

**STATISTIK
PERBANKAN INDONESIA**
INDONESIA BANKING STATISTICS



NOVEMBER 2020

NOVEMBER 2020

ISSN No. 1858-4233

KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

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

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

Jakarta, Januari 2021
Jakarta, January 2021

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 Desember 2020 akan diterbitkan pada minggu ke III bulan Februari 2021.

Tanda-tanda, simbol dan Sumber Data

Suatu jumlah tidak selalu sama besarnya dengan penjumlahan angka-angka yang bersangkutan karena pembulatan.

r	Angka-angka diperbaiki
()	Sebagian dari suatu jumlah
*	Angka-angka sementara
**	Angka-angka sangat sementara
***	Angka-angka sangat-sangat sementara
-	Tidak ada
...	Angka belum tersedia
--	Nol atau lebih kecil daripada <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)

December 2020 edition will be released on the 3rd week of February 2021.

Notes, Symbols and Sources of Data

Totals do not necessarily agree with the sum of items shown because of roundings.

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

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

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

1. The data used in the Indonesian Banking Statistics is derive from Commercial Bank Monthly Reports, and Rural Bank Monthly Reports.
2. Data from the Commercial Bank Monthly Reports, which submitted by the reporting banks to Bank Indonesia, is processed using the Bank Indonesia Banking Information System. The time taken to download data from Banking Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the October 2015 monthly reports for this periode of the Indonesian Banking Statistics was done from 10 December until 15 December 2015.

Until December 2015, The data publication are also provided through OJK website (<http://www.ojk.go.id>) and BI website (<http://www.bi.go.id>).

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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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19	Tabel 1.18	Rekening Administratif Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
20	Tabel 1.19	Rekening Administratif Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
21	Tabel 1.20	Rekening Administratif Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
22	Tabel 1.21	Rekening Administratif Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
23	Tabel 1.22	Kinerja Bank Umum Konvensional	Tabel baru dgn nomor baru
24	Tabel 1.23	Kinerja Bank Umum Konvensional BUKU 1	Tabel baru dgn nomor baru
25	Tabel 1.24	Kinerja Bank Umum Konvensional BUKU 2	Tabel baru dgn nomor baru
26	Tabel 1.25	Kinerja Bank Umum Konvensional BUKU 3	Tabel baru dgn nomor baru
27	Tabel 1.26	Kinerja Bank Umum Konvensional BUKU 4	Tabel baru dgn nomor baru
28	Tabel 1.27	Kinerja Bank Umum Syariah BUKU 1	Tabel baru dgn nomor baru
29	Tabel 1.28	Kinerja Bank Umum Syariah BUKU 2	Tabel baru dgn nomor baru
30	Tabel 1.29	Perkembangan Aset Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Kegiatan Usaha	Tabel baru dgn nomor baru
31	Tabel 1.30	Jumlah Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Pengelompokan Total Aset	Tabel baru dgn nomor baru
32	Tabel 1.31	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum kepada Bank Lain	Tabel baru dgn nomor baru
33	Tabel 1.32	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 1 kepada Bank Lain	Tabel baru dgn nomor baru
34	Tabel 1.33	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 2 kepada Bank Lain	Tabel baru dgn nomor baru
35	Tabel 1.34	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 3 kepada Bank Lain	Tabel baru dgn nomor baru
36	Tabel 1.35	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 4 kepada Bank Lain	Tabel baru dgn nomor baru
37	Tabel 1.36	Aset Produktif dan Kualitas Kredit Bank Umum Syariah BUKU 1 kepada Bank Lain	Tabel baru dgn nomor baru
38	Tabel 1.37	Aset Produktif dan Kualitas Kredit Bank Umum Syariah BUKU 2 kepada Bank Lain	Tabel baru dgn nomor baru
39	Tabel 1.38	Komposisi Dana Pihak Ketiga Bank Umum Konvensional dan Bank Umum Syariah	Perubahan Nama Tabel
40	Tabel 1.39	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
41	Tabel 1.40	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
42	Tabel 1.41	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
43	Tabel 1.42	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
44	Tabel 1.43	Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
45	Tabel 1.44	Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
46	Tabel 1.45	Suku Bunga Rata-rata DPK Bank Umum Konvensional dan Bank Umum Syariah	Perubahan Nama Tabel
47	Tabel 1.46	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
48	Tabel 1.47	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
49	Tabel 1.48	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
50	Tabel 1.49	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
51	Tabel 1.50	Suku Bunga Rata-rata DPK Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
52	Tabel 1.51	Suku Bunga Rata-rata DPK Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
53	Tabel 1.52	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan Kelompok Usaha	Tabel baru dgn nomor baru
54	Tabel 4.1	Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Perubahan Nama Tabel
55	Tabel 4.2	Kredit dan NPL Bank Umum Konvensional BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
56	Tabel 4.3	Kredit dan NPL Bank Umum Konvensional BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
57	Tabel 4.4	Kredit dan NPL Bank Umum Konvensional BUKU 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
58	Tabel 4.5	Kredit dan NPL Bank Umum Konvensional BUKU 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
59	Tabel 4.6	Kredit dan NPL Bank Umum Syariah BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
60	Tabel 4.7	Kredit dan NPL Bank Umum Syariah BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
61	Tabel 4.9	Kredit dan NPL Kredit Bank Umum Konvensional dan Bank Umum Syariah Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Perubahan Nama Tabel

No.	Nomor Tabel	Nama Tabel	Keterangan
62	Tabel 4.10	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
63	Tabel 4.11	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
64	Tabel 4.12	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
65	Tabel 4.13	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
66	Tabel 4.14	Kredit dan NPL Kredit Bank Umum Syariah BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
67	Tabel 4.15	Kredit dan NPL Kredit Bank Umum Syariah BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
68	Tabel 4.19	Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah berdasarkan Kegiatan Usaha kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu	Tabel baru dgn nomor baru

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

Indikator	2016	2017	2018	2019		2020											Indicator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Penyaluran Dana																		Distribution of Funds
Bank Umum	6.570.903	7.177.549	7.667.803	8.193.227	8.280.812	8.269.379	8.407.521	8.665.823	8.525.493	8.504.636	8.601.600	8.654.597	8.832.313	9.019.441	9.004.638	9.018.532	9.018.532	Commercial Banks
Bank Perkreditan Rakyat	109.389	121.296	130.523	142.803	143.836	144.107	144.712	143.718	140.869	139.650	140.842	141.920	142.594	143.612	144.806	146.738	146.738	Rural Banks
SBI dan SBIS ¹⁾	96.103	19.901	72.826	71.554	68.974	46.841	48.588	26.483	25.435	25.111	21.704	25.780	18.484	14.779	18.579	20.351	20.351	SBI and SBIS ¹⁾
Sumber Dana																		Source of Funds
Bank Umum	5.399.210	5.921.039	6.308.824	6.684.541	6.839.563	6.690.966	6.797.999	7.084.691	6.908.139	6.932.888	6.989.047	7.019.607	7.173.233	7.332.718	7.298.218	7.282.936	7.282.936	Commercial Banks
Bank Perkreditan Rakyat	93.622	103.874	111.712	122.239	123.227	123.603	124.334	123.391	120.834	119.935	120.869	121.917	122.324	123.041	123.957	125.609	125.609	Rural Banks
Jumlah Aset																		Total Assets
Bank Umum	6.729.799	7.387.634	7.913.491	8.410.906	8.562.974	8.385.407	8.533.127	8.793.204	8.648.896	8.614.839	8.670.413	8.725.913	8.906.965	9.061.864	9.074.478	9.053.446	9.053.446	Commercial Banks
Bank Perkreditan Rakyat	113.501	125.945	135.570	148.493	149.623	149.872	150.526	149.659	146.819	145.802	146.866	148.048	148.771	149.814	151.064	153.315	153.315	Rural Banks
Jumlah Bank																		Total Banks
Bank Umum	116	115	115	110	110	110	110	110	110	110	110	110	110	110	110	110	110	Commercial Banks
Bank Perkreditan Rakyat	1.633	1.619	1.593	1.552	1.545	1.542	1.542	1.537	1.533	1.533	1.526	1.520	1.517	1.512	1.511	1.509	1.509	Rural Banks
Jumlah Kantor																		Total Bank Offices
Bank Umum	32.720	32.276	31.609	31.077	31.127	31.125	31.087	31.037	31.012	30.995	30.971	30.893	30.837	30.763	30.691	30.755	30.755	Commercial Banks
Bank Perkreditan Rakyat	6.075	6.192	6.014	6.327	5.939	5.964	5.930	5.953	5.941	5.949	5.955	5.942	5.936	5.933	5.935	5.933	5.933	Rural Banks

Ket : ¹⁾ Sertifikat Bank Indonesia Syariah
r) Angka-angka diperbaiki

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

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

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Penyaluran Dana																	Distribution of Funds
a. Pembiayaan Yang Diberikan	11.431	11.245	10.210	11.387	11.408	11.297	11.195	11.270	11.248	11.215	11.322	11.253	11.274	11.253	11.245	11.258	a. Financing
- Kepada Pihak Ketiga	11.396	11.237	10.206	11.386	11.406	11.297	11.195	11.270	11.247	11.214	11.321	11.252	11.274	11.252	11.245	11.258	- To Third Party
Rupiah	11.396	11.237	10.206	11.386	11.406	11.297	11.195	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.245	11.258	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	34	7	3	2	2	1	1	1	1	1	1	1	0	0	0	0	- Inter Bank Credit
Rupiah	34	7	3	2	2	1	1	1	1	1	1	1	0	0	0	0	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	808	1.040	948	481	429	401	392	326	348	330	295	288	285	384	359	355	b. Interbank Placement
- Giro	270	512	566	189	106	79	90	80	121	104	68	62	59	158	132	129	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	538	527	382	292	322	322	302	246	226	226	226	226	226	226	226	226	- Time Deposits
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
c. Penempatan pada Bank Indonesia	2.851	2.768	2.107	2.028	2.258	1.395	1.707	1.055	1.029	857	601	450	585	1.036	677	1.032	c. Placement to Bank Indonesia
- Giro	581	680	567	650	643	504	769	632	508	357	209	310	319	280	321	482	- Demand Deposit
- Fine Tune Operation (FTO)	240	750	785	395	365	355	305	290	260	210	140	50	50	50	-	-	- Fine Tune Operation (FTO)
- Fasbi	2.050	1.337	755	983	1.250	535	633	133	261	290	252	90	216	706	356	550	- Fasbi
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
d. Surat Berharga	750	1.275	1.158	2.801	2.284	3.279	3.076	2.490	2.443	2.409	2.485	2.493	2.257	2.341	2.718	2.480	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Treasury Bills
- Obligasi	286	310	605	1.627	1.137	1.947	1.884	1.333	1.330	1.394	1.582	1.638	1.641	1.619	1.677	1.774	- Bonds
- Lainnya	463	940	553	1.174	1.147	1.331	1.192	1.157	1.113	1.015	904	855	616	722	1.042	705	- Others
e. Penyertaan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	852	1.179	387	402	403	408	408	413	421	423	420	417	415	408	407	424	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	840	1.140	305	297	302	303	304	307	314	315	320	319	319	318	319	336	- Financing
- Surat Berharga	4	7	4	4	3	2	2	2	2	2	3	2	2	2	2	2	- Securities
- Lainnya	8	32	77	102	98	103	102	103	104	105	98	96	94	88	87	86	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	150	529	173	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	12.101	12.987	11.217	12.893	12.405	12.661	12.634	11.369	11.113	10.652	9.923	9.834	9.962	10.126	9.888	10.030	a. Third Party Funds
Rupiah	12.101	12.987	11.217	12.893	12.405	12.661	12.634	11.369	11.113	10.652	9.923	9.834	9.962	10.126	9.888	10.030	Rupiah
Giro	1.055	1.057	909	636	815	732	829	789	773	740	780	824	979	1.101	1.041	1.052	Demand Deposit
Tabungan	1.599	1.589	1.617	1.647	1.723	1.673	1.684	1.850	1.747	1.754	1.713	1.694	1.750	1.705	1.696	1.720	Saving
Simpanan Berjangka	9.447	10.342	8.692	10.610	9.867	10.255	10.121	8.730	8.594	8.158	7.431	7.315	7.233	7.320	7.151	7.258	Time Deposits
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	21	142	-	201	205	361	297	367	154	104	112	111	137	b. Liabilities to BI
c. Kewajiban kepada Bank lain	901	1.079	623	433	425	371	363	279	162	110	170	133	136	564	480	465	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	883	275	647	257	303	225	50	199	371	452	467	423	351	373	446	489	d. Issued Securities
e. Pinjaman yang Diterima	115	285	452	566	579	577	575	587	600	607	615	620	628	635	637	644	e. Loans received
Rupiah	115	285	452	566	579	577	575	587	600	607	615	620	628	635	637	644	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Other Liabilities
h. Setoran Jaminan	29	32	22	16	17	15	15	14	14	14	13	13	13	14	16	16	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	2.069	2.579	3.691	3.691	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	a. Paid In Capital
b. Cadangan	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	b. Reserves
c. I/R Tahun lalu ¹⁾	(123)	(523)	(1.258)	(1.299)	(1.299)	(1.199)	(1.199)	(1.204)	(1.202)	(1.202)	(1.202)	(1.202)	(1.202)	(1.202)	(1.202)	(1.203)	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	(512)	(380)	(19)	110	127	3	4	10	15	73	70	76	84	87	87	79	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	245	286	(20)	55	2	13	12	(20)	(18)	(6)	1	2	8	7	12	22	e. Additional Paid In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital

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

r) Revised figures
*) Provisional figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	15.495	8.976	9.377	6.536	7.174	627	1.227	1.850	1.881	2.328	2.755	3.169	3.602	3.543	3.843	3.476	3.476	1. Interest Income
a. Dari Bank Indonesia	273	185	148	75	83	7	16	23	26	31	36	44	54	56	60	51	51	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	452	257	267	236	259	13	26	36	46	58	69	81	89	101	111	91	91	b. From interbank placement
c. Dari surat berharga	545	392	350	230	262	38	49	73	61	78	93	110	124	130	112	100	100	c. From securities
d. Dari Kredit yang diberikan	9.724	5.647	6.165	4.233	4.635	373	761	1.163	1.141	1.416	1.675	1.930	2.185	2.137	2.328	1.894	1.894	d. From credit
- kepada pihak ketiga bukan bank	9.646	5.645	6.162	4.227	4.629	372	760	1.161	1.138	1.412	1.671	1.924	2.179	2.130	2.322	1.891	1.891	- To Third Party non Bank
- kepada bank lain	78	2	2	6	6	1	1	2	3	4	5	6	6	7	6	3	3	- To other Bank
e. Lainnya	4.500	2.495	2.448	1.762	1.935	196	374	555	608	746	881	1.005	1.149	1.119	1.232	1.340	1.340	e. Others
2. Beban Bunga	9.505	5.558	5.634	4.122	4.515	412	796	1.170	1.232	1.512	1.784	2.046	2.325	2.238	2.444	2.381	2.381	2. Interest Expenses
a. Kepada Bank Indonesia	1	0	-	2	2	-	-	-	0	0	0	0	0	0	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	230	84	136	163	176	14	32	43	47	54	61	69	75	79	84	87	87	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.640	2.917	2.915	2.202	2.407	197	376	554	555	686	812	939	1.065	1.003	1.097	965	965	c. Third Party non Bank
- Giro	468	370	324	325	348	21	43	69	71	90	107	125	143	164	186	125	125	- Demand Deposit
- Tabungan	299	210	206	140	155	14	26	39	26	32	39	46	52	57	62	52	52	- Saving
- Simpanan Berjangka	3.873	2.336	2.385	1.737	1.904	162	307	446	458	564	666	769	870	782	849	788	788	- Time deposits
d. Surat Berharga	160	69	107	59	64	5	11	16	20	25	30	35	40	45	50	1	1	d. Securities
e. Pinjaman yang diterima	15	24	51	20	24	6	13	19	16	19	21	21	21	21	21	21	21	e. Loans received
f. Lainnya	4.459	2.464	2.425	1.675	1.841	190	364	538	594	728	861	982	1.124	1.091	1.193	1.308	1.308	f. Others
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	5.989	3.418	3.743	2.414	2.659	215	431	680	649	817	971	1.123	1.277	1.305	1.399	1.095	1.095	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.285	1.096	970	1.124	1.381	72	187	318	281	332	447	497	571	543	566	541	541	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	230	17	17	20	21	-	0	0	-	-	-	-	-	-	-	-	-	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain from sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	2	0	0	-	-	-	5	5	5	5	7	7	7	7	7	7	7	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	281	228	294	222	246	21	49	74	81	95	105	119	133	134	147	125	125	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	772	851	659	882	1.114	51	132	238	195	232	334	371	431	402	411	408	408	f. Others
2. Beban Operasional Selain Beban Bunga	5.803	3.546	3.749	2.926	3.336	254	567	925	921	1.150	1.678	1.849	2.058	2.074	2.048	1.986	1.986	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	205	1	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses from sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses from sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	0	0	0	-	-	-	13	11	11	11	11	11	11	11	11	11	11	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.081	1.071	1.026	1.064	1.212	101	178	287	285	330	675	703	744	728	745	821	821	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	13	3	4	1	1	0	4	4	3	3	3	3	3	3	3	3	3	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	4.504	2.470	2.702	1.855	2.118	153	373	623	623	807	988	1.132	1.300	1.332	1.289	1.151	1.151	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	1.471	969	963	612	704	33	50	73	9	(1)	(260)	(230)	(210)	(226)	(83)	(350)	(350)	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	5.766	14.063	3.138	2.532	2.928	399	774	1.105	1.488	1.854	2.254	2.633	3.025	3.437	3.847	46	46	E. Non Operational Income
F. Beban non-operasional	5.799	14.046	3.113	2.516	2.945	398	770	1.104	1.468	1.834	2.215	2.593	3.005	3.417	3.827	46	46	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(33)	17	25	16	(17)	1	3	1	20	20	39	40	21	21	20	16	16	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	1.438	986	988	627	687	34	54	75	29	(222)	(190)	(189)	(205)	(163)	(63)	(334)	(334)	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	170	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	861	716	700	434	457	17	13	14	(11)	(32)	(280)	(265)	(273)	(297)	(163)	(386)	(386)	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	2.062	2.084	1.942	1.781	2.005	203	395	586	765	947	1.119	1.300	1.482	1.661	1.838	2.016	2.016	1. Interest Income
a. Dari Bank Indonesia	54	69	90	59	63	5	8	11	14	15	16	17	18	19	20	21	21	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	33	17	12	3	4	0	1	1	1	1	1	1	1	1	1	1	1	b. From interbank placement
c. Dari surat berharga	43	70	74	85	99	9	19	29	36	48	56	66	76	85	95	104	104	c. From securities
d. Dari Pembiayaan yang diberikan	1.289	1.256	1.188	1.052	1.164	95	190	286	375	459	535	618	698	781	863	947	947	d. From financing
- kepada pihak ketiga bukan bank	1.281	1.254	1.187	1.051	1.164	95	190	286	375	459	535	618	698	781	863	947	947	- To Third Party non Bank
- kepada bank lain	8	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- To other Bank
e. Lainnya	644	671	578	582	675	94	176	258	339	424	511	598	689	775	859	943	943	e. Others
2. Beban Bunga	1.498	1.536	1.272	1.251	1.407	156	298	443	575	710	849	989	1.131	1.270	1.407	1.541	1.541	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	0	1	0	0	0	0	1	1	2	3	3	3	4	4	4	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	45	25	20	19	21	2	4	5	6	7	8	8	9	10	10	10	10	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	798	839	677	661	724	63	125	189	240	294	344	396	447	498	550	599	599	c. Third Party non Bank
- Giro	16	13	11	8	9	1	2	3	4	5	6	8	9	11	13	15	15	- Demand Deposit
- Tabungan	31	31	27	25	27	2	5	7	9	12	14	16	18	21	23	26	26	- Saving
- Simpanan Berjangka	751	796	640	628	688	59	118	178	227	277	324	372	420	467	513	558	558	- Time deposits
d. Surat Berharga	4	9	19	11	18	0	1	1	4	3	4	10	6	12	14	10	10	d. Securities
e. Pinjaman yang diterima	5	5	4	2	3	0	0	1	1	1	1	1	1	2	2	2	2	e. Loans received
f. Lainnya	646	658	551	557	641	90	168	247	323	405	490	572	665	746	828	917	917	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	564	548	670	529	598	47	96	143	191	236	270	311	350	391	432	475	475	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.374	249	212	135	159	10	20	30	36	43	61	73	87	103	115	129	129	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1	2	2	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of financing
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	-	-	10	1	2	1	-	-	-	-	-	-	-	-	-	-	-	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	54	56	51	56	63	6	9	14	18	22	25	31	35	40	45	51	51	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	1.320	193	151	78	95	4	11	16	18	21	35	42	52	62	68	76	76	f. Others
2. Beban Operasional Selain Beban Bunga	2.446	1.169	893	621	695	54	112	171	219	269	322	368	418	465	513	581	581	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	-	-	5	0	0	-	2	9	5	4	4	4	4	4	4	4	4	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.930	578	275	100	111	8	15	20	31	35	45	48	54	57	62	82	82	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	516	591	613	521	584	47	95	142	184	229	272	315	359	402	446	493	493	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	(508)	(372)	(11)	43	63	3	5	2	7	10	9	16	20	30	33	22	22	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	11	5	31	73	74	0	0	11	11	68	68	68	68	68	68	68	68	E. Non Operational Income
F. Beban non-operasional	6	6	5	7	10	0	1	1	1	2	2	3	5	5	5	5	5	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(1)	(1)	25	66	64	(0)	(1)	10	10	66	66	65	63	63	63	63	63	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	(502)	(373)	15	110	127	3	4	12	18	76	74	81	85	93	96	86	86	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer 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)	(512)	(380)	(19)	110	127	3	4	10	15	73	70	76	78	84	87	79	79	K. Profit/Loss After Estimation of tax

n) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	22.169	25.486	25.998	26.787	27.802	2.315	4.589	6.892	8.873	10.916	11.238	10.936	12.456	13.954	15.563	12.341	1. Interest Income
a. Dari Bank Indonesia	409	479	462	599	665	53	96	138	188	230	194	145	161	184	208	169	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	32	10	10	12	13	1	1	1	1	1	1	2	2	2	2	2	b. From interbank placement
c. Dari surat berharga	918	1.342	1.792	2.021	2.280	176	331	504	654	824	1.090	873	882	910	1.002	714	c. From securities
d. Dari Pembiayaan yang diberikan kepada pihak ketiga bukan bank	12.576	14.772	15.206	15.121	16.635	1.432	2.907	4.363	5.524	6.802	6.350	5.628	6.536	7.368	8.262	5.547	d. From financing
- kepada pihak ketiga bukan bank	12.555	14.707	15.146	15.090	16.602	1.429	2.901	4.353	5.512	6.788	6.332	5.610	6.514	7.343	8.243	5.531	- To Third Party non Bank
- kepada bank lain	22	65	60	31	33	2	6	9	12	14	18	18	21	24	19	16	- To other Bank
e. Lainnya	8.234	8.884	8.528	9.033	8.210	654	1.254	1.887	2.506	3.058	3.602	4.287	4.876	5.490	6.089	5.907	e. Others
2. Beban Bunga	13.927	15.491	15.044	15.414	15.173	1.239	2.397	3.598	4.755	5.937	6.745	7.373	8.448	9.529	10.610	9.286	2. Interest Expenses
a. Kepada Bank Indonesia	1	-	5	7	10	4	6	9	12	18	26	35	45	55	61	67	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	269	194	98	75	81	6	12	17	20	23	26	28	32	35	38	41	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	5.026	6.008	6.078	6.177	6.753	570	1.115	1.669	2.195	2.720	2.955	2.873	3.286	3.697	4.128	3.277	c. Third Party non Bank
- Giro	208	232	301	392	444	58	120	179	235	291	354	308	349	394	438	199	- Demand Deposit
- Tabungan	306	400	438	463	505	52	101	150	195	244	286	256	299	347	367	364	- Saving
- Simpanan Berjangka	4.512	5.376	5.338	5.322	5.805	460	894	1.340	1.766	2.185	2.315	2.308	2.638	2.966	3.322	2.714	- Time deposits
d. Surat Berharga	240	283	233	167	181	12	24	39	52	70	88	103	121	136	153	76	d. Securities
e. Pinjaman yang diterima	9	8	1	4	5	0	0	1	1	1	1	2	3	12	20	24	e. Loans received
f. Lainnya	8.382	8.999	8.630	8.983	8.143	646	1.240	1.864	2.474	3.027	3.560	4.221	4.804	5.407	5.994	5.800	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	0	-	-	-	78	90	111	157	187	216	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	8.242	9.995	10.954	11.373	12.629	1.075	2.192	3.294	4.119	4.979	4.493	3.563	4.008	4.425	4.953	3.055	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	2.912	2.667	3.268	3.186	3.712	468	636	849	1.022	1.235	1.419	1.543	1.824	2.151	2.367	2.103	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	19	22	43	71	81	3	11	15	18	46	30	11	1	97	100	2	a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain from sale of financing
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	57	51	21	4	5	1	1	3	5	5	5	2	2	2	2	2	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	581	865	748	728	812	82	186	267	350	417	522	535	600	686	780	655	e. Deviden, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	2.256	1.729	2.456	2.383	2.814	382	439	563	649	767	862	995	1.221	1.367	1.485	1.444	f. Others
2. Beban Operasional Selain Beban Bunga	9.737	11.154	11.244	11.166	12.571	1.173	2.108	3.039	3.942	4.939	5.014	4.430	4.999	5.651	6.301	4.402	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	5	-	0	0	0	-	12	31	31	27	200	176	60	60	59	-	a. Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses from sale of financing
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses from sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	22	82	0	0	1	1	1	1	2	7	4	2	4	1	1	1	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	3.228	3.630	3.071	3.494	4.089	510	813	1.112	1.351	1.677	1.574	1.545	1.879	2.083	2.290	1.364	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	20	27	37	39	43	3	6	11	17	19	21	23	25	27	29	31	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	6.462	7.416	8.135	7.633	8.439	660	1.276	1.884	2.542	3.210	3.215	2.684	3.031	3.481	3.922	3.007	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	1.417	1.508	2.978	3.393	3.770	370	720	1.104	1.198	1.274	898	677	833	925	1.019	755	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	153	152	132	111	140	10	22	89	30	66	43	46	37	42	44	27	E. Non Operational Income
F. Beban non-operasional	79	74	131	159	155	13	29	80	37	71	51	62	79	76	82	36	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	74	77	1	(48)	(14)	(3)	(7)	9	(6)	(4)	(8)	(16)	(42)	(35)	(38)	(10)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	1.490	1.586	2.979	3.344	3.756	367	713	1.113	1.192	1.270	890	661	791	890	981	746	H. Current Year Profit
I. Penerimaan Transfer Laba/Rugi	1.310	1.836	2.243	-	3.048	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	1.310	1.836	2.243	-	3.048	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	1.139	1.005	2.222	2.490	2.793	273	531	824	897	952	642	459	560	635	702	558	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020										Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	7.214	8.156	8.764	9.017	9.870	885	1.813	2.701	3.513	4.372	7.229	10.717	12.348	13.884	15.470	21.998	1. Interest Income
a. Dari Bank Indonesia	326	382	214	247	266	18	34	50	64	78	156	255	288	320	355	455	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	0	b. From interbank placement
c. Dari surat berharga	467	593	841	902	1.000	105	202	305	399	504	680	1.178	1.350	1.522	1.683	2.293	c. From securities
d. Dari Pembiayaan yang diberikan	5.837	6.526	6.904	6.918	7.554	653	1.356	2.011	2.605	3.240	5.732	8.511	9.825	11.034	12.311	17.180	d. From financing
- kepada pihak ketiga bukan bank	5.816	6.505	6.885	6.909	7.544	652	1.354	2.008	2.600	3.234	5.726	8.500	9.813	11.020	12.295	17.159	- To Third Party non Bank
- kepada bank lain	21	21	19	10	10	1	3	3	5	5	6	10	12	14	15	21	- To other Bank
e. Lainnya	585	655	805	950	1.050	108	220	335	444	551	661	773	885	1.008	1.121	2.070	e. Others
2. Beban Bunga	3.095	3.304	3.549	3.830	4.196	401	760	1.108	1.467	1.822	2.355	3.316	3.748	4.183	4.626	7.491	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	12	14	9	6	6	1	1	2	3	4	4	7	9	10	11	13	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	2.387	2.594	2.715	2.806	3.069	256	494	729	972	1.197	1.680	2.524	2.839	3.152	3.476	5.063	c. Third Party non Bank
- Giro	118	165	139	123	140	15	31	47	69	85	103	220	239	259	281	584	- Demand Deposit
- Tabungan	405	443	501	491	530	38	76	113	150	187	229	346	398	451	504	596	- Saving
- Simpanan Berjangka	1.865	1.985	2.071	2.192	2.400	203	387	569	753	924	1.348	1.958	2.201	2.442	2.691	3.883	- Time deposits
d. Surat Berharga	45	38	38	47	49	4	8	9	13	18	19	25	30	32	36	146	d. Securities
e. Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
f. Lainnya	531	630	731	921	1.019	104	210	320	426	532	641	747	859	977	1.086	2.027	f. Others
g. Koreksi atas pendapatan bunga	119	29	57	50	52	36	47	48	54	72	11	10	10	10	16	240	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	4.120	4.852	5.215	5.188	5.675	484	1.053	1.593	2.046	2.550	4.874	7.401	8.600	9.701	10.844	14.508	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	9.263	2.744	4.582	3.192	2.238	400	529	707	776	830	892	1.210	1.402	1.482	1.595	2.385	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	57	57	22	29	26	3	6	9	12	15	18	55	63	73	76	206	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of financing
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	20	37	58	75	81	6	12	21	30	32	35	45	51	57	59	67	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	611	635	733	764	870	81	167	251	324	410	375	496	566	656	727	1.014	e. Deviden, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	8.575	2.015	3.770	2.324	1.261	310	344	425	410	373	464	614	723	696	733	1.098	f. Others
2. Beban Operasional Selain Beban Bunga	12.955	7.141	8.981	6.872	6.147	699	1.218	1.831	2.223	2.629	4.284	6.534	7.667	8.539	9.476	13.219	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1	0	0	5	0	-	-	-	-	-	0	5	5	5	5	63	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	9.904	4.059	5.570	3.604	2.294	403	611	923	1.032	1.166	1.990	2.799	3.352	3.617	3.903	5.442	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	11	16	26	32	34	2	6	10	13	17	19	23	27	31	36	41	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	3.039	3.067	3.384	3.231	3.818	294	600	898	1.179	1.446	2.274	3.706	4.283	4.885	5.531	7.673	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	429	454	816	1.507	1.766	185	364	469	599	751	1.483	2.077	2.335	2.644	2.963	3.674	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	7	45	38	28	19	0	1	25	6	9	14	29	29	31	29	46	E. Non Operational Income
F. Beban non-operasional	5	16	42	62	69	14	5	0	12	10	18	36	53	42	47	109	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	3	29	(3)	(34)	(50)	(14)	(4)	25	(7)	(2)	(4)	(7)	(24)	(11)	(18)	(63)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	431	484	813	1.473	1.716	171	360	494	592	750	1.478	2.070	2.311	2.633	2.946	3.611	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer 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)	325	365	604	1.096	1.276	127	268	368	458	580	1.128	1.526	1.713	1.963	2.207	2.663	K. Profit/Loss After Estimation of tax

n) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen	628.115	673.484	1.063.037	971.181	904.442	987.785	1.137.056	1.274.359	1.206.940	1.129.116	1.127.954	1.153.075	1.065.070	1.136.999	1.077.130	1.081.939	Committed Claims
- Fasilitas pinjaman yang belum ditarik	20.586	29.244	17.310	18.572	14.277	14.520	21.245	25.258	23.673	22.402	27.914	32.727	33.995	33.817	43.276	42.933	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	597.813	641.745	1.040.333	944.781	883.237	964.200	1.101.814	1.238.326	1.167.777	1.097.345	1.089.275	1.109.062	1.020.456	1.094.163	1.024.075	1.028.536	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9.715	2.495	5.395	7.827	6.927	9.065	13.997	10.775	15.491	9.368	10.766	11.286	10.619	9.020	9.780	10.469	- Others
Kewajiban Komitmen	1.983.571	2.160.722	2.724.780	2.760.976	2.659.102	2.764.087	2.860.330	3.142.712	3.051.998	2.867.698	2.851.036	2.937.717	2.853.890	2.913.442	2.891.211	2.877.217	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	1.304.240	1.408.258	1.545.055	1.636.495	1.603.199	1.630.089	1.650.319	1.670.676	1.630.264	1.619.082	1.607.955	1.654.927	1.637.483	1.655.809	1.693.574	1.681.806	- Undisbursed loan facilities to debtors
Committed	298.509	344.860	367.108	384.139	371.281	385.370	389.823	393.601	396.878	396.060	397.200	398.403	405.673	408.119	411.083	415.988	- Committed
Uncommitted	1.005.731	1.063.398	1.177.948	1.252.356	1.231.918	1.244.719	1.260.496	1.277.074	1.233.387	1.223.022	1.210.755	1.256.524	1.231.810	1.247.690	1.282.491	1.265.818	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	12.370	11.229	10.181	16.110	16.622	16.574	16.703	15.465	15.577	16.923	14.944	14.710	17.675	16.966	16.550	18.627	- Undisbursed loan facilities to other banks
Committed	1.581	3.011	1.897	4.625	5.138	6.454	5.919	5.570	5.272	4.575	3.348	4.072	5.007	4.506	3.824	4.173	- Committed
Uncommitted	10.789	8.218	8.284	11.486	11.484	10.120	10.784	9.894	10.306	12.348	11.596	10.638	12.668	12.460	12.726	14.454	- Uncommitted
- Irrevocable L/C yang masih berjalan	66.353	77.108	88.144	68.294	67.522	65.496	70.101	75.736	63.627	58.061	55.093	55.453	59.763	60.179	63.486	64.516	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	594.212	659.107	1.075.275	1.029.207	961.666	1.040.547	1.106.741	1.368.806	1.329.645	1.164.136	1.162.686	1.201.206	1.127.850	1.171.407	1.107.896	1.102.929	- Outstanding spot and derivatives (sold)
- Lainnya	6.397	5.020	6.126	10.870	10.093	11.380	16.466	12.029	12.884	9.496	10.356	11.421	11.119	9.081	9.706	9.340	- Others
Tagihan Kontinjensi	334.875	316.330	286.136	269.073	273.864	261.192	245.546	316.882	291.043	291.015	286.005	302.116	289.355	276.620	272.298	274.419	Contingent Claims
- Garansi yang diterima	288.776	264.819	248.740	223.521	226.961	217.076	200.024	260.748	244.934	243.365	236.688	248.208	233.046	224.395	218.591	221.226	- Received guarantees
- Pendapatan bunga dalam penyelesaian	42.161	46.949	32.405	39.722	40.966	38.389	39.383	49.686	39.490	40.782	42.232	46.563	48.765	44.576	45.880	45.128	- Accrued interest
- Lainnya	3.938	4.562	4.991	5.830	5.936	5.727	6.139	6.449	6.619	6.868	7.085	7.345	7.544	7.649	7.827	8.065	- Others
Kewajiban Kontinjensi	304.665	339.278	366.334	360.802	365.644	333.292	345.387	371.170	350.674	339.105	339.115	341.604	335.447	341.020	339.723	333.639	Contingent Liabilities
- Garansi yang diberikan	302.542	337.695	364.514	358.142	363.078	330.709	342.751	368.456	347.948	336.325	336.365	338.793	332.675	338.236	336.810	330.632	- Issued guarantees
- Lainnya	2.124	1.583	1.820	2.661	2.566	2.583	2.636	2.714	2.725	2.780	2.750	2.812	2.772	2.784	2.913	3.006	- Others
Lainnya	309.064	392.512	445.955	479.595	491.618	494.469	503.105	516.340	515.001	519.758	525.195	531.491	535.297	536.904	546.791	548.338	Others
- Penerusan Kredit	9.441	10.422	12.072	13.924	14.246	14.154	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	12.982	12.960	- Channelling
- Aset produktif yang dihapusbukukan	274.724	350.961	392.081	419.821	430.741	433.673	442.048	454.376	458.142	463.348	458.142	469.631	473.256	474.350	483.831	485.071	- Written off earning assets
Kredit yang diberikan	262.748	339.745	383.718	411.078	421.711	424.404	432.969	445.116	444.220	449.040	454.155	460.328	463.942	464.235	473.621	474.790	- Credit disbursed
Lainnya	11.976	11.216	8.363	8.743	9.030	9.269	9.079	9.261	9.128	9.102	9.194	9.302	9.313	10.115	10.210	10.281	- Others
- Aset produktif yang dihapustagih	24.900	31.129	41.802	45.850	46.632	46.642	47.156	48.220	48.018	48.081	48.353	48.672	48.933	49.575	49.978	50.307	- Charged off earning assets
Kredit yang diberikan	17.557	23.573	34.238	38.519	39.304	39.317	39.806	40.843	40.660	40.720	40.982	41.266	41.596	42.233	42.613	42.976	- Credit disbursed
Lainnya	7.343	7.556	7.564	7.331	7.328	7.325	7.350	7.377	7.357	7.361	7.370	7.406	7.337	7.342	7.364	7.331	- Others

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

Indikator	2016	2017	2018	2019		2020											Indicator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Tagihan Komitmen	11	9	2	2	2	2	7	2	2	2	2	2	2	2	2	2	2	Committed Claims
- Fasilitas pinjaman yang belum ditarik	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	- Others
Kewajiban Komitmen	3.649	2.446	2.503	1.253	1.213	1.254	1.367	1.509	1.199	853	832	1.031	1.294	962	774	712	Committed Liabilities	
- Fasilitas kredit kepada nasabah yang belum ditarik	3.467	2.394	2.452	1.251	1.209	1.249	1.361	1.504	1.195	849	829	1.029	1.292	960	772	710	- Undisbursed loan facilities to debtors	
Committed	760	939	1.049	616	731	696	647	659	396	413	407	429	454	371	381	314	- Committed	
Uncommitted	2.707	1.455	1.403	635	478	553	714	845	799	437	422	600	838	590	391	396	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	144	42	39	2	4	5	6	4	2	2	2	2	2	2	2	2	- Undisbursed loan facilities to other banks	
Committed	38	33	32	0	2	2	3	3	1	1	1	0	0	0	0	0	- Committed	
Uncommitted	106	10	7	1	2	3	3	1	2	1	1	1	1	1	2	2	- Uncommitted	
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)	
- Lainnya	38	9	12	0	0	0	0	1	1	1	0	1	0	0	0	0	- Others	
Tagihan Kontinjensi	1.094	1.144	1.368	1.460	1.445	1.152	1.510	1.540	1.276	1.292	1.287	1.305	1.321	1.281	1.286	1.258	Contingent Claims	
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	658	671	808	915	906	922	950	977	909	925	913	929	945	905	909	882	- Accrued interest	
- Lainnya	436	473	560	545	540	230	560	563	367	367	374	376	376	376	377	376	- Others	
Kewajiban Kontinjensi	1.237	742	932	665	596	400	369	373	338	343	321	322	331	328	338	170	Contingent Liabilities	
- Garansi yang diberikan	1.146	712	904	533	465	383	349	351	324	323	199	200	211	211	219	53	- Issued guarantees	
- Lainnya	91	30	28	132	131	17	20	22	14	20	122	122	120	118	120	117	- Others	
Lainnya	2.107	1.548	1.824	1.663	1.790	1.779	2.280	2.280	2.022	2.021	1.542	1.463	1.529	1.289	1.192	1.033	Others	
- Penerusan Kredit	479	33	19	13	12	12	11	11	10	10	10	9	9	9	9	7	- Channelling	
- Aset produktif yang dihapusbukukan	1.613	1.514	1.805	1.650	1.777	1.767	2.268	2.269	2.012	2.011	1.532	1.454	1.520	1.280	1.184	1.026	- Written off earning assets	
Kredit yang diberikan	1.587	1.514	1.805	1.650	1.777	1.767	2.268	2.269	2.012	2.011	1.532	1.454	1.520	1.280	1.184	1.026	- Credit disbursed	
Lainnya	26	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	- Others	
- Aset produktif yang dihapustagih	16	1	0	-	-	-	-	-	-	-	0	0	0	0	0	0	- Charged off earning assets	
Kredit yang diberikan	16	1	0	-	-	-	-	-	-	-	0	0	0	0	0	0	- Credit disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen	51.874	58.754	44.036	43.091	38.627	54.552	66.650	65.786	56.600	46.784	51.984	43.990	31.768	35.646	30.383	34.834	Committed Claims
- Fasilitas pinjaman yang belum ditarik	2.013	4.134	3.301	3.224	3.185	3.144	3.264	3.614	3.358	3.184	3.793	4.014	4.414	4.643	4.576	4.770	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	44.447	53.621	40.102	37.928	33.598	49.595	60.539	58.950	50.977	41.373	45.500	38.574	26.286	29.905	24.593	28.621	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	5.415	999	633	1.938	1.845	1.813	2.847	3.222	2.265	2.228	2.691	1.402	1.068	1.099	1.215	1.444	- Others
Kewajiban Komitmen	137.805	142.897	121.255	126.915	125.066	138.220	151.532	142.614	134.522	121.139	127.412	118.775	110.224	115.363	109.930	111.109	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	82.304	82.326	77.849	82.912	86.107	87.256	88.692	82.746	82.277	81.937	81.188	78.226	81.757	84.221	83.675	79.946	- Undisbursed loan facilities to debtors
Committed	33.592	32.651	31.541	34.785	35.988	36.422	35.527	28.235	28.069	27.296	27.795	28.478	28.619	29.605	29.841	27.787	- Committed
Uncommitted	48.712	49.675	46.308	48.126	50.119	50.833	53.165	54.511	54.208	54.641	53.392	49.748	53.137	54.616	53.834	52.159	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	220	321	142	105	72	108	104	93	84	83	114	127	129	138	179	165	- Undisbursed loan facilities to other banks
Committed	100	187	79	38	32	37	62	45	47	48	75	82	75	95	106	113	- Committed
Uncommitted	120	134	63	67	40	71	41	49	36	35	39	45	54	43	73	52	- Uncommitted
- Irrevocable L/C yang masih berjalan	4.088	2.966	2.741	2.697	2.386	2.790	2.470	2.480	1.576	1.743	1.318	1.780	1.973	1.922	1.916	1.632	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	49.810	55.139	39.764	37.890	32.610	44.449	55.766	52.334	47.525	35.554	42.543	36.666	24.216	27.146	22.542	27.620	- Outstanding spot and derivatives (sold)
- Lainnya	1.383	2.145	759	3.311	3.891	3.617	4.500	4.961	3.061	1.823	2.249	1.976	2.150	1.936	1.618	1.745	- Others
Tagihan Kontinjensi	38.035	63.645	35.613	22.783	31.218	22.940	24.758	17.613	20.985	18.623	17.431	18.091	18.834	16.080	15.355	15.008	Contingent Claims
- Garansi yang diterima	34.330	59.110	31.051	17.586	21.926	17.185	19.043	12.813	15.792	13.399	12.107	12.524	13.176	10.325	9.532	9.189	- Received guarantees
- Pendapatan bunga dalam penyelesaian	3.504	4.078	4.280	8.916	5.366	5.322	4.404	4.585	4.609	4.698	4.919	5.000	5.171	5.221	5.200	5.000	- Accrued interest
- Lainnya	202	457	281	355	376	389	393	395	608	615	626	648	659	584	602	618	- Others
Kewajiban Kontinjensi	31.761	29.727	23.885	22.081	21.276	19.501	19.783	8.648	8.447	8.503	8.585	8.593	8.989	8.494	8.578	8.902	Contingent Liabilities
- Garansi yang diberikan	30.964	29.306	23.451	21.712	20.897	19.100	19.401	8.291	8.105	8.126	8.224	8.215	8.611	8.120	8.196	8.528	- Issued guarantees
- Lainnya	798	421	434	369	379	401	381	357	341	377	361	378	378	374	383	375	- Others
Lainnya	17.595	27.235	28.582	29.284	31.073	32.465	33.547	33.765	34.708	35.308	35.739	36.457	37.174	37.716	37.284	37.284	Others
- Penerusan Kredit	1.100	2.078	2.985	4.808	5.144	5.250	5.115	4.947	4.891	4.823	4.795	4.708	4.649	4.548	4.566	4.545	- Channelling
- Aset produktif yang dihapusbukukan	15.983	22.815	22.730	22.369	23.830	25.102	25.147	26.201	26.584	27.577	28.107	28.601	29.359	30.145	30.563	30.148	- Written off earning assets
Kredit yang diberikan	12.338	19.097	22.349	21.964	23.430	24.473	24.746	25.801	26.183	27.179	27.711	28.205	28.965	29.750	30.168	29.753	- Credit disbursed
Lainnya	3.645	3.718	381	405	400	628	400	401	401	397	395	396	395	395	395	395	- Others
- Aset produktif yang dihapustagih	512	2.342	2.867	2.106	2.099	2.113	2.203	2.399	2.291	2.309	2.407	2.430	2.449	2.481	2.597	2.590	- Charged off earning assets
Kredit yang diberikan	404	2.109	2.636	2.106	2.099	2.113	2.203	2.399	2.291	2.301	2.382	2.430	2.449	2.481	2.571	2.590	- Credit disbursed
Lainnya	108	233	231	0	0	0	0	0	0	8	24	0	0	0	26	0	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019			2020										Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen	493.076	486.597	622.617	676.667	621.178	680.517	772.205	885.120	848.485	818.526	807.362	831.336	758.088	807.888	762.506	760.901	Committed Claims
- Fasilitas pinjaman yang belum ditarik	18.566	25.102	14.009	14.924	11.092	10.693	16.833	20.644	19.497	19.219	23.123	27.968	27.906	28.430	38.334	36.328	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	470.681	460.646	604.424	656.144	605.182	663.903	747.272	858.529	818.331	793.417	776.547	794.927	722.446	771.925	717.371	717.159	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.829	849	4.184	5.598	4.903	5.921	8.100	5.947	10.657	5.890	7.693	8.440	7.735	7.533	6.800	7.414	- Others
Kewajiban Komitmen	1.252.443	1.251.581	1.486.720	1.536.486	1.450.575	1.513.853	1.573.913	1.759.956	1.735.663	1.552.859	1.531.907	1.587.101	1.530.615	1.569.196	1.548.182	1.547.274	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	764.243	778.583	849.546	836.298	812.605	817.375	833.524	859.159	844.311	766.856	765.187	794.235	794.733	804.334	816.806	808.420	- Undisbursed loan facilities to debtors
Committed	116.775	124.150	133.719	97.829	97.021	96.045	101.247	109.539	116.143	110.011	110.821	108.073	108.862	109.654	109.136	115.927	- Committed
Uncommitted	647.468	654.432	715.828	738.469	715.584	721.330	732.278	749.619	728.168	656.844	654.366	686.163	685.870	694.679	707.670	692.493	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	10.260	6.311	6.584	8.048	8.314	6.838	7.529	6.857	7.279	8.044	6.996	6.834	10.119	9.938	8.694	10.113	- Undisbursed loan facilities to other banks
Committed	111	68	506	227	368	369	406	419	400	595	44	1.031	1.985	1.518	327	327	- Committed
Uncommitted	10.149	6.243	6.077	7.821	7.946	6.469	7.123	6.439	6.879	7.449	6.952	5.803	8.134	8.419	8.367	9.787	- Uncommitted
- Irrevocable L/C yang masih berjalan	24.993	26.974	30.288	19.498	19.154	18.292	20.186	23.687	18.036	14.533	13.374	14.328	15.003	14.084	14.651	16.634	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	449.166	438.950	596.207	666.991	605.815	665.948	704.960	865.221	860.253	757.977	740.143	765.089	704.518	735.209	703.050	707.070	- Outstanding spot and derivatives (sold)
- Lainnya	3.782	763	4.095	5.650	4.687	5.400	7.714	5.032	5.784	5.449	6.207	6.615	6.243	5.632	4.981	5.036	- Others
Tagihan Kontinjensi	230.199	182.190	197.807	181.899	181.443	177.968	159.878	228.438	203.342	201.147	195.836	208.250	195.196	183.799	180.543	184.821	Contingent Claims
- Garansi yang diterima	216.409	168.621	180.763	161.409	161.443	156.845	137.940	195.724	181.044	178.732	173.021	183.211	167.590	160.463	157.286	161.907	- Received guarantees
- Pendapatan bunga dalam penyelesaian	10.673	10.132	13.125	15.828	15.253	16.289	17.027	27.709	17.219	17.225	17.499	19.617	22.071	17.697	17.528	17.077	- Accrued interest
- Lainnya	3.117	3.437	3.919	4.663	4.747	4.835	4.911	5.005	5.078	5.190	5.315	5.422	5.535	5.639	5.729	5.836	- Others
Kewajiban Kontinjensi	89.263	96.350	112.882	102.047	100.576	94.151	98.727	114.556	106.736	99.693	95.241	95.268	93.452	92.955	89.279	84.952	Contingent Liabilities
- Garansi yang diberikan	88.524	95.834	112.442	101.722	100.293	93.809	98.400	114.166	106.326	99.312	94.902	94.922	93.153	92.651	89.033	84.716	- Issued guarantees
- Lainnya	739	516	440	325	283	342	326	390	410	380	340	347	299	304	246	235	- Others
Lainnya	122.144	130.879	144.019	153.108	156.992	157.278	159.911	163.881	163.727	124.090	126.322	127.988	129.006	125.538	133.323	134.885	Others
- Penerusan Kredit	3.213	3.741	3.906	3.882	3.883	3.873	3.880	3.886	3.880	3.529	3.528	3.527	3.526	3.526	3.525	3.525	- Channelling
- Aset produktif yang dihapusbukukan	97.080	101.286	104.579	110.992	114.212	114.552	116.771	120.030	119.992	95.702	97.848	99.381	100.329	96.782	104.427	105.774	- Written off earning assets
Kredit yang diberikan	92.652	97.394	100.375	106.758	109.607	109.926	112.139	115.302	115.333	91.274	93.323	94.768	95.702	91.366	98.904	100.159	- Credit disbursed
Lainnya	4.428	3.892	4.204	4.234	4.605	4.625	4.632	4.729	4.659	4.428	4.524	4.614	4.627	5.416	5.523	5.615	- Others
- Aset produktif yang dihapustagih	21.851	25.851	35.534	38.234	38.897	38.854	39.260	39.965	39.855	24.858	24.947	25.080	25.152	25.230	25.370	25.585	- Charged off earning assets
Kredit yang diberikan	14.617	18.528	28.201	31.112	31.775	31.732	32.123	32.827	32.717	18.617	18.707	18.785	18.925	19.004	19.143	19.359	- Credit disbursed
Lainnya	7.235	7.323	7.333	7.122	7.122	7.122	7.137	7.138	7.138	6.242	6.240	6.295	6.227	6.227	6.227	6.227	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019			2020										Indikator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Tagihan Komitmen	82.405	127.318	395.192	250.171	243.326	251.448	296.929	322.091	300.335	262.074	266.810	276.037	273.418	291.954	282.707	284.702	284.702	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	423	-	683	1.148	1.000	818	-	998	745	1.675	744	366	1.836	1.836	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	81.946	126.673	394.616	249.458	243.149	249.435	292.732	319.486	296.950	260.826	265.431	273.850	269.929	290.823	280.578	281.257	281.257	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	459	646	576	290	178	1.330	3.049	1.605	2.567	1.248	381	1.442	1.814	387	1.763	1.610	1.610	- Others
Kewajiban Komitmen	583.148	756.278	1.108.474	1.089.500	1.074.680	1.102.787	1.126.543	1.231.478	1.174.055	1.186.016	1.183.927	1.223.660	1.204.327	1.220.660	1.224.855	1.210.523	1.210.523	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	450.186	540.732	612.318	712.278	698.827	719.330	722.690	723.217	699.052	765.792	756.811	777.366	755.563	762.280	788.182	788.375	788.375	- Undisbursed loan facilities to debtors
Committed	146.626	186.507	200.277	249.570	235.554	250.046	251.024	253.772	251.511	257.572	257.146	260.326	266.665	267.379	270.582	270.742	270.742	- Committed
Uncommitted	303.559	354.225	412.041	462.708	463.273	469.284	471.667	469.445	447.541	508.221	499.665	517.040	488.898	494.901	517.600	517.633	517.633	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	1.727	4.445	3.319	7.863	8.138	9.529	8.972	8.416	8.119	8.700	7.738	7.654	7.332	6.795	7.582	8.253	8.253	- Undisbursed loan facilities to other banks
Committed	1.321	2.713	1.280	4.359	4.736	6.046	5.448	5.104	4.823	3.931	3.228	2.959	2.947	2.892	3.391	3.733	3.733	- Committed
Uncommitted	406	1.733	2.039	3.504	3.402	3.483	3.523	3.312	3.296	4.769	4.510	4.695	4.385	3.902	4.191	4.519	4.519	- Uncommitted
- Irrevocable L/C yang masih berjalan	36.967	46.824	54.708	45.858	45.781	44.344	47.371	49.446	43.893	41.609	40.316	39.275	42.672	44.075	46.811	46.190	46.190	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	94.268	163.861	438.025	322.952	321.791	328.657	344.654	449.778	420.422	369.196	378.632	398.019	397.525	407.505	380.703	366.686	366.686	- Outstanding spot and derivatives (sold)
- Lainnya	-	416	104	550	143	927	2.856	621	2.569	719	431	1.346	1.235	5	1.578	1.019	1.019	- Others
Tagihan Kontinjensi	64.498	68.460	50.401	60.879	58.964	58.285	58.544	68.381	64.530	68.999	70.428	73.509	73.071	74.500	74.144	72.351	72.351	Contingent Claims
- Garansi yang diterima	37.819	36.870	36.714	44.317	43.581	42.842	42.831	51.971	47.878	51.015	51.344	52.252	52.064	53.388	51.546	49.907	49.907	- Received guarantees
- Pendapatan bunga dalam penyelesaian	26.513	31.400	13.466	16.309	15.127	15.185	15.451	15.939	16.101	17.303	18.329	20.374	20.050	20.079	21.497	21.227	21.227	- Accrued interest
- Lainnya	166	189	221	254	256	258	261	470	551	681	754	882	958	1.033	1.101	1.217	1.217	- Others
Kewajiban Kontinjensi	178.995	208.756	225.065	232.107	239.146	216.176	223.486	244.201	231.635	227.002	231.333	233.759	228.921	235.152	237.313	235.219	235.219	Contingent Liabilities
- Garansi yang diberikan	178.502	208.153	224.249	230.413	237.517	214.497	221.731	242.422	229.835	225.158	229.504	231.897	227.053	232.292	235.288	233.234	233.234	- Issued guarantees
- Lainnya	493	603	817	1.694	1.628	1.678	1.756	1.780	1.799	1.844	1.829	1.862	1.868	1.859	2.025	1.985	1.985	- Others
Lainnya	157.387	218.197	252.621	274.617	280.400	281.648	287.000	294.957	293.498	336.909	339.831	344.026	345.778	350.255	351.773	353.433	353.433	Others
- Penerusan Kredit	4.599	4.521	5.114	5.174	5.159	4.973	4.848	4.853	4.808	5.126	5.115	4.898	4.879	4.850	4.846	4.835	4.835	- Channelling
- Aset produktif yang dihapusbukukan	150.267	210.741	244.106	263.933	269.653	271.048	276.460	284.249	282.818	310.870	313.717	317.966	319.568	323.543	324.917	326.467	326.467	- Written off earning assets
Kredit yang diberikan	146.561	207.307	240.500	260.005	265.857	267.262	272.643	280.346	278.978	306.822	309.672	313.902	315.504	319.466	320.853	322.424	322.424	- Credit disbursed
Lainnya	3.707	3.434	3.605	3.928	3.796	3.786	3.817	3.902	3.840	4.048	4.046	4.064	4.063	4.076	4.064	4.043	4.043	- Others
- Aset produktif yang dihapustagih	2.521	2.936	3.401	5.510	5.588	5.627	5.693	5.856	5.872	20.914	20.999	21.162	21.331	21.863	22.011	22.131	22.131	- Charged off earning assets
Kredit yang diberikan	2.521	2.936	3.401	5.301	5.382	5.424	5.480	5.616	5.653	19.803	19.892	20.051	20.221	20.748	20.899	21.027	21.027	- Credit disbursed
Lainnya	-	-	-	209	206	203	212	239	220	1.111	1.106	1.111	1.111	1.115	1.111	1.104	1.104	- Others

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

Note: r) Revised figures
*) Provisional figures

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

Indikator	2016	2017	2018	2019		2020											Indicator		
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov			
Tagihan Komitmen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	1.132	1.383	283	273	231	235	245	223	216	205	215	215	251	251	248	294	294	Committed Liabilities	
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.113	1.364	280	273	230	233	244	223	215	205	214	214	250	251	248	294	294	- Undisbursed Financing facilities to debtors	
<i>Committed</i>	109	129	18	29	3	26	26	3	3	3	25	25	22	16	25	66	66	- Committed	
<i>Uncommitted</i>	1.003	1.234	262	244	227	207	218	220	213	201	189	189	229	235	223	227	227	- Uncommitted	
- Fasilitas Pembiayaan kepada bank lain belum ditarik	19	19	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Undisbursed Financing facilities to other banks	
<i>Committed</i>	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed	
<i>Uncommitted</i>	9	9	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Uncommitted	
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Tagihan Kontinjensi	107	103	80	83	85	94	95	100	105	108	112	112	112	112	114	114	114	Contingent Claims	
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	100	103	80	83	84	93	94	100	105	108	112	111	112	112	113	113	113	- Accrued interest	
- Lainnya	7	0	0	0	1	1	0	0	0	0	0	1	1	0	0	0	0	0	- Others
Kewajiban Kontinjensi	1.607	1.914	1.417	1.107	1.128	915	891	927	960	1.058	1.048	985	1.004	1.190	1.247	1.247	1.247	Contingent Liabilities	
- Garansi yang diberikan	1.607	1.914	1.354	1.046	1.067	855	829	856	895	994	1.048	985	1.004	1.190	1.247	1.247	1.247	- Issued guarantees	
- Lainnya	-	-	63	61	60	59	62	71	65	64	-	-	-	-	-	-	-	- Others	
Lainnya	187	322	1.863	1.716	1.722	1.724	1.724	1.702	1.803	1.803	1.801	1.801	1.800	1.801	1.800	1.800	1.800	Others	
- Penerusan Pembiayaan	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channelling
- Aset produktif yang dihapusbukukan	137	275	1.816	1.669	1.675	1.677	1.677	1.656	1.757	1.757	1.755	1.755	1.753	1.754	1.753	1.754	1.754	1.754	- Written off earning assets
Pembiayaan yang diberikan	137	275	1.816	1.669	1.675	1.677	1.677	1.656	1.757	1.757	1.754	1.755	1.753	1.754	1.753	1.754	1.754	1.754	- Financing disbursed
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen	739	806	1.146	1.234	1.309	1.248	1.238	1.361	1.474	1.720	1.682	1.710	1.744	1.510	1.533	1.499	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	739	806	1.146	1.234	1.309	1.248	1.238	1.361	1.474	1.720	1.682	1.710	1.744	1.510	1.533	1.499	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	4.516	5.350	4.807	5.964	6.886	7.027	6.038	6.254	5.561	5.711	5.917	4.617	4.877	4.808	4.895	4.438	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	2.059	2.216	1.991	2.981	3.801	4.000	3.153	3.241	2.561	2.704	2.975	3.135	3.200	3.177	3.224	2.811	- Undisbursed Financing facilities to debtors
<i>Committed</i>	646	483	504	1.310	1.984	2.136	1.352	1.393	756	766	1.006	1.072	1.050	1.094	1.118	560	- Committed
<i>Uncommitted</i>	1.412	1.732	1.487	1.670	1.817	1.865	1.801	1.848	1.805	1.938	1.969	2.064	2.151	2.084	2.107	2.251	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	-	90	94	92	93	93	93	93	93	93	93	93	93	93	93	93	- Undisbursed Financing facilities to other banks
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	-	90	94	92	93	93	93	93	93	93	93	93	93	93	93	93	- Uncommitted
- Irrevocable L/C yang masih berjalan	297	202	331	180	170	39	42	69	63	62	24	24	37	25	34	14	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	967	1.156	1.235	1.353	1.451	1.460	1.354	1.435	1.374	1.349	1.355	1.364	1.546	1.513	1.543	1.520	- Outstanding spot and derivatives (sold)
- Lainnya	1.193	1.686	1.156	1.358	1.371	1.435	1.396	1.415	1.469	1.503	1.470	-	-	-	-	-	- Others
Tagihan Kontinjensi	417	316	344	1.515	450	472	481	499	513	557	612	441	445	459	447	298	Contingent Claims
- Garansi yang diterima	23	24	5	9	11	11	6	8	8	12	13	0	0	0	0	0	- Received guarantees
- Pendapatan bunga dalam penyelesaian	385	285	330	1.493	422	447	461	477	490	530	583	434	437	451	439	290	- Accrued interest
- Lainnya	9	7	9	13	17	13	14	14	15	15	16	8	8	8	8	8	- Others
Kewajiban Kontinjensi	1.147	1.069	989	1.229	1.327	748	688	860	921	961	968	952	952	1.036	1.105	694	Contingent Liabilities
- Garansi yang diberikan	1.144	1.056	951	1.149	1.244	662	598	767	825	866	870	848	844	907	966	694	- Issued guarantees
- Lainnya	3	13	39	79	83	85	90	93	96	96	98	104	108	129	139	-	- Others
Lainnya	4.423	6.947	7.913	8.609	8.777	8.642	8.761	8.913	9.128	9.121	8.274	5.545	5.677	5.762	5.854	3.884	Others
- Penerusan Pembiayaan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	4.422	6.947	7.913	8.609	8.777	8.642	8.761	8.913	9.128	9.121	8.274	5.545	5.677	5.762	5.854	3.884	- Written off earning assets
Pembiayaan yang diberikan	4.252	6.911	7.878	8.570	8.739	8.604	8.723	8.875	9.090	9.083	8.238	5.544	5.676	5.761	5.852	3.883	- Financing disbursed
Lainnya	171	35	35	38	38	38	38	38	38	38	36	1	1	1	1	1	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

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

Indikator	2016	2017	2018	2019		2020											Indicator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Tagihan Komitmen	9	-	45	17	-	18	27	-	45	10	114	-	51	-	-	-	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	45	17	-	18	27	-	45	10	114	-	51	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	878	787	739	585	451	710	692	677	782	915	827	2.318	2.302	2.202	2.326	2.869	Committed Liabilities	
- Fasilitas Pembiayaan kepada nasabah belum ditarik	869	644	619	502	420	647	654	587	653	739	752	721	687	586	668	1.251	- Undisbursed Financing facilities to debtors	
- Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	593	- Committed
- Uncommitted	869	644	619	502	420	647	654	587	653	739	752	721	687	586	668	657	-	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Undisbursed Financing facilities to other banks
- Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
- Uncommitted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Uncommitted
- Irrevocable L/C yang masih berjalan	9	143	75	61	31	30	32	53	58	115	62	45	79	74	74	46	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	45	22	-	34	7	38	71	61	13	67	45	34	57	32	-	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	1.484	1.491	1.509	1.528	1.540	-	- Others
Tagihan Kontinjensi	524	473	523	453	259	281	282	311	292	289	300	408	375	389	409	570	Contingent Claims	
- Garansi yang diterima	195	193	207	200	-	194	203	231	211	207	202	220	216	219	227	223	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	329	280	317	253	259	87	79	80	82	82	98	179	151	160	173	338	-	- Accrued interest
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	- Others
Kewajiban Kontinjensi	654	720	1.163	1.566	1.595	1.402	1.444	1.605	1.637	1.546	1.618	1.726	1.799	1.866	1.862	2.161	Contingent Liabilities	
- Garansi yang diberikan	654	720	1.163	1.566	1.595	1.402	1.444	1.605	1.637	1.546	1.618	1.726	1.799	1.866	1.862	2.161	-	- Issued guarantees
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	294	-	- Others
Lainnya	5.221	7.383	9.133	10.599	10.864	10.933	10.964	11.058	11.058	11.104	12.116	14.928	15.049	15.084	15.133	16.018	Others	
- Penerusan Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	5.221	7.383	9.133	10.599	10.817	10.886	10.964	11.058	11.058	11.104	12.116	14.928	15.049	15.084	15.133	16.018	-	- Written off earning assets
- Pembiayaan yang diberikan	5.221	7.246	8.996	10.462	10.627	10.696	10.774	10.868	10.868	10.914	11.924	14.701	14.822	14.857	14.906	15.791	-	- Financing disbursed
- Lainnya	-	137	137	137	190	190	190	190	190	190	192	227	227	227	227	227	-	- Others
- Aset produktif yang dihapusstagh	-	-	-	-	47	47	-	-	-	-	0	0	0	0	0	0	-	- Charged off earning assets
- Pembiayaan yang diberikan	-	-	-	-	47	47	-	-	-	-	0	0	0	0	0	0	-	- Financing disbursed
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: *) Angka-angka sementara

