4,80                                                                        | 72.986           | 4,64                                                                        | 78.833           | 4,81                                                                        | 78.558           | 4,56                                                                        | Rupiah                         |
| Valas                      | 16.436           | 1,08                                                                        | 18.798           | 1,15                                                                        | 18.677           | 1,19                                                                        | 21.269           | 1,30                                                                        | 23.926           | 1,39                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>1.517.441</b> | <b>100,00</b>                                                               | <b>1.633.429</b> | <b>100,00</b>                                                               | <b>1.573.920</b> | <b>100,00</b>                                                               | <b>1.638.013</b> | <b>100,00</b>                                                               | <b>1.722.935</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 1.192.505        | 78,59                                                                       | 1.311.815        | 80,31                                                                       | 1.262.910        | 80,24                                                                       | 1.342.107        | 81,94                                                                       | 1.413.028        | 82,01                                                                       | Rupiah                         |
| Valas                      | 324.936          | 21,41                                                                       | 321.615          | 19,69                                                                       | 311.010          | 19,76                                                                       | 295.905          | 18,06                                                                       | 309.907          | 17,99                                                                       | 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    |                                                                             | Juni 2017        |                                                                             | Desember 2017    |                                                                             | Juni 2018        |                                                                             | Items                          |
|----------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>484.825</b>   | <b>23,30</b>                                                                | <b>579.826</b>   | <b>24,63</b>                                                                | <b>616.117</b>   | <b>23,70</b>                                                                | <b>680.711</b>   | <b>24,39</b>                                                                | <b>683.135</b>   | <b>24,34</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 335.491          | 16,12                                                                       | 431.523          | 18,33                                                                       | 465.773          | 17,92                                                                       | 519.921          | 18,63                                                                       | 509.664          | 18,16                                                                       | Rupiah                         |
| Valas                      | 149.334          | 7,18                                                                        | 148.302          | 6,30                                                                        | 150.344          | 5,78                                                                        | 160.790          | 5,76                                                                        | 173.471          | 6,18                                                                        | Foreign Exchange               |
| <b>Tabungan</b>            | <b>886.195</b>   | <b>42,59</b>                                                                | <b>991.013</b>   | <b>42,10</b>                                                                | <b>1.050.686</b> | <b>40,41</b>                                                                | <b>1.158.967</b> | <b>41,53</b>                                                                | <b>1.172.055</b> | <b>41,76</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 835.954          | 40,17                                                                       | 932.553          | 39,61                                                                       | 987.256          | 37,97                                                                       | 1.095.871        | 39,26                                                                       | 1.105.709        | 39,39                                                                       | Rupiah                         |
| Valas                      | 50.241           | 2,41                                                                        | 58.459           | 2,48                                                                        | 63.430           | 2,44                                                                        | 63.096           | 2,26                                                                        | 66.346           | 2,36                                                                        | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>709.889</b>   | <b>34,11</b>                                                                | <b>783.305</b>   | <b>33,27</b>                                                                | <b>933.022</b>   | <b>35,89</b>                                                                | <b>951.332</b>   | <b>34,09</b>                                                                | <b>951.686</b>   | <b>33,91</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 598.324          | 28,75                                                                       | 651.088          | 27,66                                                                       | 787.002          | 30,27                                                                       | 793.708          | 28,44                                                                       | 792.026          | 28,22                                                                       | Rupiah                         |
| Valas                      | 111.566          | 5,36                                                                        | 132.217          | 5,62                                                                        | 146.021          | 5,62                                                                        | 157.625          | 5,65                                                                        | 159.660          | 5,69                                                                        | Foreign Exchange               |
| - Jangka Waktu 1 bulan     |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode 1 Month              |
| Rupiah                     | 343.483          | 16,51                                                                       | 355.797          | 15,11                                                                       | 429.349          | 16,51                                                                       | 364.245          | 13,05                                                                       | 343.687          | 12,24                                                                       | Rupiah                         |
| Valas                      | 61.318           | 2,95                                                                        | 60.637           | 2,58                                                                        | 66.817           | 2,57                                                                        | 76.533           | 2,74                                                                        | 74.328           | 2,65                                                                        | Foreign Exchange               |
| - Jangka Waktu 3 bulan     |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode 3 Month              |
| Rupiah                     | 152.249          | 7,32                                                                        | 197.509          | 8,39                                                                        | 246.912          | 9,50                                                                        | 306.553          | 10,98                                                                       | 336.288          | 11,98                                                                       | Rupiah                         |
| Valas                      | 16.224           | 0,78                                                                        | 19.582           | 0,83                                                                        | 19.689           | 0,76                                                                        | 26.902           | 0,96                                                                        | 31.487           | 1,12                                                                        | Foreign Exchange               |
| - Jangka Waktu 6 bulan     |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode 6 Month              |
| Rupiah                     | 35.300           | 1,70                                                                        | 45.795           | 1,95                                                                        | 50.159           | 1,93                                                                        | 66.143           | 2,37                                                                        | 61.807           | 2,20                                                                        | Rupiah                         |
| Valas                      | 22.280           | 1,07                                                                        | 37.098           | 1,58                                                                        | 39.093           | 1,50                                                                        | 29.957           | 1,07                                                                        | 27.366           | 0,97                                                                        | Foreign Exchange               |
| - Jangka Waktu >= 12 bulan |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             |                  |                                                                             | - Periode >= 12 Month          |
| Rupiah                     | 67.292           | 3,23                                                                        | 51.987           | 2,21                                                                        | 60.582           | 2,33                                                                        | 56.767           | 2,03                                                                        | 50.244           | 1,79                                                                        | Rupiah                         |
| Valas                      | 11.744           | 0,56                                                                        | 14.901           | 0,63                                                                        | 20.421           | 0,79                                                                        | 24.232           | 0,87                                                                        | 26.480           | 0,94                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>2.080.909</b> | <b>100,00</b>                                                               | <b>2.354.143</b> | <b>100,00</b>                                                               | <b>2.599.825</b> | <b>100,00</b>                                                               | <b>2.791.010</b> | <b>100,00</b>                                                               | <b>2.806.876</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 1.769.768        | 85,05                                                                       | 2.015.164        | 85,60                                                                       | 2.240.031        | 86,16                                                                       | 2.409.500        | 86,33                                                                       | 2.407.398        | 85,77                                                                       | Rupiah                         |
| Valas                      | 311.141          | 14,95                                                                       | 338.979          | 14,40                                                                       | 359.795          | 13,84                                                                       | 381.510          | 13,67                                                                       | 399.477          | 14,23                                                                       | 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 |                                                                             | Juni 2017     |                                                                             | Desember 2017 |                                                                             | Juni 2018     |                                                                             | Items                          |
|----------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>1.176</b>  | <b>6,49</b>                                                                 | <b>1.055</b>  | <b>8,72</b>                                                                 | <b>647</b>    | <b>5,06</b>                                                                 | <b>1.057</b>  | <b>8,14</b>                                                                 | <b>803</b>    | <b>6,90</b>                                                                 | <b>Demand Deposits</b>         |
| Rupiah                     | 1.134         | 6,26                                                                        | 1.055         | 8,72                                                                        | 647           | 5,06                                                                        | 1.057         | 8,14                                                                        | 803           | 6,90                                                                        | Rupiah                         |
| Valas                      | 42            | 0,23                                                                        | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| <b>Tabungan</b>            | <b>2.124</b>  | <b>11,73</b>                                                                | <b>1.599</b>  | <b>13,21</b>                                                                | <b>1.392</b>  | <b>10,89</b>                                                                | <b>1.589</b>  | <b>12,23</b>                                                                | <b>1.475</b>  | <b>12,68</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 2.124         | 11,73                                                                       | 1.599         | 13,21                                                                       | 1.392         | 10,89                                                                       | 1.589         | 12,23                                                                       | 1.475         | 12,68                                                                       | Rupiah                         |
| Valas                      | 0             | 0,00                                                                        | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>14.812</b> | <b>81,78</b>                                                                | <b>9.447</b>  | <b>78,07</b>                                                                | <b>10.741</b> | <b>84,05</b>                                                                | <b>10.342</b> | <b>79,63</b>                                                                | <b>9.357</b>  | <b>80,42</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 14.797        | 81,70                                                                       | 9.447         | 78,07                                                                       | 10.741        | 84,05                                                                       | 10.342        | 79,63                                                                       | 9.357         | 80,42                                                                       | Rupiah                         |
| Valas                      | 15            | 0,08                                                                        | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| - Jangka Waktu 1 bulan     |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             | - Periode 1 Month              |
| Rupiah                     | 7.834         | 43,25                                                                       | 5.349         | 44,21                                                                       | 6.737         | 52,71                                                                       | 5.839         | 44,96                                                                       | 5.699         | 48,98                                                                       | Rupiah                         |
| Valas                      | 13            | 0,07                                                                        | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| - Jangka Waktu 3 bulan     |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             | - Periode 3 Month              |
| Rupiah                     | 2.993         | 16,52                                                                       | 2.788         | 23,04                                                                       | 2.995         | 23,43                                                                       | 3.288         | 25,32                                                                       | 2.558         | 21,99                                                                       | Rupiah                         |
| Valas                      | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| - Jangka Waktu 6 bulan     |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             | - Periode 6 Month              |
| Rupiah                     | 1.086         | 6,00                                                                        | 889           | 7,34                                                                        | 764           | 5,98                                                                        | 904           | 6,96                                                                        | 838           | 7,20                                                                        | Rupiah                         |
| Valas                      | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| - Jangka Waktu >= 12 bulan |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             | - Periode >= 12 Month          |
| Rupiah                     | 2.884         | 15,93                                                                       | 421           | 3,48                                                                        | 246           | 1,93                                                                        | 310           | 2,39                                                                        | 262           | 2,25                                                                        | Rupiah                         |
| Valas                      | 1             | 0,01                                                                        | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| <b>Total DPK</b>           | <b>18.112</b> | <b>100,00</b>                                                               | <b>12.101</b> | <b>100,00</b>                                                               | <b>12.780</b> | <b>100,00</b>                                                               | <b>12.987</b> | <b>100,00</b>                                                               | <b>11.636</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 18.054        | 99,68                                                                       | 12.101        | 100,00                                                                      | 12.780        | 100,00                                                                      | 12.987        | 100,00                                                                      | 11.636        | 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  |                                                                             | Juni 2017      |                                                                             | Desember 2017  |                                                                             | Juni 2018      |                                                                             | Items                          |
|----------------------------|---------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>7.865</b>  | <b>8,30</b>                                                                 | <b>11.667</b>  | <b>9,38</b>                                                                 | <b>18.145</b>  | <b>12,99</b>                                                                | <b>16.393</b>  | <b>11,11</b>                                                                | <b>18.505</b>  | <b>12,59</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 5.925         | 6,26                                                                        | 10.636         | 8,55                                                                        | 16.427         | 11,76                                                                       | 14.921         | 10,12                                                                       | 17.029         | 11,58                                                                       | Rupiah                         |
| Valas                      | 1.940         | 2,05                                                                        | 1.032          | 0,83                                                                        | 1.718          | 1,23                                                                        | 1.471          | 1,00                                                                        | 1.475          | 1,00                                                                        | Foreign Exchange               |
| <b>Tabungan</b>            | <b>25.622</b> | <b>27,05</b>                                                                | <b>35.375</b>  | <b>28,45</b>                                                                | <b>35.305</b>  | <b>25,28</b>                                                                | <b>41.646</b>  | <b>28,23</b>                                                                | <b>42.599</b>  | <b>28,97</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 25.482        | 26,90                                                                       | 35.212         | 28,32                                                                       | 35.146         | 25,16                                                                       | 41.462         | 28,11                                                                       | 42.384         | 28,83                                                                       | Rupiah                         |
| Valas                      | 139           | 0,15                                                                        | 163            | 0,13                                                                        | 159            | 0,11                                                                        | 184            | 0,12                                                                        | 215            | 0,15                                                                        | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>61.240</b> | <b>64,65</b>                                                                | <b>77.306</b>  | <b>62,17</b>                                                                | <b>86.229</b>  | <b>61,73</b>                                                                | <b>89.463</b>  | <b>60,65</b>                                                                | <b>85.918</b>  | <b>58,44</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 56.723        | 59,88                                                                       | 72.477         | 58,29                                                                       | 81.888         | 58,63                                                                       | 85.463         | 57,94                                                                       | 81.381         | 55,35                                                                       | Rupiah                         |
| Valas                      | 4.517         | 4,77                                                                        | 4.829          | 3,88                                                                        | 4.341          | 3,11                                                                        | 4.000          | 2,71                                                                        | 4.537          | 3,09                                                                        | Foreign Exchange               |
| - Jangka Waktu 1 bulan     |               |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             | - Periode 1 Month              |
| Rupiah                     | 30.391        | 32,08                                                                       | 21.114         | 16,98                                                                       | 24.492         | 17,53                                                                       | 23.779         | 16,12                                                                       | 23.557         | 16,02                                                                       | Rupiah                         |
| Valas                      | 3.309         | 3,49                                                                        | 1.791          | 1,44                                                                        | 992            | 0,71                                                                        | 1.025          | 0,69                                                                        | 1.806          | 1,23                                                                        | Foreign Exchange               |
| - Jangka Waktu 3 bulan     |               |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             | - Periode 3 Month              |
| Rupiah                     | 10.308        | 10,88                                                                       | 13.138         | 10,57                                                                       | 14.542         | 10,41                                                                       | 15.110         | 10,24                                                                       | 13.347         | 9,08                                                                        | Rupiah                         |
| Valas                      | 893           | 0,94                                                                        | 762            | 0,61                                                                        | 1.711          | 1,23                                                                        | 424            | 0,29                                                                        | 542            | 0,37                                                                        | Foreign Exchange               |
| - Jangka Waktu 6 bulan     |               |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             | - Periode 6 Month              |
| Rupiah                     | 7.284         | 7,69                                                                        | 12.542         | 10,09                                                                       | 13.000         | 9,31                                                                        | 12.228         | 8,29                                                                        | 24.882         | 16,92                                                                       | Rupiah                         |
| Valas                      | 218           | 0,23                                                                        | 1.362          | 1,10                                                                        | 991            | 0,71                                                                        | 1.891          | 1,28                                                                        | 1.963          | 1,34                                                                        | Foreign Exchange               |
| - Jangka Waktu >= 12 bulan |               |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             |                |                                                                             | - Periode >= 12 Month          |
| Rupiah                     | 8.741         | 9,23                                                                        | 25.682         | 20,65                                                                       | 29.855         | 21,37                                                                       | 34.346         | 23,28                                                                       | 19.595         | 13,33                                                                       | Rupiah                         |
| Valas                      | 97            | 0,10                                                                        | 913            | 0,73                                                                        | 647            | 0,46                                                                        | 661            | 0,45                                                                        | 227            | 0,15                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>94.726</b> | <b>100,00</b>                                                               | <b>124.349</b> | <b>100,00</b>                                                               | <b>139.680</b> | <b>100,00</b>                                                               | <b>147.502</b> | <b>100,00</b>                                                               | <b>147.021</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 88.131        | 93,04                                                                       | 118.325        | 95,16                                                                       | 133.461        | 95,55                                                                       | 141.847        | 96,17                                                                       | 140.794        | 95,76                                                                       | Rupiah                         |
| Valas                      | 6.596         | 6,96                                                                        | 6.024          | 4,84                                                                        | 6.219          | 4,45                                                                        | 5.656          | 3,83                                                                        | 6.227          | 4,24                                                                        | 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 |                                                                             | Juni 2017     |                                                                             | Desember 2017 |                                                                             | Juni 2018     |                                                                             | Items                          |
|----------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>5.830</b>  | <b>9,39</b>                                                                 | <b>6.930</b>  | <b>9,91</b>                                                                 | <b>9.031</b>  | <b>12,49</b>                                                                | <b>8.961</b>  | <b>11,50</b>                                                                | <b>11.156</b> | <b>13,54</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 4.340         | 6,99                                                                        | 5.097         | 7,29                                                                        | 5.386         | 7,45                                                                        | 6.980         | 8,96                                                                        | 6.913         | 8,39                                                                        | Rupiah                         |
| Valas                      | 1.490         | 2,40                                                                        | 1.833         | 2,62                                                                        | 3.645         | 5,04                                                                        | 1.981         | 2,54                                                                        | 4.243         | 5,15                                                                        | Foreign Exchange               |
| <b>Tabungan</b>            | <b>24.987</b> | <b>40,26</b>                                                                | <b>27.759</b> | <b>39,68</b>                                                                | <b>27.797</b> | <b>38,45</b>                                                                | <b>31.394</b> | <b>40,30</b>                                                                | <b>31.744</b> | <b>38,52</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 24.984        | 40,26                                                                       | 27.759        | 39,68                                                                       | 27.792        | 38,44                                                                       | 31.389        | 40,29                                                                       | 31.744        | 38,52                                                                       | Rupiah                         |
| Valas                      | 3             | 0,00                                                                        | -             | -                                                                           | 4             | 0,01                                                                        | 5             | 0,01                                                                        | -             | -                                                                           | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>31.240</b> | <b>50,34</b>                                                                | <b>35.269</b> | <b>50,41</b>                                                                | <b>35.472</b> | <b>49,06</b>                                                                | <b>37.548</b> | <b>48,20</b>                                                                | <b>39.517</b> | <b>47,95</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 27.378        | 44,12                                                                       | 30.785        | 44,01                                                                       | 31.927        | 44,16                                                                       | 34.156        | 43,84                                                                       | 36.124        | 43,83                                                                       | Rupiah                         |
| Valas                      | 3.862         | 6,22                                                                        | 4.484         | 6,41                                                                        | 3.546         | 4,90                                                                        | 3.392         | 4,35                                                                        | 3.392         | 4,12                                                                        | Foreign Exchange               |
| - Jangka Waktu 1 bulan     |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             | - Periode 1 Month              |
| Rupiah                     | 27.562        | 40,94                                                                       | 24.551        | 35,09                                                                       | 25.680        | 35,52                                                                       | 27.375        | 35,14                                                                       | 28.751        | 34,89                                                                       | Rupiah                         |
| Valas                      | 3.884         | 5,77                                                                        | 4.156         | 5,94                                                                        | 3.063         | 4,24                                                                        | 2.913         | 3,74                                                                        | 2.997         | 3,64                                                                        | Foreign Exchange               |
| - Jangka Waktu 3 bulan     |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             | - Periode 3 Month              |
| Rupiah                     | 3.233         | 4,80                                                                        | 2.449         | 3,50                                                                        | 2.455         | 3,39                                                                        | 2.821         | 3,62                                                                        | 2.924         | 3,55                                                                        | Rupiah                         |
| Valas                      | 77            | 0,11                                                                        | 80            | 0,12                                                                        | 79            | 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                                                                        | 1.351         | 1,87                                                                        | 1.380         | 1,77                                                                        | 1.739         | 2,11                                                                        | Rupiah                         |
| Valas                      | 32            | 0,05                                                                        | 32            | 0,05                                                                        | 84            | 0,12                                                                        | 43            | 0,06                                                                        | 48            | 0,06                                                                        | Foreign Exchange               |
| - Jangka Waktu >= 12 bulan |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             |               |                                                                             | - Periode >= 12 Month          |
| Rupiah                     | 2.484         | 3,69                                                                        | 2.459         | 3,52                                                                        | 2.441         | 3,38                                                                        | 2.580         | 3,31                                                                        | 2.710         | 3,29                                                                        | Rupiah                         |
| Valas                      | 207           | 0,31                                                                        | 215           | 0,31                                                                        | 321           | 0,44                                                                        | 254           | 0,33                                                                        | 152           | 0,18                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>62.057</b> | <b>100,00</b>                                                               | <b>69.957</b> | <b>100,00</b>                                                               | <b>72.300</b> | <b>100,00</b>                                                               | <b>77.903</b> | <b>100,00</b>                                                               | <b>82.417</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 56.702        | 91,37                                                                       | 63.641        | 90,97                                                                       | 65.105        | 90,05                                                                       | 72.525        | 93,10                                                                       | 74.782        | 90,74                                                                       | Rupiah                         |
| Valas                      | 5.355         | 8,63                                                                        | 6.317         | 9,03                                                                        | 7.195         | 9,95                                                                        | 5.378         | 6,90                                                                        | 7.635         | 9,26                                                                        | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 2,19 | 2,24 | 2,21 | 2,23 | 2,24 | 2,20 | 2,20 | 2,19 | 2,16 | 2,16 | 2,19 | 2,19 | 2,19 | 2,14 | 2,13 | - Rupiah                    |
| Valas                          | 0,36 | 0,35 | 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 | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 1,99 | 1,69 | 1,63 | 1,62 | 1,63 | 1,62 | 1,57 | 1,56 | 1,56 | 1,54 | 1,52 | 1,51 | 1,48 | 1,46 | 1,44 | - Rupiah                    |
| Valas                          | 0,26 | 0,28 | 0,31 | 0,30 | 0,30 | 0,30 | 0,31 | 0,32 | 0,32 | 0,32 | 0,33 | 0,34 | 0,35 | 0,41 | 0,40 | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 7,58 | 6,45 | 6,25 | 6,25 | 6,22 | 6,00 | 5,80 | 5,72 | 5,74 | 5,66 | 5,65 | 5,63 | 5,62 | 5,59 | 5,69 | Rupiah                      |
| Valas                          | 1,01 | 0,97 | 0,94 | 0,95 | 0,97 | 1,00 | 1,01 | 1,07 | 1,18 | 1,15 | 1,23 | 1,29 | 1,30 | 1,35 | 1,44 | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 8,15 | 6,79 | 6,63 | 6,57 | 6,54 | 6,48 | 6,35 | 6,19 | 6,13 | 6,05 | 6,05 | 5,90 | 5,83 | 5,80 | 5,86 | Rupiah                      |
| Valas                          | 1,23 | 1,17 | 1,30 | 1,38 | 1,42 | 1,42 | 1,43 | 1,48 | 1,56 | 1,58 | 1,58 | 1,62 | 1,74 | 1,86 | 1,92 | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 8,54 | 7,08 | 6,93 | 6,91 | 6,87 | 6,80 | 6,73 | 6,60 | 6,57 | 6,46 | 6,36 | 6,24 | 6,19 | 6,18 | 6,10 | Rupiah                      |
| Valas                          | 1,36 | 1,20 | 1,59 | 1,57 | 1,59 | 1,63 | 1,70 | 1,66 | 1,73 | 1,75 | 1,73 | 1,72 | 1,73 | 1,76 | 1,77 | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 8,58 | 7,35 | 6,98 | 6,98 | 6,98 | 6,96 | 6,91 | 6,67 | 6,73 | 6,69 | 6,59 | 6,50 | 6,44 | 6,40 | 6,38 | Rupiah                      |
| Valas                          | 1,72 | 1,17 | 1,22 | 1,27 | 1,36 | 1,39 | 1,35 | 1,33 | 1,39 | 1,37 | 1,39 | 1,38 | 1,40 | 1,47 | 1,47 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 3,24 | 2,54 | 2,83 | 2,85 | 2,86 | 2,82 | 2,82 | 2,78 | 2,38 | 2,74 | 2,74 | 2,74 | 2,79 | 2,78 | 2,79 | - Rupiah                    |
| Valas                          | 0,77 | 0,37 | 0,11 | 0,11 | 0,11 | 0,11 | 0,11 | 0,11 | 0,11 | 0,11 | 0,11 | 0,11 | 0,12 | 0,12 | 0,12 | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 2,89 | 2,77 | 3,21 | 3,15 | 3,27 | 3,50 | 3,34 | 3,13 | 3,14 | 2,91 | 2,81 | 2,80 | 2,82 | 2,73 | 2,62 | - Rupiah                    |
| Valas                          | 0,40 | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 8,79 | 7,75 | 7,62 | 7,59 | 7,47 | 7,33 | 7,18 | 7,10 | 7,14 | 7,00 | 6,94 | 6,85 | 6,75 | 6,67 | 6,71 | Rupiah                      |
| Valas                          | 1,34 | 0,99 | 0,61 | 0,41 | 0,38 | 0,33 | 0,35 | 0,28 | 0,26 | 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 | 7,83 | 7,80 | 7,76 | 7,68 | 7,56 | 7,47 | 7,47 | 7,41 | 7,39 | 7,15 | 7,06 | 7,02 | 6,99 | Rupiah                      |
| Valas                          | 2,35 | 3,65 | 0,43 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,47 | 0,26 | 0,26 | 0,26 | 0,27 | 0,27 | 0,27 | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 9,46 | 8,43 | 8,42 | 8,35 | 8,31 | 8,22 | 8,14 | 8,08 | 7,99 | 7,84 | 7,74 | 7,66 | 7,60 | 7,52 | 7,48 | Rupiah                      |
| Valas                          | 2,57 | 0,99 | 1,00 | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 9,67 | 8,64 | 8,38 | 8,36 | 8,42 | 8,41 | 8,39 | 8,33 | 8,15 | 8,09 | 8,14 | 8,05 | 7,99 | 7,90 | 7,87 | Rupiah                      |
| Valas                          | 2,26 | 1,19 | 1,00 | 1,00 | 1,00 | 1,00 | 1,00 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 2,53 | 2,51 | 2,63 | 2,64 | 2,64 | 2,58 | 2,68 | 2,56 | 2,38 | 2,56 | 2,36 | 2,32 | 2,40 | 2,27 | 2,34 | - Rupiah                    |
| Valas                          | 0,28 | 0,23 | 0,29 | 0,27 | 0,30 | 0,28 | 0,30 | 0,33 | 0,30 | 0,27 | 0,25 | 0,27 | 0,26 | 0,29 | 0,50 | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 2,37 | 2,29 | 2,12 | 2,12 | 2,13 | 2,14 | 2,13 | 2,11 | 2,06 | 2,05 | 2,19 | 2,18 | 2,15 | 2,12 | 2,11 | - Rupiah                    |
| Valas                          | 0,21 | 0,22 | 0,21 | 0,19 | 0,18 | 0,19 | 0,19 | 0,21 | 0,20 | 0,19 | 0,21 | 0,23 | 0,22 | 0,32 | 0,32 | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 8,39 | 7,40 | 6,95 | 6,91 | 6,86 | 6,81 | 6,65 | 6,57 | 6,50 | 6,43 | 6,37 | 6,34 | 6,30 | 6,19 | 6,23 | Rupiah                      |
| Valas                          | 1,42 | 1,22 | 1,20 | 1,15 | 1,14 | 1,17 | 1,19 | 1,19 | 1,28 | 1,33 | 1,32 | 1,36 | 1,37 | 1,42 | 1,51 | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 8,94 | 7,81 | 7,48 | 7,44 | 7,41 | 7,38 | 7,30 | 7,20 | 7,15 | 7,08 | 6,95 | 6,82 | 6,75 | 6,72 | 6,72 | Rupiah                      |
| Valas                          | 1,91 | 1,43 | 1,55 | 1,58 | 1,61 | 1,60 | 1,60 | 1,57 | 1,52 | 1,41 | 1,55 | 1,65 | 1,64 | 1,81 | 1,85 | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 9,07 | 7,82 | 7,61 | 7,56 | 7,50 | 7,45 | 7,39 | 7,29 | 7,26 | 7,20 | 7,13 | 6,99 | 6,90 | 6,82 | 6,74 | Rupiah                      |
| Valas                          | 1,78 | 1,53 | 1,57 | 1,67 | 1,62 | 1,61 | 1,61 | 1,61 | 1,60 | 1,59 | 1,62 | 1,49 | 1,51 | 1,56 | 1,62 | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 8,83 | 8,11 | 7,98 | 7,97 | 7,92 | 7,89 | 7,80 | 7,71 | 7,62 | 7,44 | 7,16 | 7,08 | 7,02 | 6,98 | 6,95 | Rupiah                      |
| Valas                          | 1,76 | 1,39 | 1,59 | 1,56 | 1,62 | 1,64 | 1,58 | 1,62 | 1,77 | 1,69 | 1,69 | 1,70 | 1,72 | 1,77 | 1,76 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 2,46 | 2,46 | 2,37 | 2,36 | 2,41 | 2,35 | 2,29 | 2,31 | 2,33 | 2,28 | 2,36 | 2,43 | 2,42 | 2,36 | 2,38 | - Rupiah                    |
| Valas                          | 0,49 | 0,47 | 0,44 | 0,48 | 0,49 | 0,47 | 0,48 | 0,47 | 0,44 | 0,49 | 0,51 | 0,47 | 0,50 | 0,49 | 0,45 | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 3,11 | 2,64 | 2,56 | 2,57 | 2,56 | 2,57 | 2,50 | 2,45 | 2,46 | 2,43 | 2,32 | 2,25 | 2,26 | 2,19 | 2,17 | - Rupiah                    |
| Valas                          | 0,27 | 0,30 | 0,38 | 0,36 | 0,35 | 0,32 | 0,33 | 0,35 | 0,35 | 0,35 | 0,37 | 0,39 | 0,41 | 0,43 | 0,40 | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 8,16 | 6,62 | 6,33 | 6,36 | 6,35 | 6,15 | 6,03 | 5,92 | 5,99 | 5,92 | 5,90 | 5,85 | 5,84 | 5,76 | 5,89 | Rupiah                      |
| Valas                          | 0,95 | 0,98 | 0,95 | 0,97 | 0,96 | 0,97 | 1,02 | 1,04 | 1,10 | 1,09 | 1,16 | 1,28 | 1,35 | 1,39 | 1,51 | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 8,61 | 6,92 | 6,86 | 6,73 | 6,70 | 6,62 | 6,51 | 6,39 | 6,39 | 6,31 | 6,36 | 6,21 | 6,11 | 6,08 | 6,07 | Rupiah                      |
| Valas                          | 1,12 | 1,18 | 1,13 | 1,20 | 1,20 | 1,19 | 1,18 | 1,26 | 1,36 | 1,42 | 1,39 | 1,36 | 1,44 | 1,56 | 1,62 | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 8,85 | 7,16 | 6,95 | 6,95 | 6,89 | 6,78 | 6,69 | 6,59 | 6,56 | 6,41 | 6,32 | 6,26 | 6,25 | 6,25 | 6,26 | Rupiah                      |
| Valas                          | 1,34 | 1,16 | 1,25 | 1,26 | 1,29 | 1,31 | 1,29 | 1,34 | 1,44 | 1,45 | 1,48 | 1,52 | 1,57 | 1,62 | 1,63 | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 8,86 | 7,52 | 7,13 | 7,15 | 7,11 | 7,06 | 6,98 | 6,91 | 6,82 | 6,76 | 6,72 | 6,65 | 6,57 | 6,53 | 6,51 | Rupiah                      |
| Valas                          | 1,99 | 1,42 | 1,14 | 1,16 | 1,19 | 1,24 | 1,26 | 1,26 | 1,27 | 1,20 | 1,20 | 1,20 | 1,21 | 1,38 | 1,44 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 1,75 | 1,96 | 1,87 | 1,86 | 1,86 | 1,87 | 1,84 | 1,87 | 1,96 | 1,87 | 1,94 | 1,90 | 1,89 | 1,88 | 1,85 | - Rupiah                    |
| Valas                          | 0,16 | 0,18 | 0,19 | 0,19 | 0,21 | 0,21 | 0,22 | 0,23 | 0,26 | 0,24 | 0,23 | 0,23 | 0,21 | 0,20 | 0,19 | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 1,31 | 1,16 | 1,19 | 1,17 | 1,17 | 1,17 | 1,12 | 1,13 | 1,14 | 1,13 | 1,11 | 1,10 | 1,08 | 1,07 | 1,06 | - Rupiah                    |
| Valas                          | 0,21 | 0,24 | 0,26 | 0,26 | 0,27 | 0,28 | 0,29 | 0,29 | 0,29 | 0,29 | 0,29 | 0,30 | 0,30 | 0,40 | 0,41 | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 6,65 | 5,87 | 5,90 | 5,90 | 5,85 | 5,46 | 5,16 | 5,10 | 5,07 | 4,99 | 5,06 | 5,11 | 5,17 | 5,11 | 5,22 | Rupiah                      |
| Valas                          | 0,66 | 0,90 | 0,89 | 0,90 | 0,95 | 1,00 | 1,00 | 1,07 | 1,24 | 1,18 | 1,29 | 1,31 | 1,30 | 1,34 | 1,37 | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 7,04 | 6,19 | 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 | Rupiah                      |
| Valas                          | 0,72 | 1,03 | 1,49 | 1,51 | 1,56 | 1,58 | 1,60 | 1,66 | 1,75 | 1,76 | 1,78 | 1,93 | 2,11 | 2,17 | 2,20 | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 7,34 | 6,47 | 6,31 | 6,33 | 6,35 | 6,30 | 6,22 | 6,15 | 6,04 | 5,90 | 5,77 | 5,64 | 5,59 | 5,57 | 5,57 | Rupiah                      |
| Valas                          | 1,20 | 1,18 | 1,76 | 1,75 | 1,81 | 1,87 | 1,96 | 1,98 | 2,00 | 2,00 | 1,96 | 1,88 | 1,85 | 1,84 | 1,89 | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 8,34 | 6,74 | 6,47 | 6,47 | 6,46 | 6,38 | 6,29 | 6,20 | 6,16 | 6,13 | 6,06 | 6,01 | 5,96 | 5,95 | 5,94 | Rupiah                      |
| Valas                          | 1,39 | 0,78 | 1,24 | 1,34 | 1,48 | 1,49 | 1,40 | 1,40 | 1,42 | 1,44 | 1,49 | 1,46 | 1,49 | 1,50 | 1,45 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 1,34 | 1,42 | 1,17 | 1,15 | 1,20 | 1,26 | 1,19 | 1,34 | 1,19 | 1,28 | 1,45 | 1,28 | 1,16 | 0,86 | 1,17 | - Rupiah                    |
| Valas                          | 0,44 | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 2,74 | 2,14 | 2,05 | 2,04 | 1,99 | 2,14 | 2,01 | 2,07 | 1,99 | 2,01 | 2,11 | 2,13 | 1,86 | 1,41 | 1,79 | - Rupiah                    |
| Valas                          | 0,25 | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 7,71 | 6,79 | 6,16 | 6,02 | 5,96 | 6,21 | 5,85 | 6,19 | 5,88 | 5,64 | 5,99 | 5,37 | 5,46 | 4,60 | 5,69 | Rupiah                      |
| Valas                          | 0,25 | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 7,60 | 6,86 | 6,65 | 6,42 | 6,26 | 6,47 | 6,10 | 6,80 | 6,28 | 6,37 | 6,67 | 5,82 | 5,93 | 4,65 | 5,74 | Rupiah                      |
| Valas                          | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 8,02 | 7,02 | 7,04 | 6,34 | 6,06 | 6,16 | 5,72 | 6,09 | 5,77 | 5,47 | 5,47 | 5,34 | 5,29 | 6,24 | 6,67 | Rupiah                      |
| Valas                          | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 7,99 | 6,01 | 5,82 | 5,64 | 5,70 | 6,00 | 5,63 | 5,98 | 5,58 | 5,56 | 5,68 | 5,45 | 5,72 | 4,55 | 5,53 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 1,39 | 1,65 | 1,59 | 1,64 | 1,71 | 1,56 | 1,59 | 1,53 | 1,72 | 1,76 | 1,55 | 1,59 | 1,54 | 1,46 | 1,41 | - Rupiah                    |
| Valas                          | 0,65 | 0,84 | 0,91 | 0,83 | 0,90 | 0,65 | 0,66 | 0,72 | 0,98 | 0,55 | 1,18 | 0,57 | 0,69 | 0,62 | 0,52 | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 4,97 | 1,68 | 1,62 | 1,63 | 1,48 | 1,84 | 1,82 | 1,83 | 1,56 | 1,74 | 1,48 | 1,72 | 1,43 | 1,48 | 1,74 | - Rupiah                    |
| Valas                          | 0,04 | 0,26 | 0,25 | 0,25 | 0,25 | 0,25 | 0,26 | 0,25 | 0,25 | 0,25 | 0,22 | 0,26 | 0,22 | 0,22 | 0,21 | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 7,63 | 6,37 | 5,97 | 5,95 | 6,20 | 6,06 | 5,92 | 5,85 | 6,23 | 5,56 | 5,75 | 5,65 | 5,67 | 5,56 | 5,68 | Rupiah                      |
| Valas                          | 4,54 | 1,01 | 1,47 | 2,06 | 0,95 | 2,01 | 1,90 | 2,50 | 2,46 | 1,14 | 0,84 | 1,54 | 1,14 | 0,58 | 1,12 | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 9,24 | 6,47 | 6,43 | 6,25 | 6,49 | 6,67 | 6,48 | 6,07 | 6,52 | 6,87 | 6,60 | 5,58 | 5,57 | 5,45 | 6,21 | Rupiah                      |
| Valas                          | 4,25 | 1,63 | 1,06 | 1,78 | 2,04 | 1,84 | 1,63 | 1,86 | 0,98 | 1,66 | 1,80 | 0,97 | 0,71 | 1,01 | 1,17 | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 7,93 | 5,86 | 6,91 | 6,88 | 6,92 | 7,20 | 7,13 | 6,71 | 6,71 | 6,97 | 6,87 | 6,32 | 6,07 | 5,99 | 5,43 | Rupiah                      |
| Valas                          | 4,44 | 1,17 | 1,23 | 1,10 | 1,04 | 1,11 | 1,17 | 1,20 | 1,25 | 2,26 | 2,19 | 1,49 | 2,02 | 2,84 | 1,41 | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 7,16 | 6,45 | 5,97 | 5,95 | 5,94 | 6,13 | 6,20 | 5,74 | 6,06 | 6,23 | 6,16 | 5,83 | 5,78 | 5,66 | 5,65 | Rupiah                      |
| Valas                          | 2,76 | 0,85 | 0,69 | 0,84 | 0,79 | 0,80 | 0,93 | 0,72 | 0,74 | 1,21 | 1,17 | 1,18 | 0,82 | 0,81 | 0,69 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 0,84 | 0,85 | 0,89 | 0,83 | 0,83 | 0,83 | 0,83 | 0,81 | 0,81 | 0,84 | 0,51 | 0,54 | 0,50 | 0,81 | 0,64 | - Rupiah                    |
| Valas                          | 0,61 | 0,63 | 0,69 | 0,70 | 0,64 | 0,65 | 0,58 | 0,63 | 0,58 | 0,67 | 1,30 | 1,30 | 1,00 | 0,67 | 0,79 | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 2,04 | 1,92 | 1,89 | 1,87 | 1,85 | 1,90 | 1,85 | 1,81 | 1,96 | 1,88 | 1,67 | 1,76 | 1,59 | 1,70 | 1,71 | - Rupiah                    |
| Valas                          | 1,80 | -    | 1,80 | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 6,94 | 6,50 | 6,51 | 6,19 | 6,04 | 6,39 | 6,02 | 5,45 | 6,65 | 5,54 | 5,36 | 5,81 | 5,08 | 5,80 | 5,71 | Rupiah                      |
| Valas                          | 1,50 | 0,96 | 0,78 | 0,73 | 0,73 | 0,76 | 0,72 | 0,76 | 0,79 | 0,70 | 0,69 | 0,77 | 0,66 | 0,77 | 1,39 | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 6,61 | 5,92 | 5,71 | 5,65 | 5,58 | 5,73 | 5,56 | 5,66 | 5,82 | 5,33 | 4,93 | 4,84 | 4,47 | 4,85 | 4,87 | Rupiah                      |
| Valas                          | 1,64 | 0,81 | 0,79 | 0,78 | 0,77 | 0,79 | 0,77 | 0,68 | 0,83 | 0,78 | 0,73 | 1,40 | 1,26 | 1,30 | 1,30 | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 6,08 | 6,00 | 5,86 | 5,78 | 5,69 | 5,84 | 5,56 | 5,64 | 5,89 | 5,61 | 5,21 | 5,18 | 4,64 | 4,99 | 5,00 | Rupiah                      |
| Valas                          | 2,11 | 0,90 | 1,36 | 0,88 | 0,87 | 0,89 | 0,87 | 0,75 | 0,93 | 0,87 | 0,82 | 0,86 | 0,78 | 0,83 | 0,84 | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 6,14 | 6,05 | 5,86 | 5,76 | 5,68 | 5,84 | 5,64 | 5,71 | 5,96 | 5,57 | 5,19 | 4,98 | 4,65 | 4,96 | 4,97 | Rupiah                      |
| Valas                          | 1,60 | 1,12 | 1,37 | 1,35 | 1,31 | 1,34 | 1,31 | 0,85 | 1,53 | 0,98 | 0,92 | 0,97 | 0,87 | 0,94 | 0,94 | 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        |
|-----------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------------------|
|                       |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                      |
| <b>BUKU 1</b>         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>BUKU 1</b>        |
| Jumlah Bank           | 34     | 25     | 18     | 18     | 18     | 18     | 18     | 18     | 18     | 18     | 18     | 18     | 18     | 18     | 18     | Total Banks          |
| Jumlah Kantor         | 1323   | 919    | 506    | 506    | 485    | 484    | 479    | 483    | 470    | 469    | 472    | 472    | 472    | 473    | 474    | Total Bank Offices   |
| <b>BUKU 2</b>         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>BUKU 2</b>        |
| Jumlah Bank           | 46     | 50     | 53     | 53     | 53     | 53     | 53     | 54     | 54     | 54     | 53     | 53     | 53     | 53     | 53     | Total Banks          |
| Jumlah Kantor         | 3745   | 4.038  | 4.269  | 4.302  | 4.307  | 4.321  | 4.320  | 4331   | 4358   | 4.374  | 4.035  | 4.027  | 4.021  | 4.026  | 4.025  | Total Bank Offices   |
| <b>BUKU 3</b>         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>BUKU 3</b>        |
| Jumlah Bank           | 22     | 24     | 26     | 26     | 26     | 26     | 26     | 25     | 25     | 25     | 26     | 26     | 26     | 26     | 26     | Total Banks          |
| Jumlah Kantor         | 10.708 | 10.410 | 9.869  | 9.837  | 9.811  | 9.757  | 9.600  | 9.403  | 9.424  | 9.409  | 9.741  | 9.773  | 9.749  | 9.704  | 9.685  | Total Bank Offices   |
| <b>BUKU 4</b>         |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>BUKU 4</b>        |
| 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 | 16.172 | 16.196 | 16.196 | 16.203 | 16.211 | 16.221 | 16.221 | 16.222 | 16.220 | 16.063 | 15.971 | 15.951 | 15.946 | Total Bank Offices   |
| <b>BUKU 1 SYARIAH</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>BUKU 1 SHARIA</b> |
| 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    | 101    | 99     | 99     | Total Bank Offices   |
| <b>BUKU 2 SYARIAH</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>BUKU 2 SHARIA</b> |
| 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  | 1.115  | 1.116  | 1.116  | 1.083  | 1.091  | 1.092  | 1.095  | 1.089  | 1.089  | 1.095  | 1.100  | Total Bank Offices   |
| <b>BUKU 3 SYARIAH</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>BUKU 3 SHARIA</b> |
| Jumlah Bank           | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | Total Banks          |
| Jumlah Kantor         | 711    | 620    | 620    | 620    | 620    | 620    | 620    | 620    | 620    | 620    | 60     | 619    | 619    | 619    | 615    | Total Bank Offices   |
| <b>Total</b>          |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Total</b>         |
| 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 | 32.652 | 32.677 | 32.635 | 32.602 | 32.447 | 32.242 | 32.285 | 32.287 | 31.724 | 32.144 | 32.022 | 31.967 | 31.944 | 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     |                                     |
|------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------------------------|
|                                                                                                                              |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |           | Jun                                 |
| <b>Penyaluran Dana</b>                                                                                                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Distribution of Funds</b>        |
| a. Kredit Yang Diberikan                                                                                                     | 3.319.842 | 3.706.501 | 4.092.104 | 4.413.414 | 4.526.435 | 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 | a. Credit                           |
| - Kepada Pihak Ketiga                                                                                                        | 3.292.874 | 3.674.308 | 4.057.904 | 4.377.195 | 4.491.186 | 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 | - To Third Party                    |
| Rupiah                                                                                                                       | 2.720.500 | 3.057.964 | 3.423.180 | 3.736.609 | 3.845.681 | 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 | Rupiah                              |
| Valas                                                                                                                        | 572.374   | 616.345   | 634.724   | 640.585   | 645.505   | 650.428   | 649.153   | 657.229   | 666.561   | 675.189   | 693.220   | 672.372   | 694.441   | 700.193   | 700.492   | 716.599   | 751.734   | Foreign Exchange                    |
| - Kepada Bank Lain                                                                                                           | 26.968    | 32.192    | 34.200    | 36.220    | 35.249    | 38.537    | 36.934    | 37.041    | 40.330    | 43.987    | 42.810    | 41.676    | 45.546    | 49.073    | 51.185    | 54.632    | 54.632    | - Inter Bank Credit                 |
| Rupiah                                                                                                                       | 16.681    | 19.100    | 21.443    | 22.983    | 24.309    | 26.112    | 26.478    | 24.004    | 24.026    | 25.651    | 27.409    | 26.082    | 25.305    | 27.212    | 30.811    | 33.094    | 35.872    | Rupiah                              |
| Valas                                                                                                                        | 10.287    | 13.092    | 12.757    | 13.237    | 10.940    | 11.747    | 12.058    | 12.930    | 13.015    | 14.679    | 16.728    | 16.728    | 16.372    | 18.334    | 18.262    | 18.091    | 18.760    | Foreign Exchange                    |
| b. Penempatan pada Bank Lain                                                                                                 | 171.915   | 182.432   | 211.901   | 207.050   | 268.987   | 207.763   | 237.409   | 251.229   | 250.808   | 230.977   | 235.594   | 216.322   | 232.635   | 269.786   | 261.371   | 252.189   | 262.314   | b. Interbank Placement              |
| - Giro                                                                                                                       | 65.031    | 70.250    | 77.840    | 78.205    | 120.358   | 74.976    | 87.243    | 98.810    | 86.752    | 83.336    | 90.205    | 80.373    | 87.935    | 102.867   | 94.307    | 105.306   | 104.771   | - Demand Deposit                    |
| - Inter Bank Call Money                                                                                                      | 83.549    | 77.697    | 104.725   | 98.230    | 104.022   | 82.505    | 98.724    | 98.698    | 104.362   | 97.125    | 105.081   | 95.999    | 106.492   | 123.658   | 121.124   | 105.222   | 118.243   | - Inter Bank Call Money             |
| - Deposito Berjangka                                                                                                         | 20.159    | 29.622    | 20.692    | 16.127    | 29.430    | 34.874    | 37.629    | 39.688    | 43.077    | 32.904    | 23.314    | 23.033    | 22.212    | 28.906    | 30.836    | 27.637    | 27.340    | - Time Deposits                     |
| - Lainnya                                                                                                                    | 3.176     | 4.864     | 8.643     | 14.489    | 15.177    | 15.408    | 13.814    | 14.032    | 16.617    | 17.612    | 16.994    | 16.917    | 15.995    | 14.355    | 15.104    | 14.023    | 11.960    | - Others                            |
| c. Penempatan pada Bank Indonesia                                                                                            | 506.453   | 569.018   | 685.575   | 717.840   | 675.031   | 652.901   | 655.028   | 668.959   | 656.799   | 662.813   | 701.250   | 679.189   | 622.863   | 589.265   | 614.123   | 661.478   | 677.616   | c. Placement to Bank Indonesia      |
| - Giro                                                                                                                       | 322.562   | 361.588   | 393.362   | 370.727   | 389.948   | 380.332   | 377.068   | 390.455   | 397.570   | 389.303   | 386.361   | 396.145   | 394.134   | 397.969   | 395.563   | 397.246   | 401.514   | - Demand Deposit                    |
| - Fine Tune Operation (FTO)                                                                                                  | 52.034    | 79.917    | 158.264   | 156.936   | 117.142   | 170.468   | 202.759   | 179.227   | 165.389   | 144.337   | 152.706   | 167.908   | 140.526   | 99.496    | 122.835   | 144.944   | 131.882   | - Fine Tune Operation (FTO)         |
| - Fasbi                                                                                                                      | 110.905   | 123.020   | 123.177   | 185.371   | 161.356   | 95.705    | 69.489    | 94.690    | 89.340    | 125.608   | 155.691   | 106.283   | 80.560    | 84.751    | 89.244    | 113.948   | 138.732   | - Fasbi                             |
| - Lainnya                                                                                                                    | 20.952    | 4.493     | 10.772    | 4.806     | 6.584     | 6.396     | 5.711     | 4.587     | 4.501     | 3.566     | 6.492     | 8.853     | 7.643     | 7.049     | 6.482     | 5.340     | 5.489     | - Others                            |
| d. Surat Berharga                                                                                                            | 520.642   | 636.688   | 660.828   | 860.522   | 906.900   | 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   | d. Securitess                       |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | 111.689   | 113.104   | 40.017    | 96.103    | 47.537    | 41.295    | 34.553    | 31.888    | 24.713    | 23.152    | 19.901    | 21.938    | 20.387    | 19.598    | 14.740    | 16.867    | 14.082    | - Bank Indonesia Certificates       |
| - Surat Perbendaharaan Negara (SPN)                                                                                          | 17.908    | 19.418    | 26.443    | 31.352    | 44.993    | 45.888    | 58.401    | 51.975    | 70.412    | 51.384    | 53.299    | 44.179    | 55.995    | 61.890    | 66.910    | 58.300    | 54.507    | - Treasury Bills                    |
| - Obligasi                                                                                                                   | 323.941   | 369.849   | 485.238   | 561.963   | 544.347   | 589.961   | 592.849   | 617.494   | 629.256   | 671.605   | 637.780   | 617.295   | 655.041   | 636.376   | 634.483   | 577.904   | 583.821   | - Bonds                             |
| - Lainnya                                                                                                                    | 67.103    | 134.316   | 109.130   | 171.104   | 270.023   | 256.060   | 257.035   | 280.978   | 301.777   | 303.115   | 324.411   | 387.755   | 410.811   | 418.092   | 375.377   | 347.258   | 318.963   | - Others                            |
| e. Penyertaan                                                                                                                | 15.725    | 20.984    | 25.605    | 33.889    | 35.245    | 36.151    | 36.424    | 36.498    | 36.885    | 37.901    | 39.708    | 39.843    | 39.040    | 38.209    | 38.772    | 40.063    | 40.063    | e. Equity Investment                |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)                                                                    | 79.492    | 90.454    | 116.540   | 153.245   | 158.735   | 158.237   | 161.726   | 163.683   | 162.870   | 163.455   | 157.143   | 159.855   | 161.388   | 160.282   | 161.819   | 163.690   | 165.558   | f. Impairment on Financial Assets   |
| - Kredit yang diberikan                                                                                                      | 73.108    | 83.240    | 110.161   | 147.470   | 152.786   | 152.819   | 156.184   | 158.027   | 157.965   | 158.483   | 151.607   | 154.683   | 156.106   | 154.645   | 156.051   | 158.035   | 160.456   | - Credit                            |
| - Surat Berharga                                                                                                             | 2.290     | 2.289     | 1.612     | 1.404     | 1.567     | 1.580     | 1.042     | 1.083     | 1.042     | 1.083     | 1.083     | 1.083     | 1.134     | 1.183     | 1.182     | 1.054     | 769       | - Securities                        |
| - Lainnya                                                                                                                    | 4.095     | 4.926     | 4.767     | 4.371     | 4.382     | 3.865     | 3.982     | 4.076     | 3.863     | 3.924     | 4.453     | 4.076     | 4.147     | 4.453     | 4.586     | 4.600     | 4.333     | - Others                            |
| g. Tagihan Spot dan Derivatif                                                                                                | 26.092    | 17.483    | 20.611    | 13.693    | 11.155    | 10.873    | 10.582    | 10.185    | 9.248     | 8.589     | 7.938     | 13.022    | 10.531    | 8.680     | 10.478    | 12.777    | 20.328    | g. Spot and Derivatives Claims      |
| h. Tagihan Lainnya                                                                                                           | 183.143   | 245.350   | 155.488   | 171.250   | 201.201   | 286.234   | 281.367   | 291.583   | 272.281   | 251.869   | 218.593   | 260.358   | 265.181   | 240.868   | 249.620   | 258.547   | 260.910   | h. Other claims                     |
| <b>Sumber Dana</b>                                                                                                           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Source of Funds</b>              |
| a. Dana Pihak Ketiga                                                                                                         | 3.663.968 | 4.114.420 | 4.413.056 | 4.836.758 | 5.045.987 | 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 | a. Third Party Funds                |
| Rupiah                                                                                                                       | 3.025.150 | 3.434.579 | 3.665.444 | 4.091.634 | 4.303.965 | 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 | Rupiah                              |
| Giro                                                                                                                         | 569.927   | 605.276   | 667.537   | 821.777   | 889.434   | 887.380   | 855.267   | 900.907   | 922.062   | 921.104   | 932.705   | 924.355   | 949.960   | 941.195   | 966.454   | 980.963   | 983.344   | Demand Deposit                      |
| Tabungan                                                                                                                     | 1.123.696 | 1.187.559 | 1.274.588 | 1.413.351 | 1.421.601 | 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 | Saving                              |
| Simpanan Berjangka                                                                                                           | 1.331.527 | 1.641.743 | 1.723.319 | 1.856.507 | 1.992.929 | 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 | Time Deposits                       |
| Valas                                                                                                                        | 638.818   | 679.841   | 747.612   | 745.124   | 742.022   | 705.252   | 722.756   | 748.401   | 739.440   | 736.889   | 747.971   | 736.901   | 736.442   | 736.424   | 733.104   | 738.925   | 783.880   | Foreign Exchange                    |
| Giro                                                                                                                         | 276.854   | 284.309   | 319.995   | 302.458   | 304.143   | 283.338   | 296.713   | 298.467   | 296.678   | 299.928   | 300.774   | 302.203   | 302.320   | 293.223   | 300.547   | 317.780   | 328.215   | Demand Deposit                      |
| Tabungan                                                                                                                     | 89.011    | 96.899    | 121.423   | 138.459   | 132.839   | 125.505   | 122.656   | 130.615   | 127.822   | 126.990   | 123.867   | 126.990   | 123.867   | 125.333   | 125.815   | 126.213   | 131.996   | Saving                              |
| Simpanan Berjangka                                                                                                           | 272.952   | 298.633   | 306.194   | 304.208   | 305.041   | 296.410   | 303.387   | 317.883   | 312.776   | 306.347   | 319.374   | 307.709   | 310.255   | 317.868   | 312.563   | 309.111   | 323.669   | Time Deposits                       |
| b. Kewajiban kepada Bank Indonesia                                                                                           | 1.782     | 2.147     | 691       | 808       | 739       | 1.109     | 1.157     | 1.597     | 1.597     | 1.197     | 2.106     | 1.197     | 1.283     | 1.283     | 1.187     | 2.317     | 2.310     | b. Liabilities to BI                |
| c. Kewajiban kepada Bank lain                                                                                                | 115.793   | 132.956   | 161.094   | 168.531   | 188.586   | 176.965   | 184.951   | 192.656   | 198.283   | 179.152   | 184.225   | 178.329   | 181.141   | 204.299   | 200.555   | 204.463   | 193.749   | c. Interbank Liabilities            |
| d. Surat Berharga yang diterbitkan                                                                                           | 54.450    | 54.308    | 65.544    | 93.222    | 90.474    | 100.643   | 108.348   | 108.101   | 107.095   | 108.199   | 113.300   | 100.852   | 106.410   | 101.295   | 99.415    | 100.460   | 103.052   | d. Issued Securities                |
| e. Pinjaman yang Diterima                                                                                                    | 112.914   | 145.853   | 177.718   | 179.671   | 178.738   | 174.444   | 182.829   | 181.132   | 181.174   | 184.805   | 199.054   | 211.505   | 217.896   | 220.428   | 229.774   | 243.589   | 258.717   | e. Loans received                   |
| Rupiah                                                                                                                       | 16.025    | 20.350    | 22.873    | 21.734    | 24.424    | 26.268    | 26.518    | 23.976    | 24.175    | 26.171    | 28.099    | 26.829    | 27.862    | 29.597    | 33.653    | 34.948    | 38.444    | Rupiah                              |
| Valas                                                                                                                        | 96.888    | 125.503   | 154.845   | 157.938   | 154.314   | 148.176   | 156.311   | 157.156   | 156.999   | 158.635   | 170.955   | 184.676   | 190.034   | 190.831   | 196.121   | 208.641   | 220.273   | Foreign Exchange                    |
| f. Kewajiban Spot dan Derivatif                                                                                              | 29.987    | 18.880    | 27.728    | 14.302    | 10.300    | 9.858     | 9.677     | 10.062    | 9.677     | 7.842     | 6.665     | 9.778     | 11.466    | 9.570     | 12.914    | 14.769    | 26.851    | 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   | 130.751   | 88.115    | 86.737    | 88.932    |           |           |           |           |           |           |           |           |           |                                     |

**Tabel 1.2.a. Kegiatan Usaha Bank Persero  
(State Owned Banks Operations)  
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                                 |
| <b>Penyaluran Dana</b>                                                                                                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Distribution of Funds</b>        |
| a. Kredit Yang Diberikan                                                                                                     | 1.187.431 | 1.329.941 | 1.542.443 | 1.765.198 | 1.831.204 | 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 | a. Credit                           |
| - Kepada Pihak Ketiga                                                                                                        | 1.181.726 | 1.325.087 | 1.536.852 | 1.759.782 | 1.825.878 | 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 | - To Third Party                    |
| Rupiah                                                                                                                       | 1.029.333 | 1.168.932 | 1.345.983 | 1.558.081 | 1.613.134 | 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 | Rupiah                              |
| Valas                                                                                                                        | 152.393   | 156.155   | 190.869   | 201.701   | 212.745   | 214.959   | 213.481   | 213.147   | 214.473   | 220.957   | 241.741   | 231.122   | 235.523   | 244.965   | 243.952   | 259.169   | 273.732   | Foreign Exchange                    |
| - Kepada Bank Lain                                                                                                           | 5.705     | 4.854     | 5.591     | 5.417     | 5.326     | 5.223     | 5.382     | 4.378     | 4.708     | 5.067     | 5.379     | 4.924     | 4.319     | 4.497     | 5.011     | 5.298     | 7.413     | - Inter Bank Credit                 |
| Rupiah                                                                                                                       | 4.099     | 4.170     | 4.955     | 4.181     | 4.703     | 4.186     | 4.293     | 3.177     | 3.545     | 3.815     | 3.276     | 3.014     | 2.500     | 2.442     | 2.946     | 2.949     | 4.860     | Rupiah                              |
| Valas                                                                                                                        | 1.606     | 684       | 636       | 1.236     | 623       | 1.037     | 1.089     | 1.201     | 1.163     | 1.252     | 2.103     | 1.910     | 1.819     | 2.055     | 2.065     | 2.349     | 2.553     | Foreign Exchange                    |
| b. Penempatan pada Bank Lain                                                                                                 | 48.142    | 59.142    | 56.879    | 49.645    | 76.005    | 45.681    | 62.275    | 68.959    | 63.242    | 60.474    | 77.297    | 57.183    | 67.782    | 68.891    | 64.075    | 75.251    | 76.594    | b. Interbank Placement              |
| - Giro                                                                                                                       | 28.630    | 32.362    | 32.556    | 25.295    | 48.511    | 28.699    | 36.938    | 45.412    | 37.240    | 34.579    | 39.080    | 32.567    | 38.111    | 44.108    | 35.247    | 47.183    | 44.902    | - Demand Deposit                    |
| - Inter Bank Call Money                                                                                                      | 16.208    | 24.017    | 21.908    | 19.220    | 19.831    | 12.135    | 20.164    | 17.527    | 17.654    | 18.962    | 28.272    | 15.709    | 21.452    | 15.498    | 18.595    | 17.975    | 24.032    | - Inter Bank Call Money             |
| - Deposito Berjangka                                                                                                         | 3.095     | 2.725     | 2.067     | 2.807     | 5.413     | 2.376     | 3.331     | 3.911     | 5.756     | 3.379     | 6.253     | 5.342     | 4.790     | 6.372     | 7.581     | 7.337     | 5.346     | - Time Deposits                     |
| - Lainnya                                                                                                                    | 208       | 38        | 348       | 2.324     | 2.250     | 2.471     | 1.843     | 2.109     | 2.592     | 3.554     | 3.692     | 3.564     | 3.428     | 2.913     | 2.652     | 2.756     | 2.314     | - Others                            |
| c. Penempatan pada Bank Indonesia                                                                                            | 194.512   | 221.173   | 244.973   | 311.555   | 241.926   | 241.292   | 246.220   | 255.441   | 239.458   | 247.673   | 271.205   | 252.088   | 234.751   | 215.926   | 207.153   | 229.954   | 241.629   | c. Placement to Bank Indonesia      |
| - Giro                                                                                                                       | 113.298   | 130.859   | 154.319   | 141.780   | 146.975   | 145.688   | 141.985   | 149.427   | 154.729   | 144.692   | 142.432   | 156.783   | 152.962   | 151.600   | 147.723   | 149.747   | 156.078   | - Demand Deposit                    |
| - Fine Tune Operation (FTO)                                                                                                  | 31.881    | 45.825    | 64.921    | 103.113   | 65.281    | 74.029    | 89.978    | 87.105    | 61.309    | 74.289    | 81.112    | 68.899    | 62.379    | 51.160    | 44.684    | 49.471    | 49.272    | - Fine Tune Operation (FTO)         |
| - Fasbi                                                                                                                      | 45.050    | 43.565    | 19.137    | 64.663    | 29.649    | 21.563    | 14.252    | 18.905    | 23.407    | 28.681    | 47.637    | 26.377    | 19.381    | 13.134    | 14.719    | 30.165    | 35.703    | - Fasbi                             |
| - Lainnya                                                                                                                    | 4.283     | 925       | 6.597     | 2.000     | 20        | 12        | 5         | 5         | 13        | 11        | 24        | 29        | 29        | 33        | 27        | 570       | 576       | - Others                            |
| d. Surat Berharga                                                                                                            | 202.644   | 247.591   | 283.585   | 323.937   | 318.259   | 343.844   | 355.922   | 374.488   | 392.460   | 398.255   | 400.550   | 414.344   | 432.121   | 422.091   | 403.136   | 353.885   | 332.375   | d. Securities                       |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | 14.554    | 38.198    | 10.070    | 19.926    | 18.282    | 14.042    | 16.470    | 15.375    | 12.712    | 11.932    | 10.481    | 7.870     | 5.733     | 5.058     | 2.799     | 2.449     | 1.792     | - Bank Indonesia Certificates       |
| - Surat Perbendaharaan Negara (SB/PN)                                                                                        | 1.966     | 4.430     | 4.989     | 5.427     | 9.713     | 7.207     | 11.531    | 6.092     | 16.460    | 4.568     | 13.375    | 12.270    | 14.796    | 20.786    | 22.620    | 18.837    | 15.041    | - Treasury Bills                    |
| - Obligasi                                                                                                                   | 155.670   | 173.829   | 235.192   | 245.129   | 228.789   | 268.248   | 258.963   | 279.784   | 281.294   | 304.583   | 279.137   | 287.484   | 300.751   | 280.040   | 268.784   | 230.584   | 218.088   | - Bonds                             |
| - Lainnya                                                                                                                    | 30.455    | 31.134    | 33.334    | 53.456    | 61.475    | 54.348    | 68.959    | 73.237    | 81.994    | 77.172    | 97.556    | 106.720   | 110.841   | 116.207   | 108.932   | 102.014   | 97.454    | - Others                            |
| e. Penyertaan                                                                                                                | 7.639     | 8.795     | 12.463    | 14.453    | 16.572    | 16.611    | 16.611    | 16.611    | 16.611    | 16.733    | 18.352    | 18.352    | 19.920    | 19.920    | 19.350    | 19.350    | 19.421    | e. Equity Investment                |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)                                                                    | 40.017    | 42.063    | 52.821    | 72.272    | 82.271    | 81.376    | 83.752    | 84.535    | 83.442    | 82.655    | 78.759    | 79.852    | 81.000    | 80.236    | 80.516    | 81.968    | 82.551    | f. Impairment on Financial Assets   |
| - Kredit yang diberikan                                                                                                      | 37.942    | 39.982    | 50.525    | 69.916    | 80.025    | 79.181    | 81.440    | 82.211    | 81.273    | 80.621    | 76.281    | 77.648    | 78.754    | 77.785    | 77.955    | 79.374    | 80.131    | - Credit                            |
| - Surat Berharga                                                                                                             | 172       | 141       | 180       | 92        | 355       | 354       | 363       | 374       | 359       | 360       | 369       | 380       | 396       | 398       | 399       | 393       | 372       | - Securities                        |
| - Lainnya                                                                                                                    | 1.903     | 1.940     | 2.116     | 2.265     | 1.890     | 1.841     | 1.949     | 1.951     | 1.810     | 1.674     | 2.109     | 1.825     | 1.850     | 2.053     | 2.162     | 2.201     | 2.047     | - Others                            |
| g. Tagihan Spot dan Derivatif                                                                                                | 395       | 246       | 1.157     | 655       | 874       | 889       | 845       | 756       | 850       | 716       | 787       | 1.547     | 1.311     | 1.130     | 1.414     | 2.207     | 2.630     | g. Spot and Derivatives Claims      |
| h. Tagihan Lainnya                                                                                                           | 53.065    | 110.764   | 51.532    | 58.924    | 76.587    | 88.965    | 78.815    | 78.379    | 68.674    | 68.207    | 75.510    | 72.893    | 78.393    | 74.076    | 82.538    | 112.869   | 124.807   | h. Other claims                     |
| <b>Sumber Dana</b>                                                                                                           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Source of Funds</b>              |
| a. Dana Pihak Ketiga                                                                                                         | 1.363.062 | 1.582.488 | 1.734.961 | 1.984.174 | 2.012.115 | 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 | a. Third Party Funds                |
| Rupiah                                                                                                                       | 1.154.063 | 1.352.573 | 1.466.987 | 1.694.406 | 1.739.366 | 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 | Rupiah                              |
| Giro                                                                                                                         | 200.001   | 214.126   | 269.903   | 364.103   | 348.688   | 337.377   | 330.278   | 344.211   | 348.672   | 360.788   | 405.812   | 377.626   | 383.405   | 367.329   | 376.746   | 385.715   | 374.400   | Demand Deposit                      |
| Tabungan                                                                                                                     | 533.277   | 572.294   | 636.447   | 711.441   | 713.010   | 705.777   | 706.591   | 724.204   | 725.924   | 750.490   | 814.506   | 776.460   | 770.293   | 768.559   | 758.131   | 777.041   | 796.875   | Saving                              |
| Simpanan Berjangka                                                                                                           | 420.785   | 566.153   | 560.637   | 618.862   | 677.668   | 678.293   | 690.494   | 683.565   | 675.394   | 680.010   | 695.737   | 663.004   | 664.378   | 694.996   | 699.764   | 696.259   | 704.219   | Time Deposits                       |
| Valas                                                                                                                        | 208.990   | 229.915   | 267.974   | 289.768   | 272.749   | 259.204   | 268.549   | 283.669   | 271.168   | 276.147   | 297.847   | 287.784   | 290.653   | 285.928   | 280.552   | 294.527   | 315.162   | Foreign Exchange                    |
| Giro                                                                                                                         | 100.054   | 104.133   | 130.612   | 123.690   | 115.415   | 109.539   | 117.211   | 118.313   | 108.677   | 114.831   | 128.911   | 124.646   | 128.164   | 117.372   | 116.416   | 130.253   | 139.113   | Demand Deposit                      |
| Tabungan                                                                                                                     | 22.042    | 29.565    | 35.900    | 44.049    | 42.578    | 38.921    | 38.008    | 43.903    | 42.845    | 42.371    | 42.776    | 41.376    | 39.893    | 39.959    | 38.984    | 40.083    | 44.907    | Saving                              |
| Simpanan Berjangka                                                                                                           | 86.903    | 96.217    | 101.462   | 122.028   | 114.756   | 110.744   | 113.330   | 121.454   | 119.646   | 118.945   | 126.160   | 121.761   | 122.596   | 128.596   | 125.152   | 124.192   | 131.142   | Time Deposits                       |
| b. Kewajiban kepada Bank Indonesia                                                                                           | 1.556     | 2.143     | 543       | 806       | 737       | 735       | 752       | 960       | 958       | 928       | 953       | 962       | 991       | 979       | 947       | 1.922     | 2.050     | b. Liabilities to BI                |
| c. Kewajiban kepada Bank lain                                                                                                | 21.421    | 30.441    | 32.665    | 28.007    | 42.793    | 49.055    | 56.720    | 54.758    | 56.536    | 46.579    | 34.155    | 34.780    | 33.874    | 44.419    | 44.382    | 49.725    | 43.741    | c. Interbank Liabilities            |
| d. Surat Berharga yang diterbitkan                                                                                           | 20.895    | 22.433    | 28.075    | 49.569    | 51.641    | 59.644    | 64.802    | 62.952    | 62.654    | 62.645    | 62.059    | 61.969    | 64.597    | 57.741    | 56.617    | 56.621    | 56.628    | d. Issued Securities                |
| e. Pinjaman yang Diterima                                                                                                    | 45.272    | 62.716    | 95.154    | 103.613   | 98.428    | 99.415    | 108.100   | 104.492   | 101.686   | 102.174   | 108.514   | 110.026   | 115.184   | 115.532   | 119.446   | 130.766   | 132.578   | e. Loans received                   |
| Rupiah                                                                                                                       | 6.464     | 7.234     | 8.770     | 6.044     | 8.689     | 9.680     | 9.679     | 8.179     | 7.752     | 8.455     | 8.262     | 8.262     | 8.761     | 8.728     | 9.694     | 10.674    | 10.646    | Rupiah                              |
| Valas                                                                                                                        | 38.808    | 55.482    | 86.384    | 97.569    | 89.739    | 89.735    | 98.421    | 96.314    | 93.934    | 93.718    | 100.251   | 101.764   | 106.423   | 106.804   | 109.752   | 120.093   | 121.932   | Foreign Exchange                    |
| f. Kewajiban Spot dan Derivatif                                                                                              | 3.003     | 1.569     | 1.917     | 1.327     | 762       | 843       | 781       | 1.312     | 1.285     | 632       | 571       | 912       | 1.969     | 1.540     | 2.214     | 2.027     | 4.665     | 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    | 57.676    | 37.402    | 35.863    | 35.475    | 33.159    | 34.422    | 42.149    | 38.945    | 37.025    | 45.737    | 60.851    | 94.356    | 105.651   | g. Other Liabilities                |
| h. Setoran Jaminan                                                                                                           | 3.088     | 2.916     | 3.078     | 2.852     | 2.588     | 2.244     | 2.355     | 2.309     | 2.452     | 2.380     | 3.046     | 2.727     | 2.659     | 2.632     | 2.793     | 2.321     | 2.195     | h. Margin Deposits                  |
| <b>Beberapa komponen modal</b>                                                                                               |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Components of Capital</b>        |
| 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    |           |           |           |           |           |           |           |                                     |

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama<sup>\*)</sup> Angka-angka sementara<sup>\*)</sup> 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     |                                     |
|------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------------------------|
|                                                                                                                              |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |           | Jun                                 |
| <b>Penyaluran Dana</b>                                                                                                       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Distribution of Funds</b>        |
| a. Kredit Yang Diberikan                                                                                                     | 1.321.771 | 1.492.358 | 1.609.497 | 1.763.593 | 1.842.660 | 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 | a. Credit                           |
| - Kepada Pihak Ketiga                                                                                                        | 1.311.522 | 1.481.808 | 1.596.781 | 1.747.080 | 1.825.634 | 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 | - To Third Party                    |
| Rupiah                                                                                                                       | 1.143.136 | 1.271.243 | 1.388.315 | 1.534.977 | 1.591.950 | 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 | Rupiah                              |
| Valas                                                                                                                        | 168.385   | 210.565   | 208.466   | 212.103   | 233.684   | 234.760   | 233.139   | 237.730   | 241.746   | 240.418   | 243.988   | 236.637   | 245.146   | 244.932   | 246.153   | 247.581   | 256.665   | Foreign Exchange                    |
| - Kepada Bank Lain                                                                                                           | 10.250    | 10.550    | 12.715    | 16.514    | 17.026    | 19.740    | 20.337    | 20.027    | 19.844    | 21.827    | 23.628    | 24.190    | 23.448    | 25.603    | 28.456    | 30.246    | 31.234    | - Inter Bank Credit                 |
| Rupiah                                                                                                                       | 10.065    | 10.550    | 12.715    | 15.840    | 16.170    | 18.484    | 18.826    | 17.838    | 17.586    | 18.972    | 20.221    | 19.816    | 19.608    | 21.756    | 24.814    | 26.686    | 27.790    | Rupiah                              |
| Valas                                                                                                                        | 184       | -         | -         | 674       | 855       | 1.255     | 1.511     | 2.189     | 2.257     | 2.855     | 3.406     | 4.374     | 3.840     | 3.847     | 3.641     | 3.560     | 3.444     | Foreign Exchange                    |
| b. Penempatan pada Bank Lain                                                                                                 | 48.087    | 50.611    | 71.088    | 83.930    | 98.745    | 67.721    | 70.681    | 72.973    | 71.560    | 77.720    | 81.340    | 77.811    | 77.668    | 81.527    | 82.334    | 76.774    | 75.309    | b. Interbank Placement              |
| - Giro                                                                                                                       | 21.542    | 25.919    | 33.127    | 38.448    | 51.851    | 32.038    | 33.137    | 36.109    | 32.344    | 34.943    | 34.682    | 32.685    | 33.444    | 37.474    | 38.880    | 38.953    | 33.841    | - Demand Deposit                    |
| - Inter Bank Call Money                                                                                                      | 23.419    | 18.510    | 30.226    | 34.358    | 35.000    | 23.285    | 26.667    | 26.071    | 26.604    | 29.644    | 34.387    | 32.869    | 33.084    | 33.698    | 32.271    | 28.028    | 32.862    | - Inter Bank Call Money             |
| - Deposito Berjangka                                                                                                         | 1.420     | 2.475     | 1.536     | 345       | 1.341     | 1.811     | 1.025     | 837       | 1.039     | 1.280     | 870       | 945       | 901       | 975       | 1.595     | 843       | 1.204     | - Time Deposits                     |
| - Lainnya                                                                                                                    | 1.706     | 3.708     | 6.199     | 10.779    | 10.553    | 10.588    | 9.852     | 9.956     | 11.574    | 11.853    | 11.402    | 11.312    | 10.239    | 9.380     | 9.588     | 8.949     | 7.402     | - Others                            |
| c. Penempatan pada Bank Indonesia                                                                                            | 200.002   | 219.562   | 284.857   | 249.607   | 258.719   | 254.503   | 255.114   | 250.128   | 251.598   | 244.219   | 261.874   | 257.505   | 241.288   | 234.078   | 245.866   | 261.442   | 265.660   | c. Placement to Bank Indonesia      |
| - Giro                                                                                                                       | 132.240   | 147.503   | 148.491   | 152.530   | 163.188   | 163.562   | 160.952   | 164.139   | 163.731   | 163.087   | 165.125   | 164.911   | 167.050   | 169.003   | 166.288   | 163.645   | 163.131   | - Demand Deposit                    |
| - Fine Tune Operation (FTO)                                                                                                  | 18.839    | 23.846    | 69.722    | 38.829    | 33.152    | 60.959    | 64.314    | 49.167    | 59.640    | 45.880    | 39.664    | 56.718    | 39.200    | 28.776    | 46.883    | 55.989    | 49.921    | - Fine Tune Operation (FTO)         |
| - Fasbi                                                                                                                      | 37.127    | 45.936    | 63.175    | 56.450    | 57.761    | 25.856    | 25.730    | 33.477    | 26.077    | 32.328    | 52.220    | 30.739    | 31.509    | 31.392    | 28.684    | 39.980    | 50.772    | - Fasbi                             |
| - Lainnya                                                                                                                    | 11.795    | 2.277     | 3.468     | 1.798     | 4.617     | 4.127     | 4.118     | 3.345     | 2.150     | 2.926     | 4.866     | 5.137     | 3.528     | 4.907     | 4.011     | 1.827     | 1.836     | - Others                            |
| d. Surat Berharga                                                                                                            | 194.752   | 247.954   | 222.331   | 372.734   | 415.810   | 410.788   | 411.048   | 424.695   | 444.781   | 463.275   | 452.403   | 475.343   | 509.631   | 511.663   | 489.885   | 458.679   | 458.704   | d. Securitiess                      |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | 57.867    | 47.230    | 16.162    | 53.536    | 15.010    | 11.104    | 6.190     | 4.521     | 1.817     | 1.663     | 2.369     | 2.497     | 2.375     | 2.124     | 1.842     | 2.524     | 2.072     | - Bank Indonesia Certificates       |
| - Surat Perbendaharaan Negara (SB/PN)                                                                                        | 9.453     | 9.966     | 12.899    | 11.643    | 17.231    | 20.401    | 22.552    | 25.027    | 29.831    | 25.875    | 22.360    | 15.277    | 20.882    | 20.490    | 22.420    | 20.680    | 20.209    | - Treasury Bills                    |
| - Obligasi                                                                                                                   | 107.381   | 113.519   | 148.378   | 217.434   | 222.428   | 225.707   | 239.665   | 241.710   | 249.397   | 263.870   | 260.018   | 240.306   | 256.404   | 256.594   | 263.983   | 250.848   | 269.183   | - Bonds                             |
| - Lainnya                                                                                                                    | 20.051    | 77.239    | 44.892    | 90.122    | 161.141   | 153.576   | 142.641   | 153.437   | 163.736   | 171.868   | 167.655   | 217.263   | 229.969   | 232.454   | 201.640   | 184.626   | 167.240   | - Others                            |
| e. Penyertaan                                                                                                                | 7.137     | 10.490    | 11.499    | 18.276    | 18.086    | 18.168    | 18.402    | 18.476    | 18.812    | 19.757    | 19.944    | 20.080    | 17.698    | 17.698    | 17.864    | 17.439    | 18.001    | e. Equity Investment                |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)                                                                    | 26.228    | 31.920    | 40.238    | 58.006    | 55.720    | 56.266    | 56.932    | 58.433    | 58.739    | 60.050    | 58.243    | 59.167    | 60.170    | 59.357    | 60.484    | 60.504    | 61.578    | f. Impairment on Financial Assets   |
| - Kredit yang diberikan                                                                                                      | 22.694    | 28.087    | 36.758    | 55.152    | 52.973    | 53.592    | 54.299    | 55.758    | 56.559    | 57.734    | 55.813    | 56.793    | 57.778    | 56.927    | 58.059    | 58.256    | 59.619    | - Credit                            |
| - Surat Berharga                                                                                                             | 2.105     | 2.124     | 1.392     | 1.257     | 1.154     | 1.137     | 1.134     | 1.140     | 626       | 629       | 648       | 651       | 674       | 717       | 718       | 591       | 307       | - Securities                        |
| - Lainnya                                                                                                                    | 1.429     | 1.709     | 2.088     | 1.598     | 1.593     | 1.537     | 1.498     | 1.534     | 1.554     | 1.687     | 1.782     | 1.723     | 1.719     | 1.712     | 1.707     | 1.657     | 1.652     | - Others                            |
| g. Tagihan Spot dan Derivatif                                                                                                | 4.858     | 2.777     | 3.535     | 2.309     | 1.999     | 2.035     | 2.011     | 1.916     | 1.716     | 1.718     | 1.695     | 3.154     | 2.654     | 2.079     | 2.285     | 2.962     | 4.171     | g. Spot and Derivatives Claims      |
| h. Tagihan Lainnya                                                                                                           | 91.326    | 86.372    | 54.544    | 66.407    | 69.313    | 134.653   | 142.559   | 145.484   | 135.098   | 112.177   | 90.276    | 115.472   | 118.603   | 98.341    | 93.025    | 81.670    | 75.207    | h. Other claims                     |
| <b>Sumber Dana</b>                                                                                                           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Source of Funds</b>              |
| a. Dana Pihak Ketiga                                                                                                         | 1.552.385 | 1.731.019 | 1.821.244 | 2.045.699 | 2.151.299 | 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 | a. Third Party Funds                |
| Rupiah                                                                                                                       | 1.296.639 | 1.437.776 | 1.506.490 | 1.747.194 | 1.829.023 | 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 | Rupiah                              |
| Giro                                                                                                                         | 204.067   | 212.135   | 224.669   | 273.849   | 300.852   | 309.363   | 299.323   | 308.661   | 321.216   | 317.531   | 337.463   | 338.598   | 342.930   | 332.835   | 337.819   | 339.602   | 353.296   | Demand Deposit                      |
| Tabungan                                                                                                                     | 463.249   | 483.010   | 488.571   | 549.423   | 563.343   | 568.776   | 572.175   | 575.040   | 577.300   | 584.822   | 591.105   | 597.392   | 606.248   | 600.537   | 604.559   | 618.463   | 627.531   | Saving                              |
| Simpanan Berjangka                                                                                                           | 629.323   | 742.631   | 793.250   | 923.922   | 964.828   | 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   | Time Deposits                       |
| Valas                                                                                                                        | 255.746   | 293.243   | 314.753   | 298.505   | 322.276   | 309.969   | 311.701   | 317.768   | 315.331   | 314.834   | 307.591   | 310.668   | 308.632   | 306.083   | 313.902   | 315.178   | 312.914   | Foreign Exchange                    |
| Giro                                                                                                                         | 90.113    | 97.101    | 95.441    | 93.907    | 106.716   | 100.829   | 102.934   | 102.252   | 104.114   | 104.633   | 95.776    | 105.266   | 102.166   | 99.077    | 102.246   | 105.558   | 99.928    | Demand Deposit                      |
| Tabungan                                                                                                                     | 39.614    | 39.782    | 55.566    | 61.737    | 67.034    | 64.825    | 62.862    | 64.905    | 65.077    | 65.896    | 62.840    | 64.149    | 63.168    | 64.418    | 66.198    | 65.499    | 65.346    | Saving                              |
| Simpanan Berjangka                                                                                                           | 126.018   | 156.360   | 163.746   | 142.861   | 148.526   | 144.314   | 145.905   | 150.612   | 146.140   | 144.305   | 148.975   | 141.253   | 143.297   | 142.588   | 145.458   | 144.121   | 147.640   | 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    | 76.179    | 66.437    | 64.042    | 75.778    | 77.652    | 71.312    | 73.608    | 77.469    | 81.989    | 90.058    | 81.759    | 82.322    | 75.646    | c. Interbank Liabilities            |
| d. Surat Berharga yang diterbitkan                                                                                           | 20.834    | 18.383    | 25.568    | 31.972    | 27.450    | 28.221    | 30.567    | 31.634    | 32.083    | 33.607    | 33.778    | 24.376    | 29.338    | 30.620    | 30.690    | 31.593    | 33.606    | d. Issued Securities                |
| e. Pinjaman yang Diterima                                                                                                    | 19.063    | 22.662    | 19.568    | 18.345    | 29.290    | 28.064    | 27.105    | 27.326    | 26.051    | 27.541    | 29.976    | 35.852    | 35.712    | 36.621    | 38.170    | 39.862    | 43.273    | e. Loans received                   |
| Rupiah                                                                                                                       | 4.196     | 3.831     | 3.499     | 5.267     | 7.719     | 6.525     | 6.402     | 6.003     | 5.946     | 5.846     | 6.126     | 5.884     | 6.554     | 6.545     | 7.695     | 8.394     | 9.186     | Rupiah                              |
| Valas                                                                                                                        | 14.867    | 18.830    | 16.069    | 13.077    | 21.571    | 21.538    | 20.702    | 21.323    | 20.105    | 21.696    | 23.851    | 29.968    | 29.158    | 30.076    | 30.475    | 31.467    | 34.087    | Foreign Exchange                    |
| f. Kewajiban Spot dan Derivatif                                                                                              | 4.526     | 2.090     | 3.203     | 1.914     | 1.847     | 1.588     | 1.658     | 1.827     | 1.641     | 1.457     | 1.339     | 1.985     | 2.611     | 1.967     | 2.899     | 3.157     | 5.959     | 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    | 51.194    | 35.765    | 34.922    | 36.565    | 34.252    | 37.959    | 57.119    | 35.214    | 35.691    | 35.809    | 40.885    | 60.037    | 50.693    | g. Other Liabilities                |
| h. Setoran Jaminan                                                                                                           | 1.641     | 1.389     | 1.353     | 1.218     | 1.672     | 1.824     | 1.934     | 1.969     | 1.977     | 1.895     | 2.051     | 1.993     | 1.953     | 2.002     | 2.211     | 2.191     | 2.261     | h. Margin Deposits                  |
| <b>Beberapa komponen modal</b>                                                                                               |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | <b>Components of Capital</b>        |
| a. Modal Disetor                                                                                                             | 49.615    | 57.467    | 64.121    | 74.297    | 84.646    | 87.158    | 87.411    | 87.411    | 88.416    | 88.416    | 89.294    | 89.779    | 91.347    | 91.415    | 91.440    |           |           |                                     |

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

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**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  |                                                  |
|------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------------------------------|
|                                                                                                                              |         |         |         |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    |        | Jun                                              |
| Penyaluran Dana                                                                                                              |         |         |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Distribution of Funds                            |
| a. Kredit Yang Diberikan                                                                                                     | 109.303 | 126.945 | 132.858 | 50.946 | 55.550 | 54.393 | 56.487 | 57.485 | 58.138 | 58.941 | 60.221 | 59.839 | 60.408 | 61.735 | 62.902 | 64.185 | 64.545 | a. Credit                                        |
| - Kepada Pihak Ketiga                                                                                                        | 108.228 | 126.001 | 131.833 | 50.163 | 54.577 | 53.423 | 55.557 | 56.569 | 57.258 | 58.111 | 59.409 | 59.064 | 59.673 | 61.032 | 62.117 | 63.320 | 63.696 | - To Third Party                                 |
| Rupiah                                                                                                                       | 108.228 | 126.001 | 131.833 | 50.163 | 54.577 | 53.423 | 55.557 | 56.569 | 57.258 | 58.111 | 59.409 | 59.064 | 59.673 | 61.032 | 62.117 | 63.320 | 63.696 | Rupiah                                           |
| Valas                                                                                                                        | -       | -       | -       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                                           | 1.074   | 944     | 1.025   | 783    | 973    | 970    | 931    | 916    | 880    | 830    | 813    | 776    | 735    | 703    | 786    | 865    | 849    | - Inter Bank Credit                              |
| Rupiah                                                                                                                       | 1.074   | 944     | 1.025   | 783    | 973    | 970    | 931    | 916    | 880    | 830    | 813    | 776    | 735    | 703    | 786    | 865    | 849    | Rupiah                                           |
| Valas                                                                                                                        | -       | -       | -       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                                 | 3.076   | 6.533   | 7.746   | 3.834  | 3.386  | 2.979  | 2.976  | 2.893  | 2.655  | 3.115  | 4.125  | 3.318  | 3.442  | 3.749  | 3.547  | 3.776  | 3.956  | b. Interbank Placement                           |
| - Giro                                                                                                                       | 111     | 599     | 668     | 541    | 290    | 257    | 302    | 278    | 254    | 252    | 753    | 740    | 795    | 886    | 867    | 953    | 856    | - Demand Deposit                                 |
| - Inter Bank Call Money                                                                                                      | 1.786   | 4.048   | 4.286   | 1.790  | 1.115  | 1.175  | 1.315  | 1.185  | 793    | 905    | 1.625  | 965    | 1.145  | 1.535  | 1.500  | 1.525  | 1.780  | - Inter Bank Call Money                          |
| - Deposito Berjangka                                                                                                         | 742     | 1.475   | 2.324   | 1.253  | 1.323  | 1.046  | 1.078  | 1.118  | 1.166  | 1.282  | 1.146  | 1.127  | 1.111  | 1.111  | 926    | 974    | 995    | - Time Deposits                                  |
| - Lainnya                                                                                                                    | 437     | 410     | 468     | 249    | 253    | 224    | 313    | 352    | 490    | 492    | 465    | 467    | 376    | 217    | 255    | 323    | 325    | - Others                                         |
| c. Penempatan pada Bank Indonesia                                                                                            | 20.546  | 26.236  | 23.304  | 9.200  | 9.558  | 9.216  | 9.188  | 10.542 | 9.923  | 9.690  | 10.633 | 10.722 | 9.906  | 9.383  | 8.448  | 8.753  | 9.864  | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                                       | 9.146   | 10.977  | 10.582  | 3.365  | 3.750  | 3.754  | 3.688  | 3.926  | 4.024  | 4.949  | 4.137  | 4.157  | 4.187  | 4.182  | 4.358  | 4.157  | 4.127  | - Demand Deposit                                 |
| - Fine Tune Operation (FTO)                                                                                                  | 146     | 1.845   | 1.575   | 1.275  | 584    | 2.157  | 2.557  | 2.886  | 2.577  | 1.908  | 2.783  | 3.334  | 3.290  | 2.453  | 2.524  | 3.057  | 2.404  | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                                      | 8.060   | 13.380  | 11.110  | 4.546  | 5.214  | 3.291  | 2.938  | 3.720  | 3.309  | 2.822  | 3.698  | 3.203  | 2.417  | 2.743  | 1.558  | 1.529  | 3.313  | - Fasbi                                          |
| - Lainnya                                                                                                                    | 3.193   | 34      | 37      | 14     | 9      | 13     | 5      | 11     | 13     | 11     | 15     | 27     | 11     | 4      | 8      | 9      | 20     | - Others                                         |
| d. Surat Berharga                                                                                                            | 13.583  | 15.738  | 17.535  | 5.328  | 6.113  | 5.932  | 5.876  | 6.339  | 6.459  | 6.346  | 6.804  | 6.250  | 6.655  | 7.712  | 7.681  | 8.461  | 8.217  | d. Securitess                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                                            | 7.398   | 6.257   | 2.591   | 1.172  | 404    | 318    | 263    | 219    | 195    | 130    | 91     | 96     | 71     | 81     | 116    | 67     | 67     | - Bank Indonesia Certificates                    |
| - Surat Perbendaharaan Negara (SB/PN)                                                                                        | 34      | -       | 98      | -      | -      | -      | -      | -      | -      | 24     | 25     | 25     | 25     | 851    | 667    | 1.172  | 643    | - Treasury Bills                                 |
| - Obligasi                                                                                                                   | 4.350   | 5.502   | 8.640   | 2.256  | 2.578  | 2.492  | 2.769  | 2.649  | 2.690  | 2.585  | 2.649  | 2.919  | 3.090  | 3.500  | 4.388  | 4.710  | 4.938  | - Bonds                                          |
| - Lainnya                                                                                                                    | 1.800   | 3.978   | 6.206   | 1.900  | 3.130  | 3.122  | 2.844  | 3.471  | 3.574  | 3.606  | 4.040  | 3.210  | 3.469  | 3.280  | 2.510  | 2.512  | 2.569  | - 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  | 1.445  | 1.532  | 1.641  | 1.628  | 1.873  | 1.908  | 1.975  | 2.025  | 2.049  | 2.081  | 2.149  | 2.180  | 2.119  | f. Impairment on Financial Assets                |
| - Kredit yang diberikan                                                                                                      | 1.517   | 1.671   | 1.690   | 1.300  | 1.397  | 1.484  | 1.594  | 1.576  | 1.819  | 1.849  | 1.905  | 1.937  | 1.959  | 1.987  | 2.054  | 2.079  | 2.013  | - Credit                                         |
| - Surat Berharga                                                                                                             | 3       | 5       | 13      | 27     | 28     | 26     | 25     | 26     | 26     | 28     | 33     | 32     | 28     | 28     | 26     | 29     | 29     | - Securities                                     |
| - Lainnya                                                                                                                    | 4       | 24      | 13      | 12     | 21     | 22     | 22     | 25     | 27     | 31     | 37     | 56     | 62     | 67     | 69     | 71     | 77     | - Others                                         |
| g. Tagihan Spot dan Derivatif                                                                                                | -       | -       | -       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | g. Spot and Derivatives Claims                   |
| h. Tagihan Lainnya                                                                                                           | 8.782   | 2.990   | 1.317   | 1.484  | 2.094  | 5.134  | 4.455  | 4.418  | 4.420  | 4.815  | 3.160  | 4.211  | 4.864  | 4.114  | 4.029  | 3.169  | 2.532  | h. Other claims                                  |
| Sumber Dana                                                                                                                  |         |         |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Source of Funds                                  |
| a. Dana Pihak Ketiga                                                                                                         | 122.883 | 141.027 | 147.143 | 55.626 | 60.657 | 61.377 | 61.051 | 62.720 | 62.631 | 64.066 | 65.276 | 64.998 | 65.920 | 66.971 | 67.086 | 68.071 | 68.505 | a. Third Party Funds                             |
| Rupiah                                                                                                                       | 122.883 | 141.027 | 147.143 | 55.626 | 60.657 | 61.377 | 61.051 | 62.720 | 62.631 | 64.066 | 65.276 | 64.998 | 65.920 | 66.971 | 67.086 | 68.071 | 68.505 | Rupiah                                           |
| Giro                                                                                                                         | 5.844   | 7.056   | 4.703   | 2.817  | 2.392  | 2.465  | 2.393  | 2.592  | 2.689  | 2.899  | 3.241  | 3.008  | 3.111  | 2.889  | 2.879  | 3.040  | 3.199  | Demand Deposit                                   |
| Tabungan                                                                                                                     | 14.402  | 16.422  | 17.728  | 6.202  | 6.781  | 6.685  | 7.022  | 7.667  | 7.688  | 8.001  | 8.451  | 8.433  | 8.470  | 8.652  | 8.534  | 8.679  | 8.630  | Saving                                           |
| Simpanan Berjangka                                                                                                           | 102.636 | 117.549 | 124.711 | 46.607 | 51.485 | 52.227 | 51.637 | 52.461 | 52.254 | 53.166 | 53.583 | 53.556 | 54.339 | 55.430 | 55.674 | 56.352 | 56.675 | Time Deposits                                    |
| Valas                                                                                                                        | -       | -       | -       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | Foreign Exchange                                 |
| Giro                                                                                                                         | -       | -       | -       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | Demand Deposit                                   |
| Tabungan                                                                                                                     | -       | -       | -       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | Saving                                           |
| Simpanan Berjangka                                                                                                           | -       | -       | -       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | Time Deposits                                    |
| b. Kewajiban kepada Bank Indonesia                                                                                           | -       | -       | -       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 130    | b. Liabilities to BI                             |
| c. Kewajiban kepada Bank lain                                                                                                | 6.567   | 4.258   | 4.659   | 2.450  | 1.959  | 2.097  | 2.019  | 2.316  | 2.635  | 2.551  | 2.741  | 2.780  | 2.612  | 2.691  | 2.339  | 2.134  | 2.035  | c. Interbank Liabilities                         |
| d. Surat Berharga yang diterbitkan                                                                                           | 5.363   | 5.896   | 3.919   | 1.232  | 862    | 2.525  | 2.443  | 2.899  | 2.443  | 2.043  | 2.268  | 1.993  | 1.993  | 2.304  | 2.147  | 2.605  | 2.765  | d. Issued Securities                             |
| e. Pinjaman yang Diterima                                                                                                    | 1.875   | 4.193   | 3.078   | 148    | 154    | 171    | 170    | 189    | 201    | 245    | 285    | 287    | 286    | 290    | 323    | 339    | 362    | e. Loans received                                |
| Rupiah                                                                                                                       | 1.875   | 4.193   | 3.078   | 148    | 154    | 171    | 170    | 189    | 201    | 245    | 285    | 287    | 286    | 290    | 323    | 339    | 362    | 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    | g. Other Liabilities                             |
| h. Setoran Jaminan                                                                                                           | 7       | 9       | 22      | 30     | 28     | 29     | 31     | 32     | 32     | 34     | 34     | 30     | 28     | 28     | 29     | 29     | 29     | h. Margin Deposits                               |
| Beberapa komponen modal                                                                                                      |         |         |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Components of Capital                            |
| a. Modal Disetor                                                                                                             | 9.729   | 11.861  | 12.731  | 9.415  | 10.249 | 10.249 | 10.335 | 10.335 | 10.503 | 10.883 | 11.033 | 11.130 | 11.130 | 11.180 | 11.180 | 11.257 | 11.257 | a. Paid In Capital                               |
| b. Cadangan                                                                                                                  | 300     | 565     | 641     | 339    | 372    | 372    | 372    | 372    | 372    | 372    | 372    | 385    | 385    | 395    | 397    | 401    | 401    | b. Reserves                                      |
| c. L/R Tahun lalu <sup>1)</sup>                                                                                              | 6.776   | 9.103   | 11.014  | 806    | 1.059  | 1.060  | 1.060  | 1.060  | 781    | 781    | 781    | 1.556  | 1.554  | 1.401  | 1.380  | 1.385  | 1.380  | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>                                                                            | 3.084   | 2.316   | 2.084   | 175    | 635    | 270    | 650    | 757    | 653    | 725    | 753    | 143    | 267    | 415    | 550    | 705    | 844    | d. Current Earnings (Profit/Loss) <sup>2)</sup>  |
| e. Tambahan modal disetor                                                                                                    | 2.538   | 2.939   | 2.840   | 1.084  | 2.001  | 1.998  | 1.949  | 2.005  | 2.292  | 2.019  | 2.324  | 2.215  | 2.193  | 2.148  | 2.137  | 2.793  | 2.817  | e. Additional Paid In Capital                    |
| f. Modal Pinjaman                                                                                                            | 608     | 609     | 596     | 168    | 168    | 168    | 168    | 168    | 168    | 168    | 169    | 169    | 169    | 169    | 169    | 169    | 169    | f. Loan Capital                                  |

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama<sup>3)</sup> Angka-angka diperbaiki<sup>1)</sup> LBU 2008 is not defined vs metadata<sup>2)</sup> Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata<sup>3)</sup> Revised figures

**Tabel 1.5.a. Kegiatan Usaha BPD**  
(Regional Development Banks Operations)  
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                                              |
| <b>Penyaluran Dana</b>                                                                                                        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Distribution of Funds</b>                     |
| a. Kredit Yang Diberikan                                                                                                      | 265.250 | 302.426 | 329.742 | 359.327 | 373.692 | 374.910 | 378.610 | 382.981 | 387.004 | 390.803 | 393.439 | 385.039 | 387.093 | 392.778 | 395.925 | 401.531 | 403.003 | a. Credit                                        |
| - Kepada Pihak Ketiga                                                                                                         | 264.541 | 301.456 | 328.759 | 357.859 | 371.780 | 372.981 | 376.718 | 380.997 | 385.028 | 388.803 | 390.372 | 382.713 | 384.782 | 390.679 | 393.872 | 399.147 | 400.768 | - To Third Party                                 |
| Rupiah                                                                                                                        | 263.597 | 300.647 | 328.131 | 357.145 | 371.240 | 372.455 | 376.191 | 380.467 | 384.507 | 388.285 | 389.863 | 382.223 | 384.279 | 390.185 | 393.381 | 398.657 | 400.273 | Rupiah                                           |
| Valas                                                                                                                         | 944     | 809     | 628     | 714     | 540     | 526     | 527     | 530     | 520     | 518     | 509     | 490     | 503     | 493     | 491     | 490     | 495     | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                                            | 709     | 970     | 983     | 1.468   | 1.912   | 1.929   | 1.892   | 1.984   | 1.977   | 2.000   | 3.067   | 2.326   | 2.311   | 2.100   | 2.053   | 2.383   | 2.235   | - Inter Bank Credit                              |
| Rupiah                                                                                                                        | 709     | 970     | 983     | 1.468   | 1.912   | 1.929   | 1.892   | 1.984   | 1.977   | 2.000   | 3.067   | 2.326   | 2.311   | 2.100   | 2.053   | 2.383   | 2.235   | Rupiah                                           |
| Valas                                                                                                                         | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                                  | 31.853  | 38.351  | 29.244  | 23.582  | 41.467  | 47.114  | 50.264  | 58.715  | 62.886  | 44.920  | 29.585  | 31.081  | 37.234  | 56.336  | 57.098  | 48.727  | 51.385  | b. Interbank Placement                           |
| - Giro                                                                                                                        | 2.318   | 1.675   | 1.249   | 1.818   | 2.215   | 2.207   | 2.057   | 1.911   | 1.794   | 2.033   | 2.266   | 1.796   | 1.893   | 2.474   | 2.401   | 2.443   | 2.543   | - Demand Deposit                                 |
| - Inter Bank Call Money                                                                                                       | 14.468  | 14.233  | 13.117  | 9.625   | 17.055  | 14.108  | 14.763  | 21.426  | 24.067  | 14.828  | 11.310  | 12.485  | 18.444  | 31.981  | 31.988  | 26.212  | 27.515  | - Inter Bank Call Money                          |
| - Deposito Berjangka                                                                                                          | 14.522  | 21.856  | 13.551  | 11.042  | 20.276  | 28.874  | 31.736  | 33.863  | 35.164  | 26.446  | 14.576  | 15.270  | 15.057  | 20.109  | 20.393  | 18.141  | 19.443  | - Time Deposits                                  |
| - Lainnya                                                                                                                     | 545     | 586     | 1.327   | 1.097   | 1.921   | 1.925   | 1.707   | 1.516   | 1.861   | 1.613   | 1.433   | 1.529   | 1.840   | 1.773   | 2.317   | 1.931   | 1.884   | - Others                                         |
| c. Penempatan pada Bank Indonesia                                                                                             | 31.626  | 39.144  | 43.069  | 72.100  | 92.667  | 75.376  | 79.844  | 79.896  | 86.008  | 93.786  | 82.388  | 72.973  | 64.602  | 61.838  | 73.117  | 65.462  | 65.001  | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                                        | 27.971  | 31.339  | 35.639  | 31.051  | 36.591  | 33.885  | 36.273  | 37.386  | 39.140  | 40.070  | 37.904  | 35.823  | 34.571  | 35.908  | 39.162  | 40.445  | 38.347  | - Demand Deposit                                 |
| - Fine Tune Operation (FTO)                                                                                                   | 200     | 382     | 1.051   | 3.065   | 3.278   | 18.281  | 28.149  | 21.992  | 21.173  | 8.094   | 10.683  | 15.679  | 12.359  | 120     | 475     | 5.542   | 595     | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                                       | 2.546   | 6.801   | 6.080   | 37.592  | 51.110  | 21.773  | 14.682  | 19.975  | 24.700  | 45.324  | 33.254  | 20.192  | 16.186  | 23.994  | 31.657  | 17.644  | 24.221  | - Fasbi                                          |
| - Lainnya                                                                                                                     | 909     | 623     | 298     | 392     | 1.688   | 1.437   | 740     | 543     | 995     | 298     | 547     | 1.279   | 1.486   | 1.815   | 1.823   | 1.831   | 1.838   | - Others                                         |
| d. Surat Berharga                                                                                                             | 32.106  | 30.988  | 41.796  | 38.065  | 64.021  | 69.111  | 58.251  | 65.165  | 65.901  | 63.092  | 58.965  | 64.085  | 70.347  | 72.845  | 72.299  | 74.291  | 70.524  | d. Securities                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                                             | 12.125  | 9.179   | 6.753   | 7.097   | 9.895   | 12.777  | 9.197   | 9.687   | 8.084   | 7.566   | 5.926   | 10.425  | 10.239  | 10.425  | 8.467   | 10.355  | 8.901   | - Bank Indonesia Certificates                    |
| - Surat Perbendaharaan Negara (SB/PN)                                                                                         | 100     | 43      | 787     | 383     | 3.467   | 4.514   | 5.789   | 5.060   | 6.048   | 5.458   | 3.073   | 2.975   | 3.247   | 2.939   | 4.328   | 5.073   | 5.405   | - Treasury Bills                                 |
| - Obligasi                                                                                                                    | 16.980  | 17.605  | 27.355  | 21.318  | 26.678  | 29.063  | 23.114  | 25.814  | 27.434  | 28.222  | 26.987  | 28.443  | 30.512  | 31.044  | 29.905  | 30.163  | 28.816  | - Bonds                                          |
| - Lainnya                                                                                                                     | 2.901   | 4.161   | 6.902   | 9.267   | 23.982  | 22.757  | 20.152  | 24.603  | 24.335  | 21.845  | 22.979  | 22.241  | 26.349  | 28.436  | 29.598  | 28.699  | 27.403  | - Others                                         |
| e. Penyertaan                                                                                                                 | 693     | 692     | 692     | 1.092   | 1.341   | 1.342   | 1.342   | 1.342   | 1.343   | 1.343   | 1.343   | 1.343   | 1.353   | 1.352   | 1.351   | 1.351   | 1.603   | e. Equity Investment                             |
| f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)                                                                     | 5.173   | 7.927   | 9.073   | 8.797   | 9.110   | 9.252   | 9.378   | 9.590   | 9.488   | 9.667   | 9.137   | 9.308   | 9.068   | 8.910   | 9.038   | 9.125   | 9.095   | f. Impairment on Financial Assets                |
| - Kredit yang diberikan                                                                                                       | 5.155   | 7.655   | 8.804   | 8.510   | 8.835   | 8.981   | 9.109   | 9.321   | 9.213   | 9.401   | 8.856   | 9.039   | 8.800   | 8.628   | 8.761   | 8.836   | 8.798   | - Credit                                         |
| - Surat Berharga                                                                                                              | 4       | 4       | 3       | 0       | 1       | 0       | 0       | 1       | 0       | 1       | 0       | 0       | 0       | 7       | 0       | 10      | 21      | - Securities                                     |
| - Lainnya                                                                                                                     | 15      | 268     | 266     | 286     | 274     | 270     | 268     | 268     | 274     | 265     | 279     | 268     | 268     | 275     | 277     | 279     | 276     | - Others                                         |
| g. Tagihan Spot dan Derivatif                                                                                                 | -       | -       | 2       | 2       | 0       | 0       | 0       | 0       | 4       | 3       | 1       | 0       | 4       | 0       | 3       | 4       | 0       | g. Spot and Derivatives Claims                   |
| h. Tagihan Lainnya                                                                                                            | 3.081   | 5.481   | 5.743   | 3.497   | 9.628   | 15.868  | 15.871  | 19.513  | 21.133  | 23.224  | 5.927   | 22.892  | 21.936  | 22.728  | 24.230  | 24.817  | 18.642  | h. Other claims                                  |
| <b>Sumber Dana</b>                                                                                                            |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Source of Funds</b>                           |
| a. Dana Pihak Ketiga                                                                                                          | 287.709 | 335.957 | 356.600 | 383.531 | 493.929 | 493.097 | 492.310 | 516.035 | 532.058 | 521.983 | 449.389 | 475.869 | 483.639 | 504.930 | 521.598 | 517.118 | 508.119 | a. Third Party Funds                             |
| Rupiah                                                                                                                        | 286.021 | 334.704 | 353.719 | 380.794 | 492.779 | 492.048 | 491.302 | 515.070 | 531.211 | 521.018 | 448.012 | 474.699 | 482.505 | 503.617 | 520.488 | 516.147 | 507.124 | Rupiah                                           |
| Giro                                                                                                                          | 106.398 | 120.531 | 110.080 | 102.914 | 173.819 | 166.129 | 156.491 | 173.999 | 177.716 | 168.158 | 108.911 | 130.046 | 141.915 | 161.177 | 171.359 | 175.026 | 173.002 | - Demand Deposit                                 |
| Tabungan                                                                                                                      | 95.786  | 100.903 | 116.551 | 128.691 | 122.082 | 121.452 | 119.281 | 118.262 | 116.953 | 122.014 | 143.598 | 125.556 | 122.851 | 123.427 | 123.732 | 129.870 | 135.326 | - Saving                                         |
| Simpanan Berjangka                                                                                                            | 83.838  | 113.270 | 127.088 | 149.190 | 196.878 | 204.468 | 215.531 | 222.809 | 236.542 | 230.846 | 195.502 | 219.097 | 217.739 | 219.013 | 225.397 | 211.251 | 198.796 | - Time Deposits                                  |
| Valas                                                                                                                         | 1.688   | 1.253   | 2.881   | 2.736   | 1.150   | 1.049   | 1.008   | 965     | 847     | 965     | 1.377   | 1.171   | 1.134   | 1.314   | 1.110   | 971     | 995     | Foreign Exchange                                 |
| Giro                                                                                                                          | 673     | 368     | 264     | 270     | 355     | 263     | 265     | 311     | 316     | 348     | 353     | 412     | 357     | 244     | 446     | 392     | 441     | - Demand Deposit                                 |
| Tabungan                                                                                                                      | 41      | 46      | 50      | 111     | 83      | 83      | 70      | 70      | 70      | 72      | 71      | 74      | 77      | 77      | 77      | 78      | 79      | - Saving                                         |
| Simpanan Berjangka                                                                                                            | 974     | 839     | 2.567   | 2.355   | 712     | 703     | 672     | 584     | 461     | 546     | 952     | 688     | 703     | 992     | 587     | 501     | 474     | - Time Deposits                                  |
| b. Kewajiban kepada Bank Indonesia                                                                                            | 222     | 2       | 2       | 2       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 1       | 2       | b. Liabilities to BI                             |
| c. Kewajiban kepada Bank lain                                                                                                 | 22.957  | 20.612  | 21.809  | 33.694  | 16.896  | 15.574  | 13.796  | 13.434  | 13.369  | 13.318  | 27.762  | 16.251  | 15.078  | 16.742  | 17.195  | 16.173  | 16.816  | c. Interbank Liabilities                         |
| d. Surat Berharga yang diterbitkan                                                                                            | 6.860   | 7.050   | 6.730   | 8.852   | 7.596   | 7.342   | 7.617   | 7.717   | 7.017   | 7.067   | 12.357  | 9.689   | 8.642   | 9.177   | 8.162   | 7.843   | 8.254   | d. Issued Securities                             |
| e. Pinjaman yang Diterima                                                                                                     | 1.846   | 3.212   | 3.945   | 6.727   | 6.122   | 8.144   | 7.787   | 7.838   | 8.511   | 8.658   | 10.910  | 9.765   | 9.762   | 11.534  | 11.995  | 11.946  | 12.338  | e. Loans received                                |
| Rupiah                                                                                                                        | 1.846   | 3.150   | 3.945   | 6.053   | 5.456   | 7.478   | 7.454   | 7.501   | 8.172   | 8.320   | 10.165  | 9.029   | 9.006   | 10.777  | 11.231  | 11.183  | 11.550  | Rupiah                                           |
| Valas                                                                                                                         | -       | 62      | -       | 674     | 666     | 666     | 334     | 337     | 339     | 338     | 745     | 735     | 755     | 756     | 765     | 764     | 788     | Foreign Exchange                                 |
| f. Kewajiban Spot dan Derivatif                                                                                               | 0       | -       | -       | 1       | -       | 1       | 0       | 1       | -       | 1       | 1       | 5       | 10      | 0       | 4       | 5       | 3       | 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   | 3.895   | 443     | 753     | 553     | 533     | 477     | 3.593   | 576     | 589     | 719     | 512     | 2.944   | 2.990   | g. Other Liabilities                             |
| h. Setoran Jaminan                                                                                                            | 492     | 467     | 564     | 378     | 230     | 257     | 289     | 308     | 317     | 342     | 472     | 341     | 295     | 286     | 290     | 293     | 267     | h. Margin Deposits                               |
| <b>Beberapa komponen modal</b>                                                                                                |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Components of Capital</b>                     |
| a. Modal Disetor                                                                                                              | 22.744  | 26.771  | 30.333  | 34.947  | 36.186  | 36.332  | 37.474  | 37.505  | 37.736  | 37.736  | 37.849  | 38.054  | 38.167  | 38.422  | 38.621  | 38.783  | 38.804  | a. Paid in Capital                               |
| b. Cadangan                                                                                                                   | 10.343  | 12.877  | 15.484  | 18.111  | 19.855  | 19.990  | 19.993  | 19.992  | 19.993  | 19.975  | 20.154  | 19.957  | 20.606  | 20.996  | 21.714  | 21.866  | 22.044  | b. Reserves                                      |
| c. L/R Tahun lalu <sup>1)</sup>                                                                                               | 377     | 706     | 875     | 854     | 1.856   | 1.603   | 1.601   | 1.601   | 1.601   | 1.585   | 1.543   | 13.986  | 9.951   | 7.244   | 4.953   | 4.083   | 3.723   | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>                                                                             | 10.733  | 9.720   | 10.595  | 11.487  | 6.235   | 7.377   | 8.409   | 9.568   | 10.834  | 11.708  | 12.436  | 1.056   | 1.962   | 3.409   | 4.373   | 5.467   | 6.550   | d. Current Earnings (Profit/Loss) <sup>2)</sup>  |
| e. Tambahan modal disetor                                                                                                     | 2.740   | 2.230   | 2.168   | 2.992   | 3.235   | 3.087   | 2.077   | 2.116   | 1.732   | 2.099   | 2.585   | 1.997   | 1.659   | 1.403   | 1.070   | 790     | 255     | e. Additional Paid in Capital                    |
| f. Modal Pinjaman                                                                                                             | 1.004   | 1.004   | 1.005   | 1.502   | 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   | f. Loan Capital                                  |

