OJK OTORITAS JASA KEUANGAN

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS

2018

Oktober

October

volume 16
No.11
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.

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.

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.

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, 2003, 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.

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

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

Mulai data bulan Mei 2015, pengelompokkan 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.

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.

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*.

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, Desember 2018
Jakarta, December 2018

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

HALAMAN KETERANGAN
PAGE OF REFERANCE

Jadwal Publikasi Kedepan
Edisi November 2018 akan diterbitkan pada minggu ke III bulan Januari 2019.

Tanda-tanda, simbol dan Sumber Data
Suatu jumlah tidak selalu sama besarnya dengan penjumlahan angka-angka yang bersangkutan karena pembulatan.

r	Angka-angka diperbaiki
( )	Sebagian dari suatu jumlah
*	Angka-angka sementara
**	Angka-angka sangat sementara
***	Angka-angka sangat-sangat sementara
-	Tidak ada
...	Angka belum tersedia
- -	Nol atau lebih kecil daripada *digit* terakhir
$	Dolar Amerika Serikat

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

Sumber Data : Bank Indonesia dan Otoritas Jasa Keuangan, kecuali jika dinyatakan lain.

1. Data yang digunakan dalam Publikasi SPI bersumber dari Laporan Bulanan Bank Umum (LBU), dan Laporan Berkala Bank Perkreditan Rakyat (LBBPR) kecuali dinyatakan lain.
2. Proses *download* data; Data Laporan Bulanan Bank Umum (LBU) yang disampaikan dari bank pelapor kepada Bank Indonesia diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu *download* data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu *download* data. Misalnya pemrosesan data bulan laporan Oktober 2015 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 Desember s/d tanggal 15 Desember 2015.

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

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Advance Release Calender (ARC)
November 2018 edition will be released on the 3rd week of January 2019.

Notes, Symbols and Sources of Data
Totals do not necessarily agree with the sum of items shown because of roundings.

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

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

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

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

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

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DAFTAR ISI
TABLE OF CONTENT

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

DAFTAR SINGKATAN
LIST OF ABBREVIATION

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

DAFTAR TABEL
LIST OF TABLES

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
		DATA			**DATA**	
1.	1.0	Kegiatan Usaha Perbankan	2	1.0	*Bank Industries Operation*	2
		DATA BANK UMUM BERDASARKAN BUKU			***COMMERCIAL BANKS GROUP OF BUSINESS ACTIVITIES***	
2.	1.1 – 1.8	Kegiatan Usaha Bank Umum berdasarkan BUKU	4	1.1 – 1.8	*Commercial Banks Group of Business Activities*	4
3.	1.9 – 1.16	Laporan Laba/Rugi Bank Umum berdasarkan BUKU	12	1.9 – 1.16	*Commercial Banks Group of Business Acitivies - Income Statements*	12
4.	1.17 - 1.24	Rekening Administratif Bank Umum berdasarkan BUKU	20	1.17 - 1.24	*Commercial Banks Group of Business Acitivies - Off-Balance Sheet*	20
5.	1.25 - 1.32	Kinerja Bank Umum Konvensional berdasarkan BUKU	28	1.25 - 1.32	*Performance of Commercial Banks Group of Busineness Activities*	28
6.	1.33	Perkembangan Aset Bank Umum Berdasarkan BUKU	36	1.33	*Growth of Commercial Banks Assets based on Group of Business Activities*	36
7.	1.34	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset BUKU	37	1.34	*Total of Commercial Banks Based on Total Assets*	37
8.	1.35 – 1.42	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain - BUKU	38	1.35 – 1.42	*Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank*	38
9.	1.43 - 1.50	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana - BUKU	46	1.43 - 1.50	*Composition of Third Party Funds of Commercial Banks Group of Business Activities*	46
10.	1.51 – 1.58	Suku Bunga Rata-rata DPK Bank Umum – BUKU	54	1.51 – 1.58	*Average of Interest Rate of Third Party Funds of Commercial Conventional Banks Group of Business Activities*	54
11.	1.59	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan BUKU	62	1.59	*Growth of Total Commercial Banks and Bank Offices based on Group of Business Activities*	62
		DATA BANK UMUM			***COMMERCIAL BANK***	
14.	1.1. s.d 1.7.	Kegiatan Usaha Bank Umum	64	1.1. s.d 1.7.	*Commercial Banks Operation*	64
15.	1.8 s.d 1.14.	Laporan Laba/Rugi Bank Umum	71	1.8 s.d 1.14.	*Commercial Banks Income Statement*	71
16	1.15.a s.d 1.21.	Rekening Administratif Bank Umum	78	1.15.a s.d 1.21.	*Commercial Banks Off-Balance Sheet*	78
17.	1.22.a s.d 1.28.	Kinerja Bank Umum Konvensional	85	1.22.a s.d 1.28.	*Commercial Banks Performance*	85
18.	1.29	Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank	92	1.29	*Growth of Commercial Banks Asset Based Group Bank*	92
19.	1.30	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset	93	1.30	*Total of Commercial Banks Based on Total Assets*	93

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
20.	1.31 s.d 1.37	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain	94	1.31 s.d 1.37	*Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank*	94
21.	1.38 s.d 1.44	Komposisi Dana Pihak Ketiga Bank Umum	101	1.38 s.d 1.44	*Composition of Third Party Funds of Commercial Banks*	101
22.	1.45	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana	108	1.45	*Composition of Third Party Funds of Commercial Banks Based on Bank Location Month (...) Year (...)*	108
23.	1.46	Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpunan Dana	109	1.46	*Third Party Funds of Commercial Banks Based on Bank Location of Deposits*	109
24.	1.47 s.d 1.53	Suku Bunga Rata-rata DPK Bank Umum	110	1.47 s.d 1.53	*Average of Interest Rate of Third Party Fund of Commercial Banks*	110
25.	1.54	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	117	1.54	*Average of Credit Interest Rates of Commercial Bank to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients*	117
26.	1.55	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	118	1.55	*Average of Credit Interest Rate of Commercial Based on Types and Orientation User*	118
27.	1.56	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum	119	1.56	*Growth of Total Commercial Banks and Bank Offices*	119
28.	1.57	Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank	120	1.57	*Growth of Total Branch offices Based on Region*	120
		DATA BANK PERKREDITAN RAKYAT			***RURAL BANK DATA***	
29.	2.1	Kegiatan Usaha Bank Perkreditan Rakyat	122	2.1	*Rural Bank Operations*	122
30.	2.2	Kinerja Bank Perkreditan Rakyat	123	2.2	*Rural Bank Performance*	123
31.	2.3	Perkembangan Aset BPR Berdasarkan Lokasi BPR	124	2.3	*Growth of Assets Based Rural Bank Data*	124
32.	2.4	Jumlah BPR Berdasarkan Total Aset	125	2.4	*Rural Banks Based on Total Assets*	125
33.	2.5	Non Performing Loan (NPL) Bank Perkreditan Rakyat	126	2.5	*NPL of Rural Bank*	126
34.	2.6	NPL BPR Berdasarkan Lokasi	127	2.6	*NPL of Rural Banks Based On Location*	127
35.		Dana Pihak Ketiga	128		*Third Party Funds of Rural Bank*	128
	2.7	a. Komposisi DPK Bank Perkreditan Rakyat		2.7	*a. Composition of Third Party Funds of Rural Bank*	
	2.8	b. Komposisi DPK Berdasarkan Lokasi Penghimpunan		2.8	*b. Composition of Third Party Funds Based on Location*	
	2.9	c. DPK BPR Berdasarkan Lokasi Penghimpun		2.9	*c. Third Party Funds of Rural Banks Based on Location*	
36.	2.10	Suku Bunga Rata-rata DPK BPR	131	2.10	*Average of Third Party Interest Rates of Rural Banks*	131
37.	2.11	Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi	132	2.11	*Average of Credit Interest Rates of Rural Banks*	132
38.	2.12	Suku Bunga rata-rata Kredit BPR Berdasarkan Jenis Penggunaan	133	2.12	*Average of Credit Interest Rates of Rural Banks Based on Type of Use*	133

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
39.		Perkembangan Jumlah Bank dan Kantor Bank	134		*Growth of Total Rural Banks and Bank Offices*	134
	2.13	a. Perkembangan Jumlah BPR		2.13	*a. Growth of Total Rural Bank*	
	2.14	b. Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi		2.14	*b. Growth of Total Rural Bank Offices Based on Region*	
40.	2.15	Kegiatan Usaha BPR Syariah	136	2.15	*Syariah Rural Bank*	136
41.	2.16	Aset dan Pembiayaan BPR Syariah	137	2.16	*Asset and Financing of Sharia Rural Bank)*	137
		DATA PERKREDITAN			***CREDIT DATA***	
42.	3.1 – 3.8	Kredit dan NPL Bank Umum Konvensional - BUKU Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	139	3.1 – 3.8	*Credit and NPL Credit of Commercial Banks Group of Business Activities to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary*	139
45.	3.9 s.d 3.16	Kredit dan NPL Bank Umum Konvensional - BUKU Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	147	3.9 s.d 3.16	*Credit and NPL of Commercial Conventional Banks Group of Business Activities 1 to Non Bank Third Party Based on Types and Orientation of Use*	147
51.	3.17	Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah berdasarkan BUKU	155	3.17	*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*	155
43.	3.1.a s.d 3.7.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	156	3.1.a s.d 3.7.a	*Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary*	156
44.	3.8.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit	163	3.8.a	*Credit and NPL of Comemrcial Bank to Non Bank Third Party Based on Business Sector and non Business Sector of Credit by Region*	163
46.	3.9.a s.d 3.15.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	164	3.9.a s.d 3.15.a	*Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use*	164
47.	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	171	3.16.a	*Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for [month] [year]*	171
48.	3.17.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit	172	3.17.a	*Credit and NPL 0f Commercial Banks to Non Bank Third Party Based on Bank Location*	172
49.	3.18.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank	173	3.18.a	*Credit and NPL of Commercial Bank to Non Bank Third Party Based on Bank Relation with Beneficiary*	173
50.	3.19.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank	174	3.19.a	*Credit and NPL of Commercial Bank to Non Bank Third Party Withdrawn By Card Based on Group of Bank*	174

NO.	NO. TABEL	JUDUL	HAL	*TABLES*	*TOPIC*	*PAGES*
52.	3.20.a	Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Penerusan Kredit	175	3.20.a	*Credit Channeling (Off-Balance Sheet) and NPLof Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary*	175
53.	3.21.a	Penerusan Kredit (Off-Balance Sheet) dan Non PerformingLoan (NPL) Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit	176	3.21.a	*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*	176
54.	3.22.a	Kredit BPR Berdasarkan Sektor Ekonomi	177	3.22.a	*Credit of Rural Banks Based on Economic Sector*	177
55.	3.23.a	Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan	178	3.23.a	*Credit of Rural Banks Based on Type of Use*	178
56.	3.24.a	Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur	179	3.24.a	*Credit of Rural Bank Based on Location*	179
57.	3.25.a	Kredit dan NPL MKM dan UMKM Berdasarkan Sektor Ekonomi	180	3.25.a	*Credit & NPL of MSMEs and SMEs Based on Economic Sector*	180
58.	3.26.a	Kredit dan NPL MKM dan UMKM Berdasarkan Jenis Penggunaan	181	3.26.a	*Credit & NPL of MSMEs and SMEs Based on Type Use*	181
59.	3.27.a	Kredit dan NPL Rincian Kredit MKM dan UMKM Menurut Kelompok Bank	182	3.27.a	*Credit & NPL of MSMEs and SMEs Based on Group of Bank*	182
60.	2.28.a	Kredit UMKM dan MKM Menurut Lokasi Proyek per Daerah Tingkat I	183	2.28.a	*Credit & NPL of MSMEs and SMEs Based on Project Location*	183

DAFTAR TABEL TAMBAHAN dan PERUBAHAN NAMA TABEL
PENERBITAN STATISTIK BANK UMUM BERDASARKAN KELOMPOK USAHA

No.	Nomor Tabel	Nama Tabel	Keterangan
1	Tabel 1	**Kegiatan Usaha Perbankan**	Perubahan Nama Tabel
2	Tabel 1.1	**Kegiatan Usaha Bank Umum Konvensional dan Bank Umum Syariah**	Perubahan Nama Tabel
3	Tabel 1.2	Kegiatan Usaha Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
4	Tabel 1.3	Kegiatan Usaha Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
5	Tabel 1.4	Kegiatan Usaha Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
6	Tabel 1.5	Kegiatan Usaha Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
7	Tabel 1.6	Kegiatan Usaha Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
8	Tabel 1.7	Kegiatan Usaha Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
9	Tabel 1.8	**Laporan Laba/Rugi Bank Umum Konvensional dan Bank Umum Syariah**	Perubahan Nama Tabel
10	Tabel 1.9	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
11	Tabel 1.10	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
12	Tabel 1.11	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
13	Tabel 1.12	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
14	Tabel 1.13	Laporan Laba/Rugi Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
15	Tabel 1.14	Laporan Laba/Rugi Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
16	Tabel 1.15	**Rekening Administratif Bank Umum Konvensional dan Bank Umum Syariah**	Perubahan Nama Tabel
17	Tabel 1.16	Rekening Administratif Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
18	Tabel 1.17	Rekening Administratif Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
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

METADATA

INFORMASI DASAR

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

DEFINISI

Statistik Kelompok Bank Umum berdasarkan Kelompok Usaha disusun berdasarkan PERATURAN BANK INDONESIA NOMOR 14/26/PBI/2012 TENTANG KEGIATAN USAHA DAN JARINGAN KANTOR BERDASARKAN MODAL INTI BANK.
Bank adalah Bank Umum sebagaimana dimaksud dalam Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang Nomor 10 Tahun 1998, termasuk kantor cabang dari bank yang berkedudukan di luar negeri, dan Bank Umum Syariah serta Unit Usaha Syariah sebagaimana dimaksud dalam Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syariah.
Modal Inti:
a. bagi Bank yang berbadan hukum Indonesia adalah modal inti sebagaimana dimaksud dalam ketentuan Bank Indonesia yang mengatur mengenai kewajiban penyediaan modal minimum;
atau
b. bagi kantor cabang dari bank yang berkedudukan di luar negeri adalah dana usaha yang telah dialokasikan sebagai Capital Equivalency Maintained Asset (CEMA) sebagaimana dimaksud dalam ketentuan Bank Indonesia yang mengatur mengenai kewajiban penyediaan modal minimum.
Kegiatan Usaha adalah kegiatan usaha Bank Umum sebagaimana dimaksud dalam Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang Nomor 10 Tahun 1998 dan kegiatan usaha Bank Umum Syariah serta Unit Usaha Syariah sebagaimana dimaksud dalam Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syariah.
Bank Umum berdasarkan Kegiatan Usaha yang selanjutnya disebut BUKU adalah pengelompokan Bank berdasarkan Kegiatan Usaha yang disesuaikan dengan Modal Inti yang dimiliki.
Berdasarkan Modal Inti yang dimiliki, Bank dikelompokkan menjadi 4 (empat) BUKU, yaitu:
a. BUKU 1 adalah Bank dengan Modal Inti sampai dengan kurang dari Rp1.000.000.000.000,00 (satu triliun Rupiah);
b. BUKU 2 adalah Bank dengan Modal Inti paling sedikit sebesar Rp1.000.000.000.000,00 (satu triliun Rupiah) sampai dengan kurang dari Rp5.000.000.000.000,00 (lima triliun Rupiah);
c. BUKU 3 adalah Bank dengan Modal Inti paling sedikit sebesar Rp5.000.000.000.000,00 (lima triliun Rupiah) sampai dengan kurang dari Rp30.000.000.000.000,00 (tiga puluh triliun Rupiah); dan
d. BUKU 4 adalah Bank dengan Modal Inti paling sedikit sebesar Rp30.000.000.000.000,00 (tiga puluh triliun Rupiah).

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

CAKUPAN

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

PERIODISASI

Bulanan

KETEPATAN WAKTU PUBLIKASI

Dua bulan setelah berakhirnya periode data

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

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		***Distribution of Funds***
Bank Umum	4.823.303	5.468.910	5.952.279	6.570.903	7.012.254	7.050.270	7.177.549	7.114.876	7.177.888	7.232.823	7.254.367	7.318.264	7.426.907	7.384.858	7.431.895	7.569.940	7.681.180	*Commercial Banks*
Bank Perkreditan Rakyat	74.550	86.931	98.604	109.389	118.135	119.760	121.296	121.111	121.426	122.732	123.099	121.978	122.912	125.014	125.589	126.306	127.318	*Rural Banks*
SBI dan SBIS [1)]	111.689	113.104	53.567	96.103	24.713	23.152	19.901	21.938	20.387	19.598	14.740	16.867	14.082	13.654	18.191	30.478	39.587	***SBI and SBIS [1)]***
Sumber Dana																		***Source of Funds***
Bank Umum	4.070.018	4.594.876	4.909.707	5.399.210	5.752.140	5.777.160	5.921.039	5.828.377	5.868.982	5.935.411	5.993.165	6.084.214	6.172.114	6.089.747	6.126.622	6.218.919	6.311.437	*Commercial Banks*
Bank Perkreditan Rakyat	64.001	74.594	84.728	93.622	101.224	102.443	103.874	103.780	104.033	105.105	105.647	105.009	105.894	107.582	107.667	108.114	108.703	*Rural Banks*
Jumlah Aset																		***Total Assets***
Bank Umum	4.954.467	5.615.150	6.095.908	6.729.799	7.183.773	7.222.351	7.387.634	7.306.328	7.368.446	7.429.891	7.456.300	7.546.271	7.650.542	7.594.991	7.644.190	7.768.873	7.877.830	*Commercial Banks*
Bank Perkreditan Rakyat	77.376	89.878	101.713	113.501	122.916	124.605	125.945	125.886	126.211	127.528	127.877	127.058	128.005	130.165	130.664	131.508	132.474	*Rural Banks*
Jumlah Bank																		***Total Banks***
Bank Umum	120	119	118	116	115	115	115	115	115	115	115	115	115	115	115	115	115	*Commercial Banks*
Bank Perkreditan Rakyat	1.635	1.643	1.636	1.633	1.621	1.619	1.619	1.617	1.615	1.615	1.609	1.607	1.603	1.603	1.603	1.598	1.599	*Rural Banks*
Jumlah Kantor																		***Total Bank Offices***
Bank Umum	31.847	32.739	32.949	32.730	32.447	32.242	32.285	32.286	32.284	32.144	32.022	31.966	31.944	31.877	31.800	31.738	31.608	*Commercial Banks*
Bank Perkreditan Rakyat	4.678	4.895	5.982	6.075	6.166	6.130	6.192	6.174	6.231	6.226	6.191	6.225	6.226	6.214	6.258	6.242	6.252	*Rural Banks*

Ket : [1)] Sertifikat Bank Indonesia Syariah

Note: 1) Sharia Indonesian Banking Certificate

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

Keterangan	2015	2016	2017			2018										Items
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																***Distribution of Funds***
a. Kredit Yang Diberikan	4.092.104	4.413.414	4.597.206	4.645.409	4.781.931	4.675.119	4.704.018	4.788.783	4.827.238	4.930.484	5.028.745	5.029.622	5.084.506	5.175.052	5.225.199	*a. Credit*
- Kepada Pihak Ketiga	4.057.904	4.377.195	4.560.166	4.605.079	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	*- To Third Party*
Rupiah	3.423.180	3.736.609	3.893.605	3.929.889	4.044.724	3.959.937	3.967.900	4.043.044	4.077.672	4.162.700	4.222.379	4.222.974	4.253.609	4.316.803	4.352.773	*Rupiah*
Valas	634.724	640.585	666.561	675.189	693.220	672.372	694.441	700.193	700.492	716.599	751.734	752.978	778.886	803.297	816.005	*Foreign Exchange*
- Kepada Bank Lain	34.200	36.220	37.041	40.330	43.987	42.810	41.676	45.546	49.073	51.185	54.632	53.670	52.011	54.953	56.421	*- Inter Bank Credit*
Rupiah	21.443	22.983	24.026	25.651	27.409	26.082	25.305	27.212	30.811	33.094	35.872	35.801	33.164	35.489	35.173	*Rupiah*
Valas	12.757	13.237	13.015	14.679	16.578	16.728	16.372	18.334	18.262	18.091	18.760	17.869	18.847	19.463	21.248	*Foreign Exchange*
b. Penempatan pada Bank Lain	211.901	207.050	250.808	230.977	235.594	216.322	232.635	269.786	261.371	252.189	262.314	240.108	250.079	261.074	266.260	*b. Interbank Placement*
- Giro	77.840	78.205	86.752	83.336	90.205	80.373	87.935	102.867	94.307	105.306	104.771	87.393	92.661	95.010	97.383	*- Demand Deposit*
- Inter Bank Call Money	104.725	98.230	104.362	97.125	105.081	95.999	106.492	123.658	121.124	105.222	118.243	111.591	114.826	121.547	116.507	*- Inter Bank Call Money*
- Deposito Berjangka	20.692	16.127	43.077	32.904	23.314	23.033	22.212	28.906	30.836	27.637	27.340	28.896	30.429	33.760	42.998	*- Time Deposits*
- Lainnya	8.643	14.489	16.617	17.612	16.994	16.917	15.995	14.355	15.104	14.023	11.960	12.228	12.163	10.757	9.371	*- Others*
c. Penempatan pada Bank Indonesia	685.575	717.840	656.799	662.813	701.250	679.189	622.863	589.265	614.123	661.478	677.616	644.575	618.279	641.266	648.547	*c. Placement to Bank Indonesia*
- Giro	393.362	370.727	397.570	389.303	386.361	396.145	394.134	397.969	395.563	397.246	401.514	404.438	407.099	409.113	418.241	*- Demand Deposit*
- Fine Tune Operation (FTO)	158.264	156.936	165.389	144.337	152.706	167.908	140.526	99.496	122.835	144.944	131.882	149.333	135.909	114.295	121.862	*- Fine Tune Operation (FTO)*
- Fasbi	123.177	185.371	89.340	125.608	155.691	106.283	80.560	84.751	89.244	113.948	138.732	85.365	70.054	113.755	104.658	*- Fasbi*
- Lainnya	10.772	4.806	4.501	3.566	6.492	8.853	7.643	7.049	6.482	5.340	5.489	5.439	5.218	4.103	3.786	*- Others*
d. Surat Berharga	660.828	860.522	1.026.157	1.049.256	1.035.391	1.071.168	1.142.234	1.135.956	1.091.509	1.000.329	971.373	993.035	986.973	1.000.596	1.018.573	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	40.017	96.103	24.713	23.152	19.901	21.938	20.387	19.598	14.740	16.867	14.082	13.654	18.191	30.478	39.587	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SPN)	26.443	31.352	70.412	51.384	53.299	44.179	55.995	61.890	66.910	58.300	54.507	47.065	71.381	70.580	73.826	*- Treasury Bills*
- Obligasi	485.238	561.963	629.256	671.605	637.780	617.295	655.041	636.376	634.483	577.904	583.821	667.714	654.311	670.585	672.654	*- Bonds*
- Lainnya	109.130	171.104	301.777	303.115	324.411	387.755	410.811	418.092	375.377	347.258	318.963	264.601	243.090	228.953	232.506	*- Others*
e. Penyertaan	25.605	33.889	36.885	37.901	39.708	39.843	39.040	39.204	38.209	38.772	40.063	40.263	40.443	41.604	41.979	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	116.540	153.245	162.870	163.455	157.143	159.855	161.388	160.282	161.819	163.690	165.558	165.416	167.885	168.045	169.264	*f. Impairment on Financial Assets*
- Kredit yang diberikan	110.161	147.470	157.965	158.483	151.607	154.683	156.106	154.645	156.051	158.035	160.456	159.990	162.231	162.113	163.318	*- Credit*
- Surat Berharga	1.612	1.404	1.042	1.047	1.083	1.096	1.134	1.183	1.182	1.054	769	957	957	1.027	1.075	*- Securities*
- Lainnya	4.767	4.371	3.863	3.924	4.453	4.076	4.147	4.453	4.586	4.600	4.333	4.469	4.697	4.905	4.872	*- Others*
g. Tagihan Spot dan Derivatif	20.611	13.693	9.248	8.589	7.938	13.022	10.531	8.680	10.478	12.777	20.328	17.529	23.709	23.040	26.561	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	155.488	171.250	272.281	251.869	218.593	260.358	265.181	240.868	249.620	258.547	260.910	254.310	260.021	259.262	284.795	*h. Other claims*
Sumber Dana																***Source of Funds***
a. Dana Pihak Ketiga	4.413.056	4.836.758	5.162.306	5.199.486	5.289.377	5.228.787	5.255.301	5.293.098	5.317.212	5.336.577	5.398.817	5.379.318	5.399.993	5.482.493	5.554.526	*a. Third Party Funds*
Rupiah	3.665.444	4.091.634	4.422.865	4.462.597	4.541.406	4.491.886	4.518.859	4.556.675	4.578.286	4.583.473	4.614.937	4.600.209	4.615.753	4.657.950	4.707.234	*Rupiah*
Giro	667.537	821.777	922.062	921.104	932.705	924.355	949.960	941.195	966.454	980.963	983.344	945.789	937.396	967.196	975.702	*Demand Deposit*
Tabungan	1.274.588	1.413.351	1.444.299	1.482.327	1.573.402	1.525.210	1.525.115	1.517.666	1.511.337	1.550.905	1.585.307	1.587.598	1.586.147	1.588.627	1.595.650	*Saving*
Simpanan Berjangka	1.723.319	1.856.507	2.056.504	2.059.165	2.035.299	2.042.320	2.043.784	2.097.813	2.100.496	2.051.605	2.046.286	2.066.822	2.092.210	2.102.128	2.135.882	*Time Deposits*
Valas	747.612	745.124	739.440	736.889	747.971	736.901	736.442	736.424	738.925	753.104	783.880	779.109	784.240	824.543	847.292	*Foreign Exchange*
Giro	319.995	302.458	296.678	299.928	300.774	302.203	302.320	293.223	300.547	317.780	328.215	321.004	311.310	347.215	364.531	*Demand Deposit*
Tabungan	121.423	138.459	129.986	130.615	127.822	126.990	123.867	125.333	125.815	126.213	131.996	130.265	128.338	135.581	138.160	*Saving*
Simpanan Berjangka	306.194	304.208	312.776	306.347	319.374	307.709	310.255	317.868	312.563	309.111	323.669	327.841	344.591	341.747	344.601	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	691	808	2.532	1.597	1.197	2.106	2.120	1.283	1.187	2.317	2.310	2.684	1.836	2.150	1.178	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	161.094	168.531	198.283	179.152	184.225	178.329	181.141	204.299	200.555	204.463	193.749	193.200	196.821	196.398	201.293	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	65.544	93.222	107.095	108.199	113.300	100.852	106.410	101.295	99.415	100.460	103.052	108.328	105.407	111.099	110.713	*d. Issued Securities*
e. Pinjaman yang Diterima	177.718	179.671	181.174	184.805	199.054	211.505	217.896	220.428	229.774	243.589	258.717	264.992	267.088	274.780	283.666	*e. Loans received*
Rupiah	22.873	21.734	24.175	26.171	28.099	26.829	27.862	29.597	33.653	34.948	38.444	36.186	35.846	38.553	42.793	*Rupiah*
Valas	154.845	157.938	156.999	158.635	170.955	184.676	190.034	190.831	196.121	208.641	220.273	228.806	231.242	236.227	240.872	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	27.728	14.302	9.677	7.842	6.665	9.778	11.466	9.570	12.914	14.769	26.851	23.288	33.127	31.758	36.832	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	109.623	100.710	85.829	91.087	121.225	91.487	89.316	100.086	126.374	176.845	183.495	113.080	117.479	115.653	118.627	*g. Other Liabilities*
h. Setoran Jaminan	6.292	5.206	5.244	4.991	5.996	5.533	5.332	5.352	5.734	5.194	5.123	4.856	4.870	4.589	4.604	*h. Margin Deposits*
Beberapa komponen modal																***Components of Capital***
a. Modal Disetor	164.270	176.712	194.767	195.147	196.289	197.074	198.756	199.129	199.354	202.338	204.849	205.023	205.710	208.509	208.727	*a. Paid In Capital*
b. Cadangan	81.652	64.834	65.034	65.019	65.253	65.302	65.570	63.225	64.430	67.418	67.650	67.756	67.891	68.194	68.296	*b. Reserves*
c. L/R Tahun lalu [1)]	323.763	411.187	473.740	473.741	469.995	603.747	596.319	567.095	552.847	549.483	548.480	547.613	547.181	546.209	546.133	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	104.628	106.544	111.058	121.259	131.171	11.379	22.094	36.390	46.124	57.479	70.920	83.688	95.914	110.265	123.315	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	96.177	111.688	118.849	123.931	124.661	122.791	119.947	119.313	114.251	111.016	105.188	111.074	109.548	106.935	104.796	*e. Additional Paid In Capital*
f. Modal Pinjaman	40.878	41.692	44.615	43.127	44.650	44.417	44.711	44.032	45.149	43.618	44.025	44.125	45.778	48.443	48.531	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan

*) Angka-angka sementara

r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

2) Positive difference of op. income and non op. minus op. expenses and non op. vs old metada

**) Provisional figures*

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																***Distribution of Funds***
a. Kredit Yang Diberikan	86.928	67.579	41.535	42.572	43.000	42.664	43.002	44.336	45.208	45.762	46.019	46.163	46.324	46.772	46.990	*a. Credit*
- Kepada Pihak Ketiga	86.092	66.902	41.518	42.560	42.987	42.652	42.991	44.326	45.197	45.751	46.008	46.154	46.310	46.750	46.962	*- To Third Party*
Rupiah	85.603	66.813	41.509	42.551	42.978	42.642	42.981	44.316	45.187	45.742	45.998	46.145	46.301	46.741	46.952	*Rupiah*
Valas	489	89	9	9	9	9	10	10	10	10	10	9	10	10	10	*Foreign Exchange*
- Kepada Bank Lain	836	677	17	12	13	12	11	11	11	11	11	8	14	22	28	*- Inter Bank Credit*
Rupiah	836	677	17	12	13	12	11	11	11	11	11	8	14	22	28	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	10.844	5.602	7.187	4.451	2.854	2.751	4.392	6.936	6.205	5.547	6.835	6.366	5.622	6.049	6.582	*b. Interbank Placement*
- Giro	1.368	486	291	295	278	289	279	270	284	313	308	280	188	191	205	*- Demand Deposit*
- Inter Bank Call Money	5.574	2.760	2.372	1.434	577	557	1.191	2.846	2.336	1.680	2.692	2.982	1.572	2.030	2.306	*- Inter Bank Call Money*
- Deposito Berjangka	3.804	2.010	4.288	2.480	1.857	1.763	2.819	3.730	3.495	3.464	3.744	2.973	3.730	3.720	4.000	*- Time Deposits*
- Lainnya	97	346	236	241	142	142	103	89	90	90	90	132	132	107	71	*- Others*
c. Penempatan pada Bank Indonesia	15.042	10.793	9.313	10.463	7.771	8.076	7.727	6.491	8.799	7.316	7.013	7.485	7.335	7.696	6.953	*c. Placement to Bank Indonesia*
- Giro	9.142	5.942	3.477	3.582	3.526	3.444	3.017	3.393	3.983	3.685	3.575	3.597	3.585	4.753	3.626	*- Demand Deposit*
- Fine Tune Operation (FTO)	435	1.310	1.631	621	788	1.834	1.667	13	84	631	74	843	95	120	401	*- Fine Tune Operation (FTO)*
- Fasbi	5.428	3.527	4.193	6.249	3.443	2.783	3.031	3.080	4.724	2.990	3.343	3.040	3.648	2.817	2.922	*- Fasbi*
- Lainnya	36	14	13	11	15	14	11	4	8	9	20	6	7	7	3	*- Others*
d. Surat Berharga	10.303	7.668	6.329	5.918	5.473	6.154	5.956	5.901	5.798	6.053	5.581	5.183	4.944	5.206	4.905	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	2.333	1.844	1.747	1.407	1.299	1.904	1.380	1.099	754	1.223	791	1.004	873	937	914	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara	-	-	217	20	20	-	46	-	392	333	700	296	410	206	210	*- Treasury Bills*
- Obligasi	4.743	2.892	1.893	2.068	1.726	2.037	2.320	2.227	2.203	2.256	2.089	2.153	1.954	2.413	2.142	*- Bonds*
- Lainnya	3.228	2.932	2.473	2.422	2.428	2.213	2.210	2.575	2.450	2.241	2.001	1.730	1.707	1.650	1.639	*- Others*
e. Penyertaan	4	2	1	1	1	1	1	1	-	-	-	-	-	-	-	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	932	829	873	885	878	912	926	926	975	990	1.028	1.017	1.036	1.049	1.086	*f. Impairment on Financial Assets*
- Kredit yang diberikan	687	586	631	646	636	653	667	663	712	727	754	747	770	787	825	*- Credit*
- Surat Berharga	0	-	-	-	-	-	-	-	-	-	11	9	5	-	-	*- Securities*
- Lainnya	245	243	242	239	242	259	259	263	263	263	263	261	261	261	261	*- Others*
g. Tagihan Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	649	2.276	1.925	2.079	1.605	1.901	2.531	2.480	2.569	2.448	2.723	2.281	2.201	2.183	2.690	*h. Other claims*
Sumber Dana																***Source of Funds***
a. Dana Pihak Ketiga	99.881	70.997	57.196	55.819	48.250	51.207	53.721	55.355	58.457	57.474	57.675	56.527	54.969	55.786	56.560	*a. Third Party Funds*
Rupiah	97.477	70.796	57.186	55.809	48.241	51.197	53.711	55.345	58.449	57.466	57.668	56.520	54.962	55.779	56.553	*Rupiah*
Giro	16.434	12.710	19.110	17.187	7.054	11.624	13.919	15.248	18.035	17.421	17.253	15.564	14.548	16.267	16.971	*Demand Deposit*
Tabungan	20.554	12.555	7.187	7.560	8.994	7.480	7.115	7.454	7.256	7.842	7.911	8.052	7.907	7.457	7.702	*Saving*
Simpanan Berjangka	60.489	45.531	30.889	31.062	32.193	32.093	32.676	32.643	33.158	32.202	32.503	32.903	32.508	32.054	31.880	*Time Deposits*
Valas	2.404	201	10	10	10	9	10	10	8	8	8	7	7	7	7	*Foreign Exchange*
Giro	753	61	3	3	3	3	2	2	5	5	5	4	5	4	4	*Demand Deposit*
Tabungan	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Saving*
Simpanan Berjangka	1.638	141	7	7	7	7	8	8	3	3	3	3	3	3	3	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	6.269	8.648	1.634	1.560	3.174	1.927	1.323	1.357	1.214	1.418	1.997	2.463	2.370	2.937	2.571	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	1.673	1.808	607	607	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.105	1.105	1.105	1.105	*d. Issued Securities*
e. Pinjaman yang Diterima	621	162	149	349	340	340	340	340	341	343	334	333	334	476	376	*e. Loans received*
Rupiah	621	162	149	349	340	340	340	340	341	343	334	333	334	476	376	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	26	-	44	-	464	132	89	223	209	-	185	135	343	157	-	*g. Other Liabilities*
h. Setoran Jaminan	88	33	11	14	25	22	21	21	19	16	12	14	16	16	19	*h. Margin Deposits*
Beberapa komponen modal																***Components of Capital***
a. Modal Disetor	12.123	10.501	6.682	6.682	6.734	6.734	6.777	6.831	6.831	6.831	6.831	6.861	6.972	6.971	7.002	*a. Paid In Capital*
b. Cadangan	2.125	2.063	1.601	1.601	1.601	1.614	1.614	1.634	1.690	1.914	1.914	1.914	1.914	1.914	1.914	*b. Reserves*
c. L/R Tahun lalu [1)]	767	(69)	(455)	(454)	(454)	312	291	184	(53)	(411)	(411)	(416)	(418)	(418)	(418)	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	1.570	861	642	712	716	69	142	251	312	368	393	494	572	632	759	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	2.119	1.347	293	339	434	444	391	374	368	403	424	476	376	452	408	*e. Additional Paid In Capital*
f. Modal Pinjaman	194	168	168	168	169	169	169	169	169	169	169	169	169	169	169	*f. Loan Capital*

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																***Distribution of Funds***
a. Kredit Yang Diberikan	535.465	568.076	524.009	526.938	530.446	522.550	486.292	495.513	502.474	509.167	517.555	519.394	522.989	513.240	517.476	*a. Credit*
- Kepada Pihak Ketiga	528.114	560.600	517.022	519.830	523.311	515.456	479.419	487.612	494.397	500.801	509.156	510.986	514.502	504.698	508.874	*- To Third Party*
Rupiah	430.109	465.989	450.877	455.224	457.977	454.050	415.724	424.733	429.194	435.550	437.894	439.033	442.447	434.459	436.912	*Rupiah*
Valas	98.005	94.611	66.145	64.607	65.334	61.406	63.695	62.879	65.204	65.251	71.262	71.953	72.055	70.238	71.962	*Foreign Exchange*
- Kepada Bank Lain	7.351	7.476	6.987	7.108	7.135	7.095	6.873	7.901	8.076	8.366	8.399	8.408	8.487	8.542	8.602	*- Inter Bank Credit*
Rupiah	1.647	1.638	1.178	1.191	1.213	1.159	975	980	1.090	1.399	1.229	1.198	1.134	1.119	1.044	*Rupiah*
Valas	5.704	5.838	5.808	5.917	5.922	5.936	5.898	6.921	6.986	6.967	7.170	7.210	7.353	7.424	7.558	*Foreign Exchange*
b. Penempatan pada Bank Lain	51.008	36.814	64.661	53.272	45.859	44.694	47.144	61.614	59.502	53.188	54.640	54.578	52.925	57.664	64.789	*b. Interbank Placement*
- Giro	15.976	10.874	10.143	12.085	13.545	14.739	15.223	16.291	16.233	16.810	15.656	15.744	15.941	17.647	16.119	*- Demand Deposit*
- Inter Bank Call Money	21.319	15.524	22.553	16.182	17.037	14.023	18.233	29.681	28.993	24.121	22.243	21.565	19.426	19.656	21.450	*- Inter Bank Call Money*
- Deposito Berjangka	12.153	8.452	27.997	21.434	11.667	12.265	9.824	12.396	10.402	8.937	13.691	14.244	14.688	17.947	25.519	*- Time Deposits*
- Lainnya	1.560	1.965	3.968	3.571	3.610	3.667	3.863	3.245	3.873	3.320	3.050	3.025	2.869	2.414	1.700	*- Others*
c. Penempatan pada Bank Indonesia	99.376	105.010	97.274	103.906	98.689	94.514	79.092	76.668	86.031	87.821	94.825	87.593	85.850	88.084	93.195	*c. Placement to Bank Indonesia*
- Giro	54.912	49.171	49.730	51.772	49.577	46.216	41.867	43.472	47.159	49.760	46.885	50.451	45.947	45.026	46.598	*- Demand Deposit*
- Fine Tune Operation (FTO)	20.350	18.126	25.461	20.299	22.776	26.214	20.173	13.143	17.725	23.826	22.466	23.281	21.965	21.793	30.319	*- Fine Tune Operation (FTO)*
- Fasbi	23.545	36.361	19.750	31.208	24.476	18.084	12.973	18.226	18.898	12.118	23.490	12.810	16.196	20.560	15.508	*- Fasbi*
- Lainnya	568	1.351	2.333	626	1.859	4.001	4.079	1.827	2.249	2.118	1.984	1.050	1.742	705	769	*- Others*
d. Surat Berharga	71.139	80.757	100.601	106.149	100.078	106.288	107.315	105.400	111.083	102.768	97.524	91.471	88.863	85.454	89.304	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	8.564	17.284	7.568	7.419	5.717	7.514	8.613	8.926	6.746	8.004	6.350	5.132	4.705	6.660	8.658	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara	5.297	3.489	9.254	6.823	5.210	6.619	6.018	5.976	7.542	6.176	6.030	6.587	6.843	4.043	6.294	*- Treasury Bills*
- Obligasi	39.638	38.900	44.388	51.690	50.388	47.297	42.975	42.775	47.385	43.027	45.100	43.974	46.207	47.327	47.952	*- Bonds*
- Lainnya	17.641	21.085	39.391	40.217	38.764	44.857	49.709	47.724	49.409	45.562	40.044	35.778	31.107	27.423	26.399	*- Others*
e. Penyertaan	289	853	355	355	395	382	380	377	378	378	379	380	381	380	381	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	10.807	13.133	12.893	14.001	13.029	13.440	12.699	13.003	13.192	13.445	13.595	14.095	14.474	14.349	14.765	*f. Impairment on Financial Assets*
- Kredit yang diberikan	10.129	12.323	12.127	13.173	12.218	12.662	11.867	12.041	12.202	12.434	12.724	13.097	13.383	13.122	13.638	*- Credit*
- Surat Berharga	27	22	6	7	9	8	11	48	45	52	20	131	137	172	230	*- Securities*
- Lainnya	652	787	760	821	801	770	821	914	945	959	852	867	954	1.055	897	*- Others*
g. Tagihan Spot dan Derivatif	2.900	1.339	1.001	958	948	1.742	1.095	962	942	1.033	1.439	1.035	1.554	743	891	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	16.662	14.949	32.900	35.452	23.915	30.281	31.596	29.099	32.936	30.162	24.418	31.211	32.329	24.517	28.199	*h. Other claims*
Sumber Dana																***Source of Funds***
a. Dana Pihak Ketiga	539.936	571.782	625.327	618.883	573.711	585.770	546.957	561.637	573.818	573.772	570.258	565.964	560.193	555.190	578.405	*a. Third Party Funds*
Rupiah	442.803	499.793	565.359	563.025	514.199	531.183	493.034	506.902	516.010	514.755	509.632	505.259	498.070	492.131	507.382	*Rupiah*
Giro	89.923	90.901	142.266	133.803	95.436	112.755	108.263	117.493	122.113	123.272	120.730	114.746	111.781	116.902	126.564	*Demand Deposit*
Tabungan	102.613	112.699	111.412	115.504	126.726	116.835	102.065	102.604	103.989	107.123	110.821	113.044	111.346	107.196	107.514	*Saving*
Simpanan Berjangka	250.267	296.193	311.681	313.717	292.038	301.592	282.706	286.806	289.908	284.361	278.081	277.469	274.943	268.033	273.303	*Time Deposits*
Valas	97.133	71.989	59.968	55.858	59.512	54.587	53.922	54.735	57.808	59.017	60.626	60.706	62.123	63.058	71.023	*Foreign Exchange*
Giro	35.895	29.873	28.441	24.986	25.813	23.475	24.188	23.795	29.058	30.128	30.534	31.207	31.456	32.994	38.050	*Demand Deposit*
Tabungan	7.259	5.027	4.686	4.384	4.196	4.605	4.176	4.582	4.109	4.582	4.753	4.910	4.599	5.123	4.879	*Saving*
Simpanan Berjangka	53.979	37.089	26.840	26.488	29.503	26.507	25.559	26.358	24.640	24.308	25.339	24.589	26.068	24.941	28.094	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	147	1	235	233	233	226	527	303	240	264	259	580	633	1	1	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	52.341	50.200	27.521	25.578	37.798	30.177	30.062	30.768	37.267	32.181	34.060	34.034	36.435	35.661	35.585	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	10.992	11.329	8.149	8.016	9.112	8.157	7.250	8.452	8.214	7.853	8.285	7.352	7.714	8.262	7.709	*d. Issued Securities*
e. Pinjaman yang Diterima	17.304	19.042	13.084	12.995	13.373	12.236	9.887	9.784	12.598	13.532	14.231	13.995	13.426	11.402	12.366	*e. Loans received*
Rupiah	5.032	6.579	5.468	5.624	7.097	6.070	3.486	3.271	3.729	4.045	4.183	3.862	3.876	3.164	3.179	*Rupiah*
Valas	12.272	12.463	7.616	7.371	6.276	6.167	6.401	6.512	8.869	9.487	10.048	10.133	9.550	8.238	9.187	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	6.509	2.512	1.426	1.161	1.023	1.208	1.531	1.292	1.817	2.182	3.949	3.598	5.272	3.948	4.613	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	7.961	6.637	5.967	6.172	6.252	5.265	5.023	5.514	7.915	9.569	10.971	7.340	7.589	5.239	5.924	*g. Other Liabilities*
h. Setoran Jaminan	811	528	840	723	845	825	708	724	740	677	683	675	700	651	678	*h. Margin Deposits*
Beberapa komponen modal																***Components of Capital***
a. Modal Disetor	61.785	66.947	72.855	73.163	73.441	73.705	70.816	70.962	71.186	71.348	72.291	72.435	72.487	70.691	70.878	*a. Paid In Capital*
b. Cadangan	11.125	12.992	15.077	15.059	15.239	15.041	13.916	13.929	14.656	14.684	14.863	14.870	14.873	14.592	14.594	*b. Reserves*
c. L/R Tahun lalu [1)]	11.114	8.949	4.641	6.819	6.409	16.199	13.613	12.125	9.822	9.219	8.686	8.677	8.679	6.907	6.917	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	9.948	10.327	8.726	9.856	10.298	1.095	1.707	2.633	3.396	3.986	4.696	5.523	6.409	6.956	7.764	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	9.009	15.576	14.501	15.574	15.944	15.915	15.597	15.340	15.024	14.978	13.696	16.560	16.443	14.891	14.505	*e. Additional Paid In Capital*
f. Modal Pinjaman	7.105	8.077	5.185	5.162	5.169	5.059	4.620	4.624	4.648	4.628	4.699	5.244	5.298	4.463	4.306	*f. Loan Capital*

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																***Distribution of Funds***
a. Kredit Yang Diberikan	1.523.679	1.582.684	1.567.298	1.583.404	1.598.788	1.577.271	1.638.264	1.656.439	1.670.138	1.700.783	1.734.873	1.730.258	1.761.119	1.802.896	1.813.844	*a. Credit*
- Kepada Pihak Ketiga	1.507.831	1.567.489	1.555.536	1.569.429	1.582.814	1.562.850	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	*- To Third Party*
Rupiah	1.193.303	1.257.604	1.228.580	1.237.802	1.257.044	1.240.031	1.289.520	1.310.841	1.324.090	1.354.643	1.376.846	1.374.100	1.383.936	1.414.098	1.426.280	*Rupiah*
Valas	314.528	309.885	326.957	331.627	325.770	322.819	334.345	330.613	329.991	330.159	342.125	340.440	360.350	371.229	369.066	*Foreign Exchange*
- Kepada Bank Lain	15.848	15.195	11.762	13.976	15.974	14.420	14.399	14.985	16.057	15.981	15.902	15.717	16.833	17.569	18.497	*- Inter Bank Credit*
Rupiah	9.431	9.706	7.115	8.084	9.584	8.587	8.651	8.538	9.539	9.733	9.245	9.207	9.050	8.955	8.526	*Rupiah*
Valas	6.417	5.490	4.647	5.892	6.390	5.833	5.748	6.447	6.518	6.247	6.657	6.511	7.783	8.614	9.971	*Foreign Exchange*
b. Penempatan pada Bank Lain	76.011	91.764	93.774	89.602	86.605	90.236	92.035	108.215	107.788	92.093	101.846	94.407	99.248	98.871	99.207	*b. Interbank Placement*
- Giro	17.333	26.443	25.637	22.745	22.855	19.720	20.907	26.845	26.875	23.510	29.208	22.966	24.644	24.915	25.312	*- Demand Deposit*
- Inter Bank Call Money	51.606	57.251	57.310	55.216	54.839	61.358	61.832	70.833	66.910	56.807	64.702	59.621	64.381	63.716	62.849	*- Inter Bank Call Money*
- Deposito Berjangka	1.865	1.879	4.590	4.994	2.855	3.135	4.176	5.804	8.870	7.301	3.891	7.790	6.417	7.050	7.957	*- Time Deposits*
- Lainnya	5.207	6.191	6.238	6.647	6.056	6.022	5.120	4.732	5.133	4.475	4.046	4.029	3.806	3.190	3.089	*- Others*
c. Penempatan pada Bank Indonesia	232.813	216.987	212.365	207.858	243.185	225.488	212.674	199.317	214.273	233.868	241.859	229.521	201.181	216.191	230.613	*c. Placement to Bank Indonesia*
- Giro	139.590	133.173	130.601	129.227	132.877	131.514	137.542	140.707	141.083	137.305	138.548	139.240	135.624	134.815	139.264	*- Demand Deposit*
- Fine Tune Operation (FTO)	50.564	19.711	47.905	30.362	37.508	49.221	44.391	21.775	32.076	44.824	31.644	55.837	33.107	36.689	45.451	*- Fine Tune Operation (FTO)*
- Fasbi	36.022	61.082	33.587	47.322	71.293	43.656	29.779	33.723	39.179	49.873	69.396	32.353	31.021	43.494	44.643	*- Fasbi*
- Lainnya	6.637	3.022	271	947	1.507	1.097	962	3.112	1.934	1.866	2.273	2.091	1.428	1.192	1.254	*- Others*
d. Surat Berharga	229.841	318.726	343.396	339.013	327.201	346.791	385.836	394.789	374.792	341.544	328.946	310.584	311.566	313.572	303.103	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	14.984	42.944	2.079	1.788	1.796	4.049	4.114	3.984	3.903	4.654	4.593	5.859	7.768	12.870	13.721	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara	13.273	21.687	31.906	27.516	24.149	15.515	21.740	20.625	21.307	18.906	16.619	19.756	21.818	24.781	23.001	*- Treasury Bills*
- Obligasi	161.298	188.189	182.156	184.196	175.855	163.438	190.163	195.858	196.278	185.702	192.522	199.473	205.520	208.907	203.351	*- Bonds*
- Lainnya	40.287	65.906	127.255	125.513	125.401	163.789	169.818	174.321	153.305	132.283	115.211	85.497	76.460	67.013	63.030	*- Others*
e. Penyertaan	10.503	16.228	16.013	16.211	16.359	16.507	14.139	14.305	13.830	14.393	15.614	15.812	15.991	16.151	16.270	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	39.176	49.397	39.943	40.212	38.864	39.780	40.373	41.375	41.870	42.552	43.553	43.255	44.203	44.264	44.742	*f. Impairment on Financial Assets*
- Kredit yang diberikan	37.460	48.209	39.943	39.776	38.324	39.326	39.928	40.919	41.419	42.066	43.030	42.677	43.647	43.604	44.129	*- Credit*
- Surat Berharga	510	355	179	172	189	194	202	207	203	239	264	294	302	327	338	*- Securities*
- Lainnya	1.206	833	262	264	351	260	243	248	247	247	260	283	254	333	274	*- Others*
g. Tagihan Spot dan Derivatif	16.302	11.608	6.840	6.322	5.589	8.550	7.213	5.832	7.329	8.556	14.902	13.303	18.368	18.133	21.571	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	79.188	84.106	110.295	108.522	92.692	121.816	112.785	106.398	103.167	92.529	84.021	95.525	95.345	104.276	113.128	*h. Other claims*
Sumber Dana																***Source of Funds***
a. Dana Pihak Ketiga	1.517.441	1.633.429	1.628.542	1.634.881	1.638.013	1.653.350	1.713.910	1.733.707	1.734.172	1.702.970	1.722.935	1.695.601	1.703.437	1.729.653	1.746.030	*a. Third Party Funds*
Rupiah	1.192.505	1.311.815	1.319.509	1.325.184	1.342.107	1.357.829	1.418.292	1.436.004	1.430.833	1.401.582	1.413.028	1.392.682	1.397.128	1.409.663	1.417.943	*Rupiah*
Giro	214.291	269.855	263.668	265.380	287.337	275.190	294.635	298.470	296.558	297.645	310.952	282.292	281.827	295.530	292.516	*Demand Deposit*
Tabungan	262.873	290.974	254.959	256.616	267.371	265.389	281.492	279.278	279.328	283.210	285.262	287.224	285.576	285.659	284.067	*Saving*
Simpanan Berjangka	715.341	750.986	800.882	803.188	787.400	817.250	842.166	858.256	854.947	820.728	816.814	823.167	829.725	828.474	841.360	*Time Deposits*
Valas	324.936	321.615	309.033	309.697	295.905	295.521	295.618	297.702	303.339	301.388	309.907	302.919	306.310	319.990	328.087	*Foreign Exchange*
Giro	130.551	121.357	123.077	121.535	110.717	112.885	111.529	112.114	117.430	116.138	118.487	115.951	114.963	119.621	122.274	*Demand Deposit*
Tabungan	63.767	74.810	61.410	62.749	60.341	60.464	59.115	60.054	61.716	60.584	60.682	60.487	59.701	63.971	66.288	*Saving*
Simpanan Berjangka	130.618	125.448	124.545	125.414	124.848	122.172	124.973	125.534	124.192	124.665	130.738	126.480	131.646	136.398	139.525	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	0	0	1.338	436	10	917	602	0	0	0	0	525	0	960	0	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	62.768	74.717	101.151	96.142	99.164	103.935	103.957	113.940	105.344	112.398	111.692	108.122	106.137	109.324	103.849	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	31.949	37.077	47.755	47.738	49.212	41.239	42.764	43.012	43.969	45.359	45.362	46.501	43.962	45.715	46.287	*d. Issued Securities*
e. Pinjaman yang Diterima	70.414	58.728	69.852	73.753	78.979	93.383	97.488	99.830	103.476	105.899	115.880	118.714	121.278	134.323	141.007	*e. Loans received*
Rupiah	14.225	11.632	15.023	17.016	16.811	16.813	20.432	22.379	25.949	26.903	29.493	28.146	27.922	31.055	35.353	*Rupiah*
Valas	56.189	47.097	54.829	56.737	62.167	76.570	77.056	77.451	77.528	78.996	86.387	90.568	93.356	103.268	105.654	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	19.228	10.338	6.560	5.704	4.706	7.134	7.122	6.185	7.876	9.644	15.930	15.070	21.035	21.941	26.278	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	54.189	50.308	37.669	41.557	53.917	37.516	36.812	37.965	48.169	59.528	58.581	41.385	42.442	44.712	44.007	*g. Other Liabilities*
h. Setoran Jaminan	2.072	1.590	1.485	1.441	1.626	1.498	1.432	1.489	1.711	1.738	1.741	1.510	1.520	1.721	1.842	*h. Margin Deposits*
Beberapa komponen modal																***Components of Capital***
a. Modal Disetor	52.966	58.756	72.653	72.625	72.679	72.679	75.640	75.814	75.814	77.248	77.439	77.439	77.696	81.549	81.549	*a. Paid In Capital*
b. Cadangan	29.092	31.373	34.860	34.863	34.917	35.152	37.011	34.750	34.936	37.680	37.724	37.724	37.724	37.727	37.727	*b. Reserves*
c. L/R Tahun lalu [1)]	105.005	122.755	116.261	114.084	112.770	144.894	143.594	138.663	137.290	134.515	134.051	133.304	133.320	134.129	134.146	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	20.703	24.938	29.505	30.426	32.577	3.286	6.533	10.303	12.947	15.488	18.279	21.713	24.867	28.541	32.023	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	48.458	55.330	53.584	54.771	54.383	53.906	53.088	52.645	51.596	49.847	50.520	52.584	51.962	51.701	52.025	*e. Additional Paid In Capital*
f. Modal Pinjaman	29.826	32.237	35.298	33.833	35.349	35.236	35.964	35.981	37.071	35.561	33.792	33.853	35.347	37.846	38.088	*f. Loan Capital*

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																***Distribution of Funds***
a. Kredit Yang Diberikan	1.791.495	2.017.032	2.277.662	2.305.545	2.419.342	2.345.588	2.348.478	2.401.908	2.417.848	2.481.487	2.540.089	2.542.136	2.560.637	2.613.111	2.647.734	*a. Credit*
- Kepada Pihak Ketiga	1.781.889	2.004.722	2.259.968	2.286.894	2.399.043	2.324.843	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	*- To Third Party*
Rupiah	1.569.174	1.777.424	1.994.186	2.015.525	2.104.638	2.044.325	2.040.090	2.081.056	2.095.805	2.141.470	2.179.396	2.179.944	2.195.035	2.229.964	2.251.104	*Rupiah*
Valas	212.715	227.298	265.782	271.369	294.406	280.517	288.529	298.725	297.642	313.725	330.905	333.179	339.433	354.825	367.814	*Foreign Exchange*
- Kepada Bank Lain	9.606	12.310	17.694	18.651	20.299	20.745	19.859	22.127	24.401	26.292	29.788	29.013	26.169	28.323	28.816	*- Inter Bank Credit*
Rupiah	8.970	10.401	15.134	15.780	16.033	15.786	15.134	17.160	19.643	21.416	24.855	24.864	22.458	24.897	25.097	*Rupiah*
Valas	636	1.910	2.560	2.871	4.266	4.959	4.725	4.966	4.758	4.877	4.933	4.149	3.711	3.426	3.719	*Foreign Exchange*
b. Penempatan pada Bank Lain	70.432	68.758	82.941	80.621	97.103	75.928	86.186	89.324	84.413	94.047	92.369	81.874	88.692	95.624	91.368	*b. Interbank Placement*
- Giro	40.715	37.317	49.151	46.080	51.104	43.515	49.288	56.437	47.984	58.070	53.715	46.202	48.896	50.214	52.202	*- Demand Deposit*
- Inter Bank Call Money	26.226	22.695	22.127	24.293	32.629	20.060	25.236	20.299	22.885	22.615	28.605	27.422	29.448	36.145	29.903	*- Inter Bank Call Money*
- Deposito Berjangka	1.767	2.807	5.756	3.379	6.253	5.342	4.790	6.372	7.581	7.337	5.346	3.263	5.075	4.441	4.893	*- Time Deposits*
- Lainnya	1.724	5.939	5.906	6.869	7.117	7.011	6.871	6.216	5.964	6.025	4.703	4.987	5.273	4.824	4.370	*- Others*
c. Penempatan pada Bank Indonesia	312.548	350.295	303.197	305.590	310.443	306.767	280.120	264.177	268.237	300.997	303.570	288.679	294.403	293.867	287.078	*c. Placement to Bank Indonesia*
- Giro	180.957	171.484	198.955	190.028	184.630	199.287	196.037	194.419	187.325	190.130	198.806	195.519	206.819	208.811	213.294	*- Demand Deposit*
- Fine Tune Operation (FTO)	83.531	109.849	84.256	88.021	86.530	85.064	68.805	58.925	66.509	70.228	72.593	64.492	76.436	51.148	41.135	*- Fine Tune Operation (FTO)*
- Fasbi	48.061	68.961	19.970	27.526	39.254	22.379	15.244	10.793	14.367	40.059	31.590	28.626	11.096	33.871	32.533	*- Fasbi*
- Lainnya	0	1	17	16	30	36	33	40	35	580	581	42	52	36	115	*- Others*
d. Surat Berharga	331.274	429.264	541.676	562.948	566.984	578.146	604.478	588.516	556.017	506.826	487.997	535.880	532.151	545.143	569.802	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	14.136	34.031	13.319	12.538	11.090	8.471	6.280	5.589	3.336	2.987	2.348	1.659	4.845	10.010	16.294	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara	5.835	4.097	22.148	10.151	18.429	16.323	20.427	25.555	26.806	22.025	20.248	10.133	33.822	34.557	37.528	*- Treasury Bills*
- Obligasi	265.442	315.099	376.827	408.964	384.530	379.337	392.994	369.063	360.376	319.636	308.495	385.946	362.623	372.151	378.193	*- Bonds*
- Lainnya	45.861	76.037	129.382	131.296	152.935	174.016	184.778	188.309	165.499	162.179	156.907	138.142	130.861	128.426	137.787	*- Others*
e. Penyertaan	14.725	16.726	20.435	21.254	22.872	22.872	24.440	24.440	23.920	23.920	23.990	23.990	23.990	24.990	25.245	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	61.026	83.680	102.303	102.023	97.984	99.010	100.508	98.741	99.345	100.251	100.653	100.291	101.450	101.938	102.414	*f. Impairment on Financial Assets*
- Kredit yang diberikan	57.555	80.388	98.964	98.679	94.169	95.473	96.918	94.942	95.441	96.534	97.388	96.905	97.910	98.363	98.677	*- Credit*
- Surat Berharga	899	821	793	803	815	827	851	855	864	693	411	431	420	428	408	*- Securities*
- Lainnya	2.572	2.470	2.546	2.542	3.000	2.710	2.739	2.943	3.040	3.024	2.854	2.955	3.120	3.147	3.329	*- Others*
g. Tagihan Spot dan Derivatif	1.409	715	1.405	1.302	1.397	2.718	2.222	1.880	2.205	3.177	3.970	3.171	3.761	4.162	4.093	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	57.402	66.934	123.616	101.647	97.200	103.222	115.691	101.307	107.039	130.427	147.317	120.923	126.487	123.957	134.980	*h. Other claims*
Sumber Dana																***Source of Funds***
a. Dana Pihak Ketiga	2.080.909	2.354.143	2.621.284	2.657.153	2.791.010	2.699.141	2.701.455	2.697.579	2.705.986	2.760.366	2.806.876	2.820.630	2.841.589	2.890.381	2.922.581	*a. Third Party Funds*
Rupiah	1.769.768	2.015.164	2.261.738	2.296.731	2.409.500	2.323.793	2.325.887	2.326.365	2.340.989	2.381.517	2.407.398	2.416.977	2.437.095	2.460.180	2.486.201	*Rupiah*
Giro	335.491	431.523	474.158	481.811	519.921	503.742	510.283	487.453	506.403	517.686	509.664	509.934	507.101	510.871	513.374	*Demand Deposit*
Tabungan	835.954	932.553	1.002.805	1.033.393	1.095.871	1.061.943	1.060.831	1.054.053	1.047.368	1.078.436	1.105.709	1.102.125	1.103.265	1.107.689	1.115.327	*Saving*
Simpanan Berjangka	598.324	651.088	784.775	781.528	793.708	758.108	754.773	784.859	787.219	785.395	792.026	804.918	826.729	841.620	857.500	*Time Deposits*
Valas	311.141	338.979	359.547	360.421	381.510	375.349	375.568	371.214	364.996	378.849	399.477	403.653	404.494	430.202	436.381	*Foreign Exchange*
Giro	149.334	148.302	142.327	150.434	160.790	162.012	162.780	152.606	149.546	165.119	173.471	169.900	161.474	191.314	201.065	*Demand Deposit*
Tabungan	50.241	58.459	63.707	63.298	63.096	61.736	60.387	60.510	59.798	60.852	66.346	64.651	63.819	66.256	66.754	*Saving*
Simpanan Berjangka	111.566	132.217	153.513	146.689	157.625	151.601	152.401	158.097	155.653	152.879	159.660	169.102	179.201	172.632	168.561	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	543	806	959	928	954	963	991	979	947	1.922	2.050	1.579	1.203	1.190	1.177	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	33.571	27.451	63.521	51.022	39.286	38.430	41.847	54.534	53.029	54.180	42.837	44.851	48.511	45.133	56.196	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	17.138	36.633	48.560	50.111	50.355	49.441	52.068	46.022	44.088	44.093	44.675	51.341	50.702	53.811	53.965	*d. Issued Securities*
e. Pinjaman yang Diterima	87.429	99.422	95.439	95.115	103.635	103.062	107.698	107.986	110.839	121.282	126.055	129.715	129.951	126.345	127.665	*e. Loans received*
Rupiah	1.045	1.044	953	656	1.123	1.122	1.121	1.118	1.114	1.124	2.216	1.611	1.614	1.624	1.634	*Rupiah*
Valas	86.384	98.378	94.487	94.459	102.512	101.940	106.576	106.868	109.724	120.158	123.838	128.105	128.337	124.721	126.031	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	1.991	1.448	1.688	963	917	1.404	2.786	2.086	3.218	2.931	6.953	4.600	6.798	5.865	5.935	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	46.668	43.369	41.621	42.894	60.104	48.029	46.914	55.883	69.495	107.129	113.149	63.732	66.542	64.973	68.227	*g. Other Liabilities*
h. Setoran Jaminan	3.212	2.964	2.788	2.695	3.388	3.064	3.050	3.004	3.147	2.642	2.568	2.540	2.478	2.085	1.966	*h. Margin Deposits*
Beberapa komponen modal																***Components of Capital***
a. Modal Disetor	25.393	26.011	27.623	27.623	27.380	27.361	27.361	27.361	27.361	27.361	27.361	27.361	27.361	27.361	27.361	*a. Paid In Capital*
b. Cadangan	37.165	15.006	9.950	9.950	9.950	9.950	9.950	9.950	10.183	10.174	10.183	10.183	10.183	10.183	10.183	*b. Reserves*
c. L/R Tahun lalu [1)]	204.109	277.062	350.251	350.251	348.227	438.042	434.861	412.520	402.193	402.559	402.557	402.556	402.555	402.556	402.555	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	71.571	69.466	71.213	79.146	86.589	6.897	13.495	22.576	28.612	36.492	46.118	54.332	62.206	71.627	80.517	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	33.922	37.390	48.672	49.855	49.297	48.462	46.221	45.887	43.699	41.598	37.915	38.829	38.423	37.560	35.576	*e. Additional Paid In Capital*
f. Modal Pinjaman	3.753	215	1.788	1.788	1.788	1.778	1.783	1.784	1.786	1.785	2.291	1.785	1.889	2.890	2.894	*f. Loan Capital*

*) Angka-angka sementara *) Provisional figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																***Distribution of Funds***
a. Pembiayaan Yang Diberikan	17.584	11.431	11.549	11.425	11.245	10.825	10.720	10.658	10.552	10.616	10.362	10.337	10.608	10.597	10.717	*a. Financing*
- Kepada Pihak Ketiga	17.495	11.396	11.541	11.417	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	10.603	10.592	10.713	*- To Third Party*
Rupiah	17.491	11.396	11.541	11.417	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	10.603	10.592	10.713	*Rupiah*
Valas	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Kepada Bank Lain	88	34	8	8	7	7	7	6	5	5	5	5	5	5	4	*- Inter Bank Credit*
Rupiah	88	34	8	8	7	7	7	6	5	5	5	5	5	5	4	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	962	808	480	597	1.040	1.045	1.045	1.053	1.027	1.051	1.008	971	982	889	927	*b. Interbank Placement*
- Giro	290	270	43	40	512	518	518	526	539	544	531	534	554	562	555	*- Demand Deposit*
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Inter Bank Call Money*
- Deposito Berjangka	670	538	437	557	527	527	527	527	487	507	477	437	427	327	372	*- Time Deposits*
- Lainnya	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*
c. Penempatan pada Bank Indonesia	3.280	2.851	2.707	2.415	2.768	2.836	2.352	2.427	2.088	2.090	2.295	2.342	2.425	2.263	2.008	*c. Placement to Bank Indonesia*
- Giro	1.139	561	688	675	680	673	654	660	658	647	594	578	587	567	576	*- Demand Deposit*
- Fine Tune Operation (FTO)	85	240	730	730	750	1.190	1.280	1.280	1.300	1.350	1.220	1.295	1.275	1.255	915	*- Fine Tune Operation (FTO)*
- Fasbi	2.056	2.050	1.289	1.010	1.337	960	418	487	130	93	481	469	563	441	517	*- Fasbi*
- Lainnya	0	-	-	-	-	13	-	-	-	-	-	-	-	-	-	*- Others*
d. Surat Berharga	864	750	911	960	1.275	569	985	964	701	977	1.089	811	853	863	842	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara	-	-	-	24	25	25	25	25	25	-	-	-	-	-	-	*- Treasury Bills*
- Obligasi	809	286	347	337	310	379	457	503	481	506	516	514	479	480	535	*- Bonds*
- Lainnya	54	463	563	599	940	166	504	436	194	472	573	297	374	383	308	*- Others*
e. Penyertaan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	420	852	1.126	1.130	1.179	1.220	1.224	1.241	1.248	1.264	1.168	1.169	1.178	1.144	1.133	*f. Impairment on Financial Assets*
- Pembiayaan yang diberikan	396	840	1.096	1.097	1.140	1.178	1.181	1.194	1.200	1.210	1.109	1.106	1.109	1.074	1.060	*- Financing*
- Surat Berharga	15	4	3	3	7	7	3	3	1	4	4	4	4	4	4	*- Securities*
- Lainnya	10	8	26	30	32	35	40	44	48	50	55	60	65	66	69	*- Others*
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	-	150	833	1.095	529	1.031	849	688	1.065	300	80	125	373	454	499	*h. Other claims*
Sumber Dana																***Source of Funds***
a. Dana Pihak Ketiga	18.112	12.101	13.100	13.142	12.987	12.900	12.665	12.499	12.170	11.533	11.636	11.577	11.407	11.123	11.347	*a. Third Party Funds*
Rupiah	18.054	12.101	13.100	13.142	12.987	12.900	12.665	12.499	12.170	11.533	11.636	11.577	11.405	11.122	11.347	*Rupiah*
Giro	1.134	1.055	613	764	1.057	813	841	702	700	802	803	771	828	907	803	*Demand Deposit*
Tabungan	2.124	1.599	1.482	1.462	1.589	1.575	1.562	1.557	1.498	1.439	1.475	1.535	1.534	1.538	1.541	*Saving*
Simpanan Berjangka	14.797	9.447	11.005	10.916	10.342	10.512	10.262	10.241	9.973	9.292	9.357	9.272	9.043	8.676	9.003	*Time Deposits*
Valas	57	-	-	-	-	-	-	-	-	-	-	-	1	1	-	*Foreign Exchange*
Giro	42	-	-	-	-	-	-	-	-	-	-	-	1	1	-	*Demand Deposit*
Tabungan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Saving*
Simpanan Berjangka	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	130	-	-	-	-	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	933	901	1.118	1.085	1.079	1.035	948	729	807	503	305	418	422	463	402	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	300	883	100	50	275	-	-	310	153	611	771	438	582	654	394	*d. Issued Securities*
e. Pinjaman yang Diterima	114	115	201	245	285	287	286	290	322	335	358	375	391	405	424	*e. Loans received*
Rupiah	114	115	201	245	285	287	286	290	322	335	358	375	391	405	424	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Other Liabilities*
h. Setoran Jaminan	21	29	30	32	32	28	26	26	27	27	27	25	24	23	23	*h. Margin Deposits*
Beberapa komponen modal																***Components of Capital***
a. Modal Disetor	3.340	2.069	2.479	2.579	2.579	2.619	2.619	2.619	2.619	2.619	2.619	2.619	3.691	3.691	3.691	*a. Paid In Capital*
b. Cadangan	41	45	45	45	45	45	45	45	45	45	45	45	45	45	45	*b. Reserves*
c. L/R Tahun lalu [1)]	(74)	(123)	(523)	(523)	(523)	(889)	(889)	(1.019)	(1.027)	(1.019)	(1.024)	(1.029)	(1.264)	(1.274)	(1.276)	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	78	(512)	(325)	(333)	(380)	6	9	16	15	19	28	31	8	12	(29)	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	395	245	(3)	(3)	286	244	244	244	241	241	243	243	(3)	(5)	(5)	*e. Additional Paid In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Loan Capital*

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																***Distribution of Funds***
a. Pembiayaan Yang Diberikan	86.079	111.224	116.862	116.914	118.638	116.947	117.773	118.939	119.775	121.159	117.706	118.575	118.447	123.429	122.510	*a. Financing*
- Kepada Pihak Ketiga	85.771	110.883	116.478	116.531	118.272	116.606	117.426	118.594	119.422	120.800	117.355	118.234	118.119	123.113	122.213	*- To Third Party*
Rupiah	81.278	106.993	112.763	112.851	114.386	112.676	113.294	114.385	115.514	116.971	113.651	114.501	114.745	119.731	118.669	*Rupiah*
Valas	4.493	3.891	3.715	3.679	3.887	3.930	4.132	4.209	3.908	3.829	3.704	3.733	3.375	3.382	3.544	*Foreign Exchange*
- Kepada Bank Lain	307	341	384	383	366	341	347	345	353	360	351	341	327	315	297	*- Inter Bank Credit*
Rupiah	307	341	384	383	366	341	347	345	353	360	351	341	327	315	297	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	2.104	1.751	1.496	1.838	1.431	944	1.290	1.921	2.002	3.465	1.826	1.344	1.336	1.359	2.247	*b. Interbank Placement*
- Giro	1.626	1.265	1.219	1.497	1.210	869	1.179	1.774	1.958	3.263	1.566	1.100	1.164	863	1.852	*- Demand Deposit*
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Inter Bank Call Money*
- Deposito Berjangka	434	440	9	59	154	1	76	76	1	91	191	191	91	275	257	*- Time Deposits*
- Lainnya	45	46	268	282	68	73	36	71	44	112	69	53	81	221	139	*- Others*
c. Penempatan pada Bank Indonesia	14.573	19.908	19.149	20.264	24.003	25.308	24.597	24.125	21.349	19.691	19.100	18.766	18.300	24.828	21.196	*c. Placement to Bank Indonesia*
- Giro	4.717	7.039	8.348	8.256	9.316	9.106	9.077	9.196	9.126	9.487	9.259	8.927	8.345	11.206	10.936	*- Demand Deposit*
- Fine Tune Operation (FTO)	1.400	2.650	2.305	1.955	2.005	2.235	2.060	2.210	3.340	3.285	3.085	3.085	3.030	3.290	3.640	*- Fine Tune Operation (FTO)*
- Fasbi	5.201	9.802	7.239	8.560	10.320	11.413	11.974	12.097	8.255	6.777	6.268	6.378	6.041	9.585	6.085	*- Fasbi*
- Lainnya	3.255	418	1.257	1.493	2.362	2.554	1.485	621	628	141	488	376	884	747	535	*- Others*
d. Surat Berharga	9.679	16.450	23.309	23.783	24.125	23.038	25.846	27.262	28.407	26.954	35.477	34.787	33.863	35.481	35.806	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Bank Indonesia Certificates (SBI)*
(SB/PN)	98	1.979	5.380	4.811	3.920	3.328	4.562	5.157	5.978	6.336	6.224	6.410	5.854	5.427	5.277	*- Treasury Bills*
- Obligasi	8.687	11.170	16.228	16.747	17.371	17.883	18.520	18.490	19.122	17.249	25.472	25.428	25.641	27.208	28.005	*- Bonds*
- Lainnya	895	3.301	1.700	2.225	2.834	1.827	2.765	3.615	3.308	3.368	3.781	2.950	2.368	2.845	2.525	*- Others*
e. Penyertaan	28	29	31	31	31	31	31	30	30	30	30	30	30	32	32	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.468	3.361	3.549	3.486	3.251	3.515	3.732	3.240	3.315	3.314	3.727	3.763	3.725	3.456	3.254	*f. Impairment on Financial Assets*
- Pembiayaan yang diberikan	2.435	3.293	3.486	3.421	3.189	3.455	3.666	3.177	3.249	3.235	3.666	3.675	3.637	3.370	3.166	*- Financing*
- Surat Berharga	10	47	44	45	43	42	48	49	48	48	46	74	73	72	75	*- Securities*
- Lainnya	23	22	19	21	20	17	18	14	17	31	15	14	15	14	13	*- Others*
g. Tagihan Spot dan Derivatif	-	31	1	7	4	13	1	5	2	10	17	20	26	3	6	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	846	1.713	2.656	3.015	2.553	1.958	1.560	736	2.152	2.460	2.054	2.309	1.794	1.274	3.067	*h. Other claims*
Sumber Dana					0											***Source of Funds***
a. Dana Pihak Ketiga	94.726	124.349	142.894	144.961	147.502	148.146	146.558	149.737	150.289	148.799	147.021	147.682	146.464	158.085	156.767	*a. Third Party Funds*
Rupiah	88.131	118.325	137.040	139.154	141.847	142.418	140.732	142.902	143.470	141.889	140.794	141.658	140.951	152.225	150.714	*Rupiah*
Giro	5.925	10.636	16.487	16.448	14.921	14.007	15.376	15.004	15.957	17.311	17.029	15.747	14.687	20.168	19.276	*Demand Deposit*
Tabungan	25.482	35.212	37.220	38.018	41.462	40.756	40.706	40.839	40.773	41.536	42.384	43.256	43.839	46.101	46.165	*Saving*
Simpanan Berjangka	56.723	72.477	83.333	84.689	85.463	87.656	84.649	87.060	86.740	83.042	81.381	82.655	82.424	85.956	85.274	*Time Deposits*
Valas	6.596	6.024	5.854	5.806	5.656	5.728	5.826	6.835	6.819	6.910	6.227	6.024	5.514	5.860	6.053	*Foreign Exchange*
Giro	1.940	1.032	1.402	1.484	1.471	1.400	1.687	2.099	2.157	2.689	1.475	1.550	1.081	1.351	1.047	*Demand Deposit*
Tabungan	139	163	178	179	184	186	190	187	191	196	215	216	219	231	239	*Saving*
Simpanan Berjangka	4.517	4.829	4.273	4.144	4.000	4.142	3.949	4.548	4.471	4.025	4.537	4.258	4.213	4.278	4.768	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	4.799	6.121	2.797	3.216	3.070	2.137	2.377	2.118	2.219	3.256	2.287	2.696	2.328	2.153	2.125	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	2.991	4.612	1.923	1.677	3.242	911	3.223	2.395	1.887	1.440	2.855	1.447	1.342	1.552	1.253	*d. Issued Securities*
e. Pinjaman yang Diterima	1.836	2.201	2.449	2.349	2.443	2.198	2.198	2.198	2.198	2.198	1.859	1.859	1.709	1.829	1.828	*e. Loans received*
Rupiah	1.836	2.201	2.381	2.281	2.443	2.198	2.198	2.198	2.198	2.198	1.859	1.859	1.709	1.829	1.828	*Rupiah*
Valas	-	-	68	68	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	4	3	14	18	32	28	8	2	12	19	21	22	4	6	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	515	282	470	405	389	396	310	341	438	491	474	371	453	413	306	*g. Other Liabilities*
h. Setoran Jaminan	30	37	68	65	60	75	75	69	71	70	71	69	69	72	55	*h. Margin Deposits*
Beberapa komponen modal	-				-											***Components of Capital***
a. Modal Disetor	7.084	9.939	9.986	9.986	10.986	10.986	12.553	12.553	12.553	13.942	15.318	15.318	14.515	15.258	15.258	*a. Paid In Capital*
b. Cadangan	1.807	2.958	3.004	3.004	3.004	3.004	2.537	2.421	2.423	2.423	2.423	2.523	2.654	3.236	3.236	*b. Reserves*
c. L/R Tahun lalu [1)]	(48)	(232)	495	495	495	1.753	1.413	1.187	1.186	1.186	1.186	1.086	873	873	873	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	306	1.139	1.008	1.132	1.005	(12)	132	489	675	914	1.145	1.286	1.494	1.687	1.787	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	1.814	1.824	1.815	3.407	3.769	3.771	4.357	4.775	3.275	3.901	2.343	2.336	2.301	2.166	2.138	*e. Additional Paid In Capital*
f. Modal Pinjaman	-	1.500	1.800	1.800	1.800	1.800	1.800	1.100	1.100	1.100	2.700	2.700	2.700	2.700	2.700	*f. Loan Capital*

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																***Distribution of Funds***
a. Pembiayaan Yang Diberikan	50.865	55.388	58.292	58.610	60.472	59.273	59.489	60.990	61.243	61.509	62.141	62.760	64.382	65.007	65.930	*a. Financing*
- Kepada Pihak Ketiga	50.701	55.202	58.103	58.417	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	64.206	64.831	65.752	*- To Third Party*
Rupiah	46.212	50.390	54.150	54.519	56.465	55.395	55.578	57.060	57.336	57.714	58.238	58.920	60.542	61.218	62.144	*Rupiah*
Valas	4.489	4.812	3.953	3.898	3.814	3.689	3.731	3.757	3.738	3.625	3.727	3.663	3.664	3.612	3.608	*Foreign Exchange*
- Kepada Bank Lain	164	186	189	193	192	189	180	173	169	170	175	177	176	176	178	*- Inter Bank Credit*
Rupiah	164	186	189	193	192	189	180	173	169	170	175	177	176	176	178	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	532	1.552	270	596	703	724	543	724	434	2.799	3.789	568	1.274	618	1.139	*b. Interbank Placement*
- Giro	531	1.551	269	595	701	723	542	723	433	2.797	3.787	567	1.273	617	1.137	*- Demand Deposit*
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Inter Bank Call Money*
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Time Deposits*
- Lainnya	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	*- Others*
c. Penempatan pada Bank Indonesia	7.944	11.996	12.794	12.318	14.391	16.201	16.302	16.061	13.346	9.694	8.954	10.189	8.785	8.338	7.505	*c. Placement to Bank Indonesia*
- Giro	2.905	3.357	5.772	5.762	5.754	5.905	5.940	6.121	6.228	6.232	3.846	6.127	6.191	3.935	3.946	*- Demand Deposit*
- Fine Tune Operation (FTO)	1.900	5.050	3.100	2.350	2.350	2.150	2.150	2.150	1.800	800	800	500	-	-	-	*- Fine Tune Operation (FTO)*
- Fasbi	2.863	3.589	3.312	3.732	5.568	7.008	7.140	6.345	3.691	2.037	4.164	1.688	1.490	2.987	2.449	*- Fasbi*
- Lainnya	276	-	610	473	719	1.138	1.072	1.446	1.628	625	143	1.875	1.105	1.416	1.110	*- Others*
d. Surat Berharga	7.727	6.907	9.935	10.486	10.256	10.181	11.817	13.124	14.711	15.206	14.759	14.319	14.734	14.878	14.811	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Bank Indonesia Certificates (SBI)*
(SB/PN)	1.941	99	1.508	2.040	1.547	2.370	3.177	4.553	4.860	4.524	4.686	3.885	2.634	1.566	1.515	*- Treasury Bills*
- Obligasi	4.621	5.427	7.416	7.603	7.598	6.924	7.613	7.459	8.638	9.528	9.627	10.227	11.886	12.098	12.477	*- Bonds*
- Lainnya	1.164	1.380	1.011	842	1.110	887	1.027	1.111	1.212	1.154	446	207	214	1.213	819	*- Others*
e. Penyertaan	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.008	1.993	1.743	1.717	1.958	1.978	1.926	1.756	1.874	1.875	1.833	1.825	1.819	1.845	1.871	*f. Impairment on Financial Assets*
- Pembiayaan yang diberikan	1.797	1.830	1.718	1.691	1.930	1.936	1.880	1.709	1.826	1.829	1.786	1.783	1.775	1.793	1.823	*- Financing*
- Surat Berharga	152	154	17	17	20	18	19	20	21	19	13	14	16	24	20	*- Securities*
- Lainnya	59	9	8	8	9	25	27	27	27	27	34	28	28	29	29	*- Others Claims*
g. Tagihan Spot dan Derivatif	-	-	0	0	-	0	0	0	0	-	-	0	0	-	0	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	741	1.123	56	59	99	150	169	159	692	221	297	1.936	1.492	2.601	2.231	*h. Other claims*
Sumber Dana																***Source of Funds***
a. Dana Pihak Ketiga	62.057	69.957	73.963	74.648	77.903	78.273	80.036	82.584	82.320	81.663	82.417	81.337	81.933	82.275	82.834	*a. Third Party Funds*
Rupiah	56.702	63.641	68.933	69.552	72.525	72.566	74.537	76.656	76.365	74.730	74.782	75.536	76.142	76.850	77.094	*Rupiah*
Giro	4.340	5.097	5.762	5.712	6.980	6.224	6.642	6.826	6.688	6.826	6.913	6.735	6.624	6.551	6.198	*Demand Deposit*
Tabungan	24.984	27.759	29.233	29.774	31.389	31.232	31.343	31.882	31.126	31.319	31.744	32.363	32.681	32.986	33.334	*Saving*
Simpanan Berjangka	27.378	30.785	33.939	34.065	34.156	35.110	36.552	37.948	38.551	36.585	36.124	36.438	36.838	37.314	37.561	*Time Deposits*
Valas	5.355	6.317	5.030	5.096	5.378	5.707	5.499	5.928	5.955	6.932	7.635	5.801	5.791	5.425	5.741	*Foreign Exchange*
Giro	1.490	1.833	1.427	1.486	1.981	2.428	2.133	2.606	2.351	3.702	4.243	2.392	2.330	1.930	2.091	*Demand Deposit*
Tabungan	3	-	5	5	5	-	-	-	-	-	-	-	-	-	-	*Saving*
Simpanan Berjangka	3.862	4.484	3.598	3.605	3.392	3.279	3.366	3.322	3.604	3.231	3.392	3.409	3.461	3.495	3.650	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	412	494	541	550	654	688	628	852	674	527	571	616	618	727	565	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	500	-	-	-	-	-	-	-	-	-	-	144	-	-	-	*d. Issued Securities*
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loans received*
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	264	114	56	59	99	150	169	159	147	128	136	118	109	158	163	*g. Other Liabilities*
h. Setoran Jaminan	59	24	22	21	20	20	20	20	20	22	22	22	63	21	21	*h. Margin Deposits*
Beberapa komponen modal						-										***Components of Capital***
a. Modal Disetor	1.989	2.489	2.489	2.489	2.489	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	*a. Paid In Capital*
b. Cadangan	298	398	498	498	498	498	498	498	498	498	498	498	498	498	598	*b. Reserves*
c. L/R Tahun lalu [1)]	2.890	2.845	3.070	3.070	3.070	3.435	3.435	3.435	3.435	3.435	3.435	3.435	3.435	3.435	3.335	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	250	325	289	320	365	38	76	121	167	212	261	310	358	809	493	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	50	(24)	(13)	(13)	548	48	48	48	48	48	47	47	47	170	149	*e. Additional Paid In Capital*
f. Modal Pinjaman	-	375	375	375	375	375	375	375	375	375	375	375	375	375	375	*f. Loan Capital*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	646.614	681.460	596.900	655.307	717.761	73.773	128.997	189.354	248.933	300.434	361.292	423.180	486.359	546.666	610.352	*1. Interest Income*
a. Dari Bank Indonesia	7.620	5.990	6.090	6.625	7.320	621	1.113	1.523	1.911	2.453	2.949	3.625	4.060	4.491	4.972	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	8.026	6.667	6.109	6.756	7.358	605	1.129	1.762	2.442	3.233	3.900	4.687	5.455	6.206	7.045	*b. From interbank placement*
c. Dari surat berharga	42.746	52.404	47.969	53.172	59.098	5.372	10.189	15.606	20.524	25.790	30.705	35.532	40.476	45.558	50.393	*c. From securities*
d. Dari Kredit yang diberikan	450.988	474.705	402.993	442.465	484.938	44.656	81.922	123.236	163.464	205.424	247.709	289.801	333.609	376.764	420.932	*d. From credit*
- kepada pihak ketiga bukan bank	448.959	472.391	400.941	440.212	482.484	44.401	81.475	122.579	162.595	204.243	246.286	288.089	331.626	374.508	418.374	*- To Third Party non Bank*
- kepada bank lain	2.029	2.314	2.052	2.252	2.454	255	447	657	869	1.180	1.423	1.712	1.983	2.256	2.558	*- To other Bank*
e. Lainnya	137.234	141.694	133.739	146.289	159.047	22.520	34.644	47.227	60.592	63.535	76.029	89.536	102.759	113.647	127.011	*e Others*
2. Beban Bunga	338.259	338.622	300.817	329.365	359.635	43.385	70.061	99.471	128.606	148.821	177.966	208.067	238.925	267.578	299.108	*2. Interest Expenses*
a. Kepada Bank Indonesia	477	447	47	51	56	4	4	5	7	11	18	21	22	24	25	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	6.486	6.924	6.737	7.316	7.917	634	1.270	2.198	2.816	3.610	4.410	5.273	6.152	7.073	7.981	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	187.208	174.977	147.563	161.807	176.693	14.665	28.079	42.701	56.899	71.470	85.315	100.099	115.253	130.333	146.295	*c. Third Party non Bank*
- Giro	14.858	15.819	15.498	16.986	18.669	1.747	3.315	5.014	6.672	8.428	10.073	11.894	13.415	15.068	16.781	*- Demand Deposit*
- Tabungan	22.410	22.743	19.234	21.092	23.097	2.026	3.955	6.071	7.930	9.857	11.731	13.718	15.844	17.775	19.831	*- Saving*
- Simpanan Berjangka	149.940	136.415	112.831	123.729	134.927	10.893	20.809	31.617	42.297	53.185	63.511	74.487	85.994	97.491	109.683	*- Time deposits*
d. Surat Berharga	7.956	8.227	8.179	9.041	10.034	898	1.795	2.710	3.506	4.525	5.508	6.768	7.683	8.541	9.473	*d. Securities*
e. Pinjaman yang diterima	4.334	6.327	6.202	6.605	7.256	1.175	1.733	2.313	3.118	4.180	5.232	6.096	7.131	8.249	9.361	*e. Loans received*
f. Lainnya	130.259	139.706	130.184	142.751	155.973	22.526	33.946	46.470	59.371	62.365	74.970	87.727	100.748	111.470	124.114	*f. Others*
g. Koreksi atas pendapatan bunga	1.540	2.015	1.905	1.794	1.705	3.483	3.234	3.073	2.890	2.660	2.511	2.082	1.937	1.889	1.860	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**308.355**	**342.838**	**296.083**	**325.942**	**358.127**	**30.389**	**58.936**	**89.883**	**120.327**	**151.614**	**183.326**	**215.113**	**247.434**	**279.088**	**311.243**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	210.957	249.691	192.095	209.784	231.513	34.737	50.089	71.778	91.906	109.519	136.426	157.127	181.316	208.207	221.842	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.584	8.875	9.111	9.771	10.659	1.844	2.600	3.343	4.098	4.815	5.170	5.843	6.371	6.612	7.119	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	750	767	1.327	6	9	6	3	16	19	38	19	19	38	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	39	144	80	118	0	8	29	2	2	2	2	7	2	2	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	107.699	101.314	87.050	95.322	105.410	17.072	24.092	33.499	43.827	51.482	67.761	77.222	93.027	109.132	110.989	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	57.923	63.817	56.723	62.807	69.513	5.872	11.693	18.456	24.238	30.610	36.349	42.608	49.004	55.112	61.694	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	39.702	75.256	38.317	41.037	44.486	9.942	11.688	16.446	19.739	22.595	27.125	31.415	32.887	37.331	42.000	*f Others*
2. Beban Operasional Selain Beban Bunga	386.114	456.244	349.145	383.145	424.241	49.881	82.238	116.920	155.826	190.753	234.267	270.736	313.004	354.944	385.014	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.853	2.474	1.411	1.336	1.666	474	895	1.050	1.424	2.083	3.009	3.113	3.378	3.298	3.648	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	144	403	414	417	8	23	42	50	65	82	88	100	114	135	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	17	17	17	0	-	1	35	146	161	170	160	155	208	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	98.122	101.792	79.354	86.561	95.939	15.297	22.166	30.790	40.779	47.880	64.054	72.746	87.947	103.376	105.152	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	97.213	146.623	89.976	98.030	105.868	15.643	23.380	29.788	38.987	46.829	55.842	61.835	69.572	77.847	86.082	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.113	3.201	2.911	3.409	3.924	403	667	1.024	1.413	1.920	2.324	2.606	3.061	3.458	3.852	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	184.517	201.984	175.072	193.378	216.410	18.055	35.108	54.225	73.139	91.830	108.795	130.178	148.787	166.695	185.937	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**133.198**	**136.311**	**139.033**	**152.581**	**165.398**	**15.245**	**26.787**	**44.741**	**56.407**	**70.380**	**85.484**	**101.505**	**115.747**	**132.351**	**148.071**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**24.080**	**20.712**	**26.135**	**28.182**	**30.242**	**2.026**	**4.792**	**6.304**	**8.575**	**10.766**	**14.337**	**16.142**	**19.244**	**21.514**	**24.305**	***E. Non Operational Income***
F. Beban non - operasional	**23.757**	**19.555**	**25.167**	**26.714**	**28.737**	**2.549**	**3.471**	**5.014**	**6.875**	**8.817**	**10.895**	**12.025**	**13.819**	**15.010**	**16.465**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**323**	**1.157**	**968**	**1.469**	**1.505**	**(523)**	**1.321**	**1.301**	**1.700**	**1.948**	**3.441**	**4.118**	**5.425**	**6.504**	**7.839**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**133.521**	**137.467**	**140.001**	**154.050**	**166.903**	**14.721**	**28.108**	**46.032**	**58.107**	**72.328**	**88.925**	**105.623**	**121.172**	**138.855**	**155.911**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**66.405**	**67.017**	**(83)**	**(85)**	**84.137**	**(3)**	**6**	**(1)**	**(3)**	**1**	**(16)**	**(7)**	**7**	**28**	**43**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**66.967**	**67.431**	**158**	**208**	**84.376**	**(3)**	**(2)**	**39**	**70**	**69**	**7**	**(49)**	**(19)**	**59**	**(5)**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**104.628**	**106.544**	**111.058**	**121.259**	**131.156**	**11.379**	**22.094**	**36.395**	**46.124**	**57.479**	**70.920**	**83.688**	**95.914**	**110.265**	**123.315**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki — *r) Revised figures*