Note: *) Provisional figures

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

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	22,93	23,18	22,97	23,77	23,40	22,83	22,33	21,67	22,08	22,20	22,55	23,03	23,50	23,52	23,83	24,25	Capital Adequacy Ratio (%)
- Modal	1.052.597	1.166.002	1.269.616	1.375.342	1.377.558	1.325.611	1.309.621	1.311.595	1.304.954	1.298.772	1.306.117	1.332.881	1.355.083	1.355.177	1.368.315	1.377.782	- Capital
- ATMR	4.589.611	5.029.816	5.526.581	5.787.228	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	21,19	21,50	21,29	22,20	21,86	21,20	20,67	19,95	20,33	20,53	20,89	21,36	21,76	21,83	22,06	22,48	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	972.350	1.081.234	1.176.700	1.284.475	1.286.968	1.230.880	1.212.520	1.207.644	1.201.263	1.201.551	1.210.353	1.236.481	1.254.842	1.257.632	1.267.029	1.277.284	- Core Capital (Tier I)
- ATMR	4.589.611	5.029.816	5.526.581	5.787.228	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	- Risk Weighted Assets
Return On Assets Ratio (%)	2,23	2,45	2,55	2,47	2,47	2,70	2,49	2,57	2,34	2,06	1,94	1,90	1,76	1,76	1,70	1,64	Return On Assets Ratio (%)
- Laba sebelum pajak	136.048	165.196	186.912	193.726	194.916	217.089	201.639	211.615	193.070	169.888	160.578	156.907	157.796	146.649	142.368	138.082	- Profit
- Rata-rata total aset	6.106.959	6.730.350	7.329.250	7.853.104	7.880.981	8.039.018	8.110.478	8.221.380	8.241.134	8.246.434	8.257.688	8.274.161	8.308.424	8.350.416	8.384.637	8.410.213	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	82,22	78,64	77,86	79,67	79,39	83,49	83,62	88,84	84,85	84,96	84,94	85,09	84,97	86,15	86,27	86,04	Operating Expenses/Operating Income (%)
- Biaya Operasional	624.173	603.178	638.990	684.713	735.429	90.545	169.151	321.462	344.123	385.347	437.488	503.612	564.889	640.844	709.898	763.058	- Operating Expenses
- Pendapatan Operasional	759.146	766.975	820.646	859.398	926.303	108.454	202.279	361.830	405.567	453.579	515.035	591.889	664.792	743.833	822.880	886.882	- Operating Income
Net Interest Margin Ratio (%)	5,63	5,32	5,14	4,89	4,91	4,96	4,81	4,31	4,57	4,50	4,46	4,44	4,43	4,41	4,41	4,41	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	329.913	342.731	360.412	367.355	370.095	383.772	375.210	340.943	361.863	356.916	354.497	353.357	354.022	355.126	356.551	357.911	- Interest income net
- Rata-rata total aset produktif	5.854.786	6.445.076	7.016.192	7.514.009	7.538.955	7.741.917	7.806.265	7.908.138	7.923.909	7.928.274	7.945.045	7.964.420	8.000.338	8.046.171	8.080.307	8.108.233	- Average total earning assets
Loan to Deposits Ratio (%)	90,70	90,04	94,78	93,50	94,43	93,36	92,50	92,55	92,18	90,94	89,10	88,09	85,38	83,46	83,07	82,33	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	4.199.713	4.548.155	5.092.584	5.303.951	5.391.846	5.279.629	5.313.982	5.483.646	5.382.545	5.355.885	5.316.379	5.301.453	5.286.411	5.290.086	5.237.755	5.201.894	- Total Credit to third party
- Total Dana Pihak Ketiga	4.630.352	5.050.984	5.372.841	5.672.712	5.709.670	5.655.237	5.744.590	5.924.944	5.839.044	5.889.605	5.967.088	6.018.481	6.191.910	6.338.774	6.305.140	6.318.538	- Total Third Party Funds
Rasio Aset Likuid (%)	17,50	18,56	14,96	16,02	15,51	15,58	15,10	16,21	16,18	17,42	17,66	19,80	19,41	19,45	18,69	18,89	Liquid Assets Ratio (%)
- Aset Likuid Primer	837.433	963.833	899.937	868.865	902.889	838.781	823.148	928.119	861.939	950.187	925.093	1.084.439	1.052.921	1.062.867	986.758	980.630	- Primary Liquid Asset
- Aset Likuid Sekunder	296.098	353.504	259.472	424.817	370.524	413.397	412.067	440.462	481.066	489.835	542.765	573.795	606.611	626.541	638.319	656.787	- Secondary Liquid assets
- Total Aset	6.475.602	7.099.564	7.751.621	8.075.397	8.212.586	8.039.018	8.181.938	8.443.184	8.300.397	8.267.632	8.313.961	8.372.998	8.548.115	8.686.707	8.692.631	8.665.964	- Total Assets

Ket: Data tidak termasuk data kinerja BUS

Tabel 1.26. Kinerja Bank Umum Konvensional - BUKU 1
(Performance of Commercial Conventional Banks - Group of Business Activities 1)
 Miliar Rp (Billion Rp)

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	22,38	21,73	22,21	22,05	25,13	29,07	29,25	28,60	30,01	29,42	29,43	29,69	26,91	25,37	21,29	28,64	Capital Adequacy Ratio (%)
- Modal	14.113	8.658	9.137	6.783	7.587	8.681	9.212	9.040	7.341	7.033	6.822	6.822	6.946	5.914	4.738	5.194	- Capital
- ATMR	63.072	39.839	41.134	30.761	30.193	29.861	31.499	31.605	24.463	23.908	23.180	22.976	25.808	23.310	22.260	18.133	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	21,36	20,59	21,10	20,88	23,97	27,94	26,57	26,19	27,28	27,61	28,60	28,86	26,07	24,58	20,57	27,88	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	13.474	8.203	8.680	6.423	7.236	8.343	8.370	8.277	6.672	6.601	6.629	6.630	6.728	5.728	4.578	5.055	- Core Capital (Tier I)
- ATMR	63.072	39.839	41.134	30.761	30.193	29.861	31.499	31.605	24.463	23.908	23.180	22.976	25.808	23.310	22.260	18.133	- Risk Weighted Assets
Return On Assets Ratio (%)	1,43	1,49	1,39	1,17	1,17	0,69	0,55	0,51	0,19	0,10	(0,99)	(0,73)	(0,64)	(0,68)	(0,19)	(1,20)	Return On Assets Ratio (%)
- Laba sebelum pajak	1.438	986	988	684	687	407	322	298	87	45	(444)	(326)	(284)	(274)	(75)	(364)	- Profit
- Rata-rata total aset	100.652	65.989	70.874	58.305	58.596	58.931	58.295	58.252	45.392	44.964	44.798	44.558	44.662	40.324	38.885	30.290	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	88,09	87,31	87,90	89,81	89,55	93,62	95,43	95,53	99,44	100,07	111,02	108,48	106,81	107,47	102,56	112,82	Operating Expenses/Operating Income (%)
- Biaya Operasional	10.881	6.661	6.996	5.389	6.030	479	1.049	1.568	1.575	1.953	2.624	2.939	3.288	3.253	3.334	3.083	- Operating Expenses
- Pendapatan Operasional	12.352	7.630	7.959	6.001	6.733	512	1.100	1.641	1.584	1.951	2.363	2.709	3.079	3.027	3.251	2.733	- Operating Income
Net Interest Margin Ratio (%)	6,30	5,50	5,60	4,84	4,87	4,71	4,74	4,99	4,62	4,70	4,68	4,68	4,65	4,69	4,68	4,33	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	5.989	3.418	3.743	2.633	2.659	2.576	2.584	2.720	1.947	1.960	1.941	1.925	1.915	1.740	1.679	1.194	- Interest income net
- Rata-rata total aset produktif	95.052	62.159	66.806	54.378	54.618	54.749	54.505	54.461	42.160	41.682	41.444	41.139	41.158	37.112	35.850	27.564	- Average total earning assets
Loan to Deposits Ratio (%)	94,23	89,09	92,27	80,24	89,06	88,03	91,86	93,82	90,48	91,68	85,08	87,32	81,14	79,52	78,80	91,33	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	66.902	42.987	46.886	38.609	37.960	37.649	39.204	39.430	29.839	28.664	27.451	27.126	27.308	24.514	23.894	18.710	- Total Credit to third party
- Total Dana Pihak Ketiga	70.997	48.250	50.814	48.117	42.621	42.769	42.679	42.028	32.979	31.265	32.266	31.065	33.655	30.826	30.321	20.486	- Total Third Party Funds
Rasio Aset Likuid (%)	16,96	18,09	19,11	17,21	14,54	12,39	14,13	13,19	14,93	13,98	16,18	17,37	16,79	19,13	17,97	16,57	Liquid Assets Ratio (%)
- Aset Likuid Primer	15.820	11.385	13.003	10.487	8.935	6.981	7.925	7.473	6.732	5.789	6.888	7.222	7.345	7.851	7.092	4.787	- Primary Liquid Asset
- Aset Likuid Sekunder	1.158	352	620	49	49	320	383	200	76	259	224	268	277	148	116	257	- Secondary Liquid assets
- Total Aset	100.103	64.894	71.280	61.227	61.798	58.931	58.791	58.166	45.608	43.252	43.969	43.118	45.386	41.822	40.106	30.442	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

Tabel 1.27. Kinerja Bank Umum Konvensional - BUKU 2
(Performance of Commercial Conventional Banks - Group of Business Activities 2)
 Miliar Rp (Billion Rp)

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,72	26,47	26,28	25,40	25,44	25,60	26,43	24,59	24,85	25,09	25,10	25,85	25,95	26,27	26,62	27,21	Capital Adequacy Ratio (%)
- Modal	140.338	150.582	147.821	153.178	152.816	152.945	155.596	143.291	145.368	145.543	145.141	149.408	150.023	153.087	155.508	158.041	- Capital
- ATMR	591.571	568.921	562.563	602.980	600.659	597.497	588.763	582.653	585.024	579.978	578.161	577.882	578.130	582.834	584.254	580.838	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	21,49	24,80	24,66	23,93	23,97	24,12	24,87	23,21	23,45	23,62	23,76	24,52	24,60	24,92	25,27	25,86	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	127.142	141.074	138.725	144.289	143.997	144.095	146.410	135.254	137.210	136.996	137.361	141.718	142.197	145.214	147.635	150.197	- Core Capital (Tier I)
- ATMR	591.571	568.921	562.563	602.980	600.659	597.497	588.763	582.653	585.024	579.978	578.161	577.882	578.130	582.834	584.254	580.838	- Risk Weighted Assets
Return On Assets Ratio (%)	1,66	1,57	1,54	1,43	1,42	1,82	1,61	1,47	1,36	1,21	1,35	1,33	1,30	1,26	1,23	1,28	Return On Assets Ratio (%)
- Laba sebelum pajak	13.710	13.332	12.239	12.466	12.426	16.323	14.553	12.734	12.008	10.643	11.902	11.726	11.482	11.316	11.077	11.750	- Profit
- Rata-rata total aset	828.051	846.799	797.174	873.882	874.411	897.913	903.283	865.388	880.594	879.071	879.509	880.043	885.240	895.210	903.046	915.383	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	85,38	86,33	86,21	87,26	88,32	88,60	89,00	93,96	93,95	93,76	92,58	92,45	92,19	92,16	92,04	91,50	Operating Expenses/Operating Income (%)
- Biaya Operasional	79.660	82.725	75.624	76.151	84.682	10.703	18.446	38.953	54.159	60.431	67.374	76.685	83.930	92.728	100.949	110.711	- Operating Expenses
- Pendapatan Operasional	93.297	95.825	87.716	87.270	95.876	12.080	20.725	41.457	57.649	64.452	72.774	82.945	91.036	100.614	109.685	120.994	- Operating Income
Net Interest Margin Ratio (%)	5,08	5,14	5,08	4,78	4,81	4,54	4,44	4,67	4,68	4,66	4,62	4,62	4,57	4,54	4,52	4,50	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	40.368	41.524	38.532	39.735	40.040	38.969	38.290	38.557	39.307	39.063	38.742	38.752	38.587	38.796	38.912	39.286	- Interest income net
- Rata-rata total aset produktif	794.619	807.973	758.958	831.967	832.151	858.138	863.243	826.138	840.231	838.780	839.155	839.393	844.234	853.767	861.118	872.990	- Average total earning assets
Loan to Deposits Ratio (%)	98,04	91,22	94,03	86,59	90,38	88,85	88,55	89,87	89,63	88,96	88,06	87,95	82,77	81,75	79,73	80,06	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	560.600	523.311	517.132	557.486	561.326	554.435	558.513	553.663	556.083	552.432	550.326	552.393	553.268	560.426	558.560	557.971	- Total Credit to third party
- Total Dana Pihak Ketiga	571.782	573.711	549.986	643.835	621.089	624.040	630.764	616.087	620.452	620.999	624.973	628.057	668.448	685.575	700.579	696.899	- Total Third Party Funds
Rasio Aset Likuid (%)	17,97	20,51	18,92	18,11	17,61	18,33	17,15	16,54	15,78	17,02	17,13	20,16	18,97	20,26	19,03	18,87	Liquid Assets Ratio (%)
- Aset Likuid Primer	132.622	146.135	138.530	141.684	134.144	138.953	128.314	121.966	116.126	115.698	115.471	142.042	137.654	149.400	139.944	133.915	- Primary Liquid Asset
- Aset Likuid Sekunder	19.186	26.477	17.326	24.338	25.245	25.625	27.316	24.012	23.949	32.865	35.544	36.062	37.146	40.841	42.634	45.884	- Secondary Liquid assets
- Total Aset	844.755	841.721	823.832	916.591	905.190	897.913	907.521	882.605	887.419	872.980	881.696	883.250	921.615	938.777	959.393	952.649	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

Tabel 1.28. Kinerja Bank Umum Konvensional - BUKU 3
(Performance of Commercial Conventional Banks - Group of Business Activities 3)
 Miliar Rp (Billion Rp)

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	24,86	24,85	25,07	25,63	25,34	25,40	25,51	25,52	25,91	26,17	26,40	27,13	27,71	27,78	28,50	28,58	Capital Adequacy Ratio (%)
- Modal	428.247	432.261	477.227	465.977	462.892	460.422	470.679	501.762	492.426	455.693	453.179	464.365	470.785	468.621	474.802	473.389	- Capital
- ATMR	1.722.312	1.739.623	1.903.629	1.818.092	1.826.680	1.812.408	1.844.783	1.965.934	1.900.207	1.741.053	1.716.661	1.711.632	1.699.128	1.686.632	1.665.939	1.656.416	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	22,34	22,16	22,42	23,40	23,05	22,91	22,93	22,73	22,98	23,38	23,67	24,31	24,74	24,98	25,44	25,51	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	384.693	385.561	426.769	425.464	420.993	415.162	423.033	446.792	436.588	407.091	406.354	416.084	420.310	421.383	423.756	422.613	- Core Capital (Tier I)
- ATMR	1.722.312	1.739.623	1.903.629	1.818.092	1.826.680	1.812.408	1.844.783	1.965.934	1.900.207	1.741.053	1.716.661	1.711.632	1.699.128	1.686.632	1.665.939	1.656.416	- Risk Weighted Assets
Return On Assets Ratio (%)	1,41	1,77	1,82	1,74	1,72	2,09	1,95	2,16	1,94	1,75	1,72	1,69	1,61	1,45	1,39	1,35	Return On Assets Ratio (%)
- Laba sebelum pajak	33.067	41.879	48.200	44.830	44.415	53.750	50.681	58.795	52.887	44.756	43.703	42.853	40.995	37.041	35.635	34.671	- Profit
- Rata-rata total aset	2.341.535	2.360.755	2.644.252	2.574.360	2.577.891	2.576.519	2.604.408	2.720.009	2.731.219	2.552.589	2.544.526	2.540.113	2.543.976	2.555.234	2.565.614	2.573.628	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	89,33	86,08	85,88	87,73	87,40	89,35	88,71	91,00	89,70	89,22	88,66	88,50	88,66	89,73	89,62	89,57	Operating Expenses/Operating Income (%)
- Biaya Operasional	270.022	258.000	282.031	273.149	284.354	35.040	64.035	142.754	143.567	145.479	162.452	183.586	203.053	225.085	241.179	264.487	- Operating Expenses
- Pendapatan Operasional	302.265	299.713	328.418	311.355	325.349	39.218	72.184	156.867	160.050	163.048	183.234	207.431	229.032	250.858	269.123	295.273	- Operating Income
Net Interest Margin Ratio (%)	4,77	4,40	4,22	3,96	3,98	3,87	3,81	3,65	3,65	3,59	3,62	3,63	3,57	3,54	3,51	3,49	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	107.610	100.122	107.383	97.939	98.455	96.029	95.192	95.149	95.509	87.740	88.056	88.151	87.015	86.561	86.241	85.856	- Interest income net
- Rata-rata total aset produktif	2.258.170	2.274.921	2.543.395	2.471.102	2.474.863	2.480.058	2.499.706	2.607.508	2.614.983	2.442.523	2.434.194	2.430.071	2.434.202	2.445.467	2.455.285	2.462.922	- Average total earning assets
Loan to Deposits Ratio (%)	95,96	96,63	103,37	102,06	103,71	101,00	99,71	98,96	98,86	100,15	99,97	98,95	95,64	90,97	88,73	87,37	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.567.489	1.582.814	1.828.712	1.719.570	1.734.182	1.696.169	1.705.704	1.792.141	1.751.442	1.631.156	1.611.226	1.611.543	1.608.869	1.599.194	1.574.259	1.554.829	- Total Credit to third party
- Total Dana Pihak Ketiga	1.633.429	1.638.013	1.769.026	1.684.856	1.672.217	1.679.307	1.710.745	1.810.928	1.771.636	1.628.734	1.611.651	1.628.614	1.682.147	1.757.983	1.774.148	1.779.632	- Total Third Party Funds
Rasio Aset Likuid (%)	17,00	18,30	15,73	15,56	15,35	15,33	14,49	16,86	16,82	17,77	17,56	19,26	21,03	20,09	20,74	20,74	Liquid Assets Ratio (%)
- Aset Likuid Primer	304.819	346.571	331.476	258.177	277.743	268.115	253.398	342.405	305.830	311.193	291.670	332.988	326.095	371.888	343.323	353.882	- Primary Liquid Asset
- Aset Likuid Sekunder	105.027	104.224	99.705	144.172	124.022	126.888	128.103	139.454	159.161	139.459	147.947	151.039	168.913	184.375	190.751	196.602	- Secondary Liquid assets
- Total Aset	2.410.748	2.463.522	2.741.951	2.585.494	2.616.734	2.576.519	2.632.297	2.858.203	2.764.848	2.536.606	2.504.209	2.513.639	2.570.867	2.645.656	2.659.030	2.653.770	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

Tabel 1.29. Kinerja Bank Umum Konvensional - BUKU 4
(Performance of Commercial Conventional Banks - Group of Business Activities 4)
 Miliar Rp (Billion Rp)

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,24	21,43	21,05	22,47	22,00	20,89	19,83	18,93	19,41	19,71	20,17	20,50	20,99	20,98	21,13	21,63	Capital Adequacy Ratio (%)
- Modal	469.900	574.501	635.431	749.404	754.263	703.564	674.134	657.502	659.819	691.272	700.974	712.285	727.328	727.556	733.267	741.158	- Capital
- ATMR	2.212.656	2.681.434	3.019.255	3.335.395	3.428.536	3.367.364	3.399.858	3.472.778	3.400.199	3.506.701	3.474.992	3.475.264	3.464.381	3.468.007	3.470.615	3.427.117	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,20	20,38	19,96	21,24	20,85	19,70	18,67	17,78	18,26	18,56	18,99	19,34	19,79	19,76	19,91	20,41	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	447.041	546.397	602.527	708.300	714.741	663.280	634.707	617.321	620.794	650.818	660.009	672.049	685.607	685.307	691.059	699.419	- Core Capital (Tier I)
- ATMR	2.212.656	2.681.434	3.019.255	3.335.395	3.428.536	3.367.364	3.399.858	3.472.778	3.400.199	3.506.701	3.474.992	3.475.264	3.464.381	3.468.007	3.470.615	3.427.117	- Risk Weighted Assets
Return On Assets Ratio (%)	3,10	3,15	3,29	3,12	3,14	3,25	2,99	3,05	2,79	2,40	2,20	2,13	2,18	2,03	1,96	1,88	Return On Assets Ratio (%)
- Laba sebelum pajak	87.832	108.999	125.485	135.745	137.390	146.609	136.083	139.788	128.088	114.444	105.417	102.654	105.603	98.566	95.731	92.025	- Profit
- Rata-rata total aset	2.836.721	3.456.807	3.816.950	4.346.558	4.370.083	4.505.655	4.544.492	4.577.731	4.583.929	4.769.809	4.788.856	4.809.446	4.834.546	4.859.647	4.877.093	4.890.912	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	75,05	70,31	69,18	72,57	72,31	78,25	79,08	85,37	77,74	79,19	79,89	80,45	80,38	82,13	82,67	82,24	Operating Expenses/Operating Income (%)
- Biaya Operasional	263.609	255.792	274.338	330.024	360.362	44.322	85.621	138.187	144.822	177.484	205.038	240.402	274.619	319.779	364.436	384.777	- Operating Expenses
- Pendapatan Operasional	351.232	363.806	396.553	454.773	498.345	56.644	108.271	161.864	186.285	224.127	256.663	298.804	341.645	389.334	440.821	467.882	- Operating Income
Net Interest Margin Ratio (%)	6,50	5,99	5,78	5,46	5,48	5,66	5,45	4,63	5,09	4,95	4,88	4,82	4,84	4,84	4,86	4,88	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	175.946	197.667	210.754	227.048	228.941	246.198	239.145	204.517	225.100	228.154	225.757	224.530	226.504	228.028	229.718	231.574	- Interest income net
- Rata-rata total aset produktif	2.706.946	3.300.023	3.647.034	4.156.562	4.177.323	4.348.973	4.388.811	4.420.032	4.426.537	4.605.289	4.630.251	4.653.816	4.680.744	4.709.825	4.728.054	4.744.757	- Average total earning assets
Loan to Deposits Ratio (%)	85,16	85,96	89,90	90,67	90,65	90,40	89,59	89,66	89,20	87,11	84,56	83,37	81,34	80,37	81,08	80,34	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	2.004.722	2.399.043	2.699.854	2.988.285	3.058.379	2.991.375	3.010.562	3.098.412	3.045.180	3.143.633	3.127.375	3.110.391	3.096.965	3.105.953	3.081.042	3.070.383	- Total Credit to third party
- Total Dana Pihak Ketiga	2.354.143	2.791.010	3.003.015	3.295.904	3.373.744	3.309.120	3.360.402	3.455.901	3.413.977	3.608.608	3.698.197	3.730.745	3.807.660	3.864.390	3.800.092	3.821.521	- Total Third Party Funds
Rasio Aset Likuid (%)	17,79	18,29	13,58	15,84	15,19	15,21	15,05	15,78	15,89	17,34	17,82	20,04	19,60	18,47	17,90	17,94	Liquid Assets Ratio (%)
- Aset Likuid Primer	384.172	459.742	416.928	458.517	482.066	424.733	433.511	456.275	433.251	517.507	511.064	602.187	581.827	533.729	496.399	488.046	- Primary Liquid Asset
- Aset Likuid Sekunder	170.726	222.451	141.821	256.258	221.208	260.564	256.265	276.796	297.880	317.252	359.050	386.426	400.275	401.177	404.818	414.043	- Secondary Liquid assets
- Total Aset	3.119.996	3.729.427	4.114.558	4.512.086	4.628.888	4.505.670	4.583.464	4.644.281	4.602.728	4.814.894	4.884.208	4.933.083	5.010.246	5.060.452	5.034.103	5.029.103	- Total Assets

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

Indikator	2016	2017	2018	2019		2020											Indikator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Capital Adequacy Ratio (%)	17,64	19,26	21,95	21,13	20,75	20,92	20,98	20,97	21,25	21,89	22,08	22,37	22,52	22,57	22,71	22,58	Capital Adequacy Ratio (%)
- Modal	1.765	1.963	2.357	2.371	2.354	2.325	2.315	2.289	2.314	2.375	2.384	2.386	2.400	2.407	2.419	2.390	- Capital
- ATMR	10.002	10.194	10.736	11.218	11.347	11.117	11.034	10.916	10.886	10.846	10.798	10.669	10.656	10.664	10.652	10.585	- Risk Weighted Assets
Kualitas Aktiva Produktif																	Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,83	8,49	4,44	4,25	3,97	4,29	4,83	6,14	5,14	5,39	6,25	6,40	6,35	5,75	5,24	5,63	Classified Earning assets to Earning assets (%)
- APYD	991	1.504	666	723	665	812	890	1.086	905	942	972	972	962	913	835	898	- Classified Earning Assets
- Total Aktiva Produktif	17.009	17.716	15.003	16.997	16.763	18.913	18.454	17.695	17.617	17.477	15.556	15.182	15.148	15.881	15.926	15.946	- Total Earning assets
Rentabilitas																	Profitability
Net Operating Margin (%)	(4,00)	(2,50)	(0,08)	0,35	0,46	0,20	0,16	0,06	0,13	0,14	0,10	0,17	0,19	0,25	0,26	0,16	Net Operating Margin (%)
- Pendapatan	(508)	(372)	(11)	47	63	36	27	10	22	23	17	27	29	39	40	24	- Net Operations Income
- Rata-rata Aktiva	12.680	14.860	14.466	13.544	13.699	17.744	17.530	17.835	17.485	17.227	16.368	16.014	15.742	15.592	15.470	15.368	- Average Earning Assets
Return On Assets Ratio (%)	(3,51)	(2,33)	0,09	0,74	0,78	0,20	0,14	0,29	0,31	1,10	0,90	0,86	0,78	0,76	0,71	0,58	Return On Assets Ratio (%)
- Laba	(502)	(373)	15	120	127	34	24	49	53	183	149	140	127	124	115	94	- Profit
- Rata-Rata total aset	14.301	15.983	16.389	16.081	16.198	17.423	17.420	17.009	16.794	16.617	16.469	16.331	16.229	16.205	16.184	16.179	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	118,17	122,18	100,68	96,84	95,87	97,59	98,16	99,33	98,45	98,34	98,77	98,02	97,85	97,10	97,05	98,19	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	3.302	2.047	1.619	1.320	1.461	120	242	368	471	577	684	785	888	989	1.092	1.211	- Operations Expenses
- Pendapatan	2.794	1.675	1.608	1.364	1.524	123	247	370	478	587	692	801	908	1.018	1.125	1.234	- Operations Income
Likuiditas																	Liquidity
Short Term Mismatch (%)	23,18	33,93	29,95	31,69	30,29	36,47	36,08	32,50	31,09	31,80	28,89	27,73	24,41	24,60	28,62	26,90	Short Term Mismatch (%)
- Aktiva Jangka Pendek	3.001	4.704	3.636	4.088	3.777	4.589	4.693	3.618	3.350	3.354	2.864	2.699	2.617	2.634	2.977	2.842	- Short-Term Assets
- Kewajiban Jangka Pendek	12.951	13.861	12.142	12.897	12.468	12.583	13.007	11.135	10.775	10.548	9.913	9.731	10.724	10.710	10.401	10.563	- Short-Term Liabilities
Finance to Deposit Ratio (%)	94,18	86,52	90,99	88,31	91,95	89,23	88,61	99,13	101,20	105,28	114,09	114,42	113,17	111,12	113,72	112,24	Finance to Deposit Ratio (%)
- Pembiayaan	11.396	11.237	10.206	11.386	11.406	11.297	11.195	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.245	11.258	- Financing
- Dana Pihak Ketiga	12.101	12.987	11.217	12.893	12.405	12.661	12.634	11.369	11.113	10.652	9.923	9.834	9.962	10.126	9.888	10.030	- Third Party Funds

Ket: r) Angka-angka diperbaiki

*) Angka-angka sementara

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

Note: r) Revised figures

*) Provisional figures

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

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

Indikator	2016	2017	2018	2019		2020											Indikator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Capital Adequacy Ratio (%)	17,78	18,68	22,12	22,42	22,65	22,20	22,33	22,06	22,25	22,26	20,81	20,24	19,04	19,13	19,07	21,03	Capital Adequacy Ratio (%)
- Modal	18.438	21.288	25.827	28.222	28.751	28.994	29.372	29.478	29.579	29.410	24.515	18.917	19.295	18.986	19.207	14.542	- Capital
- ATMR	103.724	113.945	116.740	125.899	126.932	130.619	131.522	133.602	132.924	132.145	117.817	93.452	101.323	99.234	100.698	69.142	- Risk Weighted Assets
Kualitas Aktiva Produktif																	Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	3,87	4,14	3,19	3,74	3,35	3,83	3,69	3,83	4,01	3,62	3,91	4,31	4,13	4,06	3,90	3,88	Classified Earning assets to Earning assets (%)
- APYD	5.649	6.835	5.872	7.313	6.821	7.763	7.653	8.717	9.053	8.266	7.654	6.314	6.318	6.425	6.300	4.326	- Classified Earning Assets
- Total Aktiva Produktif	146.136	165.018	183.961	195.270	203.487	202.502	207.215	227.437	226.003	228.457	195.860	146.588	152.989	158.196	161.543	111.464	- Total Earning assets
Rentabilitas																	Profitability
Net Operating Margin (%)	1,20	1,01	1,78	2,02	2,05	2,24	2,15	1,97	1,60	1,36	0,88	0,78	0,84	0,82	0,81	0,80	Net Operating Margin (%)
- Pendapatan	1.423	1.508	2.978	3.701	3.770	4.442	4.320	4.416	3.594	3.058	1.797	1.160	1.249	1.233	1.223	824	- Net Operations Income
- Rata-rata Aktiva	118.478	149.540	167.046	182.918	184.206	197.937	200.745	224.606	224.138	224.325	205.204	149.152	149.207	149.818	150.614	102.371	- Average Earning Assets
Return On Assets Ratio (%)	1,08	0,94	1,58	1,78	1,83	2,03	1,96	2,04	1,64	1,39	0,87	0,73	0,76	0,75	0,74	0,73	Return On Assets Ratio (%)
- Laba	1.497	1.586	2.979	3.648	3.756	4.408	4.277	4.451	3.576	3.048	1.781	1.133	1.186	1.187	1.177	813	- Profit
- Rata-Rata total aset	138.009	169.268	188.885	204.432	205.778	217.446	218.058	218.377	218.534	218.510	204.072	154.338	155.809	157.591	159.553	111.977	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	91,58	92,21	85,67	83,90	83,92	82,70	81,95	81,24	83,88	85,95	90,06	91,71	91,09	91,22	91,33	91,30	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	15.473	17.849	17.807	17.678	19.682	1.769	3.270	4.779	6.232	7.792	8.141	7.490	8.508	9.614	10.734	7.925	- Operations Expenses
- Pendapatan	16.896	19.357	20.785	21.070	23.452	2.139	3.990	5.883	7.430	9.067	9.039	8.167	9.341	10.539	11.753	8.680	- Operations Income
Likuiditas																	Liquidity
Short Term Mismatch (%)	24,87	32,73	28,32	30,55	29,04	34,08	31,98	29,84	27,58	26,91	27,83	20,54	23,35	23,53	24,80	27,91	Short Term Mismatch (%)
- Aktiva Jangka Pendek	30.757	43.437	38.999	42.655	42.924	50.914	47.159	43.779	40.227	39.260	40.311	27.790	32.905	34.240	37.351	26.732	- Short-Term Assets
- Kewajiban Jangka Pendek	123.672	132.697	137.713	139.615	147.805	149.400	147.456	146.702	145.858	145.880	144.829	135.271	140.933	145.493	150.591	95.766	- Short-Term Liabilities
Finance to Deposit Ratio (%)	89,21	80,18	78,51	80,30	78,41	78,72	78,77	80,55	79,49	81,83	79,86	84,69	80,29	77,33	76,26	74,13	Finance to Deposit Ratio (%)
- Pembiayaan	110.929	118.272	124.766	135.825	138.602	137.734	138.731	141.825	141.109	143.444	137.528	107.802	107.817	109.007	109.275	68.823	- Financing
- Dana Pihak Ketiga	124.349	147.502	158.917	169.150	176.763	174.974	176.114	176.078	177.516	175.305	172.207	127.286	134.279	140.966	143.297	92.846	- Third Party Funds

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

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

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Capital Adequacy Ratio (%)	14,02	15,86	16,24	16,20	16,17	16,02	16,27	16,48	16,47	16,83	21,71	21,40	21,50	21,45	21,49	21,12	Capital Adequacy Ratio (%)
- Modal	6.950	7.859	8.580	9.509	9.612	9.750	9.888	9.981	10.067	10.205	15.589	20.995	21.151	21.386	21.774	28.466	- Capital
- ATMR	49.580	49.556	52.824	58.703	59.448	60.879	60.782	60.553	61.134	60.651	71.817	98.093	98.366	99.707	101.310	134.785	- Risk Weighted Assets
Kualitas Aktiva Produktif																	Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	4,70	3,41	2,50	1,69	1,46	1,34	1,26	1,27	1,31	1,18	1,64	1,91	1,90	1,84	1,84	2,07	Classified Earning assets to Earning assets (%)
- APYD	3.430	2.738	2.307	1.691	1.532	1.524	1.485	1.595	1.584	1.481	2.036	3.233	3.204	3.240	3.282	4.908	- Classified Earning Assets
- Total Aktiva Produktif	72.903	80.377	92.389	100.257	105.115	113.537	117.735	125.957	121.386	125.817	123.821	169.080	168.577	176.306	178.169	237.326	- Total Earning assets
Rentabilitas																	Profitability
Net Operating Margin (%)	0,63	0,61	0,97	1,76	1,88	1,98	1,91	1,53	1,47	1,47	2,17	1,89	1,89	1,92	1,94	1,72	Net Operating Margin (%)
- Pendapatan	429	454	816	1.644	1.766	2.219	2.185	1.877	1.796	1.803	2.965	3.560	3.503	3.525	3.556	4.008	- Net Operations Income
- Rata-rata Aktiva	67.778	74.545	84.348	93.360	94.204	112.106	114.183	123.139	122.277	122.653	136.367	187.969	185.301	184.078	183.286	232.365	- Average Earning Assets
Return On Assets Ratio (%)	0,59	0,59	0,88	1,60	1,69	1,84	1,91	1,74	1,56	1,59	2,29	1,98	1,93	1,95	1,95	1,70	Return On Assets Ratio (%)
- Laba	431	484	813	1.607	1.716	2.052	2.162	1.978	1.776	1.799	2.957	3.549	3.467	3.511	3.535	3.939	- Profit
- Rata-Rata total aset	73.494	82.319	92.771	100.476	101.461	111.504	113.215	113.726	113.580	113.421	129.304	179.602	179.306	180.193	181.038	231.410	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	97,29	95,57	93,50	86,59	84,00	83,84	82,53	84,56	84,29	83,66	80,15	81,40	81,87	81,61	81,44	83,39	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	15.399	9.787	11.743	9.731	9.272	959	1.721	2.571	3.211	3.848	5.987	9.092	10.546	11.734	13.001	18.442	- Operations Expenses
- Pendapatan	15.827	10.241	12.559	11.238	11.038	1.144	2.085	3.040	3.809	4.599	7.470	11.169	12.881	14.378	15.964	22.116	- Operations Income
Likuiditas																	Liquidity
Short Term Mismatch (%)	18,04	23,59	25,05	26,91	31,71	31,77	29,26	28,86	27,11	24,91	24,84	34,52	27,59	26,38	30,13	20,74	Short Term Mismatch (%)
- Aktiva Jangka Pendek	11.910	17.410	21.180	23.664	29.334	29.119	28.069	27.543	25.570	23.263	25.912	38.480	30.353	30.749	34.646	36.133	- Short-Term Assets
- Kewajiban Jangka Pendek	66.033	73.815	84.559	87.946	92.516	91.656	95.918	95.446	94.313	93.389	104.331	111.468	110.002	116.559	114.970	174.230	- Short-Term Liabilities
Finance to Deposit Ratio (%)	78,91	77,38	76,97	78,48	75,28	75,02	72,56	73,89	74,77	75,54	75,52	75,83	76,71	74,68	75,51	77,49	Finance to Deposit Ratio (%)
- Pembiayaan	55.202	60.280	67.326	73.018	75.138	74.153	74.243	75.300	75.082	75.386	84.010	115.659	116.364	120.248	121.997	165.516	- Financing
- Dana Pihak Ketiga	69.957	77.903	87.472	93.045	99.810	98.851	102.321	101.916	100.417	99.794	111.244	152.527	151.695	161.010	161.557	213.583	- Third Party Funds

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

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

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

Kelompok Bank	2016	2017	2018	2019		2020										Group of Bank	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
- BUKU 1	100.103	64.894	71.280	61.227	61.798	58.931	58.791	58.166	45.608	43.252	43.969	43.118	45.386	41.822	40.106	30.442	- BUKU 1
- BUKU 2	844.755	841.732	823.832	916.591	905.190	897.914	907.521	882.605	887.419	872.980	881.696	883.250	921.615	938.777	959.393	952.649	- BUKU 2
- BUKU 3	2.410.757	2.463.537	2.741.984	2.585.519	2.616.734	2.576.519	2.632.337	2.858.203	2.764.848	2.536.606	2.504.209	2.513.639	2.570.867	2.645.656	2.659.030	2.653.770	- BUKU 3
- BUKU 4	3.120.003	3.729.446	4.114.559	4.512.086	4.628.888	4.505.670	4.583.464	4.644.281	4.602.728	4.814.894	4.884.208	4.933.083	5.010.246	5.060.452	5.034.103	5.029.103	- BUKU 4
- BUKU 1 SYARIAH	15.968	16.999	15.896	17.777	17.479	17.423	17.418	16.187	16.150	15.906	15.731	15.498	15.512	16.019	15.995	16.130	- BUKU 1 SHARIA
- BUKU 2 SYARIAH	159.374	183.177	202.212	212.011	220.588	217.446	218.670	219.016	219.003	218.414	210.987	159.123	166.103	171.849	177.209	122.570	- BUKU 2 SHARIA
- BUKU 3 SYARIAH	78.839	87.850	98.583	105.694	112.297	111.504	114.926	114.747	113.140	112.788	129.613	178.201	177.236	187.288	188.642	248.782	- BUKU 3 SHARIA
Total	6.729.799	7.387.634	8.068.346	8.410.906	8.562.974	8.385.407	8.533.127	8.793.204	8.648.896	8.614.839	8.670.413	8.725.913	8.906.965	9.061.864	9.074.478	9.053.446	Total

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Kelompok Bank	Desember 2016				Desember 2017				Desember 2018				November 2019				Desember 2019				November 2020				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
BUKU 1	4	20	1	0	4	14	0	3	15	0	0	3	9	1	0	1	11	1	0	1	7	0	0	BUKU 1	
BUKU 2	1	16	31	2	0	17	35	0	14	37	0	0	14	38	0	0	15	37	0	0	19	37	0	BUKU 2	
BUKU 3	0	0	6	18	0	0	5	0	0	4	23	0	0	4	21	0	0	4	21	0	0	5	20	BUKU 3	
BUKU 4	0	0	0	4	0	0	0	0	0	0	5	0	0	0	6	0	0	0	6	0	0	0	7	BUKU 4	
BUKU 1 SYARIAH	0	3	0	0	0	3	0	1	3	0	0	1	3	0	0	1	3	0	0	1	3	0	0	BUKU 1 SHARIA	
BUKU 2 SYARIAH	0	5	3	1	0	5	3	0	4	4	1	0	2	6	1	0	3	5	1	0	1	5	0	BUKU 2 SHARIA	
BUKU 3 SYARIAH	0	0	0	1	0	0	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	1	3	BUKU 3 SHARIA	
Total	5	44	41	26	4	39	43	4	36	45	30	4	28	49	29	2	32	47	29	2	30	48	30	Total	

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019		2020										Indicator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Aset Produktif Neraca	5.748.923	6.377.940	6.954.091	7.373.717	7.426.309	7.376.185	7.532.264	7.704.733	7.611.903	7.669.014	7.665.338	7.629.298	7.802.831	7.915.328	8.053.647	8.028.047	Earning Assets
a. Lancar	5.417.259	6.026.288	6.583.893	6.900.984	6.990.890	6.888.563	7.024.219	7.162.407	7.038.669	7.133.707	7.180.250	7.170.811	7.344.109	7.465.300	7.602.519	7.582.398	a. Current
b. DPK	198.041	223.692	238.955	313.324	287.507	329.573	349.117	379.076	406.138	362.908	307.768	275.367	275.735	270.712	273.331	267.819	b. Special Mention
c. Kurang Lancar	28.452	23.925	22.832	27.891	24.828	32.828	27.433	27.699	26.816	27.581	28.902	25.343	20.928	20.012	18.347	22.260	c. Sub-Standard
d. Diragukan	15.961	18.281	16.704	22.947	29.052	19.563	21.985	26.098	24.838	25.798	28.387	31.862	27.962	24.039	19.955	17.794	d. Doubtful
e. Macet	89.210	85.754	91.708	108.572	94.032	105.658	109.510	109.454	115.442	119.019	120.031	125.915	134.097	135.265	139.495	137.777	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.682.211	1.830.564	2.005.429	2.076.419	2.046.734	2.039.970	2.077.028	2.127.516	2.054.588	2.027.389	2.011.323	2.060.795	2.044.424	2.068.175	2.107.295	2.092.335	Earning Assets - Account Administrative Transactions
a. Lancar	1.656.008	1.804.957	1.975.960	2.046.782	2.017.643	2.008.795	2.045.099	2.093.729	2.021.765	1.993.485	1.976.499	2.027.050	2.009.515	2.029.702	2.073.469	2.056.422	a. Current
b. DPK	22.722	22.483	26.383	26.851	25.974	27.923	28.711	30.547	29.535	30.491	30.811	29.767	30.723	35.009	30.328	31.833	b. Special Mention
c. Kurang Lancar	1.648	1.723	1.257	956	1.300	1.435	1.454	1.229	1.464	1.699	1.599	1.305	1.190	1.139	1.221	1.867	c. Sub-Standard
d. Diragukan	1.005	385	282	414	454	295	279	274	257	303	716	1.019	909	397	263	336	d. Doubtful
e. Macet	827	1.016	1.547	1.416	1.365	1.522	1.485	1.737	1.567	1.411	1.698	1.655	2.088	1.928	2.014	1.877	e. Lost
Non Performing Earning Aset (Nominal)	137.104	131.083	134.328	162.194	151.029	161.300	162.145	166.491	170.384	175.811	181.332	187.098	187.174	182.780	181.294	181.911	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	36.781	44.553	63.130	57.839	66.766	64.229	65.829	69.524	66.069	65.527	68.473	71.131	72.239	71.440	73.368	69.414	Interbank Loans
a. Lancar	36.667	44.433	63.029	57.767	66.697	64.106	65.737	69.427	65.939	65.402	68.376	71.060	72.178	71.349	73.276	69.324	a. Current
b. DPK	19	15	9	10	6	63	30	29	68	63	36	6	6	35	36	31	b. Special Mention
c. Kurang Lancar	-	-	1	-	0	0	-	-	-	-	-	0	0	-	-	4	c. Sub-Standard
d. Diragukan	-	-	-	-	0	-	-	-	-	-	-	-	0	0	0	-	d. Doubtful
e. Macet	94	105	91	62	63	60	62	67	62	62	61	65	55	56	55	54	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	94	105	91	62	63	60	62	67	62	62	61	65	56	56	56	58	Interbank Non Performing Loan (Nominal)

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

Note: *) Provisional figures
r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indicator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Aset Produktif Neraca	83.133	52.947	57.272	50.840	51.312	50.155	49.623	49.079	39.226	36.836	36.686	34.096	36.419	33.470	32.044	24.622	Earning Assets	
a. Lancar	77.789	48.418	51.959	46.330	47.268	45.055	44.163	43.925	34.354	32.267	32.727	30.270	32.699	30.098	28.596	21.313	a. Current	
b. DPK	3.951	3.058	3.633	3.241	2.960	3.936	3.772	3.415	3.427	3.394	3.042	2.908	2.859	2.726	2.800	2.659	b. Special Mention	
c. Kurang Lancar	170	226	200	85	66	121	108	190	112	57	63	54	42	30	29	48	c. Sub-Standard	
d. Diragukan	121	147	253	164	154	102	293	264	160	189	154	152	89	57	53	89	d. Doubtful	
e. Macet	1.102	1.097	1.228	1.020	863	942	1.287	1.285	1.174	930	702	713	730	559	566	514	e. Loss	
Aset Produktif Transaksi Rekening Administratif	4.757	3.148	3.395	1.786	1.678	1.637	1.716	1.859	1.521	1.175	1.031	1.230	1.504	1.173	993	765	Earning Assets - Account Administrative Transactions	
a. Lancar	4.734	3.115	3.327	1.749	1.622	1.573	1.657	1.794	1.501	1.151	1.009	1.209	1.483	1.158	977	749	a. Current	
b. DPK	17	26	7	26	51	57	51	30	12	13	9	11	5	7	3	3	b. Special Mention	
c. Kurang Lancar	0	0	0	0	0	0	0	10	-	3	1	0	0	0	-	0	c. Sub-Standard	
d. Diragukan	0	0	1	0	0	0	0	17	1	0	3	4	1	0	0	5	d. Doubtful	
e. Macet	6	8	60	11	5	7	7	7	7	7	9	6	9	9	8	8	e. Loss	
Non Performing Earning Aset (Nominal)	1.399	1.478	1.742	1.279	1.088	1.171	1.696	1.774	1.453	1.186	931	929	871	655	656	663	Non Performing Earning Asset (Nominal)	
Kredit kepada Bank Lain	677	13	47	32	35	33	34	45	40	38	37	37	36	50	35	34	Interbank Loans	
a. Lancar	673	13	47	32	35	33	34	44	40	38	37	37	36	50	35	34	a. Current	
b. DPK	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	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	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	703.820	702.071	679.820	766.628	758.375	752.439	770.285	740.089	750.265	750.525	758.046	730.849	765.625	768.713	801.501	791.489	Earning Assets
a. Lancar	652.392	656.428	633.974	716.401	714.099	702.641	718.718	687.283	691.592	695.030	709.474	683.871	715.426	719.638	750.082	743.781	a. Current
b. DPK	32.783	28.550	28.471	27.385	24.525	27.806	30.102	31.520	36.133	32.346	26.243	24.665	28.619	27.176	30.324	27.003	b. Special Mention
c. Kurang Lancar	2.082	1.404	1.664	2.333	2.211	3.053	2.162	2.017	1.972	1.986	2.284	2.273	1.550	1.850	1.277	1.123	c. Sub-Standard
d. Diragukan	1.515	1.529	1.481	3.429	3.474	2.726	2.357	3.056	2.528	2.592	2.398	2.159	2.285	2.783	2.232	2.081	d. Doubtful
e. Macet	15.048	14.160	14.229	17.080	14.066	16.213	16.947	16.214	18.041	18.571	17.647	17.880	17.745	17.267	17.587	17.500	e. Loss
Aset Produktif Transaksi Rekening Administratif	117.575	114.920	104.184	107.426	109.462	109.254	110.667	93.610	92.042	91.889	90.844	88.348	92.469	94.401	93.965	90.271	Earning Assets - Account Administrative Transactions
a. Lancar	116.420	113.477	102.998	106.595	108.781	108.409	109.763	92.391	90.654	90.736	89.821	87.532	91.647	93.480	92.843	89.244	a. Current
b. DPK	898	1.107	901	587	487	599	674	984	1.084	849	672	474	536	625	805	740	b. Special Mention
c. Kurang Lancar	20	11	8	2	12	10	1	3	26	12	8	1	3	2	4	0	c. Sub-Standard
d. Diragukan	3	11	5	1	2	12	18	18	17	46	25	14	20	6	1	3	d. Doubtful
e. Macet	233	313	272	241	181	224	211	213	261	240	313	320	265	287	311	284	e. Loss
Non Performing Earning Aset (Nominal)	18.901	17.428	17.659	23.086	19.945	22.238	21.695	21.521	22.845	23.453	22.679	22.655	21.866	22.195	21.413	20.991	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	7.476	7.135	8.582	8.247	7.820	7.648	7.930	9.086	8.321	8.173	7.993	8.132	8.072	4.487	4.431	2.138	Interbank Loans
a. Lancar	7.475	7.133	8.581	8.242	7.815	7.642	7.924	9.080	8.315	8.140	7.988	8.127	8.066	4.482	4.425	2.132	a. Current
b. DPK	-	-	-	-	-	-	0	-	-	27	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	1	-	-	-	-	-	-	1	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	2	-	6	6	6	6	6	6	6	6	6	6	6	6	6	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	2	1	6	6	6	6	6	6	6	6	6	6	6	6	6	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	2.110.025	2.130.561	2.358.948	2.281.541	2.287.670	2.258.029	2.309.480	2.428.458	2.383.504	2.194.443	2.188.445	2.175.893	2.234.334	2.261.602	2.308.989	2.289.116	Earning Assets
a. Lancar	1.975.692	2.000.028	2.215.904	2.091.447	2.114.570	2.066.781	2.115.144	2.232.303	2.189.968	2.022.745	2.028.103	2.022.463	2.085.712	2.120.860	2.170.235	2.153.799	a. Current
b. DPK	83.065	91.205	100.352	140.718	126.529	141.498	144.476	143.689	140.488	121.808	110.939	101.287	95.995	91.720	90.696	87.068	b. Special Mention
c. Kurang Lancar	9.197	4.792	5.284	7.982	6.528	9.571	7.432	7.875	6.784	6.134	5.416	5.764	5.110	4.302	4.481	6.116	c. Sub-Standard
d. Diragukan	7.818	6.651	5.113	7.609	9.100	6.415	6.550	7.912	8.061	6.613	5.885	6.407	6.661	6.426	4.986	4.183	d. Doubtful
e. Macet	34.253	27.883	32.296	33.785	30.943	33.764	35.878	36.679	38.203	37.142	38.102	39.972	40.856	38.294	38.592	37.950	e. Loss
Aset Produktif Transaksi Rekening Administratif	888.020	907.702	998.860	965.566	940.366	936.314	959.639	1.003.868	975.951	888.745	880.458	910.319	913.008	921.006	929.164	919.883	Earning Assets - Account Administrative Transactions
a. Lancar	869.117	890.184	978.081	945.992	921.160	916.774	940.347	983.829	957.070	867.421	861.247	890.990	893.948	901.989	908.964	900.108	a. Current
b. DPK	17.008	15.467	18.913	17.694	16.892	17.443	17.329	18.017	16.911	19.486	17.409	17.572	17.120	17.175	18.331	18.014	b. Special Mention
c. Kurang Lancar	1.419	1.384	856	851	1.176	1.047	1.050	859	1.027	1.019	958	913	1.039	963	990	988	c. Sub-Standard
d. Diragukan	192	228	122	209	283	166	87	86	104	104	75	70	99	110	84	76	d. Doubtful
e. Macet	283	438	890	820	855	884	827	1.077	839	716	769	773	802	768	794	697	e. Loss
Non Performing Earning Aset (Nominal)	53.162	41.377	44.559	51.257	48.886	51.847	51.824	54.488	55.019	51.727	51.204	53.900	54.566	50.864	49.928	50.010	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	15.195	15.974	22.429	19.384	22.160	19.781	19.697	21.534	19.489	18.330	19.315	19.153	19.382	20.259	21.445	20.539	Interbank Loans
a. Lancar	15.161	15.960	22.414	19.381	22.159	19.778	19.694	21.532	19.469	18.302	19.304	19.151	19.380	20.246	21.432	20.526	a. Current
b. DPK	19	0	0	2	-	2	2	-	19	27	11	2	2	13	13	13	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	15	15	15	2	2	2	2	0	0	0	0	0	0	0	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	15	15	15	2	2	2	2	0	0	0	0	0	0	0	0	0	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	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	2.621.911	3.242.908	3.572.773	3.969.505	4.011.686	3.987.774	4.065.747	4.122.647	4.080.049	4.321.570	4.353.420	4.364.159	4.436.396	4.508.151	4.562.808	4.565.363	Earning Assets
a. Lancar	2.503.128	3.094.986	3.415.924	3.762.650	3.817.012	3.769.519	3.832.162	3.862.152	3.792.262	4.042.964	4.105.800	4.133.403	4.203.322	4.274.602	4.328.164	4.327.420	a. Current
b. DPK	64.517	86.901	94.037	128.659	121.468	140.869	155.293	180.599	205.527	188.162	150.753	130.826	132.954	133.715	134.403	137.651	b. Special Mention
c. Kurang Lancar	14.747	14.432	14.068	15.021	13.607	17.385	15.221	15.398	15.737	17.143	18.952	15.362	12.460	11.947	10.742	13.013	c. Sub-Standard
d. Diragukan	5.399	8.213	9.010	11.021	15.754	9.395	11.721	13.331	12.773	15.370	18.811	21.922	17.741	13.661	11.720	10.541	d. Doubtful
e. Macet	34.122	38.376	39.733	52.155	43.846	50.606	51.351	51.168	53.749	57.932	59.104	62.646	69.919	74.225	77.779	76.737	e. Loss
Aset Produktif Transaksi Rekening Administratif	667.382	800.154	894.593	996.298	990.210	987.614	1.000.684	1.023.433	980.835	1.041.203	1.034.337	1.056.172	1.032.609	1.046.426	1.077.846	1.076.036	Earning Assets - Account Administrative Transactions
a. Lancar	661.303	793.773	887.230	987.204	981.132	976.953	989.078	1.011.052	968.346	1.029.865	1.019.826	1.042.636	1.017.651	1.027.952	1.065.400	1.061.000	a. Current
b. DPK	4.758	5.882	6.556	8.536	8.539	9.818	10.650	11.495	11.520	10.112	12.709	11.703	13.044	17.197	11.179	13.059	b. Special Mention
c. Kurang Lancar	209	157	390	93	106	375	398	352	403	653	610	379	145	166	222	871	c. Sub-Standard
d. Diragukan	808	144	154	199	165	113	173	151	136	153	611	926	788	280	176	252	d. Doubtful
e. Macet	305	197	263	266	268	356	385	382	431	420	581	529	980	831	868	855	e. Loss
Non Performing Earning Aset (Nominal)	55.588	61.519	63.619	78.756	73.745	78.229	79.249	80.782	83.229	91.670	98.669	101.763	102.033	101.110	101.508	102.268	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	12.310	20.299	31.604	29.776	36.289	36.323	37.729	38.408	37.780	38.565	40.691	43.374	44.308	46.197	47.028	46.270	Interbank Loans
a. Lancar	12.237	20.207	31.519	29.715	36.228	36.209	37.647	38.320	37.675	38.473	40.611	43.310	44.254	46.125	46.957	46.200	a. Current
b. DPK	-	13	9	8	6	61	28	27	49	36	25	4	4	22	22	17	b. Special Mention
c. Kurang Lancar	-	-	-	-	0	0	-	-	-	-	-	0	0	-	-	4	c. Sub-Standard
d. Diragukan	-	-	-	-	0	-	-	-	-	-	-	-	0	0	0	-	d. Doubtful
e. Macet	74	79	76	54	54	53	54	62	56	56	55	59	49	50	50	48	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	74	79	76	54	54	53	54	62	56	56	55	59	50	50	50	52	Interbank Non Performing Loan (Nominal)

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	15.158	15.437	13.237	15.632	15.403	17.744	17.315	16.551	16.435	16.410	14.200	13.887	13.839	14.392	14.371	14.353	Earning Assets
a. Lancar	13.239	13.094	11.919	14.142	14.105	15.900	15.215	13.716	14.353	14.240	11.938	11.643	11.629	12.347	12.602	12.612	a. Current
b. DPK	754	878	812	929	775	1.293	1.557	2.264	1.499	1.578	1.659	1.646	1.619	1.452	1.182	993	b. Special Mention
c. Kurang Lancar	683	283	47	130	82	106	48	73	71	75	84	60	50	47	86	186	c. Sub-Standard
d. Diragukan	83	154	83	24	50	42	77	60	71	32	20	38	40	81	20	34	d. Doubtful
e. Macet	399	1.027	377	406	392	403	419	437	440	485	500	502	502	465	480	529	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.727	2.054	1.372	1.075	34	883	855	859	898	998	1.073	1.011	1.026	1.205	1.272	1.313	Earning Assets - Account Administrative Transactions
a. Lancar	1.726	2.054	1.371	1.072	33	882	854	858	897	996	1.072	1.010	1.024	1.204	1.271	1.310	a. Current
b. DPK	0	-	-	2	0	0	0	0	0	0	0	0	0	0	0	0	b. Special Mention
c. Kurang Lancar	-	-	0	-	-	-	0	0	0	-	-	-	0	-	-	-	c. Sub-Standard
d. Diragukan	-	-	0	-	-	-	-	-	-	-	-	-	-	0	0	-	d. Doubtful
e. Macet	-	0	1	1	1	1	1	1	1	1	1	1	1	1	1	3	e. Loss
Non Performing Earning Aset (Nominal)	1.165	1.465	508	562	524	552	544	571	583	593	604	600	592	594	588	751	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	34	7	3	2	2	1	1	1	1	1	1	1	0	0	0	0	Interbank Financing
a. Lancar	34	7	3	1	1	1	1	1	1	1	1	1	0	0	0	0	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	142.764	154.503	180.891	190.941	198.374	197.937	203.554	223.610	222.733	225.073	192.400	143.181	149.595	154.708	157.775	108.655	Earning Assets
a. Lancar	129.731	139.752	167.302	174.778	183.242	179.732	185.809	202.261	199.930	205.410	174.389	128.297	134.987	139.659	142.786	98.326	a. Current
b. DPK	9.061	9.958	9.679	10.940	10.194	12.838	12.519	15.935	17.476	14.413	12.907	10.964	10.645	11.113	11.221	7.902	b. Special Mention
c. Kurang Lancar	886	1.258	854	1.201	1.244	1.477	1.336	1.140	1.107	992	1.143	552	455	436	419	117	c. Sub-Standard
d. Diragukan	554	977	378	518	413	522	376	693	492	513	570	416	456	439	395	198	d. Doubtful
e. Macet	2.532	2.557	2.677	3.505	3.280	3.368	3.515	3.579	3.729	3.744	3.390	2.953	3.052	3.062	2.953	2.112	e. Loss
Aset Produktif Transaksi Rekening Administratif	2.088	1.724	1.786	2.640	3.358	2.837	1.992	2.229	1.645	1.719	1.900	1.944	1.931	2.025	2.118	1.268	Earning Assets - Account Administrative Transactions
a. Lancar	2.044	1.646	1.718	2.546	3.292	2.774	1.926	2.147	1.601	1.656	1.845	1.904	1.885	1.978	2.077	1.229	a. Current
b. DPK	41	0	3	6	4	6	6	21	8	30	10	6	11	7	5	7	b. Special Mention
c. Kurang Lancar	-	19	3	8	4	4	4	5	8	5	18	4	5	8	5	2	c. Sub-Standard
d. Diragukan	2	1	1	4	4	4	1	1	0	1	2	4	0	1	0	0	d. Doubtful
e. Macet	1	59	61	76	55	50	54	56	27	27	25	26	30	32	31	28	e. Loss
Non Performing Earning Aset (Nominal)	3.974	4.870	3.975	5.311	4.999	5.424	5.287	5.474	5.363	5.283	5.148	3.954	3.998	3.977	3.804	2.459	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	341	366	287	255	308	296	295	304	293	300	302	244	244	249	237	162	Interbank Financing
a. Lancar	341	361	287	255	308	296	295	304	293	300	302	244	244	249	236	161	a. Current
b. DPK	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	1	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	0	5	0	-	-	-	0	-	0	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	0	5	0	-	-	-	0	-	0	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	72.113	79.514	91.150	98.630	103.490	112.106	116.259	124.299	119.690	124.156	122.141	167.232	166.624	174.292	176.158	234.448	Earning Assets
a. Lancar	65.288	73.582	86.912	95.237	100.594	108.935	113.009	120.765	116.211	121.051	117.819	160.864	160.334	168.096	170.054	225.146	a. Current
b. DPK	3.910	3.140	1.971	1.452	1.057	1.333	1.399	1.653	1.587	1.207	2.225	3.072	3.044	2.811	2.706	4.542	b. Special Mention
c. Kurang Lancar	688	1.528	715	1.139	1.090	1.115	1.126	1.006	1.032	1.193	960	1.278	1.262	1.399	1.312	1.658	c. Sub-Standard
d. Diragukan	471	609	385	182	108	361	611	781	753	489	551	769	691	593	548	667	d. Doubtful
e. Macet	1.755	654	1.167	621	641	362	114	93	106	215	586	1.250	1.293	1.393	1.538	2.435	e. Loss
Aset Produktif Transaksi Rekening Administratif	663	863	1.239	1.627	1.626	1.431	1.475	1.659	1.696	1.660	1.680	1.772	1.877	1.940	1.936	2.800	Earning Assets - Account Administrative Transactions
a. Lancar	663	709	1.236	1.624	1.623	1.431	1.475	1.659	1.696	1.660	1.678	1.771	1.876	1.940	1.936	2.781	a. Current
b. DPK	-	-	3	0	-	-	1	-	-	-	1	1	1	-	-	10	b. Special Mention
c. Kurang Lancar	-	151	-	2	2	-	-	-	-	-	-	-	-	-	-	5	c. Sub-Standard
d. Diragukan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	0	d. Doubtful
e. Macet	-	1	-	0	0	0	-	-	-	-	-	-	-	-	-	3	e. Loss
Non Performing Earning Aset (Nominal)	2.914	2.946	2.267	1.944	1.841	1.839	1.851	1.880	1.892	1.898	2.097	3.297	3.246	3.385	3.398	4.769	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	186	192	177	142	151	147	143	146	146	147	134	192	197	196	191	270	Interbank Financing
a. Lancar	186	192	177	142	151	147	143	146	146	147	134	192	197	196	191	270	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	1.124.235	23,24	1.233.480	23,32	1.315.034	23,36	1.458.183	24,52	1.465.848	24,52	1.729.540	26,07	Demand Deposits
Rupiah	821.777	16,99	932.705	17,63	997.007	17,71	1.113.664	18,72	1.100.040	18,72	1.297.512	19,56	Rupiah
Valas	302.458	6,25	300.774	5,69	318.027	5,65	344.518	5,79	365.808	5,79	432.028	6,51	Foreign Exchange
Tabungan	1.551.809	32,08	1.701.224	32,16	1.825.259	32,42	1.866.698	31,38	1.945.185	31,38	2.098.736	31,63	Saving
Rupiah	1.413.351	29,22	1.573.402	29,75	1.690.086	30,02	1.734.421	29,16	1.813.949	29,16	1.939.041	29,22	Rupiah
Valas	138.459	2,86	127.822	2,42	135.173	2,40	132.277	2,22	131.236	2,22	159.695	2,41	Foreign Exchange
Simpanan Berjangka	2.160.714	44,67	2.354.673	44,52	2.490.155	44,23	2.622.920	44,10	2.587.615	44,10	2.806.722	42,30	Time Deposits
Rupiah	1.856.507	38,38	2.035.299	38,48	2.138.035	37,97	2.280.235	38,34	2.250.784	38,34	2.472.400	37,26	Rupiah
Valas	304.208	6,29	319.374	6,04	352.120	6,25	342.685	5,76	336.831	5,76	334.322	5,04	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	932.222	19,27	940.015	17,77	1.032.674	18,34	1.007.517	16,94	989.554	16,94	1.129.701	17,03	Rupiah
Valas	146.848	3,04	154.022	2,91	169.841	3,02	165.015	2,77	163.018	2,77	159.044	2,40	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	517.583	10,70	635.976	12,02	715.403	12,71	764.008	12,85	762.015	12,85	821.124	12,38	Rupiah
Valas	57.140	1,18	55.883	1,06	79.879	1,42	79.621	1,34	82.261	1,34	75.614	1,14	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	193.274	4,00	233.465	4,41	210.895	3,75	263.482	4,43	247.039	4,43	275.463	4,15	Rupiah
Valas	58.625	1,21	58.104	1,10	57.066	1,01	44.399	0,75	43.932	0,75	59.150	0,89	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	213.428	4,41	225.843	4,27	179.064	3,18	245.229	4,12	252.177	4,12	246.112	3,71	Rupiah
Valas	41.595	0,86	51.366	0,97	45.334	0,81	53.649	0,90	47.620	0,90	40.514	0,61	Foreign Exchange
Total DPK	4.836.758	100,00	5.289.377	100,00	5.630.448	100,00	5.947.800	100,00	5.998.648	100,00	6.634.998	100,00	Total Third Party Funds
Rupiah	4.091.634	84,59	4.541.406	85,86	4.825.128	85,70	5.128.320	86,22	5.164.773	86,22	5.708.953	86,04	Rupiah
Valas	745.124	15,41	747.971	14,14	805.320	14,30	819.480	13,78	833.875	13,78	926.045	13,96	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 1.44. Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 1
(Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 1)
Miliar Rp (Billion Rp)

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	12.770	17,99	7.056	14,62	8.325	16,38	16.946	35,22	8.872	20,82	5.552	27,10	Demand Deposits
Rupiah	12.710	17,90	7.054	14,62	8.321	16,38	16.946	35,22	8.872	20,82	5.552	27,10	Rupiah
Valas	61	0,09	3	0,01	4	0,01	-	-	-	-	-	-	Foreign Exchange
Tabungan	12.555	17,68	8.994	18,64	9.757	19,20	6.860	14,26	8.042	18,87	3.062	14,95	Saving
Rupiah	12.555	17,68	8.994	18,64	9.757	19,20	6.860	14,26	8.042	18,87	3.062	14,95	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	45.672	64,33	32.200	66,74	32.732	64,42	24.311	50,53	25.707	60,32	11.872	57,95	Time Deposits
Rupiah	45.531	64,13	32.193	66,72	32.730	64,41	24.311	50,53	25.707	60,32	11.872	57,95	Rupiah
Valas	141	0,20	7	0,01	3	0,00	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	23.082	32,51	14.892	30,86	16.633	32,73	12.030	25,00	13.340	31,30	7.508	36,65	Rupiah
Valas	65	0,09	6	0,01	2	0,00	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	9.684	13,64	8.713	18,06	8.226	16,19	4.828	10,03	5.888	13,82	2.053	10,02	Rupiah
Valas	73	0,10	1	0,00	0	0,00	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	6.229	8,77	4.037	8,37	4.199	8,26	4.711	9,79	4.734	11,11	1.361	6,65	Rupiah
Valas	1	0,00	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	6.536	9,21	4.552	9,43	3.672	7,23	2.742	5,70	1.745	4,10	949	4,63	Rupiah
Valas	2	0,00	0	0,00	0	0,00	-	-	-	-	-	-	Foreign Exchange
Total DPK	70.997	100,00	48.250	100,00	50.814	100,00	48.117	100,00	42.621	100,00	20.486	100,00	Total Third Party Funds
Rupiah	70.796	99,72	48.241	99,98	50.808	99,99	48.117	100,00	42.621	100,00	20.486	100,00	Rupiah
Valas	201	0,28	10	0,02	6	0,01	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 1.45. Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 2
(Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	120.774	21,12	121.249	21,13	121.318	22,06	174.646	27,13	149.365	24,05	180.540	25,91	Demand Deposits
Rupiah	90.901	15,90	95.436	16,63	87.037	15,83	141.377	21,96	109.549	17,64	155.789	22,35	Rupiah
Valas	29.873	5,22	25.813	4,50	34.281	6,23	33.269	5,17	39.817	6,41	24.751	3,55	Foreign Exchange
Tabungan	117.726	20,59	130.922	22,82	123.880	22,52	126.736	19,68	140.198	22,57	141.235	20,27	Saving
Rupiah	112.699	19,71	126.726	22,09	119.402	21,71	121.961	18,94	135.093	21,75	135.764	19,48	Rupiah
Valas	5.027	0,88	4.196	0,73	4.478	0,81	4.775	0,74	5.106	0,82	5.472	0,79	Foreign Exchange
Simpanan Berjangka	333.282	58,29	321.541	56,05	304.788	55,42	342.454	53,19	331.525	53,38	375.123	53,83	Time Deposits
Rupiah	296.193	51,80	292.038	50,90	276.992	50,36	317.468	49,31	307.189	49,46	353.339	50,70	Rupiah
Valas	37.089	6,49	29.503	5,14	27.797	5,05	24.986	3,88	24.336	3,92	21.785	3,13	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	128.866	22,54	124.613	21,72	126.661	23,03	129.705	20,15	121.230	19,52	152.817	21,93	Rupiah
Valas	16.273	2,85	15.319	2,67	15.770	2,87	12.037	1,87	10.903	1,76	10.554	1,51	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	80.871	14,14	73.367	12,79	75.207	13,67	81.496	12,66	78.172	12,59	91.810	13,17	Rupiah
Valas	8.845	1,55	4.546	0,79	5.960	1,08	6.454	1,00	7.101	1,14	4.511	0,65	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	38.514	6,74	45.603	7,95	36.689	6,67	54.316	8,44	53.197	8,57	55.893	8,02	Rupiah
Valas	5.205	0,91	4.688	0,82	1.913	0,35	1.730	0,27	1.873	0,30	3.130	0,45	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	47.943	8,38	48.455	8,45	38.434	6,99	51.950	8,07	54.589	8,79	52.819	7,58	Rupiah
Valas	6.765	1,18	4.950	0,86	4.155	0,76	4.766	0,74	4.459	0,72	3.589	0,52	Foreign Exchange
Total DPK	571.782	100,00	573.711	100,00	549.986	100,00	643.835	100,00	621.089	100,00	696.899	100,00	Total Third Party Funds
Rupiah	499.793	87,41	514.199	89,63	483.431	87,90	580.805	90,21	551.830	88,85	644.892	92,54	Rupiah
Valas	71.989	12,59	59.512	10,37	66.555	12,10	63.030	9,79	69.258	11,15	52.007	7,46	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 1.46. Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 3
(Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	391.212	23,95	398.053	24,30	411.499	23,26	406.978	24,16	418.100	25,00	497.810	27,97	Demand Deposits
Rupiah	269.855	16,52	287.337	17,54	295.261	16,69	300.600	17,84	302.536	18,09	347.610	19,53	Rupiah
Valas	121.357	7,43	110.717	6,76	116.238	6,57	106.379	6,31	115.563	6,91	150.199	8,44	Foreign Exchange
Tabungan	365.784	22,39	327.712	20,01	363.433	20,54	334.146	19,83	350.317	20,95	314.023	17,65	Saving
Rupiah	290.974	17,81	267.371	16,32	301.384	17,04	275.649	16,36	291.165	17,41	244.078	13,72	Rupiah
Valas	74.810	4,58	60.341	3,68	62.049	3,51	58.496	3,47	59.151	3,54	69.946	3,93	Foreign Exchange
Simpanan Berjangka	876.434	53,66	912.247	55,69	994.094	56,19	943.732	56,01	903.801	54,05	967.799	54,38	Time Deposits
Rupiah	750.986	45,98	787.400	48,07	853.038	48,22	830.799	49,31	791.889	47,36	854.005	47,99	Rupiah
Valas	125.448	7,68	124.848	7,62	141.056	7,97	112.933	6,70	111.913	6,69	113.793	6,39	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	373.463	22,86	379.272	23,15	437.842	24,75	407.348	24,18	384.802	23,01	428.287	24,07	Rupiah
Valas	63.926	3,91	58.226	3,55	70.199	3,97	61.055	3,62	61.359	3,67	61.947	3,48	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	211.144	12,93	226.124	13,80	248.418	14,04	243.606	14,46	238.631	14,27	236.826	13,31	Rupiah
Valas	27.798	1,70	23.828	1,45	33.720	1,91	30.271	1,80	29.836	1,78	28.267	1,59	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	87.979	5,39	103.171	6,30	108.174	6,11	107.791	6,40	98.552	5,89	108.978	6,12	Rupiah
Valas	14.927	0,91	21.525	1,31	21.418	1,21	11.370	0,67	10.765	0,64	17.874	1,00	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	78.400	4,80	78.833	4,81	58.603	3,31	72.053	4,28	69.904	4,18	79.915	4,49	Rupiah
Valas	18.798	1,15	21.269	1,30	15.719	0,89	10.237	0,61	9.953	0,60	5.705	0,32	Foreign Exchange
Total DPK	1.633.429	100,00	1.638.013	100,00	1.769.026	100,00	1.684.856	100,00	1.672.217	100,00	1.779.632	100,00	Total Third Party Funds
Rupiah	1.311.815	80,31	1.342.107	81,94	1.449.683	81,95	1.407.048	83,51	1.385.590	82,86	1.445.694	81,24	Rupiah
Valas	321.615	19,69	295.905	18,06	319.343	18,05	277.808	16,49	286.627	17,14	333.938	18,76	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 1.47. Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 4
(Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 4)
Miliar Rp (Billion Rp)