<sup>1)</sup> Pada LBU 2008 tolak didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama<sup>3)</sup> Angka-angka diperbaiki<sup>2)</sup> Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata<sup>3)</sup> Revised figures

**Tabel 1.6.a. Kegiatan Usaha Bank Campuran**  
(Joint Venture Banks Operations)  
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                                              |
| <b>Penyaluran Dana</b>                                                                                          |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Distribution of Funds</b>                     |
| a. Kredit Yang Diberikan                                                                                        | 201.510 | 196.326 | 214.162 | 221.074 | 211.814 | 210.745 | 212.402 | 218.340 | 222.286 | 226.902 | 225.140 | 223.036 | 224.908 | 232.409 | 237.487 | 242.872 | 249.460 | a. Credit                                        |
| - Kepada Pihak Ketiga                                                                                           | 201.357 | 195.925 | 213.727 | 220.921 | 211.669 | 210.606 | 212.260 | 218.310 | 222.257 | 226.873 | 225.112 | 223.008 | 224.885 | 232.386 | 237.463 | 242.850 | 249.438 | - To Third Party                                 |
| Rupiah                                                                                                          | 95.948  | 103.039 | 123.649 | 126.854 | 125.221 | 124.534 | 124.173 | 126.154 | 128.531 | 131.302 | 131.570 | 129.700 | 128.230 | 135.703 | 140.778 | 146.934 | 148.697 | Rupiah                                           |
| Valas                                                                                                           | 105.409 | 92.886  | 90.078  | 94.067  | 86.447  | 86.072  | 88.087  | 92.156  | 93.726  | 95.571  | 93.542  | 93.308  | 96.655  | 96.683  | 96.685  | 95.915  | 100.741 | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                              | 152     | 400     | 435     | 153     | 146     | 138     | 142     | 30      | 29      | 30      | 28      | 28      | 23      | 23      | 24      | 23      | 22      | - Inter Bank Credit                              |
| Rupiah                                                                                                          | 152     | 400     | 435     | 153     | 146     | 138     | 142     | 30      | 29      | 30      | 28      | 28      | 23      | 23      | 24      | 23      | 22      | Rupiah                                           |
| Valas                                                                                                           | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                    | 19.748  | 10.894  | 16.036  | 11.763  | 18.091  | 12.801  | 14.478  | 11.495  | 15.928  | 12.068  | 9.893   | 9.733   | 11.681  | 16.250  | 13.016  | 11.548  | 12.571  | b. Interbank Placement                           |
| - Giro                                                                                                          | 8.457   | 4.539   | 5.473   | 4.991   | 7.397   | 4.341   | 5.199   | 6.611   | 6.947   | 4.290   | 4.945   | 4.045   | 4.693   | 6.576   | 5.408   | 5.722   | 7.321   | - Demand Deposit                                 |
| - Inter Bank Call Money                                                                                         | 10.633  | 5.144   | 9.048   | 6.054   | 9.823   | 7.772   | 8.691   | 4.786   | 8.881   | 7.346   | 4.614   | 5.358   | 6.649   | 9.336   | 7.267   | 5.485   | 4.888   | - Inter Bank Call Money                          |
| - Deposito Berjangka                                                                                            | 379     | 1.091   | 1.214   | 679     | 672     | 490     | 491     | -       | -       | 332     | 333     | 329     | 338     | 338     | 342     | 341     | 352     | - Time Deposits                                  |
| - Lainnya                                                                                                       | 279     | 121     | 300     | 39      | 198     | 199     | 98      | 98      | 100     | 101     | 1       | 1       | 1       | -       | -       | -       | 10      | - Others                                         |
| c. Penempatan pada Bank Indonesia                                                                               | 29.004  | 26.854  | 33.188  | 30.596  | 30.479  | 30.494  | 24.247  | 28.804  | 29.706  | 26.132  | 31.062  | 34.334  | 32.526  | 29.728  | 33.073  | 35.981  | 42.276  | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                          | 19.923  | 19.235  | 19.549  | 18.657  | 19.405  | 17.653  | 17.763  | 18.217  | 18.143  | 18.446  | 18.503  | 16.639  | 17.202  | 19.197  | 19.370  | 19.684  | 20.723  | - Demand Deposit                                 |
| - Fine Tune Operation (FTO)                                                                                     | 968     | 2.137   | 6.038   | 2.662   | 4.611   | 8.073   | 3.754   | 6.057   | 8.031   | 3.965   | 5.943   | 9.816   | 8.676   | 5.521   | 9.126   | 9.513   | 8.641   | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                         | 7.539   | 5.371   | 7.249   | 8.723   | 6.463   | 3.960   | 2.169   | 3.913   | 2.202   | 3.400   | 5.575   | 5.498   | 4.060   | 5.010   | 4.577   | 6.784   | 12.912  | - Fasbi                                          |
| - Lainnya                                                                                                       | 573     | 111     | 353     | 555     | 0       | 807     | 562     | 618     | 1.330   | 320     | 1.040   | 2.381   | 2.588   | -       | -       | -       | -       | - Others                                         |
| d. Surat Berharga                                                                                               | 17.239  | 22.745  | 25.830  | 33.432  | 34.385  | 35.737  | 37.869  | 38.237  | 38.164  | 38.674  | 39.977  | 41.841  | 43.725  | 44.502  | 41.813  | 37.891  | 34.794  | d. Securities                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                               | 6.131   | 4.668   | 3.424   | 6.504   | 3.079   | 2.441   | 2.087   | 1.740   | 1.659   | 1.713   | 887     | 902     | 1.818   | 1.759   | 1.515   | 1.472   | 1.251   | - Bank Indonesia Certificates                    |
| - Surat Perbendaharaan Negara (SB/PN)                                                                           | 462     | 1.998   | 1.789   | 1.981   | 2.356   | 2.100   | 2.817   | 2.948   | 4.344   | 3.563   | 3.117   | 3.559   | 3.562   | 5.259   | 4.534   | 2.369   | 2.867   | - Treasury Bills                                 |
| - Obligasi                                                                                                      | 6.812   | 13.190  | 13.641  | 19.308  | 19.609  | 20.672  | 20.878  | 20.499  | 19.617  | 21.879  | 20.344  | 21.412  | 21.654  | 20.949  | 20.183  | 20.368  | 18.103  | - Bonds                                          |
| - Lainnya                                                                                                       | 3.834   | 2.888   | 6.976   | 5.640   | 9.340   | 10.524  | 12.087  | 13.050  | 12.545  | 11.519  | 15.629  | 15.968  | 16.690  | 16.535  | 15.581  | 13.682  | 12.573  | - 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   | 4.935   | 4.502   | 4.646   | 4.101   | 4.270   | 4.174   | 4.116   | 4.090   | 3.655   | 4.231   | 4.124   | 4.147   | 4.305   | f. Impairment on Financial Assets                |
| - Kredit yang diberikan                                                                                         | 2.510   | 3.067   | 5.090   | 5.603   | 4.838   | 4.406   | 4.542   | 3.998   | 4.172   | 4.078   | 3.988   | 3.979   | 3.544   | 4.131   | 4.024   | 4.051   | 4.206   | - Credit                                         |
| - Surat Berharga                                                                                                | 2       | 12      | 21      | 25      | 25      | 31      | 32      | 33      | 25      | 24      | 25      | 24      | 22      | 21      | 24      | 20      | 19      | - Securities                                     |
| - Lainnya                                                                                                       | 239     | 52      | 101     | 99      | 72      | 65      | 71      | 69      | 73      | 73      | 103     | 87      | 89      | 80      | 76      | 76      | 80      | - Others                                         |
| g. Tagihan Spot dan Derivatif                                                                                   | 5.768   | 3.730   | 5.195   | 3.355   | 2.526   | 2.485   | 2.427   | 2.457   | 2.313   | 2.185   | 2.000   | 2.809   | 2.685   | 2.136   | 2.684   | 2.880   | 5.132   | g. Spot and Derivatives Claims                   |
| h. Tagihan Lainnya                                                                                              | 10.242  | 13.876  | 12.967  | 13.915  | 14.752  | 13.309  | 15.003  | 16.251  | 15.720  | 16.981  | 17.278  | 16.810  | 16.253  | 17.116  | 18.315  | 16.584  | 18.679  | h. Other claims                                  |
| <b>Sumber Dana</b>                                                                                              |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Source of Funds</b>                           |
| a. Dana Pihak Ketiga                                                                                            | 164.533 | 149.668 | 163.012 | 170.477 | 175.075 | 175.099 | 172.523 | 175.399 | 181.315 | 175.294 | 174.660 | 172.586 | 177.831 | 185.320 | 179.599 | 183.063 | 184.002 | a. Third Party Funds                             |
| Rupiah                                                                                                          | 80.847  | 78.962  | 95.588  | 102.675 | 100.802 | 105.827 | 103.339 | 101.680 | 101.509 | 102.519 | 104.376 | 103.085 | 109.544 | 112.364 | 112.020 | 115.608 | 113.527 | Rupiah                                           |
| - Giro                                                                                                          | 16.744  | 13.334  | 16.318  | 22.303  | 20.790  | 25.631  | 23.028  | 23.548  | 25.637  | 24.948  | 25.699  | 23.251  | 27.101  | 25.822  | 26.646  | 25.395  | 26.195  | - Demand Deposit                                 |
| - Tabungan                                                                                                      | 10.268  | 7.548   | 8.340   | 9.224   | 9.497   | 9.338   | 9.813   | 10.649  | 9.817   | 9.658   | 9.554   | 10.751  | 11.089  | 10.899  | 10.948  | 11.277  | 11.653  | - Saving                                         |
| - Simpanan Berjangka                                                                                            | 53.835  | 58.079  | 70.930  | 71.148  | 70.515  | 70.858  | 70.498  | 67.482  | 66.056  | 67.913  | 69.123  | 69.083  | 71.354  | 75.642  | 74.426  | 78.935  | 75.680  | - Time Deposits                                  |
| Valas                                                                                                           | 83.686  | 70.706  | 67.424  | 67.802  | 74.273  | 69.183  | 73.720  | 79.806  | 68.287  | 72.775  | 70.285  | 69.502  | 68.287  | 72.956  | 67.578  | 67.456  | 70.475  | Foreign Exchange                                 |
| - Giro                                                                                                          | 27.549  | 27.525  | 27.830  | 27.443  | 28.765  | 24.921  | 25.445  | 27.119  | 32.149  | 29.222  | 26.448  | 26.315  | 26.198  | 28.784  | 27.901  | 28.968  | 28.749  | - Demand Deposit                                 |
| - Tabungan                                                                                                      | 12.978  | 13.377  | 14.767  | 16.041  | 14.738  | 13.491  | 13.242  | 14.367  | 13.672  | 14.336  | 14.452  | 13.785  | 13.218  | 13.385  | 13.042  | 13.114  | 14.129  | - Saving                                         |
| - Simpanan Berjangka                                                                                            | 43.160  | 29.804  | 24.827  | 24.317  | 30.769  | 30.860  | 30.497  | 32.233  | 33.984  | 29.217  | 29.384  | 29.402  | 28.871  | 30.786  | 26.635  | 25.374  | 27.597  | - Time Deposits                                  |
| b. Kewajiban kepada Bank Indonesia                                                                              | 0       | -       | -       | -       | -       | 354     | 404     | 561     | 235     | 232     | 232     | 225     | 527     | 302     | 239     | 264     | 257     | b. Liabilities to BI                             |
| c. Kewajiban kepada Bank lain                                                                                   | 11.079  | 11.695  | 16.840  | 17.615  | 16.752  | 18.291  | 22.164  | 20.082  | 22.839  | 22.648  | 21.444  | 19.194  | 22.208  | 24.676  | 24.676  | 24.418  | 25.154  | c. Interbank Liabilities                         |
| d. Surat Berharga yang diterbitkan                                                                              | 498     | 546     | 1.253   | 1.598   | 2.924   | 2.911   | 2.918   | 2.898   | 2.898   | 2.838   | 2.839   | 2.825   | 1.840   | 1.854   | 1.799   | 1.799   | 1.799   | d. Issued Securities                             |
| e. Pinjaman yang Diterima                                                                                       | 44.857  | 51.831  | 55.973  | 50.839  | 44.744  | 38.650  | 39.667  | 41.286  | 44.725  | 46.188  | 49.369  | 55.576  | 56.953  | 56.451  | 59.840  | 60.676  | 70.165  | e. Loans received                                |
| Rupiah                                                                                                          | 1.645   | 1.942   | 3.581   | 4.221   | 2.406   | 2.413   | 2.812   | 2.104   | 2.104   | 3.305   | 3.261   | 3.367   | 3.255   | 3.256   | 4.710   | 4.359   | 6.699   | Rupiah                                           |
| Valas                                                                                                           | 43.213  | 49.889  | 52.392  | 46.618  | 42.337  | 36.236  | 36.854  | 39.183  | 42.621  | 42.882  | 46.108  | 52.209  | 53.697  | 53.195  | 55.130  | 56.317  | 63.466  | Foreign Exchange                                 |
| f. Kewajiban Spot dan Derivatif                                                                                 | 5.346   | 3.752   | 5.955   | 2.839   | 2.051   | 1.888   | 1.868   | 1.815   | 1.855   | 1.755   | 1.641   | 2.450   | 2.420   | 2.129   | 2.722   | 3.113   | 5.167   | 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   | 10.124  | 8.994   | 10.245  | 11.030  | 11.974  | 11.643  | 12.009  | 11.220  | 11.199  | 12.514  | 14.716  | 12.959  | 15.773  | g. Other Liabilities                             |
| h. Setoran Jaminan                                                                                              | 158     | 256     | 611     | 157     | 238     | 211     | 184     | 189     | 210     | 201     | 174     | 179     | 186     | 193     | 233     | 222     | 215     | h. Margin Deposits                               |
| <b>Beberapa komponen modal</b>                                                                                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Components of Capital</b>                     |
| a. Modal Disetor                                                                                                | 18.861  | 18.401  | 20.510  | 20.856  | 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  | a. Paid In Capital                               |
| b. Cadangan                                                                                                     | 2.438   | 2.667   | 2.854   | 3.026   | 3.144   | 3.144   | 3.144   | 3.144   | 3.174   | 3.174   | 3.174   | 3.174   | 3.174   | 3.189   | 3.265   | 3.228   | 3.258   | b. Reserves                                      |
| c. L/R Tahun lalu <sup>1)</sup>                                                                                 | 14.333  | 15.892  | 19.165  | 20.094  | 22.704  | 22.706  | 22.706  | 22.707  | 22.677  | 22.677  | 22.677  | 25.959  | 26.032  | 25.906  | 25.645  | 25.645  | 25.452  | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>                                                               | 4.538   | 4.219   | 1.793   | 3.160   | 2.382   | 2.780   | 2.159   | 2.509   | 2.955   | 3.392   | 3.389   | 454     | 1.085   | 1.313   | 1.602   | 1.742   | 1.736   | d. Current Earnings (Profit/Loss) <sup>2)</sup>  |
| e. Tambahan modal disetor                                                                                       | 2.231   | 1.564   | 2.033   | 2.138   | 2.234   | 3.394   | 3.446   | 3.478   | 3.412   | 3.474   | 3.444   | 3.466   | 3.358   | 3.339   | 3.249   | 3.165   | 3.014   | e. Additional Paid In Capital                    |
| f. Modal Pinjaman                                                                                               | 4.883   | 3.514   | 7.892   | 8.011   | 7.904   | 7.902   | 7.912   | 7.879   | 7.930   | 7.892   | 7.915   | 7.813   | 8.015   | 8.028   | 8.110   | 8.081   | 8.328   | f. Loan Capital                                  |

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama<sup>\*)</sup> Angka-angka sementara<sup>†)</sup> Angka-angka diperbaiki<sup>2)</sup> Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata<sup>\*)</sup> Provisional figures<sup>†)</sup> 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   |                                                  |
|-------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------------------------|
|                                                                                                                               |         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |         | Jun                                              |
| Penyaluran Dana                                                                                                               |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Distribution of Funds                            |
| a. Kredit Yang Diberikan                                                                                                      | 234.577 | 258.505 | 263.402 | 253.276 | 211.514 | 210.478 | 208.290 | 207.251 | 211.179 | 210.481 | 211.486 | 204.682 | 215.578 | 216.819 | 218.484 | 225.285 | 243.280 | a. Credit                                        |
| - Kepada Pihak Ketiga                                                                                                         | 225.500 | 244.031 | 249.952 | 241.391 | 201.647 | 200.619 | 198.438 | 197.653 | 201.577 | 199.905 | 200.414 | 194.115 | 204.737 | 204.198 | 205.740 | 212.915 | 230.401 | - To Third Party                                 |
| Rupiah                                                                                                                        | 80.257  | 88.101  | 105.269 | 109.390 | 89.559  | 86.509  | 84.519  | 83.987  | 85.481  | 82.179  | 86.974  | 83.301  | 88.123  | 91.079  | 92.529  | 99.472  | 110.300 | Rupiah                                           |
| Valas                                                                                                                         | 145.243 | 155.930 | 144.683 | 132.001 | 112.088 | 114.111 | 113.919 | 113.666 | 116.096 | 117.725 | 113.439 | 110.814 | 116.614 | 113.119 | 113.211 | 113.443 | 120.101 | Foreign Exchange                                 |
| - Kepada Bank Lain                                                                                                            | 9.077   | 14.474  | 13.450  | 11.885  | 9.867   | 9.859   | 9.852   | 9.598   | 9.602   | 10.577  | 11.073  | 10.567  | 10.841  | 12.621  | 12.745  | 12.370  | 12.879  | - Inter Bank Credit                              |
| Rupiah                                                                                                                        | 581     | 2.067   | 1.329   | 558     | 405     | 404     | 394     | 60      | 7       | 4       | 4       | 122     | 129     | 189     | 189     | 188     | 115     | Rupiah                                           |
| Valas                                                                                                                         | 8.497   | 12.407  | 12.121  | 11.327  | 9.462   | 9.455   | 9.459   | 9.539   | 9.595   | 10.572  | 11.069  | 10.445  | 10.712  | 12.432  | 12.556  | 12.182  | 12.764  | Foreign Exchange                                 |
| b. Penempatan pada Bank Lain                                                                                                  | 21.008  | 16.901  | 30.908  | 34.297  | 31.294  | 31.466  | 36.736  | 36.194  | 34.536  | 32.679  | 33.354  | 37.196  | 34.827  | 43.033  | 41.300  | 36.113  | 42.499  | b. Interbank Placement                           |
| - Giro                                                                                                                        | 3.973   | 5.156   | 4.769   | 7.112   | 10.095  | 7.434   | 9.611   | 8.491   | 8.173   | 7.239   | 8.479   | 8.540   | 8.997   | 11.349  | 11.505  | 10.051  | 15.308  | - Demand Deposit                                 |
| - Inter Bank Call Money                                                                                                       | 17.035  | 11.744  | 26.139  | 27.183  | 21.198  | 24.031  | 27.124  | 27.703  | 26.363  | 25.440  | 24.874  | 28.614  | 25.719  | 31.612  | 29.503  | 25.998  | 27.165  | - Inter Bank Call Money                          |
| - Deposito Berjangka                                                                                                          | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - Time Deposits                                  |
| - Lainnya                                                                                                                     | 1       | 0       | 0       | 1       | 1       | 1       | 1       | 0       | 0       | 1       | 1       | 42      | 111     | 72      | 292     | 64      | 25      | - Others                                         |
| c. Penempatan pada Bank Indonesia                                                                                             | 30.765  | 36.048  | 56.184  | 44.782  | 41.681  | 42.020  | 40.415  | 44.147  | 40.107  | 41.314  | 44.088  | 51.568  | 39.790  | 38.312  | 46.466  | 59.886  | 53.188  | c. Placement to Bank Indonesia                   |
| - Giro                                                                                                                        | 19.983  | 21.675  | 24.781  | 23.345  | 20.038  | 15.789  | 16.407  | 17.361  | 17.803  | 18.059  | 18.259  | 17.832  | 18.162  | 18.078  | 18.661  | 19.567  | 19.108  | - Demand Deposit                                 |
| - Fine Tune Operation (FTO)                                                                                                   | 0       | 5.883   | 14.957  | 7.992   | 10.235  | 6.969   | 14.007  | 12.020  | 12.658  | 10.201  | 12.521  | 13.463  | 14.623  | 11.467  | 19.143  | 21.371  | 21.050  | - Fine Tune Operation (FTO)                      |
| - Fasbi                                                                                                                       | 10.583  | 7.967   | 16.427  | 13.397  | 11.158  | 19.262  | 9.720   | 14.702  | 9.646   | 13.053  | 13.307  | 20.274  | 7.006   | 8.477   | 8.049   | 17.845  | 11.811  | - Fasbi                                          |
| - Lainnya                                                                                                                     | 199     | 523     | 20      | 47      | 250     | 1       | 281     | 65      | 0       | 0       | 0       | 0       | 0       | 290     | 613     | 1.102   | 1.219   | - Others                                         |
| d. Surat Berharga                                                                                                             | 60.318  | 71.673  | 69.751  | 87.025  | 68.312  | 67.793  | 73.871  | 73.409  | 78.392  | 79.615  | 76.692  | 69.305  | 79.755  | 77.143  | 76.696  | 67.121  | 66.758  | d. Securities                                    |
| - Sertifikat Bank Indonesia (SBI)                                                                                             | 13.614  | 7.572   | 1.018   | 7.868   | 866     | 614     | 346     | 345     | 246     | 147     | 148     | 148     | 149     | 150     | -       | -       | -       | - Bank Indonesia Certificates                    |
| - Surat Perbendaharaan Negara (SB/PN)                                                                                         | 5.894   | 2.981   | 5.882   | 11.919  | 12.226  | 11.667  | 15.712  | 12.848  | 13.728  | 11.895  | 11.349  | 10.074  | 13.483  | 11.565  | 12.341  | 10.168  | 10.343  | - Treasury Bills                                 |
| - Obligasi                                                                                                                    | 32.748  | 46.205  | 52.032  | 56.520  | 44.265  | 43.779  | 47.460  | 47.036  | 48.825  | 50.468  | 48.644  | 36.730  | 42.629  | 44.249  | 47.240  | 41.229  | 44.692  | - Bonds                                          |
| - Lainnya                                                                                                                     | 8.062   | 14.915  | 10.820  | 10.719  | 10.955  | 11.733  | 10.353  | 13.180  | 15.593  | 17.105  | 16.552  | 22.353  | 23.493  | 21.179  | 17.115  | 15.724  | 11.724  | - Others                                         |
| e. Penyeritaan                                                                                                                | 3       | 3       | 3       | 3       | 304     | 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   | 5.253   | 5.310   | 5.377   | 5.397   | 5.059   | 5.001   | 4.924   | 5.413   | 5.444   | 5.466   | 5.508   | 5.765   | 5.909   | f. Impairment on Financial Assets                |
| - Kredit yang diberikan                                                                                                       | 3.290   | 2.778   | 7.294   | 6.988   | 4.718   | 5.173   | 5.199   | 5.163   | 4.929   | 4.801   | 4.774   | 5.286   | 5.271   | 5.188   | 5.197   | 5.439   | 5.689   | - Credit                                         |
| - Surat Berharga                                                                                                              | 3       | 3       | 3       | 3       | 5       | 6       | 5       | 5       | 5       | 5       | 6       | 10      | 14      | 12      | 15      | 11      | 20      | - Securities                                     |
| - Lainnya                                                                                                                     | 505     | 932     | 184     | 112     | 531     | 131     | 173     | 229     | 125     | 194     | 143     | 117     | 159     | 266     | 296     | 315     | 200     | - Others                                         |
| g. Tagihan Spot dan Derivatif                                                                                                 | 15.071  | 10.729  | 10.722  | 7.372   | 5.756   | 5.464   | 5.298   | 5.053   | 4.366   | 3.970   | 3.456   | 5.508   | 3.876   | 3.334   | 4.093   | 4.723   | 8.394   | g. Spot and Derivatives Claims                   |
| h. Tagihan Lainnya                                                                                                            | 16.647  | 25.867  | 29.384  | 27.023  | 28.827  | 28.304  | 24.664  | 27.538  | 27.236  | 26.464  | 26.442  | 28.080  | 25.132  | 24.493  | 27.481  | 19.439  | 21.043  | h. Other Claims                                  |
| Sumber Dana                                                                                                                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Source of Funds                                  |
| a. Dana Pihak Ketiga                                                                                                          | 173.395 | 174.261 | 190.098 | 197.252 | 152.913 | 151.364 | 157.254 | 162.957 | 161.839 | 161.528 | 163.832 | 162.453 | 160.799 | 165.611 | 170.506 | 172.153 | 184.242 | a. Third Party Funds                             |
| Rupiah                                                                                                                        | 84.697  | 89.537  | 95.517  | 110.939 | 81.338  | 85.606  | 84.939  | 90.678  | 89.550  | 89.359  | 92.962  | 94.676  | 93.062  | 95.468  | 94.723  | 97.181  | 99.907  | Rupiah                                           |
| Giro                                                                                                                          | 36.873  | 38.094  | 41.864  | 55.791  | 42.894  | 46.415  | 43.755  | 47.896  | 46.133  | 46.780  | 51.579  | 51.826  | 51.499  | 51.143  | 51.005  | 52.185  | 53.253  | Demand Deposit                                   |
| Tabungan                                                                                                                      | 6.713   | 7.382   | 6.951   | 8.370   | 6.888   | 6.545   | 6.827   | 6.622   | 6.618   | 6.342   | 6.188   | 6.618   | 6.164   | 5.592   | 5.432   | 5.575   | 5.291   | Saving                                           |
| Simpanan Berjangka                                                                                                            | 41.111  | 44.062  | 46.702  | 46.777  | 31.557  | 32.647  | 34.357  | 35.960  | 36.799  | 36.237  | 35.195  | 36.232  | 35.400  | 38.733  | 38.286  | 39.421  | 41.363  | Time Deposits                                    |
| Valas                                                                                                                         | 88.698  | 84.724  | 94.581  | 86.313  | 71.575  | 65.758  | 72.315  | 72.280  | 72.289  | 70.870  | 70.870  | 67.777  | 67.737  | 70.143  | 75.783  | 74.972  | 84.335  | Foreign Exchange                                 |
| Giro                                                                                                                          | 58.465  | 55.182  | 65.849  | 57.148  | 52.892  | 47.785  | 50.859  | 50.472  | 51.422  | 50.894  | 49.287  | 45.564  | 45.434  | 47.745  | 53.538  | 52.610  | 59.984  | Demand Deposit                                   |
| Tabungan                                                                                                                      | 14.336  | 14.129  | 15.141  | 16.520  | 8.405   | 8.184   | 8.474   | 8.806   | 8.323   | 7.941   | 7.681   | 7.609   | 7.515   | 7.493   | 7.514   | 7.440   | 7.534   | Saving                                           |
| Simpanan Berjangka                                                                                                            | 15.897  | 15.413  | 13.591  | 12.646  | 10.277  | 9.789   | 12.983  | 13.001  | 12.544  | 13.334  | 13.903  | 14.605  | 14.788  | 14.905  | 14.731  | 14.922  | 16.816  | Time Deposits                                    |
| b. Kewajiban kepada Bank Indonesia                                                                                            | 0       | 0       | 0       | -       | -       | 18      | -       | 17      | 1.338   | 436     | 10      | 917     | 601     | -       | -       | -       | -       | b. Liabilities to BI                             |
| c. Kewajiban kepada Bank lain                                                                                                 | 18.278  | 23.600  | 26.198  | 27.708  | 33.144  | 27.050  | 30.083  | 24.206  | 28.009  | 22.553  | 23.310  | 25.604  | 28.395  | 28.180  | 30.203  | 29.691  | 30.358  | 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   | 5.640   | 5.538   | 5.370   | 5.106   | 4.896   | 3.997   | 3.113   | 4.427   | 4.455   | 3.933   | 5.076   | 6.466   | 11.056  | 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   | 7.861   | 5.511   | 4.953   | 5.309   | 5.911   | 6.586   | 6.354   | 5.532   | 4.813   | 5.307   | 9.200   | 6.549   | 8.203   | g. Other Liabilities                             |
| h. Setoran Jaminan                                                                                                            | 608     | 585     | 664     | 570     | 258     | 170     | 229     | 245     | 257     | 140     | 220     | 263     | 211     | 212     | 178     | 138     | 156     | 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 <sup>1)</sup>                                                                                               | 17.880  | 20.982  | 27.023  | 25.736  | 28.731  | 28.236  | 28.200  | 28.200  | 27.705  | 27.705  | 26.062  | 33.537  | 33.537  | 32.691  | 32.383  | 32.337  | 32.382  | c. Retained Earnings (Profit/Loss) <sup>1)</sup> |
| d. L/R Tahun berjalan sesudah pajak <sup>2)</sup>                                                                             | 6.121   | 8.724   | 5.166   | 8.418   | 4.489   | 5.169   | 5.885   | 6.629   | 7.042   | 7.468   | 7.784   | 703     | 1.371   | 2.170   | 2.693   | 2.961   | 3.449   | d. Current Earnings (Profit /Loss) <sup>2)</sup> |
| e. Tambahan modal disetor                                                                                                     | (300)   | (81)    | (386)   | (147)   | (5)     | (34)    | 82      | 108     | 23      | 47      | 10      | (19)    | (130)   | (165)   | (390)   | (486)   | (722)   | e. Additional Paid In Capital                    |
| f. Modal Pinjaman                                                                                                             | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | f. Loan Capital                                  |

<sup>1)</sup> Pada LBU 2008 tdk didefinisikan Vs Metadata<sup>2)</sup> Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama<sup>3)</sup> Angka-angka diperbaiki<sup>2)</sup> Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata<sup>3)</sup> LBU 2008 is not defined vs metadata

r) 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                                                                     |
|---------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|---------|---------|---------|---------|---------|---------------------------------------------------------------------------|
|                                                                           |         |         |         |         | Jun     | Jul     | Agst    | Sep     | Okt     | Nov     | Des     | Jan    | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                           |
| <b>A. Pendapatan dan Beban Bunga</b>                                      |         |         |         |         |         |         |         |         |         |         |         |        |         |         |         |         |         | <b>A. Interest Income and Interest Expenses</b>                           |
| 1. Pendapatan bunga                                                       | 458.188 | 568.014 | 646.614 | 681.460 | 357.158 | 417.131 | 477.592 | 537.027 | 596.900 | 655.307 | 717.761 | 73.773 | 128.997 | 189.354 | 248.933 | 300.434 | 361.292 | 1. Interest Income                                                        |
| a. Dari Bank Indonesia                                                    | 8.056   | 7.816   | 7.620   | 5.990   | 3.503   | 4.121   | 4.782   | 5.492   | 6.090   | 6.625   | 7.320   | 621    | 1.113   | 1.523   | 1.911   | 2.453   | 2.949   | a. From Bank Indonesia Placement                                          |
| b. Dari Penempatan pada bank lain                                         | 5.535   | 6.846   | 8.026   | 6.667   | 3.579   | 4.218   | 4.786   | 5.416   | 6.109   | 6.756   | 7.358   | 605    | 1.129   | 1.762   | 2.442   | 3.233   | 3.900   | b. From interbank placement                                               |
| c. Dari surat berharga                                                    | 26.305  | 37.215  | 42.746  | 52.404  | 28.695  | 33.357  | 38.308  | 43.339  | 47.969  | 53.172  | 59.098  | 5.372  | 10.189  | 15.606  | 20.524  | 25.790  | 30.705  | c. From securities                                                        |
| d. Dari Kredit yang diberikan                                             | 331.606 | 403.926 | 450.988 | 474.705 | 240.422 | 281.207 | 322.089 | 362.641 | 402.993 | 442.465 | 484.938 | 44.656 | 81.922  | 123.236 | 163.464 | 205.424 | 247.709 | d. From credit                                                            |
| - kepada pihak ketiga bukan bank                                          | 330.353 | 402.163 | 448.959 | 472.391 | 239.234 | 279.816 | 320.402 | 360.792 | 400.941 | 440.212 | 482.484 | 44.401 | 81.475  | 122.579 | 162.595 | 204.243 | 246.286 | - To Third Party non Bank                                                 |
| - kepada bank lain                                                        | 1.253   | 1.763   | 2.029   | 2.314   | 1.188   | 1.391   | 1.688   | 1.849   | 2.052   | 2.252   | 2.454   | 255    | 447     | 657     | 869     | 1.180   | 1.423   | - To other Bank                                                           |
| e. Lainnya                                                                | 86.686  | 112.211 | 137.234 | 141.694 | 80.959  | 94.227  | 107.627 | 120.139 | 133.739 | 146.289 | 159.047 | 22.520 | 34.644  | 47.227  | 60.592  | 63.535  | 76.029  | e. Others                                                                 |
| 2. Beban Bunga                                                            | 215.134 | 293.842 | 338.259 | 338.622 | 181.231 | 211.366 | 241.669 | 271.069 | 300.817 | 329.365 | 359.635 | 43.385 | 70.061  | 99.471  | 128.606 | 148.821 | 177.966 | 2. Interest Expenses                                                      |
| a. Kepada Bank Indonesia                                                  | 620     | 562     | 477     | 447     | 31      | 36      | 41      | 44      | 47      | 51      | 56      | 4      | 4       | 5       | 7       | 11      | 18      | a. Bank Indonesia Liabilities                                             |
| b. Kewajiban pada Bank lain                                               | 3.843   | 4.613   | 6.486   | 6.924   | 3.801   | 4.509   | 5.268   | 5.970   | 6.737   | 7.316   | 7.917   | 634    | 1.270   | 2.198   | 2.816   | 3.610   | 4.410   | b. Interbank Liabilities                                                  |
| c. Kepada pihak ketiga bukan Bank                                         | 116.392 | 172.936 | 187.208 | 174.977 | 87.222  | 102.461 | 117.903 | 132.594 | 147.563 | 161.807 | 176.693 | 14.665 | 28.079  | 42.701  | 56.899  | 71.470  | 85.315  | c. Third Party non Bank                                                   |
| - Giro                                                                    | 12.257  | 13.615  | 14.858  | 15.819  | 9.208   | 10.863  | 12.423  | 13.938  | 15.498  | 16.986  | 18.669  | 1.747  | 3.315   | 5.014   | 6.672   | 8.428   | 10.073  | - Demand Deposit                                                          |
| - Tabungan                                                                | 19.231  | 24.317  | 22.410  | 22.743  | 11.389  | 13.346  | 15.411  | 17.318  | 19.234  | 21.092  | 23.097  | 2.026  | 3.955   | 6.071   | 7.930   | 9.857   | 11.731  | - Saving                                                                  |
| - Simpanan Berjangka                                                      | 84.903  | 135.003 | 149.940 | 136.415 | 66.625  | 78.252  | 90.069  | 101.339 | 112.831 | 123.729 | 134.927 | 10.893 | 20.809  | 31.617  | 42.297  | 53.185  | 63.511  | - Time deposits                                                           |
| d. Surat Berharga                                                         | 5.882   | 6.993   | 7.956   | 8.227   | 4.677   | 5.559   | 6.446   | 7.296   | 8.179   | 9.041   | 10.034  | 898    | 1.795   | 2.710   | 3.506   | 4.525   | 5.508   | d. Securities                                                             |
| e. Pinjaman yang diterima                                                 | 2.488   | 3.502   | 4.334   | 6.327   | 3.465   | 4.136   | 4.737   | 5.383   | 6.202   | 6.605   | 7.256   | 1.175  | 1.733   | 2.313   | 3.118   | 4.180   | 5.232   | e. Loans received                                                         |
| f. Lainnya                                                                | 85.131  | 104.298 | 130.259 | 139.706 | 79.611  | 92.328  | 105.235 | 117.787 | 130.184 | 142.751 | 155.973 | 22.526 | 33.946  | 46.470  | 59.371  | 62.365  | 74.970  | f. Others                                                                 |
| g. Koreksi atas pendapatan bunga                                          | 779     | 939     | 1.540   | 2.015   | 2.423   | 2.337   | 2.039   | 1.995   | 1.905   | 1.794   | 1.705   | 3.483  | 3.234   | 3.073   | 2.890   | 2.660   | 2.511   | g. Corrections                                                            |
| <b>B. Pendapatan Bunga Bersih (A1-A2)</b>                                 | 243.054 | 274.171 | 308.355 | 342.838 | 175.927 | 205.765 | 235.922 | 265.958 | 296.083 | 325.942 | 358.127 | 30.389 | 58.936  | 89.883  | 120.327 | 151.614 | 183.326 | <b>B. Net Interest Income (A1-A2)</b>                                     |
| <b>C. Pendapatan dan Beban Operasional Lain</b>                           |         |         |         |         |         |         |         |         |         |         |         |        |         |         |         |         |         | <b>C. Other Operating Income and Expenses</b>                             |
| 1. Pendapatan Operasional Selain Bunga                                    | 139.655 | 148.439 | 210.957 | 249.691 | 120.511 | 140.701 | 159.027 | 177.482 | 192.095 | 209.784 | 231.513 | 34.737 | 50.089  | 71.778  | 91.906  | 109.519 | 136.426 | 1. Other Operating Income                                                 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga        | 4.206   | 6.306   | 5.584   | 8.875   | 5.626   | 6.128   | 7.234   | 8.540   | 9.111   | 9.771   | 10.659  | 1.844  | 2.600   | 3.343   | 4.098   | 4.815   | 5.170   | 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     | 644     | 749     | 749     | 750     | 767     | 1.327   | 6      | 9       | 6       | 3       | 16      | 19      | 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      | 20      | 95      | 99      | 204     | 144     | 80      | 118     | 0      | 8       | 29      | 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 | 58.744  | 67.693  | 73.993  | 82.443  | 87.050  | 95.322  | 105.410 | 17.072 | 24.092  | 33.499  | 43.827  | 51.482  | 67.761  | d. Gain from spot and derivative                                          |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee       | 44.908  | 54.203  | 57.923  | 63.817  | 33.776  | 39.633  | 45.215  | 50.932  | 56.723  | 62.807  | 69.513  | 5.872  | 11.693  | 18.456  | 24.238  | 30.610  | 36.349  | e. Dividen, gain from investment in shares with equity method             |
| f. Lainnya                                                                | 31.777  | 36.879  | 39.702  | 75.256  | 21.701  | 26.508  | 31.737  | 34.615  | 38.317  | 41.037  | 44.486  | 9.942  | 11.688  | 16.446  | 19.739  | 22.595  | 27.110  | f. Others                                                                 |
| 2. Beban Operasional Selain Beban Bunga                                   | 251.154 | 278.849 | 386.114 | 456.244 | 214.194 | 249.879 | 285.077 | 318.719 | 349.145 | 383.145 | 424.241 | 49.881 | 82.238  | 116.920 | 155.826 | 190.753 | 234.267 | 2. Non Interest Expense                                                   |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga            | 2.964   | 2.577   | 2.853   | 2.474   | 750     | 861     | 974     | 1.111   | 1.411   | 1.336   | 1.666   | 474    | 895     | 1.050   | 1.424   | 2.083   | 3.009   | 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     | 210     | 215     | 279     | 347     | 403     | 414     | 417     | 8      | 23      | 42      | 50      | 65      | 82      | 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      | 17      | 0      | -       | 1       | 35      | 146     | 161     | 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 | 53.952  | 62.018  | 67.465  | 75.148  | 79.354  | 86.561  | 95.939  | 15.297 | 22.166  | 30.790  | 40.779  | 47.880  | 64.054  | d. Losses from spot and derivative                                        |
| e. Penyusutan/Amortisasi                                                  | 51.583  | 64.153  | 97.213  | 146.623 | 55.379  | 63.569  | 74.342  | 82.860  | 89.976  | 98.030  | 105.868 | 15.643 | 23.380  | 29.788  | 38.987  | 46.829  | 55.842  | e. Depreciation/Amortizations                                             |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi    | 2.611   | 3.509   | 3.113   | 3.201   | 1.714   | 2.066   | 2.353   | 2.616   | 2.911   | 3.409   | 3.924   | 403    | 667     | 1.024   | 1.413   | 1.920   | 2.324   | f. Losses from investment in shares with equity method, fees/commissions/ |
| g. Lainnya                                                                | 145.304 | 164.669 | 184.517 | 201.984 | 102.173 | 121.133 | 139.647 | 156.621 | 175.072 | 193.378 | 216.410 | 18.055 | 35.108  | 54.225  | 73.139  | 91.830  | 108.795 | g. Others                                                                 |
| <b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>                     | 131.555 | 143.761 | 133.198 | 136.311 | 82.244  | 96.587  | 109.872 | 124.721 | 139.033 | 152.581 | 165.398 | 15.245 | 26.787  | 44.741  | 56.407  | 70.380  | 85.484  | <b>D. Operating Profit/loss (A1+C1) - (A2+C2)</b>                         |
| <b>E. Pendapatan non - operasional</b>                                    | 26.040  | 25.225  | 24.080  | 20.712  | 17.384  | 20.230  | 22.837  | 24.420  | 26.135  | 28.182  | 30.242  | 2.026  | 4.792   | 6.304   | 8.575   | 10.766  | 14.337  | <b>E. Non Operational Income</b>                                          |
| <b>F. Beban non - operasional</b>                                         | 20.432  | 25.394  | 23.757  | 19.555  | 16.751  | 19.595  | 22.055  | 23.814  | 25.167  | 26.714  | 28.737  | 2.549  | 3.471   | 5.014   | 6.875   | 8.817   | 10.895  | <b>F. Non Operational Expenses</b>                                        |
| <b>G. Laba/Rugi non-operasional (E - F)</b>                               | 5.608   | (169)   | 323     | 1.157   | 633     | 636     | 782     | 606     | 968     | 1.469   | 1.505   | (523)  | 1.321   | 1.301   | 1.700   | 1.948   | 3.441   | <b>G. Non Operational Profit (E - F)</b>                                  |
| <b>H. Laba/Rugi tahun berjalan sebelum pajak</b>                          | 137.162 | 143.591 | 133.521 | 137.467 | 82.877  | 97.223  | 110.654 | 125.328 | 140.001 | 154.050 | 166.903 | 14.721 | 28.108  | 46.032  | 58.107  | 72.328  | 88.925  | <b>H. Current Year profit</b>                                             |
| <b>I. Penerimaan Transfer Laba/Rugi</b>                                   | 64.661  | 66.264  | 66.405  | 67.017  | (41)    | (57)    | (64)    | (76)    | (83)    | (85)    | 84.137  | (3)    | 6       | (1)     | (3)     | 1       | (16)    | <b>I. Transfer Profit / Loss Received</b>                                 |
| <b>J. Transfer Laba/Rugi ke Kantor Pusat</b>                              | 66.088  | 67.023  | 66.967  | 67.431  | 125     | 132     | 132     | 138     | 158     | 208     | 84.376  | (3)    | (2)     | 39      | 70      | 69      | 7       | <b>J. Transfer of Profit/Loss to Head Office</b>                          |
| <b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>    | 106.707 | 112.160 | 104.628 | 106.544 | 65.699  | 77.229  | 87.798  | 99.969  | 111.058 | 121.259 | 131.156 | 11.379 | 22.094  | 36.395  | 46.124  | 57.479  | 70.920  | <b>K. Profit/Loss After Estimation of tax</b>                             |

r) Angka-angka diperbaiki

\*). Angka-angka sementara

r) Revised figures

\*) Provisional figures

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

| Keterangan                                                                | 2013    | 2014    | 2015    | 2016    | 2017    |         |         |         |         |         |         | 2018   |        |        |        |         |         | Items                                                                     |
|---------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|--------|--------|--------|---------|---------|---------------------------------------------------------------------------|
|                                                                           |         |         |         |         | Jun     | Jul     | Agst    | Sep     | Okt     | Nov     | Des     | Jan    | Feb    | Mar    | Apr    | Mei     | Jun     |                                                                           |
| <b>A. Pendapatan dan Beban Bunga</b>                                      |         |         |         |         |         |         |         |         |         |         |         |        |        |        |        |         |         | <b>A. Interest Income and Interest Expenses</b>                           |
| 1. Pendapatan bunga                                                       | 143.194 | 179.891 | 208.660 | 230.298 | 121.783 | 141.867 | 162.694 | 183.238 | 203.516 | 223.750 | 246.015 | 24.987 | 44.350 | 65.418 | 86.754 | 108.169 | 130.468 | 1. Interest Income                                                        |
| a. Dari Bank Indonesia                                                    | 1.933   | 2.027   | 1.590   | 1.042   | 608     | 678     | 835     | 1.040   | 1.167   | 1.249   | 1.375   | 113    | 188    | 240    | 261    | 349     | 347     | a. From Bank Indonesia Placement                                          |
| b. Dari Penempatan pada bank lain                                         | 1.557   | 1.771   | 1.719   | 1.713   | 959     | 1.136   | 1.311   | 1.525   | 1.733   | 1.863   | 2.089   | 190    | 407    | 632    | 794    | 1.007   | 1.223   | b. From interbank placement                                               |
| c. Dari surat berharga                                                    | 10.602  | 14.572  | 15.924  | 19.017  | 9.967   | 11.632  | 13.357  | 14.957  | 16.778  | 18.676  | 20.598  | 2.104  | 3.848  | 5.754  | 7.599  | 9.443   | 11.107  | c. From securities                                                        |
| d. Dari Kredit yang diberikan                                             | 121.345 | 152.187 | 174.183 | 193.369 | 101.794 | 118.549 | 135.818 | 153.048 | 169.767 | 186.293 | 204.714 | 21.069 | 36.872 | 54.274 | 71.380 | 89.378  | 107.831 | d. From credit                                                            |
| - kepada pihak ketiga bukan bank                                          | 121.099 | 151.836 | 173.812 | 193.031 | 101.639 | 118.370 | 135.616 | 152.869 | 169.573 | 186.080 | 204.496 | 21.052 | 36.839 | 54.225 | 71.328 | 89.297  | 107.732 | - To Third Party non Bank                                                 |
| - kepada bank lain                                                        | 246     | 351     | 371     | 338     | 155     | 178     | 202     | 179     | 194     | 213     | 218     | 17     | 33     | 49     | 53     | 81      | 99      | - To other Bank                                                           |
| e. Lainnya                                                                | 7.756   | 9.334   | 15.244  | 15.157  | 8.456   | 9.871   | 11.373  | 12.668  | 14.071  | 15.670  | 17.240  | 1.511  | 3.035  | 4.518  | 6.720  | 7.992   | 9.961   | e. Others                                                                 |
| 2. Beban Bunga                                                            | 47.994  | 70.029  | 82.304  | 84.744  | 45.691  | 53.162  | 60.747  | 68.114  | 75.772  | 82.603  | 90.511  | 11.701 | 18.146 | 25.825 | 33.587 | 41.410  | 49.407  | 2. Interest Expenses                                                      |
| a. Kepada Bank Indonesia                                                  | 529     | 523     | 421     | 397     | 3       | 1       | 1       | 1       | 1       | 1       | 1       | 0      | 0      | 0      | 0      | 0       | 1       | a. Bank Indonesia Liabilities                                             |
| b. Kewajiban pada Bank lain                                               | 748     | 1.058   | 1.890   | 2.377   | 1.669   | 1.966   | 2.335   | 2.667   | 3.059   | 3.294   | 3.551   | 260    | 579    | 1.138  | 1.365  | 1.738   | 2.101   | b. Interbank Liabilities                                                  |
| c. Kepada pihak ketiga bukan Bank                                         | 35.815  | 54.939  | 60.236  | 58.593  | 29.792  | 35.020  | 40.398  | 45.404  | 50.443  | 55.178  | 60.541  | 5.167  | 9.804  | 14.853 | 19.778 | 24.906  | 29.805  | c. Third Party non Bank                                                   |
| - Giro                                                                    | 3.706   | 4.213   | 4.527   | 5.579   | 3.748   | 4.409   | 5.023   | 5.618   | 6.237   | 6.810   | 7.564   | 814    | 1.530  | 2.252  | 2.980  | 3.721   | 4.446   | - Demand Deposit                                                          |
| - Tabungan                                                                | 7.482   | 8.197   | 8.197   | 8.649   | 4.367   | 5.128   | 5.999   | 6.744   | 7.487   | 8.203   | 9.003   | 840    | 1.667  | 2.538  | 3.318  | 4.082   | 4.836   | - Saving                                                                  |
| - Simpanan Berjangka                                                      | 24.627  | 42.529  | 47.539  | 44.364  | 21.676  | 25.483  | 29.375  | 33.042  | 36.719  | 40.165  | 43.974  | 3.514  | 6.607  | 10.063 | 13.481 | 17.103  | 20.523  | - Time deposits                                                           |
| d. Surat Berharga                                                         | 1.253   | 1.556   | 1.977   | 2.278   | 1.437   | 1.744   | 2.065   | 2.372   | 2.662   | 2.948   | 3.264   | 285    | 605    | 932    | 1.267  | 1.680   | 2.010   | d. Securities                                                             |
| e. Pinjaman yang diterima                                                 | 1.242   | 1.630   | 1.894   | 3.918   | 2.150   | 2.574   | 2.939   | 3.347   | 3.960   | 4.137   | 4.523   | 894    | 1.156  | 1.398  | 1.853  | 2.514   | 3.103   | e. Loans received                                                         |
| f. Lainnya                                                                | 7.629   | 9.386   | 14.347  | 15.288  | 8.241   | 9.596   | 11.008  | 12.360  | 13.788  | 15.286  | 16.957  | 1.709  | 2.825  | 4.460  | 6.485  | 7.949   | 9.919   | f. Others                                                                 |
| g. Koreksi atas pendapatan bunga                                          | 778     | 937     | 1.539   | 1.894   | 2.399   | 2.261   | 2.001   | 1.965   | 1.859   | 1.760   | 1.673   | 3.386  | 3.176  | 3.043  | 2.838  | 2.621   | 2.469   | g. Corrections                                                            |
| <b>B. Pendapatan Bunga Bersih (A1-A2)</b>                                 | 95.200  | 109.862 | 126.356 | 145.554 | 76.093  | 88.705  | 101.947 | 115.124 | 127.744 | 141.147 | 155.504 | 13.286 | 26.204 | 39.593 | 53.168 | 66.759  | 81.061  | <b>B. Net Interest Income (A1-A2)</b>                                     |
| <b>C. Pendapatan dan Beban Operasional Lain</b>                           |         |         |         |         |         |         |         |         |         |         |         |        |        |        |        |         |         | <b>C. Other Operating Income and Expenses</b>                             |
| 1. Pendapatan Operasional Selain Bunga                                    | 39.298  | 44.719  | 52.005  | 89.282  | 30.065  | 36.168  | 42.905  | 48.611  | 53.962  | 58.033  | 63.387  | 10.857 | 15.214 | 21.188 | 25.941 | 30.808  | 39.387  | 1. Other Operating Income                                                 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga        | 1.081   | 2.114   | 1.104   | 2.123   | 1.699   | 1.856   | 2.045   | 2.342   | 2.451   | 2.546   | 2.755   | 720    | 1.011  | 1.350  | 1.689  | 1.922   | 2.053   | 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  | 4.217   | 4.725   | 5.409   | 6.543   | 7.069   | 7.337   | 7.867   | 2.787  | 3.339  | 3.918  | 4.740  | 5.029   | 8.603   | d. Gain from spot and derivative                                          |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee       | 18.250  | 21.513  | 25.711  | 29.179  | 15.875  | 18.547  | 21.228  | 23.768  | 26.475  | 29.224  | 32.456  | 2.567  | 5.551  | 9.051  | 11.217 | 14.281  | 17.007  | e. Deviden, gain from investment in shares with equity method             |
| f. Lainnya                                                                | 13.732  | 15.454  | 17.327  | 47.017  | 8.275   | 11.040  | 14.223  | 15.959  | 17.967  | 18.926  | 20.309  | 4.783  | 5.313  | 6.869  | 8.295  | 9.576   | 11.724  | f. Others                                                                 |
| 2. Beban Operasional Selain Beban Bunga                                   | 75.030  | 88.752  | 110.372 | 168.706 | 69.242  | 81.377  | 94.618  | 106.543 | 116.760 | 126.022 | 137.822 | 17.949 | 29.032 | 39.044 | 52.566 | 63.523  | 77.253  | 2. Non Interest Expense                                                   |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga            | 767     | 1.405   | 319     | 147     | 33      | 42      | 46      | 56      | 152     | 89      | 118     | 65     | 176    | 215    | 251    | 263     | 271     | 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  | 2.486   | 2.706   | 3.058   | 3.855   | 4.083   | 3.942   | 4.106   | 2.309  | 2.496  | 2.760  | 3.408  | 3.432   | 6.392   | d. Losses from spot and derivative                                        |
| e. Penyusutan/Amortisasi                                                  | 19.075  | 22.986  | 36.187  | 69.712  | 27.181  | 30.702  | 36.129  | 40.001  | 42.541  | 44.587  | 45.862  | 8.463  | 12.733 | 14.494 | 19.659 | 22.812  | 27.123  | e. Depreciation/Amortizations                                             |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi    | 656     | 761     | 793     | 768     | 376     | 415     | 471     | 496     | 571     | 634     | 692     | 52     | 113    | 197    | 281    | 488     | 559     | f. Losses from investment in shares with equity method, fees/commissions/ |
| g. Lainnya                                                                | 50.938  | 60.034  | 68.065  | 79.031  | 39.165  | 47.512  | 54.913  | 62.135  | 69.412  | 76.771  | 87.043  | 7.060  | 13.513 | 21.378 | 28.968 | 36.529  | 42.908  | g. Others                                                                 |
| <b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>                     | 59.468  | 65.830  | 67.990  | 66.130  | 36.916  | 43.496  | 50.235  | 57.193  | 64.947  | 73.158  | 81.069  | 6.194  | 12.386 | 21.737 | 26.542 | 34.044  | 43.194  | <b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>                         |
| <b>E. Pendapatan non - operasional</b>                                    | 2.789   | 3.463   | 2.596   | 1.487   | 250     | 268     | 276     | 382     | 477     | 484     | 622     | 31     | 456    | 213    | 327    | 424     | 616     | <b>E. Non Operational Income</b>                                          |
| <b>F. Beban non - operasional</b>                                         | 612     | 190     | 279     | 1.145   | 200     | 281     | 249     | 181     | 195     | 212     | 295     | 210    | 45     | 60     | 91     | 434     | 463     | <b>F. Non Operational Expenses</b>                                        |
| <b>G. Laba/Rugi non-operasional (E - F)</b>                               | 2.177   | 3.274   | 2.317   | 342     | 50      | (13)    | 27      | 201     | 283     | 271     | 326     | (179)  | 411    | 153    | 236    | (11)    | 153     | <b>G. Non Operational Profit (E - F)</b>                                  |
| <b>H. Laba/Rugi tahun berjalan sebelum pajak</b>                          | 61.645  | 69.104  | 70.307  | 66.472  | 36.967  | 43.483  | 50.262  | 57.394  | 65.230  | 73.429  | 81.395  | 6.015  | 12.797 | 21.890 | 26.778 | 34.033  | 43.348  | <b>H. Current Year profit</b>                                             |
| <b>I. Penerimaan Transfer Laba/Rugi</b>                                   | 33.198  | 34.975  | 30.688  | 28.412  | -       | -       | -       | -       | -       | -       | 42.042  | -      | -      | -      | -      | -       | -       | <b>I. Transfer Profit / Loss Received</b>                                 |
| <b>J. Transfer Laba/Rugi ke Kantor Pusat</b>                              | 33.198  | 34.975  | 30.688  | 28.412  | -       | -       | -       | -       | -       | -       | 42.042  | -      | -      | -      | -      | -       | -       | <b>J. Transfer of Profit/Loss to Head Office</b>                          |
| <b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>    | 48.762  | 54.375  | 55.861  | 52.111  | 29.924  | 35.112  | 40.572  | 46.798  | 52.626  | 58.416  | 64.435  | 4.856  | 10.178 | 17.452 | 21.547 | 27.498  | 35.134  | <b>K. Profit/Loss After Estimation of tax</b>                             |

r) Angka-angka diperbaiki

\*) Angka-angka sementara

r) Revised figures

\*) Provisional figures

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

| Keterangan                                                                | 2013    | 2014    | 2015    | 2016    | 2017    |         |         |         |         |         |         | 2018   |        |        |         |         |         | Items                                                                    |
|---------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|--------|--------|---------|---------|---------|--------------------------------------------------------------------------|
|                                                                           |         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan    | Feb    | Mar    | Apr     | Mei     | Jun     |                                                                          |
| A. Pendapatan dan Beban Bunga                                             |         |         |         |         |         |         |         |         |         |         |         |        |        |        |         |         |         | A. Interest Income and Interest Expenses                                 |
| 1. Pendapatan bunga                                                       | 191.624 | 244.251 | 271.884 | 312.736 | 164.785 | 192.893 | 220.651 | 247.678 | 275.161 | 301.970 | 329.467 | 37.037 | 62.132 | 89.388 | 116.122 | 133.848 | 160.503 | 1. Interest Income                                                       |
| a. Dari Bank Indonesia                                                    | 3.577   | 3.303   | 3.478   | 3.052   | 1.712   | 2.051   | 2.364   | 2.648   | 2.913   | 3.153   | 3.463   | 302    | 533    | 745    | 959     | 1.207   | 1.490   | a. From Bank Indonesia Placement                                         |
| b. Dari Penempatan pada bank lain                                         | 762     | 1.029   | 1.149   | 1.510   | 845     | 1.000   | 1.136   | 1.268   | 1.410   | 1.552   | 1.713   | 178    | 313    | 480    | 649     | 816     | 1.001   | b. From interbank placement                                              |
| c. Dari surat berharga                                                    | 10.137  | 14.653  | 16.464  | 22.127  | 12.829  | 15.091  | 17.323  | 19.468  | 21.722  | 24.058  | 26.349  | 2.358  | 4.579  | 7.028  | 9.391   | 11.765  | 14.023  | c. From securities                                                       |
| d. Dari Kredit yang diberikan                                             | 131.766 | 160.818 | 174.834 | 191.136 | 93.424  | 109.672 | 125.630 | 141.470 | 157.403 | 172.902 | 189.075 | 16.103 | 30.472 | 46.495 | 61.986  | 77.966  | 93.748  | d. From credit                                                           |
| - kepada pihak ketiga bukan bank                                          | 130.937 | 159.720 | 173.631 | 189.743 | 92.685  | 108.804 | 124.539 | 140.242 | 156.035 | 171.397 | 187.422 | 15.922 | 30.163 | 46.039 | 61.373  | 77.165  | 92.753  | - To Third Party non Bank                                                |
| - kepada bank lain                                                        | 828     | 1.098   | 1.203   | 1.394   | 739     | 868     | 1.092   | 1.228   | 1.368   | 1.505   | 1.653   | 181    | 310    | 456    | 613     | 801     | 995     | - To other Bank                                                          |
| e. Lainnya                                                                | 45.382  | 64.449  | 75.960  | 94.910  | 55.974  | 65.078  | 74.197  | 82.824  | 91.713  | 100.305 | 108.867 | 18.095 | 26.234 | 34.640 | 43.138  | 42.094  | 50.242  | e. Others                                                                |
| 2. Beban Bunga                                                            | 102.882 | 145.373 | 162.247 | 185.530 | 99.982  | 116.858 | 133.492 | 149.288 | 165.526 | 181.189 | 197.096 | 25.465 | 40.301 | 56.006 | 71.658  | 77.943  | 93.264  | 2. Interest Expenses                                                     |
| a. Kepada Bank Indonesia                                                  | 72      | 20      | 18      | 16      | 10      | 12      | 14      | 16      | 17      | 19      | 20      | 2      | 3      | 5      | 6       | 8       | 12      | a. Bank Indonesia Liabilites                                             |
| b. Kewajiban pada Bank lain                                               | 1.601   | 1.531   | 2.163   | 2.105   | 978     | 1.167   | 1.350   | 1.522   | 1.710   | 1.870   | 2.054   | 174    | 319    | 499    | 685     | 871     | 1.052   | b. Interbank Liabilities                                                 |
| c. Kepada pihak ketiga bukan Bank                                         | 53.341  | 82.156  | 84.420  | 84.589  | 41.350  | 48.564  | 55.786  | 62.693  | 69.709  | 76.410  | 83.204  | 6.824  | 13.101 | 19.915 | 26.487  | 33.130  | 39.456  | c. Third Party non Bank                                                  |
| - Giro                                                                    | 4.458   | 5.034   | 5.403   | 5.736   | 3.174   | 3.766   | 4.334   | 4.874   | 5.438   | 5.980   | 6.563   | 632    | 1.198  | 1.826  | 2.401   | 3.016   | 3.584   | - Demand Deposit                                                         |
| - Tabungan                                                                | 9.375   | 13.645  | 11.648  | 11.708  | 5.738   | 6.707   | 7.676   | 8.620   | 9.570   | 10.486  | 11.450  | 945    | 1.834  | 2.782  | 3.700   | 4.630   | 5.517   | - Saving                                                                 |
| - Simpanan Berjangka                                                      | 39.508  | 63.477  | 67.369  | 67.146  | 32.438  | 38.091  | 43.776  | 49.198  | 54.701  | 59.944  | 65.191  | 5.247  | 10.068 | 15.308 | 20.386  | 25.484  | 30.354  | - Time deposits                                                          |
| d. Surat Berharga                                                         | 3.106   | 3.807   | 4.184   | 4.535   | 2.483   | 2.910   | 3.326   | 3.725   | 4.177   | 4.616   | 5.069   | 441    | 839    | 1.260  | 1.699   | 2.178   | 2.702   | d. Securities                                                            |
| e. Pinjaman yang diterima                                                 | 562     | 869     | 972     | 1.083   | 468     | 573     | 657     | 742     | 798     | 876     | 963     | 93     | 204    | 321    | 444     | 587     | 779     | e. Loans received                                                        |
| f. Lainnya                                                                | 44.199  | 56.991  | 70.491  | 93.083  | 54.671  | 63.557  | 72.321  | 80.561  | 89.071  | 97.368  | 105.756 | 17.901 | 25.802 | 33.977 | 42.288  | 41.132  | 49.222  | f. Others                                                                |
| g. Koreksi atas pendapatan bunga                                          | 0       | -       | 0       | 119     | 23      | 75      | 37      | 28      | 44      | 32      | 30      | 30     | 32     | 29     | 50      | 36      | 41      | g. Corrections                                                           |
| B. Pendapatan Bunga Bersih (A1-A2)                                        | 88.742  | 98.878  | 109.637 | 127.206 | 64.803  | 76.034  | 87.159  | 98.390  | 109.635 | 120.780 | 132.371 | 11.572 | 21.831 | 33.382 | 44.464  | 55.905  | 67.239  | 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  | 30.997  | 36.522  | 42.032  | 47.819  | 50.553  | 56.236  | 61.815  | 10.479 | 14.608 | 21.648 | 27.899  | 35.402  | 42.005  | 1. Other Operating Income                                                |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga        | 1.194   | 1.588   | 1.706   | 3.301   | 2.128   | 2.379   | 2.821   | 3.370   | 3.615   | 3.868   | 4.323   | 561    | 675    | 911    | 1.122   | 1.259   | 1.323   | a. Increase in fair value and gain form sale of securities               |
| b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan | -       | -       | 49      | -       | 644     | 644     | 749     | 749     | 750     | 767     | 1.327   | 4      | 3      | 2      | 0       | 13      | 16      | b. Increase in fair value and gain form sale of credit                   |
| c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya | 29      | -       | -       | 11      | 15      | 17      | 20      | 22      | 24      | 24      | 24      | 0      | 0      | 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  | 6.342   | 7.817   | 9.027   | 11.229  | 10.583  | 12.350  | 13.372  | 2.996  | 4.297  | 6.071  | 8.008   | 11.925  | 14.213  | d. Gain from spot and derivative                                         |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee       | 17.375  | 22.272  | 21.783  | 24.579  | 13.041  | 15.466  | 17.693  | 20.088  | 22.336  | 24.738  | 27.321  | 2.484  | 4.615  | 7.054  | 9.851   | 12.385  | 14.767  | e. Deviden, gain from investment in shares with equity method            |
| f. Lainnya                                                                | 13.150  | 14.484  | 16.010  | 19.891  | 8.826   | 10.198  | 11.723  | 12.361  | 13.245  | 14.490  | 15.449  | 4.435  | 5.018  | 7.608  | 8.917   | 9.819   | 11.685  | f. Others                                                                |
| 2. Beban Operasional Selain Beban Bunga                                   | 93.115  | 102.351 | 130.732 | 151.409 | 67.583  | 79.293  | 90.907  | 103.545 | 113.494 | 127.437 | 141.162 | 16.044 | 27.534 | 40.665 | 53.776  | 68.050  | 82.068  | 2. Non Interest Expense                                                  |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga            | 706     | 340     | 328     | 549     | 189     | 219     | 227     | 262     | 333     | 297     | 338     | 143    | 221    | 228    | 312     | 386     | 758     | a. Decrease in fair value and losses form sale of securities             |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan     | -       | -       | 95      | 5       | 48      | 48      | 103     | 103     | 150     | 150     | 141     | 0      | 4      | 4      | 4       | 9       | 10      | 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      | 11      | -      | -      | 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  | 4.761   | 5.928   | 6.822   | 8.862   | 8.206   | 9.593   | 10.441  | 2.155  | 3.841  | 5.448  | 7.647   | 11.265  | 14.397  | d. Losses from spot and derivative                                       |
| e. Penyusutan/Amortisasi                                                  | 22.716  | 27.830  | 40.487  | 57.894  | 20.215  | 23.580  | 27.171  | 30.742  | 33.987  | 38.806  | 43.552  | 5.916  | 8.282  | 11.989 | 15.068  | 18.355  | 21.894  | e. Depreciation/Amortizations                                            |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi    | 646     | 1.111   | 818     | 1.011   | 605     | 803     | 920     | 1.033   | 1.150   | 1.276   | 1.584   | 221    | 334    | 471    | 633     | 789     | 973     | f. Losses from investment in shares with equity method, fees/comissions/ |
| g. Lainnya                                                                | 56.994  | 63.654  | 70.500  | 78.961  | 41.756  | 48.704  | 55.652  | 62.533  | 69.656  | 77.304  | 85.096  | 7.609  | 14.852 | 22.526 | 30.111  | 37.246  | 44.035  | g. Others                                                                |
| D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)                            | 41.225  | 45.299  | 39.080  | 40.308  | 28.216  | 33.264  | 38.284  | 42.664  | 46.694  | 49.580  | 53.024  | 6.007  | 8.905  | 14.365 | 18.587  | 23.256  | 27.176  | D. Operating Profit/loss (A1+C1) - (A2+C2)                               |
| E. Pendapatan non - operasional                                           | 18.912  | 18.660  | 17.433  | 10.017  | 5.522   | 6.503   | 7.522   | 8.551   | 9.665   | 11.200  | 12.422  | 1.242  | 2.430  | 3.613  | 5.103   | 6.402   | 8.870   | E. Non Operational Income                                                |
| F. Beban non - operasional                                                | 17.382  | 22.602  | 19.428  | 10.707  | 5.511   | 6.495   | 7.483   | 8.346   | 9.254   | 10.349  | 11.621  | 1.596  | 2.024  | 3.111  | 4.179   | 5.216   | 6.367   | F. Non Operational Expenses                                              |
| G. Laba/Rugi non-operasional (E - F)                                      | 1.530   | (3.941) | (1.994) | (690)   | 11      | 8       | 38      | 205     | 411     | 851     | 801     | (354)  | 406    | 512    | 925     | 1.185   | 2.503   | G. Non Operational Profit (E - F)                                        |
| H. Laba/Rugi tahun berjalan sebelum pajak                                 | 42.754  | 41.357  | 37.086  | 39.618  | 28.227  | 33.272  | 38.322  | 42.870  | 47.105  | 50.431  | 53.825  | 5.654  | 9.310  | 14.866 | 19.512  | 24.441  | 29.679  | 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  | 22.035  | 26.167  | 30.124  | 33.708  | 36.948  | 39.550  | 42.368  | 4.167  | 7.232  | 11.635 | 15.359  | 19.105  | 23.206  | K. Profit/Loss After Estimation of tax                                   |
| r) Angka-angka diperbaiki                                                 |         |         |         |         |         |         |         |         |         |         |         |        |        |        |         |         |         | r) Revised figures                                                       |
| *) Angka-angka sementara                                                  |         |         |         |         |         |         |         |         |         |         |         |        |        |        |         |         |         | *) Provisional figures                                                   |

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                  |
|---------------------------------------------------------------------------|--------|--------|--------|--------|-------|-------|-------|-------|--------|--------|--------|-------|-------|-------|-------|-------|-------|---------------------------------------------------------------------------|------------------------|
|                                                                           |        |        |        |        | Jun   | Jul   | Ags   | Sep   | Okt    | Nov    | Des    | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                                                           |                        |
| A. Pendapatan dan Beban Bunga                                             |        |        |        |        |       |       |       |       |        |        |        |       |       |       |       |       |       | A. Interest Income and Interest Expenses                                  |                        |
| 1. Pendapatan bunga                                                       | 32.478 | 38.604 | 39.725 | 10.850 | 6.063 | 7.221 | 8.346 | 9.431 | 10.558 | 11.670 | 12.819 | 1.159 | 2.266 | 3.450 | 4.674 | 5.918 | 7.141 | 1. Interest Income                                                        |                        |
| a. Dari Bank Indonesia                                                    | 692    | 747    | 608    | 222    | 128   | 150   | 177   | 201   | 226    | 251    | 276    | 25    | 52    | 75    | 97    | 120   | 148   | a. From Bank Indonesia Placement                                          |                        |
| b. Dari Penempatan pada bank lain                                         | 113    | 206    | 244    | 168    | 73    | 84    | 97    | 108   | 121    | 132    | 144    | 13    | 23    | 34    | 46    | 56    | 70    | b. From interbank placement                                               |                        |
| c. Dari surat berharga                                                    | 601    | 893    | 1.051  | 344    | 225   | 269   | 315   | 357   | 404    | 447    | 493    | 45    | 87    | 133   | 168   | 217   | 263   | c. From securities                                                        |                        |
| d. Dari Kredit yang diberikan                                             | 18.313 | 21.475 | 22.194 | 7.955  | 4.472 | 5.318 | 6.134 | 6.934 | 7.765  | 8.588  | 9.438  | 851   | 1.658 | 2.544 | 3.419 | 4.339 | 5.241 | d. From credit                                                            |                        |
| - kepada pihak ketiga bukan bank                                          | 18.196 | 21.348 | 22.075 | 7.851  | 4.402 | 5.236 | 6.038 | 6.829 | 7.650  | 8.464  | 9.306  | 843   | 1.642 | 2.521 | 3.388 | 4.297 | 5.190 | - To Third Party non Bank                                                 |                        |
| - kepada bank lain                                                        | 117    | 127    | 119    | 104    | 69    | 83    | 95    | 105   | 115    | 124    | 133    | 8     | 16    | 23    | 31    | 41    | 52    | - To other Bank                                                           |                        |
| e. Lainnya                                                                | 12.759 | 15.283 | 15.629 | 2.161  | 1.165 | 1.400 | 1.624 | 1.830 | 2.043  | 2.253  | 2.468  | 224   | 445   | 663   | 944   | 1.186 | 1.419 | e. Others                                                                 |                        |
| 2. Beban Bunga                                                            | 21.052 | 27.227 | 27.513 | 5.968  | 3.217 | 3.848 | 4.459 | 5.034 | 5.628  | 6.203  | 6.794  | 602   | 1.167 | 1.754 | 2.388 | 2.995 | 3.605 | 2. Interest Expenses                                                      |                        |
| a. Kepada Bank Indonesia                                                  | 0      | 1      | 0      | 0      | -     | -     | -     | -     | -      | -      | -      | -     | -     | -     | -     | 0     | 0     | a. Bank Indonesia Liabilities                                             |                        |
| b. Kewajiban pada Bank lain                                               | 274    | 321    | 239    | 126    | 61    | 72    | 84    | 93    | 103    | 112    | 122    | 10    | 19    | 28    | 37    | 45    | 53    | b. Interbank Liabilities                                                  |                        |
| c. Kepada pihak ketiga bukan Bank                                         | 7.509  | 10.994 | 10.993 | 3.678  | 1.980 | 2.361 | 2.721 | 3.067 | 3.424  | 3.764  | 4.115  | 355   | 674   | 1.022 | 1.363 | 1.708 | 2.045 | c. Third Party non Bank                                                   |                        |
| - Giro                                                                    | 195    | 250    | 191    | 73     | 33    | 39    | 45    | 51    | 58     | 65     | 72     | 8     | 16    | 21    | 28    | 34    | 40    | - Demand Deposit                                                          |                        |
| - Tabungan                                                                | 421    | 415    | 434    | 150    | 89    | 107   | 124   | 142   | 162    | 182    | 202    | 20    | 38    | 57    | 76    | 95    | 111   | - Saving                                                                  |                        |
| - Simpanan Berjangka                                                      | 6.893  | 10.329 | 10.369 | 3.455  | 1.858 | 2.216 | 2.552 | 2.873 | 3.204  | 3.517  | 3.841  | 327   | 620   | 944   | 1.259 | 1.580 | 1.893 | - Time deposits                                                           |                        |
| d. Surat Berharga                                                         | 553    | 586    | 450    | 4      | 4     | 6     | 7     | 7     | 8      | 8      | 9      | 0     | 29    | 44    | 59    | 75    | 94    | d. Securities                                                             |                        |
| e. Pinjaman yang diterima                                                 | 146    | 199    | 343    | 13     | 14    | 16    | 18    | 20    | 23     | 25     | 27     | 2     | 4     | 6     | 8     | 10    | 12    | e. Loans received                                                         |                        |
| f. Lainnya                                                                | 12.571 | 15.126 | 15.488 | 2.146  | 1.157 | 1.392 | 1.628 | 1.846 | 2.071  | 2.294  | 2.521  | 235   | 441   | 653   | 921   | 1.157 | 1.401 | f. Others                                                                 |                        |
| g. Koreksi atas pendapatan bunga                                          | 0      | 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  | 2.846 | 3.373 | 3.888 | 4.396 | 4.930  | 5.468  | 6.024  | 557   | 1.099 | 1.696 | 2.286 | 2.923 | 3.536 | 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  | 477   | 393   | 450   | 532   | 548    | 622    | 677    | 64    | 112   | 172   | 239   | 311   | 372   | 1. Other Operating Income                                                 |                        |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga        | 96     | 40     | 104    | 8      | 5     | 5     | 8     | 13    | 13     | 15     | 16     | 4     | 4     | 5     | 5     | 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      | 1      | 0     | 0     | 0     | 1     | 1     | 1     | d. Gain from spot and derivative                                          |                        |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee       | 390    | 819    | 807    | 162    | 71    | 84    | 96    | 107   | 119    | 131    | 144    | 12    | 26    | 38    | 54    | 71    | 81    | e. Deviden, gain from investment in shares with equity method             |                        |
| f. Lainnya                                                                | 909    | 1.216  | 1.075  | 1.663  | 400   | 303   | 346   | 411   | 414    | 475    | 515    | 48    | 82    | 129   | 180   | 233   | 284   | f. Others                                                                 |                        |
| 2. Beban Operasional Selain Beban Bunga                                   | 8.840  | 10.303 | 11.215 | 6.228  | 2.487 | 2.907 | 3.414 | 3.855 | 4.473  | 4.971  | 5.520  | 436   | 864   | 1.317 | 1.792 | 2.294 | 2.771 | 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     | 0     | 1     | 1     | 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  | 678   | 753   | 941   | 1.059 | 1.338  | 1.478  | 1.653  | 100   | 200   | 299   | 427   | 545   | 689   | e. Depreciation/Amortizations                                             |                        |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi    | 18     | 53     | 47     | 10     | 5     | 10    | 8     | 9     | 10     | 12     | 13     | 1     | 3     | 4     | 6     | 7     | 8     | f. Losses from investment in shares with equity method, fees/commissions/ |                        |
| g. Lainnya                                                                | 7.210  | 8.042  | 8.545  | 3.286  | 1.803 | 2.144 | 2.465 | 2.787 | 3.124  | 3.481  | 3.854  | 335   | 661   | 1.013 | 1.358 | 1.740 | 2.071 | g. Others                                                                 |                        |
| D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)                            | 3.983  | 3.156  | 2.986  | 489    | 836   | 859   | 925   | 1.073 | 1.005  | 1.119  | 1.181  | 185   | 347   | 551   | 733   | 940   | 1.136 | D. Operating Profit/Loss (A1+C1) - (A2+C2)                                |                        |
| E. Pendapatan non - operasional                                           | 255    | 119    | 82     | 61     | 28    | 33    | 38    | 41    | 45     | 48     | 52     | 5     | 9     | 14    | 17    | 20    | 23    | E. Non Operational Income                                                 |                        |
| F. Beban non - operasional                                                | 151    | 173    | 163    | 65     | 27    | 32    | 40    | 47    | 51     | 57     | 63     | 4     | 7     | 12    | 19    | 23    | 27    | F. Non Operational Expenses                                               |                        |
| G. Laba/Rugi non-operasional (E - F)                                      | 103    | (54)   | (82)   | (5)    | 1     | 1     | (2)   | (5)   | (6)    | (9)    | (11)   | 1     | 1     | 2     | (1)   | (3)   | (4)   | G. Non Operational Profit (E - F)                                         |                        |
| H. Laba/Rugi tahun berjalan sebelum pajak                                 | 4.086  | 3.102  | 2.904  | 484    | 837   | 860   | 923   | 1.068 | 999    | 1.110  | 1.170  | 186   | 349   | 553   | 732   | 937   | 1.133 | 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    | 635   | 624   | 650   | 757   | 653    | 725    | 753    | 143   | 267   | 415   | 550   | 705   | 844   | K. Profit/Loss After Estimation of tax                                    |                        |
| r) Angka-angka diperbaiki                                                 |        |        |        |        |       |       |       |       |        |        |        |       |       |       |       |       |       |                                                                           | r) Revised figures     |
| *) Angka-angka sementara                                                  |        |        |        |        |       |       |       |       |        |        |        |       |       |       |       |       |       |                                                                           | *) Provisional figures |

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  |                                                                          |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|--------|--------|--------|--------|--------|--------------------------------------------------------------------------|--------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|                                                                           |        |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan   | Feb    | Mar    | Apr    | Mei    |        | Jun                                                                      |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| A. Pendapatan dan Beban Bunga                                             |        |        |        |        |        |        |        |        |        |        |        |       |        |        |        |        |        | A. Interest Income and Interest Expenses                                 |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1. Pendapatan bunga                                                       | 55.515 | 65.019 | 77.184 | 77.992 | 41.088 | 48.294 | 55.437 | 62.429 | 69.755 | 76.891 | 84.087 | 6.965 | 13.612 | 20.802 | 27.735 | 35.032 | 41.784 | 1. Interest Income                                                       |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| a. Dari Bank Indonesia                                                    | 812    | 896    | 1.020  | 683    | 544    | 634    | 717    | 830    | 935    | 1.049  | 1.193  | 87    | 164    | 219    | 266    | 329    | 397    | a. From Bank Indonesia Placement                                         |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| b. Dari Penempatan pada bank lain                                         | 2.333  | 2.946  | 3.772  | 2.399  | 1.073  | 1.251  | 1.427  | 1.612  | 1.798  | 1.986  | 2.125  | 107   | 203    | 347    | 520    | 716    | 874    | b. From interbank placement                                              |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| c. Dari surat berharga                                                    | 1.715  | 2.284  | 3.166  | 3.773  | 2.001  | 2.441  | 2.860  | 3.240  | 3.615  | 4.013  | 4.364  | 332   | 648    | 1.038  | 1.412  | 1.897  | 2.215  | c. From securities                                                       |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| d. Dari Kredit yang diberikan                                             | 36.044 | 40.599 | 45.632 | 47.873 | 24.878 | 29.300 | 33.645 | 37.976 | 42.390 | 46.668 | 51.263 | 4.214 | 8.268  | 12.724 | 17.018 | 21.424 | 25.791 | d. From credit                                                           |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - kepada pihak ketiga bukan bank                                          | 36.033 | 40.572 | 45.565 | 47.817 | 24.855 | 29.273 | 33.614 | 37.941 | 42.352 | 46.626 | 51.216 | 4.200 | 8.249  | 12.699 | 16.989 | 21.359 | 25.752 | - To Third Party non Bank                                                |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - kepada bank lain                                                        | 11     | 28     | 67     | 56     | 24     | 27     | 31     | 34     | 39     | 42     | 48     | 14    | 19     | 25     | 29     | 64     | 39     | - To Other Bank                                                          |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| e. Lainnya                                                                | 14.612 | 18.294 | 23.595 | 23.263 | 12.591 | 14.668 | 16.789 | 18.771 | 21.017 | 23.175 | 25.142 | 2.224 | 4.328  | 6.474  | 8.518  | 10.667 | 12.507 | e. Others                                                                |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2. Beban Bunga                                                            | 27.624 | 35.426 | 44.477 | 42.371 | 22.884 | 26.811 | 30.807 | 34.669 | 38.874 | 42.949 | 46.790 | 4.082 | 7.824  | 11.791 | 15.627 | 19.607 | 23.131 | 2. Interest Expenses                                                     |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| a. Kepada Bank Indonesia                                                  | 18     | 18     | 21     | 29     | 18     | 22     | 24     | 26     | 28     | 30     | 33     | 2     | -      | -      | -      | -      | -      | a. Bank Indonesia Liabilites                                             |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| b. Kewajiban pada Bank lain                                               | 594    | 808    | 672    | 890    | 439    | 511    | 627    | 681    | 729    | 797    | 70     | 119   | 173    | 239    | 303    | 361    | 361    | b. Interbank Liabilities                                                 |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| c. Kepada pihak ketiga bukan Bank                                         | 11.918 | 15.604 | 19.867 | 17.640 | 9.459  | 11.132 | 12.858 | 14.573 | 16.412 | 18.198 | 19.879 | 1.608 | 3.151  | 4.829  | 6.459  | 8.133  | 9.628  | c. Third Party non Bank                                                  |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Giro                                                                    | 2.977  | 2.995  | 3.559  | 3.253  | 1.598  | 1.874  | 2.131  | 2.394  | 2.656  | 2.914  | 3.143  | 183   | 368    | 604    | 847    | 1.124  | 1.356  | - Demand Deposit                                                         |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Tabungan                                                                | 1.620  | 1.712  | 1.829  | 1.871  | 989    | 1.163  | 1.334  | 1.497  | 1.664  | 1.839  | 2.029  | 186   | 349    | 589    | 696    | 876    | 1.057  | - Saving                                                                 |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Simpanan Berjangka                                                      | 7.321  | 10.896 | 14.479 | 12.516 | 6.872  | 8.095  | 9.393  | 10.683 | 12.092 | 13.445 | 14.707 | 1.239 | 2.435  | 3.635  | 4.916  | 6.133  | 7.215  | - Time deposits                                                          |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| d. Surat Berharga                                                         | 809    | 766    | 755    | 713    | 425    | 507    | 590    | 673    | 749    | 821    | 926    | 100   | 191    | 294    | 389    | 485    | 586    | d. Securities                                                            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| e. Pinjaman yang diterima                                                 | 112    | 170    | 209    | 239    | 178    | 205    | 245    | 294    | 332    | 372    | 423    | 53    | 101    | 158    | 212    | 270    | 339    | e. Loans received                                                        |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| f. Lainnya                                                                | 14.173 | 18.058 | 22.951 | 22.858 | 12.364 | 14.433 | 16.518 | 18.474 | 20.671 | 22.797 | 24.730 | 2.183 | 4.237  | 6.337  | 8.324  | 10.415 | 12.213 | f. Others                                                                |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| g. Koreksi atas pendapatan bunga                                          | 1      | 2      | 1      | 2      | 1      | 1      | 1      | 1      | 1      | 2      | 2      | 67    | 26     | 1      | 2      | 2      | 2      | g. Corrections                                                           |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| B. Pendapatan Bunga Bersih (A1-A2)                                        | 27.891 | 29.593 | 32.707 | 35.621 | 18.204 | 21.484 | 24.629 | 27.760 | 30.882 | 33.942 | 37.297 | 2.883 | 5.788  | 9.011  | 12.108 | 15.425 | 18.653 | 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  | 3.825  | 4.477  | 5.200  | 5.867  | 6.544  | 7.155  | 8.196  | 675   | 1.330  | 1.893  | 2.513  | 3.178  | 3.730  | 1. Other Operating Income                                                |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga        | 116    | 114    | 404    | 698    | 292    | 332    | 440    | 545    | 592    | 660    | 759    | 119   | 160    | 208    | 295    | 366    | 396    | 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      | -      | 0      | -      | -      | -      | -      | -      | -      | -     | -      | -      | -      | -      | -      | c. Increase in fair value and gain form sale of other financial assets   |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| d. Keuntungan Transaksi Spot dan Derivatif                                | 130    | 204    | 251    | 216    | 34     | 39     | 41     | 62     | 70     | 76     | 79     | 17    | 36     | 42     | 54     | 77     | 79     | d. Gain from spot and derivative                                         |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee       | 1.034  | 1.089  | 1.232  | 1.431  | 862    | 1.002  | 1.152  | 1.290  | 1.439  | 1.565  | 1.760  | 122   | 250    | 407    | 575    | 739    | 869    | e. Deviden, gain from investment in shares with equity method            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| f. Lainnya                                                                | 3.077  | 4.412  | 3.832  | 4.732  | 2.637  | 3.104  | 3.567  | 3.969  | 4.444  | 4.853  | 5.597  | 416   | 882    | 1.236  | 1.588  | 1.996  | 2.372  | f. Others                                                                |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2. Beban Operasional Selain Beban Bunga                                   | 19.826 | 23.805 | 26.149 | 29.190 | 14.774 | 17.395 | 20.026 | 22.446 | 24.796 | 27.461 | 31.035 | 2.340 | 4.846  | 6.963  | 9.514  | 12.202 | 14.741 | 2. Non Interest Expense                                                  |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga            | 123    | 71     | 590    | 497    | 108    | 123    | 144    | 186    | 223    | 246    | 275    | 31    | 86     | 115    | 173    | 231    | 292    | 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      | 0      | -      | -     | -      | -      | -      | -      | -      | c. Decrease in fair value and losses form sale of other financial assets |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| d. Kerugian Transaksi Spot dan Derivatif                                  | 92     | 178    | 210    | 195    | 27     | 32     | 33     | 49     | 57     | 64     | 66     | 16    | 31     | 36     | 47     | 68     | 71     | d. Losses from spot and derivative                                       |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| e. Penyusutan/Amortisasi                                                  | 4.180  | 6.375  | 5.875  | 6.484  | 3.824  | 4.431  | 4.960  | 5.554  | 5.927  | 6.471  | 7.071  | 591   | 1.252  | 1.419  | 1.836  | 2.259  | 2.697  | e. Depreciation/Amortizations                                            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi    | 23     | 20     | 24     | 26     | 15     | 18     | 21     | 24     | 27     | 30     | 38     | 11    | 12     | 16     | 22     | 27     | 33     | f. Losses from investment in shares with equity method, fees/comissions/ |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| g. Lainnya                                                                | 15.407 | 17.161 | 19.450 | 21.989 | 10.801 | 12.791 | 14.868 | 16.633 | 18.563 | 20.649 | 23.585 | 1.691 | 3.464  | 5.377  | 7.436  | 9.618  | 11.649 | g. Others                                                                |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)                            | 12.426 | 11.609 | 12.276 | 13.534 | 7.254  | 8.565  | 9.803  | 11.180 | 12.630 | 13.636 | 14.458 | 1.217 | 2.272  | 3.940  | 5.107  | 6.401  | 7.641  | D. Operating Profit/loss (A1+C1) - (A2+C2)                               |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| E. Pendapatan non - operasional                                           | 1.349  | 1.620  | 2.556  | 7.491  | 10.865 | 12.638 | 14.141 | 14.517 | 14.923 | 15.405 | 16.007 | 590   | 1.324  | 1.784  | 2.373  | 3.017  | 3.621  | E. Non Operational Income                                                |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| F. Beban non - operasional                                                | 1.089  | 1.506  | 2.442  | 7.402  | 10.780 | 12.555 | 14.062 | 14.458 | 14.871 | 15.296 | 15.881 | 590   | 1.283  | 1.752  | 2.358  | 3.005  | 3.603  | F. Non Operational Expenses                                              |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| G. Laba/Rugi non-operasional (E - F)                                      | 260    | 114    | 114    | 89     | 85     | 83     | 79     | 59     | 53     | 109    | 126    | 1     | 41     | 32     | 16     | 13     | 18     | G. Non Operational Profit (E - F)                                        |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| H. Laba/Rugi tahun berjalan sebelum pajak                                 | 12.686 | 11.723 | 12.390 | 13.623 | 7.339  | 8.648  | 9.882  | 11.240 | 12.683 | 13.745 | 14.584 | 1.218 | 2.314  | 3.972  | 5.123  | 6.413  | 7.659  | 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 taksrin pajak penghasilan)            | 10.733 | 9.667  | 10.595 | 11.487 | 6.235  | 7.377  | 8.409  | 9.568  | 10.834 | 11.708 | 12.421 | 1.056 | 1.962  | 3.409  | 4.373  | 5.467  | 6.550  | K. Profit/Loss After Estimation of tax                                   |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| r) Angka-angka diperbaiki                                                 |        |        |        |        |        |        |        |        |        |        |        |       |        |        |        |        |        |                                                                          | r) Revised figures |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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                                                                     |
|---------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|-------|-------|-------|--------|--------|---------------------------------------------------------------------------|
|                                                                           |        |        |        |        | Jun    | Jul    | Agst   | Sep    | Okt    | Nov    | Des    | Jan   | Feb   | Mar   | Apr   | Mei    | Jun    |                                                                           |
| <b>A. Pendapatan dan Beban Bunga</b>                                      |        |        |        |        |        |        |        |        |        |        |        |       |       |       |       |        |        | <b>A. Interest Income and Interest Expenses</b>                           |
| 1. Pendapatan bunga                                                       | 19.329 | 19.716 | 25.429 | 25.076 | 12.221 | 14.270 | 16.330 | 18.230 | 20.662 | 22.182 | 24.466 | 2.030 | 3.637 | 5.630 | 7.546 | 9.596  | 11.652 | 1. Interest Income                                                        |
| a. Dari Bank Indonesia                                                    | 406    | 340    | 358    | 319    | 170    | 201    | 231    | 251    | 277    | 299    | 328    | 28    | 56    | 79    | 111   | 149    | 187    | a. From Bank Indonesia Placement                                          |
| b. Dari Penempatan pada bank lain                                         | 262    | 262    | 359    | 259    | 156    | 186    | 211    | 233    | 251    | 271    | 288    | 20    | 35    | 57    | 82    | 108    | 134    | b. From interbank placement                                               |
| c. Dari surat berharga                                                    | 869    | 1.031  | 1.539  | 1.972  | 1.164  | 1.366  | 1.576  | 1.775  | 1.979  | 2.181  | 2.659  | 209   | 411   | 634   | 841   | 1.040  | 1.226  | c. From securities                                                        |
| d. Dari Kredit yang diberikan                                             | 12.497 | 13.920 | 16.973 | 16.888 | 8.145  | 9.525  | 10.929 | 12.221 | 13.590 | 14.904 | 16.265 | 1.344 | 2.604 | 4.036 | 5.389 | 6.883  | 8.409  | d. From credit                                                            |
| - kepada pihak ketiga bukan bank                                          | 12.495 | 13.907 | 16.961 | 16.881 | 8.143  | 9.522  | 10.927 | 12.219 | 13.587 | 14.901 | 16.262 | 1.344 | 2.604 | 4.036 | 5.389 | 6.882  | 8.408  | - To Third Party non Bank                                                 |
| - kepada bank lain                                                        | 2      | 13     | 12     | 7      | 2      | 2      | 2      | 3      | 3      | 3      | 3      | 0     | 1     | 0     | 1     | 1      | 1      | - To other Bank                                                           |
| e. Lainnya                                                                | 5.295  | 4.163  | 6.200  | 5.638  | 2.586  | 2.992  | 3.383  | 3.750  | 4.565  | 4.528  | 4.926  | 428   | 531   | 823   | 1.122 | 1.415  | 1.696  | e. Others                                                                 |
| 2. Beban Bunga                                                            | 10.639 | 10.070 | 14.612 | 13.648 | 6.507  | 7.585  | 8.644  | 9.639  | 10.662 | 11.670 | 12.776 | 1.111 | 1.819 | 2.810 | 3.865 | 4.950  | 6.030  | 2. Interest Expenses                                                      |
| a. Kepada Bank Indonesia                                                  | 0      | 0      | 0      | 4      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | -     | -     | 0     | 0     | 0      | 1      | a. Bank Indonesia Liabilities                                             |
| b. Kewajiban pada Bank lain                                               | 223    | 277    | 443    | 545    | 327    | 379    | 427    | 483    | 540    | 605    | 676    | 68    | 127   | 191   | 268   | 357    | 464    | b. Interbank Liabilities                                                  |
| c. Kepada pihak ketiga bukan Bank                                         | 4.697  | 5.170  | 6.984  | 6.300  | 2.918  | 3.416  | 3.924  | 4.383  | 4.843  | 5.280  | 5.732  | 456   | 876   | 1.356 | 1.840 | 2.349  | 2.851  | c. Third Party non Bank                                                   |
| - Giro                                                                    | 285    | 355    | 434    | 441    | 256    | 312    | 367    | 414    | 464    | 513    | 558    | 45    | 87    | 133   | 183   | 233    | 278    | - Demand Deposit                                                          |
| - Tabungan                                                                | 238    | 254    | 220    | 232    | 120    | 140    | 160    | 181    | 203    | 222    | 242    | 22    | 44    | 71    | 98    | 124    | 151    | - Saving                                                                  |
| - Simpanan Berjangka                                                      | 4.174  | 4.560  | 6.330  | 5.627  | 2.542  | 2.964  | 3.397  | 3.789  | 4.176  | 4.545  | 4.932  | 389   | 745   | 1.152 | 1.560 | 1.992  | 2.422  | - Time deposits                                                           |
| d. Surat Berharga                                                         | 89     | 113    | 271    | 266    | 101    | 127    | 152    | 175    | 200    | 225    | 300    | 24    | 40    | 56    | 71    | 87     | 96     | d. Securities                                                             |
| e. Pinjaman yang diterima                                                 | 408    | 580    | 868    | 1.041  | 614    | 717    | 818    | 915    | 1.018  | 1.119  | 1.237  | 127   | 254   | 405   | 565   | 747    | 937    | e. Loans received                                                         |
| f. Lainnya                                                                | 5.222  | 3.931  | 6.045  | 5.492  | 2.547  | 2.946  | 3.323  | 3.682  | 4.061  | 4.441  | 4.832  | 437   | 522   | 802   | 1.120 | 1.410  | 1.681  | f. Others                                                                 |
| g. Koreksi atas pendapatan bunga                                          | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -     | -     | -     | -     | -      | -      | g. Corrections                                                            |
| <b>B. Pendapatan Bunga Bersih (A1-A2)</b>                                 | 8.690  | 9.646  | 10.816 | 11.428 | 5.714  | 6.685  | 7.686  | 8.591  | 9.999  | 10.512 | 11.690 | 918   | 1.818 | 2.820 | 3.681 | 4.646  | 5.623  | <b>B. Net Interest Income (A1-A2)</b>                                     |
| <b>C. Pendapatan dan Beban Operasional Lain</b>                           |        |        |        |        |        |        |        |        |        |        |        |       |       |       |       |        |        | <b>C. Other Operating Income and Expenses</b>                             |
| 1. Pendapatan Operasional Selain Bunga                                    | 12.362 | 11.001 | 11.851 | 14.004 | 6.496  | 7.517  | 8.744  | 10.074 | 11.122 | 12.035 | 14.718 | 2.186 | 3.479 | 5.441 | 7.346 | 8.669  | 10.401 | 1. Other Operating Income                                                 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga        | 107    | 344    | 171    | 565    | 321    | 359    | 452    | 542    | 563    | 643    | 711    | 97    | 194   | 86    | 104   | 238    | 200    | 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      | 5      | 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 | 4.248  | 4.748  | 5.763  | 6.723  | 7.229  | 7.658  | 9.984  | 1.741 | 2.701 | 4.438 | 6.004 | 6.899  | 8.449  | d. Gain from spot and derivative                                          |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee       | 2.393  | 2.500  | 2.552  | 2.739  | 1.387  | 1.610  | 1.778  | 2.032  | 2.336  | 2.708  | 2.925  | 276   | 493   | 763   | 1.023 | 1.270  | 1.477  | e. Deviden, gain from investment in shares with equity method             |
| f. Lainnya                                                                | 383    | 492    | 837    | 639    | 535    | 795    | 744    | 771    | 987    | 1.019  | 1.091  | 72    | 92    | 155   | 214   | 261    | 275    | f. Others                                                                 |
| 2. Beban Operasional Selain Beban Bunga                                   | 15.508 | 14.458 | 19.321 | 21.598 | 9.079  | 10.534 | 13.437 | 14.675 | 16.561 | 17.387 | 21.168 | 2.450 | 4.276 | 7.048 | 9.240 | 11.485 | 14.088 | 2. Non Interest Expense                                                   |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga            | 93     | 80     | 152    | 156    | 48     | 59     | 63     | 73     | 77     | 95     | 329    | 71    | 106   | 130   | 196   | 403    | 523    | 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      | 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  | 3.664  | 4.101  | 5.047  | 5.880  | 6.420  | 6.699  | 8.998  | 1.515 | 2.479 | 4.181 | 5.483 | 6.467  | 7.864  | d. Losses from spot and derivative                                        |
| e. Penyusutan/Amortisasi                                                  | 2.082  | 2.217  | 5.229  | 5.045  | 1.642  | 2.029  | 2.831  | 3.038  | 3.394  | 3.540  | 3.940  | 205   | 409   | 770   | 902   | 1.219  | 1.570  | e. Depreciation/Amortizations                                             |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi    | 436    | 551    | 501    | 524    | 270    | 320    | 371    | 411    | 433    | 613    | 671    | 61    | 101   | 173   | 246   | 328    | 413    | f. Losses from investment in shares with equity method, fees/commissions/ |
| g. Lainnya                                                                | 5.502  | 5.636  | 6.580  | 6.883  | 3.449  | 4.019  | 5.120  | 5.267  | 6.232  | 6.433  | 7.225  | 598   | 1.180 | 1.794 | 2.413 | 3.068  | 3.718  | g. Others                                                                 |
| <b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>                     | 5.545  | 6.189  | 3.346  | 3.834  | 3.131  | 3.668  | 2.993  | 3.991  | 4.560  | 5.161  | 5.239  | 654   | 1.021 | 1.213 | 1.787 | 1.831  | 1.935  | <b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>                         |
| <b>E. Pendapatan non - operasional</b>                                    | 1.526  | 168    | 487    | 755    | 213    | 228    | 252    | 278    | 313    | 272    | 318    | 72    | 458   | 503   | 497   | 561    | 704    | <b>E. Non Operational Income</b>                                          |
| <b>F. Beban non - operasional</b>                                         | 1.082  | 678    | 1.140  | 172    | 181    | 179    | 168    | 728    | 730    | 736    | 808    | 142   | 82    | 48    | 176   | 85     | 322    | <b>F. Non Operational Expenses</b>                                        |
| <b>G. Laba/Rugi non-operasional (E - F)</b>                               | 443    | (510)  | (653)  | 582    | 32     | 49     | 84     | (449)  | (417)  | (464)  | (490)  | (70)  | 375   | 455   | 321   | 476    | 382    | <b>G. Non Operational Profit (E - F)</b>                                  |
| <b>H. Laba/Rugi tahun berjalan sebelum pajak</b>                          | 5.988  | 5.679  | 2.693  | 4.417  | 3.163  | 3.717  | 3.077  | 3.541  | 4.143  | 4.697  | 4.749  | 584   | 1.397 | 1.669 | 2.108 | 2.307  | 2.317  | <b>H. Current Year profit</b>                                             |
| <b>I. Penerimaan Transfer Laba/Rugi</b>                                   | 22     | 54     | 170    | 61     | (17)   | (24)   | (31)   | (35)   | (34)   | (33)   | (30)   | -     | -     | -     | -     | -      | -      | <b>I. Transfer Profit / Loss Received</b>                                 |
| <b>J. Transfer Laba/Rugi ke Kantor Pusat</b>                              | 22     | 54     | 170    | 61     | (17)   | (24)   | (31)   | (35)   | (34)   | (33)   | (30)   | -     | -     | -     | -     | -      | -      | <b>J. Transfer of Profit/Loss to Head Office</b>                          |
| <b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>    | 4.538  | 4.219  | 1.793  | 3.160  | 2.382  | 2.780  | 2.159  | 2.509  | 2.955  | 3.392  | 3.389  | 454   | 1.085 | 1.313 | 1.602 | 1.742  | 1.736  | <b>K. Profit/Loss After Estimation of tax</b>                             |