*) Angka-angka sementara — **) Provisional figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	23.379	15.495	7.477	8.234	8.976	729	1.433	2.225	3.025	3.826	4.590	5.389	6.186	6.913	7.793	*1. Interest Income*
a. Dari Bank Indonesia	544	273	157	170	185	11	23	33	42	52	66	79	90	101	115	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	806	452	211	236	257	14	28	48	67	89	107	133	156	175	203	*b. From interbank placement*
c. Dari surat berharga	711	545	327	363	392	29	56	86	114	144	167	191	222	250	277	*c. From securities*
d. Dari Kredit yang diberikan	13.026	9.724	4.672	5.142	5.647	487	960	1.488	1.999	2.526	3.043	3.575	4.096	4.562	5.142	*d. From credit*
- kepada pihak ketiga bukan bank	12.907	9.646	4.671	5.140	5.645	487	960	1.488	1.998	2.493	3.042	3.574	4.095	4.561	5.140	*- To Third Party non Bank*
- kepada bank lain	118	78	1	1	2	0	0	0	1	32	1	1	1	1	2	*- To other Bank*
e. Lainnya	8.292	4.500	2.111	2.323	2.495	187	366	569	803	1.016	1.206	1.410	1.622	1.825	2.056	*e Others*
2. Beban Bunga	15.657	9.505	4.647	5.122	5.558	448	874	1.341	1.835	2.311	2.755	3.220	3.699	4.148	4.666	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	1	-	0	0	-	-	-	-	-	-	-	-	-	-	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	237	230	65	72	84	13	22	31	41	48	56	56	67	79	96	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	6.859	4.640	2.427	2.675	2.917	239	465	713	955	1.206	1.441	1.683	1.929	2.151	2.410	*c. Third Party non Bank*
- Giro	641	468	311	346	370	16	37	65	95	130	159	186	213	238	272	*- Demand Deposit*
- Tabungan	495	299	170	189	210	20	36	54	71	89	106	123	140	154	171	*- Saving*
- Simpanan Berjangka	5.723	3.873	1.946	2.140	2.336	204	392	594	789	986	1.176	1.374	1.576	1.759	1.967	*- Time deposits*
d. Surat Berharga	210	160	57	62	69	5	17	26	35	44	54	63	72	81	90	*d. Securities*
e. Pinjaman yang diterima	32	15	20	22	24	2	4	6	8	9	11	25	29	33	40	*e. Loans received*
f. Lainnya	8.320	4.459	2.079	2.291	2.464	188	366	566	797	1.004	1.193	1.392	1.602	1.804	2.031	*f. Others*
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**7.722**	**5.989**	**2.830**	**3.112**	**3.418**	**281**	**559**	**884**	**1.190**	**1.516**	**1.835**	**2.169**	**2.487**	**2.765**	**3.127**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain	-															***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	1.452	1.285	914	1.009	1.096	73	157	236	345	418	488	575	642	727	828	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	216	230	14	16	17	2	5	4	12	13	17	17	17	17	17	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	25	2	0	0	0	-	-	0	0	0	0	0	0	0	0	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	410	281	186	206	228	18	39	73	105	134	149	172	195	219	256	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	801	772	714	788	851	53	113	159	227	271	322	386	430	492	555	*f Others*
2. Beban Operasional Selain Beban Bunga	6.955	5.803	2.876	3.157	3.546	271	536	796	1.126	1.443	1.787	2.082	2.369	2.652	2.992	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	294	205	2	1	1	1	2	2	3	8	6	6	13	19	19	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	1.211	1.081	897	979	1.071	90	168	205	295	360	463	524	590	657	765	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	26	13	3	3	3	0	1	1	1	1	2	2	2	3	3	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	5.402	4.504	1.975	2.174	2.470	180	366	587	828	1.074	1.315	1.550	1.764	1.974	2.205	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**2.219**	**1.471**	**868**	**964**	**969**	**83**	**180**	**323**	**409**	**491**	**536**	**663**	**761**	**840**	**962**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**783**	**5.766**	**13.406**	**13.703**	**14.063**	**446**	**936**	**1.233**	**1.615**	**2.031**	**2.409**	**2.497**	**2.594**	**2.700**	**2.789**	***E. Non Operational Income***
F. Beban non - operasional	**857**	**5.799**	**13.395**	**13.693**	**14.046**	**444**	**932**	**1.226**	**1.614**	**2.032**	**2.409**	**2.498**	**2.594**	**2.701**	**2.787**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(74)**	**(33)**	**11**	**10**	**17**	**2**	**4**	**7**	**1**	**(1)**	**0**	**(1)**	**(1)**	**(1)**	**1**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**2.145**	**1.438**	**878**	**974**	**986**	**85**	**184**	**330**	**410**	**491**	**536**	**662**	**760**	**839**	**964**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**24**	**23**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**142**	**170**	**-**	**-**	**5**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**1.570**	**861**	**642**	**712**	**716**	**69**	**142**	**251**	**312**	**368**	**393**	**494**	**572**	**632**	**759**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	107.041	112.706	89.504	100.454	110.181	9.162	16.595	25.408	34.140	43.181	51.772	60.903	70.127	75.257	84.499	*1. Interest Income*
a. Dari Bank Indonesia	1.412	1.188	1.055	1.201	1.327	113	192	270	349	442	551	669	760	792	891	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	3.063	1.965	1.683	1.899	2.040	112	194	321	461	604	742	897	1.054	1.160	1.352	*b. From interbank placement*
c. Dari surat berharga	5.174	5.893	5.264	6.407	7.150	563	1.024	1.585	2.095	2.752	3.229	3.773	4.293	4.658	5.431	*c. From securities*
d. Dari Kredit yang diberikan	59.585	63.246	49.529	55.456	60.743	4.935	8.772	13.566	18.201	22.952	27.702	32.553	37.472	41.316	46.178	*d. From credit*
- kepada pihak ketiga bukan bank	59.317	62.828	49.184	55.079	60.332	4.900	8.707	13.465	18.066	22.773	27.478	32.285	37.168	40.969	45.787	*- To Third Party non Bank*
- kepada bank lain	268	418	345	377	411	36	66	100	134	180	224	268	304	347	391	*- To other Bank*
e. Lainnya	37.807	40.413	31.972	35.491	38.921	3.439	6.412	9.667	13.036	16.432	19.549	23.011	26.548	27.331	30.646	*e Others*
2. Beban Bunga	70.283	72.338	56.390	62.725	68.658	5.951	10.765	16.284	21.876	27.592	32.940	38.682	44.545	46.993	52.650	*2. Interest Expenses*
a. Kepada Bank Indonesia	36	20	19	20	22	2	3	5	6	7	11	13	14	15	16	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	1.559	1.282	1.104	1.216	1.276	103	188	293	408	546	687	838	1.004	1.131	1.302	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	29.785	29.256	22.401	24.983	27.262	2.198	3.918	5.989	8.005	10.075	12.018	14.037	16.060	17.598	19.670	*c. Third Party non Bank*
- Giro	2.909	2.792	2.404	2.689	2.902	187	317	510	703	915	1.102	1.300	1.492	1.599	1.795	*- Demand Deposit*
- Tabungan	2.603	2.556	2.103	2.334	2.565	220	397	664	799	1.007	1.213	1.435	1.656	1.827	2.033	*- Saving*
- Simpanan Berjangka	24.273	23.908	17.894	19.960	21.794	1.791	3.204	4.815	6.502	8.153	9.703	11.302	12.912	14.172	15.842	*- Time deposits*
d. Surat Berharga	896	985	615	674	744	88	172	259	339	419	504	600	685	772	868	*d. Securities*
e. Pinjaman yang diterima	645	660	475	519	571	55	71	108	141	181	221	263	304	241	272	*e. Loans received*
f. Lainnya	37.361	40.135	31.777	35.313	38.783	3.438	6.388	9.631	12.978	16.364	19.495	22.932	26.449	27.207	30.493	*f. Others*
g. Koreksi atas pendapatan bunga	0	1	1	1	1	67	25	0	0	0	4	1	29	30	30	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**36.758**	**40.368**	**33.114**	**37.729**	**41.524**	**3.211**	**5.829**	**9.124**	**12.264**	**15.589**	**18.832**	**22.221**	**25.582**	**28.264**	**31.849**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	20.802	20.573	15.068	20.694	24.071	2.840	4.773	6.237	8.344	10.713	13.641	14.834	17.480	15.481	16.852	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.474	1.483	1.345	1.587	1.747	271	468	491	629	854	888	972	1.215	1.235	1.315	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	1	1	1	-	3	0	0	-	3	3	3	3	3	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	5	-	-	-	-	-	-	-	-	-	-	6	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	13.001	12.403	7.742	11.134	13.467	1.481	2.875	3.595	4.936	6.527	8.935	9.333	10.963	8.175	8.797	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	3.234	3.116	2.403	3.223	3.790	277	534	822	1.132	1.412	1.632	1.934	2.233	2.415	2.683	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	3.044	3.176	3.576	4.749	5.066	812	893	1.329	1.648	1.920	2.184	2.591	3.060	3.653	4.054	*f Others*
2. Beban Operasional Selain Beban Bunga	44.523	47.330	37.274	46.056	52.484	4.704	8.495	11.921	16.075	21.066	26.406	29.980	34.930	34.765	38.744	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.087	1.016	484	518	800	146	223	335	504	894	1.154	1.217	1.366	1.233	1.336	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	139	176	188	200	8	19	38	46	56	71	77	89	104	119	*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	11.702	11.806	7.269	10.421	12.707	1.374	2.761	3.413	4.694	6.225	8.652	8.924	10.565	7.781	8.283	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	7.817	9.702	8.551	10.485	11.272	1.050	1.632	2.154	2.716	3.574	4.140	5.181	6.161	7.211	8.481	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	495	207	161	324	361	45	52	79	114	132	180	250	283	274	319	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	23.159	24.459	20.631	24.120	27.144	2.081	3.809	5.902	8.002	10.185	12.208	14.331	16.467	18.162	20.206	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**13.037**	**13.637**	**10.909**	**12.367**	**13.110**	**1.347**	**2.107**	**3.441**	**4.533**	**5.236**	**6.068**	**7.074**	**8.132**	**8.981**	**9.958**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**2.676**	**2.371**	**1.852**	**2.144**	**2.451**	**233**	**512**	**763**	**992**	**1.251**	**1.752**	**1.897**	**2.290**	**2.583**	**2.940**	***E. Non Operational Income***
F. Beban non - operasional	**2.679**	**2.297**	**1.807**	**1.971**	**2.219**	**271**	**483**	**681**	**946**	**1.182**	**1.559**	**1.766**	**2.107**	**2.384**	**2.777**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(3)**	**74**	**45**	**174**	**231**	**(38)**	**29**	**93**	**46**	**69**	**193**	**132**	**183**	**199**	**163**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**13.035**	**13.710**	**10.953**	**12.541**	**13.342**	**1.309**	**2.136**	**3.523**	**4.579**	**5.305**	**6.261**	**7.206**	**8.315**	**9.180**	**10.121**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**4.150**	**4.256**	**(34)**	**(33)**	**4.536**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**4.140**	**4.522**	**111**	**166**	**4.676**	**-**	**(7)**	**40**	**73**	**68**	**22**	**(42)**	**(26)**	**31**	**(48)**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**9.948**	**10.327**	**8.726**	**9.856**	**10.283**	**1.095**	**1.707**	**2.638**	**3.396**	**3.986**	**4.696**	**5.523**	**6.409**	**6.956**	**7.764**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	247.723	265.213	225.616	245.092	268.232	32.029	53.335	76.275	98.903	112.141	135.015	158.487	181.827	206.563	230.314	*1. Interest Income*
a. Dari Bank Indonesia	2.455	2.265	2.524	2.718	2.996	266	501	678	864	1.100	1.348	1.599	1.793	2.010	2.235	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	2.154	2.188	2.025	2.251	2.416	228	404	616	927	1.292	1.534	1.856	2.117	2.404	2.762	*b. From interbank placement*
c. Dari surat berharga	16.746	20.172	16.999	18.200	20.471	1.693	3.366	5.315	6.899	8.667	10.489	11.990	13.464	15.452	16.857	*c. From securities*
d. Dari Kredit yang diberikan	163.079	166.139	127.807	139.385	152.976	13.036	25.462	38.987	52.000	65.604	79.131	93.016	107.306	121.975	136.475	*d. From credit*
- kepada pihak ketiga bukan bank	162.161	165.065	127.126	138.636	152.159	12.962	25.323	38.783	51.728	65.248	78.699	92.508	106.717	121.308	135.725	*- To Third Party non Bank*
- kepada bank lain	918	1.074	682	749	817	74	139	204	272	355	432	508	589	666	750	*- To other Bank*
e. Lainnya	63.289	74.449	76.261	82.538	89.374	16.806	23.602	30.678	38.214	35.479	42.512	50.025	57.147	64.723	71.985	*e Others*
2. Beban Bunga	151.903	157.603	141.392	154.127	168.110	23.424	36.660	50.724	64.855	69.098	83.093	97.441	111.633	126.922	141.455	*2. Interest Expenses*
a. Kepada Bank Indonesia	22	29	28	30	33	2	-	0	0	3	5	6	6	6	6	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	2.821	2.979	2.426	2.669	2.935	244	477	722	978	1.248	1.556	1.871	2.194	2.538	2.871	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	78.677	72.899	56.765	61.903	67.443	5.625	11.123	17.003	22.707	28.477	33.920	39.698	45.609	51.645	57.969	*c. Third Party non Bank*
- Giro	5.681	6.019	4.901	5.323	5.851	552	1.109	1.705	2.281	2.868	3.412	3.981	4.533	5.142	5.697	*- Demand Deposit*
- Tabungan	8.901	9.226	6.708	7.336	8.023	675	1.326	2.021	2.714	3.392	4.041	4.742	5.434	6.110	6.843	*- Saving*
- Simpanan Berjangka	64.094	57.653	45.157	49.244	53.569	4.397	8.687	13.277	17.712	22.218	26.467	30.975	35.642	40.393	45.429	*- Time deposits*
d. Surat Berharga	5.487	5.575	5.370	5.945	6.595	579	1.133	1.691	2.131	2.715	3.304	3.832	4.353	4.865	5.396	*d. Securities*
e. Pinjaman yang diterima	2.255	2.437	2.175	2.407	2.670	275	603	954	1.322	1.744	2.219	2.695	3.181	3.784	4.364	*e. Loans received*
f. Lainnya	62.641	73.684	74.626	81.171	88.432	16.698	23.324	30.354	37.715	34.909	42.087	49.338	56.286	64.082	70.846	*f. Others*
g. Koreksi atas pendapatan bunga	1	0	2	2	2	0	0	1	1	2	2	2	2	2	2	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**95.820**	**107.610**	**84.224**	**90.964**	**100.122**	**8.604**	**16.675**	**25.551**	**34.048**	**43.043**	**51.922**	**61.046**	**70.194**	**79.642**	**88.860**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	114.362	109.665	101.659	107.487	118.617	16.428	24.132	35.520	46.101	54.501	67.122	78.220	94.158	116.050	118.761	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.523	4.583	4.537	4.816	5.253	697	953	1.272	1.457	1.692	1.869	2.163	2.352	2.391	2.561	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	0	-	749	765	1.325	6	6	5	3	16	16	35	16	16	35	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	23	121	56	94	-	7	27	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	83.800	73.851	70.008	74.314	81.373	11.931	17.149	25.041	32.965	38.460	48.521	56.816	69.879	88.623	87.925	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	19.255	20.992	16.437	17.729	19.246	1.875	3.352	5.148	6.920	8.641	10.200	11.878	13.626	15.469	17.340	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	8.784	10.216	9.807	9.806	11.325	1.918	2.665	4.027	4.756	5.691	6.516	7.328	8.285	9.551	10.900	*f Others*
2. Beban Operasional Selain Beban Bunga	182.258	185.032	148.218	159.272	177.026	20.410	32.884	48.860	64.454	79.093	97.244	113.273	134.571	161.597	169.267	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.139	1.011	694	653	672	221	507	526	696	936	1.342	1.348	1.442	1.459	1.662	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	0	189	189	179	0	4	4	4	9	10	11	11	10	12	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	6	6	6	0	-	-	34	145	160	169	159	154	207	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	78.855	68.495	66.821	70.903	77.705	11.293	16.118	23.784	31.251	36.693	46.214	53.995	66.562	84.846	83.628	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	36.352	44.370	23.373	25.488	29.761	3.006	4.614	7.294	9.176	11.798	14.157	16.081	18.544	21.259	23.589	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1.779	2.188	1.862	2.108	2.498	271	442	655	894	1.137	1.414	1.678	1.981	2.309	2.573	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	64.102	68.942	55.273	59.926	66.206	5.618	11.200	16.597	22.399	28.376	33.946	39.992	45.873	51.560	57.595	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**27.924**	**32.243**	**37.666**	**39.179**	**41.714**	**4.622**	**7.924**	**12.212**	**15.695**	**18.451**	**21.800**	**25.993**	**29.782**	**34.095**	**38.354**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**16.643**	**10.435**	**9.832**	**10.662**	**11.782**	**1.105**	**2.472**	**3.649**	**4.746**	**6.149**	**7.382**	**8.607**	**9.956**	**11.027**	**12.132**	***E. Non Operational Income***
F. Beban non - operasional	**16.839**	**9.610**	**9.346**	**10.276**	**11.616**	**1.090**	**1.981**	**2.953**	**4.092**	**5.022**	**6.281**	**7.356**	**8.685**	**9.446**	**10.404**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(196)**	**824**	**486**	**386**	**166**	**14**	**491**	**696**	**655**	**1.127**	**1.101**	**1.251**	**1.271**	**1.581**	**1.727**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**27.728**	**33.067**	**38.152**	**39.565**	**41.879**	**4.636**	**8.414**	**12.908**	**16.349**	**19.579**	**22.901**	**27.244**	**31.053**	**35.676**	**40.081**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**7.912**	**7.843**	**(48)**	**(53)**	**6.803**	**(3)**	**6**	**(1)**	**(3)**	**1**	**(16)**	**(7)**	**7**	**28**	**43**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**8.344**	**7.843**	**46**	**42**	**6.897**	**(3)**	**6**	**(1)**	**(3)**	**1**	**(16)**	**(7)**	**7**	**28**	**43**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**20.703**	**24.938**	**29.505**	**30.426**	**32.577**	**3.286**	**6.533**	**10.303**	**12.947**	**15.488**	**18.279**	**21.713**	**24.867**	**28.541**	**32.023**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	234.047	256.602	244.765	268.910	294.644	28.682	51.512	76.288	100.669	126.037	151.698	177.131	203.852	230.530	257.270	*1. Interest Income*
a. Dari Bank Indonesia	2.308	1.476	1.595	1.708	1.883	147	241	309	350	487	562	803	890	1.015	1.095	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1.940	1.996	2.165	2.344	2.618	249	499	772	981	1.242	1.509	1.789	2.116	2.452	2.711	*b. From interbank placement*
c. Dari surat berharga	19.099	24.367	23.744	26.377	29.080	2.895	5.352	8.024	10.627	13.213	15.572	18.101	20.795	23.261	25.639	*c. From securities*
d. Dari Pembiayaan yang diberikan	196.341	215.895	202.308	221.894	243.018	24.269	42.962	63.491	83.671	104.829	126.407	147.260	169.308	191.539	213.848	*d. From credit*
- kepada pihak ketiga bukan bank	195.678	215.201	201.365	220.853	241.883	24.155	42.757	63.179	83.253	104.266	125.694	146.383	168.283	190.364	212.502	*- To Third Party non Bank*
- kepada bank lain	663	694	942	1.041	1.136	114	206	312	417	563	712	877	1.026	1.175	1.346	*- To other Bank*
e. Lainnya	14.359	12.868	14.954	16.585	18.046	1.123	2.457	3.691	5.040	6.267	7.648	9.178	10.743	12.262	13.976	*e Others*
2. Beban Bunga	80.513	80.656	81.531	88.787	96.977	11.696	18.238	25.949	33.170	41.318	49.121	57.056	65.798	74.621	83.752	*2. Interest Expenses*
a. Kepada Bank Indonesia	420	397	1	1	1	0	0	0	0	0	1	1	1	1	1	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	1.592	2.106	2.940	3.143	3.389	259	558	1.119	1.346	1.716	2.049	2.435	2.802	3.229	3.610	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	63.135	59.971	58.154	63.632	69.631	5.771	10.966	16.597	22.067	27.780	33.266	39.257	45.477	51.940	58.454	*c. Third Party non Bank*
- Giro	5.274	6.198	7.540	8.252	9.136	922	1.749	2.597	3.427	4.307	5.161	6.150	6.868	7.723	8.625	*- Demand Deposit*
- Tabungan	9.461	9.920	9.533	10.439	11.425	1.026	2.035	3.092	4.031	4.979	5.906	6.876	7.994	8.977	9.996	*- Saving*
- Simpanan Berjangka	48.401	43.854	41.081	44.941	49.071	3.823	7.182	10.908	14.609	18.494	22.198	26.230	30.615	35.241	39.833	*- Time deposits*
d. Surat Berharga	1.094	1.217	1.860	2.056	2.296	200	422	657	899	1.221	1.498	2.097	2.369	2.599	2.869	*d. Securities*
e. Pinjaman yang diterima	1.378	3.201	3.521	3.646	3.980	842	1.056	1.244	1.646	2.244	2.779	3.110	3.613	4.188	4.682	*e. Loans received*
f. Lainnya	11.356	11.869	13.195	14.550	16.008	1.238	2.059	3.288	4.373	5.736	7.060	8.132	9.688	10.869	12.373	*f. Others*
g. Koreksi atas pendapatan bunga	1.539	1.894	1.859	1.760	1.673	3.386	3.176	3.043	2.838	2.621	2.469	2.025	1.848	1.795	1.765	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**153.534**	**175.946**	**163.235**	**180.123**	**197.667**	**16.986**	**33.274**	**50.339**	**67.499**	**84.720**	**102.577**	**120.075**	**138.053**	**155.909**	**173.519**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	66.466	104.618	69.639	75.428	82.068	14.406	19.652	27.428	34.110	40.490	50.297	58.283	63.449	69.634	78.473	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.321	2.504	3.146	3.279	3.563	869	1.162	1.548	1.965	2.214	2.353	2.644	2.739	2.918	3.172	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	11	24	24	24	0	0	2	2	2	2	2	2	2	2	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	10.833	14.982	9.221	9.791	10.482	3.653	4.055	4.833	5.889	6.449	10.253	11.010	12.114	12.264	14.192	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	33.727	38.181	36.453	40.277	44.693	3.589	7.552	12.073	15.609	19.823	23.642	27.775	31.957	35.912	40.171	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	20.585	48.941	20.796	22.056	23.306	6.294	6.883	8.972	10.647	12.003	14.047	16.852	16.637	18.538	20.937	*f Others*
2. Beban Operasional Selain Beban Bunga	134.169	192.942	144.800	157.175	171.721	22.294	36.700	49.899	67.037	80.598	97.821	112.912	127.073	140.237	156.292	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	333	236	232	164	194	106	163	186	221	244	506	541	556	587	630	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	5	38	38	38	-	-	-	-	-	-	0	0	0	4	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	11	11	11	-	-	1	1	1	1	1	1	1	1	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	7.527	21.469	5.197	5.164	5.446	2.622	3.271	3.588	4.829	4.955	9.180	9.821	10.815	10.743	13.236	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	42.881	76.407	50.513	53.771	55.498	10.198	15.165	17.683	23.673	27.558	32.106	34.644	38.494	42.058	45.536	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	781	762	850	935	1.020	82	163	274	384	624	699	642	753	825	900	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	82.647	94.063	87.961	97.092	109.515	9.286	17.939	28.167	37.928	47.215	55.329	67.262	76.454	86.022	95.985	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**85.831**	**87.623**	**88.073**	**98.375**	**108.014**	**9.098**	**16.226**	**27.868**	**34.572**	**44.612**	**55.053**	**65.446**	**74.429**	**85.306**	**95.700**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**3.874**	**1.969**	**939**	**1.513**	**1.744**	**88**	**850**	**590**	**1.127**	**1.231**	**2.684**	**3.008**	**4.250**	**5.043**	**6.292**	***E. Non Operational Income***
F. Beban non - operasional	**265**	**1.759**	**544**	**691**	**759**	**595**	**56**	**76**	**122**	**471**	**509**	**242**	**269**	**298**	**360**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**3.610**	**210**	**395**	**822**	**985**	**(506)**	**795**	**514**	**1.004**	**760**	**2.175**	**2.766**	**3.981**	**4.745**	**5.932**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**89.441**	**87.832**	**88.468**	**99.197**	**108.999**	**8.591**	**17.020**	**28.382**	**35.576**	**45.372**	**57.228**	**68.212**	**78.411**	**90.051**	**101.632**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**53.558**	**53.586**	**-**	**-**	**70.963**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**53.558**	**53.586**	**-**	**-**	**70.963**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**71.571**	**69.466**	**71.213**	**79.146**	**86.589**	**6.897**	**13.495**	**22.576**	**28.612**	**36.492**	**46.118**	**54.332**	**62.206**	**71.627**	**80.517**	***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 Acitivies 1)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	3.771	2.062	1.743	1.911	2.084	169	329	494	651	812	961	1.108	1.328	1.476	1.627	*1. Interest Income*
a. Dari Bank Indonesia	71	54	56	64	69	5	15	21	28	34	40	47	66	73	79	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	34	33	16	16	17	2	3	3	5	6	7	8	9	10	10	*b. From interbank placement*
c. Dari surat berharga	84	43	54	60	70	6	13	21	16	22	27	33	56	60	65	*c. From securities*
d. Dari Pembiayaan yang diberikan	2.343	1.289	1.057	1.157	1.256	99	193	297	392	490	585	674	802	894	989	*d. From financing*
- kepada pihak ketiga bukan bank	2.330	1.281	1.055	1.154	1.254	99	193	296	391	490	584	674	801	893	988	*- To Third Party non Bank*
- kepada bank lain	12	8	2	2	2	0	0	0	0	0	0	0	0	1	1	*- To other Bank*
e. Lainnya	1.238	644	560	614	671	57	106	152	210	259	302	346	396	440	485	*e Others*
2. Beban Bunga	2.647	1.498	1.283	1.407	1.536	125	234	343	450	552	647	749	860	958	1.059	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	50	45	20	22	25	3	5	6	7	8	9	11	13	14	16	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	1.326	798	705	772	839	65	123	185	242	297	345	398	459	510	563	*c. Third Party non Bank*
- Giro	101	16	10	12	13	1	2	3	4	5	6	7	8	9	9	*- Demand Deposit*
- Tabungan	37	31	26	28	31	3	5	7	9	12	13	15	18	20	22	*- Saving*
- Simpanan Berjangka	1.188	751	669	732	796	61	116	174	228	280	326	376	433	482	532	*- Time deposits*
d. Surat Berharga	22	4	8	8	9	0	0	1	1	2	5	9	12	15	19	*d. Securities*
e. Pinjaman yang diterima	5	5	4	4	5	0	1	1	1	2	2	3	3	3	4	*e. Loans received*
f. Lainnya	1.245	646	547	601	658	57	105	151	199	243	285	329	373	415	458	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**1.123**	**564**	**459**	**503**	**548**	**45**	**96**	**151**	**201**	**260**	**315**	**359**	**469**	**518**	**568**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	922	1.374	198	231	249	13	22	40	53	74	97	114	153	165	176	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of financing*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	6	6	7	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	80	54	46	50	56	4	7	10	16	23	26	31	34	38	43	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	842	1.320	152	181	193	9	15	30	37	51	71	83	112	120	126	*f Others*
2. Beban Operasional Selain Beban Bunga	1.964	2.446	974	1.060	1.169	52	110	176	241	316	385	443	581	638	764	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of financing*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	5	5	5	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	973	1.930	488	520	578	9	21	40	55	84	108	121	171	177	254	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	991	516	487	540	591	43	90	136	186	232	277	323	404	455	505	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**81**	**(508)**	**(317)**	**(325)**	**(372)**	**5**	**7**	**14**	**13**	**18**	**26**	**29**	**41**	**45**	**(20)**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**11**	**11**	**4**	**4**	**5**	**2**	**2**	**3**	**3**	**3**	**3**	**3**	**4**	**4**	**29**	***E. Non Operational Income***
F. Beban non - operasional	**6**	**6**	**5**	**5**	**6**	**0**	**1**	**1**	**1**	**2**	**2**	**2**	**3**	**3**	**4**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**5**	**6**	**(1)**	**(1)**	**(1)**	**2**	**2**	**2**	**2**	**2**	**1**	**1**	**1**	**1**	**25**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**86**	**(502)**	**(318)**	**(326)**	**(373)**	**6**	**9**	**16**	**15**	**19**	**28**	**31**	**42**	**46**	**5**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**78**	**(512)**	**(325)**	**(333)**	**(380)**	**6**	**9**	**16**	**15**	**19**	**28**	**31**	**8**	**12**	**(29)**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	21.484	22.169	21.084	23.242	25.486	2.283	4.397	6.540	8.717	10.916	13.032	15.202	17.307	19.466	21.640	*1. Interest Income*
a. Dari Bank Indonesia	394	409	377	412	479	46	81	121	164	204	239	271	293	323	366	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	27	32	9	10	10	1	1	1	2	2	2	3	4	5	6	*b. From interbank placement*
c. Dari surat berharga	646	918	1.103	1.231	1.342	132	275	411	548	703	852	1.003	1.139	1.290	1.451	*c. From securities*
d. Dari Pembiayaan yang diberikan	11.248	12.576	12.245	13.443	14.772	1.264	2.466	3.729	4.957	6.230	7.491	8.788	10.067	11.342	12.599	*d. From financing*
- kepada pihak ketiga bukan bank	11.215	12.555	12.184	13.382	14.707	1.235	2.434	3.695	4.920	6.189	7.448	8.742	10.018	11.291	12.545	*- To Third Party non Bank*
- kepada bank lain	32	22	61	62	65	29	32	35	37	40	43	46	49	52	54	*- To other Bank*
e. Lainnya	9.169	8.234	7.349	8.147	8.884	840	1.575	2.276	3.046	3.777	4.449	5.137	5.804	6.506	7.218	*e Others*
2. Beban Bunga	14.701	13.927	12.833	14.181	15.491	1.402	2.682	3.924	5.223	6.488	7.676	8.883	10.064	11.315	12.600	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	1	-	-	-	-	-	-	-	1	2	2	2	2	2	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	220	269	170	181	194	10	18	25	33	40	48	57	66	75	79	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	4.936	5.026	4.965	5.472	6.008	532	1.042	1.539	2.031	2.524	3.001	3.482	3.951	4.488	4.997	*c. Third Party non Bank*
- Giro	160	208	193	213	232	54	73	93	111	135	156	182	202	248	264	*- Demand Deposit*
- Tabungan	413	306	332	364	400	39	74	110	144	178	210	245	280	319	356	*- Saving*
- Simpanan Berjangka	4.364	4.512	4.439	4.895	5.376	439	895	1.336	1.775	2.210	2.635	3.055	3.469	3.921	4.378	*- Time deposits*
d. Surat Berharga	194	240	239	261	283	22	43	67	88	107	125	145	165	182	199	*d. Securities*
e. Pinjaman yang diterima	18	9	7	8	8	-	-	-	-	-	-	-	-	0	0	*e. Loans received*
f. Lainnya	9.333	8.382	7.452	8.259	8.999	839	1.580	2.292	3.072	3.816	4.501	5.197	5.879	6.568	7.322	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**6.784**	**8.242**	**8.252**	**9.061**	**9.995**	**880**	**1.715**	**2.616**	**3.494**	**4.428**	**5.357**	**6.319**	**7.244**	**8.151**	**9.040**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	1.363	2.912	2.291	2.339	2.667	287	450	1.065	1.349	1.457	2.502	2.556	2.431	2.551	2.855	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	0	19	19	21	22	1	5	19	21	25	24	27	29	32	34	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of financing*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	19	57	48	50	51	3	6	19	21	23	24	25	22	19	20	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	508	581	698	760	865	62	114	180	253	319	376	435	499	558	615	*e. Deviden, gain from investment in shares with equity method,fees/comissions/provisions*
f. Lainnya	836	2.256	1.526	1.509	1.729	221	326	847	1.053	1.090	2.078	2.070	1.881	1.943	2.186	*f Others*
2. Beban Operasional Selain Beban Bunga	7.603	9.737	9.097	9.799	11.154	1.127	1.932	2.980	3.904	4.643	6.276	7.090	7.673	8.432	9.494	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	5	-	-	-	0	1	0	0	0	0	0	0	0	0	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of financing*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	16	22	67	72	82	7	16	5	5	8	8	6	0	1	0	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	2.253	3.228	2.869	3.032	3.630	525	758	999	1.210	1.316	2.312	2.478	2.326	2.438	2.807	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	32	20	22	25	27	4	5	8	11	15	17	20	25	28	31	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	5.303	6.462	6.140	6.670	7.416	591	1.152	1.967	2.677	3.304	3.938	4.585	5.322	5.965	6.655	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**544**	**1.417**	**1.446**	**1.601**	**1.508**	**40**	**233**	**701**	**938**	**1.242**	**1.583**	**1.786**	**2.002**	**2.271**	**2.401**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**74**	**153**	**99**	**140**	**152**	**149**	**17**	**61**	**87**	**91**	**92**	**114**	**128**	**131**	**97**	***E. Non Operational Income***
F. Beban non - operasional	**74**	**79**	**60**	**65**	**74**	**147**	**12**	**68**	**87**	**88**	**110**	**131**	**127**	**147**	**106**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(0)**	**74**	**40**	**75**	**77**	**3**	**4**	**(7)**	**0**	**3**	**(18)**	**(17)**	**2**	**(17)**	**(9)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**543**	**1.490**	**1.486**	**1.676**	**1.586**	**43**	**237**	**694**	**938**	**1.245**	**1.565**	**1.768**	**2.003**	**2.254**	**2.392**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**762**	**1.310**	**-**	**-**	**1.836**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**783**	**1.310**	**-**	**-**	**1.836**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**306**	**1.139**	**1.008**	**1.132**	**1.005**	**(12)**	**132**	**489**	**675**	**914**	**1.145**	**1.286**	**1.494**	**1.687**	**1.787**	***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 Acitivies 3)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	9.163	7.214	6.711	7.464	8.156	720	1.396	2.125	2.828	3.520	4.224	4.959	5.732	6.460	7.208	*1. Interest Income*
a. Dari Bank Indonesia	436	326	325	353	382	32	60	90	115	133	142	156	167	177	189	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1	0	0	0	0	-	-	-	-	0	0	0	0	0	0	*b. From interbank placement*
c. Dari surat berharga	285	467	478	533	593	55	103	164	225	290	369	441	508	587	674	*c. From securities*
d. Dari Pembiayaan yang diberikan	5.362	5.837	5.374	5.988	6.526	565	1.106	1.679	2.245	2.794	3.350	3.935	4.557	5.136	5.701	*d. From financing*
- kepada pihak ketiga bukan bank	5.345	5.816	5.357	5.968	6.505	563	1.102	1.673	2.238	2.784	3.340	3.923	4.545	5.122	5.685	*- To Third Party non Bank*
- kepada bank lain	17	21	18	19	21	2	4	6	7	9	10	11	13	14	16	*- To other Bank*
e. Lainnya	3.079	585	533	590	655	68	126	192	243	304	363	428	499	560	644	*e Others*
2. Beban Bunga	2.554	3.095	2.742	3.015	3.304	339	608	906	1.196	1.463	1.735	2.035	2.327	2.622	2.927	*2. Interest Expenses*
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	8	12	12	13	14	1	2	3	4	4	5	5	6	7	7	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	2.489	2.387	2.146	2.369	2.594	237	442	676	893	1.112	1.325	1.544	1.768	2.000	2.231	*c. Third Party non Bank*
- Giro	92	118	139	151	165	15	27	40	52	67	78	88	98	109	119	*- Demand Deposit*
- Tabungan	500	405	362	401	443	43	82	123	160	201	241	282	324	368	410	*- Saving*
- Simpanan Berjangka	1.897	1.865	1.645	1.817	1.985	179	333	514	681	844	1.005	1.174	1.346	1.524	1.703	*- Time deposits*
d. Surat Berharga	53	45	32	36	38	4	8	9	13	17	19	23	27	28	32	*d. Securities*
e. Pinjaman yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loans received*
f. Lainnya	4	531	509	566	630	67	124	188	236	293	349	408	468	525	593	*f. Others*
g. Koreksi atas pendapatan bunga	-	119	43	31	29	30	32	29	50	36	37	55	57	62	63	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**6.608**	**4.120**	**3.969**	**4.449**	**4.852**	**381**	**788**	**1.219**	**1.632**	**2.057**	**2.489**	**2.925**	**3.405**	**3.838**	**4.281**	***B. Net Interest Income (A1-A2)***
C. Pendapatan dan Beban Operasional Lain																***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	5.588	9.263	2.326	2.597	2.744	691	904	1.252	1.604	1.866	2.278	2.545	3.003	3.599	3.898	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	49	57	50	53	57	4	7	10	14	17	19	19	20	20	21	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of financing*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	20	20	31	34	37	3	7	11	17	22	28	38	42	44	49	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	711	611	500	561	635	49	95	148	202	258	324	384	459	501	587	*e. Deviden, gain from investment in shares with equity method,fees/comissions/provisions*
f. Lainnya	4.808	8.575	1.746	1.948	2.015	635	795	1.083	1.372	1.569	1.908	2.105	2.481	3.033	3.242	*f Others*
2. Beban Operasional Selain Beban Bunga	8.829	12.955	5.907	6.627	7.141	1.022	1.579	2.288	2.989	3.594	4.349	4.956	5.806	6.623	7.462	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	0	1	0	0	0	-	-	0	0	0	0	0	0	0	0	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of financing*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*d. Losses from spot and derivative transaction*
e. Penyusutan/Amortisasi	6.031	9.904	3.287	3.755	4.059	764	1.023	1.413	1.862	2.138	2.555	2.806	3.286	4.046	4.650	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	0	11	14	15	16	2	4	7	9	10	13	15	18	19	25	*f Losses from investment in shares with equity method, fees/comissions/provisions*
g. Lainnya	2.797	3.039	2.606	2.856	3.067	256	552	869	1.119	1.445	1.781	2.135	2.502	2.557	2.786	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**3.368**	**429**	**389**	**419**	**454**	**50**	**112**	**183**	**248**	**329**	**417**	**514**	**601**	**813**	**717**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**19**	**7**	**4**	**15**	**45**	**2**	**3**	**5**	**5**	**9**	**14**	**16**	**22**	**25**	**26**	***E. Non Operational Income***
F. Beban non - operasional	**3.038**	**5**	**11**	**12**	**16**	**2**	**6**	**9**	**13**	**20**	**25**	**31**	**34**	**30**	**27**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**(3.019)**	**3**	**(7)**	**3**	**29**	**(0)**	**(4)**	**(4)**	**(7)**	**(11)**	**(11)**	**(14)**	**(13)**	**(5)**	**(1)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**348**	**431**	**382**	**422**	**484**	**50**	**108**	**179**	**240**	**318**	**406**	**500**	**589**	**809**	**716**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**250**	**325**	**289**	**320**	**365**	**38**	**76**	**121**	**167**	**212**	**261**	**310**	**358**	**809**	**493**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**511.743**	**628.115**	**732.514**	**738.997**	**673.484**	**909.304**	**1.003.642**	**998.199**	**973.364**	**1.045.281**	**1.085.454**	**1.029.808**	**1.016.655**	**1.072.536**	**1.029.292**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	38.641	20.586	33.565	31.132	29.244	25.522	23.085	23.837	22.449	23.070	17.453	19.337	16.699	17.929	17.510	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	468.916	597.813	687.613	702.612	641.745	875.651	967.204	966.873	943.734	1.013.687	1.060.982	1.001.772	993.955	1.047.718	1.004.435	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	4.185	9.715	11.335	5.253	2.495	8.132	13.353	7.489	7.181	8.524	7.019	8.700	6.000	6.889	7.346	- *Others*
Kewajiban Komitmen	**1.821.506**	**1.983.571**	**2.210.928**	**2.231.272**	**2.160.722**	**2.446.723**	**2.561.922**	**2.562.326**	**2.566.041**	**2.622.604**	**2.661.644**	**2.634.864**	**2.726.796**	**2.767.860**	**2.768.711**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	1.219.520	1.304.240	1.416.087	1.424.953	1.408.258	1.467.966	1.472.277	1.455.321	1.474.863	1.460.021	1.442.724	1.469.754	1.541.709	1.531.977	1.565.928	- *Undisbursed loan facilities to debtors*
Committed	275.413	298.509	354.381	359.604	344.860	367.652	364.206	369.769	372.009	369.877	356.299	363.125	378.293	369.036	375.231	*- Committed*
Uncommitted	944.107	1.005.731	1.061.706	1.065.348	1.063.398	1.100.314	1.108.071	1.085.552	1.102.854	1.090.144	1.086.425	1.106.629	1.163.416	1.162.941	1.190.698	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang belum ditarik	7.534	12.370	14.338	12.145	11.229	9.804	12.543	12.538	13.901	14.120	12.344	14.911	19.293	15.241	14.937	- *Undisbursed loan facilities to other banks*
Committed	1.064	1.581	3.671	2.538	3.011	2.019	2.120	2.081	3.330	2.935	1.276	3.341	5.127	2.220	4.232	*- Committed*
Uncommitted	6.469	10.789	10.668	9.607	8.218	7.785	10.423	10.457	10.571	11.185	11.068	11.570	14.166	13.021	10.705	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	69.516	66.353	74.878	74.822	77.108	75.975	77.423	78.902	86.785	87.256	92.944	84.645	89.129	91.755	94.462	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	520.465	594.212	694.070	715.279	659.107	883.120	985.512	1.007.886	982.307	1.052.870	1.105.760	1.056.446	1.069.163	1.121.114	1.085.829	- *Outstanding spot and derivatives (sold)*
- Lainnya	4.471	6.397	11.554	4.073	5.020	9.858	14.167	7.680	8.185	8.337	7.873	9.108	7.501	7.773	7.556	- *Others*
Tagihan Kontinjensi	**308.392**	**334.875**	**316.375**	**314.819**	**316.330**	**275.297**	**285.337**	**286.048**	**274.217**	**275.071**	**275.296**	**332.943**	**300.354**	**305.784**	**313.649**	***Contingent Claims***
- Garansi yang diterima	265.333	288.776	264.284	262.288	264.819	223.098	228.722	233.105	220.233	219.908	218.990	228.175	242.704	247.608	254.386	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	39.402	42.161	47.606	47.901	46.949	47.708	52.071	48.447	49.411	50.253	51.318	99.832	52.774	53.196	54.099	- *Accrued interest*
- Lainnya	3.657	3.938	4.485	4.630	4.562	4.490	4.544	4.497	4.573	4.910	4.988	4.935	4.875	4.980	5.164	- *Others*
Kewajiban Kontijensi	**302.459**	**304.665**	**321.759**	**322.073**	**339.278**	**309.302**	**317.105**	**314.818**	**328.006**	**325.605**	**328.221**	**328.360**	**337.705**	**346.889**	**349.600**	***Contingent Liabilities***
- Garansi yang diberikan	297.391	302.542	320.171	320.487	337.695	307.699	315.496	313.123	326.310	323.727	326.470	326.504	335.901	344.952	347.607	- *Issued guarantees*
- Lainnya	5.069	2.124	1.588	1.586	1.583	1.603	1.609	1.695	1.696	1.878	1.750	1.855	1.805	1.937	1.993	- *Others*
Lainnya	**274.066**	**309.064**	**373.625**	**381.670**	**392.512**	**395.280**	**393.395**	**404.629**	**411.274**	**416.707**	**418.086**	**426.447**	**430.924**	**436.410**	**437.843**	***Others***
- Penerusan Kredit	23.059	9.441	9.652	10.038	10.422	10.404	10.399	9.921	10.645	11.022	10.999	11.321	11.360	11.659	11.740	– *Channelling*
- Aset produktif yang dihapusbukukan	230.274	274.724	335.258	342.456	350.961	354.011	352.011	356.678	362.347	366.484	367.713	375.600	380.023	384.992	385.804	– *Written off earning assets*
Kredit yang diberikan	219.484	262.748	323.617	330.681	339.745	342.860	340.741	345.400	351.019	354.934	359.761	363.864	372.023	373.093	377.532	*- Credit disbursed*
Lainnya	10.790	11.976	11.641	11.775	11.216	11.151	11.270	11.278	11.329	11.550	7.952	11.735	8.000	11.899	8.272	*- Others*
- Aset produktif yang dihapustagih	20.733	24.900	28.715	29.175	31.129	30.864	30.986	38.031	38.281	39.201	39.374	39.527	39.540	39.759	40.299	– *Charged off earning assets*
Kredit yang diberikan	14.300	17.557	21.192	21.654	23.573	23.259	23.460	30.505	30.763	31.649	31.816	31.992	32.000	32.192	32.720	*- Credit disbursed*
Lainnya	6.433	7.343	7.523	7.521	7.556	7.605	7.526	7.526	7.517	7.552	7.558	7.534	7.540	7.567	7.579	*- Others*

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**215**	**11**	**10**	**9**	**9**	**9**	**10**	**727**	**9**	**9**	**9**	**9**	**9**	**9**	**9**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	1	8	8	8	8	8	8	725	8	8	8	8	8	8	8	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	5	4	2	2	2	2	2	2	2	2	2	2	2	2	2	- *Others*
Kewajiban Komitmen	**7.277**	**3.649**	**2.663**	**2.704**	**2.446**	**2.689**	**2.769**	**2.482**	**2.464**	**2.385**	**2.321**	**2.392**	**2.541**	**2.548**	**2.597**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	6.756	3.467	2.616	2.622	2.394	2.638	2.719	2.429	2.408	2.303	2.269	2.342	2.480	2.485	2.546	- *Undisbursed loan facilities to debtors*
Committed	2.632	760	1.043	1.045	939	1.018	1.018	990	915	882	919	901	944	941	1.014	- *Committed*
Uncommitted	4.124	2.707	1.572	1.577	1.455	1.620	1.701	1.439	1.493	1.420	1.349	1.441	1.535	1.544	1.531	- *Uncommitted*
- Fasilitas kredit kepada bank lain yang belum ditarik	230	144	39	44	42	44	44	46	46	47	47	42	49	46	40	- *Undisbursed loan facilities to other banks*
Committed	166	38	33	35	33	36	37	37	37	38	38	38	38	39	34	- *Committed*
Uncommitted	64	106	6	9	10	8	7	8	8	9	9	5	11	7	7	- *Uncommitted*
- Irrevocable L/C yang masih berjalan	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	207	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (sold)*
- Lainnya	61	38	9	38	9	7	5	8	11	35	5	7	13	17	11	- *Others*
Tagihan Kontinjensi	**948**	**1.094**	**1.248**	**1.252**	**1.144**	**1.105**	**1.124**	**1.184**	**1.226**	**1.359**	**1.287**	**1.321**	**1.360**	**1.430**	**1.453**	***Contingent Claims***
- Garansi yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	475	658	715	646	671	688	698	718	738	754	774	788	808	818	832	- *Accrued interest*
- Lainnya	471	436	532	607	473	417	426	467	488	605	513	533	552	613	621	- *Others*
Kewajiban Kontijensi	**1.806**	**1.237**	**885**	**875**	**742**	**615**	**706**	**839**	**997**	**1.051**	**961**	**1.092**	**1.170**	**1.180**	**1.242**	***Contingent Liabilities***
- Garansi yang diberikan	1.571	1.146	850	841	712	589	677	793	962	1.007	931	1.058	1.132	1.146	1.212	- *Issued guarantees*
- Lainnya	235	91	36	33	30	26	28	47	35	45	31	34	38	33	30	- *Others*
Lainnya	**1.909**	**2.107**	**1.519**	**1.511**	**1.548**	**1.526**	**1.532**	**1.528**	**1.528**	**1.532**	**1.556**	**1.555**	**1.563**	**1.573**	**1.594**	***Others***
- Penerusan Kredit	343	479	36	34	33	32	31	26	25	24	23	22	22	22	20	– *Channelling*
- Aset produktif yang dihapusbukukan	1.547	1.613	1.483	1.477	1.514	1.494	1.501	1.502	1.504	1.508	1.524	1.532	1.541	1.551	1.561	– *Written off earning assets*
Kredit yang diberikan	1.469	1.587	1.483	1.476	1.514	1.493	1.500	1.501	1.503	1.507	1.524	1.532	1.541	1.550	1.560	- *Credit disbursed*
Lainnya	77	26	0	0	0	0	0	0	0	0	0	0	0	0	0	- *Others*
- Aset produktif yang dihapustagih	20	16	1	1	1	0	0	0	0	0	8	0	0	0	14	– *Charged off earning assets*
Kredit yang diberikan	20	16	1	1	1	-	0	0	0	0	8	0	0	0	14	- *Credit disbursed*
Lainnya	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	- *Others*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**39.464**	**51.874**	**62.060**	**67.755**	**58.754**	**70.398**	**73.018**	**67.546**	**66.317**	**71.889**	**70.376**	**72.524**	**73.977**	**55.527**	**48.961**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	3.058	2.013	2.161	3.576	4.134	4.081	4.464	4.471	4.527	4.569	3.926	3.950	4.230	3.907	3.737	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	36.195	44.447	56.292	62.084	53.621	63.232	65.082	59.973	58.328	64.763	64.671	66.400	68.211	50.531	44.225	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	212	5.415	3.607	2.095	999	3.085	3.472	3.103	3.463	2.557	1.779	2.174	1.536	1.090	998	- *Others*
Kewajiban Komitmen	**194.388**	**137.805**	**143.011**	**151.186**	**142.897**	**155.097**	**157.056**	**152.810**	**151.555**	**168.619**	**154.952**	**160.707**	**172.760**	**138.671**	**134.411**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	107.157	82.304	80.441	82.050	82.326	85.289	82.181	81.897	81.991	88.188	78.174	82.946	92.133	79.834	82.954	- *Undisbursed loan facilities to debtors*
Committed	31.362	33.592	33.048	32.883	32.651	33.927	32.818	32.988	33.810	36.155	31.797	31.998	32.685	32.152	32.573	*- Committed*
Uncommitted	75.796	48.712	47.393	49.167	49.675	51.362	49.362	48.909	48.181	52.033	46.377	50.948	59.448	47.682	50.381	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang belum ditarik	154	220	320	345	321	323	234	215	207	206	153	145	173	148	170	- *Undisbursed loan facilities to other banks*
Committed	54	100	203	195	187	190	138	137	135	140	82	83	109	88	91	*- Committed*
Uncommitted	99	120	117	150	134	132	96	78	71	66	71	62	63	61	79	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	4.439	4.088	2.670	2.871	2.966	3.445	3.962	3.372	3.956	3.432	3.558	3.232	3.099	3.169	2.749	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	82.402	49.810	56.910	64.364	55.139	62.378	65.952	64.309	62.382	73.859	70.569	71.204	74.497	53.153	46.794	- *Outstanding spot and derivatives (sold)*
- Lainnya	236	1.383	2.670	1.556	2.145	3.662	4.727	3.018	3.019	2.934	2.499	3.178	2.859	2.367	1.745	- *Others*
Tagihan Kontinjensi	**63.506**	**38.035**	**37.616**	**65.035**	**63.645**	**62.478**	**67.377**	**61.944**	**46.332**	**44.231**	**43.221**	**46.944**	**49.162**	**34.048**	**34.409**	***Contingent Claims***
- Garansi yang diterima	60.700	34.330	33.318	60.438	59.110	57.874	59.103	57.586	42.039	39.822	38.620	42.290	44.485	29.060	29.782	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	2.758	3.504	3.867	4.154	4.078	4.223	7.903	3.986	3.912	4.011	4.208	4.256	4.424	4.736	4.370	- *Accrued interest*
- Lainnya	48	202	431	443	457	381	370	372	381	397	394	397	252	252	257	- *Others*
Kewajiban Kontijensi	**39.844**	**31.761**	**29.917**	**29.648**	**29.727**	**27.657**	**26.968**	**26.299**	**26.862**	**27.066**	**27.643**	**29.394**	**30.066**	**24.565**	**25.473**	***Contingent Liabilities***
- Garansi yang diberikan	39.316	30.964	29.488	29.200	29.306	27.194	26.509	25.863	26.433	26.638	27.234	28.956	29.630	24.116	25.044	- *Issued guarantees*
- Lainnya	529	798	430	448	421	463	459	436	429	428	409	438	435	449	429	- *Others*
Lainnya	**14.315**	**17.595**	**22.409**	**25.309**	**27.235**	**27.335**	**28.090**	**28.264**	**28.484**	**29.263**	**25.880**	**30.005**	**29.750**	**30.743**	**27.458**	***Others***
- Penerusan Kredit	1.327	1.100	1.358	1.693	2.078	2.068	1.922	1.903	1.893	2.196	2.147	2.438	2.443	2.700	2.744	*− Channelling*
- Aset produktif yang dihapusbukukan	12.543	15.983	19.995	21.488	22.815	22.840	23.825	24.001	24.222	24.632	21.282	25.109	24.690	25.387	22.028	*− Written off earning assets*
Kredit yang diberikan	8.888	12.338	16.293	17.706	19.097	19.167	20.078	20.249	20.434	20.848	21.140	21.193	24.548	21.349	21.657	*- Credit disbursed*
Lainnya	3.654	3.645	3.702	3.782	3.718	3.673	3.747	3.752	3.788	3.783	142	3.916	141	4.038	371	*- Others*
- Aset produktif yang dihapustagih	446	512	1.056	2.128	2.342	2.427	2.344	2.360	2.369	2.435	2.452	2.457	2.617	2.656	2.686	*− Charged off earning assets*
Kredit yang diberikan	337	404	948	1.929	2.109	2.143	2.144	2.160	2.179	2.211	2.228	2.258	2.417	2.431	2.453	*- Credit disbursed*
Lainnya	109	108	108	199	233	284	200	200	189	224	224	199	201	225	233	*- 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 Acitivies 3*)
Miliar Rp *(Billion Rp)*

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**422.521**	**493.076**	**536.382**	**534.275**	**486.597**	**532.287**	**582.742**	**568.196**	**575.441**	**601.639**	**605.359**	**581.971**	**588.645**	**656.720**	**650.542**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	31.447	18.566	30.176	27.548	25.102	19.992	18.614	18.641	17.465	18.493	13.519	14.658	12.461	14.015	13.765	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	387.471	470.681	499.371	504.528	460.646	508.681	558.041	546.120	554.589	578.480	587.333	561.942	572.340	637.348	631.237	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	3.603	3.829	6.834	2.199	849	3.613	6.086	3.435	3.386	4.666	4.507	5.371	3.844	5.358	5.539	- *Others*
Kewajiban Komitmen	**1.115.813**	**1.252.443**	**1.279.509**	**1.282.603**	**1.251.581**	**1.316.801**	**1.371.552**	**1.371.038**	**1.375.753**	**1.403.532**	**1.418.272**	**1.395.670**	**1.440.543**	**1.514.814**	**1.533.715**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	710.628	764.243	760.985	770.877	778.583	792.626	798.205	798.694	803.023	799.223	803.239	804.347	826.807	829.548	843.535	- *Undisbursed loan facilities to debtors*
Committed	106.010	116.775	120.593	122.714	124.150	128.340	122.188	125.858	130.370	131.156	126.792	125.017	132.245	128.169	131.258	- *Committed*
Uncommitted	604.618	647.468	640.393	648.163	654.432	664.286	676.017	672.836	672.653	668.067	676.447	679.330	694.562	701.379	712.276	- *Uncommitted*
- Fasilitas kredit kepada bank lain yang belum ditarik	6.372	10.260	8.774	7.620	6.311	6.068	8.647	8.645	8.628	9.313	9.102	9.665	12.831	11.157	8.763	- *Undisbursed loan facilities to other banks*
Committed	108	111	79	69	68	66	102	87	89	49	42	42	647	345	370	- *Committed*
Uncommitted	6.264	10.149	8.695	7.551	6.243	6.002	8.545	8.557	8.539	9.264	9.059	9.623	12.184	10.812	8.393	- *Uncommitted*
- Irrevocable L/C yang masih berjalan	23.461	24.993	26.869	25.800	26.974	26.813	25.487	26.881	24.792	24.866	27.710	25.591	26.789	30.147	31.458	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	372.476	449.166	476.240	478.077	438.950	487.743	533.960	533.603	535.960	566.789	574.792	551.694	570.969	640.029	645.611	- *Outstanding spot and derivatives (sold)*
- Lainnya	2.876	3.782	6.641	230	763	3.552	5.253	3.216	3.350	3.342	3.429	4.373	3.148	3.934	4.349	- *Others*
Tagihan Kontinjensi	**176.588**	**230.199**	**209.315**	**182.372**	**182.190**	**143.449**	**146.801**	**154.294**	**157.575**	**159.957**	**160.391**	**213.822**	**176.859**	**197.904**	**203.697**	***Contingent Claims***
- Garansi yang diterima	164.829	216.409	194.266	167.567	168.621	129.371	132.073	139.458	142.218	144.274	143.741	149.529	160.004	181.309	186.196	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	8.782	10.673	11.719	11.420	10.132	10.585	11.180	11.378	11.855	11.981	12.780	60.500	12.999	12.699	13.437	- *Accrued interest*
- Lainnya	2.977	3.117	3.330	3.385	3.437	3.493	3.548	3.458	3.501	3.701	3.870	3.793	3.857	3.896	4.064	- *Others*
Kewajiban Kontijensi	**87.591**	**89.263**	**95.359**	**95.382**	**96.350**	**89.364**	**91.448**	**90.830**	**96.015**	**96.319**	**98.065**	**96.577**	**100.490**	**108.188**	**113.023**	***Contingent Liabilities***
- Garansi yang diberikan	83.720	88.524	94.813	94.869	95.834	88.875	90.962	90.268	95.448	95.596	97.448	95.907	99.891	107.494	112.344	- *Issued guarantees*
- Lainnya	3.871	739	546	513	516	489	486	563	567	723	617	670	599	695	679	- *Others*
Lainnya	**95.544**	**122.144**	**127.392**	**127.518**	**130.879**	**130.485**	**124.281**	**132.871**	**134.354**	**135.577**	**136.527**	**138.418**	**139.585**	**141.688**	**143.550**	***Others***
- Penerusan Kredit	3.200	3.213	3.688	3.743	3.741	3.739	3.880	3.888	3.893	3.898	3.903	3.905	3.906	3.906	3.907	- *Channelling*
- Aset produktif yang dihapusbukukan	74.214	97.080	98.917	99.630	101.286	101.262	94.748	96.342	97.608	98.441	99.249	100.990	101.957	103.924	105.331	- *Written off earning assets*
Kredit yang diberikan	70.769	92.652	95.183	95.842	97.394	97.387	90.839	92.432	93.690	94.519	95.302	97.038	97.978	99.864	101.243	- *Credit disbursed*
Lainnya	3.445	4.428	3.735	3.788	3.892	3.875	3.908	3.910	3.918	3.921	3.947	3.952	3.978	4.060	4.089	- *Others*
- Aset produktif yang dihapustagih	18.129	21.851	24.787	24.145	25.851	25.484	25.653	32.642	32.852	33.238	33.374	33.523	33.722	33.858	34.312	- *Charged off earning assets*
Kredit yang diberikan	11.805	14.617	17.372	16.822	18.528	18.163	18.328	25.316	25.524	25.910	26.040	26.188	26.383	26.516	26.966	- *Credit disbursed*
Lainnya	6.324	7.235	7.415	7.323	7.323	7.321	7.326	7.326	7.328	7.328	7.334	7.335	7.339	7.342	7.346	- *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 Acitivies 4)
Miliar Rp *(Billion Rp)*

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**49.374**	**82.405**	**133.287**	**136.054**	**127.318**	**305.878**	**347.221**	**360.700**	**330.568**	**370.283**	**408.264**	**373.920**	**353.005**	**358.343**	**328.598**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	4.136	-	1.221	-	-	1.441	-	-	450	-	-	721	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	44.906	81.946	131.174	135.096	126.673	303.005	343.429	359.755	329.788	369.012	407.533	372.046	352.387	357.903	327.792	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	332	459	893	958	646	1.432	3.792	945	330	1.271	731	1.153	618	440	807	- *Others*
Kewajiban Komitmen	**498.191**	**583.148**	**778.035**	**786.654**	**756.278**	**961.560**	**1.022.617**	**1.029.124**	**1.028.872**	**1.041.972**	**1.079.864**	**1.070.520**	**1.104.900**	**1.105.274**	**1.091.100**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	390.980	450.186	567.388	564.812	540.732	580.349	584.575	568.147	582.908	565.926	555.572	577.093	616.738	616.335	632.685	- *Undisbursed loan facilities to debtors*
Committed	135.147	146.626	198.851	202.097	186.507	203.750	207.578	209.345	206.345	201.115	196.366	204.767	211.924	207.244	209.826	*- Committed*
Uncommitted	255.832	303.559	368.537	362.715	354.225	376.599	376.997	358.801	376.563	364.811	359.206	372.326	404.814	409.091	422.859	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang belum ditarik	729	1.727	5.097	4.026	4.445	3.261	3.505	3.520	4.908	4.441	2.946	4.964	6.144	3.793	5.867	- *Undisbursed loan facilities to other banks*
Committed	726	1.321	3.345	2.229	2.713	1.717	1.832	1.809	3.058	2.698	1.114	3.178	4.333	1.749	3.737	*- Committed*
Uncommitted	3	406	1.751	1.797	1.733	1.544	1.673	1.711	1.850	1.743	1.832	1.786	1.811	2.044	2.129	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	41.235	36.967	45.018	45.747	46.824	45.328	47.646	48.176	57.725	58.634	61.322	55.450	58.982	58.235	59.989	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	65.248	94.268	159.953	171.504	163.861	331.856	384.592	408.612	382.729	412.067	459.217	432.457	422.571	426.543	392.174	- *Outstanding spot and derivatives (sold)*
- Lainnya	-	-	579	565	416	766	2.299	670	602	904	806	555	465	368	386	- *Others*
Tagihan Kontinjensi	**66.416**	**64.498**	**67.503**	**65.265**	**68.460**	**67.316**	**69.087**	**67.684**	**68.116**	**68.533**	**69.551**	**69.826**	**72.002**	**71.392**	**73.090**	***Contingent Claims***
- Garansi yang diterima	39.725	37.819	36.480	34.063	36.870	35.636	37.340	35.852	35.765	35.598	36.410	36.138	37.996	37.016	38.181	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	26.535	26.513	30.840	31.015	31.400	31.489	31.555	31.637	32.153	32.732	32.936	33.483	33.797	34.166	34.696	- *Accrued interest*
- Lainnya	155	166	183	187	189	191	192	194	198	202	206	206	209	210	213	- *Others*
Kewajiban Kontijensi	**170.483**	**178.995**	**191.601**	**192.212**	**208.756**	**188.301**	**194.706**	**192.810**	**200.124**	**196.954**	**197.540**	**196.970**	**201.404**	**208.425**	**205.283**	***Contingent Liabilities***
- Garansi yang diberikan	170.050	178.502	191.035	191.631	208.153	187.691	194.087	192.181	199.480	196.295	196.870	196.283	200.698	207.695	204.526	- *Issued guarantees*
- Lainnya	433	493	566	581	603	610	618	630	644	659	670	688	706	730	757	- *Others*
Lainnya	**155.179**	**157.387**	**208.820**	**213.310**	**218.197**	**221.146**	**224.663**	**226.594**	**231.385**	**234.690**	**238.127**	**240.347**	**243.784**	**245.251**	**247.569**	***Others***
- Penerusan Kredit	18.138	4.599	4.522	4.521	4.521	4.518	4.519	4.056	4.787	4.857	4.880	4.907	4.942	4.983	5.022	- *Channelling*
- Aset produktif yang dihapusbukukan	134.897	150.267	201.427	205.887	210.741	213.676	217.156	219.509	223.538	226.305	229.708	231.893	235.642	237.022	239.260	- *Written off earning assets*
Kredit yang diberikan	131.324	146.561	197.395	201.856	207.307	210.245	213.714	216.065	220.088	222.633	226.017	228.198	231.934	233.394	235.620	*- Credit disbursed*
Lainnya	3.573	3.707	4.032	4.032	3.434	3.431	3.443	3.444	3.450	3.672	3.691	3.695	3.708	3.629	3.640	*- Others*
- Aset produktif yang dihapustagih	2.144	2.521	2.872	2.902	2.936	2.953	2.988	3.028	3.060	3.528	3.539	3.546	3.200	3.245	3.287	- *Charged off earning assets*
Kredit yang diberikan	2.144	2.521	2.872	2.902	2.936	2.953	2.988	3.028	3.060	3.528	3.539	3.546	3.200	3.245	3.287	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*
Kewajiban Komitmen	**1.538**	**1.132**	**1.368**	**1.380**	**1.383**	**1.415**	**1.402**	**1.394**	**1.440**	**1.405**	**249**	**40**	**644**	**648**	**1.225**	***Commited Liabilities***
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.516	1.113	1.349	1.361	1.364	1.395	1.383	1.375	1.421	1.386	246	40	641	644	1.222	*- Undisbursed Financing facilities to debtors*
Committed	62	109	129	130	129	130	140	142	158	140	24	13	18	21	18	*- Committed*
Uncommitted	1.454	1.003	1.220	1.231	1.234	1.265	1.243	1.233	1.263	1.246	222	27	623	624	1.204	*- Uncommitted*
- Fasilitas Pembiayaan kepada bank lain belum ditarik	21	19	19	19	19	19	19	19	19	19	3	0	3	3	3	*- Undisbursed Financing facilities to other banks*
Committed	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	*- Committed*
Uncommitted	11	9	9	9	9	9	9	9	9	9	3	0	3	3	3	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Outstanding spot and derivatives (sold)*
- Lainnya	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*
Tagihan Kontinjensi	**187**	**107**	**91**	**98**	**103**	**108**	**110**	**117**	**115**	**127**	**130**	**135**	**140**	**138**	**142**	***Contingent Claims***
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Received guarantees*
- Pendapatan bunga dalam penyelesaian	187	100	91	98	103	108	110	117	115	127	130	135	140	138	142	*- Accrued interest*
- Lainnya	-	7	0	0	0	0	0	0	0	0	0	0	0	0	0	*- Others*
Kewajiban Kontijensi	**1.485**	**1.607**	**1.800**	**1.904**	**1.914**	**1.685**	**1.620**	**1.526**	**1.535**	**1.638**	**1.585**	**1.593**	**1.552**	**1.497**	**1.525**	***Contingent Liabilities***
- Garansi yang diberikan	1.485	1.607	1.800	1.904	1.914	1.685	1.620	1.526	1.535	1.638	1.585	1.593	1.552	1.497	1.459	*- Issued guarantees*
- Lainnya	0	-	-	-	-	-	-	-	-	0	-	-	-	-	66	*- Others*
Lainnya	**524**	**187**	**321**	**321**	**322**	**323**	**326**	**436**	**437**	**438**	**540**	**547**	**1.291**	**1.328**	**1.107**	***Others***
- Penerusan Pembiayaan	50	50	48	48	47	47	47	47	47	47	47	47	47	47	47	*- Channelling*
- Aset produktif yang dihapusbukukan	474	137	274	273	275	276	278	389	390	390	492	500	1.243	1.281	1.060	*- Written off earning assets*
Pembiayaan yang diberikan	474	137	273	273	275	276	278	389	390	390	492	500	1.243	1.281	1.060	*- Financing disbursed*
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*- Others*
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Charged off earning assets*
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Financing disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**136**	**739**	**775**	**902**	**806**	**733**	**651**	**1.030**	**1.029**	**1.460**	**1.446**	**1.383**	**1.018**	**1.936**	**1.173**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	136	739	775	902	806	733	651	1.026	1.029	1.432	1.446	1.383	1.018	1.936	1.173	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	-	-	-	-	-	-	-	4	-	28	-	-	-	-	-	- *Others*
Kewajiban Komitmen	**3.768**	**4.516**	**5.480**	**5.869**	**5.350**	**5.542**	**5.660**	**4.809**	**5.105**	**3.928**	**5.003**	**4.692**	**4.873**	**5.218**	**4.966**	***Commited Liabilities***
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.987	2.059	2.610	2.551	2.216	2.270	2.552	2.296	2.364	2.318	2.308	2.239	2.491	2.491	2.395	- *Undisbursed Financing facilities to debtors*
Committed	200	646	717	736	483	487	464	446	412	430	399	429	478	509	542	*- Committed*
Uncommitted	1.787	1.412	1.893	1.815	1.732	1.783	2.088	1.850	1.953	1.888	1.908	1.810	2.014	1.982	1.853	*- Uncommitted*
- Fasilitas Pembiayaan kepada bank lain belum ditarik	28	-	90	90	90	90	94	94	94	94	94	94	94	94	94	- *Undisbursed Financing facilities to other banks*
Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Committed*
Uncommitted	28	-	90	90	90	90	94	94	94	94	94	94	94	94	94	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	324	297	172	242	202	201	159	322	235	238	287	303	151	168	207	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	132	967	952	1.303	1.156	1.111	973	1.328	1.211	156	1.181	1.062	1.121	1.379	1.204	- *Outstanding spot and derivatives (sold)*
- Lainnya	1.297	1.193	1.655	1.684	1.686	1.870	1.883	769	1.202	1.123	1.134	994	1.016	1.087	1.066	- *Others*
Tagihan Kontinjensi	**349**	**417**	**309**	**317**	**316**	**337**	**329**	**334**	**351**	**371**	**388**	**393**	**320**	**351**	**358**	***Contingent Claims***
- Garansi yang diterima	22	23	27	28	24	24	8	10	12	13	13	11	7	8	8	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	320	385	274	281	285	304	313	317	335	353	370	376	307	333	341	- *Accrued interest*
- Lainnya	6	9	9	9	7	8	8	6	4	5	5	6	6	10	9	- *Others*
Kewajiban Kontijensi	**866**	**1.147**	**1.512**	**1.364**	**1.069**	**1.030**	**998**	**1.010**	**1.006**	**1.132**	**1.164**	**1.235**	**1.402**	**1.529**	**1.503**	***Contingent Liabilities***
- Garansi yang diberikan	865	1.144	1.501	1.353	1.056	1.015	981	991	985	1.110	1.140	1.208	1.375	1.499	1.471	- *Issued guarantees*
- Lainnya	1	3	10	11	13	15	17	20	21	23	24	27	27	30	33	- *Others*
Lainnya	**2.847**	**4.423**	**6.161**	**6.354**	**6.947**	**6.966**	**6.965**	**7.100**	**7.162**	**7.224**	**7.322**	**7.392**	**6.700**	**7.239**	**7.732**	***Others***
- Penerusan Pembiayaan	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Channelling*
- Aset produktif yang dihapusbukukan	2.846	4.422	6.161	6.354	6.947	6.966	6.965	7.100	7.162	7.224	7.322	7.392	6.700	7.239	7.732	- *Written off earning assets*
Pembiayaan yang diberikan	2.807	4.252	6.126	6.319	6.911	6.931	6.930	7.065	7.127	7.189	7.286	7.356	6.665	7.204	7.697	*- Financing disbursed*
Lainnya	39	171	35	35	35	35	35	35	35	35	35	35	35	35	35	*- Others*
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Charged off earning assets*
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Financing disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	33	**9**	**0**	**2**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**8**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	0	2	-	-	-	-	-	-	-	-	-	-	8	*- Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	33	9	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*
Kewajiban Komitmen	527	878	862	875	787	**3.620**	**865**	**669**	**852**	**764**	**983**	**844**	**534**	**687**	**697**	***Commited Liabilities***
- Fasilitas Pembiayaan kepada nasabah belum ditarik	494	869	698	679	644	3.398	662	484	749	678	917	747	420	640	592	*- Undisbursed Financing facilities to debtors*
Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Committed*
Uncommitted	494	869	698	679	644	3.398	662	484	749	678	917	747	420	640	592	*- Uncommitted*
- Fasilitas Pembiayaan kepada bank lain belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Undisbursed Financing facilities to other banks*
Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Committed*
Uncommitted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	33	9	149	163	143	189	169	151	77	86	67	69	108	36	59	*- Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	15	33	-	33	34	35	26	-	-	29	5	11	46	*- Outstanding spot and derivatives (sold)*
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*
Tagihan Kontinjensi	**634**	**524**	**292**	**479**	**473**	**504**	**509**	**492**	**501**	**494**	**327**	**502**	**511**	**520**	**499**	***Contingent Claims***
- Garansi yang diterima	289	195	193	192	193	193	198	198	200	200	206	207	212	214	218	*- Received guarantees*
- Pendapatan bunga dalam penyelesaian	345	329	99	287	280	311	311	294	301	295	121	295	299	306	280	*- Accrued interest*
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*
Kewajiban Kontijensi	**384**	**654**	**685**	**689**	**720**	**651**	**660**	**1.503**	**1.467**	**1.444**	**1.263**	**1.499**	**1.622**	**1.505**	**1.551**	***Contingent Liabilities***
- Garansi yang diberikan	384	654	685	689	720	651	660	1.503	1.467	1.444	1.263	1.499	1.622	1.505	1.551	*- Issued guarantees*
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*
Lainnya	**3.757**	**5.221**	**7.002**	**7.347**	**7.383**	**7.498**	**7.539**	**7.835**	**7.923**	**7.984**	**8.135**	**8.184**	**8.252**	**8.588**	**8.832**	***Others***
- Penerusan Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Channelling*
- Aset produktif yang dihapusbukukan	3.757	5.221	7.002	7.347	7.383	7.498	7.539	7.835	7.923	7.984	8.135	8.184	8.252	8.588	8.832	*- Written off earning assets*
Pembiayaan yang diberikan	3.757	5.221	6.865	7.210	7.246	7.361	7.402	7.698	7.786	7.847	7.998	8.047	8.115	8.451	8.695	*- Financing disbursed*
Lainnya	-	-	137	137	137	137	137	137	137	137	137	137	137	137	137	*- Others*
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Charged off earning assets*
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Financing disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**21,39**	**22,93**	**23,42**	**23,37**	**23,18**	**23,43**	**23,24**	**22,65**	**22,25**	**22,19**	**22,01**	**22,56**	**22,83**	**22,91**	**22,97**	***Capital Adequacy Ratio (%)***
- Modal	914.657	1.052.597	1.146.983	1.157.064	1.166.002	1.175.666	1.177.340	1.161.653	1.160.316	1.166.181	1.176.676	1.198.170	1.213.589	1.226.367	1.240.430	- *Capital*
- ATMR	4.276.555	4.589.611	4.897.672	4.951.148	5.029.816	5.017.974	5.065.592	5.129.158	5.213.753	5.254.403	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**19,00**	**21,19**	**21,68**	**21,69**	**21,50**	**21,77**	**21,58**	**20,98**	**20,50**	**20,45**	**20,42**	**20,92**	**21,09**	**21,19**	**21,25**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	812.590	972.350	1.061.729	1.073.893	1.081.234	1.092.477	1.093.381	1.076.311	1.068.586	1.074.729	1.091.769	1.110.931	1.120.955	1.134.279	1.147.625	- *Core Capital (Tier I)*
- ATMR	4.276.555	4.589.611	4.897.672	4.951.148	5.029.816	5.017.974	5.065.592	5.129.158	5.213.753	5.254.418	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	- *Risk Weighted Assets*
Return On Assets Ratio (%)	**2,32**	**2,23**	**2,49**	**2,48**	**2,45**	**2,50**	**2,36**	**2,55**	**2,40**	**2,38**	**2,43**	**2,46**	**2,47**	**2,50**	**2,52**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	132.601	136.048	166.142	166.121	165.196	175.466	166.526	180.570	170.741	169.789	173.853	177.127	177.808	181.016	183.358	- *Profit*
- Rata-rata total aset	5.703.813	6.106.959	6.672.045	6.696.785	6.730.350	7.020.879	7.049.879	7.078.453	7.099.936	7.130.626	7.168.225	7.187.449	7.208.105	7.228.114	7.262.656	- *Average total assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**81,49**	**82,22**	**78,39**	**78,37**	**78,64**	**81,80**	**81,09**	**78,76**	**79,59**	**79,43**	**79,46**	**79,05**	**79,26**	**79,13**	**78,71**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	569.141	624.173	498.789	546.822	603.178	68.078	113.344	162.597	215.324	265.633	322.902	374.211	432.358	490.120	536.041	- *Operating Expenses*
- Pendapatan Operasional	698.404	759.146	636.305	697.707	766.975	83.228	139.780	206.441	270.531	334.423	406.359	473.387	545.460	619.357	681.014	- *Operating Income*
Net Interest Margin Ratio (%)	**5,39**	**5,63**	**5,32**	**5,31**	**5,32**	**5,19**	**5,00**	**5,07**	**5,07**	**5,09**	**5,11**	**5,12**	**5,14**	**5,14**	**5,13**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	293.824	329.913	340.083	340.285	342.731	348.992	338.024	343.588	345.001	347.684	350.332	352.305	354.475	355.477	356.825	- *Interest income net*
- Rata-rata total aset produktif	5.449.642	5.854.786	6.389.021	6.413.849	6.445.076	6.729.232	6.755.977	6.782.807	6.801.445	6.825.468	6.859.225	6.877.219	6.896.128	6.917.324	6.952.549	- *Average total earning assets*
Loan to Deposits Ratio (%)	**92,11**	**90,70**	**88,68**	**88,97**	**90,04**	**89,10**	**89,21**	**90,19**	**90,43**	**91,99**	**92,76**	**93,11**	**93,79**	**94,09**	**93,71**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	3.903.936	4.199.713	4.374.044	4.418.713	4.548.155	4.445.801	4.474.893	4.553.173	4.587.122	4.686.549	4.784.436	4.784.803	4.839.567	4.921.548	4.970.100	- *Total Credit to third party*
- Total Dana Pihak Ketiga	4.238.349	4.630.352	4.932.349	4.966.736	5.050.984	4.989.468	5.016.043	5.048.278	5.072.433	5.094.582	5.157.744	5.138.722	5.160.189	5.230.922	5.303.577	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**16,70**	**17,50**	**18,27**	**18,09**	**18,56**	**18,23**	**18,11**	**17,91**	**17,36**	**17,19**	**16,68**	**15,64**	**15,41**	**15,35**	**15,39**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	736.720	837.433	916.406	893.406	963.833	920.320	901.106	922.998	921.985	984.962	964.041	823.382	816.952	821.890	843.314	- *Primary Liquid Asset*
- Aset Likuid Sekunder	251.623	296.098	346.020	362.824	353.504	359.304	380.975	354.856	321.754	261.775	263.243	319.086	316.172	323.418	322.236	- *Secondary Liquid assets*
- Total Aset	5.919.390	6.475.602	6.910.310	6.944.188	7.099.564	7.020.879	7.078.879	7.135.601	7.163.989	7.253.384	7.356.221	7.302.794	7.352.701	7.462.427	7.573.536	- *Total Assets*

Ket: Data tidak termasuk data kinerja BUS

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**22,30**	**22,38**	**20,96**	**21,11**	**21,73**	**21,18**	**21,93**	**21,12**	**20,72**	**20,43**	**20,44**	**20,97**	**21,41**	**21,25**	**21,67**	***Capital Adequacy Ratio (%)***
- Modal	18.763	14.113	8.366	8.531	8.658	8.769	8.800	8.750	8.606	8.552	8.573	8.695	8.782	8.842	9.025	- *Capital*
- ATMR	84.122	63.072	39.910	40.412	39.839	41.410	40.126	41.431	41.532	41.863	41.935	41.456	41.017	41.611	41.648	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**20,61**	**21,36**	**18,97**	**19,90**	**20,59**	**20,09**	**20,80**	**19,99**	**19,60**	**19,28**	**19,29**	**19,81**	**20,26**	**20,11**	**20,53**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	17.334	13.474	7.573	8.041	8.203	8.321	8.348	8.282	8.138	8.072	8.091	8.214	8.309	8.367	8.549	- *Core Capital (Tier I)*
- ATMR	84.122	63.072	39.910	40.412	39.839	41.410	40.126	41.431	41.532	41.863	41.935	41.456	41.017	41.611	41.648	- *Risk Weighted Assets*
Return On Assets Ratio (%)	**1,69**	**1,43**	**1,60**	**1,61**	**1,49**	**1,56**	**1,65**	**1,95**	**1,78**	**1,70**	**1,53**	**1,62**	**1,62**	**1,62**	**1,64**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	2.260	1.438	1.054	1.063	986	1.026	1.102	1.321	1.229	1.177	1.073	1.135	1.140	1.139	1.156	- *Profit*
- Rata-rata total aset	133.597	100.652	65.774	66.089	65.989	65.662	66.612	67.722	68.886	69.392	69.894	70.157	70.202	70.373	70.560	- *Average total assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**85,86**	**88,09**	**86,29**	**86,17**	**87,31**	**86,48**	**85,37**	**82,99**	**84,17**	**84,89**	**86,24**	**85,55**	**85,49**	**85,54**	**85,45**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	14.167	10.881	5.460	6.006	6.661	532	1.049	1.578	2.173	2.760	3.361	3.924	4.482	5.052	5.651	- *Operating Expenses*
- Pendapatan Operasional	16.501	12.352	6.327	6.970	7.630	616	1.229	1.901	2.581	3.251	3.897	4.587	5.243	5.907	6.613	- *Operating Income*
Net Interest Margin Ratio (%)	**6,14**	**6,30**	**5,48**	**5,45**	**5,50**	**5,48**	**5,36**	**5,54**	**5,49**	**5,56**	**5,57**	**5,62**	**5,64**	**5,61**	**5,64**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	7.708	5.989	3.396	3.395	3.418	3.372	3.354	3.534	3.570	3.638	3.670	3.719	3.731	3.724	3.752	- *Interest income net*
- Rata-rata total aset produktif	125.591	95.052	61.970	62.290	62.159	61.576	62.607	63.797	65.000	65.431	65.893	66.123	66.165	66.346	66.530	- *Average total earning assets*
Loan to Deposits Ratio (%)	**86,04**	**94,23**	**72,59**	**76,25**	**89,09**	**83,29**	**80,03**	**80,07**	**77,32**	**79,60**	**79,77**	**81,65**	**84,25**	**83,91**	**83,03**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	86.102	66.902	41.518	42.560	42.987	42.652	42.991	44.326	45.197	45.751	46.008	46.154	46.310	46.750	46.962	- *Total Credit to third party*
- Total Dana Pihak Ketiga	100.070	70.997	57.196	55.819	48.250	51.207	53.721	55.355	58.457	57.474	57.675	56.527	54.969	55.786	56.560	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**20,06**	**16,96**	**26,14**	**22,78**	**18,09**	**19,53**	**20,73**	**21,02**	**21,74**	**20,40**	**21,07**	**20,75**	**19,11**	**16,63**	**18,93**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	24.362	15.820	17.712	15.322	11.385	12.260	13.241	14.098	14.707	13.603	13.942	13.970	12.574	11.167	12.879	- *Primary Liquid Asset*
- Aset Likuid Sekunder	1.977	1.158	647	450	352	561	765	605	1.030	965	1.311	915	905	767	797	- *Secondary Liquid assets*
- Total Aset	131.305	100.103	70.226	69.241	64.894	65.662	67.561	69.943	72.378	71.414	72.406	71.737	70.515	71.742	72.241	- *Total Assets*

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**23,05**	**23,72**	**24,64**	**25,65**	**26,47**	**26,45**	**26,75**	**26,34**	**25,49**	**25,48**	**25,10**	**26,08**	**26,16**	**25,71**	**26,02**	***Capital Adequacy Ratio (%)***
- Modal	128.282	140.338	137.155	148.778	150.582	150.619	144.223	143.779	142.354	143.590	143.579	149.446	150.721	145.037	146.290	- *Capital*
- ATMR	556.575	591.571	556.538	579.935	568.921	569.343	539.161	545.927	558.407	563.519	572.034	573.096	576.073	564.052	562.143	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**20,72**	**21,49**	**22,83**	**23,98**	**24,80**	**24,76**	**25,05**	**24,63**	**23,76**	**23,80**	**23,58**	**24,38**	**24,45**	**24,17**	**24,48**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	115.331	127.142	127.059	139.046	141.074	140.962	135.067	134.484	132.700	134.142	134.859	139.696	140.857	136.309	137.602	- *Core Capital (Tier I)*
- ATMR	556.575	591.571	556.538	579.935	568.921	569.343	539.161	545.927	558.407	563.519	572.034	573.096	576.073	564.052	562.143	- *Risk Weighted Assets*
Return On Assets Ratio (%)	**1,62**	**1,66**	**1,62**	**1,61**	**1,57**	**1,87**	**1,63**	**1,78**	**1,71**	**1,58**	**1,55**	**1,52**	**1,53**	**1,55**	**1,53**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	13.161	13.710	13.144	13.681	13.332	15.711	12.817	14.090	13.736	12.732	12.523	12.353	12.473	12.240	12.145	- *Profit*
- Rata-rata total aset	814.483	828.051	809.139	847.260	846.799	841.108	785.123	791.991	801.312	805.901	810.065	812.322	814.119	787.163	791.854	- *Average total assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**85,48**	**85,38**	**85,06**	**85,64**	**86,33**	**84,33**	**85,97**	**84,42**	**84,68**	**86,09**	**86,83**	**86,65**	**86,75**	**85,92**	**86,00**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	77.487	79.660	62.097	73.741	82.725	7.250	12.914	18.640	25.065	32.413	40.010	45.911	53.236	54.787	61.167	- *Operating Expenses*
- Pendapatan Operasional	90.650	93.297	73.005	86.108	95.825	8.597	15.020	22.081	29.597	37.650	46.078	52.985	61.368	63.767	71.125	- *Operating Income*
Net Interest Margin Ratio (%)	**4,74**	**5,08**	**5,15**	**5,09**	**5,14**	**4,81**	**4,68**	**4,83**	**4,81**	**4,86**	**4,87**	**4,92**	**4,95**	**5,03**	**5,07**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	36.762	40.368	39.737	41.159	41.524	38.531	34.977	36.495	36.792	37.414	37.665	38.092	38.373	37.685	38.219	- *Interest income net*
- Rata-rata total aset produktif	776.242	794.619	771.310	808.629	807.973	800.857	747.911	755.428	765.144	769.106	772.792	774.681	775.989	749.674	754.166	- *Average total earning assets*
Loan to Deposits Ratio (%)	**97,81**	**98,04**	**82,68**	**83,99**	**91,22**	**88,00**	**87,65**	**86,82**	**86,16**	**87,28**	**89,29**	**90,29**	**91,84**	**90,91**	**87,98**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	528.114	560.600	517.022	519.830	523.311	515.456	479.419	487.612	494.397	500.801	509.156	510.986	514.502	504.698	508.874	- *Total Credit to third party*
- Total Dana Pihak Ketiga	539.928	571.782	625.327	618.883	573.711	585.770	546.957	561.637	573.818	573.772	570.258	565.964	560.193	555.190	578.405	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**18,62**	**17,97**	**21,65**	**21,00**	**20,51**	**20,64**	**20,56**	**21,38**	**21,27**	**20,13**	**20,83**	**18,75**	**18,45**	**19,17**	**20,30**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	128.302	132.622	160.929	154.704	146.135	144.903	140.671	150.735	152.676	145.505	151.407	134.551	131.649	133.783	145.591	- *Primary Liquid Asset*
- Aset Likuid Sekunder	22.721	19.186	25.859	27.881	26.477	28.670	21.835	21.562	23.621	20.391	21.653	20.283	20.904	21.377	23.726	- *Secondary Liquid assets*
- Total Aset	811.066	844.755	862.924	869.417	841.721	841.108	790.556	805.728	828.877	824.259	830.881	825.863	826.702	809.476	834.071	- *Total Assets*