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	579.826	24,63	680.711	24,39	746.337	24,85	823.420	24,98	847.436	25,12	994.330	26,02	Demand Deposits
Rupiah	431.523	18,33	519.921	18,63	581.628	19,37	621.376	18,85	641.664	19,02	744.166	19,47	Rupiah
Valas	148.302	6,30	160.790	5,76	164.709	5,48	202.044	6,13	205.772	6,10	250.165	6,55	Foreign Exchange
Tabungan	991.013	42,10	1.158.967	41,53	1.240.146	41,30	1.304.798	39,59	1.345.969	39,90	1.525.641	39,92	Saving
Rupiah	932.553	39,61	1.095.871	39,26	1.171.739	39,02	1.236.202	37,51	1.279.486	37,92	1.441.838	37,73	Rupiah
Valas	58.459	2,48	63.096	2,26	68.407	2,28	68.596	2,08	66.483	1,97	83.803	2,19	Foreign Exchange
Simpanan Berjangka	783.305	33,27	951.332	34,09	1.016.532	33,85	1.167.686	35,43	1.180.339	34,99	1.301.549	34,06	Time Deposits
Rupiah	651.088	27,66	793.708	28,44	841.478	28,02	968.341	29,38	985.176	29,20	1.110.057	29,05	Rupiah
Valas	132.217	5,62	157.625	5,65	175.054	5,83	199.345	6,05	195.163	5,78	191.492	5,01	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	355.797	15,11	364.245	13,05	388.637	12,94	397.109	12,05	399.872	11,85	491.069	12,85	Rupiah
Valas	60.637	2,58	76.533	2,74	78.921	2,63	89.658	2,72	87.545	2,59	82.128	2,15	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	197.509	8,39	306.553	10,98	361.459	12,04	406.908	12,35	413.138	12,25	456.326	11,94	Rupiah
Valas	19.582	0,83	26.902	0,96	39.502	1,32	42.149	1,28	44.672	1,32	42.498	1,11	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	45.795	1,95	66.143	2,37	49.310	1,64	78.529	2,38	74.815	2,22	80.006	2,09	Rupiah
Valas	37.098	1,58	29.957	1,07	32.272	1,07	30.648	0,93	30.956	0,92	36.438	0,95	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	51.987	2,21	56.767	2,03	42.073	1,40	85.796	2,60	97.350	2,89	82.656	2,16	Rupiah
Valas	14.901	0,63	24.232	0,87	24.358	0,81	36.889	1,12	31.990	0,95	30.428	0,80	Foreign Exchange
Total DPK	2.354.143	100,00	2.791.010	100,00	3.003.015	100,00	3.295.904	100,00	3.373.744	100,00	3.821.521	100,00	Total Third Party Funds
Rupiah	2.015.164	85,60	2.409.500	86,33	2.594.845	86,41	2.825.919	85,74	2.906.326	86,15	3.296.061	86,25	Rupiah
Valas	338.979	14,40	381.510	13,67	408.170	13,59	469.985	14,26	467.418	13,85	525.460	13,75	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 1.48. Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 1
(Composition of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 1)
 Miliar Rp (Billion Rp)

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro	1.055	8,72	1.057	8,14	909	8,10	636	4,94	815	6,57	1.052	10,49	Demand Deposits
Rupiah	1.055	8,72	1.057	8,14	909	8,10	636	4,94	815	6,57	1.052	10,49	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	1.599	13,21	1.589	12,23	1.617	14,41	1.647	12,77	1.723	13,89	1.720	17,15	Saving
Rupiah	1.599	13,21	1.589	12,23	1.617	14,41	1.647	12,77	1.723	13,89	1.720	17,15	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	9.447	78,07	10.342	79,63	8.692	77,49	10.610	82,29	9.867	79,54	7.258	72,36	Time Deposits
Rupiah	9.447	78,07	10.342	79,63	8.692	77,49	10.610	82,29	9.867	79,54	7.258	72,36	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	5.349	44,21	5.839	44,96	5.328	47,50	6.904	53,55	6.018	48,51	3.831	38,20	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	2.788	23,04	3.288	25,32	2.399	21,39	2.392	18,55	2.457	19,81	2.386	23,79	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	889	7,34	904	6,96	663	5,91	957	7,42	911	7,34	634	6,32	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	421	3,48	310	2,39	302	2,69	357	2,77	481	3,88	407	4,05	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	12.101	100,00	12.987	100,00	11.217	100,00	12.893	100,00	12.405	100,00	10.030	100,00	Total Third Party Funds
Rupiah	12.101	100,00	12.987	100,00	11.217	100,00	12.893	100,00	12.405	100,00	10.030	100,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 1.49. Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 2
(Composition of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 2)
 Miliar Rp (Billion Rp)

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro	11.667	9,38	16.393	11,11	17.259	10,86	24.196	14,30	26.781	15,15	16.068	17,31	Demand Deposits
Rupiah	10.636	8,55	14.921	10,12	16.355	10,29	23.412	13,84	26.031	14,73	15.639	16,84	Rupiah
Valas	1.032	0,83	1.471	1,00	904	0,57	784	0,46	750	0,42	429	0,46	Foreign Exchange
Tabungan	35.375	28,45	41.646	28,23	51.357	32,32	54.372	32,14	59.136	33,45	25.773	27,76	Saving
Rupiah	35.212	28,32	41.462	28,11	51.117	32,17	53.995	31,92	58.669	33,19	25.566	27,54	Rupiah
Valas	163	0,13	184	0,12	240	0,15	377	0,22	467	0,26	207	0,22	Foreign Exchange
Simpanan Berjangka	77.306	62,17	89.463	60,65	90.301	56,82	90.583	53,55	90.847	51,39	51.005	54,93	Time Deposits
Rupiah	72.477	58,29	85.463	57,94	85.898	54,05	87.543	51,75	87.887	49,72	48.121	51,83	Rupiah
Valas	4.829	3,88	4.000	2,71	4.403	2,77	3.040	1,80	2.960	1,67	2.884	3,11	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	21.114	16,98	23.779	16,12	27.479	17,29	25.666	15,17	33.742	19,09	8.769	9,44	Rupiah
Valas	1.791	1,44	1.025	0,69	1.545	0,97	730	0,43	1.589	0,90	718	0,77	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	13.138	10,57	15.110	10,24	15.061	9,48	17.654	10,44	16.718	9,46	10.292	11,09	Rupiah
Valas	762	0,61	424	0,29	501	0,32	353	0,21	260	0,15	194	0,21	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	12.542	10,09	12.228	8,29	10.219	6,43	15.273	9,03	12.909	7,30	16.042	17,28	Rupiah
Valas	1.362	1,10	1.891	1,28	1.415	0,89	583	0,34	271	0,15	1.563	1,68	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	25.682	20,65	34.346	23,28	33.140	20,85	28.950	17,11	24.517	13,87	13.017	14,02	Rupiah
Valas	913	0,73	661	0,45	942	0,59	1.375	0,81	840	0,48	408	0,44	Foreign Exchange
Total DPK	124.349	100,00	147.502	100,00	158.917	100,00	169.150	100,00	176.763	100,00	92.846	100,00	Total Third Party Funds
Rupiah	118.325	95,16	141.847	96,17	153.371	96,51	164.949	97,52	172.586	97,64	89.326	96,21	Rupiah
Valas	6.024	4,84	5.656	3,83	5.547	3,49	4.201	2,48	4.177	2,36	3.520	3,79	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

Tabel 1.50. Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 3
(Composition of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 3)
 Miliar Rp (Billion Rp)

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	6.930	9,91	8.961	11,50	9.386	10,73	11.360	12,21	14.480	14,51	34.187	16,01	Demand Deposits
Rupiah	5.097	7,29	6.980	8,96	7.496	8,57	9.317	10,01	10.573	10,59	27.703	12,97	Rupiah
Valas	1.833	2,62	1.981	2,54	1.891	2,16	2.042	2,20	3.907	3,91	6.484	3,04	Foreign Exchange
Tabungan	27.759	39,68	31.394	40,30	35.070	40,09	38.141	40,99	39.800	39,88	87.280	40,86	Saving
Rupiah	27.759	39,68	31.389	40,29	35.070	40,09	38.108	40,96	39.770	39,85	87.012	40,74	Rupiah
Valas	-	-	5	0,01	-	-	33	0,04	30	0,03	267	0,13	Foreign Exchange
Simpanan Berjangka	35.269	50,41	37.548	48,20	43.015	49,18	43.544	46,80	45.529	45,62	92.117	43,13	Time Deposits
Rupiah	30.785	44,01	34.156	43,84	39.208	44,82	41.163	44,24	43.071	43,15	87.749	41,08	Rupiah
Valas	4.484	6,41	3.392	4,35	3.807	4,35	2.381	2,56	2.459	2,46	4.368	2,05	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	24.551	35,09	27.375	35,14	30.094	34,40	28.755	30,90	30.550	30,61	37.421	17,52	Rupiah
Valas	4.156	5,94	2.913	3,74	3.404	3,89	1.536	1,65	1.623	1,63	3.697	1,73	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	2.449	3,50	2.821	3,62	4.633	5,30	7.123	7,66	7.010	7,02	21.431	10,03	Rupiah
Valas	80	0,12	182	0,23	195	0,22	394	0,42	391	0,39	143	0,07	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	1.326	1,90	1.380	1,77	1.641	1,88	1.904	2,05	1.920	1,92	12.547	5,87	Rupiah
Valas	32	0,05	43	0,06	48	0,05	68	0,07	67	0,07	144	0,07	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	2.459	3,52	2.580	3,31	2.840	3,25	3.381	3,63	3.590	3,60	16.350	7,66	Rupiah
Valas	215	0,31	254	0,33	160	0,18	383	0,41	377	0,38	384	0,18	Foreign Exchange
Total DPK	69.957	100,00	77.903	100,00	87.472	100,00	93.045	100,00	99.810	100,00	213.583	100,00	Total Third Party Funds
Rupiah	63.641	90,97	72.525	93,10	81.774	93,49	88.589	95,21	93.414	93,59	202.464	94,79	Rupiah
Valas	6.317	9,03	5.378	6,90	5.698	6,51	4.456	4,79	6.395	6,41	11.120	5,21	Foreign Exchange

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	2,24	2,16	2,20	2,21	2,27	2,22	2,23	2,18	2,25	2,20	2,20	2,15	2,10	2,07	2,00	1,97		- Rupiah
Valas	0,35	0,37	0,50	0,76	0,78	0,76	0,78	0,63	0,62	0,56	0,54	0,63	0,57	0,57	0,50	0,44		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,69	1,56	1,31	1,19	1,17	1,18	1,16	1,14	1,09	1,03	1,03	0,98	0,96	0,95	0,90	0,87		- Rupiah
Valas	0,28	0,32	0,45	0,43	0,43	0,48	0,44	0,42	0,40	0,40	0,39	0,37	0,36	0,36	0,30	0,28		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,45	5,74	6,92	5,98	6,02	5,93	5,87	5,72	5,65	5,61	5,49	5,36	5,17	4,90	4,66	4,45		Rupiah
Valas	0,97	1,18	2,11	1,95	2,09	1,98	1,99	1,79	1,67	1,62	1,69	1,59	1,42	1,26	0,93	0,80		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,79	6,13	6,84	6,37	6,32	6,27	6,22	6,12	5,95	5,87	5,75	5,67	5,54	5,14	4,79	4,57		Rupiah
Valas	1,17	1,56	2,61	2,46	2,44	2,39	2,40	2,14	2,03	1,91	2,04	1,99	1,85	1,61	1,35	1,17		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,08	6,57	7,00	6,89	6,79	6,66	6,54	6,38	6,27	6,19	6,13	6,07	5,95	5,57	5,41	5,31		Rupiah
Valas	1,20	1,73	2,26	2,44	2,37	2,32	2,19	2,32	2,24	2,18	2,52	2,07	2,00	1,93	1,72	1,60		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,35	6,73	6,65	6,97	6,92	6,87	6,82	6,73	6,66	6,56	6,50	6,40	6,37	6,23	6,15	5,98		Rupiah
Valas	1,17	1,39	1,75	2,09	2,17	2,11	2,17	2,14	2,13	2,10	2,04	1,92	1,85	1,81	1,72	1,59		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	2,54	2,38	2,38	2,86	2,65	2,77	2,90	3,04	2,57	2,48	2,52	2,46	2,52	2,48	2,48	1,90		- Rupiah
Valas	0,37	0,11	0,12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																		Saving
Rupiah	2,77	3,14	2,35	2,33	2,13	2,34	2,36	2,23	1,71	1,65	1,69	1,70	1,67	1,77	1,68	1,88		- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,75	7,14	7,96	7,27	7,35	7,13	6,96	6,80	6,77	6,72	6,74	6,64	6,56	6,26	6,22	6,08		Rupiah
Valas	0,99	0,26	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,10	7,47	8,13	7,75	7,89	7,84	7,75	7,49	7,48	7,47	7,54	7,46	7,51	7,27	7,27	6,69		Rupiah
Valas	3,65	0,47	0,27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	8,43	7,99	7,97	8,39	8,22	8,17	7,88	7,84	7,88	7,88	7,88	7,86	7,76	7,51	7,32	7,40		Rupiah
Valas	0,99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	8,64	8,15	8,00	8,42	8,00	8,05	7,96	7,90	7,59	7,83	7,72	7,81	7,89	7,50	7,48	7,30		Rupiah
Valas	1,19	0,25	0,50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	2,51	2,38	2,25	2,17	2,15	2,20	2,17	2,15	2,27	2,16	2,20	2,18	2,16	2,09	2,09	2,14		- Rupiah
Valas	0,23	0,30	0,48	0,55	0,65	0,66	0,63	0,45	0,39	0,52	0,44	0,44	0,39	0,40	0,43	0,45		- Foreign Exchange
Tabungan																		Saving
Rupiah	2,29	2,06	2,00	2,12	2,01	2,08	2,01	2,00	1,92	1,84	1,82	1,78	1,79	1,77	1,78	1,75		- Rupiah
Valas	0,22	0,20	0,24	0,20	0,30	0,68	0,45	0,37	0,36	0,37	0,46	0,36	0,28	0,34	0,40	0,32		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,40	6,50	7,31	6,56	6,63	6,55	6,43	6,33	6,22	6,22	6,24	6,21	6,14	6,03	5,86	5,69		Rupiah
Valas	1,22	1,28	2,29	1,92	1,87	1,93	1,88	1,62	1,70	1,57	1,57	1,47	1,50	1,39	1,27	1,27		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,81	7,15	7,77	7,48	7,32	7,26	7,21	7,07	6,98	6,99	6,92	6,92	6,91	6,85	6,73	6,58		Rupiah
Valas	1,43	1,52	2,56	2,34	2,40	2,36	2,29	2,11	2,00	1,86	1,94	1,88	1,79	1,59	1,56	1,57		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,82	7,26	7,87	7,71	7,62	7,54	7,46	7,27	7,14	7,18	7,13	7,07	6,77	6,73	6,42	6,33		Rupiah
Valas	1,53	1,60	2,33	2,33	2,39	2,38	2,35	2,27	2,19	2,10	2,10	1,99	2,05	2,25	2,15	2,12		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	8,11	7,62	7,40	7,62	7,51	7,43	7,39	7,30	7,25	7,11	7,07	7,02	7,01	6,97	6,86	6,74		Rupiah
Valas	1,39	1,77	2,15	2,55	2,44	2,36	2,37	2,34	2,27	2,20	2,18	2,12	2,08	2,08	2,04	1,93		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	2,46	2,33	2,37	2,29	2,34	2,39	2,35	2,35	2,32	2,25	2,22	2,22	2,28	2,21	2,15	2,13		- Rupiah
Valas	0,47	0,44	0,66	0,82	0,92	0,85	0,78	0,60	0,55	0,52	0,45	0,49	0,48	0,50	0,45	0,44		- Foreign Exchange
Tabungan																		Saving
Rupiah	2,64	2,46	2,02	1,94	1,94	1,92	1,97	1,88	1,87	1,74	1,69	1,62	1,59	1,58	1,57	1,55		- Rupiah
Valas	0,30	0,35	0,51	0,51	0,52	0,58	0,52	0,46	0,43	0,44	0,42	0,40	0,39	0,39	0,35	0,31		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,62	5,99	7,24	6,28	6,34	6,19	6,11	5,94	5,85	5,87	5,77	5,70	5,63	5,37	5,14	4,89		Rupiah
Valas	0,98	1,10	2,17	1,72	1,89	1,74	1,86	1,29	1,17	1,13	1,22	1,15	1,07	1,00	0,90	0,88		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,92	6,39	7,37	6,68	6,64	6,50	6,47	6,29	6,18	6,14	5,99	5,89	5,84	5,58	5,36	5,22		Rupiah
Valas	1,18	1,36	2,39	2,03	1,96	1,98	1,95	1,73	1,55	1,36	1,72	1,83	1,78	1,55	1,28	1,16		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,16	6,56	7,21	7,01	6,93	6,73	6,60	6,40	6,25	6,11	6,04	5,98	5,98	5,46	5,37	5,31		Rupiah
Valas	1,16	1,44	2,22	2,02	1,92	1,84	1,85	1,77	1,84	1,80	1,76	1,91	1,86	1,81	1,73	1,67		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,52	6,82	7,02	7,26	7,21	7,13	7,10	6,91	6,90	6,91	6,75	6,71	6,66	6,56	6,45	6,19		Rupiah
Valas	1,42	1,27	1,46	2,24	2,22	1,96	2,12	2,14	2,14	1,86	2,21	1,81	1,71	1,66	1,59	1,52		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	1,96	1,96	2,13	2,20	2,26	2,17	2,19	2,11	2,23	2,21	2,22	2,15	2,06	2,04	1,96	1,91		- Rupiah
Valas	0,18	0,26	0,41	0,77	0,75	0,76	0,82	0,68	0,69	0,59	0,62	0,74	0,66	0,64	0,53	0,44		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,16	1,14	1,04	0,94	0,91	0,93	0,90	0,89	0,84	0,82	0,83	0,79	0,76	0,76	0,70	0,66		- Rupiah
Valas	0,24	0,29	0,41	0,38	0,38	0,40	0,39	0,40	0,39	0,38	0,37	0,36	0,35	0,35	0,27	0,27		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	5,87	5,07	6,45	5,46	5,51	5,45	5,40	5,29	5,27	5,22	5,06	4,81	4,46	4,14	3,76	3,62		Rupiah
Valas	0,90	1,24	2,03	2,11	2,25	2,17	2,12	2,14	2,01	1,96	1,98	1,86	1,61	1,32	0,91	0,68		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,19	5,65	6,27	5,97	5,92	5,94	5,90	5,84	5,61	5,54	5,43	5,36	5,15	4,86	4,07	3,77		Rupiah
Valas	1,03	1,75	2,81	2,79	2,77	2,71	2,75	2,49	2,44	2,26	2,28	2,14	1,92	1,66	1,38	1,13		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,47	6,04	6,07	6,21	6,10	5,97	5,90	5,81	5,77	5,69	5,67	5,57	5,43	5,08	4,83	4,63		Rupiah
Valas	1,18	2,00	2,29	2,60	2,53	2,51	2,32	2,59	2,53	2,43	2,27	2,17	2,08	1,98	1,69	1,53		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,74	6,16	6,25	6,86	6,75	6,73	6,66	6,64	6,57	6,43	6,42	6,36	6,23	5,98	5,91	5,70		Rupiah
Valas	0,78	1,42	1,90	2,01	2,14	2,13	2,17	2,14	2,13	2,15	1,99	1,94	1,86	1,82	1,73	1,58		Foreign Exchange

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

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Giro																	Demand Deposits
Rupiah	1,42	1,19	1,06	1,28	1,19	1,24	1,31	1,21	1,21	1,08	1,18	1,18	1,24	1,41	1,27	1,32	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																	Saving
Rupiah	2,14	1,99	1,91	1,96	1,87	1,77	1,88	1,82	1,78	1,69	1,83	1,70	1,65	1,94	1,82	1,94	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,79	5,88	6,17	5,21	5,17	4,78	5,04	4,82	4,58	4,69	5,32	4,58	4,87	5,33	4,68	4,87	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,86	6,28	6,21	5,93	5,64	5,08	5,30	5,11	4,85	4,79	5,45	4,99	5,35	6,14	5,59	5,87	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,02	5,77	6,58	6,99	6,85	6,32	6,33	6,06	5,83	5,86	5,55	5,11	5,53	5,96	5,56	5,27	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	6,01	5,58	5,15	5,82	6,37	6,13	6,26	6,13	6,03	5,84	5,81	5,79	5,66	5,99	5,75	5,91	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	1,65	1,72	1,62	1,48	2,20	1,96	2,09	2,06	1,87	2,04	1,81	1,17	1,24	1,16	1,11	1,22		- Rupiah
Valas	0,84	0,98	0,64	0,50	0,51	0,75	0,59	0,58	0,61	0,62	0,65	0,99	0,99	0,99	0,99	0,99	0,43	- Foreign Exchange
Tabungan																		Saving
Rupiah	1,68	1,56	1,59	1,19	1,30	1,25	1,27	1,23	1,21	1,18	1,12	1,09	1,08	0,95	0,89	1,16		- Rupiah
Valas	0,26	0,25	0,21	0,18	0,22	0,16	0,13	0,16	0,14	0,15	0,14	0,23	0,24	0,24	0,24	0,25		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,37	6,23	6,49	5,98	6,04	6,09	6,25	5,75	6,04	5,73	5,02	5,59	5,60	5,51	5,14	4,27		Rupiah
Valas	1,01	2,46	1,82	1,74	3,01	1,25	0,74	1,22	0,66	0,64	0,60	1,04	1,43	0,99	1,52	1,44		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,47	6,52	6,70	6,20	6,59	6,78	6,22	6,40	6,15	6,10	6,34	6,42	6,56	6,46	5,97	5,41		Rupiah
Valas	1,63	0,98	2,58	0,76	0,71	0,75	0,72	0,24	1,12	1,81	1,66	1,10	0,93	1,01	1,13	1,19		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	5,86	6,71	6,19	6,36	6,13	6,17	5,83	5,86	5,82	5,80	5,29	5,93	5,85	5,78	5,39	5,66		Rupiah
Valas	1,17	1,25	2,14	0,43	0,68	0,44	0,37	0,41	0,32	0,29	0,24	0,47	1,22	1,23	1,10	1,12		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,45	6,06	5,65	5,13	5,45	5,30	5,28	5,08	4,91	4,88	4,51	5,03	5,25	5,02	4,98	5,01		Rupiah
Valas	0,85	0,74	0,98	0,83	0,71	0,61	0,52	0,54	0,48	0,51	0,69	0,69	0,51	0,49	0,42	0,99		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	0,85	0,81	0,70	0,71	1,70	1,74	1,66	1,58	1,52	1,66	1,61	1,26	1,51	1,26	1,57	1,36		- Rupiah
Valas	0,63	0,58	0,44	0,44	0,35	0,23	0,23	0,22	0,22	0,23	0,16	0,15	0,15	0,13	0,14	0,28		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,92	1,96	1,90	1,43	1,42	1,38	1,36	1,30	1,30	1,32	1,32	1,25	1,31	1,31	1,29	1,16		- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	0,05	0,05	0,04	0,06	0,05		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,50	6,65	6,39	5,86	5,81	5,60	5,46	5,37	5,22	5,22	5,33	5,15	4,88	5,03	4,85	4,88		Rupiah
Valas	0,96	0,79	2,06	1,64	1,61	1,24	1,22	1,22	1,26	0,38	1,30	1,05	1,04	1,01	0,85	0,86		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	5,92	5,82	5,96	6,06	5,94	5,81	5,56	5,26	5,15	5,06	5,45	5,16	4,83	5,14	4,99	5,25		Rupiah
Valas	0,81	0,83	1,54	2,41	2,38	2,35	2,20	1,79	0,86	0,77	0,72	0,72	0,57	0,53	0,45	0,46		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,00	5,89	5,02	4,86	4,78	4,73	4,67	4,61	4,61	4,63	5,15	4,91	4,95	3,90	4,08	4,75		Rupiah
Valas	0,90	0,93	0,88	1,25	1,24	1,22	1,23	1,21	0,94	0,94	0,94	0,67	0,58	0,50	0,45	0,42		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,05	5,96	5,08	5,18	5,08	5,02	4,95	4,88	4,88	4,81	4,74	3,96	4,24	4,08	3,91	4,26		Rupiah
Valas	1,12	1,53	0,99	2,14	2,11	2,09	2,06	2,05	2,06	2,07	2,07	1,72	1,75	1,73	0,62	0,48		Foreign Exchange

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

Kelompok Bank	2016	2017	2018	2019		2020										Group of Bank		
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov	
BUKU 1																		BUKU 1
Jumlah Bank	25	18	18	13	13	13	13	13	11	11	11	11	11	10	9	8	8	Total Banks
Jumlah Kantor	919	470	495	384	392	392	397	393	303	297	298	296	296	264	261	194	194	Total Bank Offices
BUKU 2																		BUKU 2
Jumlah Bank	50	54	51	52	52	52	52	51	53	53	53	53	53	54	55	56	56	Total Banks
Jumlah Kantor	4.038	4.347	4.033	4.084	4.107	4.112	4.092	4.069	4.145	4.139	4.141	4.130	4.140	4.165	4.178	4.256	4.256	Total Bank Offices
BUKU 3																		BUKU 3
Jumlah Bank	24	25	27	25	25	25	25	26	26	25	25	25	25	25	25	25	25	Total Banks
Jumlah Kantor	10.410	9.421	9.498	8.648	8.666	8.660	8.661	8.649	8.633	8.126	8.111	8.097	8.074	8.016	7.967	7.941	7.941	Total Bank Offices
BUKU 4																		BUKU 4
Jumlah Bank	4	5	5	6	6	6	6	6	6	7	7	7	7	7	7	7	7	Total Banks
Jumlah Kantor	15.507	16.221	15.717	16.057	16.053	16.053	16.026	16.017	16.003	16.501	16.493	16.444	16.404	16.389	16.341	16.336	16.336	Total Bank Offices
BUKU 1 SYARIAH																		BUKU 1 SHARIA
Jumlah Bank	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	100	101	99	99	99	99	99	97	97	97	97	96	96	96	94	94	94	Total Bank Offices
BUKU 2 SYARIAH																		BUKU 2 SHARIA
Jumlah Bank	9	9	9	9	9	9	9	9	9	9	8	7	7	7	7	6	6	Total Banks
Jumlah Kantor	1.136	1.091	1.157	1.192	1.197	1.201	1.204	1.204	1.227	1.227	1.204	910	910	916	912	599	599	Total Bank Offices
BUKU 3 SYARIAH																		BUKU 3 SHARIA
Jumlah Bank	1	1	1	1	1	1	1	1	1	1	2	3	3	3	3	4	4	Total Banks
Jumlah Kantor	620	620	605	609	609	608	608	608	604	608	627	920	917	917	938	1.335	1.335	Total Bank Offices
Total																		Total
Jumlah Bank	116	115	115	110	110	110	110	110	110	110	110	110	110	110	110	110	110	Total Banks
Jumlah Kantor	32.730	32.271	31.604	31.073	31.123	31.125	31.087	31.037	31.012	30.995	30.971	30.893	30.837	30.763	30.691	30.755	30.755	Note: r) revised figures

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	10.850	12.819	14.861	16.532	18.048	1.699	3.337	5.009	6.452	7.962	8.945	10.412	11.467	12.890	14.362	15.830	15.830	1. Interest Income
a. Dari Bank Indonesia	222	276	294	340	337	30	59	87	117	145	174	204	227	252	281	307	307	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	168	144	143	176	193	19	35	49	59	68	74	82	69	75	83	91	91	b. From interbank placement
c. Dari surat berharga	344	493	551	720	778	94	179	266	355	457	541	639	681	774	866	960	960	c. From securities
d. Dari Kredit yang diberikan	7.955	9.438	10.928	11.682	12.761	1.143	2.262	3.408	4.291	5.253	6.176	7.185	8.032	9.022	10.053	11.077	11.077	d. From credit
- kepada pihak ketiga bukan bank	7.851	9.306	10.816	11.577	12.647	1.135	2.246	3.385	4.260	5.215	6.131	7.133	7.972	8.957	9.982	10.999	10.999	- To Third Party non Bank
- kepada bank lain	104	133	112	105	114	8	16	24	31	38	45	52	59	65	72	78	78	- To other Bank
e. Lainnya	2.161	2.468	2.945	3.614	3.979	413	803	1.198	1.630	2.039	1.981	2.303	2.459	2.765	3.078	3.394	3.394	e. Others
2. Beban Bunga	5.968	6.794	7.475	8.818	9.528	904	1.755	2.631	3.507	4.364	4.731	5.513	5.972	6.696	7.434	8.171	8.171	2. Interest Expenses
a. Kepada Bank Indonesia	0	-	0	4	4	0	0	0	1	2	2	3	3	4	4	4	4	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	126	122	125	181	199	17	31	41	48	53	58	63	68	74	81	88	88	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	3.678	4.115	4.242	4.865	5.173	456	883	1.331	1.745	2.163	2.569	3.001	3.264	3.656	4.060	4.448	4.448	c. Third Party non Bank
- Giro	73	72	84	105	115	12	25	39	54	67	80	98	111	127	143	156	156	- Demand Deposit
- Tabungan	150	202	220	218	238	22	43	66	87	107	126	145	160	178	197	215	215	- Saving
- Simpanan Berjangka	3.455	3.841	3.939	4.542	4.821	422	815	1.227	1.604	1.989	2.363	2.757	2.993	3.351	3.720	4.078	4.078	- Time deposits
d. Surat Berharga	4	9	199	180	208	22	45	66	90	111	133	153	161	177	190	197	197	d. Securities
e. Pinjaman yang diterima	13	27	33	27	31	5	12	18	24	29	36	45	53	61	72	83	83	e. Loans received
f. Lainnya	2.146	2.521	2.875	3.560	3.913	404	785	1.174	1.599	2.006	1.932	2.248	2.423	2.723	3.027	3.351	3.351	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)	4.882	6.024	7.386	7.714	8.520	796	1.582	2.378	2.945	3.599	4.214	4.899	5.495	6.194	6.928	7.659	7.659	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.834	677	755	989	1.251	97	176	271	449	517	574	644	712	761	842	943	943	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	8	16	6	1	1	-	0	1	1	0	1	20	9	13	14	18	18	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	1	1	1	1	1	0	0	1	1	1	1	1	1	1	1	1	1	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	162	144	170	178	189	16	29	44	56	66	77	90	87	107	120	127	127	e. Deviden, gain from investment in shares with equity method
f. Lainnya	1.663	515	578	810	1.060	81	146	226	391	449	495	533	615	641	707	796	796	f. Others
2. Beban Operasional Selain Beban Bunga	6.228	5.520	5.889	6.226	6.856	624	1.225	1.876	2.586	3.213	3.760	4.467	5.097	5.763	6.449	7.229	7.229	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2	0	2	1	0	0	1	1	1	2	1	1	1	1	1	1	1	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	6	6	-	-	-	83	83	3	3	3	3	3	3	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	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	2.930	1.653	1.552	1.778	1.995	208	410	617	862	1.122	1.376	1.690	1.988	2.253	2.503	2.818	2.818	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	10	13	21	18	22	1	2	3	4	5	6	7	8	9	8	8	8	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	3.286	3.854	4.314	4.424	4.833	414	813	1.255	1.635	2.001	2.373	2.765	3.096	3.497	3.934	4.398	4.398	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	489	1.181	2.252	2.476	2.914	268	533	772	808	902	1.028	1.076	1.110	1.192	1.320	1.373	1.373	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	61	52	72	58	66	9	9	10	9	10	11	11	13	16	20	23	23	E. Non Operational Income
F. Beban non-operasional	65	63	76	66	115	4	9	12	24	28	34	39	43	51	56	63	63	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(5)	(11)	(4)	(8)	(48)	5	1	(2)	(15)	(17)	(22)	(28)	(31)	(36)	(35)	(40)	(40)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	484	1.170	2.247	2.468	2.866	273	533	771	793	885	1.005	1.048	1.080	1.156	1.285	1.333	1.333	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	1.333	1.836	2.243	-	3.048	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	1.333	1.836	2.243	-	3.048	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	175	753	1.654	1.810	2.106	203	386	548	559	634	730	748	752	779	847	837	837	K. Profit/Loss After Estimation of tax

f) Angka-angka diperbaiki
*) Angka-angka sementara

r) Revised figures
*) Provisional figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	25.076	24.466	25.083	21.168	23.335	1.852	3.505	5.358	7.027	8.799	10.403	11.985	13.512	15.816	16.585	18.067	1. Interest Income	
a. Dari Bank Indonesia	319	328	469	343	406	46	93	143	174	214	247	275	309	354	405	459	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	259	288	407	507	539	32	61	118	155	186	218	236	244	259	273	288	b. From interbank placement	
c. Dari surat berharga	1.972	2.659	2.409	2.149	2.365	185	349	516	664	847	1.023	1.203	1.399	1.592	1.791	1.992	c. From securities	
d. Dari Kredit yang diberikan	16.888	16.265	18.348	14.526	15.908	1.254	2.398	3.643	4.830	6.058	7.158	8.244	9.266	10.303	11.322	12.275	d. From credit	
- kepada pihak ketiga bukan bank	16.881	16.262	18.347	14.526	15.908	1.254	2.395	3.638	4.821	6.047	7.146	8.230	9.251	10.288	11.306	12.259	- To Third Party non Bank	
- kepada bank lain	7	3	1	0	0	0	3	5	9	10	12	13	14	15	16	17	- To other Bank	
e. Lainnya	5.638	4.926	3.450	3.643	4.117	336	603	938	1.203	1.494	1.758	2.028	2.294	3.308	2.794	3.053	e. Others	
2. Beban Bunga	13.648	12.776	13.319	11.632	12.909	983	1.832	2.764	3.565	4.357	5.088	5.801	6.501	7.989	7.901	8.555	2. Interest Expenses	
a. Kepada Bank Indonesia	4	0	1	2	2	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	545	676	1.031	855	931	71	145	190	229	269	306	347	381	416	451	484	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	6.300	5.732	6.329	5.832	6.484	496	934	1.409	1.838	2.247	2.635	3.013	3.386	3.757	4.127	4.468	c. Third Party non Bank	
- Giro	441	558	625	588	645	53	98	151	200	243	277	308	340	378	415	453	- Demand Deposit	
- Tabungan	232	242	310	257	282	21	39	61	82	100	118	136	155	172	191	210	- Saving	
- Simpanan Berjangka	5.627	4.932	5.395	4.987	5.557	422	797	1.198	1.556	1.904	2.240	2.568	2.892	3.206	3.521	3.804	- Time deposits	
d. Surat Berharga	266	300	196	26	26	-	-	-	-	-	-	1	6	12	19	19	d. Securities	
e. Pinjaman yang diterima	1.041	1.237	2.391	1.427	1.522	94	176	272	345	407	461	499	535	572	604	631	e. Loans received	
f. Lainnya	5.492	4.832	3.371	3.490	3.945	322	577	893	1.153	1.434	1.686	1.942	2.199	3.239	2.707	2.954	f. Others	
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections	
B. Pendapatan Bunga Bersih (A1-A2)	11.428	11.690	11.765	9.536	10.426	869	1.674	2.594	3.461	4.442	5.315	6.184	7.011	7.827	8.684	9.512	B. Net Interest Income (A1-A2)	
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses	
1. Pendapatan Operasional Selain Bunga	14.004	14.718	18.885	16.174	17.446	4.520	5.269	14.333	14.288	15.194	16.266	17.421	18.243	18.822	20.369	22.913	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	565	711	268	764	778	164	358	483	547	843	949	1.115	1.259	1.272	1.354	1.520	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	6	7	-	0	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets	
d. Keuntungan Transaksi Spot dan Derivatif	10.056	9.984	14.964	12.280	13.128	3.964	4.337	12.789	12.476	12.920	13.774	14.548	15.039	15.413	16.590	18.938	d. Gain from spot and derivative	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.739	2.925	3.117	2.601	2.816	209	371	533	706	846	965	1.141	1.320	1.493	1.767	1.834	e. Deviden, gain from investment in shares with equity method	
f. Lainnya	639	1.091	536	529	725	183	203	527	559	584	578	618	625	643	658	621	f. Others	
2. Beban Operasional Selain Beban Bunga	21.598	21.168	27.078	23.900	26.409	4.956	5.805	14.291	15.945	17.852	19.802	21.028	22.435	24.381	26.406	29.186	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	156	329	500	41	23	30	66	115	122	113	123	106	140	149	132	102	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	26	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	8.963	8.998	13.916	11.747	12.511	3.932	3.823	11.019	11.645	12.178	12.978	13.165	13.514	13.936	14.868	17.053	d. Losses from spot and derivative	
e. Penyusutan/Amortisasi	5.045	3.940	3.999	4.496	5.231	325	640	1.195	1.549	2.279	2.758	3.165	3.551	4.468	4.889	5.018	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	524	671	1.011	1.098	1.254	101	163	243	320	394	463	530	592	647	813	765	f. Losses from investment in shares with equity method, fees/comissions/	
g. Lainnya	6.883	7.225	7.651	6.519	7.391	569	1.113	1.719	2.310	2.888	3.480	4.062	4.638	5.181	5.704	6.248	g. Others	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	3.834	5.239	3.572	1.810	1.463	432	1.137	2.636	1.804	1.784	1.780	2.576	2.819	2.268	2.647	3.238	D. Operating Profit/Loss (A1+C1) - (A2+C2)	
E. Pendapatan non - operasional	755	318	1.048	561	633	123	104	349	313	499	550	317	327	353	330	316	E. Non Operational Income	
F. Beban non - operasional	172	808	481	75	111	58	264	1.316	90	110	128	314	281	201	306	339	F. Non Operational Expenses	
G. Laba/Rugi non-operasional (E - F)	582	(490)	566	487	522	66	(159)	(967)	223	389	422	2	46	152	24	(22)	G. Non Operational Profit (E - F)	
H. Laba/Rugi tahun berjalan sebelum pajak	4.417	4.749	4.138	2.297	1.986	498	978	1.669	2.027	2.173	2.202	2.579	2.865	2.420	2.671	3.216	H. Current Year profit	
I. Penerimaan Transfer Laba/Rugi	61	(30)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received	
J. Transfer Laba/Rugi ke Kantor Pusat	61	(30)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	3.160	3.389	3.019	1.650	1.397	333	706	1.104	1.392	1.521	1.458	1.755	1.947	1.599	1.794	2.217	K. Profit/Loss After Estimation of tax	

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	24.509	20.907	21.311	22.050	24.014	1.792	3.389	5.168	6.825	8.474	9.910	11.447	12.827	14.179	15.471	16.617	1.162	1. Interest Income
a. Dari Bank Indonesia	672	685	919	1.306	1.410	126	252	407	548	663	763	849	928	1.023	1.104	1.162	1.162	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	617	1.000	1.159	851	913	94	141	183	215	251	266	309	317	327	336	256	256	b. From interbank placement
c. Dari surat berharga	5.171	4.635	3.956	3.818	4.329	316	612	944	1.219	1.544	1.837	2.160	2.475	2.779	3.077	3.415	3.415	c. From securities
d. Dari Kredit yang diberikan	17.484	14.182	14.971	15.642	16.897	1.216	2.317	3.529	4.694	5.841	6.838	7.887	8.837	9.752	10.621	11.413	11.413	d. From credit
- kepada pihak ketiga bukan bank	17.069	13.783	14.437	15.126	16.346	1.180	2.247	3.423	4.557	5.671	6.642	7.667	8.590	9.491	10.348	11.136	11.136	- To Third Party non Bank
- kepada bank lain	415	400	534	516	551	36	70	106	137	170	195	221	246	261	273	277	277	- To other Bank
e. Lainnya	565	404	305	433	466	41	67	105	148	175	205	242	270	298	333	371	371	e. Others
2. Beban Bunga	6.362	5.666	5.446	5.649	6.259	442	847	1.343	1.744	2.196	2.584	2.963	3.305	3.631	3.946	4.245	4.245	2. Interest Expenses
a. Kepada Bank Indonesia	2	1	6	3	3	-	-	-	0	0	0	0	0	0	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	881	716	886	1.145	1.229	77	152	251	336	416	483	547	597	641	682	714	714	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.176	3.222	3.517	3.745	4.047	294	573	870	1.152	1.428	1.699	1.962	2.201	2.431	2.660	2.882	2.882	c. Third Party non Bank
- Giro	738	768	849	1.058	1.158	105	197	303	405	495	583	673	756	837	913	992	992	- Demand Deposit
- Tabungan	133	171	107	72	79	7	14	21	29	39	46	53	60	66	72	79	79	- Saving
- Simpanan Berjangka	3.306	2.283	2.561	2.615	2.810	183	361	545	718	894	1.071	1.237	1.385	1.529	1.675	1.811	1.811	- Time deposits
d. Surat Berharga	431	466	24	2	3	5	5	8	17	23	23	23	25	25	25	25	25	d. Securities
e. Pinjaman yang diterima	33	83	109	124	136	11	22	33	43	54	64	75	84	94	104	113	113	e. Loans received
f. Lainnya	838	1.177	904	629	841	55	95	182	196	274	314	355	397	439	474	509	509	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	18.147	15.240	15.864	16.401	17.756	1.350	2.542	3.825	5.081	6.278	7.326	8.484	9.522	10.548	11.525	12.372	12.372	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	72.982	82.720	74.116	59.982	63.346	14.478	29.293	80.241	81.932	80.332	87.100	96.206	103.931	111.329	114.721	127.826	127.826	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.179	2.095	2.156	2.289	2.329	390	661	968	1.234	1.500	1.633	1.779	1.927	2.020	2.091	2.225	2.225	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	390	-	3	-	-	-	-	-	-	-	0	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	22	87	30	38	38	6	24	26	91	102	124	124	124	126	127	127	127	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	63.350	74.107	66.122	53.350	56.347	13.496	27.591	77.820	78.738	76.588	82.841	91.487	98.729	105.698	108.548	121.066	121.066	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.727	4.906	4.371	3.774	4.131	314	640	938	1.222	1.456	1.744	2.005	2.321	2.556	2.828	3.112	3.112	e. Deviden, gain from investment in shares with equity method
f. Lainnya	1.314	1.525	1.435	531	502	272	376	489	647	685	758	811	831	928	1.127	1.177	1.177	f. Others
2. Beban Operasional Selain Beban Bunga	79.114	87.544	78.958	62.939	67.020	14.160	29.039	80.097	81.566	80.154	87.025	96.598	104.757	112.806	116.554	129.229	129.229	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.122	605	1.484	777	770	68	84	280	378	446	492	437	451	493	492	411	411	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	139	277	138	124	136	11	23	44	53	56	67	82	97	104	110	114	114	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	176	47	40	21	10	29	26	33	17	114	119	112	108	115	115	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	60.598	72.328	63.702	50.375	53.236	13.027	26.827	76.455	76.595	73.876	79.491	88.084	95.118	101.961	104.479	116.259	116.259	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	4.559	3.801	3.934	3.028	3.147	271	594	800	1.268	1.809	2.267	2.401	2.584	2.762	3.168	3.262	3.262	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	862	927	812	669	730	57	101	193	235	276	338	411	448	506	567	634	634	f. Losses from investment in shares with equity method, fees/commissions/ Others
g. Lainnya	11.834	9.606	8.712	7.920	8.962	705	1.400	2.296	3.010	3.658	4.353	5.068	5.940	6.867	7.630	8.434	8.434	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	12.015	10.417	11.022	13.444	14.082	1.668	2.796	3.968	5.447	6.456	7.401	8.093	8.697	9.070	9.692	10.969	10.969	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	901	821	960	832	938	18	132	1.122	848	767	668	982	1.118	1.356	1.331	1.134	1.134	E. Non Operational Income
F. Beban non-operasional	63	68	146	29	30	28	1	9	12	11	11	10	13	10	10	10	10	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	838	753	815	803	908	(10)	131	1.113	836	755	657	971	1.108	1.343	1.321	1.123	1.123	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	12.854	11.169	11.837	14.248	14.989	1.659	2.927	5.082	6.283	7.211	8.058	9.064	9.804	10.414	11.012	12.092	12.092	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	25	(61)	52	(62)	(84)	(4)	(5)	(3)	(9)	(15)	(41)	(36)	(40)	(56)	(65)	(64)	(64)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	403	242	252	197	248	(4)	55	63	180	268	295	413	346	331	334	340	340	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	8.418	7.784	8.618	10.297	10.517	1.206	2.017	3.579	4.203	4.923	5.494	6.122	6.734	7.172	7.637	8.477	8.477	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indikator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen	628.115	673.484	1.063.037	971.181	904.442	987.785	1.137.056	1.274.359	1.206.940	1.129.116	1.127.954	1.153.075	1.065.070	1.136.999	1.077.130	1.081.939	Committed Claims
- Fasilitas pinjaman yang belum ditarik	20.586	29.244	17.310	18.572	14.277	14.520	21.245	25.258	23.673	22.402	27.914	32.727	33.995	33.817	43.276	42.933	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	597.813	641.745	1.040.333	944.781	883.237	964.200	1.101.814	1.238.326	1.167.777	1.097.345	1.089.275	1.109.062	1.020.456	1.094.163	1.024.075	1.028.536	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9.715	2.495	5.395	7.827	6.927	9.065	13.997	10.775	15.491	9.368	10.766	11.286	10.619	9.020	9.780	10.469	- Others
Kewajiban Komitmen	1.983.571	2.160.722	2.724.780	2.760.976	2.659.102	2.764.087	2.860.330	3.142.712	3.051.998	2.867.698	2.851.036	2.937.717	2.853.890	2.913.442	2.891.211	2.877.217	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	1.304.240	1.408.258	1.545.055	1.636.495	1.603.199	1.630.089	1.650.319	1.670.676	1.630.264	1.619.082	1.607.955	1.654.927	1.637.483	1.655.809	1.693.574	1.681.806	- Undisbursed loan facilities to debtors
<i>Committed</i>	298.509	344.860	367.108	384.139	371.281	385.370	389.823	393.601	396.878	396.060	397.200	398.403	405.673	408.119	411.083	415.988	- Committed
<i>Uncommitted</i>	1.005.731	1.063.398	1.177.948	1.252.356	1.231.918	1.244.719	1.260.496	1.277.074	1.233.387	1.223.022	1.210.755	1.256.524	1.231.810	1.247.690	1.282.491	1.265.818	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	12.370	11.229	10.181	16.110	16.622	16.574	16.703	15.465	15.577	16.923	14.944	14.710	17.675	16.966	16.550	18.627	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.581	3.011	1.897	4.625	5.138	6.454	5.919	5.570	5.272	4.575	3.348	4.072	5.007	4.506	3.824	4.173	- Committed
<i>Uncommitted</i>	10.789	8.218	8.284	11.486	11.484	10.120	10.784	9.894	10.306	12.348	11.596	10.638	12.668	12.460	12.726	14.454	- Uncommitted
- Irrevocable L/C yang masih berjalan	66.353	77.108	88.144	68.294	67.522	65.496	70.101	75.736	63.627	58.061	55.093	55.453	59.763	60.179	63.486	64.516	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	594.212	659.107	1.075.275	1.029.207	961.666	1.040.547	1.106.741	1.368.806	1.329.645	1.164.136	1.162.686	1.201.206	1.127.850	1.171.407	1.107.896	1.102.929	- Outstanding spot and derivatives (sold)
- Lainnya	6.397	5.020	6.126	10.870	10.093	11.380	16.466	12.029	12.884	9.496	10.356	11.421	11.119	9.081	9.706	9.340	- Others
Tagihan Kontinjensi	334.875	316.330	286.136	269.073	273.864	261.192	245.546	316.882	291.043	291.015	286.005	302.116	289.355	276.620	272.298	274.419	Contingent Claims
- Garansi yang diterima	288.776	264.819	248.740	223.521	226.961	217.076	200.024	260.748	244.934	243.365	236.688	248.208	233.046	224.395	218.591	221.226	- Received guarantees
- Pendapatan bunga dalam penyelesaian	42.161	46.949	32.405	39.722	40.966	38.389	39.383	49.686	39.490	40.782	42.232	46.563	48.765	44.576	45.880	45.128	- Accrued interest
- Lainnya	3.938	4.562	4.991	5.830	5.936	5.727	6.139	6.449	6.619	6.868	7.085	7.345	7.544	7.649	7.827	8.065	- Others
Kewajiban Kontinjensi	304.665	339.278	366.334	360.802	365.644	333.292	345.387	371.170	350.674	339.105	339.115	341.604	335.447	341.020	339.723	333.639	Contingent Liabilities
- Garansi yang diberikan	302.542	337.695	364.514	358.142	363.078	330.709	342.751	368.456	347.948	336.325	336.365	338.793	332.675	338.236	336.810	330.632	- Issued guarantees
- Lainnya	2.124	1.583	1.820	2.661	2.566	2.583	2.636	2.714	2.725	2.780	2.750	2.812	2.772	2.784	2.913	3.006	- Others
Lainnya	309.064	392.512	445.955	479.595	491.618	494.469	503.105	516.340	515.001	519.758	525.195	531.491	535.297	536.904	546.791	548.338	Others
- Penerusan Kredit	9.441	10.422	12.072	13.924	14.246	14.154	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	12.982	12.960	- Channelling
- Aset produktif yang dihapusbukukan	274.724	350.961	392.081	419.821	430.741	433.673	442.048	454.376	453.348	458.142	463.348	469.631	473.256	474.350	483.831	485.071	- Written off earning assets
Kredit yang diberikan	262.748	339.745	383.718	411.078	421.711	424.404	432.969	445.116	444.220	449.040	454.155	460.328	463.942	464.235	473.621	474.790	- Credit disbursed
Lainnya	11.976	11.216	8.363	8.743	9.030	9.269	9.079	9.261	9.128	9.102	9.194	9.302	9.313	10.115	10.210	10.281	- Others
- Aset produktif yang dihapustagih	24.900	31.129	41.802	45.850	46.632	46.642	47.156	48.220	48.018	48.081	48.353	48.672	48.933	49.575	49.978	50.307	- Charged off earning assets
Kredit yang diberikan	17.557	23.573	34.238	38.519	39.304	39.317	39.806	40.843	40.660	40.720	40.982	41.266	41.596	42.233	42.613	42.976	- Credit disbursed
Lainnya	7.343	7.556	7.564	7.331	7.328	7.325	7.350	7.377	7.357	7.361	7.370	7.406	7.337	7.342	7.364	7.331	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen	77.543	80.977	348.931	195.301	178.892	186.838	232.194	245.636	230.049	193.380	203.604	212.127	207.322	229.763	222.230	214.743	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	77.085	80.514	348.421	195.148	178.714	186.663	232.022	245.329	229.570	192.985	203.223	211.748	206.899	229.376	221.867	214.452	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	459	462	510	153	178	176	171	307	479	395	381	379	423	387	363	291	- Others
Kewajiban Komitmen	413.368	444.740	760.781	635.408	630.918	650.935	646.966	729.051	689.810	647.498	640.129	676.715	650.832	680.354	682.519	673.592	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	309.129	316.472	363.852	381.822	384.510	390.325	390.509	395.690	371.039	386.798	367.736	378.829	353.454	361.713	379.689	381.935	- Undisbursed loan facilities to debtors
<i>Committed</i>	28.460	37.399	38.083	35.845	37.746	41.602	40.520	45.147	42.825	43.962	41.716	41.731	41.333	42.859	43.388	42.112	- Committed
<i>Uncommitted</i>	280.669	279.073	325.769	345.977	346.764	348.723	349.989	350.543	328.214	342.835	326.019	337.098	312.121	318.854	336.301	339.824	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	442	478	220	4.450	4.358	4.273	4.322	4.567	4.334	4.381	4.126	4.292	4.084	4.032	4.005	4.345	- Undisbursed loan facilities to other banks
<i>Committed</i>	36	6	-	2.347	2.262	2.191	2.254	2.481	2.255	2.105	2.052	2.023	2.016	1.965	1.933	2.281	- Committed
<i>Uncommitted</i>	407	472	220	2.103	2.097	2.082	2.068	2.086	2.079	2.276	2.074	2.269	2.069	2.068	2.072	2.064	- Uncommitted
- Irrevocable L/C yang masih berjalan	31.189	36.367	40.819	35.660	34.403	33.807	36.041	36.836	35.200	33.225	32.048	30.315	32.516	32.607	34.065	33.867	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	72.605	91.422	355.888	213.462	207.633	222.517	216.081	291.945	279.223	223.081	236.208	263.266	260.764	281.988	264.749	253.432	- Outstanding spot and derivatives (sold)
- Lainnya	2	2	2	14	14	14	13	13	13	13	13	13	13	13	12	12	- Others
Tagihan Kontinjensi	72.249	75.579	59.370	68.943	67.408	66.921	67.069	77.089	73.289	77.194	79.381	82.771	82.550	84.212	84.246	82.661	Contingent Claims
- Garansi yang diterima	40.367	38.818	39.077	45.175	44.596	43.534	43.219	52.241	48.147	51.159	51.374	52.206	51.991	53.267	51.447	49.912	- Received guarantees
- Pendapatan bunga dalam penyelesaian	28.783	33.168	16.189	18.889	17.846	18.331	18.715	19.619	19.828	20.603	22.445	24.879	24.760	25.035	26.793	26.627	- Accrued interest
- Lainnya	3.099	3.593	4.105	4.879	4.966	5.056	5.136	5.229	5.314	5.432	5.561	5.686	5.798	5.909	6.006	6.122	- Others
Kewajiban Kontinjensi	170.439	193.096	209.293	213.230	219.994	197.526	204.320	223.775	212.571	203.930	208.758	210.333	205.681	211.842	213.599	211.438	Contingent Liabilities
- Garansi yang diberikan	169.929	192.450	208.451	212.060	218.787	196.305	203.061	222.454	211.213	202.500	207.321	208.878	204.218	210.396	212.127	209.966	- Issued guarantees
- Lainnya	510	646	842	1.170	1.207	1.222	1.259	1.320	1.358	1.431	1.436	1.455	1.463	1.446	1.472	1.473	- Others
Lainnya	154.101	202.482	232.267	248.702	253.628	254.886	260.759	267.475	266.527	269.166	269.952	272.432	273.456	276.090	277.489	278.958	Others
- Penerusan Kredit	4.600	4.522	5.115	5.175	5.160	4.974	4.848	4.853	4.808	4.776	4.765	4.548	4.529	4.500	4.495	4.485	- Channelling
- Aset produktif yang dihapusbukukan	149.366	197.827	227.010	243.389	248.332	249.780	255.772	262.464	261.575	264.248	265.048	267.742	268.785	271.445	272.851	274.333	- Written off earning assets
Kredit yang diberikan	145.655	194.900	224.154	240.540	245.610	247.063	253.042	259.696	258.835	261.512	262.319	265.002	266.045	268.700	270.112	271.603	- Credit disbursed
Lainnya	3.711	2.926	2.857	2.849	2.722	2.717	2.730	2.768	2.740	2.736	2.730	2.740	2.740	2.745	2.739	2.730	- Others
- Aset produktif yang dihapustagih	135	134	142	138	136	132	139	158	144	142	138	142	142	145	143	139	- Charged off earning assets
Kredit yang diberikan	135	134	142	138	136	132	139	158	144	142	138	142	142	145	143	139	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indikator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen	128.920	205.459	255.388	268.281	274.475	298.597	342.252	392.438	343.768	311.498	311.136	322.320	308.951	313.226	310.115	327.995	Committed Claims
- Fasilitas pinjaman yang belum ditarik	4.042	6.023	5.114	12.044	7.289	7.066	13.449	16.578	15.311	14.293	19.299	23.790	24.669	24.169	33.770	33.411	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	123.895	198.468	249.777	254.377	265.576	288.693	322.318	371.859	322.013	294.052	288.426	295.373	281.111	287.488	274.360	291.744	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	983	968	497	1.860	1.610	2.838	6.486	4.001	6.443	3.154	3.411	3.157	3.172	1.570	1.985	2.840	- Others
Kewajiban Komitmen	695.577	888.358	1.004.229	1.177.268	1.144.084	1.190.886	1.265.088	1.331.505	1.259.872	1.211.959	1.223.275	1.255.341	1.245.936	1.237.766	1.244.846	1.236.664	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	518.901	626.106	670.401	811.423	782.190	811.983	821.231	817.656	810.188	791.465	814.078	835.992	844.453	843.431	859.787	850.885	- Undisbursed loan facilities to debtors
<i>Committed</i>	191.134	221.202	233.288	268.249	251.319	262.644	266.900	263.348	264.928	269.181	273.868	275.521	282.943	285.267	288.520	295.176	- Committed
<i>Uncommitted</i>	327.767	404.903	437.114	543.174	530.871	549.339	554.331	554.308	545.260	522.284	540.210	560.471	561.509	558.164	571.267	555.708	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	3.203	9.525	8.483	8.552	9.075	9.898	9.517	8.805	7.991	7.356	6.042	6.054	6.751	6.068	6.428	7.684	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.464	2.853	1.360	2.245	2.842	4.226	3.629	3.056	2.992	2.452	1.233	1.193	1.985	1.562	1.720	1.716	- Committed
<i>Uncommitted</i>	1.739	6.672	7.123	6.306	6.233	5.672	5.889	5.749	4.999	4.904	4.809	4.862	4.766	4.506	4.708	5.968	- Uncommitted
- Irrevocable L/C yang masih berjalan	22.759	29.028	32.919	24.546	24.952	23.128	24.462	26.931	19.393	17.357	16.891	17.782	19.298	20.557	22.539	23.452	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	148.562	220.429	290.948	328.411	323.108	340.313	401.243	471.660	415.604	392.339	383.033	391.216	371.452	365.153	352.016	351.020	- Outstanding spot and derivatives (sold)
- Lainnya	2.153	3.270	1.477	4.336	4.759	5.564	8.635	6.453	6.696	3.442	3.230	4.296	3.983	2.557	4.076	3.622	- Others
Tagihan Kontinjensi	23.937	25.821	33.480	56.731	57.077	53.338	55.369	71.673	61.424	61.531	60.821	62.633	62.074	56.293	53.934	50.995	Contingent Claims
- Garansi yang diterima	15.574	17.110	23.039	42.547	41.163	39.640	41.096	47.904	48.020	47.498	47.241	47.329	47.997	43.451	41.510	39.046	- Received guarantees
- Pendapatan bunga dalam penyelesaian	8.059	8.349	10.333	14.066	15.794	13.581	14.154	23.437	13.005	13.508	12.982	14.589	13.281	12.057	11.570	10.976	- Accrued interest
- Lainnya	303	362	108	118	120	117	119	331	399	526	598	714	796	785	854	972	- Others
Kewajiban Kontinjensi	54.129	67.382	74.173	84.020	82.953	78.177	80.453	85.411	81.177	79.832	77.419	77.419	76.734	75.353	74.266	72.780	Contingent Liabilities
- Garansi yang diberikan	52.909	66.496	73.305	82.731	81.793	76.901	79.166	84.119	79.896	78.574	76.236	76.198	75.559	74.149	72.961	71.381	- Issued guarantees
- Lainnya	1.221	886	868	1.289	1.160	1.276	1.287	1.292	1.281	1.258	1.183	1.221	1.175	1.205	1.305	1.400	- Others
Lainnya	105.395	136.473	152.546	166.625	171.218	172.286	174.637	179.761	179.340	180.767	185.602	188.346	190.703	188.908	197.033	196.602	Others
- Penerusan Kredit	2.513	3.846	4.995	6.860	7.198	7.296	7.163	7.006	6.951	6.884	6.862	6.776	6.718	6.618	6.619	6.617	- Channelling
- Aset produktif yang dihapusbukukan	81.805	108.018	120.099	127.791	131.239	132.200	134.337	139.015	138.615	140.034	144.670	147.318	149.414	147.143	154.952	154.416	- Written off earning assets
Kredit yang diberikan	74.241	100.324	115.482	122.917	125.956	126.896	129.009	133.547	133.251	134.688	139.224	141.748	143.849	140.783	148.491	147.877	- Credit disbursed
Lainnya	7.564	7.694	4.617	4.874	5.283	5.304	5.328	5.468	5.364	5.345	5.446	5.571	5.565	6.359	6.460	6.540	- Others
- Aset produktif yang dihapustagih	21.077	24.609	27.452	31.975	32.781	32.790	33.137	33.740	33.774	33.850	34.071	34.251	34.570	35.147	35.462	35.568	- Charged off earning assets
Kredit yang diberikan	13.826	17.179	19.980	24.644	25.454	25.466	25.803	26.379	26.432	26.504	26.713	26.914	27.233	27.805	28.098	28.237	- Credit disbursed
Lainnya	7.251	7.430	7.472	7.331	7.328	7.325	7.334	7.361	7.341	7.346	7.357	7.338	7.337	7.342	7.364	7.331	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indikator			
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov				
Tagihan Komitmen	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)	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	
Kewajiban Komitmen	4.608	5.621	4.266	4.325	4.132	4.951	4.656	4.486	4.239	4.350	4.480	4.637	4.811	4.350	3.829	5.019	Committed Liabilities			
- Fasilitas kredit kepada nasabah yang belum ditarik	4.434	5.480	4.173	4.230	4.062	4.848	4.583	4.409	4.176	4.294	4.425	4.579	4.741	4.281	3.731	4.945	- Undisbursed loan facilities to debtors			
<i>Committed</i>	1.253	1.472	1.503	1.385	1.381	1.587	1.487	1.415	1.412	1.456	1.469	1.452	1.284	1.101	1.125	1.157	- Committed			
<i>Uncommitted</i>	3.182	4.007	2.670	2.845	2.681	3.261	3.096	2.994	2.764	2.838	2.956	3.126	3.457	3.180	2.606	3.788	- Uncommitted			
- Fasilitas kredit kepada bank lain yang belum ditarik	146	133	81	68	44	73	47	52	37	37	35	40	48	39	61	43	- Undisbursed loan facilities to other banks			
<i>Committed</i>	37	42	31	8	10	11	11	7	11	11	11	11	11	10	10	10	- Committed			
<i>Uncommitted</i>	109	90	50	59	34	62	36	45	26	26	24	29	37	29	51	33	- Uncommitted			
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C		
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)		
- Lainnya	28	9	12	27	26	28	26	25	25	20	20	18	22	31	36	31	-	- Others		
Tagihan Kontinjensi	231	274	294	351	324	348	355	374	370	387	432	430	436	451	455	Contingent Claims				
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees		
- Pendapatan bunga dalam penyelesaian	221	272	290	342	319	343	350	373	358	368	387	425	429	436	448	454	- Accrued interest			
- Lainnya	10	2	4	9	4	4	5	1	12	4	1	6	1	1	4	1	-	- Others		
Kewajiban Kontinjensi	1.806	2.067	1.556	1.150	1.166	952	923	946	989	1.106	1.154	1.083	1.069	1.256	1.316	1.307	Contingent Liabilities			
- Garansi yang diberikan	1.756	2.017	1.511	1.134	1.148	936	906	926	977	1.088	1.141	1.070	1.056	1.243	1.300	1.293	- Issued guarantees			
- Lainnya	50	50	45	16	18	16	17	21	12	18	13	14	13	14	16	15	-	- Others		
Lainnya	1.117	1.690	3.494	4.343	4.546	4.604	4.751	4.910	5.030	5.117	5.250	5.249	5.303	5.438	5.564	5.590	Others			
- Penerusan Kredit	50	48	47	47	47	47	47	47	47	47	47	47	47	47	47	47	-	- Channelling		
- Aset produktif yang dihapusbukukan	1.009	1.521	3.187	3.889	4.063	4.110	4.249	4.394	4.504	4.583	4.702	4.690	4.744	4.865	4.984	4.999	-	- Written off earning assets		
Kredit yang diberikan	1.009	1.521	3.187	3.887	4.061	4.108	4.247	4.392	4.502	4.581	4.701	4.688	4.742	4.863	4.982	4.997	-	- Credit disbursed		
Lainnya	0	0	0	2	2	2	2	2	2	2	2	2	2	2	2	2	-	- Others		
- Aset produktif yang dihapustagih	58	122	259	406	436	447	456	469	480	488	501	512	512	527	533	544	-	- Charged off earning assets		
Kredit yang diberikan	58	122	259	406	436	447	456	469	480	488	501	512	512	527	533	544	-	- Credit disbursed		
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019		2020										Indicator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Tagihan Komitmen	5.265	708	5.262	6.016	5.439	6.956	8.309	6.944	10.802	7.127	7.150	8.908	9.796	8.668	8.937	11.240	Committed Claims
- Fasilitas pinjaman yang belum ditarik	86	79	0	138	138	138	138	138	138	138	138	138	138	138	138	108	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	1.309	212	988	578	365	1.033	2.283	551	2.527	1.645	1.179	2.552	3.289	2.038	2.082	4.078	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.870	417	4.273	5.299	4.936	5.685	5.889	6.254	8.137	5.344	5.833	6.117	6.369	6.491	6.717	7.054	- Others
Kewajiban Komitmen	19.889	22.410	26.074	30.895	31.921	35.700	35.774	33.844	36.705	32.789	32.713	33.957	34.800	31.007	30.369	32.491	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	14.028	20.163	20.832	24.768	26.403	29.024	27.777	27.635	28.464	25.532	25.255	25.163	25.110	23.262	22.223	21.940	- Undisbursed loan facilities to debtors
<i>Committed</i>	4.827	6.781	7.549	7.541	8.648	8.663	7.081	6.968	6.390	6.177	5.958	6.049	5.847	5.609	5.358	5.339	- Committed
<i>Uncommitted</i>	9.201	13.382	13.283	17.227	17.755	20.361	20.696	20.667	22.074	19.354	19.298	19.114	19.262	17.652	16.865	16.600	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	541	554	317	281	299	312	256	274	181	213	312	559	568	642	705	918	- Undisbursed loan facilities to other banks
<i>Committed</i>	43	109	53	24	25	26	26	27	13	7	52	115	121	151	160	166	- Committed
<i>Uncommitted</i>	497	444	264	258	274	286	230	247	168	207	260	443	447	491	544	752	- Uncommitted
- Irrevocable L/C yang masih berjalan	168	305	321	101	98	93	195	203	187	116	101	134	119	127	114	134	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	1.268	50	106	271	157	736	1.944	252	2.199	1.354	1.146	2.326	3.045	1.282	1.746	3.830	- Outstanding spot and derivatives (sold)
- Lainnya	3.885	1.339	4.498	5.474	4.964	5.535	5.602	5.481	5.673	5.574	5.899	5.775	5.958	5.695	5.582	5.670	- Others
Tagihan Kontinjensi	6.166	6.271	6.846	7.916	7.671	7.388	7.788	8.015	7.958	7.909	8.014	8.158	8.269	8.450	8.519	8.483	Contingent Claims
- Garansi yang diterima	2.133	1.744	1.801	1.930	1.779	1.737	1.782	1.911	1.824	1.813	1.794	1.801	1.779	1.824	1.818	1.786	- Received guarantees
- Pendapatan bunga dalam penyelesaian	3.519	3.934	4.287	5.179	5.063	5.123	5.143	5.233	5.256	5.207	5.314	5.440	5.565	5.692	5.756	5.743	- Accrued interest
- Lainnya	515	594	759	807	829	528	863	871	878	889	906	917	925	934	946	955	- Others
Kewajiban Kontinjensi	10.678	10.985	10.938	9.979	9.375	5.147	4.694	4.783	4.949	5.007	4.882	4.990	5.159	5.722	5.930	5.983	Contingent Liabilities
- Garansi yang diberikan	10.336	10.983	10.936	9.855	9.254	5.137	4.684	4.773	4.939	4.977	4.766	4.874	5.044	5.610	5.818	5.873	- Issued guarantees
- Lainnya	342	1	3	124	121	9	11	10	10	10	117	116	114	112	112	112	- Others
Lainnya	16.799	19.965	22.919	24.138	24.980	25.287	25.120	25.238	25.384	25.791	25.805	26.473	26.578	26.649	26.693	26.814	Others
- Penerusan Kredit	2.278	2.006	1.914	1.843	1.841	1.838	1.844	1.837	1.829	1.828	1.820	1.818	1.816	1.815	1.821	1.810	- Channelling
- Aset produktif yang dihapusbukukan	14.409	17.813	20.843	22.134	22.977	23.287	23.100	23.224	23.378	23.786	23.810	24.425	24.601	24.673	24.709	24.842	- Written off earning assets
Kredit yang diberikan	13.916	17.466	20.211	21.373	22.227	22.314	22.355	22.475	22.629	23.040	23.066	23.709	23.867	23.936	23.973	24.105	- Credit disbursed
Lainnya	493	347	632	761	750	973	745	749	749	746	743	716	734	736	736	736	- Others
- Aset produktif yang dihapustagih	112	146	162	162	162	162	177	177	178	177	175	230	162	162	162	162	- Charged off earning assets
Kredit yang diberikan	112	112	162	162	162	162	162	162	162	162	162	162	162	162	162	162	- Credit disbursed
Lainnya	-	34	-	-	-	-	15	16	16	15	13	68	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen	93.164	118.522	128.139	117.859	98.001	103.677	119.156	122.050	134.224	122.954	118.129	119.571	116.201	129.266	128.540	127.137	Committed Claims
- Fasilitas pinjaman yang belum ditarik	16.459	23.141	12.196	6.390	6.850	7.316	7.658	8.543	8.224	7.972	8.477	8.799	9.188	9.511	9.368	9.414	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	72.305	94.733	115.846	110.954	90.948	95.995	110.046	113.296	125.569	114.507	108.511	109.140	106.359	119.184	118.458	117.438	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4.400	648	97	515	203	367	1.452	212	432	475	1.141	1.632	655	572	714	285	- Others
Kewajiban Komitmen	245.200	283.732	339.000	233.132	208.535	223.359	243.118	258.105	274.795	253.265	238.335	247.266	249.129	268.505	263.978	260.646	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	170.235	191.843	220.935	127.857	121.613	128.655	132.329	140.338	135.632	126.837	120.061	125.247	131.404	139.505	138.111	139.414	- Undisbursed loan facilities to debtors
<i>Committed</i>	20.811	22.670	26.626	10.718	11.612	11.079	12.825	12.746	16.807	11.388	11.194	11.152	11.569	11.998	11.644	13.176	- Committed
<i>Uncommitted</i>	149.424	169.173	194.309	117.139	110.001	117.576	119.505	127.592	118.824	115.449	108.867	114.094	119.834	127.506	126.467	126.238	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	14	16	380	148	6	8	6	3	8	7	8	736	736	901	594	717	- Undisbursed loan facilities to other banks
<i>Committed</i>	0	-	371	-	-	-	-	-	-	-	-	730	437	446	-	-	- Committed
<i>Uncommitted</i>	14	16	9	148	6	8	6	3	8	7	8	6	299	455	594	717	- Uncommitted
- Irrevocable L/C yang masih berjalan	4.898	5.288	7.983	3.707	5.215	5.336	5.258	5.611	5.241	4.260	3.928	4.159	4.759	3.976	3.933	4.273	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	69.980	86.206	109.594	100.902	81.382	89.120	103.336	112.096	133.438	121.714	113.144	115.805	111.092	123.338	121.340	116.242	- Outstanding spot and derivatives (sold)
- Lainnya	73	380	108	519	320	240	2.189	56	476	447	1.195	1.319	1.138	786	-	-	- Others
Tagihan Kontinjensi	132.501	114.009	143.358	105.823	108.996	104.987	83.166	121.677	111.812	110.358	105.855	110.307	107.903	103.168	102.357	102.220	Contingent Claims
- Garansi yang diterima	131.477	113.427	142.708	105.109	107.569	104.519	82.716	121.189	111.320	109.845	105.365	109.732	107.266	102.517	101.688	101.528	- Received guarantees
- Pendapatan bunga dalam penyelesaian	1.024	582	650	714	1.427	468	450	488	492	513	489	576	637	650	669	692	- Accrued interest
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Kontinjensi	25.576	33.740	35.828	19.534	19.783	19.470	21.299	20.110	18.118	17.640	17.090	17.689	16.548	15.968	15.475	14.788	Contingent Liabilities
- Garansi yang diberikan	25.576	33.740	35.765	19.472	19.722	19.411	21.237	20.039	18.053	17.576	17.088	17.683	16.541	15.961	15.467	14.779	- Issued guarantees
- Lainnya	0	0	63	61	60	59	63	71	65	64	2	6	7	7	8	9	- Others
Lainnya	13.098	17.828	18.842	20.602	21.678	21.799	22.138	22.642	22.413	22.566	22.193	22.505	22.688	22.992	23.001	23.109	Others
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	12.006	14.938	8.930	10.238	11.368	11.501	11.715	11.817	11.806	11.974	11.556	11.807	11.981	12.245	12.170	12.294	- Written off earning assets
Kredit yang diberikan	11.953	14.841	8.823	10.132	11.246	11.379	11.594	11.695	11.684	11.852	11.434	11.684	11.859	12.123	12.048	12.172	- Credit disbursed
Lainnya	53	97	107	106	122	122	122	122	122	122	122	123	121	121	121	122	- Others
- Aset produktif yang dihapustagih	1.092	2.890	9.912	10.364	10.310	10.298	10.422	10.824	10.607	10.592	10.637	10.699	10.707	10.748	10.831	10.815	- Charged off earning assets
Kredit yang diberikan	1.092	2.890	9.912	10.364	10.310	10.298	10.422	10.824	10.607	10.592	10.637	10.699	10.707	10.748	10.831	10.815	- Credit disbursed
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indikator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen	323.220	267.818	325.317	383.724	347.635	391.817	435.145	507.291	488.097	494.156	487.936	490.249	422.800	456.076	407.309	400.825	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	323.220	267.818	325.300	383.724	347.635	391.817	435.145	507.291	488.097	494.156	487.936	490.249	422.800	456.076	407.309	400.825	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	0	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	604.929	513.160	590.431	679.947	639.512	658.256	664.728	785.719	786.578	717.837	712.103	719.802	668.382	691.460	665.670	668.806	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	287.512	248.196	264.862	286.395	284.421	265.256	273.891	284.949	280.765	284.157	276.400	285.118	278.322	283.618	290.033	282.687	- Undisbursed loan facilities to debtors
<i>Committed</i>	52.025	55.335	60.058	60.402	60.574	59.796	61.011	63.978	64.515	63.896	62.995	62.497	62.696	61.286	61.048	59.028	- Committed
<i>Uncommitted</i>	235.488	192.861	204.804	225.993	223.847	205.460	212.880	220.971	216.250	220.261	213.405	222.621	215.625	222.332	228.985	223.659	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	8.023	524	701	2.611	2.840	2.010	2.555	1.763	3.027	4.930	4.422	3.028	5.487	5.284	4.757	4.919	- Undisbursed loan facilities to other banks
<i>Committed</i>	0	-	83	-	-	-	-	-	-	-	-	-	437	372	-	-	- Committed
<i>Uncommitted</i>	8.023	524	618	2.611	2.840	2.010	2.555	1.763	3.027	4.930	4.422	3.028	5.050	4.912	4.757	4.919	- Uncommitted
- Irrevocable L/C yang masih berjalan	7.339	6.120	6.102	4.279	2.855	3.129	4.145	6.155	3.605	3.104	2.126	3.062	3.072	2.913	2.835	2.789	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	301.797	258.300	318.739	386.162	349.386	387.861	384.137	492.853	499.181	425.648	429.156	428.593	381.497	399.646	368.045	378.405	- Outstanding spot and derivatives (sold)
- Lainnya	257	20	28	500	10	-	-	-	-	-	-	-	5	-	-	5	- Others
Tagihan Kontinjensi	99.791	94.377	42.788	29.309	32.390	28.206	31.799	38.055	36.190	33.652	31.548	37.815	24.730	24.061	22.791	29.605	Contingent Claims
- Garansi yang diterima	99.225	93.721	42.117	28.760	31.854	27.646	31.211	37.503	35.623	33.051	30.913	37.139	24.013	23.336	22.129	28.954	- Received guarantees
- Pendapatan bunga dalam penyelesaian	555	644	656	532	518	543	571	534	551	584	615	654	693	705	644	636	- Accrued interest
- Lainnya	11	12	16	17	17	17	17	17	17	17	20	22	24	20	17	15	- Others
Kewajiban Kontinjensi	42.037	32.009	34.546	32.890	32.374	32.020	33.698	36.145	32.870	31.590	29.813	30.090	30.257	30.878	29.137	27.342	Contingent Liabilities
- Garansi yang diberikan	42.035	32.009	34.546	32.890	32.374	32.020	33.698	36.145	32.870	31.590	29.813	30.090	30.257	30.878	29.137	27.342	- Issued guarantees
- Lainnya	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	18.555	14.073	15.887	15.185	15.568	15.608	15.699	16.313	16.307	16.352	16.394	16.487	16.570	16.827	17.012	17.265	Others
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	16.129	10.844	12.012	12.380	12.762	12.795	12.874	13.462	13.471	13.518	13.562	13.649	13.731	13.981	14.165	14.186	- Written off earning assets
Kredit yang diberikan	15.973	10.693	11.860	12.229	12.611	12.644	12.723	13.311	13.320	13.367	13.411	13.498	13.579	13.829	14.014	14.035	- Credit disbursed
Lainnya	156	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	- Others
- Aset produktif yang dihapustagih	2.425	3.229	3.875	2.805	2.806	2.813	2.825	2.851	2.836	2.834	2.831	2.838	2.839	2.846	2.846	3.079	- Charged off earning assets
Kredit yang diberikan	2.333	3.137	3.783	2.805	2.806	2.813	2.825	2.851	2.836	2.834	2.831	2.838	2.839	2.846	2.846	3.079	- Credit disbursed
Lainnya	92	92	92	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