r) Angka-angka diperbaiki

r) Revised figures

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

| Keterangan                                                                | 2013          | 2014          | 2015         | 2016          | 2017         |              |              |              |              |               |               | 2018         |              |              |              |              |              | Items                                                                     |
|---------------------------------------------------------------------------|---------------|---------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------------------------------------------------------------|
|                                                                           |               |               |              |               | Jun          | Jul          | Agst         | Sep          | Okt          | Nov           | Des           | Jan          | Feb          | Mar          | Apr          | Mei          | Jun          |                                                                           |
| <b>A. Pendapatan dan Beban Bunga</b>                                      |               |               |              |               |              |              |              |              |              |               |               |              |              |              |              |              |              | <b>A. Interest Income and Interest Expenses</b>                           |
| 1. Pendapatan bunga                                                       | 16.047        | 20.532        | 23.732       | 24.509        | 11.218       | 12.585       | 14.134       | 16.021       | 17.247       | 18.843        | 20.907        | 1.597        | 3.001        | 4.667        | 6.103        | 7.871        | 9.744        | 1. Interest Income                                                        |
| a. Dari Bank Indonesia                                                    | 636           | 502           | 566          | 672           | 341          | 407          | 458          | 521          | 571          | 625           | 685           | 66           | 119          | 164          | 217          | 298          | 381          | a. From Bank Indonesia Placement                                          |
| b. Dari Penempatan pada bank lain                                         | 508           | 633           | 784          | 617           | 473          | 560          | 604          | 669          | 795          | 952           | 1.000         | 97           | 147          | 212          | 351          | 531          | 598          | b. From interbank placement                                               |
| c. Dari surat berharga                                                    | 2.381         | 3.782         | 4.603        | 5.171         | 2.509        | 2.557        | 2.877        | 3.542        | 3.472        | 3.798         | 4.635         | 323          | 618          | 1.019        | 1.113        | 1.428        | 1.871        | c. From securities                                                        |
| d. Dari Kredit yang diberikan                                             | 11.640        | 14.927        | 17.172       | 17.484        | 7.709        | 8.844        | 9.933        | 10.992       | 12.077       | 13.111        | 14.182        | 1.074        | 2.047        | 3.163        | 4.272        | 5.434        | 6.690        | d. From credit                                                            |
| - kepada pihak ketiga bukan bank                                          | 11.592        | 14.780        | 16.916       | 17.069        | 7.510        | 8.611        | 9.667        | 10.692       | 11.744       | 12.745        | 13.783        | 1.040        | 1.978        | 3.059        | 4.129        | 5.243        | 6.452        | - To Third Party non Bank                                                 |
| - kepada bank lain                                                        | 48            | 146           | 257          | 415           | 199          | 233          | 266          | 300          | 333          | 365           | 400           | 34           | 69           | 103          | 143          | 191          | 238          | - To other Bank                                                           |
| e. Lainnya                                                                | 882           | 688           | 606          | 565           | 187          | 218          | 262          | 297          | 332          | 358           | 404           | 37           | 69           | 110          | 150          | 181          | 204          | e. Others                                                                 |
| 2. Beban Bunga                                                            | 4.943         | 5.718         | 7.105        | 6.362         | 2.951        | 3.102        | 3.520        | 4.325        | 4.355        | 4.751         | 5.666         | 423          | 804          | 1.285        | 1.483        | 1.916        | 2.530        | 2. Interest Expenses                                                      |
| a. Kepada Bank Indonesia                                                  | 0             | 0             | 17           | 2             | 1            | 1            | 1            | 1            | 1            | 1             | 1             | -            | -            | -            | 0            | 3            | 5            | a. Bank Indonesia Liabilities                                             |
| b. Kewajiban pada Bank lain                                               | 404           | 618           | 1.078        | 881           | 327          | 414          | 501          | 577          | 644          | 707           | 716           | 52           | 106          | 168          | 222          | 297          | 379          | b. Interbank Liabilities                                                  |
| c. Kepada pihak ketiga bukan Bank                                         | 3.112         | 4.073         | 4.707        | 4.176         | 1.723        | 1.968        | 2.216        | 2.474        | 2.733        | 2.976         | 3.222         | 256          | 474          | 726          | 972          | 1.244        | 1.531        | c. Third Party non Bank                                                   |
| - Giro                                                                    | 637           | 768           | 744          | 738           | 398          | 463          | 524          | 586          | 645          | 704           | 768           | 66           | 117          | 177          | 235          | 300          | 369          | - Demand Deposit                                                          |
| - Tabungan                                                                | 95            | 94            | 109          | 133           | 85           | 101          | 118          | 133          | 148          | 160           | 171           | 13           | 23           | 33           | 42           | 51           | 59           | - Saving                                                                  |
| - Simpanan Berjangka                                                      | 2.380         | 3.212         | 3.854        | 3.306         | 1.239        | 1.403        | 1.575        | 1.755        | 1.940        | 2.112         | 2.283         | 177          | 334          | 516          | 695          | 893          | 1.104        | - Time deposits                                                           |
| d. Surat Berharga                                                         | 72            | 166           | 319          | 431           | 227          | 266          | 305          | 343          | 384          | 425           | 466           | 48           | 90           | 124          | 20           | 20           | 20           | d. Securities                                                             |
| e. Pinjaman yang diterima                                                 | 18            | 54            | 48           | 33            | 42           | 50           | 59           | 65           | 71           | 77            | 83            | 6            | 14           | 26           | 36           | 51           | 61           | e. Loans received                                                         |
| f. Lainnya                                                                | 1.337         | 806           | 937          | 838           | 631          | 403          | 437          | 864          | 522          | 565           | 1.177         | 62           | 119          | 240          | 233          | 302          | 534          | f. Others                                                                 |
| g. Koreksi atas pendapatan bunga                                          | -             | -             | -            | -             | -            | -            | -            | -            | -            | -             | -             | -            | -            | -            | -            | -            | -            | g. Corrections                                                            |
| <b>B. Pendapatan Bunga Bersih (A1-A2)</b>                                 | 11.104        | 14.814        | 16.626       | 18.147        | 8.268        | 9.484        | 10.614       | 11.696       | 12.892       | 14.093        | 15.240        | 1.173        | 2.197        | 3.382        | 4.620        | 5.955        | 7.214        | <b>B. Net Interest Income (A1-A2)</b>                                     |
| <b>C. Pendapatan dan Beban Operasional Lain</b>                           |               |               |              |               |              |              |              |              |              |               |               |              |              |              |              |              |              | <b>C. Other Operating Income and Expenses</b>                             |
| 1. Pendapatan Operasional Selain Bunga                                    | 36.640        | 36.044        | 79.218       | 72.982        | 48.651       | 55.624       | 59.696       | 64.579       | 69.366       | 75.703        | 82.720        | 10.476       | 15.345       | 21.436       | 27.969       | 31.152       | 40.532       | 1. Other Operating Income                                                 |
| a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga        | 1.612         | 2.106         | 2.095        | 2.179         | 1.181        | 1.197        | 1.468        | 1.728        | 1.876        | 2.039         | 2.095         | 345          | 556          | 784          | 883          | 1.025        | 1.194        | 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            | 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        | 43.902       | 50.364       | 53.752       | 57.885       | 62.098       | 67.900        | 74.107        | 9.530        | 13.719       | 19.030       | 25.020       | 27.551       | 36.415       | d. Gain from spot and derivative                                          |
| e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee       | 5.467         | 6.010         | 5.837        | 5.727         | 2.539        | 2.923        | 3.268        | 3.648        | 4.019        | 4.440         | 4.906         | 410          | 758          | 1.143        | 1.517        | 1.863        | 2.149        | e. Deviden, gain from investment in shares with equity method             |
| f. Lainnya                                                                | 527           | 822           | 622          | 1.314         | 1.029        | 1.069        | 1.136        | 1.144        | 1.260        | 1.274         | 1.525         | 189          | 302          | 449          | 546          | 710          | 771          | f. Others                                                                 |
| 2. Beban Operasional Selain Beban Bunga                                   | 38.835        | 39.181        | 88.324       | 79.114        | 51.029       | 58.373       | 62.677       | 67.655       | 73.062       | 79.868        | 87.544        | 10.661       | 15.686       | 21.882       | 28.938       | 33.198       | 43.345       | 2. Non Interest Expense                                                   |
| a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga            | 1.256         | 680           | 1.460        | 1.122         | 372          | 416          | 494          | 534          | 626          | 609           | 605           | 163          | 305          | 361          | 491          | 797          | 1.163        | a. Decrease in fair value and losses form sale of securities              |
| b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan     | -             | 65            | 168          | 139           | 162          | 167          | 176          | 244          | 253          | 264           | 277           | 8            | 19           | 38           | 46           | 56           | 71           | 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          | 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        | 43.014       | 49.252       | 52.505       | 56.501       | 60.587       | 66.262        | 72.328        | 9.301        | 13.318       | 18.364       | 24.193       | 26.649       | 35.330       | d. Losses from spot and derivative                                        |
| e. Penyusutan/Amortisasi                                                  | 1.939         | 2.542         | 6.817        | 4.559         | 1.839        | 2.074        | 2.311        | 2.466        | 2.790        | 3.148         | 3.801         | 368          | 505          | 818          | 1.094        | 1.639        | 1.867        | e. Depreciation/Amortizations                                             |
| f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi    | 832           | 1.012         | 930          | 862           | 444          | 500          | 563          | 644          | 720          | 844           | 927           | 57           | 104          | 163          | 227          | 282          | 339          | f. Losses from investment in shares with equity method, fees/commissions/ |
| g. Lainnya                                                                | 9.254         | 10.143        | 11.377       | 11.834        | 5.199        | 5.963        | 6.628        | 7.265        | 8.085        | 8.740         | 9.606         | 763          | 1.436        | 2.138        | 2.853        | 3.630        | 4.414        | g. Others                                                                 |
| <b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)</b>                     | <b>8.909</b>  | <b>11.677</b> | <b>7.520</b> | <b>12.015</b> | <b>5.890</b> | <b>6.735</b> | <b>7.632</b> | <b>8.620</b> | <b>9.197</b> | <b>9.927</b>  | <b>10.417</b> | <b>988</b>   | <b>1.855</b> | <b>2.936</b> | <b>3.651</b> | <b>3.909</b> | <b>4.401</b> | <b>D. Operating Profit/Loss (A1+C1) - (A2+C2)</b>                         |
| <b>E. Pendapatan non - operasional</b>                                    | <b>1.210</b>  | <b>1.194</b>  | <b>926</b>   | <b>901</b>    | <b>505</b>   | <b>560</b>   | <b>609</b>   | <b>651</b>   | <b>712</b>   | <b>773</b>    | <b>821</b>    | <b>85</b>    | <b>115</b>   | <b>177</b>   | <b>257</b>   | <b>342</b>   | <b>502</b>   | <b>E. Non Operational Income</b>                                          |
| <b>F. Beban non - operasional</b>                                         | <b>116</b>    | <b>245</b>    | <b>305</b>   | <b>63</b>     | <b>51</b>    | <b>52</b>    | <b>53</b>    | <b>55</b>    | <b>67</b>    | <b>63</b>     | <b>68</b>     | <b>9</b>     | <b>29</b>    | <b>31</b>    | <b>54</b>    | <b>54</b>    | <b>114</b>   | <b>F. Non Operational Expenses</b>                                        |
| <b>G. Laba/Rugi non-operasional (E - F)</b>                               | <b>1.094</b>  | <b>949</b>    | <b>620</b>   | <b>838</b>    | <b>454</b>   | <b>508</b>   | <b>556</b>   | <b>595</b>   | <b>645</b>   | <b>710</b>    | <b>753</b>    | <b>76</b>    | <b>86</b>    | <b>146</b>   | <b>203</b>   | <b>288</b>   | <b>388</b>   | <b>G. Non Operational Profit (E - F)</b>                                  |
| <b>H. Laba/Rugi tahun berjalan sebelum pajak</b>                          | <b>10.003</b> | <b>12.626</b> | <b>8.140</b> | <b>12.854</b> | <b>6.344</b> | <b>7.243</b> | <b>8.188</b> | <b>9.215</b> | <b>9.841</b> | <b>10.638</b> | <b>11.169</b> | <b>1.065</b> | <b>1.942</b> | <b>3.081</b> | <b>3.855</b> | <b>4.197</b> | <b>4.789</b> | <b>H. Current Year profit</b>                                             |
| <b>I. Penerimaan Transfer Laba/Rugi</b>                                   | <b>100</b>    | <b>78</b>     | <b>25</b>    | <b>(25)</b>   | <b>(33)</b>  | <b>(33)</b>  | <b>(33)</b>  | <b>(41)</b>  | <b>(48)</b>  | <b>(53)</b>   | <b>(61)</b>   | <b>(3)</b>   | <b>6</b>     | <b>(1)</b>   | <b>(3)</b>   | <b>1</b>     | <b>(16)</b>  | <b>I. Transfer Profit / Loss Received</b>                                 |
| <b>J. Transfer Laba/Rugi ke Kantor Pusat</b>                              | <b>1.338</b>  | <b>612</b>    | <b>607</b>   | <b>403</b>    | <b>141</b>   | <b>156</b>   | <b>163</b>   | <b>173</b>   | <b>192</b>   | <b>241</b>    | <b>242</b>    | <b>(3)</b>   | <b>(2)</b>   | <b>39</b>    | <b>70</b>    | <b>69</b>    | <b>7</b>     | <b>J. Transfer of Profit/Loss to Head Office</b>                          |
| <b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)</b>    | <b>6.121</b>  | <b>8.724</b>  | <b>5.166</b> | <b>8.418</b>  | <b>4.489</b> | <b>5.169</b> | <b>5.885</b> | <b>6.629</b> | <b>7.042</b> | <b>7.468</b>  | <b>7.784</b>  | <b>703</b>   | <b>1.371</b> | <b>2.170</b> | <b>2.693</b> | <b>2.961</b> | <b>3.449</b> | <b>K. Profit/Loss After Estimation of tax</b>                             |

r) Angka-angka diperbaiki

r) Revised figures

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

| Indikator                                                 | 2013      | 2014      | 2015      | 2016      | 2017      |           |           |           |           |           |           | 2018      |           |           |           |           |           | Indicator                                      |
|-----------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------------------------------------------|
|                                                           |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                                |
| Tagihan Komitmen                                          | 397.024   | 472.959   | 511.743   | 628.115   | 685.506   | 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 | Committed Claims                               |
| - Fasilitas pinjaman yang belum ditarik                   | 32.430    | 24.710    | 38.641    | 20.586    | 24.618    | 32.017    | 33.392    | 32.620    | 33.565    | 31.132    | 29.244    | 25.522    | 23.085    | 23.837    | 22.449    | 23.070    | 17.453    | - Unused borrowing                             |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 359.454   | 440.874   | 468.916   | 597.813   | 655.382   | 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 | - Outstanding spot and derivatives (purchased) |
| - Lainnya (Others)                                        | 5.140     | 7.376     | 4.185     | 9.715     | 5.505     | 7.399     | 8.041     | 9.684     | 11.335    | 5.253     | 2.495     | 8.132     | 13.353    | 7.489     | 7.181     | 8.524     | 7.019     | - Others                                       |
| Kewajiban Komitmen                                        | 1.314.773 | 1.678.723 | 1.821.506 | 1.983.571 | 2.119.075 | 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 | Committed Liabilities                          |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 1.013.477 | 1.137.501 | 1.219.520 | 1.304.240 | 1.346.534 | 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 | - Undisbursed loan facilities to debtors       |
| Committed                                                 | 301.472   | 297.369   | 275.413   | 298.509   | 331.783   | 339.600   | 343.849   | 346.027   | 354.381   | 359.604   | 344.860   | 367.652   | 364.206   | 369.769   | 372.009   | 369.877   | 356.299   | - Committed                                    |
| Uncommitted                                               | 712.005   | 840.132   | 944.107   | 1.005.731 | 1.014.751 | 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 | - Uncommitted                                  |
| - Fasilitas kredit kepada bank lain yang Belum ditarik    | 8.384     | 7.868     | 7.534     | 12.370    | 11.447    | 10.668    | 10.918    | 13.888    | 14.338    | 12.145    | 11.229    | 9.804     | 12.543    | 12.538    | 13.901    | 14.120    | 12.344    | - Undisbursed loan facilities to other banks   |
| Committed                                                 | 1.056     | 1.533     | 1.064     | 1.581     | 3.297     | 2.979     | 2.976     | 3.251     | 3.671     | 2.538     | 3.011     | 2.019     | 2.120     | 2.081     | 3.330     | 2.935     | 1.276     | - Committed                                    |
| Uncommitted                                               | 7.328     | 6.335     | 6.469     | 10.789    | 8.150     | 7.689     | 7.943     | 10.637    | 10.668    | 9.607     | 8.218     | 7.785     | 10.423    | 10.457    | 10.571    | 11.185    | 11.068    | - Uncommitted                                  |
| - Irrevocable L/C yang masih berjalan                     | 95.196    | 74.274    | 69.516    | 66.353    | 64.975    | 68.060    | 70.962    | 74.391    | 74.878    | 74.822    | 77.108    | 75.975    | 77.423    | 78.902    | 86.785    | 87.256    | 92.944    | - Current Irrevocable L/C                      |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 360.465   | 454.203   | 520.465   | 594.212   | 689.768   | 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 | - Outstanding spot and derivatives (sold)      |
| - Lainnya                                                 | 10.515    | 4.877     | 4.471     | 6.397     | 6.352     | 8.507     | 8.275     | 9.798     | 11.554    | 4.073     | 5.020     | 9.858     | 14.167    | 7.680     | 8.185     | 8.337     | 7.873     | - Others                                       |
| Tagihan Kontinjensi                                       | 260.029   | 284.281   | 308.392   | 334.875   | 300.093   | 298.311   | 302.400   | 311.239   | 316.375   | 314.819   | 316.330   | 275.297   | 285.337   | 286.048   | 274.217   | 275.071   | 275.296   | Contingent Claims                              |
| - Garansi yang diterima                                   | 229.328   | 244.456   | 265.333   | 288.776   | 250.401   | 248.066   | 250.744   | 259.220   | 264.284   | 262.288   | 264.819   | 223.098   | 228.722   | 233.105   | 220.233   | 219.908   | 218.990   | - Received guarantees                          |
| - Pendapatan bunga dalam penyelesaian                     | 29.696    | 36.327    | 39.402    | 42.161    | 45.399    | 45.983    | 47.396    | 47.683    | 47.606    | 47.901    | 46.949    | 47.708    | 52.071    | 48.447    | 49.411    | 50.253    | 51.318    | - Accrued interest                             |
| - Lainnya                                                 | 1.005     | 3.498     | 3.657     | 3.938     | 4.293     | 4.262     | 4.260     | 4.336     | 4.485     | 4.630     | 4.562     | 4.490     | 4.544     | 4.497     | 4.573     | 4.910     | 4.988     | - Others                                       |
| Kewajiban Kontinjensi                                     | 232.345   | 249.737   | 302.459   | 304.665   | 296.014   | 296.122   | 302.727   | 311.420   | 321.759   | 322.073   | 339.278   | 309.302   | 317.105   | 314.818   | 328.006   | 325.605   | 328.221   | Contingent Liabilities                         |
| - Garansi yang diberikan                                  | 229.089   | 247.851   | 297.391   | 302.542   | 294.615   | 294.370   | 301.195   | 309.773   | 320.171   | 320.487   | 337.695   | 307.699   | 315.496   | 313.123   | 326.310   | 323.727   | 326.470   | - Issued guarantees                            |
| - Lainnya                                                 | 3.255     | 1.886     | 5.069     | 2.124     | 1.399     | 1.752     | 1.531     | 1.646     | 1.588     | 1.586     | 1.583     | 1.603     | 1.609     | 1.695     | 1.696     | 1.878     | 1.750     | - Others                                       |
| Lainnya                                                   | 216.548   | 237.956   | 274.066   | 309.064   | 357.682   | 362.228   | 364.708   | 368.901   | 373.625   | 381.670   | 392.512   | 395.280   | 393.395   | 404.629   | 411.274   | 416.707   | 418.086   | Others                                         |
| - Penerusan Kredit                                        | 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    | - Channelling                                  |
| - Aset produktif yang dihapusbukukan                      | 180.184   | 195.932   | 230.274   | 274.724   | 320.489   | 324.431   | 326.664   | 330.672   | 335.258   | 342.456   | 350.961   | 354.011   | 352.011   | 356.678   | 362.347   | 366.484   | 367.713   | - Written off earning assets                   |
| Kredit yang diberikan                                     | 162.254   | 187.325   | 219.484   | 262.748   | 309.129   | 313.311   | 315.561   | 319.558   | 323.617   | 330.681   | 339.745   | 342.860   | 340.741   | 345.400   | 351.019   | 354.934   | 359.761   | - Credit disbursed                             |
| Lainnya                                                   | 17.930    | 8.607     | 10.790    | 11.976    | 11.360    | 11.119    | 11.104    | 11.113    | 11.641    | 11.775    | 11.216    | 11.151    | 11.270    | 11.278    | 11.329    | 11.550    | 7.952     | - Others                                       |
| - Aset produktif yang dihapustagih                        | 8.988     | 18.723    | 20.733    | 24.900    | 27.475    | 28.091    | 28.348    | 28.544    | 28.715    | 29.175    | 31.129    | 30.864    | 30.986    | 38.031    | 38.281    | 39.201    | 39.374    | - Charged off earning assets                   |
| Kredit yang diberikan                                     | 8.383     | 11.883    | 14.300    | 17.557    | 19.954    | 20.560    | 20.814    | 21.002    | 21.192    | 21.654    | 23.573    | 23.259    | 23.460    | 30.505    | 30.763    | 31.649    | 31.816    | - Credit disbursed                             |
| Lainnya                                                   | 605       | 6.840     | 6.433     | 7.343     | 7.522     | 7.532     | 7.535     | 7.542     | 7.523     | 7.521     | 7.556     | 7.605     | 7.526     | 7.526     | 7.517     | 7.552     | 7.558     | - 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                                      |
|-----------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|------------------------------------------------|
|                                                           |         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                |
| Tagihan Komitmen                                          | 20.614  | 26.337  | 46.778  | 77.543  | 92.959  | 83.804  | 73.958  | 89.798  | 86.897  | 85.799  | 80.977  | 257.609 | 300.680 | 314.423 | 289.433 | 320.619 | 366.402 | 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  | 92.698  | 83.462  | 73.666  | 89.523  | 86.655  | 85.490  | 80.514  | 257.293 | 300.534 | 314.290 | 289.312 | 320.347 | 366.312 | - Outstanding spot and derivatives (purchased) |
| - Lainnya (Others)                                        | -       | 630     | 332     | 459     | 261     | 342     | 292     | 275     | 242     | 310     | 462     | 315     | 147     | 133     | 121     | 272     | 90      | - Others                                       |
| Kewajiban Komitmen                                        | 280.015 | 419.249 | 340.858 | 413.368 | 448.148 | 453.895 | 434.427 | 455.668 | 456.989 | 454.512 | 444.740 | 639.280 | 687.939 | 685.017 | 674.959 | 688.875 | 734.483 | Committed Liabilities                          |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 206.070 | 236.079 | 266.256 | 309.129 | 310.957 | 324.417 | 316.039 | 323.148 | 328.086 | 322.076 | 316.472 | 344.202 | 344.821 | 323.780 | 333.913 | 318.934 | 310.752 | - Undisbursed loan facilities to debtors       |
| Committed                                                 | 51.893  | 35.199  | 30.395  | 28.460  | 32.739  | 35.279  | 37.026  | 34.376  | 41.310  | 39.918  | 37.399  | 50.509  | 51.564  | 47.317  | 46.691  | 44.096  | 41.027  | - Committed                                    |
| Uncommitted                                               | 154.177 | 200.880 | 235.861 | 280.669 | 278.218 | 289.138 | 279.013 | 288.772 | 286.776 | 282.158 | 279.073 | 293.693 | 293.257 | 276.462 | 287.222 | 274.838 | 269.725 | - Uncommitted                                  |
| - Fasilitas kredit kepada bank lain yang Belum ditarik    | 95      | 53      | 84      | 442     | 798     | 460     | 462     | 455     | 319     | 523     | 478     | 278     | 281     | 298     | 298     | 276     | 283     | - Undisbursed loan facilities to other banks   |
| Committed                                                 | 63      | 39      | 80      | 36      | 45      | 42      | 44      | 31      | 25      | 23      | 6       | 21      | 21      | 16      | 16      | 6       | 5       | - Committed                                    |
| Uncommitted                                               | 32      | 14      | 4       | 407     | 753     | 418     | 418     | 424     | 293     | 500     | 472     | 257     | 260     | 282     | 283     | 270     | 278     | - Uncommitted                                  |
| - Irrevocable L/C yang masih berjalan                     | 43.828  | 33.335  | 35.976  | 31.189  | 29.010  | 31.393  | 33.650  | 34.149  | 34.522  | 36.245  | 36.367  | 35.148  | 36.267  | 37.615  | 47.045  | 47.011  | 48.326  | - Current Irrevocable L/C                      |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 19.396  | 25.212  | 38.539  | 72.605  | 107.381 | 97.623  | 84.273  | 97.914  | 94.056  | 95.668  | 91.422  | 259.650 | 306.568 | 323.323 | 293.701 | 322.652 | 375.121 | - Outstanding spot and derivatives (sold)      |
| - Lainnya                                                 | 373     | 4       | 3       | 2       | 2       | 2       | 2       | 2       | 6       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | - Others                                       |
| Tagihan Kontinjensi                                       | 50.379  | 62.747  | 73.300  | 72.249  | 70.930  | 69.325  | 71.586  | 72.732  | 74.499  | 72.434  | 75.579  | 74.284  | 76.169  | 74.974  | 75.821  | 76.465  | 77.596  | Contingent Claims                              |
| - Garansi yang diterima                                   | 26.599  | 33.672  | 41.712  | 40.367  | 37.055  | 35.234  | 36.127  | 37.255  | 38.632  | 36.324  | 38.818  | 37.349  | 39.089  | 37.829  | 37.847  | 37.828  | 38.617  | - Received guarantees                          |
| - Pendapatan bunga dalam penyelesaian                     | 23.130  | 25.873  | 28.474  | 28.783  | 30.598  | 30.841  | 32.108  | 32.124  | 32.386  | 32.571  | 33.168  | 33.284  | 33.371  | 33.523  | 34.306  | 34.766  | 34.942  | - Accrued interest                             |
| - Lainnya                                                 | 650     | 3.202   | 3.114   | 3.099   | 3.277   | 3.249   | 3.352   | 3.354   | 3.481   | 3.539   | 3.593   | 3.652   | 3.708   | 3.622   | 3.668   | 3.872   | 4.037   | - Others                                       |
| Kewajiban Kontinjensi                                     | 109.845 | 129.354 | 161.425 | 170.439 | 160.873 | 161.232 | 165.002 | 171.418 | 176.631 | 177.252 | 193.096 | 173.071 | 179.059 | 177.076 | 184.258 | 180.424 | 181.182 | Contingent Liabilities                         |
| - Garansi yang diberikan                                  | 109.543 | 128.883 | 160.866 | 169.929 | 160.336 | 160.703 | 164.440 | 170.847 | 176.025 | 176.629 | 192.450 | 172.416 | 178.395 | 176.421 | 183.607 | 179.712 | 180.477 | - Issued guarantees                            |
| - Lainnya                                                 | 302     | 470     | 560     | 510     | 537     | 530     | 562     | 571     | 606     | 623     | 646     | 655     | 664     | 654     | 651     | 712     | 705     | - Others                                       |
| Lainnya                                                   | 132.532 | 138.372 | 152.581 | 154.101 | 186.864 | 188.804 | 189.246 | 190.944 | 193.431 | 197.703 | 202.482 | 205.417 | 208.750 | 209.861 | 214.535 | 216.930 | 219.789 | Others                                         |
| - Penerusan Kredit                                        | 19.621  | 17.503  | 18.139  | 4.600   | 4.574   | 4.572   | 4.577   | 4.523   | 4.521   | 4.522   | 4.518   | 4.519   | 4.519   | 4.057   | 4.787   | 4.857   | 4.880   | - Channelling                                  |
| - Aset produktif yang dihapusbukukan                      | 112.791 | 120.746 | 134.306 | 149.366 | 182.161 | 184.103 | 184.544 | 186.234 | 188.775 | 193.048 | 197.827 | 200.769 | 204.097 | 205.671 | 209.612 | 211.937 | 214.769 | - Written off earning assets                   |
| Kredit yang diberikan                                     | 109.020 | 117.233 | 130.728 | 145.655 | 178.448 | 180.387 | 181.022 | 182.710 | 185.250 | 189.523 | 194.900 | 197.842 | 201.165 | 202.737 | 206.675 | 209.002 | 211.826 | - Credit disbursed                             |
| Lainnya                                                   | 3.771   | 3.513   | 3.578   | 3.711   | 3.713   | 3.713   | 3.522   | 3.524   | 3.525   | 3.525   | 2.926   | 2.926   | 2.933   | 2.934   | 2.937   | 2.935   | 2.943   | - Others                                       |
| - Aset produktif yang dihapustagih                        | 120     | 123     | 137     | 135     | 129     | 129     | 130     | 134     | 133     | 133     | 134     | 130     | 134     | 134     | 136     | 136     | 140     | - Charged off earning assets                   |
| Kredit yang diberikan                                     | 120     | 123     | 137     | 135     | 129     | 129     | 130     | 134     | 133     | 133     | 134     | 130     | 134     | 134     | 136     | 136     | 140     | - 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                                      |
|-----------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|---------|------------------------------------------------|
|                                                           |         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei       | Jun     |                                                |
| Tagihan Komitmen                                          | 110.257 | 117.771 | 103.789 | 128.920 | 164.979 | 179.008 | 196.308 | 216.275 | 215.016 | 219.135 | 205.459 | 224.734 | 235.446 | 222.730 | 225.546 | 264.018   | 261.577 | Committed Claims                               |
| - Fasilitas pinjaman yang belum ditarik                   | 8.179   | 5.280   | 4.136   | 4.042   | 3.998   | 4.731   | 5.470   | 4.041   | 8.002   | 5.208   | 6.023   | 7.265   | 4.124   | 4.130   | 4.624   | 4.368     | 4.299   | - Unused borrowing                             |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 100.594 | 111.426 | 98.995  | 123.895 | 159.974 | 171.924 | 187.945 | 208.633 | 203.164 | 211.392 | 198.468 | 214.102 | 223.538 | 216.519 | 219.392 | 256.404   | 254.788 | - Outstanding spot and derivatives (purchased) |
| - Lainnya (Others)                                        | 1.484   | 1.065   | 658     | 983     | 1.006   | 2.353   | 2.892   | 3.601   | 3.850   | 2.535   | 968     | 3.366   | 7.784   | 2.080   | 1.530   | 3.245     | 2.490   | - Others                                       |
| Kewajiban Komitmen                                        | 552.285 | 547.195 | 627.032 | 695.577 | 855.631 | 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 | Committed Liabilities                          |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 419.493 | 466.172 | 476.484 | 518.901 | 617.230 | 638.153 | 638.312 | 634.386 | 638.920 | 646.261 | 626.106 | 652.758 | 645.496 | 658.622 | 663.568 | 663.159   | 646.960 | - Undisbursed loan facilities to debtors       |
| Committed                                                 | 181.364 | 187.605 | 170.838 | 191.134 | 214.496 | 218.981 | 222.050 | 225.135 | 227.816 | 234.177 | 221.202 | 228.669 | 225.617 | 234.994 | 234.876 | 230.819   | 225.315 | - Committed                                    |
| Uncommitted                                               | 238.129 | 278.567 | 305.645 | 327.767 | 402.735 | 419.171 | 416.262 | 409.251 | 411.105 | 412.084 | 404.903 | 424.089 | 419.880 | 423.628 | 428.692 | 432.341   | 421.645 | - Uncommitted                                  |
| - Fasilitas kredit kepada bank lain yang Belum ditarik    | 1.683   | 2.376   | 1.881   | 3.203   | 8.070   | 7.815   | 8.098   | 9.604   | 10.517  | 9.055   | 9.525   | 8.322   | 10.314  | 10.269  | 11.700  | 11.226    | 9.837   | - Undisbursed loan facilities to other banks   |
| Committed                                                 | 883     | 1.234   | 750     | 1.464   | 3.155   | 2.765   | 2.786   | 3.087   | 3.483   | 2.355   | 2.853   | 1.841   | 1.940   | 1.914   | 3.163   | 2.811     | 1.163   | - Committed                                    |
| Uncommitted                                               | 800     | 1.142   | 1.131   | 1.739   | 4.915   | 5.050   | 5.313   | 6.517   | 7.034   | 6.699   | 6.672   | 6.482   | 8.374   | 8.356   | 8.538   | 8.415     | 8.674   | - Uncommitted                                  |
| - Irrevocable L/C yang masih berjalan                     | 27.686  | 26.264  | 19.898  | 22.759  | 25.379  | 24.872  | 27.364  | 28.400  | 28.344  | 26.730  | 29.028  | 27.638  | 28.774  | 28.535  | 27.929  | 29.165    | 32.248  | - Current Irrevocable L/C                      |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 95.574  | 110.647 | 127.458 | 148.562 | 202.435 | 198.980 | 214.976 | 222.492 | 225.738 | 233.903 | 220.429 | 238.987 | 259.741 | 269.715 | 276.969 | 300.577   | 302.316 | - Outstanding spot and derivatives (sold)      |
| - Lainnya                                                 | 7.849   | 1.509   | 1.311   | 2.153   | 2.516   | 4.048   | 4.113   | 4.857   | 5.791   | 2.077   | 3.270   | 5.662   | 7.802   | 3.480   | 3.782   | 3.878     | 3.362   | - Others                                       |
| Tagihan Kontinjensi                                       | 9.196   | 17.417  | 21.115  | 23.937  | 25.914  | 26.428  | 26.530  | 26.886  | 26.348  | 27.094  | 25.821  | 26.043  | 25.134  | 25.252  | 26.102  | 26.101    | 28.332  | Contingent Claims                              |
| - Garansi yang diterima                                   | 4.709   | 10.390  | 14.652  | 15.574  | 16.290  | 16.364  | 16.375  | 16.410  | 16.356  | 16.893  | 17.110  | 16.915  | 15.711  | 15.637  | 16.372  | 16.099    | 17.701  | - Received guarantees                          |
| - Pendapatan bunga dalam penyelesaian                     | 4.232   | 6.890   | 6.339   | 8.059   | 9.191   | 9.634   | 9.880   | 10.138  | 9.647   | 9.852   | 8.349   | 8.849   | 9.158   | 9.357   | 9.471   | 9.734     | 10.364  | - Accrued interest                             |
| - Lainnya                                                 | 256     | 136     | 124     | 303     | 433     | 431     | 276     | 339     | 345     | 350     | 362     | 279     | 264     | 258     | 260     | 269       | 267     | - Others                                       |
| Kewajiban Kontinjensi                                     | 43.986  | 48.820  | 51.229  | 54.129  | 63.589  | 63.086  | 63.932  | 65.044  | 65.338  | 66.181  | 67.382  | 64.933  | 65.968  | 66.621  | 68.041  | 68.744    | 70.079  | Contingent Liabilities                         |
| - Garansi yang diberikan                                  | 41.564  | 47.734  | 49.948  | 52.909  | 62.770  | 62.039  | 63.016  | 64.028  | 64.416  | 65.272  | 66.496  | 64.031  | 65.088  | 65.650  | 67.051  | 67.640    | 69.086  | - Issued guarantees                            |
| - Lainnya                                                 | 2.423   | 1.087   | 1.281   | 1.221   | 819     | 1.047   | 917     | 1.015   | 922     | 909     | 886     | 902     | 880     | 971     | 989     | 1.104     | 993     | - Others                                       |
| Lainnya                                                   | 55.939  | 65.737  | 79.401  | 105.395 | 123.235 | 124.852 | 125.816 | 127.288 | 129.307 | 132.052 | 136.473 | 136.636 | 137.982 | 140.598 | 141.999 | 144.597   | 142.386 | Others                                         |
| - Penerusan Kredit                                        | 5.239   | 3.491   | 2.694   | 2.513   | 2.962   | 2.962   | 2.961   | 2.987   | 3.042   | 3.447   | 3.846   | 3.846   | 3.847   | 3.847   | 3.847   | 4.157     | 4.112   | - Channelling                                  |
| - Aset produktif yang dihapusbukukan                      | 43.447  | 45.709  | 58.636  | 81.805  | 97.987  | 99.604  | 100.339 | 101.647 | 103.453 | 105.657 | 108.018 | 107.970 | 109.260 | 111.716 | 112.923 | 114.328   | 112.055 | - Written off earning assets                   |
| Kredit yang diberikan                                     | 30.229  | 41.047  | 51.961  | 74.241  | 90.916  | 92.775  | 93.332  | 94.635  | 95.913  | 98.072  | 100.324 | 100.341 | 101.516 | 103.963 | 105.124 | 106.306   | 107.642 | - Credit disbursed                             |
| Lainnya                                                   | 13.218  | 4.661   | 6.674   | 7.564   | 7.071   | 7.071   | 7.007   | 7.011   | 7.541   | 7.586   | 7.694   | 7.629   | 7.743   | 7.752   | 7.799   | 8.022     | 4.412   | - Others                                       |
| - Aset produktif yang dihapustagih                        | 7.253   | 16.537  | 18.072  | 21.077  | 22.286  | 22.286  | 22.516  | 22.654  | 22.812  | 22.948  | 24.609  | 24.820  | 24.876  | 25.036  | 25.229  | 26.112    | 26.219  | - Charged off earning assets                   |
| Kredit yang diberikan                                     | 6.648   | 9.706   | 11.735  | 13.826  | 14.857  | 14.857  | 15.073  | 15.210  | 15.381  | 15.518  | 17.179  | 17.307  | 17.442  | 17.602  | 17.804  | 18.652    | 18.754  | - Credit disbursed                             |
| Lainnya                                                   | 605     | 6.831   | 6.337   | 7.251   | 7.429   | 7.429   | 7.443   | 7.444   | 7.431   | 7.429   | 7.430   | 7.513   | 7.434   | 7.434   | 7.425   | 7.460     | 7.466   | - 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 |                                                |
|-----------------------------------------------------------|-------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|------------------------------------------------|
|                                                           |       |        |        |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |           | Jun                                            |
| 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 | 5.196 | 5.406 | 5.698 | 5.618 | 5.884 | 5.887 | 5.621 | 5.852 | 5.712 | 5.376 | 5.337 | 5.112 | 3.871     | Committed Liabilities                          |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 5.880 | 9.529  | 10.524 | 4.434 | 5.001 | 5.244 | 5.530 | 5.470 | 5.753 | 5.711 | 5.480 | 5.713 | 5.576 | 5.248 | 5.209 | 4.963 | 3.770     | - Undisbursed loan facilities to debtors       |
| Committed                                                 | 3.919 | 3.620  | 4.010  | 1.253 | 1.416 | 1.439 | 1.646 | 1.607 | 1.704 | 1.640 | 1.472 | 1.591 | 1.620 | 1.556 | 1.554 | 1.537 | 1.432     | - Committed                                    |
| Uncommitted                                               | 1.961 | 5.910  | 6.514  | 3.182 | 3.585 | 3.805 | 3.884 | 3.862 | 4.049 | 4.071 | 4.007 | 4.122 | 3.956 | 3.693 | 3.655 | 3.426 | 2.339     | - Uncommitted                                  |
| - Fasilitas kredit kepada bank lain yang Belum ditarik    | 75    | 183    | 245    | 146   | 135   | 157   | 158   | 138   | 123   | 138   | 133   | 132   | 130   | 121   | 117   | 115   | 96        | - Undisbursed loan facilities to other banks   |
| Committed                                                 | 30    | 46     | 81     | 37    | 40    | 45    | 45    | 43    | 42    | 44    | 42    | 45    | 47    | 47    | 47    | 47    | 37        | - Committed                                    |
| Uncommitted                                               | 45    | 137    | 164    | 109   | 95    | 112   | 114   | 94    | 81    | 93    | 90    | 86    | 84    | 74    | 70    | 68    | 59        | - 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    | 61    | 5     | 9     | 10    | 9     | 38    | 9     | 7     | 5     | 7     | 11    | 35    | 5         | - Others                                       |
| Tagihan Kontinjensi                                       | 327   | 363    | 553    | 231   | 236   | 238   | 248   | 247   | 262   | 275   | 274   | 287   | 4.168 | 367   | 327   | 344   | 354       | Contingent Claims                              |
| - Garansi yang diterima                                   | -     | -      | -      | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -         | - Received guarantees                          |
| - Pendapatan bunga dalam penyelesaian                     | 318   | 362    | 540    | 221   | 232   | 234   | 243   | 242   | 256   | 267   | 272   | 285   | 4.166 | 364   | 324   | 337   | 351       | - Accrued interest                             |
| - Lainnya                                                 | 9     | 1      | 13     | 10    | 4     | 4     | 5     | 6     | 6     | 7     | 2     | 2     | 2     | 3     | 4     | 7     | 3         | - Others                                       |
| Kewajiban Kontinjensi                                     | 387   | 551    | 1.932  | 1.806 | 1.725 | 1.798 | 1.880 | 1.933 | 1.956 | 2.073 | 2.067 | 1.802 | 1.797 | 1.720 | 1.717 | 1.827 | 1.775     | Contingent Liabilities                         |
| - Garansi yang diberikan                                  | 324   | 466    | 1.842  | 1.756 | 1.685 | 1.754 | 1.832 | 1.875 | 1.899 | 2.021 | 2.017 | 1.758 | 1.750 | 1.653 | 1.661 | 1.769 | 1.726     | - Issued guarantees                            |
| - Lainnya                                                 | 63    | 85     | 90     | 50    | 40    | 44    | 48    | 58    | 57    | 52    | 50    | 44    | 47    | 67    | 55    | 58    | 49        | - Others                                       |
| Lainnya                                                   | 3.103 | 4.012  | 5.505  | 1.117 | 1.302 | 1.345 | 1.439 | 1.528 | 1.587 | 1.613 | 1.690 | 1.709 | 1.745 | 1.902 | 1.932 | 1.978 | 2.138     | Others                                         |
| - Penerusan Kredit                                        | 81    | 85     | 85     | 50    | 48    | 48    | 48    | 48    | 48    | 48    | 48    | 48    | 48    | 48    | 48    | 48    | 47        | 47 - Channelling                               |
| - Aset produktif yang dihapusbukukan                      | 2.404 | 3.211  | 4.529  | 1.009 | 1.179 | 1.222 | 1.304 | 1.385 | 1.439 | 1.458 | 1.521 | 1.531 | 1.560 | 1.708 | 1.733 | 1.767 | 1.910     | - Written off earning assets                   |
| Kredit yang diberikan                                     | 2.166 | 3.206  | 4.524  | 1.009 | 1.179 | 1.222 | 1.304 | 1.385 | 1.439 | 1.458 | 1.521 | 1.530 | 1.560 | 1.708 | 1.733 | 1.766 | 1.909     | - 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    | 74    | 87    | 95    | 101   | 107   | 122   | 131   | 138   | 146   | 152   | 164   | 181       | - Charged off earning assets                   |
| Kredit yang diberikan                                     | 617   | 716    | 891    | 58    | 74    | 74    | 87    | 95    | 101   | 107   | 122   | 131   | 138   | 146   | 152   | 164   | 181       | - 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 |
|-----------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------------------------------------------------|-----------|
|                                                           |        |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                |           |
| Tagihan Komitmen                                          | 3.674  | 3.458  | 3.619  | 5.265  | 4.518  | 5.405  | 5.168  | 6.261  | 7.920  | 3.840  | 708    | 6.022  | 7.135  | 5.252  | 6.153  | 5.593  | 4.915  | Committed Claims                               |           |
| - Fasilitas pinjaman yang belum ditarik                   | 80     | 80     | 84     | 86     | 88     | 88     | 89     | 79     | 79     | 79     | 79     | 78     | 79     | 79     | 81     | 79     | 78     | - Unused borrowing                             |           |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 366    | 0      | 441    | 1.309  | 417    | 905    | 756    | 1.197  | 2.313  | 1.816  | 212    | 3.383  | 3.352  | 1.128  | 2.353  | 1.955  | 1.277  | - Outstanding spot and derivatives (purchased) |           |
| - Lainnya (Others)                                        | 3.228  | 3.377  | 3.093  | 3.870  | 4.013  | 4.411  | 4.323  | 4.985  | 5.528  | 1.945  | 417    | 2.561  | 3.705  | 4.045  | 3.719  | 3.559  | 3.560  | - Others                                       |           |
| Kewajiban Komitmen                                        | 24.112 | 27.193 | 17.956 | 19.889 | 22.361 | 23.764 | 25.461 | 25.164 | 26.976 | 24.016 | 22.410 | 26.505 | 26.869 | 23.028 | 24.896 | 24.080 | 22.457 | Committed Liabilities                          |           |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 19.261 | 16.493 | 14.114 | 14.028 | 17.907 | 18.276 | 20.084 | 19.658 | 19.996 | 20.450 | 20.163 | 20.508 | 19.947 | 18.572 | 19.657 | 19.298 | 17.908 | - Undisbursed loan facilities to debtors       |           |
| Committed                                                 | 5.338  | 3.880  | 3.361  | 4.827  | 6.078  | 6.403  | 6.648  | 6.429  | 6.829  | 7.073  | 6.781  | 7.229  | 6.899  | 6.664  | 6.495  | 6.297  | 5.724  | - Committed                                    |           |
| Uncommitted                                               | 13.922 | 12.613 | 10.753 | 9.201  | 11.828 | 11.874 | 13.436 | 13.229 | 13.167 | 13.377 | 13.382 | 13.279 | 13.048 | 11.908 | 13.162 | 13.001 | 12.183 | - Uncommitted                                  |           |
| - Fasilitas kredit kepada bank lain yang Belum ditarik    | 151    | 143    | 312    | 541    | 467    | 542    | 527    | 625    | 624    | 587    | 554    | 507    | 470    | 505    | 495    | 508    | 413    | - Undisbursed loan facilities to other banks   |           |
| Committed                                                 | 36     | 50     | 95     | 43     | 35     | 105    | 101    | 90     | 120    | 115    | 109    | 112    | 112    | 105    | 105    | 71     | 71     | - Committed                                    |           |
| Uncommitted                                               | 115    | 93     | 217    | 497    | 432    | 437    | 425    | 535    | 504    | 472    | 444    | 395    | 358    | 400    | 390    | 437    | 342    | - Uncommitted                                  |           |
| - Irrevocable L/C yang masih berjalan                     | 817    | 399    | 443    | 168    | 235    | 152    | 148    | 136    | 233    | 264    | 305    | 292    | 256    | 294    | 246    | 242    | 204    | - Current Irrevocable L/C                      |           |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 219    | 37     | 480    | 1.268  | 176    | 645    | 755    | 615    | 1.706  | 1.308  | 50     | 1.920  | 2.090  | 245    | 1.068  | 858    | 192    | - Outstanding spot and derivatives (sold)      |           |
| - Lainnya                                                 | 1.629  | 2.607  | 2.607  | 3.885  | 3.577  | 4.148  | 3.948  | 4.130  | 4.417  | 1.407  | 1.339  | 3.278  | 4.106  | 3.413  | 3.430  | 3.175  | 3.740  | - Others                                       |           |
| Tagihan Kontinjensi                                       | 4.506  | 5.512  | 5.419  | 6.166  | 6.097  | 6.016  | 6.203  | 6.370  | 6.455  | 6.440  | 6.271  | 6.262  | 6.304  | 6.337  | 6.451  | 6.657  | 6.727  | Contingent Claims                              |           |
| - Garansi yang diterima                                   | 2.852  | 2.835  | 2.129  | 2.133  | 1.809  | 1.731  | 1.759  | 1.817  | 1.805  | 1.744  | 1.673  | 1.679  | 1.702  | 1.721  | 1.721  | 1.728  | 1.755  | - Received guarantees                          |           |
| - Pendapatan bunga dalam penyelesaian                     | 1.573  | 2.531  | 2.891  | 3.519  | 3.721  | 3.719  | 3.828  | 3.927  | 4.008  | 3.914  | 3.934  | 4.043  | 4.068  | 4.034  | 4.102  | 4.179  | 4.305  | - Accrued interest                             |           |
| - Lainnya                                                 | 81     | 146    | 398    | 515    | 567    | 566    | 615    | 627    | 641    | 721    | 594    | 546    | 558    | 601    | 628    | 749    | 667    | - Others                                       |           |
| Kewajiban Kontinjensi                                     | 12.140 | 11.353 | 13.863 | 10.678 | 9.555  | 10.452 | 11.459 | 12.040 | 12.143 | 11.713 | 10.985 | 7.870  | 7.355  | 7.746  | 8.676  | 9.459  | 9.522  | Contingent Liabilities                         |           |
| - Garansi yang diberikan                                  | 11.763 | 11.109 | 13.732 | 10.336 | 9.553  | 10.321 | 11.455 | 12.038 | 12.141 | 11.712 | 10.983 | 7.868  | 7.337  | 7.744  | 8.675  | 9.455  | 9.518  | - Issued guarantees                            |           |
| - Lainnya                                                 | 376    | 244    | 131    | 342    | 2      | 131    | 5      | 2      | 2      | 2      | 1      | 2      | 19     | 2      | 1      | 4      | 3      | - Others                                       |           |
| Lainnya                                                   | 8.540  | 9.784  | 12.730 | 16.799 | 18.805 | 18.883 | 18.957 | 19.027 | 19.102 | 19.282 | 19.965 | 19.950 | 20.695 | 20.750 | 20.877 | 20.915 | 21.147 | Others                                         |           |
| - Penerusan Kredit                                        | 2.434  | 2.222  | 2.141  | 2.278  | 2.135  | 2.125  | 2.114  | 2.075  | 2.039  | 2.022  | 2.006  | 1.992  | 1.985  | 1.969  | 1.964  | 1.960  | 1.960  | - Channelling                                  |           |
| - Aset produktif yang dihapusbukukan                      | 5.993  | 7.439  | 10.473 | 14.409 | 16.558 | 16.647 | 16.730 | 16.835 | 16.951 | 17.147 | 17.813 | 17.846 | 18.597 | 18.669 | 18.801 | 18.843 | 19.076 | - Written off earning assets                   |           |
| Kredit yang diberikan                                     | 5.610  | 7.173  | 10.101 | 13.916 | 16.214 | 16.304 | 16.388 | 16.489 | 16.607 | 16.716 | 17.466 | 17.499 | 18.252 | 18.325 | 18.457 | 18.500 | 18.728 | - Credit disbursed                             |           |
| Lainnya                                                   | 383    | 266    | 371    | 493    | 343    | 343    | 342    | 346    | 343    | 431    | 347    | 347    | 345    | 343    | 344    | 343    | 348    | - Others                                       |           |
| - Aset produktif yang dihapustagih                        | 113    | 122    | 116    | 112    | 112    | 112    | 112    | 118    | 112    | 112    | 146    | 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                                      |
|-----------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|------------------------------------------------|
|                                                           |         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                |
| Tagihan Komitmen                                          | 63.713  | 87.157  | 74.512  | 93.164  | 107.346 | 110.044 | 111.914 | 121.797 | 116.335 | 124.052 | 118.522 | 116.050 | 116.767 | 115.950 | 115.074 | 124.068 | 115.556 | Committed Claims                               |
| - Fasilitas pinjaman yang belum ditarik                   | 10.176  | 3.868   | 11.676  | 16.459  | 20.532  | 27.198  | 27.833  | 28.500  | 25.485  | 25.845  | 23.141  | 18.179  | 18.883  | 19.628  | 17.745  | 18.623  | 13.076  | - Unused borrowing                             |
| - Posisi pembelian spot dan derivatif yang masih berjalan | 53.155  | 81.019  | 62.740  | 72.305  | 86.590  | 82.553  | 83.548  | 92.474  | 89.136  | 97.743  | 94.733  | 95.982  | 96.167  | 95.092  | 95.519  | 103.997 | 101.602 | - Outstanding spot and derivatives (purchased) |
| - Lainnya (Others)                                        | 381     | 2.270   | 96      | 4.400   | 224     | 293     | 534     | 823     | 1.715   | 463     | 648     | 1.889   | 1.717   | 1.231   | 1.811   | 1.447   | 879     | - Others                                       |
| Kewajiban Komitmen                                        | 187.237 | 228.063 | 226.085 | 245.200 | 254.451 | 251.509 | 260.104 | 270.572 | 272.261 | 285.971 | 283.732 | 291.868 | 300.350 | 294.378 | 296.334 | 302.060 | 302.216 | Committed Liabilities                          |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 125.246 | 126.435 | 164.235 | 170.235 | 166.905 | 164.252 | 175.570 | 175.039 | 180.612 | 186.861 | 191.843 | 197.078 | 201.952 | 196.134 | 197.140 | 195.730 | 201.405 | - Undisbursed loan facilities to debtors       |
| Committed                                                 | 16.505  | 17.498  | 14.762  | 20.811  | 19.842  | 19.019  | 20.079  | 21.697  | 20.643  | 21.417  | 22.670  | 24.179  | 24.246  | 25.439  | 24.398  | 25.458  | 24.143  | - Committed                                    |
| Uncommitted                                               | 108.741 | 108.937 | 149.473 | 149.424 | 147.063 | 145.234 | 155.491 | 153.341 | 159.969 | 165.444 | 169.173 | 172.899 | 177.706 | 170.694 | 172.742 | 170.271 | 177.261 | - Uncommitted                                  |
| - Fasilitas kredit kepada bank lain yang Belum ditarik    | 77      | 27      | 47      | 14      | 8       | 19      | 17      | 18      | 18      | 17      | 16      | 15      | 12      | 9       | 8       | 7       | 12      | - Undisbursed loan facilities to other banks   |
| Committed                                                 | 10      | 8       | -       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - Committed                                    |
| Uncommitted                                               | 67      | 19      | 47      | 14      | 8       | 19      | 17      | 18      | 18      | 17      | 16      | 15      | 12      | 9       | 8       | 7       | 12      | - Uncommitted                                  |
| - Irrevocable L/C yang masih berjalan                     | 11.095  | 6.285   | 5.223   | 4.898   | 5.637   | 6.622   | 4.685   | 5.391   | 5.425   | 5.787   | 5.288   | 5.725   | 6.155   | 5.924   | 6.282   | 5.591   | 6.793   | - Current Irrevocable L/C                      |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 50.452  | 74.958  | 56.319  | 69.980  | 81.705  | 80.375  | 79.629  | 89.337  | 84.878  | 92.757  | 86.206  | 88.290  | 89.991  | 91.724  | 91.985  | 99.484  | 93.332  | - Outstanding spot and derivatives (sold)      |
| - Lainnya                                                 | 366     | 611     | 261     | 73      | 195     | 241     | 203     | 787     | 1.328   | 549     | 380     | 759     | 2.241   | 587     | 918     | 1.248   | 674     | - Others                                       |
| Tagihan Kontinjensi                                       | 91.364  | 100.500 | 98.367  | 132.501 | 105.129 | 104.836 | 106.893 | 112.222 | 116.017 | 115.831 | 114.009 | 113.402 | 115.623 | 123.151 | 124.182 | 123.368 | 118.900 | Contingent Claims                              |
| - Garansi yang diterima                                   | 91.016  | 99.984  | 97.617  | 131.477 | 104.095 | 103.938 | 106.239 | 111.637 | 115.417 | 115.205 | 113.427 | 112.794 | 114.976 | 122.624 | 123.632 | 122.812 | 118.273 | - Received guarantees                          |
| - Pendapatan bunga dalam penyelesaian                     | 346     | 509     | 751     | 1.024   | 1.035   | 897     | 654     | 585     | 601     | 626     | 582     | 607     | 646     | 527     | 549     | 555     | 627     | - Accrued interest                             |
| - Lainnya                                                 | 2       | 6       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - Others                                       |
| Kewajiban Kontinjensi                                     | 20.536  | 18.093  | 20.195  | 25.576  | 30.388  | 30.076  | 30.076  | 30.076  | 34.372  | 33.471  | 33.740  | 30.114  | 30.482  | 30.251  | 32.978  | 33.073  | 32.793  | Contingent Liabilities                         |
| - Garansi yang diberikan                                  | 20.445  | 18.093  | 20.195  | 25.576  | 30.388  | 30.076  | 31.389  | 30.016  | 34.372  | 33.471  | 33.740  | 30.114  | 30.482  | 30.251  | 32.978  | 33.073  | 32.793  | - 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  | 14.955  | 15.107  | 16.517  | 17.264  | 17.249  | 17.390  | 17.828  | 17.506  | 10.050  | 17.101  | 17.295  | 17.543  | 17.771  | Others                                         |
| - Penerusan Kredit                                        | 0       | 0       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - Channelling                                  |
| - Aset produktif yang dihapusbukukan                      | 4.900   | 6.107   | 8.743   | 12.006  | 12.860  | 13.011  | 13.837  | 14.554  | 14.532  | 14.668  | 14.938  | 15.081  | 7.576   | 7.818   | 7.970   | 8.212   | 8.399   | - Written off earning assets                   |
| Kredit yang diberikan                                     | 4.746   | 6.097   | 8.733   | 11.953  | 12.778  | 12.930  | 13.756  | 14.473  | 14.451  | 14.587  | 14.841  | 14.983  | 7.479   | 7.720   | 7.872   | 8.115   | 8.302   | - Credit disbursed                             |
| Lainnya                                                   | 153     | 10      | 10      | 53      | 81      | 81      | 81      | 81      | 81      | 81      | 97      | 97      | 97      | 97      | 97      | 97      | 97      | - Others                                       |
| - Aset produktif yang dihapusagih                         | 435     | 468     | 502     | 1.092   | 2.095   | 2.095   | 2.680   | 2.710   | 2.716   | 2.723   | 2.890   | 2.425   | 2.474   | 9.283   | 9.325   | 9.331   | 9.372   | - Charged off earning assets                   |
| Kredit yang diberikan                                     | 435     | 468     | 502     | 1.092   | 2.095   | 2.095   | 2.680   | 2.710   | 2.716   | 2.723   | 2.890   | 2.425   | 2.474   | 9.283   | 9.325   | 9.331   | 9.372   | - 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                                      |
|-----------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|------------------------------------------------|
|                                                           |         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                |
| Tagihan Komitmen                                          | 198.742 | 238.213 | 283.040 | 323.220 | 315.703 | 303.652 | 296.049 | 313.802 | 306.344 | 306.171 | 267.818 | 304.890 | 343.613 | 339.844 | 337.157 | 330.984 | 337.004 | 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 | 315.703 | 303.652 | 296.049 | 313.802 | 306.344 | 306.171 | 267.818 | 304.890 | 343.613 | 339.844 | 337.157 | 330.984 | 337.004 | - Outstanding spot and derivatives (purchased) |
| - Lainnya (Others)                                        | 21      | 10      | -       | 0       | 0       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - Others                                       |
| Kewajiban Komitmen                                        | 450.692 | 380.969 | 598.753 | 604.929 | 533.288 | 522.653 | 526.407 | 551.398 | 539.506 | 542.861 | 513.160 | 549.852 | 588.925 | 583.905 | 580.566 | 594.473 | 603.894 | Committed Liabilities                          |
| - Fasilitas kredit kepada nasabah yang belum ditarik      | 237.527 | 282.793 | 287.908 | 287.512 | 228.533 | 230.548 | 236.081 | 242.756 | 242.722 | 243.594 | 248.196 | 247.708 | 254.484 | 252.965 | 255.376 | 257.938 | 261.930 | - Undisbursed loan facilities to debtors       |
| Committed                                                 | 42.453  | 49.567  | 52.047  | 52.025  | 57.211  | 58.479  | 56.399  | 56.782  | 56.080  | 55.379  | 55.335  | 55.475  | 54.260  | 53.799  | 57.995  | 61.671  | 58.658  | - Committed                                    |
| Uncommitted                                               | 195.074 | 233.226 | 235.861 | 235.488 | 171.322 | 172.069 | 179.681 | 185.974 | 186.641 | 188.215 | 192.861 | 192.233 | 200.224 | 199.166 | 197.381 | 196.266 | 203.272 | - Uncommitted                                  |
| - Fasilitas kredit kepada bank lain yang Belum ditarik    | 6.303   | 5.087   | 4.965   | 8.023   | 1.969   | 1.676   | 1.656   | 3.048   | 2.738   | 1.826   | 524     | 549     | 1.336   | 1.336   | 1.281   | 1.988   | 1.703   | - Undisbursed loan facilities to other banks   |
| Committed                                                 | 33      | 156     | 59      | 0       | 22      | 22      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - Committed                                    |
| Uncommitted                                               | 6.270   | 4.931   | 4.905   | 8.023   | 1.947   | 1.654   | 1.656   | 3.048   | 2.738   | 1.826   | 524     | 549     | 1.336   | 1.336   | 1.281   | 1.988   | 1.703   | - Uncommitted                                  |
| - Irrevocable L/C yang masih berjalan                     | 11.769  | 7.991   | 7.971   | 7.339   | 4.715   | 5.022   | 5.116   | 6.315   | 6.353   | 5.796   | 6.120   | 7.172   | 5.972   | 6.534   | 5.283   | 5.247   | 5.373   | - Current Irrevocable L/C                      |
| - Posisi penjualan spot dan derivatif yang masih berjalan | 194.823 | 243.348 | 297.669 | 301.797 | 298.071 | 285.345 | 283.555 | 299.268 | 287.692 | 291.644 | 258.300 | 294.272 | 327.122 | 322.879 | 318.584 | 329.300 | 334.798 | - Outstanding spot and derivatives (sold)      |
| - Lainnya                                                 | 271     | 117     | 240     | 257     | 0       | 62      | -       | 12      | 2       | -       | 20      | 150     | 12      | 191     | 43      | -       | 90      | - Others                                       |
| Tagihan Kontinjensi                                       | 104.257 | 97.743  | 109.638 | 99.791  | 91.786  | 91.469  | 90.940  | 92.781  | 92.794  | 92.745  | 94.377  | 55.019  | 57.938  | 55.967  | 41.334  | 42.137  | 43.387  | Contingent Claims                              |
| - Garansi yang diterima                                   | 104.151 | 97.575  | 109.222 | 99.225  | 91.152  | 90.799  | 90.245  | 92.102  | 92.074  | 92.062  | 93.721  | 54.366  | 57.266  | 55.314  | 40.660  | 41.441  | 42.644  | - Received guarantees                          |
| - Pendapatan bunga dalam penyelesaian                     | 98      | 161     | 407     | 555     | 623     | 658     | 684     | 668     | 708     | 671     | 644     | 640     | 661     | 641     | 660     | 682     | 729     | - Accrued interest                             |
| - Lainnya                                                 | 8       | 7       | 8       | 11      | 11      | 12      | 12      | 11      | 12      | 12      | 12      | 12      | 12      | 12      | 13      | 13      | 14      | - Others                                       |
| Kewajiban Kontijensi                                      | 45.450  | 41.566  | 53.816  | 42.037  | 29.884  | 29.478  | 29.064  | 30.970  | 31.318  | 31.383  | 32.009  | 31.512  | 32.444  | 31.405  | 32.337  | 32.079  | 32.871  | Contingent Liabilities                         |
| - Garansi yang diberikan                                  | 45.450  | 41.566  | 50.809  | 42.035  | 29.884  | 29.478  | 29.064  | 30.970  | 31.318  | 31.383  | 32.009  | 31.512  | 32.444  | 31.405  | 32.337  | 32.079  | 32.871  | - Issued guarantees                            |
| - Lainnya                                                 | -       | -       | 3.007   | 1       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - Others                                       |
| Lainnya                                                   | 11.100  | 13.477  | 14.604  | 18.555  | 12.522  | 12.631  | 12.733  | 12.851  | 12.949  | 13.630  | 14.073  | 14.063  | 14.173  | 14.417  | 14.636  | 14.742  | 14.855  | Others                                         |
| - Penerusan Kredit                                        | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | - Channelling                                  |
| - Aset produktif yang dihapusbukukan                      | 10.650  | 12.720  | 13.588  | 16.129  | 9.744   | 9.844   | 9.911   | 10.017  | 10.108  | 10.478  | 10.844  | 10.816  | 10.921  | 11.097  | 11.309  | 11.396  | 11.505  | - Written off earning assets                   |
| Kredit yang diberikan                                     | 10.483  | 12.568  | 13.436  | 15.973  | 9.593   | 9.693   | 9.759   | 9.866   | 9.957   | 10.327  | 10.693  | 10.664  | 10.770  | 10.946  | 11.157  | 11.245  | 11.354  | - 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   | 2.778   | 2.786   | 2.822   | 2.833   | 2.841   | 3.152   | 3.229   | 3.247   | 3.252   | 3.320   | 3.328   | 3.346   | 3.350   | - Charged off earning assets                   |
| Kredit yang diberikan                                     | 450     | 757     | 924     | 2.333   | 2.686   | 2.694   | 2.730   | 2.741   | 2.749   | 3.060   | 3.137   | 3.155   | 3.160   | 3.228   | 3.236   | 3.254   | 3.258   | - 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                                          |
|----------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------------------------------------|
|                                                    |              |              |              | Jun          | Jul          | Ags          | Sep          | Okt          | Nov          | Des          | Jan          | Feb          | Mar          | Apr          | Mei          | Jun          |                                                |
| <b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b> | <b>18,13</b> | <b>19,57</b> | <b>21,39</b> | <b>22,74</b> | <b>23,23</b> | <b>23,34</b> | <b>23,25</b> | <b>23,42</b> | <b>23,37</b> | <b>23,18</b> | <b>23,64</b> | <b>23,24</b> | <b>22,65</b> | <b>22,25</b> | <b>22,19</b> | <b>22,01</b> | <b>Capital Adequacy Ratio (%)</b>              |
| - Modal                                            | 626.888      | 754.174      | 914.657      | 1.094.044    | 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    | - Capital                                      |
| - ATMR                                             | 3.458.404    | 3.854.234    | 4.276.555    | 4.811.205    | 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    | - Risk Weighted Assets                         |
| <b>Rasio Modal Inti terhadap ATMR (%)</b>          | <b>16,36</b> | <b>18,01</b> | <b>19,00</b> | <b>21,00</b> | <b>21,49</b> | <b>21,59</b> | <b>21,50</b> | <b>21,68</b> | <b>21,69</b> | <b>21,50</b> | <b>21,84</b> | <b>21,58</b> | <b>20,98</b> | <b>20,50</b> | <b>20,56</b> | <b>20,42</b> | <b>Core Capital Ratio to ATMR (%)</b>          |
| - Modal Inti (Tier I)                              | 565.774      | 694.198      | 812.590      | 1.010.195    | 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    | - Core Capital (Tier I)                        |
| - ATMR                                             | 3.458.404    | 3.854.234    | 4.276.555    | 4.811.205    | 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    | - Risk Weighted Assets                         |
| <b>ROA (%)</b>                                     | <b>3,08</b>  | <b>2,85</b>  | <b>2,32</b>  | <b>2,47</b>  | <b>2,49</b>  | <b>2,47</b>  | <b>2,47</b>  | <b>2,49</b>  | <b>2,48</b>  | <b>2,45</b>  | <b>2,50</b>  | <b>2,36</b>  | <b>2,55</b>  | <b>2,40</b>  | <b>2,38</b>  | <b>2,43</b>  | <b>Return On Assets Ratio (%)</b>              |
| - Laba sebelum pajak                               | 134.571      | 142.769      | 132.601      | 162.853      | 163.954      | 163.424      | 164.473      | 166.142      | 166.121      | 165.196      | 175.466      | 166.526      | 180.570      | 170.741      | 169.789      | 173.853      | - Profit                                       |
| - Rata-rata total aset                             | 4.365.364    | 5.004.089    | 5.703.813    | 6.580.220    | 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    | - Average total assets                         |
| <b>BOPO (%)</b>                                    | <b>74,08</b> | <b>76,29</b> | <b>81,49</b> | <b>79,00</b> | <b>78,85</b> | <b>78,90</b> | <b>78,71</b> | <b>78,39</b> | <b>78,37</b> | <b>78,64</b> | <b>81,80</b> | <b>81,09</b> | <b>78,76</b> | <b>79,59</b> | <b>79,43</b> | <b>79,46</b> | <b>Operating Expenses/Operating Income (%)</b> |
| - Biaya Operasional                                | 368.460      | 446.217      | 569.141      | 303.946      | 354.119      | 404.640      | 454.008      | 498.789      | 546.822      | 603.178      | 68.078       | 113.344      | 162.597      | 215.324      | 265.633      | 322.902      | - Operating Expenses                           |
| - Pendapatan Operasional                           | 497.384      | 584.887      | 698.404      | 384.728      | 449.133      | 512.821      | 576.782      | 636.305      | 697.707      | 766.975      | 83.228       | 139.780      | 206.441      | 270.531      | 334.423      | 406.359      | - Operating Income                             |
| <b>NIM (%)</b>                                     | <b>4,89</b>  | <b>4,23</b>  | <b>5,39</b>  | <b>5,35</b>  | <b>5,35</b>  | <b>5,35</b>  | <b>5,33</b>  | <b>5,32</b>  | <b>5,31</b>  | <b>5,32</b>  | <b>5,19</b>  | <b>5,00</b>  | <b>5,07</b>  | <b>5,07</b>  | <b>5,09</b>  | <b>5,11</b>  | <b>Net Interest Margin Ratio (%)</b>           |
| - Pendapatan bunga bersih                          | 233.841      | 260.940      | 293.824      | 337.222      | 337.712      | 338.777      | 339.429      | 340.083      | 340.285      | 342.731      | 348.992      | 338.024      | 343.588      | 345.001      | 347.684      | 350.332      | - Interest income net                          |
| - Rata-rata total aset produktif                   | 4.782.557    | 6.161.761    | 5.449.642    | 6.297.979    | 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    | - Average total earning assets                 |
| <b>LDR (%)</b>                                     | <b>89,70</b> | <b>89,42</b> | <b>92,11</b> | <b>89,31</b> | <b>89,20</b> | <b>89,17</b> | <b>88,74</b> | <b>88,68</b> | <b>88,97</b> | <b>90,04</b> | <b>89,10</b> | <b>89,21</b> | <b>90,19</b> | <b>90,43</b> | <b>91,99</b> | <b>92,76</b> | <b>Loan to Deposits Ratio (%)</b>              |
| - Total Kredit kepada pihak ketiga bukan Bank      | 3.158.099    | 3.526.364    | 3.903.936    | 4.305.803    | 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    | - Total Credit to third party                  |
| - Total Dana Pihak Ketiga                          | 3.520.616    | 3.943.697    | 4.238.349    | 4.821.228    | 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    | - Total Third Party Funds                      |
| <b>Rasio Aset Likuid (%)</b>                       | <b>15,77</b> | <b>16,24</b> | <b>16,70</b> | <b>18,82</b> | <b>17,16</b> | <b>17,84</b> | <b>17,86</b> | <b>18,27</b> | <b>18,09</b> | <b>18,56</b> | <b>18,23</b> | <b>18,11</b> | <b>17,91</b> | <b>17,36</b> | <b>17,19</b> | <b>16,68</b> | <b>Liquid Assets Ratio (%)</b>                 |
| - Aset Likuid Primer                               | 589.158      | 686.023      | 736.720      | 993.296      | 843.355      | 890.364      | 900.857      | 916.406      | 893.406      | 963.833      | 920.320      | 901.106      | 922.998      | 921.985      | 984.962      | 964.041      | - Primary Liquid Asset                         |
| - Aset Likuid Sekunder                             | 163.506      | 192.598      | 251.623      | 278.164      | 305.133      | 315.702      | 327.207      | 346.020      | 362.824      | 353.504      | 359.304      | 380.975      | 354.856      | 321.754      | 261.775      | 263.243      | - Secondary Liquid assets                      |
| - Total Aset                                       | 4.773.892    | 5.410.098    | 5.919.390    | 6.754.376    | 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    | - 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     |                                         |
|-----------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------------------------------|
|                                               |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |           | Jun                                     |
| Rasio Pemenuhan Kecukupan Modal Minimum (%)   | 15,91     | 17,08     | 19,31     | 20,73     | 21,06     | 21,30     | 21,10     | 21,46     | 21,64     | 21,09     | 21,60     | 21,26     | 20,15     | 19,96     | 19,84     | 19,56     | Capital Adequacy Ratio (%)              |
| - Modal                                       | 198.288   | 235.019   | 305.497   | 397.272   | 400.770   | 408.185   | 415.245   | 419.693   | 427.044   | 432.987   | 440.248   | 438.195   | 422.434   | 419.737   | 423.971   | 428.701   | - Capital                               |
| - ATMR                                        | 1.246.469 | 1.375.677 | 1.582.361 | 1.916.030 | 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 | - Risk Weighted Assets                  |
| Rasio Modal Inti terhadap ATMR (%)            | 14,58     | 16,14     | 16,38     | 19,54     | 19,87     | 20,09     | 19,90     | 20,27     | 20,43     | 19,90     | 20,44     | 20,09     | 18,99     | 18,79     | 18,66     | 18,39     | Core Capital Ratio to ATMR (%)          |
| - Modal Inti (Tier I)                         | 181.769   | 222.102   | 259.267   | 374.306   | 378.030   | 385.127   | 391.646   | 396.335   | 403.186   | 408.430   | 416.561   | 414.173   | 397.980   | 395.258   | 398.888   | 402.941   | - Core Capital (Tier I)                 |
| - ATMR                                        | 1.246.469 | 1.375.677 | 1.582.361 | 1.916.030 | 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 | - Risk Weighted Assets                  |
| ROA (%)                                       | 3,87      | 3,75      | 3,31      | 2,78      | 2,80      | 2,82      | 2,85      | 2,90      | 2,96      | 2,98      | 2,50      | 2,66      | 3,02      | 2,77      | 2,79      | 2,94      | Return On Assets Ratio (%)              |
| - Laba sebelum pajak                          | 61.645    | 69.104    | 70.307    | 73.934    | 74.542    | 75.393    | 76.525    | 78.276    | 80.105    | 81.395    | 72.179    | 76.783    | 87.562    | 80.335    | 81.679    | 86.695    | - Profit                                |
| - Rata-rata total aset                        | 1.593.260 | 1.842.847 | 2.126.052 | 2.658.121 | 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 | - Average total assets                  |
| BOPO (%)                                      | 66,16     | 69,57     | 72,58     | 74,55     | 74,43     | 74,44     | 74,21     | 73,62     | 72,84     | 72,58     | 82,03     | 78,23     | 73,66     | 75,11     | 74,15     | 73,14     | Operating Expenses/Operating Income (%) |
| - Biaya Operasional                           | 116.272   | 150.501   | 179.972   | 108.119   | 126.600   | 146.309   | 164.548   | 181.292   | 196.195   | 214.610   | 28.268    | 44.517    | 60.775    | 80.089    | 97.675    | 117.614   | - Operating Expenses                    |
| - Pendapatan Operasional                      | 175.740   | 216.331   | 247.961   | 145.035   | 170.097   | 196.544   | 221.741   | 246.239   | 269.353   | 295.679   | 34.462    | 56.903    | 82.512    | 106.631   | 131.719   | 160.809   | - Operating Income                      |
| NIM (%)                                       | 5,50      | 5,11      | 6,19      | 6,00      | 5,98      | 5,99      | 5,98      | 5,94      | 5,94      | 5,95      | 5,77      | 5,68      | 5,70      | 5,74      | 5,73      | 5,76      | Net Interest Margin Ratio (%)           |
| - Pendapatan bunga bersih                     | 95.200    | 109.862   | 126.356   | 152.185   | 152.066   | 152.921   | 153.499   | 153.293   | 153.978   | 155.504   | 159.426   | 157.223   | 158.370   | 159.504   | 160.222   | 162.123   | - Interest income net                   |
| - Rata-rata total aset produktif              | 1.731.075 | 2.147.990 | 2.040.597 | 2.537.270 | 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 | - Average total earning assets          |
| LDR (%)                                       | 86,70     | 83,73     | 88,58     | 90,74     | 91,80     | 91,72     | 90,83     | 91,46     | 90,68     | 88,67     | 90,28     | 90,21     | 92,27     | 92,83     | 93,82     | 94,31     | Loan to Deposits Ratio (%)              |
| - Total Kredit kepada pihak ketiga bukan Bank | 1.181.726 | 1.325.087 | 1.536.852 | 1.825.878 | 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 | - Total Credit to third party           |
| - Total Dana Pihak Ketiga                     | 1.363.062 | 1.582.488 | 1.734.961 | 2.012.115 | 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 | - Total Third Party Funds               |
| Rasio Aset Likuid (%)                         | 15,84     | 16,66     | 15,99     | 16,65     | 14,83     | 16,58     | 16,42     | 16,38     | 16,50     | 17,89     | 16,67     | 16,79     | 15,80     | 14,45     | 14,30     | 13,52     | Liquid Assets Ratio (%)                 |
| - Aset Likuid Primer                          | 199.232   | 254.338   | 245.617   | 325.720   | 252.558   | 304.999   | 301.192   | 288.044   | 289.797   | 361.883   | 298.166   | 294.097   | 289.446   | 269.895   | 309.173   | 300.545   | - Primary Liquid Asset                  |
| - Aset Likuid Sekunder                        | 79.349    | 91.707    | 124.180   | 130.106   | 148.387   | 150.712   | 157.142   | 167.564   | 176.808   | 172.496   | 182.370   | 191.959   | 172.600   | 150.906   | 120.080   | 112.398   | - Secondary Liquid assets               |
| - Total Aset                                  | 1.758.873 | 2.076.518 | 2.313.309 | 2.737.219 | 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 | - 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                                   |
|-----------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------------------------------|
|                                               |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                         |
| Rasio Pemenuhan Kecukupan Modal Minimum (%)   | 16,01     | 16,42     | 18,45     | 20,57     | 21,01     | 21,20     | 21,23     | 21,31     | 21,07     | 21,06     | 21,38     | 20,98     | 20,81     | 20,83     | 20,45     | 20,40     | Capital Adequacy Ratio (%)              |
| - Modal                                       | 220.225   | 252.499   | 323.381   | 409.929   | 414.453   | 419.207   | 423.320   | 425.890   | 427.173   | 428.772   | 437.309   | 432.380   | 432.592   | 437.172   | 432.983   | 434.417   | - Capital                               |
| - ATMR                                        | 1.375.870 | 1.538.222 | 1.752.329 | 1.992.522 | 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 | - Risk Weighted Assets                  |
| Rasio Modal Inti terhadap ATMR (%)            | 13,78     | 14,27     | 16,21     | 18,41     | 18,83     | 19,03     | 19,07     | 19,14     | 19,03     | 18,97     | 19,01     | 18,96     | 18,77     | 18,57     | 18,50     | 18,57     | Core Capital Ratio to ATMR (%)          |
| - Modal Inti (Tier I)                         | 189.602   | 219.543   | 284.066   | 366.893   | 371.424   | 376.144   | 380.070   | 382.632   | 385.833   | 386.303   | 388.893   | 390.618   | 390.086   | 389.570   | 391.756   | 395.339   | - Core Capital (Tier I)                 |
| - ATMR                                        | 1.375.870 | 1.538.222 | 1.752.329 | 1.992.522 | 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 | - Risk Weighted Assets                  |
| ROA (%)                                       | 2,43      | 2,13      | 1,75      | 2,16      | 2,17      | 2,18      | 2,16      | 2,15      | 2,09      | 2,04      | 2,51      | 2,01      | 2,09      | 2,05      | 2,06      | 2,07      | Return On Assets Ratio (%)              |
| - Laba sebelum pajak                          | 40.571    | 40.306    | 38.012    | 55.175    | 55.717    | 56.163    | 55.841    | 55.913    | 54.388    | 53.425    | 68.800    | 55.589    | 57.805    | 56.805    | 56.873    | 57.305    | - Profit                                |
| - Rata-rata total aset                        | 1.667.964 | 1.890.222 | 2.171.583 | 2.550.774 | 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 | - Average total assets                  |
| BOPO (%)                                      | 78,07     | 80,70     | 84,98     | 78,73     | 78,59     | 78,55     | 78,89     | 78,76     | 79,54     | 79,93     | 77,52     | 80,96     | 80,14     | 80,58     | 80,80     | 81,26     | Operating Expenses/Operating Income (%) |
| - Biaya Operasional                           | 138.893   | 167.522   | 209.843   | 101.983   | 119.239   | 136.954   | 155.788   | 171.232   | 190.734   | 209.785   | 20.993    | 37.666    | 56.229    | 74.669    | 94.657    | 113.207   | - Operating Expenses                    |
| - Pendapatan Operasional                      | 177.897   | 207.584   | 246.924   | 129.528   | 151.719   | 174.347   | 197.464   | 217.420   | 239.783   | 262.475   | 27.081    | 46.523    | 70.163    | 92.669    | 117.157   | 139.323   | - Operating Income                      |
| NIM (%)                                       | 4,42      | 3,78      | 5,07      | 4,90      | 4,90      | 4,89      | 4,89      | 4,88      | 4,87      | 4,87      | 4,88      | 4,55      | 4,64      | 4,63      | 4,66      | 4,66      | Net Interest Margin Ratio (%)           |
| - Pendapatan bunga bersih                     | 81.316    | 87.102    | 104.434   | 119.592   | 120.032   | 120.390   | 120.799   | 121.184   | 121.340   | 121.898   | 128.404   | 120.459   | 122.817   | 122.651   | 123.342   | 123.544   | - Interest income net                   |
| - Rata-rata total aset produktif              | 1.838.391 | 2.302.325 | 2.059.957 | 2.438.474 | 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 | - Average total earning assets          |
| LDR (%)                                       | 83,77     | 85,66     | 87,55     | 85,03     | 83,69     | 83,72     | 84,36     | 83,96     | 84,36     | 86,06     | 83,90     | 84,05     | 85,11     | 85,34     | 87,20     | 87,53     | Loan to Deposits Ratio (%)              |
| - Total Kredit kepada pihak ketiga bukan Bank | 1.202.706 | 1.342.612 | 1.513.839 | 1.674.661 | 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 | - Total Credit to third party           |
| - Total Dana Pihak Ketiga                     | 1.435.791 | 1.567.343 | 1.729.031 | 1.969.415 | 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 | - Total Third Party Funds               |
| Rasio Aset Likuid (%)                         | 14,66     | 14,87     | 15,97     | 18,38     | 16,15     | 16,07     | 16,14     | 16,90     | 17,15     | 17,32     | 17,53     | 17,45     | 17,45     | 17,33     | 17,51     | 17,17     | Liquid Assets Ratio (%)                 |
| - Aset Likuid Primer                          | 216.884   | 244.859   | 292.473   | 397.294   | 331.779   | 324.089   | 329.486   | 346.613   | 347.006   | 360.087   | 374.188   | 367.263   | 366.305   | 371.932   | 400.697   | 386.867   | - Primary Liquid Asset                  |
| - Aset Likuid Sekunder                        | 49.644    | 52.411    | 65.893    | 89.537    | 94.114    | 101.059   | 103.353   | 109.418   | 116.029   | 113.215   | 107.025   | 117.200   | 116.397   | 108.525   | 85.495    | 93.245    | - Secondary Liquid assets               |
| - Total Aset                                  | 1.818.240 | 1.999.417 | 2.243.785 | 2.649.201 | 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 | - 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                                   |
|-----------------------------------------------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----------------------------------------|
|                                               |         |         |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                         |
| Rasio Pemenuhan Kecukupan Modal Minimum (%)   | 23,16   | 23,07   | 22,15  | 28,77  | 28,22  | 28,24  | 28,69  | 28,77  | 28,70  | 28,34  | 27,65  | 27,51  | 26,93  | 24,25  | 25,68  | 25,83  | Capital Adequacy Ratio (%)              |
| - Modal                                       | 17.984  | 20.631  | 10.609 | 9.767  | 9.802  | 9.890  | 9.973  | 10.076 | 10.139 | 10.249 | 10.310 | 10.312 | 10.306 | 9.543  | 10.381 | 10.479 | - Capital                               |
| - ATMR                                        | 77.653  | 89.411  | 47.895 | 33.948 | 34.738 | 35.016 | 34.759 | 35.022 | 35.327 | 36.162 | 37.283 | 37.489 | 38.265 | 39.361 | 40.432 | 40.566 | - Risk Weighted Assets                  |
| Rasio Modal Inti terhadap ATMR (%)            | 21,47   | 21,49   | 20,08  | 27,53  | 26,93  | 27,02  | 27,45  | 27,46  | 27,37  | 27,10  | 26,36  | 26,31  | 25,74  | 22,52  | 24,46  | 24,62  | Core Capital Ratio to ATMR (%)          |
| - Modal Inti (Tier I)                         | 16.675  | 19.213  | 9.615  | 9.347  | 9.353  | 9.461  | 9.542  | 9.617  | 9.669  | 9.800  | 9.829  | 9.863  | 9.848  | 8.863  | 9.891  | 9.989  | - Core Capital (Tier I)                 |
| - ATMR                                        | 77.653  | 89.411  | 47.895 | 33.948 | 34.738 | 35.016 | 34.759 | 35.022 | 35.327 | 36.162 | 37.283 | 37.489 | 38.265 | 39.361 | 40.432 | 40.566 | - Risk Weighted Assets                  |
| ROA (%)                                       | 3,26    | 2,16    | 0,47   | 1,49   | 1,43   | 1,42   | 1,36   | 1,31   | 1,24   | 1,12   | 1,65   | 1,52   | 1,64   | 1,60   | 1,61   | 1,59   | Return On Assets Ratio (%)              |
| - Laba sebelum pajak                          | 3.744   | 2.839   | 299    | 712    | 693    | 695    | 678    | 657    | 625    | 572    | 934    | 872    | 945    | 927    | 943    | 934    | - Profit                                |
| - Rata-rata total aset                        | 114.799 | 131.315 | 63.861 | 47.798 | 48.570 | 49.148 | 49.688 | 50.134 | 50.543 | 51.007 | 56.600 | 57.230 | 57.689 | 58.015 | 58.486 | 58.833 | - Average total assets                  |
| BOPO (%)                                      | 79,67   | 86,31   | 96,03  | 87,37  | 87,88  | 87,95  | 88,29  | 88,78  | 89,36  | 90,32  | 85,92  | 86,66  | 85,84  | 86,13  | 86,09  | 86,34  | Operating Expenses/Operating Income (%) |
| - Biaya Operasional                           | 14.260  | 17.751  | 7.477  | 2.476  | 2.940  | 3.412  | 3.880  | 4.382  | 4.882  | 5.424  | 476    | 943    | 1.430  | 1.938  | 2.456  | 2.982  | - Operating Expenses                    |
| - Pendapatan Operasional                      | 17.900  | 20.567  | 7.786  | 2.834  | 3.346  | 3.879  | 4.395  | 4.936  | 5.464  | 6.005  | 554    | 1.088  | 1.666  | 2.251  | 2.853  | 3.453  | - Operating Income                      |
| NIM (%)                                       | 8,73    | 7,02    | 3,97   | 5,62   | 5,59   | 5,56   | 5,53   | 5,54   | 5,55   | 5,56   | 5,63   | 5,61   | 5,72   | 5,76   | 5,82   | 5,86   | Net Interest Margin Ratio (%)           |
| - Pendapatan bunga bersih                     | 9.761   | 9.091   | 2.410  | 2.557  | 2.583  | 2.602  | 2.614  | 2.644  | 2.671  | 2.705  | 3.044  | 3.066  | 3.154  | 3.194  | 3.253  | 3.295  | - Interest income net                   |
| - Rata-rata total aset produktif              | 111.801 | 129.441 | 60.730 | 45.486 | 46.231 | 46.778 | 47.303 | 47.741 | 48.152 | 48.610 | 54.046 | 54.694 | 55.113 | 55.447 | 55.886 | 56.221 | - Average total earning assets          |
| LDR (%)                                       | 85,10   | 87,81   | 81,12  | 88,32  | 89,41  | 90,47  | 90,18  | 91,84  | 91,73  | 92,49  | 92,81  | 91,57  | 92,84  | 93,73  | 92,59  | 93,46  | Loan to Deposits Ratio (%)              |
| - Total Kredit kepada pihak ketiga bukan Bank | 82.634  | 91.795  | 43.541 | 33.272 | 34.140 | 34.550 | 35.360 | 35.903 | 36.595 | 37.927 | 38.341 | 38.965 | 39.848 | 40.806 | 41.546 | 41.753 | - Total Credit to third party           |
| - Total Dana Pihak Ketiga                     | 97.102  | 104.544 | 53.674 | 37.673 | 38.185 | 38.190 | 39.211 | 39.093 | 39.895 | 41.007 | 41.313 | 42.552 | 42.920 | 43.536 | 44.870 | 44.677 | - Total Third Party Funds               |
| Rasio Aset Likuid (%)                         | 15,03   | 18,15   | 16,35  | 17,58  | 15,96  | 15,84  | 15,65  | 14,67  | 13,12  | 16,32  | 14,30  | 13,82  | 12,73  | 11,82  | 12,28  | 12,73  | Liquid Assets Ratio (%)                 |
| - Aset Likuid Primer                          | 18.417  | 24.762  | 9.820  | 8.278  | 7.890  | 7.828  | 7.868  | 7.294  | 6.522  | 8.528  | 7.363  | 7.227  | 6.588  | 6.144  | 6.593  | 6.919  | - Primary Liquid Asset                  |
| - Aset Likuid Sekunder                        | 891     | 803     | 1.529  | 575    | 599    | 600    | 586    | 647    | 647    | 632    | 729    | 770    | 876    | 828    | 818    | 795    | - Secondary Liquid assets               |
| - Total Aset                                  | 128.498 | 140.823 | 69.419 | 50.357 | 53.204 | 53.192 | 54.011 | 54.150 | 54.625 | 56.111 | 56.600 | 57.859 | 58.608 | 58.994 | 60.367 | 60.570 | - 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                                          |
|----------------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------------------------------------|
|                                                    |              |              |              | Jun          | Jul          | Ags          | Sep          | Okt          | Nov          | Des          | Jan          | Feb          | Mar          | Apr          | Mei          | Jun          |                                                |
| <b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b> | <b>17,58</b> | <b>17,79</b> | <b>20,61</b> | <b>20,37</b> | <b>20,34</b> | <b>20,64</b> | <b>20,54</b> | <b>20,54</b> | <b>21,01</b> | <b>21,65</b> | <b>22,26</b> | <b>21,07</b> | <b>20,37</b> | <b>20,31</b> | <b>20,34</b> | <b>20,34</b> | <b>Capital Adequacy Ratio (%)</b>              |
| - Modal                                            | 40.343       | 46.922       | 57.254       | 64.654       | 65.049       | 66.391       | 68.005       | 68.988       | 69.848       | 71.306       | 73.121       | 70.227       | 69.063       | 69.763       | 70.272       | 70.213       | - Capital                                      |
| - ATMR                                             | 229.459      | 263.682      | 277.858      | 317.468      | 319.843      | 321.626      | 331.079      | 335.860      | 332.530      | 329.349      | 328.438      | 333.378      | 339.045      | 343.487      | 345.408      | 345.259      | - Risk Weighted Assets                         |
| <b>Rasio Modal Inti terhadap ATMR (%)</b>          | <b>16,33</b> | <b>16,55</b> | <b>18,56</b> | <b>19,02</b> | <b>19,08</b> | <b>19,24</b> | <b>19,09</b> | <b>19,09</b> | <b>19,73</b> | <b>20,44</b> | <b>20,95</b> | <b>19,75</b> | <b>19,05</b> | <b>18,78</b> | <b>18,81</b> | <b>18,80</b> | <b>Core Capital Ratio to ATMR (%)</b>          |
| - Modal Inti (Tier I)                              | 37.474       | 43.630       | 51.569       | 60.379       | 61.020       | 61.884       | 63.211       | 64.126       | 65.623       | 67.324       | 68.794       | 65.832       | 64.599       | 64.493       | 64.981       | 64.914       | - Core Capital (Tier I)                        |
| - ATMR                                             | 229.459      | 263.682      | 277.858      | 317.468      | 319.843      | 321.626      | 331.079      | 335.860      | 332.530      | 329.349      | 328.438      | 333.378      | 339.045      | 343.487      | 345.408      | 345.259      | - Risk Weighted Assets                         |
| <b>ROA (%)</b>                                     | <b>3,18</b>  | <b>2,68</b>  | <b>2,40</b>  | <b>2,50</b>  | <b>2,52</b>  | <b>2,51</b>  | <b>2,51</b>  | <b>2,52</b>  | <b>2,47</b>  | <b>2,40</b>  | <b>2,36</b>  | <b>2,26</b>  | <b>2,57</b>  | <b>2,45</b>  | <b>2,44</b>  | <b>2,42</b>  | <b>Return On Assets Ratio (%)</b>              |
| - Laba sebelum pajak                               | 12.686       | 11.723       | 12.390       | 14.124       | 14.307       | 14.324       | 14.461       | 14.674       | 14.437       | 14.052       | 13.853       | 13.318       | 15.358       | 14.877       | 14.865       | 14.789       | - Profit                                       |
| - Rata-rata total aset                             | 399.075      | 437.155      | 516.788      | 564.680      | 568.401      | 571.409      | 575.989      | 581.531      | 585.303      | 585.037      | 587.523      | 589.540      | 597.979      | 606.264      | 610.176      | 611.504      | - Average total assets                         |
| <b>BOPO (%)</b>                                    | <b>73,49</b> | <b>78,08</b> | <b>79,57</b> | <b>77,83</b> | <b>77,72</b> | <b>77,80</b> | <b>77,61</b> | <b>77,36</b> | <b>77,82</b> | <b>78,65</b> | <b>78,13</b> | <b>78,96</b> | <b>75,92</b> | <b>76,70</b> | <b>77,02</b> | <b>77,10</b> | <b>Operating Expenses/Operating Income (%)</b> |
| - Biaya Operasional                                | 34.438       | 41.363       | 47.802       | 24.551       | 28.894       | 33.265       | 37.468       | 41.693       | 46.178       | 51.462       | 4.128        | 8.186        | 12.020       | 16.287       | 20.733       | 24.857       | - Operating Expenses                           |
| - Pendapatan Operasional                           | 46.864       | 52.973       | 60.078       | 31.545       | 37.176       | 42.756       | 48.279       | 53.896       | 59.337       | 65.429       | 5.283        | 10.368       | 15.832       | 21.233       | 26.919       | 32.239       | - Operating Income                             |
| <b>NIM (%)</b>                                     | <b>7,04</b>  | <b>6,65</b>  | <b>6,66</b>  | <b>6,52</b>  | <b>6,55</b>  | <b>6,53</b>  | <b>6,48</b>  | <b>6,42</b>  | <b>6,37</b>  | <b>6,42</b>  | <b>5,93</b>  | <b>5,93</b>  | <b>6,06</b>  | <b>6,02</b>  | <b>6,10</b>  | <b>6,13</b>  | <b>Net Interest Margin Ratio (%)</b>           |
| - Pendapatan bunga bersih                          | 27.891       | 29.593       | 32.707       | 35.037       | 35.421       | 35.518       | 35.565       | 35.592       | 35.551       | 35.786       | 33.117       | 33.283       | 34.557       | 34.857       | 35.518       | 35.784       | - Interest income net                          |
| - Rata-rata total aset produktif                   | 396.439      | 444.769      | 491.269      | 537.292      | 541.040      | 544.123      | 548.821      | 554.339      | 558.155      | 557.558      | 558.512      | 561.122      | 570.475      | 579.127      | 582.501      | 583.570      | - Average total earning assets                 |
| <b>LDR (%)</b>                                     | <b>92,34</b> | <b>89,73</b> | <b>92,19</b> | <b>75,69</b> | <b>76,06</b> | <b>76,65</b> | <b>74,37</b> | <b>72,73</b> | <b>74,93</b> | <b>87,62</b> | <b>80,78</b> | <b>79,91</b> | <b>77,63</b> | <b>75,72</b> | <b>77,74</b> | <b>79,60</b> | <b>Loan to Deposits Ratio (%)</b>              |
| - Total Kredit kepada pihak ketiga bukan Bank      | 265.661      | 301.456      | 328.759      | 359.292      | 360.529      | 364.228      | 368.510      | 372.550      | 376.289      | 377.525      | 370.064      | 372.049      | 377.918      | 381.148      | 386.344      | 387.988      | - Total Credit to third party                  |
| - Total Dana Pihak Ketiga                          | 287.709      | 335.957      | 356.600      | 474.707      | 474.036      | 475.186      | 495.482      | 512.229      | 502.164      | 430.890      | 458.122      | 465.611      | 486.828      | 503.383      | 496.956      | 487.413      | - Total Third Party Funds                      |
| <b>Rasio Aset Likuid (%)</b>                       | <b>18,19</b> | <b>18,38</b> | <b>15,72</b> | <b>24,96</b> | <b>23,73</b> | <b>23,07</b> | <b>23,72</b> | <b>24,65</b> | <b>22,56</b> | <b>20,14</b> | <b>19,61</b> | <b>19,22</b> | <b>21,20</b> | <b>21,65</b> | <b>20,35</b> | <b>20,59</b> | <b>Liquid Assets Ratio (%)</b>                 |
| - Aset Likuid Primer                               | 63.091       | 72.996       | 63.680       | 135.661      | 125.624      | 126.379      | 133.238      | 141.965      | 127.408      | 105.716      | 102.195      | 99.926       | 116.998      | 121.826      | 112.136      | 111.996      | - Primary Liquid Asset                         |
| - Aset Likuid Sekunder                             | 7.858        | 8.015        | 11.086       | 12.556       | 14.536       | 10.329       | 12.108       | 13.688       | 13.155       | 11.512       | 13.033       | 13.792       | 13.346       | 14.841       | 15.216       | 15.266       | - Secondary Liquid assets                      |
| - Total Aset                                       | 389.964      | 440.691      | 475.696      | 593.765      | 590.723      | 592.468      | 612.629      | 631.404      | 623.028      | 582.113      | 587.523      | 591.558      | 614.855      | 631.119      | 625.823      | 618.146      | - 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                                          |
|----------------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------------------------------------|
|                                                    |               |               |               | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           |                                                |
| <b>Rasio Pemenuhan Kecukupan Modal Minimum (%)</b> | <b>19,86</b>  | <b>19,14</b>  | <b>20,39</b>  | <b>22,61</b>  | <b>23,24</b>  | <b>22,53</b>  | <b>22,30</b>  | <b>21,84</b>  | <b>21,68</b>  | <b>21,71</b>  | <b>21,83</b>  | <b>22,08</b>  | <b>21,56</b>  | <b>21,20</b>  | <b>20,59</b>  | <b>19,99</b>  | <b>Capital Adequacy Ratio (%)</b>              |
| - Modal                                            | 43.832        | 47.767        | 53.463        | 55.288        | 56.883        | 56.271        | 56.635        | 56.847        | 57.231        | 57.210        | 57.342        | 57.970        | 58.131        | 58.216        | 58.109        | 58.024        | - Capital                                      |
| - ATMR                                             | 220.744       | 249.533       | 262.156       | 244.530       | 244.814       | 249.783       | 253.976       | 260.258       | 264.003       | 263.521       | 262.715       | 262.581       | 269.586       | 274.664       | 282.157       | 290.326       | - Risk Weighted Assets                         |
| <b>Rasio Modal Inti terhadap ATMR (%)</b>          | <b>16,78</b>  | <b>16,44</b>  | <b>16,01</b>  | <b>18,31</b>  | <b>19,01</b>  | <b>18,37</b>  | <b>18,21</b>  | <b>17,79</b>  | <b>17,69</b>  | <b>17,71</b>  | <b>17,87</b>  | <b>18,05</b>  | <b>17,61</b>  | <b>17,25</b>  | <b>16,75</b>  | <b>16,13</b>  | <b>Core Capital Ratio to ATMR (%)</b>          |
| - Modal Inti (Tier I)                              | 37.034        | 41.030        | 41.968        | 44.786        | 46.550        | 45.897        | 46.243        | 46.294        | 46.696        | 46.658        | 46.941        | 47.396        | 47.466        | 47.392        | 47.248        | 46.844        | - Core Capital (Tier I)                        |
| - ATMR                                             | 220.744       | 249.533       | 262.156       | 244.530       | 244.814       | 249.783       | 253.976       | 260.258       | 264.003       | 263.521       | 262.715       | 262.581       | 269.586       | 274.664       | 282.157       | 290.326       | - Risk Weighted Assets                         |
| <b>ROA (%)</b>                                     | <b>2,39</b>   | <b>2,11</b>   | <b>1,01</b>   | <b>1,95</b>   | <b>1,98</b>   | <b>1,44</b>   | <b>1,48</b>   | <b>1,51</b>   | <b>1,55</b>   | <b>1,43</b>   | <b>2,07</b>   | <b>2,46</b>   | <b>1,92</b>   | <b>1,81</b>   | <b>1,54</b>   | <b>1,30</b>   | <b>Return On Assets Ratio (%)</b>              |
| - Laba sebelum pajak                               | 5.922         | 6.171         | 3.453         | 6.221         | 6.279         | 4.566         | 4.680         | 4.813         | 4.962         | 4.583         | 6.922         | 8.313         | 6.575         | 6.233         | 5.357         | 4.551         | - Profit                                       |
| - Rata-rata total aset                             | 247.500       | 292.029       | 341.931       | 318.509       | 317.352       | 316.735       | 317.292       | 318.523       | 319.424       | 320.332       | 334.976       | 337.435       | 341.944       | 344.877       | 347.032       | 351.212       | - Average total assets                         |
| <b>BOPO (%)</b>                                    | <b>79,23</b>  | <b>78,49</b>  | <b>87,55</b>  | <b>80,72</b>  | <b>80,62</b>  | <b>86,25</b>  | <b>83,76</b>  | <b>83,77</b>  | <b>82,90</b>  | <b>85,02</b>  | <b>82,92</b>  | <b>84,63</b>  | <b>88,34</b>  | <b>87,19</b>  | <b>89,55</b>  | <b>90,68</b>  | <b>Operating Expenses/Operating Income (%)</b> |
| - Biaya Operasional                                | 20.899        | 24.353        | 28.741        | 12.886        | 15.029        | 18.570        | 20.418        | 22.856        | 24.306        | 28.789        | 3.138         | 5.561         | 9.005         | 11.957        | 15.043        | 18.423        | - Operating Expenses                           |
| - Pendapatan Operasional                           | 26.378        | 31.028        | 32.828        | 15.965        | 18.642        | 21.531        | 24.378        | 27.284        | 29.318        | 33.861        | 3.784         | 6.571         | 10.194        | 13.713        | 16.799        | 20.316        | - Operating Income                             |
| <b>NIM (%)</b>                                     | <b>3,00</b>   | <b>2,40</b>   | <b>3,38</b>   | <b>3,61</b>   | <b>3,64</b>   | <b>3,67</b>   | <b>3,64</b>   | <b>3,80</b>   | <b>3,63</b>   | <b>3,69</b>   | <b>3,34</b>   | <b>3,29</b>   | <b>3,35</b>   | <b>3,25</b>   | <b>3,27</b>   | <b>3,26</b>   | <b>Net Interest Margin Ratio (%)</b>           |
| - Pendapatan bunga bersih                          | 8.568         | 10.478        | 11.290        | 11.316        | 11.353        | 11.425        | 11.357        | 11.899        | 11.371        | 11.598        | 10.922        | 10.812        | 11.161        | 10.936        | 11.056        | 11.157        | - Interest income net                          |
| - Rata-rata total aset produktif                   | 285.548       | 437.111       | 333.773       | 313.343       | 312.067       | 311.251       | 311.633       | 312.765       | 313.601       | 314.498       | 327.479       | 329.096       | 333.030       | 336.088       | 338.260       | 342.283       | - Average total earning assets                 |
| <b>LDR (%)</b>                                     | <b>122,20</b> | <b>123,61</b> | <b>132,77</b> | <b>121,01</b> | <b>120,42</b> | <b>123,04</b> | <b>124,54</b> | <b>122,72</b> | <b>129,50</b> | <b>129,02</b> | <b>129,40</b> | <b>126,67</b> | <b>125,64</b> | <b>132,52</b> | <b>132,80</b> | <b>135,55</b> | <b>Loan to Deposits Ratio (%)</b>              |
| - Total Kredit kepada pihak ketiga bukan Bank      | 199.872       | 221.383       | 230.993       | 211.051       | 209.996       | 211.643       | 217.719       | 221.671       | 226.363       | 224.628       | 222.630       | 224.517       | 232.029       | 237.225       | 242.736       | 249.359       | - Total Credit to third party                  |
| - Total Dana Pihak Ketiga                          | 163.557       | 179.104       | 173.985       | 174.405       | 174.391       | 172.012       | 174.814       | 180.635       | 174.793       | 174.099       | 172.054       | 177.245       | 184.670       | 179.006       | 182.788       | 183.967       | - Total Third Party Funds                      |
| <b>Rasio Aset Likuid (%)</b>                       | <b>13,79</b>  | <b>13,33</b>  | <b>15,92</b>  | <b>17,00</b>  | <b>16,44</b>  | <b>15,59</b>  | <b>15,55</b>  | <b>16,84</b>  | <b>14,37</b>  | <b>15,41</b>  | <b>17,41</b>  | <b>17,24</b>  | <b>17,18</b>  | <b>16,50</b>  | <b>15,96</b>  | <b>16,21</b>  | <b>Liquid Assets Ratio (%)</b>                 |
| - Aset Likuid Primer                               | 36.402        | 34.099        | 44.406        | 44.636        | 40.190        | 36.064        | 36.654        | 41.789        | 33.946        | 37.445        | 41.357        | 43.224        | 47.034        | 47.284        | 47.769        | 50.716        | - Primary Liquid Asset                         |
| - Aset Likuid Sekunder                             | 3.299         | 8.572         | 10.346        | 9.170         | 10.843        | 12.630        | 13.385        | 13.711        | 13.237        | 13.468        | 16.976        | 15.386        | 13.255        | 11.064        | 8.983         | 9.620         | - Secondary Liquid assets                      |
| - Total Aset                                       | 287.902       | 320.067       | 343.845       | 316.437       | 310.412       | 312.416       | 321.744       | 329.601       | 328.439       | 330.320       | 334.976       | 339.894       | 350.963       | 353.677       | 355.653       | 372.112       | - 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                                   |
|-----------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------------------------|
|                                               |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                         |
| Rasio Pemenuhan Kecukupan Modal Minimum (%)   | 34,46   | 44,81   | 46,46   | 51,23   | 53,41   | 53,15   | 53,20   | 52,97   | 51,89   | 53,09   | 56,39   | 54,18   | 54,95   | 46,78   | 51,46   | 50,17   | Capital Adequacy Ratio (%)              |
| - Modal                                       | 106.216 | 151.336 | 164.452 | 157.135 | 163.831 | 161.493 | 163.071 | 165.489 | 165.630 | 165.478 | 164.492 | 168.255 | 169.128 | 165.884 | 170.466 | 174.842 | - Capital                               |
| - ATMR                                        | 308.209 | 337.709 | 353.957 | 306.706 | 306.763 | 303.826 | 306.525 | 312.405 | 319.193 | 311.700 | 291.720 | 310.564 | 307.781 | 354.608 | 331.280 | 348.496 | - Risk Weighted Assets                  |
| Rasio Modal Inti terhadap ATMR (%)            | 33,49   | 44,03   | 46,93   | 50,37   | 52,52   | 52,27   | 52,31   | 52,09   | 51,03   | 52,20   | 55,47   | 53,29   | 54,04   | 45,97   | 50,60   | 49,28   | Core Capital Ratio to ATMR (%)          |
| - Modal Inti (Tier I)                         | 103.220 | 148.681 | 166.105 | 154.485 | 161.104 | 158.802 | 160.334 | 162.725 | 162.887 | 162.719 | 161.820 | 165.499 | 166.331 | 163.010 | 167.622 | 171.743 | - Core Capital (Tier I)                 |
| - ATMR                                        | 308.209 | 337.709 | 353.957 | 306.706 | 306.763 | 303.826 | 306.525 | 312.405 | 319.193 | 311.700 | 291.720 | 310.564 | 307.781 | 354.608 | 331.280 | 348.496 | - Risk Weighted Assets                  |
| ROA (%)                                       | 2,92    | 3,08    | 1,68    | 2,88    | 2,86    | 2,85    | 2,86    | 2,76    | 2,72    | 2,63    | 3,09    | 2,80    | 2,95    | 2,74    | 2,37    | 2,23    | Return On Assets Ratio (%)              |
| - Laba sebelum pajak                          | 10.003  | 12.626  | 8.140   | 12.688  | 12.417  | 12.282  | 12.287  | 11.810  | 11.605  | 11.169  | 12.779  | 11.651  | 12.326  | 11.564  | 10.073  | 9.579   | - Profit                                |
| - Rata-rata total aset                        | 342.766 | 410.520 | 483.597 | 440.337 | 434.304 | 431.084 | 429.009 | 427.622 | 426.025 | 424.805 | 413.704 | 415.769 | 417.850 | 422.086 | 424.198 | 429.327 | - Average total assets                  |
| BOPO (%)                                      | 83,06   | 79,30   | 92,69   | 90,15   | 90,12   | 89,65   | 89,30   | 89,37   | 89,49   | 89,94   | 91,81   | 89,88   | 88,74   | 89,27   | 89,97   | 91,24   | Operating Expenses/Operating Income (%) |
| - Biaya Operasional                           | 43.697  | 44.727  | 95.307  | 53.931  | 61.418  | 66.131  | 71.905  | 77.333  | 84.525  | 93.107  | 11.075  | 16.470  | 23.138  | 30.383  | 35.068  | 45.819  | - Operating Expenses                    |
| - Pendapatan Operasional                      | 52.606  | 56.405  | 102.827 | 59.821  | 68.153  | 73.763  | 80.525  | 86.530  | 94.453  | 103.524 | 12.063  | 18.326  | 26.074  | 34.034  | 38.977  | 50.220  | - Operating Income                      |
| NIM (%)                                       | 2,65    | 2,12    | 3,59    | 3,88    | 3,87    | 3,82    | 3,77    | 3,75    | 3,74    | 3,72    | 3,55    | 3,31    | 3,38    | 3,43    | 3,52    | 3,51    | Net Interest Margin Ratio (%)           |
| - Pendapatan bunga bersih                     | 11.104  | 14.814  | 16.626  | 16.536  | 16.257  | 15.920  | 15.595  | 15.470  | 15.374  | 15.240  | 14.080  | 13.181  | 13.528  | 13.860  | 14.293  | 14.428  | - Interest income net                   |
| - Rata-rata total aset produktif              | 419.302 | 700.125 | 463.317 | 426.115 | 420.343 | 416.481 | 413.963 | 412.175 | 410.591 | 409.364 | 396.764 | 398.047 | 399.864 | 403.625 | 405.506 | 410.516 | - Average total earning assets          |
| LDR (%)                                       | 130,05  | 140,04  | 131,49  | 131,87  | 132,54  | 126,19  | 121,29  | 124,55  | 123,76  | 122,33  | 119,49  | 127,32  | 123,30  | 120,66  | 123,68  | 125,05  | Loan to Deposits Ratio (%)              |
| - Total Kredit kepada pihak ketiga bukan Bank | 225.500 | 244.031 | 249.952 | 201.647 | 200.619 | 198.438 | 197.653 | 201.577 | 199.905 | 200.414 | 194.115 | 204.737 | 204.198 | 205.740 | 212.915 | 230.401 | - Total Credit to third party           |
| - Total Dana Pihak Ketiga                     | 173.395 | 174.261 | 190.098 | 152.913 | 151.364 | 157.254 | 162.957 | 161.839 | 161.528 | 163.832 | 162.453 | 160.799 | 165.611 | 170.506 | 172.153 | 184.242 | - Total Third Party Funds               |
| Rasio Aset Likuid (%)                         | 19,88   | 19,89   | 25,21   | 28,95   | 30,64   | 32,16   | 32,26   | 31,72   | 32,11   | 32,17   | 32,93   | 31,41   | 31,99   | 32,31   | 32,31   | 30,53   | Liquid Assets Ratio (%)                 |
| - Aset Likuid Primer                          | 55.132  | 54.969  | 80.725  | 81.707  | 85.313  | 91.005  | 92.417  | 90.701  | 88.727  | 90.174  | 97.052  | 89.368  | 96.628  | 104.905 | 108.595 | 106.998 | - Primary Liquid Asset                  |
| - Aset Likuid Sekunder                        | 22.464  | 31.089  | 38.590  | 36.220  | 36.655  | 40.371  | 40.633  | 40.992  | 42.947  | 42.181  | 39.170  | 41.868  | 38.382  | 35.590  | 31.183  | 31.918  | - Secondary Liquid assets               |
| - Total Aset                                  | 390.415 | 432.582 | 473.336 | 407.398 | 398.102 | 408.542 | 412.417 | 415.136 | 410.059 | 411.376 | 413.704 | 417.833 | 422.011 | 434.794 | 432.647 | 454.973 | - 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                           |
|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------------------------------|
|                   |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                         |
| - Bank Persero    | 1.758.873 | 2.076.605 | 2.313.316 | 2.666.516 | 2.737.346 | 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 | - State Owned Banks                     |
| - BUSN Devisa     | 1.962.539 | 2.200.142 | 2.363.516 | 2.672.238 | 2.866.167 | 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 | - Foreign Exchange Commercial Banks     |
| - BUSN Non Devisa | 162.457   | 186.817   | 193.149   | 73.684    | 80.236    | 82.410    | 82.428    | 85.228    | 84.903    | 86.056    | 88.231    | 87.887    | 88.810    | 90.302    | 90.145    | 92.245    | 93.072    | - Non-Foreign Exchange Commercial Banks |
| - BPD             | 389.964   | 440.691   | 475.696   | 529.746   | 616.845   | 612.651   | 612.608   | 636.197   | 654.272   | 645.973   | 604.820   | 608.503   | 612.853   | 636.179   | 652.487   | 649.190   | 642.122   | - Regional Development Banks            |
| - Bank Campuran   | 290.219   | 278.312   | 313.570   | 319.328   | 317.820   | 311.822   | 313.618   | 322.999   | 331.049   | 329.766   | 331.734   | 336.369   | 341.335   | 352.351   | 354.958   | 356.646   | 372.828   | - Joint Venture Banks                   |
| - Bank Asing      | 390.415   | 432.582   | 473.336   | 468.286   | 407.398   | 398.102   | 408.542   | 412.417   | 415.136   | 410.059   | 411.376   | 413.704   | 417.833   | 422.011   | 434.794   | 432.647   | 454.973   | - Foreign Owned Banks                   |
| Total             | 4.954.467 | 5.615.150 | 6.132.583 | 6.729.799 | 7.025.811 | 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 | 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   |                      |                       |                  | Juni 2017       |                      |                       |                  | Desember 2017   |                      |                       |                  | Juni 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                   | 13                    | 16               | 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               | 17                   | 0                     | 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                   |
| <b>Total</b>    | <b>9</b>        | <b>56</b>            | <b>32</b>             | <b>23</b>        | <b>6</b>        | <b>53</b>            | <b>37</b>             | <b>23</b>        | <b>5</b>        | <b>48</b>            | <b>41</b>             | <b>24</b>        | <b>5</b>        | <b>44</b>            | <b>41</b>             | <b>26</b>        | <b>4</b>        | <b>42</b>            | <b>41</b>             | <b>28</b>        | <b>4</b>        | <b>39</b>            | <b>43</b>             | <b>29</b>        | <b>4</b>        | <b>37</b>            | <b>45</b>             | <b>29</b>        | <b>Total</b>                          |