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**23,30**	**24,86**	**25,25**	**24,67**	**24,85**	**24,90**	**24,68**	**24,39**	**24,03**	**24,01**	**23,96**	**24,42**	**24,97**	**25,21**	**25,32**	***Capital Adequacy Ratio (%)***
- Modal	387.849	428.247	439.780	430.259	432.261	432.411	441.092	439.121	445.646	444.479	448.532	454.771	461.958	471.190	476.925	- *Capital*
- ATMR	1.664.523	1.722.312	1.741.662	1.744.290	1.739.623	1.736.923	1.786.907	1.800.446	1.854.631	1.851.530	1.871.741	1.861.941	1.849.690	1.869.394	1.883.786	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**20,96**	**22,34**	**22,52**	**22,04**	**22,16**	**22,26**	**22,07**	**21,75**	**21,14**	**21,15**	**21,50**	**21,87**	**22,14**	**22,45**	**22,56**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	348.872	384.693	392.252	384.432	385.561	386.562	394.399	391.578	392.112	391.686	402.376	407.232	409.479	419.673	424.977	- *Core Capital (Tier I)*
- ATMR	1.664.523	1.722.312	1.741.662	1.744.290	1.739.623	1.736.923	1.786.907	1.800.446	1.854.631	1.851.546	1.871.741	1.861.941	1.849.690	1.869.394	1.883.786	- *Risk Weighted Assets*
Return On Assets Ratio (%)	**1,25**	**1,41**	**1,92**	**1,84**	**1,77**	**2,24**	**1,97**	**2,01**	**1,90**	**1,82**	**1,77**	**1,80**	**1,80**	**1,82**	**1,83**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	27.739	33.067	45.783	43.162	41.879	55.633	50.485	51.633	49.048	46.989	45.802	46.704	46.580	47.568	48.097	- *Profit*
- Rata-rata total aset	2.225.152	2.341.535	2.378.761	2.351.412	2.360.755	2.485.921	2.559.932	2.570.956	2.578.162	2.581.179	2.589.157	2.590.486	2.593.226	2.620.663	2.629.113	- *Average total assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**90,71**	**89,33**	**85,13**	**85,60**	**86,08**	**85,49**	**85,40**	**85,06**	**85,41**	**86,03**	**86,43**	**86,17**	**86,48**	**86,86**	**86,24**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	272.740	270.022	215.661	232.924	258.000	27.224	46.351	69.517	91.897	113.662	138.871	161.903	190.504	225.405	240.475	- *Operating Expenses*
- Pendapatan Operasional	300.675	302.265	253.327	272.104	299.713	31.846	54.275	81.729	107.591	132.113	160.672	187.895	220.285	259.500	278.828	- *Operating Income*
Net Interest Margin Ratio (%)	**4,49**	**4,77**	**4,41**	**4,38**	**4,40**	**4,32**	**4,07**	**4,14**	**4,12**	**4,17**	**4,17**	**4,20**	**4,23**	**4,22**	**4,22**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	95.820	107.610	101.069	99.234	100.122	103.253	100.051	102.204	102.143	103.304	103.843	104.650	105.291	106.189	106.632	- *Interest income net*
- Rata-rata total aset produktif	2.135.467	2.258.170	2.292.347	2.265.937	2.274.921	2.392.428	2.460.037	2.470.443	2.477.209	2.479.890	2.488.094	2.489.220	2.491.810	2.519.227	2.527.862	- *Average total earning assets*
Loan to Deposits Ratio (%)	**99,37**	**95,96**	**95,52**	**96,00**	**96,63**	**94,53**	**94,75**	**94,68**	**95,38**	**98,93**	**99,77**	**101,12**	**102,40**	**103,22**	**102,82**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	1.507.831	1.567.489	1.555.536	1.569.429	1.582.814	1.562.850	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.517.441	1.633.429	1.628.542	1.634.881	1.638.013	1.653.350	1.713.910	1.733.707	1.734.172	1.702.970	1.722.935	1.695.601	1.703.437	1.729.653	1.746.030	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,02**	**17,00**	**18,20**	**17,53**	**18,30**	**18,25**	**18,13**	**18,28**	**18,19**	**18,01**	**17,89**	**16,43**	**15,49**	**15,61**	**15,46**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	253.558	304.819	336.731	319.535	346.571	350.003	345.726	357.643	368.517	374.608	370.881	319.422	294.884	305.550	311.725	- *Primary Liquid Asset*
- Aset Likuid Sekunder	84.197	105.027	107.979	107.744	104.224	103.586	120.786	116.229	104.489	92.355	99.407	107.433	109.743	112.375	106.624	- *Secondary Liquid assets*
- Total Aset	2.248.668	2.410.748	2.444.080	2.436.985	2.463.522	2.485.921	2.572.525	2.593.003	2.599.779	2.593.250	2.629.044	2.598.461	2.612.409	2.676.440	2.705.164	- *Total Assets*

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**19,26**	**21,24**	**21,94**	**22,08**	**21,43**	**21,87**	**21,61**	**20,79**	**20,43**	**20,36**	**20,14**	**20,64**	**20,79**	**20,89**	**20,88**	***Capital Adequacy Ratio (%)***
- Modal	379.762	469.900	561.681	571.104	574.501	583.867	583.224	570.003	563.710	569.560	575.992	585.258	592.128	601.298	608.190	- *Capital*
- ATMR	1.971.334	2.212.656	2.559.563	2.586.084	2.681.434	2.670.298	2.699.398	2.741.355	2.759.184	2.797.491	2.859.777	2.835.013	2.848.248	2.878.790	2.913.277	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,79**	**20,20**	**20,90**	**21,01**	**20,38**	**20,85**	**20,58**	**19,77**	**19,41**	**19,33**	**19,11**	**19,60**	**19,74**	**19,80**	**19,79**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	331.052	447.041	534.846	543.228	546.397	556.633	555.568	541.968	535.635	540.829	546.444	555.790	562.310	569.930	576.497	- *Core Capital (Tier I)*
- ATMR	1.971.334	2.212.656	2.559.563	2.586.084	2.681.434	2.670.298	2.699.398	2.741.355	2.759.184	2.797.491	2.859.777	2.835.013	2.848.248	2.878.790	2.913.277	- *Risk Weighted Assets*
Return On Assets Ratio (%)	**3,53**	**3,10**	**3,11**	**3,15**	**3,15**	**2,84**	**2,81**	**3,11**	**2,92**	**2,96**	**3,09**	**3,15**	**3,15**	**3,20**	**3,23**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	89.441	87.832	106.161	108.215	108.999	103.096	102.122	113.526	106.728	108.892	114.456	116.934	117.616	120.068	121.959	- *Profit*
- Rata-rata total aset	2.530.581	2.836.721	3.418.372	3.432.024	3.456.807	3.628.188	3.638.212	3.647.784	3.651.577	3.674.153	3.699.109	3.714.484	3.730.558	3.749.915	3.771.129	- *Average total assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**70,46**	**75,05**	**70,99**	**70,42**	**70,31**	**78,43**	**76,57**	**72,33**	**73,56**	**72,36**	**71,87**	**71,29**	**71,21**	**70,60**	**70,50**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	204.747	263.609	215.572	234.150	255.792	33.072	53.031	72.862	96.189	116.798	140.660	162.474	184.135	204.877	228.748	- *Operating Expenses*
- Pendapatan Operasional	290.578	351.232	303.645	332.526	363.806	42.170	69.256	100.730	130.761	161.409	195.713	227.920	258.564	290.183	324.448	- *Operating Income*
Net Interest Margin Ratio (%)	**6,36**	**6,50**	**6,00**	**6,00**	**5,99**	**5,87**	**5,73**	**5,76**	**5,80**	**5,79**	**5,81**	**5,80**	**5,81**	**5,80**	**5,78**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	153.534	175.946	195.882	196.497	197.667	203.837	199.642	201.355	202.496	203.327	205.154	205.843	207.080	207.879	208.222	- *Interest income net*
- Rata-rata total aset produktif	2.412.342	2.706.946	3.263.393	3.276.994	3.300.023	3.474.370	3.485.421	3.493.139	3.494.091	3.511.041	3.532.447	3.547.194	3.562.164	3.582.078	3.603.991	- *Average total earning assets*
Loan to Deposits Ratio (%)	**85,63**	**85,16**	**86,22**	**86,07**	**85,96**	**86,13**	**86,20**	**88,22**	**88,45**	**88,94**	**89,43**	**89,10**	**89,19**	**89,43**	**89,61**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	1.781.889	2.004.722	2.259.968	2.286.894	2.399.043	2.324.843	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	- *Total Credit to third party*
- Total Dana Pihak Ketiga	2.080.909	2.354.143	2.621.284	2.657.153	2.791.010	2.699.141	2.701.455	2.697.579	2.705.986	2.760.366	2.806.876	2.820.630	2.841.589	2.890.381	2.922.581	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**17,34**	**17,79**	**17,34**	**17,67**	**18,29**	**17,63**	**17,52**	**16,83**	**15,80**	**15,92**	**14,87**	**14,34**	**14,64**	**14,35**	**14,24**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	330.498	384.172	401.035	403.845	459.742	413.154	401.469	400.522	386.085	451.246	427.812	355.439	377.845	371.390	373.119	- *Primary Liquid Asset*
- Aset Likuid Sekunder	142.729	170.726	211.536	226.749	222.451	226.486	237.589	216.461	192.614	148.063	140.871	190.456	184.620	188.900	191.090	- *Secondary Liquid assets*
- Total Aset	2.728.351	3.119.996	3.533.080	3.568.545	3.729.427	3.628.188	3.648.236	3.666.927	3.662.955	3.764.460	3.823.890	3.806.733	3.843.075	3.904.769	3.962.059	- *Total Assets*

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Capital Adequacy Ratio (%)	**20,49**	**17,64**	**15,77**	**16,75**	**19,26**	**19,47**	**19,37**	**18,88**	**19,32**	**19,19**	**19,59**	**19,19**	**19,07**	**23,30**	**22,57**	***Capital Adequacy Ratio (%)***
- Modal	3.851	1.765	1.607	1.698	1.963	1.937	1.908	1.843	1.841	1.848	1.867	1.866	1.865	2.420	2.349	- *Capital*
- ATMR	18.800	10.002	10.186	10.138	10.194	9.951	9.849	9.759	9.529	9.632	9.528	9.724	9.780	10.389	10.405	- *Risk Weighted Assets*
Kualitas Aktiva Produktif																***Earning Assset Quality***
APYD terhadap Aktiva Produktif (%)	**4,26**	**5,83**	**8,61**	**8,48**	**8,49**	**9,37**	**9,87**	**10,07**	**10,29**	**10,83**	**10,17**	**10,32**	**10,27**	**9,86**	**9,78**	***Classified Earning assets to Earning assets (%)***
- APYD	975	991	1.529	1.517	1.504	1.599	1.648	1.656	1.656	1.710	1.582	1.581	1.571	1.539	1.514	- *Classified Earning Assets*
- Total Aktiva Produktif	22.852	17.009	17.754	17.889	17.716	17.065	16.697	16.437	16.092	15.785	15.555	15.312	15.290	15.615	15.475	- *Total Earning assets*
Rentabilitas																***Profitability***
Net Operating Margin (%)	**0,42**	**(4,00)**	**(2,58)**	**(2,39)**	**(2,50)**	**0,38**	**0,29**	**0,40**	**0,28**	**0,30**	**0,37**	**0,36**	**0,41**	**0,41**	**(0,16)**	***Net Operating Margin (%)***
- Pendapatan	81	(508)	(381)	(354)	(372)	56	42	58	40	43	53	50	58	60	(24)	- *Net Operations Income*
- Rata-rata Aktiva	19.467	12.680	14.733	14.807	14.860	14.890	14.722	14.607	14.457	14.289	14.155	14.025	13.931	14.778	14.664	- *Average Earning Assets*
Return On Assets Ratio (%)	**0,40**	**(3,51)**	**(2,41)**	**(2,24)**	**(2,33)**	**0,46**	**0,32**	**0,40**	**0,28**	**0,29**	**0,35**	**0,33**	**0,38**	**0,37**	**0,04**	***Return On Assets Ratio (%)***
- Laba	86	(502)	(382)	(355)	(373)	77	53	65	45	46	55	53	59	62	6	- *Profit*
- Rata-Rata total aset	21.575	14.301	15.814	15.891	15.983	16.599	16.437	16.321	16.167	16.007	15.895	15.775	15.685	16.629	16.517	- *Average Assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**97,66**	**118,17**	**122,78**	**121,08**	**122,18**	**96,27**	**97,12**	**96,23**	**97,37**	**97,22**	**96,60**	**96,72**	**96,22**	**96,31**	**101,47**	***Operating Expenses to Operations Revenue (%)***
- Biaya Operasional	3.373	3.302	1.711	1.866	2.047	120	239	368	492	624	747	864	980	1.181	1.366	- *Operations Expenses*
- Pendapatan	3.454	2.794	1.393	1.541	1.675	125	246	383	506	642	774	894	1.019	1.226	1.346	- *Operations Income*
Likuiditas																***Liquidity***
Short Term Mismatch (%)	**20,21**	**23,18**	**29,33**	**32,29**	**33,93**	**32,99**	**37,25**	**35,24**	**35,99**	**32,21**	**31,80**	**30,15**	**31,15**	**33,62**	**31,23**	***Short Term Mismatch (%)***
- Aktiva Jangka Pendek	3.820	3.001	4.065	4.471	4.704	4.402	4.835	4.529	4.535	3.989	3.894	3.535	3.644	3.912	3.648	- *Short-Term Assets*
- Kewajiban Jangka Pendek	18.906	12.951	13.859	13.846	13.861	13.345	12.981	12.853	12.601	12.382	12.246	11.726	11.696	11.636	11.681	- *Short-Term Liabilities*
Finance to Deposit Ratio (%)	**96,60**	**94,18**	**88,10**	**86,88**	**86,52**	**83,86**	**84,59**	**85,22**	**86,66**	**92,00**	**89,01**	**89,24**	**92,44**	**95,23**	**94,41**	***Finance to Deposit Ratio (%)***
- Pembiayaan	17.495	11.396	11.541	11.417	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	10.528	10.592	10.713	- *Financing*
- Dana Pihak Ketiga	18.112	12.101	13.100	13.142	12.987	12.900	12.665	12.499	12.170	11.533	11.636	11.577	11.389	11.123	11.347	- *Third Party Funds*

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

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

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Capital Adequacy Ratio (%)	**14,96**	**17,78**	**16,54**	**17,78**	**18,68**	**18,88**	**19,74**	**19,69**	**18,86**	**20,56**	**22,99**	**22,55**	**22,64**	**23,08**	**23,20**	***Capital Adequacy Ratio (%)***
- Modal	13.189	18.438	18.451	20.170	21.288	21.716	22.828	23.223	21.970	24.243	26.116	25.654	26.041	26.903	26.864	- *Capital*
- ATMR	88.180	103.724	111.550	113.451	113.945	114.996	115.627	117.922	116.459	117.937	113.615	113.746	115.002	116.587	115.782	- *Risk Weighted Assets*
Kualitas Aktiva Produktif																***Earning Assset Quality***
APYD terhadap Aktiva Produktif (%)	**5,01**	**3,87**	**4,81**	**4,72**	**4,14**	**4,96**	**4,90**	**4,26**	**4,56**	**4,79**	**3,75**	**3,83**	**4,06**	**3,94**	**3,71**	***Classified Earning assets to Earning assets (%)***
- APYD	5.466	5.649	7.636	7.599	6.835	8.074	8.097	7.113	7.609	7.888	6.313	6.478	6.834	7.000	6.512	- *Classified Earning Assets*
- Total Aktiva Produktif	109.147	146.136	158.808	161.158	165.018	162.729	165.226	166.882	166.754	164.792	168.144	169.184	168.226	177.807	175.615	- *Total Earning assets*
Rentabilitas																***Profitability***
Net Operating Margin (%)	**0,54**	**1,20**	**1,17**	**1,18**	**1,01**	**0,30**	**0,88**	**1,75**	**1,75**	**1,85**	**1,96**	**1,89**	**1,85**	**1,84**	**1,75**	***Net Operating Margin (%)***
- Pendapatan	544	1.423	1.736	1.746	1.508	480	1.397	2.803	2.815	2.982	3.166	3.061	3.006	3.028	2.881	- *Net Operations Income*
- Rata-rata Aktiva	101.146	118.478	147.847	148.571	149.540	158.199	159.508	160.333	160.902	160.905	161.642	162.231	162.554	164.185	164.975	- *Average Earning Assets*
Return On Assets Ratio (%)	**0,48**	**1,08**	**1,07**	**1,09**	**0,94**	**0,28**	**0,78**	**1,52**	**1,54**	**1,63**	**1,70**	**1,65**	**1,63**	**1,62**	**1,54**	***Return On Assets Ratio (%)***
- Laba	543	1.497	1.783	1.828	1.586	511	1.423	2.776	2.815	2.989	3.130	3.032	3.008	3.005	2.870	- *Profit*
- Rata-Rata total aset	112.488	138.009	167.065	168.003	169.268	180.377	181.604	182.803	183.107	183.599	184.027	184.197	184.139	185.899	186.816	- *Average Assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**96,03**	**91,58**	**91,01**	**90,86**	**92,21**	**97,70**	**92,93**	**86,90**	**86,68**	**85,59**	**85,76**	**85,89**	**85,74**	**85,41**	**86,13**	***Operating Expenses to Operations Revenue (%)***
- Biaya Operasional	13.155	15.473	14.647	15.908	17.849	1.698	3.057	4.650	6.107	7.381	9.533	10.868	12.049	13.293	14.911	- *Operations Expenses*
- Pendapatan	13.699	16.896	16.094	17.509	19.357	1.738	3.290	5.350	7.045	8.623	11.115	12.654	14.053	15.564	17.312	- *Operations Income*
Likuiditas																***Liquidity***
Short Term Mismatch (%)	**18,62**	**24,87**	**32,73**	**30,96**	**32,73**	**31,04**	**31,84**	**31,98**	**29,69**	**32,58**	**30,00**	**30,72**	**32,85**	**28,72**	**29,23**	***Short Term Mismatch (%)***
- Aktiva Jangka Pendek	15.888	30.757	39.239	39.375	43.437	40.000	41.538	42.124	38.132	42.154	39.000	40.061	43.822	38.279	38.991	- *Short-Term Assets*
- Kewajiban Jangka Pendek	85.331	123.672	119.896	127.171	132.697	128.882	130.473	131.702	128.454	129.387	130.002	130.421	133.403	133.293	133.394	- *Short-Term Liabilities*
Finance to Deposit Ratio (%)	**90,55**	**89,21**	**81,51**	**80,38**	**80,18**	**78,71**	**80,12**	**79,20**	**79,46**	**81,18**	**79,82**	**80,06**	**80,69**	**77,88**	**77,96**	***Finance to Deposit Ratio (%)***
- Pembiayaan	85.771	110.929	116.478	116.531	118.272	116.606	117.426	118.594	119.422	120.800	117.355	118.234	118.195	123.113	122.213	- *Financing*
- Dana Pihak Ketiga	94.726	124.349	142.894	144.967	147.502	148.146	146.558	149.737	150.289	148.799	147.021	147.682	146.482	158.085	156.767	- *Third Party Funds*

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

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

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Capital Adequacy Ratio (%)	**13,02**	**14,02**	**15,29**	**15,25**	**15,86**	**15,08**	**15,88**	**15,58**	**15,58**	**15,58**	**15,62**	**15,96**	**15,96**	**16,79**	**16,56**	***Capital Adequacy Ratio (%)***
- Modal	6.369	6.950	7.366	7.416	7.859	7.874	7.932	8.006	8.055	8.142	8.236	8.324	8.412	8.809	8.664	- *Capital*
- ATMR	48.913	49.580	48.175	48.627	49.556	52.218	49.957	51.376	51.721	52.247	52.734	52.140	52.692	52.470	52.312	- *Risk Weighted Assets*
Kualitas Aktiva Produktif																***Earning Assset Quality***
APYD terhadap Aktiva Produktif (%)	**5,82**	**4,70**	**3,94**	**3,90**	**3,41**	**3,47**	**3,41**	**2,99**	**3,01**	**3,03**	**3,00**	**3,02**	**3,00**	**2,72**	**2,71**	***Classified Earning assets to Earning assets (%)***
- APYD	3.787	3.430	3.004	2.985	2.738	2.800	2.817	2.569	2.565	2.481	2.529	2.561	2.551	2.413	2.392	- *Classified Earning Assets*
- Total Aktiva Produktif	65.102	72.903	76.190	76.614	80.377	80.791	82.715	85.918	85.359	81.985	84.445	84.890	85.146	88.668	88.379	- *Total Earning assets*
Rentabilitas																***Profitability***
Net Operating Margin (%)	**0,54**	**0,63**	**0,63**	**0,62**	**0,61**	**0,75**	**0,83**	**0,89**	**0,90**	**0,96**	**1,01**	**1,07**	**1,09**	**1,31**	**1,03**	***Net Operating Margin (%)***
- Pendapatan	331	429	466	457	454	603	672	731	743	791	834	881	902	1.084	860	- *Net Operations Income*
- Rata-rata Aktiva	61.688	67.778	73.926	74.093	74.545	79.951	80.919	82.034	82.479	82.074	82.248	82.401	82.528	83.039	83.412	- *Average Earning Assets*
Return On Assets Ratio (%)	**0,52**	**0,59**	**0,56**	**0,56**	**0,59**	**0,68**	**0,73**	**0,79**	**0,79**	**0,84**	**0,89**	**0,94**	**0,96**	**1,17**	**0,93**	***Return On Assets Ratio (%)***
- Laba	348	431	458	461	484	601	649	716	721	763	812	857	883	1.078	859	- *Profit*
- Rata-Rata total aset	67.284	73.494	81.602	81.816	82.319	88.421	89.401	90.593	91.086	91.257	91.516	91.575	91.714	91.980	92.152	- *Average Assets*
Biaya Operasional thdp Pendapatan Operasional (%)	**97,76**	**97,29**	**95,42**	**95,57**	**95,57**	**96,18**	**94,78**	**94,22**	**94,03**	**93,49**	**93,18**	**92,70**	**92,68**	**91,41**	**93,14**	***Operating Expenses to Operations Revenue (%)***
- Biaya Operasional	14.417	15.399	8.097	9.045	9.787	1.263	2.031	2.977	3.899	4.728	5.698	6.528	7.607	8.658	9.733	- *Operations Expenses*
- Pendapatan	14.748	15.827	8.486	9.464	10.241	1.314	2.143	3.160	4.146	5.058	6.115	7.042	8.209	9.472	10.450	- *Operations Income*
Likuiditas																***Liquidity***
Short Term Mismatch (%)	**22,05**	**18,04**	**21,87**	**25,19**	**23,59**	**21,23**	**22,86**	**24,76**	**26,11**	**29,95**	**28,13**	**25,16**	**21,81**	**16,49**	**22,39**	***Short Term Mismatch (%)***
- Aktiva Jangka Pendek	12.902	11.910	15.614	17.784	17.410	15.729	17.357	19.436	20.560	23.382	22.192	19.556	17.034	12.942	17.675	- *Short-Term Assets*
- Kewajiban Jangka Pendek	58.512	66.033	71.400	70.603	73.815	74.102	75.927	78.515	78.743	78.082	78.901	77.727	78.114	78.503	78.954	- *Short-Term Liabilities*
Finance to Deposit Ratio (%)	**81,70**	**78,91**	**78,56**	**78,26**	**77,38**	**75,49**	**74,10**	**73,64**	**74,19**	**75,11**	**75,19**	**76,94**	**78,36**	**78,80**	**79,38**	***Finance to Deposit Ratio (%)***
- Pembiayaan	50.701	55.202	58.103	58.417	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	64.206	64.831	65.752	- *Financing*
- Dana Pihak Ketiga	62.057	69.957	73.963	74.648	77.903	78.273	80.036	82.584	82.320	81.663	82.417	81.337	81.933	82.275	82.834	- *Third Party Funds*

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

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

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

Kelompok Bank	2015	2016	2017			2018										Group of Bank
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
- BUKU 1	131.016	100.103	70.226	69.241	64.894	65.662	67.561	69.943	72.378	71.414	72.406	71.737	70.515	71.939	72.241	- *BUKU 1*
- BUKU 2	810.899	844.755	862.924	869.417	841.732	841.108	790.556	805.729	828.877	824.259	830.881	825.863	826.702	809.476	834.072	- *BUKU 2*
- BUKU 3	2.245.451	2.410.757	2.444.087	2.437.145	2.463.537	2.485.931	2.572.530	2.593.025	2.599.801	2.593.260	2.629.044	2.598.461	2.612.424	2.676.569	2.705.164	- *BUKU 3*
- BUKU 4	2.728.358	3.120.003	3.533.094	3.568.545	3.729.446	3.628.231	3.648.312	3.666.927	3.662.955	3.764.466	3.823.893	3.806.734	3.843.075	3.904.769	3.962.061	- *BUKU 4*
- BUKU 1 SYARIAH	23.592	15.968	16.649	16.658	16.999	16.599	16.274	16.091	15.705	15.366	15.335	15.053	15.716	15.609	15.513	- *BUKU 1 SHARIA*
- BUKU 2 SYARIAH	119.031	159.374	173.462	177.379	183.177	180.377	182.831	185.200	184.020	185.565	186.171	185.214	183.074	196.404	195.078	- *BUKU 2 SHARIA*
- BUKU 3 SYARIAH	70.799	78.839	83.331	83.966	87.850	88.421	90.381	92.977	92.563	91.940	92.813	91.930	92.684	94.108	93.701	- *BUKU 3 SHARIA*
Total	**6.129.146**	**6.729.799**	**7.183.773**	**7.222.351**	**7.387.634**	**7.306.328**	**7.368.446**	**7.429.891**	**7.456.300**	**7.546.271**	**7.650.542**	**7.594.991**	**7.644.190**	**7.768.873**	**7.877.830**	***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 2015				Desember 2016				Oktober 2017				Desember 2017				Oktober 2018				*Group of Bank*
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
BUKU 1	5	27	2	0	4	20	1	0	4	14	0	0	4	14	0	0	3	15	0	0	*BUKU 1*
BUKU 2	0	13	33	0	1	16	31	2	0	16	36	1	0	17	35	1	0	14	37	0	*BUKU 2*
BUKU 3	0	0	4	18	0	0	6	18	0	0	5	21	0	0	5	21	0	0	5	22	*BUKU 3*
BUKU 4	0	0	0	4	0	0	0	4	0	0	0	5	0	0	0	5	0	0	0	5	*BUKU 4*
BUKU 1 SYARIAH	0	5	0	0	0	3	0	0	0	3	0	0	0	3	0	0	1	3	0	0	*BUKU 1 SHARIA*
BUKU 2 SYARIAH	0	3	2	1	0	5	3	1	0	5	3	1	0	5	3	1	0	4	4	1	*BUKU 2 SHARIA*
BUKU 3 SYARIAH	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	*BUKU 3 SHARIA*
Total	**5**	**48**	**41**	**24**	**5**	**44**	**41**	**26**	**4**	**38**	**44**	**29**	**4**	**39**	**43**	**29**	**4**	**36**	**46**	**29**	***Total***

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan r)	Feb	Mar	Apr	Mei	Jun r)	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**5.195.162**	**5.748.923**	**6.248.902**	**6.281.442**	**6.377.940**	**6.347.428**	**6.460.366**	**6.550.441**	**6.540.053**	**6.546.546**	**6.642.667**	**6.634.238**	**6.701.225**	**6.826.981**	**6.924.221**	***Earning Assets***
a. Lancar	4.889.602	5.417.259	5.872.217	5.906.039	6.026.288	5.956.525	6.038.769	6.147.825	6.134.837	6.143.528	6.222.823	6.226.996	6.279.992	6.411.300	6.521.828	*a. Current*
b. DPK	198.917	198.041	236.739	237.653	223.692	252.720	281.859	266.881	266.391	261.625	281.716	265.804	278.183	274.085	259.193	*b. Special Mention*
c. Kurang Lancar	20.656	28.452	27.448	23.992	23.925	30.035	25.913	21.769	24.967	25.927	22.241	24.727	24.659	23.935	24.811	*c. Sub-Standard*
d. Diragukan	13.528	15.961	16.679	18.870	18.281	19.997	24.082	24.658	21.237	21.717	22.506	20.692	22.277	22.049	19.240	*d. Doubtful*
e. Macet	72.459	89.210	95.820	94.888	85.754	88.150	89.743	89.307	92.621	93.748	93.380	96.018	96.114	95.612	99.149	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**1.590.184**	**1.682.211**	**1.821.564**	**1.828.579**	**1.830.564**	**1.854.899**	**1.873.643**	**1.856.214**	**1.897.792**	**1.881.209**	**1.871.339**	**1.893.137**	**1.982.879**	**1.980.582**	**2.019.188**	***Earning Assets - Account Administrative Transactions***
a. Lancar	1.563.291	1.656.008	1.791.310	1.802.775	1.804.957	1.827.935	1.843.865	1.825.163	1.867.849	1.849.846	1.839.738	1.860.358	1.951.921	1.949.256	1.989.010	*a. Current*
b. DPK	23.183	22.722	26.746	22.810	22.483	23.508	26.483	27.625	26.690	28.230	28.050	28.789	27.648	27.747	27.077	*b. Special Mention*
c. Kurang Lancar	1.885	1.648	2.075	1.694	1.723	1.885	1.734	1.562	1.638	1.601	1.830	2.505	1.714	1.752	1.461	*c. Sub-Standard*
d. Diragukan	250	1.005	427	290	385	292	371	646	450	346	382	288	428	286	279	*d. Doubtful*
e. Macet	1.575	827	1.007	1.009	1.016	1.280	1.191	1.218	1.165	1.185	1.338	1.197	1.169	1.541	1.360	*e. Lost*
Non Performing Earning Aset (Nominal)	**110.353**	**137.104**	**143.455**	**140.743**	**131.083**	**141.639**	**143.033**	**139.161**	**142.078**	**144.525**	**141.678**	**145.427**	**146.360**	**145.175**	**146.301**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**34.758**	**36.781**	**37.621**	**40.906**	**44.553**	**43.348**	**42.210**	**46.069**	**49.601**	**51.720**	**55.163**	**55.216**	**52.011**	**54.953** r)	**56.421**	***Interbank Loans***
a. Lancar	34.655	36.667	37.496	40.799	44.433	43.236	42.095	45.852	49.489	51.615	55.069	55.062	51.906	54.836 r)	56.318	*a. Current*
b. DPK	16	19	13	6	15	5	8	122	8	1	1	59	9	21	8	*b. Special Mention*
c. Kurang Lancar	-	-	2	-	-	0	-	-	-	1	-	0	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	0	0	-	-	0	0	-	-	-	-	0	0	-	*d. Doubtful*
e. Macet	88	94	110	109	105	106	107	95	104	102	93	95	95	96	95	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**88**	**94**	**111**	**109**	**105**	**107**	**107**	**95**	**104**	**103**	**93**	**95**	**96**	**96**	**95**	***Interbank Non Performing Loan (Nominal)***

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

*Note: *) Provisional figures*
r) Revised figures

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**108.240**	**83.133**	**56.980**	**55.023**	**52.947**	**53.501**	**55.911**	**59.686**	**59.810**	**59.839**	**61.188**	**60.020**	**59.120**	**60.281**	**61.234**	***Earning Assets***
a. Lancar	102.499	77.789	51.668	49.550	48.418	47.917	50.726	54.448	54.333	54.325	55.658	54.654	53.728	55.089	55.519	*a. Current*
b. DPK	3.939	3.951	3.792	3.965	3.058	4.075	3.621	3.647	3.781	3.713	3.729	3.568	3.601	3.384	3.904	*b. Special Mention*
c. Kurang Lancar	276	170	244	245	226	172	190	174	240	231	273	137	216	226	225	*c. Sub-Standard*
d. Diragukan	287	121	141	132	147	173	180	188	171	263	218	218	190	171	173	*d. Doubtful*
e. Macet	1.239	1.102	1.134	1.130	1.097	1.164	1.194	1.228	1.285	1.307	1.311	1.443	1.385	1.411	1.413	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**8.582**	**4.757**	**3.504**	**3.507**	**3.148**	**3.271**	**3.441**	**3.267**	**3.415**	**3.357**	**3.246**	**3.443**	**3.661**	**3.677**	**3.798**	***Earning Assets - Account Administrative Transactions***
a. Lancar	8.543	4.734	3.470	3.479	3.115	3.211	3.376	3.197	3.346	3.293	3.187	3.379	3.600	3.613	3.733	*a. Current*
b. DPK	26	17	22	16	26	53	56	53	11	5	6	9	8	10	11	*b. Special Mention*
c. Kurang Lancar	0	0	0	0	0	0	-	0	47	0	0	0	0	0	0	*c. Sub-Standard*
d. Diragukan	0	0	2	0	0	0	0	0	0	47	47	0	0	1	0	*d. Doubtful*
e. Macet	13	6	9	11	8	7	9	18	11	12	6	55	52	54	53	*e. Loss*
Non Performing Earning Aset (Nominal)	**1.815**	**1.399**	**1.531**	**1.519**	**1.478**	**1.516**	**1.573**	**1.609**	**1.755**	**1.860**	**1.855**	**1.854**	**1.843**	**1.863**	**1.864**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**836**	**677**	**17**	**12**	**13**	**12**	**11**	**11**	**11**	**11**	**11**	**8**	**14**	**22**	**28**	***Interbank Loans***
a. Lancar	831	673	17	12	13	12	11	9	9	11	11	8	14	22	28	*a. Current*
b. DPK	-	-	-	-	-	-	-	2	2	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**4**	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**677.232**	**703.820**	**724.366**	**714.090**	**702.071**	**706.344**	**674.285**	**693.793**	**707.864**	**697.131**	**696.395**	**698.425**	**699.298**	**682.349**	**701.403**	***Earning Assets***
a. Lancar	635.044	652.392	675.414	666.237	656.428	656.197	627.173	647.526	661.488	650.018	646.286	650.822	651.735	632.832	650.764	*a. Current*
b. DPK	26.302	32.783	30.035	29.658	28.550	31.436	30.022	29.586	28.868	29.010	31.864	28.413	27.832	30.312	31.393	*b. Special Mention*
c. Kurang Lancar	2.076	2.082	2.439	1.677	1.404	2.566	1.696	1.208	1.801	1.981	1.504	2.428	2.369	1.775	2.068	*c. Sub-Standard*
d. Diragukan	1.566	1.515	1.484	1.868	1.529	1.582	2.160	2.220	1.665	1.864	2.121	1.501	1.977	2.521	1.894	*d. Doubtful*
e. Macet	12.244	15.048	14.993	14.649	14.160	14.563	13.234	13.252	14.042	14.258	14.620	15.261	15.384	14.908	15.284	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**151.065**	**117.575**	**112.918**	**114.466**	**114.920**	**116.251**	**112.886**	**111.346**	**112.587**	**118.465**	**109.119**	**115.280**	**125.034**	**107.267**	**110.916**	***Earning Assets - Account Administrative Transactions***
a. Lancar	149.046	116.420	110.813	112.887	113.477	114.911	111.506	109.865	111.113	116.861	107.785	112.272	123.037	106.147	109.728	*a. Current*
b. DPK	1.332	898	1.723	1.275	1.107	958	959	1.073	1.062	1.264	957	1.726	1.574	743	798	*b. Special Mention*
c. Kurang Lancar	360	20	11	23	11	65	11	1	10	79	108	990	24	12	17	*c. Sub-Standard*
d. Diragukan	10	3	71	3	11	6	77	78	88	1	5	37	147	18	17	*d. Doubtful*
e. Macet	317	233	300	278	313	310	333	329	314	260	264	255	253	347	357	*e. Loss*
Non Performing Earning Aset (Nominal)	**16.573**	**18.901**	**19.299**	**18.499**	**17.428**	**19.093**	**17.512**	**17.089**	**17.919**	**18.443**	**18.622**	**20.473**	**20.154**	**19.581**	**19.636**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**7.351**	**7.476**	**6.987**	**7.108**	**7.135**	**7.095**	**6.873**	**7.901**	**8.076**	**8.366**	**8.399**	**8.408**	**8.487**	**8.542**	**8.602**	***Interbank Loans***
a. Lancar	7.349	7.475	6.981	7.106	7.133	7.093	6.872	7.899	8.074	8.364	8.398	8.369	8.485	8.541	8.600	*a. Current*
b. DPK	0	-	-	-	-	-	-	-	0	-	-	37	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	1	1	4	2	2	2	2	2	2	2	2	2	1	1	1	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**1**	**1**	**4**	**4**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**1**	**1**	**1**	***Interbank Non Performing Loan (Nominal)***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**1.938.394**	**2.110.025**	**2.142.576**	**2.157.791**	**2.130.561**	**2.166.940**	**2.256.560**	**2.291.940**	**2.283.235**	**2.256.743**	**2.287.253**	**2.266.459**	**2.308.755**	**2.361.740**	**2.374.963**	***Earning Assets***
a. Lancar	1.805.469	1.975.692	2.005.688	2.019.111	2.000.028	2.025.921	2.095.879	2.131.772	2.124.587	2.098.548	2.121.808	2.101.708	2.133.436	2.198.798	2.220.873	*a. Current*
b. DPK	88.628	83.065	90.666	93.842	91.205	98.733	116.083	116.243	113.884	112.390	119.181	116.805	127.097	116.269	107.147	*b. Special Mention*
c. Kurang Lancar	8.084	9.197	8.836	5.959	4.792	6.361	5.954	5.544	5.716	6.073	5.612	7.140	6.848	6.724	5.986	*c. Sub-Standard*
d. Diragukan	5.695	7.818	5.660	6.761	6.651	5.273	6.651	6.645	6.611	6.996	7.304	7.150	6.942	5.663	5.968	*d. Doubtful*
e. Macet	30.517	34.253	31.726	32.119	27.883	30.652	31.993	31.736	32.437	32.738	33.348	33.657	34.430	34.285	34.990	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**824.181**	**888.020**	**891.441**	**899.166**	**907.702**	**914.381**	**923.301**	**924.487**	**931.891**	**928.997**	**937.499**	**935.510**	**966.317**	**978.345**	**996.100**	***Earning Assets - Account Administrative Transactions***
a. Lancar	806.290	869.117	870.917	881.055	890.184	896.144	903.831	904.166	912.521	908.726	917.870	915.740	946.203	956.652	975.495	*a. Current*
b. DPK	15.417	17.008	18.512	16.264	15.467	16.043	17.495	18.310	17.468	18.462	17.647	17.969	18.138	19.469	18.908	*b. Special Mention*
c. Kurang Lancar	1.174	1.419	1.385	1.233	1.384	1.372	1.339	1.140	1.217	1.158	1.336	1.184	1.353	1.320	1.000	*c. Sub-Standard*
d. Diragukan	161	192	151	119	228	147	147	343	129	118	112	110	128	121	132	*d. Doubtful*
e. Macet	1.139	283	476	495	438	676	489	527	556	533	534	508	495	784	565	*e. Loss*
Non Performing Earning Aset (Nominal)	**46.770**	**53.162**	**48.234**	**46.686**	**41.377**	**44.481**	**46.573**	**45.935**	**46.666**	**47.615**	**48.247**	**49.748**	**50.198**	**48.897**	**48.641**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**15.848**	**15.195**	**11.762**	**13.976**	**15.974**	**14.420**	**14.399**	**14.985**	**16.057**	**15.981**	**15.902**	**15.717**	**16.833**	**17.569**	**18.497**	***Interbank Loans***
a. Lancar	15.827	15.161	11.746	13.961	15.960	14.406	14.378	14.971	16.041	15.965	15.886	15.680	16.818	17.553	18.483	*a. Current*
b. DPK	16	19	1	-	0	0	7	0	1	1	1	22	-	1	-	*b. Special Mention*
c. Kurang Lancar	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	5	15	14	14	15	15	15	15	15	15	15	15	15	15	15	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**5**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	***Interbank Non Performing Loan (Nominal)***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**2.278.658**	**2.621.911**	**3.080.434**	**3.107.412**	**3.242.908**	**3.167.603**	**3.216.353**	**3.244.398**	**3.228.711**	**3.277.845**	**3.335.904**	**3.346.998**	**3.372.555**	**3.447.520**	**3.514.133**	***Earning Assets***
a. Lancar	2.176.720	2.503.128	2.922.561	2.950.342	3.094.986	3.002.256	3.036.174	3.078.671	3.060.317	3.112.218	3.162.553	3.182.655	3.205.511	3.275.979	3.345.865	*a. Current*
b. DPK	64.947	64.517	93.810	93.761	86.901	99.476	113.546	100.942	102.867	99.396	108.889	99.408	101.467	105.328	101.023	*b. Special Mention*
c. Kurang Lancar	8.011	14.747	13.015	12.793	14.432	17.327	14.609	12.043	14.068	14.764	12.197	12.785	12.906	12.953	14.176	*c. Sub-Standard*
d. Diragukan	5.205	5.399	7.884	8.430	8.213	11.265	13.663	14.404	11.510	11.171	11.810	10.268	11.871	11.936	9.559	*d. Doubtful*
e. Macet	23.774	34.122	43.164	42.086	38.376	37.279	38.361	38.337	39.949	40.296	40.456	41.882	40.800	41.323	43.510	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**602.993**	**667.382**	**808.538**	**806.215**	**800.154**	**816.629**	**829.813**	**812.023**	**845.021**	**825.296**	**816.710**	**833.790**	**882.562**	**886.058**	**903.066**	***Earning Assets - Account Administrative Transactions***
a. Lancar	596.211	661.303	801.227	800.425	793.773	809.545	821.199	803.120	836.228	816.110	806.370	824.099	874.034	877.782	894.917	*a. Current*
b. DPK	6.407	4.758	6.486	5.240	5.882	6.440	7.958	8.180	8.140	8.492	9.437	9.081	7.919	7.518	7.354	*b. Special Mention*
c. Kurang Lancar	196	209	456	218	157	280	212	216	189	187	218	164	165	335	356	*c. Sub-Standard*
d. Diragukan	78	808	202	166	144	137	145	225	231	178	201	137	147	143	127	*d. Doubtful*
e. Macet	102	305	167	167	197	227	299	281	233	329	484	309	297	280	312	*e. Loss*
Non Performing Earning Aset (Nominal)	**37.366**	**55.588**	**64.887**	**63.860**	**61.519**	**66.515**	**67.289**	**65.507**	**66.180**	**66.925**	**65.366**	**65.544**	**66.186**	**66.970**	**68.039**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**9.606**	**12.310**	**17.694**	**18.651**	**20.299**	**20.745**	**19.859**	**22.127**	**24.401**	**26.292**	**29.788**	**29.013**	**26.169**	**28.323**	**28.816**	***Interbank Loans***
a. Lancar	9.535	12.237	17.602	18.564	20.207	20.661	19.778	21.928	24.319	26.215	29.711	28.935	26.081	28.224	28.729	*a. Current*
b. DPK	-	-	10	4	13	3	-	120	4	0	0	-	9	19	8	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	0	-	-	-	-	-	0	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	0	0	-	-	-	-	0	0	-	*d. Doubtful*
e. Macet	70	74	82	83	79	81	81	78	78	77	77	78	79	79	79	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**70**	**74**	**82**	**83**	**79**	**81**	**81**	**79**	**78**	**77**	**77**	**78**	**79**	**80**	**79**	***Interbank Non Performing Loan (Nominal)***

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

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**21.261**	**15.158**	**15.522**	**15.551**	**15.437**	**14.890**	**14.554**	**14.378**	**14.008**	**13.617**	**13.483**	**13.247**	**13.873**	**13.710**	**13.637**	***Earning Assets***
a. Lancar	18.939	13.239	12.879	13.128	13.094	12.399	11.939	11.891	11.610	11.070	10.977	10.803	11.486	11.320	11.324	*a. Current*
b. DPK	1.564	754	1.249	925	878	986	1.146	1.002	835	971	1.090	1.018	938	980	958	*b. Special Mention*
c. Kurang Lancar	315	683	275	345	283	229	167	119	188	153	197	170	197	218	117	*c. Sub-Standard*
d. Diragukan	66	83	158	162	154	149	94	79	88	126	30	61	61	30	92	*d. Doubtful*
e. Macet	376	399	961	992	1.027	1.127	1.208	1.287	1.288	1.296	1.188	1.195	1.190	1.161	1.145	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**1.557**	**1.727**	**1.939**	**2.044**	**2.054**	**1.825**	**1.770**	**1.677**	**1.703**	**1.788**	**1.610**	**1.606**	**1.570**	**1.518**	**1.477**	***Earning Assets - Account Administrative Transactions***
a. Lancar	1.557	1.726	1.939	2.044	2.054	1.825	1.770	1.677	1.703	1.788	1.610	1.605	1.569	1.516	1.475	*a. Current*
b. DPK	0	0	0	0	-	-	-	-	-	-	-	0	0	0	0	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	0	0	-	-	-	-	0	-	0	0	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	0	0	0	-	0	-	-	0	*d. Doubtful*
e. Macet	-	-	0	0	0	0	0	0	0	0	0	1	1	1	1	*e. Loss*
Non Performing Earning Aset (Nominal)	**758**	**1.165**	**1.394**	**1.498**	**1.465**	**1.504**	**1.468**	**1.484**	**1.563**	**1.575**	**1.415**	**1.427**	**1.450**	**1.411**	**1.356**	***Non Performing Earning Asset (Nominal)***
Pembiayaan kepada Bank Lain	**88**	**34**	**8**	**8**	**7**	**7**	**7**	**6**	**5**	**5**	**5**	**5**	**5**	**5**	**4**	***Interbank Financing***
a. Lancar	88	34	8	8	7	7	7	6	5	5	5	5	5	5	4	*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 1.41. Aset Produktif dan Kualitas Kredit Bank Umum Syariah kepada Bank Lain - BUKU 2
(Earning Assets and Credit Quality of Commercial Sharia Banks to Other Bank - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Indikator	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**106.937**	**142.764**	**153.668**	**155.814**	**154.503**	**158.199**	**160.817**	**161.983**	**162.610**	**160.915**	**165.327**	**165.766**	**164.210**	**174.254**	**172.083**	***Earning Assets***
a. Lancar	94.096	129.731	135.476	138.402	139.752	138.100	141.349	145.092	144.484	142.413	148.268	148.625	146.171	155.426	155.763	*a. Current*
b. DPK	9.209	9.061	13.136	11.965	9.958	14.598	13.805	12.094	12.997	13.238	13.644	13.502	14.221	14.963	12.144	*b. Special Mention*
c. Kurang Lancar	773	886	1.172	1.433	1.258	1.821	1.788	1.205	1.288	1.098	914	944	986	1.065	1.071	*c. Sub-Standard*
d. Diragukan	348	554	838	871	977	952	787	772	749	796	492	552	490	608	955	*d. Doubtful*
e. Macet	2.510	2.532	3.046	3.143	2.557	2.728	3.089	2.821	3.092	3.370	2.010	2.143	2.341	2.191	2.149	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**1.390**	**2.088**	**2.390**	**2.328**	**1.724**	**1.703**	**1.604**	**1.759**	**1.631**	**1.777**	**1.826**	**1.940**	**2.003**	**2.176**	**2.220**	***Earning Assets - Account Administrative Transactions***
a. Lancar	1.382	2.044	2.264	2.186	1.646	1.611	1.511	1.642	1.553	1.701	1.751	1.861	1.919	2.089	2.139	*a. Current*
b. DPK	1	41	1	15	0	14	15	6	9	5	2	4	5	3	2	*b. Special Mention*
c. Kurang Lancar	1	-	70	69	19	18	18	51	18	20	6	6	8	8	7	*c. Sub-Standard*
d. Diragukan	2	2	1	1	1	1	1	0	1	1	16	1	2	1	0	*d. Doubtful*
e. Macet	4	1	55	56	59	59	60	60	50	51	51	68	70	75	71	*e. Loss*
Non Performing Earning Aset (Nominal)	**3.638**	**3.974**	**5.182**	**5.573**	**4.870**	**5.579**	**5.741**	**4.908**	**5.198**	**5.336**	**3.488**	**3.714**	**3.897**	**3.948**	**4.254**	***Non Performing Earning Asset (Nominal)***
Pembiayaan kepada Bank Lain	**307**	**341**	**384**	**383**	**366**	**341**	**347**	**345**	**353**	**360**	**351**	**341**	**327**	**315**	**297**	***Interbank Financing***
a. Lancar	307	341	378	378	361	336	342	345	348	354	351	341	327	315	297	*a. Current*
b. DPK	-	-	1	1	1	1	1	-	1	0	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	0	0	5	5	5	5	5	0	5	5	0	0	0	0	0	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**0**	**0**	**5**	**5**	**5**	**5**	**5**	**0**	**5**	**5**	**0**	**0**	**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	2015	2016	2017			2018										*Indicator*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**64.445**	**72.113**	**75.356**	**75.762**	**79.514**	**79.951**	**81.886**	**84.264**	**83.815**	**80.455**	**83.115**	**83.322**	**83.415**	**87.127**	**86.769**	***Earning Assets***
a. Lancar	56.837	65.288	68.531	69.270	73.582	73.736	75.530	78.424	78.018	74.936	77.274	77.730	77.925	81.853	81.719	*a. Current*
b. DPK	4.329	3.910	4.051	3.537	3.140	3.416	3.637	3.368	3.159	2.906	3.319	3.088	3.026	2.849	2.624	*b. Special Mention*
c. Kurang Lancar	1.121	688	1.466	1.540	1.528	1.558	1.509	1.476	1.667	1.627	1.544	1.124	1.137	973	1.168	*c. Sub-Standard*
d. Diragukan	359	471	513	645	609	604	547	349	442	502	531	942	744	1.119	599	*d. Doubtful*
e. Macet	1.797	1.755	795	769	654	637	664	647	529	483	447	438	583	332	659	*e. Loss*
Aset Produktif Transaksi Rekening Administratif	**417**	**663**	**834**	**852**	**863**	**1.703**	**829**	**1.654**	**1.545**	**1.530**	**1.330**	**1.567**	**1.731**	**1.541**	**1.610**	***Earning Assets - Account Administrative Transactions***
a. Lancar	264	663	679	699	709	688	673	1.496	1.385	1.367	1.166	1.403	1.560	1.456	1.523	*a. Current*
b. DPK	-	-	1	-	-	0	0	2	1	3	1	1	3	3	3	*b. Special Mention*
c. Kurang Lancar	154	-	152	151	151	149	153	154	157	157	161	161	164	79	81	*c. Sub-Standard*
d. Diragukan	-	-	-	1	1	1	1	-	1	1	1	3	3	3	3	*d. Doubtful*
e. Macet	-	-	1	1	1	1	1	3	1	1	-	-	-	-	-	*e. Loss*
Non Performing Earning Aset (Nominal)	**3.432**	**2.914**	**2.928**	**3.108**	**2.946**	**2.877**	**2.876**	**2.628**	**2.798**	**2.772**	**2.685**	**2.668**	**2.631**	**2.506**	**2.510**	***Non Performing Earning Asset (Nominal)***
Pembiayaan kepada Bank Lain	**164**	**186**	**189**	**193**	**192**	**189**	**180**	**173**	**169**	**170**	**175**	**177**	**176**	**176**	**178**	***Interbank Financing***
a. Lancar	160	186	189	193	192	189	180	173	169	170	175	177	176	176	178	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**3**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**987.532**	**22,38**	**1.124.235**	**23,24**	**1.218.740**	**23,61**	**1.233.480**	**23,32**	**1.340.233**	**24,13**	***Demand Deposits***
Rupiah	667.537	15,13	821.777	16,99	922.062	17,86	932.705	17,63	975.702	17,57	*Rupiah*
Valas	319.995	7,25	302.458	6,25	296.678	5,75	300.774	5,69	364.531	6,56	*Foreign Exchange*
Tabungan	**1.396.011**	**31,63**	**1.551.809**	**32,08**	**1.574.286**	**30,50**	**1.701.224**	**32,16**	**1.733.810**	**31,21**	***Saving***
Rupiah	1.274.588	28,88	1.413.351	29,22	1.444.299	27,98	1.573.402	29,75	1.595.650	28,73	*Rupiah*
Valas	121.423	2,75	138.459	2,86	129.986	2,52	127.822	2,42	138.160	2,49	*Foreign Exchange*
Simpanan Berjangka	**2.029.513**	**45,99**	**2.160.714**	**44,67**	**2.369.280**	**45,90**	**2.354.673**	**44,52**	**2.480.482**	**44,66**	***Time Deposits***
Rupiah	1.723.319	39,05	1.856.507	38,38	2.056.504	39,84	2.035.299	38,48	2.135.882	38,45	*Rupiah*
Valas	306.194	6,94	304.208	6,29	312.776	6,06	319.374	6,04	344.601	6,20	*Foreign Exchange*
- Jangka Waktu 1 bulan											*- Periode 1 Month*
Rupiah	902.329	20,45	932.222	19,27	976.351	18,91	940.015	17,77	1.060.487	19,09	*Rupiah*
Valas	166.913	3,78	146.848	3,04	148.580	2,88	154.022	2,91	167.396	3,01	*Foreign Exchange*
- Jangka Waktu 3 bulan											*- Periode 3 Month*
Rupiah	453.597	10,28	517.583	10,70	624.914	12,11	635.976	12,02	675.102	12,15	*Rupiah*
Valas	55.039	1,25	57.140	1,18	57.131	1,11	55.883	1,06	79.481	1,43	*Foreign Exchange*
- Jangka Waktu 6 bulan											*- Periode 6 Month*
Rupiah	177.145	4,01	193.274	4,00	236.760	4,59	233.465	4,41	231.879	4,17	*Rupiah*
Valas	49.518	1,12	58.625	1,21	56.666	1,10	58.104	1,10	51.052	0,92	*Foreign Exchange*
- Jangka Waktu >= 12 bulan											*- Periode >= 12 Month*
Rupiah	190.213	4,31	213.428	4,41	218.479	4,23	225.843	4,27	168.413	3,03	*Rupiah*
Valas	34.724	0,79	41.595	0,86	50.399	0,98	51.366	0,97	46.672	0,84	*Foreign Exchange*
Total DPK	**4.413.056**	**100,00**	**4.836.758**	**100,00**	**5.162.306**	**100,00**	**5.289.377**	**100,00**	**5.554.526**	**100,00**	***Total Third Party Funds***
Rupiah	3.665.444	83,06	4.091.634	84,59	4.422.865	85,68	4.541.406	85,86	4.707.234	84,75	*Rupiah*
Valas	747.612	16,94	745.124	15,41	739.440	14,32	747.971	14,14	847.292	15,25	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**17.187**	**17,21**	**12.770**	**17,99**	**19.113**	**33,42**	**7.056**	**14,62**	**16.975**	**30,01**	***Demand Deposits***
Rupiah	16.434	16,45	12.710	17,90	19.110	33,41	7.054	14,62	16.971	30,00	*Rupiah*
Valas	753	0,75	61	0,09	3	0,01	3	0,01	4	0,01	*Foreign Exchange*
Tabungan	**20.567**	**20,59**	**12.555**	**17,68**	**7.187**	**12,57**	**8.994**	**18,64**	**7.702**	**13,62**	***Saving***
Rupiah	20.554	20,58	12.555	17,68	7.187	12,57	8.994	18,64	7.702	13,62	*Rupiah*
Valas	14	0,01	-	-	-	-	-	-	-	-	*Foreign Exchange*
Simpanan Berjangka	**62.127**	**62,20**	**45.672**	**64,33**	**30.896**	**54,02**	**32.200**	**66,74**	**31.883**	**56,37**	***Time Deposits***
Rupiah	60.489	60,56	45.531	64,13	30.889	54,00	32.193	66,72	31.880	56,37	*Rupiah*
Valas	1.638	1,64	141	0,20	7	0,01	7	0,01	3	0,00	*Foreign Exchange*
- Jangka Waktu 1 bulan											*- Periode 1 Month*
Rupiah	28.376	28,41	23.082	32,51	14.270	24,95	14.892	30,86	15.685	27,73	*Rupiah*
Valas	812	0,81	65	0,09	6	0,01	6	0,01	2	0,00	*Foreign Exchange*
- Jangka Waktu 3 bulan											*- Periode 3 Month*
Rupiah	16.013	16,03	9.684	13,64	7.308	12,78	8.713	18,06	7.676	13,57	*Rupiah*
Valas	322	0,32	73	0,10	1	0,00	1	0,00	0	0,00	*Foreign Exchange*
- Jangka Waktu 6 bulan											*- Periode 6 Month*
Rupiah	6.370	6,38	6.229	8,77	4.756	8,31	4.037	8,37	4.682	8,28	*Rupiah*
Valas	480	0,48	1	0,00	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu >= 12 bulan											*- Periode >= 12 Month*
Rupiah	9.730	9,74	6.536	9,21	4.556	7,96	4.552	9,43	3.837	6,78	*Rupiah*
Valas	24	0,02	2	0,00	0	0,00	0	0,00	0	0,00	*Foreign Exchange*
Total DPK	**99.881**	**100,00**	**70.997**	**100,00**	**57.196**	**100,00**	**48.250**	**100,00**	**56.560**	**100,00**	***Total Third Party Funds***
Rupiah	97.477	97,59	70.796	99,72	57.186	99,98	48.241	99,98	56.553	99,99	*Rupiah*
Valas	2.404	2,41	201	0,28	10	0,02	10	0,02	7	0,01	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**125.818**	**23,30**	**120.774**	**21,12**	**170.707**	**27,30**	**121.249**	**21,13**	**164.614**	**28,46**	***Demand Deposits***
Rupiah	89.923	16,65	90.901	15,90	142.266	22,75	95.436	16,63	126.564	21,88	*Rupiah*
Valas	35.895	6,65	29.873	5,22	28.441	4,55	25.813	4,50	38.050	6,58	*Foreign Exchange*
Tabungan	**109.872**	**20,35**	**117.726**	**20,59**	**116.098**	**18,57**	**130.922**	**22,82**	**112.394**	**19,43**	***Saving***
Rupiah	102.613	19,00	112.699	19,71	111.412	17,82	126.726	22,09	107.514	18,59	*Rupiah*
Valas	7.259	1,34	5.027	0,88	4.686	0,75	4.196	0,73	4.879	0,84	*Foreign Exchange*
Simpanan Berjangka	**304.246**	**56,35**	**333.282**	**58,29**	**338.521**	**54,14**	**321.541**	**56,05**	**301.398**	**52,11**	***Time Deposits***
Rupiah	250.267	46,35	296.193	51,80	311.681	49,84	292.038	50,90	273.303	47,25	*Rupiah*
Valas	53.979	10,00	37.089	6,49	26.840	4,29	29.503	5,14	28.094	4,86	*Foreign Exchange*
- Jangka Waktu 1 bulan											*- Periode 1 Month*
Rupiah	120.655	22,35	128.866	22,54	143.167	22,89	124.613	21,72	125.804	21,75	*Rupiah*
Valas	30.313	5,61	16.273	2,85	11.698	1,87	15.319	2,67	15.980	2,76	*Foreign Exchange*
- Jangka Waktu 3 bulan											*- Periode 3 Month*
Rupiah	65.876	12,20	80.871	14,14	74.141	11,86	73.367	12,79	67.070	11,60	*Rupiah*
Valas	11.709	2,17	8.845	1,55	6.305	1,01	4.546	0,79	5.740	0,99	*Foreign Exchange*
- Jangka Waktu 6 bulan											*- Periode 6 Month*
Rupiah	27.988	5,18	38.514	6,74	43.017	6,88	45.603	7,95	39.959	6,91	*Rupiah*
Valas	5.727	1,06	5.205	0,91	4.908	0,78	4.688	0,82	2.007	0,35	*Foreign Exchange*
- Jangka Waktu >= 12 bulan											*- Periode >= 12 Month*
Rupiah	35.748	6,62	47.943	8,38	51.356	8,21	48.455	8,45	40.470	7,00	*Rupiah*
Valas	6.230	1,15	6.765	1,18	3.929	0,63	4.950	0,86	4.367	0,76	*Foreign Exchange*
Total DPK	**539.936**	**100,00**	**571.782**	**100,00**	**625.327**	**100,00**	**573.711**	**100,00**	**578.405**	**100,00**	***Total Third Party Funds***
Rupiah	442.803	82,01	499.793	87,41	565.359	90,41	514.199	89,63	507.382	87,72	*Rupiah*
Valas	97.133	17,99	71.989	12,59	59.968	9,59	59.512	10,37	71.023	12,28	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**344.842**	**22,73**	**391.212**	**23,95**	**386.745**	**23,75**	**398.053**	**24,30**	**414.790**	**23,76**	***Demand Deposits***
Rupiah	214.291	14,12	269.855	16,52	263.668	16,19	287.337	17,54	292.516	16,75	*Rupiah*
Valas	130.551	8,60	121.357	7,43	123.077	7,56	110.717	6,76	122.274	7,00	*Foreign Exchange*
Tabungan	**326.640**	**21,53**	**365.784**	**22,39**	**316.370**	**19,43**	**327.712**	**20,01**	**350.355**	**20,07**	***Saving***
Rupiah	262.873	17,32	290.974	17,81	254.959	15,66	267.371	16,32	284.067	16,27	*Rupiah*
Valas	63.767	4,20	74.810	4,58	61.410	3,77	60.341	3,68	66.288	3,80	*Foreign Exchange*
Simpanan Berjangka	**845.959**	**55,75**	**876.434**	**53,66**	**925.427**	**56,83**	**912.247**	**55,69**	**980.885**	**56,18**	***Time Deposits***
Rupiah	715.341	47,14	750.986	45,98	800.882	49,18	787.400	48,07	841.360	48,19	*Rupiah*
Valas	130.618	8,61	125.448	7,68	124.545	7,65	124.848	7,62	139.525	7,99	*Foreign Exchange*
- Jangka Waktu 1 bulan											*- Periode 1 Month*
Rupiah	350.944	23,13	373.463	22,86	392.516	24,10	379.272	23,15	453.645	25,98	*Rupiah*
Valas	68.076	4,49	63.926	3,91	63.772	3,92	58.226	3,55	70.699	4,05	*Foreign Exchange*
- Jangka Waktu 3 bulan											*- Periode 3 Month*
Rupiah	202.967	13,38	211.144	12,93	223.153	13,70	226.124	13,80	213.441	12,22	*Rupiah*
Valas	25.609	1,69	27.798	1,70	22.284	1,37	23.828	1,45	31.276	1,79	*Foreign Exchange*
- Jangka Waktu 6 bulan											*- Periode 6 Month*
Rupiah	97.998	6,46	87.979	5,39	108.977	6,69	103.171	6,30	112.420	6,44	*Rupiah*
Valas	20.498	1,35	14.927	0,91	16.847	1,03	21.525	1,31	18.271	1,05	*Foreign Exchange*
- Jangka Waktu >= 12 bulan											*- Periode >= 12 Month*
Rupiah	63.398	4,18	78.400	4,80	76.237	4,68	78.833	4,81	61.854	3,54	*Rupiah*
Valas	16.436	1,08	18.798	1,15	21.642	1,33	21.269	1,30	19.279	1,10	*Foreign Exchange*
Total DPK	**1.517.441**	**100,00**	**1.633.429**	**100,00**	**1.628.542**	**100,00**	**1.638.013**	**100,00**	**1.746.030**	**100,00**	***Total Third Party Funds***
Rupiah	1.192.505	78,59	1.311.815	80,31	1.319.509	81,02	1.342.107	81,94	1.417.943	81,21	*Rupiah*
Valas	324.936	21,41	321.615	19,69	309.033	18,98	295.905	18,06	328.087	18,79	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**484.825**	**23,30**	**579.826**	**24,63**	**616.485**	**23,52**	**680.711**	**24,39**	**714.440**	**24,45**	***Demand Deposits***
Rupiah	335.491	16,12	431.523	18,33	474.158	18,09	519.921	18,63	513.374	17,57	*Rupiah*
Valas	149.334	7,18	148.302	6,30	142.327	5,43	160.790	5,76	201.065	6,88	*Foreign Exchange*
Tabungan	**886.195**	**42,59**	**991.013**	**42,10**	**1.066.512**	**40,69**	**1.158.967**	**41,53**	**1.182.080**	**40,45**	***Saving***
Rupiah	835.954	40,17	932.553	39,61	1.002.805	38,26	1.095.871	39,26	1.115.327	38,16	*Rupiah*
Valas	50.241	2,41	58.459	2,48	63.707	2,43	63.096	2,26	66.754	2,28	*Foreign Exchange*
Simpanan Berjangka	**709.889**	**34,11**	**783.305**	**33,27**	**938.288**	**35,79**	**951.332**	**34,09**	**1.026.061**	**35,11**	***Time Deposits***
Rupiah	598.324	28,75	651.088	27,66	784.775	29,94	793.708	28,44	857.500	29,34	*Rupiah*
Valas	111.566	5,36	132.217	5,62	153.513	5,86	157.625	5,65	168.561	5,77	*Foreign Exchange*
- Jangka Waktu 1 bulan											*- Periode 1 Month*
Rupiah	343.483	16,51	355.797	15,11	369.338	14,09	364.245	13,05	403.485	13,81	*Rupiah*
Valas	61.318	2,95	60.637	2,58	68.923	2,63	76.533	2,74	76.383	2,61	*Foreign Exchange*
- Jangka Waktu 3 bulan											*- Periode 3 Month*
Rupiah	152.249	7,32	197.509	8,39	299.300	11,42	306.553	10,98	367.127	12,56	*Rupiah*
Valas	16.224	0,78	19.582	0,83	28.105	1,07	26.902	0,96	41.143	1,41	*Foreign Exchange*
- Jangka Waktu 6 bulan											*- Periode 6 Month*
Rupiah	35.300	1,70	45.795	1,95	64.758	2,47	66.143	2,37	46.342	1,59	*Rupiah*
Valas	22.280	1,07	37.098	1,58	32.746	1,25	29.957	1,07	28.455	0,97	*Foreign Exchange*
- Jangka Waktu >= 12 bulan											*- Periode >= 12 Month*
Rupiah	67.292	3,23	51.987	2,21	51.380	1,96	56.767	2,03	40.546	1,39	*Rupiah*
Valas	11.744	0,56	14.901	0,63	23.738	0,91	24.232	0,87	22.580	0,77	*Foreign Exchange*
Total DPK	**2.080.909**	**100,00**	**2.354.143**	**100,00**	**2.621.284**	**100,00**	**2.791.010**	**100,00**	**2.922.581**	**100,00**	***Total Third Party Funds***
Rupiah	1.769.768	85,05	2.015.164	85,60	2.261.738	86,28	2.409.500	86,33	2.486.201	85,07	*Rupiah*
Valas	311.141	14,95	338.979	14,40	359.547	13,72	381.510	13,67	436.381	14,93	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**1.176**	**6,49**	**1.055**	**8,72**	**613**	**4,73**	**1.057**	**8,14**	**803**	**7,08**	***Demand Deposits***
Rupiah	1.134	6,26	1.055	8,72	613	4,73	1.057	8,14	803	7,08	*Rupiah*
Valas	42	0,23	-	-	-	-	-	-	-	-	*Foreign Exchange*
Tabungan	**2.124**	**11,73**	**1.599**	**13,21**	**1.482**	**11,43**	**1.589**	**12,23**	**1.541**	**13,58**	***Saving***
Rupiah	2.124	11,73	1.599	13,21	1.482	11,43	1.589	12,23	1.541	13,58	*Rupiah*
Valas	0	0,00	-	-	-	-	-	-	-	-	*Foreign Exchange*
Simpanan Berjangka	**14.812**	**81,78**	**9.447**	**78,07**	**11.005**	**84,91**	**10.342**	**79,63**	**9.003**	**79,34**	***Time Deposits***
Rupiah	14.797	81,70	9.447	78,07	11.005	84,91	10.342	79,63	9.003	79,34	*Rupiah*
Valas	15	0,08	-	-		-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 1 bulan											*- Periode 1 Month*
Rupiah	7.834	43,25	5.349	44,21	6.634	51,18	5.839	44,96	5.535	48,78	*Rupiah*
Valas	13	0,07	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 3 bulan											*- Periode 3 Month*
Rupiah	2.993	16,52	2.788	23,04	3.160	24,38	3.288	25,32	2.431	21,42	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 6 bulan											*- Periode 6 Month*
Rupiah	1.086	6,00	889	7,34	961	7,41	904	6,96	705	6,21	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu >= 12 bulan											*- Periode >= 12 Month*
Rupiah	2.884	15,93	421	3,48	250	1,93	310	2,39	333	2,93	*Rupiah*
Valas	1	0,01	-	-	-	-	-	-	-	-	*Foreign Exchange*
Total DPK	**18.112**	**100,00**	**12.101**	**100,00**	**13.100**	**100,00**	**12.987**	**100,00**	**11.347**	**100,00**	***Total Third Party Funds***
Rupiah	18.054	99,68	12.101	100,00	13.100	100,00	12.987	100,00	11.347	100,00	*Rupiah*
Valas	57	0,32	-	-	-	-	-	-	-	-	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**7.865**	**8,30**	**11.667**	**9,38**	**17.889**	**12,79**	**16.393**	**11,11**	**20.322**	**12,96**	***Demand Deposits***
Rupiah	5.925	6,26	10.636	8,55	16.487	11,78	14.921	10,12	19.276	12,30	*Rupiah*
Valas	1.940	2,05	1.032	0,83	1.402	1,00	1.471	1,00	1.047	0,67	*Foreign Exchange*
Tabungan	**25.622**	**27,05**	**35.375**	**28,45**	**37.399**	**26,73**	**41.646**	**28,23**	**46.403**	**29,60**	***Saving***
Rupiah	25.482	26,90	35.212	28,32	37.220	26,61	41.462	28,11	46.165	29,45	*Rupiah*
Valas	139	0,15	163	0,13	178	0,13	184	0,12	239	0,15	*Foreign Exchange*
Simpanan Berjangka	**61.240**	**64,65**	**77.306**	**62,17**	**87.606**	**62,62**	**89.463**	**60,65**	**90.042**	**57,44**	***Time Deposits***
Rupiah	56.723	59,88	72.477	58,29	83.333	59,57	85.463	57,94	85.274	54,39	*Rupiah*
Valas	4.517	4,77	4.829	3,88	4.273	3,05	4.000	2,71	4.768	3,04	*Foreign Exchange*
- Jangka Waktu 1 bulan											*- Periode 1 Month*
Rupiah	30.391	32,08	21.114	16,98	23.174	16,56	23.779	16,12	26.771	17,08	*Rupiah*
Valas	3.309	3,49	1.791	1,44	1.043	0,75	1.025	0,69	1.118	0,71	*Foreign Exchange*
- Jangka Waktu 3 bulan											*- Periode 3 Month*
Rupiah	10.308	10,88	13.138	10,57	15.065	10,77	15.110	10,24	13.637	8,70	*Rupiah*
Valas	893	0,94	762	0,61	356	0,25	424	0,29	1.118	0,71	*Foreign Exchange*
- Jangka Waktu 6 bulan											*- Periode 6 Month*
Rupiah	7.284	7,69	12.542	10,09	12.940	9,25	12.228	8,29	26.314	16,79	*Rupiah*
Valas	218	0,23	1.362	1,10	2.121	1,52	1.891	1,28	2.269	1,45	*Foreign Exchange*
- Jangka Waktu >= 12 bulan											*- Periode >= 12 Month*
Rupiah	8.741	9,23	25.682	20,65	32.153	22,98	34.346	23,28	18.551	11,83	*Rupiah*
Valas	97	0,10	913	0,73	753	0,54	661	0,45	262	0,17	*Foreign Exchange*
Total DPK	**94.726**	**100,00**	**124.349**	**100,00**	**142.894**	**100,00**	**147.502**	**100,00**	**156.767**	**100,00**	***Total Third Party Funds***
Rupiah	88.131	93,04	118.325	95,16	137.040	96,06	141.847	96,17	150.714	96,14	*Rupiah*
Valas	6.596	6,96	6.024	4,84	5.854	3,94	5.656	3,83	6.053	3,86	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**5.830**	**9,39**	**6.930**	**9,91**	**7.189**	**9,90**	**8.961**	**11,50**	**8.289**	**10,01**	***Demand Deposits***
Rupiah	4.340	6,99	5.097	7,29	5.762	7,94	6.980	8,96	6.198	7,48	*Rupiah*
Valas	1.490	2,40	1.833	2,62	1.427	1,97	1.981	2,54	2.091	2,52	*Foreign Exchange*
Tabungan	**24.987**	**40,26**	**27.759**	**39,68**	**29.238**	**40,28**	**31.394**	**40,30**	**33.334**	**40,24**	***Saving***
Rupiah	24.984	40,26	27.759	39,68	29.233	40,28	31.389	40,29	33.334	40,24	*Rupiah*
Valas	3	0,00	-	-	5	0,01	5	0,01	-	-	*Foreign Exchange*
Simpanan Berjangka	**31.240**	**50,34**	**35.269**	**50,41**	**37.537**	**51,72**	**37.548**	**48,20**	**41.211**	**49,75**	***Time Deposits***
Rupiah	27.378	44,12	30.785	44,01	33.939	46,76	34.156	43,84	37.561	45,35	*Rupiah*
Valas	3.862	6,22	4.484	6,41	3.598	4,96	3.392	4,35	3.650	4,41	*Foreign Exchange*
- Jangka Waktu 1 bulan											*- Periode 1 Month*
Rupiah	27.562	40,94	24.551	35,09	27.253	37,55	27.375	35,14	29.562	35,69	*Rupiah*
Valas	3.884	5,77	4.156	5,94	3.137	4,32	2.913	3,74	3.214	3,88	*Foreign Exchange*
- Jangka Waktu 3 bulan											*- Periode 3 Month*
Rupiah	3.233	4,80	2.449	3,50	2.787	3,84	2.821	3,62	3.721	4,49	*Rupiah*
Valas	77	0,11	80	0,12	80	0,11	182	0,23	204	0,25	*Foreign Exchange*
- Jangka Waktu 6 bulan											*- Periode 6 Month*
Rupiah	1.183	1,76	1.326	1,90	1.352	1,86	1.380	1,77	1.457	1,76	*Rupiah*
Valas	32	0,05	32	0,05	44	0,06	43	0,06	49	0,06	*Foreign Exchange*
- Jangka Waktu >= 12 bulan											*- Periode >= 12 Month*
Rupiah	2.484	3,69	2.459	3,52	2.547	3,51	2.580	3,31	2.821	3,41	*Rupiah*
Valas	207	0,31	215	0,31	337	0,46	254	0,33	183	0,22	*Foreign Exchange*
Total DPK	**62.057**	**100,00**	**69.957**	**100,00**	**73.963**	**100,00**	**77.903**	**100,00**	**82.834**	**100,00**	***Total Third Party Funds***
Rupiah	56.702	91,37	63.641	90,97	68.933	91,11	72.525	93,10	77.094	93,07	*Rupiah*
Valas	5.355	8,63	6.317	9,03	5.030	8,89	5.378	6,90	5.741	6,93	*Foreign Exchange*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																***Demand Deposits***
Rupiah	2,19	2,24	2,20	2,19	2,16	2,16	2,19	2,19	2,19	2,14	2,13	2,11	2,11	2,10	2,11	*- Rupiah*
Valas	0,36	0,35	0,38	0,39	0,37	0,39	0,39	0,37	0,37	0,36	0,35	0,40	0,42	0,43	0,49	*- Foreign Exchange*
Tabungan																***Saving***
Rupiah	1,99	1,69	1,57	1,56	1,56	1,54	1,52	1,51	1,48	1,46	1,44	1,42	1,42	1,42	1,41	*- Rupiah*
Valas	0,26	0,28	0,31	0,32	0,32	0,32	0,33	0,34	0,35	0,41	0,40	0,42	0,42	0,43	0,45	*- Foreign Exchange*
Simpanan Berjangka																***Time Deposits***
- Simpanan Berjangka 1 bln																*- 1 Month Time Deposits*
Rupiah	7,58	6,45	5,80	5,72	5,74	5,66	5,65	5,63	5,62	5,59	5,69	5,96	6,16	6,28	6,50	*Rupiah*
Valas	1,01	0,97	1,01	1,07	1,18	1,15	1,23	1,29	1,30	1,35	1,44	1,61	1,73	1,76	1,90	*Foreign Exchange*
- Simpanan Berjangka 3 bln																*- 3 Month Time Deposits*
Rupiah	8,15	6,79	6,35	6,19	6,13	6,05	6,05	5,90	5,83	5,80	5,86	6,01	6,13	6,29	6,46	*Rupiah*
Valas	1,23	1,17	1,43	1,48	1,56	1,58	1,58	1,62	1,74	1,86	1,92	2,10	2,31	2,33	2,43	*Foreign Exchange*
- Simpanan Berjangka 6 bln																*- 6 Month Time Deposits*
Rupiah	8,54	7,08	6,73	6,60	6,57	6,46	6,36	6,24	6,19	6,18	6,10	6,19	6,28	6,42	6,57	*Rupiah*
Valas	1,36	1,20	1,70	1,66	1,73	1,75	1,73	1,72	1,73	1,76	1,77	1,94	1,98	2,02	2,14	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																*- 12 >= Month Time Deposits*
Rupiah	8,58	7,35	6,91	6,67	6,73	6,69	6,59	6,50	6,44	6,40	6,38	6,45	6,42	6,46	6,54	*Rupiah*
Valas	1,72	1,17	1,35	1,33	1,39	1,37	1,39	1,38	1,40	1,47	1,47	1,49	1,48	1,50	1,52	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																***Demand Deposits***
Rupiah	3,24	2,54	2,82	2,78	2,38	2,74	2,74	2,74	2,79	2,78	2,79	2,75	2,81	2,80	2,77	*- Rupiah*
Valas	0,77	0,37	0,11	0,11	0,11	0,11	0,11	0,11	0,12	0,12	0,12	0,12	0,12	0,12	0,12	*- Foreign Exchange*
Tabungan																***Saving***
Rupiah	2,89	2,77	3,34	3,13	3,14	2,91	2,81	2,80	2,82	2,73	2,62	2,52	2,57	2,43	2,46	*- Rupiah*
Valas	0,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Simpanan Berjangka																***Time Deposits***
- Simpanan Berjangka 1 bln																*- 1 Month Time Deposits*
Rupiah	8,79	7,75	7,18	7,10	7,14	7,00	6,94	6,85	6,75	6,67	6,71	6,84	6,89	7,11	7,32	*Rupiah*
Valas	1,34	0,99	0,35	0,28	0,26	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	*Foreign Exchange*
- Simpanan Berjangka 3 bln																*- 3 Month Time Deposits*
Rupiah	9,33	8,10	7,56	7,47	7,47	7,41	7,39	7,15	7,06	7,02	6,99	7,08	7,18	7,26	7,55	*Rupiah*
Valas	2,35	3,65	0,50	0,50	0,47	0,26	0,26	0,26	0,27	0,27	0,27	0,27	0,27	0,27	0,27	*Foreign Exchange*
- Simpanan Berjangka 6 bln																*- 6 Month Time Deposits*
Rupiah	9,46	8,43	8,14	8,08	7,99	7,84	7,74	7,66	7,60	7,52	7,48	7,50	7,52	7,57	7,70	*Rupiah*
Valas	2,57	0,99	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																*- 12 >= Month Time Deposits*
Rupiah	9,67	8,64	8,39	8,33	8,15	8,09	8,14	8,05	7,99	7,90	7,87	7,58	7,85	7,79	7,80	*Rupiah*
Valas	2,26	1,19	1,00	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																***Demand Deposits***
Rupiah	2,53	2,51	2,68	2,56	2,38	2,56	2,36	2,32	2,40	2,27	2,34	2,35	2,38	2,28	2,34	*- Rupiah*
Valas	0,28	0,23	0,30	0,33	0,30	0,27	0,25	0,27	0,26	0,29	0,50	0,44	0,38	0,48	0,54	*- Foreign Exchange*
Tabungan																***Saving***
Rupiah	2,37	2,29	2,13	2,11	2,06	2,05	2,19	2,18	2,15	2,12	2,11	2,13	2,12	2,11	2,07	*- Rupiah*
Valas	0,21	0,22	0,19	0,21	0,20	0,19	0,21	0,23	0,22	0,32	0,32	0,32	0,34	0,32	0,35	*- Foreign Exchange*
Simpanan Berjangka																***Time Deposits***
- Simpanan Berjangka 1 bln																*- 1 Month Time Deposits*
Rupiah	8,39	7,40	6,65	6,57	6,50	6,43	6,37	6,34	6,30	6,19	6,23	6,34	6,43	6,65	6,83	*Rupiah*
Valas	1,42	1,22	1,19	1,19	1,28	1,33	1,32	1,36	1,37	1,42	1,51	1,53	1,73	1,79	1,85	*Foreign Exchange*
- Simpanan Berjangka 3 bln																*- 3 Month Time Deposits*
Rupiah	8,94	7,81	7,30	7,20	7,15	7,08	6,95	6,82	6,75	6,72	6,72	6,79	6,88	7,00	7,28	*Rupiah*
Valas	1,91	1,43	1,60	1,57	1,52	1,41	1,55	1,65	1,64	1,81	1,85	1,92	2,02	2,10	2,31	*Foreign Exchange*
- Simpanan Berjangka 6 bln																*- 6 Month Time Deposits*
Rupiah	9,07	7,82	7,39	7,29	7,26	7,20	7,13	6,99	6,90	6,82	6,74	6,80	6,85	7,07	7,47	*Rupiah*
Valas	1,78	1,53	1,61	1,61	1,60	1,59	1,62	1,49	1,51	1,56	1,62	1,78	1,81	1,96	2,06	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																*- 12 >= Month Time Deposits*
Rupiah	8,83	8,11	7,80	7,71	7,62	7,44	7,16	7,08	7,02	6,98	6,95	6,95	7,00	7,09	7,33	*Rupiah*
Valas	1,76	1,39	1,58	1,62	1,77	1,69	1,69	1,70	1,72	1,77	1,76	1,91	2,03	2,10	2,07	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																***Demand Deposits***
Rupiah	2,46	2,46	2,29	2,31	2,33	2,28	2,36	2,43	2,42	2,36	2,38	2,31	2,33	2,33	2,35	*- Rupiah*
Valas	0,49	0,47	0,48	0,47	0,44	0,49	0,51	0,47	0,50	0,49	0,45	0,56	0,52	0,55	0,62	*- Foreign Exchange*
Tabungan																***Saving***
Rupiah	3,11	2,64	2,50	2,45	2,46	2,43	2,32	2,25	2,26	2,19	2,17	2,12	2,10	2,10	2,11	*- Rupiah*
Valas	0,27	0,30	0,33	0,35	0,35	0,35	0,37	0,39	0,41	0,43	0,40	0,44	0,43	0,47	0,53	*- Foreign Exchange*
Simpanan Berjangka																***Time Deposits***
- Simpanan Berjangka 1 bln																*- 1 Month Time Deposits*
Rupiah	8,16	6,62	6,03	5,92	5,99	5,92	5,90	5,85	5,84	5,76	5,89	6,17	6,29	6,44	6,72	*Rupiah*
Valas	0,95	0,98	1,02	1,04	1,10	1,09	1,16	1,28	1,35	1,39	1,51	1,62	1,75	1,81	1,99	*Foreign Exchange*
- Simpanan Berjangka 3 bln																*- 3 Month Time Deposits*
Rupiah	8,61	6,92	6,51	6,39	6,39	6,31	6,36	6,21	6,11	6,08	6,07	6,24	6,38	6,54	6,76	*Rupiah*
Valas	1,12	1,18	1,18	1,26	1,36	1,42	1,39	1,36	1,44	1,56	1,62	1,72	1,87	1,94	2,12	*Foreign Exchange*
- Simpanan Berjangka 6 bln																*- 6 Month Time Deposits*
Rupiah	8,85	7,16	6,69	6,59	6,56	6,41	6,32	6,26	6,25	6,25	6,26	6,38	6,48	6,62	6,78	*Rupiah*
Valas	1,34	1,16	1,29	1,34	1,44	1,45	1,48	1,52	1,57	1,62	1,63	1,73	1,78	1,86	1,98	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																*- 12 >= Month Time Deposits*
Rupiah	8,86	7,52	6,98	6,91	6,82	6,76	6,72	6,65	6,57	6,53	6,51	6,54	6,54	6,62	6,74	*Rupiah*
Valas	1,99	1,42	1,26	1,26	1,27	1,20	1,20	1,20	1,21	1,38	1,44	1,46	1,48	1,50	1,47	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																***Demand Deposits***
Rupiah	1,75	1,96	1,84	1,87	1,96	1,87	1,94	1,90	1,89	1,88	1,85	1,85	1,85	1,84	1,84	*- Rupiah*
Valas	0,16	0,18	0,22	0,23	0,26	0,24	0,23	0,23	0,21	0,20	0,19	0,19	0,27	0,29	0,36	*- Foreign Exchange*
Tabungan																***Saving***
Rupiah	1,31	1,16	1,12	1,13	1,14	1,13	1,11	1,10	1,08	1,07	1,06	1,05	1,05	1,06	1,05	*- Rupiah*
Valas	0,21	0,24	0,29	0,29	0,29	0,29	0,29	0,30	0,30	0,40	0,41	0,41	0,41	0,41	0,40	*- Foreign Exchange*
Simpanan Berjangka																***Time Deposits***
- Simpanan Berjangka 1 bln																*- 1 Month Time Deposits*
Rupiah	6,65	5,87	5,16	5,10	5,07	4,99	5,06	5,11	5,17	5,11	5,22	5,57	5,90	5,97	6,22	*Rupiah*
Valas	0,66	0,90	1,00	1,07	1,24	1,18	1,29	1,31	1,30	1,34	1,37	1,64	1,76	1,78	1,82	*Foreign Exchange*
- Simpanan Berjangka 3 bln																*- 3 Month Time Deposits*
Rupiah	7,04	6,19	5,97	5,76	5,65	5,57	5,52	5,44	5,42	5,44	5,51	5,71	5,83	6,00	6,14	*Rupiah*
Valas	0,72	1,03	1,60	1,66	1,75	1,76	1,78	1,93	2,11	2,17	2,20	2,41	2,63	2,63	2,70	*Foreign Exchange*
- Simpanan Berjangka 6 bln																*- 6 Month Time Deposits*
Rupiah	7,34	6,47	6,22	6,15	6,04	5,90	5,77	5,64	5,59	5,57	5,57	5,57	5,62	5,73	5,82	*Rupiah*
Valas	1,20	1,18	1,96	1,98	2,00	2,00	1,96	1,88	1,85	1,84	1,89	2,11	2,15	2,19	2,28	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																*- 12 >= Month Time Deposits*
Rupiah	8,34	6,74	6,29	6,20	6,16	6,13	6,06	6,01	5,96	5,95	5,94	5,96	6,02	6,06	6,05	*Rupiah*
Valas	1,39	0,78	1,40	1,40	1,42	1,44	1,49	1,46	1,49	1,50	1,45	1,46	1,37	1,37	1,47	*Foreign Exchange*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																***Demand Deposits***
Rupiah	1,34	1,42	1,19	1,34	1,19	1,28	1,45	1,28	1,16	0,86	1,17	1,05	1,12	1,14	1,10	*- Rupiah*
Valas	0,44	-	-	-	-	-	-	-	-	-	-	-	0,08	0,08	-	*- Foreign Exchange*
Tabungan																***Saving***
Rupiah	2,74	2,14	2,01	2,07	1,99	2,01	2,11	2,13	1,86	1,41	1,79	1,73	2,12	2,10	1,81	*- Rupiah*
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Simpanan Berjangka																***Time Deposits***
- Simpanan Berjangka 1 bln																*- 1 Month Time Deposits*
Rupiah	7,71	6,79	5,85	6,19	5,88	5,64	5,99	5,37	5,46	4,60	5,69	5,29	5,82	6,07	5,69	*Rupiah*
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 3 bln																*- 3 Month Time Deposits*
Rupiah	7,60	6,86	6,10	6,80	6,28	6,37	6,67	5,82	5,93	4,65	5,74	5,20	5,58	5,82	5,80	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 6 bln																*- 6 Month Time Deposits*
Rupiah	8,02	7,02	5,72	6,09	5,77	5,47	5,47	5,34	5,29	6,24	6,67	5,55	6,07	6,55	6,41	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																*- 12 >= Month Time Deposits*
Rupiah	7,99	6,01	5,63	5,98	5,58	5,56	5,68	5,45	5,72	4,55	5,53	5,04	5,39	5,15	5,14	*Rupiah*
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																***Demand Deposits***
Rupiah	1,39	1,65	1,59	1,53	1,72	1,76	1,55	1,59	1,54	1,46	1,41	1,44	1,54	1,50	1,70	*- Rupiah*
Valas	0,65	0,84	0,66	0,72	0,98	0,55	1,18	0,57	0,69	0,62	0,52	0,60	0,68	0,55	0,81	*- Foreign Exchange*
Tabungan																***Saving***
Rupiah	4,97	1,68	1,82	1,83	1,56	1,74	1,48	1,72	1,43	1,48	1,74	1,67	1,52	1,73	1,47	*- Rupiah*
Valas	0,04	0,26	0,26	0,25	0,25	0,25	0,22	0,26	0,22	0,22	0,21	0,23	0,22	0,20	0,22	*- Foreign Exchange*
Simpanan Berjangka																***Time Deposits***
- Simpanan Berjangka 1 bln																*- 1 Month Time Deposits*
Rupiah	7,63	6,37	5,92	5,85	6,23	5,56	5,75	5,65	5,67	5,56	5,68	6,03	6,43	6,44	6,34	*Rupiah*
Valas	4,54	1,01	1,90	2,50	2,46	1,14	0,84	1,54	1,14	0,58	1,12	0,84	0,53	0,41	0,77	*Foreign Exchange*
- Simpanan Berjangka 3 bln																*- 3 Month Time Deposits*
Rupiah	9,24	6,47	6,48	6,07	6,52	6,87	6,60	5,58	5,57	5,45	6,21	6,37	5,89	6,40	6,56	*Rupiah*
Valas	4,25	1,63	1,63	1,86	0,98	1,66	1,80	0,97	0,71	1,01	1,17	1,64	1,12	1,80	2,17	*Foreign Exchange*
- Simpanan Berjangka 6 bln																*- 6 Month Time Deposits*
Rupiah	7,93	5,86	7,13	6,71	6,71	6,97	6,87	6,32	6,07	5,99	5,43	5,59	5,64	5,68	5,60	*Rupiah*
Valas	4,44	1,17	1,17	1,20	1,25	2,26	2,19	1,49	2,02	2,84	1,41	1,38	1,50	0,91	1,85	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																*- 12 >= Month Time Deposits*
Rupiah	7,16	6,45	6,20	5,74	6,06	6,23	6,16	5,83	5,78	5,66	5,65	5,72	5,66	5,55	5,45	*Rupiah*
Valas	2,76	0,85	0,93	0,72	0,74	1,21	1,17	1,18	0,82	0,81	0,69	0,77	0,79	1,16	1,29	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																***Demand Deposits***
Rupiah	0,84	0,85	0,83	0,81	0,81	0,84	0,51	0,54	0,50	0,81	0,64	0,66	0,49	0,59	0,56	*- Rupiah*
Valas	0,61	0,63	0,58	0,63	0,58	0,67	1,30	1,30	1,00	0,67	0,79	0,41	0,38	0,42	0,38	*- Foreign Exchange*
Tabungan																***Saving***
Rupiah	2,04	1,92	1,85	1,81	1,96	1,88	1,67	1,76	1,59	1,70	1,71	1,67	1,70	1,77	1,67	*- Rupiah*
Valas	1,80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Simpanan Berjangka																***Time Deposits***
- Simpanan Berjangka 1 bln																*- 1 Month Time Deposits*
Rupiah	6,94	6,50	6,02	5,45	6,65	5,54	5,36	5,81	5,08	5,80	5,71	5,68	5,86	6,05	5,66	*Rupiah*
Valas	1,50	0,96	0,72	0,76	0,79	0,70	0,69	0,77	0,66	0,77	1,39	1,54	0,65	0,67	1,88	*Foreign Exchange*
- Simpanan Berjangka 3 bln																*- 3 Month Time Deposits*
Rupiah	6,61	5,92	5,56	5,66	5,82	5,33	4,93	4,84	4,47	4,85	4,87	4,93	5,03	5,28	5,00	*Rupiah*
Valas	1,64	0,81	0,77	0,68	0,83	0,78	0,73	1,40	1,26	1,30	1,30	1,42	1,45	1,51	1,42	*Foreign Exchange*
- Simpanan Berjangka 6 bln																*- 6 Month Time Deposits*
Rupiah	6,08	6,00	5,56	5,64	5,89	5,61	5,21	5,18	4,64	4,99	5,00	4,67	4,73	4,88	4,61	*Rupiah*
Valas	2,11	0,90	0,87	0,75	0,93	0,87	0,82	0,86	0,78	0,83	0,84	0,82	0,83	0,86	0,81	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																*- 12 >= Month Time Deposits*
Rupiah	6,14	6,05	5,64	5,71	5,96	5,57	5,19	4,98	4,65	4,96	4,97	4,77	4,83	4,98	4,67	*Rupiah*
Valas	1,60	1,12	1,31	0,85	1,53	0,98	0,92	0,97	0,87	0,94	0,94	0,92	0,93	0,97	0,91	*Foreign Exchange*