***) Angka-angka sangat-sangat sementara

***) Estimated figures

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	22,93	23,18	22,97	23,77	23,40	22,83	22,33	21,67	22,08	22,20	22,55	23,03	23,50	23,52	23,83	24,25	Capital Adequacy Ratio (%)
- Modal	1.052.597	1.166.002	1.269.616	1.375.342	1.377.558	1.325.611	1.309.621	1.311.595	1.304.954	1.298.772	1.306.117	1.332.881	1.355.083	1.355.177	1.368.315	1.377.782	- Capital
- ATMR	4.589.611	5.029.816	5.526.581	5.787.228	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	21,19	21,50	21,29	22,20	21,86	21,20	20,67	19,95	20,33	20,53	20,89	21,36	21,76	21,83	22,06	22,48	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	972.350	1.081.234	1.176.700	1.284.475	1.286.968	1.230.880	1.212.520	1.207.644	1.201.263	1.201.551	1.210.353	1.236.481	1.254.842	1.257.632	1.267.029	1.277.284	- Core Capital (Tier I)
- ATMR	4.589.611	5.029.816	5.526.581	5.787.228	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	- Risk Weighted Assets
ROA (%)	2,23	2,45	2,55	2,47	2,47	2,70	2,49	2,57	2,34	2,06	1,94	1,90	1,90	1,76	1,70	1,64	Return On Assets Ratio (%)
- Laba sebelum pajak	136.048	165.196	186.912	193.726	194.916	217.089	201.639	211.615	193.070	169.888	160.578	156.907	157.796	146.649	142.368	138.082	- Profit
- Rata-rata total aset	6.106.959	6.730.350	7.329.250	7.853.104	7.880.981	8.039.018	8.110.478	8.221.380	8.241.134	8.246.434	8.257.688	8.274.161	8.308.424	8.350.416	8.384.637	8.410.213	- Average total assets
BOPO (%)	82,22	78,64	77,86	79,67	79,39	83,49	83,62	88,84	84,85	84,96	84,94	85,09	84,97	86,15	86,27	86,04	Operating Expenses/Operating Income (%)
- Biaya Operasional	624.173	603.178	638.990	684.713	735.429	90.545	169.151	321.462	344.123	385.347	437.488	503.612	564.889	640.844	709.898	763.058	- Operating Expenses
- Pendapatan Operasional	759.146	766.975	820.646	859.398	926.303	108.454	202.279	361.830	405.567	453.579	515.035	591.889	664.792	743.833	822.880	886.882	- Operating Income
NIM (%)	5,63	5,32	5,14	4,89	4,91	4,96	4,81	4,31	4,57	4,50	4,46	4,44	4,43	4,41	4,41	4,41	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	329.913	342.731	360.412	367.355	370.095	383.772	375.210	340.943	361.863	356.916	354.497	353.357	354.022	355.126	356.551	357.911	- Interest income net
- Rata-rata total aset produktif	5.854.786	6.445.076	7.016.192	7.514.009	7.538.955	7.741.917	7.806.265	7.908.138	7.923.909	7.928.274	7.945.045	7.964.420	8.000.338	8.046.171	8.080.307	8.108.233	- Average total earning assets
LDR (%)	90,70	90,04	94,78	93,50	94,43	93,36	92,50	92,55	92,18	90,94	89,10	88,09	85,38	83,46	83,07	82,33	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	4.199.713	4.548.155	5.092.584	5.303.951	5.391.846	5.279.629	5.313.982	5.483.646	5.382.545	5.355.885	5.316.379	5.301.453	5.286.411	5.290.086	5.237.755	5.201.894	- Total Credit to third party
- Total Dana Pihak Ketiga	4.630.352	5.050.984	5.372.841	5.672.712	5.709.670	5.655.237	5.744.590	5.924.944	5.839.044	5.889.605	5.967.088	6.018.481	6.191.910	6.338.774	6.305.140	6.318.538	- Total Third Party Funds
Rasio Aset Likuid (%)	17,50	18,56	14,96	16,02	15,51	15,58	15,10	16,21	16,18	17,42	17,66	19,80	19,41	19,45	18,69	18,89	Liquid Assets Ratio (%)
- Aset Likuid Primer	837.433	963.833	899.937	868.865	902.889	838.781	823.148	928.119	861.939	950.187	925.093	1.084.439	1.052.921	1.062.867	986.758	980.630	- Primary Liquid Asset
- Aset Likuid Sekunder	296.098	353.504	259.472	424.817	370.524	413.397	412.067	440.462	481.066	489.835	542.765	573.795	606.611	626.541	638.319	656.787	- Secondary Liquid assets
- Total Aset	6.475.602	7.099.564	7.751.621	8.075.397	8.212.586	8.039.018	8.181.938	8.443.184	8.300.397	8.267.632	8.313.961	8.372.998	8.548.115	8.686.707	8.692.631	8.665.964	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019		2020										Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,05	21,09	20,88	21,63	21,18	19,71	18,36	17,42	18,13	18,37	18,65	18,84	19,31	19,10	19,21	19,67	Capital Adequacy Ratio (%)
- Modal	380.581	432.987	472.797	521.607	526.961	479.823	452.315	439.993	446.592	449.711	454.010	460.433	472.209	468.902	473.285	478.697	- Capital
- ATMR	1.808.121	2.052.876	2.264.360	2.411.488	2.487.813	2.434.721	2.463.150	2.525.364	2.463.557	2.448.691	2.433.762	2.444.461	2.445.499	2.455.261	2.464.012	2.433.081	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	19,82	19,90	19,67	20,52	20,09	18,51	17,07	16,04	16,65	17,01	17,31	17,50	17,84	17,77	17,74	18,21	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	358.400	408.430	445.335	494.842	499.910	450.560	420.492	405.175	410.278	416.580	421.337	427.811	436.234	436.325	437.114	443.069	- Core Capital (Tier I)
- ATMR	1.808.121	2.052.876	2.264.360	2.411.488	2.487.813	2.434.721	2.463.150	2.525.364	2.463.557	2.448.691	2.433.762	2.444.461	2.445.499	2.455.261	2.464.012	2.433.081	- Risk Weighted Assets
ROA (%)	2,77	2,98	3,08	2,78	2,81	2,77	2,76	2,95	2,60	2,19	1,94	1,80	1,80	1,63	1,51	1,45	Return On Assets Ratio (%)
- Laba sebelum pajak	66.472	81.395	94.103	93.102	94.489	95.757	96.511	103.309	91.044	76.754	68.264	63.766	63.961	58.443	54.355	52.502	- Profit
- Rata-rata total aset	2.403.681	2.732.360	3.052.601	3.345.476	3.364.528	3.462.559	3.491.499	3.507.065	3.504.018	3.510.126	3.526.239	3.541.414	3.562.473	3.585.963	3.601.076	3.609.619	- Average total assets
BOPO (%)	78,41	72,58	71,24	76,67	76,39	82,68	81,97	87,95	79,44	81,01	82,33	83,54	83,33	85,16	86,53	86,19	Operating Expenses/Operating Income (%)
- Biaya Operasional	240.190	214.610	231.407	281.080	306.618	38.476	72.879	109.862	117.180	136.957	160.255	189.050	213.575	251.238	291.883	306.453	- Operating Expenses
- Pendapatan Operasional	306.320	295.679	324.842	366.596	401.394	46.536	88.906	124.909	147.515	169.065	194.661	226.300	256.314	295.012	337.317	355.549	- Operating Income
NIM (%)	6,33	5,95	5,70	5,24	5,26	5,40	5,23	4,14	4,75	4,60	4,52	4,47	4,49	4,50	4,52	4,56	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	145.554	155.504	166.316	167.993	169.488	181.530	177.259	141.047	161.744	156.778	155.006	153.848	155.877	157.395	158.692	160.580	- Interest income net
- Rata-rata total aset produktif	2.300.535	2.611.886	2.919.454	3.205.988	3.224.071	3.360.804	3.390.161	3.406.414	3.402.290	3.407.347	3.427.589	3.444.773	3.467.988	3.494.688	3.510.451	3.521.685	- Average total earning assets
LDR (%)	88,69	88,67	92,83	94,38	94,17	94,67	94,06	94,23	94,01	91,96	88,94	87,78	85,51	83,82	85,30	85,46	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.759.782	1.963.039	2.239.600	2.372.563	2.430.773	2.380.199	2.397.947	2.460.734	2.412.506	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	2.410.943	2.404.904	- Total Credit to third party
- Total Dana Pihak Ketiga	1.984.174	2.213.902	2.412.453	2.513.970	2.581.349	2.514.247	2.549.399	2.611.464	2.566.249	2.618.522	2.712.265	2.744.356	2.817.509	2.890.488	2.826.349	2.814.055	- Total Third Party Funds
Rasio Aset Likuid (%)	17,17	17,89	13,08	15,15	14,48	14,54	14,34	14,73	14,39	16,01	16,39	18,88	18,39	18,70	17,55	18,04	Liquid Assets Ratio (%)
- Aset Likuid Primer	319.954	361.883	329.235	344.404	363.560	317.181	327.672	346.374	325.817	383.266	388.552	469.809	440.656	447.628	398.447	402.997	- Primary Liquid Asset
- Aset Likuid Sekunder	137.896	172.496	107.960	181.820	153.929	186.191	177.250	174.790	177.165	182.607	202.547	216.009	241.732	257.918	257.346	263.435	- Secondary Liquid assets
- Total Aset	2.666.516	2.986.598	3.342.995	3.474.388	3.574.105	3.462.559	3.520.439	3.538.195	3.494.879	3.534.560	3.606.799	3.632.466	3.709.883	3.773.886	3.737.095	3.695.044	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019		2020										Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	20,39	21,06	21,21	22,20	22,02	21,88	21,74	21,07	21,60	21,55	22,07	22,77	23,30	23,53	24,06	24,53	Capital Adequacy Ratio (%)
- Modal	372.582	428.772	467.056	526.841	528.287	519.600	521.522	517.421	519.153	512.998	518.148	530.840	537.825	542.088	550.514	555.122	- Capital
- ATMR	1.827.407	2.036.207	2.201.949	2.372.767	2.399.452	2.374.971	2.398.693	2.455.963	2.402.977	2.381.040	2.347.674	2.331.302	2.308.204	2.303.815	2.288.442	2.263.019	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	18,30	18,97	19,34	20,21	20,07	19,82	19,73	19,02	19,54	19,58	20,10	20,76	21,26	21,46	21,95	22,41	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	334.333	386.303	425.953	479.650	481.517	470.611	473.155	467.091	469.660	466.184	471.971	484.071	490.661	494.320	502.314	507.248	- Core Capital (Tier I)
- ATMR	1.827.407	2.036.207	2.201.949	2.372.767	2.399.452	2.374.971	2.398.693	2.455.963	2.402.977	2.381.040	2.347.674	2.331.302	2.308.204	2.303.815	2.288.442	2.263.019	- Risk Weighted Assets
ROA (%)	1,65	2,04	2,20	2,25	2,27	2,47	2,08	2,08	1,95	1,77	1,77	1,82	1,86	1,75	1,76	1,69	Return On Assets Ratio (%)
- Laba sebelum pajak	38.054	53.425	61.409	67.713	68.408	76.117	64.594	65.736	61.934	56.243	55.934	57.765	59.265	55.736	56.401	54.177	- Profit
- Rata-rata total aset	2.304.126	2.616.809	2.792.267	3.009.309	3.018.379	3.087.565	3.112.111	3.160.072	3.171.052	3.170.836	3.167.387	3.170.992	3.182.576	3.191.666	3.202.653	3.214.830	- Average total assets
BOPO (%)	84,58	79,93	79,72	80,31	79,71	80,51	82,10	86,51	84,33	84,28	83,51	82,87	83,08	84,27	83,25	82,88	Operating Expenses/Operating Income (%)
- Biaya Operasional	212.858	209.785	228.426	245.366	256.618	25.290	47.386	95.803	101.711	117.007	131.564	151.577	172.941	194.463	210.978	227.302	- Operating Expenses
- Pendapatan Operasional	251.668	262.475	286.538	305.507	321.953	31.411	57.719	110.744	120.605	138.839	157.552	182.899	208.166	230.751	253.440	274.241	- Operating Income
NIM (%)	5,27	4,87	4,72	4,52	4,55	4,53	4,42	4,39	4,38	4,37	4,37	4,37	4,32	4,31	4,30	4,27	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	116.031	121.898	126.204	130.021	130.995	133.895	131.342	132.051	132.180	132.050	131.971	131.905	131.096	130.892	131.113	130.794	- Interest income net
- Rata-rata total aset produktif	2.200.551	2.503.161	2.672.725	2.874.723	2.881.835	2.953.759	2.972.879	3.010.507	3.019.909	3.019.784	3.016.955	3.020.698	3.031.190	3.040.404	3.050.719	3.062.528	- Average total earning assets
LDR (%)	84,83	86,06	90,63	91,40	91,99	89,36	88,22	88,50	88,26	87,13	86,10	84,27	82,52	80,98	79,17	77,11	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.567.734	1.744.621	1.897.167	2.013.109	2.041.647	2.000.215	2.003.733	2.068.471	2.034.903	2.014.994	1.977.605	1.958.690	1.944.450	1.940.591	1.911.809	1.895.467	- Total Credit to third party
- Total Dana Pihak Ketiga	1.848.001	2.027.254	2.093.255	2.202.533	2.219.407	2.238.482	2.271.269	2.337.374	2.305.480	2.312.616	2.296.767	2.324.200	2.356.217	2.396.384	2.414.960	2.458.204	- Total Third Party Funds
Rasio Aset Likuid (%)	15,89	17,32	14,77	14,76	14,46	14,62	13,96	15,28	15,79	16,94	17,06	19,28	18,72	17,35	18,00	17,79	Liquid Assets Ratio (%)
- Aset Likuid Primer	297.073	360.087	328.549	289.589	308.734	296.204	275.622	307.389	281.466	315.261	280.299	349.531	337.090	300.912	318.607	308.718	- Primary Liquid Asset
- Aset Likuid Sekunder	86.399	113.215	96.113	162.922	142.256	155.287	162.124	190.199	224.313	221.767	257.130	265.961	267.044	265.500	275.772	284.874	- Secondary Liquid assets
- Total Aset	2.413.658	2.733.046	2.874.942	3.066.394	3.118.146	3.087.565	3.136.657	3.255.995	3.203.992	3.169.971	3.150.141	3.192.623	3.227.462	3.264.744	3.301.531	3.336.599	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019		2020										Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt		Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	25,91	28,34	27,63	28,02	30,50	31,79	32,83	31,99	34,26	34,44	33,43	33,55	32,48	32,51	33,11	32,82	Capital Adequacy Ratio (%)
- Modal	7.958	10.249	11.383	12.453	13.676	14.549	15.295	14.993	15.967	16.039	16.219	16.369	15.224	15.460	15.925	15.707	- Capital
- ATMR	30.718	36.162	41.190	44.437	44.840	45.773	46.584	46.867	46.609	46.569	48.523	48.784	46.879	47.555	48.091	47.856	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	24,55	27,10	26,46	26,90	29,34	30,67	31,73	31,04	33,32	33,53	32,49	32,60	31,52	31,56	31,96	31,85	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	7.541	9.800	10.900	11.952	13.157	14.040	14.782	14.548	15.529	15.612	15.763	15.906	14.776	15.007	15.370	15.240	- Core Capital (Tier I)
- ATMR	30.718	36.162	41.190	44.437	44.840	45.773	46.584	46.867	46.609	46.569	48.523	48.784	46.879	47.555	48.091	47.856	- Risk Weighted Assets
ROA (%)	0,98	1,12	1,34	1,21	1,23	1,16	1,13	1,02	0,83	0,90	1,02	0,93	0,89	0,68	0,57	0,38	Return On Assets Ratio (%)
- Laba sebelum pajak	389	572	815	829	855	917	897	815	660	715	813	745	676	517	439	290	- Profit
- Rata-rata total aset	39.838	51.007	60.775	68.378	69.309	78.972	79.741	79.663	79.675	79.757	80.048	80.398	75.608	76.036	76.596	77.218	- Average total assets
BOPO (%)	91,78	90,32	88,70	90,24	89,76	90,80	90,63	91,33	92,61	91,96	90,68	91,32	91,68	93,46	94,44	96,14	Operating Expenses/Operating Income (%)
- Biaya Operasional	4.473	5.424	6.412	7.054	7.868	711	1.447	2.167	2.974	3.620	4.178	4.867	5.308	6.038	6.795	7.618	- Operating Expenses
- Pendapatan Operasional	4.874	6.005	7.229	7.817	8.766	783	1.597	2.372	3.211	3.936	4.607	5.330	5.789	6.461	7.194	7.923	- Operating Income
NIM (%)	5,78	5,56	5,94	5,66	5,66	5,66	5,68	5,79	5,74	5,64	5,50	5,41	5,53	5,50	5,48	5,43	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	2.184	2.705	3.454	3.703	3.751	4.300	4.361	4.440	4.392	4.315	4.220	4.172	4.003	4.001	4.013	4.013	- Interest income net
- Rata-rata total aset produktif	37.808	48.610	58.111	65.382	66.287	76.042	76.779	76.639	76.561	76.568	76.763	77.047	72.347	72.736	73.238	73.833	- Average total earning assets
LDR (%)	88,37	92,49	95,02	92,09	91,54	92,26	92,25	94,57	94,64	92,54	91,90	88,68	90,73	91,00	89,95	88,13	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	30.307	37.927	45.642	50.691	50.963	51.240	52.061	52.730	52.558	51.826	52.353	52.414	50.575	51.215	51.242	51.807	- Total Credit to third party
- Total Dana Pihak Ketiga	34.296	41.007	48.036	55.043	55.674	55.541	56.434	55.759	55.536	56.005	56.966	59.101	55.743	56.278	56.968	58.786	- Total Third Party Funds
Rasio Aset Likuid (%)	17,09	16,32	16,52	12,99	13,61	12,76	12,62	10,34	10,41	14,61	13,48	17,06	13,02	15,53	15,93	14,93	Liquid Assets Ratio (%)
- Aset Likuid Primer	7.184	8.528	10.344	8.798	9.695	8.601	8.586	6.769	6.759	8.061	7.148	10.020	6.505	8.714	9.201	8.407	- Primary Liquid Asset
- Aset Likuid Sekunder	586	632	675	972	1.131	1.474	1.577	1.451	1.540	3.638	3.836	4.052	3.687	3.627	3.801	4.049	- Secondary Liquid assets
- Total Aset	45.466	56.111	66.698	75.177	79.557	78.972	80.509	79.506	79.714	80.081	81.504	82.501	78.276	79.458	81.637	83.436	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019		2020										Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,69	21,65	22,05	20,62	21,19	21,81	22,21	21,18	20,53	20,54	20,64	20,64	20,67	20,93	20,94	21,83	Capital Adequacy Ratio (%)
- Modal	64.815	71.306	77.296	79.944	81.327	83.350	83.826	82.027	80.294	79.129	80.310	81.167	82.008	83.101	83.626	87.688	- Capital
- ATMR	298.862	329.349	350.627	387.700	383.759	382.235	377.446	387.239	391.193	385.324	389.080	393.224	396.722	397.082	399.444	401.771	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,31	20,44	20,51	19,15	19,71	20,33	20,72	19,59	18,94	18,94	19,05	19,06	19,09	19,35	19,39	20,17	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	60.714	67.324	71.899	74.263	75.623	77.716	78.220	75.873	74.105	72.967	74.106	74.929	75.733	76.838	77.439	81.028	- Core Capital (Tier I)
- ATMR	298.862	329.349	350.627	387.700	383.759	382.235	377.446	387.239	391.193	385.324	389.080	393.224	396.722	397.082	399.444	401.771	- Risk Weighted Assets
ROA (%)	2,58	2,40	2,38	2,14	2,15	2,81	2,45	2,24	2,19	2,08	2,27	2,21	2,21	2,17	2,12	2,05	Return On Assets Ratio (%)
- Laba sebelum pajak	13.486	14.052	14.564	14.183	14.267	18.430	16.193	14.759	14.524	13.808	15.168	14.778	14.979	14.920	14.822	14.475	- Profit
- Rata-rata total aset	522.538	585.037	612.053	662.128	663.919	655.851	661.027	660.147	663.963	664.065	667.260	669.337	677.633	687.309	697.919	705.013	- Average total assets
BOPO (%)	78,08	78,65	77,88	79,40	79,56	79,02	79,68	81,86	81,38	81,17	79,25	79,77	79,45	79,66	79,66	80,17	Operating Expenses/Operating Income (%)
- Biaya Operasional	47.883	51.462	51.514	50.419	55.777	5.858	10.518	16.075	20.647	24.714	28.776	33.787	38.403	43.690	48.320	53.621	- Operating Expenses
- Pendapatan Operasional	61.327	65.429	66.142	63.499	70.109	7.413	13.200	19.637	25.371	30.446	36.312	42.354	48.337	54.847	60.658	66.886	- Operating Income
NIM (%)	7,07	6,42	6,32	5,91	5,95	5,96	5,84	5,96	5,96	5,98	5,94	5,97	5,89	5,81	5,74	5,71	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	35.192	35.786	36.880	37.377	37.730	37.460	36.986	37.760	37.953	38.082	38.053	38.321	38.280	38.370	38.513	38.682	- Interest income net
- Rata-rata total aset produktif	497.909	557.558	583.671	632.886	634.080	628.121	633.604	633.192	636.957	636.780	640.243	642.309	650.378	660.049	670.604	677.664	- Average total earning assets
LDR (%)	93,65	87,62	88,86	78,42	88,10	86,98	84,97	86,37	82,72	84,95	82,61	83,20	75,99	73,64	71,17	74,72	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	345.652	377.525	403.549	440.875	444.489	438.180	439.787	443.628	442.877	446.479	447.193	449.616	451.597	456.059	458.490	464.622	- Total Credit to third party
- Total Dana Pihak Ketiga	369.095	430.890	454.162	562.227	504.517	503.747	517.576	513.617	535.414	525.552	541.317	540.430	594.297	619.336	644.220	621.815	- Total Third Party Funds
Rasio Aset Likuid (%)	18,47	20,14	17,79	16,90	16,16	14,96	14,39	14,19	15,16	15,22	16,84	18,38	17,85	20,71	16,35	16,17	Liquid Assets Ratio (%)
- Aset Likuid Primer	85.910	105.716	99.854	102.895	95.947	84.638	81.346	79.741	86.674	77.882	95.995	95.983	100.344	123.128	93.337	90.347	- Primary Liquid Asset
- Aset Likuid Sekunder	8.456	11.512	11.424	16.429	14.558	13.466	14.529	13.663	15.725	23.272	19.073	29.319	30.955	35.225	36.407	35.145	- Secondary Liquid assets
- Total Aset	510.794	582.113	625.658	705.916	683.617	655.851	666.202	658.386	675.413	664.470	683.240	681.793	735.561	764.717	793.408	775.957	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019		2020										Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,01	21,71	21,76	23,73	23,25	24,09	23,62	24,22	24,90	24,83	24,94	25,38	25,64	26,34	26,94	27,31	Capital Adequacy Ratio (%)
- Modal	59.420	57.210	65.774	51.785	51.365	51.821	52.303	57.239	56.843	56.882	56.176	56.843	57.183	57.414	57.610	58.027	- Capital
- ATMR	282.768	263.521	302.227	218.203	220.952	215.126	221.472	236.363	228.304	229.080	225.225	223.958	222.986	218.006	213.853	212.511	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,75	17,71	16,71	20,24	19,86	20,70	20,19	20,63	21,50	21,58	21,81	22,18	22,42	23,01	23,60	24,05	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	47.370	46.658	50.490	44.174	43.875	44.525	44.711	48.768	49.076	49.434	49.117	49.673	49.996	50.155	50.466	51.118	- Core Capital (Tier I)
- ATMR	282.768	263.521	302.227	218.203	220.952	215.126	221.472	236.363	228.304	229.080	225.225	223.958	222.986	218.006	213.853	212.511	- Risk Weighted Assets
ROA (%)	1,34	1,43	1,13	0,76	0,62	1,99	1,94	2,13	1,94	1,62	1,37	1,39	1,36	1,02	1,01	1,12	Return On Assets Ratio (%)
- Laba sebelum pajak	4.793	4.583	4.185	2.356	1.909	5.966	5.882	6.668	6.058	5.062	4.282	4.317	4.208	3.149	3.136	3.447	- Profit
- Rata-rata total aset	357.807	320.332	368.859	309.531	307.127	300.436	303.264	313.518	312.780	313.233	311.555	310.197	309.699	309.754	309.256	308.253	- Average total assets
BOPO (%)	88,89	85,02	91,03	94,89	96,06	92,87	86,10	85,93	91,04	92,08	92,85	90,60	90,44	92,75	92,24	91,46	Operating Expenses/Operating Income (%)
- Biaya Operasional	33.382	28.789	36.947	32.313	35.385	5.621	7.061	16.155	18.360	20.776	23.201	24.885	26.735	29.131	31.597	34.784	- Operating Expenses
- Pendapatan Operasional	37.555	33.861	40.589	34.053	36.838	6.053	8.200	18.800	20.168	22.563	24.988	27.468	29.562	31.408	34.254	38.033	- Operating Income
NIM (%)	3,63	3,69	3,25	3,45	3,48	3,56	3,42	3,41	3,42	3,50	3,51	3,52	3,49	3,46	3,46	3,46	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	12.804	11.598	11.693	10.368	10.375	10.386	10.008	10.345	10.352	10.624	10.596	10.567	10.483	10.403	10.389	10.344	- Interest income net
- Rata-rata total aset produktif	352.582	314.498	360.257	300.378	298.203	291.344	292.835	303.703	302.882	303.365	301.783	300.544	300.144	300.401	300.069	299.152	- Average total earning assets
LDR (%)	129,01	129,02	138,67	116,06	116,25	113,59	114,75	116,51	117,96	114,70	121,14	123,68	118,21	112,03	109,76	109,63	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	254.847	224.628	261.631	188.675	193.708	184.577	190.358	205.394	196.802	200.706	196.581	196.674	196.538	188.422	185.305	180.711	- Total Credit to third party
- Total Dana Pihak Ketiga	197.534	174.099	188.674	162.562	166.635	162.498	165.895	176.288	166.839	174.988	162.272	159.013	166.266	168.183	168.822	164.833	- Total Third Party Funds
Rasio Aset Likuid (%)	15,41	15,41	15,72	17,76	17,22	18,21	16,69	18,32	17,84	18,63	17,21	17,29	18,83	21,15	20,80	19,80	Liquid Assets Ratio (%)
- Aset Likuid Primer	44.855	37.445	52.933	34.189	34.108	36.884	34.009	45.877	38.573	40.016	32.999	34.836	37.252	45.954	45.304	41.391	- Primary Liquid Asset
- Aset Likuid Sekunder	12.315	13.468	8.334	19.481	18.522	17.814	17.082	15.313	16.821	18.686	19.178	17.381	20.393	19.657	18.083	17.646	- Secondary Liquid assets
- Total Aset	370.889	330.320	389.668	302.167	305.648	300.436	306.091	334.027	310.564	315.049	303.165	302.047	306.216	310.188	304.780	298.222	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019		2020										Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%)	48,94	53,09	47,87	51,81	50,38	49,81	51,56	49,83	49,33	50,98	51,98	54,11	54,91	55,51	56,91	56,29	Capital Adequacy Ratio (%)
- Modal	167.242	165.478	175.308	182.713	175.942	176.468	184.359	199.921	186.105	184.012	181.254	187.230	190.633	188.213	187.355	182.541	- Capital
- ATMR	341.735	311.700	366.229	352.633	349.253	354.303	357.558	401.173	377.253	360.936	348.729	346.025	347.157	339.064	329.225	324.266	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	47,99	52,20	47,00	50,93	49,50	48,95	50,67	48,90	48,41	50,08	51,06	53,20	53,99	54,56	55,99	55,38	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	163.993	162.719	172.123	179.595	172.885	173.429	181.161	196.188	182.616	180.773	178.059	184.091	187.442	184.987	184.325	179.580	- Core Capital (Tier I)
- ATMR	341.735	311.700	366.229	352.633	349.253	354.303	357.558	401.173	377.253	360.936	348.729	346.025	347.157	339.064	329.225	324.266	- Risk Weighted Assets
ROA (%)	2,68	2,63	2,67	3,39	3,27	4,39	3,79	4,06	3,70	3,40	3,19	3,10	2,94	2,78	2,66	2,66	Return On Assets Ratio (%)
- Laba sebelum pajak	12.854	11.169	11.837	15.543	14.989	19.902	17.562	20.328	18.849	17.307	16.117	15.538	14.707	13.885	13.215	13.191	- Profit
- Rata-rata total aset	478.969	424.805	442.694	458.283	457.719	453.634	462.837	500.916	509.646	508.417	505.199	501.823	500.435	499.688	497.138	495.280	- Average total assets
BOPO (%)	87,66	89,94	88,43	83,59	83,86	89,74	91,44	95,35	93,86	92,72	92,36	92,47	92,54	92,76	92,55	92,40	Operating Expenses/Operating Income (%)
- Biaya Operasional	85.388	93.107	84.285	68.482	73.162	14.590	29.860	81.399	83.251	82.274	89.513	99.445	107.927	116.283	120.325	133.280	- Operating Expenses
- Pendapatan Operasional	97.403	103.524	95.307	81.927	87.243	16.258	32.657	85.367	88.698	88.730	96.914	107.538	116.624	125.354	130.017	144.249	- Operating Income
NIM (%)	3,90	3,72	3,76	4,12	4,09	3,75	3,47	3,20	3,14	3,11	3,04	3,04	2,99	2,94	2,91	2,85	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	18.147	15.240	15.864	17.892	17.756	16.202	15.253	15.299	15.243	15.068	14.651	14.545	14.284	14.063	13.830	13.497	- Interest income net
- Rata-rata total aset produktif	465.400	409.364	421.973	434.651	434.478	431.846	440.008	477.684	485.312	484.430	481.712	479.048	478.292	477.893	475.225	473.371	- Average total earning assets
LDR (%)	122,38	122,33	138,99	134,96	126,46	124,62	125,04	109,65	115,93	115,78	116,65	122,76	115,86	110,94	113,49	101,76	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	241.391	200.414	244.994	238.038	230.266	225.217	230.096	252.690	242.900	233.783	230.391	234.934	233.897	230.881	219.966	204.382	- Total Credit to third party
- Total Dana Pihak Ketiga	197.252	163.832	176.261	176.377	182.088	180.721	184.017	230.443	209.526	201.922	197.502	191.382	201.879	208.106	193.821	200.845	- Total Third Party Funds
Rasio Aset Likuid (%)	28,38	32,17	25,24	29,29	29,01	29,64	28,69	32,41	31,38	32,88	32,94	34,33	35,43	36,69	35,59	37,84	Liquid Assets Ratio (%)
- Aset Likuid Primer	82.457	90.174	79.021	88.991	90.845	95.273	95.913	141.969	122.649	125.700	120.101	124.261	131.074	136.531	121.861	128.771	- Primary Liquid Asset
- Aset Likuid Sekunder	50.445	42.181	34.966	43.193	40.128	39.165	39.505	45.045	45.503	39.864	41.001	41.073	42.800	44.614	46.909	51.637	- Secondary Liquid assets
- Total Aset	468.286	411.376	451.661	451.355	451.514	453.634	472.040	577.074	535.836	503.500	489.112	481.568	490.717	493.715	474.180	476.705	- Total Assets

Ket: Data tidak termasuk BUS

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

Kelompok Bank	2016	2017	2018	2019		2020										Group of Bank	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
- Bank Persero	2.666.516	2.986.617	3.342.996	3.474.390	3.574.130	3.462.575	3.520.574	3.538.267	3.495.084	3.534.659	3.606.921	3.632.558	3.710.001	3.773.886	3.737.095	3.695.044	- State Owned Banks
- BUSN Devisa	2.672.238	2.964.855	3.126.359	3.324.815	3.393.130	3.361.320	3.414.555	3.532.526	3.479.559	3.445.963	3.432.570	3.473.742	3.509.819	3.562.121	3.605.111	3.645.718	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	73.684	88.231	101.036	117.520	120.319	119.624	121.583	119.341	119.582	118.953	120.241	120.997	116.899	118.802	120.962	123.899	- Non-Foreign Exchange Commercial Banks
- BPD	529.746	604.820	655.963	741.705	717.518	687.123	697.592	691.261	707.547	695.979	717.621	714.268	772.582	802.423	831.622	813.135	- Regional Development Banks
- Bank Campuran	319.328	331.734	390.331	301.121	306.364	301.132	306.783	334.736	311.289	315.785	303.947	302.779	306.947	310.916	305.508	298.946	- Joint Venture Banks
- Bank Asing	468.286	411.376	451.661	451.355	451.514	453.634	472.040	577.074	535.836	503.500	489.112	481.568	490.717	493.715	474.180	476.705	- Foreign Owned Banks
Total	6.729.799	7.387.634	8.068.346	8.410.906	8.562.974	8.385.407	8.533.127	8.793.204	8.648.896	8.614.839	8.670.413	8.725.913	8.906.965	9.061.864	9.074.478	9.053.446	Total

r) Angka-angka diperbaiki

r) Revised figures

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

Kelompok Bank	Desember 2016				Desember 2017				Desember 2018				November 2019				Desember 2019				November 2020				Group of Bank				
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun					
Bank Persero	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BUSN Devisa	0	13	15	14	0	11	15	16	0	10	16	16	0	8	17	16	0	8	17	16	0	8	17	16	0	8	17	17	Foreign Exchange Commercial Banks
BUSN Non Devisa	4	17	0	0	4	16	1	0	3	16	2	0	3	13	3	0	1	15	3	0	0	0	15	3	0	Non-Foreign Exchange Commercial Banks			
BPD	0	11	14	2	0	9	14	4	0	8	15	4	0	5	18	4	0	7	16	4	0	6	17	4	Regional Development Banks				
Bank Campuran	0	2	8	2	0	2	8	2	1	1	7	3	1	2	6	2	1	2	6	2	2	1	6	2	Joint Venture Banks				
Bank Asing	1	1	4	4	0	1	5	3	0	1	5	3	0	0	5	3	0	0	5	3	0	0	5	3	Foreign Owned Banks				
Total	5	44	41	26	4	39	43	29	4	36	45	30	4	28	49	29	2	32	47	29	2	30	48	30	Total				

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	5.518.889	6.128.486	6.668.813	7.068.514	7.109.042	7.048.397	7.195.135	7.340.274	7.253.045	7.303.374	7.336.597	7.304.998	7.472.773	7.571.936	7.705.343	7.670.590	Earning Assets
a. Lancar	5.209.001	5.799.860	6.317.761	6.616.827	6.692.948	6.583.996	6.710.187	6.825.664	6.708.175	6.793.005	6.876.104	6.870.007	7.037.159	7.145.198	7.277.077	7.246.313	a. Current
b. DPK	184.315	209.715	226.493	300.003	275.482	314.110	333.642	359.223	385.576	345.710	290.977	259.686	260.427	255.337	258.222	254.382	b. Special Mention
c. Kurang Lancar	26.195	20.855	21.216	25.420	22.411	30.130	24.923	25.479	24.605	25.320	26.715	23.453	19.161	18.130	16.530	20.299	c. Sub-Standard
d. Diragukan	14.853	16.540	15.858	22.223	28.481	18.638	20.921	24.563	23.522	24.763	27.246	30.640	26.775	22.926	18.991	16.894	d. Doubtful
e. Macet	84.525	81.516	87.486	104.040	89.719	101.524	105.463	105.345	111.167	114.575	115.555	121.211	129.250	130.345	134.524	132.701	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	1.677.733	1.825.924	2.001.032	2.071.077	2.041.716	2.034.819	2.072.705	2.122.769	2.050.350	2.023.012	2.006.670	2.056.069	2.039.590	2.063.005	2.101.969	2.086.955	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	1.651.573	1.800.549	1.971.636	2.041.540	2.012.694	2.003.708	2.040.844	2.089.066	2.017.571	1.989.173	1.971.903	2.022.366	2.004.729	2.024.579	2.068.185	2.051.101	a. Current
b. DPK	22.682	22.483	26.377	26.843	25.970	27.917	28.704	30.526	29.526	30.461	30.800	29.760	30.711	35.003	30.323	31.816	b. Special Mention
c. Kurang Lancar	1.648	1.553	1.254	946	1.294	1.432	1.449	1.224	1.456	1.694	1.581	1.300	1.185	1.131	1.216	1.860	c. Sub-Standard
d. Diragukan	1.003	383	281	410	450	291	278	273	257	302	714	1.015	908	397	262	335	d. Doubtful
e. Macet	827	956	1.485	1.339	1.309	1.471	1.429	1.680	1.539	1.383	1.672	1.628	2.057	1.896	1.982	1.843	e. Loss
Non Performing Earning Asset (Nominal)	129.051	121.803	127.579	154.378	143.664	153.486	154.463	158.565	162.546	168.037	173.483	179.248	179.337	174.824	173.505	173.933	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	36.220	43.987	63.130	57.839	66.766	64.229	65.829	69.524	66.069	65.554	68.473	71.131	72.239	71.440	73.368	69.414	Interbank Loans
a. Lancar	36.106	43.873	63.029	57.767	66.697	64.106	65.737	69.427	65.939	65.402	68.376	71.060	72.178	71.349	73.276	69.324	a. Current
b. DPK	19	14	9	10	6	63	30	29	68	90	36	6	6	35	36	31	b. Special Mention
c. Kurang Lancar	-	-	1	-	0	0	-	-	-	1	-	0	0	-	-	4	c. Sub-Standard
d. Diragukan	-	-	-	-	0	-	-	-	-	-	-	-	0	0	0	-	d. Doubtful
e. Macet	94	100	91	62	63	60	62	67	62	62	61	65	55	56	55	54	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	94	100	92	62	63	60	62	67	62	62	61	65	56	56	56	58	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 Asset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

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

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

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

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

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

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

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

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	2.235.880	2.578.753	2.893.140	3.060.576	3.107.085	3.079.234	3.139.779	3.158.149	3.111.059	3.172.325	3.204.382	3.189.964	3.290.462	3.330.005	3.383.463	3.351.855	Earning Assets
a. Lancar	2.108.233	2.437.437	2.740.308	2.859.202	2.917.689	2.865.011	2.913.767	2.907.718	2.848.213	2.930.852	2.979.515	2.980.983	3.080.331	3.120.231	3.175.570	3.140.759	a. Current
b. DPK	74.946	89.621	98.144	132.140	122.566	142.933	154.605	177.746	188.301	164.875	144.130	125.998	126.322	124.269	121.270	124.361	b. Special Mention
c. Kurang Lancar	14.490	11.307	12.039	13.856	14.108	18.260	15.893	14.654	15.070	15.039	14.658	12.142	10.998	10.708	9.778	11.220	c. Sub-Standard
d. Diragukan	5.209	7.072	7.669	10.566	14.914	8.576	11.237	13.746	12.551	12.803	14.878	16.062	13.330	10.641	9.951	9.001	d. Doubtful
e. Macet	33.002	33.316	34.980	44.811	37.808	44.454	44.278	44.284	46.924	48.755	51.201	54.778	59.481	64.156	66.894	66.513	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	510.689	545.767	613.343	633.992	642.058	624.709	633.933	659.547	621.787	626.904	611.230	622.314	594.272	608.748	629.886	630.113	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	504.079	539.307	605.260	623.723	631.493	612.740	621.928	646.727	608.652	614.591	595.241	607.187	578.197	589.123	616.910	614.202	a. Current
b. DPK	5.326	5.991	7.237	9.444	9.566	10.810	10.777	11.761	12.016	10.944	14.147	13.066	13.987	18.176	11.553	13.753	b. Special Mention
c. Kurang Lancar	209	142	391	187	346	518	505	446	497	742	685	556	249	261	298	964	c. Sub-Standard
d. Diragukan	810	91	172	241	292	199	195	184	156	172	515	922	798	288	186	261	d. Doubtful
e. Macet	265	237	282	397	361	442	527	429	466	454	642	582	1.041	899	938	933	e. Loss
Non Performing Earning Asset (Nominal)	53.985	52.164	55.533	70.059	67.830	72.449	72.635	73.743	75.664	77.966	82.579	85.042	85.897	86.953	88.045	88.892	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	5.417	5.379	5.188	4.309	7.499	7.434	8.013	8.589	8.155	7.490	7.416	9.172	9.101	9.324	9.726	9.451	Interbank Loans
a. Lancar	5.342	5.304	5.112	4.255	7.444	7.381	7.958	8.527	8.099	7.434	7.361	9.113	9.051	9.270	9.672	9.398	a. Current
b. DPK	0	0	0	-	0	0	-	-	0	0	0	0	-	4	4	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	0	-	-	-	-	-	0	0	-	-	4	c. Sub-Standard
d. Diragukan	-	-	-	-	0	-	-	-	-	-	-	-	-	0	0	-	d. Doubtful
e. Macet	74	75	76	54	54	53	54	62	56	56	55	59	49	50	49	48	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	74	75	76	54	54	53	54	62	56	56	55	59	49	50	49	52	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 Asset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
 - Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.
 - Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
 - Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik (*committed* dan *uncommitted*), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.

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

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	2.139.165	2.384.379	2.488.313	2.701.109	2.719.212	2.709.813	2.757.231	2.819.115	2.803.814	2.808.875	2.800.320	2.808.977	2.833.049	2.887.212	2.923.502	2.958.434	Earning Assets
a. Lancar	2.011.962	2.247.121	2.342.865	2.507.081	2.544.545	2.516.222	2.555.577	2.617.945	2.589.319	2.607.379	2.626.220	2.641.582	2.664.738	2.727.194	2.760.667	2.800.451	a. Current
b. DPK	76.417	90.308	96.716	136.340	123.145	137.617	145.401	143.342	155.231	139.191	111.142	101.129	102.921	100.355	104.786	99.851	b. Special Mention
c. Kurang Lancar	8.977	7.211	6.877	8.319	5.355	8.342	5.772	7.194	6.114	6.726	8.788	7.965	5.691	4.730	4.812	7.000	c. Sub-Standard
d. Diragukan	7.614	7.502	6.322	8.593	10.329	7.612	7.213	7.704	7.830	8.860	9.020	11.816	10.218	9.354	6.990	6.086	d. Doubtful
e. Macet	34.195	32.237	35.533	40.776	35.838	40.019	43.267	42.931	45.320	46.719	45.150	46.486	49.481	45.580	46.248	45.046	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	594.287	728.017	781.812	923.597	894.342	918.340	930.841	933.551	913.360	890.592	908.959	931.595	941.493	939.632	957.059	948.843	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	590.625	722.750	776.552	916.629	888.064	911.879	923.676	925.922	905.178	882.320	902.357	925.055	935.150	933.306	949.699	941.758	a. Current
b. DPK	3.354	4.520	4.329	6.291	5.364	5.941	6.637	6.975	7.641	7.860	6.152	6.101	5.954	5.987	7.032	6.859	b. Special Mention
c. Kurang Lancar	61	358	222	168	384	108	111	107	128	140	67	55	47	41	36	43	c. Sub-Standard
d. Diragukan	82	256	91	151	107	74	57	34	39	41	153	56	46	55	49	43	d. Doubtful
e. Macet	165	134	618	357	424	338	360	513	375	231	231	328	295	243	243	140	e. Loss
Non Performing Earning Asset (Nominal)	51.094	47.697	49.663	58.365	52.436	56.493	56.781	58.484	59.805	62.716	63.409	66.705	65.779	60.002	58.377	58.357	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	16.514	23.628	38.188	37.257	40.845	40.822	43.333	44.793	42.784	43.170	45.505	45.627	46.340	48.821	49.862	48.904	Interbank Loans
a. Lancar	16.492	23.605	38.179	37.249	40.839	40.761	43.305	44.766	42.734	43.107	45.480	45.623	46.335	48.802	49.843	48.885	a. Current
b. DPK	12	13	9	8	6	61	28	27	49	63	24	4	4	18	19	19	b. Special Mention
c. Kurang Lancar	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	-	d. Doubtful
e. Macet	9	9	0	-	-	-	0	-	0	-	-	-	-	-	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	9	9	0	-	0	-	0	-	0	-	-	0	0	0	0	0	Interbank Non Performing Loan (Nominal)

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

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

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	39.021	47.892	55.239	65.974	68.831	69.076	70.727	69.199	69.715	69.711	70.907	70.495	69.089	67.991	70.152	71.570	Earning Assets
a. Lancar	36.581	44.904	51.408	61.173	64.731	64.685	65.912	63.928	63.614	64.486	66.806	66.694	65.527	64.360	66.544	68.149	a. Current
b. DPK	1.777	2.028	2.717	3.260	2.761	2.842	3.255	3.646	4.546	3.673	2.644	2.301	2.229	2.374	2.265	2.091	b. Special Mention
c. Kurang Lancar	129	162	163	242	205	378	275	322	323	297	284	325	223	195	242	222	c. Sub-Standard
d. Diragukan	95	158	219	339	327	220	290	413	257	313	267	217	229	216	216	249	d. Doubtful
e. Macet	439	640	731	959	807	951	995	890	975	942	906	957	881	846	886	859	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	2.926	3.333	3.147	3.158	2.972	3.607	3.348	3.214	3.035	3.136	3.132	3.292	3.423	3.027	2.487	3.478	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	2.909	3.271	3.096	3.134	2.952	3.577	3.308	3.158	2.970	3.053	3.081	3.268	3.413	3.009	2.475	3.467	a. Current
b. DPK	15	58	4	22	20	30	40	28	37	43	18	11	7	6	9	3	b. Special Mention
c. Kurang Lancar	0	0	0	0	0	0	-	10	10	1	0	0	0	0	0	0	c. Sub-Standard
d. Diragukan	0	0	1	0	0	0	0	17	0	21	12	1	0	0	0	5	d. Doubtful
e. Macet	2	4	47	2	0	0	1	1	17	17	21	12	3	13	2	3	e. Loss
Non Performing Earning Asset (Nominal)	665	965	1.161	1.543	1.339	1.549	1.561	1.653	1.584	1.591	1.489	1.512	1.337	1.270	1.346	1.338	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	783	813	730	597	581	547	530	538	518	516	504	491	474	495	461	471	Interbank Loans
a. Lancar	779	811	729	590	574	542	524	533	512	510	498	486	469	490	455	466	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	1	-	-	-	-	-	-	1	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	4	2	-	7	7	6	6	6	6	6	6	6	6	6	6	6	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	4	2	1	7	7	6	6	6	6	6	6	6	6	6	6	6	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 Asset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
 - Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.
 - Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat *committed* (yang tidak memenuhi kriteria sebagai *uncommitted*) dan *uncommitted* (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
 - Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit*, *standby letter of credit*, fasilitas kredit yang belum ditarik (*committed* dan *uncommitted*), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.