**Tabel 1.31.a. Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum kepada Bank Lain**  
**(Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank)**  
**Miliar Rp (Billion Rp)**

| Indikator                                                     | 2013      | 2014      | 2015      | 2016      | 2017      |           |           |           |           |           | 2018      |           |           |           |           |           | Indicator |                                                                    |
|---------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------------------------------------------------------------|
|                                                               |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |           | Jun                                                                |
| Aset Produktif Neraca                                         | 4.115.372 | 4.531.435 | 5.002.520 | 5.518.889 | 5.760.057 | 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 | Earning Assets                                                     |
| a. Lancar                                                     | 3.929.648 | 4.308.971 | 4.719.729 | 5.209.001 | 5.398.220 | 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 | a. Current                                                         |
| b. DPK                                                        | 124.978   | 143.405   | 183.815   | 184.315   | 231.792   | 219.046   | 218.174   | 225.561   | 218.304   | 221.226   | 209.715   | 233.719   | 263.272   | 250.418   | 249.400   | 244.510   | 263.662   | b. Special Mention                                                 |
| c. Kurang Lancar                                              | 9.481     | 12.864    | 18.446    | 26.195    | 26.656    | 26.146    | 28.077    | 23.482    | 24.534    | 20.674    | 20.855    | 26.427    | 22.449    | 18.970    | 21.825    | 23.048    | 19.587    | c. Sub-Standard                                                    |
| d. Diragukan                                                  | 9.132     | 14.395    | 12.754    | 14.853    | 19.329    | 18.278    | 18.734    | 16.808    | 15.169    | 17.192    | 16.540    | 18.293    | 22.655    | 23.458    | 19.957    | 20.294    | 21.453    | d. Doubtful                                                        |
| e. Macet                                                      | 42.131    | 51.799    | 67.775    | 84.525    | 84.060    | 86.750    | 86.951    | 90.121    | 91.018    | 89.984    | 81.516    | 83.658    | 84.782    | 84.553    | 87.713    | 88.599    | 89.735    | e. Loss                                                            |
| Aset Produktif Transaksi Rekening Administratif <sup>1)</sup> | 1.331.086 | 1.441.570 | 1.586.820 | 1.677.733 | 1.709.602 | 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 | Earning Assets - Account Administrative Transactions <sup>2)</sup> |
| a. Lancar                                                     | 1.308.578 | 1.422.274 | 1.560.089 | 1.651.573 | 1.683.709 | 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 | a. Current                                                         |
| b. DPK                                                        | 21.134    | 16.207    | 23.182    | 22.682    | 23.611    | 23.920    | 25.660    | 26.641    | 26.744    | 22.795    | 22.483    | 23.493    | 26.469    | 27.616    | 26.681    | 28.222    | 28.047    | b. Special Mention                                                 |
| c. Kurang Lancar                                              | 404       | 1.986     | 1.731     | 1.648     | 1.303     | 1.568     | 1.466     | 1.595     | 1.853     | 1.474     | 1.553     | 1.717     | 1.562     | 1.357     | 1.464     | 1.425     | 1.662     | c. Sub-Standard                                                    |
| d. Diragukan                                                  | 270       | 402       | 248       | 1.003     | 367       | 372       | 300       | 422       | 426       | 288       | 383       | 290       | 369       | 646       | 447       | 344       | 365       | d. Doubtful                                                        |
| e. Macet                                                      | 699       | 701       | 1.570     | 827       | 613       | 655       | 805       | 813       | 951       | 951       | 956       | 1.219     | 1.130     | 1.155     | 1.114     | 1.133     | 1.288     | e. Lost                                                            |
| Non Performing Earning Aset (Nominal)                         | 68.947    | 82.148    | 102.525   | 129.051   | 132.328   | 133.769   | 136.332   | 133.242   | 133.951   | 130.563   | 121.803   | 131.605   | 132.948   | 130.140   | 132.519   | 134.843   | 134.090   | Non Performing Earning Asset (Nominal)                             |
| Kredit kepada Bank Lain                                       | 26.968    | 32.192    | 34.200    | 36.220    | 35.249    | 37.859    | 38.537    | 36.934    | 37.041    | 40.330    | 43.987    | 42.810    | 41.676    | 45.546    | 49.073    | 51.185    | 54.632    | Interbank Loans                                                    |
| a. Lancar                                                     | 26.859    | 32.089    | 34.099    | 36.106    | 35.117    | 37.732    | 38.417    | 36.824    | 36.921    | 40.221    | 43.873    | 42.704    | 41.566    | 45.329    | 48.966    | 51.086    | 54.537    | a. Current                                                         |
| b. DPK                                                        | 7         | 11        | 16        | 19        | 37        | 23        | 10        | 4         | 12        | 5         | 14        | 4         | 8         | 122       | 7         | 1         | 1         | b. Special Mention                                                 |
| c. Kurang Lancar                                              | 1         | 9         | -         | -         | -         | 5         | -         | 0         | 2         | -         | -         | 0         | -         | -         | -         | 0         | -         | c. Sub-Standard                                                    |
| d. Diragukan                                                  | -         | 0         | -         | -         | 0         | 0         | 5         | 5         | 0         | 0         | -         | -         | 0         | 0         | -         | -         | -         | d. Doubtful                                                        |
| e. Macet                                                      | 101       | 84        | 85        | 94        | 95        | 99        | 105       | 101       | 106       | 104       | 100       | 101       | 102       | 95        | 99        | 97        | 93        | e. Loss                                                            |
| Non Performing Loan kepada Bank Lain (Nominal)                | 102       | 93        | 85        | 94        | 95        | 99        | 110       | 106       | 106       | 104       | 100       | 101       | 102       | 95        | 99        | 97        | 93        | 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 1.32.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                                                                 |
|----------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------------------------------------------------------------|
|                                                                      |                  |                  |                  |                  | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              | Des              | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              |                                                                           |
| <b>Aset Produktif Neraca</b>                                         | <b>1.511.620</b> | <b>1.719.355</b> | <b>1.960.362</b> | <b>2.235.880</b> | <b>2.346.017</b> | <b>2.347.535</b> | <b>2.380.213</b> | <b>2.424.285</b> | <b>2.380.213</b> | <b>2.459.167</b> | <b>2.578.753</b> | <b>2.508.788</b> | <b>2.541.155</b> | <b>2.581.053</b> | <b>2.576.778</b> | <b>2.627.440</b> | <b>2.669.405</b> | <b>Earning Assets</b>                                                     |
| a. Lancar                                                            | 1.423.606        | 1.618.156        | 1.846.369        | 2.108.233        | 2.185.344        | 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        | a. Current                                                                |
| b. DPK                                                               | 64.199           | 73.414           | 75.823           | 74.946           | 103.747          | 97.482           | 96.055           | 100.991          | 96.055           | 97.552           | 89.621           | 104.257          | 117.099          | 104.206          | 107.909          | 104.631          | 111.064          | b. Special Mention                                                        |
| c. Kurang Lancar                                                     | 2.499            | 3.258            | 7.963            | 14.490           | 15.663           | 13.014           | 14.852           | 10.632           | 14.852           | 10.978           | 11.307           | 14.180           | 12.654           | 11.293           | 12.689           | 12.776           | 11.551           | c. Sub-Standard                                                           |
| d. Diragukan                                                         | 2.874            | 4.699            | 4.584            | 5.209            | 7.228            | 8.627            | 8.884            | 7.253            | 8.884            | 6.831            | 7.072            | 10.279           | 12.548           | 13.212           | 10.514           | 10.449           | 10.887           | d. Doubtful                                                               |
| e. Macet                                                             | 18.441           | 19.829           | 25.624           | 33.002           | 34.035           | 35.153           | 34.277           | 37.773           | 34.277           | 36.841           | 33.316           | 32.125           | 31.767           | 31.593           | 32.834           | 33.879           | 34.227           | e. Loss                                                                   |
| <b>Aset Produktif Transaksi Rekening Administratif <sup>1)</sup></b> | <b>359.504</b>   | <b>398.351</b>   | <b>463.182</b>   | <b>510.689</b>   | <b>501.101</b>   | <b>516.972</b>   | <b>514.592</b>   | <b>528.600</b>   | <b>514.592</b>   | <b>535.472</b>   | <b>545.767</b>   | <b>552.044</b>   | <b>559.764</b>   | <b>538.114</b>   | <b>564.863</b>   | <b>545.933</b>   | <b>539.837</b>   | <b>Earning Assets - Account Administrative Transactions <sup>2)</sup></b> |
| a. Lancar                                                            | 352.102          | 391.594          | 455.919          | 504.079          | 494.369          | 510.379          | 508.103          | 521.830          | 508.103          | 529.605          | 539.307          | 544.978          | 551.397          | 530.072          | 557.126          | 537.772          | 531.219          | a. Current                                                                |
| b. DPK                                                               | 6.828            | 6.187            | 6.553            | 5.326            | 6.299            | 5.937            | 5.766            | 6.056            | 5.766            | 5.307            | 5.991            | 6.487            | 7.745            | 7.415            | 7.188            | 7.584            | 7.810            | b. Special Mention                                                        |
| c. Kurang Lancar                                                     | 46               | 66               | 198              | 209              | 137              | 391              | 431              | 398              | 431              | 230              | 142              | 221              | 231              | 219              | 178              | 178              | 212              | c. Sub-Standard                                                           |
| d. Diragukan                                                         | 57               | 70               | 81               | 810              | 153              | 107              | 104              | 116              | 104              | 123              | 91               | 98               | 124              | 205              | 159              | 100              | 135              | d. Doubtful                                                               |
| e. Macet                                                             | 471              | 434              | 431              | 265              | 144              | 159              | 188              | 200              | 188              | 207              | 237              | 261              | 268              | 202              | 213              | 298              | 461              | e. Loss                                                                   |
| <b>Non Performing Earning Aset (Nominal)</b>                         | <b>31.217</b>    | <b>28.355</b>    | <b>38.881</b>    | <b>53.985</b>    | <b>57.359</b>    | <b>57.450</b>    | <b>58.735</b>    | <b>56.373</b>    | <b>58.735</b>    | <b>55.210</b>    | <b>52.164</b>    | <b>57.162</b>    | <b>57.592</b>    | <b>56.725</b>    | <b>56.586</b>    | <b>57.681</b>    | <b>57.473</b>    | <b>Non Performing Earning Asset (Nominal)</b>                             |
| <b>Kredit kepada Bank Lain</b>                                       | <b>5.705</b>     | <b>4.854</b>     | <b>5.591</b>     | <b>5.417</b>     | <b>5.326</b>     | <b>5.223</b>     | <b>5.382</b>     | <b>4.378</b>     | <b>5.382</b>     | <b>5.067</b>     | <b>5.379</b>     | <b>4.924</b>     | <b>4.319</b>     | <b>4.497</b>     | <b>5.011</b>     | <b>5.298</b>     | <b>7.413</b>     | <b>Interbank Loans</b>                                                    |
| a. Lancar                                                            | 5.607            | 4.774            | 5.520            | 5.342            | 5.247            | 5.144            | 5.302            | 4.302            | 5.302            | 4.990            | 5.304            | 4.844            | 4.242            | 4.419            | 4.933            | 5.222            | 7.335            | a. Current                                                                |
| b. DPK                                                               | 0                | 8                | 0                | 0                | 1                | 0                | 0                | 0                | 0                | 0                | 0                | 3                | 0                | 0                | 0                | 0                | 0                | b. Special Mention                                                        |
| c. Kurang Lancar                                                     | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | 0                | -                | -                | -                | -                | -                | c. Sub-Standard                                                           |
| d. Diragukan                                                         | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | -                | 0                | -                | -                | -                | d. Doubtful                                                               |
| e. Macet                                                             | 98               | 72               | 71               | 74               | 78               | 79               | 80               | 76               | 80               | 77               | 75               | 76               | 77               | 77               | 77               | 76               | 77               | e. Loss                                                                   |
| <b>Non Performing Loan kepada Bank Lain (Nominal)</b>                | <b>98</b>        | <b>72</b>        | <b>71</b>        | <b>74</b>        | <b>78</b>        | <b>79</b>        | <b>80</b>        | <b>76</b>        | <b>80</b>        | <b>77</b>        | <b>75</b>        | <b>77</b>        | <b>77</b>        | <b>78</b>        | <b>77</b>        | <b>76</b>        | <b>77</b>        | <b>Interbank Non Performing Loan (Nominal)</b>                            |

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

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

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

- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik (*committed* dan *uncommitted*), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)

- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

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

| Indikator                                                     | 2013      | 2014      | 2015      | 2016      | 2017      |           |           |           |           |           |           | 2018      |           |           |           |           |           |                                                                    | Indicator |
|---------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------------------------------------------------------------|-----------|
|                                                               |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                                                    |           |
| Aset Produktif Neraca                                         | 1.557.562 | 1.713.244 | 1.835.674 | 2.139.165 | 2.270.747 | 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 | Earning Assets                                                     |           |
| a. Lancar                                                     | 1.499.030 | 1.636.540 | 1.726.573 | 2.011.962 | 2.124.703 | 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 | a. Current                                                         |           |
| b. DPK                                                        | 37.211    | 46.023    | 73.507    | 76.417    | 95.162    | 90.260    | 90.987    | 91.763    | 90.987    | 92.225    | 90.308    | 95.722    | 112.842   | 112.975   | 109.001   | 107.503   | 118.779   | b. Special Mention                                                 |           |
| c. Kurang Lancar                                              | 4.009     | 5.171     | 4.597     | 8.977     | 7.879     | 9.868     | 10.386    | 9.978     | 10.386    | 7.243     | 7.211     | 9.158     | 6.948     | 5.073     | 6.207     | 7.426     | 4.709     | c. Sub-Standard                                                    |           |
| d. Diragukan                                                  | 2.698     | 6.514     | 5.549     | 7.614     | 8.979     | 6.583     | 7.157     | 7.201     | 7.157     | 8.385     | 7.502     | 6.108     | 7.521     | 7.742     | 7.326     | 7.651     | 8.256     | d. Doubtful                                                        |           |
| e. Macet                                                      | 14.614    | 18.996    | 25.447    | 34.195    | 34.024    | 35.458    | 35.607    | 35.406    | 35.607    | 36.063    | 32.237    | 35.006    | 36.956    | 36.824    | 38.223    | 37.796    | 38.219    | e. Loss                                                            |           |
| Aset Produktif Transaksi Rekening Administratif <sup>1)</sup> | 483.630   | 519.087   | 544.346   | 594.287   | 710.417   | 729.543   | 733.610   | 733.060   | 733.610   | 743.952   | 728.017   | 746.911   | 746.363   | 758.978   | 766.101   | 767.029   | 753.914   | Earning Assets - Account Administrative Transactions <sup>1)</sup> |           |
| a. Lancar                                                     | 480.305   | 515.068   | 537.916   | 590.625   | 703.718   | 722.774   | 727.161   | 725.783   | 727.161   | 737.981   | 722.750   | 741.146   | 739.938   | 751.865   | 759.492   | 759.873   | 746.050   | a. Current                                                         |           |
| b. DPK                                                        | 3.181     | 3.715     | 5.638     | 3.354     | 6.317     | 6.397     | 6.065     | 6.824     | 6.065     | 5.251     | 4.520     | 4.860     | 5.786     | 6.302     | 5.971     | 6.541     | 7.248     | b. Special Mention                                                 |           |
| c. Kurang Lancar                                              | 37        | 90        | 98        | 61        | 166       | 182       | 180       | 162       | 180       | 388       | 358       | 368       | 246       | 132       | 144       | 141       | 147       | c. Sub-Standard                                                    |           |
| d. Diragukan                                                  | 50        | 105       | 98        | 82        | 165       | 135       | 138       | 183       | 138       | 142       | 256       | 166       | 146       | 341       | 185       | 176       | 162       | d. Doubtful                                                        |           |
| e. Macet                                                      | 57        | 108       | 596       | 165       | 51        | 55        | 65        | 109       | 65        | 190       | 134       | 370       | 248       | 339       | 308       | 298       | 306       | e. Loss                                                            |           |
| Non Performing Earning Aset (Nominal)                         | 21.465    | 30.984    | 36.386    | 51.094    | 51.264    | 52.280    | 53.534    | 53.038    | 53.534    | 52.410    | 47.697    | 51.176    | 52.065    | 50.451    | 52.394    | 53.488    | 51.799    | Non Performing Earning Asset (Nominal)                             |           |
| Kredit kepada Bank Lain                                       | 10.250    | 10.550    | 12.715    | 16.514    | 17.026    | 19.740    | 20.337    | 20.027    | 20.337    | 21.827    | 23.628    | 24.190    | 23.448    | 25.603    | 28.456    | 30.246    | 31.234    | Interbank Loans                                                    |           |
| a. Lancar                                                     | 10.243    | 10.532    | 12.695    | 16.492    | 16.988    | 19.717    | 20.322    | 20.013    | 20.322    | 21.811    | 23.605    | 24.180    | 23.438    | 25.482    | 28.445    | 30.240    | 31.234    | a. Current                                                         |           |
| b. DPK                                                        | 5         | -         | 16        | 12        | 30        | 11        | 4         | 4         | 4         | 5         | 13        | 1         | 1         | 119       | 4         | 0         | -         | b. Special Mention                                                 |           |
| c. Kurang Lancar                                              | -         | 7         | -         | -         | -         | 5         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 0         | -         | c. Sub-Standard                                                    |           |
| d. Diragukan                                                  | -         | 0         | -         | -         | 0         | 0         | 5         | 5         | 5         | -         | -         | -         | -         | -         | -         | -         | -         | d. Doubtful                                                        |           |
| e. Macet                                                      | 1         | 11        | 5         | 9         | 7         | 6         | 7         | 7         | 7         | 11        | 9         | 9         | 9         | 1         | 6         | 6         | 0         | e. Loss                                                            |           |
| Non Performing Loan kepada Bank Lain (Nominal)                | 1         | 18        | 5         | 9         | 7         | 11        | 11        | 11        | 11        | 11        | 9         | 9         | 9         | 1         | 6         | 6         | 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 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 contengent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions*

- *There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)*

- *Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.*

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                                                          |
|---------------------------------------------------------------|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------------------------------------------------|
|                                                               |         |         |         |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                                    |
| Aset Produktif Neraca                                         | 106.351 | 110.115 | 122.537 | 39.021 | 42.327 | 45.222 | 45.235 | 46.078 | 45.235 | 47.174 | 47.892 | 48.810 | 50.033 | 51.541 | 52.342 | 53.283 | 53.275 | Earning Assets                                                     |
| a. Lancar                                                     | 102.965 | 104.585 | 115.522 | 36.581 | 38.809 | 41.786 | 41.904 | 42.625 | 41.904 | 43.311 | 44.904 | 45.466 | 46.445 | 47.864 | 48.418 | 49.313 | 49.224 | a. Current                                                         |
| b. DPK                                                        | 2.276   | 3.796   | 5.332   | 1.777  | 2.631  | 2.462  | 2.315  | 2.443  | 2.315  | 2.882  | 2.028  | 2.312  | 2.551  | 2.634  | 2.785  | 2.766  | 2.780  | b. Special Mention                                                 |
| c. Kurang Lancar                                              | 226     | 331     | 418     | 129    | 130    | 186    | 206    | 197    | 206    | 189    | 162    | 129    | 127    | 92     | 148    | 174    | 191    | c. Sub-Standard                                                    |
| d. Diragukan                                                  | 235     | 590     | 396     | 95     | 237    | 248    | 180    | 173    | 180    | 118    | 158    | 202    | 217    | 224    | 208    | 215    | 269    | d. Doubtful                                                        |
| e. Macet                                                      | 649     | 813     | 869     | 439    | 520    | 540    | 629    | 641    | 629    | 674    | 640    | 701    | 694    | 727    | 784    | 816    | 810    | e. Loss                                                            |
| Aset Produktif Transaksi Rekening Administratif <sup>1)</sup> | 4.500   | 7.715   | 9.387   | 2.926  | 3.113  | 3.265  | 3.412  | 3.357  | 3.412  | 3.591  | 3.333  | 3.438  | 3.380  | 3.151  | 3.142  | 3.080  | 3.010  | Earning Assets - Account Administrative Transactions <sup>1)</sup> |
| a. Lancar                                                     | 4.492   | 7.699   | 9.344   | 2.909  | 3.090  | 3.244  | 3.398  | 3.341  | 3.398  | 3.539  | 3.271  | 3.338  | 3.319  | 3.094  | 3.078  | 3.028  | 2.956  | a. Current                                                         |
| b. DPK                                                        | 7       | 14      | 40      | 15     | 21     | 20     | 9      | 12     | 9      | 48     | 58     | 96     | 56     | 52     | 14     | 3      | 7      | b. Special Mention                                                 |
| c. Kurang Lancar                                              | 0       | -       | 0       | 0      | 0      | 0      | 3      | 0      | 3      | 0      | 0      | 0      | -      | -      | 45     | 0      | 0      | c. Sub-Standard                                                    |
| d. Diragukan                                                  | 0       | 1       | 0       | 0      | 0      | 0      | 0      | 2      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 45     | 45     | d. Doubtful                                                        |
| e. Macet                                                      | 1       | 1       | 2       | 2      | 2      | 1      | 1      | 1      | 1      | 4      | 4      | 5      | 5      | 5      | 5      | 5      | 1      | e. Loss                                                            |
| Non Performing Earning Aset (Nominal)                         | 1.111   | 1.736   | 1.685   | 665    | 889    | 975    | 1.020  | 1.014  | 1.020  | 984    | 965    | 1.036  | 1.042  | 1.048  | 1.190  | 1.255  | 1.317  | Non Performing Earning Asset (Nominal)                             |
| Kredit kepada Bank Lain                                       | 1.072   | 944     | 1.025   | 783    | 973    | 970    | 931    | 916    | 931    | 830    | 813    | 776    | 735    | 703    | 786    | 865    | 849    | Interbank Loans                                                    |
| a. Lancar                                                     | 1.070   | 939     | 1.021   | 779    | 969    | 963    | 926    | 911    | 926    | 828    | 811    | 774    | 733    | 701    | 784    | 863    | 847    | 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      | 4      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | e. Loss                                                            |
| Non Performing Loan kepada Bank Lain (Nominal)                | -       | 3       | 4       | 4      | 4      | 4      | 4      | 4      | 4      | 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 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 1.35.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 |
|---------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------------------------------------------|-----------|
|                                                               |         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                    |           |
| Aset Produktif Neraca                                         | 334.497 | 367.146 | 406.618 | 412.277 | 473.864 | 492.259 | 488.255 | 511.377 | 488.255 | 507.012 | 472.111 | 488.958 | 502.860 | 530.498 | 535.511 | 534.100 | 527.034 | Earning Assets                                                     |           |
| a. Lancar                                                     | 321.098 | 349.383 | 384.059 | 389.621 | 446.456 | 466.080 | 461.927 | 484.111 | 461.927 | 480.027 | 447.540 | 459.924 | 475.459 | 503.944 | 509.094 | 507.914 | 499.665 | a. Current                                                         |           |
| b. DPK                                                        | 5.762   | 7.103   | 10.210  | 10.769  | 14.140  | 12.783  | 12.953  | 13.820  | 12.953  | 13.483  | 11.843  | 15.750  | 14.405  | 13.554  | 13.106  | 12.772  | 13.883  | b. Special Mention                                                 |           |
| c. Kurang Lancar                                              | 1.052   | 785     | 832     | 804     | 1.347   | 1.307   | 955     | 915     | 955     | 987     | 724     | 1.147   | 986     | 916     | 1.119   | 1.031   | 900     | c. Sub-Standard                                                    |           |
| d. Diragukan                                                  | 987     | 1.378   | 974     | 739     | 1.807   | 1.511   | 1.266   | 1.219   | 1.266   | 1.035   | 1.046   | 931     | 1.147   | 1.129   | 1.082   | 1.022   | 1.027   | d. Doubtful                                                        |           |
| e. Macet                                                      | 5.598   | 8.497   | 10.542  | 10.344  | 10.113  | 10.579  | 11.153  | 11.312  | 11.153  | 11.480  | 10.959  | 11.207  | 10.862  | 10.955  | 11.111  | 11.361  | 11.559  | e. Loss                                                            |           |
| Aset Produktif Transaksi Rekening Administratif <sup>1)</sup> | 31.877  | 28.145  | 28.600  | 24.212  | 26.934  | 28.055  | 30.791  | 30.995  | 30.791  | 31.608  | 31.073  | 28.267  | 27.099  | 26.325  | 28.123  | 28.423  | 26.933  | Earning Assets - Account Administrative Transactions <sup>1)</sup> |           |
| a. Lancar                                                     | 31.601  | 27.796  | 28.021  | 23.649  | 26.301  | 27.443  | 30.203  | 30.372  | 30.203  | 31.055  | 30.518  | 27.669  | 26.445  | 25.689  | 27.465  | 27.822  | 26.365  | a. Current                                                         |           |
| b. DPK                                                        | 130     | 179     | 312     | 321     | 226     | 185     | 161     | 190     | 161     | 118     | 109     | 141     | 164     | 145     | 153     | 206     | 199     | b. Special Mention                                                 |           |
| c. Kurang Lancar                                              | 3       | 4       | 13      | 7       | 35      | 40      | 6       | 12      | 6       | 11      | 1       | 32      | 9       | 4       | 15      | 5       | 3       | c. Sub-Standard                                                    |           |
| d. Diragukan                                                  | 26      | 26      | 2       | 4       | 13      | 10      | 35      | 34      | 35      | 2       | 11      | 1       | 31      | 40      | 89      | 7       | 7       | d. Doubtful                                                        |           |
| e. Macet                                                      | 118     | 140     | 252     | 231     | 358     | 377     | 387     | 388     | 387     | 422     | 434     | 423     | 450     | 447     | 401     | 383     | 359     | e. Loss                                                            |           |
| Non Performing Earning Aset (Nominal)                         | 7.784   | 10.829  | 12.615  | 12.129  | 13.674  | 13.824  | 13.802  | 13.880  | 13.802  | 13.937  | 13.175  | 13.741  | 13.486  | 13.491  | 13.816  | 13.810  | 13.855  | Non Performing Earning Asset (Nominal)                             |           |
| Kredit kepada Bank Lain                                       | 709     | 970     | 983     | 1.468   | 1.912   | 1.929   | 1.892   | 1.984   | 1.892   | 2.000   | 3.067   | 2.326   | 2.311   | 2.100   | 2.053   | 2.383   | 2.235   | Interbank Loans                                                    |           |
| a. Lancar                                                     | 708     | 970     | 979     | 1.455   | 1.900   | 1.910   | 1.872   | 1.969   | 1.872   | 1.986   | 3.053   | 2.312   | 2.290   | 2.083   | 2.036   | 2.368   | 2.220   | a. Current                                                         |           |
| b. DPK                                                        | -       | 0       | 0       | 7       | 5       | 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       | 6       | 9       | 14      | 14      | 14      | 14      | 15      | 15      | 15      | 15      | 15      | 15      | 15      | e. Loss                                                            |           |
| Non Performing Loan kepada Bank Lain (Nominal)                | 1       | 0       | 4       | 6       | 6       | 9       | 14      | 15      | 14      | 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 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 aset pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the aining assets - account administrative transactions and the numbers of Non Performing Assets earning assets 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 Asset 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 reasons).

- 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                                                   |
|----------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------------------------------------------------------|
|                                                                      |                |                |                |                | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            |                                                             |
| <b>Aset Produktif Neraca</b>                                         | <b>255.735</b> | <b>235.747</b> | <b>272.592</b> | <b>283.059</b> | <b>280.852</b> | <b>274.352</b> | <b>281.487</b> | <b>286.026</b> | <b>281.487</b> | <b>295.988</b> | <b>293.571</b> | <b>293.546</b> | <b>298.955</b> | <b>312.016</b> | <b>312.775</b> | <b>311.551</b> | <b>320.511</b> | <b>Earning Assets</b>                                       |
| a. Lancar                                                            | 246.183        | 225.126        | 258.717        | 268.848        | 268.742        | 262.788        | 270.075        | 275.015        | 270.075        | 285.062        | 282.493        | 281.707        | 286.351        | 298.962        | 299.841        | 299.023        | 307.192        | a. Current                                                  |
| b. DPK                                                               | 7.097          | 6.827          | 8.033          | 9.335          | 7.387          | 7.238          | 6.958          | 6.992          | 6.958          | 6.879          | 7.393          | 8.090          | 8.740          | 9.270          | 9.096          | 8.670          | 9.076          | b. Special Mention                                          |
| c. Kurang Lancar                                                     | 376            | 982            | 2.039          | 786            | 907            | 648            | 603            | 674            | 603            | 512            | 513            | 495            | 643            | 555            | 603            | 749            | 906            | c. Sub-Standard                                             |
| d. Diragukan                                                         | 983            | 1.401          | 903            | 368            | 506            | 838            | 725            | 661            | 725            | 463            | 372            | 385            | 476            | 474            | 555            | 465            | 518            | d. Doubtful                                                 |
| e. Macet                                                             | 1.097          | 1.411          | 2.900          | 3.722          | 3.310          | 2.840          | 3.126          | 2.684          | 3.126          | 3.072          | 2.800          | 2.869          | 2.745          | 2.756          | 2.680          | 2.643          | 2.820          | e. Loss                                                     |
| <b>Aset Produktif Transaksi Rekening Administratif <sup>1)</sup></b> | <b>156.794</b> | <b>149.283</b> | <b>189.653</b> | <b>200.708</b> | <b>202.936</b> | <b>200.966</b> | <b>211.659</b> | <b>210.461</b> | <b>211.659</b> | <b>226.133</b> | <b>230.884</b> | <b>232.930</b> | <b>238.598</b> | <b>232.316</b> | <b>236.407</b> | <b>234.397</b> | <b>241.003</b> | <b>Earning Assets - Account Administrative Transactions</b> |
| a. Lancar                                                            | 154.721        | 147.626        | 186.746        | 197.370        | 199.658        | 197.655        | 208.177        | 207.359        | 208.177        | 222.895        | 226.735        | 228.346        | 233.390        | 226.929        | 230.655        | 228.617        | 235.570        | a. Current                                                  |
| b. DPK                                                               | 1.929          | 1.563          | 2.710          | 3.007          | 3.083          | 3.013          | 3.116          | 2.767          | 3.116          | 2.949          | 3.826          | 4.345          | 4.859          | 5.025          | 5.336          | 5.338          | 4.906          | b. Special Mention                                          |
| c. Kurang Lancar                                                     | 58             | 56             | 134            | 218            | 148            | 149            | 214            | 167            | 214            | 178            | 193            | 96             | 203            | 219            | 294            | 315            | 387            | c. Sub-Standard                                             |
| d. Diragukan                                                         | 64             | 18             | 27             | 0              | 0              | 97             | 1              | 70             | 1              | 0              | 0              | 6              | 7              | 2              | 0              | 0              | 3              | d. Doubtful                                                 |
| e. Macet                                                             | 22             | 20             | 36             | 113            | 47             | 51             | 151            | 98             | 151            | 111            | 129            | 138            | 139            | 141            | 122            | 127            | 138            | e. Loss                                                     |
| <b>Non Performing Earning Aset (Nominal)</b>                         | <b>2.601</b>   | <b>3.888</b>   | <b>6.038</b>   | <b>5.208</b>   | <b>4.918</b>   | <b>4.623</b>   | <b>4.820</b>   | <b>4.354</b>   | <b>4.820</b>   | <b>4.336</b>   | <b>4.008</b>   | <b>3.989</b>   | <b>4.213</b>   | <b>4.147</b>   | <b>4.254</b>   | <b>4.300</b>   | <b>4.771</b>   | <b>Non Performing Earning Asset (Nominal)</b>               |
| <b>Kredit kepada Bank Lain</b>                                       | <b>152</b>     | <b>388</b>     | <b>435</b>     | <b>153</b>     | <b>146</b>     | <b>146</b>     | <b>142</b>     | <b>30</b>      | <b>142</b>     | <b>30</b>      | <b>28</b>      | <b>28</b>      | <b>23</b>      | <b>23</b>      | <b>24</b>      | <b>23</b>      | <b>22</b>      | <b>Interbank Loans</b>                                      |
| a. Lancar                                                            | 152            | 388            | 435            | 153            | 146            | 146            | 142            | 30             | 142            | 30             | 28             | 28             | 23             | 23             | 24             | 23             | 22             | a. Current                                                  |
| b. DPK                                                               | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | b. Special Mention                                          |
| c. Kurang Lancar                                                     | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. Sub-Standard                                             |
| d. Diragukan                                                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | d. Doubtful                                                 |
| e. Macet                                                             | -              | -              | 0              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | e. Loss                                                     |
| <b>Non Performing Loan kepada Bank Lain (Nominal)</b>                | <b>-</b>       | <b>-</b>       | <b>0</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>Interbank Non Performing Loan (Nominal)</b>              |

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

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

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

- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik (*committed* dan *uncommitted*), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)

- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

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

| Indikator                                                            | 2013           | 2014           | 2015           | 2016           | 2017           |                |                |                |                |                |                | 2018           |                |                |                |                |                | Indicator                                                                 |
|----------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------------------------------------------------------------------|
|                                                                      |                |                |                |                | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            |                                                                           |
| <b>Aset Produktif Neraca</b>                                         | <b>349.606</b> | <b>371.321</b> | <b>404.737</b> | <b>409.487</b> | <b>346.251</b> | <b>343.694</b> | <b>349.033</b> | <b>349.671</b> | <b>349.033</b> | <b>353.436</b> | <b>351.779</b> | <b>345.196</b> | <b>359.540</b> | <b>365.185</b> | <b>368.444</b> | <b>353.141</b> | <b>382.381</b> | <b>Earning Assets</b>                                                     |
| a. Lancar                                                            | 336.766        | 360.433        | 388.489        | 393.756        | 334.167        | 331.100        | 336.373        | 336.427        | 336.373        | 342.252        | 340.364        | 334.148        | 348.310        | 353.990        | 357.529        | 341.486        | 370.374        | a. Current                                                                |
| b. DPK                                                               | 8.434          | 7.201          | 10.910         | 11.072         | 8.724          | 8.821          | 8.905          | 9.552          | 8.905          | 8.204          | 8.522          | 7.588          | 7.635          | 7.778          | 7.503          | 8.169          | 8.081          | b. Special Mention                                                        |
| c. Kurang Lancar                                                     | 1.319          | 1.648          | 2.597          | 1.009          | 731            | 1.123          | 1.076          | 1.086          | 1.076          | 766            | 939            | 1.319          | 1.090          | 1.041          | 1.059          | 892            | 1.330          | c. Sub-Standard                                                           |
| d. Diragukan                                                         | 1.354          | 668            | 348            | 828            | 571            | 471            | 521            | 301            | 521            | 359            | 390            | 389            | 746            | 678            | 273            | 492            | 496            | d. Doubtful                                                               |
| e. Macet                                                             | 1.732          | 1.371          | 2.393          | 2.823          | 2.058          | 2.179          | 2.159          | 2.304          | 2.159          | 1.855          | 1.564          | 1.751          | 1.758          | 1.698          | 2.081          | 2.103          | 2.100          | e. Loss                                                                   |
| <b>Aset Produktif Transaksi Rekening Administratif <sup>1)</sup></b> | <b>294.780</b> | <b>302.064</b> | <b>351.652</b> | <b>344.910</b> | <b>265.100</b> | <b>266.723</b> | <b>271.916</b> | <b>283.089</b> | <b>271.916</b> | <b>282.599</b> | <b>286.849</b> | <b>286.941</b> | <b>294.236</b> | <b>292.240</b> | <b>294.277</b> | <b>297.252</b> | <b>301.877</b> | <b>Earning Assets - Account Administrative Transactions <sup>1)</sup></b> |
| a. Lancar                                                            | 285.358        | 295.096        | 342.143        | 332.941        | 256.573        | 257.514        | 260.707        | 271.405        | 260.707        | 272.771        | 277.968        | 278.335        | 285.422        | 282.700        | 285.392        | 287.878        | 293.050        | a. Current                                                                |
| b. DPK                                                               | 9.059          | 5.380          | 7.928          | 10.659         | 7.664          | 8.368          | 10.543         | 10.793         | 10.543         | 9.123          | 7.980          | 7.565          | 7.860          | 8.678          | 8.018          | 8.551          | 7.878          | b. Special Mention                                                        |
| c. Kurang Lancar                                                     | 259            | 1.432          | 1.288          | 1.154          | 816            | 806            | 631            | 856            | 631            | 667            | 859            | 1.001          | 873            | 783            | 788            | 786            | 913            | c. Sub-Standard                                                           |
| d. Diragukan                                                         | 72             | 136            | 40             | 106            | 36             | 24             | 22             | 16             | 22             | 21             | 25             | 20             | 62             | 58             | 13             | 15             | 13             | d. Doubtful                                                               |
| e. Macet                                                             | 31             | 19             | 253            | 51             | 12             | 12             | 13             | 18             | 13             | 18             | 18             | 21             | 20             | 21             | 66             | 22             | 22             | e. Loss                                                                   |
| <b>Non Performing Earning Aset (Nominal)</b>                         | <b>4.768</b>   | <b>5.274</b>   | <b>6.919</b>   | <b>5.971</b>   | <b>4.224</b>   | <b>4.615</b>   | <b>4.421</b>   | <b>4.582</b>   | <b>4.421</b>   | <b>3.686</b>   | <b>3.794</b>   | <b>4.500</b>   | <b>4.549</b>   | <b>4.279</b>   | <b>4.279</b>   | <b>4.309</b>   | <b>4.874</b>   | <b>Non Performing Earning Asset (Nominal)</b>                             |
| <b>Kredit kepada Bank Lain</b>                                       | <b>9.077</b>   | <b>14.360</b>  | <b>13.450</b>  | <b>11.885</b>  | <b>9.867</b>   | <b>9.859</b>   | <b>9.852</b>   | <b>9.598</b>   | <b>9.852</b>   | <b>10.577</b>  | <b>11.073</b>  | <b>10.567</b>  | <b>10.841</b>  | <b>12.621</b>  | <b>12.745</b>  | <b>12.370</b>  | <b>12.879</b>  | <b>Interbank Loans</b>                                                    |
| a. Lancar                                                            | 9.077          | 14.360         | 13.450         | 11.885         | 9.867          | 9.859          | 9.852          | 9.598          | 9.852          | 10.577         | 11.073         | 10.567         | 10.841         | 12.621         | 12.745         | 12.370         | 12.879         | a. Current                                                                |
| b. DPK                                                               | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | b. Special Mention                                                        |
| c. Kurang Lancar                                                     | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | c. Sub-Standard                                                           |
| d. Diragukan                                                         | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | d. Doubtful                                                               |
| e. Macet                                                             | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | e. Loss                                                                   |
| <b>Non Performing Loan kepada Bank Lain (Nominal)</b>                | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>Interbank Non Performing Loan (Nominal)</b>                            |

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

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

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

- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik (*committed* dan *uncommitted*), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.

1) - There is a correction in January 2011 until March 2013 where numbers on the earning assets - account administrative transactions and the numbers of Non Performing Assets earning who has published is a number of earning assets as a credit.

- Since the period of April 2013, numbers on the Earning Assets - Account administrative transactions is committed and contingent liabilities that include issuance of guarantees, letters of credit, standby letters of credit, unused borrowing, and/or other committed and contingent liabilities, so the number of Non Performing Earning assets is the total of non-performing earning assets on the balance sheet and non-performing earning assets on the account administrative transactions

- There is a correction in the period October 2012 s.d. January 2014, which is based on PBI No.14/15/PBI/2012 Commercial Bank Asset Quality Rating for the numbers on Earning Assets Balance Sheet (TRA) TRA has covers that are committed (which does not meet the criteria as uncommitted) and uncommitted (giving facilities are in agreement contains a clause that the Bank may cancel or do not meet the conditions or facilities for some reason)

- Since the period of February 2014 is the number at the TRA commitments and contingent liabilities which include the issuance of guarantee letters of credit, standby letters of credit, undrawn credit facilities (committed and uncommitted), and / or other contingent liabilities and commitments, so the numbers non-Performing assets Earning is the total of non-performing assets on the balance sheet and earnings of non-performing assets in the TRA.

**Tabel 1.38.a. Komposisi Dana Pihak Ketiga Bank Umum**  
**(Composition of Third Party Funds of State Owned Banks)**  
**Miliar Rp (Billion Rp)**

| Keterangan                 | Desember 2013    |                                                                             | Desember 2014    |                                                                             | Desember 2015    |                                                                             | Desember 2016    |                                                                             | Juni 2017        |                                                                             | Desember 2017    |                                                                             | Juni 2018        |                                                                             | Items                          |
|----------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>846.781</b>   | <b>23,11</b>                                                                | <b>889.586</b>   | <b>21,62</b>                                                                | <b>987.532</b>   | <b>22,38</b>                                                                | <b>1.124.235</b> | <b>23,24</b>                                                                | <b>1.193.577</b> | <b>23,65</b>                                                                | <b>1.233.480</b> | <b>23,32</b>                                                                | <b>1.311.559</b> | <b>24,29</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 569.927          | 15,55                                                                       | 605.276          | 14,71                                                                       | 667.537          | 15,13                                                                       | 821.777          | 16,99                                                                       | 889.434          | 17,63                                                                       | 932.705          | 17,63                                                                       | 983.344          | 18,21                                                                       | Rupiah                         |
| Valas                      | 276.854          | 7,56                                                                        | 284.309          | 6,91                                                                        | 319.995          | 7,25                                                                        | 302.458          | 6,25                                                                        | 304.143          | 6,03                                                                        | 300.774          | 5,69                                                                        | 328.215          | 6,08                                                                        | Foreign Exchange               |
| <b>Tabungan</b>            | <b>1.212.707</b> | <b>33,10</b>                                                                | <b>1.284.458</b> | <b>31,22</b>                                                                | <b>1.396.011</b> | <b>31,63</b>                                                                | <b>1.551.809</b> | <b>32,08</b>                                                                | <b>1.554.440</b> | <b>30,81</b>                                                                | <b>1.701.224</b> | <b>32,16</b>                                                                | <b>1.717.302</b> | <b>31,81</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 1.123.696        | 30,67                                                                       | 1.187.559        | 28,86                                                                       | 1.274.588        | 28,88                                                                       | 1.413.351        | 29,22                                                                       | 1.421.601        | 28,17                                                                       | 1.573.402        | 29,75                                                                       | 1.585.307        | 29,36                                                                       | Rupiah                         |
| Valas                      | 89.011           | 2,43                                                                        | 96.899           | 2,36                                                                        | 121.423          | 2,75                                                                        | 138.459          | 2,86                                                                        | 132.839          | 2,63                                                                        | 127.822          | 2,42                                                                        | 131.996          | 2,44                                                                        | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>1.604.480</b> | <b>43,79</b>                                                                | <b>1.940.376</b> | <b>47,16</b>                                                                | <b>2.029.513</b> | <b>45,99</b>                                                                | <b>2.160.714</b> | <b>44,67</b>                                                                | <b>2.297.970</b> | <b>45,54</b>                                                                | <b>2.354.673</b> | <b>44,52</b>                                                                | <b>2.369.955</b> | <b>43,90</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 1.331.527        | 36,34                                                                       | 1.641.743        | 39,90                                                                       | 1.723.319        | 39,05                                                                       | 1.856.507        | 38,38                                                                       | 1.992.929        | 39,50                                                                       | 2.035.299        | 38,48                                                                       | 2.046.286        | 37,90                                                                       | Rupiah                         |
| Valas                      | 272.952          | 7,45                                                                        | 298.633          | 7,26                                                                        | 306.194          | 6,94                                                                        | 304.208          | 6,29                                                                        | 305.041          | 6,05                                                                        | 319.374          | 6,04                                                                        | 323.669          | 6,00                                                                        | 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                                                                       | 1.009.131        | 20,00                                                                       | 940.015          | 17,77                                                                       | 945.380          | 17,51                                                                       | Rupiah                         |
| Valas                      | 172.312          | 4,70                                                                        | 162.363          | 3,95                                                                        | 166.913          | 3,78                                                                        | 146.848          | 3,04                                                                        | 145.904          | 2,89                                                                        | 154.022          | 2,91                                                                        | 156.027          | 2,89                                                                        | 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                                                                       | 560.361          | 11,11                                                                       | 635.976          | 12,02                                                                       | 651.945          | 12,08                                                                       | Rupiah                         |
| Valas                      | 33.743           | 0,92                                                                        | 47.267           | 1,15                                                                        | 55.039           | 1,25                                                                        | 57.140           | 1,18                                                                        | 53.161           | 1,05                                                                        | 55.883           | 1,06                                                                        | 64.841           | 1,20                                                                        | 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                                                                        | 207.880          | 4,12                                                                        | 233.465          | 4,41                                                                        | 248.893          | 4,61                                                                        | Rupiah                         |
| Valas                      | 37.508           | 1,02                                                                        | 45.471           | 1,11                                                                        | 49.518           | 1,12                                                                        | 58.625           | 1,21                                                                        | 62.039           | 1,23                                                                        | 58.104           | 1,10                                                                        | 47.741           | 0,88                                                                        | 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                                                                        | 215.557          | 4,27                                                                        | 225.843          | 4,27                                                                        | 200.068          | 3,71                                                                        | Rupiah                         |
| Valas                      | 29.390           | 0,80                                                                        | 43.433           | 1,06                                                                        | 34.724           | 0,79                                                                        | 41.595           | 0,86                                                                        | 43.937           | 0,87                                                                        | 51.366           | 0,97                                                                        | 55.060           | 1,02                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>3.663.968</b> | <b>100,00</b>                                                               | <b>4.114.420</b> | <b>100,00</b>                                                               | <b>4.413.056</b> | <b>100,00</b>                                                               | <b>4.836.758</b> | <b>100,00</b>                                                               | <b>5.045.987</b> | <b>100,00</b>                                                               | <b>5.289.377</b> | <b>100,00</b>                                                               | <b>5.398.817</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 3.025.150        | 82,56                                                                       | 3.434.579        | 83,48                                                                       | 3.665.444        | 83,06                                                                       | 4.091.634        | 84,59                                                                       | 4.303.965        | 85,29                                                                       | 4.541.406        | 85,86                                                                       | 4.614.937        | 85,48                                                                       | Rupiah                         |
| Valas                      | 638.818          | 17,44                                                                       | 679.841          | 16,52                                                                       | 747.612          | 16,94                                                                       | 745.124          | 15,41                                                                       | 742.022          | 14,71                                                                       | 747.971          | 14,14                                                                       | 783.880          | 14,52                                                                       | 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    |                                                                             | Juni 2017        |                                                                             | Desember 2017    |                                                                             | Juni 2018        |                                                                             | Items                          |
|----------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>300.056</b>   | <b>22,01</b>                                                                | <b>318.259</b>   | <b>20,11</b>                                                                | <b>400.515</b>   | <b>23,08</b>                                                                | <b>487.793</b>   | <b>24,58</b>                                                                | <b>464.103</b>   | <b>23,07</b>                                                                | <b>534.722</b>   | <b>24,15</b>                                                                | <b>513.513</b>   | <b>23,44</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 200.001          | 14,67                                                                       | 214.126          | 13,53                                                                       | 269.903          | 15,56                                                                       | 364.103          | 18,35                                                                       | 348.688          | 17,33                                                                       | 405.812          | 18,33                                                                       | 374.400          | 17,09                                                                       | Rupiah                         |
| Valas                      | 100.054          | 7,34                                                                        | 104.133          | 6,58                                                                        | 130.612          | 7,53                                                                        | 123.690          | 6,23                                                                        | 115.415          | 5,74                                                                        | 128.911          | 5,82                                                                        | 139.113          | 6,35                                                                        | Foreign Exchange               |
| <b>Tabungan</b>            | <b>555.319</b>   | <b>40,74</b>                                                                | <b>601.858</b>   | <b>38,03</b>                                                                | <b>672.347</b>   | <b>38,75</b>                                                                | <b>755.490</b>   | <b>38,08</b>                                                                | <b>755.589</b>   | <b>37,55</b>                                                                | <b>857.283</b>   | <b>38,72</b>                                                                | <b>841.783</b>   | <b>38,43</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 533.277          | 39,12                                                                       | 572.294          | 36,16                                                                       | 636.447          | 36,68                                                                       | 711.441          | 35,86                                                                       | 713.010          | 35,44                                                                       | 814.506          | 36,79                                                                       | 796.875          | 36,38                                                                       | Rupiah                         |
| Valas                      | 22.042           | 1,62                                                                        | 29.565           | 1,87                                                                        | 35.900           | 2,07                                                                        | 44.049           | 2,22                                                                        | 42.578           | 2,12                                                                        | 42.776           | 1,93                                                                        | 44.907           | 2,05                                                                        | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>507.687</b>   | <b>37,25</b>                                                                | <b>662.370</b>   | <b>41,86</b>                                                                | <b>662.100</b>   | <b>38,16</b>                                                                | <b>740.891</b>   | <b>37,34</b>                                                                | <b>792.424</b>   | <b>39,38</b>                                                                | <b>821.897</b>   | <b>37,12</b>                                                                | <b>835.361</b>   | <b>38,13</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 420.785          | 30,87                                                                       | 566.153          | 35,78                                                                       | 560.637          | 32,31                                                                       | 618.862          | 31,19                                                                       | 677.668          | 33,68                                                                       | 695.737          | 31,43                                                                       | 704.219          | 32,15                                                                       | Rupiah                         |
| Valas                      | 86.903           | 6,38                                                                        | 96.217           | 6,08                                                                        | 101.462          | 5,85                                                                        | 122.028          | 6,15                                                                        | 114.756          | 5,70                                                                        | 126.160          | 5,70                                                                        | 131.142          | 5,99                                                                        | 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                                                                       | 356.844          | 17,73                                                                       | 296.386          | 13,39                                                                       | 283.059          | 12,92                                                                       | Rupiah                         |
| Valas                      | 58.290           | 4,28                                                                        | 56.968           | 3,60                                                                        | 52.476           | 3,02                                                                        | 51.613           | 2,60                                                                        | 45.333           | 2,25                                                                        | 57.929           | 2,62                                                                        | 56.051           | 2,56                                                                        | 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                                                                        | 213.731          | 10,62                                                                       | 275.741          | 12,45                                                                       | 309.386          | 14,12                                                                       | Rupiah                         |
| Valas                      | 4.879            | 0,36                                                                        | 7.816            | 0,49                                                                        | 15.738           | 0,91                                                                        | 19.092           | 0,96                                                                        | 17.698           | 0,88                                                                        | 22.575           | 1,02                                                                        | 28.402           | 1,30                                                                        | 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                                                                        | 46.606           | 2,32                                                                        | 64.164           | 2,90                                                                        | 61.481           | 2,81                                                                        | Rupiah                         |
| Valas                      | 12.737           | 0,93                                                                        | 16.905           | 1,07                                                                        | 22.060           | 1,27                                                                        | 36.918           | 1,86                                                                        | 37.773           | 1,88                                                                        | 26.324           | 1,19                                                                        | 25.473           | 1,16                                                                        | 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                                                                        | 60.486           | 3,01                                                                        | 59.447           | 2,69                                                                        | 50.293           | 2,30                                                                        | Rupiah                         |
| Valas                      | 10.996           | 0,81                                                                        | 14.529           | 0,92                                                                        | 11.189           | 0,64                                                                        | 14.404           | 0,73                                                                        | 13.952           | 0,69                                                                        | 19.332           | 0,87                                                                        | 21.216           | 0,97                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>1.363.062</b> | <b>100,00</b>                                                               | <b>1.582.488</b> | <b>100,00</b>                                                               | <b>1.734.961</b> | <b>100,00</b>                                                               | <b>1.984.174</b> | <b>100,00</b>                                                               | <b>2.012.115</b> | <b>100,00</b>                                                               | <b>2.213.902</b> | <b>100,00</b>                                                               | <b>2.190.656</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 1.154.063        | 84,67                                                                       | 1.352.573        | 85,47                                                                       | 1.466.987        | 84,55                                                                       | 1.694.406        | 85,40                                                                       | 1.739.366        | 86,44                                                                       | 1.916.055        | 86,55                                                                       | 1.875.495        | 85,61                                                                       | Rupiah                         |
| Valas                      | 208.999          | 15,33                                                                       | 229.915          | 14,53                                                                       | 267.974          | 15,45                                                                       | 289.768          | 14,60                                                                       | 272.749          | 13,56                                                                       | 297.847          | 13,45                                                                       | 315.162          | 14,39                                                                       | 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    |                                                                             | Juni 2017        |                                                                             | Desember 2017    |                                                                             | Juni 2018        |                                                                             | Items                          |
|----------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|------------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal          | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>294.181</b>   | <b>18,95</b>                                                                | <b>309.227</b>   | <b>17,86</b>                                                                | <b>320.087</b>   | <b>17,58</b>                                                                | <b>367.757</b>   | <b>17,98</b>                                                                | <b>407.568</b>   | <b>18,95</b>                                                                | <b>433.239</b>   | <b>19,49</b>                                                                | <b>453.224</b>   | <b>20,02</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 204.067          | 13,15                                                                       | 212.135          | 12,25                                                                       | 224.669          | 12,34                                                                       | 273.849          | 13,39                                                                       | 300.852          | 13,98                                                                       | 337.463          | 15,19                                                                       | 353.296          | 15,61                                                                       | Rupiah                         |
| Valas                      | 90.113           | 5,80                                                                        | 97.093           | 5,61                                                                        | 95.441           | 5,24                                                                        | 93.907           | 4,59                                                                        | 106.716          | 4,96                                                                        | 95.776           | 4,31                                                                        | 99.928           | 4,42                                                                        | Foreign Exchange               |
| <b>Tabungan</b>            | <b>502.864</b>   | <b>32,39</b>                                                                | <b>522.792</b>   | <b>30,20</b>                                                                | <b>544.137</b>   | <b>29,88</b>                                                                | <b>611.159</b>   | <b>29,88</b>                                                                | <b>630.376</b>   | <b>29,30</b>                                                                | <b>653.945</b>   | <b>29,43</b>                                                                | <b>692.877</b>   | <b>30,61</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 463.249          | 29,84                                                                       | 483.010          | 27,90                                                                       | 488.571          | 26,83                                                                       | 549.423          | 26,86                                                                       | 563.343          | 26,19                                                                       | 591.105          | 26,60                                                                       | 627.531          | 27,73                                                                       | Rupiah                         |
| Valas                      | 39.614           | 2,55                                                                        | 39.782           | 2,30                                                                        | 55.566           | 3,05                                                                        | 61.737           | 3,02                                                                        | 67.034           | 3,12                                                                        | 62.840           | 2,83                                                                        | 65.346           | 2,89                                                                        | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>755.341</b>   | <b>48,66</b>                                                                | <b>898.991</b>   | <b>51,93</b>                                                                | <b>956.911</b>   | <b>52,54</b>                                                                | <b>1.066.783</b> | <b>52,15</b>                                                                | <b>1.113.354</b> | <b>51,75</b>                                                                | <b>1.135.133</b> | <b>51,08</b>                                                                | <b>1.117.193</b> | <b>49,36</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 629.323          | 40,54                                                                       | 742.631          | 42,90                                                                       | 793.250          | 43,56                                                                       | 923.922          | 45,16                                                                       | 964.828          | 44,85                                                                       | 986.158          | 44,38                                                                       | 969.552          | 42,84                                                                       | Rupiah                         |
| Valas                      | 126.018          | 8,12                                                                        | 156.360          | 9,03                                                                        | 163.746          | 8,99                                                                        | 142.861          | 6,98                                                                        | 148.526          | 6,90                                                                        | 148.975          | 6,70                                                                        | 147.640          | 6,52                                                                        | 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                                                                       | 484.641          | 22,53                                                                       | 499.346          | 22,47                                                                       | 491.930          | 21,74                                                                       | Rupiah                         |
| Valas                      | 73.030           | 4,70                                                                        | 78.597           | 4,54                                                                        | 93.379           | 5,13                                                                        | 75.062           | 3,67                                                                        | 79.768           | 3,71                                                                        | 73.714           | 3,32                                                                        | 75.999           | 3,36                                                                        | 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                                                                       | 270.382          | 12,57                                                                       | 273.886          | 12,32                                                                       | 264.600          | 11,69                                                                       | Rupiah                         |
| Valas                      | 21.551           | 1,39                                                                        | 29.852           | 1,72                                                                        | 31.434           | 1,73                                                                        | 28.942           | 1,41                                                                        | 25.544           | 1,19                                                                        | 26.761           | 1,20                                                                        | 27.086           | 1,20                                                                        | 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                                                                        | 110.732          | 5,15                                                                        | 108.770          | 4,89                                                                        | 131.094          | 5,79                                                                        | Rupiah                         |
| Valas                      | 16.359           | 1,05                                                                        | 24.066           | 1,39                                                                        | 21.616           | 1,19                                                                        | 17.332           | 0,85                                                                        | 18.895           | 0,88                                                                        | 23.145           | 1,04                                                                        | 17.566           | 0,78                                                                        | 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                                                                        | 99.073           | 4,61                                                                        | 104.156          | 4,69                                                                        | 81.928           | 3,62                                                                        | Rupiah                         |
| Valas                      | 15.078           | 0,97                                                                        | 23.746           | 1,37                                                                        | 17.317           | 0,95                                                                        | 21.526           | 1,05                                                                        | 24.319           | 1,13                                                                        | 25.354           | 1,14                                                                        | 26.989           | 1,19                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>1.552.385</b> | <b>100,00</b>                                                               | <b>1.731.019</b> | <b>100,00</b>                                                               | <b>1.821.244</b> | <b>100,00</b>                                                               | <b>2.045.699</b> | <b>100,00</b>                                                               | <b>2.151.299</b> | <b>100,00</b>                                                               | <b>2.222.317</b> | <b>100,00</b>                                                               | <b>2.263.293</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 1.296.639        | 83,53                                                                       | 1.437.776        | 83,06                                                                       | 1.506.490        | 82,72                                                                       | 1.747.194        | 85,41                                                                       | 1.829.023        | 85,02                                                                       | 1.914.726        | 86,16                                                                       | 1.950.379        | 86,17                                                                       | Rupiah                         |
| Valas                      | 255.746          | 16,47                                                                       | 293.243          | 16,94                                                                       | 314.753          | 17,28                                                                       | 298.505          | 14,59                                                                       | 322.276          | 14,98                                                                       | 307.591          | 13,84                                                                       | 312.914          | 13,83                                                                       | 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 |                                                                             | Juni 2017     |                                                                             | Desember 2017 |                                                                             | Juni 2018     |                                                                             | Items                          |
|----------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|---------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>5.844</b>   | <b>4,76</b>                                                                 | <b>7.056</b>   | <b>5,00</b>                                                                 | <b>4.703</b>   | <b>3,20</b>                                                                 | <b>2.817</b>  | <b>5,06</b>                                                                 | <b>2.392</b>  | <b>3,94</b>                                                                 | <b>3.241</b>  | <b>4,97</b>                                                                 | <b>3.199</b>  | <b>4,67</b>                                                                 | <b>Demand Deposits</b>         |
| Rupiah                     | 5.844          | 4,76                                                                        | 7.056          | 5,00                                                                        | 4.703          | 3,20                                                                        | 2.817         | 5,06                                                                        | 2.392         | 3,94                                                                        | 3.241         | 4,97                                                                        | 3.199         | 4,67                                                                        | Rupiah                         |
| Valas                      | -              | -                                                                           | -              | -                                                                           | -              | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| <b>Tabungan</b>            | <b>14.402</b>  | <b>11,72</b>                                                                | <b>16.422</b>  | <b>11,64</b>                                                                | <b>17.728</b>  | <b>12,05</b>                                                                | <b>6.202</b>  | <b>11,15</b>                                                                | <b>6.781</b>  | <b>11,18</b>                                                                | <b>8.451</b>  | <b>12,95</b>                                                                | <b>8.630</b>  | <b>12,60</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 14.402         | 11,72                                                                       | 16.422         | 11,64                                                                       | 17.728         | 12,05                                                                       | 6.202         | 11,15                                                                       | 6.781         | 11,18                                                                       | 8.451         | 12,95                                                                       | 8.630         | 12,60                                                                       | Rupiah                         |
| Valas                      | -              | -                                                                           | -              | -                                                                           | -              | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>102.636</b> | <b>83,52</b>                                                                | <b>117.549</b> | <b>83,35</b>                                                                | <b>124.711</b> | <b>84,76</b>                                                                | <b>46.607</b> | <b>83,79</b>                                                                | <b>51.485</b> | <b>84,88</b>                                                                | <b>53.583</b> | <b>82,09</b>                                                                | <b>56.675</b> | <b>82,73</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 102.636        | 83,52                                                                       | 117.549        | 83,35                                                                       | 124.711        | 84,76                                                                       | 46.607        | 83,79                                                                       | 51.485        | 84,88                                                                       | 53.583        | 82,09                                                                       | 56.675        | 82,73                                                                       | 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                                                                       | 23.063        | 38,02                                                                       | 21.883        | 33,52                                                                       | 23.878        | 34,86                                                                       | 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                                                                       | 16.212        | 26,73                                                                       | 16.811        | 25,75                                                                       | 16.708        | 24,39                                                                       | 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                                                                       | 7.460         | 12,30                                                                       | 8.686         | 13,31                                                                       | 9.136         | 13,34                                                                       | 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                                                                        | 4.749         | 7,83                                                                        | 6.203         | 9,50                                                                        | 6.952         | 10,15                                                                       | Rupiah                         |
| Valas                      | -              | -                                                                           | -              | -                                                                           | -              | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | -             | -                                                                           | Foreign Exchange               |
| <b>Total DPK</b>           | <b>122.883</b> | <b>100,00</b>                                                               | <b>141.027</b> | <b>100,00</b>                                                               | <b>147.143</b> | <b>100,00</b>                                                               | <b>55.626</b> | <b>100,00</b>                                                               | <b>60.657</b> | <b>100,00</b>                                                               | <b>65.276</b> | <b>100,00</b>                                                               | <b>68.505</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 122.883        | 100,00                                                                      | 141.027        | 100,00                                                                      | 147.143        | 100,00                                                                      | 55.626        | 100,00                                                                      | 60.657        | 100,00                                                                      | 65.276        | 100,00                                                                      | 68.505        | 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  |                                                                             | Juni 2017      |                                                                             | Desember 2017  |                                                                             | Juni 2018      |                                                                             | Items                          |
|----------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>107.070</b> | <b>37,21</b>                                                                | <b>120.899</b> | <b>35,99</b>                                                                | <b>110.344</b> | <b>30,94</b>                                                                | <b>103.183</b> | <b>26,90</b>                                                                | <b>174.173</b> | <b>35,26</b>                                                                | <b>109.265</b> | <b>24,31</b>                                                                | <b>173.443</b> | <b>34,13</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 106.398        | 36,98                                                                       | 120.531        | 35,88                                                                       | 110.080        | 30,87                                                                       | 102.914        | 26,83                                                                       | 173.819        | 35,19                                                                       | 108.911        | 24,24                                                                       | 173.002        | 34,05                                                                       | Rupiah                         |
| Valas                      | 673            | 0,23                                                                        | 368            | 0,11                                                                        | 264            | 0,07                                                                        | 270            | 0,07                                                                        | 355            | 0,07                                                                        | 353            | 0,08                                                                        | 441            | 0,09                                                                        | Foreign Exchange               |
| <b>Tabungan</b>            | <b>95.827</b>  | <b>33,31</b>                                                                | <b>100.949</b> | <b>30,05</b>                                                                | <b>116.601</b> | <b>32,70</b>                                                                | <b>128.802</b> | <b>33,58</b>                                                                | <b>122.165</b> | <b>24,73</b>                                                                | <b>143.670</b> | <b>31,97</b>                                                                | <b>135.405</b> | <b>26,65</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 95.786         | 33,29                                                                       | 100.903        | 30,03                                                                       | 116.551        | 32,68                                                                       | 128.691        | 33,55                                                                       | 122.082        | 24,72                                                                       | 143.598        | 31,95                                                                       | 135.326        | 26,63                                                                       | Rupiah                         |
| Valas                      | 41             | 0,01                                                                        | 46             | 0,01                                                                        | 50             | 0,01                                                                        | 111            | 0,03                                                                        | 83             | 0,02                                                                        | 72             | 0,02                                                                        | 79             | 0,02                                                                        | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>84.812</b>  | <b>29,48</b>                                                                | <b>114.109</b> | <b>33,97</b>                                                                | <b>129.655</b> | <b>36,36</b>                                                                | <b>151.545</b> | <b>39,51</b>                                                                | <b>197.590</b> | <b>40,00</b>                                                                | <b>196.454</b> | <b>43,72</b>                                                                | <b>199.271</b> | <b>39,22</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 83.838         | 29,14                                                                       | 113.270        | 33,72                                                                       | 127.088        | 35,64                                                                       | 149.190        | 38,90                                                                       | 196.878        | 39,86                                                                       | 195.502        | 43,50                                                                       | 198.796        | 39,12                                                                       | Rupiah                         |
| Valas                      | 974            | 0,34                                                                        | 839            | 0,25                                                                        | 2.567          | 0,72                                                                        | 2.355          | 0,61                                                                        | 712            | 0,14                                                                        | 952            | 0,21                                                                        | 474            | 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                                                                       | 99.532         | 20,15                                                                       | 77.898         | 17,33                                                                       | 89.256         | 17,57                                                                       | Rupiah                         |
| Valas                      | 854            | 0,30                                                                        | 795            | 0,24                                                                        | 1.410          | 0,40                                                                        | 1.916          | 0,50                                                                        | 342            | 0,07                                                                        | 684            | 0,15                                                                        | 143            | 0,03                                                                        | 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                                                                        | 33.834         | 6,85                                                                        | 49.068         | 10,92                                                                       | 35.673         | 7,02                                                                        | Rupiah                         |
| Valas                      | 5              | 0,00                                                                        | 8              | 0,00                                                                        | 697            | 0,20                                                                        | 187            | 0,05                                                                        | 156            | 0,03                                                                        | 82             | 0,02                                                                        | 96             | 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                                                                        | 23.090         | 4,67                                                                        | 26.273         | 5,85                                                                        | 26.230         | 5,16                                                                        | Rupiah                         |
| Valas                      | 84             | 0,03                                                                        | 15             | 0,00                                                                        | 425            | 0,12                                                                        | 17             | 0,00                                                                        | 117            | 0,02                                                                        | 87             | 0,02                                                                        | 138            | 0,03                                                                        | 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                                                                        | 40.423         | 8,18                                                                        | 42.264         | 9,40                                                                        | 47.638         | 9,38                                                                        | Rupiah                         |
| Valas                      | 32             | 100,00                                                                      | 21             | 0,01                                                                        | 35             | 0,01                                                                        | 235            | 0,06                                                                        | 97             | 0,02                                                                        | 100            | 0,02                                                                        | 96             | 0,02                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>287.709</b> | <b>100,00</b>                                                               | <b>335.957</b> | <b>100,00</b>                                                               | <b>356.600</b> | <b>100,00</b>                                                               | <b>383.531</b> | <b>100,00</b>                                                               | <b>493.929</b> | <b>100,00</b>                                                               | <b>449.389</b> | <b>100,00</b>                                                               | <b>508.119</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 286.021        | 99,41                                                                       | 334.704        | 99,63                                                                       | 353.719        | 99,19                                                                       | 380.794        | 99,29                                                                       | 492.779        | 99,77                                                                       | 448.012        | 99,69                                                                       | 507.124        | 99,80                                                                       | Rupiah                         |
| Valas                      | 1.688          | 0,59                                                                        | 1.253          | 0,37                                                                        | 2.881          | 0,81                                                                        | 2.736          | 0,71                                                                        | 1.150          | 0,23                                                                        | 1.377          | 0,31                                                                        | 995            | 0,20                                                                        | 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  |                                                                             | Juni 2017      |                                                                             | Desember 2017  |                                                                             | Juni 2018      |                                                                             | Items                          |
|----------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>44.293</b>  | <b>26,92</b>                                                                | <b>40.859</b>  | <b>27,30</b>                                                                | <b>44.148</b>  | <b>27,08</b>                                                                | <b>49.746</b>  | <b>29,18</b>                                                                | <b>49.555</b>  | <b>28,31</b>                                                                | <b>52.147</b>  | <b>29,86</b>                                                                | <b>54.944</b>  | <b>29,86</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 16.744         | 10,18                                                                       | 13.334         | 8,91                                                                        | 16.318         | 10,01                                                                       | 22.303         | 13,08                                                                       | 20.790         | 11,88                                                                       | 25.699         | 14,71                                                                       | 26.195         | 14,24                                                                       | Rupiah                         |
| Valas                      | 27.549         | 16,74                                                                       | 27.525         | 18,39                                                                       | 27.830         | 17,07                                                                       | 27.443         | 16,10                                                                       | 28.765         | 16,43                                                                       | 26.448         | 15,14                                                                       | 28.749         | 15,62                                                                       | Foreign Exchange               |
| <b>Tabungan</b>            | <b>23.245</b>  | <b>14,13</b>                                                                | <b>20.925</b>  | <b>13,98</b>                                                                | <b>23.107</b>  | <b>14,17</b>                                                                | <b>25.266</b>  | <b>14,82</b>                                                                | <b>24.236</b>  | <b>13,84</b>                                                                | <b>24.006</b>  | <b>13,74</b>                                                                | <b>25.781</b>  | <b>14,01</b>                                                                | <b>Saving</b>                  |
| Rupiah                     | 10.268         | 6,24                                                                        | 7.548          | 5,04                                                                        | 8.340          | 5,12                                                                        | 9.224          | 5,41                                                                        | 9.497          | 5,42                                                                        | 9.554          | 5,47                                                                        | 11.653         | 6,33                                                                        | Rupiah                         |
| Valas                      | 12.978         | 7,89                                                                        | 13.377         | 8,94                                                                        | 14.767         | 9,06                                                                        | 16.041         | 9,41                                                                        | 14.738         | 8,42                                                                        | 14.452         | 8,27                                                                        | 14.129         | 7,68                                                                        | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>96.995</b>  | <b>58,95</b>                                                                | <b>87.883</b>  | <b>58,72</b>                                                                | <b>95.757</b>  | <b>58,74</b>                                                                | <b>95.466</b>  | <b>56,00</b>                                                                | <b>101.284</b> | <b>57,85</b>                                                                | <b>98.507</b>  | <b>56,40</b>                                                                | <b>103.277</b> | <b>56,13</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 53.835         | 32,72                                                                       | 58.079         | 38,81                                                                       | 70.930         | 43,51                                                                       | 71.148         | 41,73                                                                       | 70.515         | 40,28                                                                       | 69.123         | 39,58                                                                       | 75.680         | 41,13                                                                       | Rupiah                         |
| Valas                      | 43.160         | 26,23                                                                       | 29.804         | 19,91                                                                       | 24.827         | 15,23                                                                       | 24.317         | 14,26                                                                       | 30.769         | 17,57                                                                       | 29.384         | 16,82                                                                       | 27.597         | 15,00                                                                       | 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                                                                       | 28.222         | 16,12                                                                       | 28.039         | 16,05                                                                       | 36.226         | 19,69                                                                       | Rupiah                         |
| Valas                      | 28.477         | 17,31                                                                       | 15.709         | 10,50                                                                       | 8.757          | 5,37                                                                        | 10.886         | 6,39                                                                        | 14.782         | 8,44                                                                        | 12.969         | 7,43                                                                        | 12.935         | 7,03                                                                        | 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                                                                       | 21.430         | 12,24                                                                       | 14.809         | 8,48                                                                        | 18.035         | 9,80                                                                        | Rupiah                         |
| Valas                      | 4.910          | 2,98                                                                        | 7.470          | 4,99                                                                        | 2.673          | 1,64                                                                        | 6.117          | 3,59                                                                        | 7.277          | 4,16                                                                        | 4.947          | 2,83                                                                        | 6.409          | 3,48                                                                        | 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                                                                        | 12.671         | 7,24                                                                        | 17.396         | 9,96                                                                        | 12.775         | 6,94                                                                        | Rupiah                         |
| Valas                      | 7.141          | 4,34                                                                        | 3.268          | 2,18                                                                        | 1.175          | 0,72                                                                        | 2.968          | 1,74                                                                        | 4.083          | 2,33                                                                        | 6.074          | 3,48                                                                        | 2.800          | 1,52                                                                        | 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                                                                        | 8.192          | 4,68                                                                        | 8.879          | 5,08                                                                        | 8.644          | 4,70                                                                        | Rupiah                         |
| Valas                      | 2.632          | 1,60                                                                        | 3.358          | 2,24                                                                        | 986            | 0,61                                                                        | 4.346          | 2,55                                                                        | 4.626          | 2,64                                                                        | 5.395          | 3,09                                                                        | 5.452          | 2,96                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>164.533</b> | <b>100,00</b>                                                               | <b>149.668</b> | <b>100,00</b>                                                               | <b>163.012</b> | <b>100,00</b>                                                               | <b>170.477</b> | <b>100,00</b>                                                               | <b>175.075</b> | <b>100,00</b>                                                               | <b>174.660</b> | <b>100,00</b>                                                               | <b>184.002</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 80.847         | 49,14                                                                       | 78.962         | 52,76                                                                       | 95.588         | 58,64                                                                       | 102.675        | 60,23                                                                       | 100.802        | 57,58                                                                       | 104.376        | 59,76                                                                       | 113.527        | 61,70                                                                       | Rupiah                         |
| Valas                      | 83.686         | 50,86                                                                       | 70.706         | 47,24                                                                       | 67.424         | 41,36                                                                       | 67.802         | 39,77                                                                       | 74.273         | 42,42                                                                       | 70.285         | 40,24                                                                       | 70.475         | 38,30                                                                       | 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  |                                                                             | Juni 2017      |                                                                             | Desember 2017  |                                                                             | Juni 2018      |                                                                             | Items                          |
|----------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------|--------------------------------|
|                            | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) | Nominal        | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds) (%) |                                |
| <b>Giro</b>                | <b>95.338</b>  | <b>54,98</b>                                                                | <b>93.276</b>  | <b>53,53</b>                                                                | <b>107.713</b> | <b>56,66</b>                                                                | <b>112.939</b> | <b>57,26</b>                                                                | <b>95.786</b>  | <b>62,64</b>                                                                | <b>100.866</b> | <b>61,57</b>                                                                | <b>113.237</b> | <b>61,46</b>                                                                | <b>Demand Deposits</b>         |
| Rupiah                     | 36.873         | 21,27                                                                       | 38.094         | 21,86                                                                       | 41.864         | 22,02                                                                       | 55.791         | 28,28                                                                       | 42.894         | 28,05                                                                       | 51.579         | 31,48                                                                       | 53.253         | 28,90                                                                       | Rupiah                         |
| Valas                      | 58.465         | 33,72                                                                       | 55.182         | 31,67                                                                       | 65.849         | 34,64                                                                       | 57.148         | 28,97                                                                       | 52.892         | 34,59                                                                       | 49.287         | 30,08                                                                       | 59.984         | 32,56                                                                       | Foreign Exchange               |
| <b>Tabungan</b>            | <b>21.050</b>  | <b>12,14</b>                                                                | <b>21.511</b>  | <b>12,34</b>                                                                | <b>22.091</b>  | <b>11,62</b>                                                                | <b>24.891</b>  | <b>12,62</b>                                                                | <b>15.294</b>  | <b>10,00</b>                                                                | <b>13.868</b>  | <b>8,47</b>                                                                 | <b>12.825</b>  | <b>6,96</b>                                                                 | <b>Saving</b>                  |
| Rupiah                     | 6.713          | 3,87                                                                        | 7.382          | 4,24                                                                        | 6.951          | 3,66                                                                        | 8.370          | 4,24                                                                        | 6.888          | 4,50                                                                        | 6.188          | 3,78                                                                        | 5.291          | 2,87                                                                        | Rupiah                         |
| Valas                      | 14.336         | 8,27                                                                        | 14.129         | 8,11                                                                        | 15.141         | 7,96                                                                        | 16.520         | 8,38                                                                        | 8.405          | 5,50                                                                        | 7.681          | 4,69                                                                        | 7.534          | 4,09                                                                        | Foreign Exchange               |
| <b>Simpanan Berjangka</b>  | <b>57.008</b>  | <b>32,88</b>                                                                | <b>59.474</b>  | <b>34,13</b>                                                                | <b>60.294</b>  | <b>31,72</b>                                                                | <b>59.423</b>  | <b>30,13</b>                                                                | <b>41.834</b>  | <b>27,36</b>                                                                | <b>49.098</b>  | <b>29,97</b>                                                                | <b>58.179</b>  | <b>31,58</b>                                                                | <b>Time Deposits</b>           |
| Rupiah                     | 41.111         | 23,71                                                                       | 44.062         | 25,28                                                                       | 46.702         | 24,57                                                                       | 46.777         | 23,71                                                                       | 31.557         | 20,64                                                                       | 35.195         | 21,48                                                                       | 41.363         | 22,45                                                                       | Rupiah                         |
| Valas                      | 15.897         | 9,17                                                                        | 15.413         | 8,84                                                                        | 13.591         | 7,15                                                                        | 12.646         | 6,41                                                                        | 10.277         | 6,72                                                                        | 13.903         | 8,49                                                                        | 16.816         | 9,13                                                                        | 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                                                                       | 16.829         | 11,01                                                                       | 16.463         | 10,05                                                                       | 21.031         | 11,41                                                                       | Rupiah                         |
| Valas                      | 11.660         | 6,72                                                                        | 10.294         | 5,91                                                                        | 8.757          | 4,61                                                                        | 7.371          | 3,74                                                                        | 5.678          | 3,71                                                                        | 8.726          | 5,33                                                                        | 10.898         | 5,91                                                                        | 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                                                                        | 4.772          | 3,12                                                                        | 5.662          | 3,46                                                                        | 7.543          | 4,09                                                                        | Rupiah                         |
| Valas                      | 2.397          | 1,38                                                                        | 2.122          | 1,22                                                                        | 2.673          | 1,41                                                                        | 2.801          | 1,42                                                                        | 2.484          | 1,62                                                                        | 1.518          | 0,93                                                                        | 2.848          | 1,55                                                                        | 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                                                                        | 7.322          | 4,79                                                                        | 8.177          | 4,99                                                                        | 8.176          | 4,44                                                                        | Rupiah                         |
| Valas                      | 1.188          | 0,69                                                                        | 1.218          | 0,70                                                                        | 1.175          | 0,62                                                                        | 1.390          | 0,70                                                                        | 1.171          | 0,77                                                                        | 2.474          | 1,51                                                                        | 1.764          | 0,96                                                                        | 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                                                                        | 2.634          | 1,72                                                                        | 4.894          | 2,99                                                                        | 4.613          | 2,50                                                                        | Rupiah                         |
| Valas                      | 651            | 0,38                                                                        | 1.779          | 1,02                                                                        | 986            | 0,52                                                                        | 1.084          | 0,55                                                                        | 943            | 0,62                                                                        | 1.185          | 0,72                                                                        | 1.306          | 0,71                                                                        | Foreign Exchange               |
| <b>Total DPK</b>           | <b>173.395</b> | <b>100,00</b>                                                               | <b>174.261</b> | <b>100,00</b>                                                               | <b>190.098</b> | <b>100,00</b>                                                               | <b>197.252</b> | <b>100,00</b>                                                               | <b>152.913</b> | <b>100,00</b>                                                               | <b>163.832</b> | <b>100,00</b>                                                               | <b>184.242</b> | <b>100,00</b>                                                               | <b>Total Third Party Funds</b> |
| Rupiah                     | 84.697         | 48,85                                                                       | 89.537         | 51,38                                                                       | 95.517         | 50,25                                                                       | 110.939        | 56,24                                                                       | 81.338         | 53,19                                                                       | 92.962         | 56,74                                                                       | 99.907         | 54,23                                                                       | Rupiah                         |
| Valas                      | 88.698         | 51,15                                                                       | 84.724         | 48,62                                                                       | 94.581         | 49,75                                                                       | 86.313         | 43,76                                                                       | 71.575         | 46,81                                                                       | 70.870         | 43,26                                                                       | 84.335         | 45,77                                                                       | Foreign Exchange               |

**Tabel 1.45.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Juni 2018**  
**(Composition of Third Party Funds of Commercial Banks Based on Location - June 2018)**  
**Miliar Rp (Billion Rp)**

| Lokasi                  | Giro<br>(Demand Deposits) |                                | Tabungan<br>(Saving Deposits) |                                | Deposito<br>(Time Deposits) |                                | Total DPK<br>(Total Third Party Funds) |                                |                  | Pangsa Thd<br>Total DPK (%)<br>(Portion to<br>Total Third<br>Party (%)) | Location                |
|-------------------------|---------------------------|--------------------------------|-------------------------------|--------------------------------|-----------------------------|--------------------------------|----------------------------------------|--------------------------------|------------------|-------------------------------------------------------------------------|-------------------------|
|                         | Rupiah                    | Valas<br>(Foreign<br>Exchange) | Rupiah                        | Valas<br>(Foreign<br>Exchange) | Rupiah                      | Valas<br>(Foreign<br>Exchange) | Rupiah                                 | Valas<br>(Foreign<br>Exchange) | Total            |                                                                         |                         |
| 1. Jawa Barat           | 77.139                    | 9.787                          | 190.573                       | 8.679                          | 146.983                     | 11.493                         | 414.695                                | 29.959                         | 444.654          | 8,24                                                                    | 1. Jawa Barat           |
| 2. Banten               | 38.322                    | 5.298                          | 60.745                        | 3.423                          | 62.823                      | 3.602                          | 161.890                                | 12.323                         | 174.213          | 3,23                                                                    | 2. Banten               |
| 3. DKI Jakarta          | 538.462                   | 253.285                        | 397.937                       | 81.584                         | 1.174.789                   | 251.077                        | 2.111.189                              | 585.947                        | 2.697.135        | 49,96                                                                   | 3. DKI Jakarta          |
| 4. D.I Yogyakarta       | 7.191                     | 393                            | 31.046                        | 692                            | 17.929                      | 558                            | 56.167                                 | 1.644                          | 57.811           | 1,07                                                                    | 4. D.I Yogyakarta       |
| 5. Jawa Tengah          | 36.428                    | 4.255                          | 137.559                       | 4.515                          | 89.836                      | 6.940                          | 263.822                                | 15.710                         | 279.532          | 5,18                                                                    | 5. Jawa Tengah          |
| 6. Jawa Timur           | 79.960                    | 11.038                         | 204.795                       | 10.645                         | 185.532                     | 22.179                         | 470.288                                | 43.862                         | 514.149          | 9,52                                                                    | 6. Jawa Timur           |
| 7. Bengkulu             | 3.102                     | 73                             | 6.929                         | 33                             | 3.092                       | 5                              | 13.123                                 | 112                            | 13.235           | 0,25                                                                    | 7. Bengkulu             |
| 8. Jambi                | 4.654                     | 125                            | 15.402                        | 268                            | 10.781                      | 103                            | 30.837                                 | 496                            | 31.333           | 0,58                                                                    | 8. Jambi                |
| 9. Aceh                 | 9.343                     | 27                             | 18.979                        | 142                            | 10.911                      | 52                             | 39.233                                 | 220                            | 39.453           | 0,73                                                                    | 9. Aceh                 |
| 10. Sumatera Utara      | 29.847                    | 7.461                          | 84.546                        | 4.847                          | 87.746                      | 12.027                         | 202.139                                | 24.335                         | 226.474          | 4,19                                                                    | 10. Sumatera Utara      |
| 11. Sumatera Barat      | 7.026                     | 298                            | 21.228                        | 446                            | 12.418                      | 617                            | 40.672                                 | 1.361                          | 42.033           | 0,78                                                                    | 11. Sumatera Barat      |
| 12. Riau                | 10.227                    | 1.336                          | 37.623                        | 901                            | 23.152                      | 780                            | 71.002                                 | 3.017                          | 74.019           | 1,37                                                                    | 12. Riau                |
| 14. Sumatera Selatan    | 12.113                    | 926                            | 34.913                        | 1.052                          | 24.810                      | 1.505                          | 71.836                                 | 3.483                          | 75.319           | 1,40                                                                    | 14. Sumatera Selatan    |
| 15. Bangka Belitung     | 2.399                     | 351                            | 8.832                         | 377                            | 5.999                       | 181                            | 17.231                                 | 909                            | 18.140           | 0,34                                                                    | 15. Bangka Belitung     |
| 13. Kepulauan Riau      | 8.667                     | 3.144                          | 18.354                        | 2.863                          | 10.488                      | 2.568                          | 37.509                                 | 8.575                          | 46.084           | 0,85                                                                    | 13. Kepulauan Riau      |
| 16. Lampung             | 8.829                     | 158                            | 22.072                        | 406                            | 9.767                       | 202                            | 40.669                                 | 765                            | 41.434           | 0,77                                                                    | 16. Lampung             |
| 17. Kalimantan Selatan  | 8.100                     | 442                            | 25.498                        | 564                            | 13.102                      | 291                            | 46.701                                 | 1.296                          | 47.996           | 0,89                                                                    | 17. Kalimantan Selatan  |
| 18. Kalimantan Barat    | 8.384                     | 225                            | 28.219                        | 493                            | 15.925                      | 196                            | 52.528                                 | 914                            | 53.442           | 0,99                                                                    | 18. Kalimantan Barat    |
| 19. Kalimantan Timur    | 14.635                    | 3.037                          | 41.699                        | 2.026                          | 27.259                      | 3.274                          | 83.593                                 | 8.337                          | 91.930           | 1,70                                                                    | 19. Kalimantan Timur    |
| 20. Kalimantan Tengah   | 6.007                     | 597                            | 12.637                        | 305                            | 5.470                       | 59                             | 24.114                                 | 961                            | 25.075           | 0,46                                                                    | 20. Kalimantan Tengah   |
| 21. Sulawesi Tengah     | 4.285                     | 49                             | 10.197                        | 105                            | 4.574                       | 39                             | 19.056                                 | 194                            | 19.250           | 0,36                                                                    | 21. Sulawesi Tengah     |
| 22. Sulawesi Selatan    | 12.851                    | 398                            | 47.426                        | 1.029                          | 26.484                      | 540                            | 86.762                                 | 1.968                          | 88.730           | 1,64                                                                    | 22. Sulawesi Selatan    |
| 23. Sulawesi Utara      | 4.426                     | 283                            | 10.888                        | 495                            | 7.877                       | 203                            | 23.192                                 | 982                            | 24.174           | 0,45                                                                    | 23. Sulawesi Utara      |
| 24. Gorontalo           | 1.186                     | 375                            | 2.702                         | 35                             | 1.455                       | 4                              | 5.343                                  | 414                            | 5.757            | 0,11                                                                    | 24. Gorontalo           |
| 25. Sulawesi Barat      | 1.496                     | 1                              | 2.792                         | 1                              | 532                         | 0                              | 4.820                                  | 1                              | 4.821            | 0,09                                                                    | 25. Sulawesi Barat      |
| 26. Sulawesi Tenggara   | 4.498                     | 78                             | 9.308                         | 67                             | 5.025                       | 17                             | 18.831                                 | 163                            | 18.994           | 0,35                                                                    | 26. Sulawesi Tenggara   |
| 27. Nusa Tenggara Barat | 3.912                     | 329                            | 13.968                        | 174                            | 7.229                       | 33                             | 25.109                                 | 535                            | 25.644           | 0,47                                                                    | 27. Nusa Tenggara Barat |
| 28. Bali                | 12.923                    | 2.201                          | 40.875                        | 3.012                          | 30.002                      | 676                            | 83.800                                 | 5.889                          | 89.689           | 1,66                                                                    | 28. Bali                |
| 29. Nusa Tenggara Timur | 6.239                     | 58                             | 13.186                        | 183                            | 7.168                       | 33                             | 26.592                                 | 273                            | 26.865           | 0,50                                                                    | 29. Nusa Tenggara Timur |
| 30. Maluku              | 2.494                     | 7                              | 6.473                         | 91                             | 4.110                       | 28                             | 13.077                                 | 125                            | 13.202           | 0,24                                                                    | 30. Maluku              |
| 31. Papua               | 11.609                    | 630                            | 18.051                        | 248                            | 8.961                       | 444                            | 38.621                                 | 1.322                          | 39.944           | 0,74                                                                    | 31. Papua               |
| 32. Maluku Utara        | 1.450                     | 44                             | 4.026                         | 15                             | 1.446                       | 10                             | 6.922                                  | 69                             | 6.991            | 0,13                                                                    | 32. Maluku Utara        |
| 33. Papua Barat         | 5.134                     | 27                             | 5.808                         | 33                             | 2.591                       | 28                             | 13.533                                 | 89                             | 13.621           | 0,25                                                                    | 33. Papua Barat         |
| 34. Lainnya             | 4                         | 21.480                         | 21                            | 2.245                          | 18                          | 3.905                          | 43                                     | 27.630                         | 27.673           | 0,51                                                                    | 34. Others              |
| <b>Total</b>            | <b>983.344</b>            | <b>328.215</b>                 | <b>1.585.307</b>              | <b>131.996</b>                 | <b>2.046.286</b>            | <b>323.669</b>                 | <b>4.614.937</b>                       | <b>783.880</b>                 | <b>5.398.817</b> | <b>100</b>                                                              | <b>Total</b>            |