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

Kelompok Bank	2015	2016	2017			2018										*Group of Bank*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
BUKU 1																***BUKU 1***
Jumlah Bank	34	25	18	18	18	18	18	18	18	18	18	18	18	18	18	*Total Banks*
Jumlah Kantor	1323	919	479	483	470	469	472	472	472	473	474	477	481	481	485	*Total Bank Offices*
BUKU 2																***BUKU 2***
Jumlah Bank	46	50	53	54	54	54	53	53	53	53	53	53	53	52	52	*Total Banks*
Jumlah Kantor	3745	4.038	4.320	4331	4358	4.374	4.035	4.027	4.021	4.026	4.025	4.024	4.028	4.027	4.034	*Total Bank Offices*
BUKU 3																***BUKU 3***
Jumlah Bank	22	24	26	25	25	25	26	26	26	26	26	26	26	27	27	*Total Banks*
Jumlah Kantor	10.708	10.410	9.600	9.403	9.424	9.409	9.741	9.773	9.749	9.704	9.685	9.628	9.602	9.544	9.479	*Total Bank Offices*
BUKU 4																***BUKU 4***
Jumlah Bank	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	*Total Banks*
Jumlah Kantor	15.208	15.507	16.211	16.221	16.221	16.222	16.220	16.063	15.971	15.951	15.946	15.931	15.880	15.875	15.795	*Total Bank Offices*
BUKU 1 SYARIAH																***BUKU 1 SHARIA***
Jumlah Bank	5	3	3	3	3	3	3	3	3	3	3	3	4	4	4	*Total Banks*
Jumlah Kantor	272	100	101	101	101	101	101	101	101	99	99	99	100	99	99	*Total Bank Offices*
BUKU 2 SYARIAH																***BUKU 2 SHARIA***
Jumlah Bank	6	9	9	9	9	9	9	9	9	9	9	9	8	8	8	*Total Banks*
Jumlah Kantor	996	1.136	1.116	1.083	1.091	1.092	1.095	1.089	1.089	1.095	1.100	1.103	1.102	1.105	1.109	*Total Bank Offices*
BUKU 3 SYARIAH																***BUKU 3 SHARIA***
Jumlah Bank	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*Total Banks*
Jumlah Kantor	711	620	620	620	620	620	60	619	619	619	615	615	607	607	607	*Total Bank Offices*
Total																***Total***
Jumlah Bank	**118**	**116**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	*Total Banks*
Jumlah Kantor	**32.963**	**32.730**	**32.447**	**32.242**	**32.285**	**32.287**	**31.724**	**32.144**	**32.022**	**31.967**	**31.944**	**31.877**	**31.800**	**31.738**	**31.608**	*Total Bank Offices*

Ket: r) Angka-angka diperbaiki *Note: r) revised figures*

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		***Distribution of Funds***
a. Kredit Yang Diberikan	3.319.842	3.706.501	4.092.104	4.413.414	4.597.206	4.645.409	4.781.931	4.675.119	4.704.018	4.788.783	4.827.238	4.930.484	5.028.745	5.029.622	5.084.506	5.175.052	5.225.199	*a. Credit*
- Kepada Pihak Ketiga	3.292.874	3.674.308	4.057.904	4.377.195	4.560.166	4.605.079	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	*- To Third Party*
Rupiah	2.720.500	3.057.964	3.423.180	3.736.609	3.893.605	3.929.889	4.044.724	3.959.937	3.967.900	4.043.044	4.077.672	4.162.700	4.222.379	4.222.974	4.253.609	4.316.803	4.352.773	*Rupiah*
Valas	572.374	616.345	634.724	640.585	666.561	675.189	693.220	672.372	694.441	700.193	700.492	716.599	751.734	752.978	778.886	803.297	816.005	*Foreign Exchange*
- Kepada Bank Lain	26.968	32.192	34.200	36.220	37.041	40.330	43.987	42.810	41.676	45.546	49.073	51.185	54.632	53.670	52.011	54.953	56.421	*- Inter Bank Credit*
Rupiah	16.681	19.100	21.443	22.983	24.026	25.651	27.409	26.082	25.305	27.212	30.811	33.094	35.872	35.801	33.164	35.489	35.173	*Rupiah*
Valas	10.287	13.092	12.757	13.237	13.015	14.679	16.578	16.728	16.372	18.334	18.262	18.091	18.760	17.869	18.847	19.463	21.248	*Foreign Exchange*
b. Penempatan pada Bank Lain	171.915	182.432	211.901	207.050	250.808	230.977	235.594	216.322	232.635	269.786	261.371	252.189	262.314	240.108	250.079	261.074	266.260	*b. Interbank Placement*
- Giro	65.031	70.250	77.840	78.205	86.752	83.336	90.205	80.373	87.935	102.867	94.307	105.306	104.771	87.393	92.661	95.010	97.383	*- Demand Deposit*
- Inter Bank Call Money	83.549	77.697	104.725	98.230	104.362	97.125	105.081	95.999	106.492	123.658	121.124	105.222	118.243	111.591	114.826	121.547	116.507	*- Inter Bank Call Money*
- Deposito Berjangka	20.159	29.622	20.692	16.127	43.077	32.904	23.314	23.033	22.212	28.906	30.836	27.637	27.340	28.896	30.429	33.760	42.998	*- Time Deposits*
- Lainnya	3.176	4.864	8.643	14.489	16.617	17.612	16.994	16.917	15.995	14.355	15.104	14.023	11.960	12.228	12.163	10.757	9.371	*- Others*
c. Penempatan pada Bank Indonesia	506.453	569.018	685.575	717.840	656.799	662.813	701.250	679.189	622.863	589.265	614.123	661.478	677.616	644.575	618.279	641.266	648.547	*c. Placement to Bank Indonesia*
- Giro	322.562	361.588	393.362	370.727	397.570	389.303	386.361	396.145	394.134	397.969	395.563	397.246	401.514	404.438	407.099	409.113	418.241	*- Demand Deposit*
- Fine Tune Operation (FTO)	52.034	79.917	158.264	156.936	165.389	144.337	152.706	167.908	140.526	99.496	122.835	144.944	131.882	149.333	135.909	114.295	121.862	*- Fine Tune Operation (FTO)*
- Fasbi	110.905	123.020	123.177	185.371	89.340	125.608	155.691	106.283	80.560	84.751	89.244	113.948	138.732	85.365	70.054	113.755	104.658	*- Fasbi*
- Lainnya	20.952	4.493	10.772	4.806	4.501	3.566	6.492	8.853	7.643	7.049	6.482	5.340	5.489	5.439	5.218	4.103	3.786	*- Others*
d. Surat Berharga	520.642	636.688	660.828	860.522	1.026.157	1.049.256	1.035.391	1.071.168	1.142.234	1.135.956	1.091.509	1.000.329	971.373	993.035	986.973	1.000.596	1.018.573	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	111.689	113.104	40.017	96.103	24.713	23.152	19.901	21.938	20.387	19.598	14.740	16.867	14.082	13.654	18.191	30.478	39.587	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SPN)	17.908	19.418	26.443	31.352	70.412	51.384	53.299	44.179	55.995	61.890	66.910	58.300	54.507	47.065	71.381	70.580	73.826	*- Treasury Bills*
- Obligasi	323.941	369.849	485.238	561.963	629.256	671.605	637.780	617.295	655.041	636.376	634.483	577.904	583.821	667.714	654.311	670.585	672.654	*- Bonds*
- Lainnya	67.103	134.316	109.130	171.104	301.777	303.115	324.411	387.755	410.811	418.092	375.377	347.258	318.963	264.601	243.090	228.953	232.506	*- Others*
e. Penyertaan	15.725	20.984	25.605	33.889	36.885	37.901	39.708	39.843	39.040	39.204	38.209	38.772	40.063	40.263	40.443	41.604	41.979	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	79.492	90.454	116.540	153.245	162.870	163.455	157.143	159.855	161.388	160.282	161.819	163.690	165.558	165.416	167.885	168.045	169.264	*f. Impairment on Financial Assets*
- Kredit yang diberikan	73.108	83.240	110.161	147.470	157.965	158.483	151.607	154.683	156.106	154.645	156.051	158.035	160.456	159.990	162.231	162.113	163.318	*- Credit*
- Surat Berharga	2.290	2.289	1.612	1.404	1.042	1.047	1.083	1.096	1.134	1.183	1.182	1.054	769	957	957	1.027	1.075	*- Securities*
- Lainnya	4.095	4.926	4.767	4.371	3.863	3.924	4.453	4.076	4.147	4.453	4.586	4.600	4.333	4.469	4.697	4.905	4.872	*- Others*
g. Tagihan Spot dan Derivatif	26.092	17.483	20.611	13.693	9.248	8.589	7.938	13.022	10.531	8.680	10.478	12.777	20.328	17.529	23.709	23.040	26.561	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	183.143	245.350	155.488	171.250	272.281	251.869	218.593	260.358	265.181	240.868	249.620	258.547	260.910	254.310	260.021	259.262	284.795	*h. Other claims*
Sumber Dana																		***Source of Funds***
a. Dana Pihak Ketiga	3.663.968	4.114.420	4.413.056	4.836.758	5.162.306	5.199.486	5.289.377	5.228.787	5.255.301	5.293.098	5.317.212	5.336.577	5.398.817	5.379.318	5.399.993	5.482.493	5.554.526	*a. Third Party Funds*
Rupiah	3.025.150	3.434.579	3.665.444	4.091.634	4.422.865	4.462.597	4.541.406	4.491.886	4.518.859	4.556.675	4.578.286	4.583.473	4.614.937	4.600.209	4.615.753	4.657.950	4.707.234	*Rupiah*
Giro	569.927	605.276	667.537	821.777	922.062	921.104	932.705	924.355	949.960	941.195	966.454	980.963	983.344	945.789	937.396	967.196	975.702	*Demand Deposit*
Tabungan	1.123.696	1.187.559	1.274.588	1.413.351	1.444.299	1.482.327	1.573.402	1.525.210	1.525.115	1.517.666	1.511.337	1.550.905	1.585.307	1.587.598	1.586.147	1.588.627	1.595.650	*Saving*
Simpanan Berjangka	1.331.527	1.641.743	1.723.319	1.856.507	2.056.504	2.059.165	2.035.299	2.042.320	2.043.784	2.097.813	2.100.496	2.051.605	2.046.286	2.066.822	2.092.210	2.102.128	2.135.882	*Time Deposits*
Valas	638.818	679.841	747.612	745.124	739.440	736.889	747.971	736.901	736.442	736.424	738.925	753.104	783.880	779.109	784.240	824.543	847.292	*Foreign Exchange*
Giro	276.854	284.309	319.995	302.458	296.678	299.928	300.774	302.203	302.320	293.223	300.547	317.780	328.215	321.004	311.310	347.215	364.531	*Demand Deposit*
Tabungan	89.011	96.899	121.423	138.459	129.986	130.615	127.822	126.990	123.867	125.333	125.815	126.213	131.996	130.265	128.338	135.581	138.160	*Saving*
Simpanan Berjangka	272.952	298.633	306.194	304.208	312.776	306.347	319.374	307.709	310.255	317.868	312.563	309.111	323.669	327.841	344.591	341.747	344.601	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	1.782	2.147	691	808	2.532	1.597	1.197	2.106	2.120	1.283	1.187	2.317	2.310	2.684	1.836	2.150	1.178	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	115.793	132.956	161.094	168.531	198.283	179.152	184.225	178.329	181.141	204.299	200.555	204.463	193.749	193.200	196.821	196.398	201.293	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	54.450	54.308	65.544	93.222	107.095	108.199	113.300	100.852	106.410	101.295	99.415	100.460	103.052	108.328	105.407	111.099	110.713	*d. Issued Securities*
e. Pinjaman yang Diterima	112.914	145.853	177.718	179.671	181.174	184.805	199.054	211.505	217.896	220.428	229.774	243.589	258.717	264.992	267.088	274.780	283.666	*e. Loans received*
Rupiah	16.025	20.350	22.873	21.734	24.175	26.171	28.099	26.829	27.862	29.597	33.653	34.948	38.444	36.186	35.846	38.553	42.793	*Rupiah*
Valas	96.888	125.503	154.845	157.938	156.999	158.635	170.955	184.676	190.034	190.831	196.121	208.641	220.273	228.806	231.242	236.227	240.872	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	29.987	18.880	27.728	14.302	9.677	7.842	6.665	9.778	11.466	9.570	12.914	14.769	26.851	23.288	33.127	31.758	36.832	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	85.131	120.691	109.623	100.710	85.829	91.087	121.225	91.487	89.316	100.086	126.374	176.845	183.495	113.080	117.479	115.653	118.627	*g. Other Liabilities*
h. Setoran Jaminan	5.993	5.622	6.292	5.206	5.244	4.991	5.996	5.533	5.332	5.352	5.734	5.194	5.123	4.856	4.870	4.589	4.604	*h. Margin Deposits*
Beberapa komponen modal																		***Components of Capital***
a. Modal Disetor	138.138	153.439	164.270	176.712	194.767	195.147	196.289	197.074	198.756	199.129	199.354	202.338	204.849	205.023	205.710	208.509	208.727	*a. Paid In Capital*
b. Cadangan	50.619	67.568	81.652	64.834	65.034	65.019	65.253	65.302	65.570	63.225	64.430	67.418	67.650	67.756	67.891	68.194	68.296	*b. Reserves*
c. L/R Tahun lalu [1)]	201.059	256.642	323.763	411.187	473.740	473.741	469.995	603.747	596.319	567.095	552.847	549.483	548.480	547.613	547.181	546.209	546.133	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	106.707	112.213	104.628	106.544	111.058	121.259	131.171	11.379	22.094	36.390	46.124	57.479	70.920	83.688	95.914	110.265	123.315	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	92.638	97.889	96.177	111.688	118.849	123.931	124.661	122.791	119.947	119.313	114.251	111.016	105.188	111.074	109.548	106.935	104.796	*e. Additional Paid In Capital*
f. Modal Pinjaman	33.551	34.432	40.878	41.692	44.615	43.127	44.650	44.417	44.711	44.032	45.149	43.618	44.025	44.125	45.778	48.443	48.531	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata
[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
*) Angka-angka sementara
r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada
[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
**) Provisional figures*
r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		***Distribution of Funds***
a. Kredit Yang Diberikan	1.187.431	1.329.941	1.542.443	1.765.198	1.853.192	1.880.682	1.968.419	1.905.104	1.906.543	1.957.716	1.968.546	2.025.675	2.073.361	2.080.846	2.093.123	2.136.769	2.167.956	*a. Credit*
- Kepada Pihak Ketiga	1.181.726	1.325.087	1.536.852	1.759.782	1.848.484	1.875.615	1.963.039	1.900.180	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	*- To Third Party*
Rupiah	1.029.333	1.168.932	1.345.983	1.558.081	1.634.011	1.654.658	1.721.298	1.669.058	1.666.701	1.708.254	1.719.584	1.761.207	1.792.216	1.796.763	1.803.699	1.832.600	1.851.589	*Rupiah*
Valas	152.393	156.155	190.869	201.701	214.473	220.957	241.741	231.122	235.523	244.965	243.952	259.169	273.732	276.993	282.075	296.973	310.456	*Foreign Exchange*
- Kepada Bank Lain	5.705	4.854	5.591	5.417	4.708	5.067	5.379	4.924	4.319	4.497	5.011	5.298	7.413	7.090	7.349	7.196	5.911	*- Inter Bank Credit*
Rupiah	4.099	4.170	4.955	4.181	3.545	3.815	3.276	3.014	2.500	2.442	2.946	2.949	4.860	4.856	5.400	5.484	4.234	*Rupiah*
Valas	1.606	684	636	1.236	1.163	1.252	2.103	1.910	1.819	2.055	2.065	2.349	2.553	2.234	1.949	1.712	1.676	*Foreign Exchange*
b. Penempatan pada Bank Lain	48.142	59.142	56.879	49.645	63.242	60.474	77.297	57.183	67.782	68.891	64.075	75.251	76.594	66.860	72.008	78.702	75.247	*b. Interbank Placement*
- Giro	28.630	32.362	32.556	25.295	37.240	34.579	39.080	32.567	38.111	44.108	35.247	47.183	44.902	37.576	39.459	41.561	42.296	*- Demand Deposit*
- Inter Bank Call Money	16.208	24.017	21.908	19.220	17.654	18.962	28.272	15.709	21.452	15.498	18.595	17.975	24.032	23.484	24.485	30.041	25.447	*- Inter Bank Call Money*
- Deposito Berjangka	3.095	2.725	2.067	2.807	5.756	3.379	6.253	5.342	4.790	6.372	7.581	7.337	5.346	3.263	5.075	4.441	4.893	*- Time Deposits*
- Lainnya	208	38	348	2.324	2.592	3.554	3.692	3.564	3.428	2.913	2.652	2.756	2.314	2.538	2.987	2.658	2.611	*- Others*
c. Penempatan pada Bank Indonesia	194.512	221.173	244.973	311.555	239.458	247.673	271.205	252.088	234.751	215.926	207.153	229.954	241.629	228.035	233.267	222.656	228.079	*c. Placement to Bank Indonesia*
- Giro	113.298	130.859	154.319	141.780	154.729	144.692	142.432	156.783	152.962	151.600	147.723	149.747	156.078	151.699	163.787	167.856	168.524	*- Demand Deposit*
- Fine Tune Operation (FTO)	31.881	45.825	64.921	103.113	61.309	74.289	81.112	68.899	62.379	51.160	44.684	49.471	49.272	43.737	52.423	23.418	22.432	*- Fine Tune Operation (FTO)*
- Fasbi	45.050	43.565	19.137	64.663	23.407	28.681	47.637	26.377	19.381	13.134	14.719	30.165	35.703	32.564	17.014	31.345	37.007	*- Fasbi*
- Lainnya	4.283	925	6.597	2.000	13	11	24	29	29	33	27	570	576	35	44	36	115	*- Others*
d. Surat Berharga	202.644	247.591	283.585	323.937	392.460	398.255	400.550	414.344	432.121	422.091	403.136	353.885	332.375	376.558	376.831	400.269	419.263	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	14.554	38.198	10.070	19.926	12.712	11.932	10.481	7.870	5.733	5.058	2.799	2.449	1.792	2.233	5.328	13.916	18.840	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	1.966	4.430	4.989	5.427	16.460	4.568	13.375	12.270	14.796	20.786	22.620	18.837	15.041	4.788	30.505	32.684	33.035	*- Treasury Bills*
- Obligasi	155.670	173.829	235.192	245.129	281.294	304.583	279.137	287.484	300.751	280.040	268.784	230.584	218.088	289.957	265.213	273.914	280.335	*- Bonds*
- Lainnya	30.455	31.134	33.334	53.456	81.994	77.172	97.556	106.720	110.841	116.207	108.932	102.014	97.454	79.579	75.784	79.755	87.053	*- Others*
e. Penyertaan	7.639	8.795	12.463	14.453	16.662	16.733	18.352	18.352	19.920	19.920	19.350	19.350	19.421	19.421	19.421	20.421	20.421	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	40.017	42.063	52.821	72.272	83.442	82.655	78.759	79.852	81.000	80.236	80.516	81.968	82.551	82.086	83.022	83.781	83.807	*f. Impairment on Financial Assets*
- Kredit yang diberikan	37.942	39.982	50.525	69.916	81.273	80.621	76.281	77.648	78.754	77.785	77.955	79.374	80.131	79.599	80.356	81.106	80.988	*- Credit*
- Surat Berharga	172	141	180	92	359	360	369	380	396	398	399	393	372	384	384	392	377	*- Securities*
- Lainnya	1.903	1.940	2.116	2.265	1.810	1.674	2.109	1.825	1.850	2.053	2.162	2.201	2.047	2.104	2.283	2.284	2.442	*- Others*
g. Tagihan Spot dan Derivatif	395	246	1.157	655	850	716	787	1.547	1.311	1.130	1.414	2.207	2.630	2.018	2.520	2.784	2.546	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	53.065	110.764	51.532	58.924	68.674	68.207	75.510	72.893	78.393	74.076	82.538	112.869	124.807	81.630	93.875	100.410	98.317	*h. Other claims*
Sumber Dana																		***Source of Funds***
a. Dana Pihak Ketiga	1.363.062	1.582.488	1.734.961	1.984.174	2.021.158	2.068.435	2.213.902	2.104.874	2.108.729	2.116.815	2.115.193	2.153.542	2.190.656	2.199.463	2.227.644	2.277.069	2.304.482	*a. Third Party Funds*
Rupiah	1.154.063	1.352.573	1.466.987	1.694.406	1.749.990	1.792.289	1.916.055	1.817.090	1.818.076	1.830.886	1.834.641	1.859.014	1.875.495	1.879.638	1.909.672	1.935.581	1.957.247	*Rupiah*
Giro	200.001	214.126	269.903	364.103	348.672	360.788	405.812	377.626	383.405	367.329	376.746	385.715	374.400	373.293	374.199	382.222	383.058	*Demand Deposit*
Tabungan	533.277	572.294	636.447	711.441	725.924	751.490	814.506	776.460	770.293	768.559	758.131	777.041	796.875	795.776	798.850	805.248	811.039	*Saving*
Simpanan Berjangka	420.785	566.153	560.637	618.862	675.394	680.010	695.737	663.004	664.378	694.998	699.764	696.258	704.219	710.568	736.624	748.111	763.150	*Time Deposits*
Valas	208.999	229.915	267.974	289.768	271.168	276.147	297.847	287.784	290.653	285.928	280.552	294.527	315.162	319.826	317.972	341.488	347.235	*Foreign Exchange*
Giro	100.054	104.133	130.612	123.690	108.677	114.831	128.911	124.646	128.164	117.372	116.416	130.253	139.113	135.906	126.684	154.729	164.717	*Demand Deposit*
Tabungan	22.042	29.565	35.900	44.049	42.845	42.371	42.776	41.376	39.893	39.959	38.984	40.083	44.907	43.182	42.189	43.672	43.930	*Saving*
Simpanan Berjangka	86.903	96.217	101.462	122.028	119.646	118.945	126.160	121.761	122.596	128.596	125.152	124.192	131.142	140.738	149.099	143.087	138.588	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	1.556	2.143	543	806	958	928	953	962	991	979	947	1.922	2.050	1.579	1.202	1.189	1.176	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	21.421	30.441	32.665	28.007	56.536	46.579	34.155	34.780	33.874	44.419	44.382	49.725	43.741	43.842	43.451	46.329	55.359	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	20.895	22.433	28.075	49.569	62.654	62.645	62.059	61.969	64.597	57.741	56.617	56.621	56.628	62.469	62.630	65.224	65.376	*d. Issued Securities*
e. Pinjaman yang Diterima	45.272	62.716	95.154	103.613	101.686	102.174	108.514	110.026	115.184	115.532	119.446	130.766	132.578	139.236	140.897	137.455	139.732	*e. Loans received*
Rupiah	6.464	7.234	8.770	6.044	7.752	8.455	8.262	8.262	8.761	8.728	9.694	10.674	10.646	11.101	12.574	12.553	13.635	*Rupiah*
Valas	38.808	55.482	86.384	97.569	93.934	93.718	100.251	101.764	106.423	106.804	109.752	120.093	121.932	128.136	128.323	124.901	126.097	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	3.003	1.569	1.917	1.327	1.285	632	571	912	1.969	1.540	2.214	2.027	4.665	2.556	3.665	2.684	3.005	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	27.388	53.935	44.428	40.585	33.159	34.422	42.149	38.945	37.025	45.737	60.851	94.356	105.651	52.131	57.379	54.022	59.014	*g. Other Liabilities*
h. Setoran Jaminan	3.088	2.916	3.078	2.852	2.452	2.380	3.046	2.727	2.659	2.632	2.793	2.321	2.195	2.129	2.113	1.731	1.606	*h. Margin Deposits*
Beberapa komponen modal																		***Components of Capital***
a. Modal Disetor	32.171	32.173	29.144	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	*a. Paid In Capital*
b. Cadangan	23.802	32.729	39.947	17.607	11.994	11.994	11.994	11.994	11.994	11.994	11.993	11.985	11.994	11.994	11.994	11.994	11.994	*b. Reserves*
c. L/R Tahun lalu [1]	83.777	108.238	141.226	202.907	239.540	239.540	239.489	307.274	304.097	281.150	275.966	276.332	276.330	276.330	276.328	276.330	276.328	*c. Retained Earninas (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	48.762	54.375	55.861	52.111	52.626	58.416	64.435	4.856	10.178	17.452	21.547	27.498	35.134	40.648	46.149	53.671	60.096	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	31.807	34.590	32.958	36.042	39.251	40.173	40.314	39.611	37.414	37.438	35.754	34.124	31.036	31.760	31.342	30.879	29.000	*e. Additional Paid In Capital*
f. Modal Pinjaman	6.468	3.762	3.753	3.215	3.191	3.190	3.191	3.181	3.186	3.186	3.188	3.188	3.694	3.187	3.291	3.792	3.796	*f. Loan Capital*

[1]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

*) Angka-angka sementara

r) Angka-angka diperbaiki

[1] LBU 2008 is not defined vs metada

[2] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada

**) Provisional figures*

r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		***Distribution of Funds***
a. Kredit Yang Diberikan	1.321.771	1.492.358	1.609.497	1.763.593	1.865.407	1.877.599	1.923.226	1.897.417	1.909.490	1.927.326	1.943.893	1.970.936	1.995.096	1.991.717	2.015.073	2.040.111	2.054.883	*a. Credit*
- Kepada Pihak Ketiga	1.311.522	1.481.808	1.596.781	1.747.080	1.845.563	1.855.772	1.899.598	1.873.228	1.886.041	1.901.723	1.915.438	1.940.690	1.963.862	1.960.952	1.986.850	2.009.334	2.021.578	*- To Third Party*
Rupiah	1.143.136	1.271.243	1.388.315	1.534.977	1.603.817	1.615.355	1.655.610	1.636.590	1.640.895	1.656.791	1.669.284	1.693.109	1.707.197	1.705.714	1.724.149	1.746.485	1.757.196	*Rupiah*
Valas	168.385	210.565	208.466	212.103	241.746	240.418	243.988	236.637	245.146	244.932	246.153	247.581	256.665	255.239	262.701	262.848	264.382	*Foreign Exchange*
- Kepada Bank Lain	10.250	10.550	12.715	16.514	19.844	21.827	23.628	24.190	23.448	25.603	28.456	30.246	31.234	30.765	28.223	30.778	33.305	*- Inter Bank Credit*
Rupiah	10.065	10.550	12.715	15.840	17.586	18.972	20.221	19.816	19.608	21.756	24.814	26.686	27.790	27.752	24.650	26.864	27.854	*Rupiah*
Valas	184	-	-	674	2.257	2.855	3.406	4.374	3.840	3.847	3.641	3.560	3.444	3.013	3.574	3.913	5.451	*Foreign Exchange*
b. Penempatan pada Bank Lain	48.087	50.611	71.088	83.930	71.560	77.720	81.340	77.811	77.668	81.527	82.334	76.774	75.309	66.594	76.714	72.630	76.923	*b. Interbank Placement*
- Giro	21.542	25.919	33.127	38.448	32.344	34.943	34.682	32.685	33.444	37.474	38.880	38.953	33.841	27.840	31.106	31.960	35.212	*- Demand Deposit*
- Inter Bank Call Money	23.419	18.510	30.226	34.358	26.604	29.644	34.387	32.869	33.084	33.698	32.271	28.028	32.862	29.967	37.428	33.659	35.781	*- Inter Bank Call Money*
- Deposito Berjangka	1.420	2.475	1.536	345	1.039	1.280	870	945	901	975	1.595	843	1.204	1.364	1.310	992	703	*- Time Deposits*
- Lainnya	1.706	3.708	6.199	10.779	11.574	11.853	11.402	11.312	10.239	9.380	9.588	8.949	7.402	7.422	6.869	6.019	5.227	*- Others*
c. Penempatan pada Bank Indonesia	200.002	219.562	284.857	249.607	251.598	244.219	261.874	257.505	241.288	234.078	245.866	261.442	265.660	251.778	233.342	253.114	243.702	*c. Placement to Bank Indonesia*
- Giro	132.240	147.503	148.491	152.530	163.731	163.087	165.125	164.911	167.050	169.003	166.288	163.645	163.131	167.253	161.935	159.101	164.124	*- Demand Deposit*
- Fine Tune Operation (FTO)	18.839	23.846	69.722	38.829	59.640	45.880	39.664	56.718	39.200	28.776	46.883	55.989	49.921	62.503	51.895	56.993	56.256	*- Fine Tune Operation (FTO)*
- Fasbi	37.127	45.936	63.175	56.450	26.077	32.328	52.220	30.739	31.509	31.392	28.684	39.980	50.772	17.669	16.551	33.311	20.273	*- Fasbi*
- Lainnya	11.795	2.277	3.468	1.798	2.150	2.926	4.866	5.137	3.528	4.907	4.011	1.827	1.836	4.354	2.960	3.708	3.049	*- Others*
d. Surat Berharga	194.752	247.954	222.331	372.734	444.781	463.275	452.403	475.343	509.631	511.663	489.885	458.679	458.704	443.281	438.180	425.575	426.666	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	57.867	47.230	16.162	53.536	1.817	1.663	2.369	2.497	2.375	2.124	1.842	2.524	2.072	4.552	6.412	8.041	9.627	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	9.453	9.966	12.899	11.643	29.831	25.875	22.360	15.277	20.882	20.490	22.420	20.680	20.209	24.204	22.924	20.402	22.295	*- Treasury Bills*
- Obligasi	107.381	113.519	148.378	217.434	249.397	263.870	260.018	240.306	256.404	256.594	263.983	250.848	269.183	278.411	285.640	290.682	287.618	*- Bonds*
- Lainnya	20.051	77.239	44.892	90.122	163.736	171.868	167.655	217.263	229.969	232.454	201.640	184.626	167.240	136.114	123.204	106.449	107.127	*- Others*
e. Penyertaan	7.137	10.490	11.499	18.276	18.812	19.757	19.944	20.080	17.698	17.864	17.439	18.001	18.971	19.164	19.344	19.506	19.880	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	26.228	31.920	40.238	58.006	58.739	60.050	58.243	59.167	60.170	59.357	60.484	60.504	61.578	61.819	62.962	62.530	63.561	*f. Impairment on Financial Assets*
- Kredit yang diberikan	22.694	28.087	36.758	55.152	56.559	57.734	55.813	56.793	57.778	56.927	58.059	58.256	59.619	59.724	60.889	60.280	61.328	*- Credit*
- Surat Berharga	2.105	2.124	1.392	1.257	626	629	648	651	674	717	718	591	307	401	401	468	474	*- Securities*
- Lainnya	1.429	1.709	2.088	1.598	1.554	1.687	1.782	1.723	1.719	1.712	1.707	1.657	1.652	1.694	1.671	1.782	1.759	*- Others*
g. Tagihan Spot dan Derivatif	4.858	2.777	3.535	2.309	1.716	1.718	1.695	3.154	2.654	2.079	2.285	2.962	4.171	3.510	4.281	4.379	5.372	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	91.326	86.372	54.544	66.407	135.098	112.177	90.276	115.472	118.603	98.341	93.025	81.670	75.207	106.589	101.591	92.236	106.451	*h. Other claims*
Sumber Dana																		***Source of Funds***
a. Dana Pihak Ketiga	1.552.385	1.731.019	1.821.244	2.045.699	2.203.306	2.208.180	2.222.317	2.248.006	2.258.384	2.253.452	2.263.229	2.242.630	2.263.293	2.249.741	2.247.946	2.247.906	2.265.216	*a. Third Party Funds*
Rupiah	1.296.639	1.437.776	1.506.490	1.747.194	1.887.975	1.893.346	1.914.726	1.937.338	1.949.752	1.947.368	1.949.327	1.927.452	1.950.379	1.941.740	1.934.205	1.925.787	1.929.360	*Rupiah*
Giro	204.067	212.135	224.669	273.849	321.216	317.531	337.463	338.598	342.930	332.835	337.819	339.602	353.296	341.117	338.196	330.468	334.067	*Demand Deposit*
Tabungan	463.249	483.010	488.571	549.423	577.300	584.822	591.105	597.392	606.248	600.537	604.559	618.463	627.531	625.073	622.870	621.365	624.160	*Saving*
Simpanan Berjangka	629.323	742.631	793.250	923.922	989.459	990.993	986.158	1.001.349	1.000.574	1.013.997	1.006.949	969.387	969.552	975.550	973.140	973.954	971.133	*Time Deposits*
Valas	255.746	293.243	314.753	298.505	315.331	314.834	307.591	310.668	308.632	306.083	313.902	315.178	312.914	308.001	313.741	322.119	335.856	*Foreign Exchange*
Giro	90.113	97.101	95.441	93.907	104.114	104.633	95.776	105.266	102.166	99.077	102.246	105.558	99.928	100.113	98.673	102.864	106.275	*Demand Deposit*
Tabungan	39.614	39.782	55.566	61.737	65.077	65.896	62.840	64.149	63.168	64.418	66.198	65.499	65.346	66.425	65.505	68.950	71.636	*Saving*
Simpanan Berjangka	126.018	156.360	163.746	142.861	146.140	144.305	148.975	141.253	143.297	142.588	145.458	144.121	147.640	141.463	149.563	150.305	157.945	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	4	2	146	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	35.491	42.349	58.922	55.328	77.652	71.312	73.608	77.469	81.989	90.058	81.759	82.322	75.646	82.825	83.435	82.157	77.272	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	20.834	18.383	25.568	31.972	32.083	33.607	33.778	24.376	29.338	30.220	30.690	31.593	33.606	34.189	30.861	31.352	31.961	*d. Issued Securities*
e. Pinjaman yang Diterima	19.063	22.662	19.568	18.345	26.051	27.541	29.976	35.852	35.712	36.621	38.170	39.862	43.273	39.814	41.841	48.167	55.119	*e. Loans received*
Rupiah	4.196	3.831	3.499	5.267	5.946	5.846	6.126	5.884	6.554	6.545	7.695	8.394	9.186	6.433	7.593	8.824	12.303	*Rupiah*
Valas	14.867	18.830	16.069	13.077	20.105	21.696	23.851	29.968	29.158	30.076	30.475	31.467	34.087	33.381	34.249	39.343	42.817	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	4.526	2.090	3.203	1.914	1.641	1.457	1.339	1.985	2.611	1.967	2.899	3.157	5.959	5.208	7.363	7.402	8.024	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	38.028	46.654	44.642	40.008	34.252	37.959	57.119	35.214	35.691	35.809	40.885	60.037	50.693	40.144	37.364	39.610	36.063	*g. Other Liabilities*
h. Setoran Jaminan	1.641	1.389	1.353	1.218	1.977	1.895	2.051	1.993	1.953	2.002	2.211	2.191	2.261	2.050	2.024	2.083	2.198	*h. Margin Deposits*
Beberapa komponen modal							-											***Components of Capital***
a. Modal Disetor	49.615	57.467	64.121	74.297	88.416	88.416	89.294	89.779	91.347	91.415	91.440	94.186	96.675	96.730	96.987	96.988	96.988	*a. Paid In Capital*
b. Cadangan	13.736	18.730	22.725	25.750	29.501	29.504	29.558	29.792	29.411	26.651	27.060	29.839	29.953	30.053	30.053	30.053	30.153	*b. Reserves*
c. L/R Tahun lalu [1)]	77.915	101.723	124.459	160.789	181.436	181.453	179.442	221.435	221.148	218.702	212.519	209.702	209.213	209.126	209.130	209.149	209.065	*c. Retained Earninas (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	33.469	32.860	29.129	31.193	36.948	39.550	42.368	4.167	7.232	11.630	15.359	19.105	23.206	28.155	32.412	36.973	40.688	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	53.622	56.646	56.563	69.578	72.139	76.119	75.984	75.521	75.452	75.151	72.431	70.628	68.787	70.748	70.277	70.946	71.261	*e. Additional Paid In Capital*
f. Modal Pinjaman	20.587	25.543	27.633	28.796	31.823	30.374	31.873	31.833	31.920	31.228	31.265	29.763	29.717	30.232	31.605	32.299	32.187	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

*) Angka-angka sementara

r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada

**) Provisional figures*

r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		***Distribution of Funds***
a. Kredit Yang Diberikan	109.303	126.945	132.858	50.946	58.138	58.941	60.221	59.839	60.408	61.735	62.902	64.185	64.545	65.072	66.128	67.028	67.767	*a. Credit*
- Kepada Pihak Ketiga	108.228	126.001	131.833	50.163	57.258	58.111	59.409	59.064	59.673	61.032	62.117	63.320	63.696	64.240	65.330	66.253	67.005	*- To Third Party*
Rupiah	108.228	126.001	131.833	50.163	57.258	58.111	59.409	59.064	59.673	61.032	62.117	63.320	63.696	64.240	65.330	66.253	67.005	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Kepada Bank Lain	1.074	944	1.025	783	880	830	813	776	735	703	786	865	849	832	798	775	762	*- Inter Bank Credit*
Rupiah	1.074	944	1.025	783	880	830	813	776	735	703	786	865	849	832	798	775	762	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	3.076	6.533	7.746	3.834	2.655	3.115	4.125	3.318	3.442	3.749	3.547	3.776	3.956	2.765	3.005	3.990	3.162	*b. Interbank Placement*
- Giro	111	599	668	541	254	252	753	740	795	886	867	953	856	857	794	788	752	*- Demand Deposit*
- Inter Bank Call Money	1.786	4.048	4.286	1.790	793	905	1.625	965	1.145	1.535	1.500	1.525	1.780	630	1.002	2.110	1.075	*- Inter Bank Call Money*
- Deposito Berjangka	742	1.475	2.324	1.253	1.118	1.466	1.282	1.146	1.127	1.111	926	974	995	910	890	796	976	*- Time Deposits*
- Lainnya	437	410	468	249	490	492	465	467	376	217	255	323	325	368	320	295	359	*- Others*
c. Penempatan pada Bank Indonesia	20.546	26.236	23.304	9.200	9.923	9.690	10.633	10.722	9.906	9.383	8.448	8.753	9.864	10.227	9.249	10.089	9.749	*c. Placement to Bank Indonesia*
- Giro	9.146	10.977	10.582	3.365	4.024	4.949	4.137	4.157	4.187	4.182	4.358	4.157	4.127	4.626	4.219	4.210	4.386	*- Demand Deposit*
- Fine Tune Operation (FTO)	146	1.845	1.575	1.275	2.577	1.908	2.783	3.334	3.290	2.453	2.524	3.057	2.404	2.908	2.600	2.665	2.736	*- Fine Tune Operation (FTO)*
- Fasbi	8.060	13.380	11.110	4.546	3.309	2.822	3.698	3.203	2.417	2.743	1.558	1.529	3.313	2.687	2.424	3.207	2.624	*- Fasbi*
- Lainnya	3.193	34	37	14	13	11	15	27	11	4	8	9	20	6	7	7	3	*- Others*
d. Surat Berharga	13.583	15.738	17.535	5.328	6.459	6.346	6.804	6.250	6.655	7.712	7.681	8.461	8.217	7.943	7.653	7.907	7.500	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	7.398	6.257	2.591	1.172	195	130	91	96	71	81	116	67	67	123	147	311	419	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	34	-	98	-	-	24	25	25	25	851	667	1.172	643	701	905	1.001	1.280	*- Treasury Bills*
- Obligasi	4.350	5.502	8.640	2.256	2.690	2.585	2.649	2.919	3.090	3.500	4.388	4.710	4.938	5.221	4.781	4.930	4.561	*- Bonds*
- Lainnya	1.800	3.978	6.206	1.900	3.574	3.606	4.040	3.210	3.469	3.280	2.510	2.512	2.569	1.898	1.819	1.666	1.240	*- Others*
e. Penyertaan	158	750	882	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.525	1.701	1.716	1.339	1.873	1.908	1.975	2.025	2.049	2.081	2.149	2.180	2.119	2.129	2.160	2.153	2.203	*f. Impairment on Financial Assets*
- Kredit yang diberikan	1.517	1.671	1.690	1.300	1.819	1.849	1.905	1.937	1.959	1.987	2.054	2.079	2.013	2.020	2.046	2.039	2.085	*- Credit*
- Surat Berharga	3	5	13	27	26	28	33	32	28	28	26	29	29	29	30	29	29	*- Securities*
- Lainnya	4	24	13	12	27	31	37	56	62	67	69	71	77	81	85	86	89	*- Others*
g. Tagihan Spot dan Derivatif	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	8.782	2.990	1.317	1.484	4.420	4.815	3.160	4.211	4.864	4.114	4.029	3.169	2.532	3.226	3.303	2.324	3.207	*h. Other claims*
Sumber Dana																		***Source of Funds***
a. Dana Pihak Ketiga	122.883	141.027	147.143	55.626	62.631	64.066	65.276	64.998	65.920	66.971	67.086	68.071	68.505	68.036	68.082	69.700	69.979	*a. Third Party Funds*
Rupiah	122.883	141.027	147.143	55.626	62.631	64.066	65.276	64.998	65.920	66.971	67.086	68.071	68.505	68.036	68.082	69.700	69.979	*Rupiah*
Giro	5.844	7.056	4.703	2.817	2.689	2.899	3.241	3.008	3.111	2.889	2.879	3.040	3.199	2.899	2.992	3.113	3.578	*Demand Deposit*
Tabungan	14.402	16.422	17.728	6.202	7.688	8.001	8.451	8.433	8.470	8.652	8.534	8.679	8.630	8.942	8.939	9.007	9.111	*Saving*
Simpanan Berjangka	102.636	117.549	124.711	46.607	52.254	53.166	53.583	53.556	54.339	55.430	55.674	56.352	56.675	56.195	56.150	57.579	57.290	*Time Deposits*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Demand Deposit*
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Saving*
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	130	-	-	-	-	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	6.567	4.258	4.659	2.450	2.635	2.551	2.741	2.780	2.612	2.691	2.339	2.134	2.035	2.813	2.322	2.383	2.290	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	5.363	5.896	3.919	1.232	2.443	2.043	2.268	1.993	1.993	2.304	2.147	2.605	2.765	2.432	2.577	2.649	2.389	*d. Issued Securities*
e. Pinjaman yang Diterima	1.875	4.193	3.078	148	201	245	285	287	286	290	323	339	362	378	394	551	570	*e. Loans received*
Rupiah	1.875	4.193	3.078	148	201	245	285	287	286	290	323	339	362	378	394	551	570	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	102	-	-	-	-	-	-	-	-	-	209	-	185	135	184	-	100	*g. Other Liabilities*
h. Setoran Jaminan	7	9	22	30	32	34	34	30	28	28	29	29	29	27	27	25	25	*h. Margin Deposits*
Beberapa komponen modal			-															***Components of Capital***
a. Modal Disetor	9.729	11.861	12.731	9.415	10.503	10.883	11.033	11.130	11.130	11.180	11.180	11.257	11.257	11.257	11.559	11.559	11.576	*a. Paid In Capital*
b. Cadangan	300	565	641	339	372	372	372	385	385	395	397	401	401	407	407	407	407	*b. Reserves*
c. L/R Tahun lalu [1)]	6.776	9.103	11.014	806	781	781	781	1.556	1.554	1.401	1.380	1.385	1.380	1.364	1.366	1.357	1.355	*c. Retained Earninas (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	3.084	2.316	2.084	175	653	725	753	143	267	415	550	705	844	1.012	1.174	1.314	1.455	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	2.538	2.939	2.840	1.084	2.292	2.019	2.324	2.215	2.193	2.148	2.137	2.793	2.817	2.886	2.589	2.658	2.620	*e. Additional Paid In Capital*
f. Modal Pinjaman	608	609	596	168	168	168	169	169	169	169	169	169	169	169	169	169	169	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

2) Positive difference of op. income and non op. minus op. expenses and non op. vs old metada

r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		***Distribution of Funds***
a. Kredit Yang Diberikan	265.250	302.426	329.742	359.327	387.004	390.803	393.439	385.039	387.093	392.778	395.925	401.531	403.003	405.777	409.730	414.318	413.593	*a. Credit*
- Kepada Pihak Ketiga	264.541	301.456	328.759	357.859	385.028	388.803	390.372	382.713	384.782	390.679	393.872	399.147	400.768	403.590	407.563	412.041	411.359	*- To Third Party*
Rupiah	263.597	300.647	328.131	357.145	384.507	388.285	389.863	382.223	384.279	390.185	393.381	398.657	400.273	403.092	407.055	411.539	410.846	*Rupiah*
Valas	944	809	628	714	520	518	509	490	503	493	491	490	495	498	508	502	513	*Foreign Exchange*
- Kepada Bank Lain	709	970	983	1.468	1.977	2.000	3.067	2.326	2.311	2.100	2.053	2.383	2.235	2.187	2.167	2.278	2.234	*- Inter Bank Credit*
Rupiah	709	970	983	1.468	1.977	2.000	3.067	2.326	2.311	2.100	2.053	2.383	2.235	2.187	2.167	2.278	2.234	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
b. Penempatan pada Bank Lain	31.853	38.351	29.244	23.582	62.886	44.920	29.585	31.081	37.234	56.336	57.098	48.727	51.385	51.021	49.351	55.946	61.455	*b. Interbank Placement*
- Giro	2.318	1.675	1.249	1.818	1.794	2.033	2.266	1.796	1.893	2.474	2.401	2.443	2.543	2.417	2.394	2.152	2.223	*- Demand Deposit*
- Inter Bank Call Money	14.468	14.233	13.117	9.625	24.067	14.828	11.310	12.485	18.444	31.981	31.988	26.212	27.515	23.709	22.407	24.973	22.061	*- Inter Bank Call Money*
- Deposito Berjangka	14.522	21.856	13.551	11.042	35.164	26.446	14.576	15.270	15.057	20.109	20.393	18.141	19.443	23.005	22.793	27.165	36.053	*- Time Deposits*
- Lainnya	545	586	1.327	1.097	1.861	1.613	1.433	1.529	1.840	1.773	2.317	1.931	1.884	1.890	1.757	1.656	1.118	*- Others*
c. Penempatan pada Bank Indonesia	31.626	39.144	43.069	72.100	86.008	93.786	82.388	72.973	64.602	61.838	73.117	65.462	65.001	56.654	55.538	67.069	68.014	*c. Placement to Bank Indonesia*
- Giro	27.971	31.339	35.639	31.051	39.140	40.070	37.904	35.823	34.571	35.908	39.162	40.445	38.347	37.898	34.410	37.360	39.803	*- Demand Deposit*
- Fine Tune Operation (FTO)	200	382	1.051	3.065	21.173	8.094	10.683	15.679	12.359	120	475	5.542	595	3.789	180	520	5.368	*- Fine Tune Operation (FTO)*
- Fasbi	2.546	6.801	6.080	37.592	24.700	45.324	33.254	20.192	16.186	23.994	31.657	17.644	24.221	13.923	20.099	28.839	22.491	*- Fasbi*
- Lainnya	909	623	298	392	995	298	547	1.279	1.486	1.815	1.823	1.831	1.838	1.044	848	351	352	*- Others*
d. Surat Berharga	32.106	30.988	41.796	38.065	65.901	63.092	58.965	64.085	70.347	72.845	72.299	74.291	70.524	64.896	60.658	63.022	62.023	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	12.125	9.179	6.753	7.097	8.084	7.566	5.926	10.425	10.239	10.425	8.467	10.355	8.901	5.274	4.123	5.457	7.185	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	100	43	787	383	6.048	5.458	3.073	2.975	3.247	2.939	4.328	5.073	5.405	6.046	5.958	4.902	5.025	*- Treasury Bills*
- Obligasi	16.980	17.605	27.355	21.318	27.434	28.222	26.987	28.443	30.512	31.044	29.905	30.163	28.816	29.491	29.575	30.725	29.766	*- Bonds*
- Lainnya	2.901	4.161	6.902	9.267	24.335	21.845	22.979	22.241	26.349	28.436	29.598	28.699	27.403	24.085	21.001	21.938	20.048	*- Others*
e. Penyertaan	693	692	692	1.092	1.343	1.343	1.343	1.343	1.353	1.352	1.351	1.351	1.603	1.609	1.609	1.609	1.610	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	5.173	7.927	9.073	8.797	9.488	9.667	9.137	9.308	9.068	8.910	9.038	9.125	9.095	9.296	9.203	8.869	8.844	*f. Impairment on Financial Assets*
- Kredit yang diberikan	5.155	7.655	8.804	8.510	9.213	9.401	8.856	9.039	8.800	8.628	8.761	8.836	8.798	8.902	8.815	8.488	8.404	*- Credit*
- Surat Berharga	4	4	3	0	0	1	1	0	0	7	0	10	21	116	116	109	167	*- Securities*
- Lainnya	15	268	266	286	274	265	279	268	268	275	277	279	276	278	272	272	273	*- Others*
g. Tagihan Spot dan Derivatif	-	-	2	2	3	1	0	4	5	0	3	4	0	2	1	0	2	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	3.081	5.481	5.743	3.497	21.133	23.224	5.927	22.892	21.936	22.728	24.230	24.817	18.642	21.428	19.884	21.510	33.224	*h. Other claims*
Sumber Dana																		***Source of Funds***
a. Dana Pihak Ketiga	287.709	335.957	356.600	383.531	532.058	521.983	449.389	475.869	483.639	504.930	521.598	517.118	508.119	497.274	491.247	513.965	532.575	*a. Third Party Funds*
Rupiah	286.021	334.704	353.719	380.794	531.211	521.018	448.012	474.699	482.505	503.617	520.488	516.147	507.124	496.247	490.162	512.974	531.631	*Rupiah*
Giro	106.398	120.531	110.080	102.914	177.716	168.158	108.911	130.046	141.915	161.177	171.359	175.026	173.002	153.455	146.669	173.898	174.132	*Demand Deposit*
Tabungan	95.786	100.903	116.551	128.691	116.953	122.014	143.598	125.556	122.851	123.427	123.732	129.870	135.326	141.026	138.517	136.147	135.434	*Saving*
Simpanan Berjangka	83.838	113.270	127.088	149.190	236.542	230.846	195.502	219.097	217.739	219.013	225.397	211.251	198.796	201.766	204.976	202.930	222.065	*Time Deposits*
Valas	1.688	1.253	2.881	2.736	847	965	1.377	1.171	1.134	1.314	1.110	971	995	1.027	1.085	991	944	*Foreign Exchange*
Giro	673	368	264	270	316	348	353	412	357	244	446	392	441	503	420	524	505	*Demand Deposit*
Tabungan	41	46	50	111	70	70	72	71	74	77	77	78	79	78	82	86	82	*Saving*
Simpanan Berjangka	974	839	2.567	2.355	461	546	952	688	703	992	587	501	474	446	582	380	357	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	222	2	2	2	1	1	1	1	1	1	1	1	2	1	1	1	1	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	22.957	20.612	21.809	33.694	13.369	13.318	27.762	16.251	15.078	16.742	17.195	16.173	16.816	20.184	21.906	21.519	20.848	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	6.860	7.050	6.730	8.852	7.017	7.067	12.357	9.689	8.642	9.177	8.162	7.843	8.254	7.439	7.540	10.075	9.188	*d. Issued Securities*
e. Pinjaman yang Diterima	1.846	3.212	3.945	6.727	8.511	8.658	10.910	9.765	9.762	11.534	11.995	11.946	12.338	12.357	10.376	10.514	10.232	*e. Loans received*
Rupiah	1.846	3.150	3.945	6.053	8.172	8.320	10.165	9.029	9.006	10.777	11.231	11.183	11.550	11.564	9.566	9.695	9.396	*Rupiah*
Valas	-	62	-	674	339	338	745	735	755	756	765	764	788	793	810	819	836	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	0	-	-	1	1	1	1	5	10	0	4	5	3	0	0	1	1	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	5.051	3.405	5.585	4.396	533	477	3.593	576	589	719	512	2.944	2.990	44	1.202	279	167	*g. Other Liabilities*
h. Setoran Jaminan	492	467	564	378	317	342	472	341	295	286	290	293	267	292	313	318	325	*h. Margin Deposits*
Beberapa komponen modal			-															***Components of Capital***
a. Modal Disetor	22.744	26.771	30.333	34.947	37.736	37.736	37.849	38.054	38.167	38.422	38.621	38.783	38.804	38.924	39.053	39.059	39.260	*a. Paid In Capital*
b. Cadangan	10.343	12.877	15.484	18.111	19.993	19.975	20.154	19.957	20.606	20.996	21.714	21.966	22.044	22.044	22.179	22.483	22.485	*b. Reserves*
c. L/R Tahun lalu [1)]	377	706	875	854	1.601	1.585	1.543	13.986	9.951	7.244	4.953	4.083	3.723	3.510	3.072	2.853	2.853	*c. Retained Earninas (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	10.733	9.720	10.595	11.487	10.834	11.708	12.436	1.056	1.962	3.409	4.373	5.467	6.550	7.559	8.850	10.072	11.485	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	2.740	2.230	2.168	2.992	1.732	2.099	2.585	1.997	1.659	1.403	1.070	790	255	255	(20) [r)]	(55) [r)]	(517) [r)]	*e. Additional Paid In Capital*
f. Modal Pinjaman	1.004	1.004	1.005	1.502	1.503	1.503	1.503	1.422	1.422	1.422	2.417	2.417	2.118	2.159	2.159	2.161	2.160	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata
[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
r) Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada
[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		***Distribution of Funds***
a. Kredit Yang Diberikan	201.510	196.326	214.162	221.074	222.286	226.902	225.140	223.036	224.908	232.409	237.487	242.872	249.460	244.186	254.212	264.233	266.174	*a. Credit*
- Kepada Pihak Ketiga	201.357	195.925	213.727	220.921	222.257	226.873	225.112	223.008	224.885	232.386	237.463	242.850	249.438	244.165	253.750	263.766	265.698	*- To Third Party*
Rupiah	95.948	103.039	123.649	126.854	128.531	131.302	131.570	129.700	128.230	135.703	140.778	146.934	148.697	144.873	146.755	151.352	154.273	*Rupiah*
Valas	105.409	92.886	90.078	94.067	93.726	95.571	93.542	93.308	96.655	96.683	96.685	95.915	100.741	99.292	106.995	112.415	111.424	*Foreign Exchange*
- Kepada Bank Lain	152	400	435	153	29	30	28	28	23	23	24	23	22	21	462	467	476	*- Inter Bank Credit*
Rupiah	152	400	435	153	29	30	28	28	23	23	24	23	22	21	20	20	20	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	442	447	456	*Foreign Exchange*
b. Penempatan pada Bank Lain	19.748	10.894	16.036	11.763	15.928	12.068	9.893	9.733	11.681	16.250	13.016	11.548	12.571	17.113	11.589	14.677	14.302	*b. Interbank Placement*
- Giro	8.457	4.539	5.473	4.991	6.947	4.290	4.945	4.045	4.693	6.576	5.408	5.722	7.321	8.990	6.094	6.355	6.294	*- Demand Deposit*
- Inter Bank Call Money	10.633	5.144	9.048	6.054	8.881	7.346	4.614	5.358	6.649	9.336	7.267	5.485	4.888	7.769	5.126	7.946	7.605	*- Inter Bank Call Money*
- Deposito Berjangka	379	1.091	1.214	679	-	332	333	329	338	338	342	341	352	354	362	366	373	*- Time Deposits*
- Lainnya	279	121	300	39	100	101	1	1	1	-	-	-	10	0	8	10	29	*- Others*
c. Penempatan pada Bank Indonesia	29.004	26.854	33.188	30.596	29.706	26.132	31.062	34.334	32.526	29.728	33.073	35.981	42.276	47.707	38.217	38.391	43.654	*c. Placement to Bank Indonesia*
- Giro	19.923	19.235	19.549	18.657	18.143	18.446	18.503	16.639	17.202	19.197	19.370	19.684	20.723	23.962	21.641	21.554	21.495	*- Demand Deposit*
- Fine Tune Operation (FTO)	968	2.137	6.038	2.662	8.031	3.965	5.943	9.816	8.676	5.521	9.126	9.513	8.641	18.961	7.822	9.910	12.820	*- Fine Tune Operation (FTO)*
- Fasbi	7.539	5.371	7.249	8.723	2.202	3.400	5.575	5.498	4.060	5.010	4.577	6.784	12.912	4.784	8.754	6.927	9.339	*- Fasbi*
- Lainnya	573	111	353	555	1.330	320	1.040	2.381	2.588	-	-	-	-	-	-	-	-	*- Others*
d. Surat Berharga	17.239	22.745	25.830	33.432	38.164	38.674	39.977	41.841	43.725	44.502	41.813	37.891	34.794	40.383	39.804	38.962	37.488	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	6.131	4.668	3.424	6.504	1.659	1.713	887	902	1.818	1.759	1.515	1.472	1.251	1.186	1.891	2.462	2.944	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	462	1.998	1.789	1.981	4.344	3.563	3.117	3.559	3.562	5.259	4.534	2.369	2.867	2.160	2.649	2.331	2.532	*- Treasury Bills*
- Obligasi	6.812	13.190	13.641	19.308	19.617	21.879	20.344	21.412	21.654	20.949	20.183	20.368	18.103	21.637	21.999	21.955	19.982	*- Bonds*
- Lainnya	3.834	2.888	6.976	5.640	12.545	11.519	15.629	15.968	16.690	16.535	15.581	13.682	12.573	15.400	13.265	12.214	12.030	*- Others*
e. Penyertaan	94	254	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.751	3.131	5.212	5.727	4.270	4.174	4.116	4.090	3.655	4.231	4.124	4.147	4.305	4.040	4.413	4.527	4.543	*f. Impairment on Financial Assets*
- Kredit yang diberikan	2.510	3.067	5.090	5.603	4.172	4.078	3.988	3.979	3.544	4.131	4.024	4.051	4.206	3.927	4.300	4.407	4.427	*- Credit*
- Surat Berharga	2	12	21	25	25	24	25	24	22	21	24	20	19	20	19	21	19	*- Securities*
- Lainnya	239	52	101	99	73	73	103	87	89	80	76	76	80	93	94	99	97	*- Others*
g. Tagihan Spot dan Derivatif	5.768	3.730	5.195	3.355	2.313	2.185	2.000	2.809	2.685	2.136	2.684	2.880	5.132	4.657	6.241	6.032	6.819	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	10.242	13.876	12.967	13.915	15.720	16.981	17.278	16.810	16.253	17.116	18.315	16.584	18.679	19.904	20.622	20.328	20.455	*h. Other claims*
Sumber Dana																		***Source of Funds***
a. Dana Pihak Ketiga	164.533	149.668	163.012	170.477	181.315	175.294	174.660	172.586	177.831	185.320	179.599	183.063	184.002	192.517	188.303	193.000	197.010	*a. Third Party Funds*
Rupiah	80.847	78.962	95.588	102.675	101.509	102.519	104.376	103.085	109.544	112.364	112.020	115.608	113.527	118.549	116.854	116.225	118.688	*Rupiah*
Giro	16.744	13.334	16.318	22.303	25.637	24.948	25.699	23.251	27.101	25.822	26.646	25.395	26.195	26.080	24.895	26.222	28.150	*Demand Deposit*
Tabungan	10.268	7.548	8.340	9.224	9.817	9.658	9.554	10.751	11.089	10.899	10.948	11.277	11.653	11.407	11.007	10.840	10.532	*Saving*
Simpanan Berjangka	53.835	58.079	70.930	71.148	66.056	67.913	69.123	69.083	71.354	75.642	74.426	78.935	75.680	81.062	80.952	79.164	80.006	*Time Deposits*
Valas	83.686	70.706	67.424	67.802	79.806	72.775	70.285	69.502	68.287	72.956	67.578	67.456	70.475	73.968	71.449	76.775	78.321	*Foreign Exchange*
Giro	27.549	27.525	27.830	27.443	32.149	29.222	26.448	26.315	26.198	28.784	27.901	28.968	28.749	31.499	30.607	31.856	33.506	*Demand Deposit*
Tabungan	12.978	13.377	14.767	16.041	13.672	14.336	14.452	13.785	13.218	13.385	13.042	13.114	14.129	12.932	12.752	14.893	14.768	*Saving*
Simpanan Berjangka	43.160	29.804	24.827	24.317	33.984	29.217	29.384	29.402	28.871	30.786	26.635	25.374	27.597	29.537	28.090	30.026	30.048	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	0	-	-	-	235	232	232	225	527	302	239	264	257	579	633	753	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	11.079	11.695	16.840	21.343	20.082	22.839	22.648	21.444	19.194	22.208	24.676	24.418	25.154	20.116	20.112	19.847	20.513	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	498	546	1.253	1.598	2.898	2.838	2.839	2.825	1.840	1.854	1.799	1.799	1.799	1.799	1.799	1.800	1.800	*d. Issued Securities*
e. Pinjaman yang Diterima	44.857	51.831	55.973	50.839	44.725	46.188	49.369	55.576	56.953	56.451	59.840	60.676	70.165	73.207	73.580	78.093	78.012	*e. Loans received*
Rupiah	1.645	1.942	3.581	4.221	2.104	3.305	3.261	3.367	3.255	3.256	4.710	4.359	6.699	6.709	5.719	6.929	6.889	*Rupiah*
Valas	43.213	49.889	52.392	46.618	42.621	42.882	46.108	52.209	53.697	53.195	55.130	56.317	63.466	66.497	67.860	71.164	71.122	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	5.346	3.752	5.955	2.839	1.855	1.755	1.641	2.450	2.420	2.129	2.722	3.113	5.167	4.828	6.443	6.731	7.936	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli	8.733	8.515	6.701	7.612	11.974	11.643	12.009	11.220	11.199	12.514	14.716	12.959	15.773	15.233	15.726	16.053	16.094	*g. Other Liabilities*
h. Setoran Jaminan	158	256	611	157	210	201	174	179	186	193	233	222	215	231	229	224	254	*h. Margin Deposits*
Beberapa komponen modal																		***Components of Capital***
a. Modal Disetor	18.861	18.401	20.510	20.856	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	23.797	23.797	*a. Paid In Capital*
b. Cadangan	2.438	2.667	2.854	3.026	3.174	3.174	3.174	3.174	3.174	3.189	3.265	3.228	3.258	3.258	3.258	3.258	3.258	*b. Reserves*
c. L/R Tahun lalu [1]	14.333	15.892	19.165	20.094	22.677	22.677	22.677	25.959	26.032	25.906	25.645	25.645	25.452	25.452	25.453	25.239	25.239	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	4.538	4.219	1.793	3.160	2.955	3.392	3.389	454	1.085	1.313	1.602	1.742	1.736	1.986	2.090	2.438	2.750	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	2.231	1.564	2.033	2.138	3.412	3.474	3.444	3.466	3.358	3.339	3.249	3.165	3.014	5.886	5.863	3.026	2.994	*e. Additional Paid In Capital*
f. Modal Pinjaman	4.883	3.514	7.892	8.011	7.930	7.892	7.915	7.813	8.015	8.028	8.110	8.081	8.328	8.379	8.554	10.023	10.220	*f. Loan Capital*

[1]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

*) Angka-angka sementara

r) Angka-angka diperbaiki

[1] LBU 2008 is not defined vs metada

[2] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada

**) Provisional figures*

r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		***Distribution of Funds***
a. Kredit Yang Diberikan	234.577	258.505	263.402	253.276	211.179	210.481	211.486	204.682	215.578	216.819	218.484	225.285	243.280	242.024	246.240	252.592	254.827	*a. Credit*
- Kepada Pihak Ketiga	225.500	244.031	249.952	241.391	201.577	199.905	200.414	194.115	204.737	204.198	205.740	212.915	230.401	229.250	233.229	239.133	241.094	*- To Third Party*
Rupiah	80.257	88.101	105.269	109.390	85.481	82.179	86.974	83.301	88.123	91.079	92.529	99.472	110.300	108.292	106.622	108.574	111.864	*Rupiah*
Valas	145.243	155.930	144.683	132.001	116.096	117.725	113.439	110.814	116.614	113.119	113.211	113.443	120.101	120.957	126.606	130.559	129.231	*Foreign Exchange*
- Kepada Bank Lain	9.077	14.474	13.450	11.885	9.602	10.577	11.073	10.567	10.841	12.621	12.745	12.370	12.879	12.774	13.011	13.458	13.733	*- Inter Bank Credit*
Rupiah	581	2.067	1.329	558	7	4	4	122	129	189	189	188	115	152	129	68	68	*Rupiah*
Valas	8.497	12.407	12.121	11.327	9.595	10.572	11.069	10.445	10.712	12.432	12.556	12.182	12.764	12.623	12.882	13.391	13.664	*Foreign Exchange*
b. Penempatan pada Bank Lain	21.008	16.901	30.908	34.297	34.536	32.679	33.354	37.196	34.827	43.033	41.300	36.113	42.499	35.755	37.412	35.129	35.171	*b. Interbank Placement*
- Giro	3.973	5.156	4.769	7.112	8.173	7.239	8.479	8.540	8.997	11.349	11.505	10.051	15.308	9.714	12.813	12.195	10.606	*- Demand Deposit*
- Inter Bank Call Money	17.035	11.744	26.139	27.183	26.363	25.440	24.874	28.614	25.719	31.612	29.503	25.998	27.165	26.032	24.377	22.817	24.538	*- Inter Bank Call Money*
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Time Deposits*
- Lainnya	1	0	0	1	0	1	1	42	111	72	292	64	25	9	222	118	26	*- Others*
c. Penempatan pada Bank Indonesia	30.765	36.048	56.184	44.782	40.107	41.314	44.088	51.568	39.790	38.312	46.466	59.886	53.188	50.173	48.666	49.947	55.350	*c. Placement to Bank Indonesia*
- Giro	19.983	21.675	24.781	23.345	17.803	18.059	18.259	17.832	18.162	18.078	18.661	19.567	19.108	19.000	21.107	19.032	19.910	*- Demand Deposit*
- Fine Tune Operation (FTO)	0	5.883	14.957	7.992	12.658	10.201	12.521	13.463	14.623	11.467	19.143	21.371	21.050	17.435	20.989	20.788	22.250	*- Fine Tune Operation (FTO)*
- Fasbi	10.583	7.967	16.427	13.397	9.646	13.053	13.307	20.274	7.006	8.477	8.049	17.845	11.811	13.737	5.212	10.126	12.923	*- Fasbi*
- Lainnya	199	523	20	47	0	0	0	0	0	290	613	1.102	1.219	0	1.358	0	267	*- Others*
d. Surat Berharga	60.318	71.673	69.751	87.025	78.392	79.615	76.692	69.305	79.755	77.143	76.696	67.121	66.758	59.973	63.848	64.861	65.633	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	13.614	7.572	1.018	7.868	246	147	148	148	149	150	-	-	-	287	289	290	573	*- Bank Indonesia Certificates*
- Surat Perbendaharaan Negara (SB/PN)	5.894	2.981	5.882	11.919	13.728	11.895	11.349	10.074	13.483	11.565	12.341	10.168	10.343	9.166	8.440	9.261	9.660	*- Treasury Bills*
- Obligasi	32.748	46.205	52.032	56.520	48.825	50.468	48.644	36.730	42.629	44.249	47.240	41.229	44.692	42.997	47.102	48.379	50.392	*- Bonds*
- Lainnya	8.062	14.915	10.820	10.719	15.593	17.105	16.552	22.353	23.493	21.179	17.115	15.724	11.724	7.524	8.017	6.930	5.008	*- Others*
e. Penyertaan	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.798	3.712	7.480	7.104	5.059	5.001	4.924	5.413	5.444	5.466	5.508	5.765	5.909	6.047	6.125	6.185	6.306	*f. Impairment on Financial Assets*
- Kredit yang diberikan	3.290	2.778	7.294	6.988	4.929	4.801	4.774	5.286	5.271	5.188	5.197	5.439	5.689	5.819	5.826	5.794	6.085	*- Credit*
- Surat Berharga	3	3	3	3	5	5	6	10	14	12	15	11	20	8	8	8	8	*- Securities*
- Lainnya	505	932	184	112	125	194	143	117	159	266	296	315	200	219	291	383	213	*- Others*
g. Tagihan Spot dan Derivatif	15.071	10.729	10.722	7.372	4.366	3.970	3.456	5.508	3.876	3.334	4.093	4.723	8.394	7.342	10.665	9.844	11.822	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	16.647	25.867	29.384	27.023	27.236	26.464	26.442	28.080	25.132	24.493	27.481	19.439	21.043	21.533	20.748	22.454	23.140	*h. Other claims*
Sumber Dana																		***Source of Funds***
a. Dana Pihak Ketiga	173.395	174.261	190.098	197.252	161.839	161.528	163.832	162.453	160.799	165.611	170.506	172.153	184.242	172.288	176.772	180.853	185.264	*a. Third Party Funds*
Rupiah	84.697	89.537	95.517	110.939	89.550	89.359	92.962	94.676	93.062	95.468	94.723	97.181	99.907	96.000	96.778	97.683	100.329	*Rupiah*
Giro	36.873	38.094	41.864	55.791	46.133	46.780	51.579	51.826	51.499	51.143	51.005	52.185	53.253	48.945	50.446	51.273	52.717	*Demand Deposit*
Tabungan	6.713	7.382	6.951	8.370	6.618	6.342	6.188	6.618	6.164	5.592	5.432	5.575	5.291	5.374	5.965	6.020	5.374	*Saving*
Simpanan Berjangka	41.111	44.062	46.702	46.777	36.799	36.237	35.195	36.232	35.400	38.733	38.286	39.421	41.363	41.681	40.367	40.390	42.237	*Time Deposits*
Valas	88.698	84.724	94.581	86.313	72.289	72.169	70.870	67.777	67.737	70.143	75.783	74.972	84.335	76.288	79.994	83.169	84.936	*Foreign Exchange*
Giro	58.465	55.182	65.849	57.148	51.422	50.894	49.287	45.564	45.434	47.745	53.538	52.610	59.984	52.983	54.926	57.241	59.528	*Demand Deposit*
Tabungan	14.336	14.129	15.141	16.520	8.323	7.941	7.681	7.609	7.515	7.493	7.514	7.440	7.534	7.649	7.810	7.980	7.744	*Saving*
Simpanan Berjangka	15.897	15.413	13.591	12.646	12.544	13.334	13.903	14.605	14.788	14.905	14.731	14.922	16.816	15.656	17.257	17.949	17.664	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	0	0	0	-	1.338	436	10	917	601	-	-	-	-	525	-	207	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	18.278	23.600	26.198	27.708	28.009	22.553	23.310	25.604	28.395	28.180	30.203	29.691	30.358	23.419	25.595	24.163	25.010	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Issued Securities*
e. Pinjaman yang Diterima	0	1.239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loans received*
Rupiah	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Rupiah*
Valas	0	1.239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	17.111	11.468	16.654	8.221	4.896	3.997	3.113	4.427	4.455	3.933	5.076	6.466	11.056	10.696	15.656	14.940	17.866	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	5.829	8.182	8.267	8.109	5.911	6.586	6.354	5.532	4.813	5.307	9.200	6.549	8.203	5.393	5.624	5.688	7.188	*g. Other Liabilities*
h. Setoran Jaminan	608	585	664	570	257	140	220	263	211	212	178	138	156	128	165	208	196	*h. Margin Deposits*
Beberapa komponen modal																		***Components of Capital***
a. Modal Disetor	5.018	6.766	7.433	7.433	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	*a. Paid In Capital*
b. Cadangan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Reserves*
c. L/R Tahun lalu [1)]	17.880	20.982	27.023	25.736	27.705	27.705	26.062	33.537	33.537	32.691	32.383	32.337	32.382	31.832	31.832	31.283	31.293	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	6.121	8.724	5.166	8.418	7.042	7.468	7.784	703	1.371	2.170	2.693	2.961	3.449	4.329	5.238	5.797	6.840	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	(300)	(81)	(386)	(147)	23	47	10	(19)	(130)	(165)	(390)	(486)	(722)	(460)	(503)	(520)	(561)	*e. Additional Paid In Capital*
f. Modal Pinjaman	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata
[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama
[r)] Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada
[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada
r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018											*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	458.188	568.014	646.614	681.460	596.900	655.307	717.761	73.773	128.997	189.354	248.933	300.434	361.292	423.180	486.359	546.666	610.352		*1. Interest Income*
a. Dari Bank Indonesia	8.056	7.816	7.620	5.990	6.090	6.625	7.320	621	1.113	1.523	1.911	2.453	2.949	3.625	4.060	4.491	4.972		*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	5.535	6.846	8.026	6.667	6.109	6.756	7.358	605	1.129	1.762	2.442	3.233	3.900	4.687	5.455	6.206	7.045		*b. From interbank placement*
c. Dari surat berharga	26.305	37.215	42.746	52.404	47.969	53.172	59.098	5.372	10.189	15.606	20.524	25.790	30.705	35.532	40.476	45.558	50.393		*c. From securities*
d. Dari Kredit yang diberikan	331.606	403.926	450.988	474.705	402.993	442.465	484.938	44.656	81.922	123.236	163.464	205.424	247.709	289.801	333.609	376.764	420.932		*d. From credit*
- kepada pihak ketiga bukan bank	330.353	402.163	448.959	472.391	400.941	440.212	482.484	44.401	81.475	122.579	162.595	204.243	246.286	288.089	331.626	374.508	418.374		*- To Third Party non Bank*
- kepada bank lain	1.253	1.763	2.029	2.314	2.052	2.252	2.454	255	447	657	869	1.180	1.423	1.712	1.983	2.256	2.558		*- To other Bank*
e. Lainnya	86.686	112.211	137.234	141.694	133.739	146.289	159.047	22.520	34.644	47.227	60.592	63.535	76.029	89.536	102.759	113.647	127.011		*e Others*
2. Beban Bunga	215.134	293.842	338.259	338.622	300.817	329.365	359.635	43.385	70.061	99.471	128.606	148.821	177.966	208.067	238.925	267.578	299.108		*2. Interest Expenses*
a. Kepada Bank Indonesia	620	562	477	447	47	51	56	4	4	5	7	11	18	21	22	24	25		*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	3.843	4.613	6.486	6.924	6.737	7.316	7.917	634	1.270	2.198	2.816	3.610	4.410	5.273	6.152	7.073	7.981		*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	116.392	172.936	187.208	174.977	147.563	161.807	176.693	14.665	28.079	42.701	56.899	71.470	85.315	100.099	115.253	130.333	146.295		*c. Third Party non Bank*
- Giro	12.257	13.615	14.858	15.819	15.498	16.986	18.669	1.747	3.315	5.014	6.672	8.428	10.073	11.894	13.415	15.068	16.781		*- Demand Deposit*
- Tabungan	19.231	24.317	22.410	22.743	19.234	21.092	23.097	2.026	3.955	6.071	7.930	9.857	11.731	13.718	15.844	17.775	19.831		*- Saving*
- Simpanan Berjangka	84.903	135.003	149.940	136.415	112.831	123.729	134.927	10.893	20.809	31.617	42.297	53.185	63.511	74.487	85.994	97.491	109.683		*- Time deposits*
d. Surat Berharga	5.882	6.993	7.956	8.227	8.179	9.041	10.034	898	1.795	2.710	3.506	4.525	5.508	6.768	7.683	8.541	9.473		*d. Securities*
e. Pinjaman yang diterima	2.488	3.502	4.334	6.327	6.202	6.605	7.256	1.175	1.733	2.313	3.118	4.180	5.232	6.096	7.131	8.249	9.361		*e. Loans received*
f. Lainnya	85.131	104.298	130.259	139.706	130.184	142.751	155.973	22.526	33.946	46.470	59.371	62.365	74.970	87.725	100.748	111.470	124.114		*f. Others*
g. Koreksi atas pendapatan bunga	779	939	1.540	2.015	1.905	1.794	1.705	3.483	3.234	3.073	2.890	2.660	2.511	2.082	1.937	1.889	1.860		*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	243.054	274.171	308.355	342.838	296.083	325.942	358.127	30.389	58.936	89.883	120.327	151.614	183.326	215.113	247.434	279.088	311.243		***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	139.655	148.439	210.957	249.691	192.095	209.784	231.513	34.737	50.089	71.778	91.906	109.519	136.426	157.127	181.316	208.207	221.842		*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	4.206	6.306	5.584	8.875	9.111	9.771	10.659	1.844	2.600	3.343	4.098	4.815	5.170	5.843	6.371	6.612	7.119		*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	127	239	49	390	750	767	1.327	6	9	6	3	16	19	38	19	19	38		*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	29	55	0	39	144	80	118	0	8	29	2	2	2	2	7	2	2		*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	58.608	50.757	107.699	101.314	87.050	95.322	105.410	17.072	24.092	33.499	43.827	51.482	67.761	77.222	93.027	109.132	110.989		*d. Gain from spot and derivative*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	44.908	54.203	57.923	63.817	56.723	62.807	69.513	5.872	11.693	18.456	24.238	30.610	36.349	42.608	49.004	55.112	61.694		*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	31.777	36.879	39.702	75.256	38.317	41.037	44.486	9.942	11.688	16.446	19.739	22.595	27.125	31.415	32.887	37.331	42.000		*f Others*
2. Beban Operasional Selain Beban Bunga	251.154	278.849	386.114	456.244	349.145	383.145	424.241	49.881	82.238	116.920	155.826	190.753	234.267	270.736	313.004	354.944	385.014		*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.964	2.577	2.853	2.474	1.411	1.336	1.666	474	895	1.050	1.424	2.083	3.009	3.113	3.378	3.298	3.648		*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	0	68	263	144	403	414	417	8	23	42	50	65	82	88	100	114	135		*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	2	1	32	26	17	17	17	0	-	1	35	146	161	170	160	155	208		*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	48.690	43.873	98.122	101.792	79.354	86.561	95.939	15.297	22.166	30.790	40.779	47.880	64.054	72.746	87.947	103.376	105.152		*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	51.583	64.153	97.213	146.623	89.976	98.030	105.868	15.643	23.380	29.788	38.987	46.829	55.842	61.835	69.572	77.847	86.082		*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	2.611	3.509	3.113	3.201	2.911	3.409	3.924	403	667	1.024	1.413	1.920	2.324	2.606	3.061	3.458	3.852		*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	145.304	164.669	184.517	201.984	175.072	193.378	216.410	18.055	35.108	54.225	73.139	91.830	108.795	130.178	148.787	166.695	185.937		*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**131.555**	**143.761**	**133.198**	**136.311**	**139.033**	**152.581**	**165.398**	**15.245**	**26.787**	**44.741**	**56.407**	**70.380**	**85.484**	**101.505**	**115.747**	**132.351**	**148.071**		***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**26.040**	**25.225**	**24.080**	**20.712**	**26.135**	**28.182**	**30.242**	**2.026**	**4.792**	**6.304**	**8.575**	**10.766**	**14.337**	**16.142**	**19.244**	**21.514**	**24.305**		***E. Non Operational Income***
F. Beban non - operasional	**20.432**	**25.394**	**23.757**	**19.555**	**25.167**	**26.714**	**28.737**	**2.549**	**3.471**	**5.014**	**6.875**	**8.817**	**10.895**	**12.025**	**13.819**	**15.010**	**16.465**		***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**5.608**	**(169)**	**323**	**1.157**	**968**	**1.469**	**1.505**	**(523)**	**1.321**	**1.301**	**1.700**	**1.948**	**3.441**	**4.118**	**5.425**	**6.504**	**7.839**		***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**137.162**	**143.591**	**133.521**	**137.467**	**140.001**	**154.050**	**166.903**	**14.721**	**28.108**	**46.032**	**58.107**	**72.328**	**88.925**	**105.623**	**121.172**	**138.855**	**155.911**		***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**64.661**	**66.264**	**66.405**	**67.017**	**(83)**	**(85)**	**84.137**	**(3)**	**6**	**(1)**	**(3)**	**1**	**(16)**	**(7)**	**7**	**28**	**43**		***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**66.088**	**67.023**	**66.967**	**67.431**	**158**	**208**	**84.376**	**(3)**	**(2)**	**39**	**70**	**69**	**7**	**(49)**	**(19)**	**59**	**(5)**		***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**106.707**	**112.160**	**104.628**	**106.544**	**111.058**	**121.259**	**131.156**	**11.379**	**22.094**	**36.395**	**46.124**	**57.479**	**70.920**	**83.688**	**95.914**	**110.265**	**123.315**		***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki *r) Revised figures*
*). Angka-angka sementara **) Provisional figures*

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

Keterangan	2013	2014	2015	2016	2017			2018											*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	143.194	179.891	208.660	230.298	203.516	223.750	246.015	24.987	44.350	65.418	86.754	108.169	130.468	152.663	174.668	197.234	219.353		*1. Interest Income*
a. Dari Bank Indonesia	1.933	2.027	1.590	1.042	1.167	1.249	1.375	113	188	240	261	349	347	524	569	645	690		*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1.557	1.771	1.719	1.713	1.733	1.863	2.089	190	407	632	794	1.007	1.223	1.457	1.734	2.018	2.219		*b. From interbank placement*
c. Dari surat berharga	10.602	14.572	15.924	19.017	16.778	18.676	20.598	2.104	3.848	5.754	7.599	9.443	11.107	12.882	14.822	16.586	18.231		*c. From securities*
d. Dari Kredit yang diberikan	121.345	152.187	174.183	193.369	169.767	186.293	204.714	21.069	36.872	54.274	71.380	89.378	107.831	125.773	144.041	163.129	181.942		*d. From credit*
- kepada pihak ketiga bukan bank	121.099	151.836	173.812	193.031	169.573	186.080	204.496	21.052	36.839	54.225	71.328	89.297	107.732	125.651	143.892	162.954	181.741		*- To Third Party non Bank*
- kepada bank lain	246	351	371	338	194	213	218	17	33	49	53	81	99	122	149	174	201		*- To other Bank*
e. Lainnya	7.756	9.334	15.244	15.157	14.071	15.670	17.240	1.511	3.035	4.518	6.720	7.992	9.961	12.028	13.504	14.856	16.271		*e Others*
2. Beban Bunga	47.994	70.029	82.304	84.744	75.772	82.603	90.511	11.701	18.146	25.825	33.587	41.410	49.407	57.502	65.794	74.138	82.629		*2. Interest Expenses*
a. Kepada Bank Indonesia	529	523	421	397	1	1	1	0	0	0	0	0	1	1	1	1	1		*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	748	1.058	1.890	2.377	3.059	3.294	3.551	260	579	1.138	1.365	1.738	2.101	2.519	2.932	3.376	3.811		*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	35.815	54.939	60.236	58.593	50.443	55.178	60.541	5.167	9.804	14.853	19.778	24.906	29.805	35.118	40.652	46.476	52.258		*c. Third Party non Bank*
- Giro	3.706	4.213	4.527	5.579	6.237	6.810	7.564	814	1.530	2.252	2.980	3.721	4.446	5.293	5.868	6.589	7.351		*- Demand Deposit*
- Tabungan	7.482	8.197	8.170	8.649	7.487	8.203	9.003	840	1.667	2.538	3.318	4.082	4.836	5.621	6.550	7.368	8.210		*- Saving*
- Simpanan Berjangka	24.627	42.529	47.539	44.364	36.719	40.165	43.974	3.514	6.607	10.063	13.481	17.103	20.523	24.204	28.235	32.519	36.697		*- Time deposits*
d. Surat Berharga	1.253	1.556	1.977	2.278	2.662	2.948	3.264	285	605	932	1.267	1.680	2.010	2.684	3.041	3.355	3.715		*d. Securities*
e. Pinjaman yang diterima	1.242	1.630	1.894	3.918	3.960	4.137	4.523	894	1.156	1.398	1.853	2.514	3.103	3.491	4.054	4.698	5.263		*e. Loans received*
f. Lainnya	7.629	9.386	14.347	15.288	13.788	15.286	16.957	1.709	2.825	4.460	6.485	7.949	9.919	11.664	13.266	14.438	15.817		*f. Others*
g. Koreksi atas pendapatan bunga	778	937	1.539	1.894	1.859	1.760	1.673	3.386	3.176	3.043	2.838	2.621	2.469	2.025	1.848	1.795	1.765		*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	95.200	109.862	126.356	145.554	127.744	141.147	155.504	13.286	26.204	39.593	53.168	66.759	81.061	95.161	108.875	123.096	136.724		***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	39.298	44.719	52.005	89.282	53.962	58.033	63.387	10.857	15.214	21.188	25.941	30.808	39.387	45.658	49.416	54.294	61.017		*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.081	2.114	1.104	2.123	2.451	2.546	2.755	720	1.011	1.350	1.689	1.922	2.053	2.294	2.360	2.467	2.642		*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	6.235	5.639	7.864	10.962	7.069	7.337	7.867	2.787	3.339	3.918	4.740	5.029	8.603	9.067	9.915	9.849	11.468		*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	18.250	21.513	25.711	29.179	26.475	29.224	32.456	2.567	5.551	9.051	11.217	14.281	17.007	19.852	22.854	25.679	28.824		*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	13.732	15.454	17.327	47.017	17.967	18.926	20.309	4.783	5.313	6.869	8.295	9.576	11.724	14.445	14.288	16.299	18.082		*f Others*
2. Beban Operasional Selain Beban Bunga	75.030	88.752	110.372	168.706	116.760	126.022	137.822	17.949	29.032	39.044	52.566	63.523	77.253	90.321	100.515	110.580	122.615		*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	767	1.405	319	147	152	89	118	65	176	215	251	263	271	338	323	326	360		*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	3.595	3.567	5.008	19.048	4.083	3.942	4.106	2.309	2.496	2.760	3.408	3.432	6.392	6.827	6.658	6.135	7.542		*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	19.075	22.986	36.187	69.712	42.541	44.587	45.862	8.463	12.733	14.494	19.659	22.812	27.123	29.730	32.611	35.582	38.031		*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	656	761	793	768	571	634	692	52	113	197	281	488	559	449	504	567	612		*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	50.938	60.034	68.065	79.031	69.412	76.771	87.043	7.060	13.513	21.378	28.968	36.529	42.908	52.977	60.420	67.971	76.070		*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**59.468**	**65.830**	**67.990**	**66.130**	**64.947**	**73.158**	**81.069**	**6.194**	**12.386**	**21.737**	**26.542**	**34.044**	**43.194**	**50.498**	**57.776**	**66.810**	**75.126**		***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**2.789**	**3.463**	**2.596**	**1.487**	**477**	**484**	**622**	**31**	**456**	**213**	**327**	**424**	**616**	**656**	**718**	**878**	**1.039**		***E. Non Operational Income***
F. Beban non - operasional	**612**	**190**	**279**	**1.145**	**195**	**212**	**295**	**210**	**45**	**60**	**91**	**434**	**463**	**179**	**234**	**257**	**298**		***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**2.177**	**3.274**	**2.317**	**342**	**283**	**271**	**326**	**(179)**	**411**	**153**	**236**	**(11)**	**153**	**476**	**484**	**621**	**741**		***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**61.645**	**69.104**	**70.307**	**66.472**	**65.230**	**73.429**	**81.395**	**6.015**	**12.797**	**21.890**	**26.778**	**34.033**	**43.348**	**50.975**	**58.260**	**67.432**	**75.868**		***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**33.198**	**34.975**	**30.688**	**28.412**	**-**	**-**	**42.042**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**33.198**	**34.975**	**30.688**	**28.412**	**-**	**-**	**42.042**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**48.762**	**54.375**	**55.861**	**52.111**	**52.626**	**58.416**	**64.435**	**4.856**	**10.178**	**17.452**	**21.547**	**27.498**	**35.134**	**40.648**	**46.149**	**53.671**	**60.096**		***K. Profit/Loss After Estimation of tax***