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

Tabel 1.35.a. Aset Produktif BPD dan Kualitas Kredit BPD kepada Bank Lain
(Earning Asset of Regional Development Banks and Credit Quality of Regional Development Banks to Other Bank)
 Miliar Rp (Billion Rp)

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	412.277	472.111	516.071	605.932	581.246	573.547	590.774	577.649	591.749	596.774	609.930	589.571	627.532	634.993	695.631	666.293	Earning Assets
a. Lancar	389.621	447.540	493.329	579.490	557.420	544.960	562.605	547.302	557.916	563.077	580.561	561.988	600.944	608.887	668.600	639.981	a. Current
b. DPK	10.769	11.843	11.213	12.785	11.559	15.772	15.066	16.481	18.936	18.481	14.018	12.451	11.605	10.763	12.272	11.454	b. Special Mention
c. Kurang Lancar	804	724	754	826	690	1.105	1.033	924	1.195	1.236	1.466	1.317	806	1.177	564	617	c. Sub-Standard
d. Diragukan	739	1.046	793	1.102	918	841	977	1.369	1.535	1.507	1.424	1.492	1.658	1.276	715	804	d. Doubtful
e. Macet	10.344	10.959	9.981	11.729	10.659	10.869	11.094	11.573	12.167	12.474	12.462	12.323	12.519	12.890	13.479	13.438	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	24.212	31.073	31.458	32.970	33.298	32.338	31.464	31.454	32.969	29.921	29.504	29.746	29.824	28.564	27.671	27.601	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	23.649	30.518	30.880	32.493	32.762	31.620	30.871	30.720	32.173	29.019	28.829	29.080	29.185	27.904	26.953	26.929	a. Current
b. DPK	321	109	194	79	136	154	143	123	201	261	103	98	83	96	156	109	b. Special Mention
c. Kurang Lancar	7	1	8	1	1	3	3	32	5	10	13	26	3	5	2	5	c. Sub-Standard
d. Diragukan	4	11	4	1	1	1	0	4	32	38	7	18	40	26	7	3	d. Doubtful
e. Macet	231	434	371	396	399	560	447	576	558	593	551	524	512	533	554	555	e. Loss
Non Performing Earning Asset (Nominal)	12.129	13.175	11.912	14.055	12.667	13.378	13.554	14.478	15.492	15.858	15.922	15.700	15.538	15.907	15.321	15.421	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	1.468	3.067	4.396	4.384	5.096	3.054	2.965	3.187	3.526	3.616	4.434	4.585	4.595	5.252	5.291	5.352	Interbank Loans
a. Lancar	1.455	3.053	4.381	4.380	5.094	3.051	2.961	3.185	3.507	3.589	4.423	4.583	4.593	5.239	5.278	5.339	a. Current
b. DPK	7	-	-	2	-	2	2	2	19	27	11	2	2	13	13	13	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	6	15	15	2	2	2	2	0	0	0	0	0	0	0	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	6	15	15	2	2	2	2	0	0	0	0	0	0	0	0	0	Interbank Non Performing Loan (Nominal)

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

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

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	283.059	293.571	337.379	262.400	262.442	253.598	259.348	282.313	264.222	270.335	265.223	266.343	268.115	267.482	261.434	253.725	Earning Assets
a. Lancar	268.848	282.493	324.325	251.387	252.316	243.537	248.501	269.646	250.973	255.644	250.979	252.713	254.397	253.707	248.038	241.168	a. Current
b. DPK	9.335	7.393	8.776	5.731	5.365	5.251	5.903	7.258	8.016	9.520	9.102	8.250	8.168	8.162	8.104	7.368	b. Special Mention
c. Kurang Lancar	786	513	860	1.623	1.540	1.554	1.282	1.502	1.379	1.475	888	994	775	681	575	714	c. Sub-Standard
d. Diragukan	368	372	530	440	953	1.120	936	1.065	801	724	1.462	788	964	1.086	659	447	d. Doubtful
e. Macet	3.722	2.800	2.887	3.219	2.268	2.136	2.727	2.841	3.053	2.972	2.791	3.598	3.812	3.845	4.057	4.028	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	200.708	230.884	265.062	151.184	146.556	153.409	158.829	165.992	158.933	148.680	141.084	147.825	153.440	160.342	158.105	159.183	Earning Assets - Account Administrative Transactions
a. Lancar	197.370	226.735	259.369	148.649	144.247	150.883	156.649	164.055	156.849	145.499	138.596	145.274	150.606	156.852	154.750	156.063	a. Current
b. DPK	3.007	3.826	5.337	2.167	2.020	2.241	1.930	1.712	1.882	2.993	2.171	2.245	2.532	3.235	3.021	2.844	b. Special Mention
c. Kurang Lancar	218	193	215	204	187	176	170	130	86	107	101	144	119	73	117	96	c. Sub-Standard
d. Diragukan	0	0	1	-	1	1	7	17	15	16	10	-	0	1	1	0	d. Doubtful
e. Macet	113	129	141	164	101	109	73	78	101	65	205	162	183	181	216	181	e. Loss
Non Performing Earning Asset (Nominal)	5.208	4.008	4.635	5.650	5.050	5.095	5.195	5.632	5.435	5.359	5.458	5.685	5.852	5.867	5.626	5.466	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	153	28	1.029	1.229	1.562	1.239	1.288	1.421	1.321	1.304	1.278	1.304	1.299	1.172	1.448	912	Interbank Loans
a. Lancar	153	28	1.029	1.229	1.562	1.239	1.288	1.421	1.321	1.304	1.278	1.304	1.299	1.172	1.448	912	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

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

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

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset Produktif Neraca	409.487	351.779	378.671	372.523	370.226	363.131	377.276	433.849	412.486	385.354	385.836	379.648	384.527	384.253	371.161	368.713	Earning Assets
a. Lancar	393.756	340.364	365.524	358.494	356.246	349.579	363.825	419.125	398.141	371.567	372.023	366.046	371.223	370.820	357.658	355.805	a. Current
b. DPK	11.072	8.522	8.928	9.747	10.086	9.695	9.413	10.750	10.545	9.970	9.942	9.556	9.183	9.414	9.525	9.257	b. Special Mention
c. Kurang Lancar	1.009	939	522	554	514	492	668	884	525	547	631	710	669	638	559	526	c. Sub-Standard
d. Diragukan	828	390	324	1.182	1.041	269	268	265	548	556	195	266	375	353	459	308	d. Doubtful
e. Macet	2.823	1.564	3.373	2.546	2.339	3.095	3.102	2.826	2.728	2.713	3.045	3.069	3.077	3.028	2.960	2.817	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	344.910	286.849	306.210	326.175	322.489	302.415	314.289	329.011	320.267	323.779	312.760	321.298	317.137	322.692	326.762	317.738	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	332.941	277.968	296.479	316.912	313.177	293.009	304.412	318.485	311.750	314.689	303.799	312.501	308.177	314.386	317.398	308.682	a. Current
b. DPK	10.659	7.980	9.275	8.839	8.863	8.740	9.177	9.927	7.750	8.359	8.207	8.240	8.148	7.503	8.552	8.248	b. Special Mention
c. Kurang Lancar	1.154	859	418	386	376	627	660	499	730	694	714	519	767	750	763	752	c. Sub-Standard
d. Diragukan	106	25	13	17	49	16	18	18	15	15	18	18	23	27	20	24	d. Doubtful
e. Macet	51	18	25	21	23	22	22	82	22	22	22	21	22	27	29	33	e. Loss
Non Performing Earning Asset (Nominal)	5.971	3.794	4.675	4.707	4.342	4.521	4.738	4.575	4.567	4.547	4.625	4.603	4.933	4.823	4.789	4.459	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	11.885	11.073	13.598	10.062	11.184	11.132	9.701	10.996	9.764	9.458	9.336	9.952	10.431	6.376	6.580	4.325	Interbank Loans
a. Lancar	11.885	11.073	13.598	10.062	11.184	11.132	9.701	10.996	9.764	9.458	9.336	9.952	10.431	6.376	6.580	4.325	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

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

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

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	1.124.235	23,24	1.233.480	23,32	1.315.034	23,36	1.458.183	24,52	1.465.848	24,44	1.729.540	26,07	Demand Deposits
Rupiah	821.777	16,99	932.705	17,63	997.007	17,71	1.113.664	18,72	1.100.040	18,34	1.297.512	19,56	Rupiah
Valas	302.458	6,25	300.774	5,69	318.027	5,65	344.518	5,79	365.808	6,10	432.028	6,51	Foreign Exchange
Tabungan	1.551.809	32,08	1.701.224	32,16	1.825.259	32,42	1.866.698	31,38	1.945.185	32,43	2.098.736	31,63	Saving
Rupiah	1.413.351	29,22	1.573.402	29,75	1.690.086	30,02	1.734.421	29,16	1.813.949	30,24	1.939.041	29,22	Rupiah
Valas	138.459	2,86	127.822	2,42	135.173	2,40	132.277	2,22	131.236	2,19	159.695	2,41	Foreign Exchange
Simpanan Berjangka	2.160.714	44,67	2.354.673	44,52	2.490.155	44,23	2.622.920	44,10	2.587.615	43,14	2.806.722	42,30	Time Deposits
Rupiah	1.856.507	38,38	2.035.299	38,48	2.138.035	37,97	2.280.235	38,34	2.250.784	37,52	2.472.400	37,26	Rupiah
Valas	304.208	6,29	319.374	6,04	352.120	6,25	342.685	5,76	336.831	5,62	334.322	5,04	Foreign Exchange
- Jangka Waktu 1 bulan													- Period 1 Month
Rupiah	932.222	19,27	940.015	17,77	1.032.674	18,34	1.007.517	16,94	989.554	16,50	1.129.701	17,03	Rupiah
Valas	146.848	3,04	154.022	2,91	169.841	3,02	165.015	2,77	163.018	2,72	159.044	2,40	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	517.583	10,70	635.976	12,02	715.403	12,71	764.008	12,85	762.015	12,70	821.124	12,38	Rupiah
Valas	57.140	1,18	55.883	1,06	79.879	1,42	79.621	1,34	82.261	1,37	75.614	1,14	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	193.274	4,00	233.465	4,41	210.895	3,75	263.482	4,43	247.039	4,12	275.463	4,15	Rupiah
Valas	58.625	1,21	58.104	1,10	57.066	1,01	44.399	0,75	43.932	0,73	59.150	0,89	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	213.428	4,41	225.843	4,27	179.064	3,18	245.229	4,12	252.177	4,20	246.112	3,71	Rupiah
Valas	41.595	0,86	51.366	0,97	45.334	0,81	53.649	0,90	47.620	0,79	40.514	0,61	Foreign Exchange
Total DPK	4.836.758	100,00	5.289.377	100,00	5.630.448	100,00	5.947.800	100,00	5.998.648	100,00	6.634.998	100,00	Total Third Party Funds
Rupiah	4.091.634	84,59	4.541.406	85,86	4.825.128	85,70	5.128.320	86,22	5.164.773	86,10	5.708.953	86,04	Rupiah
Valas	745.124	15,41	747.971	14,14	805.320	14,30	819.480	13,78	833.875	13,90	926.045	13,96	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	487.793	24,58	534.722	24,15	591.681	24,53	631.242	25,11	655.766	25,40	744.181	26,45	Demand Deposits
Rupiah	364.103	18,35	405.812	18,33	459.295	19,04	464.923	18,49	487.231	18,88	535.586	19,03	Rupiah
Valas	123.690	6,23	128.911	5,82	132.385	5,49	166.319	6,62	168.535	6,53	208.595	7,41	Foreign Exchange
Tabungan	755.490	38,08	857.283	38,72	911.346	37,78	908.968	36,16	948.189	36,73	1.013.128	36,00	Saving
Rupiah	711.441	35,86	814.506	36,79	864.259	35,82	869.577	34,59	910.783	35,28	968.592	34,42	Rupiah
Valas	44.049	2,22	42.776	1,93	47.087	1,95	39.392	1,57	37.406	1,45	44.536	1,58	Foreign Exchange
Simpanan Berjangka	740.891	37,34	821.897	37,12	909.427	37,70	973.759	38,73	977.393	37,86	1.056.745	37,55	Time Deposits
Rupiah	618.862	31,19	695.737	31,43	764.481	31,69	808.940	32,18	810.719	31,41	887.392	31,53	Rupiah
Valas	122.028	6,15	126.160	5,70	144.946	6,01	164.819	6,56	166.674	6,46	169.353	6,02	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	311.680	15,71	296.386	13,39	342.753	14,21	320.235	12,74	308.147	11,94	334.837	11,90	Rupiah
Valas	51.613	2,60	57.929	2,62	60.130	2,49	72.873	2,90	71.814	2,78	64.637	2,30	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	196.294	9,89	275.741	12,45	346.798	14,38	359.476	14,30	365.210	14,15	421.734	14,99	Rupiah
Valas	19.092	0,96	22.575	1,02	35.595	1,48	37.095	1,48	39.825	1,54	42.675	1,52	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	47.153	2,38	64.164	2,90	36.315	1,51	52.524	2,09	52.783	2,04	61.894	2,20	Rupiah
Valas	36.918	1,86	26.324	1,19	30.475	1,26	28.388	1,13	27.968	1,08	34.932	1,24	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	63.736	3,21	59.447	2,69	38.615	1,60	76.705	3,05	84.579	3,28	68.927	2,45	Rupiah
Valas	14.404	0,73	19.332	0,87	18.745	0,78	26.463	1,05	27.068	1,05	27.109	0,96	Foreign Exchange
Total DPK	1.984.174	100,00	2.213.902	100,00	2.412.453	100,00	2.513.970	100,00	2.581.349	100,00	2.814.055	100,00	Total Third Party Funds
Rupiah	1.694.406	85,40	1.916.055	86,55	2.088.035	86,55	2.143.440	85,26	2.208.733	85,57	2.391.570	84,99	Rupiah
Valas	289.768	14,60	297.847	13,45	324.418	13,45	370.530	14,74	372.615	14,43	422.485	15,01	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro	367.757	17,98	433.239	19,49	439.675	19,09	482.277	19,94	496.178	20,23	605.916	22,30	Demand Deposits
Rupiah	273.849	13,39	337.463	15,19	342.207	14,86	377.244	15,60	386.801	15,77	469.731	17,29	Rupiah
Valas	93.907	4,59	95.776	4,31	97.468	4,23	105.033	4,34	109.377	4,46	136.185	5,01	Foreign Exchange
Tabungan	611.159	29,88	653.945	29,43	702.622	30,51	753.479	31,15	765.976	31,23	858.025	31,58	Saving
Rupiah	549.423	26,86	591.105	26,60	635.920	27,61	681.998	28,19	694.064	28,30	770.173	28,35	Rupiah
Valas	61.737	3,02	62.840	2,83	66.702	2,90	71.481	2,95	71.911	2,93	87.852	3,23	Foreign Exchange
Simpanan Berjangka	1.066.783	52,15	1.135.133	51,08	1.160.918	50,40	1.183.235	48,91	1.190.434	48,54	1.253.162	46,12	Time Deposits
Rupiah	923.922	45,16	986.158	44,38	1.002.384	43,52	1.046.197	43,25	1.058.296	43,15	1.121.971	41,29	Rupiah
Valas	142.861	6,98	148.975	6,70	158.534	6,88	137.038	5,67	132.138	5,39	131.191	4,83	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	475.541	23,25	499.346	22,47	522.301	22,68	501.291	20,72	523.994	21,36	595.287	21,91	Rupiah
Valas	75.062	3,67	73.714	3,32	82.163	3,57	69.499	2,87	71.020	2,90	73.271	2,70	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	252.104	12,32	273.886	12,32	275.471	11,96	307.863	12,73	304.476	12,41	298.828	11,00	Rupiah
Valas	28.942	1,41	26.761	1,20	34.180	1,48	32.914	1,36	32.704	1,33	26.903	0,99	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	100.600	4,92	108.770	4,89	116.302	5,05	139.132	5,75	129.663	5,29	130.748	4,81	Rupiah
Valas	17.332	0,85	23.145	1,04	21.626	0,94	12.633	0,52	12.722	0,52	21.155	0,78	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	95.677	4,68	104.156	4,69	88.309	3,83	97.911	4,05	100.164	4,08	97.108	3,57	Rupiah
Valas	21.526	1,05	25.354	1,14	20.566	0,89	21.992	0,91	15.691	0,64	9.862	0,36	Foreign Exchange
Total DPK	2.045.699	100,00	2.222.317	100,00	2.303.215	100,00	2.418.991	100,00	2.452.588	100,00	2.717.103	100,00	Total Third Party Funds
Rupiah	1.747.194	85,41	1.914.726	86,16	1.980.510	85,99	2.105.439	87,04	2.139.161	87,22	2.361.875	86,93	Rupiah
Valas	298.505	14,59	307.591	13,84	322.705	14,01	313.552	12,96	313.427	12,78	355.228	13,07	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	2.817	5,06	3.241	4,97	3.800	5,25	4.246	5,01	4.730	5,65	5.232	6,17	Demand Deposits
Rupiah	2.817	5,06	3.241	4,97	3.800	5,25	4.246	5,01	4.730	5,65	5.232	6,17	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	6.202	11,15	8.451	12,95	9.418	13,01	11.046	13,03	11.058	13,21	11.856	13,98	Saving
Rupiah	6.202	11,15	8.451	12,95	9.418	13,01	11.046	13,03	11.058	13,21	11.856	13,98	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	46.607	83,79	53.583	82,09	59.154	81,74	69.501	81,97	67.943	81,14	67.715	79,85	Time Deposits
Rupiah	46.607	83,79	53.583	82,09	59.154	81,74	69.501	81,97	67.943	81,14	67.715	79,85	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	22.060	39,66	21.883	33,52	28.222	39,00	28.835	34,01	28.796	34,39	22.500	26,53	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	14.207	25,54	16.811	25,75	17.992	24,86	19.946	23,52	18.710	22,35	25.126	29,63	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	6.441	11,58	8.686	13,31	6.952	9,61	12.051	14,21	11.500	13,73	11.313	13,34	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	3.899	7,01	6.203	9,50	5.987	8,27	8.669	10,22	8.937	10,67	8.776	10,35	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	55.626	100,00	65.276	100,00	72.372	100,00	84.793	100,00	83.731	100,00	84.803	100,00	Total Third Party Funds
Rupiah	55.626	100,00	65.276	100,00	72.372	100,00	84.793	100,00	83.731	100,00	84.803	100,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	103.183	26,90	109.265	24,31	116.814	24,47	186.052	31,39	141.388	26,56	189.209	28,96	Demand Deposits
Rupiah	102.914	26,83	108.911	24,24	116.439	24,39	185.707	31,33	141.049	26,50	189.072	28,94	Rupiah
Valas	270	0,07	353	0,08	375	0,08	344	0,06	339	0,06	137	0,02	Foreign Exchange
Tabungan	128.802	33,58	143.670	31,97	165.828	34,73	156.131	26,34	182.031	34,20	170.282	26,06	Saving
Rupiah	128.691	33,55	143.598	31,95	165.748	34,71	156.052	26,33	181.965	34,19	170.181	26,05	Rupiah
Valas	111	0,03	72	0,02	80	0,02	79	0,01	66	0,01	101	0,02	Foreign Exchange
Simpanan Berjangka	151.545	39,51	196.454	43,72	194.831	40,80	250.502	42,27	208.839	39,24	293.828	44,97	Time Deposits
Rupiah	149.190	38,90	195.502	43,50	193.298	40,48	250.143	42,21	206.808	38,85	290.706	44,50	Rupiah
Valas	2.355	0,61	952	0,21	1.533	0,32	359	0,06	2.032	0,38	3.122	0,48	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	64.217	16,74	77.898	17,33	84.649	17,73	115.449	19,48	87.105	16,37	129.833	19,87	Rupiah
Valas	1.916	0,50	684	0,15	1.346	0,28	114	0,02	1.794	0,34	2.822	0,43	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	28.841	7,52	49.068	10,92	44.550	9,33	50.188	8,47	46.047	8,65	47.569	7,28	Rupiah
Valas	187	0,05	82	0,02	17	0,00	77	0,01	42	0,01	182	0,03	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	19.940	5,20	26.273	5,85	26.733	5,60	35.473	5,99	29.906	5,62	52.247	8,00	Rupiah
Valas	17	0,00	87	0,02	71	0,01	80	0,01	108	0,02	17	0,00	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	36.192	9,44	42.264	9,40	37.366	7,83	49.033	8,27	43.750	8,22	61.057	9,35	Rupiah
Valas	235	0,06	100	0,02	100	0,02	88	0,01	88	0,02	101	0,02	Foreign Exchange
Total DPK	383.531	100,00	449.389	100,00	477.473	100,00	592.685	100,00	532.258	100,00	653.319	100,00	Total Third Party Funds
Rupiah	380.794	99,29	448.012	99,69	475.485	99,58	591.902	99,87	529.822	99,54	649.959	99,49	Rupiah
Valas	2.736	0,71	1.377	0,31	1.988	0,42	783	0,13	2.436	0,46	3.360	0,51	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	49.746	29,18	52.147	29,86	55.807	29,58	41.408	25,72	44.308	26,59	47.857	29,03	Demand Deposits
Rupiah	22.303	13,08	25.699	14,71	24.387	12,93	20.449	12,70	20.221	12,13	26.341	15,98	Rupiah
Valas	27.443	16,10	26.448	15,14	31.420	16,65	20.959	13,02	24.087	14,45	21.516	13,05	Foreign Exchange
Tabungan	25.266	14,82	24.006	13,74	23.719	12,57	24.109	14,98	24.933	14,96	29.627	17,97	Saving
Rupiah	9.224	5,41	9.554	5,47	9.722	5,15	10.546	6,55	10.894	6,54	12.100	7,34	Rupiah
Valas	16.041	9,41	14.452	8,27	13.996	7,42	13.563	8,42	14.039	8,42	17.528	10,63	Foreign Exchange
Simpanan Berjangka	95.466	56,00	98.507	56,40	109.148	57,85	95.467	59,30	97.394	58,45	87.389	53,00	Time Deposits
Rupiah	71.148	41,73	69.123	39,58	79.415	42,09	69.532	43,19	72.934	43,77	66.032	40,05	Rupiah
Valas	24.317	14,26	29.384	16,82	29.733	15,76	25.935	16,11	24.460	14,68	21.357	12,95	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	30.512	17,90	28.039	16,05	37.010	19,62	24.472	15,20	25.712	15,43	26.070	15,81	Rupiah
Valas	10.886	6,39	12.969	7,43	15.666	8,30	13.478	8,37	12.095	7,26	12.901	7,82	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	18.328	10,75	14.809	8,48	23.106	12,25	20.211	12,55	20.508	12,31	20.889	12,67	Rupiah
Valas	6.117	3,59	4.947	2,83	6.958	3,69	6.905	4,29	7.126	4,28	4.058	2,46	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	11.500	6,75	17.396	9,96	12.379	6,56	14.625	9,08	14.568	8,74	11.673	7,08	Rupiah
Valas	2.968	1,74	6.074	3,48	2.652	1,41	1.640	1,02	1.501	0,90	1.959	1,19	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	10.808	6,34	8.879	5,08	6.920	3,67	10.224	6,35	12.147	7,29	7.401	4,49	Rupiah
Valas	4.346	2,55	5.395	3,09	4.458	2,36	3.913	2,43	3.738	2,24	2.439	1,48	Foreign Exchange
Total DPK	170.477	100,00	174.660	100,00	188.674	100,00	160.985	100,00	166.635	100,00	164.873	100,00	Total Third Party Funds
Rupiah	102.675	60,23	104.376	59,76	113.524	60,17	100.528	62,45	104.050	62,44	104.473	63,37	Rupiah
Valas	67.802	39,77	70.285	40,24	75.150	39,83	60.457	37,55	62.586	37,56	60.401	36,63	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	112.939	57,26	100.866	61,57	107.257	60,85	112.958	64,04	123.479	67,81	137.145	68,28	Demand Deposits
Rupiah	55.791	28,28	51.579	31,48	50.880	28,87	61.095	34,64	60.009	32,96	71.550	35,62	Rupiah
Valas	57.148	28,97	49.287	30,08	56.378	31,99	51.863	29,40	63.471	34,86	65.595	32,66	Foreign Exchange
Tabungan	24.891	12,62	13.868	8,47	12.326	6,99	12.964	7,35	12.999	7,14	15.818	7,88	Saving
Rupiah	8.370	4,24	6.188	3,78	5.019	2,85	5.202	2,95	5.184	2,85	6.140	3,06	Rupiah
Valas	16.520	8,38	7.681	4,69	7.308	4,15	7.762	4,40	7.815	4,29	9.678	4,82	Foreign Exchange
Simpanan Berjangka	59.423	30,13	49.098	29,97	56.678	32,16	50.455	28,61	45.610	25,05	47.882	23,84	Time Deposits
Rupiah	46.777	23,71	35.195	21,48	39.304	22,30	35.922	20,37	34.084	18,72	38.584	19,21	Rupiah
Valas	12.646	6,41	13.903	8,49	17.374	9,86	14.533	8,24	11.527	6,33	9.299	4,63	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	28.212	14,30	16.463	10,05	17.739	10,06	17.234	9,77	15.801	8,68	21.174	10,54	Rupiah
Valas	7.371	3,74	8.726	5,33	10.537	5,98	9.051	5,13	6.295	3,46	5.413	2,69	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	7.809	3,96	5.662	3,46	7.485	4,25	6.324	3,59	7.064	3,88	6.977	3,47	Rupiah
Valas	2.801	1,42	1.518	0,93	3.129	1,78	2.631	1,49	2.564	1,41	1.796	0,89	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	7.640	3,87	8.177	4,99	12.213	6,93	9.676	5,49	8.618	4,73	7.589	3,78	Rupiah
Valas	1.390	0,70	2.474	1,51	2.242	1,27	1.658	0,94	1.633	0,90	1.087	0,54	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	3.116	1,58	4.894	2,99	1.867	1,06	2.687	1,52	2.601	1,43	2.843	1,42	Rupiah
Valas	1.084	0,55	1.185	0,72	1.465	0,83	1.194	0,68	1.035	0,57	1.003	0,50	Foreign Exchange
Total DPK	197.252	100,00	163.832	100,00	176.261	100,00	176.377	100,00	182.088	100,00	200.845	100,00	Total Third Party Funds
Rupiah	110.939	56,24	92.962	56,74	95.202	54,01	102.219	57,95	99.276	54,52	116.274	57,89	Rupiah
Valas	86.313	43,76	70.870	43,26	81.059	45,99	74.158	42,05	82.812	45,48	84.571	42,11	Foreign Exchange

Tabel 1.45.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana November 2020
(Composition of Third Party Funds of Commercial Banks Based on Location - November 2020)
Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)	Location
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total		
1. Jawa Barat	85.654	12.839	233.613	11.940	196.888	15.838	516.155	40.617	556.772	8,39	1. Jawa Barat
2. Banten	46.700	8.450	74.012	5.213	76.531	3.799	197.243	17.462	214.704	3,24	2. Banten
3. DKI Jakarta	767.477	358.785	467.923	93.445	1.408.048	246.404	2.643.448	698.634	3.342.082	50,37	3. DKI Jakarta
4. D.I Yogyakarta	9.302	419	38.380	880	20.692	472	68.374	1.772	70.146	1,06	4. D.I Yogyakarta
5. Jawa Tengah	41.290	5.058	179.209	5.307	105.769	7.472	326.268	17.837	344.105	5,19	5. Jawa Tengah
6. Jawa Timur	93.696	14.196	255.459	14.133	235.247	22.730	584.401	51.059	635.460	9,58	6. Jawa Timur
7. Bengkulu	2.435	88	8.601	37	3.335	8	14.372	133	14.505	0,22	7. Bengkulu
8. Jambi	5.505	213	19.013	389	12.813	158	37.331	759	38.090	0,57	8. Jambi
9. Aceh	9.863	226	21.537	90	10.219	51	41.620	367	41.987	0,63	9. Aceh
10. Sumatera Utara	34.642	5.699	104.228	7.413	96.805	15.254	235.675	28.365	264.040	3,98	10. Sumatera Utara
11. Sumatera Barat	7.651	286	25.143	355	14.027	500	46.821	1.140	47.962	0,72	11. Sumatera Barat
12. Riau	14.367	908	47.190	1.227	27.539	1.272	89.096	3.407	92.503	1,39	12. Riau
14. Sumatera Selatan	15.544	783	41.820	1.325	29.661	1.451	87.025	3.558	90.583	1,37	14. Sumatera Selatan
15. Bangka Belitung	2.389	565	9.479	379	6.599	330	18.468	1.275	19.742	0,30	15. Bangka Belitung
13. Kepulauan Riau	14.602	4.395	22.602	3.805	14.065	1.972	51.269	10.172	61.441	0,93	13. Kepulauan Riau
16. Lampung	9.085	392	27.391	474	10.661	251	47.136	1.117	48.254	0,73	16. Lampung
17. Kalimantan Selatan	10.312	320	29.069	592	15.163	436	54.544	1.348	55.892	0,84	17. Kalimantan Selatan
18. Kalimantan Barat	9.770	534	34.939	986	19.651	366	64.361	1.886	66.247	1,00	18. Kalimantan Barat
19. Kalimantan Timur	22.426	3.962	52.008	2.090	35.973	3.369	110.406	9.421	119.827	1,81	19. Kalimantan Timur
20. Kalimantan Tengah	6.331	347	15.931	206	7.586	374	29.847	928	30.775	0,46	20. Kalimantan Tengah
21. Sulawesi Tengah	6.174	54	13.978	116	5.370	45	25.522	215	25.736	0,39	21. Sulawesi Tengah
22. Sulawesi Selatan	16.610	738	59.762	1.325	27.687	713	104.059	2.776	106.835	1,61	22. Sulawesi Selatan
23. Sulawesi Utara	4.849	681	13.560	693	9.292	401	27.701	1.775	29.477	0,44	23. Sulawesi Utara
24. Gorontalo	1.103	87	3.305	37	1.453	3	5.861	128	5.988	0,09	24. Gorontalo
25. Sulawesi Barat	1.461	1	3.905	2	634	0	6.000	4	6.004	0,09	25. Sulawesi Barat
26. Sulawesi Tenggara	5.181	288	13.226	72	6.066	43	24.472	403	24.875	0,37	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	5.082	1.301	17.152	216	9.509	39	31.743	1.555	33.298	0,50	27. Nusa Tenggara Barat
28. Bali	11.820	1.732	45.685	3.558	35.669	638	93.175	5.927	99.102	1,49	28. Bali
29. Nusa Tenggara Timur	6.429	21	16.474	149	8.912	54	31.815	223	32.038	0,48	29. Nusa Tenggara Timur
30. Maluku	2.912	26	8.068	88	3.953	30	14.932	144	15.076	0,23	30. Maluku
31. Papua	16.754	478	22.935	328	10.713	91	50.402	897	51.299	0,77	31. Papua
32. Maluku Utara	1.866	3	5.118	19	1.960	32	8.945	54	8.999	0,14	32. Maluku Utara
33. Papua Barat	8.217	19	8.309	51	3.899	16	20.426	86	20.512	0,31	33. Papua Barat
34. Lainnya	14	8.133	18	2.755	9	9.711	42	20.599	20.640	0,31	34. Others
Total	1.297.512	432.028	1.939.041	159.695	2.472.400	334.322	5.708.953	926.045	6.634.998	100	Total

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

Lokasi	2016	2017	2018	2019		2020											Location
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
1. Jawa Barat	400.209	449.311	464.519	505.478	502.909	497.182	505.604	513.707	510.287	516.915	533.438	521.807	532.873	542.214	546.205	556.772	1. Jawa Barat
2. Banten	149.874	168.840	181.261	193.586	197.033	194.336	197.657	207.083	200.391	200.240	198.486	198.969	207.349	210.718	212.633	214.704	2. Banten
3. DKI Jakarta	2.472.780	2.682.094	2.853.010	2.940.761	3.006.175	2.982.657	3.037.894	3.173.507	3.100.139	3.125.388	3.140.192	3.200.244	3.282.926	3.384.732	3.344.117	3.342.082	3. DKI Jakarta
4. D.I Yogyakarta	49.905	55.926	58.946	63.011	62.794	62.842	63.566	64.045	63.287	63.961	65.405	64.851	68.108	68.963	68.513	70.146	4. D.I Yogyakarta
5. Jawa Tengah	240.399	262.972	285.670	309.240	305.631	302.897	307.326	310.749	310.760	317.469	324.086	324.580	333.741	343.888	344.576	344.105	5. Jawa Tengah
6. Jawa Timur	455.220	499.384	542.050	581.989	581.975	577.835	585.357	592.016	592.120	593.351	606.741	606.857	617.265	625.698	629.348	635.460	6. Jawa Timur
7. Bengkulu	10.737	12.148	12.639	13.864	12.429	12.625	12.748	12.956	13.037	12.991	13.463	13.412	14.131	14.607	14.514	14.505	7. Bengkulu
8. Jambi	26.189	29.579	31.129	34.184	33.506	33.604	34.578	34.305	34.112	34.473	34.954	34.814	36.213	36.790	37.467	38.090	8. Jambi
9. Aceh	32.372	38.593	39.673	41.638	42.244	39.080	38.290	38.966	38.209	37.819	40.231	39.126	43.704	43.394	43.298	41.987	9. Aceh
10. Sumatera Utara	201.536	217.961	220.694	235.559	235.436	233.505	241.603	244.847	240.378	241.872	248.995	250.883	256.597	262.278	262.511	264.040	10. Sumatera Utara
11. Sumatera Barat	35.465	38.969	41.291	45.578	44.096	43.945	44.151	43.864	44.498	44.801	46.301	45.747	46.988	48.032	47.777	47.962	11. Sumatera Barat
12. Riau	66.695	73.151	76.706	83.238	82.430	82.705	83.075	83.073	83.327	84.454	86.554	85.476	89.024	90.916	91.672	92.503	12. Riau
13. Sumatera Selatan*)	63.183	72.116	80.113	85.901	85.621	83.949	84.841	85.668	86.608	86.461	88.698	86.332	89.149	91.984	93.148	90.583	13. Sumatera Selatan
14. Bangka Belitung	15.884	17.464	18.407	19.166	18.774	18.574	18.564	18.555	18.839	19.405	19.536	19.608	20.129	20.136	20.009	19.742	14. Bangka Belitung
15. Kepulauan Riau*)	42.741	47.129	48.796	51.817	52.739	52.907	55.195	57.802	57.246	57.278	58.407	58.304	59.474	61.225	60.938	61.441	15. Kepulauan Riau
16. Lampung	35.133	38.564	41.433	45.702	43.425	42.990	43.116	43.248	43.651	44.560	45.810	45.235	46.626	47.600	48.109	48.254	16. Lampung
17. Kalimantan Selatan	41.907	44.881	50.654	51.941	51.761	52.165	52.808	53.375	53.723	54.129	54.905	55.245	55.986	56.810	56.506	55.892	17. Kalimantan Selatan
18. Kalimantan Barat	46.258	51.699	55.092	60.428	59.759	59.235	59.084	60.802	61.020	61.567	63.145	63.184	65.183	66.558	66.224	66.247	18. Kalimantan Barat
19. Kalimantan Timur	83.587	87.967	99.916	109.532	107.776	106.678	107.998	108.613	109.335	111.477	112.531	112.655	118.064	119.151	120.375	119.827	19. Kalimantan Timur
20. Kalimantan Tengah	19.983	22.513	25.374	27.739	26.743	26.525	26.645	27.807	28.031	28.473	29.304	29.493	30.220	30.761	31.055	30.775	20. Kalimantan Tengah
21. Sulawesi Tengah	16.064	18.227	20.234	24.105	24.041	23.381	23.406	23.162	23.769	23.839	24.699	24.258	25.474	26.150	26.009	25.736	21. Sulawesi Tengah
22. Sulawesi Selatan	83.261	88.136	93.605	98.489	98.138	96.414	96.866	97.346	97.076	98.475	101.271	100.762	103.612	106.439	104.986	106.835	22. Sulawesi Selatan
23. Sulawesi Utara	21.215	23.653	24.180	26.534	25.405	25.307	25.215	25.872	25.946	25.955	27.002	27.031	29.130	30.117	29.926	29.477	23. Sulawesi Utara
24. Gorontalo*)	4.447	5.166	5.177	5.763	5.296	5.234	5.250	5.477	5.356	5.472	5.638	5.538	6.066	6.355	6.159	5.988	24. Gorontalo
25. Sulawesi Barat*)	3.495	4.001	4.412	5.369	4.707	4.706	4.808	4.719	4.947	4.909	5.244	5.333	6.063	6.265	6.139	6.004	25. Sulawesi Barat
26. Sulawesi Tenggara*)	14.857	17.009	19.170	22.705	21.914	21.413	21.197	21.014	22.135	22.072	22.891	23.005	25.102	25.880	26.363	24.875	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	21.245	25.248	28.874	33.425	31.111	30.464	29.669	30.457	30.290	29.951	30.893	30.267	29.648	32.361	31.971	33.298	27. Nusa Tenggara Barat
28. Bali	79.530	86.735	93.605	102.740	101.758	102.154	102.398	103.238	100.779	99.260	98.583	98.011	98.816	98.764	98.540	99.102	28. Bali
29. Nusa Tenggara Timur	21.627	23.163	25.098	30.823	29.497	29.315	29.178	29.651	29.634	30.192	31.154	31.125	32.416	33.605	32.920	32.038	29. Nusa Tenggara Timur
30. Maluku	11.649	12.273	12.684	14.086	13.538	13.615	13.507	13.299	13.491	13.547	14.097	14.171	15.044	15.543	15.292	15.076	30. Maluku
31. Papua	38.647	39.482	41.179	47.117	46.654	44.722	43.375	41.666	42.212	42.157	43.439	43.837	49.536	50.441	50.980	51.299	31. Papua
32. Maluku Utara	6.307	6.827	7.141	8.378	8.215	8.053	7.777	7.838	8.148	8.200	8.496	8.460	9.350	9.274	9.222	8.999	32. Maluku Utara
33. Papua Barat	12.591	13.734	14.852	16.455	18.866	17.842	17.278	16.931	16.985	16.555	17.555	18.378	21.861	21.494	21.806	20.512	33. Papua Barat
34. Lainnya	11.767	14.462	12.865	11.457	16.251	12.864	15.635	18.647	18.321	17.688	18.317	21.127	21.982	21.738	20.573	20.640	34. Others
Total	4.836.758	5.289.377	5.630.448	5.947.800	5.998.648	5.941.722	6.035.659	6.214.306	6.128.090	6.175.356	6.260.462	6.308.128	6.487.846	6.650.876	6.619.881	6.634.998	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	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	2,24	2,16	2,20	2,21	2,27	2,22	2,23	2,18	2,25	2,20	2,20	2,15	2,10	2,07	2,00	1,97		- Rupiah
Valas	0,35	0,37	0,50	0,76	0,78	0,76	0,78	0,63	0,62	0,56	0,54	0,63	0,57	0,57	0,50	0,44		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,69	1,56	1,31	1,19	1,17	1,18	1,16	1,14	1,09	1,03	1,03	0,98	0,96	0,95	0,90	0,87		- Rupiah
Valas	0,28	0,32	0,45	0,43	0,43	0,48	0,44	0,42	0,40	0,40	0,39	0,37	0,36	0,36	0,30	0,28		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,45	5,74	6,92	5,98	6,02	5,93	5,87	5,72	5,65	5,61	5,49	5,36	5,17	4,90	4,66	4,45		Rupiah
Valas	0,97	1,18	2,11	1,95	2,09	1,98	1,99	1,79	1,67	1,62	1,69	1,59	1,42	1,26	0,93	0,80		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,79	6,13	6,84	6,37	6,32	6,27	6,22	6,12	5,95	5,87	5,75	5,67	5,54	5,14	4,79	4,57		Rupiah
Valas	1,17	1,56	2,61	2,46	2,44	2,39	2,40	2,14	2,03	1,91	2,04	1,99	1,85	1,61	1,35	1,17		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,08	6,57	7,00	6,89	6,79	6,66	6,54	6,38	6,27	6,19	6,13	6,07	5,95	5,57	5,41	5,31		Rupiah
Valas	1,20	1,73	2,26	2,44	2,37	2,32	2,19	2,32	2,24	2,18	2,52	2,07	2,00	1,93	1,72	1,60		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,35	6,73	6,65	6,97	6,92	6,87	6,82	6,73	6,66	6,56	6,50	6,40	6,37	6,23	6,15	5,98		Rupiah
Valas	1,17	1,39	1,75	2,09	2,17	2,11	2,17	2,14	2,13	2,10	2,04	1,92	1,85	1,81	1,72	1,59		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	2,16	2,19	2,40	2,49	2,55	2,45	2,47	2,37	2,49	2,45	2,45	2,37	2,27	2,23	2,11	2,05		- Rupiah
Valas	0,17	0,23	0,43	0,81	0,80	0,81	0,90	0,76	0,78	0,66	0,70	0,84	0,75	0,72	0,60	0,49		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,28	1,27	1,21	1,15	1,11	1,13	1,11	1,11	1,08	1,02	1,03	0,99	0,97	0,98	0,90	0,86		- Rupiah
Valas	0,28	0,29	0,45	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,44	0,44	0,29	0,30		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,16	5,47	6,82	5,95	6,01	5,88	5,84	5,78	5,79	5,76	5,57	5,36	4,97	4,48	4,16	3,94		Rupiah
Valas	1,02	1,32	2,12	2,34	2,54	2,42	2,33	2,43	2,29	2,27	2,31	2,14	1,84	1,59	1,02	0,76		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,35	5,85	6,45	6,22	6,20	6,19	6,13	6,06	5,84	5,78	5,62	5,57	5,37	4,86	4,24	3,96		Rupiah
Valas	1,05	1,81	2,83	2,90	2,87	2,82	2,85	2,65	2,61	2,51	2,59	2,54	2,35	1,99	1,55	1,28		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,61	6,20	6,36	6,48	6,44	6,27	6,20	6,10	6,11	6,01	5,97	5,88	5,76	5,32	5,07	4,96		Rupiah
Valas	1,18	1,91	2,29	2,68	2,64	2,61	2,42	2,74	2,69	2,61	2,46	2,35	2,30	2,17	1,80	1,67		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,02	6,43	6,65	7,04	7,07	7,00	6,99	6,97	6,94	6,90	6,87	6,84	6,81	6,66	6,56	6,15		Rupiah
Valas	0,79	1,22	1,80	2,21	2,12	2,16	2,18	2,16	2,15	2,13	2,02	1,98	1,91	1,88	1,80	1,66		Foreign Exchange

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	2,15	2,01	1,94	1,89	1,99	2,00	1,99	2,01	2,06	2,05	2,01	1,98	1,95	1,91	1,91	1,85		- Rupiah
Valas	0,48	0,50	0,61	0,67	0,64	0,67	0,62	0,44	0,48	0,46	0,40	0,45	0,46	0,49	0,46	0,45		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,88	1,64	1,35	1,13	1,12	1,12	1,11	1,06	0,99	0,93	0,91	0,86	0,84	0,82	0,79	0,76		- Rupiah
Valas	0,29	0,35	0,48	0,47	0,50	0,58	0,52	0,49	0,46	0,46	0,43	0,41	0,38	0,37	0,34	0,31		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,58	5,81	6,90	5,88	5,90	5,84	5,77	5,58	5,45	5,39	5,30	5,16	5,05	4,87	4,66	4,50		Rupiah
Valas	0,98	1,10	2,12	1,67	1,75	1,66	1,78	1,26	1,19	1,12	1,13	1,10	1,07	0,99	0,89	0,87		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,99	6,21	7,10	6,36	6,28	6,19	6,18	6,01	5,88	5,79	5,71	5,63	5,54	5,39	5,20	5,02		Rupiah
Valas	1,33	1,45	2,50	2,12	2,07	2,09	2,06	1,80	1,58	1,37	1,32	1,27	1,21	1,13	1,11	1,09		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,13	6,62	6,97	6,79	6,68	6,53	6,42	6,25	6,10	6,00	5,94	5,85	6,07	5,53	5,41	5,29		Rupiah
Valas	1,26	1,66	2,25	2,07	1,95	1,91	1,91	1,85	1,85	1,79	1,71	1,76	1,73	1,75	1,67	1,57		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,19	6,54	6,29	6,61	6,48	6,41	6,34	6,22	6,09	6,03	5,95	5,81	5,74	5,63	5,52	5,44		Rupiah
Valas	1,44	1,49	1,62	1,92	2,28	2,04	2,19	2,18	2,17	2,12	1,96	1,87	1,79	1,71	1,59	1,49		Foreign Exchange

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	2,32	2,24	2,71	2,45	2,42	2,72	2,69	3,03	3,20	2,98	3,26	3,25	3,14	3,05	2,66	2,64		- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																		Saving
Rupiah	3,25	3,06	2,54	2,65	2,54	2,62	2,64	2,57	2,51	2,37	2,32	2,26	2,26	2,17	2,19	2,21		- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,50	6,64	7,43	6,55	6,70	6,36	6,34	6,23	6,20	6,31	6,43	6,31	6,24	6,20	6,04	5,89		Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,79	7,01	7,66	7,36	7,19	6,96	6,89	6,73	6,66	6,59	6,67	6,63	6,60	6,61	6,44	6,33		Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	8,06	7,40	7,69	7,84	7,76	7,61	7,52	7,34	7,25	7,18	7,10	7,09	7,03	7,03	6,87	6,68		Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	8,05	7,43	7,54	7,84	7,78	7,69	7,59	7,43	7,29	7,26	7,18	7,06	7,07	6,99	6,79	6,63		Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	2,32	2,18	2,02	2,15	2,03	2,12	2,10	2,15	2,14	2,01	2,06	2,03	2,04	2,04	2,00	2,01		- Rupiah
Valas	0,25	0,38	0,37	0,29	0,28	0,36	0,29	0,30	0,33	0,28	0,28	0,29	0,29	0,30	0,30	0,29		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,91	1,80	1,69	1,61	1,62	1,60	1,57	1,56	1,51	1,40	1,41	1,35	1,31	1,28	1,27	1,28		- Rupiah
Valas	0,23	0,21	0,22	0,22	0,21	0,22	0,22	0,23	0,22	0,23	0,22	0,22	0,22	0,22	0,22	0,21		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,30	6,60	7,29	6,58	6,89	6,69	6,63	6,52	6,53	6,48	6,48	6,49	6,41	6,19	5,92	5,65		Rupiah
Valas	2,44	1,58	3,17	0,88	2,84	2,70	2,88	0,90	1,13	1,13	1,31	1,96	2,00	1,87	1,78	1,48		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,50	7,09	7,58	7,05	7,10	7,20	6,94	6,97	6,84	6,87	6,87	6,82	6,85	6,68	6,49	6,13		Rupiah
Valas	1,83	1,07	1,04	1,46	1,38	0,88	2,69	0,93	1,43	1,03	0,86	0,94	1,20	0,66	0,55	1,09		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,68	7,19	7,80	7,43	7,45	7,38	7,23	7,04	6,97	7,01	6,86	6,91	5,80	5,77	5,54	5,52		Rupiah
Valas	1,67	0,81	1,27	0,84	0,99	1,64	1,57	1,69	1,31	1,48	1,64	1,59	1,31	1,55	1,08	0,93		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	8,26	7,60	7,33	7,23	7,29	7,26	7,22	7,10	7,09	6,85	6,82	6,70	6,78	6,66	6,60	6,52		Rupiah
Valas	0,53	1,14	1,54	1,14	1,13	1,19	1,16	1,16	0,87	0,87	1,33	0,88	1,32	1,04	1,01	0,98		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	2,23	1,90	2,34	2,28	2,15	2,20	2,24	2,24	2,08	1,89	2,00	1,70	1,88	1,94	2,01	1,96		- Rupiah
Valas	0,28	0,32	0,47	1,08	1,21	1,07	0,90	0,61	0,49	0,43	0,30	0,36	0,34	0,35	0,26	0,29		- Foreign Exchange
Tabungan																		Saving
Rupiah	2,08	1,84	1,79	1,82	1,78	1,80	1,78	1,73	1,70	1,65	1,67	1,68	1,64	1,48	1,54	1,66		- Rupiah
Valas	0,23	0,22	0,33	0,23	0,16	0,16	0,17	0,12	0,11	0,08	0,08	0,08	0,09	0,08	0,07	0,08		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,38	5,40	7,23	5,72	5,70	5,64	5,53	5,26	5,07	4,99	4,90	4,92	4,75	4,62	4,38	4,19		Rupiah
Valas	0,77	1,06	1,98	1,64	1,59	1,57	1,54	1,20	0,97	0,71	0,88	0,78	0,71	0,58	0,60	0,68		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,01	6,07	7,49	6,68	6,49	6,36	6,28	6,10	5,80	5,67	5,61	5,52	5,46	5,34	5,22	4,91		Rupiah
Valas	1,04	1,30	2,33	2,14	2,11	2,10	2,00	1,71	1,57	1,33	1,63	0,99	0,89	0,93	0,91	0,82		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,09	6,37	7,14	7,35	7,18	7,10	6,88	6,64	6,40	6,29	6,12	5,94	5,71	5,66	5,56	5,43		Rupiah
Valas	1,36	1,48	2,17	1,82	1,85	1,71	1,64	1,50	1,48	1,34	1,34	1,16	1,13	1,02	0,98	0,92		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,55	6,65	6,85	7,65	7,38	7,51	7,45	7,34	7,25	7,15	6,58	6,76	6,63	6,45	6,29	6,06		Rupiah
Valas	1,26	1,55	2,04	2,25	2,16	2,13	2,09	2,08	2,02	1,97	2,75	1,83	1,78	1,76	1,69	1,54		Foreign Exchange

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Giro																		Demand Deposits
Rupiah	2,00	1,81	2,52	2,12	2,30	2,26	2,19	1,95	1,98	2,00	2,06	1,90	1,99	1,73	1,79	2,15		- Rupiah
Valas	0,13	0,17	0,48	0,58	0,78	0,66	0,61	0,62	0,46	0,46	0,45	0,39	0,32	0,32	0,27	0,23		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,71	2,04	1,28	1,62	1,54	1,46	1,44	1,53	1,71	1,59	1,37	1,39	1,32	1,22	1,34	1,42		- Rupiah
Valas	0,13	0,18	0,20	0,16	0,15	0,11	0,11	0,11	0,12	0,17	0,18	0,11	0,17	0,20	0,23	0,25		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	5,22	4,08	6,15	4,77	4,82	4,84	4,70	4,38	4,45	4,51	4,27	3,99	3,69	3,68	3,58	3,22		Rupiah
Valas	0,55	1,18	2,07	1,30	1,38	1,20	1,13	0,63	0,42	0,23	0,25	0,17	0,18	0,20	0,21	0,15		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,26	5,80	6,90	6,15	6,07	5,99	6,00	5,87	5,61	5,45	5,24	4,98	4,79	4,68	4,66	4,44		Rupiah
Valas	0,69	0,87	1,97	1,39	1,40	1,39	1,37	1,23	1,26	1,22	1,21	0,93	0,91	0,67	0,51	0,37		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,96	6,34	7,02	6,72	6,50	6,33	6,17	6,02	5,86	5,68	5,52	5,43	5,23	5,06	4,96	4,82		Rupiah
Valas	0,77	1,29	2,16	1,62	1,58	1,53	1,48	1,40	1,57	1,47	1,31	1,29	1,23	1,21	1,22	1,22		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,20	6,35	6,61	7,05	6,97	6,90	6,84	6,73	6,53	6,47	6,37	6,07	5,91	5,73	5,63	5,51		Rupiah
Valas	0,76	1,26	2,00	2,01	1,99	1,77	1,73	1,69	1,60	1,52	1,44	1,36	1,10	1,07	1,02	0,89		Foreign Exchange

**Tabel 1.55.a. Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Average of Credit Interest Rate of Commercial Banks Based on Types and Orientation User)
Persen (Percent)**

Jenis Penggunaan	2016	2017	2018	2019		2020											Type of Use	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
1. Jenis Penggunaan																		1. Type of Use
- Modal Kerja																		- Working Capital
Rupiah	11,38	10,71	10,37	10,24	10,09	10,13	10,07	9,97	9,73	9,60	9,48	9,47	9,44	9,44	9,38	9,32	Rupiah	
Valas	3,94	3,90	4,34	4,35	4,35	4,34	4,27	4,08	3,98	3,85	3,70	3,52	3,41	3,40	3,40	3,39	Foreign Exchange	
- Investasi																		- Investments
Rupiah	11,21	10,56	10,38	10,02	9,90	9,87	9,83	9,70	9,45	9,32	9,30	9,21	9,16	9,06	9,01	8,96	Rupiah	
Valas	4,97	4,94	5,30	4,94	4,85	4,84	4,81	4,54	4,39	4,26	4,08	3,95	3,83	3,78	3,75	3,71	Foreign Exchange	
- Konsumsi																		- Consumption
Rupiah	13,59	12,66	11,73	11,49	11,62	11,43	11,41	11,37	11,29	11,22	11,20	11,16	11,13	11,10	11,05	11,00	Rupiah	
Valas	2,82	3,21	3,59	6,63	6,36	6,39	6,40	5,94	5,50	5,47	5,61	5,57	5,26	4,34	4,40	6,42	Foreign Exchange	
2. Orientasi Penggunaan																		2. User Orientation
- Ekspor																		- Export
Rupiah	10,03	10,38	9,88	9,59	8,99	9,03	9,02	9,02	8,77	8,53	8,47	8,40	8,29	8,32	8,24	8,30	Rupiah	
Valas	3,75	3,86	4,44	4,26	4,16	4,04	3,97	3,70	3,60	3,47	3,18	3,05	2,92	2,84	2,88	2,83	Foreign Exchange	
- Impor																		- Import
Rupiah	10,83	10,14	9,50	9,77	9,72	9,93	9,83	9,80	9,71	9,43	9,38	9,26	9,26	9,20	9,07	9,06	Rupiah	
Valas	4,29	4,80	5,01	4,88	4,67	4,72	4,68	4,57	4,45	4,35	4,07	3,91	3,83	3,67	3,82	4,03	Foreign Exchange	
- Lainnya																		- Other
Rupiah	12,08	11,34	10,84	10,61	10,56	10,52	10,47	10,38	10,19	10,08	10,01	9,98	9,95	9,91	9,87	9,81	Rupiah	
Valas	4,45	4,36	4,72	4,63	4,60	4,60	4,54	4,33	4,21	4,07	3,91	3,78	3,66	3,65	3,62	3,61	Foreign Exchange	

¹⁾ Angka-angka diperbaiki

¹⁾ Revised figures

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

Kelompok Bank	2016	2017	2018	2019		2020										Group of Bank	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Bank Persero																	State Owned Banks
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	18.106	18.262	17.853	17.624	17.621	17.622	17.597	17.589	17.575	17.571	17.564	17.526	17.502	17.434	17.356	17.331	Total Bank Offices
BUSN Devisa																	Foreign Exchange Commercial Banks
Jumlah Bank	42	42	42	41	41	41	41	41	41	41	41	41	42	42	42	42	Total Banks
Jumlah Kantor	9.658	8.997	8.564	8.211	8.229	8.221	8.201	8.164	8.156	8.150	8.125	8.095	8.085	8.081	8.069	8.141	Total Bank Offices
BUSN Non Devisa																	Non-Foreign Exchange Commercial Banks
Jumlah Bank	21	21	21	19	19	19	19	19	19	19	19	19	18	18	18	18	Total Banks
Jumlah Kantor	468	508	538	544	546	548	548	547	545	543	548	547	521	521	539	551	Total Bank Offices
BPD																	Regional Development Banks
Jumlah Bank	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	Total Banks
Jumlah Kantor	4.052	4.130	4.288	4.363	4.396	4.399	4.406	4.407	4.406	4.401	4.403	4.396	4.399	4.397	4.398	4.405	Total Bank Offices
Bank Campuran																	Joint Venture Banks
Jumlah Bank	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor	355	340	328	299	299	299	299	294	294	294	295	293	294	294	293	291	Total Bank Offices
Bank Asing																	Foreign Owned Bank
Jumlah Bank	10	9	9	8	8	8	8	8	8	8	8	8	8	8	8	8	Total Banks
Jumlah Kantor	81	39	38	36	36	36	36	36	36	36	36	36	36	36	36	36	Total Bank Offices
Total																	Total
Jumlah Bank	116	115	115	110	110	110	110	110	110	110	110	110	110	110	110	110	Total Banks
Jumlah Kantor	32.720	32.276	31.609	31.077	31.127	31.125	31.087	31.037	31.012	30.995	30.971	30.893	30.837	30.763	30.691	30.755	Total Bank Offices

r) Angka-angka diperbaiki

r) Revised figures

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

Lokasi	2016	2017	2018	2019		2020											Location
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
1. Jawa Barat	412	413	416	406	406	406	406	406	403	403	403	401	401	401	401	401	1. Jawa Barat
2. Banten	96	101	105	102	102	101	101	101	101	101	101	101	101	101	101	102	2. Banten
3. DKI Jakarta	545	544	527	472	471	471	470	470	469	469	469	468	468	469	469	468	3. DKI Jakarta
4. D.I. Yogyakarta	62	61	63	61	61	61	61	61	61	61	61	61	61	61	61	61	4. D.I. Yogyakarta
5. Jawa Tengah	345	346	345	333	332	332	332	332	330	330	330	330	330	330	330	330	5. Jawa Tengah
6. Jawa Timur	430	432	433	409	409	409	410	410	409	409	409	408	407	407	407	409	6. Jawa Timur
7. Bengkulu	35	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	7. Bengkulu
8. Jambi	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	8. Jambi
9. Aceh	81	76	76	77	77	76	76	76	87	87	87	87	87	87	87	87	9. Aceh
10. Sumatera Utara	206	208	212	207	208	208	209	209	208	208	208	207	207	207	207	208	10. Sumatera Utara
11. Sumatera Barat	84	84	86	87	87	87	87	87	88	88	88	88	88	88	88	87	11. Sumatera Barat
12. Riau	92	92	92	91	90	90	90	90	90	90	90	90	90	90	90	90	12. Riau
13. Sumatera Selatan	104	107	107	107	106	106	106	106	106	106	106	106	106	106	106	106	13. Sumatera Selatan
14. Bangka Belitung	30	29	29	30	30	30	30	30	30	30	30	30	30	30	30	30	14. Bangka Belitung
15. Kepulauan Riau	59	61	62	61	60	60	60	60	60	60	60	60	60	61	61	61	15. Kepulauan Riau
16. Lampung	64	64	65	65	65	65	65	65	64	64	65	65	65	65	65	65	16. Lampung
17. Kalimantan Selatan	73	74	74	74	74	74	74	74	74	74	74	73	73	73	73	73	17. Kalimantan Selatan
18. Kalimantan Barat	75	77	78	79	80	81	81	81	81	81	81	81	81	81	81	81	18. Kalimantan Barat
19. Kalimantan Timur	114	113	114	116	117	117	117	117	117	117	117	117	117	117	117	117	19. Kalimantan Timur
20. Kalimantan Tengah	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	20. Kalimantan Tengah
21. Sulawesi Tengah	43	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46	21. Sulawesi Tengah
22. Sulawesi Selatan	131	134	137	136	135	135	135	135	135	135	135	136	136	136	136	136	22. Sulawesi Selatan
23. Sulawesi Utara	62	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	23. Sulawesi Utara
24. Gorontalo	20	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	24. Gorontalo
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	25. Sulawesi Barat
26. Sulawesi Tenggara	43	43	43	45	45	45	45	45	45	45	45	45	45	45	45	45	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	53	53	54	54	53	53	53	53	53	53	54	55	55	55	55	55	27. Nusa Tenggara Barat
28. Bali	96	93	94	91	91	91	91	91	92	92	92	92	92	92	92	92	28. Bali
29. Nusa Tenggara Timur	58	58	58	60	60	60	60	60	60	60	60	60	60	60	60	60	29. Nusa Tenggara Timur
30. Maluku	32	34	35	35	36	36	36	36	36	36	36	36	36	36	36	36	30. Maluku
31. Papua	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	31. Papua
32. Maluku Utara	22	22	22	22	23	23	23	23	23	23	23	23	23	23	23	23	32. Maluku Utara
33. Irian Jaya Barat	25	26	26	27	27	27	27	27	27	27	27	27	27	27	27	27	33. Irian Jaya Barat
34. Lainnya	18	18	17	17	17	17	17	17	17	17	17	17	17	17	17	17	34. Others
Total	3.694	3.708	3.717	3.611	3.609	3.608	3.609	3.609	3.613	3.613	3.615	3.611	3.610	3.612	3.612	3.614	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	2016	2017	2018	2019		2020										Indicator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Penyaluran Dana																	Fund Disbursements
a. Kredit	81.684	89.482	98.220	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	a. Credits
b. Antar Bank Aktiva	27.705	31.815	32.504	34.555	35.052	35.037	34.225	32.273	29.466	28.820	30.375	31.375	32.422	33.307	34.536	36.021	b. Inter-Bank Assets
Sumber Dana																	Source of Funds
a. DPK	75.725	84.861	91.956	101.943	102.538	103.209	104.030	102.975	100.598	99.443	100.063	100.908	101.245	102.113	102.986	104.519	a. Third Party Funds
Deposito	51.977	58.137	62.465	69.910	70.406	71.645	72.474	71.428	69.799	69.369	69.686	70.232	70.309	70.946	71.573	72.500	Time Deposits
Tabungan	23.748	26.723	29.491	32.033	32.132	31.564	31.556	31.547	30.799	30.073	30.376	30.677	30.936	31.167	31.413	32.019	Savings Deposits
b. Antar Bank Pasiva	3.617	4.417	5.111	6.294	6.386	6.517	6.625	6.221	5.706	5.647	5.901	5.913	6.075	6.130	6.273	6.400	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	13.613	13.820	13.809	13.139	13.412	12.987	12.737	13.171	13.398	13.701	13.795	13.981	13.948	13.853	13.738	13.746	c. Loans received
d. Kewajiban Segera	667	776	802	863	892	890	942	1.023	1.131	1.145	1.109	1.115	1.056	944	960	945	d. Immediate Liabilities
Beberapa Komponen Modal																	Several Components of Capital
a. Modal Disetor	10.656	11.879	12.921	13.865	13.989	14.096	14.134	14.236	14.362	14.427	14.435	14.518	14.630	14.707	14.769	14.912	a. Paid In Capital
b. Cadangan	2.351	2.708	3.015	3.333	3.435	3.422	2.537	3.538	3.584	3.631	3.662	3.672	3.668	3.634	3.648	3.635	b. Reserves
c. L/R Tahun Berjalan	2.936	3.210	3.371	3.077	3.456	408	547	853	1.060	1.231	1.452	1.682	1.920	2.187	2.400	2.650	c. Current Earnings
d. L/R Tahun Lalu	1.755	2.201	2.467	3.040	2.905	5.928	5.562	5.101	4.536	4.214	4.043	3.847	3.815	3.690	3.619	3.567	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										since November 2013, data Inter-Bank liabilities not include Loans received form other bank since November 2013, data Loans received include Loans received form other bank							

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

Indikator	2016	2017	2018	2019		2020										Indicator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
LDR (%)	76,24	75,36	76,54	77,19	79,09	76,21	75,98	77,86	79,65	79,87	79,09	78,45	77,89	77,72	76,92	76,29	LDR (%)
- Total Kredit	81.684	89.482	98.220	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	- Total Credit
- Penghimpunan Dana	90.997	100.632	108.627	118.950	115.912	120.099	122.364	120.256	117.377	116.433	117.281	118.523	118.890	119.234	120.539	122.214	- Funds collected
- Modal Inti	16.147	18.105	19.696	21.288	21.636	23.023	23.056	22.888	22.496	22.328	22.394	22.384	22.558	22.697	22.822	22.911	- Core Capital
NPL (%)	5,83	6,15	6,37	7,32	6,81	7,26	7,53	7,95	8,32	8,63	8,44	8,34	8,29	8,09	8,07	7,81	NPL (%)
- Kredit Non Lancar	4.765	5.500	6.261	7.923	7.405	7.918	8.320	8.858	9.274	9.562	9.319	9.218	9.135	8.921	8.894	8.649	- Non Current Credits
- Total Kredit	81.684	89.482	98.220	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	- Total Credit
ROA (%)	2,59	2,55	2,48	2,26	2,31	3,26	2,18	2,28	2,17	2,03	1,98	1,95	1,94	1,95	1,91	1,89	ROA (%)
- L/R Tahun Berjalan	2.936	3.210	3.371	3.077	3.456	408	547	853	1.060	1.231	1.452	1.682	1.920	2.187	2.400	2.650	- Current Earnings (Profit/Loss)
- Total Aktiva	113.501	125.945	135.693	148.493	149.623	149.849	150.526	149.659	146.819	145.802	146.866	148.048	148.771	149.814	151.064	153.315	- Total Aktiva
ROE (%)	23,61	23,06	22,24	20,56	21,00	29,45	19,69	20,29	18,71	17,27	16,94	16,77	16,64	16,77	16,49	16,43	ROE (%)
- L/R Tahun Berjalan	2.936	3.210	3.371	3.077	3.456	408	547	853	1.060	1.231	1.452	1.682	1.920	2.187	2.400	2.650	- Current Earnings (Profit/Loss)
- Modal Disetor	10.656	11.879	12.921	13.865	13.989	14.096	14.134	14.236	14.362	14.427	14.435	14.518	14.630	14.707	14.769	14.912	- Paid In Capital
- Cadangan Umum	1.778	2.038	2.241	2.463	2.473	2.515	2.537	2.589	2.630	2.675	2.705	2.683	2.682	2.687	2.696	2.690	- General Reserve

Ket: *) Angka-angka sementara

*) Provisional figures

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

Lokasi	2016	2017	2018	2019		2020										Location	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
1. Jawa Barat	16.825	18.010	18.593	20.238	20.474	20.609	20.712	20.561	19.721	19.321	19.323	19.414	19.401	19.561	19.643	19.893	1. Jawa Barat
2. Banten	2.633	3.553	4.383	5.194	5.328	5.318	5.293	5.205	4.926	4.874	4.877	4.911	4.887	4.906	4.937	5.020	2. Banten
3. DKI Jakarta	2.593	2.524	2.737	3.070	3.118	3.170	3.109	3.070	3.024	3.042	3.059	3.137	3.134	3.176	3.250	3.481	3. DKI Jakarta
4. D.I Yogyakarta	5.336	5.924	6.389	6.982	7.135	7.117	7.166	7.102	7.039	7.069	7.194	7.280	7.278	7.354	7.426	7.448	4. D.I Yogyakarta
5. Jawa Tengah	24.876	28.328	31.269	35.544	35.523	35.420	35.737	36.061	35.584	35.338	35.782	36.090	36.450	36.822	36.979	37.410	5. Jawa Tengah
6. Jawa Timur	12.140	13.264	14.002	15.181	15.467	15.568	15.688	15.572	15.267	14.986	15.147	15.235	15.365	15.558	15.644	15.835	6. Jawa Timur
7. Bengkulu	72	83	91	100	106	106	109	108	106	104	100	104	105	102	111	105	7. Bengkulu
8. Jambi	779	853	909	1.025	1.047	1.054	1.066	1.064	1.023	1.021	1.026	1.044	1.045	1.062	1.073	1.086	8. Jambi
9. Aceh	251	273	262	252	297	251	249	244	244	241	241	239	242	243	242	241	9. Aceh
10. Sumatera Utara	1.348	1.489	1.642	1.793	1.798	1.833	1.853	1.832	1.817	1.792	1.791	1.816	1.831	1.852	1.883	1.902	10. Sumatera Utara
11. Sumatera Barat	1.562	1.698	1.768	1.790	1.835	1.817	1.815	1.796	1.759	1.735	1.774	1.777	1.797	1.818	1.836	1.855	11. Sumatera Barat
12. Riau	1.295	1.368	1.340	1.381	1.401	1.396	1.388	1.377	1.360	1.352	1.365	1.362	1.377	1.405	1.425	1.456	12. Riau
13. Kepulauan Riau	5.844	6.460	6.926	7.372	7.407	7.428	7.389	7.315	7.134	7.089	7.090	7.182	7.246	7.352	7.410	7.432	13. Kepulauan Riau
14. Sumatera Selatan	1.339	1.433	1.526	1.698	1.706	1.738	1.741	1.769	1.735	1.790	1.819	1.826	1.810	1.812	1.817	1.839	14. Sumatera Selatan
15. Bangka Belitung	122	140	158	173	176	175	181	179	178	176	179	179	183	185	184	190	15. Bangka Belitung
16. Lampung	10.078	11.068	11.890	12.274	12.251	12.243	12.230	12.143	12.035	11.986	12.141	12.321	12.398	12.410	12.418	12.525	16. Lampung
17. Kalimantan Selatan	573	588	609	681	705	674	685	687	657	661	661	656	661	666	696	695	17. Kalimantan Selatan
18. Kalimantan Barat	1.208	1.335	1.266	1.260	1.284	1.294	1.309	1.307	1.310	1.323	1.353	1.391	1.430	1.458	1.481	1.518	18. Kalimantan Barat
19. Kalimantan Timur	394	406	455	471	396	394	396	397	386	380	382	384	382	385	394	394	19. Kalimantan Timur
20. Kalimantan Tengah	376	480	615	681	627	717	692	672	706	690	732	721	682	645	626	664	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	87	86	85	88	84	84	83	83	84	86	86	85	21. Kalimantan Utara
22. Sulawesi Tengah	2.209	2.640	2.559	2.615	2.621	2.592	2.617	2.590	2.610	2.613	2.622	2.632	2.617	2.584	2.668	2.693	22. Sulawesi Tengah
23. Sulawesi Selatan	1.995	2.354	2.622	2.886	2.854	2.880	2.908	2.858	2.775	2.773	2.762	2.771	2.770	2.800	2.854	2.840	23. Sulawesi Selatan
24. Sulawesi Utara	1.143	1.221	1.286	1.623	1.670	1.671	1.666	1.647	1.615	1.638	1.643	1.667	1.665	1.694	1.733	1.749	24. Sulawesi Utara
25. Sulawesi Tenggara	293	293	290	300	333	304	297	295	297	292	296	295	317	303	306	310	25. Sulawesi Tenggara
26. Sulawesi Barat	8	7	7	8	8	9	9	8	8	8	9	9	9	9	9	9	26. Sulawesi Barat
27. Gorontalo	35	34	33	31	34	32	29	30	29	31	31	33	34	34	38	43	27. Gorontalo
28. Nusa Tenggara Barat	1.343	1.398	1.466	1.553	1.583	1.588	1.576	1.565	1.527	1.517	1.536	1.564	1.570	1.596	1.609	1.624	28. Nusa Tenggara Barat
29. Bali	13.074	14.078	15.571	17.155	17.130	17.185	17.303	16.965	16.754	16.794	16.767	16.811	16.876	16.839	17.023	17.312	29. Bali
30. Nusa Tenggara Timur	594	668	727	776	800	813	812	795	778	783	796	806	827	852	854	859	30. Nusa Tenggara Timur
31. Maluku	1.473	1.786	1.987	2.147	2.123	2.115	2.120	2.073	2.052	2.070	2.070	2.077	2.086	2.042	2.133	2.154	31. Maluku
32. Papua	1.010	1.337	1.394	1.342	1.353	1.332	1.353	1.361	1.362	1.339	1.335	1.338	1.333	1.321	1.381	1.418	32. Papua
33. Maluku Utara	59	103	165	208	219	218	226	225	226	230	232	235	239	246	252	252	33. Maluku Utara
34. Papua Barat	619	750	753	689	727	725	718	699	689	657	649	656	641	637	643	978	34. Papua Barat
35. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35. Others
Total	113.501	125.945	135.693	148.493	149.623	149.872	150.526	149.659	146.819	145.802	146.866	148.048	148.771	149.814	151.064	153.315	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	2016	2017	2018	2019		2020										Total Asset	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Total Aset BPR < 1 Miliar	10	11	10	9	9	8	9	9	10	9	7	7	7	8	8	8	Total Asset Rural bank < 1 Billion
Total Aset BPR 1 s.d 5 Miliar	126	107	90	72	66	63	58	63	62	61	54	55	55	54	52	53	Total Asset Rural bank 1 up to 5 Billion
Total Aset BPR 5 s.d 10 Miliar	210	181	173	140	146	142	136	134	138	144	140	134	130	127	121	122	Total Asset Rural bank 5 up to 10 Billion
Total Aset BPR > 10 Miliar	1.287	1.320	1.324	1.331	1.325	1.329	1.339	1.331	1.323	1.319	1.325	1.324	1.325	1.323	1.330	1.326	Total Asset Rural bank > 10 Billion
Total	1.633	1.619	1.597	1.552	1.546	1.542	1.542	1.537	1.533	1.533	1.526	1.520	1.517	1.512	1.511	1.509	Total