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

| Lokasi                  | 2013      | 2014      | 2015      | 2016      | 2017      |           |           |           |           |           |           | 2018      |           |           |           |           |           |                         | Location |
|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------------------|----------|
|                         |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                         |          |
| 1. Jawa Barat           | 300.671   | 332.474   | 370.285   | 400.209   | 416.135   | 413.311   | 418.925   | 424.699   | 426.580   | 431.303   | 449.311   | 439.344   | 439.907   | 438.366   | 439.643   | 440.717   | 444.654   | 1. Jawa Barat           |          |
| 2. Banten               | 105.532   | 121.613   | 129.632   | 149.874   | 162.306   | 155.015   | 155.604   | 160.713   | 164.150   | 165.384   | 168.840   | 167.992   | 166.042   | 169.105   | 169.350   | 173.540   | 174.213   | 2. Banten               |          |
| 3. DKI Jakarta          | 1.860.446 | 2.100.489 | 2.219.848 | 2.472.780 | 2.538.233 | 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 | 3. DKI Jakarta          |          |
| 4. D.I Yogyakarta       | 37.073    | 41.483    | 45.655    | 49.905    | 53.598    | 54.468    | 54.645    | 55.284    | 55.471    | 55.696    | 55.926    | 55.506    | 55.870    | 56.348    | 56.790    | 57.208    | 57.811    | 4. D.I Yogyakarta       |          |
| 5. Jawa Tengah          | 167.398   | 188.114   | 216.174   | 240.399   | 252.724   | 254.571   | 255.381   | 257.347   | 260.566   | 260.539   | 262.972   | 262.861   | 264.030   | 270.388   | 276.390   | 276.017   | 279.532   | 5. Jawa Tengah          |          |
| 6. Jawa Timur           | 335.308   | 383.290   | 422.668   | 455.220   | 475.879   | 484.200   | 487.685   | 494.587   | 497.294   | 497.907   | 499.384   | 493.814   | 498.157   | 502.698   | 502.127   | 509.722   | 514.149   | 6. Jawa Timur           |          |
| 7. Bengkulu             | 7.680     | 8.556     | 9.697     | 10.737    | 12.551    | 12.747    | 12.854    | 12.988    | 13.448    | 13.456    | 12.148    | 12.482    | 12.403    | 12.746    | 12.959    | 12.978    | 13.235    | 7. Bengkulu             |          |
| 8. Jambi                | 19.415    | 21.965    | 23.440    | 26.189    | 29.288    | 28.826    | 28.541    | 30.120    | 30.361    | 30.475    | 29.579    | 30.020    | 30.417    | 30.840    | 31.100    | 31.099    | 31.333    | 8. Jambi                |          |
| 9. Aceh                 | 24.263    | 26.694    | 31.054    | 32.372    | 36.928    | 36.823    | 34.725    | 38.394    | 37.823    | 37.956    | 38.593    | 36.833    | 36.738    | 36.458    | 36.230    | 38.456    | 39.453    | 9. Aceh                 |          |
| 10. Sumatera Utara      | 155.204   | 178.653   | 184.659   | 201.536   | 211.832   | 213.110   | 214.759   | 217.815   | 220.979   | 222.769   | 217.961   | 217.309   | 220.736   | 221.704   | 219.397   | 224.951   | 226.474   | 10. Sumatera Utara      |          |
| 11. Sumatera Barat      | 26.281    | 29.985    | 33.553    | 35.465    | 38.686    | 40.245    | 39.568    | 39.657    | 40.841    | 40.778    | 38.969    | 39.835    | 40.128    | 40.145    | 41.287    | 41.547    | 42.033    | 11. Sumatera Barat      |          |
| 12. Riau                | 55.524    | 64.143    | 62.050    | 66.695    | 73.051    | 72.608    | 72.644    | 74.585    | 75.982    | 76.098    | 73.151    | 72.491    | 73.886    | 73.316    | 73.683    | 74.502    | 74.019    | 12. Riau                |          |
| 13. Sumatera Selatan*)  | 53.688    | 57.225    | 59.756    | 63.183    | 69.497    | 69.319    | 69.695    | 71.546    | 73.292    | 74.541    | 72.116    | 71.922    | 73.823    | 76.142    | 76.889    | 74.610    | 75.319    | 13. Sumatera Selatan    |          |
| 14. Bangka Belitung     | 11.828    | 13.145    | 14.233    | 15.884    | 17.047    | 16.953    | 17.071    | 17.790    | 17.839    | 17.972    | 17.464    | 17.646    | 17.427    | 17.516    | 17.744    | 18.020    | 18.140    | 14. Bangka Belitung     |          |
| 15. Kepulauan Riau*)    | 38.392    | 39.455    | 40.636    | 42.741    | 44.111    | 44.169    | 44.207    | 44.980    | 45.432    | 46.124    | 47.129    | 46.076    | 46.558    | 46.736    | 45.867    | 46.090    | 46.084    | 15. Kepulauan Riau      |          |
| 16. Lampung             | 25.642    | 28.640    | 32.260    | 35.133    | 38.626    | 38.565    | 38.367    | 38.766    | 39.018    | 39.589    | 38.564    | 37.906    | 38.670    | 38.999    | 39.979    | 40.326    | 41.434    | 16. Lampung             |          |
| 17. Kalimantan Selatan  | 36.447    | 37.494    | 38.871    | 41.907    | 45.961    | 45.826    | 45.629    | 47.495    | 46.069    | 46.272    | 44.881    | 45.988    | 46.837    | 47.427    | 47.887    | 48.474    | 47.996    | 17. Kalimantan Selatan  |          |
| 18. Kalimantan Barat    | 36.273    | 39.500    | 43.989    | 46.258    | 49.465    | 49.245    | 49.747    | 51.024    | 52.107    | 52.601    | 51.699    | 51.610    | 51.567    | 52.451    | 52.878    | 53.129    | 53.442    | 18. Kalimantan Barat    |          |
| 19. Kalimantan Timur    | 85.407    | 89.468    | 83.619    | 83.587    | 87.177    | 85.784    | 84.691    | 87.351    | 87.956    | 87.754    | 87.967    | 88.173    | 88.789    | 89.358    | 90.134    | 91.757    | 91.930    | 19. Kalimantan Timur    |          |
| 20. Kalimantan Tengah   | 16.023    | 16.771    | 17.856    | 19.983    | 24.093    | 23.996    | 22.891    | 23.209    | 23.621    | 23.672    | 22.513    | 22.453    | 23.016    | 23.395    | 23.346    | 24.468    | 25.075    | 20. Kalimantan Tengah   |          |
| 21. Sulawesi Tengah     | 11.330    | 12.938    | 15.765    | 16.064    | 17.719    | 17.814    | 17.474    | 18.059    | 18.257    | 18.346    | 18.227    | 17.287    | 17.735    | 19.062    | 18.762    | 18.988    | 19.250    | 21. Sulawesi Tengah     |          |
| 22. Sulawesi Selatan    | 61.163    | 67.026    | 79.249    | 83.261    | 86.334    | 85.017    | 84.122    | 86.217    | 86.961    | 88.209    | 88.136    | 85.413    | 85.783    | 86.413    | 86.381    | 87.566    | 88.730    | 22. Sulawesi Selatan    |          |
| 23. Sulawesi Utara      | 17.481    | 19.671    | 21.487    | 21.215    | 22.436    | 22.748    | 22.993    | 23.102    | 23.194    | 23.853    | 23.653    | 23.121    | 23.964    | 24.387    | 24.108    | 24.123    | 24.174    | 23. Sulawesi Utara      |          |
| 24. Gorontalo*)         | 3.100     | 3.489     | 4.204     | 4.447     | 5.071     | 5.170     | 5.050     | 5.402     | 5.243     | 5.181     | 5.166     | 5.035     | 5.155     | 5.425     | 5.427     | 5.421     | 5.757     | 24. Gorontalo           |          |
| 25. Sulawesi Barat*)    | 2.868     | 2.990     | 3.411     | 3.495     | 4.167     | 4.077     | 3.995     | 4.049     | 4.083     | 4.351     | 4.001     | 3.950     | 4.080     | 4.397     | 4.469     | 4.715     | 4.821     | 25. Sulawesi Barat      |          |
| 26. Sulawesi Tenggara*) | 11.033    | 11.476    | 14.516    | 14.857    | 17.047    | 17.137    | 16.752    | 16.867    | 17.639    | 17.939    | 17.009    | 17.178    | 17.612    | 17.807    | 18.260    | 18.401    | 18.994    | 26. Sulawesi Tenggara   |          |
| 27. Nusa Tenggara Barat | 14.445    | 16.798    | 19.368    | 21.245    | 23.693    | 24.649    | 24.900    | 25.276    | 25.349    | 25.554    | 25.248    | 25.368    | 25.233    | 25.324    | 26.136    | 26.016    | 25.644    | 27. Nusa Tenggara Barat |          |
| 28. Bali                | 64.234    | 70.510    | 75.505    | 79.530    | 83.212    | 84.880    | 86.346    | 87.605    | 86.870    | 88.402    | 86.735    | 86.389    | 86.703    | 87.322    | 88.216    | 88.015    | 89.689    | 28. Bali                |          |
| 29. Nusa Tenggara Timur | 16.402    | 18.571    | 21.688    | 21.627    | 25.236    | 25.069    | 24.454    | 24.152    | 24.834    | 24.929    | 23.163    | 23.190    | 23.719    | 25.012    | 25.174    | 25.825    | 26.865    | 29. Nusa Tenggara Timur |          |
| 30. Maluku              | 9.379     | 10.509    | 12.124    | 11.649    | 12.853    | 13.039    | 12.800    | 12.910    | 13.192    | 13.074    | 12.273    | 12.286    | 12.406    | 12.774    | 12.619    | 12.720    | 13.202    | 30. Maluku              |          |
| 31. Papua               | 29.424    | 33.717    | 36.232    | 38.647    | 40.338    | 40.072    | 40.876    | 40.913    | 40.271    | 39.260    | 39.482    | 38.577    | 37.911    | 40.478    | 39.885    | 39.383    | 39.944    | 31. Papua               |          |
| 32. Maluku Utara        | 4.831     | 5.217     | 6.230     | 6.307     | 6.716     | 6.712     | 6.415     | 6.638     | 6.889     | 6.913     | 6.827     | 6.652     | 6.828     | 6.859     | 6.794     | 6.825     | 6.991     | 32. Maluku Utara        |          |
| 33. Papua Barat         | 10.906    | 12.385    | 12.407    | 12.591    | 13.506    | 12.888    | 12.258    | 13.215    | 14.041    | 13.752    | 13.734    | 12.579    | 12.588    | 12.572    | 13.590    | 13.520    | 13.621    | 33. Papua Barat         |          |
| 34. Lainnya             | 8.876     | 9.968     | 10.936    | 11.767    | 10.438    | 10.249    | 11.454    | 18.594    | 12.286    | 17.226    | 14.462    | 12.487    | 15.275    | 12.721    | 19.092    | 27.045    | 27.673    | 34. Others              |          |
| Total                   | 3.663.968 | 4.114.420 | 4.413.056 | 4.836.758 | 5.045.956 | 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 | 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 |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|-------|
|                                |      |      |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |       |
| Giro                           |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | Demand Deposits             |       |
| Rupiah                         | 2,12 | 2,31 | 2,19 | 2,24 | 2,21 | 2,23 | 2,24 | 2,20 | 2,20 | 2,19 | 2,16 | 2,16 | 2,19 | 2,19 | 2,19 | 2,14 | 2,13 | - Rupiah                    |       |
| Valas                          | 0,42 | 0,46 | 0,36 | 0,35 | 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 | - Foreign Exchange          |       |
| Tabungan                       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | Saving                      |       |
| Rupiah                         | 2,01 | 2,02 | 1,99 | 1,69 | 1,63 | 1,62 | 1,63 | 1,62 | 1,57 | 1,56 | 1,56 | 1,54 | 1,52 | 1,51 | 1,48 | 1,46 | 1,44 | - Rupiah                    |       |
| Valas                          | 0,32 | 0,35 | 0,26 | 0,28 | 0,31 | 0,30 | 0,30 | 0,30 | 0,31 | 0,32 | 0,32 | 0,32 | 0,33 | 0,34 | 0,35 | 0,41 | 0,40 | - 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 | 6,25 | 6,22 | 6,00 | 5,80 | 5,72 | 5,74 | 5,66 | 5,65 | 5,63 | 5,62 | 5,59 | 5,69 | Rupiah                      |       |
| Valas                          | 1,81 | 1,99 | 1,01 | 0,97 | 0,94 | 0,95 | 0,97 | 1,00 | 1,01 | 1,07 | 1,18 | 1,15 | 1,23 | 1,29 | 1,30 | 1,35 | 1,44 | Foreign Exchange            |       |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |       |
| Rupiah                         | 8,03 | 9,14 | 8,15 | 6,79 | 6,63 | 6,57 | 6,54 | 6,48 | 6,35 | 6,19 | 6,13 | 6,05 | 6,05 | 5,90 | 5,83 | 5,80 | 5,86 | Rupiah                      |       |
| Valas                          | 2,26 | 2,29 | 1,23 | 1,17 | 1,30 | 1,38 | 1,42 | 1,42 | 1,43 | 1,48 | 1,56 | 1,58 | 1,58 | 1,62 | 1,74 | 1,86 | 1,92 | Foreign Exchange            |       |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |       |
| Rupiah                         | 7,37 | 9,22 | 8,54 | 7,08 | 6,93 | 6,91 | 6,87 | 6,80 | 6,73 | 6,60 | 6,57 | 6,46 | 6,36 | 6,24 | 6,19 | 6,18 | 6,10 | Rupiah                      |       |
| Valas                          | 2,17 | 2,26 | 1,36 | 1,20 | 1,59 | 1,57 | 1,59 | 1,63 | 1,70 | 1,66 | 1,73 | 1,75 | 1,73 | 1,72 | 1,73 | 1,76 | 1,77 | Foreign Exchange            |       |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |       |
| Rupiah                         | 7,14 | 8,76 | 8,58 | 7,35 | 6,98 | 6,98 | 6,98 | 6,96 | 6,91 | 6,67 | 6,73 | 6,69 | 6,59 | 6,50 | 6,44 | 6,40 | 6,38 | Rupiah                      |       |
| Valas                          | 2,07 | 2,24 | 1,72 | 1,17 | 1,22 | 1,27 | 1,36 | 1,39 | 1,35 | 1,33 | 1,39 | 1,37 | 1,39 | 1,38 | 1,40 | 1,47 | 1,47 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 2,00 | 2,13 | 1,91 | 2,16 | 2,02 | 1,99 | 1,99 | 1,99 | 1,98 | 2,03 | 2,19 | 2,01 | 2,10 | 2,07 | 2,05 | 2,03 | 2,02 | - Rupiah                    |
| Valas                          | 0,18 | 0,18 | 0,16 | 0,17 | 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 | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 1,58 | 1,48 | 1,49 | 1,28 | 1,25 | 1,25 | 1,26 | 1,25 | 1,24 | 1,24 | 1,27 | 1,24 | 1,24 | 1,24 | 1,22 | 1,20 | 1,21 | - Rupiah                    |
| Valas                          | 0,22 | 0,23 | 0,24 | 0,28 | 0,29 | 0,28 | 0,28 | 0,29 | 0,29 | 0,28 | 0,29 | 0,29 | 0,29 | 0,29 | 0,29 | 0,44 | 0,44 | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 7,16 | 8,13 | 7,18 | 6,16 | 6,09 | 6,09 | 6,05 | 5,67 | 5,44 | 5,43 | 5,47 | 5,32 | 5,40 | 5,41 | 5,44 | 5,37 | 5,48 | Rupiah                      |
| Valas                          | 1,14 | 1,81 | 0,73 | 1,02 | 0,97 | 0,96 | 1,04 | 1,07 | 1,10 | 1,15 | 1,32 | 1,25 | 1,37 | 1,39 | 1,38 | 1,45 | 1,48 | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 7,60 | 8,74 | 7,19 | 6,35 | 6,25 | 6,28 | 6,29 | 6,21 | 6,08 | 5,94 | 5,85 | 5,73 | 5,73 | 5,62 | 5,57 | 5,57 | 5,63 | Rupiah                      |
| Valas                          | 1,37 | 1,48 | 0,73 | 1,05 | 1,54 | 1,57 | 1,61 | 1,62 | 1,66 | 1,73 | 1,81 | 1,82 | 1,84 | 1,88 | 1,99 | 2,12 | 2,21 | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 6,82 | 8,83 | 7,56 | 6,61 | 6,42 | 6,43 | 6,45 | 6,38 | 6,31 | 6,27 | 6,20 | 6,04 | 5,95 | 5,80 | 5,79 | 5,78 | 5,78 | Rupiah                      |
| Valas                          | 1,38 | 2,00 | 1,21 | 1,18 | 1,78 | 1,78 | 1,83 | 1,82 | 1,88 | 1,90 | 1,91 | 1,91 | 1,84 | 1,84 | 1,86 | 1,86 | 1,91 | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 7,43 | 9,06 | 8,60 | 7,02 | 6,63 | 6,63 | 6,63 | 6,57 | 6,52 | 6,46 | 6,43 | 6,42 | 6,37 | 6,34 | 6,31 | 6,28 | 6,26 | Rupiah                      |
| Valas                          | 1,68 | 1,73 | 1,44 | 0,79 | 0,76 | 0,77 | 1,04 | 1,22 | 1,19 | 1,20 | 1,22 | 1,22 | 1,26 | 1,28 | 1,31 | 1,30 | 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 |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|-------|
|                                |      |      |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |       |
| Giro                           |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | Demand Deposits             |       |
| Rupiah                         | 1,95 | 2,12 | 2,13 | 2,15 | 2,04 | 2,04 | 2,06 | 2,03 | 1,99 | 2,00 | 2,01 | 2,03 | 2,06 | 2,03 | 1,99 | 1,98 | 1,99 | - Rupiah                    |       |
| Valas                          | 0,62 | 0,56 | 0,52 | 0,48 | 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 | - Foreign Exchange          |       |
| Tabungan                       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | Saving                      |       |
| Rupiah                         | 2,40 | 2,22 | 2,25 | 1,88 | 1,76 | 1,76 | 1,75 | 1,77 | 1,68 | 1,67 | 1,64 | 1,63 | 1,56 | 1,54 | 1,51 | 1,49 | 1,46 | - Rupiah                    |       |
| Valas                          | 0,44 | 0,45 | 0,27 | 0,29 | 0,33 | 0,34 | 0,33 | 0,32 | 0,33 | 0,35 | 0,35 | 0,35 | 0,36 | 0,39 | 0,40 | 0,42 | 0,40 | - Foreign Exchange          |       |
| Simpanan Berjangka             |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | Time Deposits               |       |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |       |
| Rupiah                         | 7,95 | 8,85 | 7,64 | 6,58 | 6,30 | 6,29 | 6,25 | 6,09 | 5,86 | 5,76 | 5,81 | 5,71 | 5,70 | 5,71 | 5,65 | 5,64 | 5,75 | Rupiah                      |       |
| Valas                          | 2,39 | 2,30 | 1,23 | 0,98 | 0,93 | 0,96 | 0,95 | 0,98 | 0,98 | 1,04 | 1,10 | 1,08 | 1,11 | 1,18 | 1,21 | 1,26 | 1,35 | Foreign Exchange            |       |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |       |
| Rupiah                         | 8,12 | 9,37 | 8,62 | 6,99 | 6,82 | 6,69 | 6,67 | 6,59 | 6,46 | 6,25 | 6,21 | 6,15 | 6,12 | 5,97 | 5,94 | 5,92 | 5,99 | Rupiah                      |       |
| Valas                          | 2,62 | 2,65 | 1,54 | 1,33 | 1,18 | 1,27 | 1,30 | 1,29 | 1,28 | 1,34 | 1,45 | 1,48 | 1,48 | 1,49 | 1,66 | 1,70 | 1,72 | Foreign Exchange            |       |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |       |
| Rupiah                         | 7,21 | 9,28 | 8,81 | 7,13 | 7,03 | 7,02 | 6,97 | 6,92 | 6,84 | 6,66 | 6,62 | 6,49 | 6,35 | 6,26 | 6,23 | 6,23 | 6,08 | Rupiah                      |       |
| Valas                          | 2,65 | 2,55 | 1,59 | 1,26 | 1,28 | 1,28 | 1,31 | 1,45 | 1,55 | 1,51 | 1,66 | 1,71 | 1,72 | 1,64 | 1,63 | 1,69 | 1,62 | Foreign Exchange            |       |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |       |
| Rupiah                         | 6,49 | 8,09 | 8,24 | 7,19 | 6,76 | 6,75 | 6,79 | 6,78 | 6,71 | 6,36 | 6,54 | 6,49 | 6,39 | 6,21 | 6,15 | 6,11 | 6,10 | Rupiah                      |       |
| Valas                          | 2,42 | 2,53 | 1,99 | 1,44 | 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 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 4,48 | 3,60 | 2,88 | 2,32 | 2,45 | 2,60 | 2,56 | 2,44 | 2,40 | 2,29 | 2,24 | 2,36 | 2,38 | 2,44 | 2,34 | 2,23 | 2,21 | - Rupiah                    |
| Valas                          | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 4,33 | 3,23 | 3,03 | 3,25 | 3,30 | 3,16 | 3,25 | 3,30 | 3,16 | 3,11 | 3,06 | 2,97 | 2,86 | 2,91 | 2,83 | 2,78 | 2,76 | - Rupiah                    |
| Valas                          | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 8,50 | 9,55 | 9,01 | 7,50 | 7,03 | 6,96 | 6,89 | 6,84 | 6,61 | 6,71 | 6,64 | 6,48 | 6,57 | 6,36 | 6,35 | 6,05 | 6,32 | Rupiah                      |
| Valas                          | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 8,55 | 9,87 | 9,44 | 7,79 | 7,49 | 7,38 | 7,31 | 7,28 | 7,13 | 7,17 | 7,01 | 6,99 | 6,95 | 6,76 | 6,72 | 6,50 | 6,58 | Rupiah                      |
| Valas                          | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 8,88 | 9,82 | 9,00 | 8,06 | 7,94 | 7,86 | 7,78 | 7,71 | 7,55 | 7,44 | 7,40 | 7,26 | 7,19 | 7,09 | 7,06 | 7,02 | 7,06 | Rupiah                      |
| Valas                          | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | -    | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 8,40 | 9,20 | 8,44 | 8,05 | 7,71 | 7,67 | 7,65 | 7,66 | 7,63 | 7,52 | 7,43 | 7,40 | 7,30 | 7,29 | 7,24 | 7,14 | 7,08 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 2,44 | 2,47 | 2,47 | 2,32 | 2,53 | 2,55 | 2,57 | 2,51 | 2,53 | 2,47 | 2,18 | 2,44 | 2,39 | 2,45 | 2,51 | 2,39 | 2,38 | - Rupiah                    |
| Valas                          | 0,44 | 0,50 | 0,26 | 0,25 | 0,36 | 0,25 | 0,25 | 0,24 | 0,25 | 0,33 | 0,38 | 0,44 | 0,28 | 0,26 | 0,25 | 0,33 | 0,36 | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 2,31 | 2,18 | 2,06 | 1,91 | 1,82 | 1,81 | 1,81 | 1,82 | 1,81 | 1,79 | 1,80 | 1,82 | 1,78 | 1,78 | 1,75 | 1,72 | 1,72 | - Rupiah                    |
| Valas                          | 0,56 | 0,57 | 0,23 | 0,23 | 0,22 | 0,22 | 0,22 | 0,21 | 0,21 | 0,21 | 0,21 | 0,21 | 0,21 | 0,21 | 0,21 | 0,21 | 0,20 | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 7,76 | 8,09 | 7,91 | 7,30 | 6,74 | 6,78 | 6,80 | 6,73 | 6,63 | 6,51 | 6,60 | 6,58 | 6,35 | 6,20 | 6,19 | 6,00 | 6,03 | Rupiah                      |
| Valas                          | 2,66 | 2,77 | 1,25 | 2,44 | 2,02 | 1,44 | 1,06 | 0,80 | 0,85 | 1,05 | 1,58 | 1,16 | 1,04 | 1,65 | 0,93 | 0,88 | 0,87 | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 8,06 | 9,09 | 8,19 | 7,50 | 7,08 | 7,06 | 7,02 | 7,06 | 7,03 | 6,93 | 7,09 | 7,10 | 6,98 | 6,68 | 6,39 | 6,27 | 6,36 | Rupiah                      |
| Valas                          | 1,06 | 1,14 | 1,24 | 1,83 | 0,68 | 0,94 | 1,24 | 1,40 | 1,16 | 1,19 | 1,07 | 1,42 | 1,49 | 1,36 | 1,29 | 1,29 | 1,43 | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 7,73 | 9,31 | 8,36 | 7,68 | 7,34 | 7,26 | 7,25 | 7,14 | 7,12 | 7,08 | 7,19 | 7,16 | 7,12 | 6,91 | 6,68 | 6,68 | 6,57 | Rupiah                      |
| Valas                          | 1,91 | 1,59 | 0,99 | 1,67 | 1,09 | 1,06 | 1,29 | 0,91 | 1,21 | 1,13 | 0,81 | 1,05 | 1,05 | 0,91 | 1,40 | 1,23 | 1,11 | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 7,31 | 8,97 | 9,03 | 8,26 | 7,94 | 8,01 | 7,89 | 7,88 | 7,79 | 7,71 | 7,60 | 7,47 | 7,22 | 7,10 | 7,02 | 6,99 | 6,94 | Rupiah                      |
| Valas                          | 1,07 | 1,06 | 0,68 | 0,53 | 1,17 | 1,21 | 1,22 | 1,23 | 1,19 | 1,13 | 1,14 | 1,20 | 1,16 | 0,79 | 0,95 | 0,95 | 0,75 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 1,57 | 2,27 | 2,17 | 2,23 | 2,06 | 2,48 | 2,31 | 2,17 | 2,25 | 1,96 | 1,90 | 2,00 | 1,96 | 2,14 | 2,05 | 1,92 | 2,10 | - Rupiah                    |
| Valas                          | 0,56 | 0,89 | 0,39 | 0,28 | 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 | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 1,92 | 2,77 | 2,66 | 2,08 | 1,89 | 1,95 | 2,00 | 2,04 | 1,92 | 1,83 | 1,84 | 1,87 | 1,90 | 1,85 | 1,86 | 1,81 | 1,79 | - Rupiah                    |
| Valas                          | 0,21 | 0,19 | 0,18 | 0,23 | 0,30 | 0,21 | 0,21 | 0,21 | 0,22 | 0,22 | 0,22 | 0,21 | 0,23 | 0,24 | 0,27 | 0,27 | 0,27 | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 7,93 | 8,61 | 8,08 | 6,38 | 6,01 | 5,75 | 5,71 | 5,47 | 5,48 | 5,37 | 5,40 | 5,30 | 5,44 | 5,32 | 5,50 | 5,70 | 5,92 | Rupiah                      |
| Valas                          | 2,07 | 1,90 | 0,67 | 0,77 | 0,96 | 0,88 | 0,84 | 0,88 | 0,96 | 0,96 | 1,06 | 1,10 | 1,23 | 1,38 | 1,44 | 1,41 | 1,56 | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 8,49 | 9,20 | 8,80 | 7,01 | 6,75 | 6,73 | 6,68 | 6,54 | 6,26 | 6,14 | 6,07 | 6,05 | 6,00 | 6,00 | 6,00 | 6,04 | 6,13 | Rupiah                      |
| Valas                          | 2,00 | 2,02 | 0,87 | 1,04 | 1,36 | 1,39 | 1,39 | 1,35 | 1,33 | 1,33 | 1,30 | 1,25 | 1,36 | 1,50 | 1,50 | 1,63 | 1,67 | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 7,73 | 9,41 | 8,95 | 7,09 | 6,81 | 6,77 | 6,68 | 6,63 | 6,54 | 6,42 | 6,37 | 6,33 | 6,22 | 6,15 | 6,10 | 6,13 | 6,19 | Rupiah                      |
| Valas                          | 2,72 | 2,03 | 1,17 | 1,36 | 1,45 | 1,46 | 1,50 | 1,53 | 1,46 | 1,43 | 1,48 | 1,45 | 1,46 | 1,45 | 1,44 | 1,42 | 1,50 | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 7,12 | 9,17 | 8,78 | 7,55 | 7,16 | 7,11 | 7,03 | 6,97 | 6,89 | 6,77 | 6,65 | 6,58 | 6,49 | 6,44 | 6,36 | 6,33 | 6,34 | Rupiah                      |
| Valas                          | 2,37 | 2,68 | 1,73 | 1,26 | 1,48 | 1,46 | 1,47 | 1,50 | 1,54 | 1,50 | 1,55 | 1,52 | 1,51 | 1,53 | 1,54 | 1,58 | 1,63 | 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                       |
|--------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------------------------|
|                                |      |      |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                             |
| <b>Giro</b>                    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Demand Deposits</b>      |
| Rupiah                         | 2,92 | 2,33 | 2,16 | 2,00 | 1,94 | 1,88 | 2,05 | 1,93 | 1,97 | 1,85 | 1,81 | 1,80 | 1,71 | 1,84 | 2,07 | 1,96 | 1,89 | - Rupiah                    |
| Valas                          | 0,37 | 0,17 | 0,15 | 0,13 | 0,17 | 0,14 | 0,17 | 0,16 | 0,17 | 0,18 | 0,17 | 0,15 | 0,18 | 0,20 | 0,22 | 0,25 | 0,36 | - Foreign Exchange          |
| <b>Tabungan</b>                |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Saving</b>               |
| Rupiah                         | 1,16 | 1,09 | 1,26 | 1,71 | 2,69 | 2,73 | 2,54 | 2,53 | 2,30 | 2,14 | 2,04 | 2,00 | 1,98 | 1,88 | 1,70 | 1,55 | 1,59 | - Rupiah                    |
| Valas                          | 0,14 | 0,11 | 0,10 | 0,13 | 0,16 | 0,16 | 0,17 | 0,17 | 0,18 | 0,19 | 0,18 | 0,16 | 0,18 | 0,18 | 0,17 | 0,17 | 0,19 | - Foreign Exchange          |
| <b>Simpanan Berjangka</b>      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | <b>Time Deposits</b>        |
| - Simpanan Berjangka 1 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 1 Month Time Deposits     |
| Rupiah                         | 7,20 | 6,72 | 6,94 | 5,22 | 4,94 | 4,67 | 4,92 | 4,66 | 4,30 | 4,17 | 4,08 | 4,02 | 4,11 | 4,26 | 4,48 | 4,64 | 4,98 | Rupiah                      |
| Valas                          | 0,83 | 0,60 | 0,56 | 0,55 | 0,84 | 0,88 | 0,96 | 0,97 | 0,98 | 1,01 | 1,18 | 1,12 | 1,22 | 1,37 | 1,35 | 1,50 | 1,68 | Foreign Exchange            |
| - Simpanan Berjangka 3 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 3 Month Time Deposits     |
| Rupiah                         | 8,24 | 8,68 | 7,87 | 6,26 | 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 | Rupiah                      |
| Valas                          | 1,21 | 1,36 | 0,96 | 0,69 | 0,84 | 0,90 | 0,91 | 0,91 | 0,90 | 0,91 | 0,87 | 1,02 | 1,23 | 1,36 | 1,32 | 1,53 | 1,55 | Foreign Exchange            |
| - Simpanan Berjangka 6 bln     |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 6 Month Time Deposits     |
| Rupiah                         | 7,18 | 9,45 | 8,48 | 6,96 | 6,68 | 6,68 | 6,67 | 6,64 | 6,57 | 6,46 | 6,34 | 6,26 | 6,10 | 6,04 | 6,01 | 6,01 | 6,06 | Rupiah                      |
| Valas                          | 1,01 | 0,99 | 0,62 | 0,77 | 0,93 | 0,90 | 1,24 | 1,25 | 1,25 | 1,26 | 1,29 | 1,35 | 1,23 | 1,30 | 1,36 | 1,59 | 1,68 | Foreign Exchange            |
| - Simpanan Berjangka >= 12 bln |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      | - 12 >= Month Time Deposits |
| Rupiah                         | 6,40 | 9,61 | 8,69 | 7,20 | 6,71 | 6,67 | 6,69 | 6,63 | 6,60 | 6,55 | 6,35 | 6,33 | 6,29 | 6,32 | 6,31 | 6,31 | 6,27 | Rupiah                      |
| Valas                          | 0,86 | 2,28 | 0,71 | 0,76 | 1,12 | 1,13 | 1,16 | 1,19 | 1,19 | 1,21 | 1,26 | 1,30 | 1,31 | 1,33 | 1,38 | 1,50 | 1,59 | 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                                          |
|------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------------------------------------------|------------------------------------------------|
|                                                                        |       |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                                                           |                                                |
| <b>Penerima Kredit Lapangan Usaha</b>                                  |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                                                           | <b>Credit Recipients Industrial Origin</b>     |
| 1. Pertanian, perburuan dan Kehutanan                                  |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 1. Agriculture, hunting and forestry                                      |                                                |
| Rupiah                                                                 | 11,78 | 12,14 | 11,86 | 10,77 | 10,70 | 10,66 | 10,64 | 10,54 | 10,55 | 10,47 | 10,43 | 10,40 | 10,33 | 10,31 | 10,25 | 10,23 | 10,20 | Rupiah                                                                    |                                                |
| Valas                                                                  | 4,44  | 4,25  | 4,42  | 4,36  | 4,30  | 4,28  | 4,31  | 4,28  | 4,24  | 3,96  | 4,00  | 4,03  | 4,05  | 4,08  | 4,17  | 4,11  | 4,24  | Foreign Exchange                                                          |                                                |
| 2. Perikanan                                                           |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 2. Fisheries                                                              |                                                |
| Rupiah                                                                 | 13,51 | 13,84 | 12,90 | 11,95 | 11,62 | 11,59 | 11,56 | 11,52 | 11,51 | 11,37 | 11,27 | 11,19 | 10,94 | 11,15 | 11,11 | 11,05 | 11,04 | Rupiah                                                                    |                                                |
| Valas                                                                  | 6,63  | 6,38  | 5,88  | 5,32  | 5,51  | 5,42  | 5,42  | 5,42  | 5,47  | 5,48  | 5,53  | 5,54  | 5,55  | 5,52  | 5,62  | 5,69  | 5,71  | Foreign Exchange                                                          |                                                |
| 3. Pertambangan dan Penggalian                                         |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 3. Mining and Quarrying                                                   |                                                |
| Rupiah                                                                 | 11,82 | 12,68 | 12,46 | 11,86 | 11,90 | 11,75 | 11,64 | 11,60 | 11,55 | 11,47 | 11,46 | 11,50 | 11,44 | 11,35 | 11,32 | 11,01 | 10,78 | Rupiah                                                                    |                                                |
| Valas                                                                  | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | -     | Foreign Exchange                                                          |                                                |
| 4. Industri Pengolahan                                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 4. Processing industry                                                    |                                                |
| Rupiah                                                                 | 11,01 | 11,63 | 11,49 | 10,52 | 10,25 | 10,23 | 10,19 | 10,06 | 9,98  | 9,88  | 9,65  | 9,75  | 9,72  | 9,67  | 9,62  | 9,64  | 9,68  | Rupiah                                                                    |                                                |
| Valas                                                                  | 4,10  | 4,22  | 4,44  | 4,15  | 4,16  | 4,16  | 4,14  | 4,15  | 4,11  | 4,12  | 4,12  | 4,15  | 4,15  | 4,29  | 4,34  | 4,34  | 4,37  | Foreign Exchange                                                          |                                                |
| 5. Listrik, gas dan air                                                |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 5. Electricity, gas and water                                             |                                                |
| Rupiah                                                                 | 9,59  | 10,60 | 10,61 | 9,71  | 9,45  | 9,55  | 9,41  | 9,35  | 9,27  | 9,17  | 9,22  | 9,19  | 9,14  | 9,03  | 8,46  | 8,53  | 8,71  | Rupiah                                                                    |                                                |
| Valas                                                                  | 4,21  | 5,20  | 4,98  | 4,64  | 5,40  | 5,43  | 5,43  | 5,20  | 5,20  | 5,11  | 5,15  | 5,15  | 5,14  | 5,22  | 5,17  | 5,18  | 5,43  | Foreign Exchange                                                          |                                                |
| 6. Konstruksi                                                          |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 6. Construction                                                           |                                                |
| Rupiah                                                                 | 12,08 | 12,88 | 12,50 | 11,58 | 11,20 | 11,21 | 11,15 | 11,13 | 11,05 | 10,95 | 10,83 | 10,76 | 10,71 | 10,65 | 10,62 | 10,57 | 10,58 | Rupiah                                                                    |                                                |
| Valas                                                                  | 4,93  | 5,30  | 4,85  | 4,78  | 4,84  | 4,76  | 4,88  | 4,80  | 4,98  | 4,98  | 4,80  | 5,05  | 5,13  | 5,25  | 5,23  | 5,20  | 5,10  | Foreign Exchange                                                          |                                                |
| 7. Perdagangan Besar dan Eceran                                        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 7. Big and retail trade                                                   |                                                |
| Rupiah                                                                 | 13,21 | 13,63 | 13,31 | 12,02 | 11,91 | 11,79 | 11,85 | 11,81 | 11,74 | 11,66 | 11,58 | 11,49 | 11,44 | 11,37 | 11,31 | 11,30 | 11,30 | Rupiah                                                                    |                                                |
| Valas                                                                  | 4,87  | 4,83  | 4,77  | 4,31  | 4,50  | 4,38  | 4,37  | 4,29  | 4,28  | 4,36  | 4,36  | 4,38  | 4,35  | 4,43  | 4,50  | 4,62  | 4,71  | Foreign Exchange                                                          |                                                |
| 8. Penyediaan akomodasi dan penyediaan makan                           |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 8. Provision of accommodation and food supply                             |                                                |
| Rupiah                                                                 | 12,55 | 13,18 | 12,76 | 11,66 | 11,49 | 11,43 | 11,37 | 11,35 | 11,27 | 11,17 | 11,08 | 11,01 | 10,92 | 10,95 | 10,90 | 10,86 | 10,83 | Rupiah                                                                    |                                                |
| Valas                                                                  | 6,29  | 6,13  | 5,80  | 5,49  | 5,76  | 5,72  | 5,73  | 5,73  | 5,78  | 5,71  | 5,75  | 5,75  | 5,88  | 5,96  | 5,97  | 6,10  | 6,18  | Foreign Exchange                                                          |                                                |
| 9. Transportasi, pergudangan dan komunikasi                            |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 9. Transportation, warehousing and communications                         |                                                |
| Rupiah                                                                 | 11,08 | 11,87 | 11,62 | 10,91 | 10,65 | 10,66 | 10,57 | 10,40 | 10,35 | 10,24 | 10,12 | 10,16 | 10,10 | 9,95  | 9,95  | 9,90  | 10,00 | Rupiah                                                                    |                                                |
| Valas                                                                  | 4,73  | 4,70  | 4,64  | 4,72  | 4,81  | 4,81  | 4,85  | 4,84  | 4,85  | 4,92  | 4,99  | 5,08  | 5,10  | 5,16  | 5,16  | 5,21  | 5,24  | Foreign Exchange                                                          |                                                |
| 10. Perantara Keuangan                                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 10. Transitional Finance                                                  |                                                |
| Rupiah                                                                 | 10,47 | 12,11 | 11,83 | 10,66 | 10,15 | 10,21 | 10,17 | 10,00 | 9,98  | 9,91  | 9,51  | 9,62  | 9,59  | 9,38  | 9,31  | 9,34  | 9,38  | Rupiah                                                                    |                                                |
| Valas                                                                  | 2,07  | 1,91  | 2,16  | 2,27  | 2,29  | 2,29  | 2,29  | 2,31  | 2,34  | 2,41  | 2,53  | 2,63  | 2,76  | 3,03  | 3,13  | 3,21  | 3,23  | 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 | 11,28 | 11,32 | 11,24 | 11,18 | 11,12 | 11,03 | 10,86 | 10,85 | 10,77 | 10,71 | 10,68 | 10,67 | 10,64 | Rupiah                                                                    |                                                |
| Valas                                                                  | 6,08  | 6,52  | 6,55  | 6,04  | 6,00  | 6,01  | 5,97  | 5,92  | 5,91  | 5,86  | 5,87  | 5,96  | 5,95  | 5,97  | 5,95  | 5,91  | 5,84  | 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  | 7,09  | 9,51  | 9,42  | 9,46  | 9,12  | 9,08  | 9,22  | 9,98  | 9,81  | 9,31  | 9,20  | 9,26  | 9,58  | Rupiah                                                                    |                                                |
| Valas                                                                  | 2,66  | 3,36  | 3,57  | 4,11  | 4,25  | 4,23  | 4,23  | 4,41  | 4,43  | 4,49  | 4,51  | 4,54  | 4,56  | 4,63  | 25,81 | 4,99  | 5,15  | Foreign Exchange                                                          |                                                |
| 13. Jasa Pendidikan                                                    |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 13. Education services                                                    |                                                |
| Rupiah                                                                 | 12,44 | 13,28 | 13,04 | 12,68 | 12,41 | 12,39 | 12,41 | 12,20 | 12,21 | 12,05 | 12,06 | 12,01 | 11,96 | 11,94 | 11,75 | 11,78 | 11,74 | Rupiah                                                                    |                                                |
| Valas                                                                  | 6,07  | 6,50  | 6,55  | 6,80  | 6,53  | 6,48  | 6,51  | 6,94  | 5,85  | 5,88  | 6,03  | 6,14  | 6,38  | 6,50  | 6,92  | 7,15  | 7,22  | Foreign Exchange                                                          |                                                |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 14. Health and social services                                            |                                                |
| Rupiah                                                                 | 12,26 | 13,10 | 11,49 | 12,27 | 12,03 | 11,91 | 11,86 | 11,77 | 11,74 | 11,61 | 11,51 | 11,46 | 11,42 | 11,28 | 11,23 | 11,26 | 11,19 | Rupiah                                                                    |                                                |
| Valas                                                                  | 6,86  | 5,54  | 2,85  | 3,86  | 3,30  | 4,31  | 4,31  | 4,40  | 4,40  | 4,45  | 4,85  | 4,51  | 4,42  | 4,60  | 4,63  | 4,74  | 5,04  | 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 | 12,37 | 12,40 | 12,23 | 12,16 | 12,08 | 11,97 | 11,40 | 11,89 | 11,82 | 11,72 | 11,71 | 11,61 | 11,56 | Rupiah                                                                    |                                                |
| Valas                                                                  | 5,44  | 4,82  | 5,35  | 5,77  | 6,00  | 5,97  | 5,77  | 5,76  | 5,74  | 5,42  | 5,49  | 5,44  | 5,47  | 5,55  | 5,53  | 5,56  | 6,00  | Foreign Exchange                                                          |                                                |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                         |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 16. Individual services which serve households                            |                                                |
| Rupiah                                                                 | 14,71 | 15,46 | 16,09 | 16,29 | 16,39 | 15,97 | 16,32 | 16,30 | 16,34 | 16,24 | 16,13 | 16,10 | 16,00 | 16,08 | 15,98 | 15,99 | 16,18 | 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 | 13,01 | 13,14 | 13,15 | 13,15 | 13,17 | 13,18 | 13,12 | 13,22 | 13,35 | 13,36 | 13,37 | 13,37 | 13,11 | Rupiah                                                                    |                                                |
| Valas                                                                  | 2,82  | 2,66  | 2,52  | 3,48  | 3,87  | 3,87  | 3,86  | 3,84  | 3,83  | 3,82  | 3,82  | 3,82  | 4,01  | 4,00  | 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 | 12,65 | 12,47 | 11,81 | 12,02 | 12,37 | 12,13 | 12,40 | 11,92 | 10,92 | 11,09 | 10,40 | 10,45 | 9,77  | Rupiah                                                                    |                                                |
| Valas                                                                  | 4,14  | 43,04 | 3,98  | 4,34  | 7,29  | 7,18  | 7,72  | 7,01  | 7,18  | 4,13  | 2,73  | 3,75  | 4,93  | 6,21  | 5,50  | 4,35  | 4,22  | Foreign Exchange                                                          |                                                |
| <b>Penerima Kredit Bukan Lapangan Usaha</b>                            |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                                                           | <b>Credit Recipients Non Industrial Origin</b> |
| Rumah Tangga                                                           |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | House Hold                                                                |                                                |
| - Untuk Pemilikan Rumah Tinggal                                        |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | - For House Ownership                                                     |                                                |
| Rupiah                                                                 | 10,44 | 11,17 | 11,34 | 10,74 | 10,33 | 10,28 | 10,22 | 10,15 | 10,09 | 9,99  | 9,93  | 9,88  | 9,79  | 9,76  | 9,69  | 9,62  | 9,58  | Rupiah                                                                    |                                                |
| Valas                                                                  | 6,76  | 6,90  | 6,31  | 6,96  | 6,50  | 6,09  | 6,49  | 6,13  | 3,04  | 3,00  | 2,95  | 2,94  | 2,91  | 2,84  | 2,85  | 2,82  | 2,89  | Foreign Exchange                                                          |                                                |
| - Untuk Pemilikan Flat atau Apartemen                                  |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | - For Apartment Ownership                                                 |                                                |
| Rupiah                                                                 | 9,46  | 10,82 | 11,56 | 11,45 | 10,96 | 10,85 | 10,73 | 10,59 | 10,47 | 10,33 | 10,19 | 10,08 | 9,91  | 9,86  | 9,73  | 9,62  | 9,58  | 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  | 5,60  | 2,55  | -     | Foreign Exchange                                                          |                                                |
| - Untuk Pemilikan Ruko atau Rukan                                      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | - For Shop House Ownership                                                |                                                |
| Rupiah                                                                 | 10,02 | 10,97 | 11,34 | 10,99 | 10,72 | 10,66 | 10,60 | 10,52 | 10,45 | 10,39 | 10,31 | 10,27 | 10,22 | 10,22 | 10,17 | 10,17 | 10,16 | Rupiah                                                                    |                                                |
| Valas                                                                  | 9,15  | 6,44  | 6,57  | 6,58  | 6,60  | 6,60  | 6,60  | 6,60  | 6,61  | 6,61  | 6,61  | 6,62  | 6,62  | 6,63  | 6,63  | 6,50  | 6,39  | Foreign Exchange                                                          |                                                |
| - Untuk Pemilikan Kendaraan Bermotor                                   |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | - For Vehicles Ownership                                                  |                                                |
| Rupiah                                                                 | 10,50 | 11,61 | 11,47 | 11,08 | 10,72 | 10,64 | 10,57 | 10,48 | 10,43 | 10,38 | 10,33 | 10,34 | 10,29 | 10,26 | 10,25 | 10,25 | 10,26 | Rupiah                                                                    |                                                |
| Valas                                                                  | 5,29  | -     | 7,86  | 8,00  | 3,62  | 3,56  | 3,48  | 3,37  | 3,27  | 3,14  | 2,98  | 5,65  | 6,06  | 5,97  | 2,50  | 2,50  | 2,50  | Foreign Exchange                                                          |                                                |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya                       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | - Others                                                                  |                                                |
| Rupiah                                                                 | 14,30 | 13,73 | 14,20 | 15,82 | 14,12 | 14,09 | 14,05 | 14,02 | 13,93 | 13,86 | 13,67 | 13,68 | 13,79 | 13,59 | 13,44 | 13,31 | 13,29 | Rupiah                                                                    |                                                |
| Valas                                                                  | 4,05  | 3,02  | 2,49  | 1,57  | 2,34  | 2,42  | 2,19  | 2,19  | 2,11  | 2,14  | 2,23  | 2,19  | 2,18  | 2,22  | 2,19  | 2,12  | 2,33  | Foreign Exchange                                                          |                                                |
| - Bukan Lapangan                                                       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |                                                                           |                                                |

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 |
|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------|-------------|
|                         |       |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                     |             |
| 1. Jenis Penggunaan     |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 1. Type of Use      |             |
| - Modal Kerja           |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | - Working Capital   |             |
| Rupiah                  | 12,14 | 12,81 | 12,48 | 11,38 | 11,14 | 11,09 | 11,10 | 11,02 | 10,96 | 10,90 | 10,71 | 10,75 | 10,71 | 10,63 | 10,57 | 10,54 | 10,53 | Rupiah              |             |
| Valas                   | 3,90  | 4,63  | 4,00  | 3,94  | 4,00  | 3,96  | 3,93  | 3,92  | 3,88  | 3,90  | 3,90  | 3,94  | 3,97  | 4,11  | 4,95  | 4,15  | 4,20  | Foreign Exchange    |             |
| - Investasi             |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | - Investments       |             |
| Rupiah                  | 11,83 | 12,36 | 12,12 | 11,21 | 10,98 | 10,97 | 10,91 | 10,83 | 10,78 | 10,66 | 10,56 | 10,51 | 10,43 | 10,38 | 10,30 | 10,29 | 10,35 | Rupiah              |             |
| Valas                   | 4,95  | 5,08  | 5,16  | 4,97  | 4,99  | 5,03  | 4,98  | 4,99  | 5,00  | 4,89  | 4,94  | 4,97  | 4,98  | 5,09  | 5,16  | 5,16  | 5,27  | Foreign Exchange    |             |
| - Konsumsi              |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | - Consumption       |             |
| Rupiah                  | 13,13 | 13,58 | 13,88 | 13,59 | 13,21 | 13,15 | 13,03 | 12,97 | 12,91 | 12,78 | 12,66 | 12,64 | 12,60 | 12,48 | 12,40 | 12,34 | 12,30 | Rupiah              |             |
| Valas                   | 4,10  | 3,00  | 2,65  | 2,82  | 3,14  | 3,72  | 3,24  | 2,97  | 3,25  | 3,00  | 3,21  | 2,45  | 3,04  | 4,22  | 3,93  | 3,17  | 4,06  | Foreign Exchange    |             |
| 2. Orientasi Penggunaan |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 2. User Orientation |             |
| - Ekspor                |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | - Export            |             |
| Rupiah                  | 10,93 | 11,55 | 11,09 | 10,03 | 11,24 | 11,10 | 11,03 | 10,84 | 10,79 | 10,56 | 10,38 | 10,46 | 10,24 | 10,28 | 10,17 | 10,43 | 10,23 | Rupiah              |             |
| Valas                   | 4,29  | 4,44  | 3,79  | 3,75  | 4,03  | 4,04  | 3,99  | 4,00  | 3,89  | 3,80  | 3,86  | 3,88  | 3,94  | 4,08  | 4,20  | 4,12  | 4,43  | Foreign Exchange    |             |
| - Impor                 |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | - Import            |             |
| Rupiah                  | 10,48 | 11,60 | 11,41 | 10,83 | 10,31 | 10,31 | 10,30 | 10,17 | 10,20 | 10,38 | 10,14 | 9,97  | 9,95  | 9,90  | 9,82  | 9,99  | 10,08 | Rupiah              |             |
| Valas                   | 3,86  | 4,36  | 4,10  | 4,29  | 5,50  | 5,27  | 5,15  | 5,06  | 5,00  | 5,14  | 4,80  | 4,98  | 5,07  | 5,16  | 4,99  | 4,79  | 4,69  | Foreign Exchange    |             |
| - Lainnya               |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | - Other             |             |
| Rupiah                  | 12,43 | 12,98 | 12,87 | 12,08 | 11,80 | 11,76 | 11,72 | 11,64 | 11,59 | 11,49 | 11,34 | 11,36 | 11,32 | 11,22 | 11,15 | 11,11 | 11,09 | Rupiah              |             |
| Valas                   | 4,29  | 4,83  | 4,59  | 4,45  | 4,41  | 4,38  | 4,37  | 4,35  | 4,35  | 4,33  | 4,36  | 4,38  | 4,39  | 4,51  | 5,12  | 4,58  | 4,64  | Foreign Exchange    |             |

<sup>1)</sup> Angka-angka diperbaiki<sup>1)</sup> Revised figures

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

| Kelompok Bank             | 2013   | 2014   | 2015   | 2016   | 2017   |        |        |        |        |        |        | 2018   |        |        |        |        |        | Group of Bank                         |                    |
|---------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------------------------|--------------------|
|                           |        |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                       |                    |
| 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 | 18.190 | 18.202 | 18.219 | 18.235 | 18.250 | 18.262 | 18.262 | 18.269 | 18.269 | 18.160 | 18.070 | 18.053 | 18.048 | 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  | 9.505  | 9.473  | 9.454  | 9.398  | 9.221  | 8.983  | 8.997  | 8.978  | 8.965  | 8.935  | 8.899  | 8.855  | 8.833  | 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    | 464    | 487    | 490    | 492    | 493    | 498    | 508    | 510    | 513    | 511    | 511    | 507    | 512    | 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  | 4.089  | 4.099  | 4.079  | 4.083  | 4.089  | 4.105  | 4.130  | 4.141  | 4.147  | 4.143  | 4.157  | 4.167  | 4.171  | 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    | 350    | 344    | 339    | 340    | 340    | 340    | 340    | 341    | 341    | 346    | 336    | 336    | 333    | 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     | 54     | 48     | 47     | 49     | 49     | 49     | 48     | 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 | 32.652 | 32.659 | 32.635 | 32.602 | 32.447 | 32.242 | 32.285 | 32.286 | 32.284 | 32.144 | 32.022 | 31.966 | 31.944 | Total Bank Offices                    |                    |
| r) Angka-angka diperbaiki |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |                                       | r) Revised figures |

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 |
|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------------------|----------|
|                         |       |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                         |          |
| 1. Jawa Barat           | 382   | 384   | 397   | 412   | 409   | 410   | 411   | 411   | 411   | 414   | 413   | 413   | 413   | 412   | 412   | 413   | 413   | 1. Jawa Barat           |          |
| 2. Banten               | 95    | 95    | 93    | 96    | 95    | 95    | 95    | 96    | 96    | 99    | 101   | 102   | 104   | 104   | 104   | 104   | 104   | 2. Banten               |          |
| 3. DKI Jakarta          | 501   | 490   | 541   | 545   | 545   | 545   | 545   | 543   | 544   | 544   | 544   | 544   | 539   | 532   | 533   | 528   | 528   | 3. DKI Jakarta          |          |
| 4. D.I. Yogyakarta      | 59    | 60    | 60    | 62    | 61    | 61    | 61    | 61    | 61    | 61    | 61    | 62    | 62    | 62    | 62    | 62    | 62    | 4. D.I. Yogyakarta      |          |
| 5. Jawa Tengah          | 317   | 320   | 328   | 345   | 349   | 349   | 349   | 347   | 348   | 349   | 346   | 347   | 349   | 346   | 346   | 346   | 346   | 5. Jawa Tengah          |          |
| 6. Jawa Timur           | 407   | 406   | 415   | 430   | 434   | 435   | 435   | 433   | 433   | 435   | 432   | 432   | 433   | 429   | 429   | 429   | 428   | 6. Jawa Timur           |          |
| 7. Bengkulu             | 30    | 32    | 35    | 35    | 35    | 35    | 35    | 35    | 35    | 35    | 34    | 34    | 34    | 34    | 34    | 34    | 34    | 7. Bengkulu             |          |
| 8. Jambi                | 58    | 59    | 61    | 62    | 62    | 62    | 62    | 62    | 62    | 62    | 61    | 61    | 61    | 61    | 61    | 61    | 61    | 8. Jambi                |          |
| 9. Aceh                 | 75    | 75    | 78    | 81    | 79    | 79    | 79    | 79    | 78    | 79    | 76    | 76    | 76    | 76    | 76    | 76    | 76    | 9. Aceh                 |          |
| 10. Sumatera Utara      | 188   | 190   | 205   | 206   | 207   | 207   | 206   | 206   | 207   | 207   | 208   | 209   | 211   | 209   | 209   | 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    | 93    | 92    | 92    | 92    | 92    | 92    | 92    | 92    | 92    | 92    | 92    | 92    | 12. Riau                |          |
| 13. Sumatera Selatan    | 97    | 95    | 102   | 104   | 106   | 106   | 105   | 106   | 108   | 108   | 107   | 107   | 108   | 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    | 60    | 61    | 61    | 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    | 64    | 16. Lampung             |          |
| 17. Kalimantan Selatan  | 76    | 71    | 72    | 73    | 73    | 73    | 74    | 74    | 73    | 74    | 74    | 74    | 74    | 74    | 74    | 73    | 73    | 17. Kalimantan Selatan  |          |
| 18. Kalimantan Barat    | 74    | 74    | 73    | 75    | 74    | 74    | 74    | 74    | 75    | 77    | 77    | 77    | 77    | 77    | 77    | 78    | 78    | 18. Kalimantan Barat    |          |
| 19. Kalimantan Timur    | 114   | 118   | 114   | 114   | 113   | 113   | 112   | 112   | 113   | 113   | 113   | 113   | 114   | 113   | 113   | 113   | 113   | 19. Kalimantan Timur    |          |
| 20. Kalimantan Tengah   | 46    | 43    | 43    | 44    | 45    | 45    | 45    | 45    | 45    | 45    | 46    | 46    | 46    | 46    | 46    | 46    | 46    | 20. Kalimantan Tengah   |          |
| 21. Sulawesi Tengah     | 39    | 40    | 41    | 43    | 43    | 43    | 43    | 44    | 44    | 44    | 44    | 44    | 44    | 44    | 45    | 45    | 45    | 21. Sulawesi Tengah     |          |
| 22. Sulawesi Selatan    | 129   | 131   | 131   | 131   | 133   | 133   | 132   | 133   | 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    | 64    | 65    | 64    | 64    | 64    | 64    | 23. Sulawesi Utara      |          |
| 24. Gorontalo           | 18    | 18    | 18    | 20    | 20    | 20    | 20    | 20    | 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    | 43    | 42    | 42    | 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    | 98    | 93    | 94    | 94    | 93    | 94    | 95    | 94    | 95    | 94    | 94    | 28. Bali                |          |
| 29. Nusa Tenggara Timur | 53    | 54    | 56    | 58    | 59    | 59    | 59    | 59    | 59    | 59    | 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    | 34    | 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    | 18    | 17    | 17    | 17    | 17    | 34. Others              |          |
| Total                   | 3.452 | 3.468 | 3.605 | 3.694 | 3.707 | 3.709 | 3.706 | 3.699 | 3.704 | 3.717 | 3.708 | 3.713 | 3.720 | 3.698 | 3.701 | 3.698 | 3.697 | 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 |                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|-----------|------------------------------------|
|                                                                                                                                                                                                               |        |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan                                                                                                                                                                            | Feb    | Mar    | Apr    | Mei    |           | Jun                                |
| Penyaluran Dana                                                                                                                                                                                               |        |        |        |        |        |        |        |        |        |        |        |                                                                                                                                                                                |        |        |        |        |           | Fund Disbursements                 |
| a. Kredit                                                                                                                                                                                                     | 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    | a. Credits                         |
| b. Antar Bank Aktiva                                                                                                                                                                                          | 15.374 | 18.540 | 23.483 | 27.705 | 24.638 | 26.797 | 27.471 | 28.919 | 29.849 | 30.687 | 31.815 | 31.551                                                                                                                                                                         | 30.899 | 31.077 | 30.127 | 27.725 | 28.633    | b. Inter-Bank Assets               |
| Sumber Dana                                                                                                                                                                                                   |        |        |        |        |        |        |        |        |        |        |        |                                                                                                                                                                                |        |        |        |        |           | Source of Funds                    |
| a. DPK                                                                                                                                                                                                        | 50.520 | 58.750 | 67.266 | 75.725 | 77.853 | 79.709 | 80.605 | 81.597 | 82.638 | 83.904 | 84.861 | 85.234                                                                                                                                                                         | 85.623 | 86.361 | 86.868 | 85.772 | 86.300    | a. Third Party Funds               |
| Deposito                                                                                                                                                                                                      | 33.879 | 39.919 | 46.307 | 51.977 | 54.465 | 55.497 | 56.258 | 56.705 | 57.265 | 57.675 | 58.137 | 58.857                                                                                                                                                                         | 59.075 | 59.362 | 59.531 | 59.393 | 59.614    | Time Deposits                      |
| Tabungan                                                                                                                                                                                                      | 16.641 | 18.831 | 20.959 | 23.748 | 23.389 | 24.212 | 24.347 | 24.892 | 25.373 | 26.229 | 26.723 | 26.377                                                                                                                                                                         | 26.548 | 26.999 | 27.337 | 26.379 | 26.686    | Savings Deposits                   |
| b. Antar Bank Pasiva                                                                                                                                                                                          | 1.896  | 2.006  | 2.973  | 3.617  | 3.778  | 4.010  | 4.089  | 4.237  | 4.333  | 4.436  | 4.417  | 4.590                                                                                                                                                                          | 4.671  | 4.717  | 4.717  | 4.830  | 4.932     | b. Inter-Bank Liabilities          |
| c. Pinjaman yang Diterima                                                                                                                                                                                     | 11.165 | 13.386 | 13.460 | 13.613 | 13.988 | 13.731 | 13.465 | 13.737 | 13.525 | 13.313 | 13.820 | 13.215                                                                                                                                                                         | 12.948 | 13.188 | 13.167 | 13.477 | 13.710    | c. Loans received                  |
| d. Kewajiban Segera                                                                                                                                                                                           | 421    | 452    | 586    | 667    | 956    | 799    | 797    | 779    | 728    | 789    | 776    | 741                                                                                                                                                                            | 791    | 839    | 895    | 929    | 952       | d. Immediate Liabilities           |
| Beberapa Komponen Modal                                                                                                                                                                                       |        |        |        |        |        |        |        |        |        |        |        |                                                                                                                                                                                |        |        |        |        |           | Several Components of Capital      |
| a. Modal Disetor                                                                                                                                                                                              | 6.997  | 8.227  | 9.550  | 10.656 | 11.299 | 11.340 | 11.459 | 11.552 | 11.621 | 11.723 | 11.879 | 11.947                                                                                                                                                                         | 12.039 | 12.160 | 12.215 | 12.311 | 12.338    | a. Paid In Capital                 |
| b. Cadangan                                                                                                                                                                                                   | 1.573  | 1.819  | 2.079  | 2.351  | 2.675  | 2.683  | 2.693  | 2.700  | 2.699  | 2.701  | 2.708  | 2.754                                                                                                                                                                          | 2.794  | 2.859  | 2.949  | 3.000  | 3.033     | b. Reserves                        |
| c. L/R Tahun Berjalan                                                                                                                                                                                         | 2.661  | 2.682  | 2.755  | 2.936  | 1.523  | 1.805  | 2.069  | 2.338  | 2.672  | 2.972  | 3.210  | 295                                                                                                                                                                            | 523    | 853    | 1.104  | 1.364  | 1.586     | c. Current Earnings                |
| d. L/R Tahun Lalu                                                                                                                                                                                             | 564    | 978    | 1.289  | 1.755  | 2.394  | 2.337  | 2.303  | 2.286  | 2.255  | 2.230  | 2.201  | 4.980                                                                                                                                                                          | 4.636  | 4.355  | 3.698  | 3.100  | 2.938     | 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<br>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                        |
|-------------------------------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------------------------------|
|                               |        |        |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                  |
| LDR (%)                       | 84,34  | 79,79  | 77,81   | 76,24   | 79,03   | 77,61   | 73,63   | 76,59   | 76,24   | 76,01   | 75,36   | 74,49   | 75,19   | 75,43   | 76,40   | 78,13   | 77,60   | LDR (%)                          |
| - Total Kredit                | 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  | - Total Credit                   |
| - Penghimpunan Dana           | 60.024 | 72.914 | 81.908  | 90.997  | 93.621  | 95.259  | 96.004  | 97.318  | 98.117  | 99.245  | 100.632 | 100.646 | 100.935 | 101.992 | 102.549 | 101.845 | 102.700 | - Funds collected                |
| - Modal Inti                  | 10.137 | 12.801 | 14.232  | 16.147  | 16.963  | 17.095  | 23.148  | 17.499  | 17.677  | 17.935  | 18.105  | 19.583  | 19.455  | 19.512  | 19.148  | 18.793  | 18.801  | - Core Capital                   |
| NPL (%)                       | 4,41   | 4,75   | 5,37    | 5,83    | 6,93    | 6,95    | 7,01    | 7,00    | 7,00    | 6,86    | 6,15    | 6,66    | 6,83    | 6,81    | 6,96    | 6,91    | 7,15    | NPL (%)                          |
| - Kredit Non Lancar           | 2.610  | 3.252  | 4.018   | 4.765   | 6.056   | 6.062   | 6.147   | 6.156   | 6.177   | 6.115   | 5.500   | 5.962   | 6.179   | 6.246   | 6.469   | 6.515   | 6.740   | - Non Current Credits            |
| - Total Kredit                | 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  | - Total Credit                   |
| ROA (%)                       | 3,44   | 2,98   | 2,71    | 2,59    | 2,61    | 2,61    | 2,59    | 2,56    | 2,61    | 2,60    | 2,55    | 2,81    | 2,49    | 2,68    | 2,59    | 2,58    | 2,48    | ROA (%)                          |
| - L/R Tahun Berjalan          | 2.661  | 2.682  | 2.755   | 2.936   | 1.523   | 1.805   | 2.069   | 2.338   | 2.672   | 2.972   | 3.210   | 295     | 523     | 853     | 1.104   | 1.364   | 1.586   | - Current Earnings (Profit/Loss) |
| - Total Aktiva                | 77.376 | 89.878 | 101.713 | 113.501 | 116.640 | 118.715 | 119.792 | 121.583 | 122.916 | 124.605 | 125.945 | 125.886 | 126.211 | 127.528 | 127.877 | 127.058 | 128.005 | - Total Aktiva                   |
| ROE (%)                       | 32,41  | 27,89  | 24,76   | 23,61   | 22,89   | 23,16   | 23,02   | 22,95   | 23,48   | 23,57   | 23,06   | 25,23   | 22,20   | 23,86   | 22,97   | 22,51   | 21,73   | ROE (%)                          |
| - L/R Tahun Berjalan          | 2.661  | 2.682  | 2.755   | 2.936   | 1.523   | 1.805   | 2.069   | 2.338   | 2.672   | 2.972   | 3.210   | 295     | 523     | 853     | 1.104   | 1.364   | 1.586   | - Current Earnings (Profit/Loss) |
| - Modal Disetor               | 6.997  | 8.227  | 9.550   | 10.656  | 11.299  | 11.340  | 11.459  | 11.552  | 11.621  | 11.723  | 11.879  | 11.947  | 12.039  | 12.160  | 12.215  | 12.311  | 12.338  | - Paid In Capital                |
| - Cadangan Umum               | 1.214  | 1.389  | 1.579   | 1.778   | 2.009   | 2.018   | 2.022   | 2.027   | 2.032   | 2.033   | 2.038   | 2.073   | 2.099   | 2.147   | 2.209   | 2.237   | 2.253   | - 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                |
|-------------------------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------------------------|
|                         |        |        |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                         |
| 1. Jawa Barat           | 12.663 | 15.099 | 16.380  | 16.825  | 16.765  | 17.076  | 17.161  | 17.382  | 17.538  | 17.789  | 18.010  | 18.015  | 17.936  | 18.173  | 18.185  | 17.733  | 17.615  | 1. Jawa Barat           |
| 2. Banten               | 1.529  | 1.833  | 2.250   | 2.633   | 2.927   | 3.019   | 3.204   | 3.297   | 3.393   | 3.459   | 3.553   | 3.528   | 3.574   | 3.656   | 3.823   | 3.886   | 3.893   | 2. Banten               |
| 3. DKI Jakarta          | 1.625  | 1.889  | 2.124   | 2.593   | 2.493   | 2.536   | 2.545   | 2.554   | 2.533   | 2.520   | 2.524   | 2.486   | 2.517   | 2.517   | 2.520   | 2.558   | 2.545   | 3. DKI Jakarta          |
| 4. D.I Yogyakarta       | 3.510  | 4.127  | 4.760   | 5.336   | 5.409   | 5.523   | 5.560   | 5.657   | 5.697   | 5.743   | 5.924   | 5.908   | 5.921   | 5.988   | 6.074   | 6.054   | 6.044   | 4. D.I Yogyakarta       |
| 5. Jawa Tengah          | 16.844 | 19.234 | 22.060  | 24.876  | 26.006  | 26.658  | 26.872  | 27.223  | 27.680  | 28.304  | 28.328  | 28.307  | 28.508  | 28.890  | 29.068  | 28.846  | 29.212  | 5. Jawa Tengah          |
| 6. Jawa Timur           | 8.910  | 10.226 | 11.361  | 12.140  | 12.357  | 12.561  | 12.642  | 12.792  | 12.987  | 13.143  | 13.264  | 13.307  | 13.297  | 13.349  | 13.322  | 13.140  | 13.329  | 6. Jawa Timur           |
| 7. Bengkulu             | 39     | 55     | 64      | 72      | 67      | 70      | 71      | 76      | 84      | 83      | 83      | 84      | 85      | 87      | 85      | 89      | 91      | 7. Bengkulu             |
| 8. Jambi                | 738    | 759    | 745     | 779     | 791     | 807     | 828     | 836     | 834     | 843     | 853     | 857     | 858     | 872     | 872     | 870     | 877     | 8. Jambi                |
| 9. Aceh                 | 161    | 168    | 222     | 251     | 253     | 260     | 260     | 258     | 258     | 260     | 273     | 260     | 262     | 260     | 263     | 258     | 254     | 9. Aceh                 |
| 10. Sumatera Utara      | 967    | 1.049  | 1.170   | 1.348   | 1.371   | 1.411   | 1.426   | 1.451   | 1.475   | 1.488   | 1.489   | 1.525   | 1.540   | 1.566   | 1.571   | 1.569   | 1.571   | 10. Sumatera Utara      |
| 11. Sumatera Barat      | 1.337  | 1.346  | 1.434   | 1.562   | 1.505   | 1.574   | 1.579   | 1.614   | 1.633   | 1.660   | 1.698   | 1.707   | 1.704   | 1.705   | 1.682   | 1.630   | 1.627   | 11. Sumatera Barat      |
| 12. Riau                | 1.050  | 1.134  | 1.202   | 1.295   | 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   | 12. Riau                |
| 13. Kepulauan Riau      | 3.842  | 4.446  | 4.917   | 5.844   | 6.175   | 6.232   | 6.355   | 6.349   | 6.412   | 6.451   | 6.460   | 6.520   | 6.544   | 6.599   | 6.623   | 6.597   | 6.654   | 13. Kepulauan Riau      |
| 14. Sumatera Selatan    | 1.046  | 1.156  | 1.202   | 1.339   | 1.377   | 1.413   | 1.416   | 1.420   | 1.439   | 1.442   | 1.433   | 1.452   | 1.437   | 1.476   | 1.460   | 1.472   | 1.476   | 14. Sumatera Selatan    |
| 15. Bangka Belitung     | 75     | 89     | 115     | 122     | 137     | 139     | 140     | 136     | 141     | 140     | 140     | 140     | 144     | 142     | 143     | 145     | 148     | 15. Bangka Belitung     |
| 16. Lampung             | 6.678  | 7.897  | 8.885   | 10.078  | 10.460  | 10.547  | 10.494  | 10.824  | 10.906  | 11.043  | 11.068  | 11.170  | 11.116  | 11.261  | 11.125  | 11.166  | 11.376  | 16. Lampung             |
| 17. Kalimantan Selatan  | 416    | 533    | 554     | 573     | 558     | 559     | 561     | 565     | 573     | 574     | 588     | 592     | 590     | 599     | 593     | 581     | 579     | 17. Kalimantan Selatan  |
| 18. Kalimantan Barat    | 953    | 1.020  | 1.066   | 1.208   | 1.283   | 1.241   | 1.258   | 1.263   | 1.284   | 1.298   | 1.335   | 1.324   | 1.349   | 1.323   | 1.298   | 1.306   | 1.301   | 18. Kalimantan Barat    |
| 19. Kalimantan Timur    | 336    | 359    | 392     | 394     | 375     | 383     | 385     | 389     | 390     | 397     | 406     | 403     | 402     | 408     | 409     | 420     | 423     | 19. Kalimantan Timur    |
| 20. Kalimantan Tengah   | 232    | 287    | 336     | 376     | 422     | 394     | 404     | 427     | 469     | 466     | 480     | 432     | 447     | 453     | 446     | 515     | 531     | 20. Kalimantan Tengah   |
| 21. Sulawesi Tengah     | 1.372  | 1.535  | 1.878   | 2.209   | 2.456   | 2.477   | 2.442   | 2.551   | 2.541   | 2.520   | 2.640   | 2.574   | 2.597   | 2.590   | 2.554   | 2.505   | 2.571   | 21. Sulawesi Tengah     |
| 22. Sulawesi Selatan    | 1.064  | 1.310  | 1.448   | 1.995   | 2.214   | 2.230   | 2.264   | 2.299   | 2.333   | 2.345   | 2.354   | 2.379   | 2.351   | 2.373   | 2.400   | 2.424   | 2.445   | 22. Sulawesi Selatan    |
| 23. Sulawesi Utara      | 963    | 995    | 1.034   | 1.143   | 1.173   | 1.198   | 1.206   | 1.206   | 1.208   | 1.195   | 1.221   | 1.228   | 1.221   | 1.228   | 1.237   | 1.225   | 1.238   | 23. Sulawesi Utara      |
| 24. Sulawesi Tenggara   | 133    | 187    | 261     | 293     | 308     | 292     | 286     | 291     | 286     | 291     | 293     | 290     | 284     | 290     | 285     | 290     | 295     | 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      | 32      | 33      | 34      | 34      | 33      | 33      | 32      | 32      | 30      | 26. Gorontalo           |
| 27. Nusa Tenggara Barat | 940    | 1.062  | 1.240   | 1.343   | 1.285   | 1.311   | 1.323   | 1.324   | 1.353   | 1.388   | 1.398   | 1.396   | 1.390   | 1.411   | 1.424   | 1.379   | 1.361   | 27. Nusa Tenggara Barat |
| 28. Bali                | 7.721  | 9.380  | 11.313  | 13.074  | 13.218  | 13.466  | 13.621  | 13.845  | 13.862  | 14.054  | 14.078  | 14.063  | 14.182  | 14.350  | 14.492  | 14.423  | 14.504  | 28. Bali                |
| 29. Nusa Tenggara Timur | 337    | 415    | 493     | 594     | 616     | 621     | 634     | 631     | 644     | 651     | 668     | 667     | 684     | 680     | 683     | 699     | 705     | 29. Nusa Tenggara Timur |
| 30. Maluku              | 1.001  | 1.174  | 1.313   | 1.473   | 1.532   | 1.551   | 1.618   | 1.658   | 1.658   | 1.701   | 1.786   | 1.787   | 1.780   | 1.795   | 1.784   | 1.819   | 1.826   | 30. Maluku              |
| 31. Papua               | 609    | 754    | 911     | 1.010   | 1.092   | 1.098   | 1.132   | 1.155   | 1.175   | 1.185   | 1.337   | 1.267   | 1.255   | 1.255   | 1.247   | 1.255   | 1.280   | 31. Papua               |
| 32. Maluku Utara        | 22     | 35     | 45      | 59      | 78      | 84      | 91      | 95      | 95      | 100     | 103     | 106     | 113     | 116     | 122     | 130     | 133     | 32. Maluku Utara        |
| 33. Papua Barat         | 221    | 280    | 437     | 619     | 603     | 603     | 623     | 635     | 654     | 683     | 750     | 709     | 719     | 726     | 724     | 717     | 712     | 33. Papua Barat         |
| 34. Lainnya             | -      | -      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 34. Others              |
| Total                   | 77.376 | 89.878 | 101.713 | 113.501 | 116.640 | 118.715 | 119.792 | 121.583 | 122.916 | 124.605 | 125.945 | 125.886 | 126.211 | 127.528 | 127.877 | 127.058 | 128.005 | 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 |                        |
|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------|------------------------|
|                 |       |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   |             | Jun                    |
| Total Aset BPR  | 9     | 12    | 5     | 10    | 11    | 10    | 11    | 12    | 12    | 12    | 11    | 12    | 10    | 10    | 12    | 11    | 8           | Total Asset Rural bank |
| < 1 Miliar      |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |             | < 1 Billion            |
| Total Aset BPR  | 213   | 190   | 146   | 126   | 129   | 123   | 115   | 115   | 113   | 111   | 107   | 107   | 107   | 103   | 100   | 101   | 105         | Total Asset Rural bank |
| 1 s.d 5 Miliar  |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |             | 1 up to 5 Billion      |
| Total Aset BPR  | 267   | 245   | 226   | 210   | 188   | 174   | 179   | 181   | 180   | 180   | 181   | 170   | 173   | 172   | 172   | 177   | 171         | 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 | 1.291 | 1.310 | 1.312 | 1.314 | 1.316 | 1.316 | 1.320 | 1.328 | 1.325 | 1.330 | 1.325 | 1.318 | 1.319       | Total Asset Rural bank |
| > 10 Miliar     |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |             | > 10 Billion           |
| Total           | 1.635 | 1.643 | 1.637 | 1.633 | 1.619 | 1.617 | 1.617 | 1.622 | 1.621 | 1.619 | 1.619 | 1.617 | 1.615 | 1.615 | 1.609 | 1.607 | 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                |
|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------------------|
|                               |        |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                               |
| Kredit                        | 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 | Credit                        |
| a. Lancar                     | 56.566 | 65.139 | 70.789 | 76.919 | 81.333 | 81.135 | 81.580 | 81.782 | 82.109 | 82.958 | 83.982 | 83.598 | 84.348 | 85.409 | 86.503 | 87.738 | 87.539 | a. Current                    |
| b. Kurang Lancar              | 640    | 773    | 889    | 925    | 1.551  | 1.483  | 1.423  | 1.457  | 1.400  | 1.379  | 1.058  | 1.438  | 1.581  | 1.594  | 1.691  | 1.651  | 1.671  | b. Sub-Standard               |
| c. Diragukan                  | 537    | 713    | 879    | 974    | 1.163  | 1.187  | 1.196  | 1.206  | 1.198  | 1.173  | 1.102  | 1.105  | 1.113  | 1.115  | 1.192  | 1.255  | 1.279  | c. Doubtful                   |
| d. Macet                      | 1.433  | 1.766  | 2.250  | 2.866  | 3.342  | 3.392  | 3.528  | 3.493  | 3.579  | 3.562  | 3.341  | 3.420  | 3.486  | 3.536  | 3.586  | 3.609  | 3.791  | d. Lost                       |
| Non Performing Loan (Nominal) | 2.610  | 3.252  | 4.018  | 4.765  | 6.056  | 6.062  | 6.147  | 6.156  | 6.177  | 6.115  | 5.500  | 5.962  | 6.179  | 6.246  | 6.469  | 6.515  | 6.740  | Non Performing Loan (Nominal) |
| Rasio Non Performing Loan (%) | 4,41   | 4,75   | 5,37   | 5,83   | 6,93   | 6,95   | 7,01   | 7,00   | 7,00   | 6,86   | 6,15   | 6,66   | 6,83   | 6,81   | 6,96   | 6,91   | 7,15   | 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 |
|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------------------|----------|
|                         |       |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                         |          |
| 1. Jawa Barat           | 529   | 700   | 814   | 858   | 1.007 | 1.016 | 1.024 | 1.012 | 1.021 | 1.047 | 980   | 1.020 | 1.050 | 1.087 | 1.092 | 1.056 | 1.099 | 1. Jawa Barat           |          |
| 2. Banten               | 99    | 101   | 110   | 147   | 178   | 179   | 186   | 178   | 172   | 167   | 146   | 161   | 172   | 178   | 187   | 174   | 190   | 2. Banten               |          |
| 3. DKI Jakarta          | 64    | 66    | 87    | 105   | 128   | 116   | 116   | 138   | 114   | 105   | 99    | 120   | 108   | 106   | 98    | 96    | 111   | 3. DKI Jakarta          |          |
| 4. D.I Yogyakarta       | 123   | 144   | 189   | 182   | 227   | 231   | 230   | 225   | 230   | 229   | 198   | 216   | 233   | 228   | 238   | 244   | 252   | 4. D.I Yogyakarta       |          |
| 5. Jawa Tengah          | 697   | 825   | 989   | 1.129 | 1.496 | 1.480 | 1.503 | 1.501 | 1.503 | 1.488 | 1.342 | 1.468 | 1.550 | 1.567 | 1.623 | 1.680 | 1.729 | 5. Jawa Tengah          |          |
| 6. Jawa Timur           | 247   | 374   | 536   | 621   | 723   | 737   | 737   | 750   | 752   | 744   | 664   | 699   | 713   | 719   | 745   | 764   | 790   | 6. Jawa Timur           |          |
| 7. Bengkulu             | 3     | 2     | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 5     | 5     | 4     | 5     | 7. Bengkulu             |          |
| 8. Jambi                | 36    | 64    | 81    | 67    | 78    | 72    | 72    | 70    | 66    | 61    | 58    | 63    | 64    | 63    | 66    | 70    | 72    | 8. Jambi                |          |
| 9. Aceh                 | 8     | 11    | 12    | 12    | 16    | 16    | 16    | 17    | 16    | 17    | 15    | 16    | 18    | 17    | 17    | 18    | 19    | 9. Aceh                 |          |
| 10. Sumatera Utara      | 50    | 55    | 65    | 81    | 84    | 84    | 83    | 82    | 81    | 78    | 71    | 72    | 75    | 77    | 82    | 82    | 86    | 10. Sumatera Utara      |          |
| 11. Sumatera Barat      | 68    | 83    | 83    | 94    | 114   | 115   | 118   | 117   | 116   | 113   | 98    | 105   | 108   | 108   | 112   | 110   | 110   | 11. Sumatera Barat      |          |
| 12. Riau                | 103   | 112   | 115   | 125   | 151   | 146   | 143   | 143   | 142   | 133   | 123   | 126   | 128   | 117   | 109   | 114   | 112   | 12. Riau                |          |
| 13. Kepulauan Riau      | 65    | 80    | 107   | 148   | 266   | 261   | 287   | 294   | 301   | 275   | 245   | 278   | 291   | 292   | 305   | 305   | 316   | 13. Kepulauan Riau      |          |
| 14. Sumatera Selatan    | 47    | 58    | 108   | 154   | 148   | 146   | 164   | 141   | 166   | 157   | 147   | 145   | 149   | 146   | 137   | 127   | 131   | 14. Sumatera Selatan    |          |
| 15. Bangka Belitung     | 2     | 3     | 9     | 6     | 8     | 8     | 8     | 8     | 7     | 6     | 6     | 6     | 5     | 6     | 6     | 6     | 6     | 15. Bangka Belitung     |          |
| 16. Lampung             | 65    | 77    | 96    | 108   | 136   | 130   | 135   | 132   | 127   | 128   | 118   | 119   | 126   | 126   | 122   | 124   | 127   | 16. Lampung             |          |
| 17. Kalimantan Selatan  | 27    | 44    | 45    | 46    | 48    | 50    | 50    | 50    | 48    | 45    | 39    | 41    | 43    | 45    | 45    | 46    | 47    | 17. Kalimantan Selatan  |          |
| 18. Kalimantan Barat    | 22    | 27    | 36    | 60    | 69    | 69    | 68    | 69    | 64    | 68    | 62    | 81    | 84    | 97    | 100   | 95    | 101   | 18. Kalimantan Barat    |          |
| 19. Kalimantan Timur    | 30    | 32    | 27    | 29    | 35    | 36    | 35    | 37    | 37    | 35    | 25    | 27    | 27    | 25    | 26    | 25    | 25    | 19. Kalimantan Timur    |          |
| 20. Kalimantan Tengah   | 7     | 7     | 4     | 12    | 15    | 21    | 18    | 20    | 23    | 25    | 23    | 22    | 16    | 16    | 16    | 19    | 19    | 20. Kalimantan Tengah   |          |
| 21. Sulawesi Tengah     | 12    | 16    | 13    | 20    | 27    | 27    | 31    | 30    | 32    | 30    | 25    | 24    | 25    | 26    | 27    | 28    | 30    | 21. Sulawesi Tengah     |          |
| 22. Sulawesi Selatan    | 12    | 22    | 32    | 28    | 40    | 42    | 39    | 37    | 37    | 38    | 31    | 33    | 35    | 37    | 41    | 40    | 38    | 22. Sulawesi Selatan    |          |
| 23. Sulawesi Utara      | 59    | 59    | 89    | 102   | 109   | 92    | 85    | 78    | 77    | 77    | 76    | 79    | 82    | 86    | 95    | 99    | 97    | 23. Sulawesi Utara      |          |
| 24. Sulawesi Tenggara   | 9     | 11    | 14    | 24    | 45    | 46    | 46    | 48    | 46    | 49    | 44    | 48    | 49    | 43    | 45    | 46    | 48    | 24. Sulawesi Tenggara   |          |
| 25. Sulawesi Barat      | 0     | 0     | 0     | 0     | 0     | 1     | 1     | 1     | 1     | 1     | 0     | 1     | 1     | 1     | 0     | 0     | 0     | 25. Sulawesi Barat      |          |
| 26. Gorontalo           | 3     | 5     | 5     | 6     | 6     | 6     | 6     | 6     | 6     | 6     | 5     | 5     | 5     | 5     | 5     | 5     | 5     | 26. Gorontalo           |          |
| 27. Nusa Tenggara Barat | 67    | 66    | 73    | 103   | 129   | 129   | 132   | 136   | 131   | 129   | 128   | 136   | 144   | 147   | 155   | 157   | 159   | 27. Nusa Tenggara Barat |          |
| 28. Bali                | 138   | 168   | 223   | 444   | 680   | 707   | 718   | 742   | 762   | 750   | 652   | 741   | 762   | 761   | 824   | 831   | 847   | 28. Bali                |          |
| 29. Nusa Tenggara Timur | 6     | 22    | 24    | 24    | 30    | 35    | 37    | 36    | 40    | 43    | 23    | 33    | 41    | 31    | 41    | 40    | 34    | 29. Nusa Tenggara Timur |          |
| 30. Maluku              | 4     | 4     | 5     | 3     | 5     | 6     | 6     | 5     | 6     | 6     | 5     | 5     | 6     | 6     | 5     | 6     | 6     | 30. Maluku              |          |
| 31. Papua               | 7     | 10    | 16    | 13    | 21    | 22    | 22    | 20    | 21    | 23    | 20    | 21    | 22    | 25    | 31    | 31    | 30    | 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     | 32    | 30    | 28    | 27    | 27    | 37    | 27    | 46    | 45    | 50    | 68    | 70    | 87    | 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 | 6.056 | 6.062 | 6.147 | 6.156 | 6.177 | 6.115 | 5.500 | 5.962 | 6.179 | 6.246 | 6.469 | 6.515 | 6.731 | 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 |                                                                                | Juni 2017     |                                                                                | Desember 2017 |                                                                                | Juni 2018     |                                                                                | Indicator                      |
|------------------|---------------|--------------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------|--------------------------------|
|                  | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds)<br>(%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds)<br>(%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds)<br>(%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds)<br>(%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds)<br>(%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds)<br>(%) | Nominal       | Komposisi thd Total DPK (%)<br>(Composition to Total Third Party Funds)<br>(%) |                                |
| Deposito         | 33.879        | 67,06                                                                          | 39.919        | 67,95                                                                          | 46.307        | 68,84                                                                          | 51.977        | 68,64                                                                          | 54.465        | 69,96                                                                          | 58.137        | 68,51                                                                          | 59.614        | 69,08                                                                          | Time Deposits                  |
| Tabungan         | 16.641        | 32,94                                                                          | 18.831        | 32,05                                                                          | 20.959        | 31,16                                                                          | 23.748        | 31,36                                                                          | 23.389        | 30,04                                                                          | 26.723        | 31,49                                                                          | 26.686        | 30,92                                                                          | Saving                         |
| <b>Total DPK</b> | <b>50.520</b> | <b>100,00</b>                                                                  | <b>58.750</b> | <b>100,00</b>                                                                  | <b>67.266</b> | <b>100,00</b>                                                                  | <b>75.725</b> | <b>100,00</b>                                                                  | <b>77.853</b> | <b>100,00</b>                                                                  | <b>84.861</b> | <b>100,00</b>                                                                  | <b>86.300</b> | <b>100,00</b>                                                                  | <b>Total Third Party Funds</b> |

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

| Lokasi                  | Tabungan<br>(Saving Deposits) | Deposito<br>(Time Deposits) | Total DPK<br>(Total of Third Party Funds) | Pangsa Thd Total DPK (%)<br>(Portion to Total Third Party Funds (%)) | Location                |
|-------------------------|-------------------------------|-----------------------------|-------------------------------------------|----------------------------------------------------------------------|-------------------------|
|                         | Miliar Rp (Billion Rp)        |                             |                                           |                                                                      |                         |
| 1. Jawa Barat           | 3.456                         | 8.196                       | 11.652                                    | 13,50%                                                               | 1. Jawa Barat           |
| 2. Banten               | 531                           | 1.874                       | 2.404                                     | 2,79%                                                                | 2. Banten               |
| 3. DKI Jakarta          | 108                           | 1.726                       | 1.833                                     | 2,12%                                                                | 3. DKI Jakarta          |
| 4. D.I Yogyakarta       | 1.528                         | 3.075                       | 4.603                                     | 5,33%                                                                | 4. D.I Yogyakarta       |
| 5. Jawa Tengah          | 9.560                         | 12.441                      | 22.001                                    | 25,49%                                                               | 5. Jawa Tengah          |
| 6. Jawa Timur           | 2.757                         | 5.927                       | 8.684                                     | 10,06%                                                               | 6. Jawa Timur           |
| 7. Bengkulu             | 28                            | 21                          | 49                                        | 0,06%                                                                | 7. Bengkulu             |
| 8. Jambi                | 109                           | 523                         | 633                                       | 0,73%                                                                | 8. Jambi                |
| 9. Aceh                 | 48                            | 93                          | 141                                       | 0,16%                                                                | 9. Aceh                 |
| 10. Sumatera Utara      | 602                           | 619                         | 1.221                                     | 1,42%                                                                | 10. Sumatera Utara      |
| 11. Sumatera Barat      | 728                           | 544                         | 1.272                                     | 1,47%                                                                | 11. Sumatera Barat      |
| 12. Riau                | 392                           | 612                         | 1.003                                     | 1,16%                                                                | 12. Riau                |
| 13. Kepulauan Riau      | 676                           | 4.787                       | 5.463                                     | 6,33%                                                                | 13. Kepulauan Riau      |
| 14. Sumatera Selatan    | 222                           | 655                         | 877                                       | 1,02%                                                                | 14. Sumatera Selatan    |
| 15. Bangka Belitung     | 23                            | 97                          | 120                                       | 0,14%                                                                | 15. Bangka Belitung     |
| 16. Lampung             | 872                           | 4.657                       | 5.528                                     | 6,41%                                                                | 16. Lampung             |
| 17. Kalimantan Selatan  | 145                           | 193                         | 339                                       | 0,39%                                                                | 17. Kalimantan Selatan  |
| 18. Kalimantan Barat    | 346                           | 698                         | 1.043                                     | 1,21%                                                                | 18. Kalimantan Barat    |
| 19. Kalimantan Timur    | 86                            | 114                         | 200                                       | 0,23%                                                                | 19. Kalimantan Timur    |
| 20. Kalimantan Tengah   | 219                           | 176                         | 395                                       | 0,46%                                                                | 20. Kalimantan Tengah   |
| 21. Sulawesi Tengah     | 96                            | 766                         | 861                                       | 1,00%                                                                | 21. Sulawesi Tengah     |
| 22. Sulawesi Selatan    | 267                           | 1.313                       | 1.580                                     | 1,83%                                                                | 22. Sulawesi Selatan    |
| 23. Sulawesi Utara      | 187                           | 876                         | 1.063                                     | 1,23%                                                                | 23. Sulawesi Utara      |
| 24. Sulawesi Tenggara   | 73                            | 41                          | 114                                       | 0,13%                                                                | 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 | 471                           | 408                         | 879                                       | 1,02%                                                                | 27. Nusa Tenggara Barat |
| 28. Bali                | 2.632                         | 7.368                       | 10.000                                    | 11,59%                                                               | 28. Bali                |
| 29. Nusa Tenggara Timur | 160                           | 374                         | 534                                       | 0,62%                                                                | 29. Nusa Tenggara Timur |
| 30. Maluku              | 131                           | 628                         | 759                                       | 0,88%                                                                | 30. Maluku              |
| 31. Papua               | 128                           | 373                         | 501                                       | 0,58%                                                                | 31. Papua               |
| 32. Maluku Utara        | 10                            | 61                          | 71                                        | 0,08%                                                                | 32. Maluku Utara        |
| 33. Papua Barat         | 77                            | 370                         | 447                                       | 0,52%                                                                | 33. Papua Barat         |
| 34. Lainnya             | -                             | -                           | -                                         | 0,00%                                                                | 34. Others              |
| <b>Total</b>            | <b>26.686</b>                 | <b>59.614</b>               | <b>86.300</b>                             | <b>100,00%</b>                                                       | <b>Total</b>            |

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

| Lokasi                  | 2013   | 2014   | 2015   | 2016   | 2017   |        |        |        |        |        |        | 2018   |        |        |        |        |        | Location                |
|-------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------------|
|                         |        |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                         |
| 1. Jawa Barat           | 8.804  | 10.754 | 11.424 | 11.501 | 11.200 | 11.475 | 11.556 | 11.669 | 11.843 | 12.087 | 12.327 | 12.346 | 12.290 | 12.405 | 12.447 | 11.814 | 11.652 | 1. Jawa Barat           |
| 2. Banten               | 953    | 1.114  | 1.373  | 1.641  | 1.753  | 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. Banten               |
| 3. DKI Jakarta          | 1.001  | 1.209  | 1.410  | 1.754  | 1.747  | 1.790  | 1.807  | 1.824  | 1.808  | 1.790  | 1.777  | 1.797  | 1.799  | 1.814  | 1.822  | 1.844  | 1.833  | 3. DKI Jakarta          |
| 4. D.I Yogyakarta       | 2.540  | 2.934  | 3.580  | 4.079  | 4.112  | 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. D.I Yogyakarta       |
| 5. Jawa Tengah          | 12.097 | 13.909 | 16.416 | 18.666 | 19.358 | 19.945 | 20.096 | 20.389 | 20.758 | 21.273 | 21.355 | 21.321 | 21.485 | 21.755 | 21.923 | 21.675 | 22.001 | 5. Jawa Tengah          |
| 6. Jawa Timur           | 5.459  | 6.241  | 6.999  | 7.703  | 7.786  | 7.991  | 8.056  | 8.198  | 8.317  | 8.477  | 8.576  | 8.655  | 8.637  | 8.688  | 8.716  | 8.520  | 8.684  | 6. Jawa Timur           |
| 7. Bengkulu             | 27     | 32     | 44     | 45     | 39     | 42     | 39     | 39     | 38     | 37     | 40     | 43     | 40     | 41     | 44     | 47     | 49     | 7. Bengkulu             |
| 8. Jambi                | 532    | 567    | 573    | 580    | 585    | 599    | 612    | 615    | 610    | 613    | 616    | 622    | 624    | 630    | 630    | 626    | 633    | 8. Jambi                |
| 9. Aceh                 | 80     | 85     | 112    | 129    | 131    | 138    | 138    | 135    | 135    | 136    | 148    | 143    | 143    | 141    | 145    | 142    | 141    | 9. Aceh                 |
| 10. Sumatera Utara      | 690    | 774    | 889    | 1.038  | 1.062  | 1.097  | 1.108  | 1.128  | 1.143  | 1.147  | 1.148  | 1.181  | 1.193  | 1.212  | 1.230  | 1.223  | 1.221  | 10. Sumatera Utara      |
| 11. Sumatera Barat      | 917    | 973    | 1.103  | 1.238  | 1.173  | 1.244  | 1.251  | 1.285  | 1.303  | 1.325  | 1.354  | 1.363  | 1.362  | 1.356  | 1.334  | 1.276  | 1.272  | 11. Sumatera Barat      |
| 12. Riau                | 699    | 787    | 854    | 951    | 961    | 1.001  | 1.010  | 999    | 1.004  | 1.006  | 1.027  | 1.019  | 1.020  | 1.005  | 979    | 969    | 1.003  | 12. Riau                |
| 13. Kepulauan Riau      | 3.097  | 3.610  | 3.982  | 4.769  | 5.118  | 5.156  | 5.255  | 5.238  | 5.291  | 5.288  | 5.291  | 5.328  | 5.401  | 5.441  | 5.450  | 5.406  | 5.463  | 13. Kepulauan Riau      |
| 14. Sumatera Selatan    | 657    | 715    | 731    | 831    | 833    | 848    | 855    | 858    | 868    | 865    | 860    | 867    | 856    | 866    | 866    | 869    | 877    | 14. Sumatera Selatan    |
| 15. Bangka Belitung     | 60     | 70     | 93     | 102    | 121    | 121    | 122    | 117    | 121    | 117    | 117    | 116    | 119    | 116    | 119    | 118    | 120    | 15. Bangka Belitung     |
| 16. Lampung             | 3.373  | 3.724  | 4.362  | 4.881  | 5.141  | 5.257  | 5.234  | 5.258  | 5.367  | 5.379  | 5.368  | 5.612  | 5.610  | 5.539  | 5.495  | 5.498  | 5.528  | 16. Lampung             |
| 17. Kalimantan Selatan  | 228    | 338    | 344    | 348    | 322    | 319    | 321    | 326    | 328    | 331    | 341    | 346    | 348    | 356    | 354    | 341    | 339    | 17. Kalimantan Selatan  |
| 18. Kalimantan Barat    | 737    | 770    | 810    | 910    | 978    | 942    | 956    | 961    | 970    | 986    | 1.015  | 1.028  | 1.056  | 1.044  | 1.032  | 1.044  | 1.043  | 18. Kalimantan Barat    |
| 19. Kalimantan Timur    | 202    | 191    | 205    | 193    | 177    | 184    | 181    | 185    | 185    | 187    | 187    | 188    | 190    | 194    | 196    | 197    | 200    | 19. Kalimantan Timur    |
| 20. Kalimantan Tengah   | 190    | 232    | 263    | 277    | 316    | 289    | 295    | 308    | 348    | 341    | 353    | 303    | 314    | 323    | 317    | 383    | 395    | 20. Kalimantan Tengah   |
| 21. Sulawesi Tengah     | 332    | 412    | 565    | 693    | 872    | 878    | 860    | 847    | 786    | 789    | 840    | 831    | 867    | 880    | 872    | 857    | 861    | 21. Sulawesi Tengah     |
| 22. Sulawesi Selatan    | 497    | 721    | 899    | 1.227  | 1.355  | 1.381  | 1.420  | 1.453  | 1.479  | 1.497  | 1.511  | 1.538  | 1.517  | 1.517  | 1.514  | 1.551  | 1.580  | 22. Sulawesi Selatan    |
| 23. Sulawesi Utara      | 728    | 772    | 847    | 965    | 1.010  | 1.028  | 1.047  | 1.042  | 1.042  | 1.022  | 1.045  | 1.052  | 1.049  | 1.048  | 1.062  | 1.054  | 1.063  | 23. Sulawesi Utara      |
| 24. Sulawesi Tenggara   | 78     | 94     | 123    | 122    | 138    | 121    | 112    | 116    | 104    | 111    | 110    | 106    | 102    | 106    | 106    | 107    | 114    | 24. Sulawesi Tenggara   |
| 25. Sulawesi Barat      | 2      | 3      | 42     | 8      | 10     | 9      | 10     | 10     | 10     | 10     | 10     | 10     | 11     | 10     | 10     | 10     | 11     | 25. Sulawesi Barat      |
| 26. Gorontalo           | 21     | 20     | 20     | 17     | 16     | 16     | 16     | 16     | 16     | 17     | 18     | 17     | 17     | 16     | 17     | 17     | 16     | 26. Gorontalo           |
| 27. Nusa Tenggara Barat | 602    | 690    | 824    | 888    | 819    | 845    | 857    | 867    | 889    | 913    | 922    | 922    | 912    | 924    | 942    | 897    | 879    | 27. Nusa Tenggara Barat |
| 28. Bali                | 4.959  | 5.905  | 7.007  | 8.354  | 8.724  | 8.924  | 9.041  | 9.230  | 9.222  | 9.372  | 9.368  | 9.433  | 9.567  | 9.746  | 9.911  | 9.884  | 10.000 | 28. Bali                |
| 29. Nusa Tenggara Timur | 248    | 309    | 382    | 469    | 485    | 484    | 493    | 492    | 503    | 506    | 523    | 519    | 523    | 522    | 525    | 536    | 534    | 29. Nusa Tenggara Timur |
| 30. Maluku              | 313    | 329    | 365    | 555    | 640    | 655    | 667    | 628    | 643    | 642    | 633    | 690    | 696    | 694    | 696    | 756    | 759    | 30. Maluku              |
| 31. Papua               | 229    | 251    | 294    | 346    | 407    | 408    | 413    | 414    | 440    | 450    | 495    | 480    | 487    | 493    | 492    | 497    | 501    | 31. Papua               |
| 32. Maluku Utara        | 11     | 17     | 22     | 31     | 44     | 46     | 51     | 52     | 53     | 58     | 59     | 65     | 67     | 68     | 68     | 73     | 71     | 32. Maluku Utara        |
| 33. Papua Barat         | 155    | 198    | 312    | 413    | 423    | 411    | 430    | 438    | 455    | 487    | 555    | 515    | 513    | 517    | 521    | 529    | 447    | 33. Papua Barat         |
| 34. Lainnya             | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 34. Others              |
| Total                   | 50.520 | 58.750 | 67.266 | 75.725 | 77.853 | 79.709 | 80.605 | 81.597 | 82.638 | 83.904 | 84.861 | 85.234 | 85.623 | 86.361 | 86.868 | 85.772 | 86.300 | 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                             |
|----------------------------------------|------|-------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|---------------------------------------|
|                                        |      |       |      |      | Jun  | Jul  | Ags  | Sep  | Okt  | Nov  | Des  | Jan  | Feb  | Mar  | Apr  | Mei  | Jun  |                                       |
| Tabungan                               | 4,63 | 4,56  | 5,17 | 3,95 | 3,76 | 3,63 | 3,81 | 3,55 | 3,71 | 3,71 | 3,71 | 3,69 | 3,68 | 3,57 | 3,57 | 3,52 | 3,49 | Saving                                |
| Deposito                               | 9,61 | 10,10 | 9,69 | 9,80 | 8,66 | 8,32 | 8,37 | 8,18 | 8,09 | 8,09 | 8,12 | 8,08 | 7,97 | 7,99 | 7,99 | 8,17 | 7,85 | 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                                                           |
|---------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------------------------------------------|
|                                                               |       |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                                                           |
| 1 Pertanian, Perburuhan, dan Kehutanan                        | 35,51 | 33,78 | 33,77 | 31,28 | 30,88 | 30,73 | 30,61 | 30,61 | 29,94 | 29,91 | 29,83 | 30,46 | 29,83 | 29,73 | 29,75 | 29,68 | 29,56 | 1. Agriculture, hunting, and forestry                                     |
| 2 Perikanan                                                   | 31,19 | 30,22 | 29,42 | 27,58 | 28,72 | 28,73 | 28,65 | 28,76 | 28,55 | 27,86 | 27,60 | 27,49 | 27,31 | 27,12 | 26,81 | 26,52 | 26,64 | 2. Fisheryies                                                             |
| 3 Pertambangan dan Penggalian                                 | 25,22 | 25,17 | 25,66 | 25,28 | 25,68 | 25,60 | 25,76 | 24,44 | 24,01 | 24,47 | 24,54 | 24,54 | 24,80 | 24,79 | 24,62 | 24,56 | 24,42 | 3. Mining and quarrying                                                   |
| 4 Industri Pengolahan                                         | 27,62 | 27,68 | 27,98 | 26,31 | 25,78 | 25,35 | 25,45 | 25,34 | 25,05 | 24,90 | 24,90 | 25,16 | 24,57 | 24,09 | 23,77 | 23,90 | 23,66 | 4. Processing industry                                                    |
| 5 Listrik, Gas dan Air                                        | 27,89 | 29,06 | 28,56 | 27,39 | 27,76 | 27,80 | 27,31 | 27,15 | 26,59 | 26,88 | 26,86 | 27,61 | 27,66 | 27,78 | 27,65 | 27,72 | 27,58 | 5. Electricity, gas and water                                             |
| 6 Konstruksi                                                  | 24,93 | 26,31 | 26,72 | 26,35 | 25,56 | 25,60 | 25,67 | 25,62 | 25,42 | 25,16 | 25,05 | 24,96 | 25,10 | 24,86 | 24,73 | 24,79 | 24,64 | 6. Construction                                                           |
| 7 Perdagangan Besar dan Eceran                                | 30,24 | 28,91 | 29,27 | 27,93 | 27,51 | 27,46 | 27,43 | 27,24 | 27,17 | 26,99 | 26,86 | 27,15 | 26,78 | 26,65 | 26,55 | 26,50 | 26,38 | 7. Big and retail trade                                                   |
| 8 Penyediaan Akomodasi dan Penyedian Makan Minum              | 25,72 | 26,04 | 26,18 | 25,05 | 24,24 | 23,67 | 23,59 | 23,39 | 23,04 | 23,11 | 23,24 | 23,25 | 23,17 | 23,09 | 22,88 | 22,99 | 22,91 | 8. Provision of accommodation and food supply drinking                    |
| 9 Transportasi, Pergudangan dan Komunikasi                    | 27,47 | 26,85 | 26,72 | 25,62 | 24,95 | 24,92 | 24,87 | 24,84 | 24,75 | 24,68 | 24,54 | 24,70 | 24,70 | 24,58 | 24,41 | 24,38 | 24,24 | 9. Transportation, warehousing and communications                         |
| 10 Perantara Keuangan                                         | 22,80 | 22,19 | 19,84 | 19,23 | 18,25 | 18,14 | 18,21 | 18,10 | 18,04 | 18,22 | 18,27 | 18,09 | 17,93 | 17,76 | 17,43 | 17,28 | 17,08 | 10. Transitional finance                                                  |
| 11 Real Estate                                                | 22,76 | 22,76 | 22,76 | 22,22 | 21,63 | 21,52 | 21,31 | 21,06 | 21,00 | 20,71 | 20,61 | 20,55 | 20,55 | 20,48 | 20,45 | 20,35 | 20,33 | 11. Real estate, rental business, and services company                    |
| 12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial   | 28,85 | 26,44 | 25,87 | 26,13 | 26,36 | 26,11 | 26,08 | 25,78 | 25,73 | 25,86 | 26,31 | 26,85 | 26,72 | 26,45 | 26,76 | 26,92 | 26,90 | 12. Government administration, the defense and compulsory social security |
| 13 Jasa Pendidikan                                            | 26,41 | 27,97 | 27,73 | 26,95 | 26,15 | 26,13 | 25,98 | 25,61 | 25,04 | 24,05 | 24,91 | 24,89 | 24,69 | 24,56 | 24,41 | 23,93 | 24,80 | 13. Education services                                                    |
| 14 Jasa Kesehatan dan Kegiatan Sosial                         | 22,60 | 27,46 | 27,51 | 27,06 | 26,30 | 26,09 | 25,93 | 25,97 | 25,74 | 25,70 | 25,92 | 25,73 | 25,83 | 25,44 | 25,11 | 25,11 | 24,95 | 14. Health and social services                                            |
| 15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan | 28,63 | 29,43 | 30,05 | 28,56 | 27,41 | 27,26 | 26,80 | 26,92 | 26,69 | 26,64 | 26,62 | 27,30 | 26,20 | 26,05 | 25,81 | 25,83 | 25,63 | 15. Community, Sociocultural,Entertainment and Other Individual Services  |
| 16 Jasa Perorangan yang Melayani Rumah Tangga                 | 28,94 | 28,71 | 28,01 | 27,17 | 27,32 | 27,40 | 27,37 | 27,32 | 27,20 | 27,48 | 26,80 | 26,84 | 27,47 | 26,99 | 26,80 | 26,66 | 26,72 | 16. Individual services serving the household                             |
| 17 Kegiatan Usaha yang Belum Jelas Batasannya                 | 29,24 | 28,92 | 28,94 | 27,47 | 26,73 | 26,82 | 26,79 | 26,50 | 26,57 | 26,45 | 26,23 | 25,91 | 25,91 | 25,95 | 25,89 | 25,64 | 25,60 | 17. International Agency and Other Extra Agency International             |
| 18 Bukan Lapangan Usaha - Rumah Tangga                        | 25,17 | 24,90 | 24,95 | 24,95 | 24,18 | 24,01 | 23,71 | 23,71 | 23,73 | 23,79 | 23,74 | 23,76 | 23,70 | 23,58 | 23,57 | 23,54 | 23,47 | 18. Business Activities which are not clearly defined                     |
| 19 Bukan Lapangan Usaha - Lainnya                             | 25,18 | 25,55 | 26,36 | 25,49 | 25,48 | 25,39 | 25,46 | 25,82 | 25,94 | 25,78 | 24,21 | 24,29 | 23,97 | 23,81 | 23,73 | 23,68 | 23,63 | 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 |
|----------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------|-------------|
|                                        |       |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                       |             |
| Modal Kerja                            | 30,56 | 29,45 | 29,52 | 28,12 | 27,58 | 27,48 | 27,42 | 27,26 | 27,09 | 26,92 | 26,81 | 27,08 | 26,72 | 26,56 | 26,43 | 26,37 | 26,25 | Total Working Capital                 |             |
| Investasi                              | 25,36 | 25,88 | 26,26 | 25,07 | 24,61 | 24,56 | 24,47 | 24,40 | 24,31 | 24,23 | 24,09 | 24,12 | 24,08 | 24,01 | 23,97 | 23,92 | 23,84 | Total Investment                      |             |
| Konsumsi                               | 25,13 | 25,50 | 26,24 | 25,44 | 25,36 | 25,27 | 25,30 | 25,63 | 25,73 | 25,60 | 24,17 | 24,24 | 23,94 | 23,79 | 23,71 | 23,67 | 23,61 | 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        |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------------|
|               |       |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                    |
| Jumlah BPR    | 1.635 | 1.643 | 1.637 | 1.633 | 1.619 | 1.617 | 1.618 | 1.622 | 1.621 | 1.619 | 1.619 | 1.617 | 1.615 | 1.615 | 1.609 | 1.607 | 1.603 | Total Rural Banks  |
| Jumlah Kantor | 4.678 | 4.895 | 5.100 | 6.075 | 6.155 | 6.151 | 6.144 | 6.157 | 6.166 | 6.130 | 6.192 | 6.174 | 6.231 | 6.226 | 6.191 | 6.225 | 6.226 | Total Bank Offices |

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

| Lokasi                  | BPR (Rural Bank) |              |              | Total        | Location                |
|-------------------------|------------------|--------------|--------------|--------------|-------------------------|
|                         | KP               | KC           | KPK          |              |                         |
| 1. Jawa Barat           | 283              | 343          | 428          | 1.054        | 1. Jawa Barat           |
| 2. Banten               | 59               | 56           | 61           | 176          | 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          | 252              | 525          | 791          | 1.568        | 5. Jawa Tengah          |
| 6. Jawa Timur           | 304              | 257          | 1.023        | 1.584        | 6. Jawa Timur           |
| 7. Bengkulu             | 5                | 5            | 2            | 12           | 7. Bengkulu             |
| 8. Jambi                | 19               | 8            | 5            | 32           | 8. Jambi                |
| 9. Aceh                 | 5                | 14           | 19           | 38           | 9. Aceh                 |
| 10. Sumatera Utara      | 54               | 41           | 46           | 141          | 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    | 22               | 6            | 3            | 31           | 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           | 127          | 316          | 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              |
| <b>Total</b>            | <b>1.603</b>     | <b>1.659</b> | <b>2.964</b> | <b>6.226</b> | <b>Total</b>            |