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2013	2014	2015	2016	2017			2018										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																		***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	191.624	244.251	271.884	312.736	275.161	301.970	329.467	37.037	62.132	89.388	116.122	133.848	160.503	187.891	216.481	244.973	273.940	*1. Interest Income*
a. Dari Bank Indonesia	3.577	3.303	3.478	3.052	2.913	3.153	3.463	302	533	745	959	1.207	1.490	1.770	1.974	2.172	2.394	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	762	1.029	1.149	1.510	1.410	1.552	1.713	178	313	480	649	816	1.001	1.180	1.359	1.541	1.735	*b. From interbank placement*
c. Dari surat berharga	10.137	14.653	16.464	22.127	21.722	24.058	26.349	2.358	4.579	7.028	9.391	11.765	14.023	16.350	18.436	20.628	22.885	*c. From securities*
d. Dari Kredit yang diberikan	131.766	160.818	174.834	191.136	157.403	172.902	189.075	16.103	30.472	46.495	61.986	77.966	93.748	109.635	126.754	143.083	159.791	*d. From credit*
- kepada pihak ketiga bukan bank	130.937	159.720	173.631	189.743	156.035	171.397	187.422	15.922	30.163	46.039	61.373	77.165	92.753	108.436	125.371	141.513	158.014	*- To Third Party non Bank*
- kepada bank lain	828	1.098	1.203	1.394	1.368	1.505	1.653	181	310	456	613	801	995	1.198	1.382	1.570	1.777	*- To other Bank*
e. Lainnya	45.382	64.449	75.960	94.910	91.713	100.305	108.867	18.095	26.234	34.640	43.138	42.094	50.242	58.957	67.959	77.549	87.136	*e Others*
2. Beban Bunga	102.882	145.373	162.247	185.530	165.526	181.189	197.096	25.465	40.301	56.006	71.658	77.943	93.264	109.290	125.644	142.558	159.861	*2. Interest Expenses*
a. Kepada Bank Indonesia	72	20	18	16	17	19	20	2	3	5	6	8	12	14	15	16	18	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	1.601	1.531	2.163	2.105	1.710	1.870	2.054	174	319	499	685	871	1.052	1.259	1.452	1.667	1.862	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	53.341	82.156	84.420	84.589	69.709	76.410	83.204	6.824	13.101	19.915	26.487	33.130	39.456	46.160	52.986	59.711	66.903	*c. Third Party non Bank*
- Giro	4.458	5.034	5.403	5.736	5.438	5.980	6.563	632	1.198	1.826	2.401	3.016	3.584	4.189	4.786	5.356	5.947	*- Demand Deposit*
- Tabungan	9.375	13.645	11.648	11.708	9.570	10.486	11.450	945	1.834	2.782	3.700	4.630	5.517	6.465	7.407	8.305	9.274	*- Saving*
- Simpanan Berjangka	39.508	63.477	67.369	67.146	54.701	59.944	65.191	5.247	10.068	15.308	20.386	25.484	30.354	35.506	40.794	46.050	51.682	*- Time deposits*
d. Surat Berharga	3.106	3.807	4.184	4.535	4.177	4.616	5.069	441	839	1.260	1.699	2.178	2.702	3.154	3.588	4.003	4.431	*d. Securities*
e. Pinjaman yang diterima	562	869	972	1.083	798	876	963	93	204	321	444	587	779	935	1.112	1.294	1.511	*e. Loans received*
f. Lainnya	44.199	56.991	70.491	93.083	89.071	97.368	105.756	17.901	25.802	33.977	42.288	41.132	49.222	57.711	66.406	75.777	85.046	*f. Others*
g. Koreksi atas pendapatan bunga	0	-	0	119	44	32	30	30	32	29	50	36	41	55	85	90	91	*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	88.742	98.878	109.637	127.206	109.635	120.780	132.371	11.572	21.831	33.382	44.464	55.905	67.239	78.601	90.837	102.414	114.079	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																		***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	45.598	48.771	60.176	64.511	50.553	56.236	61.815	10.479	14.608	21.648	27.899	35.402	42.005	46.710	57.104	71.970	71.737	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.194	1.588	1.706	3.301	3.615	3.868	4.323	561	675	911	1.122	1.259	1.323	1.429	1.563	1.702	1.881	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	49	-	750	767	1.327	4	3	2	0	13	16	16	16	16	16	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	29	-	-	11	24	24	24	0	0	2	2	2	2	2	7	2	2	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	13.849	10.428	20.628	16.730	10.583	12.350	13.372	2.996	4.297	6.071	8.008	11.925	14.213	15.235	22.065	32.572	27.364	*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	17.375	22.272	21.783	24.579	22.336	24.738	27.321	2.484	4.615	7.054	9.851	12.385	14.767	17.424	19.975	22.406	24.977	*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	13.150	14.484	16.010	19.891	13.245	14.490	15.449	4.435	5.018	7.608	8.917	9.819	11.685	12.604	13.478	15.272	17.496	*f Others*
2. Beban Operasional Selain Beban Bunga	93.115	102.351	130.732	151.409	113.494	127.437	141.162	16.044	27.534	40.665	53.776	68.050	82.068	92.187	110.764	132.384	139.863	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	706	340	328	549	333	297	338	143	221	228	312	386	758	669	744	766	865	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	95	5	150	150	141	0	4	4	4	9	10	11	11	10	16	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	2	-	-	-	11	11	11	-	-	1	1	1	1	1	1	1	1	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	12.051	9.416	18.504	12.988	8.206	9.593	10.441	2.155	3.841	5.448	7.647	11.265	14.397	15.054	22.636	33.068	28.419	*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	22.716	27.830	40.487	57.894	33.987	38.806	43.552	5.916	8.282	11.989	15.068	18.355	21.894	23.867	27.171	31.334	35.701	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	646	1.111	818	1.011	1.150	1.276	1.584	221	334	471	633	789	973	1.186	1.434	1.564	1.743	*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	56.994	63.654	70.500	78.961	69.656	77.304	85.096	7.609	14.852	22.526	30.111	37.246	44.035	51.399	58.768	65.641	73.118	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**41.225**	**45.299**	**39.080**	**40.308**	**46.694**	**49.580**	**53.024**	**6.007**	**8.905**	**14.365**	**18.587**	**23.256**	**27.176**	**33.124**	**37.177**	**42.000**	**45.953**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**18.912**	**18.660**	**17.433**	**10.017**	**9.665**	**11.200**	**12.422**	**1.242**	**2.430**	**3.613**	**5.103**	**6.402**	**8.870**	**10.334**	**12.806**	**14.566**	**16.749**	***E. Non Operational Income***
F. Beban non - operasional	**17.382**	**22.602**	**19.428**	**10.707**	**9.254**	**10.349**	**11.621**	**1.596**	**2.024**	**3.111**	**4.179**	**5.216**	**6.367**	**7.499**	**8.662**	**9.712**	**10.790**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**1.530**	**(3.941)**	**(1.994)**	**(690)**	**411**	**851**	**801**	**(354)**	**406**	**512**	**925**	**1.185**	**2.503**	**2.835**	**4.144**	**4.854**	**5.959**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**42.754**	**41.357**	**37.086**	**39.618**	**47.105**	**50.431**	**53.825**	**5.654**	**9.310**	**14.866**	**19.512**	**24.441**	**29.679**	**35.959**	**41.321**	**46.854**	**51.912**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**23.207**	**27.491**	**27.712**	**33.205**	**-**	**-**	**35.984**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**23.207**	**27.502**	**27.705**	**33.205**	**-**	**-**	**35.984**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**33.469**	**32.860**	**29.129**	**31.193**	**36.948**	**39.550**	**42.368**	**4.167**	**7.232**	**11.635**	**15.359**	**19.105**	**23.206**	**28.155**	**32.412**	**36.973**	**40.688**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki *r) Revised figures*
*) Angka-angka sementara **) Provisional figures*

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

Keterangan	2013	2014	2015	2016	2017			2018											*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	32.478	38.604	39.725	10.850	10.558	11.670	12.819	1.159	2.266	3.450	4.674	5.918	7.141	8.402	9.660	10.905	12.227		*1. Interest Income*
a. Dari Bank Indonesia	692	747	608	222	226	251	276	25	52	75	97	120	148	177	201	217	241		*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	113	206	244	168	121	132	144	13	23	34	46	56	70	82	92	105	117		*b. From interbank placement*
c. Dari surat berharga	601	893	1.051	344	404	447	493	45	87	133	168	217	263	312	362	409	457		*c. From securities*
d. Dari Kredit yang diberikan	18.313	21.475	22.194	7.955	7.765	8.588	9.438	851	1.658	2.544	3.419	4.339	5.241	6.152	7.082	7.988	8.968		*d. From credit*
- kepada pihak ketiga bukan bank	18.196	21.348	22.075	7.851	7.650	8.464	9.306	843	1.642	2.521	3.388	4.297	5.190	6.090	7.010	7.906	8.876		*- To Third Party non Bank*
- kepada bank lain	117	127	119	104	115	124	133	8	16	23	31	41	52	62	72	82	92		*- To other Bank*
e. Lainnya	12.759	15.283	15.629	2.161	2.043	2.253	2.468	224	445	663	944	1.186	1.419	1.679	1.922	2.185	2.443		*e Others*
2. Beban Bunga	21.052	27.227	27.513	5.968	5.628	6.203	6.794	602	1.167	1.754	2.388	2.995	3.605	4.229	4.851	5.481	6.137		*2. Interest Expenses*
a. Kepada Bank Indonesia	0	1	0	0	-	-	-	-	-	-	-	0	0	0	0	0	0		*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	274	321	239	126	103	112	122	10	19	28	37	45	53	63	74	84	97		*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	7.509	10.994	10.993	3.678	3.424	3.764	4.115	355	674	1.022	1.363	1.708	2.045	2.394	2.746	3.096	3.465		*c. Third Party non Bank*
- Giro	195	250	191	73	58	65	72	8	16	21	28	34	40	47	53	60	67		*- Demand Deposit*
- Tabungan	421	415	434	150	162	182	202	20	38	57	76	95	111	130	147	164	182		*- Saving*
- Simpanan Berjangka	6.893	10.329	10.369	3.455	3.204	3.517	3.841	327	620	944	1.259	1.580	1.893	2.218	2.546	2.872	3.217		*- Time deposits*
d. Surat Berharga	553	586	450	4	8	8	9	0	29	44	59	75	94	112	130	147	166		*d. Securities*
e. Pinjaman yang diterima	146	199	343	13	23	25	27	2	4	6	8	10	12	15	17	20	24		*e. Loans received*
f. Lainnya	12.571	15.126	15.488	2.146	2.071	2.294	2.521	235	441	653	921	1.157	1.401	1.645	1.884	2.134	2.385		*f. Others*
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	-	0	-	-	-	-	-	-	-	-		*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	11.426	11.377	12.212	4.882	4.930	5.468	6.024	557	1.099	1.696	2.286	2.923	3.536	4.173	4.809	5.424	6.090		***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	1.397	2.081	1.989	1.834	548	622	677	64	112	172	239	311	372	431	491	576	628		*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	96	40	104	8	13	15	16	4	4	5	5	6	6	6	6	6	6		*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	3	2	2	1	1	1	1	0	0	0	1	1	1	1	1	1	1		*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	390	819	807	162	119	131	144	12	26	38	54	71	81	100	114	128	142		*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	909	1.216	1.075	1.663	414	475	515	48	82	129	180	233	284	325	371	441	479		*f Others*
2. Beban Operasional Selain Beban Bunga	8.840	10.303	11.215	6.228	4.473	4.971	5.520	436	864	1.317	1.792	2.294	2.771	3.245	3.723	4.223	4.744		*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	19	1	4	2	0	0	0	0	0	1	1	2	2	2	2	3	3		*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	1	0	1	0	0	0	0	0	0	0	0	0	0	0	-	-	0		*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	1.591	2.203	2.617	2.930	1.338	1.478	1.653	100	200	299	427	545	689	780	889	1.015	1.160		*e. Depreciation/Amortizations*
f Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	18	53	47	10	10	12	13	1	3	4	6	7	8	11	12	16	18		*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	7.210	8.042	8.545	3.286	3.124	3.481	3.854	335	661	1.013	1.358	1.740	2.071	2.452	2.819	3.189	3.564		*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**3.983**	**3.156**	**2.986**	**489**	**1.005**	**1.119**	**1.181**	**185**	**347**	**551**	**733**	**940**	**1.136**	**1.359**	**1.578**	**1.777**	**1.973**		***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**255**	**119**	**82**	**61**	**45**	**48**	**52**	**5**	**9**	**14**	**17**	**20**	**23**	**27**	**32**	**35**	**39**		***E. Non Operational Income***
F. Beban non - operasional	**151**	**173**	**163**	**65**	**51**	**57**	**63**	**4**	**7**	**12**	**19**	**23**	**27**	**34**	**41**	**52**	**59**		***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**103**	**(54)**	**(82)**	**(5)**	**(6)**	**(9)**	**(11)**	**1**	**1**	**2**	**(1)**	**(3)**	**(4)**	**(7)**	**(9)**	**(17)**	**(20)**		***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**4.086**	**3.102**	**2.904**	**484**	**999**	**1.110**	**1.170**	**186**	**349**	**553**	**732**	**937**	**1.133**	**1.351**	**1.569**	**1.760**	**1.954**		***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**4.779**	**350**	**4.337**	**1.333**	**-**	**-**	**1.836**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**4.779**	**350**	**4.358**	**1.333**	**-**	**-**	**1.836**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**3.084**	**2.316**	**2.084**	**175**	**653**	**725**	**753**	**143**	**267**	**415**	**550**	**705**	**844**	**1.012**	**1.174**	**1.314**	**1.455**		***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki *r) Revised figures*
*). Angka-angka sementara *) Provisional figures*

Tabel 1.12.a. Laporan Laba / Rugi BPD
(Regional Development Banks Income Statements)
Miliar Rp *(Billion Rp)*

Keterangan	2013	2014	2015	2016	2017			2018											*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt		
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	55.515	65.019	77.184	77.992	69.755	76.891	84.087	6.965	13.612	20.802	27.735	35.032	41.784	49.008	56.273	60.081	67.458		*1. Interest Income*
a. Dari Bank Indonesia	812	896	1.020	683	935	1.049	1.193	87	164	219	266	329	397	449	484	502	568		*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	2.333	2.946	3.772	2.399	1.798	1.986	2.125	107	203	347	520	716	874	1.072	1.268	1.426	1.660		*b. From interbank placement*
c. Dari surat berharga	1.715	2.284	3.166	3.773	3.615	4.013	4.364	332	648	1.038	1.412	1.897	2.215	2.597	2.995	3.341	3.995		*c. From securities*
d. Dari Kredit yang diberikan	36.044	40.599	45.632	47.873	42.390	46.668	51.263	4.214	8.268	12.724	17.018	21.424	25.791	30.245	34.717	38.629	43.146		*d. From credit*
- kepada pihak ketiga bukan bank	36.033	40.572	45.565	47.817	42.352	46.626	51.216	4.200	8.249	12.699	16.989	21.359	25.752	30.203	34.677	38.587	43.099		*- To Third Party non Bank*
- kepada bank lain	11	28	67	56	39	42	48	14	19	25	29	64	39	43	39	43	47		*- To other Bank*
e. Lainnya	14.612	18.294	23.595	23.263	21.017	23.175	25.142	2.224	4.328	6.474	8.518	10.667	12.507	14.644	16.809	16.183	18.088		*e Others*
2. Beban Bunga	27.624	35.426	44.477	42.371	38.874	42.949	46.790	4.082	7.824	11.791	15.627	19.607	23.131	27.004	30.925	31.797	35.564		*2. Interest Expenses*
a. Kepada Bank Indonesia	18	18	21	29	28	30	33	2	-	-	-	-	-	0	0	-	-		*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	594	808	672	890	681	729	797	70	119	173	239	303	361	427	518	611	694		*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	11.918	15.604	19.867	17.640	16.412	18.198	19.879	1.608	3.151	4.829	6.459	8.133	9.628	11.166	12.709	14.017	15.702		*c. Third Party non Bank*
- Giro	2.977	2.995	3.559	3.253	2.656	2.914	3.143	183	368	604	847	1.124	1.356	1.585	1.798	2.017	2.225		*- Demand Deposit*
- Tabungan	1.620	1.712	1.829	1.871	1.664	1.839	2.029	186	349	589	696	876	1.057	1.253	1.451	1.612	1.806		*- Saving*
- Simpanan Berjangka	7.321	10.896	14.479	12.516	12.092	13.445	14.707	1.239	2.435	3.635	4.916	6.133	7.215	8.327	9.459	10.387	11.671		*- Time deposits*
d. Surat Berharga	809	766	755	713	749	821	926	100	191	294	389	485	586	684	773	866	975		*d. Securities*
e. Pinjaman yang diterima	112	170	209	239	332	372	423	53	101	158	212	270	339	418	476	528	587		*e. Loans received*
f. Lainnya	14.173	18.058	22.951	22.858	20.671	22.797	24.730	2.183	4.237	6.337	8.324	10.415	12.213	14.304	16.446	15.771	17.602		*f. Others*
g. Koreksi atas pendapatan bunga	1	2	1	2	1	2	2	67	26	1	2	2	2	3	3	4	4		*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	27.891	29.593	32.707	35.621	30.882	33.942	37.297	2.883	5.788	9.011	12.108	15.425	18.653	22.004	25.348	28.284	31.894		***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	4.360	5.822	5.718	7.077	6.544	7.155	8.196	675	1.330	1.893	2.513	3.178	3.730	4.424	5.132	5.808	6.596		*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	116	114	404	698	592	660	759	119	160	208	295	366	396	468	548	588	610		*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	3	3	-	-	-	-	-	-	3	0	0	-	-	-	-	-	-		*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	130	204	251	216	70	76	79	17	36	42	54	77	79	92	101	107	121		*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.034	1.089	1.232	1.431	1.439	1.565	1.760	122	250	407	575	739	869	1.040	1.207	1.369	1.544		*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	3.077	4.412	3.832	4.732	4.444	4.853	5.597	416	882	1.236	1.588	1.996	2.386	2.825	3.275	3.744	4.321		*f Others*
2. Beban Operasional Selain Beban Bunga	19.826	23.805	26.149	29.190	24.796	27.461	31.035	2.340	4.846	6.963	9.514	12.202	14.741	17.618	20.220	22.447	25.253		*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	123	71	590	497	223	246	275	31	86	115	173	231	292	335	378	403	428		*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-		*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	92	178	210	195	57	64	66	16	31	36	47	68	71	79	87	93	103		*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	4.180	6.375	5.875	6.484	5.927	6.471	7.071	591	1.252	1.419	1.836	2.259	2.697	3.328	3.831	4.234	5.010		*e. Depreciation/Amortizations*
f Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	23	20	24	26	27	30	38	11	12	16	22	27	33	39	45	50	57		*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	15.407	17.161	19.450	21.989	18.563	20.649	23.585	1.691	3.464	5.377	7.436	9.618	11.649	13.838	15.880	17.667	19.655		*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**12.426**	**11.609**	**12.276**	**13.534**	**12.630**	**13.636**	**14.458**	**1.217**	**2.272**	**3.940**	**5.107**	**6.401**	**7.641**	**8.810**	**10.262**	**11.644**	**13.237**		***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**1.349**	**1.620**	**2.556**	**7.491**	**14.923**	**15.405**	**16.007**	**590**	**1.324**	**1.784**	**2.373**	**3.017**	**3.621**	**3.860**	**4.138**	**4.428**	**4.763**		***E. Non Operational Income***
F. Beban non - operasional	**1.089**	**1.506**	**2.442**	**7.402**	**14.871**	**15.296**	**15.881**	**590**	**1.283**	**1.752**	**2.358**	**3.005**	**3.603**	**3.841**	**4.109**	**4.407**	**4.781**		***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**260**	**114**	**114**	**89**	**53**	**109**	**126**	**1**	**41**	**32**	**16**	**13**	**18**	**19**	**29**	**21**	**(18)**		***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**12.686**	**11.723**	**12.390**	**13.623**	**12.683**	**13.745**	**14.584**	**1.218**	**2.314**	**3.972**	**5.123**	**6.413**	**7.659**	**8.829**	**10.291**	**11.666**	**13.219**		***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**3.355**	**3.316**	**3.473**	**3.981**	**-**	**-**	**4.365**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**3.544**	**3.530**	**3.439**	**4.016**	**-**	**-**	**4.301**	**-**	**-**	**-**	**1**	**-**	**-**	**-**	**-**	**-**	**-**		***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**10.733**	**9.667**	**10.595**	**11.487**	**10.834**	**11.708**	**12.421**	**1.056**	**1.962**	**3.409**	**4.373**	**5.467**	**6.550**	**7.559**	**8.850**	**10.072**	**11.485**		***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																		***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	19.329	19.716	25.429	25.076	20.662	22.182	24.466	2.030	3.637	5.630	7.546	9.596	11.652	13.832	16.059	18.229	20.504	*1. Interest Income*
a. Dari Bank Indonesia	406	340	358	319	277	299	328	28	56	79	111	149	187	232	280	317	356	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	262	262	359	259	251	271	288	20	35	57	82	108	134	185	218	260	305	*b. From interbank placement*
c. Dari surat berharga	869	1.031	1.539	1.972	1.979	2.181	2.659	209	411	634	841	1.040	1.226	1.430	1.640	1.839	2.036	*c. From securities*
d. Dari Kredit yang diberikan	12.497	13.920	16.973	16.888	13.590	14.904	16.265	1.344	2.604	4.036	5.389	6.883	8.409	10.003	11.649	13.266	14.977	*d. From credit*
- kepada pihak ketiga bukan bank	12.495	13.907	16.961	16.881	13.587	14.901	16.262	1.344	2.604	4.036	5.389	6.882	8.408	10.003	11.648	13.265	14.976	*- To Third Party non Bank*
- kepada bank lain	2	13	12	7	3	3	3	0	1	0	1	1	1	1	1	1	1	*- To other Bank*
e. Lainnya	5.295	4.163	6.200	5.638	4.565	4.528	4.926	428	531	823	1.122	1.415	1.696	1.982	2.273	2.548	2.830	*e Others*
2. Beban Bunga	10.639	10.070	14.612	13.648	10.662	11.670	12.776	1.111	1.819	2.810	3.865	4.950	6.030	7.219	8.418	9.583	10.787	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	0	0	4	0	0	0	-	-	0	0	0	1	1	1	1	1	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	223	277	443	545	540	605	676	68	127	191	268	357	464	554	646	735	831	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	4.697	5.170	6.984	6.300	4.843	5.280	5.732	456	876	1.356	1.840	2.349	2.851	3.417	3.997	4.551	5.142	*c. Third Party non Bank*
- Giro	285	355	434	441	464	513	558	45	87	133	183	233	278	338	393	448	512	*- Demand Deposit*
- Tabungan	238	254	220	232	203	222	242	22	44	71	98	124	151	183	214	239	265	*- Saving*
- Simpanan Berjangka	4.174	4.560	6.330	5.627	4.176	4.545	4.932	389	745	1.152	1.560	1.992	2.422	2.897	3.390	3.864	4.365	*- Time deposits*
d. Surat Berharga	89	113	271	266	200	225	300	24	40	56	71	87	96	114	132	150	165	*d. Securities*
e. Pinjaman yang diterima	408	580	868	1.041	1.018	1.119	1.237	127	254	405	565	747	937	1.167	1.396	1.625	1.884	*e. Loans received*
f. Lainnya	5.222	3.931	6.045	5.492	4.061	4.441	4.832	437	522	802	1.120	1.410	1.681	1.965	2.246	2.522	2.765	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	8.690	9.646	10.816	11.428	9.999	10.512	11.690	918	1.818	2.820	3.681	4.646	5.623	6.613	7.642	8.646	9.717	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																		***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	12.362	11.001	11.851	14.004	11.122	12.035	14.718	2.186	3.479	5.441	7.346	8.669	10.401	11.547	13.179	14.710	16.083	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	107	344	171	565	563	643	711	97	194	86	104	238	200	210	340	231	245	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	55	0	6	7	7	7	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	9.480	7.609	8.291	10.056	7.229	7.658	9.984	1.741	2.701	4.438	6.004	6.899	8.449	9.272	10.525	11.857	12.925	*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.393	2.500	2.552	2.739	2.336	2.708	2.925	276	493	763	1.023	1.270	1.477	1.710	1.984	2.289	2.556	*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	383	492	837	639	987	1.019	1.091	72	92	155	214	261	275	355	329	333	358	*f Others*
2. Beban Operasional Selain Beban Bunga	15.508	14.458	19.321	21.598	16.561	17.387	21.168	2.450	4.276	7.048	9.240	11.485	14.088	15.867	18.294	20.553	22.631	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	93	80	152	156	77	95	329	71	106	130	196	403	523	514	604	503	534	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	1	32	26	6	6	6	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	7.395	5.973	6.827	8.963	6.420	6.699	8.998	1.515	2.479	4.181	5.483	6.467	7.864	8.542	9.623	10.959	11.999	*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	2.082	2.217	5.229	5.045	3.394	3.540	3.940	205	409	770	902	1.219	1.570	1.935	2.456	2.757	3.059	*e. Depreciation/Amortizations*
f Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	436	551	501	524	433	613	671	61	101	173	246	328	413	509	588	716	763	*f Losses from investment in shares with equity method, fees/comissions/*
g. Lainnya	5.502	5.636	6.580	6.883	6.232	6.433	7.225	598	1.180	1.794	2.413	3.068	3.718	4.367	5.024	5.618	6.275	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**5.545**	**6.189**	**3.346**	**3.834**	**4.560**	**5.161**	**5.239**	**654**	**1.021**	**1.213**	**1.787**	**1.831**	**1.935**	**2.293**	**2.526**	**2.803**	**3.169**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**1.526**	**168**	**487**	**755**	**313**	**272**	**318**	**72**	**458**	**503**	**497**	**561**	**704**	**730**	**892**	**861**	**854**	***E. Non Operational Income***
F. Beban non - operasional	**1.082**	**678**	**1.140**	**172**	**730**	**736**	**808**	**142**	**82**	**48**	**176**	**85**	**322**	**345**	**606**	**383**	**297**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**443**	**(510)**	**(653)**	**582**	**(417)**	**(464)**	**(490)**	**(70)**	**375**	**455**	**321**	**476**	**382**	**384**	**286**	**478**	**557**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**5.988**	**5.679**	**2.693**	**4.417**	**4.143**	**4.697**	**4.749**	**584**	**1.397**	**1.669**	**2.108**	**2.307**	**2.317**	**2.677**	**2.812**	**3.280**	**3.726**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**22**	**54**	**170**	**61**	**(34)**	**(33)**	**(30)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**22**	**54**	**170**	**61**	**(34)**	**(33)**	**(30)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**4.538**	**4.219**	**1.793**	**3.160**	**2.955**	**3.392**	**3.389**	**454**	**1.085**	**1.313**	**1.602**	**1.742**	**1.736**	**1.986**	**2.090**	**2.438**	**2.750**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
A. Pendapatan dan Beban Bunga																		***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	16.047	20.532	23.732	24.509	17.247	18.843	20.907	1.597	3.001	4.667	6.103	7.871	9.744	11.384	13.217	15.244	16.870	*1. Interest Income*
a. Dari Bank Indonesia	636	502	566	672	571	625	685	66	119	164	217	298	381	473	551	637	722	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	508	633	784	617	795	952	1.000	97	147	212	351	531	598	711	785	855	1.009	*b. From interbank placement*
c. Dari surat berharga	2.381	3.782	4.603	5.171	3.472	3.798	4.635	323	618	1.019	1.113	1.428	1.871	1.962	2.221	2.754	2.789	*c. From securities*
d. Dari Kredit yang diberikan	11.640	14.927	17.172	17.484	12.077	13.111	14.182	1.074	2.047	3.163	4.272	5.434	6.690	7.993	9.366	10.670	12.107	*d. From credit*
- kepada pihak ketiga bukan bank	11.592	14.780	16.916	17.069	11.744	12.745	13.783	1.040	1.978	3.059	4.129	5.243	6.452	7.707	9.028	10.283	11.667	*- To Third Party non Bank*
- kepada bank lain	48	146	257	415	333	365	400	34	69	103	143	191	238	286	338	387	440	*- To other Bank*
e. Lainnya	882	688	606	565	332	358	404	37	69	110	150	181	204	246	294	327	243	*e Others*
2. Beban Bunga	4.943	5.718	7.105	6.362	4.355	4.751	5.666	423	804	1.285	1.483	1.916	2.530	2.823	3.295	4.021	4.130	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	0	17	2	1	1	1	-	-	-	0	3	5	6	6	6	6	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	404	618	1.078	881	644	707	716	52	106	168	222	297	379	450	529	600	687	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	3.112	4.073	4.707	4.176	2.733	2.976	3.222	256	474	726	972	1.244	1.531	1.843	2.162	2.483	2.824	*c. Third Party non Bank*
- Giro	637	768	744	738	645	704	768	66	117	177	235	300	369	442	517	598	679	*- Demand Deposit*
- Tabungan	95	94	109	133	148	160	171	13	23	33	42	51	59	66	76	86	94	*- Saving*
- Simpanan Berjangka	2.380	3.212	3.854	3.306	1.940	2.112	2.283	177	334	516	695	893	1.104	1.335	1.569	1.799	2.051	*- Time deposits*
d. Surat Berharga	72	166	319	431	384	425	466	48	90	124	20	20	20	20	20	20	20	*d. Securities*
e Pinjaman yang diterima	18	54	48	33	71	77	83	6	14	26	36	51	61	70	77	84	93	*e. Loans received*
f. Lainnya	1.337	806	937	838	522	565	1.177	62	119	240	233	302	534	435	501	828	500	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B Pendapatan Bunga Bersih (A1-A2)	11.104	14.814	16.626	18.147	12.892	14.093	15.240	1.173	2.197	3.382	4.620	5.955	7.214	8.561	9.922	11.223	12.740	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																		***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	36.640	36.044	79.218	72.982	69.366	75.703	82.720	10.476	15.345	21.436	27.969	31.152	40.532	48.357	55.994	60.849	65.781	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.612	2.106	2.095	2.179	1.876	2.039	2.095	345	556	784	883	1.025	1.194	1.437	1.556	1.618	1.736	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	124	232	0	390	-	-	-	3	3	3	3	3	3	22	3	3	22	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	22	114	49	87	-	7	27	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	28.911	26.874	70.663	63.350	62.098	67.900	74.107	9.530	13.719	19.030	25.020	27.551	36.415	43.556	50.420	54.747	59.110	*d. Gain from spot and derivative*
e Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.467	6.010	5.837	5.727	4.019	4.440	4.906	410	758	1.143	1.517	1.863	2.149	2.482	2.869	3.241	3.651	*e. Deviden, gain from investment in shares with equity method*
f. Lainnya	527	822	622	1.314	1.260	1.274	1.525	189	302	449	546	710	771	861	1.147	1.241	1.263	*f Others*
2. Beban Operasional Selain Beban Bunga	38.835	39.181	88.324	79.114	73.062	79.868	87.544	10.661	15.686	21.882	28.938	33.198	43.345	51.498	59.488	64.756	69.908	*2. Non Interest Expense*
a Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.256	680	1.460	1.122	626	609	605	163	305	361	491	797	1.163	1.255	1.327	1.298	1.458	*a. Decrease in fair value and losses form sale of securities*
b Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	65	168	139	253	264	277	8	19	38	46	56	71	77	89	104	119	*b. Decrease in fair value and losses form sale of credit*
c Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	0	-	-	-	-	-	0	-	-	34	145	160	169	159	154	207	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	25.555	24.738	67.572	60.598	60.587	66.262	72.328	9.301	13.318	18.364	24.193	26.649	35.330	42.244	48.944	53.122	57.089	*d. Losses from spot and derivative*
e Penyusutan/Amortisasi	1.939	2.542	6.817	4.559	2.790	3.148	3.801	368	505	818	1.094	1.639	1.867	2.195	2.615	2.925	3.121	*e. Depreciation/Amortizations*
f Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	832	1.012	930	862	720	844	927	57	104	163	227	282	339	413	479	546	659	*f Losses from investment in shares with equity method, fees/comissions/*
g Lainnya	9.254	10.143	11.377	11.834	8.085	8.740	9.606	763	1.436	2.138	2.853	3.630	4.414	5.145	5.876	6.609	7.255	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**8.909**	**11.677**	**7.520**	**12.015**	**9.197**	**9.927**	**10.417**	**988**	**1.855**	**2.936**	**3.651**	**3.909**	**4.401**	**5.421**	**6.428**	**7.316**	**8.613**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**1.210**	**1.194**	**926**	**901**	**712**	**773**	**821**	**85**	**115**	**177**	**257**	**342**	**502**	**536**	**658**	**745**	**859**	***E. Non Operational Income***
F. Beban non - operasional	**116**	**245**	**305**	**63**	**67**	**63**	**68**	**9**	**29**	**31**	**54**	**54**	**114**	**126**	**168**	**198**	**240**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**1.094**	**949**	**620**	**838**	**645**	**710**	**753**	**76**	**86**	**146**	**203**	**288**	**388**	**410**	**491**	**547**	**619**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**10.003**	**12.626**	**8.140**	**12.854**	**9.841**	**10.638**	**11.169**	**1.065**	**1.942**	**3.081**	**3.855**	**4.197**	**4.789**	**5.831**	**6.919**	**7.863**	**9.232**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**100**	**78**	**25**	**25**	**(48)**	**(53)**	**(61)**	**(3)**	**6**	**(1)**	**(3)**	**1**	**(16)**	**(7)**	**7**	**28**	**43**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**1.338**	**612**	**607**	**403**	**192**	**241**	**242**	**(3)**	**(2)**	**39**	**70**	**69**	**7**	**(49)**	**(19)**	**59**	**(5)**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**6.121**	**8.724**	**5.166**	**8.418**	**7.042**	**7.468**	**7.784**	**703**	**1.371**	**2.170**	**2.693**	**2.961**	**3.449**	**4.329**	**5.238**	**5.797**	**6.840**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**397.024**	**472.959**	**511.743**	**628.115**	**732.514**	**738.997**	**673.484**	**909.304**	**1.003.642**	**998.199**	**973.364**	**1.045.281**	**1.085.454**	**1.029.808**	**1.016.655**	**1.072.536**	**1.029.292**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	32.430	24.710	38.641	20.586	33.565	31.132	29.244	25.522	23.085	23.837	22.449	23.070	17.453	19.337	16.699	17.929	17.510	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	359.454	440.874	468.916	597.813	687.613	702.612	641.745	875.651	967.204	966.873	943.734	1.013.687	1.060.982	1.001.772	993.955	1.047.718	1.004.435	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	5.140	7.376	4.185	9.715	11.335	5.253	2.495	8.132	13.353	7.489	7.181	8.524	7.019	8.700	6.000	6.889	7.346	- *Others*
Kewajiban Komitmen	**1.314.773**	**1.678.723**	**1.821.506**	**1.983.571**	**2.210.928**	**2.231.272**	**2.160.722**	**2.446.723**	**2.561.922**	**2.562.326**	**2.566.041**	**2.622.604**	**2.661.644**	**2.634.864**	**2.726.796**	**2.767.860**	**2.768.711**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	1.013.477	1.137.501	1.219.520	1.304.240	1.416.087	1.424.953	1.408.258	1.467.966	1.472.277	1.455.321	1.474.863	1.460.021	1.442.724	1.469.754	1.541.709	1.531.977	1.565.928	- *Undisbursed loan facilities to debtors*
Committed	301.472	297.369	275.413	298.509	354.381	359.604	344.860	367.652	364.206	369.769	372.009	369.877	356.299	363.125	378.293	369.036	375.231	*- Committed*
Uncommitted	712.005	840.132	944.107	1.005.731	1.061.706	1.065.348	1.063.398	1.100.314	1.108.071	1.085.552	1.102.854	1.090.144	1.086.425	1.106.629	1.163.416	1.162.941	1.190.698	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	8.384	7.868	7.534	12.370	14.338	12.145	11.229	9.804	12.543	12.538	13.901	14.120	12.344	14.911	19.293	15.241	14.937	- *Undisbursed loan facilities to other banks*
Committed	1.056	1.533	1.064	1.581	3.671	2.538	3.011	2.019	2.120	2.081	3.330	2.935	1.276	3.341	5.127	2.220	4.232	*- Committed*
Uncommitted	7.328	6.335	6.469	10.789	10.668	9.607	8.218	7.785	10.423	10.457	10.571	11.185	11.068	11.570	14.166	13.021	10.705	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	95.196	74.274	69.516	66.353	74.878	74.822	77.108	75.975	77.423	78.902	86.785	87.256	92.944	84.645	89.129	91.755	94.462	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	360.465	454.203	520.465	594.212	694.070	715.279	659.107	883.120	985.512	1.007.886	982.307	1.052.870	1.105.760	1.056.446	1.069.163	1.121.114	1.085.829	- *Outstanding spot and derivatives (sold)*
- Lainnya	10.515	4.877	4.471	6.397	11.554	4.073	5.020	9.858	14.167	7.680	8.185	8.337	7.873	9.108	7.501	7.773	7.556	- *Others*
Tagihan Kontinjensi	**260.029**	**284.281**	**308.392**	**334.875**	**316.375**	**314.819**	**316.330**	**275.297**	**285.337**	**286.048**	**274.217**	**275.071**	**275.296**	**332.943**	**300.354**	**305.784**	**313.649**	***Contingent Claims***
- Garansi yang diterima	229.328	244.456	265.333	288.776	264.284	262.288	264.819	223.098	228.722	233.105	220.233	219.908	218.990	228.175	242.704	247.608	254.386	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	29.696	36.327	39.402	42.161	47.606	47.901	46.949	47.708	52.071	48.447	49.411	50.253	51.318	99.832	52.774	53.196	54.099	- *Accrued interest*
- Lainnya	1.005	3.498	3.657	3.938	4.485	4.630	4.562	4.490	4.544	4.497	4.573	4.910	4.988	4.935	4.875	4.980	5.164	- *Others*
Kewajiban Kontijensi	**232.345**	**249.737**	**302.459**	**304.665**	**321.759**	**322.073**	**339.278**	**309.302**	**317.105**	**314.818**	**328.006**	**325.605**	**328.221**	**328.360**	**337.705**	**346.889**	**349.600**	***Contingent Liabilities***
- Garansi yang diberikan	229.089	247.851	297.391	302.542	320.171	320.487	337.695	307.699	315.496	313.123	326.310	323.727	326.470	326.504	335.901	344.952	347.607	- *Issued guarantees*
- Lainnya	3.255	1.886	5.069	2.124	1.588	1.586	1.583	1.603	1.609	1.695	1.696	1.878	1.750	1.855	1.805	1.937	1.993	- *Others*
Lainnya	**216.548**	**237.956**	**274.066**	**309.064**	**373.625**	**381.670**	**392.512**	**395.280**	**393.395**	**404.629**	**411.274**	**416.707**	**418.086**	**426.447**	**430.924**	**436.410**	**437.843**	***Others***
- Penerusan Kredit	27.375	23.301	23.059	9.441	9.652	10.038	10.422	10.404	10.399	9.921	10.645	11.022	10.999	11.321	11.360	11.659	11.740	– *Channelling*
- Aset produktif yang dihapusbukukan	180.184	195.932	230.274	274.724	335.258	342.456	350.961	354.011	352.011	356.678	362.347	366.484	367.713	375.600	380.023	384.992	385.804	– *Written off earning assets*
Kredit yang diberikan	162.254	187.325	219.484	262.748	323.617	330.681	339.745	342.860	340.741	345.400	351.019	354.934	359.761	363.864	372.023	373.093	377.532	*- Credit disbursed*
Lainnya	17.930	8.607	10.790	11.976	11.641	11.775	11.216	11.151	11.270	11.278	11.329	11.550	7.952	11.735	8.000	11.899	8.272	*- Others*
- Aset produktif yang dihapustagih	8.988	18.723	20.733	24.900	28.715	29.175	31.129	30.864	30.986	38.031	38.281	39.201	39.374	39.527	39.540	39.759	40.299	– *Charged off earning assets*
Kredit yang diberikan	8.383	11.883	14.300	17.557	21.192	21.654	23.573	23.259	23.460	30.505	30.763	31.649	31.816	31.992	32.000	32.192	32.720	*- Credit disbursed*
Lainnya	605	6.840	6.433	7.343	7.523	7.521	7.556	7.605	7.526	7.526	7.517	7.552	7.558	7.534	7.540	7.567	7.579	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**20.614**	**26.337**	**46.778**	**77.543**	**86.897**	**85.799**	**80.977**	**257.609**	**300.680**	**314.423**	**289.433**	**320.619**	**366.402**	**331.675**	**314.022**	**313.078**	**280.200**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	1.239	4.136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	20.614	24.469	42.311	77.085	86.655	85.490	80.514	257.293	300.534	314.290	289.312	320.347	366.312	331.488	313.823	312.879	279.635	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	-	630	332	459	242	310	462	315	147	133	121	272	90	187	199	199	566	- *Others*
Kewajiban Komitmen	**280.015**	**419.249**	**340.858**	**413.368**	**456.989**	**454.512**	**444.740**	**639.280**	**687.939**	**685.017**	**674.959**	**688.875**	**734.483**	**702.237**	**719.020**	**724.161**	**709.676**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	206.070	236.079	266.256	309.129	328.086	322.076	316.472	344.202	344.821	323.780	333.913	318.934	310.752	321.153	353.146	355.180	371.012	- *Undisbursed loan facilities to debtors*
Committed	51.893	35.199	30.395	28.460	41.310	39.918	37.399	50.509	51.564	47.317	46.691	44.096	41.027	43.016	44.612	44.007	44.218	*- Committed*
Uncommitted	154.177	200.880	235.861	280.669	286.776	282.158	279.073	293.693	293.257	276.462	287.222	274.838	269.725	278.137	308.533	311.173	326.794	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	95	53	84	442	319	523	478	278	281	298	298	276	283	270	277	282	254	- *Undisbursed loan facilities to other banks*
Committed	63	39	80	36	25	23	6	21	21	16	16	6	5	5	5	5	5	*- Committed*
Uncommitted	32	14	4	407	293	500	472	257	260	282	283	270	278	265	272	277	249	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	43.828	33.335	35.976	31.189	34.522	36.245	36.367	35.148	36.267	37.615	47.045	47.011	48.326	43.207	45.509	43.560	44.308	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	19.396	25.212	38.539	72.605	94.056	95.668	91.422	259.650	306.568	323.323	293.701	322.652	375.121	337.606	320.087	325.138	294.102	- *Outstanding spot and derivatives (sold)*
- Lainnya	373	4	3	2	6	2	2	2	2	2	2	2	2	2	2	2	2	- *Others*
Tagihan Kontinjensi	**50.379**	**62.747**	**73.300**	**72.249**	**74.499**	**72.434**	**75.579**	**74.284**	**76.169**	**74.974**	**75.821**	**76.465**	**77.596**	**77.887**	**80.335**	**80.002**	**82.141**	***Contingent Claims***
- Garansi yang diterima	26.599	33.672	41.712	40.367	38.632	36.324	38.818	37.349	39.089	37.829	37.847	37.828	38.617	38.417	40.299	39.382	40.716	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	23.130	25.873	28.474	28.783	32.386	32.571	33.168	33.284	33.371	33.523	34.306	34.766	34.942	35.507	36.003	36.547	37.180	- *Accrued interest*
- Lainnya	650	3.202	3.114	3.099	3.481	3.539	3.593	3.652	3.708	3.622	3.668	3.872	4.037	3.963	4.032	4.073	4.244	- *Others*
Kewajiban Kontijensi	**109.845**	**129.354**	**161.425**	**170.439**	**176.631**	**177.252**	**193.096**	**173.071**	**179.059**	**177.076**	**184.258**	**180.424**	**181.182**	**181.133**	**185.387**	**192.143**	**189.373**	***Contingent Liabilities***
- Garansi yang diberikan	109.543	128.883	160.866	169.929	176.025	176.629	192.450	172.416	178.395	176.421	183.607	179.712	180.477	180.407	184.640	191.369	188.540	- *Issued guarantees*
- Lainnya	302	470	560	510	606	623	646	655	664	654	651	712	705	726	746	774	833	- *Others*
Lainnya	**132.532**	**138.372**	**152.581**	**154.101**	**193.431**	**197.703**	**202.482**	**205.417**	**208.750**	**209.861**	**214.535**	**216.930**	**219.789**	**222.397**	**225.560**	**226.175**	**228.381**	***Others***
- Penerusan Kredit	19.621	17.503	18.139	4.600	4.523	4.521	4.522	4.518	4.519	4.057	4.787	4.857	4.880	4.908	4.943	4.984	5.022	− *Channelling*
- Aset produktif yang dihapusbukukan	112.791	120.746	134.306	149.366	188.775	193.048	197.827	200.769	204.097	205.671	209.612	211.937	214.769	217.348	220.472	221.045	223.210	− *Written off earning assets*
Kredit yang diberikan	109.020	117.233	130.728	145.655	185.250	189.523	194.900	197.842	201.165	202.737	206.675	209.002	211.826	214.403	217.521	218.177	220.338	*- Credit disbursed*
Lainnya	3.771	3.513	3.578	3.711	3.525	3.525	2.926	2.926	2.933	2.934	2.937	2.935	2.943	2.945	2.951	2.867	2.872	*- Others*
- Aset produktif yang dihapustagih	120	123	137	135	133	133	134	130	134	134	136	136	140	141	145	147	149	− *Charged off earning assets*
Kredit yang diberikan	120	123	137	135	133	133	134	130	134	134	136	136	140	141	145	147	149	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**110.257**	**117.771**	**103.789**	**128.920**	**215.016**	**219.135**	**205.459**	**224.734**	**235.446**	**222.730**	**225.546**	**264.018**	**261.577**	**245.028**	**237.472**	**264.452**	**271.963**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	8.179	5.280	4.136	4.042	8.002	5.208	6.023	7.265	4.124	4.130	4.624	4.368	4.299	7.547	6.419	7.271	5.361	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	100.594	111.426	98.995	123.895	203.164	211.392	198.468	214.102	223.538	216.519	219.392	256.404	254.788	233.816	229.739	255.112	265.239	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	1.484	1.065	658	983	3.850	2.535	968	3.366	7.784	2.080	1.530	3.245	2.490	3.665	1.314	2.070	1.364	- *Others*
Kewajiban Komitmen	**552.285**	**547.195**	**627.032**	**695.577**	**909.311**	**918.025**	**888.358**	**933.367**	**952.127**	**970.621**	**983.949**	**1.008.005**	**994.723**	**993.914**	**1.021.442**	**1.030.434**	**1.063.900**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	419.493	466.172	476.484	518.901	638.920	646.261	626.106	652.758	645.496	658.622	663.568	663.159	646.960	655.405	672.180	666.197	673.000	- *Undisbursed loan facilities to debtors*
Committed	181.364	187.605	170.838	191.134	227.816	234.177	221.202	228.669	225.617	234.994	234.876	230.819	225.315	230.851	239.581	231.477	236.474	*- Committed*
Uncommitted	238.129	278.567	305.645	327.767	411.105	412.084	404.903	424.089	419.880	423.628	428.692	432.341	421.645	424.554	432.598	434.721	436.526	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	1.683	2.376	1.881	3.203	10.517	9.055	9.525	8.322	10.314	10.269	11.700	11.226	9.837	11.909	15.360	9.608	11.310	- *Undisbursed loan facilities to other banks*
Committed	883	1.234	750	1.464	3.483	2.355	2.853	1.841	1.940	1.914	3.163	2.811	1.163	3.229	4.406	1.802	3.812	*- Committed*
Uncommitted	800	1.142	1.131	1.739	7.034	6.699	6.672	6.482	8.374	8.356	8.538	8.415	8.674	8.680	10.955	7.806	7.498	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	27.686	26.264	19.898	22.759	28.344	26.730	29.028	27.638	28.774	28.535	27.929	29.165	32.248	29.253	31.412	34.277	36.561	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	95.574	110.647	127.458	148.562	225.738	233.903	220.429	238.987	259.741	269.715	276.969	300.577	302.316	292.976	299.563	317.063	340.569	- *Outstanding spot and derivatives (sold)*
- Lainnya	7.849	1.509	1.311	2.153	5.791	2.077	3.270	5.662	7.802	3.480	3.782	3.878	3.362	4.371	2.927	3.288	2.460	- *Others*
Tagihan Kontinjensi	**9.196**	**17.417**	**21.115**	**23.937**	**26.348**	**27.094**	**25.821**	**26.043**	**25.134**	**25.252**	**26.102**	**26.101**	**28.332**	**76.401**	**29.150**	**29.333**	**30.309**	***Contingent Claims***
- Garansi yang diterima	4.709	10.390	14.652	15.574	16.356	16.893	17.110	16.915	15.711	15.637	16.372	16.099	17.701	17.906	18.534	19.047	19.396	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	4.232	6.890	6.339	8.059	9.647	9.852	8.349	8.849	9.158	9.357	9.471	9.734	10.364	58.231	10.505	10.178	10.804	- *Accrued interest*
- Lainnya	256	136	124	303	345	350	362	279	264	258	260	269	267	263	110	109	108	- *Others*
Kewajiban Kontijensi	**43.986**	**48.820**	**51.229**	**54.129**	**65.338**	**66.181**	**67.382**	**64.933**	**65.968**	**66.621**	**68.041**	**68.744**	**70.079**	**69.457**	**69.935**	**71.429**	**72.696**	***Contingent Liabilities***
- Garansi yang diberikan	41.564	47.734	49.948	52.909	64.416	65.272	66.496	64.031	65.088	65.650	67.051	67.640	69.086	68.380	68.939	70.324	71.655	- *Issued guarantees*
- Lainnya	2.423	1.087	1.281	1.221	922	909	886	902	880	971	989	1.104	993	1.077	997	1.105	1.041	- *Others*
Lainnya	**55.939**	**65.737**	**79.401**	**105.395**	**129.307**	**132.052**	**136.473**	**136.636**	**137.982**	**140.598**	**141.999**	**144.597**	**142.386**	**147.441**	**144.842**	**152.237**	**150.860**	***Others***
- Penerusan Kredit	5.239	3.491	2.694	2.513	3.042	3.447	3.846	3.846	3.847	3.847	3.847	4.157	4.112	4.409	4.419	4.697	4.747	− *Channelling*
- Aset produktif yang dihapusbukukan	43.447	45.709	58.636	81.805	103.453	105.657	108.018	107.970	109.260	111.716	112.923	114.328	112.055	116.688	114.258	121.185	119.275	− *Written off earning assets*
Kredit yang diberikan	30.229	41.047	51.961	74.241	95.913	98.072	100.324	100.341	101.516	103.963	105.124	106.306	107.642	108.493	109.817	112.762	114.713	*- Credit disbursed*
Lainnya	13.218	4.661	6.674	7.564	7.541	7.586	7.694	7.629	7.743	7.752	7.799	8.022	4.412	8.194	4.441	8.423	4.562	*- Others*
- Aset produktif yang dihapustagih	7.253	16.537	18.072	21.077	22.812	22.948	24.609	24.820	24.876	25.036	25.229	26.112	26.219	26.344	26.165	26.355	26.838	− *Charged off earning assets*
Kredit yang diberikan	6.648	9.706	11.735	13.826	15.381	15.518	17.179	17.307	17.442	17.602	17.804	18.652	18.754	18.902	18.717	18.880	19.351	*- Credit disbursed*
Lainnya	605	6.831	6.337	7.251	7.431	7.429	7.430	7.513	7.434	7.434	7.425	7.460	7.466	7.442	7.448	7.475	7.487	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**25**	**24**	**5**	**3**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	25	24	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Kewajiban Komitmen	**6.583**	**10.331**	**10.822**	**4.608**	**5.884**	**5.887**	**5.621**	**5.852**	**5.712**	**5.376**	**5.337**	**5.112**	**3.871**	**3.969**	**4.717**	**4.763**	**5.506**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	5.880	9.529	10.524	4.434	5.753	5.711	5.480	5.713	5.576	5.248	5.209	4.963	3.770	3.876	4.612	4.657	5.424	- *Undisbursed loan facilities to debtors*
Committed	3.919	3.620	4.010	1.253	1.704	1.640	1.472	1.591	1.620	1.556	1.554	1.537	1.432	1.337	1.434	1.436	1.529	- *Committed*
Uncommitted	1.961	5.910	6.514	3.182	4.049	4.071	4.007	4.122	3.956	3.693	3.655	3.426	2.339	2.539	3.178	3.221	3.895	- *Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	75	183	245	146	123	138	133	132	130	121	117	115	96	86	93	89	72	- *Undisbursed loan facilities to other banks*
Committed	30	46	81	37	42	44	42	45	47	47	47	47	37	37	36	37	31	- *Committed*
Uncommitted	45	137	164	109	81	93	90	86	84	74	70	68	59	49	56	53	41	- *Uncommitted*
- *Irrevocable* L/C yang masih berjalan	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (sold)*
- Lainnya	27	30	49	28	9	38	9	7	5	7	11	35	5	7	12	17	11	- *Others*
Tagihan Kontinjensi	**327**	**363**	**553**	**231**	**262**	**275**	**274**	**287**	**4.168**	**367**	**327**	**344**	**354**	**364**	**381**	**377**	**379**	***Contingent Claims***
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	318	362	540	221	256	267	272	285	4.166	364	324	337	351	362	372	374	378	- *Accrued interest*
- Lainnya	9	1	13	10	6	7	2	2	2	3	4	7	3	2	5	3	1	- *Others*
Kewajiban Kontijensi	**387**	**551**	**1.932**	**1.806**	**1.956**	**2.073**	**2.067**	**1.802**	**1.797**	**1.720**	**1.717**	**1.827**	**1.775**	**1.783**	**1.776**	**1.764**	**1.719**	***Contingent Liabilities***
- Garansi yang diberikan	324	466	1.842	1.756	1.899	2.021	2.017	1.758	1.750	1.653	1.661	1.769	1.726	1.736	1.719	1.710	1.669	- *Issued guarantees*
- Lainnya	63	85	90	50	57	52	50	44	47	67	55	58	49	47	57	54	49	- *Others*
Lainnya	**3.103**	**4.012**	**5.505**	**1.117**	**1.587**	**1.613**	**1.690**	**1.709**	**1.745**	**1.902**	**1.932**	**1.978**	**2.138**	**2.183**	**2.242**	**2.328**	**2.403**	***Others***
- Penerusan Kredit	81	85	85	50	48	48	48	48	48	48	48	47	47	47	47	47	47	− *Channelling*
- Aset produktif yang dihapusbukukan	2.404	3.211	4.529	1.009	1.439	1.458	1.521	1.531	1.560	1.708	1.733	1.767	1.910	1.952	1.988	2.069	2.116	− *Written off earning assets*
Kredit yang diberikan	2.166	3.206	4.524	1.009	1.439	1.458	1.521	1.530	1.560	1.708	1.733	1.766	1.909	1.952	1.988	2.069	2.116	- *Credit disbursed*
Lainnya	239	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- *Others*
- Aset produktif yang dihapustagih	617	716	891	58	101	107	122	131	138	146	152	164	181	184	207	212	239	− *Charged off earning assets*
Kredit yang diberikan	617	716	891	58	101	107	122	131	138	146	152	164	181	184	207	212	239	- *Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**3.674**	**3.458**	**3.619**	**5.265**	**7.920**	**3.840**	**708**	**6.022**	**7.135**	**5.252**	**6.153**	**5.593**	**4.915**	**5.991**	**5.380**	**5.214**	**6.588**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	80	80	84	86	79	79	79	78	79	79	81	79	78	78	79	79	79	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	366	0	441	1.309	2.313	1.816	212	3.383	3.352	1.128	2.353	1.955	1.277	2.241	1.631	1.198	1.447	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	3.228	3.377	3.093	3.870	5.528	1.945	417	2.561	3.705	4.045	3.719	3.559	3.560	3.672	3.670	3.937	5.062	- *Others*
Kewajiban Komitmen	**24.112**	**27.193**	**17.956**	**19.889**	**26.976**	**24.016**	**22.410**	**26.505**	**26.869**	**23.028**	**24.896**	**24.080**	**22.457**	**24.831**	**24.867**	**24.229**	**26.172**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	19.261	16.493	14.114	14.028	19.996	20.450	20.163	20.508	19.947	18.572	19.657	19.298	17.908	19.850	20.086	19.646	20.118	- *Undisbursed loan facilities to debtors*
Committed	5.338	3.880	3.361	4.827	6.829	7.073	6.781	7.229	6.899	6.664	6.495	6.297	5.724	6.019	6.670	7.045	7.140	*- Committed*
Uncommitted	13.922	12.613	10.753	9.201	13.167	13.377	13.382	13.279	13.048	11.908	13.162	13.001	12.183	13.831	13.417	12.600	12.978	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	151	143	312	541	624	587	554	507	470	505	495	508	413	383	413	358	329	- *Undisbursed loan facilities to other banks*
Committed	36	50	95	43	120	115	109	112	112	105	105	71	71	71	75	78	79	*- Committed*
Uncommitted	115	93	217	497	504	472	444	395	358	400	390	437	342	312	338	280	249	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	817	399	443	168	233	264	305	292	256	294	246	242	204	213	231	242	194	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	219	37	480	1.268	1.706	1.308	50	1.920	2.090	245	1.068	858	192	508	240	157	770	- *Outstanding spot and derivatives (sold)*
- Lainnya	1.629	2.607	2.607	3.885	4.417	1.407	1.339	3.278	4.106	3.413	3.430	3.175	3.740	3.877	3.896	3.827	4.762	- *Others*
Tagihan Kontinjensi	**4.506**	**5.512**	**5.419**	**6.166**	**6.455**	**6.440**	**6.271**	**6.262**	**6.304**	**6.337**	**6.451**	**6.657**	**6.727**	**6.797**	**7.014**	**7.272**	**6.928**	***Contingent Claims***
- Garansi yang diterima	2.852	2.835	2.129	2.133	1.805	1.805	1.744	1.673	1.679	1.702	1.721	1.728	1.755	1.799	1.810	1.834	1.889	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	1.573	2.531	2.891	3.519	4.008	3.914	3.934	4.043	4.068	4.034	4.102	4.179	4.305	4.305	4.492	4.656	4.243	- *Accrued interest*
- Lainnya	81	146	398	515	641	721	594	546	558	601	628	749	667	692	713	782	795	- *Others*
Kewajiban Kontijensi	**12.140**	**11.353**	**13.863**	**10.678**	**12.143**	**11.713**	**10.985**	**7.870**	**7.355**	**7.746**	**8.676**	**9.459**	**9.522**	**10.818**	**11.700**	**12.053**	**12.290**	***Contingent Liabilities***
- Garansi yang diberikan	11.763	11.109	13.732	10.336	12.141	11.712	10.983	7.868	7.337	7.744	8.675	9.455	9.518	10.813	11.696	12.049	12.287	- *Issued guarantees*
- Lainnya	376	244	131	342	2	2	1	2	19	2	1	4	3	5	5	4	3	- *Others*
Lainnya	**8.540**	**9.784**	**12.730**	**16.799**	**19.102**	**19.282**	**19.965**	**19.950**	**20.695**	**20.750**	**20.877**	**20.915**	**21.147**	**21.233**	**24.773**	**21.898**	**22.245**	***Others***
- Penerusan Kredit	2.434	2.222	2.141	2.278	2.039	2.022	2.006	1.992	1.985	1.969	1.964	1.960	1.960	1.956	1.951	1.931	1.923	− *Channelling*
- Aset produktif yang dihapusbukukan	5.993	7.439	10.473	14.409	16.951	17.147	17.813	17.846	18.597	18.669	18.801	18.843	19.076	19.166	22.711	19.856	20.210	− *Written off earning assets*
Kredit yang diberikan	5.610	7.173	10.101	13.916	16.607	16.716	17.466	17.499	18.252	18.325	18.457	18.500	18.728	18.818	22.351	19.495	19.620	*- Credit disbursed*
Lainnya	383	266	371	493	343	431	347	347	345	343	344	343	348	347	360	360	590	*- Others*
- Aset produktif yang dihapustagih	113	122	116	112	112	112	146	112	112	112	112	112	112	112	112	112	112	− *Charged off earning assets*
Kredit yang diberikan	113	113	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	*- Credit disbursed*
Lainnya	-	9	4	-	-	-	34	-	-	-	-	-	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**63.713**	**87.157**	**74.512**	**93.164**	**116.335**	**124.052**	**118.522**	**116.050**	**116.767**	**115.950**	**115.074**	**124.068**	**115.556**	**127.008**	**124.120**	**129.181**	**129.714**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	10.176	3.868	11.676	16.459	25.485	25.845	23.141	18.179	18.883	19.628	17.745	18.623	13.076	11.711	10.202	10.580	12.071	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	53.155	81.019	62.740	72.305	89.136	97.743	94.733	95.982	96.167	95.092	95.519	103.997	101.602	114.121	113.229	117.918	117.289	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	381	2.270	96	4.400	1.715	463	648	1.889	1.717	1.231	1.811	1.447	879	1.175	690	683	354	- *Others*
Kewajiban Komitmen	**187.237**	**228.063**	**226.085**	**245.200**	**272.261**	**285.971**	**283.732**	**291.868**	**300.350**	**294.378**	**296.334**	**302.060**	**302.216**	**319.145**	**331.782**	**337.386** r)	**345.251**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	125.246	126.435	164.235	170.235	180.612	186.861	191.843	197.078	201.952	196.134	197.140	195.730	201.405	204.459	211.656	212.473	221.084	- *Undisbursed loan facilities to debtors*
Committed	16.505	17.498	14.762	20.811	20.643	21.417	22.670	24.179	24.246	25.439	24.398	25.458	24.143	23.332	26.905	25.313	24.841	*- Committed*
Uncommitted	108.741	108.937	149.473	149.424	159.969	165.444	169.173	172.899	177.706	170.694	172.742	170.271	177.261	181.127	184.752	187.160	196.243	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	77	27	47	14	18	17	16	15	12	9	8	7	12	6	301	304	310	- *Undisbursed loan facilities to other banks*
Committed	10	8	-	0	-	-	-	-	-	-	-	-	-	-	295	298	304	*- Committed*
Uncommitted	67	19	47	14	18	17	16	15	12	9	8	7	12	6	6	6	6	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	11.095	6.285	5.223	4.898	5.425	5.787	5.288	5.725	6.155	5.924	6.282	5.591	6.793	6.048	5.854	7.234	8.564	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	50.452	74.958	56.319	69.980	84.878	92.757	86.206	88.290	89.991	91.724	91.985	99.484	93.332	107.781	113.307	117.071	115.077	- *Outstanding spot and derivatives (sold)*
- Lainnya	366	611	261	73	1.328	549	380	759	2.241	587	918	1.248	674	851	664	304	217	- *Others*
Tagihan Kontinjensi	**91.364**	**100.500**	**98.367**	**132.501**	**116.017**	**115.831**	**114.009**	**113.402**	**115.623**	**123.151**	**124.182**	**123.368**	**118.900**	**125.366**	**136.000**	**140.607**	**144.271**	***Contingent Claims***
- Garansi yang diterima	91.016	99.984	97.617	131.477	115.417	115.205	113.427	112.794	114.976	122.624	123.632	122.812	118.273	124.709	135.396	139.972	143.604	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	346	509	751	1.024	601	626	582	607	646	527	549	555	627	657	604	635	666	- *Accrued interest*
- Lainnya	2	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Kewajiban Kontijensi	**20.536**	**18.093**	**20.195**	**25.576**	**34.372**	**33.471**	**33.740**	**30.114**	**30.482**	**30.251**	**32.978**	**33.073**	**32.793**	**30.758**	**34.061**	**34.987**	**36.897**	***Contingent Liabilities***
- Garansi yang diberikan	20.445	18.093	20.195	25.576	34.372	33.471	33.740	30.114	30.482	30.251	32.978	33.073	32.793	30.758	34.061	34.987	36.830	- *Issued guarantees*
- Lainnya	91	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66	- *Others*
Lainnya	**5.334**	**6.575**	**9.245**	**13.098**	**17.249**	**17.390**	**17.828**	**17.506**	**10.050**	**17.101**	**17.295**	**17.543**	**17.771**	**18.239**	**18.439**	**18.610**	**18.590**	***Others***
- Penerusan Kredit	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Channelling*
- Aset produktif yang dihapusbukukan	4.900	6.107	8.743	12.006	14.532	14.668	14.938	15.081	7.576	7.818	7.970	8.212	8.399	8.845	9.018	9.170	9.126	- *Written off earning assets*
Kredit yang diberikan	4.746	6.097	8.733	11.953	14.451	14.587	14.841	14.983	7.479	7.720	7.872	8.115	8.302	8.748	8.921	9.073	9.029	*- Credit disbursed*
Lainnya	153	10	10	53	81	81	97	97	97	97	97	97	97	97	97	97	97	*- Others*
- Aset produktif yang dihapustagih	435	468	502	1.092	2.716	2.723	2.890	2.425	2.474	9.283	9.325	9.331	9.372	9.394	9.421	9.440	9.465	- *Charged off earning assets*
Kredit yang diberikan	435	468	502	1.092	2.716	2.723	2.890	2.425	2.474	9.283	9.325	9.331	9.372	9.394	9.421	9.440	9.465	*- Credit disbursed*
Lainnya	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tagihan Komitmen	**198.742**	**238.213**	**283.040**	**323.220**	**306.344**	**306.171**	**267.818**	**304.890**	**343.613**	**339.844**	**337.157**	**330.984**	**337.004**	**320.106**	**335.661**	**360.610**	**340.826**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	13.996	14.243	18.610	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	184.725	223.960	264.430	323.220	306.344	306.171	267.818	304.890	343.613	339.844	337.157	330.984	337.004	320.106	335.534	360.610	340.826	- *Outstanding spot and derivatives (purchased)*
- Lainnya (*Others*)	21	10	-	0	-	-	-	-	-	-	-	-	-	-	127	-	-	- *Others*
Kewajiban Komitmen	**450.692**	**380.969**	**598.753**	**604.929**	**539.506**	**542.861**	**513.160**	**549.852**	**588.925**	**583.905**	**580.566**	**594.473**	**603.894**	**590.767**	**624.969**	**646.886**	**618.204**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	237.527	282.793	287.908	287.512	242.722	243.594	248.196	247.708	254.484	252.965	255.376	257.938	261.930	265.011	280.030	273.825	275.290	- *Undisbursed loan facilities to debtors*
Committed	42.453	49.567	52.047	52.025	56.080	55.379	55.335	55.475	54.260	53.799	57.995	61.671	58.658	58.569	59.092	59.759	61.028	*- Committed*
Uncommitted	195.074	233.226	235.861	235.488	186.641	188.215	192.861	192.233	200.224	199.166	197.381	196.266	203.272	206.442	220.938	214.067	214.262	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	6.303	5.087	4.965	8.023	2.738	1.826	524	549	1.336	1.336	1.281	1.988	1.703	2.257	2.849	4.599	2.663	- *Undisbursed loan facilities to other banks*
Committed	33	156	59	0	-	-	-	-	-	-	-	-	-	-	311	-	-	*- Committed*
Uncommitted	6.270	4.931	4.905	8.023	2.738	1.826	524	549	1.336	1.336	1.281	1.988	1.703	2.257	2.539	4.599	2.663	*- Uncommitted*
- *Irrevocable* L/C yang masih berjalan	11.769	7.991	7.971	7.339	6.353	5.796	6.120	7.172	5.972	6.534	5.283	5.247	5.373	5.926	6.123	6.442	4.836	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	194.823	243.348	297.669	301.797	287.692	291.644	258.300	294.272	327.122	322.879	318.584	329.300	334.798	317.574	335.967	361.685	335.312	- *Outstanding spot and derivatives (sold)*
- Lainnya	271	117	240	257	2	-	20	150	12	191	43	-	90	-	-	335	104	- *Others*
Tagihan Kontinjensi	**104.257**	**97.743**	**109.638**	**99.791**	**92.794**	**92.745**	**94.377**	**55.019**	**57.938**	**55.967**	**41.334**	**42.137**	**43.387**	**46.128**	**47.474**	**48.193**	**49.621**	***Contingent Claims***
- Garansi yang diterima	104.151	97.575	109.222	99.225	92.074	92.062	93.721	54.366	57.266	55.314	40.660	41.441	42.644	45.343	46.662	47.373	48.779	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	98	161	407	555	708	671	644	640	661	641	660	682	729	770	797	806	826	- *Accrued interest*
- Lainnya	8	7	8	11	12	12	12	12	12	12	13	13	14	15	15	14	15	- *Others*
Kewajiban Kontijensi	**45.450**	**41.566**	**53.816**	**42.037**	**31.318**	**31.383**	**32.009**	**31.512**	**32.444**	**31.405**	**32.337**	**32.079**	**32.871**	**34.410**	**34.846**	**34.513**	**36.625**	***Contingent Liabilities***
- Garansi yang diberikan	45.450	41.566	50.809	42.035	31.318	31.383	32.009	31.512	32.444	31.405	32.337	32.079	32.871	34.410	34.846	34.513	36.625	- *Issued guarantees*
- Lainnya	-	-	3.007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Lainnya	**11.100**	**13.477**	**14.604**	**18.555**	**12.949**	**13.630**	**14.073**	**14.063**	**14.173**	**14.417**	**14.636**	**14.742**	**14.855**	**14.953**	**15.067**	**15.161**	**15.363**	***Others***
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	− *Channelling*
- Aset produktif yang dihapusbukukan	10.650	12.720	13.588	16.129	10.108	10.478	10.844	10.816	10.921	11.097	11.309	11.396	11.505	11.601	11.577	11.668	11.867	− *Written off earning assets*
Kredit yang diberikan	10.483	12.568	13.436	15.973	9.957	10.327	10.693	10.664	10.770	10.946	11.157	11.245	11.354	11.449	11.426	11.517	11.716	*- Credit disbursed*
Lainnya	166	151	151	156	151	151	151	151	151	151	151	151	151	151	151	151	151	*- Others*
- Aset produktif yang dihapustagih	450	757	1.016	2.425	2.841	3.152	3.229	3.247	3.252	3.320	3.328	3.346	3.350	3.352	3.490	3.493	3.496	− *Charged off earning assets*
Kredit yang diberikan	450	757	924	2.333	2.749	3.060	3.137	3.155	3.160	3.228	3.236	3.254	3.258	3.260	3.398	3.401	3.404	*- Credit disbursed*
Lainnya	-	-	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	*- Others*

***) Angka-angka sangat-sangat sementara

r) Angka-angka diperbaiki

****) Estimated figures*

r) Revised figures

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

Keterangan	2013	2014	2015	2017			2018										*Items*
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**18,13**	**19,57**	**21,39**	**23,42**	**23,37**	**23,18**	**23,64**	**23,24**	**22,65**	**22,25**	**22,19**	**22,01**	**22,56**	**22,83**	**22,91**	**22,97**	***Capital Adequacy Ratio (%)***
- Modal	626.888	754.174	914.657	1.146.983	1.157.064	1.166.002	1.182.823	1.177.340	1.161.653	1.160.316	1.166.181	1.176.676	1.198.170	1.213.589	1.226.367	1.240.430	- *Capital*
- ATMR	3.458.404	3.854.234	4.276.555	4.897.672	4.951.148	5.029.816	5.003.967	5.065.592	5.129.158	5.213.753	5.254.403	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,36**	**18,01**	**19,00**	**21,68**	**21,69**	**21,50**	**21,84**	**21,58**	**20,98**	**20,50**	**20,56**	**20,42**	**20,92**	**21,09**	**21,19**	**21,25**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	565.774	694.198	812.590	1.061.729	1.073.893	1.081.234	1.092.838	1.093.381	1.076.311	1.068.586	1.080.385	1.091.769	1.110.931	1.120.955	1.134.279	1.147.625	- *Core Capital (Tier I)*
- ATMR	3.458.404	3.854.234	4.276.555	4.897.672	4.951.148	5.029.816	5.003.967	5.065.592	5.129.158	5.213.753	5.254.418	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	- *Risk Weighted Assets*
ROA (%)	**3,08**	**2,85**	**2,32**	**2,49**	**2,48**	**2,45**	**2,50**	**2,36**	**2,55**	**2,40**	**2,38**	**2,43**	**2,46**	**2,47**	**2,50**	**2,52**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	134.571	142.769	132.601	166.142	166.121	165.196	175.466	166.526	180.570	170.741	169.789	173.853	177.127	177.808	181.016	183.358	- *Profit*
- Rata-rata total aset	4.365.364	5.004.089	5.703.813	6.672.045	6.696.785	6.730.350	7.020.879	7.049.879	7.078.453	7.099.936	7.130.626	7.168.225	7.187.449	7.208.105	7.228.114	7.262.656	- *Average total assets*
BOPO (%)	**74,08**	**76,29**	**81,49**	**78,39**	**78,37**	**78,64**	**81,80**	**81,09**	**78,76**	**79,59**	**79,43**	**79,46**	**79,05**	**79,26**	**79,13**	**78,71**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	368.460	446.217	569.141	498.789	546.822	603.178	68.078	113.344	162.597	215.324	265.633	322.902	374.211	432.358	490.120	536.041	- *Operating Expenses*
- Pendapatan Operasional	497.384	584.887	698.404	636.305	697.707	766.975	83.228	139.780	206.441	270.531	334.423	406.359	473.387	545.460	619.357	681.014	- *Operating Income*
NIM (%)	**4,89**	**4,23**	**5,39**	**5,32**	**5,31**	**5,32**	**5,19**	**5,00**	**5,07**	**5,07**	**5,09**	**5,11**	**5,12**	**5,14**	**5,14**	**5,13**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	233.841	260.940	293.824	340.083	340.285	342.731	348.992	338.024	343.588	345.001	347.684	350.332	352.305	354.475	355.477	356.825	- *Interest income net*
- Rata-rata total aset produktif	4.782.557	6.161.761	5.449.642	6.389.021	6.413.849	6.445.076	6.729.232	6.755.977	6.782.807	6.801.445	6.825.468	6.859.225	6.877.219	6.896.128	6.917.324	6.952.549	- *Average total earning assets*
LDR (%)	**89,70**	**89,42**	**92,11**	**88,68**	**88,97**	**90,04**	**89,10**	**89,21**	**90,19**	**90,43**	**91,99**	**92,76**	**93,11**	**93,79**	**94,09**	**93,71**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	3.158.099	3.526.364	3.903.936	4.374.044	4.418.713	4.548.155	4.445.801	4.474.893	4.553.173	4.587.122	4.686.549	4.784.436	4.784.803	4.839.567	4.921.548	4.970.100	- *Total Credit to third party*
- Total Dana Pihak Ketiga	3.520.616	3.943.697	4.238.349	4.932.349	4.966.736	5.050.984	4.989.468	5.016.043	5.048.278	5.072.433	5.094.582	5.157.744	5.138.722	5.160.189	5.230.922	5.303.577	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,77**	**16,24**	**16,70**	**18,27**	**18,09**	**18,56**	**18,23**	**18,11**	**17,91**	**17,36**	**17,19**	**16,68**	**15,64**	**15,41**	**15,35**	**15,39**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	589.158	686.023	736.720	916.406	893.406	963.833	920.320	901.106	922.998	921.985	984.962	964.041	823.382	816.952	821.890	843.314	- *Primary Liquid Asset*
- Aset Likuid Sekunder	163.506	192.598	251.623	346.020	362.824	353.504	359.304	380.975	354.856	321.754	261.775	263.243	319.086	316.172	323.418	322.236	- *Secondary Liquid assets*
- Total Aset	4.773.892	5.410.098	5.919.390	6.910.310	6.944.188	7.099.564	7.020.879	7.078.879	7.135.601	7.163.989	7.253.384	7.356.221	7.302.794	7.352.701	7.462.427	7.573.536	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017			2018										*Items*
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**15,91**	**17,08**	**19,31**	**21,46**	**21,64**	**21,09**	**21,60**	**21,26**	**20,15**	**19,96**	**19,84**	**19,56**	**20,12**	**20,20**	**20,80**	**20,63**	***Capital Adequacy Ratio (%)***
- Modal	198.288	235.019	305.497	419.693	427.044	432.987	440.248	438.195	422.434	419.737	423.971	428.701	435.323	439.587	447.552	451.064	- *Capital*
- ATMR	1.246.469	1.375.677	1.582.361	1.955.396	1.973.125	2.052.876	2.038.350	2.061.088	2.096.137	2.103.369	2.137.458	2.191.370	2.164.077	2.175.660	2.152.197	2.186.783	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**14,58**	**16,14**	**16,38**	**20,27**	**20,43**	**19,90**	**20,44**	**20,09**	**18,99**	**18,79**	**18,66**	**18,39**	**18,93**	**19,02**	**19,57**	**19,42**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	181.769	222.102	259.267	396.335	403.186	408.430	416.561	414.173	397.980	395.258	398.888	402.941	409.754	413.764	421.259	424.610	- *Core Capital (Tier I)*
- ATMR	1.246.469	1.375.677	1.582.361	1.955.396	1.973.125	2.052.876	2.038.350	2.061.088	2.096.137	2.103.369	2.137.458	2.191.370	2.164.077	2.175.660	2.152.197	2.186.783	- *Risk Weighted Assets*
ROA (%)	**3,87**	**3,75**	**3,31**	**2,90**	**2,96**	**2,98**	**2,50**	**2,66**	**3,02**	**2,77**	**2,79**	**2,94**	**2,96**	**2,94**	**3,01**	**3,03**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	61.645	69.104	70.307	78.276	80.105	81.395	72.179	76.783	87.562	80.335	81.679	86.695	87.385	87.390	89.909	91.041	- *Profit*
- Rata-rata total aset	1.593.260	1.842.847	2.126.052	2.697.437	2.709.247	2.732.360	2.883.344	2.889.310	2.900.733	2.903.647	2.923.288	2.945.241	2.956.823	2.970.750	2.988.491	3.007.475	- *Average total assets*
BOPO (%)	**66,16**	**69,57**	**72,58**	**73,62**	**72,84**	**72,58**	**82,03**	**78,23**	**73,66**	**75,11**	**74,15**	**73,14**	**73,05**	**72,73**	**71,94**	**71,73**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	116.272	150.501	179.972	181.292	196.195	214.610	28.268	44.517	60.775	80.089	97.675	117.614	136.890	154.087	171.303	190.629	- *Operating Expenses*
- Pendapatan Operasional	175.740	216.331	247.961	246.239	269.353	295.679	34.462	56.903	82.512	106.631	131.719	160.809	187.388	211.863	238.113	265.755	- *Operating Income*
NIM (%)	**5,50**	**5,11**	**6,19**	**5,94**	**5,94**	**5,95**	**5,77**	**5,68**	**5,70**	**5,74**	**5,73**	**5,76**	**5,77**	**5,75**	**5,75**	**5,70**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	95.200	109.862	126.356	153.293	153.978	155.504	159.426	157.223	158.370	159.504	160.222	162.123	163.134	163.312	164.129	164.069	- *Interest income net*
- Rata-rata total aset produktif	1.731.075	2.147.990	2.040.597	2.578.583	2.590.243	2.611.886	2.760.876	2.768.391	2.777.920	2.779.423	2.795.017	2.814.353	2.825.737	2.838.428	2.856.488	2.875.973	- *Average total earning assets*
LDR (%)	**86,70**	**83,73**	**88,58**	**91,46**	**90,68**	**88,67**	**90,28**	**90,21**	**92,27**	**92,83**	**93,82**	**94,31**	**94,28**	**93,63**	**93,52**	**93,82**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	1.181.726	1.325.087	1.536.852	1.848.484	1.875.615	1.963.039	1.900.180	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.363.062	1.582.488	1.734.961	2.021.158	2.068.435	2.213.902	2.104.874	2.108.729	2.116.815	2.115.193	2.153.542	2.190.656	2.199.463	2.227.644	2.277.069	2.304.482	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,84**	**16,66**	**15,99**	**16,38**	**16,50**	**17,89**	**16,67**	**16,79**	**15,80**	**14,45**	**14,30**	**13,52**	**13,16**	**13,71**	**13,41**	**13,61**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	199.232	254.338	245.617	288.044	289.797	361.883	298.166	294.097	289.446	269.895	309.173	300.545	241.340	269.380	262.557	275.577	- *Primary Liquid Asset*
- Aset Likuid Sekunder	79.349	91.707	124.180	167.564	176.808	172.496	182.370	191.959	172.600	150.906	120.080	112.398	156.959	151.404	157.140	157.048	- *Secondary Liquid assets*
- Total Aset	1.758.873	2.076.518	2.313.309	2.781.223	2.827.346	2.986.598	2.883.344	2.895.276	2.923.580	2.912.388	3.001.854	3.055.002	3.026.317	3.068.242	3.130.413	3.178.335	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017			2018										*Items*
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**16,01**	**16,42**	**18,45**	**21,31**	**21,07**	**21,06**	**21,38**	**20,98**	**20,81**	**20,83**	**20,45**	**20,40**	**20,79**	**21,19**	**21,05**	**21,21**	***Capital Adequacy Ratio (%)***
- Modal	220.225	252.499	323.381	425.890	427.173	428.772	437.309	432.380	432.592	437.172	432.983	434.417	443.597	451.303	452.207	457.579	- *Capital*
- ATMR	1.375.870	1.538.222	1.752.329	1.998.731	2.026.970	2.036.207	2.045.462	2.060.492	2.078.343	2.098.263	2.117.668	2.129.471	2.133.270	2.129.848	2.148.116	2.156.994	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**13,78**	**14,27**	**16,21**	**19,14**	**19,03**	**18,97**	**19,01**	**18,96**	**18,77**	**18,57**	**18,50**	**18,57**	**18,85**	**19,01**	**19,02**	**19,18**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	189.602	219.543	284.066	382.632	385.833	386.303	388.893	390.618	390.086	389.570	391.756	395.339	402.067	404.961	408.498	413.657	- *Core Capital (Tier I)*
- ATMR	1.375.870	1.538.222	1.752.329	1.998.731	2.026.970	2.036.207	2.045.462	2.060.492	2.078.343	2.098.263	2.117.683	2.129.471	2.133.270	2.129.848	2.148.116	2.156.994	- *Risk Weighted Assets*
ROA (%)	**2,43**	**2,13**	**1,75**	**2,15**	**2,09**	**2,04**	**2,51**	**2,01**	**2,09**	**2,05**	**2,06**	**2,07**	**2,15**	**2,16**	**2,17**	**2,17**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	40.571	40.306	38.012	55.913	54.388	53.425	68.800	55.589	57.805	56.805	56.873	57.305	59.593	59.957	60.294	60.482	- *Profit*
- Rata-rata total aset	1.667.964	1.890.222	2.171.583	2.596.798	2.606.242	2.616.809	2.744.732	2.760.595	2.762.258	2.765.047	2.767.446	2.772.108	2.773.937	2.775.000	2.777.767	2.782.848	- *Average total assets*
BOPO (%)	**78,07**	**80,70**	**84,98**	**78,76**	**79,54**	**79,93**	**77,52**	**80,96**	**80,14**	**80,58**	**80,80**	**81,26**	**80,19**	**81,09**	**81,76**	**81,38**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	138.893	167.522	209.843	171.232	190.734	209.785	20.993	37.666	56.229	74.669	94.657	113.207	129.121	153.529	180.804	194.143	- *Operating Expenses*
- Pendapatan Operasional	177.897	207.584	246.924	217.420	239.783	262.475	27.081	46.523	70.163	92.669	117.157	139.323	161.013	189.339	221.140	238.565	- *Operating Income*
NIM (%)	**4,42**	**3,78**	**5,07**	**4,88**	**4,87**	**4,87**	**4,88**	**4,55**	**4,64**	**4,63**	**4,66**	**4,66**	**4,66**	**4,71**	**4,72**	**4,72**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	81.316	87.102	104.434	121.184	121.340	121.898	128.404	120.459	122.817	122.651	123.342	123.544	123.723	125.080	125.407	125.837	- *Interest income net*
- Rata-rata total aset produktif	1.838.391	2.302.325	2.059.957	2.483.419	2.493.107	2.503.161	2.631.556	2.644.626	2.646.406	2.647.734	2.648.298	2.652.282	2.653.633	2.655.363	2.658.866	2.664.309	- *Average total earning assets*
LDR (%)	**83,77**	**85,66**	**87,55**	**83,96**	**84,36**	**86,06**	**83,90**	**84,05**	**85,11**	**85,34**	**87,20**	**87,53**	**87,90**	**89,21**	**90,34**	**90,18**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	1.202.706	1.342.612	1.513.839	1.693.859	1.703.946	1.744.621	1.720.470	1.732.402	1.745.961	1.758.668	1.782.632	1.808.987	1.804.514	1.828.991	1.851.094	1.862.994	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.435.791	1.567.343	1.729.031	2.017.396	2.019.920	2.027.254	2.050.652	2.061.107	2.051.436	2.060.808	2.044.273	2.066.789	2.052.819	2.050.307	2.049.019	2.065.918	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**14,66**	**14,87**	**15,97**	**16,90**	**17,15**	**17,32**	**17,53**	**17,45**	**17,45**	**17,33**	**17,51**	**17,17**	**15,41**	**14,88**	**14,75**	**14,33**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	216.884	244.859	292.473	346.613	347.006	360.087	374.188	367.263	366.305	371.932	400.697	386.867	327.971	312.624	312.123	304.175	- *Primary Liquid Asset*
- Aset Likuid Sekunder	49.644	52.411	65.893	109.418	116.029	113.215	107.025	117.200	116.397	108.525	85.495	93.245	101.318	101.492	100.972	101.086	- *Secondary Liquid assets*
- Total Aset	1.818.240	1.999.417	2.243.785	2.698.796	2.700.689	2.733.046	2.744.732	2.776.459	2.765.584	2.773.017	2.777.040	2.795.419	2.784.909	2.782.439	2.799.904	2.828.582	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017			2018										*Items*
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**23,16**	**23,07**	**22,15**	**28,77**	**28,70**	**28,34**	**27,65**	**27,51**	**26,93**	**24,25**	**25,68**	**25,83**	**26,24**	**26,03**	**25,85**	**26,77**	***Capital Adequacy Ratio (%)***
- Modal	17.984	20.631	10.609	10.076	10.139	10.249	10.310	10.312	10.306	9.543	10.381	10.479	10.564	10.647	10.788	10.804	- *Capital*
- ATMR	77.653	89.411	47.895	35.022	35.327	36.162	37.283	37.489	38.265	39.361	40.432	40.566	40.265	40.902	41.729	40.350	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**21,47**	**21,49**	**20,08**	**27,46**	**27,37**	**27,10**	**26,36**	**26,31**	**25,74**	**22,52**	**24,46**	**24,62**	**25,02**	**24,82**	**24,64**	**25,58**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	16.675	19.213	9.615	9.617	9.669	9.800	9.829	9.863	9.848	8.863	9.891	9.989	10.074	10.153	10.282	10.320	- *Core Capital (Tier I)*
- ATMR	77.653	89.411	47.895	35.022	35.327	36.162	37.283	37.489	38.265	39.361	40.432	40.566	40.265	40.902	41.729	40.350	- *Risk Weighted Assets*
ROA (%)	**3,26**	**2,16**	**0,47**	**1,31**	**1,24**	**1,12**	**1,65**	**1,52**	**1,64**	**1,60**	**1,61**	**1,59**	**1,64**	**1,66**	**1,62**	**1,59**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	3.744	2.839	299	657	625	572	934	872	945	927	943	934	972	984	967	953	- *Profit*
- Rata-rata total aset	114.799	131.315	63.861	50.134	50.543	51.007	56.600	57.230	57.689	58.015	58.486	58.833	59.122	59.330	59.673	59.994	- *Average total assets*
BOPO (%)	**79,67**	**86,31**	**96,03**	**88,78**	**89,36**	**90,32**	**85,92**	**86,66**	**85,84**	**86,13**	**86,09**	**86,34**	**85,83**	**85,74**	**86,00**	**86,34**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	14.260	17.751	7.477	4.382	4.882	5.424	476	943	1.430	1.938	2.456	2.982	3.478	3.995	4.547	5.130	- *Operating Expenses*
- Pendapatan Operasional	17.900	20.567	7.786	4.936	5.464	6.005	554	1.088	1.666	2.251	2.853	3.453	4.052	4.660	5.287	5.941	- *Operating Income*
NIM (%)	**8,73**	**7,02**	**3,97**	**5,54**	**5,55**	**5,56**	**5,63**	**5,61**	**5,72**	**5,76**	**5,82**	**5,86**	**5,92**	**5,94**	**5,93**	**5,98**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	9.761	9.091	2.410	2.644	2.671	2.705	3.044	3.066	3.154	3.194	3.253	3.295	3.342	3.367	3.380	3.428	- *Interest income net*
- Rata-rata total aset produktif	111.801	129.441	60.730	47.741	48.152	48.610	54.046	54.694	55.113	55.447	55.886	56.221	56.493	56.692	57.031	57.341	- *Average total earning assets*
LDR (%)	**85,10**	**87,81**	**81,12**	**91,84**	**91,73**	**92,49**	**92,81**	**91,57**	**92,84**	**93,73**	**92,59**	**93,46**	**95,70**	**96,86**	**95,64**	**96,21**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	82.634	91.795	43.541	35.903	36.595	37.927	38.341	38.965	39.848	40.806	41.546	41.753	42.354	43.129	44.006	44.623	- *Total Credit to third party*
- Total Dana Pihak Ketiga	97.102	104.544	53.674	39.093	39.895	41.007	41.313	42.552	42.920	43.536	44.870	44.677	44.260	44.526	46.014	46.381	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,03**	**18,15**	**16,35**	**14,67**	**13,12**	**16,32**	**14,30**	**13,82**	**12,73**	**11,82**	**12,28**	**12,73**	**9,89**	**8,33**	**10,97**	**9,87**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	18.417	24.762	9.820	7.294	6.522	8.528	7.363	7.227	6.588	6.144	6.593	6.919	5.210	4.237	5.873	5.174	- *Primary Liquid Asset*
- Aset Likuid Sekunder	891	803	1.529	647	647	632	729	770	876	828	818	795	808	827	974	1.030	- *Secondary Liquid assets*
- Total Aset	128.498	140.823	69.419	54.150	54.625	56.111	56.600	57.859	58.608	58.994	60.367	60.570	60.854	60.789	62.418	62.882	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017			2018										*Items*
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**17,58**	**17,79**	**20,61**	**20,54**	**21,01**	**21,65**	**22,26**	**21,07**	**20,37**	**20,31**	**20,34**	**20,34**	**20,72**	**20,65**	**20,64**	**21,02**	***Capital Adequacy Ratio (%)***
- Modal	40.343	46.922	57.254	68.988	69.848	71.306	73.121	70.227	69.063	69.763	70.272	70.213	71.310	72.467	72.133	73.541	- *Capital*
- ATMR	229.459	263.682	277.858	335.860	332.530	329.349	328.438	333.378	339.045	343.487	345.408	345.259	344.243	350.994	349.442	349.818	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,33**	**16,55**	**18,56**	**19,09**	**19,73**	**20,44**	**20,95**	**19,75**	**19,05**	**18,78**	**18,81**	**18,80**	**19,16**	**19,10**	**19,10**	**19,48**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	37.474	43.630	51.569	64.126	65.623	67.324	68.794	65.832	64.599	64.493	64.981	64.914	65.969	67.045	66.742	68.143	- *Core Capital (Tier I)*
- ATMR	229.459	263.682	277.858	335.860	332.530	329.349	328.438	333.378	339.045	343.487	345.408	345.259	344.243	350.994	349.442	349.818	- *Risk Weighted Assets*
ROA (%)	**3,18**	**2,68**	**2,40**	**2,52**	**2,47**	**2,40**	**2,36**	**2,26**	**2,57**	**2,45**	**2,44**	**2,42**	**2,39**	**2,44**	**2,48**	**2,52**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	12.686	11.723	12.390	14.674	14.437	14.052	13.853	13.318	15.358	14.877	14.865	14.789	14.587	14.884	14.989	15.280	- *Profit*
- Rata-rata total aset	399.075	437.155	516.788	581.531	585.303	585.037	587.523	589.540	597.979	606.264	610.176	611.504	611.138	610.521	603.293	606.868	- *Average total assets*
BOPO (%)	**73,49**	**78,08**	**79,57**	**77,36**	**77,82**	**78,65**	**78,13**	**78,96**	**75,92**	**76,70**	**77,02**	**77,10**	**77,55**	**77,23**	**76,79**	**76,53**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	34.438	41.363	47.802	41.693	46.178	51.462	4.128	8.186	12.020	16.287	20.733	24.857	29.351	33.578	37.153	41.631	- *Operating Expenses*
- Pendapatan Operasional	46.864	52.973	60.078	53.896	59.337	65.429	5.283	10.368	15.832	21.233	26.919	32.239	37.847	43.478	48.384	54.396	- *Operating Income*
NIM (%)	**7,04**	**6,65**	**6,66**	**6,42**	**6,37**	**6,42**	**5,93**	**5,93**	**6,06**	**6,02**	**6,10**	**6,13**	**6,20**	**6,26**	**6,28**	**6,32**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	27.891	29.593	32.707	35.592	35.551	35.786	33.117	33.283	34.557	34.857	35.518	35.784	36.176	36.455	36.150	36.621	- *Interest income net*
- Rata-rata total aset produktif	396.439	444.769	491.269	554.339	558.155	557.558	558.512	561.122	570.475	579.127	582.501	583.570	583.144	582.431	575.680	579.098	- *Average total earning assets*
LDR (%)	**92,34**	**89,73**	**92,19**	**72,73**	**74,93**	**87,62**	**80,78**	**79,91**	**77,63**	**75,72**	**77,74**	**79,60**	**81,87**	**83,52**	**81,25**	**78,04**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	265.661	301.456	328.759	372.550	376.289	377.525	370.064	372.049	377.918	381.148	386.344	387.988	390.843	394.769	394.050	393.721	- *Total Credit to third party*
- Total Dana Pihak Ketiga	287.709	335.957	356.600	512.229	502.164	430.890	458.122	465.611	486.828	503.383	496.956	487.413	477.394	472.656	484.985	504.522	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**18,19**	**18,38**	**15,72**	**24,65**	**22,56**	**20,14**	**19,61**	**19,22**	**21,20**	**21,65**	**20,35**	**20,59**	**18,61**	**18,14**	**19,26**	**19,83**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	63.091	72.996	63.680	141.965	127.408	105.716	102.195	99.926	116.998	121.826	112.136	111.996	98.528	95.316	104.868	112.986	- *Primary Liquid Asset*
- Aset Likuid Sekunder	7.858	8.015	11.086	13.688	13.155	11.512	13.033	13.792	13.346	14.841	15.216	15.266	14.791	14.644	14.514	13.745	- *Secondary Liquid assets*
- Total Aset	389.964	440.691	475.696	631.404	623.028	582.113	587.523	591.558	614.855	631.119	625.823	618.146	608.944	606.204	619.704	639.050	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017			2018										*Items*
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**19,86**	**19,14**	**20,39**	**21,84**	**21,68**	**21,71**	**21,83**	**22,08**	**21,56**	**21,20**	**20,59**	**19,99**	**22,01**	**21,71**	**21,27**	**21,15**	***Capital Adequacy Ratio (%)***
- Modal	43.832	47.767	53.463	56.847	57.231	57.210	57.342	57.970	58.131	58.216	58.109	58.024	61.427	61.382	62.829	63.265	- *Capital*
- ATMR	220.744	249.533	262.156	260.258	264.003	263.521	262.715	262.581	269.586	274.664	282.157	290.326	279.076	282.758	295.362	299.155	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,78**	**16,44**	**16,01**	**17,79**	**17,69**	**17,71**	**17,87**	**18,05**	**17,61**	**17,25**	**16,75**	**16,13**	**17,98**	**17,66**	**16,87**	**16,71**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	37.034	41.030	41.968	46.294	46.696	46.658	46.941	47.396	47.466	47.392	47.248	46.844	50.183	49.943	49.827	49.991	- *Core Capital (Tier I)*
- ATMR	220.744	249.533	262.156	260.258	264.003	263.521	262.715	262.581	269.586	274.664	282.157	290.326	279.076	282.758	295.362	299.155	- *Risk Weighted Assets*
ROA (%)	**2,39**	**2,11**	**1,01**	**1,51**	**1,55**	**1,43**	**2,07**	**2,46**	**1,92**	**1,81**	**1,54**	**1,30**	**1,29**	**1,18**	**1,21**	**1,24**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	5.922	6.171	3.453	4.813	4.962	4.583	6.922	8.313	6.575	6.233	5.357	4.551	4.594	4.215	4.373	4.522	- *Profit*
- Rata-rata total aset	247.500	292.029	341.931	318.523	319.424	320.332	334.976	337.435	341.944	344.877	347.032	351.212	355.575	358.504	362.146	365.574	- *Average total assets*
BOPO (%)	**79,23**	**78,49**	**87,55**	**83,77**	**82,90**	**85,02**	**82,92**	**84,63**	**88,34**	**87,19**	**89,55**	**90,68**	**90,20**	**90,65**	**90,79**	**90,43**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	20.899	24.353	28.741	22.856	24.306	28.789	3.138	5.561	9.005	11.957	15.043	18.423	21.117	24.463	27.624	30.568	- *Operating Expenses*
- Pendapatan Operasional	26.378	31.028	32.828	27.284	29.318	33.861	3.784	6.571	10.194	13.713	16.799	20.316	23.411	26.987	30.426	33.804	- *Operating Income*
NIM (%)	**3,00**	**2,40**	**3,38**	**3,80**	**3,63**	**3,69**	**3,34**	**3,29**	**3,35**	**3,25**	**3,27**	**3,26**	**3,25**	**3,25**	**3,24**	**3,25**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	8.568	10.478	11.290	11.899	11.371	11.598	10.922	10.812	11.161	10.936	11.056	11.157	11.254	11.377	11.448	11.583	- *Interest income net*
- Rata-rata total aset produktif	285.548	437.111	333.773	312.765	313.601	314.498	327.479	329.096	333.030	336.088	338.260	342.283	346.738	349.669	353.310	356.836	- *Average total earning assets*
LDR (%)	**122,20**	**123,61**	**132,77**	**122,72**	**129,50**	**129,02**	**129,40**	**126,67**	**125,64**	**132,52**	**132,80**	**135,55**	**126,80**	**134,73**	**136,64**	**134,83**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	199.872	221.383	230.993	221.671	226.363	224.628	222.630	224.517	232.029	237.225	242.736	249.359	244.086	253.675	263.692	265.623	- *Total Credit to third party*
- Total Dana Pihak Ketiga	163.557	179.104	173.985	180.635	174.793	174.099	172.054	177.245	184.670	179.006	182.788	183.967	192.499	188.285	192.983	197.010	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**13,79**	**13,33**	**15,92**	**16,84**	**14,37**	**15,41**	**17,41**	**17,24**	**17,18**	**16,50**	**15,96**	**16,21**	**18,81**	**15,44**	**15,36**	**16,19**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	36.402	34.099	44.406	41.789	33.946	37.445	41.357	43.224	47.034	47.284	47.769	50.716	59.430	45.847	47.896	53.214	- *Primary Liquid Asset*
- Aset Likuid Sekunder	3.299	8.572	10.346	13.711	13.237	13.468	16.976	15.386	13.255	11.064	8.983	9.620	12.369	12.686	12.194	10.954	- *Secondary Liquid assets*
- Total Aset	287.902	320.067	343.845	329.601	328.439	330.320	334.976	339.894	350.963	353.677	355.653	372.112	381.750	379.007	391.284	396.430	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017			2018										*Items*
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**34,46**	**44,81**	**46,46**	**52,97**	**51,89**	**53,09**	**56,39**	**54,18**	**54,95**	**46,78**	**51,46**	**50,17**	**50,19**	**53,22**	**49,28**	**50,08**	***Capital Adequacy Ratio (%)***
- Modal	106.216	151.336	164.452	165.489	165.630	165.478	164.492	168.255	169.128	165.884	170.466	174.842	175.949	178.203	180.859	184.177	- *Capital*
- ATMR	308.209	337.709	353.957	312.405	319.193	311.700	291.720	310.564	307.781	354.608	331.280	348.496	350.574	334.866	367.001	367.756	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**33,49**	**44,03**	**46,93**	**52,09**	**51,03**	**52,20**	**55,47**	**53,29**	**54,04**	**45,97**	**50,60**	**49,28**	**49,31**	**52,29**	**48,41**	**49,19**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	103.220	148.681	166.105	162.725	162.887	162.719	161.820	165.499	166.331	163.010	167.622	171.743	172.884	175.091	177.672	180.904	- *Core Capital (Tier I)*
- ATMR	308.209	337.709	353.957	312.405	319.193	311.700	291.720	310.564	307.781	354.608	331.280	348.496	350.574	334.866	367.001	367.756	- *Risk Weighted Assets*
ROA (%)	**2,92**	**3,08**	**1,68**	**2,76**	**2,72**	**2,63**	**3,09**	**2,80**	**2,95**	**2,74**	**2,37**	**2,23**	**2,32**	**2,39**	**2,40**	**2,52**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	10.003	12.626	8.140	11.810	11.605	11.169	12.779	11.651	12.326	11.564	10.073	9.579	9.995	10.378	10.483	11.079	- *Profit*
- Rata-rata total aset	342.766	410.520	483.597	427.622	426.025	424.805	413.704	415.769	417.850	422.086	424.198	429.327	430.854	434.000	436.745	439.896	- *Average total assets*
BOPO (%)	**83,06**	**79,30**	**92,69**	**89,37**	**89,49**	**89,94**	**91,81**	**89,88**	**88,74**	**89,27**	**89,97**	**91,24**	**90,92**	**90,70**	**90,37**	**89,57**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	43.697	44.727	95.307	77.333	84.525	93.107	11.075	16.470	23.138	30.383	35.068	45.819	54.255	62.705	68.690	73.940	- *Operating Expenses*
- Pendapatan Operasional	52.606	56.405	102.827	86.530	94.453	103.524	12.063	18.326	26.074	34.034	38.977	50.220	59.676	69.133	76.005	82.553	- *Operating Income*
NIM (%)	**2,65**	**2,12**	**3,59**	**3,75**	**3,74**	**3,72**	**3,55**	**3,31**	**3,38**	**3,43**	**3,52**	**3,51**	**3,57**	**3,60**	**3,60**	**3,65**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	11.104	14.814	16.626	15.470	15.374	15.240	14.080	13.181	13.528	13.860	14.293	14.428	14.677	14.883	14.964	15.288	- *Interest income net*
- Rata-rata total aset produktif	419.302	700.125	463.317	412.175	410.591	409.364	396.764	398.047	399.864	403.625	405.506	410.516	411.474	413.545	415.949	418.991	- *Average total earning assets*
LDR (%)	**130,05**	**140,04**	**131,49**	**124,55**	**123,76**	**122,33**	**119,49**	**127,32**	**123,30**	**120,66**	**123,68**	**125,05**	**133,06**	**131,94**	**132,23**	**130,14**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	225.500	244.031	249.952	201.577	199.905	200.414	194.115	204.737	204.198	205.740	212.915	230.401	229.250	233.229	239.133	241.094	- *Total Credit to third party*
- Total Dana Pihak Ketiga	173.395	174.261	190.098	161.839	161.528	163.832	162.453	160.799	165.611	170.506	172.153	184.242	172.288	176.772	180.853	185.264	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**19,88**	**19,89**	**25,21**	**31,72**	**32,11**	**32,17**	**32,93**	**31,41**	**31,99**	**32,31**	**32,31**	**30,53**	**28,12**	**27,34**	**27,51**	**27,88**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	55.132	54.969	80.725	90.701	88.727	90.174	97.052	89.368	96.628	104.905	108.595	106.998	90.902	89.548	88.574	92.188	- *Primary Liquid Asset*
- Aset Likuid Sekunder	22.464	31.089	38.590	40.992	42.947	42.181	39.170	41.868	38.382	35.590	31.183	31.918	32.840	35.118	37.625	38.372	- *Secondary Liquid assets*
- Total Aset	390.415	432.582	473.336	415.136	410.059	411.376	413.704	417.833	422.011	434.794	432.647	454.973	440.019	456.021	458.704	468.258	- *Total Assets*