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

Kolektibilitas	2016	2017	2018	2019		2020										Collectibility	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Kredit	81.684	89.482	98.220	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	Credit
a. Lancar	76.919	83.982	91.959	100.324	101.379	101.152	102.167	102.587	102.129	101.268	101.149	101.327	101.037	101.384	101.375	102.069	a. Current
b. Kurang Lancar	925	1.058	1.137	1.599	1.373	1.732	1.993	2.411	2.439	2.390	1.948	1.757	1.610	1.385	1.319	1.160	b. Sub-Standard
c. Diragukan	974	1.102	1.287	1.576	1.512	1.475	1.512	1.514	1.758	1.786	1.839	1.846	1.837	1.778	1.692	1.528	c. Doubtful
d. Macet	2.866	3.341	3.837	4.748	4.520	4.711	4.815	4.933	5.076	5.386	5.531	5.614	5.687	5.758	5.883	5.962	d. Lost
Non Performing Loan (Nominal)	4.765	5.500	6.261	7.923	7.405	7.918	8.320	8.858	9.274	9.562	9.319	9.218	9.135	8.921	8.894	8.649	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	5,83	6,15	6,37	7,32	6,81	7,26	7,53	7,95	8,32	8,63	8,44	8,34	8,29	8,09	8,07	7,81	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	2016	2017	2018	2019		2020											Location
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
1. Jawa Barat	858	980	1.004	1.232	1.153	1.220	1.277	1.340	1.423	1.502	1.475	1.503	1.488	1.446	1.445	1.397	1. Jawa Barat
2. Banten	147	146	170	234	221	230	267	276	282	314	302	286	291	290	298	281	2. Banten
3. DKI Jakarta	105	99	91	122	108	123	132	130	135	158	157	148	149	145	133	126	3. DKI Jakarta
4. D.I Yogyakarta	182	198	228	280	252	283	305	361	344	344	333	326	313	326	325	317	4. D.I Yogyakarta
5. Jawa Tengah	1.129	1.342	1.611	2.046	1.917	2.057	2.126	2.343	2.493	2.469	2.378	2.319	2.286	2.248	2.257	2.200	5. Jawa Tengah
6. Jawa Timur	621	664	722	895	827	880	908	959	1.016	1.055	1.027	1.020	1.015	1.005	1.002	1.004	6. Jawa Timur
7. Bengkulu	4	4	5	6	5	6	7	6	6	6	6	6	7	7	7	7	7. Bengkulu
8. Jambi	67	58	69	106	93	103	108	114	120	123	120	116	113	113	112	111	8. Jambi
9. Aceh	12	15	19	21	21	21	23	25	25	27	25	24	25	24	24	24	9. Aceh
10. Sumatera Utara	81	71	80	98	91	97	107	119	132	138	134	135	131	116	116	107	10. Sumatera Utara
11. Sumatera Barat	94	98	89	109	94	106	110	123	136	144	140	139	139	133	135	128	11. Sumatera Barat
12. Riau	125	123	100	135	127	135	136	140	154	163	165	161	162	152	148	146	12. Riau
13. Kepulauan Riau	148	245	303	415	397	429	453	461	497	524	528	544	527	495	488	459	13. Kepulauan Riau
14. Sumatera Selatan	154	147	102	104	93	119	117	122	125	135	128	130	125	123	120	115	14. Sumatera Selatan
15. Bangka Belitung	6	6	5	8	8	8	9	9	10	10	9	9	9	10	10	10	15. Bangka Belitung
16. Lampung	108	118	115	185	170	198	201	222	237	263	235	228	234	223	227	217	16. Lampung
17. Kalimantan Selatan	46	39	39	42	40	42	46	46	48	50	51	53	56	53	53	52	17. Kalimantan Selatan
18. Kalimantan Barat	60	62	84	92	90	81	80	84	88	94	93	95	94	93	92	91	18. Kalimantan Barat
19. Kalimantan Timur	29	25	23	24	22	23	22	24	26	26	31	31	33	31	30	30	19. Kalimantan Timur
20. Kalimantan Tengah	12	23	18	41	43	43	45	40	38	41	47	50	71	55	50	46	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	1	1	2	3	3	3	3	3	3	2	2	2	21.
22. Sulawesi Tengah	20	25	44	37	39	41	37	39	41	44	44	44	44	39	42	41	22. Sulawesi Tengah
23. Sulawesi Selatan	28	31	39	46	46	51	52	56	68	70	71	71	65	66	73	71	23. Sulawesi Selatan
24. Sulawesi Utara	102	76	90	101	94	98	105	111	123	123	127	109	104	100	102	103	24. Sulawesi Utara
25. Sulawesi Tenggara	24	44	42	39	36	39	40	40	42	44	45	45	44	43	43	40	25. Sulawesi Tenggara
26. Sulawesi Barat	0	0	0	1	0	0	1	1	1	1	1	1	1	1	1	1	26. Sulawesi Barat
27. Gorontalo	6	5	5	4	4	4	4	1	1	1	2	2	2	2	2	2	27. Gorontalo
28. Nusa Tenggara Barat	103	128	162	156	149	154	158	164	172	178	173	175	175	172	170	168	28. Nusa Tenggara Barat
29. Bali	444	652	846	901	856	898	1.008	1.052	1.024	1.015	992	961	949	947	932	906	29. Bali
30. Nusa Tenggara Timur	24	23	20	28	21	39	41	37	52	53	37	39	37	30	35	31	30. Nusa Tenggara Timur
31. Maluku	3	5	4	4	3	3	4	5	6	7	6	7	6	7	6	6	31. Maluku
32. Papua	13	20	38	50	49	53	54	56	59	55	53	53	50	47	43	40	32. Papua
33. Maluku Utara	1	1	1	2	2	2	2	3	3	3	3	4	4	4	4	4	33. Maluku Utara
34. Papua Barat	7	27	92	357	332	331	337	345	345	380	378	381	383	372	368	364	34. Papua Barat
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35. Others
Total	4.765	5.500	6.261	7.923	7.405	7.918	8.320	8.858	9.274	9.562	9.319	9.218	9.135	8.921	8.894	8.649	Total

Tabel 2.7 Komposisi DPK Bank Perkreditan Rakyat (Composition of Third Party Funds of Rural Bank) Miliar Rp (Billion Rp)													
Indikator	Desember 2016		Desember 2017		Desember 2018		November 2019		Desember 2019		November 2020		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Deposito	51.977	68,64	58.137	68,51	62.465	67,93	69.910	68,58	70.406	68,66	72.500	69,37	Time Deposits
Tabungan	23.748	31,36	26.723	31,49	29.491	32,07	32.033	31,42	32.132	31,34	32.019	30,63	Saving
Total DPK	75.725	100,00	84.861	100,00	91.956	100,00	101.943	100,00	102.538	100,00	104.519	100,00	Total Third Party Funds

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

Lokasi	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))	Location
	Miliar Rp (Billion Rp)				
1. Jawa Barat	4.336	9.168	13.504	12,92%	1. Jawa Barat
2. Banten	684	2.383	3.067	2,93%	2. Banten
3. DKI Jakarta	285	2.248	2.533	2,42%	3. DKI Jakarta
4. D.I Yogyakarta	1.852	3.758	5.610	5,37%	4. D.I Yogyakarta
5. Jawa Tengah	12.049	16.095	28.144	26,93%	5. Jawa Tengah
6. Jawa Timur	3.245	7.264	10.509	10,05%	6. Jawa Timur
7. Bengkulu	26	32	58	0,06%	7. Bengkulu
8. Jambi	130	653	783	0,75%	8. Jambi
9. Aceh	54	81	135	0,13%	9. Aceh
10. Sumatera Utara	718	751	1.469	1,41%	10. Sumatera Utara
11. Sumatera Barat	850	584	1.434	1,37%	11. Sumatera Barat
12. Riau	413	623	1.036	0,99%	12. Riau
13. Kepulauan Riau	665	5.348	6.013	5,75%	13. Kepulauan Riau
14. Sumatera Selatan	270	874	1.145	1,10%	14. Sumatera Selatan
15. Bangka Belitung	27	118	145	0,14%	15. Bangka Belitung
16. Lampung	979	5.388	6.367	6,09%	16. Lampung
17. Kalimantan Selatan	165	234	398	0,38%	17. Kalimantan Selatan
18. Kalimantan Barat	340	857	1.197	1,15%	18. Kalimantan Barat
19. Kalimantan Timur	92	116	209	0,20%	19. Kalimantan Timur
20. Kalimantan Tengah	231	189	420	0,40%	20. Kalimantan Tengah
21. Kalimantan Utara	12	18	30	0,03%	21. Kalimantan Utara
22. Sulawesi Tengah	102	881	983	0,94%	22. Sulawesi Tengah
23. Sulawesi Selatan	282	1.622	1.904	1,82%	23. Sulawesi Selatan
24. Sulawesi Utara	249	1.105	1.353	1,29%	24. Sulawesi Utara
25. Sulawesi Tenggara	70	62	132	0,13%	25. Sulawesi Tenggara
26. Sulawesi Barat	11	3	14	0,01%	26. Sulawesi Barat
27. Gorontalo	11	15	25	0,02%	27. Gorontalo
28. Nusa Tenggara Barat	584	530	1.113	1,07%	28. Nusa Tenggara Barat
29. Bali	2.677	9.072	11.749	11,24%	29. Bali
30. Nusa Tenggara Timur	175	456	630	0,60%	30. Nusa Tenggara Timur
31. Maluku	154	830	985	0,94%	31. Maluku
32. Papua	157	597	754	0,72%	32. Papua
33. Maluku Utara	16	96	112	0,11%	33. Maluku Utara
34. Papua Barat	109	450	559	0,54%	34. Papua Barat
35. Lainnya	-	-	-	0,00%	35. Others
Total	32.019	72.500	104.519	100,00%	Total

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

Lokasi	2016	2017	2018	2019		2020											Location
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
1. Jawa Barat	11.501	12.327	12.472	13.484	13.665	14.046	13.933	13.730	13.154	12.849	12.824	12.977	12.977	13.099	13.205	13.504	1. Jawa Barat
2. Banten	1.641	2.334	2.763	3.300	3.377	3.284	3.357	3.221	3.006	2.977	2.956	3.000	2.993	2.985	3.023	3.067	2. Banten
3. DKI Jakarta	1.754	1.777	1.910	2.131	2.159	2.059	2.165	2.090	2.110	2.134	2.153	2.211	2.229	2.251	2.309	2.533	3. DKI Jakarta
4. D.I Yogyakarta	4.079	4.536	4.883	5.306	5.453	5.439	5.469	5.419	5.358	5.379	5.433	5.489	5.418	5.524	5.593	5.610	4. D.I Yogyakarta
5. Jawa Tengah	18.666	21.355	23.726	26.951	26.738	26.730	26.935	27.139	26.806	26.434	26.784	27.029	27.313	27.632	27.789	28.144	5. Jawa Tengah
6. Jawa Timur	7.703	8.576	9.304	10.026	10.144	10.264	10.424	10.294	10.034	9.789	9.913	10.037	10.118	10.248	10.342	10.509	6. Jawa Timur
7. Bengkulu	45	40	47	52	54	52	55	53	52	55	52	56	58	55	64	58	7. Bengkulu
8. Jambi	580	616	654	753	766	777	788	787	749	742	738	751	751	766	773	783	8. Jambi
9. Aceh	129	148	149	138	149	145	143	136	137	135	134	133	135	137	135	135	9. Aceh
10. Sumatera Utara	1.038	1.148	1.254	1.353	1.361	1.392	1.406	1.383	1.369	1.375	1.386	1.407	1.418	1.431	1.455	1.469	10. Sumatera Utara
11. Sumatera Barat	1.238	1.354	1.391	1.396	1.425	1.405	1.395	1.378	1.344	1.326	1.363	1.369	1.389	1.405	1.418	1.434	11. Sumatera Barat
12. Riau	951	1.027	979	1.002	1.012	1.005	998	987	975	972	984	979	987	1.003	1.011	1.036	12. Riau
13. Kepulauan Riau	4.769	5.291	5.521	5.949	5.980	6.025	6.015	5.937	5.790	5.741	5.713	5.780	5.845	5.931	5.996	6.013	13. Kepulauan Riau
14. Sumatera Selatan	831	860	916	1.020	1.021	1.042	1.042	1.056	1.027	1.100	1.122	1.136	1.125	1.116	1.121	1.145	14. Sumatera Selatan
15. Bangka Belitung	102	117	123	135	136	135	141	139	140	142	143	143	145	143	141	145	15. Bangka Belitung
16. Lampung	4.881	5.368	5.704	6.167	6.205	6.398	6.455	6.378	6.287	6.189	6.177	6.215	6.242	6.289	6.313	6.367	16. Lampung
17. Kalimantan Selatan	348	341	362	404	424	395	394	399	368	369	367	369	369	373	400	398	17. Kalimantan Selatan
18. Kalimantan Barat	910	1.015	1.009	993	1.001	1.010	1.034	1.035	1.032	1.035	1.062	1.094	1.125	1.147	1.164	1.197	18. Kalimantan Barat
19. Kalimantan Timur	193	187	228	233	211	210	208	212	203	202	202	204	202	205	206	209	19. Kalimantan Timur
20. Kalimantan Tengah	277	353	460	480	426	510	477	452	484	470	506	487	440	405	384	420	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	31	31	30	31	29	29	28	28	30	31	30	30	21. Kalimantan Utara
22. Sulawesi Tengah	693	840	905	953	959	949	995	994	1.004	1.043	1.027	959	936	951	958	983	22. Sulawesi Tengah
23. Sulawesi Selatan	1.227	1.511	1.607	1.879	1.858	1.899	1.905	1.849	1.776	1.784	1.787	1.801	1.813	1.846	1.903	1.904	23. Sulawesi Selatan
24. Sulawesi Utara	965	1.045	1.076	1.295	1.331	1.350	1.368	1.342	1.311	1.317	1.303	1.317	1.310	1.329	1.334	1.353	24. Sulawesi Utara
25. Sulawesi Tenggara	122	110	119	122	155	126	121	120	121	125	124	124	140	126	127	132	25. Sulawesi Tenggara
26. Sulawesi Barat	8	10	13	12	11	5	19	19	19	19	19	20	12	19	18	14	26. Sulawesi Barat
27. Gorontalo	17	18	18	14	17	16	12	13	12	15	14	16	17	17	21	25	27. Gorontalo
28. Nusa Tenggara Barat	888	922	1.003	1.080	1.100	1.094	1.083	1.062	1.029	1.019	1.035	1.055	1.059	1.083	1.099	1.113	28. Nusa Tenggara Barat
29. Bali	8.354	9.368	10.921	12.578	12.568	12.615	12.833	12.533	12.074	11.852	11.740	11.705	11.655	11.567	11.664	11.749	29. Bali
30. Nusa Tenggara Timur	469	523	555	577	591	600	595	580	571	578	591	600	615	630	628	630	30. Nusa Tenggara Timur
31. Maluku	555	633	773	854	834	864	875	843	866	906	966	990	987	965	962	985	31. Maluku
32. Papua	346	495	496	651	688	654	679	698	702	684	740	748	711	736	727	754	32. Papua
33. Maluku Utara	31	59	94	107	107	105	107	110	111	116	133	133	136	141	138	112	33. Maluku Utara
34. Papua Barat	413	555	521	549	581	580	576	558	549	543	545	554	545	527	537	559	34. Papua Barat
35. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35. Others
Total	75.725	84.861	91.956	101.943	102.538	103.209	104.030	102.975	100.598	99.443	100.063	100.908	101.245	102.113	102.986	104.519	Total

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tabungan	3,95	3,71	3,44	3,33	3,33	3,32	3,27	3,26	3,26	3,23	3,21	3,17	3,15	3,14	3,11	3,09	Saving
Deposito	9,80	8,12	8,14	8,35	8,16	8,11	8,05	8,04	8,00	7,97	7,86	7,80	7,68	7,67	7,51	7,41	Time Deposits

Ket: Data tersedia mulai Desember 2008

r) Angka-angka diperbaiki

Note: Data available on December 2008

r) revised figures

**Tabel 2.11 Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi
(Average of Credit Interest Rates of Rural Banks Based on Economic Sector)
Persen (Percent)**

Sektor Ekonomi	2016	2017	2018	2019		2020										Economic Sector	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
1 Pertanian, Perburuhan, dan Kehutanan	31,28	29,83	29,48	28,58	28,78	27,92	27,91	28,14	28,18	28,06	27,82	27,62	27,87	27,80	27,70	27,75	1. Agriculture, hunting, and forestry
2 Perikanan	27,58	27,60	26,13	25,14	25,45	25,20	24,69	24,84	24,89	24,69	24,70	24,51	24,97	24,27	23,99	24,11	2. Fisheryies
3 Pertambangan dan Penggalian	25,28	24,54	24,76	22,80	21,13	25,09	24,83	24,31	24,03	24,10	23,64	22,91	22,56	22,41	22,44	22,72	3. Mining and quarrying
4 Industri Pengolahan	26,31	24,90	23,26	23,05	21,55	21,42	21,33	22,14	21,82	21,82	21,48	21,51	21,41	21,46	21,54	21,45	4. Processing industry
5 Listrik, Gas dan Air	27,39	26,86	24,06	24,21	22,14	21,91	21,83	22,69	22,60	22,22	21,90	22,13	22,08	21,01	21,05	21,48	5. Electricity, gas and water
6 Konstruksi	26,35	25,05	24,31	23,51	23,33	23,50	22,96	23,29	22,76	22,46	22,17	22,31	22,41	22,50	22,66	22,53	6. Construction
7 Perdagangan Besar dan Eceran	27,93	26,86	25,84	25,41	25,36	25,31	25,28	25,27	25,05	24,87	24,81	24,80	24,65	24,58	24,50	24,48	7. Big and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	25,05	23,24	22,00	21,68	20,84	20,94	20,85	21,37	20,94	21,37	20,46	20,45	20,67	20,56	20,70	20,75	8. Provision of accommodation and food supply drinking
9 Transportasi, Pergudangan dan Komunikasi	25,62	24,54	23,54	23,29	22,17	22,08	22,04	22,51	22,31	22,35	22,12	22,12	22,12	21,94	21,96	22,01	9. Transportation, warehousing and communications
10 Perantara Keuangan	19,23	18,27	17,12	17,18	17,53	17,78	17,84	17,90	17,92	17,60	16,76	16,63	17,16	16,45	16,81	16,65	10. Transitional finance
11 Real Estate	22,22	20,61	20,05	19,59	18,44	18,52	18,29	17,93	17,48	17,43	17,20	17,15	17,28	17,20	17,34	17,28	11. Real estate, rental business, and services company
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial	26,13	26,31	25,75	24,94	23,63	23,64	23,69	24,31	24,00	24,05	23,68	22,74	22,88	22,92	22,84	23,09	12. Government administration, the defense and compulsory social security
13 Jasa Pendidikan	26,95	24,91	23,90	23,91	23,34	23,06	23,10	23,49	22,92	22,60	22,39	22,07	21,73	21,85	21,47	21,48	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	27,06	25,92	24,40	23,96	23,53	23,42	23,48	23,47	23,44	23,02	22,42	22,27	22,20	22,29	21,98	22,11	14. Health and social services
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	28,56	26,62	25,15	24,26	23,20	23,09	23,05	23,70	23,61	23,56	23,28	23,23	23,25	23,19	23,18	23,25	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	27,17	26,80	26,90	26,13	25,73	24,95	25,04	24,59	25,05	25,28	24,81	24,47	24,72	24,90	25,18	25,15	16. Individual services serving the household
17 Kegiatan Usaha yang Belum Jelas Batasannya	27,47	26,23	25,29	24,51	25,85	26,41	26,45	26,48	26,29	26,42	26,28	26,04	25,73	25,65	25,43	24,99	17. International Agency and Other Extra Agency International
18 Bukan Lapangan Usaha - Rumah Tangga	24,95	23,74	23,32	23,71	19,72	19,37	19,23	19,58	19,60	20,45	20,04	19,97	19,87	19,80	19,55	18,95	18. Business Activities which are not clearly defined
19 Bukan Lapangan Usaha - Lainnya	25,49	24,21	23,21	23,05	22,86	22,77	22,83	22,78	22,72	22,34	21,97	21,96	21,92	21,92	21,89	22,02	19. Not the business field - other
r) Angka-angka diperbaiki																r) Revised figures	

Tabel 2.12 Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan
(Average of Credit Interest Rates of Rural Banks Based on Type of Use)
Persen (Percent)

Jenis Penggunaan	2016	2017	2018	2019		2020											Type of Use
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Modal Kerja	28,12	26,81	25,73	25,13	24,65	24,60	24,48	24,66	24,44	24,45	24,10	24,04	24,00	23,95	23,90	23,85	Working Capital
Investasi	25,07	24,09	23,58	22,90	22,67	22,56	22,51	22,51	22,27	22,13	21,83	21,80	21,67	21,61	21,63	21,61	Investment
Konsumsi	25,44	24,17	23,22	23,11	22,38	22,18	22,18	22,22	22,16	21,93	21,56	21,53	21,47	21,45	21,37	21,28	Consumption

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020										Information	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Jumlah BPR	1.633	1.619	1.597	1.552	1.545	1.542	1.542	1.537	1.533	1.533	1.526	1.520	1.517	1.512	1.511	1.509	Total Rural Banks
Jumlah Kantor	6.075	6.192	6.273	6.327	5.939	5.964	5.930	5.953	5.941	5.949	5.955	5.942	5.936	5.933	5.935	5.933	Total Bank Offices

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

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
1. Jawa Barat	238	386	338	962	1. Jawa Barat
2. Banten	57	65	49	171	2. Banten
3. DKI Jakarta	23	13	7	43	3. DKI Jakarta
4. D.I Yogyakarta	51	49	138	238	4. D.I Yogyakarta
5. Jawa Tengah	250	552	766	1.568	5. Jawa Tengah
6. Jawa Timur	283	273	860	1.416	6. Jawa Timur
7. Bengkulu	5	5	2	12	7. Bengkulu
8. Jambi	19	8	4	31	8. Jambi
9. Aceh	5	14	19	38	9. Aceh
10. Sumatera Utara	53	45	34	132	10. Sumatera Utara
11. Sumatera Barat	87	41	88	216	11. Sumatera Barat
12. Riau	28	13	15	56	12. Riau
13. Kepulauan Riau	43	29	12	84	13. Kepulauan Riau
14. Sumatera Selatan	24	15	12	51	14. Sumatera Selatan
15. Bangka Belitung	4	3	5	12	15. Bangka Belitung
16. Lampung	24	34	25	83	16. Lampung
17. Kalimantan Selatan	14	19	3	36	17. Kalimantan Selatan
18. Kalimantan Barat	20	5	4	29	18. Kalimantan Barat
19. Kalimantan Timur	13	11	24	48	19. Kalimantan Timur
20. Kalimantan Tengah	6	6	4	16	20. Kalimantan Tengah
21. Kalimantan Utara	2	-	2	4	21. Kalimantan Utara
22. Sulawesi Tengah	8	19	15	42	22. Sulawesi Tengah
23. Sulawesi Selatan	23	13	8	44	23. Sulawesi Selatan
24. Sulawesi Utara	18	25	10	53	24. Sulawesi Utara
25. Sulawesi Tenggara	16	4	5	25	25. Sulawesi Tenggara
26. Sulawesi Barat	1	1	-	2	26. Sulawesi Barat
27. Gorontalo	4	4	3	11	27. Gorontalo
28. Nusa Tenggara Barat	29	47	35	111	28. Nusa Tenggara Barat
29. Bali	133	57	122	312	29. Bali
30. Nusa Tenggara Timur	12	4	11	27	30. Nusa Tenggara Timur
31. Maluku	1	9	8	18	31. Maluku
32. Papua	7	16	2	25	32. Papua
33. Maluku Utara	3	5	-	8	33. Maluku Utara
34. Papua Barat	5	3	1	9	34. Papua Barat
35. Lainnya	-	-	-	-	35. Others
Total	1.509	1.793	2.631	5.933	Total

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

Indikator	2016	2017	2018	2019		2020										Indicator	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Penyaluran Dana iB	8.689	10.289	11.766	13.050	12.807	13.280	13.170	13.181	12.774	12.658	12.728	12.898	12.888	13.098	13.245	13.631	Disbursement of Fund iB
Pembiayaan iB	6.663	7.764	9.084	10.336	9.943	10.328	10.427	10.678	10.642	10.531	10.503	10.536	10.526	10.601	10.605	10.690	<i>Financing iB</i>
Antar Bank Aktiva iB	2.027	2.525	2.682	2.714	2.864	2.952	2.743	2.502	2.132	2.127	2.225	2.363	2.362	2.498	2.640	2.941	<i>Interbank Assets iB</i>
Sumber Dana iB	7.678	9.046	10.538	11.774	11.535	11.978	11.984	12.088	11.489	11.473	11.614	11.816	11.831	11.995	12.140	12.460	Source of Funds iB
Dana Pihak Ketiga	5.824	6.987	8.135	8.903	8.732	9.094	9.078	9.103	8.889	8.864	8.890	9.005	9.005	9.119	9.265	9.517	<i>Third Party Funds</i>
Tabungan iB Wadiah	1.179	1.458	1.739	1.853	1.874	1.891	1.797	1.744	1.641	1.666	1.646	1.776	1.737	1.749	1.782	1.864	<i>Wadiah Savings iB</i>
Tabungan iB Mudharabah	983	1.120	1.260	1.299	1.329	1.325	1.328	1.330	1.283	1.228	1.228	1.210	1.229	1.250	1.268	1.290	<i>Mudharabah Savings iB</i>
Deposito iB Mudharabah	3.663	4.409	5.137	5.751	5.529	5.878	5.953	6.029	5.964	5.970	6.016	6.020	6.039	6.121	6.216	6.363	<i>Deposit Mudharabah iB</i>
Antar Bank Passiva	1.655	1.965	2.160	2.611	2.423	2.571	2.555	2.502	2.132	2.127	2.225	2.363	2.362	2.398	2.416	2.419	<i>Interbank Liabilities</i>
Pinjaman yang Diterima	129	115	124	156	291	233	258	146	148	171	200	200	202	203	197	212	<i>Loan received</i>
Kewajiban Lainnya	69	93	119	104	89	81	93	337	320	311	299	248	262	275	262	312	<i>Other Liabilities</i>
Beberapa Komponen Modal	1.181	1.398	1.508	1.726	1.671	1.752	1.757	1.708	1.721	1.736	1.749	1.785	1.804	1.877	1.881	1.913	Some Components of Capital
Modal Disetor	908	1.062	1.177	1.251	1.183	1.238	1.248	1.291	1.319	1.317	1.327	1.353	1.360	1.410	1.420	1.434	<i>Paid-In Capital</i>
Cadangan	154	180	200	225	206	220	229	238	239	243	246	248	248	248	247	248	<i>Reserves</i>
L/R Tahun berjalan	159	213	174	233	262	27	49	69	80	95	110	124	140	162	166	187	<i>Current Earnings (Profit/Loss)</i>
L/R Tahun Lalu	(40)	(57)	(43)	17	20	266	231	110	83	81	65	59	55	56	48	45	<i>Current Earnings (Profit/Loss)</i>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019		2020											Indicator
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Aset	9.158	10.840	12.362	13.893	13.758	14.155	14.151	14.045	13.635	13.547	13.608	13.767	13.802	14.007	14.160	14.554	Assets
Pembiayaan iB	6.663	7.764	9.084	10.336	9.943	10.328	10.427	10.678	10.642	10.531	10.503	10.536	10.526	10.601	10.605	10.690	Financing iB
<i>Lancar</i>	6.087	7.012	8.239	9.517	9.243	9.554	9.589	9.790	9.690	9.568	9.543	9.559	9.552	9.688	9.685	9.810	<i>Current</i>
<i>Kurang Lancar</i>	109	159	148	204	141	208	261	264	283	277	246	229	213	186	192	166	<i>Sub Standard</i>
<i>Diragukan</i>	101	123	146	131	124	121	119	131	160	173	190	215	222	194	172	155	<i>Doubtful</i>
<i>Macet</i>	365	470	551	485	135	444	457	493	509	514	525	533	538	532	556	558	<i>Lost</i>
Non Performing Financing (Nominal)	575	752	845	819	700	773	837	888	952	963	960	977	973	912	920	879	Non Performing Financing (Nominal)
Non Performing Financing (%)	8,63	9,68	9,30	7,92	7,04	7,49	8,73	8,32	8,94	9,15	9,14	9,27	9,25	8,60	8,67	8,23	Non Performing Financing (%)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Penerima Kredit Lapangan Usaha																		<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	1,080	678	729	597	606	613	649	695	671	673	674	685	695	758	773	693		1. <i>Agricultures, Hunting and Forestry</i>
NPL	58	61	56	14	12	12	12	12	10	13	11	13	12	12	12	8		<i>NPL</i>
2. Perikanan	98	68	107	124	107	123	130	134	118	113	107	108	112	111	112	99		2. <i>Fishery</i>
NPL	5	4	3	2	1	1	1	1	1	1	1	1	1	1	1	0		<i>NPL</i>
3. Pertambangan dan Penggalian	177	156	225	161	172	166	166	158	137	133	131	228	241	246	223	234		3. <i>Mining and Quarrying</i>
NPL	33	8	9	59	31	28	28	28	27	28	3	2	2	2	2	29		<i>NPL</i>
4. Industri Pengolahan	3.734	2.307	2.654	1.169	1.154	1.115	1.595	1.608	1.581	1.355	1.103	1.098	1.080	1.003	1.003	1.044		4. <i>Processing Industry</i>
NPL	97	77	87	100	89	97	449	487	473	269	93	92	38	34	31	50		<i>NPL</i>
5. Listrik, gas dan air	134	53	12	12	8	8	8	7	7	6	6	8	8	7	7	5		5. <i>Electricity, Gas and Water</i>
NPL	0	1	0	0	0	1	1	1	1	1	1	1	1	0	0	-		<i>NPL</i>
6. Konstruksi	2.102	2.328	2.630	1.842	1.567	1.450	1.489	1.602	1.212	1.217	1.238	1.252	1.298	1.250	1.140	927		6. <i>Construction</i>
NPL	113	120	224	238	217	215	217	377	246	249	271	265	270	214	216	241		<i>NPL</i>
7. Perdagangan Besar dan Eceran	11.426	7.398	7.440	5.510	5.274	5.170	5.897	5.940	5.663	5.474	4.890	4.726	4.775	3.071	3.034	2.971		7. <i>Wholesale and Retail Trade</i>
NPL	306	429	322	244	211	205	355	286	257	235	150	149	145	104	103	97		<i>NPL</i>
8. Penyediaan akomodasi dan penyediaan makan minum	1.230	639	679	439	437	434	431	439	426	424	426	425	438	429	414	380		8. <i>Provision of accomodation and theprovision of eating and drinking</i>
NPL	28	18	46	27	12	12	18	13	14	11	19	26	27	18	18	14		<i>NPL</i>
9. Transportasi, pergudangan dan komunikasi	1.185	778	866	275	233	230	363	394	333	331	191	188	193	184	153	151		9. <i>Transportation, Warehousing and Communications</i>
NPL	22	43	37	21	13	31	31	30	14	14	15	16	17	7	7	15		<i>NPL</i>
10. Perantara Keuangan	2.559	2.159	2.144	1.497	1.398	1.362	1.318	1.292	317	373	417	517	451	706	387	340		10. <i>Financial intermediaries</i>
NPL	103	22	21	96	79	79	80	72	65	65	65	65	64	54	54	26		<i>NPL</i>
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.804	1.448	1.661	913	948	899	896	883	652	650	609	566	596	543	522	511		11. <i>Real Estate, Business, Ownership, and Business Services</i>
NPL	39	38	36	39	34	34	39	43	33	27	36	32	31	22	22	20		<i>NPL</i>
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	27	20	30	27	20	22	2	2	2	3	2	2	2	2		12. <i>Government administration, Defense and Compulsory social security</i>
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		<i>NPL</i>
13. Jasa Pendidikan	108	62	71	20	20	21	23	22	16	16	16	16	16	16	16	15		13. <i>Education Services</i>
NPL	6	5	1	5	0	0	0	0	0	0	0	0	5	5	5	0		<i>NPL</i>
14. Jasa Kesehatan dan Kegiatan Sosial	246	50	96	91	70	66	70	71	63	62	62	62	62	62	50	47		14. <i>Health Services and Social Activities</i>
NPL	4	0	2	3	3	3	3	3	3	3	4	3	2	2	2	2		<i>NPL</i>
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.868	770	651	522	473	467	466	472	387	385	385	380	385	373	408	405		15. <i>Community, Sociocultural,Entertainment and Other Individual Services</i>
NPL	55	53	44	57	52	51	56	36	21	21	28	25	25	26	26	35		<i>NPL</i>
16. Jasa Perorangan yang Melayani Rumah Tangga	77	30	33	26	27	23	23	26	26	25	24	24	24	24	24	24		16. <i>Individual Services which Serve Households</i>
NPL	1	2	2	2	2	1	0	0	0	0	1	1	1	1	1	1		<i>NPL</i>
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		17. <i>International Agency and Other Extra International Agency</i>
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		<i>NPL</i>
18. Kegiatan yang belum jelas batasannya	90	20	4	3	5	3	3	2	2	2	2	2	1	1	0	0		18. <i>Business Activities which are not clearly defined</i>
NPL	2	0	0	1	1	1	1	1	1	1	1	1	1	1	0	0		<i>NPL</i>
Penerima Kredit Bukan Lapangan Usaha																		<i>Loans to Non Industrial Origin</i>
Rumah Tangga																		<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	2.156	796	867	837	843	852	889	706	464	477	468	482	506	518	516	534		- <i>For Home Ownership</i>
NPL	60	67	124	40	31	28	31	32	26	25	29	24	21	11	10	9		<i>NPL</i>
- Untuk Pemilikan Flat atau Apartemen	202	135	111	82	80	79	78	16	14	13	13	13	14	14	14	14		- <i>For Apartement Ownership</i>
NPL	5	14	36	3	3	2	2	2	2	2	2	2	2	2	2	2		<i>NPL</i>
- Untuk Pemilikan Ruko atau Rukan	38	8	9	10	10	11	9	10	3	3	6	7	7	6	6	6		- <i>For Shop House Ownership</i>
NPL	3	0	0	0	0	1	1	1	0	0	0	0	0	-	-	-		<i>NPL</i>
- Untuk Pemilikan Kendaraan Bermotor	77	19	7	6	6	6	6	6	6	5	5	5	5	2	1	1		- <i>For Vehicles Ownership</i>
NPL	8	10	4	4	4	4	4	4	4	4	4	4	4	1	0	0		<i>NPL</i>
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	15.858	11.372	13.326	14.469	14.527	14.507	14.562	14.760	8.342	7.538	7.285	6.924	7.005	5.793	5.677	5.671		- <i>Others</i>
NPL	89	140	207	168	150	198	199	174	124	109	84	92	90	60	63	77		<i>NPL</i>
Bukan Lapangan Usaha Lainnya	19.654	11.715	12.537	9.988	9.963	10.018	10.112	10.166	9.399	9.385	9.390	9.406	9.392	9.394	9.410	4.635		<i>Non Industrial Origin Others</i>
NPL	112	106	124	112	105	107	106	105	56	63	70	72	71	70	72	22		<i>NPL</i>

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items		
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov			
Penerima Kredit Lapangan Usaha																			<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	20.778	21.300	27.120	29.422	30.380	30.082	30.792	30.112	30.026	30.164	30.185	30.387	30.709	31.018	30.856	30.976			1. Agriculture, Hunting and Forestry
NPL	1.224	991	865	1.700	1.593	1.600	1.645	1.639	1.653	1.653	1.842	1.855	1.784	1.875	1.814	1.835			NPL
2. Perikanan	1.662	1.719	1.702	2.007	2.018	2.005	2.020	2.097	2.023	1.515	1.476	1.476	1.498	1.505	1.492	1.515			2. Fishery
NPL	52	72	34	61	55	58	60	63	67	66	64	62	63	61	56	56			NPL
3. Pertambangan dan Penggalian	17.570	7.370	8.116	11.144	11.500	10.625	10.435	10.223	9.719	9.465	9.178	9.362	9.776	9.939	9.794	7.269			3. Mining and Quarrying
NPL	1.241	519	261	257	220	299	298	192	249	443	496	415	405	395	378	377			NPL
4. Industri Pengolahan	97.790	83.183	86.056	83.480	83.469	83.016	84.451	85.790	82.912	82.479	81.538	80.789	82.412	83.470	80.852	78.679			4. Processing Industry
NPL	3.620	1.951	2.964	3.870	3.560	4.307	4.225	3.627	3.411	3.414	3.132	3.107	3.039	2.847	2.638	2.532			NPL
5. Listrik, gas dan air	8.653	5.496	8.579	10.422	10.501	10.381	10.764	7.257	6.785	6.891	6.984	6.747	6.591	6.597	6.531	6.393			5. Electricity, Gas and Water
NPL	20	70	54	52	46	98	101	103	99	99	101	100	100	110	109	108			NPL
6. Konstruksi	44.563	25.262	26.289	33.868	33.404	31.081	31.613	29.462	30.773	30.951	31.724	31.677	31.776	32.281	32.765	33.083			6. Construction
NPL	2.259	2.340	1.862	2.512	2.251	2.262	2.323	2.498	2.844	2.929	3.097	2.959	2.969	3.023	3.070	3.151			NPL
7. Perdagangan Besar dan Eceran	78.759	79.353	81.999	84.905	85.648	84.308	82.189	83.646	82.856	81.354	80.524	81.525	80.836	82.456	82.272	81.144			7. Wholesale and Retail Trade
NPL	4.567	4.178	4.130	5.807	5.038	5.409	4.642	4.829	5.010	5.031	4.453	4.610	4.531	4.528	4.470	4.115			NPL
8. Penyediaan akomodasi dan penyediaan makan minum	17.814	18.345	18.260	20.699	20.477	20.541	20.787	20.968	20.872	20.941	20.690	20.902	20.835	21.140	21.309	21.224			8. Provision of accommodation and the provision of eating and drinking
NPL	710	947	1.302	1.743	1.339	1.671	1.632	1.490	1.636	1.635	1.567	1.631	1.622	1.551	1.582	1.406			NPL
9. Transportasi, pergudangan dan komunikasi	16.717	13.112	15.409	18.570	18.642	18.820	19.532	16.858	16.748	16.500	16.141	16.453	16.267	16.545	16.432	15.866			9. Transportation, Warehousing and Communications
NPL	735	604	456	327	354	430	412	493	612	614	556	560	552	553	505	505			NPL
10. Perantara Keuangan	28.207	24.687	23.015	23.482	24.486	22.955	23.700	22.363	21.396	20.193	19.975	20.374	19.875	19.782	20.172	19.390			10. Financial Intermediaries
NPL	369	371	394	910	464	599	550	409	419	443	432	455	495	481	524	522			NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	50.603	30.657	29.683	30.766	30.296	30.244	30.151	31.157	31.177	31.586	31.421	31.489	30.785	31.504	30.945	30.224			11. Real Estate, Business, Ownership, and Business Services
NPL	667	1.340	1.162	1.712	1.393	1.708	1.941	1.956	2.310	2.263	2.013	1.994	1.723	1.703	1.711	1.961			NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	620	1.117	1.547	1.219	1.793	1.792	1.648	1.599	1.659	1.611	1.333	1.220	1.180	1.088	1.120	1.195			12. Government administration, Defense and Compulsory social security
NPL	0	0	-	0	0	0	0	0	1	1	0	0	0	0	-	0			NPL
13. Jasa Pendidikan	1.226	1.277	1.067	1.032	1.004	994	1.031	1.049	1.044	1.043	1.041	1.077	1.061	1.028	1.026	1.003			13. Education Services
NPL	28	19	18	35	28	30	36	41	40	40	64	66	64	61	60	60			NPL
14. Jasa Kesehatan dan Kegiatan Sosial	3.587	3.380	2.760	2.800	2.800	2.592	2.576	2.974	2.935	2.925	2.934	2.927	2.917	2.909	2.883	2.702			14. Health Services and Social Activities
NPL	18	23	25	70	72	27	23	32	34	33	34	33	32	29	35	28			NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	8.347	14.346	13.317	12.430	12.323	12.125	12.374	12.351	12.317	12.219	12.271	12.578	12.608	11.956	11.924	12.260			15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	487	489	307	380	380	393	405	413	445	480	477	512	495	474	477	449			NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	210	253	355	574	580	590	603	621	652	660	674	688	697	712	728	737			16. Individual Services which Serve Households
NPL	6	11	13	12	7	8	7	9	9	9	10	10	9	9	8	8			NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	192	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0			17. International Agency and Other Extra International Agency
NPL	30	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-			NPL
18. Kegiatan yang belum jelas batasannya	754	647	914	362	352	315	320	428	444	336	336	341	382	307	257	298			18. Business Activities which are not clearly defined
NPL	4	4	35	29	25	26	26	29	29	103	103	101	101	26	25	25			NPL
Penerima Kredit Bukan Lapangan Usaha																		<i>Loans to Non Industrial Origin</i>	
Rumah Tangga																		<i>House Hold</i>	
- Untuk Pemilikan Rumah Tinggal	16.108	14.703	14.589	15.135	15.204	15.064	15.211	15.479	15.784	15.760	16.001	16.057	16.305	16.517	16.789	16.943			- For Home Ownership
NPL	832	969	1.004	1.069	978	1.004	1.010	1.057	1.148	1.133	1.105	1.089	1.044	997	991	956			NPL
- Untuk Pemilikan Flat atau Apartemen	685	1.183	2.245	2.266	2.294	2.286	2.296	2.299	2.267	2.198	2.068	2.074	2.074	2.076	2.073	2.073			- For Apartment Ownership
NPL	46	14	17	24	24	23	23	25	28	34	34	38	35	37	38	37			NPL
- Untuk Pemilikan Ruko atau Rukan	1.108	1.052	1.023	1.039	1.025	1.019	1.025	1.019	1.009	994	980	968	958	967	980	969			- For Shop House Ownership
NPL	82	95	98	125	118	122	122	122	133	131	129	128	128	129	123	125			NPL
- Untuk Pemilikan Kendaraan Bermotor	8.835	8.197	8.531	8.765	9.107	9.217	9.207	9.203	8.789	8.625	8.270	7.945	7.656	7.352	7.137	6.895			- For Vehicles Ownership
NPL	182	256	257	304	193	216	237	236	282	381	313	236	236	239	229	222			NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	68.280	88.082	97.086	108.456	108.830	109.885	110.523	111.546	117.621	117.736	117.973	118.579	118.747	121.170	121.859	122.919			- Others
NPL	334	620	786	928	832	897	936	993	1.058	1.143	1.213	1.216	1.195	1.224	1.195	1.169			NPL
Bukan Lapangan Usaha Lainnya	67.532	78.530	47.469	54.645	55.192	54.496	55.264	55.165	56.273	56.286	56.610	56.737	57.323	58.104	58.365	64.396			<i>Non Industrial Origin Others</i>
NPL	293	476	380	393	379	400	405	409	426	444	466	473	472	477	474	525			NPL

f) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020										Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt		Nov
Penerima Kredit Lapangan Usaha																	<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	58.456	47.271	55.650	48.537	46.591	45.962	47.197	52.153	50.020	45.548	43.621	41.421	40.664	44.892	41.748	41.166	<i>1. Agricultures, Hunting and Forestry</i>
NPL	2.414	925	919	481	616	617	499	486	665	639	617	596	610	592	593	588	<i>NPL</i>
2. Perikanan	1.737	1.788	2.145	2.318	2.389	2.328	2.373	2.175	2.318	2.186	2.139	2.275	2.337	2.302	2.277	2.289	<i>2. Fishery</i>
NPL	45	40	76	49	51	54	51	54	57	57	57	61	59	37	34	57	<i>NPL</i>
3. Pertambangan dan Penggalian	49.308	46.986	62.483	52.944	51.312	51.291	51.336	56.190	55.426	59.521	59.320	64.558	68.291	61.855	54.340	48.503	<i>3. Mining and Quarrying</i>
NPL	3.499	2.622	2.685	2.685	2.023	1.528	1.748	2.010	1.928	1.954	1.874	3.120	2.818	1.842	1.789	1.753	<i>NPL</i>
4. Industri Pengolahan	311.611	290.923	327.804	308.506	318.840	303.137	308.750	343.593	329.850	308.817	304.559	309.668	309.393	307.004	298.738	292.277	<i>4. Processing Industry</i>
NPL	10.633	6.167	6.808	10.548	9.093	9.611	9.455	10.436	10.028	9.456	8.878	8.994	8.822	7.796	7.673	8.322	<i>NPL</i>
5. Listrik, gas dan air	25.626	29.589	40.958	42.444	42.871	42.399	43.743	56.575	54.037	51.984	51.203	50.255	50.904	49.755	46.199	44.752	<i>5. Electricity, Gas and Water</i>
NPL	1.233	738	328	312	290	290	290	373	372	361	357	356	357	355	242	244	<i>NPL</i>
6. Konstruksi	85.844	125.085	145.610	151.158	148.575	144.369	141.311	136.354	137.093	135.639	136.218	136.883	138.958	140.807	140.016	139.056	<i>6. Construction</i>
NPL	3.457	4.119	3.672	6.599	7.579	8.370	8.447	8.409	8.447	8.133	7.744	8.136	7.967	7.898	7.750	7.525	<i>NPL</i>
7. Perdagangan Besar dan Eceran	256.217	252.346	263.634	234.637	239.627	230.684	230.009	237.272	231.480	193.877	188.848	182.689	180.736	179.832	179.869	174.927	<i>7. Wholesale and Retail Trade</i>
NPL	12.566	10.565	11.921	11.753	10.857	11.953	12.015	12.879	13.081	11.250	11.449	11.405	11.560	10.926	11.184	11.052	<i>NPL</i>
8. Penyediaan akomodasi dan penyediaan makan minum	35.568	27.708	27.539	20.675	21.468	21.319	21.415	22.399	21.700	20.229	20.128	20.099	20.031	20.167	20.037	19.850	<i>8. Provision of accomodation and the provision of eating and drinking</i>
NPL	950	1.262	1.776	1.008	1.154	1.228	999	758	761	927	925	1.290	1.304	1.356	1.347	1.355	<i>NPL</i>
9. Transportasi, pergudangan dan komunikasi	59.447	60.462	76.449	77.682	77.672	76.028	75.323	80.295	77.660	73.504	74.240	75.476	72.511	72.942	75.672	75.048	<i>9. Transportation, Warehousing and Communications</i>
NPL	2.161	1.542	1.565	1.180	1.049	918	915	1.004	949	1.105	1.134	1.119	1.224	1.467	1.424	1.571	<i>NPL</i>
10. Perantara Keuangan	100.089	113.011	145.714	122.364	123.152	118.665	122.391	140.380	135.111	120.097	116.684	115.502	113.585	106.832	103.906	104.768	<i>10. Financial Intermediaries</i>
NPL	576	297	597	559	381	413	415	407	404	311	291	283	263	267	277	319	<i>NPL</i>
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	80.441	89.487	105.670	86.687	86.364	84.823	85.053	88.594	87.527	83.128	80.061	80.142	80.014	81.183	80.303	79.532	<i>11. Real Estate, Business, Ownership, and Business Services</i>
NPL	2.652	1.094	1.696	1.672	1.430	1.812	1.623	2.001	2.044	1.923	1.946	2.027	2.194	1.895	1.860	2.269	<i>NPL</i>
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.102	740	1.292	1.030	1.084	1.139	1.119	1.146	867	864	653	651	651	607	508	417	<i>12. Government administration, Defense and Compulsory social security</i>
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>NPL</i>
13. Jasa Pendidikan	1.982	2.482	3.086	2.917	3.202	3.237	3.214	3.222	3.215	3.235	3.228	3.187	3.197	3.210	3.252	3.239	<i>13. Education Services</i>
NPL	47	31	42	76	53	81	55	52	151	169	52	152	153	151	149	145	<i>NPL</i>
14. Jasa Kesehatan dan Kegiatan Sosial	4.204	4.284	5.512	4.302	4.370	4.994	4.934	5.064	4.964	4.762	4.651	4.512	4.499	4.453	4.389	4.351	<i>14. Health Services and Social Activities</i>
NPL	47	62	66	59	48	48	49	49	43	41	45	43	45	43	42	38	<i>NPL</i>
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16.362	11.233	11.827	8.705	9.507	9.190	8.858	8.657	7.986	7.738	7.890	7.361	7.248	7.464	7.819	7.911	<i>15. Community, Sociocultural, Entertainment and Other Individual Services</i>
NPL	705	444	429	404	437	420	422	443	387	368	358	352	609	604	609	610	<i>NPL</i>
16. Jasa Perorangan yang Melayani Rumah Tangga	85	80	112	115	242	233	219	213	195	174	167	157	143	134	125	108	<i>16. Individual Services which Serve Households</i>
NPL	7	2	2	0	0	1	1	1	7	7	6	6	6	6	6	6	<i>NPL</i>
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	1	13	3	7	7	0	0	0	0	0	0	0	0	0	1	1	<i>17. International Agency and Other Extra International Agency</i>
NPL	1	0	0	-	-	-	0	0	0	-	-	-	-	-	-	-	<i>NPL</i>
18. Kegiatan yang belum jelas batasannya	1.220	1.235	755	1.109	1.214	1.192	1.181	1.119	1.087	1.088	942	950	949	973	982	1.006	<i>18. Business Activities which are not clearly defined</i>
NPL	1	1	22	35	36	28	28	33	33	29	29	29	29	29	30	31	<i>NPL</i>
Penerima Kredit Bukan Lapangan Usaha																	<i>Loans to Non Industrial Origin</i>
Rumah Tangga																	<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	198.924	207.041	242.140	245.970	247.874	247.405	248.430	249.477	249.347	243.249	243.690	244.879	246.130	247.476	249.807	252.620	<i>- For Home Ownership</i>
NPL	4.838	5.030	5.241	6.462	6.262	6.977	7.265	7.290	7.711	7.465	7.503	7.570	7.517	7.301	7.143	6.946	<i>NPL</i>
- Untuk Pemilikan Flat atau Apartemen	6.871	6.869	8.338	8.799	8.846	8.821	8.875	8.890	8.887	8.609	8.606	8.631	8.658	8.752	8.814	8.889	<i>- For Apartment Ownership</i>
NPL	147	147	193	193	194	215	222	257	251	290	325	312	318	295	281	270	<i>NPL</i>
- Untuk Pemilikan Ruko atau Rukan	12.186	11.289	11.098	7.766	7.764	7.649	7.606	7.523	7.467	6.774	6.666	6.582	6.569	6.548	6.552	6.537	<i>- For Shop House Ownership</i>
NPL	576	494	502	454	429	437	439	428	457	442	488	523	505	485	451	426	<i>NPL</i>
- Untuk Pemilikan Kendaraan Bermotor	43.081	41.147	48.363	43.994	42.716	43.502	43.740	43.075	40.743	23.078	21.394	20.581	19.395	17.573	16.359	15.694	<i>- For Vehicles Ownership</i>
NPL	548	505	663	635	626	705	738	776	812	483	535	619	570	554	487	425	<i>NPL</i>
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	128.385	129.988	137.423	151.143	152.466	152.965	154.255	154.611	153.307	147.452	147.363	146.682	146.161	146.527	146.672	147.115	<i>- Others</i>
NPL	1.677	1.852	2.258	2.576	2.432	2.614	2.724	2.808	2.922	2.882	3.030	3.245	3.421	3.344	3.106	3.051	<i>NPL</i>
Bukan Lapangan Usaha Lainnya	88.741	81.756	105.106	95.762	96.032	94.837	94.370	93.165	91.156	89.602	88.956	88.402	87.843	87.908	85.872	84.771	<i>Non Industrial Origin Others</i>
NPL	1.385	1.185	1.116	1.047	1.008	1.021	1.042	1.068	1.136	1.217	1.343	1.606	1.712	1.590	1.307	1.054	<i>NPL</i>

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Penerima Pembiayaan Lapangan Usaha																		<i>Financing by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	53	59	115	34	54	53	52	52	52	52	52	52	28	17	15	15	15	1. Agriculture, Hunting and Forestry
NPF	11	11	6	5	5	5	5	5	6	6	6	6	5	5	5	5	5	NPF
2. Perikanan	3	21	23	7	6	6	6	5	5	4	4	3	3	2	2	1	1	2. Fishery
NPF	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPF
3. Pertambangan dan Penggalian	43	84	90	158	167	162	148	154	155	157	117	156	145	155	142	171	171	3. Mining and Quarrying
NPF	28	25	5	13	4	5	5	3	2	2	2	2	2	2	-	-	-	NPF
4. Industri Pengolahan	446	560	398	398	399	395	392	394	347	346	345	344	342	341	339	336	336	4. Processing Industry
NPF	74	133	14	48	47	48	48	48	48	47	47	47	47	47	47	27	27	NPF
5. Listrik, gas dan air	220	334	230	411	411	417	425	444	444	443	417	441	455	454	453	452	452	5. Electricity, Gas and Water
NPF	2	2	0	0	0	0	0	20	20	20	20	20	20	20	20	20	20	NPF
6. Konstruksi	785	644	741	694	687	644	660	615	623	640	436	464	473	478	485	497	497	6. Construction
NPF	85	99	65	65	65	87	77	61	61	62	59	86	80	85	85	86	86	NPF
7. Perdagangan Besar dan Eceran	1.277	1.041	902	863	935	900	878	897	927	903	919	850	896	902	894	886	886	7. Wholesale and Retail Trade
NPF	146	119	216	254	239	239	240	242	257	258	257	238	238	236	236	212	212	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	175	141	243	254	254	253	252	255	255	254	252	252	252	251	251	251	251	8. Provision of accommodation and the provision of eating and drinking
NPF	24	25	14	12	12	13	13	13	13	13	13	14	14	14	13	13	13	NPF
9. Transportasi, pergudangan dan komunikasi	631	554	446	531	526	519	501	502	505	504	721	721	717	715	724	719	719	9. Transportation, Warehousing and Communications
NPF	88	246	24	8	8	8	8	10	8	8	8	8	8	8	8	8	8	NPF
10. Perantara Keuangan	987	813	580	477	460	450	444	433	427	417	529	521	484	479	478	475	475	10. Financial Intermediaries
NPF	32	34	5	12	10	11	11	22	22	22	21	21	21	22	22	21	21	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.465	1.596	986	1.192	1.201	1.186	1.180	1.224	1.218	1.211	1.227	1.194	1.191	1.197	1.183	1.181	1.181	11. Real Estate, Business, Ownership, and Business Services
NPF	598	632	27	27	25	25	28	28	29	30	34	32	30	29	31	91	91	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12. Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
13. Jasa Pendidikan	674	845	829	869	859	856	854	806	793	785	777	770	755	739	725	715	715	13. Education Services
NPF	1	2	5	5	1	1	1	1	1	1	1	1	1	1	1	1	1	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	361	517	533	798	691	700	622	658	655	653	650	659	662	659	685	690	690	14. Health Services and Social Activities
NPF	1	22	12	11	11	11	11	11	11	11	11	11	11	11	10	10	10	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	140	102	79	86	74	72	73	74	72	72	72	70	69	68	74	73	73	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	5	9	6	3	3	3	3	3	3	3	3	3	3	3	2	2	2	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	2	3	2	2	2	2	2	2	2	2	2	2	1	1	1	1	1	16. Individual Services which Serve Households
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	1	1	1	0	0	0	0	0	0	0	0	0	0	0	-	-	-	18. Business Activities which are not clearly defined
NPF	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																		<i>Financing to Non Industrial Origin</i>
Rumah Tangga																		<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	284	526	793	1.024	1.051	1.056	1.066	1.086	1.101	1.109	1.129	1.143	1.161	1.182	1.207	1.222	1.222	- For Home Ownership
NPF	25	25	27	25	24	25	24	33	29	34	35	38	38	37	33	32	32	NPF
- Untuk Pemilikan Flat atau Apartemen	17	22	40	39	40	40	49	50	46	47	50	51	51	53	54	54	54	- For Apartment Ownership
NPF	0	1	2	2	1	1	1	2	2	2	2	2	2	1	2	4	4	NPF
- Untuk Pemilikan Ruko atau Rukan	12	15	14	19	21	23	25	29	28	26	26	26	25	25	25	25	25	- For Shop House Ownership
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPF
- Untuk Pemilikan Kendaraan Bermotor	537	104	61	53	52	50	49	48	46	46	46	45	45	43	43	41	41	- For Vehicles Ownership
NPF	1	1	3	3	3	3	3	3	3	3	4	3	3	3	3	3	3	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.249	3.238	3.087	3.379	3.414	3.412	3.415	3.441	3.448	3.443	3.451	3.414	3.421	3.391	3.369	3.353	3.353	- Others
NPF	43	77	72	62	60	61	61	62	65	66	76	64	65	65	65	64	64	NPF
Bukan Lapangan Usaha Lainnya	34	15	14	99	101	100	100	100	100	100	100	100	99	99	99	98	98	<i>Non Industrial Origin Others</i>
NPF	1	1	2	2	1	1	1	1	1	1	1	1	1	1	1	2	2	NPF

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

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Penerima Pembiayaan Lapangan Usaha																	
1. Pertanian, Perburuan dan Kehutanan	2.777	3.528	4.474	4.912	5.156	5.111	5.061	5.149	5.532	5.530	5.246	4.692	4.695	4.632	4.582	1.728	1. Agriculture, Hunting and Forestry
NPF	145	129	82	85	331	337	337	349	354	355	323	301	303	302	293	262	NPF
2. Perikanan	1.155	1.215	986	1.104	1.155	1.167	1.223	1.270	1.352	1.350	1.578	1.607	1.620	1.650	1.690	581	2. Fishery
NPF	16	40	26	32	25	29	30	31	40	40	43	33	39	32	34	3	NPF
3. Pertambangan dan Penggalian	3.219	3.109	1.752	1.694	1.685	1.653	1.662	1.866	1.950	1.926	2.604	2.407	2.483	2.486	2.471	2.383	3. Mining and Quarrying
NPF	375	258	20	26	26	25	25	24	16	18	12	11	11	12	11	10	NPF
4. Industri Pengolahan	11.071	12.554	13.282	14.102	14.325	14.183	13.984	14.412	14.450	14.405	14.138	11.906	11.600	11.827	11.873	8.083	4. Processing Industry
NPF	425	674	399	899	1.220	1.224	1.229	1.251	1.173	1.237	987	655	769	764	638	251	NPF
5. Listrik, gas dan air	3.383	3.801	3.710	3.758	3.760	3.734	3.675	3.716	4.117	4.140	4.188	2.767	2.679	2.684	2.735	2.536	5. Electricity, Gas and Water
NPF	35	251	3	22	2	13	13	13	12	12	11	1	12	12	12	10	NPF
6. Konstruksi	5.388	6.756	7.990	8.528	9.022	8.861	8.918	9.761	8.640	8.636	8.771	6.551	6.651	6.763	6.941	4.532	6. Construction
NPF	190	334	228	347	309	416	300	310	312	311	293	309	310	311	309	218	NPF
7. Perdagangan Besar dan Eceran	18.848	20.637	20.892	23.088	23.456	22.989	23.400	23.808	22.787	25.479	17.598	15.312	15.288	15.158	15.026	7.272	7. Wholesale and Retail Trade
NPF	1.020	1.083	1.463	1.685	1.103	1.182	1.192	1.227	1.268	1.170	1.142	1.014	977	971	971	673	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	1.268	1.085	1.700	1.971	1.998	2.002	2.037	2.148	2.173	2.179	2.217	2.017	2.041	2.059	2.068	1.326	8. Provision of accommodation and the provision of eating and drinking
NPF	22	34	23	142	141	146	146	148	181	156	145	137	136	137	134	116	NPF
9. Transportasi, pergudangan dan komunikasi	4.783	4.940	4.531	4.366	4.312	4.250	4.275	4.236	4.492	4.450	4.703	3.978	4.935	4.991	4.979	2.686	9. Transportation, Warehousing and Communications
NPF	185	43	205	115	88	122	122	128	160	160	158	138	136	135	141	128	NPF
10. Perantara Keuangan	6.053	5.010	4.779	5.674	5.765	5.588	5.532	5.505	5.518	5.390	5.211	3.518	3.424	3.130	3.081	2.385	10. Financial Intermediaries
NPF	260	370	20	52	49	74	59	62	59	56	38	42	41	36	38	23	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.852	5.553	5.084	5.233	5.404	5.284	4.964	4.960	5.617	5.584	5.712	5.057	5.020	4.977	4.926	4.240	11. Real Estate, Business, Ownership, and Business Services
NPF	268	301	129	92	87	91	93	78	84	74	69	27	31	33	33	24	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	3	16	15	15	15	15	14	14	13	13	12	14	14	1	12. Government administration, Defense and Compulsory social security
NPF	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPF
13. Jasa Pendidikan	1.888	1.993	2.001	2.749	2.941	2.910	2.919	2.934	2.951	2.958	3.033	1.679	1.695	1.699	1.712	1.500	13. Education Services
NPF	15	48	16	22	16	17	19	21	22	20	24	13	8	10	10	8	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	1.159	1.454	1.414	1.636	1.836	1.875	1.861	1.854	1.904	1.893	1.919	1.257	1.235	1.238	1.245	760	14. Health Services and Social Activities
NPF	4	30	9	33	32	38	33	33	9	9	8	6	4	4	4	1	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.476	2.396	3.072	4.420	4.446	4.377	4.316	4.279	3.914	3.970	3.645	3.519	2.690	2.658	2.652	1.331	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	117	89	132	272	230	271	257	250	168	177	175	164	147	135	136	100	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	247	277	331	929	865	800	746	686	638	629	96	88	86	84	83	5	16. Individual Services which Serve Households
NPF	7	7	6	9	10	12	13	16	17	21	2	2	2	3	3	1	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	0	0	-	-	-	-	-	-	2	2	2	2	-	17. International Agency and Other Extra International Agency
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	NPF
18. Kegiatan yang belum jelas batasannya	531	390	445	214	331	776	1.063	289	423	423	1.082	1.123	1.153	1.125	1.106	21	18. Business Activities which are not clearly defined
NPF	56	150	223	46	65	67	45	48	49	49	130	128	116	96	75	1	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	
Rumah Tangga																	
- Untuk Pemilikan Rumah Tinggal	20.044	21.888	22.844	24.680	24.577	24.474	24.467	25.007	25.001	25.004	25.314	13.759	13.891	14.132	14.234	7.155	- For Home Ownership
NPF	488	613	553	831	734	805	788	839	812	800	954	525	514	520	499	323	NPF
- Untuk Pemilikan Flat atau Apartemen	621	594	554	509	501	497	487	488	481	482	474	440	436	430	428	337	- For Apartement Ownership
NPF	16	32	17	21	15	16	28	28	27	26	36	25	19	20	18	14	NPF
- Untuk Pemilikan Ruko atau Rukan	1.148	1.146	1.066	1.111	1.113	1.108	1.085	1.099	1.071	1.056	1.067	327	327	325	328	231	- For Shop House Ownership
NPF	38	56	71	89	90	99	95	102	100	103	104	28	27	26	30	21	NPF
- Untuk Pemilikan Kendaraan Bermotor	3.567	3.166	2.702	2.823	2.759	2.760	2.748	2.736	2.671	2.597	2.553	2.211	2.111	2.117	2.024	1.884	- For Vehicles Ownership
NPF	42	50	36	33	33	32	31	54	54	44	58	50	49	52	51	48	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	13.744	15.002	16.258	17.914	18.676	18.825	18.429	19.156	18.939	18.863	20.599	17.622	17.721	18.262	18.408	13.434	- Others
NPF	127	192	138	208	196	214	183	235	249	256	265	182	181	199	205	87	NPF
Bukan Lapangan Usaha Lainnya	1.652	1.772	4.895	4.394	4.503	4.494	5.864	6.451	6.474	6.488	5.765	5.949	6.012	6.563	6.668	4.412	Non Industrial Origin Others
NPF	90	40	77	128	102	104	173	131	128	125	96	96	98	94	93	72	NPF

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Penerima Pembiayaan Lapangan Usaha																		<i>Financing by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	4.054	4.038	3.472	3.935	3.898	3.875	3.845	3.791	3.814	3.862	4.564	5.371	6.810	6.420	6.409	9.243	1. Agriculture, Hunting and Forestry	
NPF	131	66	50	33	98	100	98	29	30	29	34	55	70	129	131	167	NPF	
2. Perikanan	81	59	51	35	34	33	32	31	32	32	66	101	103	102	105	1.236	2. Fishery	
NPF	11	3	2	2	1	1	1	2	2	2	2	4	5	13	13	55	NPF	
3. Pertambangan dan Penggalian	1.725	1.841	1.186	1.003	987	973	986	1.088	991	975	1.338	1.569	1.517	1.528	1.493	1.458	3. Mining and Quarrying	
NPF	160	18	1	0	11	10	9	10	2	2	2	3	24	65	62	62	NPF	
4. Industri Pengolahan	4.218	3.477	3.396	3.752	3.714	3.722	3.724	3.744	3.684	3.670	3.769	5.914	6.216	6.498	6.348	10.458	4. Processing Industry	
NPF	262	466	463	724	725	728	730	741	723	724	725	1.049	1.049	1.048	1.048	1.403	NPF	
5. Listrik, gas dan air	4.106	4.051	4.308	3.222	3.073	3.039	3.051	3.159	2.951	3.212	3.092	4.510	3.493	3.759	3.739	4.057	5. Electricity, Gas and Water	
NPF	474	272	826	575	532	525	545	603	559	547	420	429	428	436	428	413	NPF	
6. Konstruksi	2.222	3.181	5.443	6.643	7.378	7.588	7.945	8.114	8.282	8.284	7.909	10.138	10.193	11.185	11.787	14.381	6. Construction	
NPF	107	454	34	25	23	19	19	23	94	89	86	120	121	126	125	192	NPF	
7. Perdagangan Besar dan Eceran	5.756	4.466	3.446	2.631	2.810	2.718	2.634	2.590	2.557	2.556	9.510	12.057	12.044	12.378	12.752	20.613	7. Wholesale and Retail Trade	
NPF	633	509	164	88	94	90	86	86	87	117	289	408	339	377	389	775	NPF	
8. Penyediaan akomodasi dan penyediaan makan minum	504	815	839	1.037	1.009	673	808	680	695	668	827	1.052	1.168	1.155	1.131	1.876	8. Provision of accommodation and the provision of eating and drinking	
NPF	26	11	11	17	12	8	6	8	8	8	12	17	16	17	17	37	NPF	
9. Transportasi, pergudangan dan komunikasi	4.032	3.340	2.442	2.363	2.433	2.402	2.386	2.492	2.414	2.384	2.323	3.080	2.928	2.952	2.907	5.166	9. Transportation, Warehousing and Communications	
NPF	235	478	75	106	21	11	2	22	21	20	46	61	61	61	61	72	NPF	
10. Perantara Keuangan	4.689	5.450	6.159	5.502	5.732	5.634	5.454	5.543	5.454	5.316	5.264	6.512	5.131	5.588	5.160	6.066	10. Financial intermediaries	
NPF	116	55	127	15	24	26	19	21	19	11	48	66	77	80	80	94	NPF	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.000	2.202	2.268	1.812	1.930	1.773	1.579	1.838	1.875	2.028	2.000	2.757	2.796	2.764	2.727	3.395	11. Real Estate, Business, Ownership, and Business Services	
NPF	30	19	44	6	12	10	11	3	4	2	2	50	45	45	44	45	NPF	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	1	1	-	-	3	2	2	16	12. Government administration, Defense and Compulsory social security	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	NPF	
13. Jasa Pendidikan	834	1.375	1.833	1.961	2.004	1.677	1.687	1.717	1.723	1.748	1.742	3.129	3.110	3.178	3.183	3.506	13. Education Services	
NPF	8	1	4	1	5	5	7	7	7	8	8	15	13	16	17	19	NPF	
14. Jasa Kesehatan dan Kegiatan Sosial	1.195	1.677	2.401	3.783	4.121	3.962	3.617	3.514	3.421	3.274	3.116	3.571	3.523	3.598	3.651	4.298	14. Health Services and Social Activities	
NPF	12	5	59	6	1	2	0	0	5	0	75	79	79	84	85	101	NPF	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.317	1.574	1.284	883	858	822	797	781	769	408	447	543	485	472	462	1.770	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPF	81	46	38	32	32	36	37	40	41	27	24	46	47	29	29	70	NPF	
16. Jasa Perorangan yang Melayani Rumah Tangga	84	46	25	11	12	11	10	12	25	65	602	579	569	554	551	622	16. Individual Services which Serve Households	
NPF	5	4	3	1	1	1	1	1	1	2	20	20	19	19	19	19	NPF	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	17. International Agency and Other Extra International Agency	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	NPF	
18. Kegiatan yang belum jelas batasannya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.094	18. Business Activities which are not clearly defined	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	89	NPF	
Penerima Pembiayaan Bukan Lapangan Usaha																	<i>Financing to Non Industrial Origin</i>	
Rumah Tangga																	<i>House Hold</i>	
- Untuk Pemilikan Rumah Tinggal	7.236	7.766	9.043	9.890	10.197	10.232	10.352	10.899	10.434	10.489	10.505	22.210	22.517	22.982	23.368	30.904	- For Home Ownership	
NPF	170	132	179	132	125	135	145	142	146	156	156	535	505	488	493	647	NPF	
- Untuk Pemilikan Flat atau Apartemen	246	213	210	211	210	208	211	216	212	212	216	246	252	259	261	357	- For Apartment Ownership	
NPF	7	4	4	4	4	4	3	3	3	3	4	3	4	4	4	9	NPF	
- Untuk Pemilikan Ruko atau Rukan	187	171	124	117	120	120	123	217	128	147	146	993	994	989	979	1.075	- For Shop House Ownership	
NPF	11	4	2	1	1	1	1	3	2	4	3	82	81	81	72	83	NPF	
- Untuk Pemilikan Kendaraan Bermotor	156	630	1.948	3.231	3.285	3.298	3.292	3.291	3.245	3.205	3.137	3.230	3.187	3.116	3.070	3.143	- For Vehicles Ownership	
NPF	3	2	2	12	13	15	16	19	21	19	21	24	26	28	28	31	NPF	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	10.561	13.906	17.447	20.996	21.331	21.393	21.709	21.584	22.373	22.852	23.435	28.097	29.325	30.768	31.910	38.407	- Others	
NPF	246	191	130	112	103	111	113	118	117	130	120	222	239	239	254	355	NPF	
Bukan Lapangan Usaha Lainnya																	<i>Non Industrial Origin Others</i>	
NPF	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	2.373	NPF	