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

| Indikator               | 2013  | 2014  | 2015  | 2016  | 2017  |       |       |       |       |        | 2018   |        |        |        |        |        | Indicator |                                |
|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|-----------|--------------------------------|
|                         |       |       |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    |           | Jun                            |
| Penyaluran Dana iB      | 5.544 | 6.287 | 7.367 | 8.689 | 9.154 | 9.381 | 9.540 | 9.677 | 9.799 | 10.001 | 10.289 | 10.402 | 10.410 | 10.530 | 10.633 | 10.529 | 10.586    | Disbursement of Fund iB        |
| Pembiayaan iB           | 4.433 | 5.005 | 5.765 | 6.663 | 7.520 | 7.496 | 7.545 | 7.556 | 7.622 | 7.672  | 7.764  | 7.769  | 7.894  | 8.078  | 8.298  | 8.536  | 8.521     | Financing iB                   |
| Antar Bank Aktiva iB    | 1.110 | 1.282 | 1.602 | 2.027 | 1.633 | 1.884 | 1.995 | 2.120 | 2.177 | 2.329  | 2.525  | 2.633  | 2.517  | 2.452  | 2.336  | 1.993  | 2.065     | Interbank Assets iB            |
| Sumber Dana iB          | 4.866 | 5.439 | 6.456 | 7.678 | 8.152 | 8.370 | 8.503 | 8.608 | 8.701 | 8.857  | 9.046  | 9.258  | 9.292  | 9.458  | 9.544  | 9.479  | 9.519     | Source of Funds iB             |
| Dana Pihak Ketiga       | 3.666 | 4.028 | 4.802 | 5.824 | 6.042 | 6.269 | 6.388 | 6.487 | 6.562 | 6.719  | 6.987  | 7.105  | 7.148  | 7.243  | 7.274  | 7.150  | 7.166     | Third Party Funds              |
| Tabungan iB Wadiah      | 668   | 790   | 997   | 1.179 | 1.135 | 1.185 | 1.215 | 1.248 | 1.232 | 1.308  | 1.458  | 1.467  | 1.434  | 1.440  | 1.428  | 1.384  | 1.386     | Wadiah Savings iB              |
| Tabungan iB Mudharabah  | 701   | 750   | 861   | 983   | 908   | 953   | 991   | 1.013 | 1.043 | 1.075  | 1.120  | 1.124  | 1.123  | 1.137  | 1.135  | 1.071  | 1.064     | Mudharabah Savings iB          |
| Deposito iB Mudharabah  | 2.297 | 2.488 | 2.944 | 3.663 | 3.998 | 4.130 | 4.182 | 4.226 | 4.288 | 4.337  | 4.409  | 4.513  | 4.592  | 4.666  | 4.710  | 4.694  | 4.716     | Deposit Mudharabah iB          |
| Antar Bank Passiva      | 1.104 | 1.265 | 1.480 | 1.655 | 1.886 | 1.890 | 1.910 | 1.924 | 1.942 | 1.949  | 1.965  | 1.862  | 1.852  | 1.893  | 1.927  | 1.990  | 2.011     | Interbank Liabilities          |
| Pinjaman yang Diterima  | 55    | 92    | 120   | 129   | 146   | 136   | 132   | 123   | 124   | 120    | 115    | 205    | 198    | 217    | 229    | 238    | 248       | Loan received                  |
| Kewajiban Lainnya       | 41    | 54    | 54    | 69    | 78    | 75    | 73    | 74    | 72    | 69     | 93     | 86     | 94     | 105    | 114    | 101    | 94        | Other Liabilities              |
| Beberapa Komponen Modal | 732   | 844   | 1.028 | 1.181 | 1.212 | 1.242 | 1.277 | 1.304 | 1.339 | 1.371  | 1.398  | 1.414  | 1.407  | 1.347  | 1.363  | 1.375  | 1.390     | Some Components of Capital     |
| Modal Disetor           | 556   | 646   | 840   | 908   | 987   | 1.002 | 1.021 | 1.028 | 1.045 | 1.055  | 1.062  | 1.067  | 1.075  | 1.084  | 1.104  | 1.116  | 1.118     | Paid-In Capital                |
| Cadangan                | 82    | 109   | 121   | 154   | 179   | 180   | 179   | 181   | 181   | 181    | 180    | 183    | 185    | 193    | 194    | 200    | 201       | Reserves                       |
| L/R Tahun berjalan      | 129   | 122   | 138   | 159   | 94    | 109   | 128   | 147   | 165   | 188    | 213    | 23     | 36     | 60     | 73     | 88     | 104       | Current Earnings (Profit/Loss) |
| L/R Tahun Lalu          | (35)  | (32)  | (70)  | (40)  | (48)  | (49)  | (52)  | (52)  | (53)  | (54)   | (57)   | 141    | 111    | 10     | (7)    | (30)   | (33)      | 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 |                                    |
|------------------------------------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----------|------------------------------------|
|                                    |       |       |       |       | Jun   | Jul   | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    |           | Jun                                |
| Aset                               | 5.833 | 6.573 | 7.739 | 9.158 | 9.672 | 9.912 | 10.072 | 10.210 | 10.339 | 10.528 | 10.840 | 10.964 | 11.000 | 11.115 | 11.217 | 11.169 | 11.223    | Assets                             |
| Pembiayaan iB                      | 4.433 | 5.005 | 5.765 | 6.663 | 7.520 | 7.496 | 7.545  | 7.556  | 7.622  | 7.672  | 7.764  | 7.769  | 7.894  | 8.078  | 8.298  | 8.536  | 8.521     | Financing iB                       |
| Lancar                             | 4.145 | 4.610 | 5.292 | 6.087 | 6.715 | 6.688 | 6.733  | 6.741  | 6.791  | 6.843  | 7.012  | 6.945  | 7.008  | 7.192  | 7.338  | 7.550  | 7.518     | Current                            |
| Kurang Lancar                      | 91    | 136   | 135   | 109   | 239   | 230   | 226    | 219    | 217    | 189    | 159    | 207    | 230    | 219    | 269    | 279    | 268       | Sub Standard                       |
| Diragukan                          | 66    | 81    | 95    | 101   | 131   | 139   | 143    | 145    | 158    | 169    | 123    | 131    | 152    | 157    | 164    | 163    | 185       | Doubtful                           |
| Macet                              | 132   | 177   | 243   | 365   | 435   | 439   | 444    | 451    | 455    | 471    | 470    | 486    | 504    | 511    | 527    | 544    | 551       | Lost                               |
| Non Performing Financing (Nominal) | 288   | 395   | 473   | 575   | 805   | 808   | 813    | 815    | 830    | 829    | 752    | 824    | 885    | 887    | 959    | 986    | 1.004     | Non Performing Financing (Nominal) |
| Non Performing Financing (%)       | 6,50  | 7,89  | 8,20  | 8,63  | 10,71 | 10,78 | 10,77  | 10,79  | 10,90  | 10,81  | 9,68   | 10,60  | 11,21  | 10,98  | 11,56  | 11,55  | 11,78     | 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                                                                     |
|--------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------------------------------------|
|                                                                                |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                           |
| <b>Penerima Kredit Lapangan Usaha</b>                                          |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Loans by Industrial Origin</b>                                         |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 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 | 1. Agriculture, Hunting and Forestry                                      |
| NPL                                                                            | 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   | NPL                                                                       |
| 2. Perikanan                                                                   | 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  | 2. Fishery                                                                |
| NPL                                                                            | 262     | 242     | 344     | 345     | 330     | 354     | 360     | 357     | 302     | 321     | 256     | 256     | 251     | 271     | 276     | NPL                                                                       |
| 3. Pertambangan dan Penggalian                                                 | 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 | 3. Mining and Quarrying                                                   |
| NPL                                                                            | 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   | NPL                                                                       |
| 4. Industri Pengolahan                                                         | 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 | 4. Processing Industry                                                    |
| NPL                                                                            | 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  | NPL                                                                       |
| 5. Listrik, gas dan air                                                        | 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 | 5. Electricity, Gas and Water                                             |
| NPL                                                                            | 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   | NPL                                                                       |
| 6. Konstruksi                                                                  | 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 | 6. Construction                                                           |
| NPL                                                                            | 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  | NPL                                                                       |
| 7. Perdagangan Besar dan Eceran                                                | 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 | 7. Wholesale and Retail Trade                                             |
| NPL                                                                            | 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  | NPL                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 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  | 8. Provision of accomodation and the provision of eating and drinking     |
| NPL                                                                            | 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   | NPL                                                                       |
| 9. Transportasi, pergudangan dan komunikasi                                    | 177.546 | 171.795 | 173.979 | 172.419 | 169.827 | 174.526 | 175.348 | 175.402 | 182.628 | 178.144 | 183.379 | 192.105 | 194.208 | 208.440 | 214.226 | 9. Transportation, Warehousing                                            |
| NPL                                                                            | 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   | NPL                                                                       |
| 10. Perantara Keuangan                                                         | 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 | 10. Financial intermediaries                                              |
| NPL                                                                            | 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   | NPL                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 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 | 11. Real Estate, Business, Ownership, and Business Services               |
| NPL                                                                            | 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   | NPL                                                                       |
| 12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib             | 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  | 12. Government administration, Defense and Compulsory social security     |
| NPL                                                                            | 11      | 4       | 13      | 14      | 14      | 14      | 15      | 14      | 3       | 4       | 6       | 7       | 6       | 6       | 5       | NPL                                                                       |
| 13. Jasa Pendidikan                                                            | 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  | 13. Education Services                                                    |
| NPL                                                                            | 140     | 127     | 157     | 158     | 160     | 139     | 163     | 162     | 128     | 134     | 136     | 97      | 117     | 113     | 127     | NPL                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 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  | 14. Health Services and Social Activities                                 |
| NPL                                                                            | 157     | 134     | 285     | 308     | 310     | 302     | 311     | 319     | 308     | 349     | 364     | 342     | 364     | 371     | 344     | NPL                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 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  | 15. Community, Sociocultural, Entertainment and Other Individual Services |
| NPL                                                                            | 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   | NPL                                                                       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 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   | 16. Individual Services which Serve Households                            |
| NPL                                                                            | 54      | 68      | 85      | 87      | 74      | 77      | 76      | 67      | 57      | 67      | 69      | 73      | 76      | 81      | 77      | NPL                                                                       |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya                 | 110     | 231     | 162     | 159     | 157     | 158     | 156     | 157     | 156     | 155     | 158     | 152     | 141     | 127     | 112     | 17. International Agency and Other Extra International Agency             |
| NPL                                                                            | 2       | 31      | 14      | 13      | 15      | 15      | 22      | 15      | 14      | 14      | 14      | 10      | 13      | 11      | 0       | NPL                                                                       |
| 18. Kegiatan yang belum jelas batasannya                                       | 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   | 18. Business Activities which are not clearly defined                     |
| NPL                                                                            | 240     | 73      | 78      | 147     | 176     | 178     | 176     | 159     | 157     | 198     | 265     | 193     | 155     | 159     | 142     | NPL                                                                       |
| <b>Penerima Kredit Bukan Lapangan Usaha</b>                                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Loans to Non Industrial Origin</b>                                     |
| Rumah Tangga                                                                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>House Hold</b>                                                         |
| - Untuk Pemilikan Rumah Tinggal                                                | 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 | - For Home Ownership                                                      |
| NPL                                                                            | 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  | NPL                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                          | 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  | - For Apartment Ownership                                                 |
| NPL                                                                            | 176     | 290     | 312     | 343     | 350     | 354     | 352     | 354     | 329     | 336     | 405     | 346     | 342     | 323     | 366     | NPL                                                                       |
| - Untuk Pemilikan Ruko atau Rukan                                              | 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  | - For Shop House Ownership                                                |
| NPL                                                                            | 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   | NPL                                                                       |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 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 | - For Vehicles Ownership                                                  |
| NPL                                                                            | 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   | NPL                                                                       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 429.773 | 468.215 | 503.368 | 504.514 | 509.466 | 510.064 | 519.389 | 525.675 | 542.095 | 539.761 | 552.589 | 561.744 | 562.265 | 567.007 | 568.851 | - Others                                                                  |
| NPL                                                                            | 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   | NPL                                                                       |
| Bukan Lapangan Usaha Lainnya                                                   | 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 | Non Industrial Origin Others                                              |
| NPL                                                                            | 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   | 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                                                                     |
|--------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------------------------------------------------------------|
|                                                                                |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                                           |
| Penerima Kredit Lapangan Usaha                                                 |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Loans by Industrial Origin                                                |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 2.032  | 1.080  | 714    | 665    | 668    | 674    | 678    | 673    | 678    | 674    | 675    | 687    | 688    | 693    | 702    | 1. Agriculture, Hunting and Forestry                                      |
| NPL                                                                            | 94     | 58     | 64     | 64     | 66     | 72     | 74     | 66     | 61     | 67     | 67     | 70     | 76     | 62     | 58     | NPL                                                                       |
| 2. Perikanan                                                                   | 192    | 98     | 57     | 58     | 57     | 59     | 67     | 65     | 68     | 85     | 84     | 81     | 83     | 90     | 91     | 2. Fishery                                                                |
| NPL                                                                            | 10     | 5      | 4      | 4      | 4      | 4      | 4      | 5      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | NPL                                                                       |
| 3. Pertambangan dan Penggalian                                                 | 999    | 177    | 155    | 163    | 151    | 155    | 159    | 162    | 156    | 143    | 140    | 168    | 169    | 156    | 158    | 3. Mining and Quarrying                                                   |
| NPL                                                                            | 23     | 33     | 32     | 32     | 32     | 32     | 32     | 8      | 8      | 8      | 8      | 8      | 8      | 9      | 9      | NPL                                                                       |
| 4. Industri Pengolahan                                                         | 5.837  | 3.734  | 2.086  | 2.128  | 2.052  | 2.128  | 2.155  | 2.338  | 2.307  | 2.242  | 2.288  | 2.348  | 2.350  | 2.447  | 2.464  | 4. Processing Industry                                                    |
| NPL                                                                            | 120    | 97     | 77     | 71     | 58     | 62     | 63     | 72     | 77     | 75     | 106    | 103    | 106    | 129    | 125    | NPL                                                                       |
| 5. Listrik, gas dan air                                                        | 223    | 134    | 56     | 52     | 52     | 47     | 53     | 53     | 53     | 18     | 18     | 17     | 16     | 16     | 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  | 1.898  | 2.023  | 2.088  | 2.225  | 2.312  | 2.529  | 2.328  | 2.159  | 2.293  | 2.408  | 2.514  | 2.533  | 2.591  | 6. Construction                                                           |
| NPL                                                                            | 95     | 113    | 127    | 127    | 127    | 134    | 127    | 131    | 120    | 123    | 129    | 126    | 153    | 159    | 167    | NPL                                                                       |
| 7. Perdagangan Besar dan Eceran                                                | 16.456 | 11.426 | 6.878  | 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. Wholesale and Retail Trade                                             |
| NPL                                                                            | 599    | 306    | 367    | 338    | 381    | 415    | 432    | 446    | 429    | 449    | 445    | 453    | 475    | 497    | 522    | NPL                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 2.636  | 1.230  | 586    | 576    | 577    | 593    | 586    | 588    | 639    | 673    | 671    | 669    | 646    | 660    | 652    | 8. Provision of accomodation and the provision of eating and drinking     |
| NPL                                                                            | 94     | 28     | 19     | 21     | 20     | 22     | 22     | 21     | 18     | 17     | 19     | 18     | 19     | 18     | 52     | NPL                                                                       |
| 9. Transportasi, pergudangan dan komunikasi                                    | 1.907  | 1.185  | 697    | 703    | 719    | 747    | 740    | 762    | 778    | 775    | 796    | 792    | 794    | 823    | 835    | 9. Transportation, Warehousing and Communications                         |
| NPL                                                                            | 39     | 22     | 31     | 32     | 21     | 40     | 39     | 39     | 43     | 40     | 51     | 51     | 54     | 53     | 46     | NPL                                                                       |
| 10. Perantara Keuangan                                                         | 4.927  | 2.559  | 2.185  | 2.170  | 2.100  | 2.093  | 2.092  | 2.088  | 2.159  | 2.072  | 2.046  | 2.130  | 2.217  | 2.368  | 2.402  | 10. Financial intermediaries                                              |
| NPL                                                                            | 73     | 103    | 27     | 30     | 25     | 25     | 22     | 20     | 22     | 22     | 23     | 30     | 32     | 28     | 29     | NPL                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 4.446  | 1.804  | 1.416  | 1.505  | 1.499  | 1.503  | 1.453  | 1.490  | 1.448  | 1.436  | 1.410  | 1.459  | 1.451  | 1.443  | 1.437  | 11. Real Estate, Business, Ownership, and Business Services               |
| NPL                                                                            | 97     | 39     | 46     | 55     | 52     | 42     | 49     | 54     | 38     | 50     | 56     | 53     | 55     | 54     | 61     | NPL                                                                       |
| 12. Administrasi 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    | 54     | 66     | 63     | 63     | 62     | 62     | 62     | 64     | 64     | 66     | 65     | 65     | 111    | 13. Education Services                                                    |
| NPL                                                                            | 2      | 6      | 5      | 6      | 6      | 6      | 6      | 6      | 5      | 5      | 3      | 3      | 3      | 4      | 5      | NPL                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 508    | 246    | 88     | 87     | 87     | 87     | 53     | 50     | 50     | 50     | 52     | 52     | 52     | 53     | 93     | 14. Health Services and Social Activities                                 |
| NPL                                                                            | 3      | 4      | 1      | 4      | 4      | 4      | 4      | 1      | 0      | 0      | 2      | 2      | 3      | 3      | 3      | NPL                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 1.599  | 2.868  | 626    | 609    | 605    | 576    | 670    | 653    | 770    | 753    | 712    | 746    | 753    | 748    | 699    | 15. Community, Sociocultural, Entertainment and Other Individual Services |
| NPL                                                                            | 78     | 55     | 63     | 62     | 65     | 54     | 68     | 51     | 53     | 45     | 43     | 44     | 39     | 35     | 37     | NPL                                                                       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 87     | 77     | 37     | 37     | 37     | 30     | 30     | 30     | 30     | 29     | 28     | 28     | 27     | 28     | 28     | 16. Individual Services which Serve Households                            |
| NPL                                                                            | 2      | 1      | 2      | 1      | 2      | 3      | 3      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 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     | 17     | 25     | 37     | 14     | 19     | 23     | 20     | 19     | 21     | 8      | 8      | 9      | 9      | 18. Business Activities which are not clearly defined                     |
| NPL                                                                            | 2      | 2      | 1      | 1      | 9      | 1      | 1      | 1      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | NPL                                                                       |
| <b>Penerima Kredit Bukan Lapangan Usaha</b>                                    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Loans to Non Industrial Origin</b>                                     |
| Rumah Tangga                                                                   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | House Hold                                                                |
| - Untuk Pemilikan Rumah Tinggal                                                | 2.308  | 2.156  | 869    | 861    | 848    | 830    | 801    | 792    | 796    | 800    | 792    | 784    | 809    | 809    | 806    | - For Home Ownership                                                      |
| NPL                                                                            | 44     | 60     | 39     | 63     | 59     | 59     | 73     | 75     | 67     | 66     | 70     | 72     | 76     | 65     | 69     | NPL                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                          | 32     | 202    | 151    | 152    | 147    | 143    | 140    | 136    | 135    | 132    | 131    | 126    | 124    | 124    | 124    | - For Apartement Ownership                                                |
| NPL                                                                            | 0      | 5      | 2      | 9      | 8      | 7      | 7      | 10     | 14     | 13     | 15     | 14     | 17     | 13     | 15     | NPL                                                                       |
| - Untuk Pemilikan Ruko atau Rukan                                              | 68     | 38     | 11     | 9      | 8      | 8      | 8      | 8      | 8      | 7      | 8      | 7      | 6      | 8      | 8      | - For Shop House Ownership                                                |
| NPL                                                                            | 9      | 3      | 1      | 1      | 0      | 0      | 1      | 1      | 0      | 0      | 1      | 0      | 0      | 0      | 0      | NPL                                                                       |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 277    | 77     | 32     | 31     | 30     | 28     | 27     | 25     | 19     | 18     | 18     | 17     | 12     | 12     | 12     | - For Vehicles Ownership                                                  |
| NPL                                                                            | 2      | 8      | 9      | 9      | 9      | 10     | 10     | 10     | 10     | 10     | 10     | 9      | 6      | 6      | 6      | NPL                                                                       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 16.245 | 15.858 | 9.710  | 9.860  | 10.204 | 10.508 | 10.969 | 11.204 | 11.372 | 11.478 | 11.668 | 12.379 | 12.851 | 13.064 | 13.116 | - Others                                                                  |
| NPL                                                                            | 83     | 89     | 107    | 120    | 127    | 126    | 132    | 136    | 140    | 137    | 139    | 153    | 160    | 173    | 179    | NPL                                                                       |
| Bukan Lapangan Usaha Lainnya                                                   | 22.017 | 19.654 | 11.236 | 11.228 | 11.270 | 11.347 | 11.501 | 11.644 | 11.715 | 11.749 | 11.812 | 11.901 | 12.002 | 12.057 | 12.030 | Non Industrial Origin Others                                              |
| NPL                                                                            | 122    | 112    | 98     | 105    | 109    | 110    | 113    | 113    | 106    | 111    | 110    | 113    | 116    | 121    | 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                                                                     |
|--------------------------------------------------------------------------------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------------------------------------------------------------|
|                                                                                |         |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                                           |
| Penerima Kredit Lapangan Usaha                                                 |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Loans by Industrial Origin                                                |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 19.091  | 20.778 | 19.702 | 20.769 | 20.429 | 21.632 | 22.643 | 22.034 | 21.300 | 20.698 | 20.918 | 22.133 | 23.410 | 24.665 | 25.025 | 1. Agriculture, Hunting and Forestry                                      |
| NPL                                                                            | 1.230   | 1.224  | 1.190  | 1.178  | 1.136  | 1.115  | 999    | 1.021  | 991    | 1.056  | 867    | 866    | 891    | 790    | 816    | NPL                                                                       |
| 2. Perikanan                                                                   | 1.382   | 1.662  | 1.527  | 1.530  | 1.580  | 1.563  | 1.615  | 1.674  | 1.719  | 1.662  | 1.512  | 1.564  | 1.577  | 1.605  | 1.679  | 2. Fishery                                                                |
| NPL                                                                            | 46      | 52     | 60     | 62     | 65     | 71     | 71     | 73     | 72     | 67     | 39     | 38     | 39     | 39     | 41     | NPL                                                                       |
| 3. Pertambangan dan Penggalian                                                 | 15.532  | 17.570 | 7.017  | 10.039 | 6.979  | 7.019  | 6.908  | 7.121  | 7.370  | 7.178  | 7.101  | 6.752  | 6.953  | 7.039  | 9.845  | 3. Mining and Quarrying                                                   |
| NPL                                                                            | 655     | 1.241  | 538    | 569    | 638    | 539    | 530    | 547    | 519    | 500    | 206    | 201    | 203    | 191    | 193    | NPL                                                                       |
| 4. Industri Pengolahan                                                         | 107.512 | 97.790 | 79.656 | 86.810 | 79.141 | 80.109 | 81.409 | 81.374 | 83.183 | 79.126 | 77.806 | 79.135 | 82.290 | 83.216 | 85.337 | 4. Processing Industry                                                    |
| NPL                                                                            | 2.449   | 3.620  | 2.779  | 3.595  | 2.670  | 2.513  | 2.619  | 2.442  | 1.951  | 2.357  | 2.265  | 2.208  | 2.310  | 2.295  | 2.249  | NPL                                                                       |
| 5. Listrik, gas dan air                                                        | 10.203  | 8.653  | 5.800  | 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. Electricity, Gas and Water                                             |
| NPL                                                                            | 48      | 20     | 191    | 191    | 190    | 190    | 190    | 110    | 70     | 71     | 69     | 69     | 58     | 58     | 58     | NPL                                                                       |
| 6. Konstruksi                                                                  | 33.623  | 44.563 | 21.004 | 25.068 | 23.777 | 25.031 | 25.985 | 26.913 | 25.262 | 23.423 | 22.435 | 22.853 | 22.861 | 24.277 | 25.459 | 6. Construction                                                           |
| NPL                                                                            | 2.231   | 2.259  | 2.044  | 2.380  | 2.412  | 2.350  | 2.492  | 2.545  | 2.340  | 2.502  | 1.842  | 1.843  | 1.841  | 1.942  | 1.925  | NPL                                                                       |
| 7. Perdagangan Besar dan Eceran                                                | 80.874  | 78.759 | 73.821 | 75.575 | 75.066 | 76.641 | 78.681 | 80.402 | 79.353 | 78.156 | 75.829 | 77.156 | 77.743 | 78.575 | 79.247 | 7. Wholesale and Retail Trade                                             |
| NPL                                                                            | 3.665   | 4.567  | 3.354  | 4.071  | 3.826  | 4.079  | 4.080  | 4.409  | 4.178  | 4.389  | 4.314  | 4.167  | 4.163  | 4.433  | 4.422  | NPL                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 14.608  | 17.814 | 17.112 | 19.420 | 17.181 | 17.225 | 17.345 | 17.557 | 18.345 | 17.857 | 17.995 | 18.258 | 18.703 | 18.670 | 18.704 | 8. Provision of accomodation and the provision of eating and drinking     |
| NPL                                                                            | 357     | 710    | 1.098  | 1.132  | 1.138  | 1.121  | 986    | 987    | 947    | 1.434  | 1.421  | 1.435  | 1.522  | 1.543  | 1.502  | NPL                                                                       |
| 9. Transportasi, pergudangan dan komunikasi                                    | 16.657  | 16.717 | 14.375 | 15.728 | 13.809 | 13.707 | 13.634 | 13.105 | 13.112 | 12.608 | 11.985 | 11.643 | 13.168 | 13.945 | 14.926 | 9. Transportation, Warehousing and Communications                         |
| NPL                                                                            | 1.156   | 735    | 676    | 820    | 656    | 677    | 864    | 784    | 604    | 615    | 426    | 417    | 458    | 460    | 476    | NPL                                                                       |
| 10. Perantara Keuangan                                                         | 21.839  | 28.207 | 26.030 | 27.167 | 24.399 | 25.397 | 26.062 | 24.181 | 24.687 | 22.764 | 21.666 | 23.281 | 23.395 | 23.310 | 23.141 | 10. Financial intermediaries                                              |
| NPL                                                                            | 196     | 369    | 536    | 642    | 630    | 650    | 514    | 423    | 371    | 383    | 512    | 581    | 597    | 720    | 887    | NPL                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 42.427  | 50.603 | 29.793 | 36.471 | 28.941 | 29.665 | 29.695 | 30.120 | 30.657 | 30.486 | 30.985 | 31.244 | 29.499 | 29.446 | 30.145 | 11. Real Estate, Business, Ownership, and Business Services               |
| NPL                                                                            | 608     | 667    | 1.083  | 1.399  | 1.473  | 1.381  | 1.493  | 1.488  | 1.340  | 1.224  | 1.138  | 1.026  | 1.119  | 1.149  | 946    | NPL                                                                       |
| 12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib             | 601     | 620    | 609    | 656    | 608    | 674    | 647    | 662    | 1.117  | 1.061  | 677    | 753    | 735    | 665    | 666    | 12. Government administration, Defense and Compulsory social security     |
| NPL                                                                            | -       | 0      | 0      | 0      | 0      | -      | 1      | 0      | 0      | 1      | 1      | 1      | 0      | 0      | 0      | NPL                                                                       |
| 13. Jasa Pendidikan                                                            | 1.076   | 1.226  | 1.108  | 1.088  | 1.102  | 1.087  | 1.081  | 1.145  | 1.277  | 1.271  | 851    | 859    | 885    | 895    | 924    | 13. Education Services                                                    |
| NPL                                                                            | 18      | 28     | 28     | 32     | 19     | 20     | 19     | 19     | 19     | 20     | 15     | 17     | 18     | 18     | 17     | NPL                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 2.539   | 3.587  | 2.970  | 3.000  | 3.183  | 3.209  | 3.234  | 3.185  | 3.380  | 3.457  | 2.411  | 2.490  | 2.485  | 2.460  | 2.445  | 14. Health Services and Social Activities                                 |
| NPL                                                                            | 23      | 18     | 24     | 26     | 24     | 24     | 24     | 22     | 23     | 24     | 21     | 19     | 20     | 19     | 19     | NPL                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 8.465   | 8.347  | 10.863 | 11.968 | 12.041 | 12.641 | 13.075 | 14.137 | 14.346 | 15.270 | 14.016 | 15.091 | 14.938 | 15.124 | 15.144 | 15. Community, Sociocultural, Entertainment and Other Individual Services |
| NPL                                                                            | 713     | 487    | 730    | 757    | 629    | 618    | 883    | 532    | 489    | 705    | 484    | 490    | 868    | 864    | 847    | NPL                                                                       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 141     | 210    | 248    | 246    | 254    | 255    | 256    | 252    | 253    | 248    | 246    | 242    | 239    | 238    | 239    | 16. Individual Services which Serve Households                            |
| NPL                                                                            | 8       | 6      | 14     | 17     | 13     | 13     | 12     | 12     | 11     | 11     | 12     | 12     | 14     | 13     | 11     | NPL                                                                       |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya                 | 71      | 192    | 78     | 67     | 66     | 65     | 62     | 62     | 60     | 54     | 53     | 46     | 33     | 17     | 0      | 17. International Agency and Other Extra International Agency             |
| NPL                                                                            | 1       | 30     | 14     | 12     | 15     | 15     | 22     | 15     | 14     | 14     | 13     | 10     | 13     | 11     | -      | NPL                                                                       |
| 18. Kegiatan yang belum jelas batasannya                                       | 748     | 754    | 532    | 468    | 464    | 448    | 444    | 421    | 647    | 640    | 1.017  | 696    | 649    | 661    | 689    | 18. Business Activities which are not clearly defined                     |
| NPL                                                                            | 10      | 4      | 4      | 4      | 3      | 4      | 9      | 8      | 4      | 6      | 9      | 9      | 10     | 13     | 14     | NPL                                                                       |
| <b>Penerima Kredit Bukan Lapangan Usaha</b>                                    |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Loans to Non Industrial Origin</b>                                     |
| Rumah Tangga                                                                   |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        | House Hold                                                                |
| - Untuk Pemilikan Rumah Tinggal                                                | 17.829  | 16.108 | 14.275 | 14.496 | 14.262 | 14.336 | 14.344 | 14.446 | 14.703 | 15.363 | 14.030 | 13.994 | 13.996 | 14.124 | 14.225 | - For Home Ownership                                                      |
| NPL                                                                            | 711     | 832    | 901    | 933    | 933    | 937    | 923    | 1.006  | 969    | 1.003  | 994    | 994    | 1.042  | 1.130  | 1.167  | NPL                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                          | 833     | 685    | 617    | 628    | 724    | 838    | 924    | 1.009  | 1.183  | 1.463  | 1.667  | 1.898  | 2.041  | 2.090  | 2.090  | - For Apartement Ownership                                                |
| NPL                                                                            | 15      | 46     | 17     | 17     | 17     | 16     | 14     | 15     | 14     | 15     | 71     | 18     | 21     | 28     | 74     | NPL                                                                       |
| - Untuk Pemilikan Ruko atau Rukan                                              | 1.177   | 1.108  | 1.028  | 1.118  | 1.005  | 1.015  | 1.011  | 1.038  | 1.052  | 1.074  | 1.049  | 1.041  | 1.051  | 1.056  | 1.047  | - For Shop House Ownership                                                |
| NPL                                                                            | 74      | 82     | 88     | 100    | 93     | 97     | 90     | 100    | 95     | 101    | 105    | 103    | 108    | 107    | 109    | NPL                                                                       |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 9.305   | 8.835  | 9.544  | 9.328  | 8.600  | 8.389  | 8.253  | 8.143  | 8.197  | 9.352  | 8.693  | 8.148  | 8.496  | 8.747  | 8.682  | - For Vehicles Ownership                                                  |
| NPL                                                                            | 278     | 182    | 176    | 205    | 208    | 232    | 213    | 262    | 256    | 308    | 316    | 306    | 318    | 332    | 334    | NPL                                                                       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 74.753  | 68.280 | 83.709 | 84.059 | 84.566 | 84.112 | 86.086 | 86.955 | 88.082 | 88.342 | 89.093 | 91.394 | 91.484 | 91.586 | 92.009 | - Others                                                                  |
| NPL                                                                            | 382     | 334    | 560    | 613    | 646    | 644    | 691    | 688    | 620    | 701    | 698    | 701    | 686    | 731    | 746    | NPL                                                                       |
| Bukan Lapangan Usaha Lainnya                                                   | 46.829  | 67.532 | 75.727 | 75.186 | 76.174 | 77.616 | 77.572 | 78.084 | 78.530 | 78.079 | 51.578 | 51.244 | 51.987 | 52.775 | 51.994 | Non Industrial Origin Others                                              |
| NPL                                                                            | 160     | 293    | 370    | 357    | 370    | 409    | 464    | 515    | 476    | 505    | 421    | 432    | 467    | 495    | 502    | 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                                                                     |
|--------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------------------------------------|
|                                                                                |         |         | Jun     | Jul     | Agst    | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                           |
| Penerima Kredit Lapangan Usaha                                                 |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <i>Loans by Industrial Origin</i>                                         |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 60.282  | 58.456  | 45.902  | 46.358  | 47.027  | 48.308  | 47.283  | 52.329  | 47.271  | 51.023  | 51.427  | 50.841  | 52.790  | 56.438  | 56.434  | 1. Agriculture, Hunting and Forestry                                      |
| NPL                                                                            | 1.654   | 2.414   | 1.912   | 1.902   | 2.310   | 1.901   | 1.856   | 1.154   | 925     | 920     | 978     | 998     | 994     | 1.045   | 1.035   | NPL                                                                       |
| 2. Perikanan                                                                   | 2.066   | 1.737   | 1.504   | 1.510   | 1.538   | 1.559   | 1.746   | 1.751   | 1.788   | 1.740   | 1.864   | 1.844   | 1.859   | 1.789   | 1.833   | 2. Fishery                                                                |
| NPL                                                                            | 87      | 45      | 59      | 60      | 59      | 57      | 49      | 48      | 40      | 48      | 65      | 64      | 64      | 76      | 92      | NPL                                                                       |
| 3. Pertambangan dan Penggalian                                                 | 57.005  | 49.308  | 52.129  | 50.079  | 49.375  | 47.464  | 47.781  | 46.412  | 46.986  | 46.174  | 45.966  | 44.358  | 44.253  | 45.016  | 49.152  | 3. Mining and Quarrying                                                   |
| NPL                                                                            | 1.958   | 3.499   | 4.512   | 4.269   | 4.426   | 4.135   | 4.163   | 2.969   | 2.622   | 2.375   | 2.492   | 2.743   | 2.915   | 2.592   | 2.548   | NPL                                                                       |
| 4. Industri Pengolahan                                                         | 299.274 | 311.611 | 284.647 | 282.037 | 283.004 | 291.604 | 292.344 | 291.013 | 290.923 | 281.507 | 287.591 | 290.872 | 291.196 | 292.105 | 302.689 | 4. Processing Industry                                                    |
| NPL                                                                            | 8.745   | 10.633  | 6.664   | 6.367   | 6.526   | 6.718   | 7.386   | 7.163   | 6.167   | 6.562   | 7.042   | 7.019   | 7.014   | 6.996   | 7.624   | NPL                                                                       |
| 5. Listrik, gas dan air                                                        | 23.437  | 25.626  | 21.189  | 20.913  | 20.487  | 22.720  | 23.525  | 24.635  | 29.589  | 30.156  | 30.317  | 30.907  | 31.249  | 31.237  | 32.705  | 5. Electricity, Gas and Water                                             |
| NPL                                                                            | 1.302   | 1.233   | 1.228   | 1.238   | 1.248   | 1.242   | 1.243   | 1.252   | 738     | 730     | 746     | 624     | 232     | 323     | 327     | NPL                                                                       |
| 6. Konstruksi                                                                  | 71.509  | 85.844  | 115.157 | 116.651 | 116.917 | 119.708 | 122.475 | 125.358 | 125.085 | 120.066 | 123.036 | 125.308 | 126.300 | 131.263 | 135.523 | 6. Construction                                                           |
| NPL                                                                            | 3.342   | 3.457   | 4.337   | 4.158   | 3.797   | 3.646   | 3.695   | 4.823   | 4.119   | 4.910   | 4.910   | 4.738   | 5.170   | 5.178   | 4.971   | NPL                                                                       |
| 7. Perdagangan Besar dan Eceran                                                | 255.327 | 256.217 | 242.369 | 239.558 | 240.574 | 245.809 | 248.806 | 251.529 | 252.346 | 248.566 | 256.461 | 256.419 | 257.351 | 259.907 | 266.586 | 7. Wholesale and Retail Trade                                             |
| NPL                                                                            | 10.947  | 12.566  | 11.098  | 11.504  | 11.496  | 11.460  | 11.923  | 11.347  | 10.565  | 11.238  | 11.693  | 11.135  | 10.971  | 11.288  | 11.240  | NPL                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 32.785  | 35.568  | 28.972  | 28.616  | 28.183  | 28.154  | 28.083  | 28.298  | 27.708  | 27.373  | 28.151  | 27.726  | 27.413  | 27.344  | 27.357  | 8. Provision of accommodation and the provision of eating and drinking    |
| NPL                                                                            | 725     | 950     | 1.381   | 1.054   | 1.172   | 1.276   | 1.255   | 1.206   | 1.262   | 1.771   | 1.813   | 1.866   | 1.834   | 1.842   | 1.830   | NPL                                                                       |
| 9. Transportasi, pergudangan dan komunikasi                                    | 65.287  | 59.447  | 59.249  | 60.249  | 57.852  | 58.727  | 59.354  | 60.052  | 60.462  | 59.541  | 63.201  | 70.504  | 69.453  | 75.851  | 76.963  | 9. Transportation, Warehousing and Communications                         |
| NPL                                                                            | 2.708   | 2.161   | 1.989   | 1.761   | 1.891   | 1.722   | 1.687   | 1.777   | 1.542   | 1.857   | 2.040   | 2.049   | 2.147   | 2.126   | 2.189   | NPL                                                                       |
| 10. Perantara Keuangan                                                         | 89.699  | 100.089 | 107.890 | 106.573 | 107.962 | 108.524 | 110.368 | 109.188 | 113.011 | 111.556 | 116.172 | 118.495 | 121.784 | 126.566 | 131.709 | 10. Financial intermediaries                                              |
| NPL                                                                            | 304     | 576     | 130     | 133     | 146     | 138     | 148     | 118     | 297     | 375     | 444     | 443     | 433     | 586     | 696     | NPL                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 72.282  | 80.441  | 87.158  | 87.962  | 87.983  | 88.764  | 89.778  | 88.839  | 89.487  | 87.844  | 90.097  | 91.847  | 93.222  | 95.536  | 97.601  | 11. Real Estate, Business, Ownership, and Business Services               |
| NPL                                                                            | 2.481   | 2.652   | 1.807   | 1.711   | 1.903   | 1.736   | 1.857   | 1.700   | 1.094   | 1.234   | 1.300   | 1.302   | 1.725   | 2.212   | 1.797   | NPL                                                                       |
| 12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib             | 1.109   | 1.102   | 975     | 974     | 975     | 830     | 736     | 735     | 740     | 958     | 1.104   | 1.079   | 1.132   | 1.132   | 857     | 12. Government administration, Defense and Compulsory social security     |
| NPL                                                                            | 1       | 0       | 0       | 0       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0       | NPL                                                                       |
| 13. Jasa Pendidikan                                                            | 2.063   | 1.982   | 2.173   | 2.263   | 2.300   | 2.391   | 2.587   | 2.547   | 2.482   | 2.481   | 2.908   | 2.976   | 3.050   | 3.111   | 3.195   | 13. Education Services                                                    |
| NPL                                                                            | 37      | 47      | 29      | 32      | 42      | 35      | 35      | 36      | 31      | 31      | 34      | 31      | 44      | 35      | 39      | NPL                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 4.743   | 4.204   | 4.110   | 4.101   | 4.026   | 3.803   | 3.829   | 4.083   | 4.284   | 4.412   | 5.453   | 5.606   | 5.762   | 5.200   | 5.194   | 14. Health Services and Social Activities                                 |
| NPL                                                                            | 61      | 47      | 46      | 62      | 63      | 63      | 57      | 69      | 62      | 70      | 72      | 93      | 100     | 99      | 72      | NPL                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 20.908  | 16.362  | 10.965  | 10.953  | 10.902  | 10.902  | 11.064  | 11.089  | 11.233  | 10.910  | 12.612  | 12.232  | 12.734  | 13.087  | 11.544  | 15. Community, Sociocultural, Entertainment and Other Individual Services |
| NPL                                                                            | 810     | 705     | 578     | 583     | 583     | 703     | 566     | 489     | 444     | 441     | 629     | 506     | 563     | 458     | 413     | NPL                                                                       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 133     | 85      | 76      | 74      | 68      | 73      | 76      | 76      | 80      | 80      | 90      | 92      | 92      | 100     | 95      | 16. Individual Services which Serve Households                            |
| NPL                                                                            | 4       | 7       | 4       | 4       | 4       | 2       | 2       | 2       | 2       | 2       | 1       | 1       | 1       | 1       | 2       | NPL                                                                       |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya                 | 36      | 1       | 13      | 13      | 12      | 13      | 13      | 13      | 13      | 12      | 4       | 4       | 3       | 4       | 3       | 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   | 1.813   | 1.811   | 1.740   | 1.737   | 1.608   | 899     | 1.235   | 1.843   | 2.399   | 1.410   | 2.119   | 1.702   | 1.894   | 18. Business Activities which are not clearly defined                     |
| NPL                                                                            | 10      | 1       | 2       | 2       | 2       | 2       | 2       | 1       | 1       | 2       | 2       | 3       | 4       | 5       | 5       | NPL                                                                       |
| <b>Penerima Kredit Bukan Lapangan Usaha</b>                                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Loans to Non Industrial Origin</b>                                     |
| Rumah Tangga                                                                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <i>House Hold</i>                                                         |
| - Untuk Pemilikan Rumah Tinggal                                                | 178.730 | 198.924 | 187.904 | 189.936 | 192.150 | 195.110 | 198.517 | 202.689 | 207.041 | 207.204 | 207.963 | 212.348 | 214.789 | 218.578 | 219.876 | - For Home Ownership                                                      |
| NPL                                                                            | 4.292   | 4.838   | 5.552   | 5.675   | 5.644   | 5.578   | 5.606   | 5.561   | 5.030   | 5.396   | 5.541   | 5.411   | 5.536   | 5.635   | 5.732   | NPL                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                          | 7.063   | 6.871   | 6.196   | 6.238   | 6.278   | 6.400   | 6.475   | 6.640   | 6.869   | 6.943   | 7.027   | 7.181   | 7.291   | 7.430   | 7.508   | - For Apartment Ownership                                                 |
| NPL                                                                            | 94      | 147     | 154     | 169     | 170     | 171     | 170     | 158     | 147     | 151     | 157     | 156     | 156     | 161     | 175     | NPL                                                                       |
| - Untuk Pemilikan Ruko atau Rukan                                              | 11.740  | 12.186  | 11.520  | 11.381  | 11.320  | 11.312  | 11.276  | 11.276  | 11.289  | 11.203  | 11.141  | 11.123  | 11.125  | 11.158  | 11.106  | - For Shop House Ownership                                                |
| NPL                                                                            | 450     | 576     | 608     | 608     | 560     | 591     | 573     | 545     | 494     | 504     | 523     | 517     | 483     | 508     | 539     | NPL                                                                       |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 48.460  | 43.081  | 39.829  | 38.617  | 38.713  | 39.570  | 39.894  | 41.053  | 41.147  | 42.541  | 42.475  | 43.212  | 43.243  | 43.870  | 44.577  | - For Vehicles Ownership                                                  |
| NPL                                                                            | 566     | 548     | 574     | 614     | 606     | 598     | 546     | 523     | 505     | 516     | 533     | 496     | 539     | 579     | 629     | NPL                                                                       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 122.318 | 128.385 | 126.327 | 124.810 | 125.636 | 126.018 | 126.580 | 127.609 | 129.988 | 128.002 | 133.945 | 132.043 | 132.433 | 128.915 | 126.574 | - Others                                                                  |
| NPL                                                                            | 1.508   | 1.677   | 1.828   | 1.843   | 1.930   | 1.904   | 1.923   | 1.902   | 1.852   | 1.949   | 2.238   | 2.372   | 2.513   | 2.398   | 2.562   | NPL                                                                       |
| Bukan Lapangan Usaha Lainnya                                                   | 79.147  | 88.741  | 82.577  | 81.522  | 81.474  | 81.996  | 81.324  | 81.314  | 81.756  | 80.714  | 102.461 | 103.027 | 103.438 | 107.462 | 107.998 | Non Industrial Origin Others                                              |
| NPL                                                                            | 1.215   | 1.385   | 1.247   | 1.308   | 1.304   | 1.244   | 1.254   | 1.232   | 1.185   | 1.211   | 1.136   | 1.139   | 1.106   | 1.396   | 1.440   | 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                                                                    |
|--------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------------------------------------------------------|
|                                                                                |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                          |
| Penerima Kredit Lapangan Usaha                                                 |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Loans by Industrial Origin                                               |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 167.003 | 196.628 | 223.012 | 221.820 | 222.909 | 226.282 | 221.803 | 229.909 | 240.499 | 235.673 | 234.486 | 238.297 | 238.006 | 239.696 | 243.441 | 1. Agricultures, Hunting and Forestry                                    |
| NPL                                                                            | 1.525   | 2.303   | 2.322   | 2.304   | 2.013   | 2.261   | 2.224   | 2.150   | 2.149   | 1.886   | 1.936   | 1.985   | 2.472   | 2.466   | 2.452   | NPL                                                                      |
| 2. Perikanan                                                                   | 4.205   | 4.743   | 5.861   | 5.885   | 5.920   | 6.038   | 6.055   | 6.172   | 6.402   | 6.205   | 6.137   | 6.265   | 6.374   | 6.480   | 6.569   | 2. Fishery                                                               |
| NPL                                                                            | 103     | 112     | 175     | 176     | 167     | 187     | 189     | 186     | 142     | 156     | 100     | 98      | 94      | 106     | 107     | NPL                                                                      |
| 3. Pertambangan dan Penggalian                                                 | 56.915  | 54.294  | 57.878  | 58.838  | 54.572  | 50.299  | 50.378  | 48.848  | 54.068  | 46.698  | 44.478  | 48.719  | 42.954  | 48.736  | 50.974  | 3. Mining and Quarrying                                                  |
| NPL                                                                            | 2.560   | 3.708   | 3.967   | 3.718   | 3.754   | 3.752   | 3.761   | 3.721   | 3.569   | 3.492   | 3.333   | 3.302   | 2.394   | 2.066   | 2.095   | NPL                                                                      |
| 4. Industri Pengolahan                                                         | 333.026 | 352.894 | 401.476 | 396.753 | 394.594 | 401.132 | 395.768 | 399.274 | 431.107 | 400.067 | 399.446 | 404.842 | 406.214 | 419.787 | 436.586 | 4. Proceasing Industry                                                   |
| NPL                                                                            | 6.896   | 11.814  | 15.058  | 15.559  | 18.679  | 15.127  | 14.511  | 14.290  | 12.819  | 12.781  | 12.940  | 13.115  | 13.796  | 13.349  | 13.114  | NPL                                                                      |
| 5. Listrik, gas dan air                                                        | 59.588  | 93.339  | 92.984  | 94.876  | 97.702  | 94.335  | 96.704  | 98.470  | 102.809 | 106.277 | 107.842 | 109.283 | 113.437 | 115.690 | 119.335 | 5. Electricity, Gas and Water                                            |
| NPL                                                                            | 514     | 455     | 144     | 138     | 135     | 174     | 271     | 265     | 240     | 818     | 836     | 830     | 755     | 865     | 877     | NPL                                                                      |
| 6. Konstruksi                                                                  | 57.072  | 73.852  | 86.081  | 86.519  | 88.432  | 90.570  | 88.152  | 89.985  | 95.675  | 90.971  | 86.303  | 93.453  | 93.933  | 98.437  | 102.779 | 6. Construction                                                          |
| NPL                                                                            | 887     | 2.068   | 2.101   | 1.643   | 1.630   | 1.690   | 1.557   | 1.384   | 2.024   | 4.598   | 4.597   | 4.542   | 4.310   | 4.339   | 4.350   | NPL                                                                      |
| 7. Perdagangan Besar dan Eceran                                                | 417.673 | 469.101 | 496.452 | 492.981 | 495.890 | 500.656 | 504.692 | 508.754 | 520.220 | 507.879 | 508.038 | 519.316 | 536.828 | 547.282 | 550.027 | 7. Wholesale and Retail Trade                                            |
| NPL                                                                            | 10.885  | 16.550  | 20.820  | 21.122  | 20.077  | 20.480  | 19.760  | 20.005  | 19.201  | 20.063  | 20.466  | 19.413  | 19.732  | 19.297  | 19.502  | NPL                                                                      |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 34.150  | 36.830  | 48.252  | 48.108  | 48.607  | 47.994  | 48.383  | 48.737  | 49.154  | 48.837  | 48.516  | 48.579  | 48.986  | 48.958  | 48.668  | 8. Provision of accomodation and the provision of eating and drinking    |
| NPL                                                                            | 763     | 773     | 1.356   | 1.552   | 1.526   | 1.515   | 1.543   | 2.036   | 1.941   | 2.101   | 2.164   | 2.000   | 2.918   | 2.962   | 1.318   | NPL                                                                      |
| 9. Transportasi, pergudangan dan komunikasi                                    | 84.041  | 85.000  | 90.337  | 88.268  | 88.646  | 92.574  | 92.850  | 92.759  | 99.443  | 96.769  | 99.060  | 100.628 | 102.364 | 109.563 | 113.247 | 9. Transportation, Warehousing and Communications                        |
| NPL                                                                            | 2.453   | 4.877   | 3.762   | 3.715   | 3.671   | 3.722   | 4.448   | 3.967   | 3.881   | 3.801   | 3.778   | 3.676   | 3.448   | 3.365   | 3.360   | NPL                                                                      |
| 10. Perantara Keuangan                                                         | 36.273  | 51.362  | 63.867  | 59.681  | 59.086  | 60.702  | 55.096  | 55.399  | 63.052  | 57.826  | 56.193  | 56.409  | 56.334  | 58.491  | 63.059  | 10. Financial intermediaries                                             |
| NPL                                                                            | 296     | 960     | 491     | 506     | 497     | 504     | 524     | 512     | 490     | 633     | 643     | 630     | 423     | 2.057   | 1.924   | NPL                                                                      |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 57.974  | 67.835  | 83.391  | 82.484  | 83.532  | 86.133  | 85.716  | 87.242  | 90.979  | 88.648  | 88.917  | 91.926  | 88.852  | 90.046  | 92.167  | 11. Real Estate, Business, Ownership, and Business Services              |
| NPL                                                                            | 1.250   | 1.217   | 2.183   | 2.213   | 2.292   | 2.134   | 2.178   | 2.110   | 2.049   | 1.967   | 2.118   | 1.618   | 1.583   | 1.638   | 1.652   | NPL                                                                      |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib               | 10.908  | 12.971  | 20.602  | 20.987  | 21.535  | 21.486  | 19.487  | 19.685  | 19.959  | 19.818  | 20.160  | 20.144  | 19.955  | 20.000  | 21.002  | 12. Government administration, Defense and Compulsory social security    |
| NPL                                                                            | 7       | 3       | 11      | 12      | 12      | 12      | 13      | 12      | 1       | 2       | 4       | 5       | 4       | 4       | 4       | NPL                                                                      |
| 13. Jasa Pendidikan                                                            | 1.908   | 1.841   | 2.012   | 1.983   | 1.967   | 1.962   | 1.963   | 2.027   | 2.069   | 2.080   | 2.151   | 2.195   | 2.246   | 2.263   | 2.317   | 13. Education Services                                                   |
| NPL                                                                            | 15      | 23      | 34      | 32      | 29      | 24      | 25      | 24      | 22      | 24      | 26      | 15      | 16      | 19      | 24      | NPL                                                                      |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 11.497  | 6.214   | 7.093   | 6.855   | 6.952   | 7.235   | 7.244   | 7.392   | 7.731   | 7.724   | 7.913   | 8.076   | 8.085   | 8.060   | 8.122   | 14. Health Services and Social Activities                                |
| NPL                                                                            | 20      | 50      | 200     | 200     | 200     | 195     | 193     | 171     | 176     | 187     | 205     | 181     | 186     | 189     | 189     | NPL                                                                      |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 23.614  | 27.197  | 33.834  | 33.600  | 34.104  | 34.023  | 34.669  | 35.455  | 41.944  | 35.503  | 36.235  | 36.839  | 37.435  | 37.917  | 39.228  | 15. Community, Sociocultural,Entertainment and Other Individual Services |
| NPL                                                                            | 570     | 325     | 778     | 803     | 771     | 954     | 815     | 735     | 698     | 757     | 827     | 746     | 836     | 847     | 869     | NPL                                                                      |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 2.077   | 1.939   | 1.977   | 1.964   | 1.964   | 1.963   | 1.973   | 2.005   | 2.055   | 2.042   | 2.026   | 2.018   | 2.047   | 2.040   | 2.009   | 16. Individual Services which Serve Households                           |
| NPL                                                                            | 37      | 41      | 49      | 50      | 40      | 45      | 46      | 36      | 31      | 40      | 43      | 47      | 47      | 51      | 49      | NPL                                                                      |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya                 | 3       | 38      | 71      | 79      | 79      | 80      | 82      | 82      | 83      | 89      | 102     | 103     | 105     | 106     | 108     | 17. International Agency and Other Extra International Agency            |
| NPL                                                                            | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPL                                                                      |
| 18. Kegiatan yang belum jelas batasannya                                       | 7.420   | 8.015   | 321     | 440     | 434     | 442     | 428     | 480     | 457     | 917     | 970     | 1.048   | 94      | 94      | 97      | 18. Business Activities which are not clearly defined                    |
| NPL                                                                            | 0       | 10      | 0       | 0       | 1       | 1       | 1       | 0       | 1       | 40      | 39      | 39      | 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 | 135.051 | 136.221 | 137.058 | 137.961 | 137.818 | 138.434 | 140.194 | 140.545 | 142.076 | 144.139 | 142.692 | 146.733 | 149.122 | - For Home Ownership                                                     |
| NPL                                                                            | 1.767   | 2.252   | 3.212   | 3.147   | 3.152   | 3.292   | 3.290   | 3.192   | 3.122   | 3.367   | 3.488   | 3.429   | 3.326   | 3.629   | 3.760   | NPL                                                                      |
| - Untuk Pemilikan Flat atau Apartemen                                          | 4.315   | 4.279   | 5.564   | 5.735   | 5.847   | 5.977   | 6.085   | 6.262   | 6.424   | 6.504   | 6.596   | 6.769   | 6.893   | 6.566   | 6.490   | - For Apartement Ownership                                               |
| NPL                                                                            | 40      | 70      | 113     | 124     | 126     | 130     | 122     | 130     | 117     | 118     | 125     | 126     | 108     | 81      | 78      | NPL                                                                      |
| - Untuk Pemilikan Ruko atau Rukan                                              | 12.147  | 12.743  | 13.820  | 13.718  | 13.625  | 13.494  | 13.399  | 13.359  | 13.436  | 13.299  | 13.175  | 13.059  | 12.920  | 12.768  | 12.581  | - For Shop House Ownership                                               |
| NPL                                                                            | 241     | 353     | 526     | 542     | 549     | 547     | 547     | 532     | 507     | 548     | 574     | 562     | 547     | 595     | 606     | NPL                                                                      |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 58.007  | 61.880  | 68.981  | 68.576  | 69.285  | 69.759  | 70.215  | 70.351  | 71.246  | 72.493  | 73.510  | 74.161  | 75.082  | 76.364  | 77.689  | - For Vehicles Ownership                                                 |
| NPL                                                                            | 760     | 777     | 868     | 917     | 904     | 868     | 845     | 827     | 807     | 832     | 869     | 863     | 902     | 956     | 1.012   | NPL                                                                      |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 200.029 | 228.138 | 253.768 | 255.967 | 258.750 | 258.865 | 264.797 | 268.650 | 280.508 | 279.646 | 285.633 | 293.078 | 292.764 | 300.307 | 304.340 | - Others                                                                 |
| NPL                                                                            | 1.446   | 1.461   | 2.091   | 2.175   | 2.089   | 2.321   | 2.327   | 2.200   | 2.015   | 2.227   | 2.305   | 2.352   | 2.428   | 2.412   | 2.399   | NPL                                                                      |
| Bukan Lapangan Usaha Lainnya                                                   | 38.704  | 44.693  | 55.825  | 54.545  | 55.649  | 56.387  | 56.211  | 57.162  | 59.528  | 58.333  | 58.656  | 60.435  | 58.847  | 58.810  | 60.344  | Non Industrial Origin Others                                             |
| NPL                                                                            | 794     | 983     | 1.207   | 1.253   | 1.274   | 1.262   | 1.229   | 1.192   | 1.170   | 1.193   | 1.208   | 1.212   | 1.194   | 1.165   | 1.186   | 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 |
|--------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------------------------------------------------------------|-------|
|                                                                                |       |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov   | Des   | Jan   | Feb   | Mar   | Apr   | Mei   | Jun   |                                                                           |       |
| Penerima Pembiayaan Lapangan Usaha                                             |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | Financing by Industrial Origin                                            |       |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 397   | 53    | 75    | 75    | 72    | 72    | 71    | 70    | 59    | 44    | 43    | 43    | 44    | 42    | 41    | 1. Agriculture, Hunting and Forestry                                      |       |
| NPF                                                                            | 11    | 11    | 10    | 11    | 13    | 11    | 11    | 11    | 11    | 12    | 12    | 11    | 11    | 11    | 11    | NPF                                                                       |       |
| 2. Perikanan                                                                   | 71    | 3     | 8     | 8     | 8     | 7     | 7     | 12    | 21    | 21    | 30    | 30    | 29    | 29    | 28    | 2. Fishery                                                                |       |
| NPF                                                                            | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 0     | 0     | NPF                                                                       |       |
| 3. Pertambangan dan Penggalian                                                 | 201   | 43    | 89    | 57    | 95    | 97    | 90    | 61    | 84    | 81    | 80    | 79    | 77    | 72    | 107   | 3. Mining and Quarrying                                                   |       |
| NPF                                                                            | 32    | 28    | 28    | 25    | 25    | 25    | 25    | 25    | 25    | 29    | 29    | 25    | 32    | 25    | 25    | NPF                                                                       |       |
| 4. Industri Pengolahan                                                         | 1.103 | 446   | 449   | 438   | 432   | 412   | 406   | 470   | 560   | 533   | 510   | 509   | 479   | 494   | 489   | 4. Processing Industry                                                    |       |
| NPF                                                                            | 48    | 74    | 52    | 136   | 151   | 135   | 135   | 113   | 133   | 135   | 114   | 113   | 113   | 113   | 111   | NPF                                                                       |       |
| 5. Listrik, gas dan air                                                        | 180   | 220   | 269   | 290   | 318   | 317   | 312   | 325   | 334   | 336   | 335   | 333   | 264   | 264   | 258   | 5. Electricity, Gas and Water                                             |       |
| NPF                                                                            | 2     | 2     | 2     | 2     | 2     | 2     | 2     | 2     | 2     | 2     | 2     | 2     | 40    | 40    | 38    | NPF                                                                       |       |
| 6. Konstruksi                                                                  | 815   | 785   | 621   | 655   | 652   | 641   | 641   | 636   | 644   | 554   | 605   | 594   | 607   | 644   | 598   | 6. Construction                                                           |       |
| NPF                                                                            | 96    | 85    | 91    | 83    | 97    | 68    | 108   | 105   | 99    | 113   | 112   | 104   | 114   | 104   | 101   | NPF                                                                       |       |
| 7. Perdagangan Besar dan Eceran                                                | 3.149 | 1.277 | 1.042 | 1.014 | 1.045 | 1.037 | 1.027 | 984   | 1.041 | 1.007 | 1.005 | 986   | 1.019 | 1.028 | 939   | 7. Wholesale and Retail Trade                                             |       |
| NPF                                                                            | 287   | 146   | 85    | 80    | 79    | 106   | 129   | 161   | 119   | 125   | 124   | 232   | 234   | 269   | 273   | NPF                                                                       |       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 214   | 175   | 185   | 185   | 179   | 143   | 141   | 141   | 141   | 171   | 173   | 182   | 181   | 242   | 241   | 8. Provision of accomodation and the provision of eating and drinking     |       |
| NPF                                                                            | 6     | 24    | 24    | 24    | 64    | 24    | 25    | 25    | 25    | 25    | 25    | 25    | 25    | 26    | 27    | NPF                                                                       |       |
| 9. Transportasi, pergudangan dan komunikasi                                    | 1.109 | 631   | 589   | 547   | 525   | 553   | 538   | 548   | 554   | 549   | 541   | 454   | 512   | 507   | 434   | 9. Transportation, Warehousing and Communications                         |       |
| NPF                                                                            | 68    | 88    | 76    | 58    | 142   | 57    | 154   | 245   | 246   | 258   | 245   | 160   | 164   | 164   | 60    | NPF                                                                       |       |
| 10. Perantara Keuangan                                                         | 1.379 | 987   | 985   | 976   | 982   | 964   | 948   | 950   | 813   | 790   | 758   | 764   | 765   | 773   | 766   | 10. Financial intermediaries                                              |       |
| NPF                                                                            | 23    | 32    | 43    | 37    | 36    | 23    | 35    | 35    | 34    | 35    | 34    | 43    | 37    | 37    | 19    | NPF                                                                       |       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 1.342 | 1.465 | 1.865 | 1.847 | 1.840 | 1.779 | 1.764 | 1.581 | 1.596 | 1.439 | 1.412 | 1.459 | 1.354 | 1.314 | 1.251 | 11. Real Estate, Business, Ownership, and Business Services               |       |
| NPF                                                                            | 61    | 598   | 633   | 632   | 632   | 631   | 632   | 632   | 632   | 633   | 633   | 634   | 636   | 636   | 596   | 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   | 721   | 728   | 745   | 719   | 817   | 822   | 845   | 839   | 834   | 832   | 833   | 836   | 862   | 13. Education Services                                                    |       |
| NPF                                                                            | 2     | 1     | 2     | 2     | 8     | 2     | 2     | 2     | 2     | 2     | 2     | 2     | 2     | 1     | 1     | NPF                                                                       |       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 203   | 361   | 466   | 464   | 501   | 507   | 506   | 506   | 517   | 498   | 501   | 499   | 478   | 482   | 475   | 14. Health Services and Social Activities                                 |       |
| NPF                                                                            | 0     | 1     | 1     | 4     | 4     | 5     | 22    | 21    | 22    | 21    | 21    | 21    | 27    | 27    | 26    | NPF                                                                       |       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 281   | 140   | 102   | 102   | 122   | 118   | 118   | 118   | 102   | 89    | 90    | 83    | 86    | 83    | 82    | 15. Community, Sociocultural, Entertainment and Other Individual Services |       |
| NPF                                                                            | 5     | 5     | 5     | 5     | 5     | 5     | 10    | 10    | 9     | 9     | 9     | 3     | 4     | 4     | 4     | NPF                                                                       |       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 3     | 2     | 4     | 5     | 5     | 6     | 5     | 5     | 3     | 3     | 2     | 2     | 2     | 3     | 2     | 16. Individual Services which Serve Households                            |       |
| NPF                                                                            | 0     | 0     | 2     | 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     | 2     | -     | -     | 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   | 351   | 374   | 384   | 401   | 418   | 467   | 526   | 539   | 550   | 562   | 592   | 609   | 633   | - For Home Ownership                                                      |       |
| NPF                                                                            | 21    | 25    | 29    | 26    | 26    | 23    | 25    | 25    | 25    | 25    | 28    | 27    | 35    | 30    | 31    | NPF                                                                       |       |
| - Untuk Pemilikan Flat atau Apartemen                                          | 24    | 17    | 19    | 19    | 19    | 19    | 19    | 21    | 22    | 22    | 22    | 23    | 26    | 26    | 27    | - For Apartement Ownership                                                |       |
| NPF                                                                            | 0     | 0     | 0     | 0     | 0     | 0     | 0     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | NPF                                                                       |       |
| - Untuk Pemilikan Ruko atau Rukan                                              | 13    | 12    | 18    | 18    | 17    | 17    | 17    | 17    | 15    | 15    | 16    | 16    | 15    | 15    | 15    | - For Shop House Ownership                                                |       |
| NPF                                                                            | -     | 0     | 0     | 0     | 0     | -     | -     | 0     | 0     | 0     | 0     | 0     | 0     | 2     | 2     | NPF                                                                       |       |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 3.174 | 537   | 457   | 451   | 449   | 444   | 439   | 435   | 104   | 73    | 67    | 67    | 67    | 67    | 66    | - For Vehicles Ownership                                                  |       |
| NPF                                                                            | 39    | 1     | 1     | 1     | 4     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 1     | 4     | NPF                                                                       |       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 2.983 | 3.249 | 3.318 | 3.283 | 3.271 | 3.251 | 3.240 | 3.231 | 3.238 | 3.200 | 3.121 | 3.120 | 3.101 | 3.065 | 3.027 | - Others                                                                  |       |
| NPF                                                                            | 42    | 43    | 68    | 70    | 71    | 72    | 75    | 81    | 77    | 77    | 77    | 78    | 82    | 82    | 81    | NPF                                                                       |       |
| Bukan Lapangan Usaha Lainnya                                                   | 48    | 34    | 15    | 15    | 15    | 15    | 15    | 15    | 15    | 14    | 15    | 15    | 15    | 15    | 14    | Non Industrial Origin Others                                              |       |
| NPF                                                                            | 1     | 1     | 0     | 0     | 0     | 1     | 1     | 1     | 1     | 0     | 0     | 0     | 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                                                                     |
|------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------------------------------------------------------------|
|                                                                        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                                           |
| Penerima Pembiayaan Lapangan Usaha                                     |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <i>Financing by Industrial Origin</i>                                     |
| 1. Pertanian, Perburuan dan Kehutanan                                  | 2.061  | 2.777  | 3.217  | 3.130  | 3.248  | 3.383  | 3.315  | 3.364  | 3.528  | 3.433  | 3.437  | 3.628  | 3.838  | 3.907  | 4.874  | 1. Agriculture, Hunting and Forestry                                      |
| NPF                                                                    | 131    | 145    | 101    | 103    | 104    | 104    | 134    | 131    | 129    | 130    | 137    | 195    | 141    | 113    | 108    | NPF                                                                       |
| 2. Perikanan                                                           | 879    | 1.155  | 1.256  | 1.152  | 1.157  | 1.132  | 1.028  | 1.051  | 1.215  | 1.202  | 1.195  | 798    | 795    | 960    | 958    | 2. Fishery                                                                |
| NPF                                                                    | 12     | 16     | 34     | 31     | 31     | 30     | 43     | 41     | 40     | 42     | 44     | 49     | 48     | 44     | 30     | NPF                                                                       |
| 3. Pertambangan dan Penggalian                                         | 3.112  | 3.219  | 3.308  | 3.239  | 3.209  | 3.158  | 3.178  | 3.119  | 3.109  | 2.939  | 2.964  | 2.925  | 2.919  | 2.873  | 1.871  | 3. Mining and Quarrying                                                   |
| NPF                                                                    | 196    | 375    | 453    | 447    | 446    | 449    | 450    | 435    | 258    | 356    | 271    | 272    | 295    | 269    | 39     | NPF                                                                       |
| 4. Industri Pengolahan                                                 | 8.831  | 11.071 | 12.239 | 12.487 | 12.396 | 12.694 | 12.831 | 12.920 | 12.554 | 12.039 | 12.184 | 12.245 | 12.420 | 12.523 | 12.622 | 4. Processing Industry                                                    |
| NPF                                                                    | 423    | 425    | 297    | 387    | 386    | 480    | 867    | 801    | 674    | 685    | 862    | 560    | 442    | 511    | 326    | NPF                                                                       |
| 5. Listrik, gas dan air                                                | 3.202  | 3.383  | 3.090  | 3.069  | 2.956  | 3.040  | 3.026  | 3.047  | 3.801  | 4.018  | 4.041  | 4.033  | 3.998  | 3.780  | 2.962  | 5. Electricity, Gas and Water                                             |
| NPF                                                                    | 35     | 35     | 8      | 19     | 19     | 18     | 183    | 184    | 251    | 252    | 248    | 200    | 326    | 327    | 119    | NPF                                                                       |
| 6. Konstruksi                                                          | 4.787  | 5.388  | 6.023  | 6.255  | 6.227  | 6.272  | 6.694  | 6.640  | 6.756  | 6.411  | 6.322  | 6.840  | 7.039  | 7.124  | 6.782  | 6. Construction                                                           |
| NPF                                                                    | 227    | 190    | 279    | 307    | 276    | 359    | 392    | 431    | 334    | 344    | 381    | 310    | 350    | 352    | 306    | NPF                                                                       |
| 7. Perdagangan Besar dan Eceran                                        | 13.183 | 18.848 | 19.707 | 18.178 | 19.799 | 20.261 | 20.215 | 20.255 | 20.637 | 20.284 | 20.355 | 20.266 | 20.609 | 21.480 | 21.630 | 7. Wholesale and Retail Trade                                             |
| NPF                                                                    | 759    | 1.020  | 887    | 933    | 933    | 991    | 1.025  | 1.109  | 1.083  | 1.254  | 1.227  | 1.113  | 1.192  | 1.226  | 1.074  | NPF                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                     | 1.127  | 1.268  | 1.210  | 1.189  | 1.335  | 1.312  | 1.114  | 1.091  | 1.085  | 1.095  | 1.088  | 1.054  | 1.151  | 1.172  | 1.197  | 8. Provision of accomodation and the provision of eating and drinking     |
| NPF                                                                    | 24     | 22     | 27     | 26     | 29     | 28     | 38     | 39     | 34     | 38     | 39     | 25     | 26     | 27     | 28     | NPF                                                                       |
| 9. Transportasi, pergudangan dan komunikasi                            | 4.452  | 4.783  | 5.045  | 5.052  | 4.863  | 4.844  | 4.887  | 4.866  | 4.940  | 4.830  | 4.837  | 5.024  | 4.986  | 4.964  | 4.931  | 9. Transportation, Warehousing and Communications                         |
| NPF                                                                    | 215    | 185    | 367    | 355    | 100    | 82     | 80     | 77     | 43     | 60     | 80     | 83     | 90     | 81     | 92     | NPF                                                                       |
| 10. Perantara Keuangan                                                 | 6.609  | 6.053  | 6.054  | 5.862  | 5.517  | 5.456  | 5.291  | 5.004  | 5.010  | 4.819  | 4.711  | 4.959  | 4.922  | 5.054  | 4.260  | 10. Financial intermediaries                                              |
| NPF                                                                    | 60     | 260    | 609    | 225    | 227    | 81     | 80     | 354    | 370    | 440    | 441    | 166    | 152    | 150    | 16     | NPF                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                  | 4.585  | 5.852  | 5.735  | 5.659  | 5.583  | 5.597  | 5.517  | 5.668  | 5.553  | 5.572  | 5.592  | 5.412  | 5.192  | 5.266  | 5.178  | 11. Real Estate, Business, Ownership, and Business Services               |
| NPF                                                                    | 279    | 268    | 211    | 302    | 301    | 346    | 382    | 429    | 301    | 325    | 306    | 281    | 286    | 337    | 147    | NPF                                                                       |
| 12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib     | 16     | 9      | 8      | 7      | 7      | 7      | 7      | 6      | 6      | 7      | 7      | 4      | 4      | 4      | 3      | 12. Government administration, Defense and Compulsory social security     |
| NPF                                                                    | 2      | 1      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 0      | NPF                                                                       |
| 13. Jasa Pendidikan                                                    | 1.689  | 1.888  | 2.041  | 2.052  | 2.054  | 2.054  | 2.050  | 2.021  | 1.993  | 2.005  | 1.993  | 1.796  | 1.807  | 1.819  | 1.811  | 13. Education Services                                                    |
| NPF                                                                    | 40     | 15     | 48     | 48     | 51     | 51     | 74     | 74     | 48     | 51     | 40     | 14     | 16     | 19     | 19     | NPF                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                 | 1.109  | 1.159  | 1.311  | 1.334  | 1.332  | 1.310  | 1.435  | 1.451  | 1.454  | 1.462  | 1.460  | 1.280  | 1.195  | 1.153  | 1.171  | 14. Health Services and Social Activities                                 |
| NPF                                                                    | 9      | 4      | 6      | 5      | 11     | 6      | 6      | 26     | 30     | 41     | 38     | 23     | 24     | 22     | 23     | NPF                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | 1.849  | 2.476  | 2.378  | 2.316  | 2.361  | 2.399  | 2.395  | 2.372  | 2.396  | 2.421  | 2.412  | 4.131  | 4.201  | 4.177  | 3.814  | 15. Community, Sociocultural, Entertainment and Other Individual Services |
| NPF                                                                    | 62     | 117    | 111    | 114    | 116    | 109    | 105    | 102    | 89     | 143    | 134    | 268    | 378    | 400    | 111    | NPF                                                                       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                         | 155    | 247    | 274    | 237    | 264    | 263    | 269    | 276    | 277    | 274    | 273    | 283    | 289    | 299    | 310    | 16. Individual Services which Serve Households                            |
| NPF                                                                    | 2      | 7      | 9      | 8      | 9      | 8      | 8      | 8      | 7      | 8      | 7      | 8      | 8      | 8      | 9      | 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    | 565    | 414    | 429    | 412    | 393    | 390    | 388    | 1.054  | 326    | 323    | 321    | 201    | 18. Business Activities which are not clearly defined                     |
| NPF                                                                    | 218    | 56     | 70     | 140    | 160    | 170    | 162    | 148    | 150    | 151    | 214    | 141    | 140    | 141    | 122    | NPF                                                                       |
| Penerima Pembiayaan Bukan Lapangan Usaha                               |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <i>Financing to Non Industrial Origin</i>                                 |
| Rumah Tangga                                                           |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <i>House Hold</i>                                                         |
| - Untuk Pemilikan Rumah Tinggal                                        | 17.431 | 20.044 | 21.081 | 21.285 | 21.432 | 21.579 | 21.658 | 21.747 | 21.888 | 21.647 | 21.588 | 21.730 | 22.009 | 22.123 | 21.721 | - For Home Ownership                                                      |
| NPF                                                                    | 563    | 488    | 519    | 523    | 559    | 595    | 620    | 639    | 613    | 698    | 710    | 658    | 743    | 772    | 473    | NPF                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                  | 469    | 621    | 666    | 654    | 652    | 647    | 645    | 601    | 594    | 584    | 586    | 586    | 588    | 606    | 570    | - For Apartement Ownership                                                |
| NPF                                                                    | 16     | 16     | 20     | 17     | 23     | 24     | 34     | 34     | 32     | 33     | 33     | 27     | 35     | 35     | 17     | NPF                                                                       |
| - Untuk Pemilikan Ruko atau Rukan                                      | 1.269  | 1.148  | 1.167  | 1.166  | 1.163  | 1.154  | 1.143  | 1.187  | 1.146  | 1.115  | 1.118  | 1.116  | 1.124  | 1.101  | 1.078  | - For Shop House Ownership                                                |
| NPF                                                                    | 41     | 38     | 41     | 35     | 43     | 50     | 44     | 47     | 56     | 80     | 83     | 83     | 84     | 78     | 68     | NPF                                                                       |
| - Untuk Pemilikan Kendaraan Bermotor                                   | 1.125  | 3.567  | 3.550  | 3.309  | 3.187  | 3.175  | 3.172  | 3.175  | 3.166  | 3.164  | 3.112  | 3.137  | 3.077  | 3.032  | 2.964  | - For Vehicles Ownership                                                  |
| NPF                                                                    | 41     | 42     | 50     | 51     | 49     | 49     | 51     | 50     | 50     | 51     | 50     | 47     | 50     | 54     | 57     | NPF                                                                       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya                       | 3.757  | 13.744 | 14.493 | 14.477 | 14.553 | 14.543 | 14.576 | 14.551 | 15.002 | 15.070 | 14.879 | 15.114 | 15.104 | 15.150 | 14.837 | - Others                                                                  |
| NPF                                                                    | 144    | 127    | 170    | 159    | 165    | 172    | 181    | 187    | 192    | 223    | 215    | 175    | 195    | 196    | 148    | NPF                                                                       |
| Bukan Lapangan Usaha Lainnya                                           | 2.765  | 1.652  | 1.664  | 1.722  | 1.521  | 1.614  | 1.620  | 1.725  | 1.772  | 1.825  | 2.217  | 1.908  | 1.833  | 1.912  | 1.611  | Non Industrial Origin Others                                              |
| NPF                                                                    | 126    | 90     | 63     | 61     | 57     | 69     | 62     | 65     | 40     | 61     | 69     | 66     | 71     | 66     | 56     | 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                                                                     |
|------------------------------------------------------------------------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------------------------------------------------------------|
|                                                                        |       |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                                           |
| Penerima Pembiayaan Lapangan Usaha                                     |       |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Financing by Industrial Origin                                            |
| 1. Pertanian, Perburuan dan Kehutanan                                  | 4.088 | 4.054  | 4.029  | 3.751  | 3.738  | 3.719  | 3.811  | 3.833  | 4.038  | 3.979  | 3.972  | 3.970  | 3.909  | 4.049  | 4.005  | 1. Agriculture, Hunting and Forestry                                      |
| NPF                                                                    | 208   | 131    | 105    | 99     | 87     | 84     | 83     | 73     | 66     | 69     | 63     | 57     | 60     | 65     | 63     | NPF                                                                       |
| 2. Perikanan                                                           | 47    | 81     | 74     | 72     | 62     | 62     | 61     | 61     | 59     | 59     | 57     | 57     | 56     | 56     | 56     | 2. Fishery                                                                |
| NPF                                                                    | 4     | 11     | 11     | 11     | 3      | 3      | 3      | 3      | 3      | 3      | 3      | 2      | 2      | 2      | 3      | NPF                                                                       |
| 3. Pertambangan dan Penggalian                                         | 1.500 | 1.725  | 1.896  | 2.069  | 1.955  | 1.917  | 1.913  | 1.886  | 1.841  | 1.786  | 1.777  | 1.750  | 1.644  | 1.426  | 1.407  | 3. Mining and Quarrying                                                   |
| NPF                                                                    | 148   | 160    | 75     | 53     | 4      | 22     | 22     | 22     | 18     | 21     | 21     | 21     | 21     | 21     | 20     | NPF                                                                       |
| 4. Industri Pengolahan                                                 | 4.466 | 4.218  | 4.133  | 4.016  | 3.421  | 3.766  | 3.726  | 3.607  | 3.477  | 3.098  | 3.108  | 3.374  | 3.363  | 3.288  | 3.703  | 4. Processing Industry                                                    |
| NPF                                                                    | 295   | 262    | 383    | 371    | 215    | 218    | 214    | 465    | 466    | 472    | 465    | 461    | 482    | 482    | 482    | NPF                                                                       |
| 5. Listrik, gas dan air                                                | 2.615 | 4.106  | 3.688  | 3.644  | 3.611  | 3.571  | 3.550  | 3.541  | 4.051  | 3.988  | 4.013  | 3.966  | 3.951  | 3.913  | 3.913  | 5. Electricity, Gas and Water                                             |
| NPF                                                                    | 388   | 474    | 414    | 403    | 417    | 280    | 274    | 274    | 272    | 269    | 273    | 257    | 415    | 410    | 408    | NPF                                                                       |
| 6. Konstruksi                                                          | 2.089 | 2.222  | 3.365  | 3.599  | 3.544  | 3.650  | 2.879  | 2.869  | 3.181  | 3.184  | 3.135  | 3.259  | 3.187  | 3.078  | 3.488  | 6. Construction                                                           |
| NPF                                                                    | 128   | 107    | 222    | 270    | 431    | 434    | 458    | 469    | 454    | 462    | 469    | 309    | 296    | 297    | 265    | NPF                                                                       |
| 7. Perdagangan Besar dan Eceran                                        | 5.841 | 5.756  | 5.023  | 4.623  | 4.736  | 4.655  | 4.567  | 4.438  | 4.466  | 4.325  | 4.280  | 4.242  | 4.111  | 3.981  | 3.984  | 7. Wholesale and Retail Trade                                             |
| NPF                                                                    | 870   | 633    | 438    | 544    | 549    | 552    | 539    | 494    | 509    | 555    | 555    | 554    | 492    | 500    | 475    | NPF                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                     | 341   | 504    | 466    | 445    | 442    | 441    | 444    | 737    | 815    | 803    | 788    | 900    | 888    | 974    | 955    | 8. Provision of accomodation and the provision of eating and drinking     |
| NPF                                                                    | 19    | 26     | 22     | 22     | 19     | 20     | 20     | 19     | 11     | 12     | 13     | 10     | 14     | 14     | 15     | NPF                                                                       |
| 9. Transportasi, pergudangan dan komunikasi                            | 4.094 | 4.032  | 3.688  | 3.509  | 3.414  | 3.374  | 3.346  | 3.308  | 3.340  | 3.072  | 2.958  | 3.060  | 2.932  | 2.788  | 2.889  | 9. Transportation, Warehousing and Communications                         |
| NPF                                                                    | 176   | 235    | 521    | 492    | 485    | 564    | 526    | 482    | 478    | 355    | 271    | 268    | 272    | 191    | 186    | NPF                                                                       |
| 10. Perantara Keuangan                                                 | 3.956 | 4.689  | 5.038  | 5.490  | 5.640  | 5.554  | 5.605  | 5.482  | 5.450  | 5.324  | 5.267  | 5.451  | 5.602  | 5.680  | 5.423  | 10. Financial intermediaries                                              |
| NPF                                                                    | 99    | 116    | 18     | 19     | 32     | 21     | 24     | 63     | 55     | 65     | 68     | 62     | 65     | 73     | 52     | NPF                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                  | 1.437 | 2.000  | 1.975  | 1.966  | 2.068  | 2.204  | 2.318  | 2.278  | 2.202  | 2.003  | 2.144  | 2.174  | 2.154  | 2.066  | 2.060  | 11. Real Estate, Business, Ownership, and Business Services               |
| NPF                                                                    | 40    | 30     | 83     | 85     | 87     | 87     | 82     | 78     | 19     | 19     | 30     | 28     | 43     | 43     | 39     | NPF                                                                       |
| 12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib     | 250   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 12. Government administration, Defense and Compulsory social security     |
| NPF                                                                    | -     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPF                                                                       |
| 13. Jasa Pendidikan                                                    | 681   | 834    | 1.138  | 1.109  | 1.104  | 1.254  | 1.272  | 1.243  | 1.375  | 1.376  | 1.384  | 1.442  | 1.460  | 1.508  | 1.530  | 13. Education Services                                                    |
| NPF                                                                    | 27    | 8      | 10     | 7      | 5      | 2      | 2      | 2      | 1      | 1      | 15     | 15     | 18     | 18     | 22     | NPF                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                 | 889   | 1.195  | 1.409  | 1.471  | 1.462  | 1.489  | 1.480  | 1.526  | 1.677  | 1.627  | 1.620  | 1.796  | 1.783  | 1.866  | 1.851  | 14. Health Services and Social Activities                                 |
| NPF                                                                    | 41    | 12     | 7      | 7      | 6      | 6      | 6      | 7      | 5      | 6      | 5      | 3      | 5      | 12     | 12     | NPF                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya | 1.534 | 1.317  | 1.451  | 1.462  | 1.492  | 1.510  | 1.544  | 1.567  | 1.574  | 1.557  | 1.565  | 1.594  | 1.624  | 1.650  | 1.643  | 15. Community, Sociocultural, Entertainment and Other Individual Services |
| NPF                                                                    | 144   | 81     | 69     | 73     | 66     | 58     | 57     | 53     | 46     | 50     | 50     | 44     | 49     | 50     | 49     | NPF                                                                       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                         | 113   | 84     | 62     | 58     | 59     | 56     | 53     | 47     | 46     | 44     | 41     | 39     | 37     | 38     | 34     | 16. Individual Services which Serve Households                            |
| NPF                                                                    | 1     | 5      | 5      | 5      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 3      | 4      | 5      | 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  | 7.440  | 7.435  | 7.455  | 7.540  | 7.589  | 7.657  | 7.766  | 7.780  | 7.827  | 7.927  | 8.564  | 8.653  | 8.582  | - For Home Ownership                                                      |
| NPF                                                                    | 158   | 170    | 177    | 175    | 162    | 158    | 162    | 165    | 132    | 157    | 146    | 129    | 165    | 181    | 182    | NPF                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                  | 280   | 246    | 225    | 222    | 220    | 217    | 215    | 213    | 213    | 213    | 210    | 210    | 210    | 209    | 213    | - For Apartment Ownership                                                 |
| NPF                                                                    | 11    | 7      | 6      | 7      | 5      | 5      | 5      | 5      | 4      | 5      | 4      | 4      | 4      | 4      | 5      | NPF                                                                       |
| - Untuk Pemilikan Ruko atau Rukan                                      | 166   | 187    | 176    | 172    | 172    | 170    | 171    | 170    | 171    | 166    | 168    | 170    | 115    | 114    | 115    | - For Shop House Ownership                                                |
| NPF                                                                    | 12    | 11     | 7      | 7      | 6      | 6      | 6      | 6      | 4      | 6      | 6      | 5      | 4      | 4      | 1      | NPF                                                                       |
| - Untuk Pemilikan Kendaraan Bermotor                                   | 210   | 156    | 336    | 348    | 365    | 391    | 420    | 481    | 630    | 678    | 744    | 820    | 954    | 1.083  | 1.167  | - For Vehicles Ownership                                                  |
| NPF                                                                    | 5     | 3      | 3      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 3      | 2      | 2      | 2      | 2      | NPF                                                                       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya                       | 9.688 | 10.561 | 12.044 | 12.213 | 12.486 | 12.767 | 13.141 | 13.474 | 13.906 | 14.024 | 14.251 | 14.617 | 14.528 | 14.921 | 14.948 | - Others                                                                  |
| NPF                                                                    | 313   | 246    | 231    | 227    | 226    | 222    | 227    | 218    | 191    | 215    | 207    | 187    | 176    | 189    | 187    | 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                 |                    |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------------|--------------------|
|                            |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                       |                    |
| Jenis Penggunaan           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Type of Use           |                    |
| Kredit kepada Pihak Ketiga |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Credit to Third Party |                    |
| 1. Modal Kerja             | 1.916.256 | 2.049.098 | 2.103.048 | 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 | 1. Working Capital    |                    |
| NPL                        | 57.302    | 73.591    | 73.496    | 75.198    | 73.872    | 73.876    | 74.698    | 75.107    | 70.732    | 74.999    | 75.876    | 73.088    | 74.352    | 76.142    | 74.997    | NPL                   |                    |
| 2. Investasi               | 1.035.889 | 1.125.467 | 1.126.847 | 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 | 2. Investments        |                    |
| NPL                        | 27.045    | 36.123    | 37.917    | 36.687    | 40.565    | 36.799    | 37.683    | 35.305    | 31.048    | 35.084    | 35.190    | 34.326    | 35.638    | 35.621    | 33.270    | NPL                   |                    |
| 3. Konsumsi                | 1.105.759 | 1.202.630 | 1.261.291 | 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 | 3. Consumption        |                    |
| NPL                        | 16.586    | 18.422    | 21.731    | 22.250    | 22.283    | 22.601    | 22.658    | 22.452    | 21.141    | 22.620    | 23.279    | 23.044    | 23.506    | 24.412    | 24.755    | NPL                   |                    |
| Total Kredit               | 4.057.904 | 4.377.195 | 4.491.186 | 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 | Total Credit          |                    |
| NPL                        | 100.933   | 128.135   | 133.144   | 134.135   | 136.721   | 133.276   | 135.039   | 132.864   | 122.922   | 132.703   | 134.346   | 130.458   | 133.497   | 136.175   | 133.022   | NPL                   |                    |
| Orientasi Penggunaan       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | User Orientation      |                    |
| Kredit kepada Pihak Ketiga |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Credit to Third Party |                    |
| 1. Ekspor                  | 93.281    | 96.852    | 117.276   | 118.324   | 118.920   | 119.272   | 118.013   | 123.534   | 121.345   | 113.593   | 116.115   | 112.912   | 112.438   | 116.670   | 121.469   | 1. Ekspor             |                    |
| NPL                        | 2.327     | 2.059     | 3.367     | 3.391     | 2.977     | 3.119     | 2.574     | 2.433     | 2.044     | 2.231     | 2.516     | 2.491     | 2.459     | 2.480     | 2.400     | NPL                   |                    |
| 2. Impor                   | 62.694    | 44.759    | 55.532    | 54.773    | 58.053    | 60.321    | 60.049    | 59.830    | 61.598    | 60.709    | 60.493    | 61.425    | 59.920    | 67.748    | 68.515    | 2. Import             |                    |
| NPL                        | 2.325     | 1.189     | 1.637     | 1.594     | 1.634     | 1.733     | 1.857     | 2.027     | 1.459     | 1.441     | 1.485     | 1.380     | 1.384     | 2.625     | 1.156     | NPL                   |                    |
| 3. Lainnya                 | 3.901.930 | 4.235.584 | 4.318.378 | 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 | 3. Other              |                    |
| NPL                        | 96.281    | 124.888   | 128.139   | 129.150   | 132.110   | 128.424   | 130.608   | 128.403   | 119.419   | 129.031   | 130.344   | 126.587   | 129.654   | 131.070   | 129.466   | NPL                   |                    |
| Total Kredit               | 4.057.904 | 4.377.195 | 4.491.186 | 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 | Total Credit          |                    |
| NPL                        | 100.933   | 128.135   | 133.144   | 134.135   | 136.721   | 133.276   | 135.039   | 132.864   | 122.922   | 132.703   | 134.346   | 130.458   | 133.497   | 136.175   | 133.022   | 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                        |
|-----------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------------------|
|                                   |               |               | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           |                              |
| <b>Jenis Penggunaan</b>           |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <b>Type of Use</b>           |
| <b>Kredit kepada Pihak Ketiga</b> |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <b>Credit to Third Party</b> |
| 1. Modal Kerja                    | 29.951        | 21.534        | 13.363        | 13.575        | 13.491        | 13.764        | 13.867        | 14.481        | 14.585        | 14.129        | 14.271        | 14.793        | 15.077        | 15.190        | 15.413        | 1. Working Capital           |
| NPL                               | 863           | 623           | 617           | 585           | 591           | 625           | 648           | 625           | 602           | 614           | 637           | 639           | 689           | 720           | 777           | NPL                          |
| 2. Investasi                      | 15.195        | 7.383         | 4.129         | 4.214         | 4.212         | 4.220         | 4.206         | 4.271         | 4.358         | 4.338         | 4.292         | 4.318         | 4.317         | 4.487         | 4.500         | 2. Investments               |
| NPL                               | 470           | 249           | 251           | 263           | 281           | 291           | 297           | 300           | 281           | 295           | 321           | 329           | 339           | 337           | 346           | NPL                          |
| 3. Konsumsi                       | 40.947        | 37.985        | 22.010        | 22.141        | 22.506        | 22.864        | 23.445        | 23.808        | 24.045        | 24.184        | 24.428        | 25.215        | 25.803        | 26.074        | 26.095        | 3. Consumption               |
| NPL                               | 260           | 277           | 256           | 307           | 313           | 312           | 336           | 345           | 337           | 338           | 344           | 361           | 376           | 379           | 388           | NPL                          |
| <b>Total Kredit</b>               | <b>86.092</b> | <b>66.902</b> | <b>39.501</b> | <b>39.930</b> | <b>40.210</b> | <b>40.848</b> | <b>41.518</b> | <b>42.560</b> | <b>42.987</b> | <b>42.652</b> | <b>42.991</b> | <b>44.326</b> | <b>45.197</b> | <b>45.751</b> | <b>46.008</b> | <b>Total Credit</b>          |
| <b>NPL</b>                        | <b>1.594</b>  | <b>1.149</b>  | <b>1.123</b>  | <b>1.155</b>  | <b>1.186</b>  | <b>1.229</b>  | <b>1.281</b>  | <b>1.269</b>  | <b>1.221</b>  | <b>1.247</b>  | <b>1.302</b>  | <b>1.329</b>  | <b>1.404</b>  | <b>1.436</b>  | <b>1.510</b>  | <b>NPL</b>                   |
| <b>Orientasi Penggunaan</b>       |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <b>User Orientation</b>      |
| <b>Kredit kepada Pihak Ketiga</b> |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <b>Credit to Third Party</b> |
| 1. Ekspor                         | 28            | 60            | 52            | 53            | 51            | 51            | 51            | 56            | 61            | 61            | 62            | 64            | 66            | 66            | 61            | 1. Ekspor                    |
| NPL                               | 0             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | NPL                          |
| 2. Impor                          | 41            | 55            | 38            | 37            | 36            | 36            | 34            | 36            | 40            | 33            | 32            | 33            | 26            | 23            | 30            | 2. Impor                     |
| NPL                               | 3             | -             | -             | -             | -             | 14            | 13            | 13            | 13            | 13            | 13            | 13            | 13            | 13            | 13            | NPL                          |
| 3. Lainnya                        | 86.024        | 66.787        | 39.411        | 39.841        | 40.123        | 40.762        | 41.433        | 42.468        | 42.886        | 42.558        | 42.896        | 44.229        | 45.105        | 45.663        | 45.917        | 3. Other                     |
| NPL                               | 1.591         | 1.149         | 1.123         | 1.155         | 1.186         | 1.215         | 1.268         | 1.256         | 1.207         | 1.234         | 1.289         | 1.316         | 1.391         | 1.423         | 1.497         | NPL                          |
| <b>Total Kredit</b>               | <b>86.092</b> | <b>66.902</b> | <b>39.501</b> | <b>39.930</b> | <b>40.210</b> | <b>40.848</b> | <b>41.518</b> | <b>42.560</b> | <b>42.987</b> | <b>42.652</b> | <b>42.991</b> | <b>44.326</b> | <b>45.197</b> | <b>45.751</b> | <b>46.008</b> | <b>Total Credit</b>          |
| <b>NPL</b>                        | <b>1.594</b>  | <b>1.149</b>  | <b>1.123</b>  | <b>1.155</b>  | <b>1.186</b>  | <b>1.229</b>  | <b>1.281</b>  | <b>1.269</b>  | <b>1.221</b>  | <b>1.247</b>  | <b>1.302</b>  | <b>1.329</b>  | <b>1.404</b>  | <b>1.436</b>  | <b>1.510</b>  | <b>NPL</b>                   |
| r) Angka-angka diperbaiki         |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |                              |
| r) Revised figures                |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |                              |

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

| Keterangan                        | 2015           | 2016           | 2017           |                |                |                |                |                |                | 2018           |                |                |                |                |                | Items                        |
|-----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------------------|
|                                   |                |                | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            |                              |
| <b>Jenis Penggunaan</b>           |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | <i>Type of Use</i>           |
| <b>Kredit kepada Pihak Ketiga</b> |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | <i>Credit to Third Party</i> |
| 1. Modal Kerja                    | 257.439        | 266.758        | 203.939        | 215.677        | 199.718        | 206.554        | 212.051        | 213.440        | 214.490        | 204.476        | 201.294        | 208.287        | 211.791        | 216.232        | 221.424        | 1. Working Capital           |
| NPL                               | 9.596          | 10.779         | 9.438          | 11.103         | 10.183         | 10.165         | 10.364         | 10.096         | 9.256          | 9.957          | 8.822          | 8.700          | 9.084          | 9.456          | 9.470          | NPL                          |
| 2. Investasi                      | 119.949        | 131.294        | 108.307        | 128.571        | 115.398        | 115.880        | 116.783        | 116.715        | 117.075        | 117.304        | 112.013        | 111.606        | 113.551        | 114.190        | 117.685        | 2. Investments               |
| NPL                               | 3.819          | 5.258          | 5.088          | 5.771          | 5.358          | 5.215          | 5.444          | 5.344          | 4.687          | 5.422          | 4.830          | 4.708          | 5.060          | 5.101          | 4.953          | NPL                          |
| 3. Konsumsi                       | 150.725        | 162.548        | 184.900        | 185.333        | 185.327        | 186.305        | 188.189        | 189.676        | 191.747        | 193.676        | 166.112        | 167.719        | 169.055        | 170.378        | 170.047        | 3. Consumption               |
| NPL                               | 1.619          | 1.770          | 1.949          | 2.240          | 2.263          | 2.335          | 2.394          | 2.586          | 2.431          | 2.632          | 2.606          | 2.554          | 2.642          | 2.823          | 2.932          | NPL                          |
| <b>Total Kredit</b>               | <b>528.114</b> | <b>560.600</b> | <b>497.146</b> | <b>529.580</b> | <b>500.443</b> | <b>508.740</b> | <b>517.022</b> | <b>519.830</b> | <b>523.311</b> | <b>515.456</b> | <b>479.419</b> | <b>487.612</b> | <b>494.397</b> | <b>500.801</b> | <b>509.156</b> | <b>Total Credit</b>          |
| <b>NPL</b>                        | <b>15.034</b>  | <b>17.806</b>  | <b>16.475</b>  | <b>19.114</b>  | <b>17.804</b>  | <b>17.715</b>  | <b>18.201</b>  | <b>18.025</b>  | <b>16.374</b>  | <b>18.011</b>  | <b>16.259</b>  | <b>15.962</b>  | <b>16.785</b>  | <b>17.380</b>  | <b>17.355</b>  | <b>NPL</b>                   |
| <b>Orientasi Penggunaan</b>       |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | <i>User Orientation</i>      |
| <b>Kredit kepada Pihak Ketiga</b> |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | <i>Credit to Third Party</i> |
| 1. Ekspor                         | 17.960         | 14.543         | 12.585         | 12.617         | 12.378         | 12.524         | 12.802         | 12.488         | 12.032         | 9.429          | 10.293         | 8.972          | 9.463          | 9.970          | 13.049         | 1. Ekspor                    |
| NPL                               | 515            | 303            | 292            | 291            | 291            | 293            | 296            | 269            | 97             | 96             | 97             | 97             | 98             | 98             | 100            | NPL                          |
| 2. Impor                          | 7.503          | 5.544          | 4.742          | 5.208          | 4.457          | 4.352          | 4.295          | 4.224          | 4.237          | 4.016          | 4.554          | 4.577          | 4.416          | 4.679          | 5.001          | 2. Impor                     |
| NPL                               | 190            | 165            | 160            | 6              | 6              | 6              | 6              | 6              | 6              | 8              | 10             | 10             | 10             | 10             | 10             | NPL                          |
| 3. Lainnya                        | 502.651        | 540.512        | 479.819        | 511.756        | 483.607        | 491.863        | 499.925        | 503.117        | 507.043        | 502.011        | 464.571        | 474.063        | 480.518        | 486.152        | 491.106        | 3. Other                     |
| NPL                               | 14.329         | 17.338         | 16.022         | 18.816         | 17.506         | 17.416         | 17.899         | 17.750         | 16.271         | 17.907         | 16.153         | 15.856         | 16.678         | 17.272         | 17.246         | NPL                          |
| <b>Total Kredit</b>               | <b>528.114</b> | <b>560.600</b> | <b>497.146</b> | <b>529.580</b> | <b>500.443</b> | <b>508.740</b> | <b>517.022</b> | <b>519.830</b> | <b>523.311</b> | <b>515.456</b> | <b>479.419</b> | <b>487.612</b> | <b>494.397</b> | <b>500.801</b> | <b>509.156</b> | <b>Total Credit</b>          |
| <b>NPL</b>                        | <b>15.034</b>  | <b>17.806</b>  | <b>16.475</b>  | <b>19.114</b>  | <b>17.804</b>  | <b>17.715</b>  | <b>18.201</b>  | <b>18.025</b>  | <b>16.374</b>  | <b>18.011</b>  | <b>16.259</b>  | <b>15.962</b>  | <b>16.785</b>  | <b>17.380</b>  | <b>17.355</b>  | <b>NPL</b>                   |

r) Angka-angka diperbaiki

r) Revised figures

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

| Keterangan                 | 2015      | 2016      | 2017      |           |           |           |           |           |           | 2018      |           |           |           |           |           | Items                 |                    |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------------|--------------------|
|                            |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                       |                    |
| Jenis Penggunaan           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Type of Use           |                    |
| Kredit kepada Pihak Ketiga |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Credit to Third Party |                    |
| 1. Modal Kerja             | 701.323   | 734.389   | 745.764   | 748.556   | 740.337   | 756.314   | 766.599   | 758.431   | 769.286   | 749.127   | 773.511   | 781.350   | 791.124   | 810.259   | 840.532   | 1. Working Capital    |                    |
| NPL                        | 22.742    | 25.236    | 21.112    | 21.657    | 21.553    | 20.835    | 21.935    | 22.082    | 20.024    | 21.434    | 23.024    | 22.620    | 23.293    | 23.937    | 24.217    | NPL                   |                    |
| 2. Investasi               | 359.052   | 354.927   | 320.526   | 312.139   | 320.587   | 324.776   | 324.855   | 340.416   | 335.438   | 337.116   | 345.343   | 351.169   | 350.638   | 357.131   | 360.801   | 2. Investments        |                    |
| NPL                        | 12.435    | 15.758    | 14.663    | 13.183    | 14.105    | 14.002    | 13.991    | 12.072    | 9.887     | 10.932    | 11.239    | 10.996    | 10.917    | 10.925    | 10.665    | NPL                   |                    |
| 3. Konsumsi                | 447.456   | 478.174   | 454.354   | 452.504   | 455.572   | 460.407   | 464.082   | 470.582   | 478.090   | 476.608   | 505.011   | 508.935   | 512.320   | 517.413   | 517.638   | 3. Consumption        |                    |
| NPL                        | 8.127     | 9.171     | 9.963     | 10.216    | 10.214    | 10.086    | 10.073    | 9.922     | 9.213     | 9.729     | 10.129    | 10.094    | 10.334    | 10.676    | 11.077    | NPL                   |                    |
| Total Kredit               | 1.507.831 | 1.567.489 | 1.520.644 | 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 | Total Credit          |                    |
| NPL                        | 43.304    | 50.164    | 45.738    | 45.057    | 45.872    | 44.923    | 45.999    | 44.076    | 39.124    | 42.094    | 44.391    | 43.709    | 44.545    | 45.538    | 45.958    | NPL                   |                    |
| Orientasi Penggunaan       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | User Orientation      |                    |
| Kredit kepada Pihak Ketiga |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Credit to Third Party |                    |
| 1. Ekspor                  | 59.473    | 66.089    | 58.733    | 58.765    | 60.356    | 61.680    | 61.675    | 67.473    | 63.810    | 62.288    | 63.649    | 62.222    | 62.758    | 60.452    | 63.905    | 1. Ekspor             |                    |
| NPL                        | 1.353     | 1.357     | 1.133     | 1.150     | 1.144     | 1.216     | 684       | 671       | 636       | 642       | 654       | 673       | 653       | 566       | 581       | NPL                   |                    |
| 2. Impor                   | 49.644    | 34.000    | 39.099    | 38.947    | 43.005    | 45.096    | 45.834    | 45.174    | 46.944    | 46.312    | 45.601    | 46.884    | 46.042    | 38.490    | 42.595    | 2. Import             |                    |
| NPL                        | 2.033     | 965       | 327       | 423       | 461       | 525       | 645       | 810       | 574       | 559       | 563       | 490       | 521       | 455       | 556       | NPL                   |                    |
| 3. Lainnya                 | 1.398.715 | 1.467.401 | 1.422.812 | 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 | 3. Other              |                    |
| NPL                        | 39.918    | 47.843    | 44.278    | 43.483    | 44.267    | 43.182    | 44.670    | 42.594    | 37.915    | 40.893    | 43.174    | 42.546    | 43.370    | 44.517    | 44.822    | NPL                   |                    |
| Total Kredit               | 1.507.831 | 1.567.489 | 1.520.644 | 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 | Total Credit          |                    |
| NPL                        | 43.304    | 50.164    | 45.738    | 45.057    | 45.872    | 44.923    | 45.999    | 44.076    | 39.124    | 42.094    | 44.391    | 43.709    | 44.545    | 45.538    | 45.958    | NPL                   |                    |
| r) Angka-angka diperbaiki  |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                       | r) Revised figures |

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

| Keterangan                        | 2015             | 2016             | 2017             |                  |                  |                  |                  |                  |                  | 2018             |                  |                  |                  |                  |                  | Items                        |
|-----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------------------|
|                                   |                  |                  | Jun              | Jul              | Ags              | Sep              | Okt              | Nov              | Des              | Jan              | Feb              | Mar              | Apr              | Mei              | Jun              |                              |
| <b>Jenis Penggunaan</b>           |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | <i>Type of Use</i>           |
| <b>Kredit kepada Pihak Ketiga</b> |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | <i>Credit to Third Party</i> |
| 1. Modal Kerja                    | 863.669          | 957.997          | 1.068.776        | 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. Working Capital           |
| NPL                               | 20.288           | 32.964           | 38.497           | 39.037           | 37.832           | 38.583           | 37.422           | 37.302           | 36.587           | 38.274           | 38.683           | 37.042           | 37.031           | 37.649           | 37.260           | NPL                          |
| 2. Investasi                      | 501.678          | 586.095          | 646.728          | 644.920          | 646.634          | 641.676          | 642.445          | 650.455          | 675.432          | 672.465          | 669.849          | 679.309          | 685.223          | 692.453          | 703.655          | 2. Investments               |
| NPL                               | 8.493            | 12.322           | 14.955           | 14.706           | 17.661           | 14.193           | 14.637           | 14.303           | 12.847           | 15.072           | 15.374           | 15.198           | 15.983           | 15.971           | 14.626           | NPL                          |
| 3. Konsumsi                       | 416.541          | 460.629          | 533.008          | 534.762          | 540.215          | 542.443          | 548.525          | 554.219          | 571.337          | 570.820          | 579.646          | 591.641          | 589.205          | 601.549          | 610.566          | 3. Consumption               |
| NPL                               | 5.048            | 5.896            | 8.016            | 8.157            | 8.093            | 8.420            | 8.360            | 8.074            | 7.739            | 8.286            | 8.569            | 8.544            | 8.505            | 8.838            | 9.042            | NPL                          |
| <b>Total Kredit</b>               | <b>1.781.889</b> | <b>2.004.722</b> | <b>2.248.512</b> | <b>2.236.883</b> | <b>2.247.139</b> | <b>2.266.350</b> | <b>2.259.968</b> | <b>2.286.894</b> | <b>2.399.043</b> | <b>2.324.843</b> | <b>2.328.619</b> | <b>2.379.781</b> | <b>2.393.447</b> | <b>2.455.194</b> | <b>2.510.301</b> | <b>Total Credit</b>          |
| <b>NPL</b>                        | <b>33.829</b>    | <b>51.182</b>    | <b>61.469</b>    | <b>61.900</b>    | <b>63.587</b>    | <b>61.196</b>    | <b>60.418</b>    | <b>59.679</b>    | <b>57.172</b>    | <b>61.631</b>    | <b>62.627</b>    | <b>60.785</b>    | <b>61.519</b>    | <b>62.458</b>    | <b>60.928</b>    | <b>NPL</b>                   |
| <b>Orientasi Penggunaan</b>       |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | <i>User Orientation</i>      |
| <b>Kredit kepada Pihak Ketiga</b> |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  | <i>Credit to Third Party</i> |
| 1. Ekspor                         | 15.351           | 16.015           | 45.800           | 47.418           | 46.018           | 44.909           | 43.377           | 43.409           | 45.348           | 41.633           | 41.943           | 41.327           | 39.826           | 39.666           | 38.900           | 1. Ekspor                    |
| NPL                               | 459              | 399              | 1.942            | 1.949            | 1.541            | 1.609            | 1.594            | 1.493            | 1.312            | 1.493            | 1.765            | 1.721            | 1.708            | 1.817            | 1.720            | NPL                          |
| 2. Impor                          | 5.051            | 4.959            | 11.483           | 10.990           | 10.397           | 10.680           | 9.734            | 10.245           | 10.112           | 10.005           | 9.960            | 9.587            | 9.089            | 8.696            | 7.943            | 2. Impor                     |
| NPL                               | 57               | 58               | 1.150            | 1.164            | 1.167            | 1.100            | 1.104            | 1.109            | 777              | 772              | 811              | 779              | 751              | 753              | 57               | NPL                          |
| 3. Lainnya                        | 1.761.487        | 1.983.748        | 2.191.229        | 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        | 3. Other                     |
| NPL                               | 33.313           | 50.725           | 58.377           | 58.786           | 60.879           | 58.488           | 57.720           | 57.077           | 55.084           | 59.366           | 60.051           | 58.284           | 59.061           | 59.887           | 59.151           | NPL                          |
| <b>Total Kredit</b>               | <b>1.781.889</b> | <b>2.004.722</b> | <b>2.248.512</b> | <b>2.236.883</b> | <b>2.247.139</b> | <b>2.266.350</b> | <b>2.259.968</b> | <b>2.286.894</b> | <b>2.399.043</b> | <b>2.324.843</b> | <b>2.328.619</b> | <b>2.379.781</b> | <b>2.393.447</b> | <b>2.455.194</b> | <b>2.510.301</b> | <b>Total Credit</b>          |
| <b>NPL</b>                        | <b>33.829</b>    | <b>51.182</b>    | <b>61.469</b>    | <b>61.900</b>    | <b>63.587</b>    | <b>61.196</b>    | <b>60.418</b>    | <b>59.679</b>    | <b>57.172</b>    | <b>61.631</b>    | <b>62.627</b>    | <b>60.785</b>    | <b>61.519</b>    | <b>62.458</b>    | <b>60.928</b>    | <b>NPL</b>                   |

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

| Keterangan                            | 2015          | 2016          | 2017          |               |               |               |               |               |               | 2018          |               |               |               |               |               | Items                           |
|---------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------------------|
|                                       |               |               | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           |                                 |
| <b>Jenis Penggunaan</b>               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <b>Type of Use</b>              |
| <b>Pembiayaan kepada Pihak Ketiga</b> |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <b>Financing to Third Party</b> |
| 1. Modal Kerja                        | 6.202         | 3.699         | 3.743         | 3.647         | 3.714         | 3.636         | 3.579         | 3.408         | 3.442         | 3.143         | 3.061         | 2.975         | 3.000         | 3.085         | 2.932         | 1. Working Capital              |
| NPF                                   | 348           | 331           | 332           | 292           | 328           | 292           | 388           | 424           | 391           | 417           | 382           | 485           | 519           | 538           | 494           | NPF                             |
| 2. Investasi                          | 4.759         | 3.565         | 3.729         | 3.744         | 3.807         | 3.737         | 3.814         | 3.824         | 3.875         | 3.811         | 3.862         | 3.875         | 3.730         | 3.728         | 3.642         | 2. Investments                  |
| NPF                                   | 293           | 764           | 721           | 810           | 935           | 805           | 904           | 966           | 968           | 983           | 979           | 891           | 921           | 918           | 799           | NPF                             |
| 3. Konsumsi                           | 6.534         | 4.133         | 4.177         | 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. Consumption                  |
| NPF                                   | 104           | 71            | 98            | 97            | 102           | 97            | 102           | 108           | 105           | 105           | 107           | 108           | 120           | 116           | 120           | NPF                             |
| <b>Total Pembiayaan</b>               | <b>17.495</b> | <b>11.396</b> | <b>11.650</b> | <b>11.550</b> | <b>11.676</b> | <b>11.521</b> | <b>11.541</b> | <b>11.417</b> | <b>11.237</b> | <b>10.818</b> | <b>10.713</b> | <b>10.652</b> | <b>10.546</b> | <b>10.611</b> | <b>10.356</b> | <b>Total Financing</b>          |
| <b>NPF</b>                            | <b>746</b>    | <b>1.165</b>  | <b>1.152</b>  | <b>1.199</b>  | <b>1.364</b>  | <b>1.194</b>  | <b>1.394</b>  | <b>1.498</b>  | <b>1.465</b>  | <b>1.504</b>  | <b>1.468</b>  | <b>1.484</b>  | <b>1.561</b>  | <b>1.573</b>  | <b>1.413</b>  | <b>NPF</b>                      |
| <b>Orientasi Penggunaan</b>           |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <b>User Orientation</b>         |
| <b>Pembiayaan kepada Pihak Ketiga</b> |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <b>Financing to Third Party</b> |
| 1. Ekspor                             | -             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | -             | 0             | -             | -             | -             | -             | 1. Ekspor                       |
| NPF                                   | -             | -             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | -             | 0             | -             | -             | -             | -             | NPF                             |
| 2. Impor                              | 24            | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 2. Impor                        |
| NPF                                   | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | NPF                             |
| 3. Lainnya                            | 17.472        | 11.396        | 11.650        | 11.550        | 11.676        | 11.521        | 11.541        | 11.417        | 11.237        | 10.818        | 10.713        | 10.652        | 10.546        | 10.611        | 10.356        | 3. Other                        |
| NPF                                   | 746           | 1.165         | 1.152         | 1.199         | 1.364         | 1.194         | 1.394         | 1.498         | 1.465         | 1.504         | 1.468         | 1.484         | 1.561         | 1.573         | 1.413         | NPF                             |
| <b>Total Pembiayaan</b>               | <b>17.495</b> | <b>11.396</b> | <b>11.650</b> | <b>11.550</b> | <b>11.676</b> | <b>11.521</b> | <b>11.541</b> | <b>11.417</b> | <b>11.237</b> | <b>10.818</b> | <b>10.713</b> | <b>10.652</b> | <b>10.546</b> | <b>10.611</b> | <b>10.356</b> | <b>Total Financing</b>          |
| <b>NPF</b>                            | <b>746</b>    | <b>1.165</b>  | <b>1.152</b>  | <b>1.199</b>  | <b>1.364</b>  | <b>1.194</b>  | <b>1.394</b>  | <b>1.498</b>  | <b>1.465</b>  | <b>1.504</b>  | <b>1.468</b>  | <b>1.484</b>  | <b>1.561</b>  | <b>1.573</b>  | <b>1.413</b>  | <b>NPF</b>                      |

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

| Keterangan                            | 2015          | 2016           | 2017           |                |                |                |                |                |                | 2018           |                |                |                |                       |                       | Items                           |
|---------------------------------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------------|-----------------------|---------------------------------|
|                                       |               |                | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei                   | Jun                   |                                 |
| <b>Jenis Penggunaan</b>               |               |                |                |                |                |                |                |                |                |                |                |                |                |                       |                       | <b>Type of Use</b>              |
| <b>Pembiayaan kepada Pihak Ketiga</b> |               |                |                |                |                |                |                |                |                |                |                |                |                |                       |                       | <b>Financing to Third Party</b> |
| 1. Modal Kerja                        | 40.616        | 46.048         | 48.583         | 46.315         | 47.690         | 48.752         | 48.738         | 48.585         | 49.478         | 47.909         | 48.335         | 49.611         | 50.466         | 51.424                | 49.860                | 1. Working Capital              |
| NPF                                   | 1.924         | 2.458          | 2.598          | 2.385          | 2.429          | 2.554          | 3.108          | 3.508          | 2.815          | 3.178          | 3.194          | 2.677          | 2.860          | 2.953                 | 1.954                 | NPF                             |
| 2. Investasi                          | 18.340        | 24.060         | 24.875         | 25.470         | 25.032         | 24.859         | 24.926         | 24.960         | 25.226         | 25.291         | 25.591         | 25.392         | 25.220         | 25.451                | 24.713                | 2. Investments                  |
| NPF                                   | 771           | 683            | 921            | 961            | 770            | 759            | 922            | 882            | 1.027          | 1.142          | 1.276          | 1.034          | 1.056          | 1.075                 | 612                   | NPF                             |
| 3. Konsumsi                           | 26.815        | 40.776         | 42.621         | 42.614         | 42.508         | 42.714         | 42.814         | 42.986         | 43.568         | 43.405         | 43.501         | 43.591         | 43.735         | 43.925                | 42.783                | 3. Consumption                  |
| NPF                                   | 932           | 801            | 863            | 846            | 896            | 958            | 992            | 1.021          | 983            | 1.146          | 1.159          | 1.057          | 1.178          | 1.200                 | 818                   | NPF                             |
| <b>Total Pembiayaan</b>               | <b>85.771</b> | <b>110.883</b> | <b>116.080</b> | <b>114.399</b> | <b>115.231</b> | <b>116.325</b> | <b>116.478</b> | <b>116.531</b> | <b>118.272</b> | <b>116.606</b> | <b>117.426</b> | <b>118.594</b> | <b>119.422</b> | <b>120.800</b>        | <b>117.355</b>        | <b>Total Financing</b>          |
| NPF                                   | 3.627         | 3.942          | 4.382          | 4.192          | 4.096          | 4.272          | 5.021          | 5.412          | 4.824          | 5.466          | 5.629          | 4.767          | 5.094          | 5.228                 | 3.385                 | NPF                             |
| <b>Orientasi Penggunaan</b>           |               |                |                |                |                |                |                |                |                |                |                |                |                |                       |                       | <b>User Orientation</b>         |
| <b>Pembiayaan kepada Pihak Ketiga</b> |               |                |                |                |                |                |                |                |                |                |                |                |                |                       |                       | <b>Financing to Third Party</b> |
| 1. Ekspor                             | 469           | 145            | 106            | 106            | 118            | 108            | 108            | 108            | 94             | 182            | 168            | 327            | 324            | 324 <sup>*)</sup>     | 324 <sup>*)</sup>     | 1. Ekspor                       |
| NPF                                   | -             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | -              | - <sup>*)</sup>       | - <sup>*)</sup>       | NPF                             |
| 2. Impor                              | 442           | 200            | 171            | 159            | 158            | 157            | 152            | 150            | 265            | 343            | 345            | 344            | 347            | 347 <sup>*)</sup>     | 347 <sup>*)</sup>     | 2. Impor                        |
| NPF                                   | 42            | 0              | -              | -              | -              | 88             | 88             | 88             | 88             | 88             | 88             | 88             | 88             | 88 <sup>*)</sup>      | 88 <sup>*)</sup>      | NPF                             |
| 3. Lainnya                            | 84.860        | 110.538        | 115.802        | 114.133        | 114.955        | 116.060        | 116.218        | 116.273        | 117.913        | 116.081        | 116.913        | 117.923        | 118.750        | 120.128 <sup>*)</sup> | 116.684 <sup>*)</sup> | 3. Other                        |
| NPF                                   | 3.584         | 3.941          | 4.382          | 4.192          | 4.096          | 4.184          | 4.933          | 5.324          | 4.736          | 5.378          | 5.540          | 4.679          | 5.006          | 5.140 <sup>*)</sup>   | 3.297 <sup>*)</sup>   | NPF                             |
| <b>Total Pembiayaan</b>               | <b>85.771</b> | <b>110.883</b> | <b>116.080</b> | <b>114.399</b> | <b>115.231</b> | <b>116.325</b> | <b>116.478</b> | <b>116.531</b> | <b>118.272</b> | <b>116.606</b> | <b>117.426</b> | <b>118.594</b> | <b>119.422</b> | <b>120.800</b>        | <b>117.355</b>        | <b>Total Financing</b>          |
| NPF                                   | 3.627         | 3.942          | 4.382          | 4.192          | 4.096          | 4.272          | 5.021          | 5.412          | 4.824          | 5.466          | 5.629          | 4.767          | 5.094          | 5.228                 | 3.385                 | 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                           |
|---------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------------------|
|                                       |               |               | Jun           | Jul           | Ags           | Sep           | Okt           | Nov           | Des           | Jan           | Feb           | Mar           | Apr           | Mei           | Jun           |                                 |
| <b>Jenis Penggunaan</b>               |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <i>Type of Use</i>              |
| <b>Pembiayaan kepada Pihak Ketiga</b> |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <i>Financing to Third Party</i> |
| 1. Modal Kerja                        | 16.821        | 18.674        | 18.880        | 18.962        | 18.696        | 19.132        | 18.344        | 18.311        | 19.268        | 18.287        | 18.245        | 19.172        | 18.995        | 18.569        | 18.683        | 1. Working Capital              |
| NPF                                   | 1.610         | 1.201         | 1.090         | 921           | 955           | 821           | 833           | 1.070         | 1.057         | 1.125         | 1.133         | 925           | 875           | 888           | 825           | NPF                             |
| 2. Investasi                          | 17.140        | 18.143        | 18.553        | 18.323        | 18.054        | 18.090        | 18.224        | 18.111        | 18.326        | 17.936        | 17.864        | 17.901        | 17.710        | 17.791        | 18.258        | 2. Investments                  |
| NPF                                   | 977           | 1.088         | 1.292         | 1.540         | 1.455         | 1.533         | 1.488         | 1.438         | 1.351         | 1.239         | 1.171         | 1.170         | 1.362         | 1.295         | 1.269         | NPF                             |
| 3. Konsumsi                           | 16.740        | 18.385        | 20.221        | 20.390        | 20.698        | 21.084        | 21.535        | 21.995        | 22.686        | 22.861        | 23.200        | 23.744        | 24.370        | 24.979        | 25.024        | 3. Consumption                  |
| NPF                                   | 499           | 437           | 423           | 418           | 402           | 393           | 402           | 397           | 334           | 385           | 365           | 327           | 351           | 380           | 378           | NPF                             |
| <b>Total Pembiayaan</b>               | <b>50.701</b> | <b>55.202</b> | <b>57.653</b> | <b>57.674</b> | <b>57.447</b> | <b>58.306</b> | <b>58.103</b> | <b>58.417</b> | <b>60.280</b> | <b>59.084</b> | <b>59.309</b> | <b>60.817</b> | <b>61.074</b> | <b>61.339</b> | <b>61.965</b> | <i>Total Financing</i>          |
| <b>NPF</b>                            | <b>3.085</b>  | <b>2.727</b>  | <b>2.805</b>  | <b>2.878</b>  | <b>2.812</b>  | <b>2.746</b>  | <b>2.724</b>  | <b>2.904</b>  | <b>2.741</b>  | <b>2.749</b>  | <b>2.669</b>  | <b>2.422</b>  | <b>2.588</b>  | <b>2.562</b>  | <b>2.472</b>  | <i>NPF</i>                      |
| <b>Orientasi Penggunaan</b>           |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <i>User Orientation</i>         |
| <b>Pembiayaan kepada Pihak Ketiga</b> |               |               |               |               |               |               |               |               |               |               |               |               |               |               |               | <i>Financing to Third Party</i> |
| 1. Ekspor                             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 1. Ekspor                       |
| NPF                                   | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | NPF                             |
| 2. Impor                              | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 2. Impor                        |
| NPF                                   | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | NPF                             |
| 3. Lainnya                            | 50.701        | 55.202        | 57.653        | 57.674        | 57.447        | 58.306        | 58.103        | 58.417        | 60.280        | 59.084        | 59.309        | 60.817        | 61.074        | 61.339        | 61.965        | 3. Other                        |
| NPF                                   | 3.085         | 2.727         | 2.805         | 2.878         | 2.812         | 2.746         | 2.724         | 2.904         | 2.741         | 2.749         | 2.669         | 2.422         | 2.588         | 2.562         | 2.472         | NPF                             |
| <b>Total Pembiayaan</b>               | <b>50.701</b> | <b>55.202</b> | <b>57.653</b> | <b>57.674</b> | <b>57.447</b> | <b>58.306</b> | <b>58.103</b> | <b>58.417</b> | <b>60.280</b> | <b>59.084</b> | <b>59.309</b> | <b>60.817</b> | <b>61.074</b> | <b>61.339</b> | <b>61.965</b> | <i>Total Financing</i>          |
| <b>NPF</b>                            | <b>3.085</b>  | <b>2.727</b>  | <b>2.805</b>  | <b>2.878</b>  | <b>2.812</b>  | <b>2.746</b>  | <b>2.724</b>  | <b>2.904</b>  | <b>2.741</b>  | <b>2.749</b>  | <b>2.669</b>  | <b>2.422</b>  | <b>2.588</b>  | <b>2.562</b>  | <b>2.472</b>  | <i>NPF</i>                      |