Ket: Data tidak termasuk BUS

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

Kelompok Bank	2013	2014	2015	2016	2017			2018										Group of Bank
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
- Bank Persero	1.758.873	2.076.605	2.313.316	2.666.516	2.781.237	2.827.346	2.986.617	2.883.386	2.895.352	2.923.580	2.912.388	3.001.860	3.055.005	3.026.318	3.068.242	3.130.413	3.178.337	- *State Owned Banks*
- BUSN Devisa	1.962.539	2.200.142	2.363.516	2.672.238	2.917.177	2.923.151	2.964.855	2.976.478	3.012.262	3.005.468	3.011.529	3.013.683	3.032.543	3.020.937	3.019.126	3.038.886	3.066.900	- *Foreign Exchange Commercial Banks*
- BUSN Non Devisa	162.457	186.817	193.149	73.684	84.903	86.056	88.231	87.887	88.810	90.302	90.145	92.245	93.072	93.177	93.222	95.316	95.474	- *Non-Foreign Exchange Commercial Banks*
- BPD	389.964	440.691	475.696	529.746	654.272	645.973	604.820	608.503	612.853	636.179	652.487	649.190	642.122	632.090	627.912	653.610	671.765	- *Regional Development Banks*
- Bank Campuran	290.219	278.312	313.570	319.328	331.049	329.766	331.734	336.369	341.335	352.351	354.958	356.646	372.828	382.450	379.667	391.944	397.095	- *Joint Venture Banks*
- Bank Asing	390.415	432.582	473.336	468.286	415.136	410.059	411.376	413.704	417.833	422.011	434.794	432.647	454.973	440.019	456.021	458.704	468.258	- *Foreign Owned Banks*
Total	**4.954.467**	**5.615.150**	**6.132.583**	**6.729.799**	**7.183.773**	**7.222.351**	**7.387.634**	**7.306.328**	**7.368.446**	**7.429.891**	**7.456.300**	**7.546.271**	**7.650.542**	**7.594.991**	**7.644.190**	**7.768.873**	**7.877.830**	***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 2013				Desember 2014				Desember 2015				Desember 2016				Oktober 2017				Desember 2017				Oktober 2018				*Group of Bank*
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
Bank Persero	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	*State Owned Banks*
BUSN Devisa	1	15	8	12	1	16	9	12	0	15	12	12	0	13	15	14	0	11	15	16	0	11	15	16	0	10	16	16	*Foreign Exchange Commercial Banks*
BUSN Non Devisa	8	18	2	1	5	21	2	1	5	19	2	1	4	17	0	0	4	16	1	0	4	16	1	0	3	16	2	0	*Non-Foreign Exchange Commercial Banks*
BPD	0	14	11	1	0	10	15	1	0	10	15	1	0	11	14	2	0	8	15	4	0	9	14	4	0	8	16	3	*Regional Development Banks*
Bank Campuran	0	7	7	1	0	4	7	1	0	2	8	2	0	2	8	2	0	2	8	2	0	2	8	2	1	1	7	3	*Joint Venture Banks*
Bank Asing	0	2	4	4	0	2	4	4	0	2	4	4	1	1	4	4	0	1	5	3	0	1	5	3	0	1	5	3	*Foreign Owned Banks*
Total	**9**	**56**	**32**	**23**	**6**	**53**	**37**	**23**	**5**	**48**	**41**	**24**	**5**	**44**	**41**	**26**	**4**	**38**	**44**	**29**	**4**	**39**	**43**	**29**	**4**	**36**	**46**	**29**	***Total***

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**4.115.372**	**4.531.435**	**5.002.520**	**5.518.889**	**6.004.356**	**6.034.315**	**6.128.486**	**6.094.388**	**6.203.110**	**6.289.816**	**6.279.620**	**6.291.559**	**6.380.741**	**6.371.903**	**6.439.727**	**6.551.890**	**6.651.733**	***Earning Assets***
a. Lancar	3.929.648	4.308.971	4.719.729	5.209.001	5.655.331	5.685.239	5.799.860	5.732.291	5.809.952	5.912.417	5.900.725	5.915.108	5.986.304	5.989.839	6.044.410	6.162.699	6.273.022	*a. Current*
b. DPK	124.978	143.405	183.815	184.315	218.304	221.226	209.715	233.719	263.272	250.418	249.400	244.510	263.662	248.195	259.998	255.293	243.467	*b. Special Mention*
c. Kurang Lancar	9.481	12.864	18.446	26.195	24.534	20.674	20.855	26.427	22.449	18.970	21.825	23.048	19.587	22.489	22.339	21.679	22.454	*c. Sub-Standard*
d. Diragukan	9.132	14.395	12.754	14.853	15.169	17.192	16.540	18.293	22.655	23.458	19.957	20.294	21.453	19.137	20.981	20.291	17.594	*d. Doubtful*
e. Macet	42.131	51.799	67.775	84.525	91.018	89.984	81.516	83.658	84.782	84.553	87.713	88.599	89.735	92.243	91.999	91.928	95.196	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**1.331.086**	**1.441.570**	**1.586.820**	**1.677.733**	**1.816.401**	**1.823.355**	**1.825.924**	**1.850.531**	**1.869.441**	**1.851.124**	**1.892.914**	**1.876.115**	**1.866.574**	**1.888.023**	**1.977.575**	**1.975.348**	**2.013.881**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	1.308.578	1.422.274	1.560.089	1.651.573	1.786.427	1.797.847	1.800.549	1.823.811	1.839.911	1.820.348	1.863.208	1.844.990	1.835.211	1.855.490	1.946.874	1.944.194	1.983.873	*a. Current*
b. DPK	21.134	16.207	23.182	22.682	26.744	22.795	22.483	23.493	26.469	27.616	26.681	28.222	28.047	28.784	27.640	27.740	27.072	*b. Special Mention*
c. Kurang Lancar	404	1.986	1.731	1.648	1.853	1.474	1.553	1.717	1.562	1.357	1.464	1.425	1.662	2.338	1.542	1.666	1.373	*c. Sub-Standard*
d. Diragukan	270	402	248	1.003	426	288	383	290	369	646	447	344	365	284	423	282	276	*d. Doubtful*
e. Macet	699	701	1.570	827	951	951	956	1.219	1.130	1.155	1.114	1.133	1.288	1.128	1.098	1.465	1.288	*e. Lost*
Non Performing Earning Aset (Nominal)	**68.947**	**82.148**	**102.525**	**129.051**	**133.951**	**130.563**	**121.803**	**131.605**	**132.948**	**130.140**	**132.519**	**134.843**	**134.090**	**137.618**	**138.381**	**137.310**	**138.180**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**26.968**	**32.192**	**34.200**	**36.220**	**37.041**	**40.330**	**43.987**	**42.810**	**41.676**	**45.546**	**49.073**	**51.185**	**54.632**	**54.692**	**52.011**	**54.953**	**56.421**	***Interbank Loans***
a. Lancar	26.859	32.089	34.099	36.106	36.921	40.221	43.873	42.704	41.566	45.329	48.966	51.086	54.537	54.538	51.906	54.836	56.318	*a. Current*
b. DPK	7	11	16	19	12	5	14	4	8	122	7	1	1	59	9	21	8	*b. Special Mention*
c. Kurang Lancar	1	9	-	-	2	-	-	0	-	-	-	0	-	0	-	-	-	*c. Sub-Standard*
d. Diragukan	-	0	-	-	0	0	-	-	0	0	-	-	-	-	0	0	-	*d. Doubtful*
e. Macet	101	84	85	94	106	104	100	101	102	95	99	97	93	95	95	96	95	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**102**	**93**	**85**	**94**	**106**	**104**	**100**	**101**	**102**	**95**	**99**	**97**	**93**	**95**	**96**	**96**	**95**	***Interbank Non Performing Loan (Nominal)***

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

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

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**1.511.620**	**1.719.355**	**1.960.362**	**2.235.880**	**2.380.213**	**2.459.167**	**2.578.753**	**2.508.788**	**2.541.155**	**2.581.053**	**2.576.778**	**2.627.440**	**2.669.405**	**2.666.006**	**2.693.992**	**2.778.313**	**2.823.262**	***Earning Assets***
a. Lancar	1.423.606	1.618.156	1.846.369	2.108.233	2.226.145	2.306.965	2.437.437	2.347.949	2.367.086	2.420.749	2.412.833	2.465.705	2.501.675	2.504.107	2.529.891	2.611.533	2.658.101	*a. Current*
b. DPK	64.199	73.414	75.823	74.946	96.055	97.552	89.621	104.257	117.099	104.206	107.909	104.631	111.064	105.447	106.747	108.795	106.058	*b. Special Mention*
c. Kurang Lancar	2.499	3.258	7.963	14.490	14.852	10.978	11.307	14.180	12.654	11.293	12.689	12.776	11.551	11.726	11.937	11.711	12.881	*c. Sub-Standard*
d. Diragukan	2.874	4.699	4.584	5.209	8.884	6.831	7.072	10.279	12.548	13.212	10.514	10.449	10.887	9.155	10.991	11.087	8.523	*d. Doubtful*
e. Macet	18.441	19.829	25.624	33.002	34.277	36.841	33.316	32.125	31.767	31.593	32.834	33.879	34.227	35.571	34.426	35.189	37.699	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**359.504**	**398.351**	**463.182**	**510.689**	**514.592**	**535.472**	**545.767**	**552.044**	**559.764**	**538.114**	**564.863**	**545.933**	**539.837**	**545.036**	**583.572**	**590.390**	**604.113**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	352.102	391.594	455.919	504.079	508.103	529.605	539.307	544.978	551.397	530.072	557.126	537.772	531.219	536.173	575.641	581.941	595.877	*a. Current*
b. DPK	6.828	6.187	6.553	5.326	5.766	5.307	5.991	6.487	7.745	7.415	7.188	7.584	7.810	8.316	7.363	7.708	7.417	*b. Special Mention*
c. Kurang Lancar	46	66	198	209	431	230	142	221	231	219	178	178	212	135	136	310	335	*c. Sub-Standard*
d. Diragukan	57	70	81	810	104	123	91	98	124	205	159	100	135	127	158	159	144	*d. Doubtful*
e. Macet	471	434	431	265	188	207	237	261	268	202	213	298	461	285	275	273	340	*e. Loss*
Non Performing Earning Aset (Nominal)	**31.217**	**28.355**	**38.881**	**53.985**	**58.735**	**55.210**	**52.164**	**57.162**	**57.592**	**56.725**	**56.586**	**57.681**	**57.473**	**57.000**	**57.922**	**58.728**	**59.922**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**5.705**	**4.854**	**5.591**	**5.417**	**5.382**	**5.067**	**5.379**	**4.924**	**4.319**	**4.497**	**5.011**	**5.298**	**7.413**	**7.090**	**7.349**	**7.196**	**5.911**	***Interbank Loans***
a. Lancar	5.607	4.774	5.520	5.342	5.302	4.990	5.304	4.844	4.242	4.419	4.933	5.222	7.335	7.012	7.270	7.116	5.832	*a. Current*
b. DPK	0	8	0	0	0	0	0	3	0	0	0	0	0	-	-	1	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	0	-	-	-	-	-	0	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0	0	-	*d. Doubtful*
e. Macet	98	72	71	74	80	77	75	76	77	77	77	76	77	78	79	79	79	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**98**	**72**	**71**	**74**	**80**	**77**	**75**	**77**	**77**	**78**	**77**	**76**	**77**	**78**	**79**	**80**	**79**	***Interbank Non Performing Loan (Nominal)***

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

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

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**1.557.562**	**1.713.244**	**1.835.674**	**2.139.165**	**2.302.368**	**2.371.538**	**2.384.379**	**2.409.090**	**2.450.566**	**2.449.523**	**2.433.768**	**2.412.044**	**2.428.136**	**2.432.630**	**2.455.513**	**2.455.438**	**2.489.162**	***Earning Assets***
a. Lancar	1.499.030	1.636.540	1.726.573	2.011.962	2.158.231	2.227.622	2.247.121	2.263.097	2.286.299	2.286.909	2.273.011	2.251.668	2.258.174	2.267.373	2.279.369	2.290.918	2.332.776	*a. Current*
b. DPK	37.211	46.023	73.507	76.417	90.987	92.225	90.308	95.722	112.842	112.975	109.001	107.503	118.779	111.624	121.614	111.682	102.838	*b. Special Mention*
c. Kurang Lancar	4.009	5.171	4.597	8.977	10.386	7.243	7.211	9.158	6.948	5.073	6.207	7.426	4.709	7.370	7.342	7.420	7.016	*c. Sub-Standard*
d. Diragukan	2.698	6.514	5.549	7.614	7.157	8.385	7.502	6.108	7.521	7.742	7.326	7.651	8.256	6.747	6.724	6.092	6.997	*d. Doubtful*
e. Macet	14.614	18.996	25.447	34.195	35.607	36.063	32.237	35.006	36.956	36.824	38.223	37.796	38.219	39.515	40.464	39.327	39.535	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**483.630**	**519.087**	**544.346**	**594.287**	**733.610**	**743.952**	**728.017**	**746.911**	**746.363**	**758.978**	**766.101**	**767.029**	**753.914**	**760.719**	**783.978**	**776.690**	**789.019**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	480.305	515.068	537.916	590.625	727.161	737.981	722.750	741.146	739.938	751.865	759.492	759.873	746.050	754.193	777.618	770.503	783.850	*a. Current*
b. DPK	3.181	3.715	5.638	3.354	6.065	5.251	4.520	4.860	5.786	6.302	5.971	6.541	7.248	5.922	5.742	5.367	4.586	*b. Special Mention*
c. Kurang Lancar	37	90	98	61	180	388	358	368	246	132	144	141	147	198	210	175	174	*c. Sub-Standard*
d. Diragukan	50	105	98	82	138	142	256	166	146	341	185	176	162	102	98	90	102	*d. Doubtful*
e. Macet	57	108	596	165	65	190	134	370	248	339	308	298	306	304	309	556	306	*e. Loss*
Non Performing Earning Aset (Nominal)	**21.465**	**30.984**	**36.386**	**51.094**	**53.534**	**52.410**	**47.697**	**51.176**	**52.065**	**50.451**	**52.394**	**53.488**	**51.799**	**54.236**	**55.148**	**53.660**	**54.131**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**10.250**	**10.550**	**12.715**	**16.514**	**20.337**	**21.827**	**23.628**	**24.190**	**23.448**	**25.603**	**28.456**	**30.246**	**31.234**	**30.765**	**28.223**	**30.778**	**33.305**	***Interbank Loans***
a. Lancar	10.243	10.532	12.695	16.492	20.322	21.811	23.605	24.180	23.438	25.482	28.445	30.240	31.234	30.728	28.214	30.758	33.297	*a. Current*
b. DPK	5	-	16	12	4	5	13	1	1	119	4	0	-	37	9	19	8	*b. Special Mention*
c. Kurang Lancar	-	7	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	0	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	1	11	5	9	7	11	9	9	9	1	6	6	0	0	0	0	0	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**1**	**18**	**5**	**9**	**11**	**11**	**9**	**9**	**9**	**1**	**6**	**6**	**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 Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.
- Sejak periode April 2013 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit* , *standby letter of credit* , fasilitas kredit yang belum ditarik, dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka *Non Performing Earning Asset* adalah total dari *non performing asset* pada neraca dan non performing earning aset pada TRA.
- Terdapat koreksi pada periode Oktober 2012 s.d. Januari 2014, yaitu berdasarkan PBI No.14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum maka angka pada Aset Produktif Transaksi Rekening Administratif (TRA) telah mencakup TRA yang bersifat committed (yang tidak memenuhi kriteria sebagai uncommitted) dan uncommitted (pemberian fasilitas yang dalam perjanjiannya memuat klausula bahwa Bank dapat membatalkan atau tidak memenuhi fasilitas karena kondisi atau alasan tertentu)
- Sejak periode Februari 2014 angka pada TRA adalah kewajiban komitmen dan kontijensi yang antara lain meliputi penerbitan jaminan *letter of credit* , *standby letter of credit* , fasilitas kredit yang belum ditarik (*committed* dan *uncommitted*), dan/atau kewajiban komitmen dan kontijensi lain, sehingga angka Non Performing *Earning Asset* adalah total dari *non performing asset* pada neraca dan *non performing earning asset* pada TRA.

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

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**106.351**	**110.115**	**122.537**	**39.021**	**45.235**	**47.174**	**47.892**	**48.810**	**50.033**	**51.541**	**52.342**	**53.283**	**53.275**	**53.399**	**53.994**	**55.061**	**55.150**	***Earning Assets***
a. Lancar	102.965	104.585	115.522	36.581	41.904	43.311	44.904	45.466	46.445	47.864	48.418	49.313	49.224	49.511	50.030	51.320	51.053	*a. Current*
b. DPK	2.276	3.796	5.332	1.777	2.315	2.882	2.028	2.312	2.551	2.634	2.785	2.766	2.780	2.598	2.665	2.410	2.768	*b. Special Mention*
c. Kurang Lancar	226	331	418	129	206	189	162	129	127	92	148	174	191	152	158	171	168	*c. Sub-Standard*
d. Diragukan	235	590	396	95	180	118	158	202	217	224	208	215	269	269	252	245	248	*d. Doubtful*
e. Macet	649	813	869	439	629	674	640	701	694	727	784	816	810	869	888	914	913	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**4.500**	**7.715**	**9.387**	**2.926**	**3.412**	**3.591**	**3.333**	**3.438**	**3.380**	**3.151**	**3.142**	**3.080**	**3.010**	**3.262**	**3.340**	**3.327**	**3.368**	***Earning Assets - Account Administrative Tran sactions [1)]***
a. Lancar	4.492	7.699	9.344	2.909	3.398	3.539	3.271	3.338	3.319	3.094	3.078	3.028	2.956	3.211	3.288	3.272	3.313	*a. Current*
b. DPK	7	14	40	15	9	48	58	96	56	52	14	3	7	5	6	9	9	*b. Special Mention*
c. Kurang Lancar	0	-	0	0	3	0	0	0	-	-	45	0	0	0	0	0	0	*c. Sub-Standard*
d. Diragukan	0	1	0	0	0	0	0	0	0	0	0	45	45	0	0	0	0	*d. Doubtful*
e. Macet	1	1	2	2	1	4	4	5	5	5	5	5	1	46	46	46	47	*e. Loss*
Non Performing Earning Aset (Nominal)	**1.111**	**1.736**	**1.685**	**665**	**1.020**	**984**	**965**	**1.036**	**1.042**	**1.048**	**1.190**	**1.255**	**1.317**	**1.337**	**1.345**	**1.377**	**1.375**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**1.072**	**944**	**1.025**	**783**	**931**	**830**	**813**	**776**	**735**	**703**	**786**	**865**	**849**	**832**	**798**	**775**	**762**	***Interbank Loans***
a. Lancar	1.070	939	1.021	779	926	828	811	774	733	701	784	863	847	831	797	774	760	*a. Current*
b. DPK	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	1	4	4	4	2	2	2	2	2	2	2	2	2	1	1	1	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**3**	**4**	**4**	**4**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**2**	**1**	**1**	**1**	***Interbank Non Performing Loan (Nominal)***

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

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

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**334.497**	**367.146**	**406.618**	**412.277**	**488.255**	**507.012**	**472.111**	**488.958**	**502.860**	**530.498**	**535.511**	**534.100**	**527.034**	**526.867**	**524.676**	**533.719**	**548.149**	***Earning Assets***
a. Lancar	321.098	349.383	384.059	389.621	461.927	480.027	447.540	459.924	475.459	503.944	509.094	507.914	499.665	500.696	498.955	507.320	522.609	*a. Current*
b. DPK	5.762	7.103	10.210	10.769	12.953	13.483	11.843	15.750	14.405	13.554	13.106	12.772	13.883	12.523	12.413	13.621	13.160	*b. Special Mention*
c. Kurang Lancar	1.052	785	832	804	955	987	724	1.147	986	916	1.119	1.031	900	966	865	838	961	*c. Sub-Standard*
d. Diragukan	987	1.378	974	739	1.266	1.035	1.046	931	1.147	1.129	1.082	1.022	1.027	1.031	959	912	768	*d. Doubtful*
e. Macet	5.598	8.497	10.542	10.344	11.153	11.480	10.959	11.207	10.862	10.955	11.111	11.361	11.559	11.650	11.484	11.027	10.651	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**31.877**	**28.145**	**28.600**	**24.212**	**30.791**	**31.608**	**31.073**	**28.267**	**27.099**	**26.325**	**28.123**	**28.423**	**26.933**	**30.131**	**30.965**	**30.562**	**31.179**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	31.601	27.796	28.021	23.649	30.203	31.055	30.518	27.669	26.445	25.689	27.465	27.822	26.365	28.685	30.483	30.068	30.680	*a. Current*
b. DPK	130	179	312	321	161	118	109	141	164	145	153	206	199	222	140	134	144	*b. Special Mention*
c. Kurang Lancar	3	4	13	7	6	11	1	32	9	4	15	5	3	881	18	12	12	*c. Sub-Standard*
d. Diragukan	26	26	2	4	35	2	11	1	31	40	89	7	7	5	7	12	16	*d. Doubtful*
e. Macet	118	140	252	231	387	422	434	423	450	447	401	383	359	338	317	336	327	*e. Loss*
Non Performing Earning Aset (Nominal)	**7.784**	**10.829**	**12.615**	**12.129**	**13.802**	**13.937**	**13.175**	**13.741**	**13.486**	**13.491**	**13.816**	**13.810**	**13.855**	**14.871**	**13.650**	**13.137**	**12.735**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**709**	**970**	**983**	**1.468**	**1.892**	**2.000**	**3.067**	**2.326**	**2.311**	**2.100**	**2.053**	**2.383**	**2.235**	**2.187**	**2.167**	**2.278**	**2.234**	***Interbank Loans***
a. Lancar	708	970	979	1.455	1.872	1.986	3.053	2.312	2.290	2.083	2.036	2.368	2.220	2.172	2.152	2.262	2.220	*a. Current*
b. DPK	-	0	0	7	6	-	-	-	7	2	3	1	1	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	0	4	6	14	14	15	15	15	15	15	15	15	15	15	15	15	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**1**	**0**	**4**	**6**	**14**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	**15**	***Interbank Non Performing Loan (Nominal)***

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

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

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**255.735**	**235.747**	**272.592**	**283.059**	**281.487**	**295.988**	**293.571**	**293.546**	**298.955**	**312.016**	**312.775**	**311.551**	**320.511**	**325.952**	**332.180**	**344.125**	**344.987**	***Earning Assets***
a. Lancar	246.183	225.126	258.717	268.848	270.075	285.062	282.493	281.707	286.351	298.962	299.841	299.023	307.192	313.628	319.139	330.498	331.503	*a. Current*
b. DPK	7.097	6.827	8.033	9.335	6.958	6.879	7.393	8.090	8.740	9.270	9.096	8.670	9.076	8.043	8.765	9.083	9.013	*b. Special Mention*
c. Kurang Lancar	376	982	2.039	786	603	512	513	495	643	555	603	749	906	913	688	820	706	*c. Sub-Standard*
d. Diragukan	983	1.401	903	368	725	463	372	385	476	474	555	465	518	890	1.032	663	559	*d. Doubtful*
e. Macet	1.097	1.411	2.900	3.722	3.126	3.072	2.800	2.869	2.745	2.756	2.680	2.643	2.820	2.477	2.557	3.061	3.207	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**156.794**	**149.283**	**189.653**	**200.708**	**211.659**	**226.133**	**230.884**	**232.930**	**238.598**	**232.316**	**236.407**	**234.397**	**241.003**	**241.271**	**251.872**	**254.999**	**266.788**	***Earning Assets - Account Administrative Transactions***
a. Lancar	154.721	147.626	186.746	197.370	208.177	222.895	226.735	228.346	233.390	226.929	230.655	228.617	235.570	235.967	246.207	249.265	260.873	*a. Current*
b. DPK	1.929	1.563	2.710	3.007	3.116	2.949	3.826	4.345	4.859	5.025	5.336	5.338	4.906	4.809	5.079	5.203	5.329	*b. Special Mention*
c. Kurang Lancar	58	56	134	218	214	178	193	96	203	219	294	315	387	328	313	292	340	*c. Sub-Standard*
d. Diragukan	64	18	27	0	1	0	0	6	7	2	0	0	3	34	144	7	1	*d. Doubtful*
e. Macet	22	20	36	113	151	111	129	138	139	141	122	127	138	132	129	232	244	*e. Loss*
Non Performing Earning Aset (Nominal)	**2.601**	**3.888**	**6.038**	**5.208**	**4.820**	**4.336**	**4.008**	**3.989**	**4.213**	**4.147**	**4.254**	**4.300**	**4.771**	**4.775**	**4.862**	**5.075**	**5.057**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**152**	**388**	**435**	**153**	**142**	**30**	**28**	**28**	**23**	**23**	**24**	**23**	**22**	**21**	**462**	**467**	**476**	***Interbank Loans***
a. Lancar	152	388	435	153	142	30	28	28	23	23	24	23	22	21	462	467	476	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**-**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

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

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

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset Produktif Neraca	**349.606**	**371.321**	**404.737**	**409.487**	**349.033**	**353.436**	**351.779**	**345.196**	**359.540**	**365.185**	**368.444**	**353.141**	**382.381**	**367.049**	**379.372**	**385.234**	**391.024**	***Earning Assets***
a. Lancar	336.766	360.433	388.489	393.756	336.373	342.252	340.364	334.148	348.310	353.990	357.529	341.486	370.374	354.523	367.025	371.111	376.980	*a. Current*
b. DPK	8.434	7.201	10.910	11.072	8.905	8.204	8.522	7.588	7.635	7.778	7.503	8.169	8.081	7.959	7.795	9.703	9.630	*b. Special Mention*
c. Kurang Lancar	1.319	1.648	2.597	1.009	1.076	766	939	1.319	1.090	1.041	1.059	892	1.330	1.362	1.350	718	723	*c. Sub-Standard*
d. Diragukan	1.354	668	348	828	521	359	390	389	746	678	273	492	496	1.044	1.022	1.293	499	*d. Doubtful*
e. Macet	1.732	1.371	2.393	2.823	2.159	1.855	1.564	1.751	1.758	1.698	2.081	2.103	2.100	2.161	2.180	2.410	3.191	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**294.780**	**302.064**	**351.652**	**344.910**	**271.916**	**282.599**	**286.849**	**286.941**	**294.236**	**292.240**	**294.277**	**297.252**	**301.877**	**307.604**	**323.849**	**319.379**	**319.414**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	285.358	295.096	342.143	332.941	260.707	272.771	277.968	278.335	285.422	282.700	285.392	287.878	293.050	297.261	313.638	309.147	309.280	*a. Current*
b. DPK	9.059	5.380	7.928	10.659	10.543	9.123	7.980	7.565	7.860	8.678	8.018	8.551	7.878	9.511	9.309	9.319	9.588	*b. Special Mention*
c. Kurang Lancar	259	1.432	1.288	1.154	631	667	859	1.001	873	783	788	786	913	795	865	877	511	*c. Sub-Standard*
d. Diragukan	72	136	40	106	22	21	25	20	62	58	13	15	13	15	16	14	12	*d. Doubtful*
e. Macet	31	19	253	51	13	18	18	21	20	21	66	22	22	22	21	22	23	*e. Loss*
Non Performing Earning Aset (Nominal)	**4.768**	**5.274**	**6.919**	**5.971**	**4.421**	**3.686**	**3.794**	**4.500**	**4.549**	**4.279**	**4.279**	**4.309**	**4.874**	**5.400**	**5.454**	**5.333**	**4.959**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**9.077**	**14.360**	**13.450**	**11.885**	**9.852**	**10.577**	**11.073**	**10.567**	**10.841**	**12.621**	**12.745**	**12.370**	**12.879**	**12.774**	**13.011**	**13.458**	**13.733**	***Interbank Loans***
a. Lancar	9.077	14.360	13.450	11.885	9.852	10.577	11.073	10.567	10.841	12.621	12.745	12.370	12.879	12.752	13.011	13.458	13.733	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	22	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

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

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

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**846.781**	**23,11**	**889.586**	**21,62**	**987.532**	**22,38**	**1.124.235**	**23,24**	**1.218.740**	**23,61**	**1.233.480**	**23,32**	**1.340.233**	**24,13**	***Demand Deposits***
Rupiah	569.927	15,55	605.276	14,71	667.537	15,13	821.777	16,99	922.062	17,86	932.705	17,63	975.702	17,57	*Rupiah*
Valas	276.854	7,56	284.309	6,91	319.995	7,25	302.458	6,25	296.678	5,75	300.774	5,69	364.531	6,56	*Foreign Exchange*
Tabungan	**1.212.707**	**33,10**	**1.284.458**	**31,22**	**1.396.011**	**31,63**	**1.551.809**	**32,08**	**1.574.286**	**30,50**	**1.701.224**	**32,16**	**1.733.810**	**31,21**	***Saving***
Rupiah	1.123.696	30,67	1.187.559	28,86	1.274.588	28,88	1.413.351	29,22	1.444.299	27,98	1.573.402	29,75	1.595.650	28,73	*Rupiah*
Valas	89.011	2,43	96.899	2,36	121.423	2,75	138.459	2,86	129.986	2,52	127.822	2,42	138.160	2,49	*Foreign Exchange*
Simpanan Berjangka	**1.604.480**	**43,79**	**1.940.376**	**47,16**	**2.029.513**	**45,99**	**2.160.714**	**44,67**	**2.369.280**	**45,90**	**2.354.673**	**44,52**	**2.480.482**	**44,66**	***Time Deposits***
Rupiah	1.331.527	36,34	1.641.743	39,90	1.723.319	39,05	1.856.507	38,38	2.056.504	39,84	2.035.299	38,48	2.135.882	38,45	*Rupiah*
Valas	272.952	7,45	298.633	7,26	306.194	6,94	304.208	6,29	312.776	6,06	319.374	6,04	344.601	6,20	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Period 1 Month*
Rupiah	814.742	22,24	925.812	22,50	902.329	20,45	932.222	19,27	976.351	18,91	940.015	17,77	1.060.487	19,09	*Rupiah*
Valas	172.312	4,70	162.363	3,95	166.913	3,78	146.848	3,04	148.580	2,88	154.022	2,91	167.396	3,01	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Period 3 Months*
Rupiah	264.156	7,21	374.111	9,09	453.597	10,28	517.583	10,70	624.914	12,11	635.976	12,02	675.102	12,15	*Rupiah*
Valas	33.743	0,92	47.267	1,15	55.039	1,25	57.140	1,18	57.131	1,11	55.883	1,06	79.481	1,43	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Period 6 Months*
Rupiah	120.795	3,30	149.345	3,63	177.145	4,01	193.274	4,00	236.760	4,59	233.465	4,41	231.879	4,17	*Rupiah*
Valas	37.508	1,02	45.471	1,11	49.518	1,12	58.625	1,21	56.666	1,10	58.104	1,10	51.052	0,92	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Period >= 12 Months*
Rupiah	131.834	3,60	192.350	4,68	190.213	4,31	213.428	4,41	218.479	4,23	225.843	4,27	168.413	3,03	*Rupiah*
Valas	29.390	0,80	43.433	1,06	34.724	0,79	41.595	0,86	50.399	0,98	51.366	0,97	46.672	0,84	*Foreign Exchange*
Total DPK	**3.663.968**	**100,00**	**4.114.420**	**100,00**	**4.413.056**	**100,00**	**4.836.758**	**100,00**	**5.162.306**	**100,00**	**5.289.377**	**100,00**	**5.554.526**	**100,00**	***Total Third Party Funds***
Rupiah	3.025.150	82,56	3.434.579	83,48	3.665.444	83,06	4.091.634	84,59	4.422.865	85,68	4.541.406	85,86	4.707.234	84,75	*Rupiah*
Valas	638.818	17,44	679.841	16,52	747.612	16,94	745.124	15,41	739.440	14,32	747.971	14,14	847.292	15,25	*Foreign Exchange*

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**300.056**	**22,01**	**318.259**	**20,11**	**400.515**	**23,08**	**487.793**	**24,58**	**457.349**	**22,63**	**534.722**	**24,15**	**547.775**	**23,77**	***Demand Deposits***
Rupiah	200.001	14,67	214.126	13,53	269.903	15,56	364.103	18,35	348.672	17,25	405.812	18,33	383.058	16,62	*Rupiah*
Valas	100.054	7,34	104.133	6,58	130.612	7,53	123.690	6,23	108.677	5,38	128.911	5,82	164.717	7,15	*Foreign Exchange*
Tabungan	**555.319**	**40,74**	**601.858**	**38,03**	**672.347**	**38,75**	**755.490**	**38,08**	**768.768**	**38,04**	**857.283**	**38,72**	**854.969**	**37,10**	***Saving***
Rupiah	533.277	39,12	572.294	36,16	636.447	36,68	711.441	35,86	725.924	35,92	814.506	36,79	811.039	35,19	*Rupiah*
Valas	22.042	1,62	29.565	1,87	35.900	2,07	44.049	2,22	42.845	2,12	42.776	1,93	43.930	1,91	*Foreign Exchange*
Simpanan Berjangka	**507.687**	**37,25**	**662.370**	**41,86**	**662.100**	**38,16**	**740.891**	**37,34**	**795.040**	**39,34**	**821.897**	**37,12**	**901.738**	**39,13**	***Time Deposits***
Rupiah	420.785	30,87	566.153	35,78	560.637	32,31	618.862	31,19	675.394	33,42	695.737	31,43	763.150	33,12	*Rupiah*
Valas	86.903	6,38	96.217	6,08	101.462	5,85	122.028	6,15	119.646	5,92	126.160	5,70	138.588	6,01	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	245.364	18,00	297.812	18,82	289.817	16,70	311.680	15,71	296.393	14,66	296.386	13,39	354.367	15,38	*Rupiah*
Valas	58.290	4,28	56.968	3,60	52.476	3,02	51.613	2,60	46.914	2,32	57.929	2,62	57.818	2,51	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Period 3 Months*
Rupiah	74.076	5,43	137.470	8,69	157.965	9,10	196.294	9,89	261.027	12,91	275.741	12,45	338.356	14,68	*Rupiah*
Valas	4.879	0,36	7.816	0,49	15.738	0,91	19.092	0,96	24.930	1,23	22.575	1,02	37.184	1,61	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Period 6 Months*
Rupiah	33.634	2,47	43.608	2,76	36.035	2,08	47.153	2,38	65.137	3,22	64.164	2,90	36.246	1,57	*Rupiah*
Valas	12.737	0,93	16.905	1,07	22.060	1,27	36.918	1,86	29.070	1,44	26.324	1,19	27.068	1,17	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Period >= 12 Months*
Rupiah	67.710	4,97	87.264	5,51	76.820	4,43	63.736	3,21	52.837	2,61	59.447	2,69	34.182	1,48	*Rupiah*
Valas	10.996	0,81	14.529	0,92	11.189	0,64	14.404	0,73	18.732	0,93	19.332	0,87	16.518	0,72	*Foreign Exchange*
Total DPK	**1.363.062**	**100,00**	**1.582.488**	**100,00**	**1.734.961**	**100,00**	**1.984.174**	**100,00**	**2.021.158**	**100,00**	**2.213.902**	**100,00**	**2.304.482**	**100,00**	***Total Third Party Funds***
Rupiah	1.154.063	84,67	1.352.573	85,47	1.466.987	84,55	1.694.406	85,40	1.749.990	86,58	1.916.055	86,55	1.957.247	84,93	*Rupiah*
Valas	208.999	15,33	229.915	14,53	267.974	15,45	289.768	14,60	271.168	13,42	297.847	13,45	347.235	15,07	*Foreign Exchange*

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**294.181**	**18,95**	**309.227**	**17,86**	**320.087**	**17,58**	**367.757**	**17,98**	**425.330**	**19,30**	**433.239**	**19,49**	**440.342**	**19,44**	***Demand Deposits***
Rupiah	204.067	13,15	212.135	12,25	224.669	12,34	273.849	13,39	321.216	14,58	337.463	15,19	334.067	14,75	*Rupiah*
Valas	90.113	5,80	97.093	5,61	95.441	5,24	93.907	4,59	104.114	4,73	95.776	4,31	106.275	4,69	*Foreign Exchange*
Tabungan	**502.864**	**32,39**	**522.792**	**30,20**	**544.137**	**29,88**	**611.159**	**29,88**	**642.377**	**29,16**	**653.945**	**29,43**	**695.796**	**30,72**	***Saving***
Rupiah	463.249	29,84	483.010	27,90	488.571	26,83	549.423	26,86	577.300	26,20	591.105	26,60	624.160	27,55	*Rupiah*
Valas	39.614	2,55	39.782	2,30	55.566	3,05	61.737	3,02	65.077	2,95	62.840	2,83	71.636	3,16	*Foreign Exchange*
Simpanan Berjangka	**755.341**	**48,66**	**898.991**	**51,93**	**956.911**	**52,54**	**1.066.783**	**52,15**	**1.135.599**	**51,54**	**1.135.133**	**51,08**	**1.129.078**	**49,84**	***Time Deposits***
Rupiah	629.323	40,54	742.631	42,90	793.250	43,56	923.922	45,16	989.459	44,91	986.158	44,38	971.133	42,87	*Rupiah*
Valas	126.018	8,12	156.360	9,03	163.746	8,99	142.861	6,98	146.140	6,63	148.975	6,70	157.945	6,97	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	408.004	26,28	455.492	26,31	449.052	24,66	475.541	23,25	491.285	22,30	499.346	22,47	512.538	22,63	*Rupiah*
Valas	73.030	4,70	78.597	4,54	93.379	5,13	75.062	3,67	76.247	3,46	73.714	3,32	84.098	3,71	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Period 3 Months*
Rupiah	130.349	8,40	166.425	9,61	205.366	11,28	252.104	12,32	283.230	12,85	273.886	12,32	254.549	11,24	*Rupiah*
Valas	21.551	1,39	29.852	1,72	31.434	1,73	28.942	1,41	25.154	1,14	26.761	1,20	30.832	1,36	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Period 6 Months*
Rupiah	49.986	3,22	59.592	3,44	86.203	4,73	100.600	4,92	110.146	5,00	108.770	4,89	129.318	5,71	*Rupiah*
Valas	16.359	1,05	24.066	1,39	21.616	1,19	17.332	0,85	19.848	0,90	23.145	1,04	19.077	0,84	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Period >= 12 Months*
Rupiah	40.984	2,64	61.097	3,53	52.595	2,89	95.677	4,68	104.798	4,76	104.156	4,69	74.727	3,30	*Rupiah*
Valas	15.078	0,97	23.746	1,37	17.317	0,95	21.526	1,05	24.891	1,13	25.354	1,14	23.937	1,06	*Foreign Exchange*
Total DPK	**1.552.385**	**100,00**	**1.731.019**	**100,00**	**1.821.244**	**100,00**	**2.045.699**	**100,00**	**2.203.306**	**100,00**	**2.222.317**	**100,00**	**2.265.216**	**100,00**	***Total Third Party Funds***
Rupiah	1.296.639	83,53	1.437.776	83,06	1.506.490	82,72	1.747.194	85,41	1.887.975	85,69	1.914.726	86,16	1.929.360	85,17	*Rupiah*
Valas	255.746	16,47	293.243	16,94	314.753	17,28	298.505	14,59	315.331	14,31	307.591	13,84	335.856	14,83	*Foreign Exchange*

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**5.844**	**4,76**	**7.056**	**5,00**	**4.703**	**3,20**	**2.817**	**5,06**	**2.689**	**4,29**	**3.241**	**4,97**	**3.578**	**5,11**	***Demand Deposits***
Rupiah	5.844	4,76	7.056	5,00	4.703	3,20	2.817	5,06	2.689	4,29	3.241	4,97	3.578	5,11	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Tabungan	**14.402**	**11,72**	**16.422**	**11,64**	**17.728**	**12,05**	**6.202**	**11,15**	**7.688**	**12,27**	**8.451**	**12,95**	**9.111**	**13,02**	***Saving***
Rupiah	14.402	11,72	16.422	11,64	17.728	12,05	6.202	11,15	7.688	12,27	8.451	12,95	9.111	13,02	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Simpanan Berjangka	**102.636**	**83,52**	**117.549**	**83,35**	**124.711**	**84,76**	**46.607**	**83,79**	**52.254**	**83,43**	**53.583**	**82,09**	**57.290**	**81,87**	***Time Deposits***
Rupiah	102.636	83,52	117.549	83,35	124.711	84,76	46.607	83,79	52.254	83,43	53.583	82,09	57.290	81,87	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	61.923	50,39	64.013	45,39	56.752	38,57	22.060	39,66	21.332	34,06	21.883	33,52	25.636	36,63	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Period 3 Months*
Rupiah	24.123	19,63	28.290	20,06	36.881	25,06	14.207	25,54	16.357	26,12	16.811	25,75	17.762	25,38	*Rupiah*
Valas	-	-	-	-	-	-	–	–	–	–	–	–	–	–	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Period 6 Months*
Rupiah	12.534	10,20	16.041	11,37	20.371	13,84	6.441	11,58	8.880	14,18	8.686	13,31	7.481	10,69	*Rupiah*
Valas	-	-	–	–	–	–	–	–	–	–	–	–	–	–	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Period >= 12 Months*
Rupiah	4.056	3,30	9.123	6,47	10.707	7,28	3.899	7,01	5.685	9,08	6.203	9,50	6.411	9,16	*Rupiah*
Valas	-	-	-	-	-	-	–	–	–	–	–	–	–	–	*Foreign Exchange*
Total DPK	**122.883**	**100,00**	**141.027**	**100,00**	**147.143**	**100,00**	**55.626**	**100,00**	**62.631**	**100,00**	**65.276**	**100,00**	**69.979**	**100,00**	***Total Third Party Funds***
Rupiah	122.883	100,00	141.027	100,00	147.143	100,00	55.626	100,00	62.631	100,00	65.276	100,00	69.979	100,00	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**107.070**	**37,21**	**120.899**	**35,99**	**110.344**	**30,94**	**103.183**	**26,90**	**178.032**	**33,46**	**109.265**	**24,31**	**174.637**	**32,79**	***Demand Deposits***
Rupiah	106.398	36,98	120.531	35,88	110.080	30,87	102.914	26,83	177.716	33,40	108.911	24,24	174.132	32,70	*Rupiah*
Valas	673	0,23	368	0,11	264	0,07	270	0,07	316	0,06	353	0,08	505	0,09	*Foreign Exchange*
Tabungan	**95.827**	**33,31**	**100.949**	**30,05**	**116.601**	**32,70**	**128.802**	**33,58**	**117.023**	**21,99**	**143.670**	**31,97**	**135.516**	**25,45**	***Saving***
Rupiah	95.786	33,29	100.903	30,03	116.551	32,68	128.691	33,55	116.953	21,98	143.598	31,95	135.434	25,43	*Rupiah*
Valas	41	0,01	46	0,01	50	0,01	111	0,03	70	0,01	72	0,02	82	0,02	*Foreign Exchange*
Simpanan Berjangka	**84.812**	**29,48**	**114.109**	**33,97**	**129.655**	**36,36**	**151.545**	**39,51**	**237.003**	**44,54**	**196.454**	**43,72**	**222.422**	**41,76**	***Time Deposits***
Rupiah	83.838	29,14	113.270	33,72	127.088	35,64	149.190	38,90	236.542	44,46	195.502	43,50	222.065	41,70	*Rupiah*
Valas	974	0,34	839	0,25	2.567	0,72	2.355	0,61	461	0,09	952	0,21	357	0,07	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	40.872	14,21	53.562	15,94	56.407	15,82	64.217	16,74	118.341	22,24	77.898	17,33	110.441	20,74	*Rupiah*
Valas	854	0,30	795	0,24	1.410	0,40	1.916	0,50	183	0,03	684	0,15	135	0,03	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Period 3 Months*
Rupiah	12.263	4,26	19.129	5,69	23.640	6,63	28.841	7,52	46.011	8,65	49.068	10,92	35.952	6,75	*Rupiah*
Valas	5	0,00	8	0,00	697	0,20	187	0,05	48	0,01	82	0,02	35	0,01	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Period 6 Months*
Rupiah	16.389	5,70	15.889	4,73	12.221	3,43	19.940	5,20	29.050	5,46	26.273	5,85	33.099	6,21	*Rupiah*
Valas	84	0,03	15	0,00	425	0,12	17	0,00	143	0,03	87	0,02	85	0,02	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Period >= 12 Months*
Rupiah	14.314	0,01	24.670	7,34	34.820	9,76	36.192	9,44	43.140	8,11	42.264	9,40	42.573	7,99	*Rupiah*
Valas	32	100,00	21	0,01	35	0,01	235	0,06	88	0,02	100	0,02	102	0,02	*Foreign Exchange*
Total DPK	**287.709**	**100,00**	**335.957**	**100,00**	**356.600**	**100,00**	**383.531**	**100,00**	**532.058**	**100,00**	**449.389**	**100,00**	**532.575**	**100,00**	***Total Third Party Funds***
Rupiah	286.021	99,41	334.704	99,63	353.719	99,19	380.794	99,29	531.211	99,84	448.012	99,69	531.631	99,82	*Rupiah*
Valas	1.688	0,59	1.253	0,37	2.881	0,81	2.736	0,71	847	0,16	1.377	0,31	944	0,18	*Foreign Exchange*

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**44.293**	**26,92**	**40.859**	**27,30**	**44.148**	**27,08**	**49.746**	**29,18**	**57.786**	**31,87**	**52.147**	**29,86**	**61.656**	**31,30**	***Demand Deposits***
Rupiah	16.744	10,18	13.334	8,91	16.318	10,01	22.303	13,08	25.637	14,14	25.699	14,71	28.150	14,29	*Rupiah*
Valas	27.549	16,74	27.525	18,39	27.830	17,07	27.443	16,10	32.149	17,73	26.448	15,14	33.506	17,01	*Foreign Exchange*
Tabungan	**23.245**	**14,13**	**20.925**	**13,98**	**23.107**	**14,17**	**25.266**	**14,82**	**23.488**	**12,95**	**24.006**	**13,74**	**25.300**	**12,84**	***Saving***
Rupiah	10.268	6,24	7.548	5,04	8.340	5,12	9.224	5,41	9.817	5,41	9.554	5,47	10.532	5,35	*Rupiah*
Valas	12.978	7,89	13.377	8,94	14.767	9,06	16.041	9,41	13.672	7,54	14.452	8,27	14.768	7,50	*Foreign Exchange*
Simpanan Berjangka	**96.995**	**58,95**	**87.883**	**58,72**	**95.757**	**58,74**	**95.466**	**56,00**	**100.040**	**55,17**	**98.507**	**56,40**	**110.054**	**55,86**	***Time Deposits***
Rupiah	53.835	32,72	58.079	38,81	70.930	43,51	71.148	41,73	66.056	36,43	69.123	39,58	80.006	40,61	*Rupiah*
Valas	43.160	26,23	29.804	19,91	24.827	15,23	24.317	14,26	33.984	18,74	29.384	16,82	30.048	15,25	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	33.557	20,40	33.116	22,13	22.699	13,92	30.512	17,90	29.201	16,11	28.039	16,05	38.183	19,38	*Rupiah*
Valas	28.477	17,31	15.709	10,50	8.757	5,37	10.886	6,39	18.110	9,99	12.969	7,43	14.124	7,17	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Period 3 Months*
Rupiah	11.791	7,17	11.066	7,39	12.375	7,59	18.328	10,75	13.244	7,30	14.809	8,48	21.149	10,73	*Rupiah*
Valas	4.910	2,98	7.470	4,99	2.673	1,64	6.117	3,59	4.977	2,74	4.947	2,83	8.700	4,42	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Period 6 Months*
Rupiah	5.146	3,13	6.746	4,51	7.463	4,58	11.500	6,75	15.161	8,36	17.396	9,96	13.689	6,95	*Rupiah*
Valas	7.141	4,34	3.268	2,18	1.175	0,72	2.968	1,74	5.309	2,93	6.074	3,48	2.635	1,34	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Period >= 12 Months*
Rupiah	3.341	2,03	7.152	4,78	4.165	2,56	10.808	6,34	8.450	4,66	8.879	5,08	6.985	3,55	*Rupiah*
Valas	2.632	1,60	3.358	2,24	986	0,61	4.346	2,55	5.589	3,08	5.395	3,09	4.588	2,33	*Foreign Exchange*
Total DPK	**164.533**	**100,00**	**149.668**	**100,00**	**163.012**	**100,00**	**170.477**	**100,00**	**181.315**	**100,00**	**174.660**	**100,00**	**197.010**	**100,00**	***Total Third Party Funds***
Rupiah	80.847	49,14	78.962	52,76	95.588	58,64	102.675	60,23	101.509	55,98	104.376	59,76	118.688	60,24	*Rupiah*
Valas	83.686	50,86	70.706	47,24	67.424	41,36	67.802	39,77	79.806	44,02	70.285	40,24	78.321	39,76	*Foreign Exchange*

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**95.338**	**54,98**	**93.276**	**53,53**	**107.713**	**56,66**	**112.939**	**57,26**	**97.554**	**60,28**	**100.866**	**61,57**	**112.245**	**60,59**	***Demand Deposits***
Rupiah	36.873	21,27	38.094	21,86	41.864	22,02	55.791	28,28	46.133	28,51	51.579	31,48	52.717	28,46	*Rupiah*
Valas	58.465	33,72	55.182	31,67	65.849	34,64	57.148	28,97	51.422	31,77	49.287	30,08	59.528	32,13	*Foreign Exchange*
Tabungan	**21.050**	**12,14**	**21.511**	**12,34**	**22.091**	**11,62**	**24.891**	**12,62**	**14.941**	**9,23**	**13.868**	**8,47**	**13.118**	**7,08**	***Saving***
Rupiah	6.713	3,87	7.382	4,24	6.951	3,66	8.370	4,24	6.618	4,09	6.188	3,78	5.374	2,90	*Rupiah*
Valas	14.336	8,27	14.129	8,11	15.141	7,96	16.520	8,38	8.323	5,14	7.681	4,69	7.744	4,18	*Foreign Exchange*
Simpanan Berjangka	**57.008**	**32,88**	**59.474**	**34,13**	**60.294**	**31,72**	**59.423**	**30,13**	**49.343**	**30,49**	**49.098**	**29,97**	**59.901**	**32,33**	***Time Deposits***
Rupiah	41.111	23,71	44.062	25,28	46.702	24,57	46.777	23,71	36.799	22,74	35.195	21,48	42.237	22,80	*Rupiah*
Valas	15.897	9,17	15.413	8,84	13.591	7,15	12.646	6,41	12.544	7,75	13.903	8,49	17.664	9,53	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	25.022	14,43	21.817	12,52	22.699	11,94	28.212	14,30	19.799	12,23	16.463	10,05	19.321	10,43	*Rupiah*
Valas	11.660	6,72	10.294	5,91	8.757	4,61	7.371	3,74	7.126	4,40	8.726	5,33	11.222	6,06	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Period 3 Months*
Rupiah	11.553	6,66	11.731	6,73	12.375	6,51	7.809	3,96	5.045	3,12	5.662	3,46	7.334	3,96	*Rupiah*
Valas	2.397	1,38	2.122	1,22	2.673	1,41	2.801	1,42	2.023	1,25	1.518	0,93	2.730	1,47	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Period 6 Months*
Rupiah	3.107	1,79	7.470	4,29	7.463	3,93	7.640	3,87	8.386	5,18	8.177	4,99	12.047	6,50	*Rupiah*
Valas	1.188	0,69	1.218	0,70	1.175	0,62	1.390	0,70	2.295	1,42	2.474	1,51	2.186	1,18	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Period >= 12 Months*
Rupiah	1.429	0,82	3.043	1,75	4.165	2,19	3.116	1,58	3.569	2,21	4.894	2,99	3.534	1,91	*Rupiah*
Valas	651	0,38	1.779	1,02	986	0,52	1.084	0,55	1.099	0,68	1.185	0,72	1.527	0,82	*Foreign Exchange*
Total DPK	**173.395**	**100,00**	**174.261**	**100,00**	**190.098**	**100,00**	**197.252**	**100,00**	**161.839**	**100,00**	**163.832**	**100,00**	**185.264**	**100,00**	***Total Third Party Funds***
Rupiah	84.697	48,85	89.537	51,38	95.517	50,25	110.939	56,24	89.550	55,33	92.962	56,74	100.329	54,15	*Rupiah*
Valas	88.698	51,15	84.724	48,62	94.581	49,75	86.313	43,76	72.289	44,67	70.870	43,26	84.936	45,85	*Foreign Exchange*

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

Lokasi	Giro *(Demand Deposits)*		Tabungan *(Saving Deposits)*		Deposito *(Time Deposits)*		Total DPK *(Total Third Party Funds)*			Pangsa Thd Total DPK (%) *(Portion to Total Third Party (%)*	*Location*
	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Total		
1. Jawa Barat	77.839	10.193	191.395	8.994	153.492	13.681	422.725	32.868	455.593	8,20	*1. Jawa Barat*
2. Banten	35.753	5.916	60.770	4.180	66.411	3.326	162.934	13.422	176.356	3,17	*2. Banten*
3. DKI Jakarta	520.058	299.065	389.240	86.836	1.220.073	268.940	2.129.372	654.840	2.784.212	50,13	*3. DKI Jakarta*
4. D.I Yogyakarta	6.970	480	31.944	726	18.203	613	57.117	1.819	58.936	1,06	*4. D.I Yogyakarta*
5. Jawa Tengah	35.742	4.404	141.643	3.949	89.318	8.542	266.703	16.896	283.599	5,11	*5. Jawa Tengah*
6. Jawa Timur	79.937	13.264	209.985	10.264	202.517	21.740	492.440	45.268	537.708	9,68	*6. Jawa Timur*
7. Bengkulu	3.215	103	6.796	41	3.489	6	13.500	150	13.650	0,25	*7. Bengkulu*
8. Jambi	5.002	183	15.636	298	9.914	97	30.553	578	31.130	0,56	*8. Jambi*
9. Aceh	9.868	29	18.705	126	11.182	47	39.755	203	39.957	0,72	*9. Aceh*
10. Sumatera Utara	30.220	6.410	83.583	4.658	87.959	11.821	201.762	22.889	224.652	4,04	*10. Sumatera Utara*
11. Sumatera Barat	7.008	679	21.119	392	13.325	719	41.453	1.790	43.243	0,78	*11. Sumatera Barat*
12. Riau	12.701	1.489	37.122	886	25.161	905	74.984	3.280	78.265	1,41	*12. Riau*
14. Sumatera Selatan	13.919	939	34.750	1.092	29.003	1.678	77.672	3.709	81.381	1,47	*14. Sumatera Selatan*
15. Bangka Belitung	2.807	525	8.913	313	6.154	304	17.874	1.142	19.015	0,34	*15. Bangka Belitung*
13. Kepulauan Riau	9.650	3.628	18.353	3.025	10.698	2.649	38.702	9.302	48.004	0,86	*13. Kepulauan Riau*
16. Lampung	8.119	176	22.415	411	10.024	214	40.558	800	41.359	0,74	*16. Lampung*
17. Kalimantan Selatan	9.463	473	25.738	729	13.269	286	48.470	1.488	49.958	0,90	*17. Kalimantan Selatan*
18. Kalimantan Barat	8.785	170	28.382	577	16.800	220	53.967	967	54.933	0,99	*18. Kalimantan Barat*
19. Kalimantan Timur	18.419	2.592	43.408	2.214	29.117	3.071	90.943	7.878	98.821	1,78	*19. Kalimantan Timur*
20. Kalimantan Tengah	5.433	611	12.822	184	7.204	97	25.458	892	26.351	0,47	*20. Kalimantan Tengah*
21. Sulawesi Tengah	4.540	53	10.853	101	4.902	42	20.296	196	20.491	0,37	*21. Sulawesi Tengah*
22. Sulawesi Selatan	13.430	485	48.328	1.111	28.133	597	89.891	2.192	92.083	1,66	*22. Sulawesi Selatan*
23. Sulawesi Utara	4.353	629	11.171	510	8.317	220	23.841	1.359	25.200	0,45	*23. Sulawesi Utara*
24. Gorontalo	1.187	396	2.779	35	1.476	4	5.443	436	5.878	0,11	*24. Gorontalo*
25. Sulawesi Barat	1.305	1	2.977	1	539	-	4.821	2	4.823	0,09	*25. Sulawesi Barat*
26. Sulawesi Tenggara	4.280	231	9.485	53	5.399	23	19.164	307	19.471	0,35	*26. Sulawesi Tenggara*
27. Nusa Tenggara Barat	4.322	685	15.450	194	7.667	39	27.439	918	28.357	0,51	*27. Nusa Tenggara Barat*
28. Bali	14.075	2.501	43.671	3.065	31.158	817	88.904	6.383	95.287	1,72	*28. Bali*
29. Nusa Tenggara Timur	5.448	40	13.641	192	7.401	35	26.490	268	26.758	0,48	*29. Nusa Tenggara Timur*
30. Maluku	2.274	17	6.517	80	4.052	53	12.843	150	12.993	0,23	*30. Maluku*
31. Papua	13.354	1.034	18.142	279	9.041	530	40.537	1.843	42.380	0,76	*31. Papua*
32. Maluku Utara	1.494	87	4.126	17	1.496	10	7.117	114	7.230	0,13	*32. Maluku Utara*
33. Papua Barat	4.724	27	5.768	39	2.967	45	13.460	111	13.571	0,24	*33. Papua Barat*
34. Lainnya	7	7.016	21	2.589	19	3.230	47	12.834	12.881	0,23	*34. Others*
Total	**975.702**	**364.531**	**1.595.650**	**138.160**	**2.135.882**	**344.601**	**4.707.234**	**847.292**	**5.554.526**	**100**	***Total***

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

Lokasi	2013	2014	2015	2016	2017			2018										*Location*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	300.671	332.474	370.285	400.209	426.580	431.303	449.311	439.344	439.907	438.366	439.643	440.717	444.654	441.854	450.059	453.310	455.593	*1. Jawa Barat*
2. Banten	105.532	121.613	129.632	149.874	164.150	165.384	168.840	167.992	166.042	169.105	169.350	173.540	174.213	173.011	173.814	177.147	176.356	*2. Banten*
3. DKI Jakarta	1.860.446	2.100.489	2.219.848	2.472.780	2.574.370	2.591.611	2.682.094	2.649.013	2.655.306	2.668.403	2.674.619	2.660.404	2.697.135	2.682.082	2.687.298	2.735.976	2.784.212	*3. DKI Jakarta*
4. D.I Yogyakarta	37.073	41.483	45.655	49.905	55.471	55.696	55.926	55.506	55.870	56.348	56.790	57.208	57.811	58.884	58.513	58.704	58.936	*4. D.I Yogyakarta*
5. Jawa Tengah	167.398	188.114	216.174	240.399	260.566	260.539	262.972	262.861	264.030	270.388	276.390	276.017	279.532	278.568	278.236	282.040	283.599	*5. Jawa Tengah*
6. Jawa Timur	335.308	383.290	422.668	455.220	497.294	497.907	499.384	493.814	498.157	502.698	502.127	509.722	514.149	522.261	526.141	533.014	537.708	*6. Jawa Timur*
7. Bengkulu	7.680	8.556	9.697	10.737	13.448	13.456	12.148	12.482	12.403	12.746	12.959	12.978	13.235	13.347	13.293	13.298	13.650	*7. Bengkulu*
8. Jambi	19.415	21.965	23.440	26.189	30.361	30.475	29.579	30.020	30.417	30.840	31.100	31.099	31.333	31.419	31.312	31.073	31.130	*8. Jambi*
9. Aceh	24.263	26.694	31.054	32.372	37.823	37.956	38.593	36.833	36.738	36.458	36.230	38.456	39.453	38.448	37.095	39.908	39.957	*9. Aceh*
10. Sumatera Utara	155.204	178.653	184.659	201.536	220.979	222.769	217.961	217.309	220.736	221.704	219.397	224.951	226.474	224.741	225.912	225.935	224.652	*10. Sumatera Utara*
11. Sumatera Barat	26.281	29.985	33.553	35.465	40.841	40.778	38.969	39.835	40.128	40.145	41.287	41.547	42.033	42.440	42.584	43.110	43.243	*11. Sumatera Barat*
12. Riau	55.524	64.143	62.050	66.695	75.982	76.098	73.151	72.491	73.886	73.316	73.683	74.502	74.019	75.674	74.780	76.080	78.265	*12. Riau*
13. Sumatera Selatan*)	53.688	57.225	59.756	63.183	73.292	74.541	72.116	71.922	73.823	76.142	76.889	74.610	75.319	76.220	76.817	77.708	81.381	*13. Sumatera Selatan*
14. Bangka Belitung	11.828	13.145	14.233	15.884	17.839	17.972	17.464	17.646	17.427	17.516	17.744	18.020	18.140	18.486	18.391	18.654	19.015	*14. Bangka Belitung*
15. Kepulauan Riau*)	38.392	39.455	40.636	42.741	45.432	46.124	47.129	46.076	46.558	46.736	45.867	46.090	46.084	46.181	46.873	47.158	48.004	*15. Kepulauan Riau*
16. Lampung	25.642	28.640	32.260	35.133	39.018	39.589	38.564	37.906	38.670	38.999	39.979	40.326	41.434	41.692	41.087	41.810	41.359	*16. Lampung*
17. Kalimantan Selatan	36.447	37.494	38.871	41.907	46.069	46.272	44.881	45.988	46.837	47.427	47.887	48.474	47.996	48.494	48.527	49.274	49.958	*17. Kalimantan Selatan*
18. Kalimantan Barat	36.273	39.500	43.989	46.258	52.107	52.601	51.699	51.610	51.567	52.451	52.878	53.129	53.442	53.904	53.965	54.439	54.933	*18. Kalimantan Barat*
19. Kalimantan Timur	85.407	89.468	83.619	83.587	87.956	87.754	87.967	88.173	88.789	89.358	90.134	91.757	91.930	94.784	94.043	95.033	98.821	*19. Kalimantan Timur*
20. Kalimantan Tengah	16.023	16.771	17.856	19.983	23.621	23.672	22.513	22.453	23.016	23.395	23.346	24.468	25.075	24.294	22.940	24.774	26.351	*20. Kalimantan Tengah*
21. Sulawesi Tengah	11.330	12.938	15.765	16.064	18.257	18.346	18.227	17.287	17.735	19.062	18.762	18.988	19.250	18.994	19.276	19.508	20.491	*21. Sulawesi Tengah*
22. Sulawesi Selatan	61.163	67.026	79.249	83.261	86.961	88.209	88.136	85.413	85.783	86.413	86.381	87.566	88.730	90.239	90.181	91.373	92.083	*22. Sulawesi Selatan*
23. Sulawesi Utara	17.481	19.671	21.487	21.215	23.194	23.853	23.653	23.121	23.964	24.387	24.108	24.123	24.174	24.428	25.559	25.688	25.200	*23. Sulawesi Utara*
24. Gorontalo*)	3.100	3.489	4.204	4.447	5.243	5.181	5.166	5.035	5.155	5.425	5.427	5.421	5.757	5.632	5.683	5.841	5.878	*24. Gorontalo*
25. Sulawesi Barat*)	2.868	2.990	3.411	3.495	4.083	4.351	4.001	3.950	4.080	4.397	4.469	4.715	4.821	4.764	4.723	4.808	4.823	*25. Sulawesi Barat*
26. Sulawesi Tenggara*)	11.033	11.476	14.516	14.857	17.639	17.939	17.009	17.178	17.612	17.807	18.260	18.401	18.994	18.733	19.177	19.369	19.471	*26. Sulawesi Tenggara*
27. Nusa Tenggara Barat	14.445	16.798	19.368	21.245	25.349	25.554	25.248	25.368	25.233	25.324	26.136	26.016	25.644	25.403	26.814	27.507	28.357	*27. Nusa Tenggara Barat*
28. Bali	64.234	70.510	75.505	79.530	86.870	88.402	86.735	86.389	86.703	87.322	88.216	88.015	89.689	91.022	92.717	94.762	95.287	*28. Bali*
29. Nusa Tenggara Timur	16.402	18.571	21.688	21.627	24.834	24.929	23.163	23.190	23.719	25.012	25.174	25.825	26.865	26.599	26.460	26.658	26.758	*29. Nusa Tenggara Timur*
30. Maluku	9.379	10.509	12.124	11.649	13.192	13.074	12.273	12.286	12.406	12.774	12.619	12.720	13.202	13.073	13.077	13.112	12.993	*30. Maluku*
31. Papua	29.424	33.717	36.232	38.647	40.271	39.260	39.482	38.577	37.911	40.478	39.885	39.383	39.944	40.166	41.176	41.415	42.380	*31. Papua*
32. Maluku Utara	4.831	5.217	6.230	6.307	6.889	6.913	6.827	6.652	6.828	6.859	6.794	6.825	6.991	6.997	7.102	7.096	7.230	*32. Maluku Utara*
33. Papua Barat	10.906	12.385	12.407	12.591	14.041	13.752	13.734	12.579	12.588	12.572	13.590	13.520	13.621	13.285	12.838	13.740	13.571	*33. Papua Barat*
34. Lainnya	8.876	9.968	10.936	11.767	12.286	17.226	14.462	12.487	15.275	12.721	19.092	27.045	27.673	13.201	13.533	13.172	12.881	*34. Others*
Total	**3.663.968**	**4.114.420**	**4.413.056**	**4.836.758**	**5.162.306**	**5.199.486**	**5.289.377**	**5.228.787**	**5.255.301**	**5.293.098**	**5.317.212**	**5.336.577**	**5.398.817**	**5.379.318**	**5.399.993**	**5.482.493**	**5.554.526**	***Total***

Tabel 1.47.a. Suku Bunga Rata-rata DPK Bank Umum
(Average of Interest Rate of Third Party Funds of Commercial Banks)
Persen *(Percent)*

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		***Demand Deposits***
Rupiah	2,12	2,31	2,19	2,24	2,20	2,19	2,16	2,16	2,19	2,19	2,19	2,14	2,13	2,11	2,11	2,10	2,11	*- Rupiah*
Valas	0,42	0,46	0,36	0,35	0,38	0,39	0,37	0,39	0,39	0,37	0,37	0,36	0,35	0,40	0,42	0,43	0,49	*- Foreign Exchange*
Tabungan																		***Saving***
Rupiah	2,01	2,02	1,99	1,69	1,57	1,56	1,56	1,54	1,52	1,51	1,48	1,46	1,44	1,42	1,42	1,42	1,41	*- Rupiah*
Valas	0,32	0,35	0,26	0,28	0,31	0,32	0,32	0,32	0,33	0,34	0,35	0,41	0,40	0,42	0,42	0,43	0,45	*- Foreign Exchange*
Simpanan Berjangka																		***Time Deposits***
- Simpanan Berjangka 1 bln																		*- 1 Month Time Deposits*
Rupiah	7,72	8,56	7,58	6,45	5,80	5,72	5,74	5,66	5,65	5,63	5,62	5,59	5,69	5,96	6,16	6,28	6,50	*Rupiah*
Valas	1,81	1,99	1,01	0,97	1,01	1,07	1,18	1,15	1,23	1,29	1,30	1,35	1,44	1,61	1,73	1,76	1,90	*Foreign Exchange*
- Simpanan Berjangka 3 bln																		*- 3 Month Time Deposits*
Rupiah	8,03	9,14	8,15	6,79	6,35	6,19	6,13	6,05	6,05	5,90	5,83	5,80	5,86	6,01	6,13	6,29	6,46	*Rupiah*
Valas	2,26	2,29	1,23	1,17	1,43	1,48	1,56	1,58	1,58	1,62	1,74	1,86	1,92	2,10	2,31	2,33	2,43	*Foreign Exchange*
- Simpanan Berjangka 6 bln																		*- 6 Month Time Deposits*
Rupiah	7,37	9,22	8,54	7,08	6,73	6,60	6,57	6,46	6,36	6,24	6,19	6,18	6,10	6,19	6,28	6,42	6,57	*Rupiah*
Valas	2,17	2,26	1,36	1,20	1,70	1,66	1,73	1,75	1,73	1,72	1,73	1,76	1,77	1,94	1,98	2,02	2,14	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																		*- 12 >= Month Time Deposits*
Rupiah	7,14	8,76	8,58	7,35	6,91	6,67	6,73	6,69	6,59	6,50	6,44	6,40	6,38	6,45	6,42	6,46	6,54	*Rupiah*
Valas	2,07	2,24	1,72	1,17	1,35	1,33	1,39	1,37	1,39	1,38	1,40	1,47	1,47	1,49	1,48	1,50	1,52	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		***Demand Deposits***
Rupiah	2,00	2,13	1,91	2,16	1,98	2,03	2,19	2,01	2,10	2,07	2,05	2,03	2,02	1,97	2,00	1,99	1,98	*- Rupiah*
Valas	0,18	0,18	0,16	0,17	0,15	0,16	0,23	0,19	0,19	0,18	0,18	0,16	0,16	0,14	0,23	0,26	0,34	*- Foreign Exchange*
Tabungan																		***Saving***
Rupiah	1,58	1,48	1,49	1,28	1,24	1,24	1,27	1,24	1,24	1,24	1,22	1,20	1,21	1,20	1,19	1,21	1,20	*- Rupiah*
Valas	0,22	0,23	0,24	0,28	0,29	0,28	0,29	0,29	0,29	0,29	0,29	0,44	0,44	0,44	0,44	0,44	0,43	*- Foreign Exchange*
Simpanan Berjangka																		***Time Deposits***
- Simpanan Berjangka 1 bln																		*- 1 Month Time Deposits*
Rupiah	7,16	8,13	7,18	6,16	5,44	5,43	5,47	5,32	5,40	5,41	5,44	5,37	5,48	5,83	6,16	6,23	6,47	*Rupiah*
Valas	1,14	1,81	0,73	1,02	1,10	1,15	1,32	1,25	1,37	1,39	1,38	1,45	1,48	1,74	1,87	1,88	1,90	*Foreign Exchange*
- Simpanan Berjangka 3 bln																		*- 3 Month Time Deposits*
Rupiah	7,60	8,74	7,19	6,35	6,08	5,94	5,85	5,73	5,73	5,62	5,57	5,57	5,63	5,82	5,93	6,09	6,21	*Rupiah*
Valas	1,37	1,48	0,73	1,05	1,66	1,73	1,81	1,82	1,84	1,88	1,99	2,12	2,21	2,46	2,68	2,69	2,75	*Foreign Exchange*
- Simpanan Berjangka 6 bln																		*- 6 Month Time Deposits*
Rupiah	6,82	8,83	7,56	6,61	6,31	6,27	6,20	6,04	5,95	5,80	5,79	5,78	5,78	5,79	5,85	5,93	5,98	*Rupiah*
Valas	1,38	2,00	1,21	1,18	1,88	1,90	1,91	1,91	1,84	1,84	1,86	1,86	1,91	2,14	2,17	2,21	2,30	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																		*- 12 >= Month Time Deposits*
Rupiah	7,43	9,06	8,60	7,02	6,52	6,46	6,43	6,42	6,37	6,34	6,31	6,28	6,26	6,28	6,29	6,32	6,28	*Rupiah*
Valas	1,68	1,73	1,44	0,79	1,19	1,20	1,22	1,22	1,26	1,28	1,31	1,30	1,28	1,28	1,14	1,07	1,20	*Foreign Exchange*

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		***Demand Deposits***
Rupiah	1,95	2,12	2,13	2,15	1,99	2,00	2,01	2,03	2,06	2,03	1,99	1,98	1,99	1,97	1,98	1,93	1,96	*- Rupiah*
Valas	0,62	0,56	0,52	0,48	0,54	0,53	0,50	0,53	0,56	0,52	0,52	0,50	0,48	0,53	0,53	0,53	0,58	*- Foreign Exchange*
Tabungan																		***Saving***
Rupiah	2,40	2,22	2,25	1,88	1,68	1,67	1,64	1,63	1,56	1,54	1,51	1,49	1,46	1,43	1,43	1,41	1,40	*- Rupiah*
Valas	0,44	0,45	0,27	0,29	0,33	0,35	0,35	0,35	0,36	0,39	0,40	0,42	0,40	0,42	0,42	0,45	0,50	*- Foreign Exchange*
Simpanan Berjangka																		***Time Deposits***
- Simpanan Berjangka 1 bln																		*- 1 Month Time Deposits*
Rupiah	7,95	8,85	7,64	6,58	5,86	5,76	5,81	5,71	5,70	5,71	5,65	5,64	5,75	5,98	6,12	6,29	6,50	*Rupiah*
Valas	2,39	2,30	1,23	0,98	0,98	1,04	1,10	1,08	1,11	1,18	1,21	1,26	1,35	1,50	1,62	1,67	1,91	*Foreign Exchange*
- Simpanan Berjangka 3 bln																		*- 3 Month Time Deposits*
Rupiah	8,12	9,37	8,62	6,99	6,46	6,25	6,21	6,15	6,12	5,97	5,94	5,92	5,99	6,12	6,25	6,41	6,66	*Rupiah*
Valas	2,62	2,65	1,54	1,33	1,28	1,34	1,45	1,48	1,48	1,49	1,66	1,70	1,72	1,74	1,93	2,02	2,19	*Foreign Exchange*
- Simpanan Berjangka 6 bln																		*- 6 Month Time Deposits*
Rupiah	7,21	9,28	8,81	7,13	6,84	6,66	6,62	6,49	6,35	6,26	6,23	6,23	6,08	6,19	6,26	6,38	6,51	*Rupiah*
Valas	2,65	2,55	1,59	1,26	1,55	1,51	1,66	1,71	1,72	1,64	1,63	1,69	1,62	1,71	1,76	1,81	1,99	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																		*- 12 >= Month Time Deposits*
Rupiah	6,49	8,09	8,24	7,19	6,71	6,36	6,54	6,49	6,39	6,21	6,15	6,11	6,10	6,11	6,15	6,18	6,23	*Rupiah*
Valas	2,42	2,53	1,99	1,44	1,43	1,40	1,49	1,46	1,49	1,45	1,46	1,58	1,57	1,61	1,64	1,68	1,67	*Foreign Exchange*

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		***Demand Deposits***
Rupiah	4,48	3,60	2,88	2,32	2,40	2,29	2,24	2,36	2,38	2,44	2,34	2,23	2,21	2,38	2,33	2,40	2,78	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Tabungan																		***Saving***
Rupiah	4,33	3,23	3,03	3,25	3,16	3,11	3,06	2,97	2,86	2,91	2,83	2,78	2,76	2,69	2,75	2,66	2,56	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Simpanan Berjangka																		***Time Deposits***
- Simpanan Berjangka 1 bln																		*- 1 Month Time Deposits*
Rupiah	8,50	9,55	9,01	7,50	6,61	6,71	6,64	6,48	6,57	6,36	6,35	6,05	6,32	6,39	6,57	6,77	6,81	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 3 bln																		*- 3 Month Time Deposits*
Rupiah	8,55	9,87	9,44	7,79	7,13	7,17	7,01	6,99	6,95	6,76	6,72	6,50	6,58	6,53	6,72	6,91	7,11	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 6 bln																		*- 6 Month Time Deposits*
Rupiah	8,88	9,82	9,00	8,06	7,55	7,44	7,40	7,26	7,19	7,09	7,06	7,02	7,06	7,00	7,06	7,13	7,29	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																		*- 12 >= Month Time Deposits*
Rupiah	8,40	9,20	8,44	8,05	7,63	7,52	7,43	7,40	7,30	7,29	7,24	7,14	7,08	8,36	7,08	7,16	7,28	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		***Demand Deposits***
Rupiah	2,44	2,47	2,47	2,32	2,53	2,47	2,18	2,44	2,39	2,45	2,51	2,39	2,38	2,32	2,32	2,34	2,35	*- Rupiah*
Valas	0,44	0,50	0,26	0,25	0,25	0,33	0,38	0,44	0,28	0,26	0,25	0,33	0,36	0,42	0,40	0,35	0,35	*- Foreign Exchange*
Tabungan																		***Saving***
Rupiah	2,31	2,18	2,06	1,91	1,81	1,79	1,80	1,82	1,78	1,78	1,75	1,72	1,72	1,71	1,72	1,72	1,70	*- Rupiah*
Valas	0,56	0,57	0,23	0,23	0,21	0,21	0,21	0,21	0,21	0,21	0,21	0,21	0,20	0,18	0,20	0,20	0,21	*- Foreign Exchange*
Simpanan Berjangka																		***Time Deposits***
- Simpanan Berjangka 1 bln																		*- 1 Month Time Deposits*
Rupiah	7,76	8,09	7,91	7,30	6,63	6,51	6,60	6,58	6,35	6,20	6,19	6,00	6,03	6,23	6,37	6,40	6,64	*Rupiah*
Valas	2,66	2,77	1,25	2,44	0,85	1,05	1,58	1,16	1,04	1,65	0,93	0,88	0,87	0,64	0,73	0,75	0,76	*Foreign Exchange*
- Simpanan Berjangka 3 bln																		*- 3 Month Time Deposits*
Rupiah	8,06	9,09	8,19	7,50	7,03	6,93	7,09	7,10	6,98	6,68	6,39	6,27	6,36	6,45	6,43	6,63	6,82	*Rupiah*
Valas	1,06	1,14	1,24	1,83	1,16	1,19	1,07	1,42	1,49	1,36	1,29	1,29	1,43	0,99	1,72	0,71	1,30	*Foreign Exchange*
- Simpanan Berjangka 6 bln																		*- 6 Month Time Deposits*
Rupiah	7,73	9,31	8,36	7,68	7,12	7,08	7,19	7,16	7,12	6,91	6,68	6,68	6,57	6,64	6,69	6,94	7,23	*Rupiah*
Valas	1,91	1,59	0,99	1,67	1,21	1,13	0,81	1,05	1,05	0,91	1,40	1,23	1,11	1,09	1,74	1,28	1,49	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																		*- 12 >= Month Time Deposits*
Rupiah	7,31	8,97	9,03	8,26	7,79	7,71	7,60	7,47	7,22	7,10	7,02	6,99	6,94	6,99	6,97	7,03	7,26	*Rupiah*
Valas	1,07	1,06	0,68	0,53	1,19	1,13	1,14	1,20	1,16	0,79	0,95	0,95	0,75	1,16	0,80	0,80	1,45	*Foreign Exchange*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Keterangan	2013	2014	2015	2016	2017			2018										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		***Demand Deposits***
Rupiah	1,57	2,27	2,17	2,23	2,25	1,96	1,90	2,00	1,96	2,14	2,05	1,92	2,10	2,44	2,28	2,31	2,41	*- Rupiah*
Valas	0,56	0,89	0,39	0,28	0,34	0,35	0,32	0,33	0,30	0,34	0,39	0,38	0,45	0,48	0,46	0,51	0,63	*- Foreign Exchange*
Tabungan																		***Saving***
Rupiah	1,92	2,77	2,66	2,08	1,92	1,83	1,84	1,87	1,90	1,85	1,86	1,81	1,79	1,83	1,80	1,72	1,79	*- Rupiah*
Valas	0,21	0,19	0,18	0,23	0,22	0,22	0,22	0,21	0,23	0,24	0,27	0,27	0,27	0,33	0,33	0,32	0,32	*- Foreign Exchange*
Simpanan Berjangka																		***Time Deposits***
- Simpanan Berjangka 1 bln																		*- 1 Month Time Deposits*
Rupiah	7,93	8,61	8,08	6,38	5,48	5,37	5,40	5,30	5,44	5,32	5,50	5,70	5,92	6,09	6,15	6,36	6,66	*Rupiah*
Valas	2,07	1,90	0,67	0,77	0,96	0,96	1,06	1,10	1,23	1,38	1,44	1,41	1,56	1,60	1,66	1,70	1,81	*Foreign Exchange*
- Simpanan Berjangka 3 bln																		*- 3 Month Time Deposits*
Rupiah	8,49	9,20	8,80	7,01	6,26	6,14	6,07	6,05	6,00	6,00	6,00	6,04	6,13	6,54	6,69	6,80	7,04	*Rupiah*
Valas	2,00	2,02	0,87	1,04	1,33	1,33	1,30	1,25	1,36	1,50	1,50	1,63	1,67	1,80	1,90	1,94	2,16	*Foreign Exchange*
- Simpanan Berjangka 6 bln																		*- 6 Month Time Deposits*
Rupiah	7,73	9,41	8,95	7,09	6,54	6,42	6,37	6,33	6,22	6,15	6,10	6,13	6,19	6,30	6,48	6,57	6,72	*Rupiah*
Valas	2,72	2,03	1,17	1,36	1,46	1,43	1,48	1,45	1,46	1,45	1,44	1,42	1,50	1,51	1,69	1,65	1,77	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																		*- 12 >= Month Time Deposits*
Rupiah	7,12	9,17	8,78	7,55	6,89	6,77	6,65	6,58	6,49	6,44	6,36	6,33	6,34	6,36	6,46	6,51	6,59	*Rupiah*
Valas	2,37	2,68	1,73	1,26	1,54	1,50	1,55	1,52	1,51	1,53	1,54	1,58	1,63	1,70	1,76	1,83	1,81	*Foreign Exchange*