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

Keterangan	2016	2017	2018	2019		2020										Items		
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov	
Jenis Penggunaan																		Type of Use
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	2.049.098	2.222.823	2.512.476	2.534.003	2.576.497	2.473.086	2.492.500	2.603.316	2.559.281	2.546.101	2.528.907	2.510.706	2.502.891	2.504.927	2.480.867	2.451.565		1. Working Capital
NPL	73.591	70.732	70.785	86.846	83.081	89.830	90.936	93.791	94.838	97.767	100.194	101.422	101.424	98.880	98.503	97.450		NPL
2. Investasi	1.125.467	1.179.728	1.308.747	1.447.226	1.481.226	1.471.984	1.481.653	1.540.560	1.497.154	1.501.989	1.482.827	1.494.821	1.489.154	1.487.495	1.462.872	1.455.503		2. Investments
NPL	36.123	31.048	31.829	39.357	33.859	35.260	35.434	35.443	36.432	37.078	38.251	42.000	41.726	42.090	43.179	45.817		NPL
3. Konsumsi	1.202.630	1.335.393	1.473.659	1.542.951	1.559.269	1.557.742	1.563.997	1.568.164	1.553.548	1.537.838	1.537.506	1.530.639	1.529.822	1.538.172	1.536.532	1.540.423		3. Consumption
NPL	18.422	21.141	22.650	26.838	24.894	27.066	27.992	29.071	31.035	32.872	34.109	34.977	34.586	32.929	31.147	29.705		NPL
Total Kredit	4.377.195	4.737.944	5.294.882	5.524.180	5.616.992	5.502.812	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	5.480.271	5.447.491		Total Credit
NPL	128.135	122.922	125.264	153.041	141.834	152.156	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	172.829	172.972		NPL
Orientasi Penggunaan																		User Orientation
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	96.852	121.345	131.582	125.892	129.120	128.627	131.669	149.322	143.210	138.358	141.473	146.346	148.499	151.120	149.640	145.982		1. Ekspor
NPL	2.059	2.044	2.294	3.078	2.472	2.827	3.010	3.106	3.007	2.877	2.734	2.722	2.827	3.080	3.059	3.100		NPL
2. Impor	44.759	61.598	77.129	83.287	84.457	74.179	75.221	82.843	80.066	81.723	80.590	78.066	77.867	73.711	69.653	65.976		2. Impor
NPL	1.189	1.459	1.203	2.167	2.307	2.433	2.659	2.148	2.201	2.106	2.311	2.290	2.011	2.187	2.158	2.086		NPL
3. Lainnya	4.235.584	4.555.001	5.086.171	5.315.001	5.403.414	5.300.005	5.331.261	5.479.875	5.386.707	5.365.848	5.327.176	5.311.755	5.295.500	5.305.763	5.260.978	5.235.533		3. Other
NPL	124.888	119.419	121.766	147.796	137.055	146.896	148.694	153.050	157.096	162.733	167.509	173.387	172.898	168.633	167.612	167.785		NPL
Total Kredit	4.377.195	4.737.944	5.294.882	5.524.180	5.616.992	5.502.812	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	5.480.271	5.447.491		Total Credit
NPL	128.135	122.922	125.264	153.041	141.834	152.156	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	172.829	172.972		NPL
*) Angka-angka sementara																	*) Provisional figures	
r) Angka-angka diperbaiki																	r) Revised figures	

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	21.534	14.585	15.228	10.712	10.104	9.763	10.965	10.999	9.078	8.722	7.953	7.957	7.967	6.373	5.877	5.447		1. Working Capital
NPL	623	602	614	759	628	653	1.129	1.235	1.043	817	599	588	536	420	420	470		NPL
2. Investasi	7.383	4.358	4.800	2.505	2.426	2.414	2.583	2.768	2.534	2.521	2.332	2.331	2.412	2.414	2.392	2.402		2. Investments
NPL	249	281	276	150	130	118	162	156	123	123	98	104	104	83	80	69		NPL
3. Konsumsi	37.985	24.045	26.857	25.392	25.430	25.473	25.656	25.663	18.227	17.422	17.167	16.838	16.929	15.727	15.625	10.861		3. Consumption
NPL	277	337	495	328	293	341	344	317	212	203	189	195	189	143	148	111		NPL
Total Kredit	66.902	42.987	46.886	38.609	37.960	37.649	39.204	39.430	29.839	28.664	27.451	27.126	27.308	24.514	23.894	18.710		Total Credit
NPL	1.149	1.221	1.385	1.237	1.051	1.111	1.635	1.707	1.377	1.143	886	887	829	646	648	651		NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	60	61	82	103	125	125	125	125	123	122	121	115	136	159	159	174		1. Ekspor
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		NPL
2. Impor	55	40	2	16	11	13	220	217	210	-	-	-	-	-	-	-		2. Impor
NPL	-	13	-	0	-	-	207	217	210	-	-	-	-	-	-	-		NPL
3. Lainnya	66.787	42.886	46.802	38.490	37.824	37.512	38.859	39.088	29.506	28.542	27.330	27.011	27.171	24.355	23.735	18.536		3. Other
NPL	1.149	1.207	1.385	1.237	1.051	1.111	1.428	1.490	1.167	1.143	886	887	829	646	648	651		NPL
Total Kredit	66.902	42.987	46.886	38.609	37.960	37.649	39.204	39.430	29.839	28.664	27.451	27.126	27.308	24.514	23.894	18.710		Total Credit
NPL	1.149	1.221	1.385	1.237	1.051	1.111	1.635	1.707	1.377	1.143	886	887	829	646	648	651		NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	266.758	214.490	229.186	235.939	236.769	229.513	230.164	228.379	226.388	222.415	221.087	222.232	222.389	225.834	223.237	219.698	219.698	1. Working Capital
NPL	10.779	9.256	9.327	13.928	11.970	13.332	12.392	12.112	12.297	12.290	11.733	11.806	11.765	11.766	11.667	11.392	11.392	NPL
2. Investasi	131.294	117.075	117.002	131.241	132.904	132.955	134.823	130.575	127.954	128.419	127.339	127.801	127.816	128.405	128.121	124.078	124.078	2. Investments
NPL	5.258	4.687	4.554	5.548	4.856	5.592	5.934	5.711	6.571	6.965	6.707	6.663	6.218	5.959	5.847	5.745	5.745	NPL
3. Konsumsi	162.548	191.747	170.943	190.306	191.653	191.968	193.525	194.710	201.741	201.598	201.900	202.361	203.063	206.187	207.203	214.196	214.196	3. Consumption
NPL	1.770	2.431	2.543	2.843	2.523	2.662	2.733	2.842	3.075	3.267	3.259	3.179	3.108	3.103	3.051	3.035	3.035	NPL
Total Kredit	560.600	523.311	517.132	557.486	561.326	554.435	558.513	553.663	556.083	552.432	550.326	552.393	553.268	560.426	558.560	557.971	557.971	Total Credit
NPL	17.806	16.374	16.424	22.319	19.348	21.586	21.059	20.665	21.943	22.521	21.700	21.649	21.091	20.828	20.565	20.172	20.172	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	14.543	12.032	15.573	16.603	17.531	18.444	18.062	19.615	18.061	17.390	17.878	18.621	18.418	18.669	18.569	17.714	17.714	1. Ekspor
NPL	303	97	54	229	192	212	398	144	81	81	80	81	80	81	81	78	78	NPL
2. Impor	5.544	4.237	4.642	4.632	4.492	4.324	3.986	4.316	4.362	4.188	4.207	4.233	4.296	4.269	4.347	3.926	3.926	2. Impor
NPL	165	6	217	235	206	205	1	1	3	3	6	6	7	9	9	32	32	NPL
3. Lainnya	540.512	507.043	496.916	536.251	539.303	531.666	536.466	529.733	533.659	530.855	528.242	529.539	530.555	537.488	535.644	536.332	536.332	3. Other
NPL	17.338	16.271	16.153	21.855	18.950	21.169	20.660	20.520	21.859	22.438	21.614	21.563	21.004	20.738	20.475	20.062	20.062	NPL
Total Kredit	560.600	523.311	517.132	557.486	561.326	554.435	558.513	553.663	556.083	552.432	550.326	552.393	553.268	560.426	558.560	557.971	557.971	Total Credit
NPL	17.806	16.374	16.424	22.319	19.348	21.586	21.059	20.665	21.943	22.521	21.700	21.649	21.091	20.828	20.565	20.172	20.172	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020										Items		
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov	
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	734.389	769.286	898.203	819.026	832.019	798.746	804.831	860.571	842.258	770.895	759.512	754.694	753.925	744.819	721.533	698.494	698.494	1. Working Capital
NPL	25.236	20.024	23.184	27.459	27.014	29.721	29.428	31.550	31.734	29.815	29.356	29.468	29.479	26.845	26.317	25.858	25.858	NPL
2. Investasi	354.927	335.438	378.041	347.112	346.730	342.245	343.597	374.829	358.278	341.498	335.041	341.093	340.190	339.591	338.649	340.710	340.710	2. Investments
NPL	15.758	9.887	9.316	9.962	8.096	7.652	7.583	7.844	7.621	6.914	6.407	8.502	8.540	8.419	8.694	10.027	10.027	NPL
3. Konsumsi	478.174	478.090	552.468	553.433	555.432	555.179	557.276	556.741	550.906	518.763	516.674	515.756	514.754	514.783	514.077	515.626	515.626	3. Consumption
NPL	9.171	9.213	9.973	11.367	10.940	11.969	12.430	12.628	13.288	12.779	13.224	13.875	14.041	13.569	12.775	12.173	12.173	NPL
Total Kredit	1.567.489	1.582.814	1.828.712	1.719.570	1.734.182	1.696.169	1.705.704	1.792.141	1.751.442	1.631.156	1.611.226	1.611.543	1.608.869	1.599.194	1.574.259	1.554.829	1.554.829	Total Credit
NPL	50.164	39.124	42.473	48.788	46.050	49.342	49.441	52.021	52.643	49.508	48.987	51.844	52.060	48.832	47.785	48.059	48.059	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	66.089	63.810	77.094	75.139	79.097	78.181	79.769	92.511	90.291	84.289	86.163	88.845	88.754	88.516	86.122	83.152	83.152	1. Ekspor
NPL	1.357	636	851	1.443	1.085	1.062	1.072	1.444	1.356	1.326	1.206	1.200	1.191	1.234	1.214	1.250	1.250	NPL
2. Impor	34.000	46.944	55.398	56.504	58.530	56.530	57.513	63.642	61.470	53.063	53.183	51.328	51.171	47.031	42.452	39.903	39.903	2. Impor
NPL	965	574	911	1.455	1.332	1.364	1.411	1.491	1.451	1.287	1.205	1.178	1.041	1.234	1.227	1.209	1.209	NPL
3. Lainnya	1.467.401	1.472.060	1.696.220	1.587.927	1.596.555	1.561.459	1.568.422	1.635.989	1.599.681	1.493.804	1.471.881	1.471.370	1.468.944	1.463.646	1.445.685	1.431.774	1.431.774	3. Other
NPL	47.843	37.915	40.710	45.890	43.633	46.916	46.958	49.086	49.836	46.895	46.576	49.467	49.829	46.364	45.345	45.600	45.600	NPL
Total Kredit	1.567.489	1.582.814	1.828.712	1.719.570	1.734.182	1.696.169	1.705.704	1.792.141	1.751.442	1.631.156	1.611.226	1.611.543	1.608.869	1.599.194	1.574.259	1.554.829	1.554.829	Total Credit
NPL	50.164	39.124	42.473	48.788	46.050	49.342	49.441	52.021	52.643	49.508	48.987	51.844	52.060	48.832	47.785	48.059	48.059	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	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	957.997	1.152.275	1.297.434	1.390.568	1.417.618	1.356.357	1.368.194	1.423.823	1.402.955	1.464.593	1.459.922	1.446.306	1.439.797	1.447.486	1.449.718	1.446.574	1.446.574	1. Working Capital
NPL	32.964	36.587	35.142	41.196	39.768	42.210	44.166	45.043	45.950	51.072	54.789	56.043	56.119	56.098	56.452	55.909	55.909	NPL
2. Investasi	586.095	675.432	760.130	914.385	945.960	941.989	948.300	979.435	955.349	975.148	963.703	968.265	963.669	961.732	938.171	932.574	932.574	2. Investments
NPL	12.322	12.847	14.917	21.229	18.746	19.721	19.640	19.531	19.956	20.917	22.921	24.348	24.475	25.360	26.339	27.710	27.710	NPL
3. Konsumsi	460.629	571.337	642.291	683.331	694.801	693.029	694.068	695.153	686.876	703.893	703.751	695.820	693.500	696.736	693.152	691.235	691.235	3. Consumption
NPL	5.896	7.739	8.326	10.635	9.633	10.465	10.836	11.509	12.701	14.852	15.503	15.847	15.396	14.256	13.321	12.569	12.569	NPL
Total Kredit	2.004.722	2.399.043	2.699.854	2.988.285	3.058.379	2.991.375	3.010.562	3.098.412	3.045.180	3.143.633	3.127.375	3.110.391	3.096.965	3.105.953	3.081.042	3.070.383	3.070.383	Total Credit
NPL	51.182	57.172	58.384	73.059	68.147	72.397	74.642	76.083	78.608	86.841	93.213	96.239	95.989	95.713	96.112	96.188	96.188	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	16.015	45.348	38.661	33.219	31.613	31.120	32.860	36.176	34.115	35.919	36.806	38.354	40.807	43.098	43.949	44.113	44.113	1. Ekspor
NPL	399	1.312	1.388	1.406	1.195	1.553	1.540	1.518	1.571	1.471	1.448	1.442	1.555	1.765	1.764	1.773	1.773	NPL
2. Impor	4.959	10.112	16.544	21.266	20.616	12.539	12.644	13.749	13.144	23.630	22.249	21.517	21.410	21.422	21.875	21.126	21.126	2. Impor
NPL	58	777	76	477	769	864	1.039	438	537	817	1.101	1.106	963	943	922	845	845	NPL
3. Lainnya	1.983.748	2.343.583	2.644.649	2.933.800	3.006.150	2.947.717	2.965.057	3.048.487	2.997.921	3.084.084	3.068.320	3.050.520	3.034.748	3.041.434	3.015.217	3.005.143	3.005.143	3. Other
NPL	50.725	55.084	56.920	71.176	66.183	69.980	72.063	74.126	76.500	84.553	90.664	93.691	93.471	93.006	93.426	93.570	93.570	NPL
Total Kredit	2.004.722	2.399.043	2.699.854	2.988.285	3.058.379	2.991.375	3.010.562	3.098.412	3.045.180	3.143.633	3.127.375	3.110.391	3.096.965	3.105.953	3.081.042	3.070.383	3.070.383	Total Credit
NPL	51.182	57.172	58.384	73.059	68.147	72.397	74.642	76.083	78.608	86.841	93.213	96.239	95.989	95.713	96.112	96.188	96.188	NPL

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

Keterangan	2016	2017	2018	2019		2020										Items		
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov	
Jenis Penggunaan																		Type of Use
Pembiayaan kepada Pihak Ketiga																		Financing to Third Party
1. Modal Kerja	3.699	3.442	2.980	3.319	3.407	3.326	3.286	3.328	3.294	3.188	3.206	3.168	3.173	3.185	3.151	3.153	3.153	1. Working Capital
NPF	331	391	304	325	307	330	324	341	336	338	339	341	333	336	338	439	439	NPF
2. Investasi	3.565	3.875	3.218	3.453	3.319	3.287	3.286	3.187	3.184	3.256	3.314	3.305	3.300	3.274	3.299	3.312	3.312	2. Investments
NPF	764	968	95	138	124	126	324	127	144	145	144	147	147	146	142	202	202	NPF
3. Konsumsi	4.133	3.921	4.009	4.614	4.680	4.683	3.286	4.754	4.769	4.770	4.802	4.779	4.801	4.794	4.795	4.793	4.793	3. Consumption
NPF	71	105	106	94	90	93	324	101	100	107	119	109	109	108	105	105	105	NPF
Total Pembiayaan	11.396	11.237	10.206	11.386	11.406	11.297	9.858	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.245	11.258	11.258	Total Financing
NPF	1.165	1.465	505	557	520	549	971	568	580	590	601	597	589	591	585	746	746	NPF
Orientasi Penggunaan																		User Orientation
Pembiayaan kepada Pihak Ketiga																		Financing to Third Party
1. Ekspor	0	0	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Ekspor
NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	11.396	11.237	10.139	11.386	11.406	11.297	11.195	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.245	11.258	11.258	3. Other
NPF	1.165	1.465	505	557	520	549	541	568	580	590	601	597	589	591	585	746	746	NPF
Total Pembiayaan	11.396	11.237	10.206	11.386	11.406	11.297	11.195	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.245	11.258	11.258	Total Financing
NPF	1.165	1.465	505	557	520	549	541	568	580	590	601	597	589	591	585	746	746	NPF

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

Keterangan	2016	2017	2018	2019		2020										Items			
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov		
Jenis Penggunaan																			Type of Use
Pembiayaan kepada Pihak Ketiga																			Financing to Third Party
1. Modal Kerja	46.048	49.478	49.531	55.292	56.697	56.066	56.076	56.528	55.796	57.374	50.731	41.377	41.369	41.074	40.949	24.555	1. Working Capital		
NPF	2.458	2.815	1.580	2.186	2.418	2.615	2.537	2.583	2.494	2.490	2.282	1.879	1.956	1.950	1.838	1.081	NPF		
2. Investasi	24.060	25.226	26.917	29.102	29.776	29.509	29.575	30.360	30.676	31.581	31.025	26.116	25.951	26.103	26.235	16.816	2. Investments		
NPF	683	1.027	1.405	1.694	1.316	1.449	1.378	1.407	1.430	1.374	1.275	1.101	1.086	1.043	1.003	749	NPF		
3. Konsumsi	40.776	43.568	48.319	51.431	52.130	52.159	53.080	54.937	54.637	54.488	55.772	40.309	40.498	41.830	42.091	27.453	3. Consumption		
NPF	801	983	891	1.310	1.169	1.270	1.279	1.389	1.370	1.352	1.512	907	887	911	896	566	NPF		
Total Pembiayaan	110.883	118.272	124.766	135.825	138.602	137.734	138.731	141.825	141.109	143.444	137.528	107.802	107.817	109.007	109.275	68.823	Total Financing		
NPF	3.942	4.824	3.876	5.190	4.904	5.333	5.193	5.379	5.294	5.216	5.070	3.887	3.929	3.904	3.736	2.396	NPF		
Orientasi Penggunaan																		User Orientation	
Pembiayaan kepada Pihak Ketiga																		Financing to Third Party	
1. Ekspor	145	94	105	417	415	414	444	446	293	287	294	291	269	268	403	399	1. Ekspor		
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPF		
2. Impor	200	265	542	870	809	774	859	920	880	843	951	987	989	989	978	992	2. Impor		
NPF	0	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF		
3. Lainnya	110.538	117.913	124.119	134.539	137.378	136.546	137.428	140.459	139.936	142.314	136.283	106.523	106.559	107.750	107.894	67.433	3. Other		
NPF	3.941	4.736	3.876	5.190	4.904	5.333	5.193	5.379	5.294	5.216	5.070	3.887	3.929	3.904	3.736	2.396	NPF		
Total Pembiayaan	110.883	118.272	124.766	135.825	138.602	137.734	138.731	141.825	141.109	143.444	137.528	107.802	107.817	109.007	109.275	68.823	Total Financing		
NPF	3.942	4.824	3.876	5.190	4.904	5.333	5.193	5.379	5.294	5.216	5.070	3.887	3.929	3.904	3.736	2.396	NPF		

) Angka-angka Sementara
 r) Angka-angka diperbaiki

) Provisional figures
 r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Jenis Penggunaan																		Type of Use
Pembiayaan kepada Pihak Ketiga																		Financing to Third Party
1. Modal Kerja	18.674	19.268	19.914	19.147	19.882	19.315	18.984	19.687	19.512	18.913	26.496	34.972	34.272	36.156	36.403	53.644	53.644	1. Working Capital
NPF	1.201	1.057	634	993	977	970	960	928	984	946	1.096	1.297	1.236	1.465	1.473	2.300	2.300	NPF
2. Investasi	18.143	18.326	18.639	19.427	20.113	19.586	19.572	19.407	19.178	19.568	20.075	25.910	25.817	25.977	26.004	35.612	35.612	2. Investments
NPF	1.088	1.351	1.266	636	616	602	612	668	618	641	698	1.134	1.156	1.080	1.074	1.315	1.315	NPF
3. Konsumsi	18.385	22.686	28.773	34.444	35.143	35.252	35.687	36.206	36.392	36.904	37.440	54.777	56.275	58.115	59.589	76.259	76.259	3. Consumption
NPF	437	334	317	261	246	266	279	284	289	312	303	865	854	840	851	1.146	1.146	NPF
Total Pembiayaan	55.202	60.280	67.326	73.018	75.138	74.153	74.243	75.300	75.082	75.386	84.010	115.659	116.364	120.248	121.997	165.516	165.516	Total Financing
NPF	2.727	2.741	2.217	1.891	1.839	1.838	1.851	1.880	1.892	1.898	2.097	3.297	3.246	3.385	3.398	4.760	4.760	NPF
Orientasi Penggunaan																		User Orientation
Pembiayaan kepada Pihak Ketiga																		Financing to Third Party
1. Ekspor	-	-	-	411	339	344	409	450	326	352	212	120	116	410	438	429	429	1. Ekspor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	NPF
3. Lainnya	55.202	60.280	67.326	72.607	74.798	73.808	73.808	74.850	74.756	75.033	83.799	115.539	116.249	119.839	121.558	165.058	165.058	3. Other
NPF	2.727	2.741	2.217	1.891	1.839	1.838	1.838	1.890	1.892	1.898	2.097	3.297	3.246	3.385	3.398	4.760	4.760	NPF
Total Pembiayaan	55.202	60.280	67.326	73.018	75.138	74.153	74.217	75.300	75.082	75.386	84.010	115.659	116.364	120.248	121.997	165.516	165.516	Total Financing
NPF	2.727	2.741	2.217	1.891	1.839	1.838	1.838	1.880	1.892	1.898	2.097	3.297	3.246	3.385	3.398	4.760	4.760	NPF

) Angka-angka Sementara
 r) Angka-angka diperbaiki

*) Provisional figures
 r) Revised figures

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

Pengelompokan Bank	2016	2017	2018	2019		2020											Group of Banks	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
1. BUKU 1	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. BUKU 1
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. BUKU 2	265	450	617	655	642	644	657	632	622	617	623	634	634	634	653	630	2. BUKU 2	
NPL	12	19	24	26	27	28	29	32	33	35	35	36	40	42	39	35	NPL	
3. BUKU 3	44.684	36.461	33.248	32.844	33.587	33.047	32.787	31.312	29.349	25.654	25.531	25.449	25.380	25.202	24.969	24.949	3. BUKU 3	
NPL	1.253	1.012	972	837	835	834	835	852	892	903	1.057	1.284	1.388	1.293	1.080	889	NPL	
4. BUKU 4	30.691	42.267	46.431	50.993	52.314	51.657	51.497	49.287	45.461	46.459	46.365	46.733	47.330	46.607	46.411	46.248	4. BUKU 4	
NPL	746	1.006	1.001	934	918	1.036	1.025	1.067	1.180	1.330	1.538	1.767	1.811	1.688	1.471	1.275	NPL	
5 BUKU 1 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 BUKU 1 SYARIAH	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF	
6 BUKU 2 SYARIAH	368	349	332	360	343	351	353	346	325	316	324	-	-	-	-	-	6 BUKU 2 SYARIAH	
NPF	18	33	11	10	10	9	9	13	12	15	18	-	-	-	-	-	NPF	
7 BUKU 3 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	333	340	344	347	342	7 BUKU 3 SYARIAH	
NPF	-	-	-	-	-	-	-	-	-	-	-	19	22	21	23	13	NPF	
8 Bank Umum	76.007	79.526	80.628	84.853	86.886	85.699	85.294	81.577	75.756	73.046	72.843	73.149	73.683	72.786	72.379	72.169	8 Commercial Bank	
NPL	2.029	2.070	2.009	1.808	1.790	1.907	1.899	1.964	2.118	2.283	2.649	3.106	3.261	3.044	2.613	2.212	NPL	

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.2.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit Channeling and NPL Credit Channeling of State Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary) Miliar Rp (Billion Rp)																	
Keterangan	2016	2017	2018	2019			2020									Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan NPL	175.746 2.182	199.270 1.746	217.110 2.438	229.983 2.506	233.296 2.452	230.785 3.097	234.616 3.140	239.607 2.412	238.440 2.355	238.074 2.303	239.039 3.380	240.109 3.494	243.333 3.785	246.043 4.527	245.997 4.478	246.929 4.455	1. Agriculture, Hunting and Forestry NPL
2. Perikanan NPL	4.204 115	5.093 145	5.766 81	6.851 500	6.880 495	6.934 523	7.131 529	7.256 532	7.180 525	7.132 519	7.287 507	7.545 491	7.765 495	8.089 504	8.331 504	8.632 517	2. Fishery NPL
3. Pertambangan dan Penggalian NPL	52.953 3.661	51.276 3.215	58.614 3.196	56.742 1.814	62.764 2.391	62.452 2.746	62.619 2.931	72.106 2.931	66.863 3.037	67.560 4.854	67.761 4.872	67.222 5.307	67.187 5.280	66.388 5.825	66.117 5.818	62.896 6.986	3. Mining and Quarrying NPL
4. Industri Pengolahan NPL	261.154 11.273	297.636 11.572	317.241 10.876	316.009 17.600	326.481 17.235	310.151 17.654	313.269 17.937	329.540 18.859	314.848 19.321	316.238 20.238	309.786 22.334	307.986 22.849	304.191 23.443	309.488 24.070	305.869 24.062	299.278 23.294	4. Processing Industry NPL
5. Listrik, gas dan air NPL	83.715 434	88.544 217	89.927 921	107.984 907	110.495 867	109.772 843	111.118 846	116.205 878	115.840 818	118.304 799	118.687 777	113.756 780	110.450 809	107.213 1.061	92.525 1.053	92.322 1.018	5. Electricity, Gas and Water NPL
6. Konstruksi NPL	87.889 2.924	106.403 2.114	139.135 4.675	156.532 6.379	158.369 6.556	152.202 6.397	153.452 6.642	160.518 6.690	160.321 6.789	164.671 6.798	166.909 6.866	169.445 6.962	166.785 6.876	167.820 6.712	171.130 6.942	170.450 6.808	6. Construction NPL
7. Perdagangan Besar dan Eceran NPL	378.547 14.873	384.361 15.404	450.251 13.622	465.039 15.523	466.193 13.278	452.639 14.830	453.728 15.037	462.160 15.450	444.774 16.069	437.745 15.940	437.924 17.084	439.263 17.455	444.693 17.684	450.622 17.687	452.956 17.681	453.338 17.869	7. Wholesale and Retail Trade NPL
8. Penyediaan akomodasi dan penyediaan makan minum NPL	25.306 772	28.728 886	30.296 451	37.384 594	38.120 1.148	38.505 1.175	39.605 1.054	40.287 1.117	40.112 1.518	40.728 2.318	40.699 1.870	42.133 2.110	43.703 2.363	44.637 2.414	45.320 2.525	46.336 2.589	8. Provision of accommodation and the provision of eating and drinking NPL
9. Transportasi, pergudangan dan komunikasi NPL	64.111 3.838	75.486 2.409	89.258 2.305	104.591 2.823	109.308 2.048	109.731 2.225	111.675 2.365	114.170 2.420	112.677 2.496	114.850 2.728	120.110 2.637	121.412 2.615	120.534 2.614	120.130 2.546	121.481 2.548	120.768 2.567	9. Transportation, Warehousing and Communications NPL
10. Perantara Keuangan NPL	35.644 982	35.511 439	36.537 1.603	47.417 364	43.446 201	42.569 359	42.716 390	42.788 555	47.011 571	42.607 287	40.207 269	38.633 265	36.267 236	35.605 242	35.678 242	37.777 377	10. Financial Intermediaries NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL	56.971 1.020	64.100 1.198	76.076 823	87.950 2.390	90.997 3.273	88.562 3.377	89.318 3.299	91.319 3.059	88.760 2.906	86.994 1.606	86.668 1.541	87.488 1.686	87.354 1.514	87.469 1.668	86.680 2.640	87.118 2.671	11. Real Estate, Business, Ownership, and Business Services NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib NPL	12.971 3	19.964 1	22.199 3	24.223 8	25.977 7	25.802 10	26.469 10	29.270 8	26.986 10	27.171 10	27.624 10	29.671 9	29.923 12	27.990 3	26.784 3	26.450 3	12. Government administration, Defense and Compulsory social security NPL
13. Jasa Pendidikan NPL	1.389 25	1.584 27	2.836 27	3.073 54	3.108 46	3.076 77	3.092 51	3.039 44	3.014 41	3.001 41	3.002 44	3.005 39	3.005 39	2.468 36	2.493 42	2.476 39	13. Education Services NPL
14. Jasa Kesehatan dan Kegiatan Sosial NPL	5.210 58	5.756 213	8.058 223	11.821 251	15.614 249	11.502 243	10.789 243	10.772 245	10.617 260	10.683 257	10.987 250	10.769 244	11.320 247	11.361 245	11.466 223	11.276 221	14. Health Services and Social Activities NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL	24.461 356	33.586 521	41.075 526	42.825 725	44.044 758	43.801 829	45.214 864	46.302 873	44.956 810	45.116 784	46.972 941	48.034 940	48.554 858	48.001 909	49.523 1.313	51.341 1.433	15. Community, Sociocultural, Entertainment and Other Individual Services NPL
16. Jasa Perorangan yang Melayani Rumah Tangga NPL	1.940 41	2.027 29	1.837 33	1.636 45	1.671 42	1.629 47	1.625 47	1.608 44	1.551 43	1.574 39	1.580 36	1.630 38	1.630 38	1.666 36	1.626 37	1.619 37	16. Individual Services which Serve Households NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya NPL	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	17. International Agency and Other Extra International Agency NPL
18. Kegiatan yang belum jelas batasannya NPL	8.200 11	584 1	274 22	110 34	227 36	215 28	183 28	93 29	91 28	112 29	125 28	129 28	163 28	171 28	204 28	204 28	18. Business Activities which are not clearly defined NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal NPL	197.197 4.402	229.922 4.976	268.935 4.886	287.978 7.069	290.692 6.658	290.120 7.350	291.145 7.687	291.639 7.646	291.477 8.087	292.002 7.954	291.940 7.797	294.040 7.730	295.602 7.614	292.554 7.339	294.259 7.232	297.399 6.974	- For Home Ownership NPL
- Untuk Pemilikan Flat atau Apartemen NPL	5.134 110	6.004 138	7.082 158	7.562 183	7.589 218	7.551 247	7.548 274	7.519 278	7.476 289	7.437 278	7.366 289	7.348 284	7.327 276	7.183 271	7.156 271	7.167 264	- For Apartment Ownership NPL
- Untuk Pemilikan Ruko atau Rukan NPL	6.235 383	6.935 456	6.921 508	6.832 597	6.833 581	6.747 579	6.647 545	6.555 526	6.464 542	6.393 522	6.329 506	6.275 490	6.197 473	6.119 449	6.023 413	6.023 413	- For Shop House Ownership NPL
- Untuk Pemilikan Kendaraan Bermotor NPL	26.379 434	30.632 485	36.275 519	38.686 522	40.210 514	40.936 531	41.694 540	42.202 590	41.534 632	40.467 801	39.356 1.038	38.624 1.264	37.649 1.148	36.468 910	35.454 661	34.497 543	- For Vehicles Ownership NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) NPL	210.299 1.666	249.800 2.030	289.609 2.043	289.250 2.825	293.745 2.469	292.905 2.777	293.717 2.952	295.274 3.074	292.533 3.250	287.555 3.318	292.139 3.305	285.191 3.347	284.983 3.341	295.467 3.380	294.975 3.364	294.820 3.259	- Others NPL
Bukan Lapangan Usaha Lainnya NPL	34.087 776	39.754 757	44.116 900	47.359 776	50.471 740	50.438 840	50.401 872	48.294 921	46.932 1.002	46.919 1.047	47.404 1.236	47.404 1.408	48.005 1.485	48.901 1.446	48.577 1.349	47.569 1.253	Non Industrial Origin Others NPL
r) Angka-angka diperbaiki																	r) Revised figures

Tabel 3.4.a. Kredit dan NPL BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit Channeling and NPL Credit Channeling of Non-Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary) Miliar Rp (Billion Rp)																	
Keterangan	2016	2017	2018	2019			2020										Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Penerima Kredit Lapangan Usaha																	
1. Pertanian, Perburuan dan Kehutanan	1.621	1.942	2.904	4.140	4.365	4.471	4.590	4.740	4.807	4.884	4.993	5.102	5.084	5.191	5.274	5.358	Loans by Industrial Origin
NPL	59	50	59	73	69	69	66	69	72	76	69	75	69	66	67	65	1. Agriculture, Hunting and Forestry
2. Perikanan	165	226	253	238	234	230	267	269	261	257	256	258	268	267	257	251	2. Fishery
NPL	1	3	1	2	1	2	3	3	4	3	3	2	3	3	3	3	NPL
3. Pertambangan dan Penggalian	207	257	367	778	795	787	765	741	735	729	657	693	385	435	408	441	3. Mining and Quarrying
NPL	59	32	13	80	42	42	42	5	4	4	13	12	12	3	1	2	NPL
4. Industri Pengolahan	3.409	3.784	3.720	3.857	3.865	3.830	3.882	3.898	3.825	3.845	3.844	3.869	3.652	3.633	3.734	3.681	4. Processing Industry
NPL	143	194	61	204	172	184	207	204	189	202	176	175	120	117	112	101	NPL
5. Listrik, gas dan air	246	391	350	677	673	679	688	706	704	703	673	696	561	560	559	557	5. Electricity, Gas and Water
NPL	2	4	2	2	2	2	2	22	22	22	20	20	20	20	20	56	NPL
6. Konstruksi	2.197	2.609	2.867	2.844	2.726	2.639	2.682	2.696	2.644	2.714	2.525	2.575	2.452	2.495	2.410	2.439	6. Construction
NPL	106	152	141	172	141	179	169	276	212	216	201	231	207	228	278	283	NPL
7. Perdagangan Besar dan Eceran	15.373	16.959	19.559	23.359	23.468	23.678	24.141	24.631	24.561	24.320	24.226	24.191	24.271	24.436	24.702	25.052	7. Wholesale and Retail Trade
NPL	414	593	689	832	788	835	857	892	945	934	880	834	828	795	799	760	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.243	1.277	2.179	3.766	3.834	4.065	4.261	4.436	4.549	4.721	4.871	5.045	4.793	4.929	5.078	5.190	8. Provision of accomodation and the provision of eating and drinking
NPL	36	40	68	51	38	41	45	41	43	42	52	60	60	53	54	49	NPL
9. Transportasi, pergudangan dan komunikasi	2.030	2.154	2.099	2.107	1.965	1.930	2.027	2.015	2.000	1.972	2.167	2.149	2.077	2.126	2.116	2.035	9. Transportation, Warehousing and Communications
NPL	117	304	59	36	27	68	67	53	53	54	55	56	54	53	51	175	NPL
10. Perantara Keuangan	5.579	5.312	5.202	5.400	5.450	5.368	5.416	5.145	4.663	4.641	4.725	4.438	3.938	4.081	3.795	3.585	10. Financial intermediaries
NPL	135	90	41	124	108	155	103	85	94	123	115	128	136	107	155	125	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.501	3.966	4.218	4.253	4.134	4.091	4.089	4.188	4.256	4.237	4.298	4.309	4.189	4.192	4.211	4.243	11. Real Estate, Business, Ownership, and Business Services
NPL	617	653	54	69	59	65	70	82	81	76	83	82	71	68	68	127	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	2	0	3	0	1	2	2	2	3	3	2	2	2	3	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	777	98	946	1.021	1.010	1.005	1.006	955	939	934	923	915	870	850	835	823	13. Education Services
NPL	6	7	7	11	2	2	2	2	2	2	2	2	7	7	7	1	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	602	713	810	1.054	954	949	868	921	914	911	910	916	893	887	899	898	14. Health Services and Social Activities
NPL	9	24	17	16	17	16	16	16	18	18	21	17	17	17	20	18	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.349	7.156	8.513	6.858	6.810	6.665	6.511	6.431	6.295	6.168	6.370	6.271	6.139	6.058	6.011	5.935	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	14	41	61	96	92	96	105	86	94	100	103	95	89	92	84	97	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	223	255	468	1.287	1.237	1.181	1.143	1.102	1.085	1.086	1.050	1.037	1.012	1.016	1.030	1.038	16. Individual Services which Serve Households
NPL	4	6	7	10	12	12	13	16	17	21	21	21	20	20	18	18	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	33	25	67	65	68	64	67	66	160	67	67	65	15	15	9	9	18. Business Activities which are not clearly defined
NPL	1	0	1	1	2	2	2	2	2	2	2	2	2	2	0	0	NPL
Penerima Kredit Bukan Lapangan Usaha																	
Rumah Tangga																	
- Untuk Pemilikan Rumah Tinggal	1.235	1.391	1.681	1.886	1.904	1.908	1.913	1.920	1.929	1.940	1.954	1.980	1.971	2.014	2.043	2.071	- For Home Ownership
NPL	67	62	72	75	52	55	53	63	63	73	71	77	71	67	65	63	NPL
- Untuk Pemilikan Flat atau Apartemen	150	157	185	176	177	177	187	184	179	177	179	179	179	179	177	173	- For Apartment Ownership
NPL	3	1	9	8	8	8	8	8	8	8	10	10	10	10	10	13	NPL
- Untuk Pemilikan Ruko atau Rukan	31	32	36	47	49	51	51	55	55	55	56	53	53	53	52	52	- For Shop House Ownership
NPL	1	1	1	1	1	2	2	2	2	2	2	2	1	1	1	3	NPL
- Untuk Pemilikan Kendaraan Bermotor	987	462	582	407	402	393	371	358	342	327	312	298	238	225	216	203	- For Vehicles Ownership
NPL	9	11	7	7	7	7	7	7	7	8	9	8	7	7	7	7	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	7.338	8.467	9.807	11.405	11.504	11.463	11.581	11.950	12.018	11.605	11.631	11.679	11.904	12.081	12.302	12.726	- Others
NPL	100	197	242	265	264	286	301	318	287	286	278	269	258	256	264	261	NPL
Bukan Lapangan Usaha Lainnya	866	916	1.140	1.389	1.382	1.353	1.410	1.434	1.404	1.423	1.439	1.405	1.341	1.311	1.263	1.221	Non Industrial Origin Others
NPL	14	62	68	72	74	75	71	70	75	84	29	28	18	17	16	16	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Penerima Kredit Lapangan Usaha																	
1. Pertanian, Perburuan dan Kehutanan	10.040	10.487	11.528	13.451	13.261	12.919	13.054	13.182	13.213	13.097	13.061	13.092	13.147	13.327	13.385	13.438	1. Agriculture, Hunting and Forestry
NPL	1.320	1.206	1.001	1.031	918	809	819	820	847	823	797	770	770	851	836	913	NPL
2. Perikanan	606	792	884	983	986	990	1.004	1.002	991	994	997	1.109	1.137	1.144	1.147	1.152	2. Fishery
NPL	40	51	51	62	60	64	65	70	75	79	79	82	82	80	78	76	NPL
3. Pertambangan dan Penggalian	858	662	785	1.095	1.120	1.251	1.285	1.279	1.254	1.246	1.243	1.336	1.325	1.297	1.285	1.285	3. Mining and Quarrying
NPL	335	138	100	135	95	257	258	405	406	408	358	355	354	351	353	422	NPL
4. Industri Pengolahan	8.367	9.038	9.414	11.302	11.639	11.388	11.493	11.703	11.316	12.227	12.105	12.009	12.249	11.991	12.571	14.045	4. Processing Industry
NPL	696	474	443	506	453	466	472	488	586	602	617	596	613	610	600	615	NPL
5. Listrik, gas dan air	3.548	3.032	4.077	2.559	2.463	2.409	2.485	2.890	2.837	3.125	3.180	3.159	3.149	3.120	2.735	2.721	5. Electricity, Gas and Water
NPL	126	222	204	100	95	96	99	100	94	94	97	97	97	54	54	54	NPL
6. Konstruksi	19.491	25.126	29.854	38.681	35.824	31.485	31.320	31.633	31.803	33.844	34.251	35.268	35.991	37.249	37.963	38.305	6. Construction
NPL	2.128	2.241	2.160	3.137	2.775	2.788	2.878	3.090	3.081	3.142	3.307	3.202	3.216	3.196	3.194	3.347	NPL
7. Perdagangan Besar dan Eceran	30.436	31.630	32.163	34.357	36.022	34.958	35.335	35.834	35.448	35.921	36.197	35.879	36.053	36.894	37.196	38.045	7. Wholesale and Retail Trade
NPL	2.962	2.993	2.637	3.106	2.754	2.849	2.924	3.062	3.144	3.235	3.313	3.276	3.260	3.209	3.185	3.128	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	4.938	5.748	6.253	6.883	7.179	7.162	7.237	7.265	7.182	7.162	7.152	7.167	7.187	7.168	7.210	7.201	8. Provision of accommodation and the provision of eating and drinking
NPL	426	723	630	926	724	886	855	862	1.006	1.011	1.174	1.350	1.330	1.251	1.252	1.205	NPL
9. Transportasi, pergudangan dan komunikasi	2.820	3.520	3.393	3.959	4.427	4.346	4.343	4.336	4.378	4.448	5.223	5.453	5.485	5.954	6.204	6.273	9. Transportation, warehousing and Communications
NPL	474	394	215	158	150	148	196	208	229	232	238	241	237	239	250	246	NPL
10. Perantara Keuangan	7.862	8.172	14.914	9.882	10.816	10.531	9.580	9.472	8.656	9.546	9.448	9.548	9.548	8.953	8.764	9.534	10. Financial intermediaries
NPL	94	52	200	224	201	206	211	205	202	200	194	186	171	176	176	146	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	6.892	8.193	6.872	7.389	7.310	7.029	6.985	7.115	7.273	7.370	5.104	5.153	5.024	5.195	5.113	5.003	11. Real Estate, Business, Ownership, and Business Services
NPL	550	879	440	807	691	714	726	821	1.065	1.140	909	715	769	758	759	766	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.052	1.315	2.316	1.884	2.647	2.664	2.480	2.458	2.277	2.226	1.923	1.866	1.825	1.689	1.622	1.605	12. Government administration, Defense and Compulsory social security
NPL	0	-	-	0	0	0	0	0	1	1	0	-	-	0	-	0	NPL
13. Jasa Pendidikan	1.192	1.192	1.199	1.379	1.377	1.350	1.315	1.289	1.269	1.343	1.320	1.285	1.297	1.298	1.323	1.313	13. Education Services
NPL	9	14	14	20	14	16	23	27	27	48	54	53	52	53	52	52	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	1.951	2.201	2.454	2.499	2.611	2.443	2.333	2.304	2.259	2.269	2.281	2.284	2.293	2.296	2.258	2.309	14. Health Services and Social Activities
NPL	10	21	26	79	69	20	20	21	23	21	26	26	29	28	27	27	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.870	4.665	3.095	4.784	4.708	4.457	4.629	4.740	4.783	4.763	4.652	4.625	4.661	4.928	5.180	5.455	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	519	511	293	350	352	368	368	379	390	398	408	433	433	417	417	413	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	182	225	222	204	329	317	309	307	294	280	270	259	250	243	233	220	16. Individual Services which Serve Households
NPL	6	9	12	9	5	6	6	7	8	8	8	7	7	7	6	6	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	158	58	0	7	7	0	0	0	6	0	0	0	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	30	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	286	131	20	25	27	16	16	19	16	15	17	15	53	52	53	89	18. Business Activities which are not clearly defined
NPL	3	2	2	3	2	2	2	3	4	3	3	3	3	2	1	1	NPL
Penerima Kredit Bukan Lapangan Usaha																	
Rumah Tangga																	
- Untuk Pemilikan Rumah Tinggal	22.336	20.164	20.500	21.701	21.643	21.547	21.703	21.855	21.959	21.955	22.267	22.302	22.481	22.695	22.812	22.982	- For Home Ownership
NPL	1.239	1.375	1.464	1.590	1.534	1.652	1.688	1.803	2.011	2.029	2.033	2.020	1.993	1.961	1.889	1.889	NPL
- Untuk Pemilikan Flat atau Apartemen	550	378	410	434	451	457	460	412	423	438	331	342	368	391	407	427	- For Apartment Ownership
NPL	51	57	76	34	31	30	31	29	31	37	37	39	38	38	35	35	NPL
- Untuk Pemilikan Ruko atau Rukan	609	487	395	432	434	434	448	451	446	440	427	420	427	429	456	454	- For Shop House Ownership
NPL	105	82	86	91	84	88	92	96	106	107	113	118	117	116	114	114	NPL
- Untuk Pemilikan Kendaraan Bermotor	493	439	514	531	529	517	512	516	506	494	494	491	487	481	472	474	- For Vehicles Ownership
NPL	5	6	3	4	4	4	4	3	4	4	5	4	4	4	4	4	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	109.550	124.934	142.625	173.844	176.269	178.385	180.150	182.220	182.791	183.450	184.672	186.484	187.267	189.568	191.121	193.862	- Others
NPL	376	569	716	793	690	794	811	808	856	902	876	914	921	935	934	938	NPL
Bukan Lapangan Usaha Lainnya	119.977	127.785	127.769	121.957	122.355	120.897	121.281	121.443	121.533	120.662	120.833	120.784	120.631	120.729	120.179	119.813	Non Industrial Origin Others
NPL	297	560	518	535	476	522	537	553	582	582	583	567	554	537	553	532	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.6.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit Channeling and NPL Credit Channeling of Join Venture Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary) Miliar Rp (Billion Rp)																	
Keterangan	2016	2017	2018	2019				2020									Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	11.848	12.068	13.708	8.615	8.609	8.183	8.061	7.392	7.110	7.080	6.814	6.863	6.807	6.705	6.728	6.570	1. Agriculture, Hunting and Forestry
NPL	75	76	45	105	109	110	107	109	106	106	106	103	103	102	100	100	NPL
2. Perikanan	476	380	254	575	589	605	623	685	687	652	649	708	747	741	706	699	2. Fishery
NPL	1	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
3. Pertambangan dan Penggalian	16.934	8.352	15.973	8.747	7.879	7.952	8.324	8.771	8.013	12.781	12.769	14.699	14.817	12.129	11.872	8.542	3. Mining and Quarrying
NPL	566	381	114	676	89	88	92	105	96	94	94	94	96	94	91	91	NPL
4. Industri Pengolahan	84.674	83.806	90.959	64.381	69.838	64.063	67.333	77.149	72.227	73.317	72.699	72.075	72.275	70.022	68.660	67.135	4. Processing Industry
NPL	2.083	1.007	1.137	1.451	1.455	1.481	1.510	1.604	1.517	1.287	1.054	1.070	1.093	1.162	1.133	1.120	NPL
5. Listrik, gas dan air	7.742	3.306	9.469	6.901	6.703	6.598	6.909	8.230	7.594	7.427	7.248	6.580	6.561	6.698	5.067	4.865	5. Electricity, Gas and Water
NPL	-	-	-	-	84	84	84	168	168	168	165	165	165	215	214	212	NPL
6. Konstruksi	4.001	8.386	9.512	6.991	5.660	5.221	5.654	5.444	5.566	4.782	4.890	4.665	4.651	4.613	4.423	4.260	6. Construction
NPL	43	78	171	80	69	67	79	142	88	87	95	110	105	107	101	99	NPL
7. Perdagangan Besar dan Eceran	31.970	38.928	37.929	30.352	31.343	29.309	29.027	30.528	30.583	30.388	27.851	27.320	26.811	25.823	26.050	25.966	7. Wholesale and Retail Trade
NPL	1.679	1.062	1.642	1.919	1.909	1.804	1.832	1.939	1.879	1.943	1.955	1.937	2.020	2.118	2.051	2.162	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	344	539	608	997	1.058	1.048	1.074	1.145	1.079	1.032	1.032	1.032	1.030	1.209	1.260	1.303	8. Provision of accomodation and the provision of eating and drinking
NPL	0	79	72	71	68	101	101	101	101	101	101	102	102	102	101	101	NPL
9. Transportasi, pergudangan dan komunikasi	7.825	8.745	16.860	8.106	8.271	7.982	8.117	8.952	9.013	9.036	8.432	8.403	8.739	8.333	9.137	9.282	9. Transportation, Warehousing and Communications
NPL	148	171	98	22	24	80	74	103	103	102	102	106	111	111	105	104	NPL
10. Perantara Keuangan	21.243	25.686	29.874	14.967	16.181	15.764	16.737	18.128	17.615	16.809	17.623	17.434	17.041	15.508	15.444	16.591	10. Financial intermediaries
NPL	82	61	179	129	78	103	103	103	103	103	102	102	102	101	101	101	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.402	8.341	10.679	9.403	9.320	9.175	9.505	10.393	9.821	9.720	9.439	9.602	9.514	9.406	9.176	8.876	11. Real Estate, Business, Ownership, and Business Services
NPL	54	250	102	28	56	47	52	70	64	71	74	80	81	107	108	88	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	124	1	-	4	4	4	4	4	3	3	3	3	3	3	3	3	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-	NPL
13. Jasa Pendidikan	64	47	35	60	30	29	64	66	63	31	36	71	69	39	36	35	13. Education Services
NPL	4	3	1	4	3	2	5	6	5	2	2	5	2	0	-	-	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	115	338	11	12	8	9	13	14	13	11	11	15	15	12	11	12	14. Health Services and Social Activities
NPL	0	0	0	0	0	0	0	3	3	3	3	3	3	0	3	0	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	967	1.123	1.148	1.090	1.004	1.049	1.238	1.346	1.252	1.334	1.194	1.576	1.676	1.210	1.195	1.201	15. Community, ociocultural, Entertainment and Other Individual Services
NPL	24	12	12	10	8	7	16	17	16	22	19	21	21	20	19	19	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	0	0	0	17	16	15	14	13	10	8	6	5	4	3	2	2	16. Individual Services which Serve Households
NPL	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	8	2	-	0	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	150	57	34	90	98	63	69	170	77	75	77	88	92	93	49	54	18. Business Activities which are not clearly defined
NPL	-	1	33	14	14	14	14	13	13	13	13	13	13	13	12	12	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	2.477	2.238	2.014	1.874	1.881	1.840	1.809	1.789	1.749	1.740	1.697	1.679	1.665	1.655	1.647	1.617	- For Home Ownership
NPL	37	69	63	84	89	99	101	106	107	114	113	114	120	129	125	120	NPL
- Untuk Pemilikan Flat atau Apartemen	139	137	131	142	142	141	145	144	147	146	145	143	142	142	142	143	- For Apartment Ownership
NPL	-	0	1	1	1	1	2	2	2	2	2	2	2	1	1	1	NPL
- Untuk Pemilikan Ruko atau Rukan	210	192	207	203	199	196	193	188	186	185	183	181	170	159	157	152	- For Shop House Ownership
NPL	13	17	29	31	30	28	28	25	26	26	33	35	34	24	24	24	NPL
- Untuk Pemilikan Kendaraan Bermotor	2.398	2.798	2.102	2.578	2.754	2.864	2.853	2.828	2.565	2.604	2.581	2.567	2.511	2.480	2.413	2.350	- For Vehicles Ownership
NPL	7	13	14	11	11	10	11	13	16	19	20	17	13	12	13	13	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.492	6.014	8.858	10.092	10.220	10.794	10.844	10.899	10.604	10.323	10.055	9.828	9.613	9.245	8.885	7.797	- Others
NPL	68	141	275	296	319	345	380	419	454	505	625	770	818	784	643	520	NPL
Bukan Lapangan Usaha Lainnya	16.318	13.629	11.339	11.788	11.904	11.674	11.746	11.116	10.825	11.181	11.150	11.138	11.589	12.194	12.241	13.256	Non Industrial Origin Others
NPL	410	259	289	239	238	236	239	232	248	285	346	415	435	402	338	295	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.7.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit Channeling and NPL Credit Channeling of Foreign Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary) Miliar Rp (Billion Rp)																	
Keterangan	2016	2017	2018	2019				2020								Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	4.315	3.498	4.807	4.301	3.747	4.112	4.554	4.824	4.851	4.007	4.578	2.609	2.557	5.143	2.390	2.099	1. Agriculture, Hunting and Forestry
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Perikanan	97	28	10	31	43	43	32	38	20	25	26	18	19	19	21	35	2. Fishery
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Pertambangan dan Penggalian	15.711	11.484	16.719	17.290	13.803	13.404	13.132	14.682	14.669	16.273	16.517	18.492	21.303	19.709	15.743	10.690	3. Mining and Quarrying
NPL	145	62	123	184	175	168	134	82	74	73	71	73	73	74	73	71	NPL
4. Industri Pengolahan	93.110	72.438	82.068	78.210	78.838	76.549	78.400	88.239	85.551	83.565	83.776	89.130	89.527	88.502	85.430	81.184	4. Processing Industry
NPL	2.172	1.485	2.299	2.594	2.590	2.580	2.783	2.564	2.401	2.392	2.360	2.362	2.360	2.300	2.296	2.261	NPL
5. Listrik, gas dan air	8.524	10.368	15.952	16.599	16.739	16.504	17.304	20.141	18.507	18.028	17.491	17.407	17.492	17.899	17.589	16.864	5. Electricity, Gas and Water
NPL	121	29	131	90	-	-	-	-	-	-	-	-	-	-	-	-	NPL
6. Konstruksi	8.704	5.355	7.847	5.196	4.381	4.172	4.604	4.694	4.685	4.634	4.392	4.418	4.381	4.469	4.399	4.185	6. Construction
NPL	-	-	-	-	-	-	-	-	-	-	-	20	28	28	12	8	NPL
7. Perdagangan Besar dan Eceran	27.016	21.713	27.369	28.452	28.125	26.374	25.446	28.743	25.936	24.404	23.153	21.405	20.793	21.692	21.718	17.810	7. Wholesale and Retail Trade
NPL	1.520	724	1.025	783	555	571	582	792	782	780	776	775	777	777	871	675	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.756	2.162	2.466	2.002	1.950	1.914	2.005	2.294	2.136	2.071	2.037	2.105	2.132	2.147	2.130	2.073	8. Provision of accommodation and the provision of eating and drinking
NPL	-	-	105	105	105	105	105	105	105	105	105	105	105	105	105	105	NPL
9. Transportasi, pergudangan dan komunikasi	15.138	9.847	13.550	18.427	17.479	17.348	17.224	17.000	17.283	16.673	16.255	17.530	15.385	14.792	15.601	15.409	9. Transportation, Warehousing and Communications
NPL	47	41	41	-	-	-	-	-	-	-	-	1	1	1	0	0	NPL
10. Perantara Keuangan	36.623	39.480	49.728	43.640	42.146	41.969	44.043	48.524	46.533	42.620	40.858	40.796	39.818	36.225	35.185	34.705	10. Financial intermediaries
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.203	5.076	7.429	7.535	6.544	6.575	7.265	7.854	7.531	6.686	6.855	6.854	6.448	6.552	6.098	5.966	11. Real Estate, Business, Ownership, and Business Services
NPL	13	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	383	222	118	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	41	10	0	1	0	0	0	0	0	0	0	0	0	0	0	0	13. Education Services
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	5	39	133	240	240	238	242	239	237	236	235	232	231	226	225	223	14. Health Services and Social Activities
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	840	176	342	414	419	357	287	283	474	471	508	396	397	337	499	455	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16. Individual Services which Serve Households
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	862	992	406	859	846	842	852	866	852	879	706	706	706	695	694	689	18. Business Activities which are not clearly defined
NPL	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	1.082	426	379	360	360	352	348	344	348	344	340	339	337	335	335	333	- For Home Ownership
NPL	2	2	3	3	2	2	3	2	2	2	2	2	2	2	2	2	NPL
- Untuk Pemilikan Flat atau Apartemen	75	45	39	38	37	34	32	32	35	33	34	31	30	28	29	29	- For Apartment Ownership
NPL	-	-	0	0	1	1	0	0	0	0	1	0	0	1	0	1	NPL
- Untuk Pemilikan Ruko atau Rukan	16	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	- For Shop House Ownership
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
- Untuk Pemilikan Kendaraan Bermotor	74	65	56	55	55	53	52	51	50	48	46	44	44	43	42	41	- 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)	4.322	466	535	557	568	577	575	572	574	580	582	578	577	576	587	582	- Others
NPL	100	24	29	34	35	36	39	37	37	38	43	46	56	54	52	52	NPL
Bukan Lapangan Usaha Lainnya	17.494	16.522	15.042	13.831	13.945	13.798	13.697	13.270	12.628	12.205	12.002	11.843	11.719	11.491	11.251	11.001	Non Industrial Origin Others
NPL	453	513	436	354	355	346	346	345	352	380	473	613	676	630	519	430	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	2.049.098	2.222.823	2.512.476	2.534.003	2.576.497	2.473.086	2.492.500	2.603.316	2.559.281	2.546.101	2.528.907	2.510.706	2.502.891	2.504.927	2.480.867	2.451.565	1. Working Capital
NPL	73.591	70.732	70.785	86.846	83.081	89.830	90.936	93.791	94.838	97.767	100.194	101.422	101.424	98.880	98.503	97.450	NPL
2. Investasi	1.125.467	1.179.728	1.308.747	1.447.226	1.481.226	1.471.984	1.481.653	1.540.560	1.497.154	1.501.989	1.482.827	1.494.821	1.489.154	1.487.495	1.462.872	1.455.503	2. Investments
NPL	36.123	31.048	31.829	39.357	33.859	35.260	35.434	35.443	36.432	37.078	38.251	42.000	41.726	42.090	43.179	45.817	NPL
3. Konsumsi	1.202.630	1.335.393	1.473.659	1.542.951	1.559.269	1.557.742	1.563.997	1.568.164	1.553.548	1.537.838	1.537.506	1.530.639	1.529.822	1.538.172	1.536.532	1.540.423	3. Consumption
NPL	18.422	21.141	22.650	26.838	24.894	27.066	27.992	29.071	31.035	32.872	34.109	34.977	34.586	32.929	31.147	29.705	NPL
Total Kredit	4.377.195	4.737.944	5.294.882	5.524.180	5.616.992	5.502.812	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	5.480.271	5.447.491	Total Credit
NPL	128.135	122.922	125.264	153.041	141.834	152.156	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	172.829	172.972	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	96.852	121.345	131.582	125.892	129.120	128.627	131.669	149.322	143.210	138.358	141.473	146.346	148.499	151.120	149.640	145.982	1. Export
NPL	2.059	2.044	2.294	3.078	2.472	2.827	3.010	3.106	3.007	2.877	2.734	2.722	2.827	3.080	3.059	3.100	NPL
2. Impor	44.759	61.598	77.129	83.287	84.457	74.179	75.221	82.843	80.066	81.723	80.590	78.066	77.867	73.711	69.653	65.976	2. Import
NPL	1.189	1.459	1.203	2.167	2.307	2.433	2.659	2.148	2.201	2.106	2.311	2.290	2.011	2.187	2.158	2.086	NPL
3. Lainnya	4.235.584	4.555.001	5.086.171	5.315.001	5.403.414	5.300.005	5.331.261	5.479.875	5.386.707	5.365.848	5.327.176	5.311.755	5.295.500	5.305.763	5.260.978	5.235.533	3. Others
NPL	124.888	119.419	121.766	147.796	137.055	146.896	148.694	153.050	157.096	162.733	167.509	173.387	172.898	168.633	167.612	167.785	NPL
Total Kredit	4.377.195	4.737.944	5.294.882	5.524.180	5.616.992	5.502.812	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	5.480.271	5.447.491	Total Credit
NPL	128.135	122.922	125.264	153.041	141.834	152.156	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	172.829	172.972	NPL
f) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	798.563	880.751	1.008.823	1.021.501	1.044.312	997.244	1.005.441	1.039.493	1.018.629	1.020.962	1.029.383	1.025.589	1.025.731	1.035.996	1.043.358	1.041.817	1. Working Capital
NPL	31.054	30.548	30.747	36.078	36.885	39.353	40.181	40.387	41.213	43.704	46.597	47.607	48.108	49.252	49.760	49.100	NPL
2. Investasi	481.889	519.241	577.838	673.394	696.920	694.257	701.354	727.828	706.018	706.278	698.759	704.600	703.783	700.153	681.044	675.611	2. Investments
NPL	11.514	9.590	11.078	16.437	14.197	15.107	15.233	15.949	16.385	15.847	16.850	17.699	18.214	19.255	20.380	21.813	NPL
3. Konsumsi	479.330	563.047	652.939	677.668	689.541	688.698	691.152	693.413	687.859	680.857	684.113	678.935	679.840	686.770	686.541	687.476	3. Consumption
NPL	7.772	8.858	8.994	12.036	11.145	12.295	12.870	13.034	13.787	13.921	14.190	14.529	14.363	13.820	13.328	12.706	NPL
Total Kredit	1.759.782	1.963.039	2.239.600	2.372.563	2.430.773	2.380.199	2.397.947	2.460.734	2.412.506	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	2.410.943	2.404.904	Total Credit
NPL	50.339	48.995	50.819	64.551	62.226	66.755	68.284	69.370	71.385	73.471	77.637	79.835	80.685	82.327	83.468	83.619	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	14.783	43.670	36.001	30.365	28.376	28.198	30.170	32.519	30.883	30.610	31.840	33.297	35.273	37.614	38.594	39.400	1. Export
NPL	399	1.302	1.371	1.395	1.192	1.302	1.332	1.311	1.332	1.237	1.217	1.202	1.323	1.533	1.533	1.541	NPL
2. Impor	2.463	6.301	9.699	13.378	11.827	4.277	4.510	5.066	4.978	4.994	4.916	5.044	5.126	5.202	5.658	5.875	2. Import
NPL	58	701	0	40	41	41	42	9	9	9	11	11	11	17	29	88	NPL
3. Lainnya	1.742.536	1.913.069	2.193.900	2.328.820	2.390.569	2.347.724	2.363.267	2.423.149	2.376.645	2.372.492	2.375.500	2.370.784	2.368.955	2.380.101	2.366.691	2.359.629	3. Others
NPL	49.883	46.993	49.448	63.116	60.993	65.411	66.910	68.050	70.044	72.225	76.409	78.623	79.351	80.777	81.907	81.990	NPL
Total Kredit	1.759.782	1.963.039	2.239.600	2.372.563	2.430.773	2.380.199	2.397.947	2.460.734	2.412.506	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	2.410.943	2.404.904	Total Credit
NPL	50.339	48.995	50.819	64.551	62.226	66.755	68.284	69.370	71.385	73.471	77.637	79.835	80.685	82.327	83.468	83.619	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	857.336	957.520	1.039.684	1.098.634	1.117.365	1.080.707	1.083.538	1.129.837	1.117.821	1.105.076	1.082.215	1.066.069	1.059.153	1.058.627	1.040.295	1.026.342	1.026.342	1. Working Capital
NPL	27.758	28.583	27.259	35.746	32.158	36.093	35.947	37.603	37.899	38.311	37.927	38.462	37.826	34.020	33.283	32.877	32.877	NPL
2. Investasi	478.663	497.876	544.916	600.170	612.868	608.043	608.160	630.127	616.241	619.277	612.138	614.091	610.062	612.721	605.924	605.985	605.985	2. Investments
NPL	19.159	15.390	16.489	17.242	15.381	15.662	15.644	14.846	15.112	16.194	16.481	19.199	18.513	17.969	17.778	18.850	18.850	NPL
3. Konsumsi	411.081	444.202	474.376	489.556	490.564	489.145	490.484	490.719	482.392	474.626	469.982	466.915	464.240	462.898	460.764	461.175	461.175	3. Consumption
NPL	7.293	8.264	9.253	10.274	9.444	10.145	10.370	11.095	12.024	13.506	14.219	14.375	14.075	13.119	12.147	11.667	11.667	NPL
Total Kredit	1.747.080	1.899.598	2.058.976	2.188.360	2.220.797	2.177.895	2.182.182	2.250.683	2.216.454	2.198.979	2.164.335	2.147.075	2.133.456	2.134.246	2.106.983	2.093.502	2.093.502	Total Credit
NPL	54.210	52.237	53.001	63.263	56.982	61.900	61.962	63.544	65.034	68.012	68.628	72.036	70.415	65.108	63.208	63.393	63.393	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	13.476	13.625	18.846	35.005	39.586	39.610	39.127	43.812	42.071	41.729	41.803	42.840	44.370	45.786	45.378	43.198	43.198	1. Export
NPL	834	215	225	565	513	745	706	795	777	741	629	620	582	576	566	621	621	NPL
2. Impor	19.098	40.956	52.286	57.072	61.646	58.523	58.969	65.227	63.548	64.288	63.638	60.416	60.060	59.572	56.434	53.041	53.041	2. Import
NPL	165	668	941	1.235	1.368	1.478	1.663	1.076	1.212	1.341	1.562	1.520	1.236	1.489	1.457	1.347	1.347	NPL
3. Lainnya	1.714.506	1.845.017	1.987.844	2.096.283	2.119.565	2.079.761	2.084.085	2.141.643	2.110.835	2.092.962	2.058.893	2.043.820	2.029.025	2.028.888	2.005.171	1.997.263	1.997.263	3. Others
NPL	53.211	51.354	51.835	61.463	55.101	59.677	59.593	61.673	63.046	65.930	66.437	69.896	68.597	63.043	61.186	61.426	61.426	NPL
Total Kredit	1.747.080	1.899.598	2.058.976	2.188.360	2.220.797	2.177.895	2.182.182	2.250.683	2.216.454	2.198.979	2.164.335	2.147.075	2.133.456	2.134.246	2.106.983	2.093.502	2.093.502	Total Credit
NPL	54.210	52.237	53.001	63.263	56.982	61.900	61.962	63.544	65.034	68.012	68.628	72.036	70.415	65.108	63.208	63.393	63.393	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	28.702	35.538	42.152	49.781	50.062	50.180	50.980	51.409	50.891	50.624	50.865	50.937	49.841	50.438	50.683	51.163	1. Working Capital
NPL	810	992	926	1.353	1.203	1.389	1.357	1.445	1.431	1.474	1.430	1.414	1.339	1.303	1.407	1.491	NPL
2. Investasi	10.853	12.446	12.371	11.922	11.529	11.453	11.424	11.533	11.510	11.567	11.692	11.597	10.758	10.736	10.647	10.374	2. Investments
NPL	914	1.202	353	427	368	379	411	410	421	418	387	400	374	348	333	389	NPL
3. Konsumsi	10.608	11.425	13.430	15.310	15.417	15.336	15.512	15.901	15.927	15.527	15.572	15.594	15.686	15.863	16.053	16.447	3. Consumption
NPL	194	333	399	428	406	433	441	468	392	410	398	395	364	358	363	363	NPL
Total Kredit	50.163	59.409	67.953	77.013	77.009	76.969	77.917	78.843	78.327	77.718	78.129	78.128	76.285	77.037	77.383	77.985	Total Credit
NPL	1.917	2.526	1.678	2.207	1.977	2.201	2.209	2.323	2.243	2.302	2.214	2.208	2.077	2.009	2.103	2.243	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	51	61	187	404	417	412	446	420	375	352	346	338	364	401	533	549	1. Export
NPL	-	0	-	-	-	-	-	-	-	0	0	0	0	0	0	0	NPL
2. Impor	63	40	82	457	401	369	433	396	405	380	476	484	485	473	459	519	2. Import
NPL	-	13	-	1	-	-	-	-	2	2	2	2	2	2	2	2	NPL
3. Lainnya	50.049	59.307	67.684	76.152	76.191	76.189	77.038	78.026	77.547	76.986	77.307	77.306	75.436	76.163	76.392	76.916	3. Others
NPL	1.917	2.513	1.678	2.207	1.977	2.201	2.209	2.323	2.242	2.300	2.212	2.207	2.075	2.007	2.101	2.241	NPL
Total Kredit	50.163	59.409	67.953	77.013	77.009	76.969	77.917	78.843	78.327	77.718	78.129	78.128	76.285	77.037	77.383	77.985	Total Credit
NPL	1.917	2.526	1.678	2.207	1.977	2.201	2.209	2.323	2.243	2.302	2.214	2.208	2.077	2.009	2.103	2.243	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	65.060	75.296	84.407	89.989	89.698	83.131	82.316	82.775	81.544	84.064	83.989	84.336	85.312	86.660	87.322	88.597	88.597	1. Working Capital
NPL	6.922	6.967	6.022	8.015	7.069	7.222	7.429	8.011	8.130	8.280	8.487	8.367	8.415	8.397	8.371	8.517	8.517	NPL
2. Investasi	39.284	40.889	45.035	51.334	53.056	52.585	52.782	54.024	53.793	55.143	54.535	55.070	55.367	56.138	56.923	59.398	59.398	2. Investments
NPL	2.806	2.975	2.405	2.637	2.287	2.474	2.494	2.557	3.058	3.165	3.094	3.027	3.006	2.886	2.870	2.900	2.900	NPL
3. Konsumsi	253.514	274.187	292.212	318.899	321.681	322.237	324.553	326.897	327.657	327.438	329.023	330.823	331.658	334.292	335.445	338.012	338.012	3. Consumption
NPL	2.073	2.650	2.864	3.048	2.818	3.090	3.162	3.292	3.589	3.661	3.646	3.662	3.627	3.592	3.592	3.512	3.512	NPL
Total Kredit	357.859	390.372	421.655	460.222	464.434	457.953	459.651	463.697	462.994	466.646	467.547	470.229	472.337	477.090	479.691	486.006	486.006	Total Credit
NPL	11.801	12.592	11.291	13.700	12.175	12.786	13.085	13.861	14.777	15.106	15.226	15.055	15.048	14.876	14.833	14.928	14.928	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	16	6	6	327	410	371	372	378	372	378	375	387	392	399	455	469	469	1. Export
NPL	2	2	2	1	1	1	1	1	1	1	1	2	1	1	1	1	1	NPL
2. Impor	1	1	2	544	416	415	411	363	360	379	378	377	341	345	367	350	350	2. Import
NPL	-	-	-	3	5	5	5	6	2	2	2	4	7	7	7	7	7	NPL
3. Lainnya	357.842	390.365	421.647	459.351	463.609	457.168	458.868	462.956	462.262	465.889	466.794	469.465	471.604	476.346	478.869	485.188	485.188	3. Others
NPL	11.800	12.591	11.289	13.696	12.168	12.779	13.079	13.854	14.774	15.104	15.224	15.049	15.041	14.868	14.825	14.921	14.921	NPL
Total Kredit	357.859	390.372	421.655	460.222	464.434	457.953	459.651	463.697	462.994	466.646	467.547	470.229	472.337	477.090	479.691	486.006	486.006	Total Credit
NPL	11.801	12.592	11.291	13.700	12.175	12.786	13.085	13.861	14.777	15.106	15.226	15.055	15.048	14.876	14.833	14.928	14.928	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	136.727	145.397	171.757	120.647	126.656	116.930	121.457	134.431	129.105	132.554	129.737	128.686	128.844	119.992	115.685	109.278		1. Working Capital
NPL	4.245	2.265	3.042	2.378	2.613	2.621	2.691	2.941	2.942	2.787	2.586	2.374	2.532	2.762	2.434	2.454		NPL
2. Investasi	59.160	54.707	65.296	40.660	39.956	40.139	41.310	43.998	41.620	41.973	41.035	42.452	42.004	42.556	44.134	46.116		2. Investments
NPL	514	923	563	2.133	1.355	1.367	1.380	1.541	1.318	1.316	1.300	1.537	1.481	1.493	1.708	1.757		NPL
3. Konsumsi	25.034	25.008	24.650	26.676	27.101	27.510	27.591	26.965	26.077	26.179	25.810	25.536	25.690	25.875	25.485	25.317		3. Consumption
NPL	535	498	672	662	688	719	760	797	852	952	1.138	1.354	1.422	1.352	1.143	973		NPL
Total Kredit	220.921	225.112	261.703	187.983	193.713	184.579	190.358	205.394	196.802	200.706	196.581	196.675	196.538	188.422	185.305	180.711		Total Credit
NPL	5.294	3.685	4.278	5.172	4.656	4.707	4.832	5.279	5.112	5.055	5.024	5.264	5.435	5.607	5.286	5.184		NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	32.529	33.947	41.526	29.035	31.822	30.001	31.521	38.522	35.787	35.829	35.995	37.100	36.607	36.715	35.166	35.788		1. Export
NPL	288	297	348	677	434	454	469	490	407	403	397	403	427	432	428	419		NPL
2. Impor	10.073	9.953	11.494	7.053	6.583	6.593	7.434	7.444	6.701	6.838	6.754	7.442	7.783	4.132	2.931	2.716		2. Import
NPL	359	75	262	246	214	213	217	226	219	9	9	9	13	15	19	20		NPL
3. Lainnya	178.319	181.212	208.683	151.894	155.308	147.985	151.403	159.429	154.315	158.039	153.832	152.132	152.148	147.575	147.208	142.207		3. Others
NPL	4.646	3.313	3.668	4.249	4.008	4.040	4.145	4.563	4.487	4.644	4.618	4.853	4.996	5.160	4.839	4.745		NPL
Total Kredit	220.921	225.112	261.703	187.983	193.713	184.579	190.358	205.394	196.802	200.706	196.581	196.675	196.538	188.422	185.305	180.711		Total Credit
NPL	5.294	3.685	4.278	5.172	4.656	4.707	4.832	5.279	5.112	5.055	5.024	5.264	5.435	5.607	5.286	5.184		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	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	162.710	128.321	165.653	153.450	148.404	144.895	148.767	165.371	161.292	152.821	152.718	155.088	154.009	153.216	143.523	134.368	134.368	1. Working Capital
NPL	2.803	1.378	2.789	3.277	3.153	3.152	3.331	3.403	3.222	3.211	3.167	3.199	3.202	3.147	3.249	3.011	3.011	NPL
2. Investasi	55.618	54.568	63.290	69.746	66.898	65.507	66.624	73.050	67.971	67.751	64.668	67.012	67.181	65.192	64.199	58.018	58.018	2. Investments
NPL	1.216	968	940	480	272	271	272	140	139	139	139	139	138	138	109	109	109	NPL
3. Konsumsi	23.063	17.525	16.051	14.842	14.965	14.815	14.705	14.268	13.636	13.211	13.005	12.835	12.707	12.474	12.244	11.996	11.996	3. Consumption
NPL	555	539	469	391	394	385	388	384	392	421	518	662	734	688	574	484	484	NPL
Total Kredit	241.391	200.414	244.994	238.038	230.266	225.217	230.096	252.690	242.900	233.783	230.391	234.934	233.897	230.881	219.966	204.382	204.382	Total Credit
NPL	4.574	2.885	4.197	4.148	3.819	3.809	3.991	3.927	3.753	3.771	3.825	3.999	4.075	3.972	3.931	3.604	3.604	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	35.997	30.036	35.016	30.757	28.509	30.036	30.032	33.671	33.722	29.459	31.114	32.385	31.493	30.204	29.514	26.578	26.578	1. Export
NPL	536	229	348	439	332	324	503	510	491	495	490	495	495	538	532	518	518	NPL
2. Impor	13.061	4.347	3.567	4.782	3.585	4.003	3.464	4.347	4.074	4.845	4.428	4.302	4.072	3.988	3.804	3.474	3.474	2. Import
NPL	607	1	-	643	680	696	731	831	758	745	727	744	742	657	645	623	623	NPL
3. Lainnya	192.333	166.031	206.412	202.499	198.172	191.178	196.599	214.672	205.103	199.479	194.850	198.247	198.332	196.689	186.648	174.330	174.330	3. Others
NPL	3.431	2.655	3.849	3.066	2.807	2.788	2.757	2.586	2.504	2.531	2.608	2.760	2.838	2.778	2.754	2.463	2.463	NPL
Total Kredit	241.391	200.414	244.994	238.038	230.266	225.217	230.096	252.690	242.900	233.783	230.391	234.934	233.897	230.881	219.966	204.382	204.382	Total Credit
NPL	4.574	2.885	4.197	4.148	3.819	3.809	3.991	3.927	3.753	3.771	3.825	3.999	4.075	3.972	3.931	3.604	3.604	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.16.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - November 2020
(Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for November 2020)
 Miliar Rp (Billion Rp)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			Location
				Ekspor	Impor	Lainnya	
1. Jawa Barat	178.815	62.662	227.070	5.790	2.739	460.018	1. Jawa Barat
NPL	9.118	2.616	4.351	386	18	15.680	NPL
2. Banten	52.236	28.534	70.617	844	278	150.265	2. Banten
NPL	2.304	496	1.056	0	-	3.855	NPL
3. DKI Jakarta	1.255.374	927.389	418.038	101.796	50.168	2.448.837	3. DKI Jakarta
NPL	42.029	26.941	11.102	1.372	1.797	76.902	NPL
4. D.I Yogyakarta	15.505	9.895	14.912	403	105	39.804	4. D.I Yogyakarta
NPL	446	288	219	5	-	949	NPL
5. Jawa Tengah	162.880	48.960	89.866	3.926	1.660	296.121	5. Jawa Tengah
NPL	10.065	3.326	964	225	26	14.104	NPL
6. Jawa Timur	252.850	77.750	140.237	12.438	4.947	453.451	6. Jawa Timur
NPL	12.748	2.256	2.891	369	213	17.312	NPL
7. Bengkulu	6.252	3.136	12.975	232	85	22.046	7. Bengkulu
NPL	165	68	118	4	-	347	NPL
8. Jambi	13.520	9.979	18.905	541	157	41.706	8. Jambi
NPL	725	208	264	39	0	1.158	NPL
9. Aceh	9.620	3.586	22.927	17	3	36.114	9. Aceh
NPL	607	177	211	13	1	982	NPL
10. Sumatera Utara	96.216	62.362	58.539	7.152	2.140	207.825	10. Sumatera Utara
NPL	4.121	2.347	1.015	358	24	7.101	NPL
11. Sumatera Barat	20.265	7.800	25.601	971	87	52.608	11. Sumatera Barat
NPL	756	165	235	19	-	1.136	NPL
12. Riau	22.253	18.272	30.942	553	508	70.405	12. Riau
NPL	879	576	598	15	3	2.036	NPL
13. Sumatera Selatan	30.010	18.127	36.435	612	145	83.815	13. Sumatera Selatan
NPL	1.719	1.497	619	31	-	3.804	NPL
14. Bangka Belitung	4.236	1.766	6.287	185	16	12.087	14. Bangka Belitung
NPL	198	37	93	5	-	323	NPL
15. Kepulauan Riau	10.991	9.657	16.814	85	325	37.052	15. Kepulauan Riau
NPL	514	667	343	2	1	1.521	NPL
16. Lampung	25.093	10.626	17.625	985	117	52.242	16. Lampung
NPL	1.071	155	286	29	0	1.483	NPL
17. Kalimantan Selatan	15.371	12.786	22.995	683	58	50.410	17. Kalimantan Selatan
NPL	566	251	450	11	-	1.256	NPL
18. Kalimantan Barat	15.711	15.644	23.249	627	99	53.878	18. Kalimantan Barat
NPL	636	131	259	19	0	1.008	NPL
19. Kalimantan Timur	25.652	18.290	28.838	772	121	71.887	19. Kalimantan Timur
NPL	2.605	1.195	856	21	0	4.635	NPL
20. Kalimantan Tengah	9.524	8.762	14.755	522	80	32.439	20. Kalimantan Tengah
NPL	223	83	145	8	-	443	NPL
21. Sulawesi Tengah	10.158	2.648	18.203	406	57	30.547	21. Sulawesi Tengah
NPL	330	155	203	8	-	680	NPL
22. Sulawesi Selatan	47.575	17.064	56.422	2.354	182	118.525	22. Sulawesi Selatan
NPL	1.645	444	1.056	68	1	3.076	NPL
23. Sulawesi Utara	10.235	5.385	23.956	499	17	39.060	23. Sulawesi Utara
NPL	694	167	623	33	-	1.451	NPL
26. Gorontalo	3.372	2.992	8.199	123	6	14.435	26. Gorontalo
NPL	198	216	118	12	-	520	NPL
25. Sulawesi Barat	2.904	981	5.230	156	16	8.942	25. Sulawesi Barat
NPL	68	19	32	5	-	114	NPL
24. Sulawesi Tenggara	7.636	2.651	16.595	181	19	26.683	24. Sulawesi Tenggara
NPL	319	114	181	5	-	609	NPL
27. Nusa Tenggara Barat	19.903	8.491	21.942	442	31	49.864	27. Nusa Tenggara Barat
NPL	262	54	191	4	-	503	NPL
28. Bali	28.842	21.437	31.227	884	83	80.539	28. Bali
NPL	972	603	539	22	0	2.092	NPL
29. Nusa Tenggara Timur	11.321	2.322	20.541	465	80	33.639	29. Nusa Tenggara Timur
NPL	411	124	120	2	-	652	NPL
30. Maluku	3.932	729	8.027	212	30	12.447	30. Maluku
NPL	98	20	74	0	-	192	NPL
31. Papua	9.508	4.708	16.377	571	102	29.920	31. Papua
NPL	406	113	217	7	0	729	NPL
32. Maluku Utara	2.234	495	6.987	137	9	9.570	32. Maluku Utara
NPL	67	9	49	4	-	121	NPL
33. Papua Barat	4.064	1.606	8.130	323	50	13.426	33. Papua Barat
NPL	102	20	223	2	-	342	NPL
34. Lainnya	67.506	28.011	960	94	1.456	94.927	34. Others
NPL	385	279	5	-	-	668	NPL
Total	2.451.565	1.455.503	1.540.423	145.982	65.976	5.235.533	Total
NPL	97.450	45.817	29.705	3.100	2.086	167.785	NPL