**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    |                    |
|---------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------|--------------------|
|                           |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                   |                    |
| 1. BUKU 1                 | -      | 0      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 1. BUKU 1         |                    |
| NPL                       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPL               |                    |
| 2. BUKU 2                 | 103    | 265    | 370    | 369    | 369    | 395    | 397    | 421    | 450    | 461    | 481    | 493    | 513    | 509    | 534    | 2. BUKU 2         |                    |
| NPL                       | 7      | 12     | 22     | 25     | 25     | 26     | 27     | 26     | 19     | 18     | 18     | 19     | 19     | 20     | 21     | NPL               |                    |
| 3. BUKU 3                 | 41.914 | 44.684 | 37.643 | 36.744 | 36.690 | 36.970 | 35.928 | 36.286 | 36.461 | 36.211 | 36.036 | 32.992 | 33.181 | 31.427 | 33.675 | 3. BUKU 3         |                    |
| NPL                       | 1.098  | 1.253  | 1.093  | 1.106  | 1.132  | 1.089  | 1.063  | 1.018  | 1.012  | 1.013  | 1.064  | 1.113  | 1.093  | 1.138  | 1.238  | NPL               |                    |
| 4. BUKU 4                 | 28.523 | 30.691 | 40.654 | 40.323 | 40.574 | 40.804 | 40.864 | 41.334 | 42.267 | 38.352 | 42.594 | 42.639 | 43.049 | 42.797 | 43.781 | 4. BUKU 4         |                    |
| NPL                       | 712    | 746    | 1.050  | 1.087  | 1.092  | 1.095  | 1.057  | 1.025  | 1.006  | 937    | 1.021  | 1.038  | 1.030  | 1.014  | 1.040  | NPL               |                    |
| 5 BUKU 1 SYARIAH          | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 5 BUKU 1 SYARIAH  |                    |
| NPF                       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPF               |                    |
| 6 BUKU 2 SYARIAH          | 385    | 368    | 338    | 305    | 335    | 336    | 331    | 317    | 349    | 371    | 356    | 380    | 387    | 386    | 387    | 6 BUKU 2 SYARIAH  |                    |
| NPF                       | 19     | 18     | 27     | 16     | 20     | 23     | 26     | 29     | 33     | 36     | 22     | 13     | 16     | 20     | 23     | NPF               |                    |
| 7 BUKU 3 SYARIAH          | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 7 BUKU 3 SYARIAH  |                    |
| NPF                       | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPF               |                    |
| 8 Bank Umum               | 70.926 | 76.007 | 79.004 | 77.741 | 77.968 | 78.505 | 77.520 | 78.359 | 79.526 | 75.395 | 79.467 | 76.504 | 77.129 | 75.118 | 78.378 | 8 Commercial Bank |                    |
| NPL                       | 1.836  | 2.029  | 2.192  | 2.233  | 2.268  | 2.233  | 2.173  | 2.099  | 2.070  | 2.005  | 2.125  | 2.182  | 2.158  | 2.192  | 2.322  | 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                                                                     |
|--------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------------------------------------|
|                                                                                |         |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                           |
| <b>Penerima Kredit Lapangan Usaha</b>                                          |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Loans by Industrial Origin</b>                                         |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 177.162 | 212.386 | 254.954 | 283.827 | 290.026 | 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 | 1. Agriculture, Hunting and Forestry                                      |
| NPL                                                                            | 2.553   | 3.827   | 4.853   | 6.286   | 6.064   | 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   | NPL                                                                       |
| 2. Perikanan                                                                   | 6.391   | 7.698   | 8.843   | 9.479   | 10.081  | 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  | 2. Fishery                                                                |
| NPL                                                                            | 185     | 195     | 262     | 242     | 359     | 344     | 345     | 330     | 354     | 360     | 357     | 302     | 321     | 256     | 256     | 251     | 271     | 276     | NPL                                                                       |
| 3. Pertambangan dan Penggalian                                                 | 126.826 | 141.824 | 135.273 | 126.335 | 124.172 | 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 | 3. Mining and Quarrying                                                   |
| NPL                                                                            | 1.920   | 3.574   | 5.582   | 9.043   | 9.581   | 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   | NPL                                                                       |
| 4. Industri Pengolahan                                                         | 577.880 | 660.536 | 760.048 | 781.765 | 773.766 | 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 | 4. Processing Industry                                                    |
| NPL                                                                            | 10.023  | 12.267  | 18.977  | 26.924  | 25.435  | 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  | NPL                                                                       |
| 5. Listrik, gas dan air                                                        | 79.493  | 81.130  | 99.447  | 135.461 | 133.036 | 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 | 5. Electricity, Gas and Water                                             |
| NPL                                                                            | 587     | 1.547   | 2.289   | 2.218   | 2.049   | 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   | NPL                                                                       |
| 6. Konstruksi                                                                  | 116.090 | 147.266 | 172.934 | 214.757 | 225.285 | 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 | 6. Construction                                                           |
| NPL                                                                            | 4.746   | 6.784   | 7.005   | 8.279   | 9.080   | 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  | NPL                                                                       |
| 7. Perdagangan Besar dan Eceran                                                | 644.047 | 716.733 | 792.503 | 841.384 | 836.719 | 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 | 7. Wholesale and Retail Trade                                             |
| NPL                                                                            | 15.898  | 22.782  | 27.948  | 35.789  | 38.136  | 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  | NPL                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 59.306  | 73.583  | 85.861  | 93.390  | 95.461  | 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  | 8. Provision of accommodation and the provision of eating and drinking    |
| NPL                                                                            | 571     | 1.057   | 1.967   | 2.533   | 3.540   | 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   | NPL                                                                       |
| 9. Transportasi, pergudangan dan komunikasi                                    | 163.418 | 171.805 | 177.546 | 171.795 | 176.968 | 173.979 | 172.419 | 169.827 | 174.526 | 175.348 | 176.968 | 182.628 | 178.144 | 183.379 | 192.105 | 194.208 | 208.440 | 214.226 | 9. Transportation, Warehousing and Communications                         |
| NPL                                                                            | 3.208   | 5.516   | 6.815   | 8.303   | 8.537   | 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   | NPL                                                                       |
| 10. Perantara Keuangan                                                         | 151.154 | 166.182 | 164.681 | 193.946 | 199.529 | 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 | 10. Financial intermediaries                                              |
| NPL                                                                            | 427     | 1.559   | 1.052   | 2.415   | 2.476   | 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   | NPL                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 193.182 | 165.466 | 184.755 | 209.999 | 207.179 | 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 | 11. Real Estate, Business, Ownership, and Business Services               |
| NPL                                                                            | 3.477   | 3.391   | 4.817   | 5.470   | 6.280   | 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   | NPL                                                                       |
| 12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib             | 6.498   | 11.002  | 12.914  | 14.702  | 21.745  | 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  | 12. Government administration, Defense and Compulsory social security     |
| NPL                                                                            | 4       | 7       | 11      | 4       | 12      | 13      | 14      | 14      | 14      | 15      | 14      | 3       | 4       | 6       | 7       | 6       | 6       | 5       | NPL                                                                       |
| 13. Jasa Pendidikan                                                            | 5.477   | 6.648   | 8.129   | 8.553   | 9.148   | 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  | 13. Education Services                                                    |
| NPL                                                                            | 57      | 69      | 140     | 127     | 154     | 157     | 158     | 160     | 139     | 163     | 162     | 128     | 134     | 136     | 97      | 117     | 113     | 127     | NPL                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 10.153  | 12.325  | 21.488  | 16.966  | 16.956  | 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  | 14. Health Services and Social Activities                                 |
| NPL                                                                            | 197     | 197     | 157     | 134     | 140     | 285     | 308     | 310     | 302     | 311     | 319     | 318     | 349     | 364     | 342     | 364     | 371     | 344     | NPL                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 53.861  | 67.744  | 57.989  | 58.707  | 59.069  | 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  | 15. Community, Sociocultural, Entertainment and Other Individual Services |
| NPL                                                                            | 1.181   | 1.929   | 2.175   | 1.775   | 2.350   | 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   | NPL                                                                       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 1.537   | 2.220   | 2.708   | 2.644   | 2.653   | 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   | 16. Individual Services which Serve Households                            |
| NPL                                                                            | 34      | 53      | 54      | 68      | 84      | 85      | 87      | 74      | 77      | 76      | 67      | 57      | 67      | 69      | 73      | 76      | 81      | 77      | NPL                                                                       |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya                 | 318     | 211     | 110     | 231     | 162     | 162     | 159     | 157     | 158     | 156     | 157     | 156     | 155     | 158     | 152     | 141     | 127     | 112     | 17. International Agency and Other Extra International Agency             |
| NPL                                                                            | 6       | 7       | 2       | 31      | 13      | 14      | 13      | 15      | 15      | 22      | 15      | 14      | 14      | 14      | 10      | 13      | 11      | 0       | NPL                                                                       |
| 18. Kegiatan yang belum jelas batasannya                                       | 3.984   | 15.889  | 11.960  | 10.611  | 2.523   | 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   | 18. Business Activities which are not clearly defined                     |
| NPL                                                                            | 25      | 304     | 240     | 73      | 85      | 78      | 147     | 176     | 178     | 176     | 159     | 157     | 198     | 265     | 193     | 155     | 159     | 142     | NPL                                                                       |
| <b>Penerima Kredit Bukan Lapangan Usaha</b>                                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Loans to Non Industrial Origin</b>                                     |
| Rumah Tangga                                                                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | House Hold                                                                |
| - Untuk Pemilikan Rumah Tinggal                                                | 268.764 | 302.916 | 326.327 | 353.648 | 362.234 | 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 | - For Home Ownership                                                      |
| NPL                                                                            | 5.766   | 6.533   | 7.555   | 8.666   | 10.378  | 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  | NPL                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                          | 12.024  | 13.236  | 13.017  | 12.922  | 13.294  | 13.439  | 13.633  | 13.887  | 14.242  | 14.503  | 14.883  | 15.440  | 15.861  | 16.240  | 16.793  | 17.052  | 17.751  | 17.021  | - For Apartement Ownership                                                |
| NPL                                                                            | 89      | 144     | 176     | 290     | 339     | 312     | 343     | 350     | 354     | 352     | 384     | 329     | 336     | 405     | 346     | 342     | 323     | 366     | NPL                                                                       |
| - Untuk Pemilikan Ruko atau Rukan                                              | 24.979  | 25.969  | 26.579  | 27.421  | 27.885  | 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  | - For Shop House Ownership                                                |
| NPL                                                                            | 532     | 651     | 827     | 1.063   | 1.250   | 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   | NPL                                                                       |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 104.458 | 123.165 | 120.557 | 118.133 | 119.291 | 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 | - For Vehicles Ownership                                                  |
| NPL                                                                            | 849     | 1.312   | 1.691   | 1.561   | 1.587   | 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   | NPL                                                                       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 277.825 | 367.466 | 429.773 | 468.215 | 494.348 | 503.368 | 504.514 | 508.466 | 510.064 | 519.389 | 525.675 | 542.095 | 539.761 | 552.589 | 561.744 | 562.265 | 567.007 | 568.851 | - Others                                                                  |
| NPL                                                                            | 2.483   | 3.667   | 3.917   | 3.976   | 5.041   | 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   | NPL                                                                       |
| Bukan Lapangan Usaha Lainnya                                                   | 222.068 | 180.908 | 189.508 | 222.306 | 223.625 | 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 | Non Industrial Origin Others                                              |
| NPL                                                                            | 3.462   | 2.017   | 2.419   | 2.864   | 3.068   | 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   | 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                                                                     |
|--------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------------------------------------|
|                                                                                |         |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                           |
| <b>Penerima Kredit Lapangan Usaha</b>                                          |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Loans by Industrial Origin</b>                                         |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 105.912 | 124.393 | 149.120 | 175.746 | 178.257 | 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 | 1. Agriculture, Hunting and Forestry                                      |
| NPL                                                                            | 1.186   | 1.291   | 1.432   | 2.182   | 2.015   | 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   | NPL                                                                       |
| 2. Perikanan                                                                   | 3.095   | 3.208   | 3.616   | 4.204   | 4.544   | 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   | 2. Fishery                                                                |
| NPL                                                                            | 112     | 88      | 105     | 115     | 180     | 178     | 179     | 170     | 190     | 192     | 188     | 145     | 158     | 103     | 100     | 96      | 107     | 108     | NPL                                                                       |
| 3. Pertambangan dan Penggalian                                                 | 50.148  | 55.977  | 51.148  | 52.953  | 51.362  | 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  | 3. Mining and Quarrying                                                   |
| NPL                                                                            | 217     | 881     | 2.592   | 3.661   | 3.591   | 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   | NPL                                                                       |
| 4. Industri Pengolahan                                                         | 180.215 | 199.191 | 248.139 | 261.154 | 269.262 | 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 | 4. Processing Industry                                                    |
| NPL                                                                            | 3.883   | 3.388   | 6.729   | 11.273  | 11.976  | 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  | NPL                                                                       |
| 5. Listrik, gas dan air                                                        | 37.373  | 41.458  | 51.217  | 83.715  | 87.118  | 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 | 5. Electricity, Gas and Water                                             |
| NPL                                                                            | 13      | 441     | 494     | 434     | 304     | 120     | 115     | 111     | 116     | 213     | 207     | 217     | 795     | 812     | 811     | 735     | 735     | 747     | NPL                                                                       |
| 6. Konstruksi                                                                  | 46.871  | 56.121  | 68.129  | 87.889  | 92.236  | 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 | 6. Construction                                                           |
| NPL                                                                            | 1.598   | 2.012   | 1.910   | 2.924   | 3.137   | 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   | NPL                                                                       |
| 7. Perdagangan Besar dan Eceran                                                | 262.550 | 282.359 | 330.005 | 378.547 | 369.265 | 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 | 7. Wholesale and Retail Trade                                             |
| NPL                                                                            | 7.887   | 8.537   | 10.603  | 14.873  | 17.029  | 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  | NPL                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 13.195  | 17.052  | 21.408  | 25.306  | 26.926  | 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  | 8. Provision of accomodation and the provision of eating and drinking     |
| NPL                                                                            | 257     | 378     | 734     | 772     | 952     | 943     | 1.018   | 993     | 940     | 969     | 940     | 886     | 1.097   | 1.160   | 1.027   | 1.140   | 1.170   | 767     | NPL                                                                       |
| 9. Transportasi, pergudangan dan komunikasi                                    | 58.896  | 60.622  | 62.562  | 64.111  | 66.698  | 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  | 9. Transportation, Warehousing and Communications                         |
| NPL                                                                            | 617     | 1.005   | 1.752   | 3.838   | 3.432   | 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   | NPL                                                                       |
| 10. Perantara Keuangan                                                         | 27.419  | 26.878  | 27.051  | 35.644  | 34.681  | 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  | 10. Financial intermediaries                                              |
| NPL                                                                            | 137     | 78      | 311     | 982     | 1.014   | 290     | 310     | 301     | 298     | 318     | 304     | 439     | 587     | 598     | 592     | 385     | 1.786   | 1.650   | NPL                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 38.921  | 37.668  | 46.231  | 56.971  | 58.385  | 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  | 11. Real Estate, Business, Ownership, and Business Services               |
| NPL                                                                            | 540     | 633     | 1.257   | 1.020   | 1.400   | 1.262   | 1.285   | 1.203   | 1.201   | 1.322   | 1.382   | 1.198   | 1.184   | 1.202   | 953     | 916     | 981     | 966     | NPL                                                                       |
| 12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib             | 11.926  | 9.551   | 10.898  | 12.971  | 20.147  | 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  | 12. Government administration, Defense and Compulsory social security     |
| NPL                                                                            | 4       | 3       | 7       | 3       | 11      | 11      | 12      | 12      | 12      | 13      | 12      | 1       | 2       | 4       | 5       | 4       | 4       | 4       | NPL                                                                       |
| 13. Jasa Pendidikan                                                            | 896     | 1.164   | 1.324   | 1.389   | 1.525   | 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   | 13. Education Services                                                    |
| NPL                                                                            | 13      | 16      | 18      | 25      | 32      | 33      | 33      | 32      | 29      | 33      | 33      | 27      | 27      | 29      | 27      | 31      | 28      | 27      | NPL                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 2.914   | 3.305   | 10.381  | 5.210   | 5.290   | 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   | 14. Health Services and Social Activities                                 |
| NPL                                                                            | 134     | 45      | 32      | 58      | 69      | 206     | 227     | 225     | 220     | 219     | 209     | 213     | 223     | 241     | 218     | 227     | 229     | 204     | NPL                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 11.588  | 26.366  | 21.721  | 24.461  | 24.493  | 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  | 15. Community, Sociocultural, Entertainment and Other Individual Services |
| NPL                                                                            | 203     | 474     | 613     | 356     | 558     | 603     | 641     | 627     | 798     | 635     | 557     | 521     | 591     | 634     | 601     | 699     | 712     | 729     | NPL                                                                       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 1.154   | 1.762   | 2.077   | 1.940   | 1.951   | 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   | 16. Individual Services which Serve Households                            |
| NPL                                                                            | 9       | 34      | 37      | 41      | 50      | 47      | 46      | 37      | 43      | 44      | 34      | 29      | 38      | 42      | 45      | 46      | 50      | 48      | NPL                                                                       |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya                 | 1       | 4       | 3       | 38      | 71      | 71      | 79      | 79      | 80      | 82      | 82      | 83      | 89      | 102     | 102     | 105     | 106     | 108     | 17. International Agency and Other Extra International Agency             |
| NPL                                                                            | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPL                                                                       |
| 18. Kegiatan yang belum jelas batasannya                                       | 1.975   | 7.084   | 8.194   | 8.200   | 214     | 444     | 589     | 549     | 572     | 555     | 614     | 584     | 1.040   | 1.095   | 1.171   | 256     | 269     | 291     | 18. Business Activities which are not clearly defined                     |
| NPL                                                                            | 1       | 7       | 6       | 11      | 11      | 1       | 1       | 2       | 2       | 2       | 1       | 1       | 40      | 41      | 42      | 4       | 5       | 5       | NPL                                                                       |
| <b>Penerima Kredit Bukan Lapangan Usaha</b>                                    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Loans to Non Industrial Origin</b>                                     |
| Rumah Tangga                                                                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | House Hold                                                                |
| - Untuk Pemilikan Rumah Tinggal                                                | 136.888 | 152.583 | 171.736 | 197.197 | 205.960 | 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 | - For Home Ownership                                                      |
| NPL                                                                            | 3.519   | 3.572   | 3.957   | 4.402   | 5.388   | 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   | NPL                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                          | 5.164   | 5.309   | 5.213   | 5.134   | 5.332   | 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   | - For Apartement Ownership                                                |
| NPL                                                                            | 46      | 58      | 86      | 110     | 155     | 157     | 161     | 163     | 166     | 159     | 167     | 154     | 161     | 167     | 163     | 146     | 127     | 127     | NPL                                                                       |
| - Untuk Pemilikan Ruko atau Rukan                                              | 4.674   | 4.942   | 5.376   | 6.235   | 6.337   | 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   | - For Shop House Ownership                                                |
| NPL                                                                            | 146     | 221     | 298     | 383     | 463     | 482     | 490     | 501     | 500     | 492     | 492     | 456     | 497     | 504     | 485     | 475     | 513     | 517     | NPL                                                                       |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 21.529  | 24.568  | 25.807  | 26.379  | 27.177  | 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  | - For Vehicles Ownership                                                  |
| NPL                                                                            | 142     | 320     | 418     | 434     | 481     | 487     | 525     | 512     | 499     | 484     | 488     | 485     | 504     | 534     | 508     | 518     | 548     | 604     | NPL                                                                       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 115.952 | 158.388 | 186.020 | 210.299 | 218.267 | 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 | - Others                                                                  |
| NPL                                                                            | 1.483   | 1.770   | 1.730   | 1.666   | 2.131   | 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   | NPL                                                                       |
| Bukan Lapangan Usaha Lainnya                                                   | 42.470  | 25.134  | 29.477  | 34.087  | 34.380  | 36.385  | 35.397  | 36.649  | 37.252  | 36.925  | 37.889  | 39.754  | 38.440  | 38.495  | 40.250  | 38.645  | 38.540  | 39.722  | Non Industrial Origin Others                                              |
| NPL                                                                            | 318     | 392     | 624     | 776     | 862     | 746     | 784     | 817     | 811     | 782     | 767     | 757     | 778     | 797     | 805     | 787     | 756     | 768     | 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                                                                     |
|--------------------------------------------------------------------------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------------------------------------|
|                                                                                |             |         |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                           |
| <b>Penerima Kredit Lapangan Usaha</b>                                          |             |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Loans by Industrial Origin</b>                                         |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 46.937      | 58.658  | 74.054  | 80.256  | 85.550  | 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 | 1. Agriculture, Hunting and Forestry                                      |
| NPL                                                                            | 613         | 1.385   | 1.719   | 2.651   | 2.629   | 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   | NPL                                                                       |
| 2. Perikanan                                                                   | 2.348       | 3.068   | 3.203   | 3.930   | 4.209   | 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   | 2. Fishery                                                                |
| NPL                                                                            | 35          | 41      | 78      | 84      | 127     | 115     | 114     | 105     | 103     | 107     | 106     | 99      | 108     | 93      | 96      | 95      | 103     | 104     | NPL                                                                       |
| 3. Pertambangan dan Penggalian                                                 | 33.742      | 43.657  | 44.830  | 39.673  | 45.803  | 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  | 3. Mining and Quarrying                                                   |
| NPL                                                                            | 1.178       | 1.889   | 1.590   | 4.278   | 5.023   | 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   | NPL                                                                       |
| 4. Industri Pengolahan                                                         | 224.347     | 271.943 | 311.728 | 331.052 | 336.823 | 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 | 4. Processing Industry                                                    |
| NPL                                                                            | 3.842       | 5.126   | 6.562   | 10.555  | 9.145   | 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   | NPL                                                                       |
| 5. Listrik, gas dan air                                                        | 26.195      | 28.408  | 30.123  | 31.686  | 33.612  | 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  | 5. Electricity, Gas and Water                                             |
| NPL                                                                            | 450         | 957     | 1.637   | 1.535   | 1.503   | 1.573   | 1.581   | 1.595   | 1.496   | 1.664   | 1.584   | 1.101   | 1.092   | 1.104   | 912     | 804     | 909     | 699     | NPL                                                                       |
| 6. Konstruksi                                                                  | 43.574      | 62.013  | 72.123  | 92.473  | 101.030 | 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 | 6. Construction                                                           |
| NPL                                                                            | 737         | 1.840   | 2.023   | 3.078   | 3.380   | 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   | NPL                                                                       |
| 7. Perdagangan Besar dan Eceran                                                | 284.910     | 319.318 | 343.801 | 358.041 | 368.009 | 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 | 7. Wholesale and Retail Trade                                             |
| NPL                                                                            | 4.931       | 9.143   | 9.818   | 14.341  | 14.805  | 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  | NPL                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 38.361      | 47.078  | 54.093  | 59.801  | 59.679  | 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  | 8. Provision of accommodation and the provision of eating and drinking    |
| NPL                                                                            | 160         | 464     | 673     | 1.298   | 1.612   | 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   | NPL                                                                       |
| 9. Transportasi, pergudangan dan komunikasi                                    | 76.083      | 78.969  | 78.764  | 79.871  | 82.120  | 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  | 9. Transportation, Warehousing and Communications                         |
| NPL                                                                            | 1.498       | 2.632   | 3.573   | 3.679   | 4.318   | 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   | NPL                                                                       |
| 10. Perantara Keuangan                                                         | 54.847      | 66.962  | 73.240  | 86.994  | 92.380  | 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 | 10. Financial Intermediaries                                              |
| NPL                                                                            | 214         | 1.106   | 524     | 1.123   | 1.170   | 1.278   | 983     | 996     | 842     | 727     | 1.013   | 998     | 1.130   | 1.240   | 1.002   | 1.024   | 1.533   | 1.482   | NPL                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 119.979     | 107.844 | 114.910 | 130.031 | 124.223 | 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 | 11. Real Estate, Business, Ownership, and Business Services               |
| NPL                                                                            | 1.988       | 1.966   | 2.852   | 3.216   | 3.252   | 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   | NPL                                                                       |
| 12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib             | 15,11297452 | 32      | 274     | 172     | 260     | 287     | 356     | 310     | 343     | 350     | 357     | 319     | 344     | 209     | 302     | 304     | 311     | 326     | 12. Government administration, Defense and Compulsory social security     |
| NPL                                                                            | 0           | 4       | 2       | 1       | 1       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 2       | 1       | NPL                                                                       |
| 13. Jasa Pendidikan                                                            | 3.197       | 4.018   | 4.858   | 5.296   | 5.682   | 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   | 13. Education Services                                                    |
| NPL                                                                            | 29          | 35      | 83      | 83      | 99      | 104     | 98      | 97      | 84      | 105     | 104     | 77      | 81      | 84      | 45      | 59      | 55      | 68      | NPL                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 5.633       | 7.025   | 8.599   | 9.083   | 9.042   | 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  | 14. Health Services and Social Activities                                 |
| NPL                                                                            | 44          | 118     | 94      | 57      | 51      | 52      | 46      | 53      | 49      | 41      | 64      | 60      | 81      | 77      | 78      | 82      | 89      | 87      | NPL                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 28.159      | 32.145  | 27.352  | 26.220  | 25.540  | 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  | 15. Community, Sociocultural, Entertainment and Other Individual Services |
| NPL                                                                            | 473         | 970     | 867     | 862     | 994     | 957     | 951     | 937     | 1.040   | 1.300   | 805     | 742     | 987     | 969     | 920     | 1.448   | 1.344   | 1.048   | NPL                                                                       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 170         | 173     | 273     | 299     | 266     | 274     | 261     | 254     | 251     | 242     | 231     | 237     | 240     | 243     | 237     | 239     | 244     | 232     | 16. Individual Services which Serve Households                            |
| NPL                                                                            | 10          | 6       | 8       | 17      | 21      | 22      | 23      | 22      | 20      | 17      | 15      | 13      | 14      | 12      | 13      | 13      | 15      | 12      | NPL                                                                       |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya                 | 9           | 54      | 75      | 27      | 13      | 13      | 13      | 13      | 13      | 13      | 13      | 13      | 13      | 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   | 1.713   | 1.921   | 1.834   | 1.694   | 1.786   | 1.634   | 873     | 963     | 937     | 2.626   | 1.230   | 1.156   | 728     | 765     | 18. Business Activities which are not clearly defined                     |
| NPL                                                                            | 7           | 23      | 33      | 58      | 70      | 73      | 143     | 163     | 173     | 169     | 155     | 152     | 153     | 216     | 143     | 140     | 141     | 123     | NPL                                                                       |
| <b>Penerima Kredit Bukan Lapangan Usaha</b>                                    |             |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Loans to Non Industrial Origin</b>                                     |
| Rumah Tangga                                                                   |             |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | House Hold                                                                |
| - Untuk Pemilikan Rumah Tinggal                                                | 108.060     | 122.500 | 124.040 | 129.322 | 132.092 | 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 | - For Home Ownership                                                      |
| NPL                                                                            | 1.630       | 2.048   | 2.365   | 2.919   | 3.429   | 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   | NPL                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                          | 6.169       | 7.066   | 6.866   | 6.874   | 7.155   | 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  | - For Apartment Ownership                                                 |
| NPL                                                                            | 22          | 78      | 78      | 126     | 124     | 104     | 123     | 129     | 134     | 139     | 131     | 116     | 119     | 180     | 126     | 137     | 134     | 174     | NPL                                                                       |
| - Untuk Pemilikan Ruko atau Rukan                                              | 19.401      | 20.032  | 20.100  | 20.320  | 20.716  | 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  | - For Shop House Ownership                                                |
| NPL                                                                            | 321         | 350     | 420     | 561     | 664     | 671     | 682     | 641     | 675     | 659     | 623     | 602     | 639     | 682     | 678     | 645     | 666     | 695     | NPL                                                                       |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 78.024      | 92.918  | 91.251  | 87.802  | 87.356  | 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  | - For Vehicles Ownership                                                  |
| NPL                                                                            | 683         | 959     | 1.246   | 1.107   | 1.073   | 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   | NPL                                                                       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 45.670      | 67.585  | 83.431  | 133.214 | 147.126 | 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 | - Others                                                                  |
| NPL                                                                            | 513         | 1.214   | 1.363   | 1.666   | 2.097   | 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   | NPL                                                                       |
| Bukan Lapangan Usaha Lainnya                                                   | 64.995      | 39.753  | 27.907  | 33.564  | 33.141  | 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  | Non Industrial Origin Others                                              |
| NPL                                                                            | 1.187       | 808     | 793     | 914     | 921     | 937     | 972     | 960     | 952     | 916     | 877     | 828     | 853     | 860     | 847     | 841     | 842     | 861     | 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                                                                     |
|--------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------------------------------------------------------------|
|                                                                                |        |        |        |        | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                                           |
| Penerima Kredit Lapangan Usaha                                                 |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Loans by Industrial Origin                                                |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 1.433  | 2.185  | 2.659  | 1.621  | 1.683  | 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  | 1. Agriculture, Hunting and Forestry                                      |
| NPL                                                                            | 32     | 77     | 124    | 59     | 46     | 47     | 49     | 52     | 48     | 50     | 51     | 50     | 54     | 51     | 48     | 53     | 55     | 56     | NPL                                                                       |
| 2. Perikanan                                                                   | 250    | 374    | 837    | 165    | 162    | 187    | 179    | 180    | 190    | 194    | 205    | 226    | 220    | 237    | 242    | 242    | 274    | 274    | 2. Fishery                                                                |
| NPL                                                                            | 6      | 24     | 31     | 1      | 2      | 2      | 3      | 2      | 2      | 2      | 2      | 3      | 3      | 3      | 3      | 4      | 2      | 2      | NPL                                                                       |
| 3. Pertambangan dan Penggalian                                                 | 998    | 1.104  | 737    | 207    | 202    | 261    | 236    | 260    | 266    | 250    | 231    | 257    | 252    | 265    | 258    | 267    | 252    | 296    | 3. Mining and Quarrying                                                   |
| NPL                                                                            | 15     | 45     | 102    | 59     | 59     | 60     | 57     | 57     | 57     | 57     | 33     | 32     | 36     | 35     | 32     | 39     | 32     | 32     | NPL                                                                       |
| 4. Industri Pengolahan                                                         | 6.286  | 9.473  | 10.843 | 3.409  | 3.438  | 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  | 4. Processing Industry                                                    |
| NPL                                                                            | 246    | 287    | 449    | 143    | 159    | 131    | 217    | 223    | 203    | 197    | 185    | 194    | 191    | 169    | 167    | 168    | 178    | 167    | NPL                                                                       |
| 5. Listrik, gas dan air                                                        | 148    | 445    | 291    | 246    | 334    | 331    | 349    | 378    | 374    | 373    | 385    | 391    | 361    | 362    | 358    | 289    | 288    | 282    | 5. Electricity, Gas and Water                                             |
| NPL                                                                            | 1      | 3      | 3      | 2      | 4      | 5      | 5      | 5      | 3      | 3      | 4      | 4      | 4      | 3      | 3      | 41     | 41     | 38     | NPL                                                                       |
| 6. Konstruksi                                                                  | 2.371  | 3.980  | 4.433  | 2.197  | 2.062  | 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  | 6. Construction                                                           |
| NPL                                                                            | 135    | 125    | 166    | 106    | 141    | 143    | 134    | 147    | 110    | 152    | 150    | 152    | 161    | 159    | 149    | 181    | 180    | 187    | NPL                                                                       |
| 7. Perdagangan Besar dan Eceran                                                | 17.408 | 25.140 | 29.580 | 15.373 | 16.040 | 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 | 7. Wholesale and Retail Trade                                             |
| NPL                                                                            | 530    | 809    | 948    | 414    | 499    | 491    | 499    | 555    | 586    | 597    | 647    | 593    | 627    | 631    | 752    | 776    | 833    | 877    | NPL                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 2.562  | 3.214  | 3.425  | 1.243  | 1.161  | 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  | 8. Provision of accommodation and the provision of eating and drinking    |
| NPL                                                                            | 34     | 91     | 77     | 36     | 41     | 42     | 42     | 83     | 41     | 44     | 43     | 40     | 39     | 39     | 39     | 40     | 41     | 77     | NPL                                                                       |
| 9. Transportasi, pergudangan dan komunikasi                                    | 2.508  | 3.539  | 3.924  | 2.030  | 2.020  | 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  | 9. Transportation, Warehousing and Communications                         |
| NPL                                                                            | 97     | 111    | 264    | 117    | 113    | 127    | 115    | 191    | 128    | 221    | 314    | 304    | 315    | 305    | 210    | 215    | 217    | 102    | NPL                                                                       |
| 10. Perantara Keuangan                                                         | 7.068  | 10.287 | 9.160  | 5.579  | 5.731  | 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  | 10. Financial intermediaries                                              |
| NPL                                                                            | 58     | 334    | 94     | 135    | 131    | 124    | 121    | 124    | 122    | 119    | 80     | 90     | 125    | 127    | 142    | 137    | 133    | 116    | NPL                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 11.200 | 4.403  | 6.624  | 3.501  | 3.887  | 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  | 11. Real Estate, Business, Ownership, and Business Services               |
| NPL                                                                            | 279    | 95     | 147    | 617    | 636    | 662    | 673    | 672    | 657    | 662    | 668    | 653    | 665    | 670    | 669    | 672    | 681    | 640    | 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    | 810    | 815    | 833    | 851    | 825    | 925    | 932    | 958    | 952    | 946    | 943    | 943    | 946    | 1.017  | 13. Education Services                                                    |
| NPL                                                                            | 3      | 1      | 10     | 6      | 10     | 8      | 7      | 14     | 8      | 7      | 7      | 7      | 8      | 5      | 7      | 8      | 7      | 8      | NPL                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 514    | 699    | 923    | 602    | 689    | 703    | 694    | 730    | 743    | 705    | 701    | 713    | 699    | 706    | 705    | 688    | 693    | 725    | 14. Health Services and Social Activities                                 |
| NPL                                                                            | 5      | 4      | 6      | 9      | 5      | 5      | 12     | 12     | 12     | 28     | 24     | 24     | 23     | 25     | 24     | 31     | 31     | 30     | NPL                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 7.591  | 3.369  | 2.885  | 2.349  | 4.015  | 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  | 15. Community, Sociocultural, Entertainment and Other Individual Services |
| NPL                                                                            | 171    | 77     | 76     | 14     | 46     | 30     | 33     | 33     | 30     | 40     | 37     | 41     | 40     | 41     | 36     | 41     | 42     | 45     | NPL                                                                       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 100    | 165    | 221    | 223    | 239    | 243    | 212    | 243    | 242    | 246    | 252    | 255    | 253    | 253    | 263    | 270    | 282    | 300    | 16. Individual Services which Serve Households                            |
| NPL                                                                            | 3      | 4      | 3      | 4      | 5      | 8      | 7      | 7      | 7      | 7      | 7      | 6      | 5      | 6      | 6      | 6      | 6      | 7      | 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     | 31     | 24     | 28     | 41     | 18     | 23     | 30     | 25     | 24     | 27     | 13     | 13     | 14     | 14     | 18. Business Activities which are not clearly defined                     |
| NPL                                                                            | -      | 272    | 197    | 1      | 1      | 1      | 1      | 9      | 1      | 1      | 1      | 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  | 1.274  | 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  | - For Home Ownership                                                      |
| NPL                                                                            | 135    | 153    | 151    | 67     | 65     | 66     | 59     | 62     | 62     | 80     | 77     | 62     | 63     | 67     | 66     | 83     | 76     | 77     | NPL                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                          | 184    | 251    | 368    | 150    | 154    | 160    | 161    | 163    | 162    | 162    | 157    | 157    | 165    | 165    | 160    | 166    | 168    | 171    | - For Apartment Ownership                                                 |
| NPL                                                                            | -      | 0      | 5      | 3      | 3      | 4      | 4      | 4      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 7      | 7      | NPL                                                                       |
| - Untuk Pemilikan Ruko atau Rukan                                              | 116    | 162    | 164    | 31     | 49     | 37     | 35     | 34     | 34     | 34     | 34     | 32     | 31     | 32     | 30     | 29     | 30     | 30     | - For Shop House Ownership                                                |
| NPL                                                                            | 4      | 3      | 3      | 1      | 1      | 1      | 1      | 1      | 0      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 2      | 2      | NPL                                                                       |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 1.934  | 3.052  | 1.825  | 987    | 826    | 829    | 814    | 808    | 812    | 801    | 795    | 462    | 425    | 428    | 433    | 431    | 444    | 450    | - For Vehicles Ownership                                                  |
| NPL                                                                            | 9      | 15     | 13     | 9      | 10     | 9      | 10     | 14     | 11     | 11     | 11     | 11     | 11     | 10     | 10     | 6      | 6      | 10     | NPL                                                                       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 35.053 | 42.588 | 46.263 | 7.338  | 7.870  | 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  | - Others                                                                  |
| NPL                                                                            | 125    | 196    | 211    | 100    | 160    | 141    | 157    | 169    | 169    | 179    | 192    | 197    | 190    | 191    | 198    | 209    | 220    | 224    | NPL                                                                       |
| Bukan Lapangan Usaha Lainnya                                                   | 6.037  | 469    | 543    | 866    | 769    | 791    | 853    | 862    | 871    | 888    | 894    | 916    | 910    | 899    | 907    | 911    | 915    | 928    | Non Industrial Origin Others                                              |
| NPL                                                                            | 51     | 5      | 14     | 14     | 37     | 44     | 52     | 57     | 60     | 61     | 63     | 62     | 64     | 64     | 67     | 70     | 71     | 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                                                                     |
|--------------------------------------------------------------------------------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------------------------------------|
|                                                                                |        |        |         |         | Mei     | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                           |
| <b>Penerima Kredit Lapangan Usaha</b>                                          |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Loans by Industrial Origin</b>                                         |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 9.894  | 11.231 | 10.324  | 10.040  | 10.197  | 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  | 1. Agriculture, Hunting and Forestry                                      |
| NPL                                                                            | 722    | 1.073  | 1.218   | 1.320   | 1.192   | 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   | NPL                                                                       |
| 2. Perikanan                                                                   | 422    | 499    | 524     | 606     | 695     | 712     | 710     | 738     | 754     | 775     | 767     | 792     | 750     | 760     | 772     | 792     | 821     | 841     | 2. Fishery                                                                |
| NPL                                                                            | 32     | 42     | 49      | 40      | 50      | 48      | 44      | 46      | 53      | 52      | 55      | 51      | 47      | 53      | 52      | 51      | 55      | 57      | NPL                                                                       |
| 3. Pertambangan dan Penggalian                                                 | 1.265  | 1.129  | 979     | 858     | 678     | 668     | 671     | 659     | 660     | 654     | 659     | 662     | 618     | 591     | 620     | 655     | 1.102   | 1.094   | 3. Mining and Quarrying                                                   |
| NPL                                                                            | 81     | 146    | 422     | 335     | 146     | 146     | 155     | 144     | 142     | 139     | 141     | 138     | 96      | 95      | 94      | 95      | 96      | 96      | NPL                                                                       |
| 4. Industri Pengolahan                                                         | 7.400  | 7.645  | 8.105   | 8.367   | 8.412   | 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   | 4. Processing Industry                                                    |
| NPL                                                                            | 359    | 525    | 610     | 696     | 614     | 607     | 595     | 594     | 582     | 582     | 578     | 474     | 490     | 438     | 450     | 460     | 459     | 462     | NPL                                                                       |
| 5. Listrik, gas dan air                                                        | 3.139  | 3.302  | 4.501   | 3.548   | 3.370   | 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   | 5. Electricity, Gas and Water                                             |
| NPL                                                                            | 122    | 146    | 155     | 126     | 120     | 174     | 173     | 173     | 174     | 173     | 174     | 222     | 224     | 225     | 224     | 213     | 213     | 213     | NPL                                                                       |
| 6. Konstruksi                                                                  | 15.508 | 16.682 | 17.878  | 19.491  | 19.040  | 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  | 6. Construction                                                           |
| NPL                                                                            | 2.101  | 2.366  | 2.657   | 2.128   | 2.369   | 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   | NPL                                                                       |
| 7. Perdagangan Besar dan Eceran                                                | 25.342 | 28.531 | 29.051  | 30.436  | 30.806  | 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  | 7. Wholesale and Retail Trade                                             |
| NPL                                                                            | 1.573  | 2.490  | 2.896   | 2.962   | 3.054   | 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   | NPL                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 3.220  | 4.936  | 5.151   | 4.938   | 5.501   | 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   | 8. Provision of accommodation and the provision of eating and drinking    |
| NPL                                                                            | 120    | 123    | 481     | 426     | 863     | 869     | 896     | 857     | 885     | 772     | 765     | 723     | 1.208   | 1.215   | 1.238   | 1.277   | 1.279   | 1.277   | NPL                                                                       |
| 9. Transportasi, pergudangan dan komunikasi                                    | 3.291  | 3.323  | 2.629   | 2.820   | 2.875   | 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   | 9. Transportation, warehousing and Communications                         |
| NPL                                                                            | 394    | 977    | 598     | 474     | 468     | 467     | 404     | 399     | 376     | 373     | 366     | 394     | 387     | 241     | 234     | 260     | 261     | 261     | NPL                                                                       |
| 10. Perantara Keuangan                                                         | 3.215  | 6.105  | 6.586   | 7.862   | 7.827   | 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   | 10. Financial intermediaries                                              |
| NPL                                                                            | 18     | 38     | 67      | 94      | 74      | 86      | 84      | 80      | 92      | 101     | 52      | 52      | 56      | 69      | 87      | 61      | 66      | 159     | NPL                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 7.253  | 5.054  | 5.775   | 6.892   | 8.074   | 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   | 11. Real Estate, Business, Ownership, and Business Services               |
| NPL                                                                            | 623    | 618    | 521     | 550     | 862     | 858     | 879     | 908     | 907     | 901     | 913     | 879     | 618     | 622     | 621     | 691     | 623     | 580     | NPL                                                                       |
| 12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib             | 107    | 761    | 1.064   | 1.052   | 940     | 929     | 904     | 892     | 881     | 761     | 824     | 1.315   | 1.457   | 1.352   | 1.306   | 1.336   | 1.316   | 1.021   | 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     | 1.083   | 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   | 13. Education Services                                                    |
| NPL                                                                            | 9      | 12     | 25      | 9       | 10      | 9       | 16      | 14      | 14      | 14      | 14      | 14      | 14      | 14      | 15      | 15      | 19      | 19      | NPL                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 849    | 1.057  | 1.384   | 1.951   | 1.897   | 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   | 14. Health Services and Social Activities                                 |
| NPL                                                                            | 14     | 28     | 24      | 10      | 15      | 21      | 23      | 20      | 22      | 23      | 21      | 21      | 21      | 21      | 21      | 24      | 22      | 23      | NPL                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 5.145  | 4.432  | 4.075   | 3.870   | 3.713   | 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   | 15. Community, Sociocultural, Entertainment and Other Individual Services |
| NPL                                                                            | 334    | 397    | 563     | 519     | 725     | 716     | 715     | 613     | 605     | 500     | 550     | 511     | 514     | 511     | 523     | 526     | 540     | 489     | NPL                                                                       |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 112    | 118    | 138     | 182     | 197     | 202     | 202     | 208     | 209     | 218     | 220     | 225     | 221     | 223     | 224     | 221     | 219     | 215     | 16. Individual Services which Serve Households                            |
| NPL                                                                            | 12     | 10     | 6       | 6       | 7       | 8       | 10      | 8       | 7       | 7       | 11      | 9       | 9       | 9       | 10      | 10      | 10      | 10      | NPL                                                                       |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya                 | 225    | 133    | 19      | 158     | 73      | 74      | 63      | 62      | 62      | 59      | 60      | 58      | 53      | 52      | 46      | 33      | 18      | 0       | 17. International Agency and Other Extra International Agency             |
| NPL                                                                            | 6      | 6      | 1       | 30      | 12      | 14      | 12      | 15      | 15      | 22      | 15      | 14      | 14      | 13      | 10      | 13      | 11      | -       | NPL                                                                       |
| 18. Kegiatan yang belum jelas batasannya                                       | 47     | 112    | 101     | 286     | 139     | 124     | 105     | 93      | 79      | 62      | 41      | 131     | 112     | 413     | 335     | 306     | 284     | 199     | 18. Business Activities which are not clearly defined                     |
| NPL                                                                            | 1      | 0      | 3       | 3       | 3       | 3       | 2       | 2       | 2       | 3       | 2       | 2       | 2       | 4       | 4       | 4       | 4       | 4       | NPL                                                                       |
| <b>Penerima Kredit Bukan Lapangan Usaha</b>                                    |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Loans to Non Industrial Origin</b>                                     |
| Rumah Tangga                                                                   |        |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | House Hold                                                                |
| - Untuk Pemilikan Rumah Tinggal                                                | 16.606 | 20.451 | 22.867  | 22.336  | 20.093  | 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  | - For Home Ownership                                                      |
| NPL                                                                            | 428    | 714    | 1.025   | 1.239   | 1.431   | 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   | NPL                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                          | 363    | 470    | 450     | 550     | 471     | 438     | 433     | 411     | 402     | 395     | 388     | 378     | 377     | 372     | 371     | 357     | 353     | 349     | - For Apartment Ownership                                                 |
| NPL                                                                            | 16     | 9      | 7       | 51      | 56      | 46      | 54      | 52      | 52      | 54      | 57      | 56      | 57      | 56      | 57      | 58      | 55      | 57      | NPL                                                                       |
| - Untuk Pemilikan Ruko atau Rukan                                              | 495    | 586    | 721     | 609     | 557     | 541     | 530     | 524     | 521     | 504     | 503     | 487     | 486     | 486     | 484     | 472     | 468     | 432     | - For Shop House Ownership                                                |
| NPL                                                                            | 55     | 70     | 95      | 105     | 98      | 93      | 92      | 91      | 96      | 90      | 95      | 82      | 87      | 88      | 92      | 91      | 94      | 93      | NPL                                                                       |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 450    | 499    | 468     | 493     | 509     | 497     | 493     | 499     | 506     | 500     | 498     | 439     | 438     | 444     | 442     | 434     | 433     | 426     | - For Vehicles Ownership                                                  |
| NPL                                                                            | 4      | 5      | 6       | 5       | 8       | 7       | 4       | 6       | 8       | 7       | 5       | 6       | 6       | 6       | 5       | 4       | 5       | 6       | NPL                                                                       |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 75.750 | 92.864 | 102.497 | 109.550 | 115.967 | 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 | - Others                                                                  |
| NPL                                                                            | 229    | 364    | 389     | 376     | 566     | 522     | 556     | 566     | 589     | 622     | 609     | 569     | 642     | 654     | 653     | 680     | 721     | 718     | NPL                                                                       |
| Bukan Lapangan Usaha Lainnya                                                   | 83.755 | 90.896 | 102.745 | 119.977 | 122.530 | 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 | Non Industrial Origin Others                                              |
| NPL                                                                            | 190    | 247    | 253     | 297     | 392     | 387     | 412     | 428     | 460     | 545     | 584     | 560     | 613     | 649     | 646     | 694     | 704     | 687     | 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                                                                    |
|--------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------------------------------------------------------|
|                                                                                |        |        |        |        | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                                          |
| <b>Penerima Kredit Lapangan Usaha</b>                                          |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Loans by Industrial Origin</b>                                        |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 9.819  | 11.265 | 12.960 | 11.848 | 11.351 | 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 | 1. Agriculture, Hunting and Forestry                                     |
| NPL                                                                            | 1      | 1      | 361    | 75     | 182    | 111    | 104    | 112    | 93     | 94     | 86     | 76     | 79     | 76     | 75     | 54     | 57     | 57     | NPL                                                                      |
| 2. Perikanan                                                                   | 234    | 466    | 589    | 476    | 452    | 453    | 420    | 423    | 338    | 354    | 361    | 380    | 376    | 353    | 330    | 339    | 251    | 250    | 2. Fishery                                                               |
| NPL                                                                            | 0      | -      | -      | 1      | -      | -      | 6      | 6      | 6      | 6      | 6      | 6      | 5      | 5      | 5      | 5      | 5      | 5      | NPL                                                                      |
| 3. Pertambangan dan Penggalian                                                 | 14.472 | 15.124 | 16.934 | 16.934 | 13.617 | 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  | 3. Mining and Quarrying                                                  |
| NPL                                                                            | 360    | 547    | 704    | 566    | 623    | 599    | 599    | 717    | 378    | 380    | 380    | 381    | 376    | 265    | 265    | 268    | 153    | 172    | NPL                                                                      |
| 4. Industri Pengolahan                                                         | 75.770 | 77.632 | 85.052 | 84.674 | 80.324 | 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 | 4. Processing Industry                                                   |
| NPL                                                                            | 678    | 1.329  | 1.846  | 2.083  | 1.807  | 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  | NPL                                                                      |
| 5. Listrik, gas dan air                                                        | 4.325  | 1.655  | 3.621  | 7.742  | 1.161  | 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. Electricity, Gas and Water                                            |
| NPL                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPL                                                                      |
| 6. Konstruksi                                                                  | 3.867  | 2.517  | 2.860  | 4.001  | 6.553  | 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  | 6. Construction                                                          |
| NPL                                                                            | 163    | 440    | 249    | 43     | 53     | 125    | 125    | 125    | 86     | 95     | 78     | 78     | 83     | 89     | 83     | 83     | 85     | 86     | NPL                                                                      |
| 7. Perdagangan Besar dan Eceran                                                | 29.529 | 35.324 | 34.970 | 31.970 | 33.728 | 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 | 7. Wholesale and Retail Trade                                            |
| NPL                                                                            | 356    | 1.097  | 2.130  | 1.679  | 1.605  | 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  | NPL                                                                      |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 1.508  | 594    | 582    | 344    | 314    | 316    | 315    | 350    | 372    | 404    | 466    | 539    | 540    | 571    | 588    | 585    | 602    | 587    | 8. Provision of accommodation and the provision of eating and drinking   |
| NPL                                                                            | 0      | -      | 3      | 0      | 72     | 72     | 74     | 74     | 77     | 78     | 78     | 79     | 79     | 80     | 81     | 82     | 75     | 75     | NPL                                                                      |
| 9. Transportasi, pergudangan dan komunikasi                                    | 11.296 | 8.467  | 9.229  | 7.825  | 9.154  | 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 | 9. Transportation, Warehousing and Communications                        |
| NPL                                                                            | 430    | 645    | 424    | 148    | 164    | 139    | 145    | 145    | 171    | 171    | 171    | 171    | 171    | 179    | 179    | 179    | 188    | 189    | NPL                                                                      |
| 10. Perantara Keuangan                                                         | 23.533 | 21.383 | 16.489 | 21.243 | 21.235 | 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 | 10. Financial intermediaries                                             |
| NPL                                                                            | -      | 4      | 56     | 82     | 87     | 11     | 95     | 92     | 89     | 84     | 77     | 61     | 54     | 132    | 132    | 132    | 132    | 216    | NPL                                                                      |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 11.098 | 5.667  | 6.765  | 7.402  | 7.564  | 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 | 11. Real Estate, Business, Ownership, and Business Services              |
| NPL                                                                            | 47     | 44     | 33     | 54     | 128    | 126    | 181    | 179    | 184    | 248    | 246    | 250    | 246    | 197    | 196    | 202    | 120    | 120    | NPL                                                                      |
| 12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib             | 188    | 179    | 170    | 124    | 124    | 103    | 104    | 114    | 11     | 1      | 1      | 1      | 2      | 2      | 2      | 2      | 2      | 2      | 12. Government administration, Defense and Compulsory social security    |
| NPL                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPL                                                                      |
| 13. Jasa Pendidikan                                                            | 242    | 118    | 125    | 64     | 47     | 45     | 30     | 53     | 49     | 49     | 48     | 47     | 47     | 45     | 43     | 45     | 52     | 56     | 13. Education Services                                                   |
| NPL                                                                            | 3      | 4      | 4      | 4      | 3      | 3      | 3      | 4      | 4      | 4      | 4      | 3      | 4      | 4      | 4      | 4      | 4      | 4      | NPL                                                                      |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 239    | 235    | 195    | 115    | 37     | 37     | 33     | 39     | 38     | 39     | 292    | 338    | 339    | 333    | 332    | 333    | 14     | 15     | 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    | 905    | 897    | 1.549  | 1.000  | 972    | 1.199  | 1.235  | 1.123  | 1.101  | 1.150  | 1.121  | 1.136  | 1.882  | 1.157  | 15. Community, ociocultural, Entertainment and Other Individual Services |
| NPL                                                                            | 1      | 11     | 56     | 24     | 27     | 27     | 57     | 27     | 28     | 28     | 23     | 12     | 18     | 21     | 21     | 21     | 21     | 20     | NPL                                                                      |
| 16. Jasa Perorangan yang Melayani Rumah Tangga                                 | 1      | 2      | 0      | 0      | 0      | 0      | 0      | 1      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 1      | 1      | 16. Individual Services which Serve Households                           |
| NPL                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPL                                                                      |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya                 | 83     | 20     | 14     | 8      | 5      | 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    | 36     | 35     | 27     | 29     | 45     | 47     | 53     | 57     | 65     | 63     | 46     | 47     | 79     | 67     | 18. Business Activities which are not clearly defined                    |
| NPL                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | 0      | 0      | 0      | 1      | 2      | 3      | 4      | 7      | 9      | 10     | NPL                                                                      |
| <b>Penerima Kredit Bukan Lapangan Usaha Rumah Tangga</b>                       |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Loans to Non Industrial Origin</b>                                    |
| - Untuk Pemilikan Rumah Tinggal                                                | 2.696  | 2.668  | 3.020  | 2.477  | 2.389  | 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  | - For Home Ownership                                                     |
| NPL                                                                            | 55     | 47     | 57     | 37     | 65     | 61     | 58     | 55     | 57     | 59     | 63     | 69     | 65     | 60     | 58     | 61     | 61     | 65     | NPL                                                                      |
| - Untuk Pemilikan Flat atau Apartemen                                          | 140    | 129    | 107    | 139    | 137    | 135    | 131    | 134    | 133    | 135    | 136    | 137    | 139    | 134    | 130    | 129    | 130    | 128    | - For Apartement Ownership                                               |
| NPL                                                                            | 6      | 0      | -      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 0      | 0      | 0      | 1      | 0      | 0      | 0      | 0      | NPL                                                                      |
| - Untuk Pemilikan Ruko atau Rukan                                              | 293    | 244    | 218    | 210    | 225    | 229    | 237    | 206    | 209    | 205    | 201    | 192    | 188    | 186    | 193    | 204    | 205    | 203    | - For Shop House Ownership                                               |
| NPL                                                                            | 5      | 7      | 12     | 13     | 23     | 23     | 25     | 20     | 20     | 20     | 20     | 17     | 15     | 16     | 16     | 16     | 18     | 18     | NPL                                                                      |
| - Untuk Pemilikan Kendaraan Bermotor                                           | 2.498  | 2.104  | 1.181  | 2.398  | 3.354  | 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  | - For Vehicles Ownership                                                 |
| NPL                                                                            | 10     | 12     | 8      | 7      | 15     | 18     | 20     | 16     | 17     | 14     | 15     | 13     | 14     | 15     | 15     | 16     | 16     | 15     | NPL                                                                      |
| - Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) | 1.059  | 1.423  | 6.914  | 3.492  | 5.108  | 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  | - Others                                                                 |
| NPL                                                                            | 30     | 38     | 112    | 68     | 87     | 125    | 128    | 150    | 140    | 151    | 145    | 141    | 144    | 402    | 481    | 531    | 290    | 330    | NPL                                                                      |
| Bukan Lapangan Usaha Lainnya                                                   | 7.859  | 7.974  | 11.073 | 16.318 | 15.345 | 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 | Non Industrial Origin Others                                             |
| NPL                                                                            | 326    | 232    | 299    | 410    | 380    | 368    | 342    | 330    | 329    | 296    | 304    | 259    | 262    | 59     | 91     | 70     | 380    | 429    | 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                                                                     |
|--------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------------------------------------------------------------|
|                                                                                |        |        |        |        | Mei    | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                                           |
| <b>Penerima Kredit Lapangan Usaha</b>                                          |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Loans by Industrial Origin</b>                                         |
| 1. Pertanian, Perburuan dan Kehutanan                                          | 3.167  | 4.654  | 5.836  | 4.315  | 2.988  | 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  | 1. Agriculture, Hunting and Forestry                                      |
| NPL                                                                            | 0      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPL                                                                       |
| 2. Perikanan                                                                   | 42     | 83     | 75     | 97     | 19     | 18     | 16     | 24     | 24     | 32     | 37     | 28     | 17     | 21     | 24     | 26     | 25     | 29     | 2. Fishery                                                                |
| NPL                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPL                                                                       |
| 3. Pertambangan dan Penggalian                                                 | 26.201 | 24.833 | 20.975 | 15.711 | 12.510 | 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 | 3. Mining and Quarrying                                                   |
| NPL                                                                            | 69     | 65     | 172    | 145    | 139    | 137    | 138    | 61     | 60     | 61     | 61     | 62     | 61     | 123    | 121    | 121    | 122    | 126    | NPL                                                                       |
| 4. Industri Pengolahan                                                         | 83.862 | 94.653 | 96.181 | 93.110 | 75.507 | 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 | 4. Processing Industry                                                    |
| NPL                                                                            | 1.014  | 1.612  | 2.781  | 2.172  | 1.734  | 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  | NPL                                                                       |
| 5. Listrik, gas dan air                                                        | 8.313  | 5.861  | 9.694  | 8.524  | 7.440  | 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 | 5. Electricity, Gas and Water                                             |
| NPL                                                                            | -      | -      | -      | 121    | 119    | 115    | 118    | 119    | 117    | 118    | 118    | 29     | 29     | 30     | 33     | 34     | 126    | 130    | NPL                                                                       |
| 6. Konstruksi                                                                  | 3.899  | 5.954  | 7.512  | 8.704  | 4.364  | 4.797  | 4.738  | 4.426  | 5.035  | 5.258  | 5.625  | 5.355  | 5.535  | 6.304  | 6.515  | 6.157  | 6.964  | 7.999  | 6. Construction                                                           |
| NPL                                                                            | 12     | 1      | 0      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPL                                                                       |
| 7. Perdagangan Besar dan Eceran                                                | 24.308 | 26.062 | 25.096 | 27.016 | 18.871 | 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 | 7. Wholesale and Retail Trade                                             |
| NPL                                                                            | 622    | 706    | 1.552  | 1.520  | 1.143  | 696    | 1.140  | 1.168  | 1.215  | 911    | 760    | 724    | 954    | 954    | 798    | 809    | 810    | 810    | NPL                                                                       |
| 8. Penyediaan akomodasi dan penyediaan makan minum                             | 460    | 709    | 1.202  | 1.756  | 1.880  | 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  | 8. Provision of accomodation 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 | 14.100 | 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 | 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 | 37.674 | 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 | 10. Financial intermediaries                                              |
| NPL                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPL                                                                       |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan                          | 4.731  | 4.830  | 4.450  | 5.203  | 5.046  | 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  | 11. Real Estate, Business, Ownership, and Business Services               |
| NPL                                                                            | 0      | 35     | 7      | 13     | 3      | 2      | 4      | 3      | 5      | 5      | 5      | 5      | 5      | 4      | 4      | 3      | 3      | 4      | NPL                                                                       |
| 12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib             | 239    | 413    | 502    | 383    | 273    | 273    | 273    | 273    | 276    | 278    | 222    | 222    | 220    | 225    | 226    | 228    | 171    | 176    | 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     | 13. Education Services                                                    |
| NPL                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPL                                                                       |
| 14. Jasa Kesehatan dan Kegiatan Sosial                                         | 4      | 4      | 5      | 5      | 0      | 0      | 0      | 22     | 24     | 29     | 35     | 39     | 51     | 63     | 69     | 76     | 82     | 86     | 14. Health Services and Social Activities                                 |
| NPL                                                                            | -      | 0      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPL                                                                       |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya         | 943    | 961    | 1.146  | 840    | 402    | 352    | 355    | 375    | 335    | 345    | 349    | 176    | 159    | 159    | 161    | 145    | 145    | 322    | 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    | 390    | 702    | 725    | 683    | 570    | 592    | 606    | 992    | 1.629  | 1.239  | 693    | 1.415  | 1.415  | 1.554  | 18. Business Activities which are not clearly defined                     |
| NPL                                                                            | 16     | 1      | 2      | 0      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0      | 0      | NPL                                                                       |
| <b>Penerima Kredit Bukan Lapangan Usaha</b>                                    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | <b>Loans to Non Industrial Origin</b>                                     |
| Rumah Tangga                                                                   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | House Hold                                                                |
| - Untuk Pemilikan Rumah Tinggal                                                | 522    | 570    | 635    | 1.082  | 427    | 427    | 427    | 427    | 424    | 425    | 424    | 426    | 422    | 410    | 406    | 403    | 405    | 405    | - For Home Ownership                                                      |
| NPL                                                                            | 0      | -      | 0      | 2      | 1      | 1      | 1      | 3      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 2      | NPL                                                                       |
| - Untuk Pemilikan Flat atau Apartemen                                          | 5      | 11     | 13     | 75     | 45     | 44     | 45     | 45     | 45     | 44     | 44     | 45     | 45     | 45     | 44     | 44     | 46     | 46     | - For Apartement Ownership                                                |
| NPL                                                                            | -      | -      | -      | -      | -      | -      | -      | -      | -      | 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     | 69     | 68     | 67     | 65     | 66     | 66     | 66     | 65     | 65     | 64     | 65     | 66     | 63     | 62     | - 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      | 9      | 8      | 8      | 8      | 466    | 467    | 465    | 448    | 454    | 467    | 474    | - Others                                                                  |
| NPL                                                                            | 102    | 85     | 113    | 100    | -      | -      | -      | -      | -      | -      | -      | 24     | 25     | 26     | 26     | 30     | 31     | 33     | NPL                                                                       |
| Bukan Lapangan Usaha Lainnya                                                   | 16.952 | 16.682 | 17.762 | 17.494 | 17.460 | 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 | Non Industrial Origin Others                                              |
| NPL                                                                            | 1.389  | 333    | 436    | 453    | 475    | 504    | 521    | 522    | 482    | 523    | 524    | 513    | 512    | 515    | 506    | 493    | 492    | 489    | 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 - Juni 2018**  
**Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - June 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 jasa 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 Rumah 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         | 5.820                              | 531       | 794                         | 55.511              | 984                  | 19.475     | 83.205                       | 6.633                                                | 13.335                                   | 2.303              | 13.976                                            | 10                                                             | 1.140           | 2.171                              | 6.922                                                               | 428                                        | 0                                                          | 77                                   | 88.200                                       | 1.813                                                    | 2.424                                          | 4.696                                             | 56.326                                                        | 43.324                       | Jawa Barat         |
| NPL                | 233                                | 26        | 70                          | 6.275               | 116                  | 750        | 3.665                        | 250                                                  | 209                                      | 79                 | 870                                               | 0                                                              | 27              | 39                                 | 283                                                                 | 8                                          | 0                                                          | 13                                   | 2.265                                        | 34                                                       | 110                                            | 87                                                | 759                                                           | 225                          | NPL                |
| Banten             | 857                                | 60        | 267                         | 21.375              | 666                  | 8.926      | 18.618                       | 1.113                                                | 4.990                                    | 4.122              | 8.436                                             | 19                                                             | 362             | 425                                | 1.751                                                               | 81                                         | 0                                                          | 50                                   | 30.562                                       | 925                                                      | 950                                            | 8.905                                             | 16.263                                                        | 10.379                       | Banten             |
| NPL                | 29                                 | 5         | 20                          | 531                 | 38                   | 285        | 522                          | 17                                                   | 75                                       | 165                | 52                                                | 1                                                              | 2               | 6                                  | 56                                                                  | 2                                          | 0                                                          | 1                                    | 476                                          | 16                                                       | 23                                             | 67                                                | 214                                                           | 117                          | NPL                |
| DKI Jakarta        | 169.005                            | 3.694     | 86.433                      | 477.462             | 151.876              | 171.044    | 332.871                      | 49.215                                               | 146.663                                  | 205.496            | 166.003                                           | 5.915                                                          | 3.645           | 6.590                              | 30.301                                                              | 335                                        | 111                                                        | 2.094                                | 102.967                                      | 10.421                                                   | 7.780                                          | 101.842                                           | 111.336                                                       | 83.028                       | DKI Jakarta        |
| NPL                | 1.695                              | 42        | 4.370                       | 7.936               | 1.356                | 5.111      | 11.763                       | 2.228                                                | 4.481                                    | 3.051              | 2.729                                             | 0                                                              | 27              | 20                                 | 944                                                                 | 11                                         | 0                                                          | 25                                   | 2.770                                        | 214                                                      | 308                                            | 1.566                                             | 1.904                                                         | 2.196                        | NPL                |
| D.I Yogyakarta     | 995                                | 117       | 17                          | 2.819               | 20                   | 1.278      | 2.309                        | 870                                                  | 793                                      | 1.059              | 1                                                 | 465                                                            | 544             | 1.280                              | 62                                                                  | 0                                          | 4                                                          | 4.318                                | 133                                          | 230                                                      | 310                                            | 6.990                                             | 636                                                           | 3                            | D.I Yogyakarta     |
| NPL                | 11                                 | 2         | 0                           | 61                  | 0                    | 174        | 445                          | 272                                                  | 48                                       | 7                  | 38                                                | 0                                                              | 0               | 1                                  | 24                                                                  | 2                                          | 0                                                          | 0                                    | 107                                          | 1                                                        | 11                                             | 2                                                 | 55                                                            | 5                            | NPL                |
| Jawa Tengah        | 7.580                              | 1.103     | 245                         | 48.543              | 437                  | 12.402     | 86.464                       | 5.830                                                | 5.837                                    | 5.178              | 4.890                                             | 5                                                              | 1.260           | 1.821                              | 4.627                                                               | 447                                        | 0                                                          | 108                                  | 20.319                                       | 318                                                      | 1.039                                          | 2.908                                             | 24.729                                                        | 30.214                       | Jawa Tengah        |
| NPL                | 178                                | 31        | 10                          | 1.599               | 2                    | 262        | 2.886                        | 160                                                  | 140                                      | 123                | 58                                                | 0                                                              | 5               | 9                                  | 85                                                                  | 15                                         | 0                                                          | 3                                    | 429                                          | 6                                                        | 35                                             | 41                                                | 306                                                           | 133                          | NPL                |
| Jawa Timur         | 13.392                             | 1.657     | 1.581                       | 115.872             | 4.286                | 19.465     | 117.692                      | 5.863                                                | 11.536                                   | 2.401              | 11.354                                            | 225                                                            | 1.217           | 1.729                              | 7.027                                                               | 536                                        | 0                                                          | 163                                  | 42.463                                       | 1.906                                                    | 2.380                                          | 4.416                                             | 70.515                                                        | 3.870                        | Jawa Timur         |
| NPL                | 321                                | 22        | 44                          | 5.357               | 64                   | 786        | 5.292                        | 102                                                  | 398                                      | 75                 | 226                                               | 0                                                              | 14              | 9                                  | 168                                                                 | 10                                         | 0                                                          | 6                                    | 944                                          | 33                                                       | 108                                            | 49                                                | 603                                                           | 79                           | NPL                |
| Bengkulu           | 1.847                              | 41        | 11                          | 375                 | 6                    | 296        | 3.587                        | 173                                                  | 68                                       | 22                 | 147                                               | 65                                                             | 99              | 283                                | 496                                                                 | 12                                         | 0                                                          | 1                                    | 2.168                                        | 15                                                       | 158                                            | 52                                                | 4.714                                                         | 3.646                        | Bengkulu           |
| NPL                | 20                                 | 2         | 0                           | 7                   | 0                    | 16         | 180                          | 4                                                    | 3                                        | 0                  | 5                                                 | 0                                                              | 0               | 1                                  | 8                                                                   | 1                                          | 0                                                          | 1                                    | 38                                           | 0                                                        | 8                                              | 1                                                 | 22                                                            | 13                           | NPL                |
| Jambi              | 6.431                              | 74        | 106                         | 1.194               | 11                   | 1.056      | 7.269                        | 677                                                  | 271                                      | 81                 | 326                                               | 6                                                              | 55              | 153                                | 821                                                                 | 23                                         | 0                                                          | 5                                    | 3.843                                        | 43                                                       | 303                                            | 135                                               | 11.302                                                        | 140                          | Jambi              |
| NPL                | 69                                 | 4         | 30                          | 9                   | 0                    | 70         | 516                          | 7                                                    | 5                                        | 0                  | 10                                                | 0                                                              | 0               | 0                                  | 17                                                                  | 1                                          | 0                                                          | 3                                    | 120                                          | 2                                                        | 22                                             | 2                                                 | 82                                                            | 6                            | NPL                |
| Aceh               | 2.643                              | 79        | 30                          | 2.533               | 141                  | 820        | 6.133                        | 219                                                  | 202                                      | 21                 | 299                                               | 4                                                              | 190             | 141                                | 683                                                                 | 23                                         | 0                                                          | 5                                    | 2.674                                        | 73                                                       | 143                                            | 262                                               | 16.046                                                        | 648                          | Aceh               |
| NPL                | 36                                 | 4         | 0                           | 22                  | 3                    | 115        | 317                          | 7                                                    | 3                                        | 2                  | 5                                                 | 0                                                              | 10              | 3                                  | 54                                                                  | 1                                          | 0                                                          | 3                                    | 37                                           | 1                                                        | 13                                             | 2                                                 | 65                                                            | 2                            | NPL                |
| Sumatera Utara     | 42.033                             | 333       | 202                         | 48.542              | 315                  | 8.013      | 44.408                       | 2.044                                                | 5.372                                    | 1.367              | 2.744                                             | 19                                                             | 356             | 1.234                              | 2.451                                                               | 135                                        | 0                                                          | 48                                   | 14.339                                       | 334                                                      | 1.819                                          | 4.196                                             | 26.740                                                        | 1.717                        | Sumatera Utara     |
| NPL                | 679                                | 14        | 3                           | 782                 | 1                    | 497        | 1.961                        | 96                                                   | 137                                      | 18                 | 140                                               | 1                                                              | 7               | 203                                | 57                                                                  | 8                                          | 0                                                          | 13                                   | 636                                          | 6                                                        | 102                                            | 65                                                | 314                                                           | 29                           | NPL                |
| Sumatera Barat     | 6.721                              | 162       | 144                         | 2.944               | 17                   | 667        | 12.449                       | 590                                                  | 401                                      | 351                | 403                                               | 1                                                              | 88              | 120                                | 756                                                                 | 18                                         | 0                                                          | 1                                    | 3.470                                        | 32                                                       | 208                                            | 129                                               | 7.211                                                         | 11.625                       | Sumatera Barat     |
| NPL                | 139                                | 8         | 6                           | 26                  | 0                    | 23         | 722                          | 11                                                   | 20                                       | 8                  | 18                                                | 0                                                              | 4               | 1                                  | 14                                                                  | 1                                          | 0                                                          | 1                                    | 80                                           | 0                                                        | 16                                             | 3                                                 | 65                                                            | 37                           | NPL                |
| Riau               | 12.370                             | 78        | 203                         | 2.967               | 143                  | 2.012      | 11.402                       | 1.575                                                | 953                                      | 291                | 1.600                                             | 3                                                              | 138             | 591                                | 1.149                                                               | 26                                         | 0                                                          | 18                                   | 8.695                                        | 59                                                       | 642                                            | 260                                               | 16.537                                                        | 513                          | Riau               |
| NPL                | 342                                | 5         | 3                           | 28                  | 1                    | 138        | 607                          | 104                                                  | 37                                       | 3                  | 161                                               | 0                                                              | 0               | 7                                  | 36                                                                  | 1                                          | 0                                                          | 2                                    | 310                                          | 8                                                        | 32                                             | 2                                                 | 145                                                           | 8                            | NPL                |
| Sumatera Selatan   | 11.729                             | 169       | 208                         | 9.152               | 252                  | 5.025      | 16.488                       | 1.286                                                | 916                                      | 295                | 1.362                                             | 14                                                             | 310             | 377                                | 1.175                                                               | 30                                         | 0                                                          | 16                                   | 8.284                                        | 64                                                       | 827                                            | 698                                               | 20.193                                                        | 678                          | Sumatera Selatan   |
| NPL                | 268                                | 6         | 43                          | 163                 | 1                    | 538        | 787                          | 44                                                   | 24                                       | 2                  | 91                                                | 0                                                              | 6               | 4                                  | 37                                                                  | 0                                          | 0                                                          | 1                                    | 282                                          | 2                                                        | 75                                             | 10                                                | 187                                                           | 11                           | NPL                |
| Bangka Belitung    | 586                                | 117       | 776                         | 724                 | 45                   | 215        | 2.719                        | 212                                                  | 85                                       | 46                 | 101                                               | 0                                                              | 4               | 47                                 | 131                                                                 | 4                                          | 0                                                          | 0                                    | 1.573                                        | 7                                                        | 129                                            | 69                                                | 3.407                                                         | 25                           | Bangka Belitung    |
| NPL                | 6                                  | 4         | 65                          | 6                   | 1                    | 12         | 89                           | 2                                                    | 3                                        | 0                  | 2                                                 | 0                                                              | 0               | 0                                  | 2                                                                   | 0                                          | 0                                                          | 0                                    | 34                                           | 0                                                        | 5                                              | 0                                                 | 13                                                            | 0                            | NPL                |
| Kepulauan Riau     | 112                                | 125       | 189                         | 3.670               | 800                  | 1.620      | 6.041                        | 1.161                                                | 4.024                                    | 37                 | 1.939                                             | 2                                                              | 98              | 114                                | 358                                                                 | 17                                         | 0                                                          | 4                                    | 6.726                                        | 40                                                       | 674                                            | 210                                               | 6.542                                                         | 663                          | Kepulauan Riau     |
| NPL                | 1                                  | 3         | 151                         | 132                 | 67                   | 75         | 119                          | 48                                                   | 92                                       | 1                  | 65                                                | 0                                                              | 0               | 1                                  | 9                                                                   | 0                                          | 0                                                          | 0                                    | 161                                          | 3                                                        | 28                                             | 1                                                 | 48                                                            | 10                           | NPL                |
| Lampung            | 8.155                              | 480       | 157                         | 4.402               | 31                   | 1.262      | 14.734                       | 398                                                  | 2.888                                    | 964                | 608                                               | 3                                                              | 257             | 253                                | 761                                                                 | 34                                         | 0                                                          | 12                                   | 4.046                                        | 49                                                       | 252                                            | 185                                               | 5.613                                                         | 4.822                        | Lampung            |
| NPL                | 72                                 | 7         | 38                          | 107                 | 1                    | 31         | 694                          | 12                                                   | 33                                       | 10                 | 8                                                 | 0                                                              | 6               | 12                                 | 13                                                                  | 1                                          | 0                                                          | 3                                    | 125                                          | 2                                                        | 4                                              | 4                                                 | 53                                                            | 28                           | NPL                |
| Kalimantan Selatan | 10.520                             | 156       | 1.303                       | 2.001               | 269                  | 1.615      | 9.354                        | 456                                                  | 1.626                                    | 296                | 1.294                                             | 2                                                              | 70              | 312                                | 774                                                                 | 18                                         | 0                                                          | 7                                    | 8.926                                        | 37                                                       | 470                                            | 156                                               | 10.031                                                        | 422                          | Kalimantan Selatan |
| NPL                | 85                                 | 8         | 3                           | 35                  | 47                   | 76         | 520                          | 7                                                    | 128                                      | 2                  | 58                                                | 0                                                              | 0               | 4                                  | 23                                                                  | 1                                          | 0                                                          | 4                                    | 332                                          | 1                                                        | 46                                             | 2                                                 | 65                                                            | 2                            | NPL                |
| Kalimantan Barat   | 11.445                             | 188       | 85                          | 1.347               | 106                  | 1.283      | 10.688                       | 693                                                  | 1.218                                    | 1.147              | 555                                               | 12                                                             | 73              | 77                                 | 722                                                                 | 10                                         | 0                                                          | 22                                   | 5.260                                        | 50                                                       | 723                                            | 435                                               | 14.004                                                        | 94                           | Kalimantan Barat   |
| NPL                | 27                                 | 7         | 0                           | 88                  | 0                    | 72         | 464                          | 37                                                   | 10                                       | 3                  | 21                                                | 0                                                              | 0               | 1                                  | 17                                                                  | 0                                          | 0                                                          | 15                                   | 114                                          | 1                                                        | 33                                             | 6                                                 | 61                                                            | 2                            | NPL                |
| Kalimantan Timur   | 4.620                              | 221       | 2.972                       | 6.974               | 694                  | 3.716      | 13.334                       | 1.878                                                | 4.121                                    | 700                | 3.805                                             | 10                                                             | 81              | 162                                | 1.278                                                               | 46                                         | 0                                                          | 53                                   | 7.931                                        | 98                                                       | 768                                            | 1.278                                             | 15.488                                                        | 387                          | Kalimantan Timur   |
| NPL                | 51                                 | 7         | 11                          | 294                 | 7                    | 282        | 992                          | 545                                                  | 405                                      | 3                  | 297                                               | 0                                                              | 2               | 4                                  | 129                                                                 | 2                                          | 0                                                          | 40                                   | 555                                          | 7                                                        | 85                                             | 27                                                | 181                                                           | 5                            | NPL                |
| Kalimantan Tengah  | 3.440                              | 73        | 121                         | 1.499               | 102                  | 541        | 4.988                        | 233                                                  | 272                                      | 79                 | 260                                               | 42                                                             | 32              | 93                                 | 416                                                                 | 18                                         | 0                                                          | 1                                    | 3.118                                        | 67                                                       | 104                                            | 40                                                | 8.120                                                         | 62                           | Kalimantan Tengah  |
| NPL                | 16                                 | 2         | 3                           | 12                  | 0                    | 12         | 141                          | 7                                                    | 6                                        | 0                  | 3                                                 | 0                                                              | 0               | 0                                  | 5                                                                   | 1                                          | 0                                                          | 0                                    | 56                                           | 1                                                        | 1                                              | 1                                                 | 38                                                            | 1                            | NPL                |
| Sulawesi Tengah    | 1.718                              | 112       | 116                         | 298                 | 21                   | 640        | 6.643                        | 345                                                  | 152                                      | 12                 | 186                                               | 23                                                             | 25              | 34                                 | 296                                                                 | 18                                         | 0                                                          | 0                                    | 2.482                                        | 33                                                       | 251                                            | 67                                                | 13.237                                                        | 36                           | Sulawesi Tengah    |
| NPL                | 23                                 | 3         | 16                          | 11                  | 1                    | 63         | 359                          | 8                                                    | 3                                        | 0                  | 9                                                 | 0                                                              | 0               | 0                                  | 10                                                                  | 0                                          | 0                                                          | 0                                    | 58                                           | 0                                                        | 19                                             | 1                                                 | 83                                                            | 0                            | NPL                |
| Sulawesi Selatan   | 4.126                              | 623       | 312                         | 6.997               | 182                  | 6.828      | 31.053                       | 3.525                                                | 3.374                                    | 2.125              | 3.322                                             | 16                                                             | 318             | 441                                | 2.066                                                               | 130                                        | 0                                                          | 11                                   | 14.389                                       | 132                                                      | 1.628                                          | 2.721                                             | 22.354                                                        | 8.545                        | Sulawesi Selatan   |
| NPL                | 55                                 | 15        | 31                          | 186                 | 3                    | 2.005      | 1.232                        | 181                                                  | 84                                       | 54                 | 229                                               | 2                                                              | 6               | 3                                  | 60                                                                  | 4                                          | 0                                                          | 3                                    | 516                                          | 2                                                        | 144                                            | 90                                                | 237                                                           | 42                           | NPL                |
| Sulawesi Utara     | 544                                | 217       | 1.442                       | 602                 | 84                   | 1.319      | 7.291                        | 708                                                  | 354                                      | 9                  | 437                                               | 2                                                              | 45              | 53                                 | 594                                                                 | 19                                         | 0                                                          | 7                                    | 4.493                                        | 56                                                       | 276                                            | 152                                               | 8.969                                                         | 7.552                        | Sulawesi Utara     |
| NPL                | 20                                 | 29        | 1                           | 51                  | 0                    | 82         | 377                          | 22                                                   | 8                                        | 0                  | 14                                                | 0                                                              | 0               | 0                                  | 15                                                                  | 0                                          | 0                                                          | 1                                    | 257                                          | 2                                                        | 15                                             | 2                                                 | 158                                                           | 52                           | NPL                |
| Gorontalo          | 711                                | 53        | 10                          | 150                 | 442                  | 190        | 2.648                        | 207                                                  | 66                                       | 0                  | 74                                                | 1                                                              | 4               | 12                                 | 141                                                                 | 9                                          | 0                                                          | 0                                    | 849                                          | 5                                                        | 46                                             | 17                                                | 3.573                                                         | 2.502                        | Gorontalo          |
| NPL                |                                    |           |                             |                     |                      |            |                              |                                                      |                                          |                    |                                                   |                                                                |                 |                                    |                                                                     |                                            |                                                            |                                      |                                              |                                                          |                                                |                                                   |                                                               |                              |                    |

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

| Keterangan                 | 2013      | 2014      | 2015      | 2016      | 2017      |           |           |           |           |           | 2018      |           |           |           |           |           | Items     |                       |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------------|
|                            |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |           | Jun                   |
| Jenis Penggunaan           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Type of Use           |
| Kredit kepada Pihak Ketiga |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Credit to Third Party |
| 1. Modal Kerja             | 1.585.659 | 1.757.449 | 1.916.256 | 2.049.098 | 2.103.048 | 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 | 1. Working Capital    |
| NPL                        | 31.470    | 43.840    | 57.302    | 73.591    | 73.496    | 75.198    | 73.872    | 73.876    | 74.698    | 75.107    | 70.732    | 74.999    | 75.876    | 73.088    | 74.352    | 76.142    | 74.997    | NPL                   |
| 2. Investasi               | 798.157   | 903.194   | 1.035.889 | 1.125.467 | 1.126.847 | 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 | 2. Investments        |
| NPL                        | 13.633    | 21.223    | 27.045    | 36.123    | 37.917    | 36.687    | 40.565    | 36.799    | 37.683    | 35.305    | 31.048    | 35.084    | 35.190    | 34.326    | 35.638    | 35.621    | 33.270    | NPL                   |
| 3. Konsumsi                | 909.058   | 1.013.666 | 1.105.759 | 1.202.630 | 1.261.291 | 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 | 3. Consumption        |
| NPL                        | 13.176    | 14.324    | 16.586    | 18.422    | 21.731    | 22.250    | 22.283    | 22.601    | 22.658    | 22.452    | 21.141    | 22.620    | 23.279    | 23.044    | 23.506    | 24.412    | 24.755    | NPL                   |
| Total Kredit               | 3.292.874 | 3.674.308 | 4.057.904 | 4.377.195 | 4.491.186 | 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 | Total Credit          |
| NPL                        | 58.279    | 79.388    | 100.933   | 128.135   | 133.144   | 134.135   | 136.721   | 133.276   | 135.039   | 132.864   | 122.922   | 132.703   | 134.346   | 130.458   | 133.497   | 136.175   | 133.022   | NPL                   |
| Orientasi Penggunaan       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | User Orientation      |
| Kredit kepada Pihak Ketiga |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Credit to Third Party |
| 1. Ekspor                  | 62.518    | 61.014    | 93.281    | 96.852    | 117.276   | 118.324   | 118.920   | 119.272   | 118.013   | 123.534   | 121.345   | 113.593   | 116.115   | 112.912   | 112.438   | 116.670   | 121.469   | 1. Export             |
| NPL                        | 1.571     | 2.224     | 2.327     | 2.059     | 3.367     | 3.391     | 2.977     | 3.119     | 2.574     | 2.433     | 2.044     | 2.231     | 2.516     | 2.491     | 2.459     | 2.480     | 2.400     | NPL                   |
| 2. Impor                   | 70.611    | 56.049    | 62.694    | 44.759    | 55.532    | 54.773    | 58.053    | 60.321    | 60.049    | 59.830    | 61.598    | 60.709    | 60.493    | 61.425    | 59.920    | 67.748    | 68.515    | 2. Import             |
| NPL                        | 618       | 636       | 2.325     | 1.189     | 1.637     | 1.594     | 1.634     | 1.733     | 1.857     | 2.027     | 1.459     | 1.441     | 1.485     | 1.380     | 1.384     | 2.625     | 1.156     | NPL                   |
| 3. Lainnya                 | 3.159.745 | 3.557.246 | 3.901.930 | 4.235.584 | 4.318.378 | 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 | 3. Others             |
| NPL                        | 56.091    | 76.528    | 96.281    | 124.888   | 128.139   | 129.150   | 132.110   | 128.424   | 130.608   | 128.403   | 119.419   | 129.031   | 130.344   | 126.587   | 129.654   | 131.070   | 129.466   | NPL                   |
| Total Kredit               | 3.292.874 | 3.674.308 | 4.057.904 | 4.377.195 | 4.491.186 | 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 | Total Credit          |
| NPL                        | 58.279    | 79.388    | 100.933   | 128.135   | 133.144   | 134.135   | 136.721   | 133.276   | 135.039   | 132.864   | 122.922   | 132.703   | 134.346   | 130.458   | 133.497   | 136.175   | 133.022   | 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     |                       |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------------|
|                            |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |           | Jun                   |
| Jenis Penggunaan           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Type of Use           |
| Kredit kepada Pihak Ketiga |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Credit to Third Party |
| 1. Modal Kerja             | 580.070   | 629.678   | 714.270   | 798.563   | 823.052   | 815.985   | 820.844   | 836.495   | 826.035   | 835.514   | 880.751   | 824.512   | 821.505   | 848.090   | 856.612   | 894.987   | 921.467   | 1. Working Capital    |
| NPL                        | 12.967    | 14.936    | 20.476    | 31.054    | 33.800    | 33.808    | 32.217    | 32.935    | 32.211    | 31.945    | 30.548    | 31.773    | 32.008    | 31.454    | 31.326    | 32.240    | 32.259    | NPL                   |
| 2. Investasi               | 274.979   | 324.486   | 398.953   | 481.889   | 493.755   | 492.274   | 493.009   | 490.518   | 491.834   | 499.338   | 519.241   | 514.162   | 510.379   | 519.864   | 523.410   | 528.919   | 537.560   | 2. Investments        |
| NPL                        | 3.844     | 4.375     | 8.156     | 11.514    | 11.038    | 10.828    | 13.721    | 10.379    | 11.152    | 10.509    | 9.590     | 11.901    | 12.081    | 11.939    | 12.042    | 12.003    | 11.348    | NPL                   |
| 3. Konsumsi                | 326.677   | 370.924   | 423.630   | 479.330   | 509.072   | 510.040   | 516.731   | 521.970   | 530.614   | 540.763   | 563.047   | 561.507   | 570.340   | 585.265   | 583.513   | 596.471   | 606.922   | 3. Consumption        |
| NPL                        | 5.656     | 6.333     | 7.113     | 7.772     | 9.415     | 9.535     | 9.455     | 9.708     | 9.778     | 9.509     | 8.858     | 9.604     | 9.832     | 9.652     | 9.610     | 9.802     | 9.982     | NPL                   |
| Total Kredit               | 1.181.726 | 1.325.087 | 1.536.852 | 1.759.782 | 1.825.878 | 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 | Total Credit          |
| NPL                        | 22.467    | 25.643    | 35.745    | 50.339    | 54.253    | 54.170    | 55.393    | 53.023    | 53.142    | 51.963    | 48.995    | 53.278    | 53.922    | 53.046    | 52.977    | 54.045    | 53.589    | NPL                   |
| Orientasi Penggunaan       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | User Orientation      |
| Kredit kepada Pihak Ketiga |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Credit to Third Party |
| 1. Ekspor                  | 13.717    | 11.572    | 14.113    | 14.783    | 44.316    | 45.925    | 44.415    | 43.270    | 41.709    | 41.767    | 43.670    | 39.899    | 39.928    | 39.055    | 37.492    | 37.368    | 36.575    | 1. Export             |
| NPL                        | 502       | 796       | 459       | 399       | 1.909     | 1.916     | 1.512     | 1.580     | 1.565     | 1.464     | 1.302     | 1.483     | 1.748     | 1.704     | 1.691     | 1.800     | 1.702     | NPL                   |
| 2. Impor                   | 27.799    | 1.995     | 2.017     | 2.463     | 7.593     | 7.327     | 6.903     | 7.087     | 6.569     | 6.799     | 6.301     | 5.936     | 5.653     | 4.925     | 4.476     | 4.024     | 2.896     | 2. Import             |
| NPL                        | 470       | 8         | 57        | 58        | 1.075     | 1.077     | 1.078     | 1.032     | 1.032     | 1.030     | 701       | 699       | 704       | 704       | 706       | 706       | 2         | NPL                   |
| 3. Lainnya                 | 1.140.209 | 1.311.520 | 1.520.722 | 1.742.536 | 1.773.969 | 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 | 3. Others             |
| NPL                        | 21.496    | 24.839    | 35.230    | 49.883    | 51.269    | 51.177    | 52.803    | 50.411    | 50.545    | 49.469    | 46.993    | 51.096    | 51.470    | 50.638    | 50.580    | 51.539    | 51.885    | NPL                   |
| Total Kredit               | 1.181.726 | 1.325.087 | 1.536.852 | 1.759.782 | 1.825.878 | 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 | Total Credit          |
| NPL                        | 22.467    | 25.643    | 35.745    | 50.339    | 54.253    | 54.170    | 55.393    | 53.023    | 53.142    | 51.963    | 48.995    | 53.278    | 53.922    | 53.046    | 52.977    | 54.045    | 53.589    | 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     |                       |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------------|
|                            |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       |           | Jun                   |
| Jenis Penggunaan           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Type of Use           |
| Kredit kepada Pihak Ketiga |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Credit to Third Party |
| 1. Modal Kerja             | 617.230   | 714.698   | 783.624   | 857.336   | 892.934   | 890.796   | 880.986   | 904.170   | 906.536   | 915.553   | 957.520   | 925.619   | 935.688   | 949.926   | 957.006   | 973.038   | 994.730   | 1. Working Capital    |
| NPL                        | 10.151    | 16.570    | 19.374    | 27.758    | 26.400    | 28.209    | 28.476    | 28.025    | 29.913    | 30.707    | 28.583    | 31.136    | 31.714    | 29.478    | 30.617    | 31.398    | 29.618    | NPL                   |
| 2. Investasi               | 371.973   | 417.254   | 459.562   | 478.663   | 498.707   | 489.204   | 498.722   | 499.336   | 499.868   | 499.223   | 497.876   | 500.433   | 503.476   | 503.655   | 507.360   | 511.896   | 515.730   | 2. Investments        |
| NPL                        | 6.057     | 11.139    | 12.762    | 19.159    | 20.640    | 19.355    | 20.126    | 20.044    | 20.224    | 18.564    | 15.390    | 16.511    | 16.779    | 16.297    | 17.423    | 17.518    | 15.836    | NPL                   |
| 3. Konsumsi                | 322.319   | 349.856   | 353.596   | 411.081   | 433.993   | 433.355   | 435.379   | 437.569   | 439.158   | 440.996   | 444.202   | 447.176   | 446.877   | 448.141   | 451.072   | 455.755   | 453.402   | 3. Consumption        |
| NPL                        | 4.356     | 5.456     | 6.264     | 7.293     | 8.459     | 8.728     | 8.787     | 8.851     | 8.658     | 8.650     | 8.264     | 8.778     | 9.086     | 8.922     | 9.236     | 9.762     | 9.831     | NPL                   |
| Total Kredit               | 1.311.522 | 1.481.808 | 1.596.781 | 1.747.080 | 1.825.634 | 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 | Total Credit          |
| NPL                        | 20.564    | 33.165    | 38.401    | 54.210    | 55.498    | 56.292    | 57.390    | 56.919    | 58.795    | 57.921    | 52.237    | 56.426    | 57.579    | 54.698    | 57.275    | 58.678    | 55.285    | NPL                   |
| Orientasi Penggunaan       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | User Orientation      |
| Kredit kepada Pihak Ketiga |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           |           | Credit to Third Party |
| 1. Ekspor                  | 14.471    | 18.501    | 14.018    | 13.476    | 14.808    | 13.940    | 14.467    | 14.780    | 14.032    | 14.265    | 13.625    | 14.038    | 14.221    | 14.381    | 14.879    | 18.609    | 18.092    | 1. Export             |
| NPL                        | 153       | 740       | 286       | 834       | 674       | 692       | 688       | 752       | 264       | 256       | 215       | 211       | 216       | 215       | 191       | 160       | 161       | NPL                   |
| 2. Impor                   | 15.784    | 21.058    | 22.074    | 19.098    | 34.525    | 34.669    | 35.957    | 37.733    | 37.941    | 39.565    | 40.956    | 40.601    | 39.589    | 41.405    | 41.150    | 49.407    | 47.822    | 2. Import             |
| NPL                        | 76        | 398       | 964       | 165       | 314       | 431       | 471       | 602       | 726       | 897       | 668       | 655       | 700       | 597       | 552       | 1.793     | 1.008     | NPL                   |
| 3. Lainnya                 | 1.281.267 | 1.442.249 | 1.560.690 | 1.714.506 | 1.776.301 | 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 | 3. Others             |
| NPL                        | 20.335    | 32.027    | 37.150    | 53.211    | 54.510    | 55.169    | 56.231    | 55.565    | 57.805    | 56.768    | 51.354    | 55.560    | 56.663    | 53.886    | 56.532    | 56.725    | 54.116    | NPL                   |
| Total Kredit               |           | 1.481.808 | 1.596.781 | 1.747.080 | 1.825.634 | 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 | Total Credit          |
| NPL                        |           | 33.165    | 38.401    | 54.210    | 55.498    | 56.292    | 57.390    | 56.919    | 58.795    | 57.921    | 52.237    | 56.426    | 57.579    | 54.698    | 57.275    | 58.678    | 55.285    | 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                 |
|----------------------------|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----------------------|
|                            |         |         |         |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                       |
| Jenis Penggunaan           |         |         |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Type of Use           |
| Kredit kepada Pihak Ketiga |         |         |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Credit to Third Party |
| 1. Modal Kerja             | 41.614  | 51.507  | 53.759  | 28.702 | 31.887 | 30.457 | 32.439 | 33.348 | 33.822 | 34.364 | 35.538 | 35.292 | 35.872 | 37.045 | 38.075 | 39.007 | 39.352 | 1. Working Capital    |
| NPL                        | 1.001   | 1.509   | 1.715   | 810    | 967    | 929    | 986    | 955    | 1.030  | 1.029  | 992    | 1.062  | 1.043  | 1.156  | 1.245  | 1.292  | 1.311  | NPL                   |
| 2. Investasi               | 20.358  | 23.828  | 24.882  | 10.853 | 11.666 | 11.826 | 11.881 | 11.876 | 11.988 | 12.175 | 12.446 | 12.292 | 12.290 | 12.297 | 12.263 | 12.413 | 12.395 | 2. Investments        |
| NPL                        | 618     | 850     | 982     | 914    | 919    | 1.043  | 1.199  | 1.060  | 1.156  | 1.225  | 1.202  | 1.235  | 1.227  | 1.132  | 1.167  | 1.187  | 1.075  | NPL                   |
| 3. Konsumsi                | 46.256  | 50.666  | 53.193  | 10.608 | 11.024 | 11.140 | 11.237 | 11.345 | 11.449 | 11.571 | 11.425 | 11.479 | 11.510 | 11.691 | 11.779 | 11.901 | 11.948 | 3. Consumption        |
| NPL                        | 319     | 373     | 397     | 194    | 265    | 281    | 306    | 302    | 332    | 345    | 333    | 330    | 335    | 342    | 370    | 383    | 391    | NPL                   |
| Total Kredit               | 108.228 | 126.001 | 131.833 | 50.163 | 54.577 | 53.423 | 55.557 | 56.569 | 57.258 | 58.111 | 59.409 | 59.064 | 59.673 | 61.032 | 62.117 | 63.320 | 63.696 | Total Credit          |
| NPL                        | 1.938   | 2.732   | 3.093   | 1.917  | 2.151  | 2.254  | 2.492  | 2.317  | 2.519  | 2.598  | 2.526  | 2.626  | 2.605  | 2.629  | 2.782  | 2.862  | 2.777  | NPL                   |
| Orientasi Penggunaan       |         |         |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        | User Orientation      |
| Kredit kepada Pihak Ketiga |         |         |         |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Credit to Third Party |
| 1. Ekspor                  | 0       | 5       | 0       | 51     | 50     | 50     | 50     | 50     | 51     | 56     | 61     | 156    | 155    | 315    | 311    | 309    | 311    | 1. Export             |
| NPL                        | -       | -       | -       | -      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | -      | 0      | -      | -      | -      | -      | NPL                   |
| 2. Impor                   | 2       | 293     | 68      | 63     | 44     | 43     | 42     | 41     | 34     | 36     | 40     | 71     | 69     | 69     | 60     | 56     | 61     | 2. Import             |
| NPL                        | -       | -       | 3       | -      | -      | -      | -      | 14     | 13     | 13     | 13     | 13     | 13     | 13     | 13     | 13     | 13     | NPL                   |
| 3. Lainnya                 | 108.226 | 125.703 | 131.765 | 50.049 | 54.482 | 53.331 | 55.465 | 56.478 | 57.173 | 58.019 | 59.307 | 58.836 | 59.449 | 60.649 | 61.746 | 62.955 | 63.324 | 3. Others             |
| NPL                        | 1.938   | 2.732   | 3.091   | 1.917  | 2.151  | 2.254  | 2.492  | 2.303  | 2.505  | 2.585  | 2.513  | 2.613  | 2.591  | 2.616  | 2.769  | 2.849  | 2.764  | NPL                   |
| Total Kredit               | 108.228 | 126.001 | 131.833 | 50.163 | 54.577 | 53.423 | 55.557 | 56.569 | 57.258 | 58.111 | 59.409 | 59.064 | 59.673 | 61.032 | 62.117 | 63.320 | 63.696 | Total Credit          |
| NPL                        | 1.938   | 2.732   | 3.093   | 1.917  | 2.151  | 2.254  | 2.492  | 2.317  | 2.519  | 2.598  | 2.526  | 2.626  | 2.605  | 2.629  | 2.782  | 2.862  | 2.777  | NPL                   |

n) Angka-angka diperbaiki

n) 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                        |
|-----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------------------|
|                                   |                |                |                |                | Jun            | Jul            | Ags            | Sep            | Okt            | Nov            | Des            | Jan            | Feb            | Mar            | Apr            | Mei            | Jun            |                              |
| <b>Jenis Penggunaan</b>           |                |                |                |                |                |                |                |                |                | Nov            |                |                |                |                |                |                |                | <b>Type of Use</b>           |
| <b>Kredit kepada Pihak Ketiga</b> |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | <b>Credit to Third Party</b> |
| 1. Modal Kerja                    | 57.562         | 59.395         | 63.930         | 65.060         | 70.099         | 70.981         | 72.834         | 75.187         | 76.286         | 76.894         | 75.296         | 68.222         | 68.448         | 71.126         | 72.353         | 74.694         | 77.065         | 1. Working Capital           |
| NPL                               | 4.838          | 6.172          | 7.658          | 6.922          | 7.166          | 7.218          | 7.281          | 7.313          | 7.402          | 7.395          | 6.967          | 6.822          | 6.568          | 6.653          | 6.771          | 6.811          | 6.813          | NPL                          |
| 2. Investasi                      | 29.561         | 36.290         | 35.082         | 39.284         | 39.696         | 39.942         | 40.263         | 40.256         | 40.601         | 40.852         | 40.889         | 40.751         | 40.962         | 40.854         | 40.693         | 41.529         | 41.263         | 2. Investments               |
| NPL                               | 1.683          | 2.826          | 2.637          | 2.806          | 3.514          | 3.519          | 3.324          | 3.309          | 3.076          | 3.095          | 2.975          | 3.477          | 3.284          | 3.299          | 3.369          | 3.260          | 3.264          | NPL                          |
| 3. Konsumsi                       | 177.418        | 205.771        | 229.748        | 253.514        | 261.985        | 262.058        | 263.621        | 265.554        | 268.141        | 271.057        | 274.187        | 273.740        | 275.372        | 278.699        | 280.826        | 282.924        | 282.440        | 3. Consumption               |
| NPL                               | 922            | 1.408          | 1.775          | 2.073          | 2.491          | 2.594          | 2.637          | 2.691          | 2.821          | 2.874          | 2.650          | 2.868          | 2.929          | 2.933          | 3.072          | 3.175          | 3.168          | NPL                          |
| <b>Total Kredit</b>               | <b>264.541</b> | <b>301.456</b> | <b>328.759</b> | <b>357.859</b> | <b>371.780</b> | <b>372.981</b> | <b>376.718</b> | <b>380.997</b> | <b>385.028</b> | <b>388.803</b> | <b>390.372</b> | <b>382.713</b> | <b>384.782</b> | <b>390.679</b> | <b>393.872</b> | <b>399.147</b> | <b>400.768</b> | <b>Total Credit</b>          |
| <b>NPL</b>                        | <b>7.444</b>   | <b>10.406</b>  | <b>12.070</b>  | <b>11.801</b>  | <b>13.172</b>  | <b>13.331</b>  | <b>13.243</b>  | <b>13.313</b>  | <b>13.299</b>  | <b>13.364</b>  | <b>12.592</b>  | <b>13.167</b>  | <b>12.782</b>  | <b>12.885</b>  | <b>13.212</b>  | <b>13.246</b>  | <b>13.245</b>  | <b>NPL</b>                   |
| <b>Orientasi Penggunaan</b>       |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | <b>User Orientation</b>      |
| <b>Kredit kepada Pihak Ketiga</b> |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                |                | <b>Credit to Third Party</b> |
| 1. Ekspor                         | 65             | 51             | 25             | 16             | 9              | 8              | 6              | 6              | 5              | 4              | 6              | 6              | 7              | 9              | 12             | 11             | 7              | 1. Export                    |
| NPL                               | 9              | 11             | 8              | 2              | 2              | 1              | 1              | 0              | 0              | 0              | 2              | 2              | 2              | 2              | 2              | 2              | 2              | NPL                          |
| 2. Impor                          | 3              | 3              | 2              | 1              | 1              | 2              | 1              | 1              | 1              | 1              | 1              | 1              | 1              | 1              | 2              | 2              | 1              | 2. Import                    |
| NPL                               | 1              | 1              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | -              | NPL                          |
| 3. Lainnya                        | 264.473        | 301.402        | 328.733        | 357.842        | 371.770        | 372.971        | 376.711        | 380.991        | 385.022        | 388.798        | 390.365        | 382.707        | 384.774        | 390.669        | 393.859        | 399.134        | 400.760        | 3. Others                    |
| NPL                               | 7.434          | 10.395         | 12.062         | 11.800         | 13.170         | 13.331         | 13.242         | 13.313         | 13.299         | 13.364         | 12.591         | 13.165         | 12.780         | 12.883         | 13.210         | 13.244         | 13.243         | NPL                          |
| <b>Total Kredit</b>               | <b>264.541</b> | <b>301.456</b> | <b>328.759</b> | <b>357.859</b> | <b>371.780</b> | <b>372.981</b> | <b>376.718</b> | <b>380.997</b> | <b>385.028</b> | <b>388.803</b> | <b>390.372</b> | <b>382.713</b> | <b>384.782</b> | <b>390.679</b> | <b>393.872</b> | <b>399.147</b> | <b>400.768</b> | <b>Total Credit</b>          |
| <b>NPL</b>                        | <b>7.444</b>   | <b>10.406</b>  | <b>12.070</b>  | <b>11.801</b>  | <b>13.172</b>  | <b>13.331</b>  | <b>13.243</b>  | <b>13.313</b>  | <b>13.299</b>  | <b>13.364</b>  | <b>12.592</b>  | <b>13.167</b>  | <b>12.782</b>  | <b>12.885</b>  | <b>13.212</b>  | <b>13.246</b>  | <b>13.245</b>  | <b>NPL</b>                   |