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Giro																		***Demand Deposits***
Rupiah	2,92	2,33	2,16	2,00	1,97	1,85	1,81	1,80	1,71	1,84	2,07	1,96	1,89	1,90	2,01	2,02	2,07	*- Rupiah*
Valas	0,37	0,17	0,15	0,13	0,17	0,18	0,17	0,15	0,18	0,20	0,22	0,25	0,36	0,40	0,32	0,41	0,50	*- Foreign Exchange*
Tabungan																		***Saving***
Rupiah	1,16	1,09	1,26	1,71	2,30	2,14	2,04	2,00	1,98	1,88	1,70	1,55	1,59	1,35	1,37	1,36	1,30	*- Rupiah*
Valas	0,14	0,11	0,10	0,13	0,18	0,19	0,18	0,16	0,18	0,18	0,17	0,17	0,19	0,19	0,21	0,20	0,21	*- Foreign Exchange*
Simpanan Berjangka																		***Time Deposits***
- Simpanan Berjangka 1 bln																		*- 1 Month Time Deposits*
Rupiah	7,20	6,72	6,94	5,22	4,30	4,17	4,08	4,02	4,11	4,26	4,48	4,64	4,98	5,41	5,37	5,58	5,93	*Rupiah*
Valas	0,83	0,60	0,56	0,55	0,98	1,01	1,18	1,12	1,22	1,37	1,35	1,50	1,68	1,75	1,76	1,86	1,85	*Foreign Exchange*
- Simpanan Berjangka 3 bln																		*- 3 Month Time Deposits*
Rupiah	8,24	8,68	7,87	6,26	6,06	6,00	5,80	5,82	5,71	5,65	5,65	5,69	5,74	5,84	6,07	6,21	6,33	*Rupiah*
Valas	1,21	1,36	0,96	0,69	0,90	0,91	0,87	1,02	1,23	1,36	1,32	1,53	1,55	1,59	1,66	1,70	1,72	*Foreign Exchange*
- Simpanan Berjangka 6 bln																		*- 6 Month Time Deposits*
Rupiah	7,18	9,45	8,48	6,96	6,57	6,46	6,34	6,26	6,10	6,04	6,01	6,01	6,06	6,21	6,45	6,60	6,77	*Rupiah*
Valas	1,01	0,99	0,62	0,77	1,25	1,26	1,29	1,35	1,23	1,30	1,36	1,59	1,68	1,78	1,80	1,89	1,99	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																		*- 12 >= Month Time Deposits*
Rupiah	6,40	9,61	8,69	7,20	6,60	6,55	6,35	6,33	6,29	6,32	6,31	6,31	6,27	6,28	6,13	6,14	6,23	*Rupiah*
Valas	0,86	2,28	0,71	0,76	1,19	1,21	1,26	1,30	1,31	1,33	1,38	1,50	1,59	1,66	1,78	1,87	1,92	*Foreign Exchange*

Tabel 1.54.a. Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Average of Credit Interest Rate of Commercial Banks to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients)
Persen *(Percent)*

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

r) Angka-angka diperbaiki *r) Revised figures*

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

Jenis Penggunaan	2013	2014	2015	2016	2017			2018										*Type of Use*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jenis Penggunaan																		***1. Type of Use***
- Modal Kerja																		***- Working Capital***
Rupiah	12,14	12,81	12,48	11,38	10,96	10,90	10,71	10,75	10,71	10,63	10,57	10,54	10,53	10,58	10,51	10,63	10,50	*Rupiah*
Valas	3,90	4,63	4,00	3,94	3,88	3,90	3,90	3,94	3,97	4,11	4,95	4,15	4,20	4,23	4,26	4,27	4,32	*Foreign Exchange*
- Investasi																		***- Investments***
Rupiah	11,83	12,36	12,12	11,21	10,78	10,66	10,56	10,51	10,43	10,38	10,30	10,29	10,35	10,36	10,37	10,54	10,38	*Rupiah*
Valas	4,95	5,08	5,16	4,97	5,00	4,89	4,94	4,97	4,98	5,09	5,16	5,16	5,27	5,29	5,35	5,61	5,33	*Foreign Exchange*
- Konsumsi																		***- Consumption***
Rupiah	13,13	13,58	13,88	13,59	12,91	12,78	12,66	12,64	12,60	12,48	12,40	12,34	12,30	12,20	11,96	11,90	11,83	*Rupiah*
Valas	4,10	3,00	2,65	2,82	3,25	3,00	3,21	2,45	3,04	4,22	3,93	3,17	4,06	3,74	3,98	4,02	4,53	*Foreign Exchange*
2. Orientasi Penggunaan																		***2. User Orientation***
- Ekspor																		***- Export***
Rupiah	10,93	11,55	11,09	10,03	10,79	10,56	10,38	10,46	10,24	10,28	10,17	10,43	10,23	10,23	10,28	10,25	10,09	*Rupiah*
Valas	4,29	4,44	3,79	3,75	3,89	3,80	3,86	3,88	3,94	4,08	4,20	4,12	4,43	4,49	4,46	4,54	4,66	*Foreign Exchange*
- Impor																		***- Import***
Rupiah	10,48	11,60	11,41	10,83	10,20	10,38	10,14	9,97	9,95	9,90	9,82	9,99	10,08	10,02	10,08	10,04	10,16	*Rupiah*
Valas	3,86	4,36	4,10	4,29	5,00	5,14	4,80	4,98	5,07	5,16	4,99	4,79	4,69	5,23	5,18	4,99	5,13	*Foreign Exchange*
- Lainnya																		***- Other***
Rupiah	12,43	12,98	12,87	12,08	11,59	11,49	11,34	11,36	11,32	11,22	11,15	11,11	11,09	11,08	10,97	11,05	10,93	*Rupiah*
Valas	4,29	4,83	4,59	4,45	4,35	4,33	4,36	4,38	4,39	4,51	5,12	4,58	4,64	4,63	4,68	4,79	4,70	*Foreign Exchange*

[r)] Angka-angka diperbaiki

[r)] Revised figures

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

Kelompok Bank	2013	2014	2015	2016	2017			2018										*Group of Bank*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Bank Persero																		***State Owned Banks***
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	*Total Banks*
Jumlah Kantor	16.637	17.430	17.809	18.106	18.250	18.262	18.262	18.269	18.269	18.160	18.070	18.053	18.048	18.038	17.989	17.986	17.913	*Total Bank Offices*
BUSN Devisa																		***Foreign Exchange Commercial Banks***
Jumlah Bank	36	38	39	42	42	42	42	42	42	42	42	42	42	42	42	42	42	*Total Banks*
Jumlah Kantor	9.230	9.154	8.825	9.658	9.221	8.983	8.997	8.978	8.965	8.935	8.899	8.855	8.833	8.761	8.724	8.659	8.584	*Total Bank Offices*
BUSN Non Devisa																		***Non-Foreign Exchange Commercial Banks***
Jumlah Bank	30	29	27	21	21	21	21	21	21	21	21	21	21	21	21	21	21	*Total Banks*
Jumlah Kantor	2.221	2.234	2.087	468	493	498	508	510	513	511	511	507	512	515	513	518	522	*Total Bank Offices*
BPD																		***Regional Development Banks***
Jumlah Bank	26	26	26	27	27	27	27	27	27	27	27	27	27	27	27	27	27	*Total Banks*
Jumlah Kantor	3.254	3.524	3.781	4.052	4.089	4.105	4.130	4.141	4.147	4.143	4.157	4.167	4.171	4.184	4.198	4.201	4.217	*Total Bank Offices*
Bank Campuran																		***Joint Venture Banks***
Jumlah Bank	14	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	*Total Banks*
Jumlah Kantor	390	285	359	355	340	340	340	341	341	346	336	336	333	332	329	327	325	*Total Bank Offices*
Bank Asing																		***Foreign Owned Bank***
Jumlah Bank	10	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9	*Total Banks*
Jumlah Kantor	115	112	102	91	54	54	48	47	49	49	49	48	47	47	47	47	47	*Total Bank Offices*
Total																		***Total***
Jumlah Bank	**120**	**119**	**118**	**116**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	**115**	***Total Banks***
Jumlah Kantor	**31.847**	**32.739**	**32.963**	**32.730**	**32.447**	**32.242**	**32.285**	**32.286**	**32.284**	**32.144**	**32.022**	**31.966**	**31.944**	**31.877**	**31.800**	**31.738**	**31.608**	***Total Bank Offices***

r) Angka-angka diperbaiki *r) Revised figures*

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

Lokasi	2013	2014	2015	2016	2017			2018										*Location*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	382	384	397	412	411	414	413	413	413	412	412	413	413	415	415	415	416	1. *Jawa Barat*
2. Banten	95	95	93	96	96	99	101	102	104	104	104	104	104	104	105	105	105	2. *Banten*
3. DKI Jakarta	501	490	541	545	544	544	544	544	539	532	533	528	528	528	528	527	527	3. *DKI Jakarta*
4. D.I. Yogyakarta	59	60	60	62	61	61	61	62	62	62	62	62	62	62	62	62	63	4. *D.I. Yogyakarta*
5. Jawa Tengah	317	320	328	345	348	349	346	347	349	346	346	346	346	346	347	347	347	5. *Jawa Tengah*
6. Jawa Timur	407	406	415	430	433	435	432	432	433	429	429	429	428	428	430	430	432	6. *Jawa Timur*
7. Bengkulu	30	32	35	35	35	35	34	34	34	34	34	34	34	34	34	34	34	7. *Bengkulu*
8. Jambi	58	59	61	62	62	62	61	61	61	61	61	61	61	61	61	61	61	8. *Jambi*
9. Aceh	75	75	78	81	78	79	76	76	76	76	76	76	76	76	76	76	76	9. *Aceh*
10. Sumatera Utara	188	190	205	206	207	207	208	209	211	209	209	210	210	210	211	210	210	10. *Sumatera Utara*
11. Sumatera Barat	79	79	85	84	84	84	84	84	84	84	84	84	84	84	84	84	84	11. *Sumatera Barat*
12. Riau	91	95	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	12. *Riau*
13. Sumatera Selatan	97	95	102	104	108	108	107	107	108	107	107	107	107	107	107	107	107	13. *Sumatera Selatan*
14. Bangka Belitung	27	29	27	30	29	29	29	29	29	29	29	29	29	29	29	29	29	14. *Bangka Belitung*
15. Kepulauan Riau	58	59	59	59	60	60	61	61	62	62	62	62	62	62	62	62	62	15. *Kepulauan Riau*
16. Lampung	58	59	61	64	64	64	64	64	64	64	64	64	64	66	66	66	66	16. *Lampung*
17. Kalimantan Selatan	76	71	72	73	73	74	74	74	74	74	74	73	73	73	74	74	74	17. *Kalimantan Selatan*
18. Kalimantan Barat	74	74	73	75	75	77	77	77	77	77	77	78	78	78	78	78	78	18. *Kalimantan Barat*
19. Kalimantan Timur	114	118	114	114	113	113	113	113	114	113	113	113	113	113	113	113	114	19. *Kalimantan Timur*
20. Kalimantan Tengah	46	43	43	44	45	45	46	46	46	46	46	46	46	46	46	46	46	20. *Kalimantan Tengah*
21. Sulawesi Tengah	39	40	41	43	44	44	44	44	44	44	45	45	45	45	46	46	46	21. *Sulawesi Tengah*
22. Sulawesi Selatan	129	131	131	131	134	134	134	134	134	134	134	134	134	134	134	134	135	22. *Sulawesi Selatan*
23. Sulawesi Utara	53	54	58	62	64	64	64	64	65	64	64	64	64	65	65	65	64	23. *Sulawesi Utara*
24. Gorontalo	18	18	18	20	19	19	19	19	19	19	19	19	19	19	19	19	19	24. *Gorontalo*
25. Sulawesi Barat	15	15	15	16	16	16	16	16	16	16	16	16	16	16	16	16	16	25. *Sulawesi Barat*
26. Sulawesi Tenggara	34	41	43	43	42	42	43	43	43	43	43	43	43	43	43	43	43	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	49	50	52	53	53	53	53	53	53	53	53	53	53	53	53	53	53	27. *Nusa Tenggara Barat*
28. Bali	86	87	95	96	94	94	93	94	95	94	95	94	94	94	94	94	94	28. *Bali*
29. Nusa Tenggara Timur	53	54	56	58	59	59	58	58	58	58	58	58	58	58	58	58	58	29. *Nusa Tenggara Timur*
30. Maluku	30	32	32	32	34	34	34	34	34	34	34	35	35	35	35	35	35	30. *Maluku*
31. Papua	54	54	61	62	61	61	61	61	61	61	61	61	61	61	61	61	61	31. *Papua*
32. Maluku Utara	19	21	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	32. *Maluku Utara*
33. Irian Jaya Barat	27	24	23	25	26	26	26	26	26	26	26	26	26	26	26	26	26	33. *Irian Jaya Barat*
34. Lainnya	14	14	17	18	18	18	18	18	18	17	17	17	17	17	17	17	17	34. *Others*
Total	**3.452**	**3.468**	**3.605**	**3.694**	**3.704**	**3.717**	**3.708**	**3.713**	**3.720**	**3.698**	**3.701**	**3.698**	**3.697**	**3.702**	**3.709**	**3.707**	**3.712**	***Total***

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

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

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana																		***Fund Disbursements***
a. Kredit	59.176	68.391	74.807	81.684	88.286	89.073	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	*a. Credits*
b. Antar Bank Aktiva	15.374	18.540	23.483	27.705	29.849	30.687	31.815	31.551	30.899	31.077	30.127	27.725	28.633	30.330	30.386	30.506	30.885	*b. Inter-Bank Assets*
Sumber Dana																		***Source of Funds***
a. DPK	50.520	58.750	67.266	75.725	82.638	83.904	84.861	85.234	85.623	86.361	86.868	85.772	86.300	88.144	88.404	88.744	89.691	*a. Third Party Funds*
Deposito	33.879	39.919	46.307	51.977	57.265	57.675	58.137	58.857	59.075	59.362	59.531	59.393	59.614	60.485	60.742	60.810	61.204	*Time Deposits*
Tabungan	16.641	18.831	20.959	23.748	25.373	26.229	26.723	26.377	26.548	26.999	27.337	26.379	26.686	27.658	27.662	27.935	28.487	*Savings Deposits*
b. Antar Bank Pasiva	1.896	2.006	2.973	3.617	4.333	4.436	4.417	4.590	4.671	4.717	4.717	4.830	4.932	5.046	5.068	5.051	4.933	*b. Inter-Bank Liabilities*
c. Pinjaman yang Diterima	11.165	13.386	13.460	13.613	13.525	13.313	13.820	13.215	12.948	13.188	13.167	13.477	13.710	13.542	13.389	13.521	13.267	*c. Loans received*
d. Kewajiban Segera	421	452	586	667	728	789	776	741	791	839	895	929	952	851	806	797	812	*d. Immediate Liabilities*
Beberapa Komponen Modal																		***Several Components of Capital***
a. Modal Disetor	6.997	8.227	9.550	10.656	11.621	11.723	11.879	11.947	12.039	12.160	12.215	12.311	12.338	12.441	12.551	12.631	12.767	*a. Paid In Capital*
b. Cadangan	1.573	1.819	2.079	2.351	2.699	2.701	2.708	2.754	2.794	2.859	2.949	3.000	3.033	3.114	3.121	3.028	3.012	*b. Reserves*
c. L/R Tahun Berjalan	2.661	2.682	2.755	2.936	2.672	2.972	3.210	295	523	853	1.104	1.364	1.586	1.888	2.148	2.458	2.789	*c. Current Earnings*
d. L/R Tahun Lalu	564	978	1.289	1.755	2.255	2.230	2.201	4.980	4.636	4.355	3.698	3.100	2.938	2.668	2.641	2.698	2.586	*d. Retained Earnings (Profit/Loss)*

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

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

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
LDR (%)	**84,34**	**79,79**	**77,81**	**76,24**	**76,24**	**76,01**	**75,36**	**74,49**	**75,19**	**75,43**	**76,40**	**78,13**	**77,60**	**76,71**	**76,89**	**76,94**	**76,95**	***LDR (%)***
- Total Kredit	59.176	68.391	74.807	81.684	88.286	89.073	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	- *Total Credit*
- Penghimpunan Dana	60.024	72.914	81.908	90.997	98.117	99.245	100.632	100.646	100.935	101.992	102.549	101.845	102.700	104.473	104.673	105.212	105.912	- *Funds collected*
- Modal Inti	10.137	12.801	14.232	16.147	17.677	17.935	18.105	19.583	19.455	19.512	19.148	18.793	18.801	18.963	19.139	19.309	19.399	- *Core Capital*
NPL (%)	**4,41**	**4,75**	**5,37**	**5,83**	**7,00**	**6,86**	**6,15**	**6,66**	**6,83**	**6,81**	**6,96**	**6,91**	**7,15**	**7,09**	**7,15**	**7,16**	**7,15**	***NPL (%)***
- Kredit Non Lancar	2.610	3.252	4.018	4.765	6.177	6.115	5.500	5.962	6.179	6.246	6.469	6.515	6.740	6.710	6.808	6.858	6.892	- *Non Current Credits*
- Total Kredit	59.176	68.391	74.807	81.684	88.286	89.073	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	- *Total Credit*
ROA (%)	**3,44**	**2,98**	**2,71**	**2,59**	**2,61**	**2,60**	**2,55**	**2,81**	**2,49**	**2,68**	**2,59**	**2,58**	**2,48**	**2,49**	**2,47**	**2,49**	**2,53**	***ROA (%)***
- L/R Tahun Berjalan	2.661	2.682	2.755	2.936	2.672	2.972	3.210	295	523	853	1.104	1.364	1.586	1.888	2.148	2.458	2.789	- *Current Earnings (Profit/Loss)*
- Total Aktiva	77.376	89.878	101.713	113.501	122.916	124.605	125.945	125.886	126.211	127.528	127.877	127.058	128.005	130.165	130.664	131.508	132.474	- *Total Aktiva*
ROE (%)	**32,41**	**27,89**	**24,76**	**23,61**	**23,48**	**23,57**	**23,06**	**25,23**	**22,20**	**23,86**	**22,97**	**22,51**	**21,73**	**21,90**	**21,63**	**22,07**	**22,31**	***ROE (%)***
- L/R Tahun Berjalan	2.661	2.682	2.755	2.936	2.672	2.972	3.210	295	523	853	1.104	1.364	1.586	1.888	2.148	2.458	2.789	- *Current Earnings (Profit/Loss)*
- Modal Disetor	6.997	8.227	9.550	10.656	11.621	11.723	11.879	11.947	12.039	12.160	12.215	12.311	12.338	12.441	12.551	12.631	12.767	- *Paid In Capital*
- Cadangan Umum	1.214	1.389	1.579	1.778	2.032	2.033	2.038	2.073	2.099	2.147	2.209	2.237	2.253	2.336	2.342	2.219	2.237	- *General Reserve*

Ket: *) Angka-angka sementara *) Provisional figures*

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

Lokasi	2013	2014	2015	2016	2017			2018										*Location*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	12.663	15.099	16.380	16.825	17.538	17.789	18.010	18.015	17.936	18.173	18.185	17.733	17.615	17.875	17.958	18.048	18.137	*1. Jawa Barat*
2. Banten	1.529	1.833	2.250	2.633	3.393	3.459	3.553	3.528	3.574	3.656	3.823	3.886	3.893	3.960	3.971	4.036	4.099	*2. Banten*
3. DKI Jakarta	1.625	1.889	2.124	2.593	2.533	2.520	2.524	2.486	2.517	2.517	2.520	2.558	2.545	2.555	2.543	2.527	2.559	*3. DKI Jakarta*
4. D.I Yogyakarta	3.510	4.127	4.760	5.336	5.697	5.743	5.924	5.908	5.921	5.988	6.074	6.054	6.044	6.134	6.116	6.157	6.199	*4. D.I Yogyakarta*
5. Jawa Tengah	16.844	19.234	22.060	24.876	27.680	28.304	28.328	28.307	28.508	28.890	29.068	28.846	29.212	29.954	30.123	30.372	30.828	*5. Jawa Tengah*
6. Jawa Timur	8.910	10.226	11.361	12.140	12.987	13.143	13.264	13.307	13.297	13.349	13.322	13.140	13.329	13.565	13.538	13.604	13.759	*6. Jawa Timur*
7. Bengkulu	39	55	64	72	84	83	83	84	85	87	85	89	91	90	89	91	89	*7. Bengkulu*
8. Jambi	738	759	745	779	834	843	853	857	858	872	872	870	877	897	900	903	900	*8. Jambi*
9. Aceh	161	168	222	251	258	260	273	260	262	260	263	258	254	253	254	253	254	*9. Aceh*
10. Sumatera Utara	967	1.049	1.170	1.348	1.475	1.488	1.489	1.525	1.540	1.566	1.571	1.569	1.571	1.613	1.618	1.620	1.638	*10. Sumatera Utara*
11. Sumatera Barat	1.337	1.346	1.434	1.562	1.633	1.660	1.698	1.707	1.704	1.705	1.682	1.630	1.627	1.679	1.696	1.716	1.727	*11. Sumatera Barat*
12. Riau	1.050	1.134	1.202	1.295	1.344	1.347	1.368	1.364	1.366	1.350	1.324	1.316	1.351	1.355	1.348	1.353	1.340	*12. Riau*
13. Kepulauan Riau	3.842	4.446	4.917	5.844	6.412	6.451	6.460	6.520	6.544	6.599	6.623	6.597	6.654	6.708	6.758	6.752	6.789	*13. Kepulauan Riau*
14. Sumatera Selatan	1.046	1.156	1.202	1.339	1.439	1.442	1.433	1.452	1.437	1.476	1.460	1.472	1.476	1.511	1.508	1.513	1.515	*14. Sumatera Selatan*
15. Bangka Belitung	75	89	115	122	141	140	140	140	144	142	143	145	148	148	153	156	156	*15. Bangka Belitung*
16. Lampung	6.678	7.897	8.885	10.078	10.906	11.043	11.068	11.170	11.116	11.261	11.125	11.166	11.376	11.443	11.450	11.533	11.558	*16. Lampung*
17. Kalimantan Selatan	416	533	554	573	573	574	588	592	590	599	593	581	579	583	578	585	601	*17. Kalimantan Selatan*
18. Kalimantan Barat	953	1.020	1.066	1.208	1.284	1.298	1.335	1.324	1.349	1.323	1.298	1.306	1.301	1.302	1.320	1.291	1.278	*18. Kalimantan Barat*
19. Kalimantan Timur	336	359	392	394	390	397	406	403	402	408	409	420	423	427	432	440	443	*19. Kalimantan Timur*
20. Kalimantan Tengah	232	287	336	376	469	466	480	432	447	453	446	515	531	601	610	610	557	*20. Kalimantan Tengah*
21. Sulawesi Tengah	1.372	1.535	1.878	2.209	2.541	2.520	2.640	2.574	2.597	2.590	2.554	2.505	2.571	2.561	2.581	2.610	2.565	*21. Sulawesi Tengah*
22. Sulawesi Selatan	1.064	1.310	1.448	1.995	2.333	2.345	2.354	2.379	2.351	2.373	2.400	2.424	2.445	2.482	2.514	2.557	2.566	*22. Sulawesi Selatan*
23. Sulawesi Utara	963	995	1.034	1.143	1.208	1.195	1.221	1.228	1.221	1.228	1.237	1.225	1.238	1.257	1.252	1.276	1.233	*23. Sulawesi Utara*
24. Sulawesi Tenggara	133	187	261	293	286	291	293	290	284	290	285	290	295	301	290	290	290	*24. Sulawesi Tenggara*
25. Sulawesi Barat	7	8	65	8	7	7	7	7	7	7	7	7	7	7	7	7	7	*25. Sulawesi Barat*
26. Gorontalo	36	35	34	35	32	33	34	34	33	33	32	32	30	30	31	31	31	*26. Gorontalo*
27. Nusa Tenggara Barat	940	1.062	1.240	1.343	1.353	1.388	1.398	1.396	1.390	1.411	1.424	1.379	1.361	1.387	1.410	1.424	1.436	*27. Nusa Tenggara Barat*
28. Bali	7.721	9.380	11.313	13.074	13.862	14.054	14.078	14.063	14.182	14.350	14.492	14.423	14.504	14.753	14.888	14.993	15.165	*28. Bali*
29. Nusa Tenggara Timur	337	415	493	594	644	651	668	667	684	680	683	699	705	718	724	724	720	*29. Nusa Tenggara Timur*
30. Maluku	1.001	1.174	1.313	1.473	1.658	1.701	1.786	1.787	1.780	1.795	1.784	1.819	1.826	1.853	1.836	1.900	1.879	*30. Maluku*
31. Papua	609	754	911	1.010	1.175	1.185	1.337	1.267	1.255	1.255	1.247	1.255	1.280	1.272	1.291	1.302	1.311	*31. Papua*
32. Maluku Utara	22	35	45	59	95	100	103	106	113	116	122	130	133	170	172	145	148	*32. Maluku Utara*
33. Papua Barat	221	280	437	619	654	683	750	709	719	726	724	717	712	719	707	690	700	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**77.376**	**89.878**	**101.713**	**113.501**	**122.916**	**124.605**	**125.945**	**125.886**	**126.211**	**127.528**	**127.877**	**127.058**	**128.005**	**130.165**	**130.664**	**131.508**	**132.474**	***Total***

Ket: *) Angka-angka diperbaiki *) Revised figures

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

Total Aset	2013	2014	2015	2016	2017			2018										*Total Asset*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Total Aset BPR < 1 Miliar	9	12	5	10	12	12	11	12	10	10	12	11	8	8	7	7	8	*Total Asset Rural bank < 1 Billion*
Total Aset BPR 1 s.d 5 Miliar	213	190	146	126	113	111	107	107	107	103	100	101	105	103	100	98	96	*Total Asset Rural bank 1 up to 5 Billion*
Total Aset BPR 5 s.d 10 Miliar	267	245	226	210	180	180	181	170	173	172	172	177	171	173	168	165	164	*Total Asset Rural bank 5 up to 10 Billion*
Total Aset BPR > 10 Miliar	1.146	1.196	1.260	1.287	1.316	1.316	1.320	1.328	1.325	1.330	1.325	1.318	1.319	1.319	1.323	1.328	1.331	*Total Asset Rural bank > 10 Billion*
Total	**1.635**	**1.643**	**1.637**	**1.633**	**1.621**	**1.619**	**1.619**	**1.617**	**1.615**	**1.615**	**1.609**	**1.607**	**1.603**	**1.603**	**1.598**	**1.598**	**1.599**	***Total***

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

Kolektibilitas	2013	2014	2015	2016	2017			2018										*Collectibility*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Kredit	**59.176**	**68.391**	**74.807**	**81.684**	**88.286**	**89.073**	**89.482**	**89.560**	**90.527**	**91.655**	**92.972**	**94.253**	**94.279**	**94.683**	**95.202**	**95.800**	**96.433**	***Credit***
a. Lancar	56.566	65.139	70.789	76.919	82.109	82.958	83.982	83.598	84.348	85.409	86.503	87.738	87.539	87.973	88.395	88.942	89.541	*a. Current*
b. Kurang Lancar	640	773	889	925	1.400	1.379	1.058	1.438	1.581	1.594	1.691	1.651	1.671	1.532	1.514	1.533	1.515	*b. Sub-Standard*
c. Diragukan	537	713	879	974	1.198	1.173	1.102	1.105	1.113	1.115	1.192	1.255	1.279	1.328	1.378	1.396	1.379	*c. Doubtful*
d. Macet	1.433	1.766	2.250	2.866	3.579	3.562	3.341	3.420	3.486	3.536	3.586	3.609	3.791	3.850	3.916	3.929	3.998	*d. Lost*
***Non Performing Loan* (Nominal)**	**2.610**	**3.252**	**4.018**	**4.765**	**6.177**	**6.115**	**5.500**	**5.962**	**6.179**	**6.246**	**6.469**	**6.515**	**6.740**	**6.710**	**6.808**	**6.858**	**6.892**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**4,41**	**4,75**	**5,37**	**5,83**	**7,00**	**6,86**	**6,15**	**6,66**	**6,83**	**6,81**	**6,96**	**6,91**	**7,15**	**7,09**	**7,15**	**7,16**	**7,15**	***Non Performing Loan Ratio (%)***

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

Lokasi	2013	2014	2015	2016	2017			2018										*Location*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	529	700	814	858	1.021	1.047	980	1.020	1.050	1.087	1.092	1.056	1.099	1.067	1.084	1.091	1.109	*1. Jawa Barat*
2. Banten	99	101	110	147	172	167	146	161	172	178	187	174	190	203	207	209	206	*2. Banten*
3. DKI Jakarta	64	66	87	105	114	105	99	120	108	106	98	96	111	115	120	120	115	*3. DKI Jakarta*
4. D.I Yogyakarta	123	144	189	182	230	229	198	216	233	228	238	244	252	255	252	248	247	*4. D.I Yogyakarta*
5. Jawa Tengah	697	825	989	1.129	1.503	1.488	1.342	1.468	1.550	1.567	1.623	1.680	1.729	1.704	1.721	1.759	1.760	*5. Jawa Tengah*
6. Jawa Timur	247	374	536	621	752	744	664	699	713	719	745	764	790	787	787	791	788	*6. Jawa Timur*
7. Bengkulu	3	2	4	4	4	4	4	4	4	5	5	4	5	5	5	5	4	*7. Bengkulu*
8. Jambi	36	64	81	67	66	61	58	63	64	63	66	70	72	75	76	72	73	*8. Jambi*
9. Aceh	8	11	12	12	16	17	15	16	18	17	17	18	19	19	20	20	19	*9. Aceh*
10. Sumatera Utara	50	55	65	81	81	78	71	72	75	77	82	82	86	85	84	85	86	*10. Sumatera Utara*
11. Sumatera Barat	68	83	83	94	116	113	98	105	108	108	112	110	110	109	106	105	105	*11. Sumatera Barat*
12. Riau	103	112	115	125	142	133	123	126	128	117	109	114	112	110	111	108	104	*12. Riau*
13. Kepulauan Riau	65	80	107	148	301	275	245	278	291	292	305	305	316	309	324	319	334	*13. Kepulauan Riau*
14. Sumatera Selatan	47	58	108	154	166	157	147	145	149	146	137	127	131	128	122	122	108	*14. Sumatera Selatan*
15. Bangka Belitung	2	3	9	6	7	6	6	6	5	6	6	6	6	7	7	6	5	*15. Bangka Belitung*
16. Lampung	65	77	96	108	127	128	118	119	126	126	122	124	127	126	123	125	122	*16. Lampung*
17. Kalimantan Selatan	27	44	45	46	48	45	39	41	43	45	45	46	47	44	44	45	43	*17. Kalimantan Selatan*
18. Kalimantan Barat	22	27	36	60	64	68	62	81	84	97	100	95	101	85	82	81	83	*18. Kalimantan Barat*
19. Kalimantan Timur	30	32	27	29	37	35	25	27	27	25	26	25	25	24	25	25	25	*19. Kalimantan Timur*
20. Kalimantan Tengah	7	7	4	12	23	25	23	22	16	16	16	19	19	19	20	22	21	*20. Kalimantan Tengah*
21. Sulawesi Tengah	12	16	13	20	32	30	25	24	25	26	27	28	30	31	34	33	43	*21. Sulawesi Tengah*
22. Sulawesi Selatan	12	22	32	28	37	38	31	33	35	37	41	40	38	38	40	43	41	*22. Sulawesi Selatan*
23. Sulawesi Utara	59	59	89	102	77	77	76	79	82	86	95	99	97	96	96	98	95	*23. Sulawesi Utara*
24. Sulawesi Tenggara	9	11	14	24	46	49	44	48	49	43	45	46	48	51	50	48	47	*24. Sulawesi Tenggara*
25. Sulawesi Barat	0	0	0	0	1	1	0	1	1	1	0	0	0	0	1	1	1	*25. Sulawesi Barat*
26. Gorontalo	3	5	5	6	6	6	5	5	5	5	5	5	5	5	5	5	5	*26. Gorontalo*
27. Nusa Tenggara Barat	67	66	73	103	131	129	128	136	144	147	155	157	159	161	175	169	165	*27. Nusa Tenggara Barat*
28. Bali	138	168	223	444	762	750	652	741	762	761	824	831	847	883	920	934	962	*28. Bali*
29. Nusa Tenggara Timur	6	22	24	24	40	43	23	33	41	31	41	40	34	37	34	30	28	*29. Nusa Tenggara Timur*
30. Maluku	4	4	5	3	6	6	5	5	6	6	5	6	6	6	7	7	8	*30. Maluku*
31. Papua	7	10	16	13	21	23	20	21	22	25	31	31	30	32	36	38	38	*31. Papua*
32. Maluku Utara	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*32. Maluku Utara*
33. Papua Barat	0	3	5	7	27	37	27	46	45	50	68	70	87	92	90	93	99	*33. Papua Barat*
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*34. Others*
Total	**2.610**	**3.252**	**4.018**	**4.765**	**6.177**	**6.115**	**5.500**	**5.962**	**6.179**	**6.246**	**6.469**	**6.515**	**6.731**	**6.710**	**6.808**	**6.858**	**6.892**	***Total***

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

Indikator	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Oktober 2017		Desember 2017		Oktober 2018		***Indicator***
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	
Deposito	33.879	67,06	39.919	67,95	46.307	68,84	51.977	68,64	57.264,60	69,30	58.137	68,51	61.204	68,24	*Time Deposits*
Tabungan	16.641	32,94	18.831	32,05	20.959	31,16	23.748	31,36	25.373,13	30,70	26.723	31,49	28.487	31,76	*Saving*
Total DPK	**50.520**	**100,00**	**58.750**	**100,00**	**67.266**	**100,00**	**75.725**	**100,00**	**82.637,73**	**100,00**	**84.861**	**100,00**	**89.691**	**100,00**	***Total Third Party Funds***

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

Lokasi	Tabungan *(Saving Deposits)*	Deposito *(Time Deposits)*	Total DPK *(Total of Third Party Funds)*	Pangsa Thd Total DPK (%) *(Portion to Total Third Party Funds (%)*	*Location*
	Miliar Rp *(Billion Rp)*				
1. Jawa Barat	3.767	8.344	12.110	13,50%	1. *Jawa Barat*
2. Banten	616	1.918	2.534	2,82%	2. *Banten*
3. DKI Jakarta	113	1.725	1.838	2,05%	3. *DKI Jakarta*
4. D.I Yogyakarta	1.591	3.146	4.737	5,28%	4. *D.I Yogyakarta*
5. Jawa Tengah	10.294	12.929	23.223	25,89%	5. *Jawa Tengah*
6. Jawa Timur	2.956	6.112	9.069	10,11%	6. *Jawa Timur*
7. Bengkulu	23	22	46	0,05%	7. *Bengkulu*
8. Jambi	112	537	650	0,72%	8. *Jambi*
9. Aceh	54	88	142	0,16%	9. *Aceh*
10. Sumatera Utara	621	628	1.250	1,39%	10. *Sumatera Utara*
11. Sumatera Barat	802	559	1.361	1,52%	11. *Sumatera Barat*
12. Riau	383	599	982	1,09%	12. *Riau*
13. Kepulauan Riau	649	4.868	5.517	6,15%	13. *Kepulauan Riau*
14. Sumatera Selatan	229	679	908	1,01%	14. *Sumatera Selatan*
15. Bangka Belitung	24	100	124	0,14%	15. *Bangka Belitung*
16. Lampung	877	4.802	5.679	6,33%	16. *Lampung*
17. Kalimantan Selatan	165	191	355	0,40%	17. *Kalimantan Selatan*
18. Kalimantan Barat	346	681	1.027	1,14%	18. *Kalimantan Barat*
19. Kalimantan Timur	93	125	218	0,24%	19. *Kalimantan Timur*
20. Kalimantan Tengah	203	207	410	0,46%	20. *Kalimantan Tengah*
21. Sulawesi Tengah	93	775	869	0,97%	21. *Sulawesi Tengah*
22. Sulawesi Selatan	269	1.309	1.578	1,76%	22. *Sulawesi Selatan*
23. Sulawesi Utara	196	850	1.046	1,17%	23. *Sulawesi Utara*
24. Sulawesi Tenggara	69	43	112	0,13%	24. *Sulawesi Tenggara*
25. Sulawesi Barat	8	2	11	0,01%	25. *Sulawesi Barat*
26. Gorontalo	8	7	16	0,02%	26. *Gorontalo*
27. Nusa Tenggara Barat	542	422	964	1,07%	27. *Nusa Tenggara Barat*
28. Bali	2.869	7.711	10.581	11,80%	28. *Bali*
29. Nusa Tenggara Timur	164	387	551	0,61%	29. *Nusa Tenggara Timur*
30. Maluku	133	609	742	0,83%	30. *Maluku*
31. Papua	126	368	494	0,55%	31. *Papua*
32. Maluku Utara	10	70	81	0,09%	32. *Maluku Utara*
33. Papua Barat	81	387	468	0,52%	33. *Papua Barat*
34. Lainnya	-	-	-	0,00%	34. *Others*
Total	**28.487**	**61.204**	**89.691**	**100,00%**	***Total***

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

Lokasi	2013	2014	2015	2016	2017			2018										*Location*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	8.804	10.754	11.424	11.501	11.843	12.087	12.327	12.346	12.290	12.405	12.447	11.814	11.652	11.890	11.973	11.981	12.110	*1. Jawa Barat*
2. Banten	953	1.114	1.373	1.641	2.218	2.266	2.334	2.298	2.321	2.346	2.418	2.407	2.404	2.424	2.421	2.470	2.534	*2. Banten*
3. DKI Jakarta	1.001	1.209	1.410	1.754	1.808	1.790	1.777	1.797	1.799	1.814	1.822	1.844	1.833	1.849	1.838	1.806	1.838	*3. DKI Jakarta*
4. D.I Yogyakarta	2.540	2.934	3.580	4.079	4.342	4.382	4.536	4.480	4.486	4.547	4.617	4.608	4.603	4.690	4.675	4.700	4.737	*4. D.I Yogyakarta*
5. Jawa Tengah	12.097	13.909	16.416	18.666	20.758	21.273	21.355	21.321	21.485	21.755	21.923	21.675	22.001	22.653	22.674	22.870	23.223	*5. Jawa Tengah*
6. Jawa Timur	5.459	6.241	6.999	7.703	8.317	8.477	8.576	8.655	8.637	8.688	8.716	8.520	8.684	8.880	8.874	8.914	9.069	*6. Jawa Timur*
7. Bengkulu	27	32	44	45	38	37	40	43	40	41	44	47	49	48	47	48	46	*7. Bengkulu*
8. Jambi	532	567	573	580	610	613	616	622	624	630	630	626	633	647	655	656	650	*8. Jambi*
9. Aceh	80	85	112	129	135	136	148	143	143	141	145	142	141	141	141	141	142	*9. Aceh*
10. Sumatera Utara	690	774	889	1.038	1.143	1.147	1.148	1.181	1.193	1.212	1.230	1.223	1.221	1.258	1.248	1.240	1.250	*10. Sumatera Utara*
11. Sumatera Barat	917	973	1.103	1.238	1.303	1.325	1.354	1.363	1.362	1.356	1.334	1.276	1.272	1.323	1.334	1.354	1.361	*11. Sumatera Barat*
12. Riau	699	787	854	951	1.004	1.006	1.027	1.019	1.020	1.005	979	969	1.003	1.008	998	998	982	*12. Riau*
13. Kepulauan Riau	3.097	3.610	3.982	4.769	5.291	5.288	5.291	5.328	5.401	5.441	5.450	5.406	5.463	5.488	5.501	5.473	5.517	*13. Kepulauan Riau*
14. Sumatera Selatan	657	715	731	831	868	865	860	867	856	866	866	869	877	906	907	908	908	*14. Sumatera Selatan*
15. Bangka Belitung	60	70	93	102	121	117	117	116	119	116	119	118	120	119	124	125	124	*15. Bangka Belitung*
16. Lampung	3.373	3.724	4.362	4.881	5.367	5.379	5.368	5.612	5.610	5.539	5.495	5.498	5.528	5.620	5.654	5.643	5.679	*16. Lampung*
17. Kalimantan Selatan	228	338	344	348	328	331	341	346	348	356	354	341	339	343	338	344	355	*17. Kalimantan Selatan*
18. Kalimantan Barat	737	770	810	910	970	986	1.015	1.028	1.056	1.044	1.032	1.044	1.043	1.058	1.072	1.046	1.027	*18. Kalimantan Barat*
19. Kalimantan Timur	202	191	205	193	185	187	187	188	190	194	196	197	200	203	206	212	218	*19. Kalimantan Timur*
20. Kalimantan Tengah	190	232	263	277	348	341	353	303	314	323	317	383	395	462	465	465	410	*20. Kalimantan Tengah*
21. Sulawesi Tengah	332	412	565	693	786	789	840	831	867	880	872	857	861	872	867	861	869	*21. Sulawesi Tengah*
22. Sulawesi Selatan	497	721	899	1.227	1.479	1.497	1.511	1.538	1.517	1.517	1.514	1.551	1.580	1.592	1.601	1.594	1.578	*22. Sulawesi Selatan*
23. Sulawesi Utara	728	772	847	965	1.042	1.022	1.045	1.052	1.049	1.048	1.062	1.054	1.063	1.076	1.065	1.080	1.046	*23. Sulawesi Utara*
24. Sulawesi Tenggara	78	94	123	122	104	111	110	106	102	106	106	107	114	122	112	111	112	*24. Sulawesi Tenggara*
25. Sulawesi Barat	2	3	42	8	10	10	10	10	11	10	10	10	11	11	11	11	11	*25. Sulawesi Barat*
26. Gorontalo	21	20	20	17	16	17	18	17	17	16	17	17	16	16	17	16	16	*26. Gorontalo*
27. Nusa Tenggara Barat	602	690	824	888	889	913	922	922	912	924	942	897	879	904	927	949	964	*27. Nusa Tenggara Barat*
28. Bali	4.959	5.905	7.007	8.354	9.222	9.372	9.368	9.433	9.567	9.746	9.911	9.884	10.000	10.194	10.353	10.435	10.581	*28. Bali*
29. Nusa Tenggara Timur	248	309	382	469	503	506	523	519	523	522	525	536	534	551	553	554	551	*29. Nusa Tenggara Timur*
30. Maluku	313	329	365	555	643	642	633	690	696	694	696	756	759	770	737	735	742	*30. Maluku*
31. Papua	229	251	294	346	440	450	495	480	487	493	492	497	501	486	476	473	494	*31. Papua*
32. Maluku Utara	11	17	22	31	53	58	59	65	67	68	68	73	71	78	75	76	81	*32. Maluku Utara*
33. Papua Barat	155	198	312	413	455	487	555	515	513	517	521	529	447	459	463	453	468	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**50.520**	**58.750**	**67.266**	**75.725**	**82.638**	**83.904**	**84.861**	**85.234**	**85.623**	**86.361**	**86.868**	**85.772**	**86.300**	**88.144**	**88.404**	**88.744**	**89.691**	***Total***

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Tabungan	4,63	4,56	5,17	3,95	3,71	3,71	3,71	3,69	3,68	3,57	3,57	3,52	3,49	3,49	3,49	3,50	3,47	*Saving*
Deposito	9,61	10,10	9,69	9,80	8,09	8,09	8,12	8,08	7,97	7,99	7,99	8,17	7,85	7,90	7,92	8,58	8,06	*Time Deposits*

Ket: Data tersedia mulai Desember 2008 *Note: Data available on December 2008*
r) Angka-angka diperbaiki *r) revised figures*

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

Sektor Ekonomi	2013	2014	2015	2016	2017			2018										*Economic Sector*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1 Pertanian, Perburuhan, dan Kehutanan	35,51	33,78	33,77	31,28	29,94	29,91	29,83	30,46	29,83	29,73	29,75	29,68	29,56	29,49	29,70	29,80	29,59	*1. Agriculture, hunting, and forestry*
2 Perikanan	31,19	30,22	29,42	27,58	28,55	27,86	27,60	27,49	27,31	27,12	26,81	26,52	26,64	26,36	26,42	26,36	26,54	*2. Fisheryies*
3 Pertambangan dan Penggalian	25,22	25,17	25,66	25,28	24,01	24,47	24,54	24,54	24,80	24,79	24,62	24,56	24,42	24,64	24,32	24,48	24,49	*3. Mining and quarrying*
4 Industri Pengolahan	27,62	27,68	27,98	26,31	25,05	24,90	24,90	25,16	24,57	24,09	23,77	23,90	23,66	23,56	23,55	23,63	23,66	*4. Processing industry*
5 Listrik, Gas dan Air	27,89	29,06	28,56	27,39	26,59	26,88	26,86	27,61	27,66	27,78	27,65	27,72	27,58	27,33	26,76	26,70	26,53	*5. Electricity, gas and water*
6 Konstruksi	24,93	26,31	26,72	26,35	25,42	25,16	25,05	24,96	25,10	24,86	24,73	24,79	24,64	24,68	24,68	24,52	24,66	*6. Construction*
7 Perdagangan Besar dan Eceran	30,24	28,91	29,27	27,93	27,17	26,99	26,86	27,15	26,78	26,65	26,55	26,50	26,38	26,28	26,20	26,29	26,15	*7. Big and retail trade*
8 Penyediaan Akomodasi dan Penyedian Makan Minum	25,72	26,04	26,18	25,05	23,04	23,11	23,24	23,25	23,17	23,09	22,88	22,99	22,91	22,82	22,53	22,74	22,84	*8. Provision of accommodation and food supply drinking*
9 Transportasi, Pergudangan dan Komunikasi	27,47	26,85	26,72	25,62	24,75	24,68	24,54	24,70	24,70	24,58	24,41	24,38	24,24	24,38	24,19	24,21	24,23	*9. Transportation, warehousing and communications*
10 Perantara Keuangan	22,80	22,19	19,84	19,23	18,04	18,22	18,27	18,09	17,93	17,76	17,43	17,28	17,08	17,26	17,47	16,96	17,26	*10. Transitional finance*
11 Real Estate	22,76	22,76	22,76	22,22	21,00	20,71	20,61	20,55	20,55	20,48	20,45	20,35	20,33	20,19	20,11	20,40	20,26	*11. Real estate, rental business, and services company*
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial	28,85	26,44	25,87	26,13	25,73	25,86	26,31	26,85	26,72	26,45	26,76	26,92	26,90	27,13	26,48	26,35	26,44	*12. Government administration, the defense and compulsory social security*
13 Jasa Pendidikan	26,41	27,97	27,73	26,95	25,04	24,05	24,91	24,89	24,69	24,56	24,41	23,93	24,80	24,58	24,67	24,73	24,43	*13. Education services*
14 Jasa Kesehatan dan Kegiatan Sosial	22,60	27,46	27,51	27,06	25,74	25,70	25,92	25,73	25,83	25,44	25,11	25,11	24,95	24,95	24,62	24,81	24,84	*14. Health and social services*
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	28,63	29,43	30,05	28,56	26,69	26,64	26,62	27,30	26,20	26,05	25,81	25,83	25,63	25,41	25,47	25,64	25,66	*15. Community, Sociocultural,Entertainment and Other Individual Services*
16 Jasa Perorangan yang Melayani Rumah Tangga	28,94	28,71	28,01	27,17	27,20	27,48	26,80	26,84	27,47	26,99	26,80	26,66	26,72	26,48	26,55	27,11	26,59	*16. Individual services serving the household*
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,24	28,92	28,94	27,47	26,57	26,45	26,23	25,91	25,91	25,95	25,89	25,64	25,60	25,58	25,59	25,58	25,50	*17. International Agency and Other Extra Agency International*
18 Bukan Lapangan Usaha - Rumah Tangga	25,17	24,90	24,95	24,95	23,73	23,79	23,74	23,76	23,70	23,58	23,57	23,54	23,47	23,42	23,33	28,95	23,47	*18. Business Activities which are not clearly defined*
19 Bukan Lapangan Usaha - Lainnya	25,18	25,55	26,36	25,49	25,94	25,78	24,21	24,29	23,97	23,81	23,73	23,68	23,63	23,54	23,53	24,42	23,48	*19. Not the business field - other*

r) Angka-angka diperbaiki *r) Revised figures*

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

Jenis Penggunaan	2013	2014	2015	2016	2017			2018										*Type of Use*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Modal Kerja	30,56	29,45	29,52	28,12	27,09	26,92	26,81	27,08	26,72	26,56	26,43	26,37	26,25	26,16	26,12	26,17	26,07	*Total Working Capital*
Investasi	25,36	25,88	26,26	25,07	24,31	24,23	24,09	24,12	24,08	24,01	23,97	23,92	23,84	23,79	23,72	23,94	23,78	*Total Investment*
Konsumsi	25,13	25,50	26,24	25,44	25,73	25,60	24,17	24,24	23,94	23,79	23,71	23,67	23,61	23,53	23,51	24,85	23,48	*Total Consumption*

Ket: Data tersedia mulai Desember 2008 *Note: Data available on December 2008*
r) Angka-angka diperbaiki *r) Revised figures*

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

Keterangan	2013	2014	2015	2016	2017			2018										*Information*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jumlah BPR	1.635	1.643	1.637	1.633	1.621	1.619	1.619	1.617	1.615	1.615	1.609	1.607	1.603	1.603	1.603	1.598	1.599	*Total Rural Banks*
Jumlah Kantor	4.678	4.895	5.100	6.075	6.166	6.130	6.192	6.174	6.231	6.226	6.191	6.225	6.226	6.214	6.258	6.242	6.252	*Total Bank Offices*

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

Lokasi	BPR *(Rural Bank)*			Total	*Location*
	KP	KC	KPK		
1. Jawa Barat	278	348	427	1.053	*1. Jawa Barat*
2. Banten	59	56	62	177	*2. Banten*
3. DKI Jakarta	23	12	17	52	*3. DKI Jakarta*
4. D.I Yogyakarta	53	43	148	244	*4. D.I Yogyakarta*
5. Jawa Tengah	253	529	810	1.592	*5. Jawa Tengah*
6. Jawa Timur	304	258	1.011	1.573	*6. Jawa Timur*
7. Bengkulu	5	5	2	12	*7. Bengkulu*
8. Jambi	19	8	5	32	*8. Jambi*
9. Aceh	5	14	18	37	*9. Aceh*
10. Sumatera Utara	54	41	47	142	*10. Sumatera Utara*
11. Sumatera Barat	89	41	92	222	*11. Sumatera Barat*
12. Riau	30	15	22	67	*12. Riau*
13. Kepulauan Riau	43	29	6	78	*13. Kepulauan Riau*
14. Sumatera Selatan	24	14	11	49	*14. Sumatera Selatan*
15. Bangka Belitung	4	3	10	17	*15. Bangka Belitung*
16. Lampung	26	31	18	75	*16. Lampung*
17. Kalimantan Selatan	26	5	3	34	*17. Kalimantan Selatan*
18. Kalimantan Barat	21	6	3	30	*18. Kalimantan Barat*
19. Kalimantan Timur	15	10	25	50	*19. Kalimantan Timur*
20. Kalimantan Tengah	5	5	4	14	*20. Kalimantan Tengah*
21. Sulawesi Tengah	8	19	20	47	*21. Sulawesi Tengah*
22. Sulawesi Selatan	22	11	10	43	*22. Sulawesi Selatan*
23. Sulawesi Utara	18	27	19	64	*23. Sulawesi Utara*
24. Sulawesi Tenggara	16	4	6	26	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1	1	-	2	*25. Sulawesi Barat*
26. Gorontalo	4	3	1	8	*26. Gorontalo*
27. Nusa Tenggara Barat	29	47	38	114	*27. Nusa Tenggara Barat*
28. Bali	135	55	126	316	*28. Bali*
29. Nusa Tenggara Timur	12	4	3	19	*29. Nusa Tenggara Timur*
30. Maluku	2	9	9	20	*30. Maluku*
31. Papua	8	15	3	26	*31. Papua*
32. Maluku Utara	3	4	-	7	*32. Maluku Utara*
33. Papua Barat	5	3	2	10	*33. Papua Barat*
34. Lainnya	-	-	-	-	*34. Others*
Total	**1.599**	**1.675**	**2.978**	**6.252**	***Total***

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penyaluran Dana iB	**5.544**	**6.287**	**7.367**	**8.689**	**9.799**	**10.001**	**10.289**	**10.402**	**10.410**	**10.530**	**10.633**	**10.529**	**10.586**	**10.953**	**11.076**	**11.234**	**11.262**	***Disbursement of Fund iB***
Pembiayaan iB	4.433	5.005	5.765	6.663	7.622	7.672	7.764	7.769	7.894	8.078	8.298	8.536	8.521	8.576	8.615	8.680	8.791	*Financing iB*
Antar Bank Aktiva iB	1.110	1.282	1.602	2.027	2.177	2.329	2.525	2.633	2.517	2.452	2.336	1.993	2.065	2.377	2.461	2.554	2.471	*Interbank Assets iB*
Sumber Dana iB	**4.866**	**5.439**	**6.456**	**7.678**	**8.701**	**8.857**	**9.046**	**9.258**	**9.292**	**9.458**	**9.544**	**9.479**	**9.519**	**9.879**	**9.975**	**10.124**	**10.121**	***Source of Funds iB***
Dana Pihak Ketiga	3.666	4.028	4.802	5.824	6.562	6.719	6.987	7.105	7.148	7.243	7.274	7.150	7.166	7.486	7.598	7.739	7.752	*Third Party Funds*
Tabungan iB Wadiah	668	790	997	1.179	1.232	1.308	1.458	1.467	1.434	1.440	1.428	1.384	1.386	1.524	1.556	1.571	1.517	*Wadiah Savings iB*
Tabungan iB Mudharabah	701	750	861	983	1.043	1.075	1.120	1.124	1.123	1.137	1.135	1.071	1.064	1.113	1.130	1.160	1.177	*Mudharabah Savings iB*
Deposito iB Mudharabah	2.297	2.488	2.944	3.663	4.288	4.337	4.409	4.513	4.592	4.666	4.710	4.694	4.716	4.849	4.911	5.009	5.058	*Deposit Mudharabah iB*
Antar Bank Passiva	1.104	1.265	1.480	1.655	1.942	1.949	1.965	1.862	1.852	1.893	1.927	1.990	2.011	2.038	2.035	2.057	2.153	*Interbank Liabilities*
Pinjaman yang Diterima	55	92	120	129	124	120	115	205	198	217	229	238	248	260	252	232	119	*Loan received*
Kewajiban Lainnya	41	54	54	69	72	69	93	86	94	105	114	101	94	96	90	95	97	*Other Liabilities*
Beberapa Komponen Modal	**732**	**844**	**1.028**	**1.181**	**1.339**	**1.371**	**1.398**	**1.414**	**1.407**	**1.347**	**1.363**	**1.375**	**1.390**	**1.403**	**1.437**	**1.455**	**1.494**	***Some Components of Capital***
Modal Disetor	556	646	840	908	1.045	1.055	1.062	1.067	1.075	1.084	1.104	1.116	1.118	1.117	1.133	1.137	1.151	*Paid-In Capital*
Cadangan	82	109	121	154	181	181	180	183	185	193	194	200	201	201	201	201	200	*Reserves*
L/R Tahun berjalan	129	122	138	159	165	188	213	23	36	60	73	88	104	119	137	154	181	*Current Earnings (Profit/Loss)*
L/R Tahun Lalu	(35)	(32)	(70)	(40)	(53)	(54)	(57)	141	111	10	(7)	(30)	(33)	(34)	(33)	(37)	(37)	*Current Earnings (Profit/Loss)*

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Aset	**5.833**	**6.573**	**7.739**	**9.158**	**10.339**	**10.528**	**10.840**	**10.964**	**11.000**	**11.115**	**11.217**	**11.169**	**11.223**	**11.602**	**11.721**	**11.895**	**11.929**	***Assets***
Pembiayaan iB	**4.433**	**5.005**	**5.765**	**6.663**	**7.622**	**7.672**	**7.764**	**7.769**	**7.894**	**8.078**	**8.298**	**8.536**	**8.521**	**8.576**	**8.615**	**8.680**	**8.791**	***Financing iB***
Lancar	4.145	4.610	5.292	6.087	6.791	6.843	7.012	6.945	7.008	7.192	7.338	7.550	7.518	7.564	7.603	7.673	7.793	*Current*
Kurang Lancar	91	136	135	109	217	189	159	207	230	219	269	279	268	253	240	253	250	*Sub Standard*
Diragukan	66	81	95	101	158	169	123	131	152	157	164	163	185	176	186	168	158	*Doubtful*
Macet	132	177	243	365	455	471	470	486	504	511	527	544	551	583	587	585	590	*Lost*
***Non Performing Financing* (Nominal)**	**288**	**395**	**473**	**575**	**830**	**829**	**752**	**824**	**885**	**887**	**959**	**986**	**1.004**	**1.012**	**1.013**	**1.007**	**998**	***Non Performing Financing (Nominal)***
***Non Performing Financing* (%)**	**6,50**	**7,89**	**8,20**	**8,63**	**10,90**	**10,81**	**9,68**	**10,60**	**11,21**	**10,98**	**11,56**	**11,55**	**11,78**	**11,80**	**11,75**	**11,60**	**11,35**	***Non Performing Financing (%)***

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

Tabel 3.1. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	254.954	283.827	299.603	312.212	317.373	315.524	314.957	319.600	322.685	329.490	334.522	339.258	340.574	338.567	344.096	*1. Agricultures, Hunting and Forestry*
NPL	4.853	6.286	5.382	4.606	4.332	4.140	4.059	4.182	4.646	4.552	4.544	4.557	5.229	5.092	5.058	*NPL*
2. Perikanan	8.843	9.479	10.578	10.785	11.273	10.974	10.880	10.639	10.773	11.008	11.214	11.240	11.426	11.519	11.609	*2. Fishery*
NPL	262	242	360	357	302	321	256	256	251	271	276	270	260	254	250	*NPL*
3. Pertambangan dan Penggalian	135.273	126.335	110.407	107.610	113.615	105.000	102.507	104.750	98.968	105.319	113.514	116.178	129.143	137.179	139.649	*3. Mining and Quarrying*
NPL	5.582	9.043	8.982	7.727	7.019	6.782	6.359	6.572	5.869	5.172	4.929	5.282	5.307	5.119	6.774	*NPL*
4. Industri Pengolahan	760.048	781.765	788.638	790.996	824.111	778.611	782.934	793.325	798.313	813.860	843.890	832.268	840.810	868.916	874.216	*4. Procesing Industry*
NPL	18.977	26.924	25.795	25.346	22.287	23.066	23.795	23.578	24.262	23.875	24.031	25.257	25.384	25.145	22.894	*NPL*
5. Listrik, gas dan air	99.447	135.461	133.228	135.881	146.133	150.616	152.369	154.238	158.695	160.514	164.681	161.783	170.011	173.478	169.265	*5. Electricity, Gas and Water*
NPL	2.289	2.218	2.171	2.088	1.573	2.144	2.173	1.984	1.827	2.025	1.828	1.817	1.876	2.035	2.168	*NPL*
6. Konstruksi	172.934	214.757	249.137	254.929	258.931	246.767	244.129	254.714	256.441	267.356	277.219	282.394	287.139	290.871	305.327	*6. Construction*
NPL	7.005	8.279	8.830	9.888	9.491	12.853	12.441	11.973	12.234	12.369	12.085	12.254	12.324	11.919	11.469	*NPL*
7. Perdagangan Besar dan Eceran	792.503	841.384	864.933	873.547	885.462	867.492	873.234	885.838	905.220	919.799	930.037	926.183	934.039	961.465	961.334	*7. Wholesale and Retail Trade*
NPL	27.948	35.789	37.888	37.972	36.083	38.073	38.824	37.066	37.259	37.510	37.508	37.737	38.500	38.131	39.232	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	85.861	93.390	96.095	97.150	97.886	96.809	97.381	97.367	97.968	98.019	97.773	97.756	98.890	97.800	99.275	*8. Provision of accomodation and theprovision of eating and drinking*
NPL	1.967	2.533	3.888	4.333	4.239	5.399	5.492	5.377	6.357	6.431	4.773	4.517	4.837	4.731	5.028	*NPL*
9. Transportasi, pergudangan dan komunikasi	177.546	171.795	175.348	175.402	182.628	178.144	183.379	192.105	194.208	208.440	214.226	208.724	209.696	210.082	212.928	*9. Transportation, Warehousing*
NPL	6.815	8.303	7.799	7.373	6.836	6.986	6.892	6.704	6.633	6.440	6.409	6.425	6.126	6.317	6.103	*NPL*
10. Perantara Keuangan	164.681	193.946	205.462	202.292	214.182	205.151	206.814	211.490	215.017	222.242	230.761	226.854	223.313	225.945	228.456	*10. Financial intermediaries*
NPL	1.052	2.415	1.348	1.525	1.640	1.952	2.166	1.955	1.739	3.650	3.622	3.649	3.641	3.529	3.626	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	184.755	209.999	216.241	217.217	221.922	217.427	220.557	225.520	221.724	225.117	229.839	233.915	236.835	238.363	244.822	*11. Real Estate, Business, Ownership, and Business Services*
NPL	4.817	5.470	6.672	6.489	5.473	5.452	5.581	4.942	5.446	6.068	5.237	5.862	5.952	5.947	6.615	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.914	14.702	20.877	21.088	21.822	21.845	21.948	21.981	21.826	21.801	22.528	23.129	23.648	24.597	23.211	*12. Government administration, Defense and Compulsory social security*
NPL	11	4	15	14	3	4	6	7	6	6	5	5	5	5	4	*NPL*
13. Jasa Pendidikan	8.129	8.553	9.832	9.867	10.104	10.117	10.185	10.166	10.346	10.497	10.750	10.973	11.189	11.227	11.299	*13. Education Services*
NPL	140	127	163	162	128	134	136	97	117	113	127	127	124	126	116	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	21.488	16.966	17.781	18.193	19.092	19.231	19.410	19.799	19.840	19.273	19.351	19.365	19.908	20.282	20.627	*14. Health Services and Social Activities*
NPL	157	134	311	319	318	349	364	342	364	371	344	368	412	409	404	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	57.989	58.707	63.535	65.391	72.365	66.502	67.642	70.715	71.770	72.785	72.154	74.184	74.498	75.223	75.882	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	2.175	1.775	2.503	1.972	1.828	2.151	2.176	2.101	2.736	2.658	2.331	2.354	2.368	2.206	2.015	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	2.708	2.644	2.663	2.691	2.744	2.720	2.708	2.703	2.735	2.746	2.717	2.688	2.704	2.692	2.694	*16. Individual Services which Serve Households*
NPL	54	68	76	67	57	67	69	73	76	81	77	76	68	71	71	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	110	231	156	157	156	155	158	152	141	127	112	122	126	134	170	*17. International Agency and Other Extra International Agency*
NPL	2	31	22	15	14	14	14	10	13	11	0	0	0	0	0	*NPL*
18. Kegiatan yang belum jelas batasannya	11.960	10.611	2.912	2.217	2.752	3.807	5.462	3.488	3.193	2.788	2.890	2.681	2.716	2.544	2.142	*18. Business Activities which are not clearly defined*
NPL	240	73	176	159	157	198	265	193	155	159	142	140	129	152	289	*NPL*
Penerima Kredit Bukan Lapangan Usaha																***Loans to Non Industrial Origin***
Rumah Tangga																*House Hold*
- Untuk Pemilikan Rumah Tinggal	326.327	353.648	381.143	386.232	392.914	393.878	394.826	401.484	403.451	411.629	414.964	419.306	425.321	430.732	431.607	*- For Home Ownership*
NPL	7.555	8.666	10.700	10.662	9.958	10.713	10.977	10.722	10.924	11.442	11.413	11.728	11.617	11.611	11.422	*NPL*
- Untuk Pemilikan Flat atau Apartemen	13.017	12.922	14.503	14.883	15.440	15.861	16.240	16.793	17.174	17.052	17.021	17.272	17.570	18.125	19.163	*- For Apartement Ownership*
NPL	176	290	352	354	329	336	405	346	342	323	366	411	413	399	380	*NPL*
- Untuk Pemilikan Ruko atau Rukan	26.579	27.421	27.040	27.055	27.117	26.880	26.674	26.532	26.356	26.221	25.950	25.829	25.677	25.553	25.602	*- For Shop House Ownership*
NPL	827	1.063	1.260	1.231	1.157	1.240	1.292	1.272	1.227	1.294	1.326	1.310	1.300	1.279	1.305	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	120.557	118.133	122.419	123.664	124.510	128.321	128.619	129.563	130.932	133.175	135.157	136.482	137.294	139.403	138.780	*- For Vehicles Ownership*
NPL	1.691	1.561	1.666	1.676	1.630	1.719	1.782	1.724	1.817	1.929	2.044	2.061	2.212	2.072	1.984	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	429.773	468.215	519.389	525.675	542.095	539.761	552.589	561.744	562.265	567.007	568.851	572.541	575.249	580.021	590.090	*- Others*
NPL	3.917	3.976	5.555	5.413	5.089	5.530	5.879	6.018	6.241	6.180	6.302	6.414	6.332	6.294	6.389	*NPL*
Bukan Lapangan Usaha Lainnya	189.508	222.306	228.243	229.943	233.317	230.714	226.739	228.530	228.121	233.031	233.991	234.825	234.720	235.382	236.533	*Non Industrial Origin Others*
NPL	2.419	2.864	3.124	3.117	2.978	3.082	2.944	2.962	2.954	3.245	3.305	3.371	3.342	3.218	3.318	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	2.032	1.080	678	673	678	674	675	687	688	693	702	696	689	699	713	*1. Agricultures, Hunting and Forestry*
NPL	94	58	74	66	61	67	67	70	76	62	58	56	55	53	51	*NPL*
2. Perikanan	192	98	67	65	68	85	84	81	83	90	91	91	92	93	94	*2. Fishery*
NPL	10	5	4	5	4	4	4	4	4	4	4	4	3	3	3	*NPL*
3. Pertambangan dan Penggalian	999	177	159	162	156	143	140	168	169	156	158	154	154	158	157	*3. Mining and Quarrying*
NPL	23	33	32	8	8	8	8	8	8	9	9	8	8	9	8	*NPL*
4. Industri Pengolahan	5.837	3.734	2.155	2.338	2.307	2.242	2.288	2.348	2.350	2.447	2.464	2.442	2.365	2.429	2.529	*4. Procesing Industry*
NPL	120	97	63	72	77	75	106	103	106	129	125	88	88	88	84	*NPL*
5. Listrik, gas dan air	223	134	53	53	53	18	18	17	16	16	15	15	17	18	17	*5. Electricity, Gas and Water*
NPL	1	0	1	1	1	1	1	1	1	1	1	1	1	1	1	*NPL*
6. Konstruksi	3.039	2.102	2.312	2.529	2.328	2.159	2.293	2.408	2.514	2.533	2.591	2.695	2.695	2.870	2.815	*6. Construction*
NPL	95	113	127	131	120	123	129	126	153	159	167	158	166	171	175	*NPL*
7. Perdagangan Besar dan Eceran	16.456	11.426	6.946	7.185	7.398	7.276	7.264	7.453	7.558	7.546	7.624	7.529	7.597	7.609	7.600	*7. Wholesale and Retail Trade*
NPL	599	306	432	446	429	449	445	453	475	497	522	440	448	445	441	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	2.636	1.230	586	588	639	673	671	669	646	660	652	648	691	718	722	*8. Provision of accomodation and theprovision of eating and drinking*
NPL	94	28	22	21	18	17	19	18	19	18	52	49	49	49	48	*NPL*
9. Transportasi, pergudangan dan komunikasi	1.907	1.185	740	762	778	775	796	792	794	823	835	834	830	845	843	*9. Transportation, Warehousing and Communications*
NPL	39	22	39	39	43	40	51	51	54	53	46	46	43	43	42	*NPL*
10. Perantara Keuangan	4.927	2.559	2.092	2.088	2.159	2.072	2.046	2.130	2.217	2.368	2.402	2.335	2.245	2.265	2.257	*10. Financial intermediaries*
NPL	73	103	22	20	22	22	23	30	32	28	29	30	30	30	30	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.446	1.804	1.453	1.490	1.448	1.436	1.410	1.459	1.451	1.443	1.437	1.591	1.630	1.654	1.637	*11. Real Estate, Business, Ownership, and Business Services*
NPL	97	39	49	54	38	50	56	53	55	54	61	49	50	49	49	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	30	0	0	0	0	0	0	0	0	0	0	0	0	5	6	*12. Government administration, Defense and Compulsory social security*
NPL	-	-	-	-	-	0	0	0	-	0	-	-	0	0	-	*NPL*
13. Jasa Pendidikan	199	108	62	62	62	64	64	66	65	65	111	67	68	68	66	*13. Education Services*
NPL	2	6	6	6	5	5	3	3	3	4	5	4	3	3	3	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	508	246	53	50	50	50	52	52	52	53	93	92	94	96	99	*14. Health Services and Social Activities*
NPL	3	4	4	1	0	0	2	2	3	3	3	3	3	2	2	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.599	2.868	670	653	770	753	712	746	753	748	699	716	738	699	678	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	78	55	68	51	53	45	43	44	39	35	37	25	32	28	29	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	87	77	30	30	30	29	28	28	27	28	28	29	29	27	27	*16. Individual Services which Serve Households*
NPL	2	1	3	2	2	2	2	2	2	2	2	1	1	1	1	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	0	0	0	-	-	-	0	-	*17. International Agency and Other Extra International Agency*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	30	90	19	23	20	19	21	8	8	9	9	9	10	11	8	*18. Business Activities which are not clearly defined*
NPL	2	2	1	1	0	0	0	0	0	0	0	0	0	0	1	*NPL*
Penerima Kredit Bukan Lapangan Usaha																***Loans to Non Industrial Origin***
Rumah Tangga																*House Hold*
- Untuk Pemilikan Rumah Tinggal	2.308	2.156	801	792	796	800	792	784	809	809	806	834	829	825	836	*- For Home Ownership*
NPL	44	60	73	75	67	66	70	72	76	65	69	177	178	181	176	*NPL*
- Untuk Pemilikan Flat atau Apartemen	32	202	140	136	135	132	131	126	124	124	124	121	118	117	113	*- For Apartement Ownership*
NPL	0	5	7	10	14	13	15	14	17	13	15	55	53	54	55	*NPL*
- Untuk Pemilikan Ruko atau Rukan	68	38	8	8	8	7	8	7	6	8	8	10	10	10	10	*- For Shop House Ownership*
NPL	9	3	1	1	0	0	1	0	0	0	0	0	0	0	0	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	277	77	27	25	19	18	18	17	12	12	12	11	11	10	9	*- For Vehicles Ownership*
NPL	2	8	10	10	10	10	10	9	6	6	6	6	6	5	6	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	16.245	15.858	10.969	11.204	11.372	11.478	11.668	12.379	12.851	13.064	13.116	13.196	13.296	13.362	13.402	*- Others*
NPL	83	89	132	136	140	137	139	153	160	173	179	187	192	171	183	*NPL*
Bukan Lapangan Usaha Lainnya	22.017	19.654	11.501	11.644	11.715	11.749	11.812	11.901	12.002	12.057	12.030	12.037	12.102	12.166	12.324	*Non Industrial Origin Others*
NPL	122	112	113	113	106	111	110	113	116	121	120	120	120	119	122	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	19.091	20.778	22.643	22.034	21.300	20.698	20.918	22.133	23.410	24.665	25.025	24.843	23.785	23.516	25.181	*1. Agricultures, Hunting and Forestry*
NPL	1.230	1.224	999	1.021	991	1.056	867	866	891	790	816	828	864	905	934	*NPL*
2. Perikanan	1.382	1.662	1.615	1.674	1.719	1.662	1.512	1.564	1.577	1.605	1.679	1.634	1.666	1.702	1.709	*2. Fishery*
NPL	46	52	71	73	72	67	39	38	39	39	41	39	39	39	42	*NPL*
3. Pertambangan dan Penggalian	15.532	17.570	6.908	7.121	7.370	7.178	7.101	6.752	6.953	7.039	9.845	9.656	10.159	10.205	10.032	*3. Mining and Quarrying*
NPL	655	1.241	530	547	519	500	206	201	203	191	193	201	183	160	166	*NPL*
4. Industri Pengolahan	107.512	97.790	81.409	81.374	83.183	79.126	77.806	79.135	82.290	83.216	85.337	87.327	87.879	82.027	82.996	*4. Procesing Industry*
NPL	2.449	3.620	2.619	2.442	1.951	2.357	2.265	2.208	2.310	2.295	2.249	2.865	2.991	3.092	3.092	*NPL*
5. Listrik, gas dan air	10.203	8.653	6.057	5.810	5.496	5.823	5.803	5.699	5.778	5.614	5.493	5.783	5.889	7.150	7.514	*5. Electricity, Gas and Water*
NPL	48	20	190	110	70	71	69	69	58	58	58	58	59	52	55	*NPL*
6. Konstruksi	33.623	44.563	25.985	26.913	25.262	23.423	22.435	22.853	22.861	24.277	25.459	25.672	27.456	25.108	25.898	*6. Construction*
NPL	2.231	2.259	2.492	2.545	2.340	2.502	1.842	1.843	1.841	1.942	1.925	1.963	1.923	1.830	1.893	*NPL*
7. Perdagangan Besar dan Eceran	80.874	78.759	78.681	80.402	79.353	78.156	75.829	77.156	77.743	78.575	79.247	79.128	79.475	80.823	81.552	*7. Wholesale and Retail Trade*
NPL	3.665	4.567	4.080	4.409	4.178	4.389	4.314	4.167	4.163	4.433	4.422	4.561	4.716	4.301	4.581	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	14.608	17.814	17.345	17.557	18.345	17.857	17.995	18.258	18.703	18.670	18.704	18.730	18.862	19.014	18.656	*8. Provision of accomodation and theprovision of eating and drinking*
NPL	357	710	986	987	947	1.434	1.421	1.435	1.522	1.543	1.502	1.384	1.577	1.628	1.245	*NPL*
9. Transportasi, pergudangan dan komunikasi	16.657	16.717	13.634	13.105	13.112	12.608	11.985	11.643	13.168	13.945	14.926	14.931	15.262	14.826	15.082	*9. Transportation, Warehousing and Communications*
NPL	1.156	735	864	784	604	615	426	417	458	460	476	535	574	622	584	*NPL*
10. Perantara Keuangan	21.839	28.207	26.062	24.181	24.687	22.764	21.666	23.281	23.395	23.310	23.141	22.781	22.669	22.521	21.746	*10. Financial intermediaries*
NPL	196	369	514	423	371	383	512	581	597	720	887	1.022	1.012	926	968	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	42.427	50.603	29.695	30.120	30.657	30.486	30.985	31.244	29.499	29.446	30.145	29.916	30.053	30.078	30.445	*11. Real Estate, Business, Ownership, and Business Services*
NPL	608	667	1.493	1.488	1.340	1.224	1.138	1.026	1.119	1.149	946	937	986	1.000	1.243	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	601	620	647	662	1.117	1.061	677	753	735	665	666	655	643	770	914	*12. Government administration, Defense and Compulsory social security*
NPL	-	0	1	0	0	1	1	1	0	0	0	0	0	-	-	*NPL*
13. Jasa Pendidikan	1.076	1.226	1.081	1.145	1.277	1.271	851	859	885	895	924	954	937	956	950	*13. Education Services*
NPL	18	28	19	19	19	20	15	17	18	18	17	18	22	24	22	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	2.539	3.587	3.234	3.185	3.380	3.457	2.411	2.490	2.485	2.460	2.445	2.435	2.482	2.487	2.439	*14. Health Services and Social Activities*
NPL	23	18	24	22	23	24	21	19	20	19	19	19	20	24	26	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	8.465	8.347	13.075	14.137	14.346	15.270	14.016	15.091	14.938	15.124	15.144	14.966	14.755	14.287	13.775	*15. Community, Socio-cultural,Entertainment and Other Individual Services*
NPL	713	487	883	532	489	705	484	490	868	864	847	837	884	696	558	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	141	210	256	252	253	248	246	242	239	238	239	256	276	304	328	*16. Individual Services which Serve Households*
NPL	8	6	12	12	11	11	12	12	14	13	11	12	12	13	15	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	71	192	62	62	60	54	53	46	33	17	0	0	0	0	0	*17. International Agency and Other Extra International Agency*
NPL	1	30	22	15	14	14	13	10	13	11	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	748	754	444	421	647	640	1.017	696	649	661	689	729	761	692	603	*18. Business Activities which are not clearly defined*
NPL	10	4	9	8	4	6	9	9	10	13	14	14	14	37	36	*NPL*
Penerima Kredit Bukan Lapangan Usaha																***Loans to Non Industrial Origin***
Rumah Tangga																*House Hold*
- Untuk Pemilikan Rumah Tinggal	17.829	16.108	14.344	14.446	14.703	15.363	14.030	13.994	13.996	14.124	14.225	14.074	14.330	13.952	14.071	*- For Home Ownership*
NPL	711	832	923	1.006	969	1.003	994	994	1.042	1.130	1.167	1.185	1.125	1.131	1.128	*NPL*
- Untuk Pemilikan Flat atau Apartemen	833	685	924	1.009	1.183	1.463	1.667	1.898	2.041	2.090	2.090	2.113	2.109	2.264	2.249	*- For Apartement Ownership*
NPL	15	46	14	15	14	15	71	18	21	28	74	75	71	39	23	*NPL*
- Untuk Pemilikan Ruko atau Rukan	1.177	1.108	1.011	1.038	1.052	1.074	1.049	1.041	1.051	1.056	1.047	1.045	1.014	1.020	1.025	*- For Shop House Ownership*
NPL	74	82	90	100	95	101	105	103	108	107	109	109	106	115	114	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	9.305	8.835	8.253	8.143	8.197	9.352	8.693	8.148	8.496	8.747	8.682	8.642	8.525	8.519	8.358	*- For Vehicles Ownership*
NPL	278	182	213	262	256	308	316	306	318	332	334	322	316	313	253	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	74.753	68.280	86.086	86.955	88.082	88.342	89.093	91.394	91.484	91.586	92.009	91.855	92.963	93.117	95.147	*- Others*
NPL	382	334	691	688	620	701	698	701	686	731	746	753	761	770	792	*NPL*
Bukan Lapangan Usaha Lainnya	46.829	67.532	77.572	78.084	78.530	78.079	51.578	51.244	51.987	52.775	51.994	52.862	52.552	49.358	48.203	*Non Industrial Origin Others*
NPL	160	293	464	515	476	505	421	432	467	495	502	525	527	504	483	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	60.282	58.456	47.283	52.329	47.271	51.023	51.427	50.841	52.790	56.438	56.434	58.008	56.469	55.998	55.616	*1. Agricultures, Hunting and Forestry*
NPL	1.654	2.414	1.856	1.154	925	920	978	998	994	1.045	1.035	992	999	956	962	*NPL*
2. Perikanan	2.066	1.737	1.746	1.751	1.788	1.740	1.864	1.844	1.859	1.789	1.833	1.796	1.796	1.731	1.815	*2. Fishery*
NPL	87	45	49	48	40	48	65	64	64	76	92	93	84	78	79	*NPL*
3. Pertambangan dan Penggalian	57.005	49.308	47.781	46.412	46.986	46.174	45.966	44.358	44.253	45.016	49.152	51.381	59.505	64.133	65.249	*3. Mining and Quarrying*
NPL	1.958	3.499	4.163	2.969	2.622	2.375	2.492	2.743	2.915	2.592	2.548	3.358	3.386	2.574	2.887	*NPL*
4. Industri Pengolahan	299.274	311.611	292.344	291.013	290.923	281.507	287.591	290.872	291.196	292.105	302.689	301.322	311.592	324.533	323.476	*4. Procesing Industry*
NPL	8.745	10.633	7.386	7.163	6.167	6.562	7.042	7.019	7.014	6.996	7.624	7.426	7.664	7.133	7.140	*NPL*
5. Listrik, gas dan air	23.437	25.626	23.525	24.635	29.589	30.156	30.317	30.907	31.249	31.237	32.705	32.582	37.986	42.022	42.718	*5. Electricity, Gas and Water*
NPL	1.302	1.233	1.243	1.252	738	730	746	624	232	323	327	329	332	334	336	*NPL*
6. Konstruksi	71.509	85.844	122.475	125.358	125.085	120.066	123.036	125.308	126.300	131.263	135.523	138.523	141.907	141.899	147.640	*6. Construction*
NPL	3.342	3.457	3.695	4.823	4.119	4.710	4.910	4.738	5.170	5.178	4.971	5.132	5.271	5.152	4.639	*NPL*
7. Perdagangan Besar dan Eceran	255.327	256.217	248.806	251.529	252.346	248.566	256.461	256.419	257.351	259.907	266.586	256.627	255.631	271.532	261.403	*7. Wholesale and Retail Trade*
NPL	10.947	12.566	11.923	11.347	10.565	11.238	11.693	11.135	10.971	11.288	11.240	11.757	11.764	11.960	12.337	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	32.785	35.568	28.083	28.298	27.708	27.373	28.151	27.726	27.413	27.344	27.357	27.055	27.303	25.811	27.536	*8. Provision of accomodation and the provision of eating and drinking*
NPL	725	950	1.255	1.206	1.262	1.771	1.813	1.866	1.834	1.842	1.830	1.785	1.774	1.727	1.708	*NPL*
9. Transportasi, pergudangan dan komunikasi	65.287	59.447	59.354	60.052	60.462	59.541	63.201	70.504	69.453	75.851	76.963	72.744	72.646	69.068	72.193	*9. Transportation, Warehousing and Communications*
NPL	2.708	2.161	1.687	1.777	1.542	1.857	2.040	2.049	2.147	2.126	2.189	2.186	2.064	2.032	1.918	*NPL*
10. Perantara Keuangan	89.699	100.089	110.368	109.188	113.011	111.556	116.172	118.495	121.784	126.566	131.709	131.117	130.025	133.630	134.018	*10. Financial intermediaries*
NPL	304	576	148	118	297	375	444	443	433	586	696	606	601	586	607	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	72.282	80.441	89.778	88.839	89.487	87.844	90.097	91.847	93.222	95.536	97.601	99.925	100.727	100.432	104.703	*11. Real Estate, Business, Ownership, and Business Services*
NPL	2.481	2.652	1.857	1.700	1.094	1.234	1.300	1.302	1.725	2.212	1.797	2.309	2.379	2.341	2.638	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.109	1.102	736	735	740	958	1.104	1.079	1.132	1.132	857	1.133	1.173	1.189	1.057	*12. Government administration, Defense and Compulsory social security*
NPL	1	0	-	-	-	-	-	-	-	-	0	0	0	0	0	*NPL*
13. Jasa Pendidikan	2.063	1.982	2.587	2.547	2.482	2.481	2.908	2.976	3.050	3.111	3.195	3.155	3.276	3.150	3.072	*13. Education Services*
NPL	37	47	35	36	31	31	34	31	44	35	39	44	38	36	46	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	4.743	4.204	3.829	4.083	4.284	4.412	5.453	5.606	5.762	5.200	5.194	4.918	4.840	4.926	5.111	*14. Health Services and Social Activities*
NPL	61	47	57	69	62	70	72	93	100	99	72	76	61	69	70	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	20.908	16.362	11.064	11.089	11.233	10.910	12.612	12.232	12.734	13.087	11.544	12.211	12.460	12.261	12.677	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	810	705	566	489	444	441	629	506	563	458	413	472	475	475	503	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	133	85	76	76	80	80	90	92	92	100	95	97	98	91	100	*16. Individual Services which Serve Households*
NPL	4	7	2	2	2	2	1	1	1	1	2	1	1	2	2	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	36	1	13	13	13	12	4	4	3	4	3	4	4	4	4	*17. International Agency and Other Extra International Agency*
NPL	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
18. Kegiatan yang belum jelas batasannya	2.431	1.220	1.608	899	1.235	1.843	2.399	1.410	2.119	1.702	1.894	1.650	1.646	1.520	1.097	*18. Business Activities which are not clearly defined*
NPL	10	1	2	1	1	2	2	3	4	5	5	4	5	5	31	*NPL*
Penerima Kredit Bukan Lapangan Usaha																***Loans to Non Industrial Origin***
Rumah Tangga																*House Hold*
- Untuk Pemilikan Rumah Tinggal	178.730	198.924	198.517	202.689	207.041	207.204	207.963	212.348	214.789	218.578	219.876	222.383	226.393	229.405	233.235	*- For Home Ownership*
NPL	4.292	4.838	5.606	5.561	5.030	5.396	5.541	5.411	5.536	5.635	5.732	5.755	5.730	5.719	5.686	*NPL*
- Untuk Pemilikan Flat atau Apartemen	7.063	6.871	6.475	6.640	6.869	6.943	7.027	7.181	7.291	7.430	7.508	7.629	7.758	7.896	8.045	*- For Apartement Ownership*
NPL	94	147	170	158	147	151	157	156	156	161	175	167	169	183	176	*NPL*
- Untuk Pemilikan Ruko atau Rukan	11.740	12.186	11.292	11.276	11.289	11.203	11.141	11.123	11.125	11.158	11.106	11.097	11.053	10.997	11.013	*- For Shop House Ownership*
NPL	450	576	573	545	494	504	523	517	483	508	539	540	538	516	525	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	48.460	43.081	39.894	41.053	41.147	42.541	42.475	43.212	43.243	43.870	44.577	45.320	46.163	47.507	47.386	*- For Vehicles Ownership*
NPL	566	548	546	523	505	516	533	496	539	579	629	635	666	664	668	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	122.318	128.385	126.580	127.609	129.988	128.002	133.945	132.043	132.433	128.915	126.574	126.577	126.974	128.299	129.082	*- Others*
NPL	1.508	1.677	1.923	1.902	1.852	1.949	2.238	2.372	2.513	2.398	2.562	2.526	2.507	2.437	2.378	*NPL*
Bukan Lapangan Usaha Lainnya	79.147	88.741	81.324	81.314	81.756	80.714	102.461	103.027	103.438	107.462	107.998	107.285	106.859	107.293	107.102	*Non Industrial Origin Others*
NPL	1.215	1.385	1.254	1.232	1.185	1.211	1.136	1.139	1.106	1.396	1.440	1.453	1.413	1.324	1.244	*NPL*