r) Angka-angka diperbaiki

r) Revised figures

**Tabel 3.18. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank
(Credit and NPL of Commercial Banks to Non Bank Third Party Based on Bank Relation with Beneficiary)
Miliar Rp (Billion Rp)**

Keterangan	2016	2017	2018	2019		2020											Items
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Kredit Kepada Pihak Tidak Terkait	4.320.302	4.675.396	5.215.150	5.468.627	5.550.039	5.456.887	5.489.298	5.659.942	5.559.885	5.533.344	5.498.617	5.484.745	5.471.580	5.479.657	5.428.863	5.395.320	<i>Loan for Unconnected Parties</i>
a. Lancar	3.996.019	4.328.991	4.853.549	5.005.585	5.124.871	4.979.973	4.990.927	5.127.930	4.997.710	5.008.410	5.023.489	5.036.777	5.023.483	5.040.425	4.988.850	4.961.784	a. Current
b. DPK	196.928	223.734	236.528	310.155	283.382	324.840	344.137	373.874	400.031	357.403	302.775	270.854	271.311	266.287	268.158	261.719	b. Special Mention
c. Kurang Lancar	26.997	22.374	20.363	26.287	23.277	31.293	25.851	25.831	25.139	25.765	27.063	23.508	19.261	17.780	16.635	20.398	c. Sub-Standard
d. Diragukan	15.842	18.277	16.686	20.899	27.086	17.976	21.892	25.989	24.585	25.712	28.249	31.713	27.814	23.877	19.815	17.742	d. Doubtful
e. Macet	84.516	82.019	88.024	105.701	91.422	102.805	106.492	106.316	112.420	116.054	117.041	121.892	129.711	131.288	135.404	133.677	e. Lost
Non Performing Loan Pihak Tidak Terkait	127.355	122.670	125.073	152.887	141.785	152.074	154.235	158.137	162.144	167.531	172.353	177.113	176.786	172.945	171.854	171.817	<i>Non Performing Loan of Non Connected Parties</i>
Kredit Kepada Pihak Terkait	56.893	62.548	79.732	55.553	66.953	45.925	48.852	52.099	50.099	52.585	50.622	51.421	50.287	50.938	51.409	52.171	<i>Loan for Connected Parties</i>
a. Lancar	55.454	61.629	77.804	53.660	65.356	44.107	46.866	49.930	48.196	50.551	48.654	48.747	47.316	47.994	48.649	49.712	a. Current
b. DPK	659	668	1.737	1.740	1.548	1.736	1.858	2.001	1.742	1.848	1.767	1.389	2.022	1.989	1.785	1.304	b. Special Mention
c. Kurang Lancar	123	32	6	2	4	13	27	50	18	33	42	35	35	25	40	212	c. Sub-Standard
d. Diragukan	3	6	4	4	24	27	53	56	58	61	12	6	16	23	13	5	d. Doubtful
e. Macet	655	214	180	147	21	42	48	61	86	92	147	1.244	898	906	922	937	e. Lost
Non Performing Loan Pihak Terkait	780	251	191	153	49	82	128	167	161	186	201	1.285	949	955	975	1.155	<i>Non Performing Loan of Connected Parties</i>

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

Pengelompokan Bank	2016	2017	2018	2019		2020										Group of Banks	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov
1. Bank Persero	19.998	22.681	25.445	28.057	28.398	28.306	28.337	27.571	25.699	25.129	24.697	24.829	25.091	24.545	24.519	24.051	1. State Owned Banks
NPL	546	612	609	590	567	651	668	699	751	779	937	1.112	1.174	1.104	993	880	NPL
2. BUSN Devisa	39.990	44.197	43.382	44.915	46.440	45.504	45.161	42.820	39.615	37.920	38.210	38.435	38.747	38.486	38.320	38.667	2. Foreign Exchange Commercial Banks
NPL	1.012	1.078	1.014	923	922	954	929	961	1.049	1.152	1.267	1.412	1.460	1.375	1.173	978	NPL
3. BUSN Non Devisa	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
4. BPD	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Regional Development Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
5. Bank Campuran	4.764	4.435	3.855	4.335	4.397	4.418	4.445	4.334	4.142	3.991	3.953	3.906	3.839	3.848	3.705	3.656	5. Joint Venture Banks
NPL	192	144	178	117	119	123	125	126	136	157	203	271	282	249	187	139	NPL
6. Bank Asing	11.255	8.212	7.945	7.545	7.651	7.472	7.351	6.853	6.301	6.005	5.983	5.980	6.007	5.908	5.836	5.794	6. Foreign Owned Banks
NPL	279	236	208	177	181	178	177	178	182	195	242	311	344	316	260	215	NPL
7. Bank Umum	76.007	79.526	80.628	84.853	86.886	85.699	85.294	81.577	75.756	73.046	72.843	73.149	73.684	72.786	72.379	72.169	7. Commercial Bank
NPL	2.029	2.070	2.009	1.808	1.790	1.907	1.899	1.964	2.118	2.283	2.649	3.106	3.261	3.044	2.613	2.212	NPL

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019		2020											Items	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
Penerima Kredit Lapangan Usaha																		Loan by Industrial Origin
1. Pertanian, Perburuan dan NPL	2.651 1.891	3.759 2.221	4.191 2.271	6.874 2.385	6.729 2.463	6.120 2.456	6.016 2.461	5.979 2.461	6.034 2.509	5.916 2.518	5.924 2.525	5.919 2.530	5.858 2.532	5.747 2.519	5.747 2.524	5.718 2.526	1. Agriculture, Hunting and Forestry NPL	
2. Perikanan NPL	100 70	99 68	112 69	109 75	86 62	87 61	85 61	85 61	84 62	84 61	81 61	81 61	80 62	80 61	80 59	78 61	79 61	2. Fishery NPL
3. Pertambangan dan Penggalian NPL	2 1	27 1	3 2	3 2	3 2	3 2	3 2	3 2	3 2	2 2	2 2	2 2	2 2	2 2	2 2	2 2	2 2	3. Mining and Quarrying NPL
4. Industri Pengolahan NPL	248 41	249 40	852 246	41 39	40 39	606 39	607 39	559 39	534 39	536 39	536 39	526 39	525 39	523 39	523 39	523 39	522 39	4. Processing Industry NPL
5. Listrik, gas dan air NPL	4 2	4 4	4 4	108 4	108 4	108 4	108 4	108 4	108 4	79 4	79 4	79 4	79 4	4 4	4 4	4 4	4 4	5. Electricity, Gas and Water NPL
6. Konstruksi NPL	31 11	36 16	16 16	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	6. Construction NPL
7. Perdagangan Besar dan Eceran NPL	584 351	597 386	579 539	511 474	500 464	474 414	452 413	424 362	400 362	423 362	422 362	422 362	422 362	434 362	421 361	423 362	423 362	7. Big and Retail Trade NPL
8. Penyediaan akomodasi dan penyediaan makan minum NPL	39 37	35 35	36 36	46 35	46 35	44 34	42 32	41 27	41 27	41 27	41 31	41 31	41 31	41 31	41 31	41 31	41 31	8. Provision of accommodation and Food Supply Drinking NPL
9. Transportasi, pergudangan dan komunikasi NPL	34 32	32 32	40 39	340 39	902 39	1.051 39	1.051 39	1.051 39	1.051 408	1.051 412	1.029 400	1.029 400	1.029 400	1.029 401	1.028 416	1.028 413	1.028 413	9. Transportation, Warehousing and Communications NPL
10. Perantara Keuangan NPL	480 455	601 577	540 537	469 464	468 463	468 463	467 463	449 445	408 404	412 400	400 397	400 397	400 397	401 398	413 397	413 397	413 397	10. Transitional Finance NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL	176 132	160 132	160 155	157 153	156 153	156 153	156 153	136 133	136 133	136 133	135 133	135 133	135 133	135 133	135 133	135 133	135 133	11. Real Estate, Business, Ownership, and Business Services NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib NPL	40 37	40 37	40 39	40 40	40 40	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	12. Government administration, Defense and Compulsory Social Security NPL
13. Jasa Pendidikan NPL	30 30	30 30	30 30	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	13. Education Services NPL
14. Jasa Kesehatan dan Kegiatan Sosial NPL	93 93	93 93	96 96	93 93	92 93	91 91	94 94	101 102	95 96	94 95	93 93	94 94	94 94	95 95	94 94	92 94	92 94	14. Health Services and Social Activities NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL	516 513	526 487	525 487	523 486	523 486	523 486	522 486	522 486	522 486	522 486	523 486	522 485	523 486	523 486	523 486	524 487	522 486	15. Community, Sociocultural, Entertainment and Other Individual Services NPL
16. Jasa Perorangan yang Melayani Rumah Tangga NPL	12 11	12 11	12 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	16. Individual Services which Serve Households NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya NPL	77 77	74 73	83 81	82 81	82 81	80 79	79 77	77 75	77 75	76 75	76 75	72 71	72 71	71 70	72 71	72 71	71 71	17. International Agency and Other Extra Agency International NPL
18. Kegiatan yang belum jelas batasannya NPL	4.326 3.682	4.048 3.584	4.754 3.779	4.463 3.793	4.404 3.788	4.240 3.646	4.116 3.552	4.104 3.549	4.068 3.536	4.059 3.549	4.049 3.550	3.839 3.378	3.820 3.393	3.792 3.380	3.793 3.386	3.803 3.388	3.803 3.388	18. Business Activities which are not clearly defined NPL
Total	9.441	10.422	12.072	13.924	14.246	14.154	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	12.982	12.960	12.960	Total
NPL	7.467	7.828	8.436	8.226	8.274	8.069	7.976	7.887	7.876	7.893	7.899	7.729	7.747	7.720	7.731	7.734	7.734	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	2016	2017	2018	2019		2020										Indicator		
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov	
Berdasarkan Jenis Kredit																		Based on the type of credit
1. Kredit Usaha Kecil																		1. Small Business Loans
a. Dalam rangka penerusan kredit dari BI	2.451	2.736	2.759	2.796	2.795	2.790	2.792	2.771	2.772	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	a. Channeling Credit From BI
NPL	2.401	2.702	2.702	2.766	2.762	2.757	2.760	2.739	2.739	2.738	2.738	2.738	2.738	2.738	2.738	2.738	2.738	NPL
b. Lainnya	1.134	1.299	1.287	1.320	1.332	1.341	1.340	1.330	1.327	1.330	1.331	1.329	1.329	1.329	1.338	1.329	1.329	b. Other
NPL	974	1.117	1.128	1.179	1.248	1.246	1.246	1.246	1.246	1.246	1.247	1.245	1.245	1.230	1.232	1.233	1.233	NPL
2. Bukan KUK																		2. Not Small Business Loans
a. Kredit kelolaan	934	929	943	863	854	851	856	876	857	840	835	831	830	827	828	798		a. Loans
NPL	224	238	230	178	167	163	163	184	185	184	186	187	188	186	187	190		NPL
b. Dalam rangka penerusan kredit dari BI	41	44	31	31	31	31	31	31	32	31	31	31	31	31	31	31		b. Channeling Credit from BI
NPL	41	44	31	31	31	31	31	31	31	31	31	31	31	31	31	31		NPL
c. Bantuan Proyek	6	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6		c. Aid Project
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		NPL
d. Kredit Kelolaan di luar bantuan proyek	17	4	4	4	4	4	4	4	4	4	4	4	4	4	5	4		d. Credit Channeling
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	5	3	3		NPL
e. Lainnya	4.858	5.403	7.042	8.905	9.224	9.132	8.872	8.726	8.638	8.553	8.517	8.217	8.138	8.011	8.004	8.021		e. Others
NPL	3.823	3.722	4.341	4.068	4.063	3.868	3.773	3.684	3.671	3.689	3.693	3.523	3.541	3.530	3.539	3.539		NPL
Berdasarkan Golongan Penyalur																		Based Distribution Group
1. Koperasi	2.148	2.561	2.569	2.540	2.635	2.625	2.627	2.627	2.619	2.619	2.617	2.619	2.619	2.618	2.620	2.617		1. Cooperation
NPL	2.068	2.478	2.486	2.483	2.576	2.566	2.569	2.569	2.569	2.570	2.568	2.570	2.570	2.557	2.558	2.557		NPL
2. Lembaga Swadaya Masyarakat	3.990	4.005	4.611	4.673	4.648	4.462	4.336	4.341	4.315	4.299	4.290	4.074	4.055	4.030	4.024	4.049		2. Non-Governmental Organization
NPL	3.910	3.827	4.010	4.034	4.020	3.875	3.777	3.785	3.780	3.798	3.806	3.633	3.651	3.639	3.649	3.653		NPL
3. Swasta Lainnya	3.302	3.855	4.893	6.711	6.962	7.068	6.938	6.775	6.701	6.617	6.586	6.496	6.435	6.332	6.339	6.294		3. Other Private
NPL	1.488	1.524	1.940	1.708	1.678	1.628	1.630	1.532	1.527	1.525	1.524	1.526	1.526	1.524	1.524	1.524		NPL
Total	9.441	10.422	12.072	13.924	14.246	14.154	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	12.982	12.960		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	2016	2017	2018	2019		2020											Economic Sector
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
1 Pertanian, Perburuhan, dan Kehutanan	4.908	5.430	5.635	6.290	5.760	6.204	6.390	6.468	6.398	6.350	6.280	6.378	6.277	6.355	6.305	6.322	1. Agriculture, Hunting, and Forestry
2 Perikanan	289	336	426	500	326	338	358	370	370	371	375	389	409	499	498	502	2. Fishery
3 Pertambangan dan Penggalian	162	212	282	347	1.012	628	671	657	646	650	597	627	625	641	650	651	3. Mining and Quarrying
4 Industri Pengolahan	1.044	1.194	1.494	1.643	2.057	2.103	2.140	2.141	2.150	2.164	2.261	2.326	2.325	2.365	2.362	2.394	4. Processing industry
5 Listrik, Gas dan Air	73	89	137	157	117	115	117	118	120	121	121	126	121	125	128	155	5. Electricity, Gas and Water
6 Konstruksi	2.112	2.657	3.644	4.663	3.834	3.724	3.804	3.913	3.970	3.912	4.037	4.110	4.141	4.186	4.206	4.288	6. Construction
7 Perdagangan Besar dan Eceran	21.021	22.712	24.681	26.417	23.544	23.297	23.433	23.806	23.654	23.684	23.790	23.698	23.500	23.529	23.528	23.489	7. Wholesale and Retail Trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	696	877	1.089	1.278	1.514	1.618	1.682	1.712	1.764	1.599	1.840	1.871	1.929	1.942	1.927	1.948	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	1.650	1.922	2.296	2.644	2.291	2.279	2.374	2.431	2.490	2.514	2.578	2.636	2.631	2.682	2.728	2.790	9. Transportation, Warehousing and communications
10 Perantara Keuangan	173	219	379	555	620	633	652	686	676	688	703	714	703	702	718	726	10. Financial intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	1.909	2.374	2.693	3.211	3.403	3.416	3.938	4.020	4.024	3.318	4.094	4.093	4.223	4.159	4.213	4.317	11. Real Estate, Business, Ownership, and Business
12 Jasa Pendidikan	105	133	148	152	93	91	92	91	92	92	89	94	92	92	92	89	12. Government administration, Defense and Compulsory Social Security
13 Jasa Kesehatan dan Kegiatan Sosial	208	257	342	421	321	321	325	360	377	387	346	362	369	375	367	367	13. Education services
14 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	193	246	275	287	746	709	702	709	700	677	665	650	636	627	613	616	14. Health Services and Social Activities
15 Jasa Perorangan yang Melayani Rumah Tangga	2.070	2.300	2.549	2.787	7.629	7.680	7.408	7.108	7.290	6.835	7.053	6.863	6.708	6.425	6.344	6.226	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Kegiatan Usaha yang Belum Jelas Batasannya	985	1.058	1.212	1.277	678	663	695	765	708	695	686	699	666	682	698	754	16. Individual Services which Serve
17 Bukan Lapangan Usaha - Rumah Tangga	4.001	4.225	4.382	4.755	3.523	3.344	3.332	3.305	3.219	3.203	3.027	2.981	2.983	2.953	2.934	2.957	17. Business Activities are not clearly defined
18 Bukan Lapangan Usaha - Lainnya	3.733	4.012	4.369	4.981	8.276	9.101	9.467	9.140	9.364	11.096	10.751	10.896	11.117	11.296	11.405	12.461	18. Loans to Non Industrial Origin - House Hold
19 Bukan Lapangan Usaha - Lainnya	36.352	39.229	42.187	45.882	43.040	42.805	42.906	43.646	43.390	42.471	41.174	41.036	40.719	40.671	40.553	39.668	19. Non Industrial Origin-Others
Total	81.684	89.482	98.220	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	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	2016	2017	2018	2019		2020										Economic Sector		
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt		Nov	
Modal Kerja																		Working Capital
- Pertanian, Perburuhan, dan Kehutanan	4.248	4.736	4.878	5.464	4.920	5.336	5.503	5.584	5.518	5.468	5.421	5.520	5.415	5.485	5.441	5.460	5.460	- Agricultures, hunting and forestry
- Perikanan	262	301	383	450	295	307	326	338	336	337	341	355	369	452	452	447	447	- Fishery
- Pertambangan dan Penggalian	143	179	229	276	899	506	529	516	509	516	479	517	515	523	519	521	521	- Mining and Quarrying
- Industri Pengolahan	904	1.034	1.250	1.398	1.774	1.806	1.843	1.859	1.862	1.878	1.967	2.015	2.001	2.026	2.027	2.058	2.058	- Processing industry
- Listrik, Gas dan Air	64	80	123	142	103	99	102	100	103	104	103	108	103	107	107	133	133	- Electricity, gas and water
- Konstruksi	1.959	2.429	3.340	4.264	3.519	3.416	3.492	3.601	3.667	3.615	3.747	3.814	3.832	3.878	3.904	3.987	3.987	- Construction
- Perdagangan Besar dan Eceran	19.183	20.604	22.370	23.673	21.101	20.933	21.056	21.351	21.264	21.330	21.514	21.415	21.247	21.265	21.235	21.235	21.235	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	506	650	801	912	1.120	1.194	1.217	1.204	1.238	1.171	1.310	1.342	1.370	1.379	1.366	1.382	1.382	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	1.011	1.139	1.444	1.660	1.589	1.586	1.658	1.620	1.667	1.713	1.745	1.786	1.742	1.781	1.794	1.824	1.824	- Transportation, warehousing and
- Perantara Keuangan	151	195	348	530	569	591	604	637	631	642	658	673	661	660	677	678	678	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	1.635	2.050	2.327	2.744	2.956	2.981	3.470	3.549	3.566	2.809	3.641	3.638	3.734	3.683	3.732	3.812	3.812	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	77	100	114	104	64	62	61	63	63	62	59	65	62	62	61	61	61	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	123	155	201	259	197	197	198	233	235	240	208	215	215	221	210	211	211	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	137	167	183	195	523	496	504	509	499	490	476	464	452	443	434	435	435	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.691	1.860	2.005	2.054	6.117	6.081	5.829	5.605	5.804	5.413	5.643	5.475	5.331	5.026	4.966	4.912	4.912	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	745	794	943	956	513	501	525	572	539	530	518	531	498	517	530	578	578	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	3.119	3.302	3.340	3.702	2.884	2.632	2.621	2.609	2.535	2.530	2.401	2.352	2.352	2.329	2.315	2.341	2.341	- International Agency and Other Extra International Agency
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	23	68	68	31	42	45	40	35	11	14	30	16	16	- Not the business field – other
Total Modal Kerja	35.958	39.773	44.279	48.782	49.166	48.792	49.606	49.980	50.079	48.893	50.271	50.321	49.911	49.851	49.830	50.092	50.092	Total Working Capital
Investasi																		Investment
- Pertanian, Perburuhan, dan Kehutanan	659	695	756	826	839	867	887	884	880	882	860	858	862	869	864	862	862	- Agricultures, hunting and forestry
- Perikanan	27	35	44	50	31	31	33	32	34	34	34	34	40	47	46	54	54	- Fishery
- Pertambangan dan Penggalian	19	33	53	71	113	122	141	142	138	134	118	109	110	118	131	130	130	- Mining and Quarrying
- Industri Pengolahan	140	161	244	245	283	297	297	282	288	286	294	310	324	339	335	337	337	- Processing industry
- Listrik, Gas dan Air	10	9	14	16	14	16	15	17	17	17	18	18	18	18	22	22	22	- Electricity, gas and water
- Konstruksi	153	229	304	399	316	308	313	311	303	297	291	296	309	308	302	300	300	- Construction
- Perdagangan Besar dan Eceran	1.838	2.108	2.311	2.744	2.443	2.364	2.377	2.456	2.390	2.354	2.277	2.282	2.253	2.264	2.262	2.254	2.254	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	190	227	288	366	394	424	464	508	526	428	530	529	559	563	562	566	566	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	639	783	853	984	702	694	716	811	823	801	833	850	889	901	934	966	966	- Transportation, warehousing and communications
- Perantara Keuangan	22	24	31	26	50	42	48	49	44	46	45	41	41	42	42	48	48	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	274	323	367	467	447	436	467	471	457	509	453	455	488	475	481	505	505	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	28	33	34	48	29	29	31	28	30	30	30	29	30	30	31	27	27	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	85	102	141	163	124	124	127	127	142	147	138	146	153	154	157	156	156	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	56	79	92	92	223	213	198	200	201	187	189	185	184	183	179	181	181	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	379	440	544	733	1.513	1.598	1.579	1.502	1.487	1.422	1.410	1.388	1.377	1.399	1.378	1.314	1.314	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	240	263	269	322	165	162	170	192	169	166	168	168	169	165	167	176	176	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	882	923	1.041	1.053	639	712	711	696	684	673	625	628	631	624	619	616	616	- International Agency and Other Extra International Agency
- Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	1	17	15	1	1	1	1	1	1	5	6	0	0	- Not the business field – other
Total Investasi	5.641	6.467	7.385	8.603	8.327	8.457	8.591	8.711	8.614	8.415	8.312	8.329	8.437	8.505	8.517	8.514	8.514	Total Investment
Konsumsi																		Consumption
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	1.695	1.715	1.910	2.103	2.106	2.091	2.105	2.111	2.104	2.412	2.069	2.080	2.084	2.051	1.994	1.974	1.974	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	1.723	930	1.069	1.247	1.190	1.192	1.196	1.193	1.179	1.161	1.128	1.117	1.103	1.094	1.077	1.058	1.058	- Vehicle Loans
- Kredit konsumsi lainnya	36.668	40.596	43.578	47.513	47.995	48.537	48.990	49.451	49.428	49.948	48.687	48.699	48.637	48.804	48.851	49.081	49.081	- Other consumer credit
Total Konsumsi	40.085	43.241	46.556	50.863	51.291	51.821	52.290	52.755	52.711	53.522	51.885	51.896	51.824	51.948	51.922	52.112	52.112	Total consumption
Total	81.684	89.482	98.220	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	110.718	Total

r) Angka-angka diperbaiki

r) Revised figures

**Tabel 3.24.a. Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur
(Credit of Rural Banks Based on Banks Location)
Miliar Rp (Billion Rp)**

Lokasi	2016	2017	2018	2019		2020											Location
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
1. Jawa Barat	10.794	11.637	12.554	13.916	13.848	13.844	14.000	14.061	13.900	13.698	13.568	13.522	13.406	13.391	13.323	13.306	1. Jawa Barat
2. Banten	2.016	2.631	3.393	3.970	3.991	4.031	4.128	4.160	4.078	4.037	4.007	4.006	3.985	3.986	3.967	3.981	2. Banten
3. DKI Jakarta	1.493	1.408	1.571	1.825	1.848	1.857	1.865	1.896	1.892	1.888	1.905	1.909	1.915	1.929	1.965	2.152	3. DKI Jakarta
4. D.I Yogyakarta	3.938	4.349	4.724	5.194	5.263	5.285	5.357	5.408	5.446	5.467	5.507	5.556	5.573	5.607	5.638	5.655	4. D.I Yogyakarta
5. Jawa Tengah	18.605	21.014	23.620	26.657	26.912	27.028	27.548	27.896	28.063	27.966	27.921	28.024	28.017	28.029	28.034	28.047	5. Jawa Tengah
6. Jawa Timur	8.788	9.271	9.836	10.709	10.797	10.820	11.014	11.147	11.174	11.070	10.957	10.919	10.849	10.851	10.832	10.851	6. Jawa Timur
7. Bengkulu	46	54	71	72	73	74	76	79	78	76	74	75	75	74	75	74	7. Bengkulu
8. Jambi	535	596	687	779	774	772	785	793	795	789	791	793	797	800	798	800	8. Jambi
9. Aceh	160	161	153	151	152	148	150	150	146	144	142	139	136	135	134	135	9. Aceh
10. Sumatera Utara	914	1.022	1.128	1.248	1.252	1.236	1.249	1.261	1.252	1.237	1.222	1.223	1.217	1.211	1.210	1.202	10. Sumatera Utara
11. Sumatera Barat	1.090	1.157	1.238	1.319	1.331	1.330	1.349	1.365	1.367	1.350	1.342	1.349	1.346	1.349	1.353	1.352	11. Sumatera Barat
12. Riau	936	910	939	984	984	978	979	982	983	981	971	968	961	959	954	954	12. Riau
13. Kepulauan Riau	4.301	4.504	5.094	5.398	5.379	5.347	5.342	5.364	5.317	5.290	5.271	5.245	5.214	5.209	5.199	5.196	13. Kepulauan Riau
14. Sumatera Selatan	937	972	1.206	1.427	1.436	1.438	1.439	1.438	1.423	1.465	1.445	1.428	1.408	1.422	1.431	1.447	14. Sumatera Selatan
15. Bangka Belitung	75	86	94	112	111	114	118	122	120	117	118	118	119	121	120	121	15. Bangka Belitung
16. Lampung	7.787	8.590	9.111	9.645	9.664	9.708	9.785	9.845	9.859	9.815	9.803	9.820	9.799	9.807	9.797	9.968	16. Lampung
17. Kalimantan Selatan	332	339	360	426	426	431	439	441	443	437	436	433	434	431	431	430	17. Kalimantan Selatan
18. Kalimantan Barat	626	637	630	704	711	694	705	707	716	740	733	760	777	792	797	811	18. Kalimantan Barat
19. Kalimantan Timur	246	225	252	279	240	237	242	246	246	243	243	246	243	245	248	244	19. Kalimantan Timur
20. Kalimantan Tengah	258	319	436	522	518	542	570	574	589	589	605	628	491	485	486	486	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	43	41	42	42	41	40	39	39	39	41	40	39	21. Kalimantan Utara
22. Sulawesi Tengah	1.927	2.187	2.165	2.267	2.274	2.277	2.287	2.295	2.299	2.295	2.295	2.294	2.298	2.301	2.302	2.298	22. Sulawesi Tengah
23. Sulawesi Selatan	1.707	2.010	2.226	2.464	2.467	2.484	2.504	2.518	2.495	2.462	2.427	2.391	2.356	2.323	2.301	2.279	23. Sulawesi Selatan
24. Sulawesi Utara	793	841	977	1.233	1.221	1.234	1.261	1.270	1.268	1.256	1.253	1.253	1.287	1.309	1.329	1.334	24. Sulawesi Utara
25. Sulawesi Tenggara	214	215	226	240	238	237	242	242	240	235	231	231	230	231	231	228	25. Sulawesi Tenggara
26. Sulawesi Barat	10	13	17	22	23	24	22	23	22	22	22	22	23	24	24	24	26. Sulawesi Barat
27. Gorontalo	26	23	24	23	25	27	29	33	33	34	35	37	39	41	43	47	27. Gorontalo
28. Nusa Tenggara Barat	983	1.025	1.056	1.122	1.150	1.164	1.185	1.194	1.181	1.152	1.120	1.110	1.112	1.134	1.155	1.179	28. Nusa Tenggara Barat
29. Bali	9.032	9.633	10.431	11.201	11.287	11.302	11.364	11.452	11.485	11.499	11.542	11.526	11.536	11.542	11.491	11.473	29. Bali
30. Nusa Tenggara Timur	449	514	567	624	641	635	642	645	645	647	647	654	658	662	667	667	30. Nusa Tenggara Timur
31. Maluku	1.274	1.494	1.671	1.821	1.825	1.842	1.856	1.873	1.879	1.871	1.874	1.882	1.885	1.896	1.902	1.910	31. Maluku
32. Papua	858	1.004	1.048	1.136	1.130	1.138	1.154	1.169	1.169	1.162	1.169	1.185	1.197	1.220	1.231	1.241	32. Papua
33. Maluku Utara	38	75	115	163	166	170	176	181	180	181	183	188	191	194	197	199	33. Maluku Utara
34. Papua Barat	495	566	600	594	584	582	582	576	580	573	570	570	559	553	565	587	34. Papua Barat
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35. Others
Total	81.684	89.482	98.220	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	Total

Tabel 3.25.a. Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi (SMEs Credit & Micro, Small, and NPL Based on Economic Sector) Miliar Rp (Billion Rp)																	
Sektor Ekonomi	2016	2017	2018	2019				2020							Economic Sector		
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		Okt	Nov
UMKM																	UMKM
1. Pertanian, Perburuan dan Baki Debet	67.014	78.731	89.560	105.037	104.989	105.954	108.850	110.957	110.261	110.273	110.977	113.153	113.403	116.335	117.828	120.687	1. Agriculture, hunting, and forestry
NPL	2.587	2.424	2.073	2.569	2.325	2.566	2.658	2.593	2.595	2.499	2.358	2.349	2.587	2.602	2.465	2.443	Total
2. Perikanan Baki Debet	4.762	5.928	7.200	8.532	8.642	8.660	8.978	9.132	9.112	9.043	9.154	9.265	9.451	9.659	9.776	9.932	2. Fishery
NPL	150	192	171	229	220	251	259	267	265	262	252	231	231	205	198	231	Total
3. Pertambangan dan Pencaharian Baki Debet	4.703	5.380	6.608	7.421	7.947	8.113	8.077	7.821	7.327	7.229	7.578	7.746	7.725	7.330	7.355	7.287	3. Mining and quarrying
NPL	306	1.116	272	367	327	426	364	354	361	365	327	1.380	1.336	1.132	1.108	1.207	Total
4. Industri Pengolahan Baki Debet	84.196	93.175	99.028	106.709	106.936	106.388	108.343	110.652	109.486	108.672	107.341	107.444	108.019	108.040	108.853	107.622	4. Processing industry
NPL	3.177	3.122	3.292	4.077	4.396	4.485	4.495	4.692	4.988	4.972	5.211	5.602	6.198	5.337	5.218	4.568	Total
5. Listrik, Gas dan Air Baki Debet	2.501	3.577	4.307	6.289	6.288	6.094	6.082	5.600	5.374	5.413	5.308	4.566	3.987	3.676	3.543	3.469	5. Electricity, gas and water
NPL	72	168	135	164	101	100	110	119	107	95	91	89	89	77	73	75	Total
6. Konstruksi Baki Debet	48.190	55.802	62.521	68.875	65.148	59.856	58.490	58.906	56.299	57.483	55.753	55.990	56.726	57.158	56.813	55.878	6. Construction
NPL	3.277	3.594	3.947	5.493	5.155	5.629	5.471	5.694	5.799	5.863	5.887	5.871	5.802	5.785	5.777	5.809	Total
7. Perdagangan Besar dan Eceran Baki Debet	432.560	462.729	499.248	527.062	526.356	519.798	522.244	524.066	515.495	506.987	505.656	504.319	504.998	508.227	508.001	505.570	7. Wholesale and retail trade
NPL	16.555	17.498	17.170	19.921	17.774	19.317	20.015	20.071	20.424	20.383	20.059	19.595	19.545	18.835	18.696	18.480	Total
8. Penyediaan Akomodasi dan Penyediaan Makan Minum Baki Debet	30.914	33.290	37.877	42.568	43.364	43.760	44.470	45.258	45.272	45.356	45.177	46.036	46.715	47.464	47.819	48.701	8. Provision of accommodation and the provision of eating and drinking
NPL	1.101	1.097	1.193	1.403	1.379	1.463	1.575	1.730	1.668	1.913	1.705	1.906	1.952	1.988	1.927	1.959	Total
9. Transportasi, Pergudangan dan Komunikasi Baki Debet	27.403	31.441	37.975	40.750	42.466	43.083	42.891	43.242	41.279	41.615	41.182	40.649	40.354	40.550	40.579	40.120	9. Transportation, warehousing and communications
NPL	1.303	2.628	1.171	1.367	1.203	1.313	1.290	1.476	1.377	1.414	1.428	1.398	1.427	1.346	1.322	1.322	Total
10. Perantara Keuangan Baki Debet	13.707	14.715	16.267	14.309	14.087	14.046	13.989	13.809	13.600	13.358	14.372	12.516	12.382	12.401	12.250	11.762	10. Financial intermediaries
NPL	355	438	336	423	245	450	483	444	421	470	352	366	371	368	385	418	Total
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan Baki Debet	38.504	42.981	48.371	53.580	54.162	52.692	52.100	52.346	50.765	50.579	49.155	48.385	48.024	48.086	47.426	47.126	11. Real estate, Business Ownership, and Business Services
NPL	1.400	1.422	1.495	1.863	1.609	1.742	1.731	1.830	1.823	2.018	1.960	2.144	2.228	1.905	1.905	2.537	Total
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Baki Debet	222	176	532	126	142	124	117	113	202	136	95	94	89	86	102	79	12. Government administration, defense and compulsory social security
NPL	3	-	2	1	1	1	1	-	1	1	1	-	3	3	3	3	Total
13. Jasa Pendidikan Baki Debet	2.895	2.865	3.612	3.596	3.633	3.657	3.677	3.690	3.927	3.941	3.904	3.869	3.872	3.898	3.895	3.853	13. Education services
NPL	74	60	60	93	75	93	89	83	80	98	83	75	80	76	77	67	Total
14. Jasa Kesehatan dan Keoiaan Sosial Baki Debet	6.045	6.574	8.131	8.511	8.654	8.337	8.054	8.075	7.799	7.739	7.663	7.640	7.782	7.842	7.760	7.777	14. Health services and social activities
NPL	112	93	120	197	200	144	141	147	176	175	169	154	158	153	145	145	Total
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Baki Debet	35.782	42.690	46.281	48.939	49.008	48.623	49.709	50.459	49.823	49.456	49.671	49.587	49.848	50.257	50.697	51.754	15. Community, Sociocultural, Entertainment and Other Individual
NPL	1.164	1.267	923	1.140	1.136	1.262	1.308	1.324	1.384	1.409	1.434	1.423	1.538	1.521	1.555	1.554	Total
16. Jasa Perorangan yang Melayani Rumah Tanqaa Baki Debet	2.247	2.309	2.199	2.193	2.209	2.194	2.191	2.208	2.193	2.183	2.216	2.261	2.321	2.395	2.387	2.376	16. Individual services which serve households
NPL	55	43	48	57	51	54	53	51	47	43	41	39	41	40	40	39	Total
17. Badan Internasional dan Badan Ekstra Internasional Lainnya Baki Debet	165	65	4	6	6	5	4	4	11	1	4	4	4	4	5	5	17. International Agency and Other Extra International Agency
NPL	31	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
18. Kegiatan yang Belum Jelas Batasannya Baki Debet	288	553	252	261	273	235	250	350	255	261	233	226	224	228	224	266	18. Business activities are not clearly defined
NPL	13	1	12	12	11	12	11	13	12	15	17	18	18	14	12	11	Total
19. Penerima Kredit Bukan Lapangan Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	19. Debtor is not the business field -
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
20. Tidak Teridentifikasi Baki Debet	14	-	-	-	264	1	-	-	-	-	-	-	-	-	-	-	20. Un-identified
NPL	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-	Total
Jumlah																	Total
Baki Debet	802.113	882.981	969.973	1.044.764	1.044.576	1.031.621	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	Baki Debet
NPL	31.734	35.177	32.420	39.376	36.219	39.308	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388	40.930	40.870	NPL

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

1) Since April 2013 data presented only Micro, Small 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) Data Kredit MKM terakhir dapat dilihat pada SPI periode Desember 2012

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

r) Angka-angka diperbaiki

r) revised figures

**Tabel 3.26.a. Kredit dan Non Performing Loan UMKM dan MKM Menurut Jenis Penggunaan
(SMEs Credit and NPL Credit Based on Type of Use)
Miliar Rp (Billion Rp)**

Jenis Penggunaan	2016	2017	2018	2019		2020											Type of Use	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
UMKM																		UMKM
1. Modal Kerja																		1. Working Capital
Baki Debet	587.340	659.102	728.191	763.736	758.596	742.740	750.189	756.290	744.908	737.841	738.272	736.818	739.971	748.666	751.575	751.588	751.588	Total
NPL	23.525	25.451	25.125	30.650	28.249	30.517	31.239	31.846	32.466	32.469	32.363	32.418	32.804	31.385	31.124	30.291	30.291	NPL
2. Investasi																		2. Investment
Baki Debet	214.773	223.880	241.781	281.028	285.979	288.881	288.329	290.398	283.573	281.887	277.166	276.933	275.956	274.968	273.739	272.677	272.677	Total
NPL	8.209	9.726	7.296	8.726	7.969	8.791	8.816	9.044	9.060	9.524	9.012	10.222	10.800	10.002	9.806	10.578	10.578	NPL
3. Konsumsi																		3. Consumption
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Tidak Teridentifikasi																		4. Un-identified
Baki Debet	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
Jumlah																		Total
Baki Debet	802.113	882.982	969.972	1.044.764	1.044.576	1.031.621	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.024.266	Baki Debet
NPL	31.734	35.178	32.421	39.376	36.219	39.308	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388	40.930	40.870	40.870	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
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 3.27.a. Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)
 Miliar Rp (Billion Rp)

Kelompok Bank	2016	2017	2018	2019		2020											Category of Bank	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov		
UMKM¹⁾																		UMKM
1. Bank Persero																		1. State Owned Banks
Baki Debet	446.774	495.186	551.935	614.152	612.748	611.529	618.972	623.886	612.232	605.458	607.561	611.567	614.495	623.293	628.496	630.141	630.141	Total
Mikro	156.962	175.296	202.279	228.724	230.095	230.959	236.674	241.613	236.180	233.121	225.899	218.835	212.804	207.025	201.454	195.703	195.703	Micro
Kecil	175.938	195.643	215.481	236.647	236.740	235.395	238.390	239.722	236.573	235.308	236.470	237.810	241.165	246.150	247.990	248.001	248.001	Small
Menengah	113.874	124.247	134.175	148.781	145.913	145.175	143.908	142.551	139.478	137.029	145.191	154.922	160.526	170.117	179.051	186.438	186.438	Medium
NPL	14.668	17.460	13.998	18.478	16.836	19.287	19.613	19.674	20.078	19.428	19.021	18.899	19.204	18.735	18.766	18.488	18.488	NPL
Mikro	2.354	2.702	2.719	3.525	3.279	4.054	4.225	4.156	4.000	3.537	3.204	2.982	2.831	2.932	2.892	3.014	3.014	Micro
Kecil	6.094	6.612	6.619	8.626	7.559	8.626	9.041	9.047	9.369	9.213	9.039	8.739	8.735	8.495	8.649	8.486	8.486	Small
Menengah	6.220	8.147	4.660	6.327	5.998	6.606	6.347	6.471	6.709	6.678	6.778	7.178	7.638	7.308	7.225	6.988	6.988	Medium
2. BPD																		2. Regional Development Banks
Baki Debet	60.466	70.366	70.089	79.093	75.244	70.938	70.361	71.744	71.920	71.237	71.584	69.438	70.208	71.442	72.034	71.545	71.545	Total
Mikro	9.191	15.516	13.891	15.818	15.443	15.143	15.463	15.610	15.748	15.381	15.390	15.309	15.397	15.649	15.696	15.888	15.888	Micro
Kecil	25.314	27.858	28.774	32.761	31.287	30.092	30.208	31.031	31.115	30.986	31.258	30.998	31.408	32.152	32.896	32.387	32.387	Small
Menengah	25.962	26.992	27.423	30.514	28.534	25.703	24.690	25.102	25.057	24.870	24.936	23.131	23.403	23.640	23.443	23.270	23.270	Medium
NPL	6.421	6.636	5.603	6.873	5.933	6.111	6.261	6.561	6.801	6.956	7.146	7.142	7.207	7.112	7.054	6.994	6.994	NPL
Mikro	361	560	479	539	481	485	500	520	557	582	589	587	593	580	569	564	564	Micro
Kecil	1.854	1.971	2.002	2.284	2.079	2.203	2.271	2.331	2.425	2.457	2.486	2.431	2.428	2.411	2.411	2.363	2.363	Small
Menengah	4.206	4.105	3.122	4.050	3.373	3.424	3.490	3.710	3.819	3.917	4.071	4.124	4.186	4.121	4.075	4.067	4.067	Medium
3. Bank Swasta Nasional																		3. Foreign Exchange Commercial Banks
Baki Debet	280.379	310.222	338.455	342.991	347.783	340.476	340.614	342.436	335.693	334.439	327.818	324.365	322.911	320.624	316.591	314.509	314.509	Total
Mikro	16.661	15.918	20.047	21.416	22.009	21.985	22.266	22.557	23.229	23.079	22.946	21.997	21.775	21.541	21.088	21.110	21.110	Micro
Kecil	39.505	44.847	53.004	58.461	60.619	60.005	59.753	60.680	58.257	57.948	57.965	57.827	57.350	58.141	58.007	57.902	57.902	Small
Menengah	224.213	249.457	265.404	263.113	265.156	258.486	258.595	259.200	254.206	253.413	246.908	244.541	243.786	240.941	237.497	235.496	235.496	Medium
NPL	9.772	10.570	11.892	13.385	12.773	13.275	13.559	14.003	13.967	14.918	14.489	15.815	16.401	14.746	14.338	14.614	14.614	NPL
Mikro	731	579	698	915	857	852	853	848	861	895	862	831	843	749	683	1.078	1.078	Micro
Kecil	2.012	1.973	1.871	1.574	1.520	1.614	1.621	1.776	1.801	1.829	1.744	1.685	1.685	1.647	1.581	1.628	1.628	Small
Menengah	7.028	8.018	9.324	10.897	10.396	10.809	11.085	11.379	11.306	12.194	11.883	13.300	13.874	12.350	12.074	11.908	11.908	Medium
4. Bank Asing dan Campuran																		4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	14.494	7.208	9.493	8.529	8.780	8.678	8.570	8.622	8.636	8.593	8.475	8.381	8.312	8.277	8.193	8.071	8.071	Total
Mikro	62	952	851	481	468	550	607	627	583	670	642	636	629	663	647	652	652	Micro
Kecil	716	814	806	635	572	592	652	779	545	531	532	533	521	515	474	463	463	Small
Menengah	13.715	5.443	8.037	7.413	7.740	7.536	7.311	7.217	7.508	7.392	7.301	7.212	7.162	7.099	7.072	6.955	6.955	Medium
NPL	873	512	928	640	677	635	621	652	680	692	719	784	791	795	772	774	774	NPL
Mikro	4	10	7	9	9	9	9	9	8	11	12	13	11	11	9	8	8	Micro
Kecil	34	196	243	139	70	68	89	94	82	88	85	89	86	91	88	84	84	Small
Menengah	835	306	678	491	598	558	523	549	589	593	623	682	694	693	674	682	682	Medium
Jumlah																		Total
Baki Debet	802.113	882.982	969.972	1.044.764	1.044.576	1.031.621	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.024.266	Baki Debet
NPL	31.734	35.178	32.421	39.376	36.219	39.308	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388	40.930	40.870	40.870	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	2016	2017	2018	2019		2020											Category of Bank	
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov		
UMKM																		UMKM
1. Jawa Barat	101.893	114.725	127.799	138.600	137.712	136.146	137.255	138.877	135.468	135.164	134.278	133.846	134.312	135.631	135.585	136.175	1. Jawa Barat	
2. Banten	32.359	37.000	42.503	45.007	45.604	44.434	44.385	44.726	43.852	43.423	43.553	43.056	42.805	43.396	43.577	43.313	2. Banten	
3. DKI Jakarta	117.595	132.530	141.315	146.244	148.302	146.113	145.499	145.497	143.325	141.195	140.183	139.136	137.856	137.050	136.365	135.171	3. DKI Jakarta	
4. D.I Yogyakarta	12.108	13.143	14.505	15.530	15.627	15.481	15.662	15.805	15.570	15.424	15.438	15.486	15.538	15.761	15.848	16.032	4. D.I Yogyakarta	
5. Jawa Tengah	88.372	96.772	108.057	120.348	120.170	118.940	120.789	122.654	121.267	119.970	119.997	120.101	121.281	122.466	123.321	121.883	5. Jawa Tengah	
6. Jawa Timur	110.143	122.548	137.124	151.285	151.337	149.784	150.779	152.312	149.959	150.287	148.929	148.741	149.809	151.479	152.009	152.284	6. Jawa Timur	
7. Bengkulu	5.641	6.496	7.474	8.396	8.332	8.286	8.513	8.700	8.587	8.517	8.505	8.618	8.648	8.790	8.917	9.021	7. Bengkulu	
8. Jambi	10.755	12.330	14.323	15.782	15.876	15.482	15.572	15.757	15.475	15.227	15.224	15.210	15.234	15.341	15.315	15.430	8. Jambi	
9. Aceh	8.435	9.119	9.792	10.017	9.808	9.109	8.337	7.729	7.043	5.920	4.753	4.039	3.903	3.603	3.360	3.219	9. Aceh	
10. Sumatera Utara	47.206	49.611	53.877	56.449	56.265	55.750	55.700	56.171	54.781	54.619	54.162	53.839	54.259	54.451	54.492	54.431	10. Sumatera Utara	
11. Sumatera Barat	14.084	14.857	16.554	18.246	18.150	18.060	18.406	18.587	18.069	17.820	17.834	17.938	18.016	18.275	18.316	18.266	11. Sumatera Barat	
12. Riau	21.769	22.617	24.926	26.409	27.084	26.823	27.139	27.490	27.097	26.739	26.685	26.853	26.866	27.076	27.205	27.382	12. Riau	
13. Kepulauan Riau	7.815	8.413	9.267	9.364	9.019	8.904	8.914	8.935	8.642	8.505	8.442	8.335	8.178	8.217	8.101	8.039	13. Kepulauan Riau	
14. Sumatera Selatan	21.073	23.709	26.018	26.957	26.308	25.602	25.941	26.047	25.808	25.226	25.174	25.503	25.539	25.723	25.772	26.032	14. Sumatera Selatan	
15. Bangka Belitung	4.302	4.541	4.804	5.359	5.403	5.327	5.418	5.329	5.281	5.202	5.044	5.028	5.013	5.055	5.052	4.769	15. Bangka Belitung	
16. Lampung	14.817	15.990	17.602	19.050	19.148	18.991	19.280	19.516	19.495	19.381	19.512	19.358	19.490	19.755	19.732	19.755	16. Lampung	
17. Kalimantan Selatan	11.005	11.587	13.197	13.717	13.443	13.574	13.953	13.881	13.591	13.518	13.446	13.693	13.580	13.640	13.688	13.746	17. Kalimantan Selatan	
18. Kalimantan Barat	15.071	17.132	17.904	19.560	19.658	19.359	19.552	19.512	19.118	19.221	19.358	19.832	19.639	19.751	19.959	19.843	18. Kalimantan Barat	
19. Kalimantan Timur	21.700	20.345	21.912	23.226	22.909	22.854	22.645	22.860	22.533	22.244	22.143	22.192	22.250	22.533	22.535	22.157	19. Kalimantan Timur	
20. Kalimantan Tengah	7.964	9.354	10.051	11.190	11.131	11.118	11.219	11.337	10.950	10.849	10.760	10.910	11.032	11.114	10.902	11.193	20. Kalimantan Tengah	
21. Sulawesi Tengah	8.066	8.868	9.186	9.934	9.772	9.718	9.817	10.043	9.834	9.770	9.874	9.869	9.789	9.943	9.974	9.964	21. Sulawesi Tengah	
22. Sulawesi Selatan	30.613	33.769	35.803	38.699	38.799	38.501	38.791	38.878	38.382	38.128	38.504	38.094	38.391	38.935	38.850	39.241	22. Sulawesi Selatan	
23. Sulawesi Utara	8.370	9.203	10.290	11.419	11.188	10.938	10.984	10.963	10.699	10.603	10.676	10.618	10.698	10.644	10.670	10.757	23. Sulawesi Utara	
24. Sulawesi Tenggara	5.833	6.216	7.240	8.290	8.251	8.245	8.426	8.618	8.456	8.406	8.427	8.545	8.608	8.745	8.799	8.866	24. Sulawesi Tenggara	
25. Sulawesi Barat	3.066	3.300	4.044	4.545	4.541	4.507	4.602	4.644	4.569	4.451	4.503	4.529	4.584	4.648	4.679	4.739	25. Sulawesi Barat	
26. Gorontalo	2.947	3.623	3.776	4.160	4.066	4.041	4.093	4.111	4.059	4.015	3.984	3.977	3.977	4.007	3.992	3.970	26. Gorontalo	
27. Nusa Tenggara Barat	8.851	10.547	11.034	12.847	12.811	12.868	13.265	13.410	13.278	13.127	13.108	13.227	13.380	13.646	13.815	14.014	27. Nusa Tenggara Barat	
28. Bali	31.438	33.689	36.015	38.196	38.251	38.216	38.511	38.597	38.242	38.007	37.916	38.099	38.452	38.607	38.900	38.920	28. Bali	
29. Nusa Tenggara Timur	7.249	8.459	10.099	11.545	11.419	11.182	11.422	11.744	11.558	11.572	11.697	11.723	11.157	11.306	11.321	11.310	29. Nusa Tenggara Timur	
30. Maluku	2.748	3.112	3.506	4.036	3.966	3.933	3.989	4.105	4.039	4.013	4.040	4.006	4.020	4.131	4.098	4.141	30. Maluku	
31. Papua	10.405	10.156	10.313	10.605	10.455	9.916	10.138	10.247	10.028	9.907	9.901	9.936	10.015	10.115	10.151	10.107	31. Papua	
32. Maluku Utara	1.774	2.025	2.120	2.404	2.441	2.388	2.377	2.367	2.341	2.369	2.328	2.321	2.351	2.367	2.387	2.371	32. Maluku Utara	
33. Papua Barat	4.441	4.240	3.881	3.977	3.921	3.742	3.826	3.852	3.817	3.766	3.786	3.783	3.838	3.882	3.906	3.895	33. Papua Barat	
34. Lainnya	136	174	578	37	32	19	17	13	12	20	21	39	18	28	18	8	34. Others	
35. Tidak Teridentifikasi	2.068	2.782	3.083	3.334	3.377	3.270	3.295	3.374	3.256	3.122	3.253	3.271	3.401	3.524	3.703	3.822	35. Un-identified	
Jumlah	802.113	882.982	969.972	1.044.764	1.044.576	1.031.621	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	Total	

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

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



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