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                 |
|----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------|
|                            |         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                       |
| Jenis Penggunaan           |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Type of Use           |
| Kredit kepada Pihak Ketiga |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Credit to Third Party |
| 1. Modal Kerja             | 130.992 | 131.308 | 131.643 | 136.727 | 135.589 | 133.599 | 134.172 | 139.124 | 142.323 | 146.837 | 145.397 | 141.899 | 143.831 | 146.648 | 152.475 | 156.147 | 161.207 | 1. Working Capital    |
| NPL                        | 1.171   | 3.111   | 4.951   | 4.245   | 3.346   | 2.960   | 2.839   | 2.550   | 2.519   | 2.553   | 2.265   | 2.247   | 2.469   | 2.426   | 2.467   | 2.463   | 2.675   | NPL                   |
| 2. Investasi               | 55.821  | 50.075  | 59.572  | 59.160  | 49.108  | 50.154  | 51.882  | 53.403  | 54.107  | 54.521  | 54.707  | 56.285  | 56.446  | 61.745  | 60.715  | 62.381  | 63.874  | 2. Investments        |
| NPL                        | 867     | 1.011   | 916     | 514     | 781     | 777     | 1.042   | 904     | 970     | 947     | 923     | 1.001   | 842     | 697     | 679     | 629     | 710     | NPL                   |
| 3. Konsumsi                | 14.545  | 14.542  | 22.512  | 25.034  | 26.971  | 26.853  | 26.206  | 25.783  | 25.828  | 25.515  | 25.008  | 24.825  | 24.607  | 23.993  | 24.273  | 24.322  | 24.357  | 3. Consumption        |
| NPL                        | 432     | 336     | 488     | 535     | 596     | 589     | 572     | 565     | 542     | 548     | 498     | 500     | 553     | 661     | 693     | 765     | 858     | NPL                   |
| Total Kredit               | 201.357 | 195.925 | 213.727 | 220.921 | 211.669 | 210.606 | 212.260 | 218.310 | 222.257 | 226.873 | 225.112 | 223.008 | 224.885 | 232.386 | 237.463 | 242.850 | 249.438 | Total Credit          |
| NPL                        | 2.470   | 4.458   | 6.355   | 5.294   | 4.722   | 4.326   | 4.454   | 4.019   | 4.031   | 4.047   | 3.685   | 3.749   | 3.864   | 3.784   | 3.838   | 3.858   | 4.243   | NPL                   |
| Orientasi Penggunaan       |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | User Orientation      |
| Kredit kepada Pihak Ketiga |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Credit to Third Party |
| 1. Ekspor                  | 24.128  | 20.269  | 33.237  | 32.529  | 30.452  | 31.525  | 32.692  | 32.645  | 31.278  | 35.049  | 33.947  | 33.073  | 34.080  | 34.362  | 33.293  | 31.827  | 34.382  | 1. Export             |
| NPL                        | 340     | 366     | 760     | 288     | 293     | 293     | 293     | 318     | 317     | 310     | 297     | 294     | 299     | 299     | 301     | 245     | 256     | NPL                   |
| 2. Impor                   | 9.350   | 16.213  | 17.106  | 10.073  | 9.089   | 8.415   | 10.459  | 11.291  | 11.298  | 9.398   | 9.953   | 9.750   | 10.542  | 10.082  | 9.996   | 10.418  | 10.823  | 2. Import             |
| NPL                        | 26      | 221     | 417     | 359     | 248     | 85      | 85      | 86      | 86      | 86      | 75      | 73      | 67      | 65      | 112     | 112     | 133     | NPL                   |
| 3. Lainnya                 | 167.880 | 159.444 | 163.383 | 178.319 | 172.127 | 170.667 | 169.108 | 174.374 | 179.681 | 182.425 | 181.212 | 180.186 | 180.263 | 187.942 | 194.174 | 200.604 | 204.233 | 3. Others             |
| NPL                        | 2.104   | 3.870   | 5.178   | 4.646   | 4.182   | 3.948   | 4.075   | 3.616   | 3.628   | 3.651   | 3.313   | 3.382   | 3.498   | 3.419   | 3.425   | 3.501   | 3.854   | NPL                   |
| Total Kredit               | 201.357 | 195.925 | 213.727 | 220.921 | 211.669 | 210.606 | 212.260 | 218.310 | 222.257 | 226.873 | 225.112 | 223.008 | 224.885 | 232.386 | 237.463 | 242.850 | 249.438 | Total Credit          |
| NPL                        | 2.470   | 4.458   | 6.355   | 5.294   | 4.722   | 4.326   | 4.454   | 4.019   | 4.031   | 4.047   | 3.685   | 3.749   | 3.864   | 3.784   | 3.838   | 3.858   | 4.243   | 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                 |
|----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----------------------|
|                            |         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                       |
| Jenis Penggunaan           |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Type of Use           |
| Kredit kepada Pihak Ketiga |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Credit to Third Party |
| 1. Modal Kerja             | 158.191 | 170.863 | 169.031 | 162.710 | 149.486 | 145.080 | 142.662 | 142.059 | 147.174 | 129.714 | 128.321 | 123.087 | 132.495 | 132.187 | 132.951 | 138.078 | 151.103 | 1. Working Capital    |
| NPL                        | 1.341   | 1.542   | 3.126   | 2.803   | 1.817   | 2.075   | 2.073   | 2.099   | 1.623   | 1.478   | 1.378   | 1.958   | 2.074   | 1.921   | 1.927   | 1.937   | 2.321   | NPL                   |
| 2. Investasi               | 45.465  | 51.261  | 57.839  | 55.618  | 33.915  | 37.658  | 37.968  | 37.849  | 36.856  | 52.642  | 54.568  | 54.338  | 55.260  | 55.154  | 55.947  | 58.094  | 62.431  | 2. Investments        |
| NPL                        | 564     | 1.023   | 1.592   | 1.216   | 1.025   | 1.164   | 1.152   | 1.102   | 1.105   | 965     | 968     | 960     | 978     | 961     | 959     | 1.024   | 1.037   | NPL                   |
| 3. Konsumsi                | 21.844  | 21.907  | 23.082  | 23.063  | 18.246  | 17.882  | 17.808  | 17.745  | 17.547  | 17.549  | 17.525  | 16.691  | 16.982  | 16.857  | 16.841  | 16.743  | 16.866  | 3. Consumption        |
| NPL                        | 1.491   | 418     | 549     | 555     | 505     | 522     | 525     | 484     | 526     | 526     | 539     | 540     | 543     | 534     | 526     | 525     | 525     | NPL                   |
| Total Kredit               | 225.500 | 244.031 | 249.952 | 241.391 | 201.647 | 200.619 | 198.438 | 197.653 | 201.577 | 199.905 | 200.414 | 194.115 | 204.737 | 204.198 | 205.740 | 212.915 | 230.401 | Total Credit          |
| NPL                        | 3.396   | 2.984   | 5.268   | 4.574   | 3.347   | 3.761   | 3.750   | 3.685   | 3.254   | 2.969   | 2.885   | 3.457   | 3.594   | 3.416   | 3.412   | 3.486   | 3.883   | NPL                   |
| Orientasi Penggunaan       |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | User Orientation      |
| Kredit kepada Pihak Ketiga |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Credit to Third Party |
| 1. Ekspor                  | 10.136  | 10.616  | 31.888  | 35.997  | 27.640  | 26.876  | 27.291  | 28.519  | 30.939  | 32.393  | 30.036  | 26.421  | 27.724  | 24.792  | 26.451  | 28.545  | 32.104  | 1. Export             |
| NPL                        | 567     | 311     | 814     | 536     | 490     | 490     | 483     | 469     | 427     | 404     | 229     | 241     | 251     | 272     | 274     | 274     | 279     | NPL                   |
| 2. Impor                   | 17.673  | 16.486  | 21.428  | 13.061  | 4.280   | 4.318   | 4.690   | 4.168   | 4.206   | 4.031   | 4.347   | 4.350   | 4.639   | 4.943   | 4.236   | 3.842   | 6.910   | 2. Import             |
| NPL                        | 45      | 8       | 884     | 607     | -       | -       | -       | -       | -       | 1       | 1       | 1       | 1       | -       | -       | -       | -       | NPL                   |
| 3. Lainnya                 | 197.690 | 216.928 | 196.636 | 192.333 | 169.727 | 169.426 | 166.457 | 164.965 | 166.432 | 163.481 | 166.031 | 163.344 | 172.374 | 174.463 | 175.053 | 180.528 | 191.387 | 3. Others             |
| NPL                        | 2.783   | 2.665   | 3.570   | 3.431   | 2.858   | 3.272   | 3.267   | 3.216   | 2.826   | 2.565   | 2.655   | 3.216   | 3.342   | 3.144   | 3.138   | 3.212   | 3.604   | NPL                   |
| Total Kredit               | 225.500 | 244.031 | 249.952 | 241.391 | 201.647 | 200.619 | 198.438 | 197.653 | 201.577 | 199.905 | 200.414 | 194.115 | 204.737 | 204.198 | 205.740 | 212.915 | 230.401 | Total Credit          |
| NPL                        | 3.396   | 2.984   | 5.268   | 4.574   | 3.347   | 3.761   | 3.750   | 3.685   | 3.254   | 2.969   | 2.885   | 3.457   | 3.594   | 3.416   | 3.412   | 3.486   | 3.883   | 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 - Juni 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 June 2018)**  
**Miliar Rp (Billion Rp)**

| Lokasi                  | Modal Kerja<br>(Working Capital) | Investasi<br>(Investment) | Konsumsi<br>(Consumption) | Orientasi Penggunaan (User Orientation) |               |                  | Location                |
|-------------------------|----------------------------------|---------------------------|---------------------------|-----------------------------------------|---------------|------------------|-------------------------|
|                         |                                  |                           |                           | Ekspor                                  | Impor         | Lainnya          |                         |
| 1. Jawa Barat           | 160.211                          | 53.106                    | 196.782                   | 3.973                                   | 1.490         | 404.636          | 1. Jawa Barat           |
| NPL                     | 9.308                            | 3.606                     | 3.480                     | 189                                     | 93            | 16.111           | NPL                     |
| 2. Banten               | 50.136                           | 21.982                    | 67.984                    | 677                                     | 136           | 139.289          | 2. Banten               |
| NPL                     | 1.512                            | 296                       | 912                       | 7                                       | -             | 2.714            | NPL                     |
| 3. DKI Jakarta          | 1.239.869                        | 768.883                   | 417.374                   | 82.145                                  | 54.881        | 2.289.100        | 3. DKI Jakarta          |
| NPL                     | 27.326                           | 18.463                    | 8.958                     | 581                                     | 600           | 53.566           | NPL                     |
| 4. D.I Yogyakarta       | 14.160                           | 8.503                     | 12.617                    | 363                                     | 46            | 34.872           | 4. D.I Yogyakarta       |
| NPL                     | 487                              | 599                       | 181                       | 13                                      | -             | 1.255            | NPL                     |
| 5. Jawa Tengah          | 143.478                          | 43.298                    | 79.526                    | 3.506                                   | 958           | 261.838          | 5. Jawa Tengah          |
| NPL                     | 4.685                            | 880                       | 950                       | 181                                     | 134           | 6.200            | NPL                     |
| 6. Jawa Timur           | 248.010                          | 67.986                    | 125.550                   | 10.170                                  | 6.680         | 424.696          | 6. Jawa Timur           |
| NPL                     | 11.202                           | 1.692                     | 1.817                     | 478                                     | 205           | 14.027           | NPL                     |
| 7. Bengkulu             | 4.909                            | 2.621                     | 10.752                    | 154                                     | 1             | 18.127           | 7. Bengkulu             |
| NPL                     | 181                              | 68                        | 83                        | 9                                       | -             | 324              | NPL                     |
| 8. Jambi                | 10.315                           | 8.244                     | 15.768                    | 593                                     | 155           | 33.579           | 8. Jambi                |
| NPL                     | 626                              | 116                       | 234                       | 66                                      | 24            | 884              | NPL                     |
| 9. Aceh                 | 10.227                           | 3.939                     | 19.846                    | 179                                     | 1             | 33.832           | 9. Aceh                 |
| NPL                     | 487                              | 97                        | 121                       | 18                                      | -             | 687              | NPL                     |
| 10. Sumatera Utara      | 100.012                          | 59.603                    | 49.145                    | 8.529                                   | 2.112         | 198.119          | 10. Sumatera Utara      |
| NPL                     | 3.331                            | 1.287                     | 1.152                     | 162                                     | 17            | 5.591            | NPL                     |
| 11. Sumatera Barat      | 17.598                           | 8.237                     | 22.675                    | 1.042                                   | 0             | 47.464           | 11. Sumatera Barat      |
| NPL                     | 829                              | 174                       | 200                       | 75                                      | 0             | 1.128            | NPL                     |
| 12. Riau                | 19.820                           | 15.701                    | 26.705                    | 644                                     | 306           | 61.276           | 12. Riau                |
| NPL                     | 934                              | 543                       | 505                       | 86                                      | 0             | 1.896            | NPL                     |
| 13. Sumatera Selatan    | 30.224                           | 18.571                    | 30.743                    | 839                                     | 208           | 78.501           | 13. Sumatera Selatan    |
| NPL                     | 1.400                            | 615                       | 567                       | 85                                      | -             | 2.497            | NPL                     |
| 14. Bangka Belitung     | 4.531                            | 1.282                     | 5.210                     | 394                                     | -             | 10.629           | 14. Bangka Belitung     |
| NPL                     | 153                              | 40                        | 53                        | 15                                      | -             | 231              | NPL                     |
| 15. Kepulauan Riau      | 10.880                           | 9.434                     | 14.855                    | 48                                      | 39            | 35.082           | 15. Kepulauan Riau      |
| NPL                     | 399                              | 366                       | 252                       | 2                                       | -             | 1.015            | NPL                     |
| 16. Lampung             | 23.652                           | 11.747                    | 14.967                    | 1.323                                   | 118           | 48.925           | 16. Lampung             |
| NPL                     | 891                              | 156                       | 215                       | 87                                      | 4             | 1.172            | NPL                     |
| 17. Kalimantan Selatan  | 15.178                           | 14.894                    | 20.041                    | 412                                     | 68            | 49.632           | 17. Kalimantan Selatan  |
| NPL                     | 685                              | 316                       | 447                       | 11                                      | 24            | 1.413            | NPL                     |
| 18. Kalimantan Barat    | 15.288                           | 14.383                    | 20.566                    | 527                                     | 115           | 49.594           | 18. Kalimantan Barat    |
| NPL                     | 610                              | 153                       | 217                       | 45                                      | 43            | 892              | NPL                     |
| 19. Kalimantan Timur    | 25.465                           | 19.200                    | 25.950                    | 568                                     | 136           | 69.910           | 19. Kalimantan Timur    |
| NPL                     | 1.573                            | 1.499                     | 859                       | 53                                      | 6             | 3.872            | NPL                     |
| 20. Kalimantan Tengah   | 7.090                            | 5.120                     | 11.511                    | 356                                     | 1             | 23.365           | 20. Kalimantan Tengah   |
| NPL                     | 168                              | 41                        | 96                        | 12                                      | -             | 293              | NPL                     |
| 21. Sulawesi Tengah     | 8.321                            | 2.316                     | 16.106                    | 381                                     | 0             | 26.362           | 21. Sulawesi Tengah     |
| NPL                     | 433                              | 75                        | 161                       | 28                                      | -             | 640              | NPL                     |
| 22. Sulawesi Selatan    | 44.534                           | 20.915                    | 49.768                    | 1.340                                   | 113           | 113.764          | 22. Sulawesi Selatan    |
| NPL                     | 3.428                            | 723                       | 1.031                     | 44                                      | -             | 5.138            | NPL                     |
| 23. Sulawesi Utara      | 9.230                            | 4.496                     | 21.498                    | 595                                     | 2             | 34.627           | 23. Sulawesi Utara      |
| NPL                     | 480                              | 141                       | 486                       | 35                                      | -             | 1.073            | NPL                     |
| 26. Gorontalo           | 3.088                            | 1.632                     | 6.991                     | 125                                     | 12            | 11.575           | 26. Gorontalo           |
| NPL                     | 218                              | 69                        | 101                       | 21                                      | -             | 368              | NPL                     |
| 25. Sulawesi Barat      | 2.189                            | 717                       | 4.165                     | 112                                     | -             | 6.959            | 25. Sulawesi Barat      |
| NPL                     | 76                               | 26                        | 24                        | 6                                       | -             | 119              | NPL                     |
| 24. Sulawesi Tenggara   | 5.778                            | 1.957                     | 14.089                    | 136                                     | 3             | 21.685           | 24. Sulawesi Tenggara   |
| NPL                     | 292                              | 108                       | 158                       | 5                                       | 2             | 551              | NPL                     |
| 27. Nusa Tenggara Barat | 10.417                           | 8.134                     | 18.184                    | 183                                     | 5             | 36.546           | 27. Nusa Tenggara Barat |
| NPL                     | 297                              | 47                        | 177                       | 16                                      | 3             | 502              | NPL                     |
| 28. Bali                | 26.909                           | 16.652                    | 28.878                    | 777                                     | 14            | 71.648           | 28. Bali                |
| NPL                     | 1.177                            | 647                       | 455                       | 34                                      | -             | 2.245            | NPL                     |
| 29. Nusa Tenggara Timur | 8.411                            | 2.077                     | 16.199                    | 110                                     | 1             | 26.574           | 29. Nusa Tenggara Timur |
| NPL                     | 468                              | 83                        | 145                       | 3                                       | 0             | 693              | NPL                     |
| 30. Maluku              | 2.842                            | 760                       | 6.513                     | 73                                      | 2             | 10.040           | 30. Maluku              |
| NPL                     | 71                               | 22                        | 48                        | 1                                       | -             | 140              | NPL                     |
| 31. Papua               | 9.177                            | 3.195                     | 13.302                    | 416                                     | 25            | 25.233           | 31. Papua               |
| NPL                     | 631                              | 269                       | 426                       | 8                                       | -             | 1.318            | NPL                     |
| 32. Maluku Utara        | 2.073                            | 410                       | 5.500                     | 187                                     | 0             | 7.796            | 32. Maluku Utara        |
| NPL                     | 88                               | 19                        | 35                        | 14                                      | -             | 128              | NPL                     |
| 33. Papua Barat         | 3.405                            | 1.175                     | 6.138                     | 296                                     | -             | 10.422           | 33. Papua Barat         |
| NPL                     | 215                              | 35                        | 208                       | 12                                      | -             | 445              | NPL                     |
| 34. Lainnya             | 57.489                           | 12.084                    | 35                        | 294                                     | 883           | 68.430           | 34. Others              |
| NPL                     | 335                              | -                         | 0                         | -                                       | -             | 336              | NPL                     |
| <b>Total</b>            | <b>2.344.924</b>                 | <b>1.233.254</b>          | <b>1.395.935</b>          | <b>121.469</b>                          | <b>68.515</b> | <b>4.784.129</b> | <b>Total</b>            |
| <b>NPL</b>              | <b>74.997</b>                    | <b>33.270</b>             | <b>24.755</b>             | <b>2.400</b>                            | <b>1.156</b>  | <b>129.466</b>   | <b>NPL</b>              |

r) Angka-angka diperbaiki

r) Revised figures

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

| Keterangan             | 2013      | 2014      | 2015      | 2016      | 2017      |           |           |           |           |           |           | 2018      |           |           |           |           |           | Items                  |
|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------------------|
|                        |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                        |
| 1. Jawa Barat          | 267.666   | 304.196   | 333.595   | 364.038   | 378.308   | 374.420   | 379.070   | 384.707   | 386.093   | 387.277   | 395.749   | 390.052   | 394.425   | 400.448   | 402.636   | 409.442   | 410.099   | 1. Jawa Barat          |
| NPL                    | 6.833     | 8.094     | 8.724     | 12.932    | 15.114    | 15.140    | 15.149    | 15.086    | 15.702    | 15.584    | 14.625    | 15.758    | 16.412    | 15.946    | 16.160    | 16.500    | 16.393    | NPL                    |
| 2. Banten              | 76.353    | 89.177    | 97.056    | 112.602   | 116.063   | 116.040   | 117.274   | 118.894   | 119.409   | 121.935   | 123.285   | 123.703   | 125.362   | 132.331   | 134.555   | 135.820   | 140.102   | 2. Banten              |
| NPL                    | 1.162     | 1.645     | 2.054     | 2.373     | 2.459     | 2.629     | 2.563     | 2.866     | 2.898     | 2.877     | 2.587     | 2.721     | 2.781     | 2.696     | 2.804     | 2.738     | 2.720     | NPL                    |
| 3. DKI Jakarta         | 1.604.953 | 1.782.027 | 1.981.495 | 2.117.143 | 2.154.083 | 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 | 3. DKI Jakarta         |
| NPL                    | 22.048    | 34.143    | 46.765    | 63.315    | 58.731    | 58.576    | 59.015    | 57.368    | 58.935    | 56.911    | 51.450    | 55.238    | 55.496    | 53.050    | 54.969    | 56.500    | 54.747    | NPL                    |
| 4. D.I Yogyakarta      | 22.166    | 25.734    | 27.162    | 29.938    | 32.000    | 32.025    | 32.260    | 32.643    | 32.832    | 32.942    | 33.545    | 33.315    | 33.845    | 34.340    | 34.723    | 35.238    | 35.281    | 4. D.I Yogyakarta      |
| NPL                    | 383       | 461       | 471       | 700       | 787       | 769       | 750       | 788       | 791       | 798       | 701       | 963       | 1.034     | 1.093     | 1.207     | 1.271     | 1.268     | NPL                    |
| 5. Jawa Tengah         | 175.439   | 196.929   | 215.788   | 235.966   | 246.205   | 245.840   | 247.711   | 249.847   | 250.885   | 252.611   | 256.993   | 253.907   | 255.868   | 258.684   | 260.783   | 265.262   | 266.303   | 5. Jawa Tengah         |
| NPL                    | 3.492     | 4.414     | 6.531     | 6.716     | 7.985     | 7.717     | 7.496     | 7.523     | 6.903     | 6.799     | 5.727     | 6.265     | 6.357     | 6.328     | 6.164     | 6.596     | 6.515     | NPL                    |
| 6. Jawa Timur          | 302.809   | 342.988   | 374.106   | 399.479   | 401.862   | 404.115   | 407.571   | 415.365   | 416.720   | 421.001   | 433.493   | 419.973   | 418.833   | 427.978   | 431.561   | 435.715   | 441.546   | 6. Jawa Timur          |
| NPL                    | 5.331     | 6.277     | 6.824     | 10.567    | 12.136    | 12.737    | 12.348    | 12.790    | 13.032    | 13.707    | 13.124    | 14.088    | 14.322    | 14.230    | 15.357    | 14.940    | 14.711    | NPL                    |
| 7. Bengkulu            | 11.277    | 12.601    | 14.345    | 15.891    | 16.869    | 16.865    | 16.913    | 17.039    | 17.126    | 17.282    | 17.399    | 17.403    | 17.609    | 17.891    | 18.057    | 18.252    | 18.282    | 7. Bengkulu            |
| NPL                    | 203       | 283       | 321       | 254       | 292       | 302       | 287       | 292       | 289       | 284       | 241       | 289       | 327       | 328       | 338       | 344       | 333       | NPL                    |
| 8. Jambi               | 23.615    | 26.225    | 28.729    | 30.651    | 31.483    | 31.536    | 31.783    | 31.923    | 32.191    | 32.628    | 33.059    | 32.792    | 33.214    | 33.561    | 33.931    | 34.448    | 34.327    | 8. Jambi               |
| NPL                    | 467       | 654       | 809       | 805       | 870       | 862       | 856       | 850       | 832       | 730       | 687       | 730       | 766       | 718       | 776       | 787       | 975       | NPL                    |
| 9. Aceh                | 23.538    | 25.221    | 27.219    | 29.949    | 31.882    | 31.690    | 31.791    | 31.961    | 31.953    | 32.162    | 33.159    | 32.389    | 32.713    | 33.587    | 33.721    | 33.951    | 34.012    | 9. Aceh                |
| NPL                    | 1.070     | 1.101     | 993       | 789       | 806       | 756       | 715       | 733       | 719       | 701       | 634       | 707       | 716       | 688       | 710       | 725       | 705       | NPL                    |
| 10. Sumatera Utara     | 155.203   | 166.025   | 178.387   | 187.937   | 194.969   | 192.376   | 193.680   | 196.157   | 198.639   | 201.556   | 203.975   | 199.945   | 200.749   | 202.952   | 204.882   | 209.188   | 208.761   | 10. Sumatera Utara     |
| NPL                    | 3.296     | 4.140     | 4.821     | 4.704     | 5.423     | 5.718     | 5.598     | 5.643     | 5.573     | 5.569     | 5.278     | 5.567     | 5.652     | 5.694     | 5.714     | 5.835     | 5.770     | NPL                    |
| 11. Sumatera Barat     | 34.323    | 37.682    | 41.309    | 44.436    | 45.859    | 45.657    | 45.913    | 46.215    | 46.735    | 46.908    | 47.600    | 47.205    | 47.463    | 48.049    | 48.289    | 48.505    | 48.510    | 11. Sumatera Barat     |
| NPL                    | 750       | 987       | 1.201     | 1.232     | 1.262     | 1.248     | 1.194     | 1.272     | 1.200     | 1.176     | 1.125     | 1.210     | 1.283     | 1.260     | 1.243     | 1.270     | 1.203     | NPL                    |
| 12. Riau               | 48.573    | 52.114    | 56.425    | 58.333    | 58.899    | 58.649    | 59.219    | 59.698    | 58.538    | 59.187    | 60.558    | 59.424    | 59.673    | 60.836    | 61.260    | 62.149    | 62.226    | 12. Riau               |
| NPL                    | 1.489     | 1.688     | 2.101     | 2.007     | 2.179     | 2.098     | 2.031     | 2.031     | 1.959     | 1.913     | 1.754     | 2.031     | 2.083     | 1.988     | 1.965     | 2.042     | 1.982     | NPL                    |
| 13. Sumatera Selatan   | 53.339    | 60.193    | 64.873    | 70.848    | 72.228    | 71.573    | 72.216    | 71.707    | 72.186    | 73.793    | 76.314    | 74.931    | 76.022    | 77.541    | 78.842    | 78.689    | 79.547    | 13. Sumatera Selatan   |
| NPL                    | 1.844     | 1.995     | 1.992     | 2.288     | 2.436     | 2.530     | 2.543     | 2.543     | 2.493     | 2.457     | 2.395     | 2.584     | 2.651     | 2.636     | 2.710     | 2.668     | 2.582     | NPL                    |
| 14. Bangka Belitung    | 7.813     | 8.767     | 9.397     | 10.578    | 11.133    | 10.825    | 10.937    | 10.431    | 10.597    | 10.795    | 10.933    | 10.572    | 10.556    | 11.329    | 10.809    | 11.157    | 11.024    | 14. Bangka Belitung    |
| NPL                    | 102       | 147       | 234       | 359       | 360       | 335       | 301       | 310       | 307       | 289       | 644       | 647       | 649       | 649       | 266       | 261       | 246       | NPL                    |
| 15. Kepulauan Riau     | 28.180    | 29.785    | 31.980    | 33.712    | 33.766    | 33.751    | 33.770    | 34.113    | 34.267    | 34.541    | 35.310    | 33.829    | 34.053    | 34.422    | 34.452    | 34.865    | 35.169    | 15. Kepulauan Riau     |
| NPL                    | 393       | 484       | 549       | 625       | 910       | 920       | 1.076     | 1.130     | 1.235     | 1.088     | 1.145     | 1.209     | 1.207     | 1.172     | 1.049     | 1.040     | 1.017     | NPL                    |
| 16. Lampung            | 35.422    | 38.488    | 41.410    | 44.526    | 47.239    | 46.903    | 46.724    | 47.698    | 47.848    | 48.449    | 49.467    | 48.046    | 48.306    | 49.211    | 49.729    | 50.282    | 50.366    | 16. Lampung            |
| NPL                    | 603       | 859       | 850       | 1.098     | 1.144     | 1.180     | 1.161     | 1.227     | 1.278     | 1.299     | 1.025     | 1.172     | 1.182     | 1.217     | 1.212     | 1.305     | 1.263     | NPL                    |
| 17. Kalimantan Selatan | 31.584    | 34.920    | 39.640    | 43.057    | 47.961    | 47.645    | 48.616    | 48.812    | 48.521    | 49.059    | 49.675    | 48.882    | 49.228    | 49.793    | 49.664    | 50.031    | 50.112    | 17. Kalimantan Selatan |
| NPL                    | 544       | 848       | 1.224     | 1.254     | 1.557     | 1.557     | 1.542     | 1.554     | 1.522     | 1.483     | 1.378     | 1.476     | 1.437     | 1.452     | 1.456     | 1.490     | 1.448     | NPL                    |
| 18. Kalimantan Barat   | 30.303    | 34.790    | 38.257    | 44.472    | 44.924    | 44.835    | 45.410    | 46.089    | 46.373    | 46.663    | 47.712    | 47.141    | 47.985    | 49.118    | 49.712    | 50.247    | 50.236    | 18. Kalimantan Barat   |
| NPL                    | 340       | 412       | 665       | 1.309     | 929       | 952       | 937       | 1.011     | 981       | 951       | 873       | 899       | 933       | 913       | 938       | 975       | 980       | NPL                    |
| 19. Kalimantan Timur   | 64.093    | 65.989    | 67.023    | 67.602    | 68.713    | 68.740    | 69.617    | 70.203    | 69.838    | 69.964    | 70.111    | 68.189    | 67.995    | 70.006    | 70.454    | 69.903    | 70.614    | 19. Kalimantan Timur   |
| NPL                    | 2.489     | 3.076     | 4.125     | 4.922     | 5.653     | 5.636     | 5.674     | 5.660     | 5.657     | 4.787     | 4.610     | 4.799     | 4.804     | 4.448     | 3.996     | 3.991     | 3.931     | NPL                    |
| 20. Kalimantan Tengah  | 16.748    | 17.356    | 17.990    | 19.618    | 23.334    | 23.375    | 23.473    | 23.734    | 23.868    | 24.173    | 24.533    | 24.146    | 21.103    | 21.483    | 21.774    | 23.135    | 23.722    | 20. Kalimantan Tengah  |
| NPL                    | 154       | 205       | 229       | 281       | 333       | 319       | 309       | 320       | 322       | 307       | 276       | 299       | 322       | 300       | 310       | 318       | 305       | NPL                    |
| 21. Sulawesi Tengah    | 16.408    | 18.806    | 20.702    | 23.044    | 24.201    | 24.241    | 24.351    | 24.744    | 24.775    | 25.182    | 25.657    | 25.019    | 25.401    | 26.719    | 26.437    | 26.705    | 26.743    | 21. Sulawesi Tengah    |
| NPL                    | 325       | 353       | 407       | 621       | 800       | 782       | 744       | 767       | 672       | 672       | 633       | 660       | 623       | 598       | 642       | 698       | 669       | NPL                    |
| 22. Sulawesi Selatan   | 75.625    | 83.568    | 95.041    | 103.891   | 108.166   | 107.585   | 107.834   | 109.259   | 109.918   | 111.474   | 113.134   | 111.175   | 112.126   | 114.103   | 114.101   | 114.857   | 115.217   | 22. Sulawesi Selatan   |
| NPL                    | 2.153     | 2.620     | 3.034     | 2.376     | 2.653     | 2.735     | 6.079     | 2.822     | 2.864     | 3.579     | 3.904     | 4.850     | 5.020     | 4.967     | 5.132     | 5.183     | 5.182     | NPL                    |
| 23. Sulawesi Utara     | 23.299    | 25.997    | 29.529    | 31.420    | 32.822    | 32.750    | 33.165    | 33.998    | 33.948    | 34.334    | 34.512    | 33.959    | 34.520    | 35.624    | 35.270    | 35.402    | 35.224    | 23. Sulawesi Utara     |
| NPL                    | 593       | 788       | 984       | 1.070     | 1.303     | 1.316     | 1.259     | 1.256     | 1.206     | 1.205     | 1.137     | 1.159     | 1.183     | 1.155     | 1.152     | 1.166     | 1.108     | NPL                    |
| 24. Gorontalo          | 6.735     | 8.184     | 9.040     | 9.717     | 10.308    | 10.273    | 10.357    | 10.602    | 10.937    | 11.073    | 11.278    | 11.156    | 11.279    | 11.567    | 11.616    | 11.687    | 11.712    | 24. Gorontalo          |
| NPL                    | 191       | 292       | 348       | 326       | 400       | 408       | 386       | 414       | 377       | 381       | 361       | 385       | 405       | 404       | 420       | 420       | 388       | NPL                    |
| 25. Sulawesi Barat     | 3.870     | 4.280     | 4.598     | 5.684     | 6.204     | 6.220     | 6.284     | 6.381     | 6.483     | 6.574     | 6.674     | 6.652     | 6.736     | 6.859     | 6.906     | 7.011     | 7.071     | 25. Sulawesi Barat     |
| NPL                    | 148       | 147       | 74        | 79        | 91        | 94        | 81        | 93        | 95        | 97        | 87        | 103       | 109       | 96        | 114       | 126       | 125       | NPL                    |
| 26. Sulawesi Tenggara  | 12.963    | 14.186    | 16.090    | 18.262    | 19.442    | 19.468    | 19.683    | 19.901    | 20.114    | 20.342    | 20.600    | 20.414    | 20.572    | 21.326    | 21.603    | 21.801    | 21.824    | 26. Sulawesi Tenggara  |
| NPL                    | 226       | 335       | 393       |           |           |           |           |           |           |           |           |           |           |           |           |           |           |                        |

**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                                        |
|-----------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------------------------------------------|
|                                         |           |           |           |           | Jun       | Jul       | Ags       | Sep       | Okt       | Nov       | Des       | Jan       | Feb       | Mar       | Apr       | Mei       | Jun       |                                              |
| Kredit Kepada Pihak Tidak Terkait       | 3.263.361 | 3.639.181 | 4.012.012 | 4.320.302 | 4.434.605 | 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 | Loan for Non Connected Parties               |
| a. Lancar                               | 3.076.570 | 3.407.570 | 3.715.373 | 3.996.019 | 4.053.467 | 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 | a. Current                                   |
| b. DPK                                  | 128.616   | 152.304   | 195.983   | 196.928   | 248.329   | 235.162   | 234.380   | 244.176   | 235.386   | 236.553   | 223.734   | 251.990   | 281.194   | 266.001   | 265.611   | 260.571   | 280.435   | b. Special Mention                           |
| c. Kurang Lancar                        | 10.232    | 14.273    | 19.320    | 26.997    | 28.115    | 27.069    | 28.861    | 24.203    | 25.645    | 22.331    | 22.374    | 28.137    | 24.045    | 20.151    | 23.349    | 24.234    | 20.544    | c. Sub-Standard                              |
| d. Diragukan                            | 8.633     | 15.282    | 13.423    | 15.842    | 21.365    | 19.689    | 20.043    | 18.336    | 16.648    | 18.854    | 18.277    | 19.978    | 23.899    | 24.635    | 21.186    | 21.602    | 22.404    | d. Doubtful                                  |
| e. Macet                                | 39.310    | 49.751    | 67.912    | 84.516    | 83.328    | 86.603    | 86.783    | 89.963    | 92.275    | 91.336    | 82.019    | 83.917    | 85.731    | 84.972    | 88.853    | 90.209    | 89.949    | e. Lost                                      |
| Non Performing Loan Pihak Tidak Terkait | 58.175    | 79.306    | 100.655   | 127.355   | 132.808   | 133.361   | 135.686   | 132.502   | 134.567   | 132.521   | 122.670   | 132.033   | 133.675   | 129.759   | 133.388   | 136.045   | 132.897   | Non Performing Loan of Non Connected Parties |
| Kredit Kepada PihakTerkait              | 29.513    | 35.128    | 45.893    | 56.893    | 56.581    | 48.385    | 61.475    | 56.686    | 54.324    | 55.928    | 62.548    | 61.120    | 65.522    | 68.721    | 67.377    | 67.313    | 68.460    | Loan for Connected Parties                   |
| a. Lancar                               | 29.235    | 34.920    | 44.462    | 55.454    | 55.436    | 47.062    | 59.767    | 55.369    | 53.313    | 54.956    | 61.629    | 60.231    | 64.615    | 67.648    | 66.859    | 66.641    | 67.632    | a. Current                                   |
| b. DPK                                  | 174       | 126       | 1.153     | 659       | 809       | 549       | 673       | 544       | 539       | 630       | 668       | 218       | 236       | 374       | 410       | 543       | 702       | b. Special Mention                           |
| c. Kurang Lancar                        | 15        | 5         | 246       | 123       | 121       | 561       | 574       | 551       | 251       | 122       | 32        | 33        | 36        | 7         | 9         | 25        | 5         | c. Sub-Standard                              |
| d. Diragukan                            | 8         | 5         | 3         | 3         | 5         | 4         | 19        | 10        | 8         | 4         | 6         | 12        | 11        | 4         | 4         | 5         | 62        | d. Doubtful                                  |
| e. Macet                                | 81        | 71        | 28        | 655       | 210       | 210       | 442       | 213       | 213       | 217       | 214       | 625       | 624       | 688       | 96        | 100       | 58        | e. Lost                                      |
| Non Performing Loan Pihak Terkait       | 104       | 82        | 277       | 780       | 336       | 774       | 1.035     | 773       | 472       | 343       | 251       | 670       | 671       | 699       | 109       | 130       | 125       | 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                           |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------------------------------------------|
|                    |        |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                          |
| 1. Bank Persero    | 10.726 | 16.261 | 19.114 | 19.998 | 21.704 | 21.665 | 21.952 | 22.048 | 21.963 | 22.231 | 22.681 | 22.597 | 22.628 | 22.650 | 23.047 | 23.128 | 23.780 | 1. State Owned Banks                     |
| NPL                | 221    | 320    | 548    | 546    | 607    | 639    | 655    | 671    | 641    | 623    | 612    | 632    | 625    | 645    | 636    | 620    | 640    | NPL                                      |
| 2. BUSN Devisa     | 24.184 | 30.898 | 35.308 | 39.990 | 43.944 | 43.201 | 43.405 | 43.857 | 43.131 | 43.559 | 44.197 | 44.260 | 44.486 | 41.856 | 42.047 | 40.191 | 42.518 | 2. Foreign Exchange Commercial Banks     |
| NPL                | 386    | 554    | 874    | 1.012  | 1.166  | 1.169  | 1.195  | 1.175  | 1.133  | 1.091  | 1.078  | 1.086  | 1.097  | 1.080  | 1.071  | 1.067  | 1.133  | 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      | 0      | 4. Regional Development Banks            |
| NPL                | 0      | 0      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | NPL                                      |
| 5. Bank Campuran   | 3.984  | 4.382  | 5.133  | 4.764  | 4.817  | 4.644  | 4.440  | 4.439  | 4.383  | 4.442  | 4.435  | 4.383  | 4.267  | 4.084  | 4.084  | 3.906  | 3.985  | 5. Joint Venture Banks                   |
| NPL                | 195    | 113    | 151    | 192    | 191    | 187    | 176    | 166    | 159    | 149    | 144    | 144    | 169    | 227    | 227    | 279    | 323    | NPL                                      |
| 6. Bank Asing      | 12.770 | 11.791 | 11.457 | 11.255 | 8.539  | 8.232  | 8.171  | 8.162  | 8.043  | 8.128  | 8.212  | 8.109  | 8.086  | 7.915  | 7.950  | 7.893  | 8.095  | 6. Foreign Owned Banks                   |
| NPL                | 622    | 213    | 264    | 279    | 228    | 238    | 242    | 221    | 241    | 235    | 236    | 237    | 234    | 230    | 224    | 226    | 226    | NPL                                      |
| 7. Bank Umum       | 51.666 | 63.332 | 71.013 | 76.007 | 79.004 | 77.741 | 77.968 | 78.505 | 77.520 | 78.359 | 79.526 | 79.350 | 79.467 | 76.504 | 77.129 | 75.118 | 78.378 | 7. Commercial Bank                       |
| NPL                | 1.424  | 1.200  | 1.836  | 2.029  | 2.192  | 2.233  | 2.268  | 2.233  | 2.173  | 2.099  | 2.070  | 2.099  | 2.125  | 2.182  | 2.158  | 2.192  | 2.322  | 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    |                                                                               |
| Penerima Kredit Lapangan Usaha                                             |        |        |        |       |       |       |       |       |       |        |        |        |        |       |        |        |        | Loan by Industrial Origin                                                     |
| 1. Pertanian, Perburuan dan NPL                                            | 2.943  | 2.922  | 2.812  | 2.651 | 2.919 | 2.919 | 2.912 | 2.844 | 2.954 | 3.365  | 3.759  | 3.753  | 3.760  | 3.788 | 3.831  | 3.816  | 3.851  | 1. Agricultures, Hunting and Forestry NPL                                     |
| 2. Perikanan NPL                                                           | 1.966  | 2.005  | 1.902  | 1.891 | 2.168 | 2.169 | 2.162 | 2.159 | 2.178 | 2.229  | 2.221  | 2.216  | 2.222  | 2.280 | 2.281  | 2.278  | 2.279  | 2. Fishery NPL                                                                |
| 3. Pertambangan dan Penggalian NPL                                         | 1.265  | 1      | 159    | 2     | 2     | 2     | 2     | 27    | 27    | 68     | 68     | 68     | 68     | 68    | 68     | 68     | 67     | 3. Mining and Quarrying NPL                                                   |
| 4. Industri Pengolahan NPL                                                 | 4.356  | 3.276  | 3.373  | 248   | 247   | 247   | 250   | 249   | 248   | 248    | 249    | 249    | 249    | 249   | 249    | 560    | 560    | 4. Procesing Industry NPL                                                     |
| 5. Listrik, gas dan air NPL                                                | 8.581  | 7.093  | 7.048  | 4     | 4     | 4     | 4     | 5     | 4     | 4      | 4      | 4      | 4      | 4     | 4      | 4      | 4      | 5. Electricity, Gas and Water NPL                                             |
| 6. Konstruksi NPL                                                          | 1.002  | 1.037  | 1.133  | 31    | 36    | 36    | 36    | 36    | 35    | 35     | 36     | 37     | 36     | 36    | 36     | 36     | 16     | 6. Construction NPL                                                           |
| 7. Perdagangan Besar dan Eceran NPL                                        | 804    | 844    | 715    | 584   | 619   | 628   | 621   | 640   | 581   | 590    | 597    | 596    | 596    | 616   | 605    | 605    | 582    | 7. Big and Retail Trade NPL                                                   |
| 8. Penyediaan akomodasi dan penyediaan makan minum NPL                     | 356    | 374    | 369    | 351   | 379   | 389   | 375   | 373   | 365   | 379    | 386    | 385    | 549    | 549   | 552    | 540    | 540    | 8. Provision of accomodation and Food Supply Drinking NPL                     |
| 9. Transportasi, pergudangan dan komunikasi NPL                            | 2.002  | 1.741  | 1.819  | 34    | 33    | 33    | 33    | 71    | 33    | 33     | 32     | 32     | 32     | 31    | 31     | 39     | 39     | 9. Transportation, Warehousing and Communications NPL                         |
| 10. Perantara Keuangan NPL                                                 | 45     | 51     | 50     | 32    | 32    | 32    | 32    | 32    | 32    | 32     | 32     | 31     | 31     | 30    | 30     | 39     | 39     | 10. Transitional Finance NPL                                                  |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL                  | 342    | 330    | 427    | 455   | 584   | 583   | 579   | 589   | 583   | 570    | 577    | 590    | 590    | 537   | 536    | 537    | 537    | 11. Real Estate, Business, Ownership, and Business Services NPL               |
| 12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib NPL       | 171    | 600    | 222    | 176   | 155   | 155   | 155   | 155   | 160   | 160    | 160    | 160    | 160    | 160   | 161    | 162    | 162    | 12. Government administration, Defese and Compulsory Social Security NPL      |
| 13. Jasa Pendidikan NPL                                                    | 140    | 134    | 132    | 132   | 132   | 132   | 132   | 132   | 132   | 132    | 132    | 155    | 159    | 159   | 159    | 159    | 159    | 13. Education Services NPL                                                    |
| 14. Jasa Kesehatan dan Kegiatan Sosial NPL                                 | 197    | 199    | 178    | 40    | 40    | 40    | 40    | 40    | 40    | 40     | 40     | 39     | 39     | 39    | 39     | 40     | 40     | 14. Health Services and Social Activities NPL                                 |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL | 140    | 141    | 140    | 37    | 38    | 38    | 38    | 38    | 37    | 37     | 37     | 37     | 39     | 39    | 39     | 39     | 39     | 15. Community, Sociocultural, Entertainment and Other Individual Services NPL |
| 16. Jasa Perorangan yang Melayani Rumah Tangga NPL                         | 550    | 529    | 535    | 516   | 520   | 521   | 527   | 527   | 526   | 526    | 526    | 519    | 523    | 517   | 514    | 526    | 526    | 16. Individual Services which Serve Households NPL                            |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya NPL         | 503    | 501    | 522    | 513   | 518   | 518   | 488   | 488   | 488   | 487    | 487    | 480    | 485    | 478   | 475    | 487    | 487    | 17. International Agency and Other Extra Agency International NPL             |
| 18. Kegiatan yang belum jelas batasannya NPL                               | 189    | 13     | 13     | 12    | 12    | 12    | 12    | 12    | 11    | 12     | 12     | 12     | 12     | 12    | 12     | 12     | 12     | 18. Business Activities which are not clearly defined NPL                     |
|                                                                            | 14     | 11     | 11     | 11    | 11    | 11    | 11    | 11    | 11    | 11     | 11     | 11     | 11     | 11    | 11     | 11     | 11     |                                                                               |
|                                                                            | -      | 80     | 79     | 77    | 77    | 77    | 76    | 77    | 76    | 75     | 74     | 74     | 74     | 71    | 79     | 83     | 83     |                                                                               |
|                                                                            | -      | 79     | 79     | 77    | 76    | 77    | 76    | 76    | 76    | 74     | 73     | 73     | 73     | 70    | 78     | 81     | 81     |                                                                               |
|                                                                            | 4.747  | 4.300  | 4.253  | 4.326 | 4.188 | 4.168 | 4.158 | 4.132 | 4.092 | 4.073  | 4.048  | 4.054  | 4.030  | 3.568 | 4.260  | 4.305  | 4.314  |                                                                               |
|                                                                            | 123    | 3.749  | 3.765  | 3.682 | 3.685 | 3.676 | 3.684 | 3.682 | 3.673 | 3.641  | 3.584  | 3.597  | 3.573  | 3.108 | 3.833  | 3.774  | 3.781  |                                                                               |
| 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 | 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  | 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                        |
|-------------------------------------------|--------|--------|--------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|-------|--------|--------|--------|----------------------------------|
|                                           |        |        |        |       | Jun   | Jul   | Ags   | Sep   | Okt   | Nov    | Des    | Jan    | Feb    | Mar   | Apr    | Mei    | Jun    |                                  |
| Berdasarkan Jenis Kredit                  |        |        |        |       |       |       |       |       |       |        |        |        |        |       |        |        |        | Based on the type of credit      |
| 1. Kredit Usaha Kecil                     |        |        |        |       |       |       |       |       |       |        |        |        |        |       |        |        |        | 1. Small Business Loans          |
| a. Dalam rangka penerusan kredit dari BI  | 2.394  | 2.425  | 2.437  | 2.451 | 2.695 | 2.713 | 2.714 | 2.713 | 2.713 | 2.758  | 2.736  | 2.758  | 2.767  | 2.770 | 2.775  | 2.762  | 2.762  | a. Channeling Credit From BI     |
| NPL                                       | 2.345  | 2.375  | 2.387  | 2.401 | 2.662 | 2.658 | 2.658 | 2.658 | 2.658 | 2.703  | 2.702  | 2.703  | 2.713  | 2.713 | 2.718  | 2.705  | 2.705  | NPL                              |
| b. Lainnya                                | 1.166  | 1.201  | 1.164  | 1.134 | 1.332 | 1.309 | 1.312 | 1.306 | 1.280 | 1.291  | 1.299  | 1.276  | 1.283  | 1.272 | 1.268  | 1.282  | 1.282  | b. Other                         |
| NPL                                       | 922    | 972    | 988    | 974   | 1.162 | 1.162 | 1.124 | 1.119 | 1.122 | 1.131  | 1.117  | 1.116  | 1.125  | 1.118 | 1.115  | 1.127  | 1.128  | NPL                              |
| 2. Bukan KUK                              |        |        |        |       |       |       |       |       |       |        |        |        |        |       |        |        |        | 2. Not Small Business Loans      |
| a. Kredit kelolaan                        | 16.013 | 13.841 | 14.461 | 934   | 932   | 931   | 938   | 943   | 917   | 917    | 929    | 928    | 917    | 927   | 931    | 936    | 939    | a. Loans                         |
| NPL                                       | 1.739  | 1.957  | 2.067  | 224   | 225   | 225   | 225   | 225   | 222   | 223    | 238    | 238    | 225    | 225   | 222    | 222    | 223    | NPL                              |
| b. Dalam rangka penerusan kredit dari BI  | 44     | 40     | 44     | 41    | 41    | 44    | 44    | 44    | 44    | 44     | 44     | 44     | 44     | 44    | 44     | 44     | 44     | b. Channeling Credit from BI     |
| NPL                                       | 44     | 40     | 44     | 41    | 41    | 44    | 44    | 44    | 44    | 44     | 44     | 44     | 44     | 44    | 44     | 44     | 44     | NPL                              |
| c. Bantuan Proyek                         | 6      | 6      | 6      | 6     | 6     | 6     | 6     | 6     | 7     | 7      | 7      | 7      | 7      | 7     | 7      | 7      | 7      | c. Aid Project                   |
| NPL                                       | 0      | 0      | 0      | 0     | 0     | 0     | 0     | 0     | 0     | 0      | 0      | 0      | 0      | 0     | 0      | 0      | 0      | NPL                              |
| d. Kredit Kelolaan di luar bantuan proyek | 5      | 4      | 10     | 17    | 4     | 4     | 4     | 4     | 22    | 4      | 4      | 4      | 4      | 4     | 4      | 4      | 4      | d. Credit Channeling             |
| NPL                                       | 3      | 3      | 3      | 3     | 3     | 3     | 3     | 3     | 3     | 3      | 3      | 3      | 3      | 3     | 3      | 3      | 3      | NPL                              |
| e. Lainnya                                | 7.746  | 5.783  | 4.937  | 4.858 | 4.709 | 4.698 | 4.677 | 4.670 | 4.667 | 5.018  | 5.403  | 5.387  | 5.376  | 4.897 | 5.616  | 5.987  | 5.962  | e. Others                        |
| NPL                                       | 148    | 3.872  | 3.882  | 3.823 | 3.817 | 3.818 | 3.817 | 3.815 | 3.806 | 3.771  | 3.722  | 3.981  | 4.164  | 3.689 | 4.422  | 4.381  | 4.344  | NPL                              |
| Berdasarkan Golongan Penyalur             |        |        |        |       |       |       |       |       |       |        |        |        |        |       |        |        |        | Based Distribution Group         |
| 1. Koperasi                               | 2.148  | 2.149  | 2.144  | 2.148 | 2.549 | 2.549 | 2.548 | 2.549 | 2.556 | 2.560  | 2.561  | 2.561  | 2.560  | 2.565 | 2.561  | 2.576  | 2.574  | 1. Cooperation                   |
| NPL                                       | 2.058  | 2.063  | 2.065  | 2.068 | 2.465 | 2.465 | 2.464 | 2.465 | 2.472 | 2.477  | 2.478  | 2.477  | 2.476  | 2.482 | 2.478  | 2.493  | 2.491  | NPL                              |
| 2. Lembaga Swadaya Masyarakat             | 212    | 4.014  | 4.008  | 3.990 | 3.994 | 3.992 | 3.992 | 3.994 | 3.995 | 3.998  | 4.005  | 4.001  | 4.005  | 3.543 | 4.274  | 4.357  | 4.380  | 2. Non-Governmental Organization |
| NPL                                       | 211    | 3.960  | 3.956  | 3.910 | 3.918 | 3.919 | 3.918 | 3.916 | 3.906 | 3.871  | 3.827  | 3.818  | 3.808  | 3.334 | 4.050  | 4.009  | 4.016  | NPL                              |
| 3. Swasta Lainnya                         | 25.015 | 17.138 | 16.907 | 3.302 | 3.175 | 3.165 | 3.155 | 3.142 | 3.101 | 3.481  | 3.855  | 3.842  | 3.834  | 3.812 | 3.811  | 4.089  | 4.045  | 3. Other Private                 |
| NPL                                       | 2.933  | 3.197  | 3.351  | 1.488 | 1.527 | 1.528 | 1.490 | 1.484 | 1.478 | 1.527  | 1.524  | 1.790  | 1.989  | 1.977 | 1.997  | 1.982  | 1.940  | 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 | 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 |
|-----------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------------------------------------------------------------|-----------------|
|                                                                       |        |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                                           |                 |
| 1 Pertanian, Perburuhan, dan Kehutanan                                | 4.040  | 4.477  | 4.573  | 4.908  | 5.217  | 5.225  | 5.242  | 5.199  | 5.344  | 5.390  | 5.430  | 5.412  | 5.510  | 5.493  | 5.465  | 5.542  | 5.502  | 1. Agriculture, Hunting, and Forestry                                     |                 |
| 2 Perikanan                                                           | 137    | 196    | 228    | 289    | 340    | 334    | 338    | 343    | 348    | 334    | 336    | 343    | 360    | 368    | 373    | 381    | 385    | 2. Fishery                                                                |                 |
| 3 Pertambangan dan Penggalian                                         | 113    | 138    | 118    | 162    | 178    | 183    | 184    | 215    | 223    | 199    | 212    | 213    | 226    | 232    | 236    | 233    | 235    | 3. Mining and Quarrying                                                   |                 |
| 4 Industri Pengolahan                                                 | 783    | 881    | 943    | 1.044  | 1.158  | 1.175  | 1.180  | 1.164  | 1.175  | 1.217  | 1.194  | 1.215  | 1.248  | 1.292  | 1.326  | 1.314  | 1.353  | 4. Processing industry                                                    |                 |
| 5 Listrik, Gas dan Air                                                | 38     | 52     | 61     | 73     | 79     | 82     | 84     | 86     | 81     | 84     | 89     | 90     | 93     | 95     | 99     | 100    | 106    | 5. Electricity, Gas and Water                                             |                 |
| 6 Konstruksi                                                          | 1.426  | 1.469  | 1.797  | 2.112  | 2.402  | 2.444  | 2.513  | 2.595  | 2.623  | 2.729  | 2.657  | 2.568  | 2.622  | 2.729  | 2.875  | 3.006  | 3.016  | 6. Construction                                                           |                 |
| 7 Perdagangan Besar dan Eceran                                        | 15.088 | 17.593 | 19.151 | 21.021 | 22.511 | 22.262 | 22.382 | 22.430 | 22.447 | 22.630 | 22.712 | 22.634 | 22.871 | 23.178 | 23.611 | 24.009 | 23.987 | 7. Wholesale and Retail Trade                                             |                 |
| 8 Penyediaan Akomodasi dan Penyedian Makan Minum                      | 405    | 495    | 571    | 696    | 819    | 819    | 835    | 862    | 890    | 875    | 877    | 878    | 905    | 910    | 908    | 916    | 916    | 8. Provision of accommodation and the provision of eating and drinking    |                 |
| 9 Transportasi, Pergudangan dan Komunikasi                            | 1.104  | 1.339  | 1.439  | 1.650  | 1.847  | 1.842  | 1.856  | 1.850  | 1.871  | 1.900  | 1.922  | 1.908  | 1.949  | 1.961  | 1.968  | 1.981  | 2.046  | 9. Transportation, Warehousing and communications                         |                 |
| 10 Perantara Keuangan                                                 | 69     | 96     | 170    | 173    | 214    | 209    | 221    | 229    | 215    | 220    | 219    | 220    | 222    | 242    | 266    | 283    | 303    | 10. Financial intermediaries                                              |                 |
| 11 Real Estate, Usaha Persewaan, dan Jasa                             | 516    | 1.406  | 1.891  | 1.909  | 2.076  | 2.226  | 2.199  | 2.183  | 2.220  | 2.315  | 2.374  | 2.369  | 2.394  | 2.429  | 2.482  | 2.505  | 2.523  | 11. Real Estate, Business, Ownership, and Business                        |                 |
| 12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib     | 78     | 90     | 113    | 105    | 131    | 137    | 141    | 146    | 146    | 143    | 133    | 142    | 152    | 164    | 174    | 159    | 160    | 12. Government administration, Defese and Compulsory Social Security      |                 |
| 13 Jasa Pendidikan                                                    | 149    | 159    | 197    | 208    | 245    | 242    | 241    | 244    | 253    | 268    | 257    | 272    | 272    | 278    | 283    | 304    | 309    | 13. Education services                                                    |                 |
| 14 Jasa Kesehatan dan Kegiatan Sosial                                 | 139    | 138    | 184    | 193    | 226    | 225    | 228    | 231    | 239    | 246    | 246    | 247    | 240    | 242    | 246    | 249    | 250    | 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  | 2.340  | 2.387  | 2.347  | 2.331  | 2.344  | 2.300  | 2.341  | 2.382  | 2.394  | 2.430  | 2.455  | 2.480  | 15. Community, Sociocultural, Entertainment and Other Individual Services |                 |
| 16 Jasa Perorangan yang Melayani Rumah Tangga                         | 683    | 870    | 919    | 985    | 1.008  | 1.009  | 1.022  | 1.031  | 1.046  | 1.001  | 1.058  | 1.061  | 1.014  | 1.073  | 1.149  | 1.194  | 1.197  | 16. Individual Services which Serve                                       |                 |
| 17 Kegiatan Usaha yang Belum Jelas Batasannya                         | 2.611  | 2.905  | 3.416  | 4.001  | 4.282  | 4.165  | 4.161  | 4.145  | 4.104  | 4.183  | 4.225  | 4.175  | 4.209  | 4.243  | 4.297  | 4.523  | 4.392  | 17. Business Activities are not clearly defined                           |                 |
| 18 Bukan Lapangan Usaha - Rumah Tangga                                | 2.470  | 2.726  | 3.192  | 3.733  | 3.758  | 3.736  | 3.860  | 3.864  | 3.906  | 3.967  | 4.012  | 4.066  | 4.042  | 4.084  | 4.114  | 4.141  | 4.113  | 18. Loans to Non Industrial Origin - House Hold                           |                 |
| 19 Bukan Lapangan Usaha - Lainnya                                     | 26.900 | 30.273 | 33.200 | 36.352 | 38.557 | 38.542 | 38.656 | 38.775 | 38.823 | 39.028 | 39.229 | 39.407 | 39.816 | 40.249 | 40.671 | 40.955 | 41.006 | 19. Non Industrial Origin-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 | 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                                                         |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|------------------------------------------------------------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------------------------------------------------------------------------|--------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|                                                                                                      |        |        |        |        | Jun    | Jul    | Ags    | Sep    | Okt    | Nov    | Des    | Jan    | Feb    | Mar    | Apr    | Mei    | Jun    |                                                                         |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Modal Kerja                                                                                          |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Working Capital                                                         |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Pertanian, Perburuhan, dan Kehutanan                                                               | 3.455  | 3.833  | 3.911  | 4.248  | 4.529  | 4.544  | 4.562  | 4.518  | 4.657  | 4.702  | 4.736  | 4.730  | 4.825  | 4.792  | 4.749  | 4.812  | 4.776  | - Agricultures, hunting and forestry                                    |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Perikanan                                                                                          | 127    | 183    | 209    | 262    | 309    | 303    | 308    | 311    | 313    | 299    | 301    | 308    | 325    | 331    | 334    | 344    | 347    | - Fishery                                                               |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Pertambangan dan Penggalian                                                                        | 97     | 126    | 101    | 143    | 150    | 153    | 155    | 185    | 192    | 166    | 179    | 177    | 187    | 189    | 191    | 189    | 191    | - Mining and Quarrying                                                  |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Industri Pengolahan                                                                                | 703    | 774    | 828    | 904    | 1.024  | 1.023  | 1.033  | 1.015  | 1.028  | 1.058  | 1.034  | 1.050  | 1.075  | 1.100  | 1.117  | 1.110  | 1.149  | - Processing industry                                                   |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Listrik, Gas dan Air                                                                               | 37     | 46     | 51     | 64     | 69     | 71     | 76     | 78     | 73     | 76     | 80     | 79     | 81     | 84     | 88     | 89     | 95     | - Electricity, gas and water                                            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Konstruksi                                                                                         | 1.315  | 1.307  | 1.619  | 1.959  | 2.202  | 2.236  | 2.313  | 2.386  | 2.416  | 2.517  | 2.429  | 2.349  | 2.392  | 2.496  | 2.639  | 2.758  | 2.766  | - Construction                                                          |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Perdagangan Besar dan Eceran                                                                       | 14.028 | 16.243 | 17.592 | 19.183 | 20.537 | 20.303 | 20.404 | 20.424 | 20.417 | 20.550 | 20.604 | 20.561 | 20.760 | 21.086 | 21.508 | 21.895 | 21.846 | - Big and retail trade                                                  |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Penyediaan Akomodasi dan Penyedian Makan Minum                                                     | 326    | 375    | 422    | 506    | 601    | 603    | 626    | 646    | 674    | 650    | 650    | 654    | 666    | 666    | 656    | 662    | 665    | - Provision of accomodation and food supply                             |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Transportasi, Pergudangan dan Komunikasi                                                           | 718    | 854    | 939    | 1.011  | 1.110  | 1.111  | 1.114  | 1.101  | 1.113  | 1.134  | 1.139  | 1.132  | 1.162  | 1.174  | 1.181  | 1.191  | 1.266  | - Transportation, warehousing and                                       |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Perantara Keuangan                                                                                 | 56     | 84     | 149    | 151    | 191    | 187    | 198    | 206    | 191    | 197    | 195    | 196    | 198    | 218    | 243    | 259    | 281    | - Transitional Finance                                                  |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Real Estate, Usaha Persewaan dan Jasa Perusahaan                                                   | 443    | 1.235  | 1.657  | 1.635  | 1.791  | 1.918  | 1.895  | 1.877  | 1.910  | 2.001  | 2.050  | 2.048  | 2.077  | 2.105  | 2.149  | 2.175  | 2.172  | - Real estate, Rental Business, and services                            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib                                     | 59     | 66     | 78     | 77     | 100    | 106    | 106    | 110    | 110    | 107    | 100    | 109    | 116    | 127    | 138    | 122    | 122    | - Government administration, the defense and compulsory social security |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Jasa Pendidikan                                                                                    | 102    | 107    | 118    | 123    | 146    | 147    | 147    | 151    | 153    | 151    | 155    | 168    | 169    | 173    | 174    | 183    | 194    | - Education services                                                    |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Jasa Kesehatan dan Kegiatan Sosial                                                                 | 85     | 102    | 132    | 137    | 154    | 152    | 155    | 157    | 165    | 171    | 167    | 167    | 161    | 163    | 166    | 167    | 170    | - Health and social services                                            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya                                 | 2.161  | 2.815  | 2.311  | 1.691  | 1.906  | 1.912  | 1.962  | 1.915  | 1.901  | 1.918  | 1.860  | 1.902  | 1.937  | 1.945  | 1.975  | 1.992  | 2.018  | - Community, Sociocultural, Entertainment and Other Individual Services |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Jasa Perorangan yang Melayani Rumah Tangga                                                         | 563    | 687    | 691    | 745    | 762    | 764    | 769    | 782    | 791    | 776    | 794    | 800    | 786    | 801    | 873    | 911    | 906    | - Individual services which serve households                            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Kegiatan Usaha yang Belum Jelas Batasannya                                                         | 2.165  | 2.361  | 2.705  | 3.119  | 3.388  | 3.274  | 3.265  | 3.254  | 3.207  | 3.253  | 3.302  | 3.222  | 3.239  | 3.281  | 3.336  | 3.542  | 3.396  | - 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 | 38.967 | 38.806 | 39.087 | 39.116 | 39.312 | 39.727 | 39.773 | 39.650 | 40.154 | 40.732 | 41.517 | 42.401 | 42.360 | Total Working Capital                                                   |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Investasi                                                                                            |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | Investment                                                              |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Pertanian, Perburuhan, dan Kehutanan                                                               | 585    | 644    | 662    | 659    | 688    | 681    | 680    | 681    | 687    | 688    | 695    | 681    | 685    | 701    | 715    | 730    | 726    | - Agricultures, hunting and forestry                                    |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Perikanan                                                                                          | 9      | 13     | 19     | 27     | 31     | 31     | 30     | 32     | 35     | 35     | 35     | 35     | 36     | 37     | 38     | 38     | 38     | - Fishery                                                               |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Pertambangan dan Penggalian                                                                        | 16     | 12     | 17     | 19     | 28     | 30     | 29     | 30     | 32     | 33     | 33     | 36     | 40     | 43     | 45     | 44     | 44     | - Mining and Quarrying                                                  |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Industri Pengolahan                                                                                | 80     | 107    | 116    | 140    | 134    | 152    | 147    | 148    | 147    | 159    | 161    | 165    | 173    | 191    | 209    | 204    | 205    | - Processing industry                                                   |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Listrik, Gas dan Air                                                                               | 2      | 6      | 10     | 10     | 10     | 10     | 8      | 8      | 8      | 8      | 9      | 11     | 12     | 11     | 11     | 12     | 11     | - Electricity, gas and water                                            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Konstruksi                                                                                         | 111    | 162    | 178    | 153    | 201    | 208    | 200    | 209    | 207    | 212    | 229    | 220    | 230    | 233    | 236    | 247    | 250    | - Construction                                                          |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Perdagangan Besar dan Eceran                                                                       | 1.059  | 1.350  | 1.559  | 1.838  | 1.974  | 1.959  | 1.978  | 2.006  | 2.030  | 2.079  | 2.108  | 2.073  | 2.112  | 2.092  | 2.103  | 2.114  | 2.141  | - Big and retail trade                                                  |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Penyediaan Akomodasi dan Penyedian Makan Minum                                                     | 78     | 17.787 | 149    | 190    | 218    | 216    | 209    | 216    | 215    | 225    | 227    | 224    | 239    | 244    | 252    | 254    | 251    | - Provision of accomodation and food supply                             |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Transportasi, Pergudangan dan Komunikasi                                                           | 386    | 484    | 500    | 639    | 736    | 731    | 742    | 748    | 759    | 766    | 783    | 776    | 787    | 787    | 787    | 790    | 780    | - Transportation, warehousing and communications                        |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Perantara Keuangan                                                                                 | 13     | 13     | 22     | 22     | 23     | 22     | 22     | 23     | 23     | 23     | 24     | 24     | 24     | 24     | 23     | 23     | 23     | - Transitional Finance                                                  |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Real Estate, Usaha Persewaan dan Jasa Perusahaan                                                   | 73     | 171    | 234    | 274    | 285    | 309    | 304    | 306    | 309    | 314    | 323    | 322    | 317    | 323    | 333    | 330    | 351    | - Real estate, Rental Business, and services                            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib                                     | 20     | 24     | 35     | 28     | 32     | 32     | 35     | 36     | 36     | 35     | 33     | 33     | 36     | 37     | 36     | 37     | 38     | - Government administration, the defense and compulsory social security |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Jasa Pendidikan                                                                                    | 47     | 52     | 79     | 85     | 99     | 95     | 93     | 92     | 100    | 117    | 102    | 104    | 103    | 105    | 108    | 122    | 114    | - Education services                                                    |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Jasa Kesehatan dan Kegiatan Sosial                                                                 | 54     | 36     | 52     | 56     | 72     | 73     | 73     | 74     | 74     | 75     | 79     | 80     | 79     | 79     | 81     | 81     | 80     | - Health and social services                                            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya                                 | 266    | 272    | 331    | 379    | 434    | 428    | 425    | 432    | 430    | 425    | 440    | 438    | 444    | 449    | 455    | 463    | 462    | - Community, Sociocultural, Entertainment and Other Individual Services |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Jasa Perorangan yang Melayani Rumah Tangga                                                         | 120    | 183    | 228    | 240    | 246    | 245    | 253    | 250    | 255    | 225    | 263    | 261    | 229    | 273    | 276    | 283    | 290    | - Individual services which serve households                            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Kegiatan Usaha yang Belum Jelas Batasannya                                                         | 445    | 544    | 711    | 882    | 895    | 891    | 896    | 892    | 897    | 930    | 923    | 952    | 970    | 962    | 961    | 981    | 996    | - 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  | 6.107  | 6.113  | 6.124  | 6.183  | 6.244  | 6.351  | 6.467  | 6.437  | 6.515  | 6.590  | 6.670  | 6.755  | 6.800  | 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  | 1.705  | 1.700  | 1.704  | 1.703  | 1.708  | 1.715  | 1.721  | 1.739  | 1.748  | 1.769  | 1.788  | 1.805  | - Housing Loan (mortgage) secured by first mortgage in order to live    |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Kredit pemilikan kendaraan bermotor                                                                | 1.815  | 1.926  | 1.917  | 1.723  | 1.548  | 1.515  | 1.521  | 1.116  | 943    | 900    | 930    | 937    | 914    | 961    | 950    | 961    | 961    | - Vehicle Loans                                                         |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| - Kredit konsumsi lainnya                                                                            | 26.075 | 29.834 | 32.965 | 36.668 | 39.062 | 39.058 | 39.295 | 39.819 | 40.084 | 40.387 | 40.596 | 40.814 | 41.205 | 41.624 | 42.066 | 42.347 | 42.354 | - Other consumer credit                                                 |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Konsumsi                                                                                       | 28.831 | 32.999 | 36.393 | 40.085 | 42.315 | 42.278 | 42.516 | 42.639 | 42.729 | 42.995 | 43.241 | 43.472 | 43.858 | 44.333 | 44.785 | 45.097 | 45.120 | Total consumption                                                       |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 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 | Total                                                                   |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| r) Angka-angka diperbaiki                                                                            |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |                                                                         | r) Revised figures |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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           |                         |
| 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        | 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         | 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         | 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. 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        | 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         | 6. Jawa Timur           |
| 7. Bengkulu             | 29            | 39            | 42            | 46            | 50            | 50            | 50            | 50            | 50            | 52            | 54            | 55            | 57            | 59            | 63            | 66            | 66            | 7. Bengkulu             |
| 8. Jambi                | 544           | 525           | 510           | 535           | 579           | 578           | 585           | 588           | 587           | 592           | 596           | 594           | 613           | 622           | 636           | 642           | 651           | 8. Jambi                |
| 9. Aceh                 | 118           | 126           | 131           | 160           | 170           | 168           | 167           | 165           | 164           | 164           | 161           | 157           | 159           | 161           | 162           | 162           | 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         | 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         | 11. Sumatera Barat      |
| 12. Riau                | 733           | 818           | 889           | 936           | 918           | 903           | 903           | 904           | 909           | 907           | 910           | 893           | 894           | 893           | 891           | 905           | 903           | 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         | 13. Kepulauan Riau      |
| 14. Sumatera Selatan    | 769           | 868           | 868           | 937           | 936           | 939           | 941           | 961           | 972           | 980           | 972           | 962           | 965           | 968           | 978           | 995           | 994           | 14. Sumatera Selatan    |
| 15. Bangka Belitung     | 47            | 56            | 67            | 75            | 87            | 86            | 85            | 86            | 84            | 85            | 86            | 89            | 93            | 96            | 100           | 101           | 99            | 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         | 16. Lampung             |
| 17. Kalimantan Selatan  | 257           | 348           | 327           | 332           | 334           | 335           | 340           | 336           | 335           | 337           | 339           | 333           | 331           | 331           | 332           | 333           | 326           | 17. Kalimantan Selatan  |
| 18. Kalimantan Barat    | 520           | 537           | 598           | 626           | 619           | 614           | 611           | 607           | 599           | 628           | 637           | 617           | 610           | 603           | 601           | 603           | 609           | 18. Kalimantan Barat    |
| 19. Kalimantan Timur    | 231           | 231           | 241           | 246           | 248           | 245           | 244           | 241           | 237           | 235           | 225           | 225           | 225           | 226           | 228           | 233           | 234           | 19. Kalimantan Timur    |
| 20. Kalimantan Tengah   | 143           | 182           | 220           | 258           | 278           | 302           | 313           | 325           | 326           | 328           | 319           | 322           | 327           | 349           | 370           | 385           | 354           | 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         | 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         | 22. Sulawesi Selatan    |
| 23. Sulawesi Utara      | 723           | 677           | 728           | 793           | 799           | 801           | 797           | 800           | 819           | 839           | 841           | 835           | 853           | 863           | 871           | 881           | 883           | 23. Sulawesi Utara      |
| 24. Sulawesi Tenggara   | 97            | 136           | 176           | 214           | 223           | 220           | 221           | 222           | 223           | 224           | 215           | 218           | 220           | 221           | 221           | 222           | 219           | 24. Sulawesi Tenggara   |
| 25. Sulawesi Barat      | 5             | 5             | 38            | 10            | 12            | 12            | 12            | 12            | 12            | 13            | 13            | 13            | 13            | 14            | 14            | 15            | 15            | 25. Sulawesi Barat      |
| 26. Gorontalo           | 27            | 27            | 26            | 26            | 26            | 25            | 26            | 25            | 25            | 25            | 23            | 24            | 25            | 25            | 25            | 26            | 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         | 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         | 28. Bali                |
| 29. Nusa Tenggara Timur | 256           | 319           | 369           | 449           | 489           | 501           | 509           | 512           | 513           | 518           | 514           | 510           | 514           | 520           | 538           | 545           | 546           | 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         | 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         | 31. Papua               |
| 32. Maluku Utara        | 17            | 23            | 29            | 38            | 55            | 56            | 61            | 65            | 68            | 72            | 75            | 80            | 83            | 86            | 92            | 99            | 98            | 32. Maluku Utara        |
| 33. Papua Barat         | 125           | 222           | 337           | 495           | 516           | 516           | 523           | 526           | 529           | 545           | 566           | 569           | 576           | 579           | 581           | 580           | 583           | 33. Papua Barat         |
| 34. Lainnya             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 34. Others              |
| <b>Total</b>            | <b>59.176</b> | <b>68.391</b> | <b>74.807</b> | <b>81.684</b> | <b>87.389</b> | <b>87.197</b> | <b>87.727</b> | <b>87.938</b> | <b>88.286</b> | <b>89.073</b> | <b>89.482</b> | <b>89.560</b> | <b>90.527</b> | <b>91.655</b> | <b>92.972</b> | <b>94.253</b> | <b>94.279</b> | <b>Total</b>            |

**Tabel 3.25.a. Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi**  
(SMEs Credit & Micro, Small, and NPL Based on Economic Sector)  
Miliar Rp (Billion Rp)

| Sektor Ekonomi                                                            | 2013    | 2014    | 2015    | 2016    | 2017    |         |         |         |         |         |         | 2018    |         |         |         |         |         | Economic Sector                                                        |
|---------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|------------------------------------------------------------------------|
|                                                                           |         |         |         |         | Jun     | Jul     | Agst    | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                                        |
| <b>UMKM</b>                                                               |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>UMKM</b>                                                            |
| 1. Pertanian, Perburuan dan Baki Debet                                    | 48.193  | 54.506  | 61.083  | 67.014  | 73.104  | 73.048  | 76.288  | 74.983  | 75.844  | 77.598  | 78.731  | 78.876  | 79.928  | 81.509  | 82.132  | 82.927  | 83.439  | 1. Agriculture, hunting, and forestry                                  |
| NPL                                                                       | 1.615   | 2.146   | 2.520   | 2.587   | 2.693   | 2.693   | 2.398   | 2.562   | 2.467   | 2.402   | 2.424   | 2.554   | 2.547   | 2.592   | 2.512   | 2.506   | 2.519   | Total                                                                  |
| 2. Perikanan Baki Debet                                                   | 3.707   | 4.153   | 4.447   | 4.762   | 5.363   | 5.350   | 5.422   | 5.434   | 5.616   | 5.760   | 5.928   | 5.830   | 5.993   | 6.168   | 6.353   | 6.439   | 6.616   | 2. Fishery                                                             |
| NPL                                                                       | 171     | 157     | 180     | 150     | 229     | 226     | 220     | 246     | 238     | 238     | 192     | 210     | 196     | 192     | 189     | 215     | 218     | Total                                                                  |
| 3. Pertambangan dan Penqqaalian Baki Debet                                | 4.753   | 4.763   | 4.838   | 4.703   | 5.013   | 4.973   | 5.094   | 5.234   | 5.242   | 5.284   | 5.380   | 5.118   | 5.135   | 5.433   | 4.892   | 4.604   | 4.547   | 3. Mining and quarrying                                                |
| NPL                                                                       | 184     | 258     | 429     | 306     | 715     | 660     | 673     | 686     | 670     | 743     | 1.116   | 1.114   | 1.178   | 901     | 353     | 752     | 359     | Total                                                                  |
| 4. Industri Penqqaalian Baki Debet                                        | 60.087  | 67.558  | 76.518  | 84.196  | 89.894  | 86.933  | 88.967  | 89.868  | 90.939  | 92.589  | 93.175  | 87.566  | 88.192  | 90.551  | 90.706  | 91.211  | 93.234  | 4. Processing industry                                                 |
| NPL                                                                       | 1.736   | 2.140   | 2.759   | 3.177   | 3.408   | 3.295   | 3.196   | 3.278   | 3.367   | 3.798   | 3.122   | 3.384   | 3.439   | 3.534   | 3.452   | 3.854   | 3.811   | Total                                                                  |
| 5. Listrik, Gas dan Air Baki Debet                                        | 1.750   | 2.187   | 2.079   | 2.501   | 3.702   | 3.208   | 3.831   | 3.036   | 4.423   | 3.464   | 3.577   | 2.782   | 2.751   | 3.457   | 3.408   | 3.389   | 3.497   | 5. Electricity, gas and water                                          |
| NPL                                                                       | 22      | 26      | 99      | 72      | 158     | 168     | 164     | 168     | 164     | 161     | 168     | 241     | 192     | 708     | 632     | 641     | 698     | Total                                                                  |
| 6. Konstruksi Baki Debet                                                  | 38.780  | 40.614  | 43.246  | 48.190  | 48.417  | 50.096  | 52.285  | 53.852  | 54.521  | 56.623  | 55.802  | 49.767  | 50.202  | 51.707  | 54.190  | 56.215  | 57.924  | 6. Construction                                                        |
| NPL                                                                       | 1.865   | 2.990   | 3.197   | 3.277   | 3.942   | 4.115   | 4.115   | 4.071   | 4.051   | 4.008   | 3.594   | 5.311   | 5.309   | 5.244   | 5.473   | 5.521   | 5.506   | Total                                                                  |
| 7. Perdagangan Besar dan Eceran Baki Debet                                | 323.056 | 355.198 | 395.843 | 432.560 | 443.403 | 441.174 | 443.986 | 447.458 | 451.294 | 457.540 | 462.729 | 453.276 | 456.536 | 462.998 | 472.578 | 479.863 | 480.540 | 7. Wholesale and retail trade                                          |
| NPL                                                                       | 10.621  | 13.004  | 15.125  | 16.555  | 19.395  | 19.402  | 18.354  | 18.895  | 18.820  | 18.515  | 17.498  | 18.401  | 19.175  | 18.914  | 19.377  | 20.061  | 19.896  | Total                                                                  |
| 8. Penyediaan Akomodasi dan Penyediaan Makan Minum Baki Debet             | 18.132  | 21.144  | 26.170  | 30.914  | 31.922  | 31.977  | 32.272  | 32.077  | 33.124  | 33.484  | 33.290  | 32.807  | 33.345  | 33.591  | 33.449  | 33.765  | 34.225  | 8. Provision of accommodation and the provision of eating and drinking |
| NPL                                                                       | 357     | 550     | 764     | 1.101   | 1.932   | 1.954   | 1.973   | 1.623   | 1.810   | 1.685   | 1.097   | 1.141   | 1.143   | 1.163   | 1.317   | 1.361   | 1.342   | Total                                                                  |
| 9. Transportasi, Pergudangan dan Komunikasi Baki Debet                    | 24.354  | 24.658  | 26.112  | 27.403  | 27.490  | 28.950  | 29.562  | 29.417  | 30.498  | 31.059  | 31.441  | 30.927  | 31.274  | 31.471  | 32.466  | 33.807  | 34.013  | 9. Transportation, warehousing and communications                      |
| NPL                                                                       | 654     | 964     | 1.292   | 1.303   | 1.471   | 1.528   | 1.545   | 1.713   | 2.676   | 2.638   | 2.628   | 2.695   | 2.536   | 2.467   | 2.264   | 2.353   | 2.374   | Total                                                                  |
| 10. Perantara Keuangan Baki Debet                                         | 13.963  | 14.578  | 14.340  | 13.707  | 15.918  | 15.632  | 16.308  | 15.321  | 15.034  | 13.758  | 14.715  | 14.225  | 14.099  | 13.976  | 14.318  | 14.490  | 15.551  | 10. Financial intermediaries                                           |
| NPL                                                                       | 377     | 447     | 339     | 355     | 534     | 552     | 521     | 517     | 527     | 451     | 438     | 438     | 451     | 446     | 248     | 273     | 367     | Total                                                                  |
| 11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan Baki Debet          | 31.572  | 33.462  | 36.894  | 38.504  | 37.703  | 37.588  | 37.623  | 38.341  | 38.659  | 39.750  | 42.961  | 38.859  | 39.169  | 40.870  | 41.241  | 42.198  | 42.436  | 11. Real estate, Business Ownership, and Business Services             |
| NPL                                                                       | 881     | 1.189   | 1.477   | 1.400   | 1.371   | 1.441   | 1.406   | 1.380   | 1.478   | 1.492   | 1.422   | 1.428   | 1.476   | 1.491   | 1.530   | 1.597   | 1.613   | Total                                                                  |
| 12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Baki Debet  | 284     | 221     | 233     | 222     | 119     | 119     | 141     | 159     | 170     | 182     | 176     | 177     | 169     | 187     | 203     | 243     | 296     | 12. Government administration, defense and compulsory social security  |
| NPL                                                                       | 4       | 4       | 8       | 3       | 11      | 11      | 11      | 11      | 12      | 11      | -       | 2       | 4       | 4       | 3       | 3       | 4       | Total                                                                  |
| 13. Jasa Pendidikan Baki Debet                                            | 2.221   | 2.301   | 2.852   | 2.895   | 2.832   | 2.794   | 2.834   | 2.846   | 2.854   | 2.871   | 2.865   | 2.863   | 2.902   | 3.037   | 3.061   | 3.097   | 3.173   | 13. Education services                                                 |
| NPL                                                                       | 39      | 47      | 53      | 74      | 71      | 69      | 70      | 66      | 67      | 67      | 60      | 59      | 60      | 48      | 63      | 57      | 66      | Total                                                                  |
| 14. Jasa Kesehatan dan Kegiatan Sosial Baki Debet                         | 4.237   | 4.803   | 5.595   | 6.045   | 6.238   | 6.203   | 6.147   | 6.255   | 6.282   | 6.350   | 6.574   | 6.466   | 6.535   | 6.674   | 6.882   | 6.962   | 7.079   | 14. Health services and social activities                              |
| NPL                                                                       | 72      | 122     | 84      | 112     | 113     | 133     | 130     | 127     | 119     | 101     | 93      | 113     | 132     | 110     | 124     | 126     | 100     | Total                                                                  |
| 15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Baki Debet | 31.499  | 38.015  | 36.835  | 35.782  | 36.936  | 37.988  | 38.895  | 39.179  | 40.181  | 41.856  | 42.690  | 42.531  | 43.193  | 43.913  | 44.918  | 45.430  | 45.040  | 15. Community, Sociocultural, Entertainment and Other Individual       |
| NPL                                                                       | 876     | 1.052   | 1.407   | 1.164   | 1.591   | 1.627   | 1.481   | 1.484   | 1.418   | 1.358   | 1.267   | 1.338   | 1.415   | 1.347   | 1.513   | 1.456   | 1.446   | Total                                                                  |
| 16. Jasa Perorangan yang Melayani Rumah Tangga Baki Debet                 | 1.499   | 2.090   | 2.388   | 2.247   | 2.221   | 2.211   | 2.221   | 2.213   | 2.240   | 2.276   | 2.309   | 2.285   | 2.274   | 2.263   | 2.289   | 2.280   | 2.243   | 16. Individual services which serve households                         |
| NPL                                                                       | 33      | 52      | 52      | 55      | 65      | 69      | 57      | 61      | 59      | 50      | 43      | 52      | 55      | 59      | 61      | 65      | 62      | Total                                                                  |
| 17. Badan Internasional dan Badan Ekstra Internasional Lainnya Baki Debet | 225     | 140     | 24      | 165     | 79      | 70      | 68      | 68      | 65      | 67      | 65      | 57      | 58      | 51      | 39      | 24      | 4       | 17. International Agency and Other Extra International Agency          |
| NPL                                                                       | 6       | 6       | 2       | 31      | 14      | 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     | 447     | 537     | 536     | 554     | 546     | 585     | 553     | 1.009   | 1.067   | 1.126   | 179     | 209     | 219     | 18. Business activities are not clearly defined                        |
| NPL                                                                       | 1       | 5       | 7       | 13      | 3       | 2       | 3       | 4       | 4       | 2       | 1       | 40      | 42      | 42      | 3       | 3       | 3       | Total                                                                  |
| 19. Penerima Kredit Bukan Lapangan Baki Debet                             | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | 14      | -       | -       | -       | -       | -       | 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                                                                  |
| <b>Jumlah</b>                                                             |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Total</b>                                                           |
| Baki Debet                                                                | 608.823 | 671.721 | 739.801 | 802.113 | 830.801 | 828.849 | 842.483 | 846.294 | 857.533 | 871.096 | 882.982 | 855.435 | 862.820 | 878.983 | 893.307 | 907.153 | 914.077 | Baki Debet                                                             |
| NPL                                                                       | 19.515  | 25.159  | 29.792  | 31.734  | 37.716  | 37.959  | 36.335  | 36.908  | 37.972  | 37.735  | 35.178  | 38.534  | 39.365  | 39.272  | 39.129  | 40.855  | 40.383  | 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

3) 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

3) 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        |
|--------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
|                          |         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                    |
| UMKM                     |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | UMKM               |
| 1. Modal Kerja           |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | 1. Working Capital |
| Baki Debet               | 444.030 | 490.262 | 537.186 | 587.340 | 618.161 | 616.858 | 625.913 | 631.684 | 636.813 | 648.690 | 659.102 | 633.702 | 639.006 | 651.413 | 662.787 | 672.743 | 678.119 | Total              |
| NPL                      | 14.652  | 18.761  | 22.351  | 23.525  | 27.221  | 27.422  | 26.292  | 27.051  | 27.079  | 26.618  | 25.451  | 26.784  | 27.610  | 27.280  | 27.389  | 28.564  | 28.407  | NPL                |
| 2. Investasi             |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | 2. Investment      |
| Baki Debet               | 164.792 | 181.459 | 202.615 | 214.773 | 212.640 | 211.990 | 216.571 | 214.610 | 220.720 | 222.405 | 223.880 | 221.732 | 223.814 | 227.570 | 230.520 | 234.410 | 235.958 | Total              |
| NPL                      | 4.863   | 6.398   | 7.441   | 8.209   | 10.495  | 10.537  | 10.043  | 9.857   | 10.893  | 11.117  | 9.726   | 11.749  | 11.754  | 11.992  | 11.740  | 12.292  | 11.976  | NPL                |
| 3. Konsumsi              |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | 3. Consumption     |
| Baki Debet               | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | Total              |
| NPL                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPL                |
| 3. Tidak Teridentifikasi |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | 4. Un-identified   |
| Baki Debet               | 1       | -       | 0       | (0)     | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | Total              |
| NPL                      | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | NPL                |
| Jumlah                   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | Total              |
| Baki Debet               | 608.823 | 671.721 | 739.801 | 802.113 | 830.801 | 828.849 | 842.483 | 846.294 | 857.533 | 871.096 | 882.982 | 855.435 | 862.820 | 878.983 | 893.307 | 907.153 | 914.077 | Baki Debet         |
| NPL                      | 19.515  | 25.159  | 29.792  | 31.734  | 37.716  | 37.959  | 36.335  | 36.908  | 37.972  | 37.735  | 35.178  | 38.534  | 39.365  | 39.272  | 39.129  | 40.855  | 40.383  | 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                               |
|----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|------------------------------------------------|
|                            |         |         |         |         | Mei     | Jun     | Jul     | Agst    | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     | Jun     |                                                |
| <b>UMKM<sup>1)</sup></b>   |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>UMKM<sup>1)</sup></b>                       |
| 1. Bank Persero            |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | 1. State Owned Banks                           |
| Baki Debet                 | 304.751 | 341.804 | 383.166 | 446.774 | 463.936 | 472.057 | 468.185 | 477.396 | 476.073 | 483.793 | 493.500 | 495.186 | 485.644 | 491.417 | 503.402 | 514.676 | 523.166 | 527.800 | Total                                          |
| Mikro                      | 87.657  | 106.269 | 131.573 | 156.962 | 163.161 | 165.693 | 166.192 | 168.149 | 169.553 | 172.447 | 176.141 | 175.296 | 175.854 | 179.185 | 183.462 | 187.837 | 192.290 | 190.910 | Micro                                          |
| Kecil                      | 122.730 | 136.580 | 146.373 | 175.938 | 184.055 | 185.732 | 185.461 | 187.101 | 189.229 | 190.461 | 192.613 | 195.643 | 192.927 | 194.957 | 199.243 | 201.800 | 204.493 | 205.575 | Small                                          |
| Menengah                   | 94.363  | 98.956  | 105.221 | 113.874 | 116.720 | 120.633 | 116.532 | 122.146 | 117.292 | 120.885 | 124.745 | 124.247 | 116.864 | 117.275 | 120.696 | 125.039 | 126.383 | 131.315 | Medium                                         |
| NPL                        | 10.362  | 12.138  | 13.437  | 14.668  | 19.614  | 19.447  | 19.461  | 17.828  | 18.271  | 19.485  | 19.338  | 17.460  | 20.322  | 21.347  | 21.207  | 20.869  | 22.192  | 21.309  | NPL                                            |
| Mikro                      | 1.481   | 1.829   | 2.223   | 2.354   | 3.119   | 3.193   | 3.137   | 2.268   | 3.050   | 2.971   | 2.871   | 2.702   | 3.168   | 3.435   | 3.323   | 3.414   | 3.491   | 3.521   | Micro                                          |
| Kecil                      | 4.922   | 5.552   | 5.733   | 6.094   | 8.135   | 7.740   | 7.801   | 7.237   | 7.491   | 7.548   | 7.300   | 6.612   | 7.301   | 7.871   | 7.727   | 8.139   | 8.706   | 8.320   | Small                                          |
| Menengah                   | 3.960   | 4.757   | 5.481   | 6.220   | 8.359   | 8.514   | 8.523   | 8.324   | 7.730   | 8.966   | 9.167   | 8.147   | 9.853   | 10.041  | 10.158  | 9.316   | 9.995   | 9.468   | Medium                                         |
| 2. BPD                     |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | 2. Regional Development Banks                  |
| Baki Debet                 | 46.896  | 50.837  | 51.858  | 60.466  | 58.643  | 60.133  | 61.644  | 63.225  | 66.444  | 66.553  | 68.247  | 70.366  | 61.177  | 61.288  | 62.705  | 63.443  | 65.281  | 66.172  | Total                                          |
| Mikro                      | 9.156   | 8.733   | 9.187   | 9.191   | 12.286  | 12.674  | 12.853  | 13.136  | 14.868  | 14.938  | 15.187  | 15.516  | 12.049  | 12.131  | 12.307  | 12.416  | 12.897  | 12.953  | Micro                                          |
| Kecil                      | 21.232  | 23.456  | 23.843  | 25.314  | 24.559  | 25.151  | 25.394  | 26.088  | 26.931  | 27.181  | 27.667  | 27.858  | 25.894  | 26.049  | 26.556  | 27.050  | 27.616  | 27.726  | Small                                          |
| Menengah                   | 16.509  | 18.647  | 18.829  | 25.962  | 21.798  | 22.309  | 23.398  | 24.001  | 24.644  | 24.434  | 25.392  | 26.992  | 23.234  | 23.109  | 23.841  | 23.977  | 24.768  | 25.492  | Medium                                         |
| NPL                        | 2.965   | 5.015   | 5.851   | 6.421   | 6.866   | 6.903   | 7.088   | 6.937   | 7.152   | 6.974   | 7.009   | 6.636   | 6.828   | 6.362   | 6.478   | 6.592   | 6.671   | 6.690   | NPL                                            |
| Mikro                      | 685     | 1.013   | 780     | 361     | 758     | 742     | 740     | 742     | 875     | 902     | 881     | 560     | 618     | 648     | 664     | 653     | 688     | 685     | Micro                                          |
| Kecil                      | 1.338   | 1.647   | 1.949   | 1.854   | 1.787   | 1.781   | 1.785   | 1.796   | 1.847   | 1.876   | 1.915   | 1.971   | 2.073   | 2.114   | 2.153   | 2.159   | 2.210   | 2.240   | Small                                          |
| Menengah                   | 943     | 2.354   | 3.123   | 4.206   | 4.320   | 4.380   | 4.563   | 4.399   | 4.430   | 4.196   | 4.213   | 4.105   | 4.136   | 3.601   | 3.662   | 3.780   | 3.773   | 3.765   | Medium                                         |
| 3. Bank Swasta Nasional    |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | 3. Foreign Exchange Commercial Banks           |
| Baki Debet                 | 245.101 | 261.365 | 289.578 | 280.379 | 290.092 | 290.937 | 291.613 | 293.822 | 295.490 | 298.783 | 302.129 | 310.222 | 301.439 | 302.767 | 305.460 | 307.675 | 311.190 | 312.628 | Total                                          |
| Mikro                      | 21.998  | 25.077  | 24.032  | 16.661  | 14.834  | 14.857  | 14.777  | 15.075  | 13.623  | 14.067  | 14.310  | 15.918  | 16.109  | 15.908  | 15.891  | 16.451  | 17.727  | 17.878  | Micro                                          |
| Kecil                      | 41.954  | 41.458  | 44.953  | 39.505  | 40.482  | 40.616  | 42.341  | 42.669  | 43.444  | 44.153  | 43.724  | 44.847  | 44.710  | 45.530  | 45.985  | 46.879  | 46.807  | 46.844  | Small                                          |
| Menengah                   | 181.148 | 194.831 | 220.593 | 224.213 | 234.777 | 235.464 | 234.495 | 236.078 | 238.423 | 240.563 | 244.095 | 249.457 | 240.620 | 241.329 | 243.583 | 244.345 | 246.655 | 247.906 | Medium                                         |
| NPL                        | 5.933   | 7.666   | 9.690   | 9.772   | 11.194  | 10.914  | 10.944  | 11.096  | 10.980  | 11.005  | 10.896  | 10.570  | 10.858  | 11.033  | 10.959  | 11.080  | 11.393  | 11.776  | NPL                                            |
| Mikro                      | 750     | 775     | 748     | 731     | 738     | 784     | 732     | 671     | 554     | 529     | 604     | 579     | 586     | 579     | 580     | 594     | 625     | 606     | Micro                                          |
| Kecil                      | 2.077   | 2.248   | 2.519   | 2.012   | 2.074   | 2.075   | 2.050   | 2.049   | 2.086   | 2.065   | 2.047   | 1.973   | 2.046   | 1.979   | 1.977   | 1.942   | 1.922   | 1.953   | Small                                          |
| Menengah                   | 3.105   | 4.643   | 6.423   | 7.028   | 8.383   | 8.055   | 8.162   | 8.376   | 8.340   | 8.411   | 8.245   | 8.018   | 8.226   | 8.475   | 8.402   | 8.544   | 8.846   | 9.217   | Medium                                         |
| 4. Bank Asing dan Campuran |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | 4. Joint Venture Banks and Foreign Owned Banks |
| Baki Debet                 | 12.076  | 17.714  | 15.199  | 14.494  | 7.715   | 7.673   | 7.406   | 8.040   | 8.286   | 8.404   | 7.220   | 7.208   | 7.175   | 7.348   | 7.416   | 7.512   | 7.517   | 7.478   | Total                                          |
| Mikro                      | 78      | 192     | 77      | 62      | 113     | 118     | 142     | 596     | 732     | 812     | 916     | 952     | 953     | 976     | 961     | 1.002   | 1.018   | 1.008   | Micro                                          |
| Kecil                      | 466     | 482     | 756     | 716     | 844     | 884     | 618     | 723     | 796     | 815     | 822     | 814     | 816     | 835     | 813     | 796     | 791     | 812     | Small                                          |
| Menengah                   | 11.532  | 17.040  | 14.366  | 13.715  | 6.758   | 6.671   | 6.646   | 6.721   | 6.758   | 6.777   | 5.481   | 5.443   | 5.405   | 5.537   | 5.641   | 5.715   | 5.708   | 5.658   | Medium                                         |
| NPL                        | 256     | 341     | 815     | 873     | 454     | 452     | 466     | 473     | 504     | 508     | 493     | 512     | 526     | 624     | 627     | 588     | 600     | 608     | NPL                                            |
| Mikro                      | 7       | 7       | 9       | 4       | 3       | 3       | 3       | 7       | 7       | 9       | 11      | 10      | 10      | 9       | 9       | 9       | 9       | 9       | Micro                                          |
| Kecil                      | 10      | 13      | 26      | 34      | 140     | 140     | 140     | 122     | 202     | 202     | 199     | 196     | 195     | 258     | 256     | 233     | 232     | 236     | Small                                          |
| Menengah                   | 238     | 321     | 780     | 835     | 311     | 309     | 323     | 344     | 295     | 297     | 283     | 306     | 321     | 356     | 363     | 346     | 358     | 364     | Medium                                         |
| <b>Jumlah</b>              |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | <b>Total</b>                                   |
| Baki Debet                 | 608.823 | 671.721 | 739.801 | 802.113 | 820.386 | 830.801 | 828.849 | 842.483 | 846.294 | 857.533 | 871.096 | 882.982 | 855.435 | 862.820 | 878.983 | 893.307 | 907.153 | 914.077 | Baki Debet                                     |
| NPL                        | 19.515  | 25.159  | 29.792  | 31.734  | 38.129  | 37.716  | 37.959  | 36.335  | 36.908  | 37.972  | 37.735  | 35.178  | 38.534  | 39.365  | 39.272  | 39.129  | 40.855  | 40.383  | 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 |                         |
|---------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|------------------|-------------------------|
|                           |         |         |         |         | Jun     | Jul     | Ags     | Sep     | Okt     | Nov     | Des     | Jan     | Feb     | Mar     | Apr     | Mei     |                  | Jun                     |
| UMKM                      |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |                  | UMKM                    |
| 1. Jawa Barat             | 78.774  | 85.429  | 90.224  | 101.893 | 105.582 | 104.920 | 106.384 | 108.103 | 109.485 | 112.435 | 114.725 | 110.883 | 111.716 | 114.202 | 116.075 | 118.182 | 119.062          | 1. Jawa Barat           |
| 2. Banten                 | 22.631  | 25.305  | 29.224  | 32.359  | 34.356  | 34.303  | 35.173  | 34.766  | 35.452  | 36.459  | 37.000  | 34.783  | 35.397  | 36.145  | 37.130  | 37.533  | 37.795           | 2. Banten               |
| 3. DKI Jakarta            | 95.185  | 104.891 | 118.432 | 117.595 | 119.734 | 118.292 | 121.788 | 120.589 | 122.608 | 127.845 | 132.530 | 124.536 | 124.803 | 127.569 | 127.392 | 127.824 | 129.892          | 3. DKI Jakarta          |
| 4. D.I Yogyakarta         | 8.431   | 9.806   | 10.954  | 12.108  | 12.560  | 12.433  | 12.492  | 12.676  | 12.907  | 13.044  | 13.143  | 13.058  | 13.306  | 13.427  | 13.745  | 13.940  | 14.035           | 4. D.I Yogyakarta       |
| 5. Jawa Tengah            | 62.679  | 70.415  | 78.824  | 88.372  | 92.367  | 92.369  | 93.546  | 94.416  | 95.445  | 96.528  | 96.772  | 95.215  | 96.314  | 97.812  | 100.312 | 102.874 | 103.035          | 5. Jawa Tengah          |
| 6. Jawa Timur             | 79.322  | 86.569  | 97.159  | 110.143 | 116.442 | 117.237 | 117.943 | 119.124 | 119.887 | 121.225 | 122.548 | 118.987 | 120.024 | 122.642 | 124.833 | 127.326 | 128.920          | 6. Jawa Timur           |
| 7. Bengkulu               | 4.103   | 4.551   | 5.328   | 5.641   | 6.256   | 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. Bengkulu             |
| 8. Jambi                  | 8.772   | 9.383   | 10.576  | 10.755  | 11.519  | 11.781  | 11.829  | 11.868  | 12.097  | 12.260  | 12.330  | 12.044  | 12.196  | 12.483  | 12.862  | 13.074  | 13.182           | 8. Jambi                |
| 9. Aceh                   | 7.026   | 7.729   | 8.287   | 8.435   | 8.834   | 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. Aceh                 |
| 10. Sumatera Utara        | 36.947  | 41.483  | 46.080  | 47.206  | 47.717  | 47.585  | 48.944  | 48.592  | 48.921  | 49.262  | 49.611  | 48.766  | 49.259  | 49.825  | 50.826  | 51.102  | 51.525           | 10. Sumatera Utara      |
| 11. Sumatera Barat        | 11.804  | 13.238  | 13.644  | 14.084  | 14.173  | 14.184  | 14.229  | 14.368  | 14.580  | 14.666  | 14.857  | 14.669  | 14.894  | 15.148  | 15.394  | 15.470  | 15.536           | 11. Sumatera Barat      |
| 12. Riau                  | 17.968  | 21.292  | 20.795  | 21.769  | 21.918  | 21.999  | 22.239  | 22.409  | 22.588  | 21.869  | 22.617  | 21.912  | 22.088  | 22.333  | 22.719  | 23.011  | 23.156           | 12. Riau                |
| 13. Kepulauan Riau        | 7.402   | 6.947   | 7.380   | 7.815   | 8.024   | 8.066   | 8.071   | 8.168   | 8.235   | 8.094   | 8.413   | 8.279   | 8.278   | 8.339   | 8.346   | 9.015   | 8.638            | 13. Kepulauan Riau      |
| 14. Sumatera Selatan      | 17.506  | 18.987  | 20.194  | 21.073  | 21.962  | 21.971  | 22.405  | 22.494  | 22.873  | 23.481  | 23.709  | 23.390  | 23.664  | 24.417  | 25.220  | 25.732  | 25.748           | 14. Sumatera Selatan    |
| 15. Bangka Belitung       | 2.990   | 3.214   | 3.307   | 4.302   | 4.324   | 4.340   | 4.351   | 4.414   | 4.488   | 4.517   | 4.541   | 4.397   | 4.508   | 4.646   | 4.306   | 4.407   | 4.409            | 15. Bangka Belitung     |
| 16. Lampung               | 11.664  | 12.086  | 13.467  | 14.817  | 15.000  | 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. Lampung             |
| 17. Kalimantan Selatan    | 8.914   | 9.794   | 10.249  | 11.005  | 11.371  | 11.310  | 11.432  | 11.902  | 11.558  | 11.659  | 11.587  | 11.370  | 11.633  | 11.760  | 11.988  | 12.350  | 12.467           | 17. Kalimantan Selatan  |
| 18. Kalimantan Barat      | 10.673  | 12.715  | 13.974  | 15.071  | 15.965  | 16.146  | 16.327  | 16.437  | 16.597  | 16.766  | 17.132  | 16.486  | 16.613  | 16.705  | 17.038  | 17.183  | 17.314           | 18. Kalimantan Barat    |
| 19. Kalimantan Timur      | 20.018  | 19.982  | 21.296  | 21.700  | 20.634  | 19.677  | 20.891  | 20.046  | 20.380  | 20.262  | 20.345  | 19.777  | 20.086  | 20.395  | 20.602  | 20.958  | 21.051           | 19. Kalimantan Timur    |
| 20. Kalimantan Tengah     | 4.837   | 5.604   | 6.643   | 7.964   | 8.838   | 8.893   | 8.961   | 9.165   | 9.134   | 9.250   | 9.354   | 9.236   | 9.334   | 9.454   | 9.714   | 9.815   | 9.793            | 20. Kalimantan Tengah   |
| 21. Sulawesi Tengah       | 6.595   | 7.155   | 7.749   | 8.066   | 8.408   | 8.394   | 8.474   | 8.603   | 8.579   | 8.710   | 8.868   | 8.818   | 8.816   | 8.776   | 8.864   | 9.133   | 9.219            | 21. Sulawesi Tengah     |
| 22. Sulawesi Selatan      | 23.596  | 25.765  | 27.627  | 30.613  | 32.352  | 31.906  | 32.964  | 32.738  | 34.974  | 33.940  | 33.769  | 33.022  | 33.141  | 33.579  | 33.936  | 34.215  | 34.528           | 22. Sulawesi Selatan    |
| 23. Sulawesi Utara        | 6.431   | 7.150   | 7.658   | 8.370   | 8.545   | 8.598   | 8.756   | 9.117   | 9.182   | 9.443   | 9.203   | 8.934   | 9.174   | 9.297   | 9.529   | 9.752   | 9.864            | 23. Sulawesi Utara      |
| 24. Sulawesi Tenggara     | 4.516   | 4.914   | 5.248   | 5.833   | 6.150   | 6.180   | 6.354   | 6.385   | 6.286   | 6.247   | 6.216   | 6.100   | 6.196   | 6.348   | 6.499   | 6.606   | 6.612            | 24. Sulawesi Tenggara   |
| 25. Sulawesi Barat        | 1.875   | 2.212   | 2.690   | 3.066   | 3.246   | 3.272   | 3.141   | 3.173   | 3.352   | 3.281   | 3.300   | 3.273   | 3.322   | 3.375   | 3.463   | 3.540   | 3.651            | 25. Sulawesi Barat      |
| 26. Gorontalo             | 2.011   | 2.316   | 2.698   | 2.947   | 3.374   | 3.400   | 3.483   | 3.528   | 3.563   | 3.597   | 3.623   | 3.566   | 3.623   | 3.709   | 3.778   | 3.847   | 3.850            | 26. Gorontalo           |
| 27. Nusa Tenggara Barat   | 6.318   | 6.703   | 7.278   | 8.851   | 9.463   | 9.491   | 9.503   | 10.032  | 10.261  | 10.435  | 10.547  | 10.413  | 10.522  | 10.628  | 10.889  | 11.042  | 10.904           | 27. Nusa Tenggara Barat |
| 28. Bali                  | 19.951  | 23.483  | 27.019  | 31.438  | 32.681  | 32.823  | 33.035  | 32.841  | 33.328  | 33.823  | 33.689  | 33.282  | 33.489  | 34.193  | 34.529  | 34.692  | 35.052           | 28. Bali                |
| 29. Nusa Tenggara Timur   | 4.127   | 5.234   | 6.201   | 7.249   | 7.799   | 7.930   | 8.043   | 8.170   | 8.287   | 8.449   | 8.459   | 8.102   | 8.201   | 8.429   | 8.629   | 8.807   | 8.960            | 29. Nusa Tenggara Timur |
| 30. Maluku                | 2.000   | 17.787  | 2.446   | 2.748   | 2.898   | 2.850   | 2.874   | 3.022   | 3.033   | 3.150   | 3.112   | 3.044   | 3.104   | 3.218   | 3.299   | 3.462   | 3.487            | 30. Maluku              |
| 31. Papua                 | 7.471   | 8.608   | 9.342   | 10.405  | 10.029  | 10.025  | 10.008  | 10.105  | 10.096  | 10.131  | 10.156  | 9.638   | 9.471   | 9.665   | 9.841   | 10.047  | 10.147           | 31. Papua               |
| 32. Maluku Utara          | 1.474   | 1.391   | 1.632   | 1.774   | 1.781   | 1.794   | 1.794   | 1.809   | 1.867   | 1.899   | 2.025   | 1.825   | 1.847   | 1.906   | 2.004   | 1.998   | 2.028            | 32. Maluku Utara        |
| 33. Papua Barat           | 3.376   | 3.836   | 4.005   | 4.441   | 4.154   | 4.148   | 4.152   | 4.275   | 4.254   | 4.251   | 4.240   | 3.974   | 3.757   | 3.840   | 3.900   | 3.969   | 3.978            | 33. Papua Barat         |
| 34. Lainnya               | 335     | 87      | 33      | 136     | 7       | 85      | 104     | 124     | 149     | 156     | 174     | 190     | 205     | 235     | 286     | 318     | 368              | 34. Others              |
| 35. Tidak Teridentifikasi | 1.099   | 1.205   | 2.141   | 2.068   | 2.337   | 2.343   | 2.339   | 2.386   | 2.380   | 2.793   | 2.782   | 2.684   | 2.796   | 2.835   | 2.905   | 2.923   | 2.983            | 35. Un-identified       |
| Jumlah                    | 608.823 | 671.721 | 739.801 | 802.113 | 830.801 | 828.849 | 842.483 | 846.294 | 857.533 | 871.096 | 882.982 | 855.435 | 862.820 | 878.983 | 893.307 | 907.153 | 914.077          | Total                   |

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



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