r) Angka-angka diperbaiki — *r) Revised figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																*Loans by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	167.003	196.628	221.803	229.909	240.499	235.673	234.486	238.297	238.006	239.696	243.441	246.945	251.125	249.623	253.927	*1. Agricultures, Hunting and Forestry*
NPL	1.525	2.303	2.224	2.150	2.149	1.886	1.936	1.985	2.472	2.466	2.452	2.466	3.073	2.946	2.943	*NPL*
2. Perikanan	4.205	4.743	6.055	6.172	6.402	6.205	6.137	6.265	6.374	6.480	6.569	6.700	6.827	6.947	6.946	*2. Fishery*
NPL	103	112	189	186	142	156	100	98	94	106	107	102	102	99	96	*NPL*
3. Pertambangan dan Penggalian	56.915	54.294	50.378	48.848	54.068	46.698	44.478	48.719	42.954	48.736	50.974	51.602	55.913	59.319	60.841	*3. Mining and Quarrying*
NPL	2.560	3.708	3.761	3.721	3.569	3.492	3.333	3.302	2.394	2.066	2.095	1.647	1.660	2.333	3.663	*NPL*
4. Industri Pengolahan	333.026	352.894	395.768	399.274	431.107	400.067	399.446	404.842	406.214	419.787	436.586	424.253	422.132	443.116	448.842	*4. Procesing Industry*
NPL	6.896	11.814	14.511	14.290	12.819	12.781	12.940	13.115	13.796	13.349	13.114	13.880	13.629	13.791	11.661	*NPL*
5. Listrik, gas dan air	59.588	93.339	96.704	98.470	102.809	106.277	107.842	109.283	113.437	115.690	119.335	115.975	117.909	116.229	110.334	*5. Electricity, Gas and Water*
NPL	514	455	271	265	240	818	836	830	755	865	877	871	921	923	933	*NPL*
6. Konstruksi	57.072	73.852	88.152	89.985	95.675	90.971	86.303	93.453	93.933	98.437	102.779	104.441	103.297	108.864	116.320	*6. Construction*
NPL	887	2.068	1.557	1.384	2.024	4.598	4.597	4.542	4.310	4.339	4.350	4.330	4.304	4.346	4.357	*NPL*
7. Perdagangan Besar dan Eceran	417.673	469.101	504.692	508.754	520.220	507.879	508.038	519.316	536.828	547.282	550.027	557.340	565.802	575.841	585.625	*7. Wholesale and Retail Trade*
NPL	10.885	16.550	19.760	20.005	19.201	20.063	20.466	19.413	19.732	19.297	19.502	19.170	19.776	19.718	19.795	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	34.150	36.830	48.383	48.737	49.154	48.837	48.516	48.579	48.986	48.958	48.668	48.825	49.545	49.697	49.825	*8. Provision of accomodation and the provision of eating and drinking*
NPL	763	773	1.543	2.036	1.941	2.101	2.164	2.000	2.918	2.962	1.318	1.231	1.362	1.255	1.952	*NPL*
9. Transportasi, pergudangan dan komunikasi	84.041	85.000	92.850	92.759	99.443	96.769	99.060	100.628	102.364	109.563	113.247	111.856	112.681	117.136	117.223	*9. Transportation, Warehousing and Communications*
NPL	2.453	4.877	4.448	3.967	3.881	3.801	3.778	3.676	3.448	3.365	3.360	3.331	3.142	3.088	3.249	*NPL*
10. Perantara Keuangan	36.273	51.362	55.096	55.399	63.052	57.826	56.193	56.409	56.334	58.491	63.059	59.606	57.365	56.856	59.445	*10. Financial intermediaries*
NPL	296	960	524	512	490	633	643	630	423	2.057	1.924	1.896	1.889	1.887	1.928	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	57.974	67.835	85.716	87.242	90.979	88.648	88.917	91.926	88.852	90.046	92.167	93.990	95.938	97.455	99.440	*11. Real Estate, Business, Ownership, and Business Services*
NPL	1.250	1.217	2.178	2.110	2.049	1.967	2.118	1.618	1.583	1.638	1.652	1.763	1.735	1.769	1.744	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	10.908	12.971	19.487	19.685	19.959	19.818	20.160	20.144	19.955	20.000	21.002	21.336	21.826	22.627	21.233	*12. Government administration, Defense and Compulsory social security*
NPL	7	3	13	12	1	2	4	5	4	4	4	4	4	4	3	*NPL*
13. Jasa Pendidikan	1.908	1.841	1.963	2.027	2.069	2.080	2.151	2.195	2.246	2.263	2.317	2.357	2.539	2.673	2.974	*13. Education Services*
NPL	15	23	25	24	22	24	26	15	16	19	24	22	22	24	20	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	11.497	6.214	7.244	7.392	7.731	7.724	7.913	8.076	8.085	8.060	8.122	8.404	8.716	9.000	9.132	*14. Health Services and Social Activities*
NPL	20	50	193	171	176	187	205	181	186	189	189	207	214	203	209	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	23.614	27.197	34.669	35.455	41.944	35.503	36.235	36.839	37.435	37.917	39.228	40.911	41.241	42.773	43.770	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	570	325	815	735	698	757	827	746	836	847	869	847	800	794	721	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	2.077	1.939	1.973	2.005	2.055	2.042	2.026	2.018	2.047	2.040	2.009	1.963	1.956	1.916	1.884	*16. Individual Services which Serve Households*
NPL	37	41	46	36	31	40	43	47	47	51	49	50	43	43	43	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3	38	82	82	83	89	102	103	105	106	108	119	122	130	166	*17. International Agency and Other Extra International Agency*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	7.420	8.015	428	480	457	917	970	1.048	94	94	97	93	117	137	139	*18. Business Activities which are not clearly defined*
NPL	0	10	1	0	1	40	39	39	0	0	0	0	3	2	2	*NPL*
Penerima Kredit Bukan Lapangan Usaha																***Loans to Non Industrial Origin***
Rumah Tangga																*House Hold*
- Untuk Pemilikan Rumah Tinggal	103.340	108.896	137.818	138.434	140.194	140.545	142.076	144.139	142.692	146.733	149.122	150.578	152.198	154.446	151.271	*- For Home Ownership*
NPL	1.767	2.252	3.290	3.192	3.122	3.367	3.488	3.429	3.326	3.629	3.760	3.831	3.818	3.815	3.694	*NPL*
- Untuk Pemilikan Flat atau Apartemen	4.315	4.279	6.085	6.262	6.424	6.504	6.596	6.769	6.893	6.566	6.490	6.604	6.785	7.052	7.957	*- For Apartement Ownership*
NPL	40	70	122	130	117	118	125	126	108	81	78	90	96	98	104	*NPL*
- Untuk Pemilikan Ruko atau Rukan	12.147	12.743	13.399	13.359	13.436	13.299	13.175	13.059	12.920	12.768	12.581	12.457	12.372	12.265	12.296	*- For Shop House Ownership*
NPL	241	353	547	532	507	548	574	562	547	595	606	582	583	568	586	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	58.007	61.880	70.215	70.351	71.246	72.493	73.510	74.161	75.082	76.364	77.689	78.285	78.274	78.950	78.518	*- For Vehicles Ownership*
NPL	760	777	845	827	807	832	869	863	902	956	1.012	1.042	1.057	1.036	972	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	200.029	228.138	264.797	268.650	280.508	279.646	285.633	293.078	292.764	300.307	304.340	307.771	308.517	310.357	316.993	*- Others*
NPL	1.446	1.461	2.327	2.200	2.015	2.227	2.305	2.352	2.428	2.412	2.399	2.520	2.462	2.512	2.671	*NPL*
Bukan Lapangan Usaha Lainnya	38.704	44.693	56.211	57.162	59.528	58.333	58.656	60.435	58.847	58.810	60.344	60.708	61.271	61.381	63.816	*Non Industrial Origin Others*
NPL	794	983	1.229	1.192	1.170	1.193	1.208	1.212	1.194	1.165	1.186	1.209	1.213	1.180	1.377	*NPL*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Pembiayaan Lapangan Usaha																*Financing by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	397	53	71	70	59	44	43	43	44	42	41	41	109	113	92	*1. Agricultures, Hunting and Forestry*
NPF	11	11	11	11	11	12	12	11	11	11	11	11	31	31	11	*NPF*
2. Perikanan	71	3	7	12	21	21	30	30	29	29	28	28	27	26	25	*2. Fishery*
NPF	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	*NPF*
3. Pertambangan dan Penggalian	201	43	90	61	84	81	80	79	77	72	107	95	111	85	85	*3. Mining and Quarrying*
NPF	32	28	25	25	25	29	29	25	32	25	25	25	25	0	1	*NPF*
4. Industri Pengolahan	1.103	446	406	470	560	533	510	509	479	494	489	420	427	499	498	*4. Procesing Industry*
NPF	48	74	135	113	133	135	114	113	113	113	111	113	113	114	111	*NPF*
5. Listrik, gas dan air	180	220	312	325	334	336	335	333	264	264	258	258	232	231	230	*5. Electricity, Gas and Water*
NPF	2	2	2	2	2	2	2	2	40	40	38	38	38	37	37	*NPF*
6. Konstruksi	815	785	641	636	644	554	605	594	607	644	598	597	653	645	645	*6. Construction*
NPF	96	85	108	105	99	113	112	104	114	104	101	101	100	98	93	*NPF*
7. Perdagangan Besar dan Eceran	3.149	1.277	1.027	984	1.041	1.007	1.005	986	1.019	1.028	939	957	953	929	949	*7. Wholesale and Retail Trade*
NPF	287	146	129	161	119	125	124	232	234	269	273	271	267	266	269	*NPF*
8. Penyediaan akomodasi dan penyediaan makan minum	214	175	141	141	141	171	173	182	181	242	241	239	258	266	265	*8. Provision of accomodation and the provision of eating and drinking*
NPF	6	24	25	25	25	25	25	25	25	26	27	27	35	35	35	*NPF*
9. Transportasi, pergudangan dan komunikasi	1.109	631	538	548	554	549	541	454	512	507	434	427	434	425	417	*9. Transportation, Warehousing and Communications*
NPF	68	88	154	245	246	258	245	160	164	164	60	60	61	59	24	*NPF*
10. Perantara Keuangan	1.379	987	948	950	813	790	758	764	765	773	766	772	899	619	579	*10. Financial intermediaries*
NPF	23	32	35	35	34	35	34	43	37	37	19	18	18	13	8	*NPF*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.342	1.465	1.764	1.581	1.596	1.439	1.412	1.459	1.354	1.314	1.251	1.260	1.253	1.508	1.566	*11. Real Estate, Business, Ownership, and Business Services*
NPF	61	598	632	632	632	633	633	634	636	636	596	595	595	596	609	*NPF*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*12. Government administration, Defense and Compulsory social security*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
13. Jasa Pendidikan	513	674	817	822	845	839	834	832	833	836	862	894	864	861	846	*13. Education Services*
NPF	2	1	2	2	2	2	2	2	2	1	1	4	5	5	5	*NPF*
14. Jasa Kesehatan dan Kegiatan Sosial	203	361	506	506	517	498	501	499	478	482	475	474	481	449	532	*14. Health Services and Social Activities*
NPF	0	1	22	21	22	21	21	21	27	27	26	28	28	26	26	*NPF*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	281	140	118	118	102	89	90	83	86	83	82	82	81	81	79	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPF	5	5	10	10	9	9	9	3	4	4	4	6	7	7	7	*NPF*
16. Jasa Perorangan yang Melayani Rumah Tangga	3	2	5	5	3	3	2	2	2	3	2	2	2	2	2	*16. Individual Services which Serve Households*
NPF	0	0	2	2	-	-	-	-	-	-	-	-	-	-	-	*NPF*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
18. Kegiatan yang belum jelas batasannya	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*18. Business Activities which are not clearly defined*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	*NPF*
Penerima Pembiayaan Bukan Lapangan Usaha																***Financing to Non Industrial Origin***
Rumah Tangga																*House Hold*
- Untuk Pemilikan Rumah Tinggal	292	284	418	467	526	539	550	562	592	609	633	654	684	708	729	*- For Home Ownership*
NPF	21	25	25	25	25	25	28	27	35	30	31	34	36	33	33	*NPF*
- Untuk Pemilikan Flat atau Apartemen	24	17	19	21	22	22	22	23	26	26	27	28	28	30	35	*- For Apartement Ownership*
NPF	0	0	0	1	1	1	1	1	1	1	1	1	1	2	2	*NPF*
- Untuk Pemilikan Ruko atau Rukan	13	12	17	17	15	15	16	16	15	15	15	15	15	14	15	*- For Shop House Ownership*
NPF	-	0	-	0	0	0	0	0	0	2	2	3	3	0	0	*NPF*
- Untuk Pemilikan Kendaraan Bermotor	3.174	537	439	435	104	73	67	67	67	67	66	65	65	64	62	*- For Vehicles Ownership*
NPF	39	1	1	1	1	1	1	1	1	1	4	4	4	3	3	*NPF*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	2.983	3.249	3.240	3.231	3.238	3.200	3.121	3.120	3.101	3.065	3.027	3.010	3.013	3.022	3.046	*- Others*
NPF	42	43	75	81	77	77	77	78	82	82	81	83	79	79	78	*NPF*
Bukan Lapangan Usaha Lainnya	48	34	15	15	15	14	15	15	15	15	14	14	14	14	13	*Non Industrial Origin Others*
NPF	1	1	1	1	1	0	0	0	1	1	1	1	1	1	1	*NPF*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Pembiayaan Lapangan Usaha																*Financing by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	2.061	2.777	3.315	3.364	3.528	3.433	3.437	3.628	3.838	3.907	4.874	4.800	4.418	4.666	4.677	*1. Agricultures, Hunting and Forestry*
NPF	131	145	134	131	129	130	137	195	141	113	108	141	149	152	110	*NPF*
2. Perikanan	879	1.155	1.028	1.051	1.215	1.202	1.195	798	795	960	958	936	963	967	969	*2. Fishery*
NPF	12	16	43	41	40	42	44	49	48	44	30	29	29	31	27	*NPF*
3. Pertambangan dan Penggalian	3.112	3.219	3.178	3.119	3.109	2.939	2.964	2.925	2.919	2.873	1.871	1.958	1.970	1.994	2.000	*3. Mining and Quarrying*
NPF	196	375	450	435	258	356	271	272	295	269	39	40	42	42	49	*NPF*
4. Industri Pengolahan	8.831	11.071	12.831	12.920	12.554	12.039	12.184	12.245	12.420	12.523	12.622	12.837	12.739	12.724	12.362	*4. Procesing Industry*
NPF	423	425	867	801	674	685	862	560	442	511	326	407	420	451	345	*NPF*
5. Listrik, gas dan air	3.202	3.383	3.026	3.047	3.801	4.018	4.041	4.033	3.998	3.780	2.962	3.289	3.480	3.338	3.971	*5. Electricity, Gas and Water*
NPF	35	35	183	184	251	252	248	200	326	327	119	115	115	4	3	*NPF*
6. Konstruksi	4.787	5.388	6.694	6.640	6.756	6.411	6.322	6.840	7.039	7.124	6.782	7.029	7.285	7.238	7.299	*6. Construction*
NPF	227	190	392	431	334	344	381	310	350	352	306	305	302	303	298	*NPF*
7. Perdagangan Besar dan Eceran	13.183	18.848	20.215	20.255	20.637	20.284	20.355	20.266	20.609	21.480	21.630	20.682	20.688	20.857	20.453	*7. Wholesale and Retail Trade*
NPF	759	1.020	1.025	1.109	1.083	1.254	1.227	1.113	1.192	1.226	1.074	1.072	1.063	972	1.402	*NPF*
8. Penyediaan akomodasi dan penyediaan makan minum	1.127	1.268	1.114	1.091	1.085	1.095	1.088	1.054	1.151	1.172	1.197	1.315	1.297	1.377	1.375	*8. Provision of accomodation and the provision of eating and drinking*
NPF	24	22	38	39	34	38	39	25	26	27	28	26	26	25	27	*NPF*
9. Transportasi, pergudangan dan komunikasi	4.452	4.783	4.887	4.866	4.940	4.830	4.837	5.024	4.986	4.964	4.931	5.102	5.054	5.069	4.576	*9. Transportation, Warehousing and Communications*
NPF	215	185	80	77	43	60	80	83	90	81	92	96	108	348	139	*NPF*
10. Perantara Keuangan	6.609	6.053	5.291	5.004	5.010	4.819	4.711	4.959	4.922	5.054	4.260	4.438	4.308	4.189	4.106	*10. Financial intermediaries*
NPF	60	260	80	354	370	440	441	166	152	150	16	12	22	19	21	*NPF*
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.585	5.852	5.517	5.668	5.553	5.572	5.592	5.412	5.192	5.266	5.178	5.169	5.038	5.096	4.949	*11. Real Estate, Business, Ownership, and Business Services*
NPF	279	268	382	429	301	325	306	281	286	337	147	153	168	171	309	*NPF*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	16	9	7	6	6	7	7	4	4	4	3	2	2	2	3	*12. Government administration, Defense and Compulsory social security*
NPF	2	1	2	2	2	2	2	2	2	2	0	0	0	0	0	*NPF*
13. Jasa Pendidikan	1.689	1.888	2.050	2.021	1.993	2.005	1.993	1.796	1.807	1.819	1.811	1.779	1.807	1.807	1.672	*13. Education Services*
NPF	40	15	74	74	48	51	40	14	16	19	19	15	19	18	17	*NPF*
14. Jasa Kesehatan dan Kegiatan Sosial	1.109	1.159	1.435	1.451	1.454	1.462	1.460	1.280	1.195	1.153	1.171	1.193	1.392	1.427	1.420	*14. Health Services and Social Activities*
NPF	9	4	6	26	30	41	38	23	24	22	23	23	26	23	10	*NPF*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.849	2.476	2.395	2.372	2.396	2.421	2.412	4.131	4.201	4.177	3.814	3.698	3.656	3.579	3.405	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPF	62	117	105	102	89	143	134	268	378	400	111	119	126	159	157	*NPF*
16. Jasa Perorangan yang Melayani Rumah Tangga	155	247	269	276	277	274	273	283	289	299	310	308	309	319	323	*16. Individual Services which Serve Households*
NPF	2	7	8	8	7	8	7	8	8	8	9	8	8	9	8	*NPF*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	*17. International Agency and Other Extra International Agency*
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
18. Kegiatan yang belum jelas batasannya	1.311	531	412	393	390	388	1.054	326	323	321	201	200	182	184	293	*18. Business Activities which are not clearly defined*
NPF	218	56	162	148	150	151	214	141	140	141	122	121	107	107	219	*NPF*
Penerima Pembiayaan Bukan Lapangan Usaha																***Financing to Non Industrial Origin***
Rumah Tangga																*House Hold*
- Untuk Pemilikan Rumah Tinggal	17.431	20.044	21.658	21.747	21.888	21.647	21.588	21.730	22.009	22.123	21.721	22.138	22.176	22.634	22.640	*- For Home Ownership*
NPF	563	488	620	639	613	698	710	658	743	772	473	561	550	571	556	*NPF*
- Untuk Pemilikan Flat atau Apartemen	469	621	645	601	594	584	586	586	588	606	570	566	561	557	560	*- For Apartement Ownership*
NPF	16	16	34	34	32	33	33	27	35	35	17	17	18	19	17	*NPF*
- Untuk Pemilikan Ruko atau Rukan	1.269	1.148	1.143	1.187	1.146	1.115	1.118	1.116	1.124	1.101	1.078	1.090	1.097	1.126	1.124	*- For Shop House Ownership*
NPF	41	38	44	47	56	80	83	83	84	78	68	74	69	78	78	*NPF*
- Untuk Pemilikan Kendaraan Bermotor	1.125	3.567	3.172	3.175	3.166	3.164	3.112	3.137	3.077	3.032	2.964	2.907	2.859	2.866	2.846	*- For Vehicles Ownership*
NPF	41	42	51	50	50	51	50	47	50	54	57	51	160	48	79	*NPF*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	3.757	13.744	14.576	14.551	15.002	15.070	14.879	15.114	15.104	15.150	14.837	14.878	14.913	15.927	16.116	*- Others*
NPF	144	127	181	187	192	223	215	175	195	196	148	163	168	170	158	*NPF*
Bukan Lapangan Usaha Lainnya	2.765	1.652	1.620	1.725	1.772	1.825	2.217	1.908	1.833	1.912	1.611	1.918	1.922	5.170	5.074	*Non Industrial Origin Others*
NPF	126	90	62	65	40	61	69	66	71	66	56	63	69	90	91	*NPF*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Pembiayaan Lapangan Usaha																*Financing by Industrial Origin*
1. Pertanian, Perburuan dan Kehutanan	4.088	4.054	3.811	3.833	4.038	3.979	3.972	3.970	3.909	4.049	4.005	3.925	3.979	3.952	3.890	*1. Agricultures, Hunting and Forestry*
NPF	208	131	83	73	66	69	63	57	60	65	63	63	59	48	47	*NPF*
2. Perikanan	47	81	61	61	59	59	57	57	56	56	56	55	54	53	52	*2. Fishery*
NPF	4	11	3	3	3	3	3	2	2	2	3	2	2	2	2	*NPF*
3. Pertambangan dan Penggalian	1.500	1.725	1.913	1.886	1.841	1.786	1.777	1.750	1.644	1.426	1.407	1.332	1.330	1.286	1.286	*3. Mining and Quarrying*
NPF	148	160	22	22	18	21	21	21	21	21	20	3	3	0	1	*NPF*
4. Industri Pengolahan	4.466	4.218	3.726	3.607	3.477	3.098	3.108	3.374	3.363	3.288	3.703	3.667	3.676	3.588	3.512	*4. Procesing Industry*
NPF	295	262	214	465	466	472	465	461	482	482	482	478	478	476	460	*NPF*
5. Listrik, gas dan air	2.615	4.106	3.550	3.541	4.051	3.988	4.013	3.966	3.951	3.913	3.913	3.880	4.498	4.490	4.480	*5. Electricity, Gas and Water*
NPF	388	474	281	274	272	269	273	257	415	410	408	405	411	684	803	*NPF*
6. Konstruksi	2.089	2.222	2.879	2.869	3.181	3.184	3.135	3.259	3.187	3.078	3.488	3.437	3.846	4.247	4.710	*6. Construction*
NPF	128	107	458	469	454	462	469	309	296	297	265	265	259	19	15	*NPF*
7. Perdagangan Besar dan Eceran	5.841	5.756	4.567	4.438	4.466	4.325	4.280	4.242	4.111	3.981	3.984	3.920	3.892	3.875	3.752	*7. Wholesale and Retail Trade*
NPF	870	633	539	494	509	555	555	554	492	500	475	467	466	470	409	*NPF*
8. Penyediaan akomodasi dan penyediaan makan minum	341	504	444	737	815	803	788	900	888	974	955	944	933	916	895	*8. Provision of accomodation and the provision of eating and drinking*
NPF	19	26	20	19	11	12	13	10	14	14	15	15	14	12	13	*NPF*
9. Transportasi, pergudangan dan komunikasi	4.094	4.032	3.346	3.308	3.340	3.072	2.958	3.060	2.932	2.788	2.889	2.829	2.789	2.712	2.594	*9. Transportation, Warehousing and Communications*
NPF	176	235	526	482	478	355	271	268	272	191	186	171	133	124	147	*NPF*
10. Perantara Keuangan	3.956	4.689	5.605	5.482	5.450	5.324	5.267	5.451	5.602	5.680	5.423	5.805	5.802	5.865	6.305	*10. Financial intermediaries*
NPF	99	116	24	63	55	65	68	62	65	73	52	65	70	67	65	*NPF*
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.437	2.000	2.318	2.278	2.202	2.003	2.144	2.174	2.154	2.066	2.060	2.063	2.196	2.140	2.083	*11. Real Estate, Business, Ownership, and Business Services*
NPF	40	30	82	78	19	19	30	28	43	43	39	57	38	21	23	*NPF*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	250	-	-	-	-	-	-	-	-	-	-	3	3	3	-	*12. Government administration, Defense and Compulsory social security*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
13. Jasa Pendidikan	681	834	1.272	1.243	1.375	1.376	1.384	1.442	1.460	1.508	1.530	1.767	1.698	1.713	1.719	*13. Education Services*
NPF	27	8	2	2	1	1	15	15	18	18	22	21	16	16	4	*NPF*
14. Jasa Kesehatan dan Kegiatan Sosial	889	1.195	1.480	1.526	1.677	1.627	1.620	1.796	1.783	1.866	1.851	1.849	1.904	1.897	1.893	*14. Health Services and Social Activities*
NPF	41	12	6	7	5	6	5	3	5	12	12	12	62	61	60	*NPF*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.534	1.317	1.544	1.567	1.574	1.557	1.565	1.594	1.624	1.650	1.643	1.600	1.567	1.544	1.500	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPF	144	81	57	53	46	50	50	44	49	50	49	48	46	46	40	*NPF*
16. Jasa Perorangan yang Melayani Rumah Tangga	113	84	53	47	46	44	41	39	37	38	34	32	33	32	30	*16. Individual Services which Serve Households*
NPF	1	5	4	4	4	4	4	3	4	5	4	4	3	4	2	*NPF*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
18. Kegiatan yang belum jelas batasannya	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*18. Business Activities which are not clearly defined*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
Penerima Pembiayaan Bukan Lapangan Usaha																***Financing to Non Industrial Origin***
Rumah Tangga																*House Hold*
- Untuk Pemilikan Rumah Tinggal	6.396	7.236	7.589	7.657	7.766	7.780	7.827	7.927	8.564	8.653	8.582	8.645	8.711	8.761	8.825	*- For Home Ownership*
NPF	158	170	162	165	132	157	146	129	165	181	182	185	180	161	149	*NPF*
- Untuk Pemilikan Flat atau Apartemen	280	246	215	213	213	213	210	210	210	209	213	210	210	209	204	*- For Apartement Ownership*
NPF	11	7	5	5	4	5	4	4	4	4	5	5	5	4	4	*NPF*
- Untuk Pemilikan Ruko atau Rukan	166	187	171	170	171	166	168	170	115	114	115	114	116	121	119	*- For Shop House Ownership*
NPF	12	11	6	6	4	6	6	5	4	4	1	2	1	2	2	*NPF*
- Untuk Pemilikan Kendaraan Bermotor	210	156	420	481	630	678	744	820	954	1.083	1.167	1.252	1.398	1.487	1.600	*- For Vehicles Ownership*
NPF	5	3	2	2	2	2	3	2	2	2	2	2	2	2	2	*NPF*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	9.688	10.561	13.141	13.474	13.906	14.024	14.251	14.617	14.528	14.921	14.948	15.253	15.572	15.937	16.304	*- Others*
NPF	313	246	227	218	191	215	207	187	176	189	187	182	164	156	128	*NPF*
Bukan Lapangan Usaha Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Non Industrial Origin Others*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																***Type of Use***
Kredit kepada Pihak Ketiga																***Credit to Third Party***
1. Modal Kerja	1.916.256	2.049.098	2.132.175	2.138.876	2.222.823	2.118.630	2.137.840	2.185.021	2.209.472	2.275.952	2.344.924	2.329.057	2.353.260	2.423.637	2.436.850	*1. Working Capital*
NPL	57.302	73.591	74.698	75.107	70.732	74.999	75.876	73.088	74.352	76.142	74.997	76.461	77.958	77.648	76.615	*NPL*
2. Investasi	1.035.889	1.125.467	1.135.253	1.158.751	1.179.728	1.178.261	1.178.813	1.193.570	1.200.388	1.215.232	1.233.254	1.240.645	1.263.414	1.267.245	1.290.153	*2. Investments*
NPL	27.045	36.123	37.683	35.305	31.048	35.084	35.190	34.326	35.638	35.621	33.270	34.234	34.583	33.540	35.502	*NPL*
3. Konsumsi	1.105.759	1.202.630	1.292.737	1.307.452	1.335.393	1.335.418	1.345.688	1.364.646	1.368.304	1.388.115	1.395.935	1.406.250	1.415.821	1.429.217	1.441.775	*3. Consumption*
NPL	16.586	18.422	22.658	22.452	21.141	22.620	23.279	23.044	23.506	24.412	24.755	25.295	25.216	24.873	24.799	*NPL*
Total Kredit	**4.057.904**	**4.377.195**	**4.560.166**	**4.605.079**	**4.737.944**	**4.632.308**	**4.662.341**	**4.743.237**	**4.778.165**	**4.879.299**	**4.974.113**	**4.975.952**	**5.032.495**	**5.120.099**	**5.168.778**	***Total Credit***
NPL	**100.933**	**128.135**	**135.039**	**132.864**	**122.922**	**132.703**	**134.346**	**130.458**	**133.497**	**136.175**	**133.022**	**135.991**	**137.757**	**136.061**	**136.916**	***NPL***
Orientasi Penggunaan																***User Orientation***
Kredit kepada Pihak Ketiga																***Credit to Third Party***
1. Ekspor	93.281	96.852	118.013	123.534	121.345	113.593	116.115	112.912	112.438	116.670	121.469	119.816	124.047	124.324	130.523	*1. Ekspor*
NPL	2.327	2.059	2.574	2.433	2.044	2.231	2.516	2.491	2.459	2.480	2.400	2.623	2.623	2.657	2.637	*NPL*
2. Impor	62.694	44.759	60.049	59.830	61.598	60.709	60.493	61.425	59.920	67.748	68.515	66.917	66.364	72.061	74.434	*2. Impor*
NPL	2.325	1.189	1.857	2.027	1.459	1.441	1.485	1.380	1.384	2.625	1.156	793	782	845	855	*NPL*
3. Lainnya	3.901.930	4.235.584	4.382.104	4.421.714	4.555.001	4.458.007	4.485.733	4.568.900	4.605.806	4.694.881	4.784.129	4.789.219	4.842.084	4.923.715	4.963.821	*3. Other*
NPL	96.281	124.888	130.608	128.403	119.419	129.031	130.344	126.587	129.654	131.070	129.466	132.575	134.353	132.559	133.425	*NPL*
Total Kredit	**4.057.904**	**4.377.195**	**4.560.166**	**4.605.079**	**4.737.944**	**4.632.308**	**4.662.341**	**4.743.237**	**4.778.165**	**4.879.299**	**4.974.113**	**4.975.952**	**5.032.495**	**5.120.099**	**5.168.778**	***Total Credit***
NPL	**100.933**	**128.135**	**135.039**	**132.864**	**122.922**	**132.703**	**134.346**	**130.458**	**133.497**	**136.175**	**133.022**	**135.991**	**137.757**	**136.061**	**136.916**	***NPL***

r) Angka-angka diperbaiki *r) Revised figures*

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																***Type of Use***
Kredit kepada Pihak Ketiga																***Credit to Third Party***
1. Modal Kerja	29.951	21.534	13.867	14.481	14.585	14.129	14.271	14.793	15.077	15.190	15.413	15.498	15.474	15.588	15.544	*1. Working Capital*
NPL	863	623	648	625	602	614	637	639	689	720	777	693	715	709	706	*NPL*
2. Investasi	15.195	7.383	4.206	4.271	4.358	4.338	4.292	4.318	4.317	4.487	4.500	4.446	4.469	4.673	4.724	*2. Investments*
NPL	470	249	297	300	281	295	321	329	339	337	346	269	267	267	262	*NPL*
3. Konsumsi	40.947	37.985	23.445	23.808	24.045	24.184	24.428	25.215	25.803	26.074	26.095	26.210	26.367	26.489	26.694	*3. Consumption*
NPL	260	277	336	345	337	338	344	361	376	379	388	545	549	531	542	*NPL*
Total Kredit	**86.092**	**66.902**	**41.518**	**42.560**	**42.987**	**42.652**	**42.991**	**44.326**	**45.197**	**45.751**	**46.008**	**46.154**	**46.310**	**46.750**	**46.962**	***Total Credit***
NPL	**1.594**	**1.149**	**1.281**	**1.269**	**1.221**	**1.247**	**1.302**	**1.329**	**1.404**	**1.436**	**1.510**	**1.507**	**1.530**	**1.507**	**1.511**	***NPL***
Orientasi Penggunaan																***User Orientation***
Kredit kepada Pihak Ketiga																***Credit to Third Party***
1. Ekspor	28	60	51	56	61	61	62	64	66	66	61	62	62	66	68	*1. Ekspor*
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
2. Impor	41	55	34	36	40	33	32	33	26	23	30	22	21	27	8	*2. Impor*
NPL	3	-	13	13	13	13	13	13	13	13	13	13	13	13	-	*NPL*
3. Lainnya	86.024	66.787	41.433	42.468	42.886	42.558	42.896	44.229	45.105	45.663	45.917	46.070	46.228	46.657	46.886	*3. Other*
NPL	1.591	1.149	1.268	1.256	1.207	1.234	1.289	1.316	1.391	1.423	1.497	1.494	1.517	1.494	1.511	*NPL*
Total Kredit	**86.092**	**66.902**	**41.518**	**42.560**	**42.987**	**42.652**	**42.991**	**44.326**	**45.197**	**45.751**	**46.008**	**46.154**	**46.310**	**46.750**	**46.962**	***Total Credit***
NPL	**1.594**	**1.149**	**1.281**	**1.269**	**1.221**	**1.247**	**1.302**	**1.329**	**1.404**	**1.436**	**1.510**	**1.507**	**1.530**	**1.507**	**1.511**	***NPL***

r) Angka-angka diperbaiki *r) Revised figures*

Tabel 3.11. Kredit dan NPL Kredit Bank Umum Konvensional - BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of Commercial Conventional Banks - Group of Business Activities 2 to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																***Type of Use***
Kredit kepada Pihak Ketiga																***Credit to Third Party***
1. Modal Kerja	257.439	266.758	212.051	213.440	214.490	204.476	201.294	208.287	211.791	216.232	221.424	221.433	223.422	220.735	223.380	*1. Working Capital*
NPL	9.596	10.779	10.364	10.096	9.256	9.957	8.822	8.700	9.084	9.456	9.470	10.293	10.561	10.097	10.497	*NPL*
2. Investasi	119.949	131.294	116.783	116.715	117.075	117.304	112.013	111.606	113.551	114.190	117.685	118.961	119.587	115.732	116.439	*2. Investments*
NPL	3.819	5.258	5.444	5.344	4.687	5.422	4.830	4.708	5.060	5.101	4.953	5.001	5.314	5.253	4.962	*NPL*
3. Konsumsi	150.725	162.548	188.189	189.676	191.747	193.676	166.112	167.719	169.055	170.378	170.047	170.592	171.493	168.231	169.055	*3. Consumption*
NPL	1.619	1.770	2.394	2.586	2.431	2.632	2.606	2.554	2.642	2.823	2.932	2.968	2.904	2.872	2.792	*NPL*
Total Kredit	**528.114**	**560.600**	**517.022**	**519.830**	**523.311**	**515.456**	**479.419**	**487.612**	**494.397**	**500.801**	**509.156**	**510.986**	**514.502**	**504.698**	**508.874**	***Total Credit***
NPL	**15.034**	**17.806**	**18.201**	**18.025**	**16.374**	**18.011**	**16.259**	**15.962**	**16.785**	**17.380**	**17.355**	**18.262**	**18.779**	**18.221**	**18.250**	***NPL***
Orientasi Penggunaan																***User Orientation***
Kredit kepada Pihak Ketiga																***Credit to Third Party***
1. Ekspor	17.960	14.543	12.802	12.488	12.032	9.429	10.293	8.972	9.463	9.970	13.049	13.902	13.850	13.603	13.640	*1. Ekspor*
NPL	515	303	296	269	97	96	97	97	98	98	100	99	98	120	120	*NPL*
2. Impor	7.503	5.544	4.295	4.224	4.237	4.016	4.554	4.577	4.416	4.679	5.001	4.713	4.831	4.549	4.570	*2. Impor*
NPL	190	165	6	6	6	8	10	10	10	10	10	10	10	9	9	*NPL*
3. Lainnya	502.651	540.512	499.925	503.117	507.043	502.011	464.571	474.063	480.518	486.152	491.106	492.371	495.821	486.545	490.664	*3. Other*
NPL	14.329	17.338	17.899	17.750	16.271	17.907	16.153	15.856	16.678	17.272	17.246	18.154	18.671	18.092	18.121	*NPL*
Total Kredit	**528.114**	**560.600**	**517.022**	**519.830**	**523.311**	**515.456**	**479.419**	**487.612**	**494.397**	**500.801**	**509.156**	**510.986**	**514.502**	**504.698**	**508.874**	***Total Credit***
NPL	**15.034**	**17.806**	**18.201**	**18.025**	**16.374**	**18.011**	**16.259**	**15.962**	**16.785**	**17.380**	**17.355**	**18.262**	**18.779**	**18.221**	**18.250**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.12. Kredit dan NPL Kredit Bank Umum Konvensional - BUKU 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of Commercial Conventional Banks - Group of Business Activities 3 to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																***Type of Use***
Kredit kepada Pihak Ketiga																***Credit to Third Party***
1. Modal Kerja	701.323	734.389	766.599	758.431	769.286	749.127	773.511	781.350	791.124	810.259	840.532	837.959	858.513	888.455	886.071	*1. Working Capital*
NPL	22.742	25.236	21.935	22.082	20.024	21.434	23.024	22.620	23.293	23.937	24.217	24.669	25.009	24.565	25.000	*NPL*
2. Investasi	359.052	354.927	324.855	340.416	335.438	337.116	345.343	351.169	350.638	357.131	360.801	356.290	360.573	365.474	373.413	*2. Investments*
NPL	12.435	15.758	13.991	12.072	9.887	10.932	11.239	10.996	10.917	10.925	10.665	11.901	11.887	10.896	10.903	*NPL*
3. Konsumsi	447.456	478.174	464.082	470.582	478.090	476.608	505.011	508.935	512.320	517.413	517.638	520.292	525.201	531.398	535.862	*3. Consumption*
NPL	8.127	9.171	10.073	9.922	9.213	9.729	10.129	10.094	10.334	10.676	11.077	11.077	11.023	10.842	10.678	*NPL*
Total Kredit	**1.507.831**	**1.567.489**	**1.555.536**	**1.569.429**	**1.582.814**	**1.562.850**	**1.623.865**	**1.641.454**	**1.654.081**	**1.684.803**	**1.718.971**	**1.714.540**	**1.744.286**	**1.785.327**	**1.795.346**	***Total Credit***
NPL	**43.304**	**50.164**	**45.999**	**44.076**	**39.124**	**42.094**	**44.391**	**43.709**	**44.545**	**45.538**	**45.958**	**47.647**	**47.919**	**46.303**	**46.580**	***NPL***
Orientasi Penggunaan																***User Orientation***
Kredit kepada Pihak Ketiga																***Credit to Third Party***
1. Ekspor	59.473	66.089	61.675	67.473	63.810	62.288	63.649	62.222	62.758	60.452	63.905	67.631	71.966	73.673	80.284	*1. Ekspor*
NPL	1.353	1.357	684	671	636	642	654	673	653	566	581	799	837	866	862	*NPL*
2. Impor	49.644	34.000	45.834	45.174	46.944	46.312	45.601	46.884	46.042	38.490	42.595	54.643	53.382	56.404	56.626	*2. Impor*
NPL	2.033	965	645	810	574	559	563	490	521	455	556	707	694	747	768	*NPL*
3. Lainnya	1.398.715	1.467.401	1.448.027	1.456.782	1.472.060	1.454.251	1.514.615	1.532.348	1.545.281	1.585.862	1.612.471	1.592.266	1.618.939	1.655.251	1.658.437	*3. Other*
NPL	39.918	47.843	44.670	42.594	37.915	40.893	43.174	42.546	43.370	44.517	44.822	46.141	46.387	44.690	44.949	*NPL*
Total Kredit	**1.507.831**	**1.567.489**	**1.555.536**	**1.569.429**	**1.582.814**	**1.562.850**	**1.623.865**	**1.641.454**	**1.654.081**	**1.684.803**	**1.718.971**	**1.714.540**	**1.744.286**	**1.785.327**	**1.795.346**	***Total Credit***
NPL	**43.304**	**50.164**	**45.999**	**44.076**	**39.124**	**42.094**	**44.391**	**43.709**	**44.545**	**45.538**	**45.958**	**47.647**	**47.919**	**46.303**	**46.580**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																***Type of Use***
Kredit kepada Pihak Ketiga																***Credit to Third Party***
1. Modal Kerja	863.669	957.997	1.068.998	1.082.220	1.152.275	1.081.558	1.079.124	1.108.832	1.119.019	1.161.192	1.196.080	1.182.678	1.183.912	1.226.942	1.240.416	*1. Working Capital*
NPL	20.288	32.964	37.422	37.302	36.587	38.274	38.683	37.042	37.031	37.649	37.260	37.453	38.374	39.137	37.715	*NPL*
2. Investasi	501.678	586.095	642.445	650.455	675.432	672.465	669.849	679.309	685.223	692.453	703.655	714.047	731.148	733.395	747.650	*2. Investments*
NPL	8.493	12.322	14.637	14.303	12.847	15.072	15.374	15.198	15.983	15.971	14.626	14.362	14.302	14.092	15.605	*NPL*
3. Konsumsi	416.541	460.629	548.525	554.219	571.337	570.820	579.646	591.641	589.205	601.549	610.566	616.398	619.407	624.452	630.852	*3. Consumption*
NPL	5.048	5.896	8.360	8.074	7.739	8.286	8.569	8.544	8.505	8.838	9.042	9.273	9.229	9.209	9.405	*NPL*
Total Kredit	**1.781.889**	**2.004.722**	**2.259.968**	**2.286.894**	**2.399.043**	**2.324.843**	**2.328.619**	**2.379.781**	**2.393.447**	**2.455.194**	**2.510.301**	**2.513.123**	**2.534.468**	**2.584.789**	**2.618.918**	***Total Credit***
NPL	**33.829**	**51.182**	**60.418**	**59.679**	**57.172**	**61.631**	**62.627**	**60.785**	**61.519**	**62.458**	**60.928**	**61.089**	**61.905**	**62.438**	**62.726**	***NPL***
Orientasi Penggunaan																***User Orientation***
Kredit kepada Pihak Ketiga																***Credit to Third Party***
1. Ekspor	15.351	16.015	43.377	43.409	45.348	41.633	41.943	41.327	39.826	39.666	38.900	37.852	37.803	36.766	36.315	*1. Ekspor*
NPL	459	399	1.594	1.493	1.312	1.493	1.765	1.721	1.708	1.817	1.720	1.726	1.687	1.671	1.654	*NPL*
2. Impor	5.051	4.959	9.734	10.245	10.112	10.005	9.960	9.587	9.089	8.696	7.943	7.100	7.674	10.595	12.726	*2. Impor*
NPL	57	58	1.104	1.109	777	772	811	779	751	753	57	62	65	75	77	*NPL*
3. Lainnya	1.761.487	1.983.748	2.206.857	2.233.240	2.343.583	2.273.205	2.276.716	2.328.867	2.344.531	2.406.832	2.463.458	2.468.170	2.488.991	2.537.428	2.569.877	*3. Other*
NPL	33.313	50.725	57.720	57.077	55.084	59.366	60.051	58.284	59.061	59.887	59.151	59.301	60.153	60.691	60.995	*NPL*
Total Kredit	**1.781.889**	**2.004.722**	**2.259.968**	**2.286.894**	**2.399.043**	**2.324.843**	**2.328.619**	**2.379.781**	**2.393.447**	**2.455.194**	**2.510.301**	**2.513.123**	**2.534.468**	**2.584.789**	**2.618.918**	***Total Credit***
NPL	**33.829**	**51.182**	**60.418**	**59.679**	**57.172**	**61.631**	**62.627**	**60.785**	**61.519**	**62.458**	**60.928**	**61.089**	**61.905**	**62.438**	**62.726**	***NPL***

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

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																***Type of Use***
Pembiayaan kepada Pihak Ketiga																***Financing to Third Party***
1. Modal Kerja	6.202	3.699	3.579	3.408	3.442	3.143	3.061	2.975	3.000	3.085	2.932	2.868	3.027	3.021	3.003	*1. Working Capital*
NPF	348	331	388	424	391	417	382	485	519	538	494	495	505	487	437	*NPF*
2. Investasi	4.759	3.565	3.814	3.824	3.875	3.811	3.862	3.875	3.730	3.728	3.642	3.678	3.757	3.719	3.809	*2. Investments*
NPF	293	764	904	966	968	983	979	891	921	918	799	803	817	802	798	*NPF*
3. Konsumsi	6.534	4.133	4.148	4.186	3.921	3.864	3.790	3.802	3.816	3.797	3.782	3.785	3.819	3.852	3.901	*3. Consumption*
NPF	104	71	102	108	105	105	107	108	120	116	120	126	124	119	118	*NPF*
Total Pembiayaan	**17.495**	**11.396**	**11.541**	**11.417**	**11.237**	**10.818**	**10.713**	**10.652**	**10.546**	**10.611**	**10.356**	**10.332**	**10.603**	**10.592**	**10.713**	***Total Financing***
NPF	**746**	**1.165**	**1.394**	**1.498**	**1.465**	**1.504**	**1.468**	**1.484**	**1.561**	**1.573**	**1.413**	**1.424**	**1.447**	**1.408**	**1.353**	***NPF***
Orientasi Penggunaan																***User Orientation***
Pembiayaan kepada Pihak Ketiga																***Financing to Third Party***
1. Ekspor	-	0	0	0	0	-	0	-	-	-	-	-	68	68	68	*1. Ekspor*
NPF	-	-	0	0	0	-	0	-	-	-	-	-	-	-	-	*NPF*
2. Impor	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*2. Impor*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
3. Lainnya	17.472	11.396	11.541	11.417	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	10.535	10.524	10.645	*3. Other*
NPF	746	1.165	1.394	1.498	1.465	1.504	1.468	1.484	1.561	1.573	1.413	1.424	1.447	1.408	1.353	*NPF*
Total Pembiayaan	**17.495**	**11.396**	**11.541**	**11.417**	**11.237**	**10.818**	**10.713**	**10.652**	**10.546**	**10.611**	**10.356**	**10.332**	**10.603**	**10.592**	**10.713**	***Total Financing***
NPF	**746**	**1.165**	**1.394**	**1.498**	**1.465**	**1.504**	**1.468**	**1.484**	**1.561**	**1.573**	**1.413**	**1.424**	**1.447**	**1.408**	**1.353**	***NPF***

Tabel 3.15. Pembiayaan dan NPF Pembiayaan Bank Umum Syariah - BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Financing and NPF of Commercial Sharia Banks - Group of Business Activities 2 to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp *(Billion Rp)*

Keterangan	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																***Type of Use***
Pembiayaan kepada Pihak Ketiga																***Financing to Third Party***
1. Modal Kerja	40.616	46.048	48.738	48.585	49.478	47.909	48.335	49.611	50.466	51.424	49.860	49.865	49.587	49.348	48.289	*1. Working Capital*
NPF	1.924	2.458	3.108	3.508	2.815	3.178	3.194	2.677	2.860	2.953	1.954	2.056	2.005	2.046	1.721	*NPF*
2. Investasi	18.340	24.060	24.926	24.960	25.226	25.291	25.591	25.392	25.220	25.451	24.713	24.871	25.005	25.485	25.564	*2. Investments*
NPF	771	683	922	882	1.027	1.142	1.276	1.034	1.056	1.075	612	624	725	789	1.420	*NPF*
3. Konsumsi	26.815	40.776	42.814	42.986	43.568	43.405	43.501	43.591	43.735	43.925	42.783	43.498	43.528	48.280	48.360	*3. Consumption*
NPF	932	801	992	1.021	983	1.146	1.159	1.057	1.178	1.200	818	928	1.034	975	980	*NPF*
Total Pembiayaan	**85.771**	**110.883**	**116.478**	**116.531**	**118.272**	**116.606**	**117.426**	**118.594**	**119.422**	**120.800**	**117.355**	**118.234**	**118.119**	**123.113**	**122.213**	***Total Financing***
NPF	**3.627**	**3.942**	**5.021**	**5.412**	**4.824**	**5.466**	**5.629**	**4.767**	**5.094**	**5.228**	**3.385**	**3.609**	**3.764**	**3.810**	**4.121**	***NPF***
Orientasi Penggunaan																***User Orientation***
Pembiayaan kepada Pihak Ketiga																***Financing to Third Party***
1. Ekspor	469	145	108	108	94	182	168	327	324	6.516	5.553	369	298	148	148	*1. Ekspor*
NPF	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	*NPF*
2. Impor	442	200	152	150	265	343	345	344	347	15.861	12.946	440	457	485	504	*2. Impor*
NPF	42	0	88	88	88	88	88	88	88	1.393	521	-	-	-	-	*NPF*
3. Lainnya	84.860	110.538	116.218	116.273	117.913	116.081	116.913	117.923	118.750	98.423	98.856	117.426	117.364	122.481	121.561	*3. Other*
NPF	3.584	3.941	4.933	5.324	4.736	5.378	5.540	4.679	5.006	3.836	2.865	3.609	3.764	3.810	4.121	*NPF*
Total Pembiayaan	**85.771**	**110.883**	**116.478**	**116.531**	**118.272**	**116.606**	**117.426**	**118.594**	**119.422**	**120.800**	**117.355**	**118.234**	**118.119**	**123.113**	**122.213**	***Total Financing***
NPF	**3.627**	**3.942**	**5.021**	**5.412**	**4.824**	**5.466**	**5.629**	**4.767**	**5.094**	**5.228**	**3.385**	**3.609**	**3.764**	**3.810**	**4.121**	***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	2015	2016	2017			2018										*Items*
			Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																***Type of Use***
Pembiayaan kepada Pihak Ketiga																***Financing to Third Party***
1. Modal Kerja	16.821	18.674	18.344	18.311	19.268	18.287	18.245	19.172	18.995	18.569	18.683	18.757	19.325	19.548	20.148	*1. Working Capital*
NPF	1.610	1.201	833	1.070	1.057	1.125	1.133	925	875	888	825	803	790	609	538	*NPF*
2. Investasi	17.140	18.143	18.224	18.111	18.326	17.936	17.864	17.901	17.710	17.791	18.258	18.352	18.875	18.767	18.552	*2. Investments*
NPF	977	1.088	1.488	1.438	1.351	1.239	1.171	1.170	1.362	1.295	1.269	1.273	1.271	1.440	1.552	*NPF*
3. Konsumsi	16.740	18.385	21.535	21.995	22.686	22.861	23.200	23.744	24.370	24.979	25.024	25.474	26.006	26.515	27.052	*3. Consumption*
NPF	499	437	402	397	334	385	365	327	351	380	378	377	353	325	285	*NPF*
Total Pembiayaan	**50.701**	**55.202**	**58.103**	**58.417**	**60.280**	**59.084**	**59.309**	**60.817**	**61.074**	**61.339**	**61.965**	**62.583**	**64.206**	**64.831**	**65.752**	***Total Financing***
NPF	**3.085**	**2.727**	**2.724**	**2.904**	**2.741**	**2.749**	**2.669**	**2.422**	**2.588**	**2.562**	**2.472**	**2.454**	**2.413**	**2.374**	**2.376**	***NPF***
Orientasi Penggunaan																***User Orientation***
Pembiayaan kepada Pihak Ketiga																***Financing to Third Party***
1. Ekspor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*1. Ekspor*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
2. Impor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*2. Impor*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
3. Lainnya	50.701	55.202	58.103	58.417	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	64.206	64.831	65.752	*3. Other*
NPF	3.085	2.727	2.724	2.904	2.741	2.749	2.669	2.422	2.588	2.562	2.472	2.454	2.413	2.374	2.376	*NPF*
Total Pembiayaan	**50.701**	**55.202**	**58.103**	**58.417**	**60.280**	**59.084**	**59.309**	**60.817**	**61.074**	**61.339**	**61.965**	**62.583**	**64.206**	**64.831**	**65.752**	***Total Financing***
NPF	**3.085**	**2.727**	**2.724**	**2.904**	**2.741**	**2.749**	**2.669**	**2.422**	**2.588**	**2.562**	**2.472**	**2.454**	**2.413**	**2.374**	**2.376**	***NPF***

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

Pengelompokan Bank	2015	2016	2017				2018										*Group of Banks*
			Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. BUKU 1	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	*1. BUKU 1*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
2. BUKU 2	103	265	395	397	421	450	461	481	493	513	509	534	527	554	588	585	*2. BUKU 2*
NPL	7	12	26	27	26	19	18	18	19	19	20	21	23	26	26	25	*NPL*
3. BUKU 3	41.914	44.684	36.970	35.928	36.286	36.461	36.211	36.036	32.992	33.181	31.427	33.675	32.682	32.683	32.880	32.542	*3. BUKU 3*
NPL	1.098	1.253	1.089	1.063	1.018	1.012	1.013	1.064	1.113	1.093	1.138	1.238	1.246	1.226	1.171	1.072	*NPL*
4. BUKU 4	28.523	30.691	40.804	40.864	41.334	42.267	38.352	42.594	42.639	43.049	42.797	43.781	39.030	44.413	44.605 r)	45.013	*4. BUKU 4*
NPL	712	746	1.095	1.057	1.025	1.006	937	1.021	1.038	1.030	1.014	1.040	931	1.013	1.016 r)	969	*NPL*
5 BUKU 1 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*5 BUKU 1 SYARIAH*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
6 BUKU 2 SYARIAH	385	368	336	331	317	349	371	356	380	387	386	387	392	381	394	389	*6 BUKU 2 SYARIAH*
NPF	19	18	23	26	29	33	36	22	13	16	20	23	26	23	21	19	*NPF*
7 BUKU 3 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*7 BUKU 3 SYARIAH*
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPF*
8 Bank Umum	70.926	76.007	78.505	77.520	78.359	79.526	75.395	79.467	76.504	77.129	75.118	78.378	72.631	78.031	78.467 r)	78.529	*8 Commercial Bank*
NPL	1.836	2.029	2.233	2.173	2.099	2.070	2.005	2.125	2.182	2.158	2.192	2.322	2.226	2.287	2.234 r)	2.085	*NPL*

r) Angka-angka diperbaiki *r) Revised figures*

Tabel 3.1.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2013	2014	2015	2016	2017			2018										Items
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																		***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	177.162	212.386	254.954	283.827	299.603	312.212	317.373	315.524	314.957	319.600	322.685	329.490	334.522	339.258	340.574	338.567	344.096	*1. Agricultures, Hunting and Forestry*
NPL	2.553	3.827	4.853	6.286	5.382	4.606	4.332	4.140	4.059	4.182	4.646	4.552	4.544	4.557	5.229	5.092	5.058	*NPL*
2. Perikanan	6.391	7.698	8.843	9.479	10.578	10.785	11.273	10.974	10.880	10.639	10.773	11.008	11.214	11.240	11.426	11.519	11.609	*2. Fishery*
NPL	185	195	262	242	360	357	302	321	256	256	251	271	276	270	260	254	250	*NPL*
3. Pertambangan dan Penggalian	126.826	141.824	135.273	126.335	110.407	107.610	113.615	105.000	102.507	104.750	98.968	105.319	113.514	116.178	129.143	137.179	139.649	*3. Mining and Quarrying*
NPL	1.920	3.574	5.582	9.043	8.982	7.727	7.019	6.782	6.359	6.572	5.869	5.172	4.929	5.282	5.307	5.119	6.774	*NPL*
4. Industri Pengolahan	577.880	660.536	760.048	781.765	788.638	790.996	824.111	778.611	782.934	793.325	798.313	813.860	843.890	832.268	840.810	868.916	874.216	*4. Procesing Industry*
NPL	10.023	12.267	18.977	26.924	25.795	25.346	22.287	23.066	23.795	23.578	24.262	23.875	24.031	25.257	25.384	25.145	22.894	*NPL*
5. Listrik, gas dan air	79.493	81.130	99.447	135.461	133.228	135.881	146.133	150.616	152.369	154.238	158.695	160.514	164.681	161.783	170.011	173.478	169.265	*5. Electricity, Gas and Water*
NPL	587	1.547	2.289	2.218	2.171	2.088	1.573	2.144	2.173	1.984	1.827	2.025	1.828	1.817	1.876	2.035	2.168	*NPL*
6. Konstruksi	116.090	147.266	172.934	214.757	249.137	254.929	258.931	246.767	244.129	254.714	256.441	267.356	277.219	282.394	287.139	290.871	305.327	*6. Construction*
NPL	4.746	6.784	7.005	8.279	8.830	9.888	9.491	12.853	12.441	11.973	12.234	12.369	12.085	12.254	12.324	11.919	11.469	*NPL*
7. Perdagangan Besar dan Eceran	644.047	716.733	792.503	841.384	864.933	873.547	885.462	867.492	873.234	885.838	905.220	919.799	930.037	926.183	934.039	961.465	961.334	*7. Wholesale and Retail Trade*
NPL	15.898	22.782	27.948	35.789	37.888	37.972	36.083	38.073	38.824	37.066	37.259	37.510	37.508	37.737	38.500	38.131	39.232	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	59.306	73.583	85.861	93.390	96.095	97.150	97.886	96.809	97.381	97.367	97.968	98.019	97.773	97.756	98.890	97.800	99.275	*8. Provision of accomodation and the provision of eating and drinking*
NPL	571	1.057	1.967	2.533	3.888	4.333	4.239	5.399	5.492	5.377	6.357	6.431	4.773	4.517	4.837	4.731	5.028	*NPL*
9. Transportasi, pergudangan dan komunikasi	163.418	171.805	177.546	171.795	175.348	175.402	182.628	178.144	183.379	192.105	194.208	208.440	214.226	208.724	209.696	210.082	212.928	*9. Transportation, Warehousing and Communications*
NPL	3.208	5.516	6.815	8.303	7.799	7.373	6.836	6.986	6.892	6.704	6.633	6.440	6.409	6.425	6.126	6.317	6.103	*NPL*
10. Perantara Keuangan	151.154	166.182	164.681	193.946	205.462	202.292	214.182	205.151	206.814	211.490	215.017	222.242	230.761	226.854	223.313	225.945	228.456	*10. Financial intermediaries*
NPL	427	1.559	1.052	2.415	1.348	1.525	1.640	1.952	2.166	1.955	1.739	3.650	3.622	3.649	3.641	3.529	3.626	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	193.182	165.466	184.755	209.999	216.241	217.217	221.922	217.427	220.557	225.520	221.724	225.117	229.839	233.915	236.835	238.363	244.822	*11. Real Estate, Business, Ownership, and Business Services*
NPL	3.477	3.391	4.817	5.470	6.672	6.489	5.473	5.452	5.581	4.942	5.446	6.068	5.237	5.862	5.952	5.947	6.615	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	6.498	11.002	12.914	14.702	20.877	21.088	21.822	21.845	21.948	21.981	21.826	21.801	22.528	23.129	23.648	24.597	23.211	*12. Government administration, Defense and Compulsory social security*
NPL	4	7	11	4	15	14	3	4	6	7	6	6	5	5	5	5	4	*NPL*
13. Jasa Pendidikan	5.477	6.648	8.129	8.553	9.832	9.867	10.104	10.117	10.185	10.166	10.346	10.497	10.750	10.973	11.189	11.227	11.299	*13. Education Services*
NPL	57	69	140	127	163	162	128	134	136	97	117	113	127	127	124	126	116	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	10.153	12.325	21.488	16.966	17.781	18.193	19.092	19.231	19.410	19.799	19.840	19.273	19.351	19.365	19.908	20.282	20.627	*14. Health Services and Social Activities*
NPL	197	197	157	134	311	319	318	349	364	342	364	371	344	368	412	409	404	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	53.861	67.744	57.989	58.707	63.535	65.391	72.365	66.502	67.642	70.715	71.770	72.785	72.154	74.184	74.498	75.223	75.882	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	1.181	1.929	2.175	1.775	2.503	1.972	1.828	2.151	2.176	2.101	2.736	2.658	2.331	2.354	2.368	2.206	2.015	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	1.537	2.220	2.708	2.644	2.663	2.691	2.744	2.720	2.708	2.703	2.735	2.746	2.717	2.688	2.704	2.692	2.694	*16. Individual Services which Serve Households*
NPL	34	53	54	68	76	67	57	67	69	73	76	81	77	76	68	71	71	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	318	211	110	231	156	157	156	155	158	152	141	127	112	122	126	134	170	*17. International Agency and Other Extra International Agency*
NPL	6	7	2	31	22	15	14	14	14	10	13	11	0	0	0	0	0	*NPL*
18. Kegiatan yang belum jelas batasannya	3.984	15.889	11.960	10.611	2.912	2.217	2.752	3.807	5.462	3.488	3.193	2.788	2.890	2.681	2.716	2.544	2.142	*18. Business Activities which are not clearly defined*
NPL	25	304	240	73	176	159	157	198	265	193	155	159	142	140	129	152	289	*NPL*
Penerima Kredit Bukan Lapangan Usaha																		***Loans to Non Industrial Origin***
Rumah Tangga																		*House Hold*
- Untuk Pemilikan Rumah Tinggal	268.764	302.916	326.327	353.648	381.143	386.232	392.914	393.878	394.826	401.484	403.451	411.629	414.964	419.306	425.321	430.732	431.607	*- For Home Ownership*
NPL	5.766	6.533	7.555	8.666	10.700	10.662	9.958	10.713	10.977	10.722	10.924	11.442	11.413	11.728	11.617	11.611	11.422	*NPL*
- Untuk Pemilikan Flat atau Apartemen	12.024	13.236	13.017	12.922	14.503	14.883	15.440	15.861	16.240	16.793	17.174	17.052	17.021	17.272	17.570	18.125	19.163	*- For Apartement Ownership*
NPL	89	144	176	290	352	354	329	336	405	346	342	323	366	411	413	399	380	*NPL*
- Untuk Pemilikan Ruko atau Rukan	24.979	25.969	26.579	27.421	27.040	27.055	27.117	26.880	26.674	26.532	26.356	26.221	25.950	25.829	25.677	25.553	25.602	*- For Shop House Ownership*
NPL	532	651	827	1.063	1.260	1.231	1.157	1.240	1.292	1.272	1.227	1.294	1.326	1.310	1.300	1.279	1.305	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	104.458	123.165	120.557	118.133	122.419	123.664	124.510	128.321	128.619	129.563	130.932	133.175	135.157	136.482	137.294	139.403	138.780	*- For Vehicles Ownership*
NPL	849	1.312	1.691	1.561	1.666	1.676	1.630	1.719	1.782	1.724	1.817	1.929	2.044	2.061	2.212	2.072	1.984	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	277.825	367.466	429.773	468.215	519.389	525.675	542.095	539.761	552.589	561.744	562.265	567.007	568.851	572.541	575.249	580.021	590.090	*- Others*
NPL	2.483	3.667	3.917	3.976	5.555	5.413	5.089	5.530	5.879	6.018	6.241	6.180	6.302	6.414	6.332	6.294	6.389	*NPL*
Bukan Lapangan Usaha Lainnya	222.068	180.908	189.508	222.306	228.243	229.943	233.317	230.714	226.739	228.530	228.121	233.031	233.991	234.825	234.720	235.382	236.533	*Non Industrial Origin Others*
NPL	3.462	2.017	2.419	2.864	3.124	3.117	2.978	3.082	2.944	2.962	2.954	3.245	3.305	3.371	3.342	3.218	3.318	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.2.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of State Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																		***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	105.912	124.393	149.120	175.746	182.899	191.378	199.270	195.332	193.459	195.811	194.642	197.276	198.466	202.817	207.694	205.340	208.102	*1. Agricultures, Hunting and Forestry*
NPL	1.186	1.291	1.432	2.182	1.828	1.744	1.746	1.483	1.532	1.571	1.989	2.007	1.972	1.948	2.576	2.591	2.578	*NPL*
2. Perikanan	3.095	3.208	3.616	4.204	4.868	4.943	5.093	5.029	4.997	5.031	5.160	5.260	5.315	5.410	5.473	5.594	5.630	*2. Fishery*
NPL	112	88	105	115	192	188	145	158	103	100	96	107	108	104	104	102	99	*NPL*
3. Pertambangan dan Penggalian	50.148	55.977	51.148	52.953	47.488	45.983	51.276	44.023	41.283	45.719	39.890	45.238	48.166	48.879	52.146	55.540	56.556	*3. Mining and Quarrying*
NPL	217	881	2.592	3.661	3.415	3.379	3.215	3.151	2.986	2.954	1.865	1.714	1.732	1.275	1.284	1.905	3.234	*NPL*
4. Industri Pengolahan	180.215	199.191	248.139	261.154	274.360	276.115	297.636	273.411	273.177	278.361	277.679	289.843	302.058	289.874	283.655	301.357	310.071	*4. Procesing Industry*
NPL	3.883	3.388	6.729	11.273	12.712	12.442	11.572	11.453	11.519	11.776	12.435	11.973	11.707	12.535	12.242	12.387	10.347	*NPL*
5. Listrik, gas dan air	37.373	41.458	51.217	83.715	85.303	86.903	88.544	90.796	92.450	94.019	98.426	100.774	100.511	97.185	95.067	93.422	87.555	*5. Electricity, Gas and Water*
NPL	13	441	494	434	213	207	217	795	812	811	735	735	747	740	792	794	804	*NPL*
6. Konstruksi	46.871	56.121	68.129	87.889	98.421	100.195	106.403	101.646	97.599	105.484	106.818	112.128	117.207	117.725	118.443	124.352	131.409	*6. Construction*
NPL	1.598	2.012	1.910	2.924	2.478	2.265	2.114	4.856	5.017	4.919	4.985	5.019	5.024	5.118	5.239	5.070	5.476	*NPL*
7. Perdagangan Besar dan Eceran	262.550	282.359	330.005	378.547	379.053	379.807	384.361	377.251	375.642	385.030	401.450	407.923	411.916	421.745	425.150	431.985	439.343	*7. Wholesale and Retail Trade*
NPL	7.887	8.537	10.603	14.873	16.057	16.247	15.404	15.627	15.797	15.469	15.738	15.619	15.825	15.071	15.480	15.683	15.993	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	13.195	17.052	21.408	25.306	27.853	28.218	28.728	28.433	28.419	28.748	28.877	28.933	28.967	28.770	29.310	29.598	29.799	*8. Provision of accomodation and the provision of eating and drinking*
NPL	257	378	734	772	969	940	886	1.097	1.160	1.027	1.140	1.170	767	686	750	693	599	*NPL*
9. Transportasi, pergudangan dan komunikasi	58.896	60.622	62.562	64.111	70.941	71.382	75.486	72.618	75.032	75.788	76.625	82.886	86.325	84.524	85.436	87.453	87.677	*9. Transportation, Warehousing and Communications*
NPL	617	1.005	1.752	3.838	2.911	2.509	2.409	2.362	2.373	2.285	2.072	2.104	2.092	2.068	1.865	1.835	2.000	*NPL*
10. Perantara Keuangan	27.419	26.878	27.051	35.644	30.917	31.921	35.511	30.896	29.569	28.988	29.790	32.036	34.502	33.628	32.868	33.022	33.010	*10. Financial intermediaries*
NPL	137	78	311	982	318	304	439	587	598	592	385	1.786	1.650	1.616	1.615	1.614	1.619	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	38.921	37.668	46.231	56.971	60.420	61.513	64.100	61.971	61.818	65.140	61.614	62.509	64.358	66.334	67.669	70.578	72.559	*11. Real Estate, Business, Ownership, and Business Services*
NPL	540	633	1.257	1.020	1.322	1.382	1.198	1.184	1.202	953	916	981	966	1.084	1.072	1.103	1.187	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	11.926	9.551	10.898	12.971	19.487	19.685	19.964	19.823	20.160	20.144	19.955	20.000	21.002	21.336	21.826	22.627	21.233	*12. Government administration, Defense and Compulsory social security*
NPL	4	3	7	3	13	12	1	2	4	5	4	4	4	4	4	4	3	*NPL*
13. Jasa Pendidikan	896	1.164	1.324	1.389	1.510	1.529	1.584	1.604	1.680	1.737	1.757	1.777	1.806	1.845	2.060	2.145	2.455	*13. Education Services*
NPL	13	16	18	25	33	33	27	27	29	27	31	28	27	32	28	29	33	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	2.914	3.305	10.381	5.210	5.386	5.510	5.756	5.649	5.824	6.223	6.304	5.882	5.883	6.339	6.559	6.928	7.027	*14. Health Services and Social Activities*
NPL	134	45	32	58	219	209	213	223	241	218	227	229	204	227	235	224	231	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	11.588	26.366	21.721	24.461	26.368	27.087	33.586	27.057	27.591	28.478	28.675	29.066	30.177	31.625	32.360	34.221	35.146	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	203	474	613	356	635	557	521	591	634	601	699	712	729	715	668	663	620	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	1.154	1.762	2.077	1.940	1.957	1.988	2.027	2.006	1.989	1.979	2.004	2.001	1.969	1.934	1.925	1.892	1.862	*16. Individual Services which Serve Households*
NPL	9	34	37	41	44	34	29	38	42	45	46	50	48	49	42	42	43	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	1	4	3	38	82	82	83	89	102	102	105	106	108	119	122	124	166	*17. International Agency and Other Extra International Agency*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	1.975	7.084	8.194	8.200	555	614	584	1.040	1.095	1.171	256	269	291	354	372	288	288	*18. Business Activities which are not clearly defined*
NPL	1	7	6	11	2	1	1	40	41	42	4	5	5	4	4	4	31	*NPL*
Penerima Kredit Bukan Lapangan Usaha																		***Loans to Non Industrial Origin***
Rumah Tangga																		*House Hold*
- Untuk Pemilikan Rumah Tinggal	136.888	152.583	171.736	197.197	220.665	224.906	229.922	230.959	232.419	237.786	237.969	243.992	247.715	250.442	254.386	258.299	258.049	*- For Home Ownership*
NPL	3.519	3.572	3.957	4.402	5.500	5.364	4.976	5.466	5.603	5.438	5.384	5.620	5.759	5.791	5.868	5.800	5.689	*NPL*
- Untuk Pemilikan Flat atau Apartemen	5.164	5.309	5.213	5.134	5.667	5.784	6.004	6.035	6.129	6.271	6.317	5.910	5.798	5.850	5.927	6.062	6.837	*- For Apartement Ownership*
NPL	46	58	86	110	159	167	154	161	167	163	146	127	127	133	135	137	165	*NPL*
- Untuk Pemilikan Ruko atau Rukan	4.674	4.942	5.376	6.235	6.646	6.742	6.935	6.929	6.923	6.973	6.923	6.871	6.795	6.762	6.747	6.721	6.849	*- For Shop House Ownership*
NPL	146	221	298	383	492	492	456	497	504	485	475	513	517	505	531	512	533	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	21.529	24.568	25.807	26.379	28.922	29.398	30.632	31.267	31.779	31.957	32.432	33.177	34.556	34.807	34.879	34.894	34.837	*- For Vehicles Ownership*
NPL	142	320	418	434	484	488	485	504	534	508	518	548	604	609	617	603	524	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	115.952	158.388	186.020	210.299	231.790	236.044	249.800	247.875	254.595	262.028	261.223	267.982	272.335	275.166	275.158	276.341	282.875	*- Others*
NPL	1.483	1.770	1.730	1.666	2.362	2.233	2.030	2.198	2.227	2.253	2.301	2.239	2.208	2.194	2.204	2.218	2.365	*NPL*
Bukan Lapangan Usaha Lainnya	42.470	25.134	29.477	34.087	36.925	37.889	39.754	38.440	38.495	40.250	38.645	38.540	39.722	40.286	40.542	40.788	42.712	*Non Industrial Origin Others*
NPL	318	392	624	776	782	767	757	778	797	805	787	756	768	785	788	751	966	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																		***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	46.937	58.658	74.054	80.256	88.784	88.828	90.109	93.194	93.906	95.214	97.966	99.034	103.671	103.496	99.699	100.583	103.638	*1. Agricultures, Hunting and Forestry*
NPL	613	1.385	1.719	2.651	2.244	1.547	1.253	1.296	1.273	1.358	1.394	1.400	1.393	1.430	1.445	1.305	1.312	*NPL*
2. Perikanan	2.348	3.068	3.203	3.930	4.356	4.472	4.754	4.582	4.512	4.241	4.214	4.377	4.506	4.486	4.588	4.542	4.609	*2. Fishery*
NPL	35	41	78	84	107	106	99	108	93	96	95	103	104	105	95	95	92	*NPL*
3. Pertambangan dan Penggalian	33.742	43.657	44.830	39.673	42.038	40.756	41.586	39.945	40.952	39.725	39.686	39.290	38.368	38.147	41.264	39.344	44.601	*3. Mining and Quarrying*
NPL	1.178	1.889	1.590	4.278	4.930	3.733	3.192	3.061	2.854	3.107	3.480	3.055	2.771	3.572	3.614	2.826	3.181	*NPL*
4. Industri Pengolahan	224.347	271.943	311.728	331.052	343.956	344.843	357.410	342.876	344.688	349.295	355.439	359.154	370.530	368.673	379.378	386.965	379.952	*4. Procesing Industry*
NPL	3.842	5.126	6.562	10.555	9.424	9.411	7.555	8.055	8.645	8.323	8.275	8.384	8.300	8.443	8.874	8.454	8.237	*NPL*
5. Listrik, gas dan air	26.195	28.408	30.123	31.686	33.563	33.662	40.491	42.875	42.632	42.188	40.609	40.356	43.434	43.480	51.328	50.922	51.959	*5. Electricity, Gas and Water*
NPL	450	957	1.637	1.535	1.664	1.584	1.101	1.092	1.104	912	804	909	699	693	696	858	980	*NPL*
6. Konstruksi	43.574	62.013	72.123	92.473	106.669	110.214	111.051	107.845	108.940	109.884	108.885	110.902	113.257	116.943	116.459	114.529	121.319	*6. Construction*
NPL	737	1.840	2.023	3.078	3.637	4.935	4.905	5.486	5.084	4.670	4.801	4.882	4.628	4.606	4.610	4.432	3.518	*NPL*
7. Perdagangan Besar dan Eceran	284.910	319.318	343.801	358.041	378.490	385.322	391.871	382.473	385.485	389.921	392.864	399.361	400.377	393.905	397.968	415.881	407.380	*7. Wholesale and Retail Trade*
NPL	4.931	9.143	9.818	14.341	16.129	16.043	15.306	16.680	17.204	15.860	15.778	15.851	15.512	16.224	16.539	16.048	16.839	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	38.361	47.078	54.093	59.801	58.921	59.431	59.431	58.668	58.756	58.292	58.749	58.675	58.300	58.440	58.659	56.945	58.009	*8. Provision of accomodation and the provision of eating and drinking*
NPL	160	464	673	1.298	2.026	2.506	2.512	2.977	2.998	2.992	3.818	3.867	2.577	2.475	2.822	2.702	3.568	*NPL*
9. Transportasi, pergudangan dan komunikasi	76.083	78.969	78.764	79.871	79.238	79.541	82.875	81.313	82.500	83.481	85.591	88.021	88.739	89.654	90.345	90.145	91.840	*9. Transportation, Warehousing and Communications*
NPL	1.498	2.632	3.573	3.679	4.081	3.972	3.517	3.709	3.751	3.755	3.865	3.628	3.723	3.756	3.687	3.900	3.550	*NPL*
10. Perantara Keuangan	54.847	66.962	73.240	86.994	96.525	95.124	100.021	97.590	98.241	102.548	101.656	105.129	107.174	104.190	101.854	101.537	103.943	*10. Financial intermediaries*
NPL	214	1.106	524	1.123	727	1.013	998	1.130	1.240	1.002	1.024	1.533	1.482	1.510	1.518	1.426	1.523	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	119.979	107.844	114.910	130.031	130.455	129.821	132.246	130.500	132.138	132.078	131.400	134.069	135.776	136.296	138.543	136.419	140.807	*11. Real Estate, Business, Ownership, and Business Services*
NPL	1.988	1.966	2.852	3.216	3.535	3.276	2.489	2.735	2.885	2.500	2.962	3.660	2.927	3.394	3.551	3.539	4.087	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	15,11297452	32	274	172	350	357	319	344	209	302	304	311	326	344	360	367	371	*12. Government administration, Defense and Compulsory social security*
NPL	0	4	2	1	2	2	2	2	2	2	2	2	1	1	1	1	1	*NPL*
13. Jasa Pendidikan	3.197	4.018	4.858	5.296	6.218	6.179	6.314	6.303	6.307	6.236	6.400	6.496	6.621	6.782	6.808	6.745	6.707	*13. Education Services*
NPL	29	35	83	83	105	104	77	81	84	45	59	55	68	65	68	66	55	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	5.633	7.025	8.599	9.083	9.576	9.641	10.045	10.301	10.351	10.313	10.375	10.508	10.529	10.068	10.357	10.359	10.505	*14. Health Services and Social Activities*
NPL	44	118	94	57	41	64	60	81	77	78	82	89	87	86	122	128	114	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	28.159	32.145	27.352	26.220	25.377	25.466	25.659	26.054	26.674	28.392	28.828	28.277	27.852	27.899	27.518	26.675	26.571	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	473	970	867	862	1.300	805	742	987	969	920	1.448	1.344	1.048	1.042	1.091	1.089	946	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	170	173	273	299	242	231	237	240	243	237	239	244	232	217	218	200	200	*16. Individual Services which Serve Households*
NPL	10	6	8	17	17	15	13	14	12	13	13	15	12	9	9	11	8	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	9	54	75	27	13	13	13	13	4	4	4	4	4	4	4	10	4	*17. International Agency and Other Extra International Agency*
NPL	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
18. Kegiatan yang belum jelas batasannya	697	589	884	1.079	1.634	873	963	937	2.626	1.230	1.156	728	765	777	879	861	991	*18. Business Activities which are not clearly defined*
NPL	7	23	33	58	169	155	152	153	216	143	140	141	123	122	110	110	222	*NPL*
Penerima Kredit Bukan Lapangan Usaha																		***Loans to Non Industrial Origin***
Rumah Tangga																		*House Hold*
- Untuk Pemilikan Rumah Tinggal	108.060	122.500	124.040	129.322	136.492	137.246	138.773	138.610	138.418	139.626	141.289	143.390	142.995	144.814	146.780	148.396	149.401	*- For Home Ownership*
NPL	1.630	2.048	2.365	2.919	3.555	3.629	3.473	3.652	3.768	3.677	3.849	4.087	3.902	4.037	3.899	3.989	3.924	*NPL*
- Untuk Pemilikan Flat atau Apartemen	6.169	7.066	6.866	6.874	8.100	8.373	8.718	9.099	9.396	9.816	10.161	10.446	10.529	10.741	10.980	11.401	11.661	*- For Apartement Ownership*
NPL	22	78	78	126	139	131	116	119	180	126	137	134	174	174	176	158	110	*NPL*
- Untuk Pemilikan Ruko atau Rukan	19.401	20.032	20.100	20.320	19.650	19.575	19.471	19.244	19.046	18.851	18.726	18.645	18.489	18.407	18.278	18.174	18.094	*- For Shop House Ownership*
NPL	321	350	420	561	659	623	602	639	682	678	645	666	695	690	653	648	656	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	78.024	92.918	91.251	87.802	89.241	90.064	90.114	93.309	93.154	93.966	94.929	96.471	97.118	98.257	99.061	101.141	100.712	*- For Vehicles Ownership*
NPL	683	959	1.246	1.107	1.149	1.156	1.116	1.185	1.216	1.185	1.274	1.354	1.410	1.420	1.563	1.440	1.432	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	45.670	67.585	83.431	133.214	152.029	152.294	152.415	151.916	150.857	150.407	150.490	151.701	148.667	149.380	150.218	151.910	152.749	*- Others*
NPL	513	1.214	1.363	1.666	2.241	2.234	2.128	2.331	2.379	2.409	2.490	2.679	2.789	2.914	2.829	2.805	2.725	*NPL*
Bukan Lapangan Usaha Lainnya	64.995	39.753	27.907	33.564	33.647	33.444	34.711	34.998	36.005	35.475	35.476	35.102	35.604	35.554	35.305	35.282	35.554	*Non Industrial Origin Others*
NPL	1.187	808	793	914	916	877	828	853	860	847	841	842	861	890	897	881	826	*NPL*

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																		***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	1.433	2.185	2.659	1.621	1.838	1.824	1.942	1.932	1.880	1.915	1.931	1.971	2.061	2.142	2.266	2.397	2.509	*1. Agricultures, Hunting and Forestry*
NPL	32	77	124	59	50	51	50	54	51	48	53	55	56	58	77	77	54	*NPL*
2. Perikanan	250	374	837	165	194	205	226	220	237	242	242	274	274	238	237	237	242	*2. Fishery*
NPL	6	24	31	1	2	2	3	3	3	3	4	2	2	2	2	2	2	*NPL*
3. Pertambangan dan Penggalian	998	1.104	737	207	250	231	257	252	265	258	267	252	296	287	301	293	285	*3. Mining and Quarrying*
NPL	15	45	102	59	57	33	32	36	35	32	39	32	32	32	32	7	9	*NPL*
4. Industri Pengolahan	6.286	9.473	10.843	3.409	3.611	3.749	3.784	3.679	3.635	3.820	3.779	3.793	3.877	3.724	3.704	3.651	3.718	*4. Procesing Industry*
NPL	246	287	449	143	197	185	194	191	169	167	168	178	167	162	169	171	161	*NPL*
5. Listrik, gas dan air	148	445	291	246	373	385	391	361	362	358	289	288	282	283	358	356	355	*5. Electricity, Gas and Water*
NPL	1	3	3	2	3	4	4	4	3	3	41	41	38	39	39	39	40	*NPL*
6. Konstruksi	2.371	3.980	4.433	2.197	2.386	2.489	2.609	2.429	2.533	2.715	2.774	2.803	2.776	2.802	2.836	2.875	2.812	*6. Construction*
NPL	135	125	166	106	152	150	152	161	159	149	181	180	187	180	189	189	172	*NPL*
7. Perdagangan Besar dan Eceran	17.408	25.140	29.580	15.373	16.433	16.512	16.959	16.715	16.796	17.087	17.518	17.707	17.924	18.009	18.473	18.759	18.944	*7. Wholesale and Retail Trade*
NPL	530	809	948	414	597	647	593	627	631	752	776	833	877	907	920	892	885	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	2.562	3.214	3.425	1.243	1.188	1.214	1.277	1.348	1.346	1.369	1.317	1.327	1.369	1.484	1.674	1.860	1.940	*8. Provision of accomodation and the provision of eating and drinking*
NPL	34	91	77	36	44	43	40	39	39	39	40	41	77	78	88	88	87	*NPL*
9. Transportasi, pergudangan dan komunikasi	2.508	3.539	3.924	2.030	2.074	2.094	2.154	2.123	2.103	2.012	2.110	2.148	2.081	2.070	2.056	2.046	2.051	*9. Transportation, Warehousing and Communications*
NPL	97	111	264	117	221	314	304	315	305	210	215	217	102	104	98	100	65	*NPL*
10. Perantara Keuangan	7.068	10.287	9.160	5.579	5.278	5.224	5.312	5.115	5.113	5.169	5.388	5.767	5.631	5.688	5.700	5.322	5.270	*10. Financial intermediaries*
NPL	58	334	94	135	119	80	90	125	127	142	137	133	116	115	114	125	120	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	11.200	4.403	6.624	3.501	3.965	3.958	3.966	3.857	3.894	3.966	3.904	3.841	3.809	4.167	4.298	4.614	4.672	*11. Real Estate, Business, Ownership, and Business Services*
NPL	279	95	147	617	662	668	653	665	670	669	672	681	640	628	627	627	650	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	67	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*12. Government administration, Defense and Compulsory social security*
NPL	0	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	451	709	1.054	777	925	932	958	952	946	943	943	946	1.017	1.007	973	968	951	*13. Education Services*
NPL	3	1	10	6	7	7	7	8	5	7	8	7	8	10	11	11	11	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	514	699	923	602	705	701	713	699	706	705	688	693	725	725	737	705	788	*14. Health Services and Social Activities*
NPL	5	4	6	9	28	24	24	23	25	24	31	31	30	32	32	34	34	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	7.591	3.369	2.885	2.349	6.320	6.738	7.156	7.627	8.065	8.507	8.907	9.314	9.313	9.147	8.991	8.854	8.731	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	171	77	76	14	40	37	41	40	41	36	41	42	45	47	49	50	52	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	100	165	221	223	246	252	255	253	253	263	270	282	300	322	346	383	414	*16. Individual Services which Serve Households*
NPL	3	4	3	4	7	7	6	5	6	6	6	6	7	8	7	9	8	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPL	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	23	6.182	1.038	33	23	30	25	24	27	13	13	14	14	14	14	15	13	*18. Business Activities which are not clearly defined*
NPL	-	272	197	1	1	1	0	0	0	0	0	0	0	0	1	1	1	*NPL*
Penerima Kredit Bukan Lapangan Usaha																		***Loans to Non Industrial Origin***
Rumah Tangga																		*House Hold*
- Untuk Pemilikan Rumah Tinggal	3.993	4.144	4.029	1.235	1.283	1.318	1.391	1.410	1.408	1.411	1.441	1.461	1.472	1.513	1.528	1.551	1.620	*- For Home Ownership*
NPL	135	153	151	67	80	77	62	63	67	66	83	76	77	78	81	82	84	*NPL*
- Untuk Pemilikan Flat atau Apartemen	184	251	368	150	162	157	157	165	165	160	166	168	171	170	163	169	178	*- For Apartement Ownership*
NPL	-	0	5	3	1	1	1	1	1	1	1	7	7	7	7	8	10	*NPL*
- Untuk Pemilikan Ruko atau Rukan	116	162	164	31	34	34	32	31	32	30	29	30	30	33	33	39	39	*- For Shop House Ownership*
NPL	4	3	3	1	1	1	1	1	1	1	1	2	2	3	3	1	1	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	1.934	3.052	1.825	987	801	795	462	425	428	433	431	444	450	474	492	548	550	*- For Vehicles Ownership*
NPL	9	15	13	9	11	11	11	11	10	10	6	6	10	10	10	9	9	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	35.053	42.588	46.263	7.338	8.280	8.372	8.467	8.538	8.579	8.748	8.800	8.882	8.898	8.997	9.187	9.477	9.703	*- Others*
NPL	125	196	211	100	179	192	197	190	191	198	209	220	224	235	238	222	236	*NPL*
Bukan Lapangan Usaha Lainnya	6.037	469	543	866	888	894	916	910	899	907	911	915	928	944	963	1.135	1.219	*Non Industrial Origin Others*
NPL	51	5	14	14	61	63	62	64	64	67	70	71	70	70	70	66	66	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.5.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																		***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	9.894	11.231	10.324	10.040	10.341	10.392	10.487	10.340	10.324	10.484	10.609	10.871	10.910	10.798	10.832	10.925	10.993	*1. Agricultures, Hunting and Forestry*
NPL	722	1.073	1.218	1.320	1.165	1.178	1.206	1.227	1.127	1.129	1.157	1.033	1.065	1.062	1.073	1.062	1.058	*NPL*
2. Perikanan	422	499	524	606	775	767	792	750	760	772	792	821	841	839	856	858	853	*2. Fishery*
NPL	32	42	49	40	52	55	51	47	53	52	51	55	57	54	55	55	57	*NPL*
3. Pertambangan dan Penggalian	1.265	1.129	979	858	654	659	662	618	591	620	655	1.102	1.094	1.060	1.062	519	526	*3. Mining and Quarrying*
NPL	81	146	422	335	139	141	138	96	95	94	95	96	96	108	101	101	99	*NPL*
4. Industri Pengolahan	7.400	7.645	8.105	8.367	8.355	8.882	9.038	8.942	9.096	9.013	8.884	8.520	8.427	8.993	8.970	9.999	9.561	*4. Procesing Industry*
NPL	359	525	610	696	582	578	474	490	438	450	460	459	462	461	444	443	453	*NPL*
5. Listrik, gas dan air	3.139	3.302	4.501	3.548	3.205	3.194	3.032	3.005	2.997	2.879	2.864	2.845	3.736	4.029	4.021	4.070	4.289	*5. Electricity, Gas and Water*
NPL	122	146	155	126	173	174	222	224	225	224	213	213	213	213	213	206	206	*NPL*
6. Konstruksi	15.508	16.682	17.878	19.491	27.850	27.625	25.126	21.004	21.263	22.558	22.926	25.292	26.742	28.298	30.821	30.586	30.042	*6. Construction*
NPL	2.101	2.366	2.657	2.128	2.468	2.460	2.241	2.267	2.092	2.152	2.185	2.204	2.161	2.199	2.130	2.073	2.138	*NPL*
7. Perdagangan Besar dan Eceran	25.342	28.531	29.051	30.436	31.208	31.526	31.630	30.715	30.972	31.270	31.390	31.639	31.700	31.606	31.600	31.632	31.721	*7. Wholesale and Retail Trade*
NPL	1.573	2.490	2.896	2.962	3.182	3.195	2.993	3.104	3.104	3.088	3.095	3.176	3.202	3.133	3.119	2.959	2.953	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	3.220	4.936	5.151	4.938	5.630	5.696	5.748	5.663	6.049	6.077	6.115	6.175	6.175	6.165	6.211	6.210	6.232	*8. Provision of accomodation and the provision of eating and drinking*
NPL	120	123	481	426	772	765	723	1.208	1.215	1.238	1.277	1.279	1.277	1.274	1.172	1.173	699	*NPL*
9. Transportasi, pergudangan dan komunikasi	3.291	3.323	2.629	2.820	3.439	3.528	3.520	3.506	3.256	3.259	3.326	3.337	3.315	3.326	3.329	3.355	3.379	*9. Transportation, arehousing and Communications*
NPL	394	977	598	474	373	366	394	387	241	234	260	261	261	260	237	242	243	*NPL*
10. Perantara Keuangan	3.215	6.105	6.586	7.862	9.086	7.655	8.172	7.121	6.334	6.795	7.793	7.768	9.274	7.492	7.508	9.516	8.611	*10. Financial intermediaries*
NPL	18	38	67	94	101	52	52	56	69	87	61	66	159	63	48	49	49	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.253	5.054	5.775	6.892	8.150	8.976	8.193	7.570	8.399	8.932	8.459	8.605	7.995	8.790	8.662	8.986	8.627	*11. Real Estate, Business, Ownership, and Business Services*
NPL	623	618	521	550	901	913	879	618	622	621	691	623	580	633	582	558	569	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	107	761	1.064	1.052	761	824	1.315	1.457	1.352	1.306	1.336	1.316	1.021	1.272	1.281	1.419	1.421	*12. Government administration, Defense and Compulsory social security*
NPL	0	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	-	*NPL*
13. Jasa Pendidikan	690	639	729	986	1.124	1.171	1.192	1.202	1.193	1.198	1.192	1.216	1.238	1.288	1.276	1.291	1.150	*13. Education Services*
NPL	9	12	25	9	14	14	14	14	14	15	15	19	19	16	14	16	14	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	849	1.057	1.384	1.951	2.045	2.014	2.201	2.192	2.132	2.156	2.064	2.093	2.113	2.125	2.143	2.171	2.186	*14. Health Services and Social Activities*
NPL	14	28	24	10	23	21	21	22	21	21	24	22	23	22	23	23	25	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.145	4.432	4.075	3.870	3.926	4.516	4.665	4.504	4.003	4.056	4.080	4.102	3.332	4.101	4.180	4.051	4.022	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	334	397	563	519	500	550	511	514	511	523	526	540	489	535	541	387	386	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	112	118	138	182	218	220	225	221	223	224	221	219	215	214	214	217	217	*16. Individual Services which Serve Households*
NPL	12	10	6	6	7	11	9	9	9	10	10	10	10	10	10	10	13	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	225	133	19	158	59	60	58	53	52	46	33	18	0	0	1	0	0	*17. International Agency and Other Extra International Agency*
NPL	6	6	1	30	22	15	14	14	13	10	13	11	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	47	112	101	286	62	41	131	112	413	335	306	284	199	225	183	140	31	*18. Business Activities which are not clearly defined*
NPL	1	0	3	3	3	2	2	2	4	4	4	4	4	3	3	4	2	*NPL*
Penerima Kredit Bukan Lapangan Usaha																		***Loans to Non Industrial Origin***
Rumah Tangga																		*House Hold*
- Untuk Pemilikan Rumah Tinggal	16.606	20.451	22.867	22.336	20.044	20.090	20.164	20.296	20.023	20.124	20.223	20.268	20.277	20.094	20.226	20.115	20.149	*- For Home Ownership*
NPL	428	714	1.025	1.239	1.505	1.526	1.375	1.465	1.476	1.480	1.545	1.596	1.608	1.753	1.697	1.667	1.657	*NPL*
- Untuk Pemilikan Flat atau Apartemen	363	470	450	550	395	388	378	377	372	371	357	353	349	342	334	331	326	*- For Apartement Ownership*
NPL	16	9	7	51	52	54	57	56	57	56	58	55	57	96	95	96	95	*NPL*
- Untuk Pemilikan Ruko atau Rukan	495	586	721	609	504	503	487	486	486	484	472	468	432	427	418	415	411	*- For Shop House Ownership*
NPL	55	70	95	105	90	95	82	87	88	92	91	94	93	93	93	97	96	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	450	499	468	493	500	498	439	438	444	442	434	433	426	419	416	409	400	*- For Vehicles Ownership*
NPL	4	5	6	5	7	5	6	6	6	5	4	5	6	6	6	4	5	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	75.750	92.864	102.497	109.550	121.119	122.931	124.934	124.922	126.157	128.372	129.673	130.871	130.762	131.309	132.033	133.446	135.701	*- Others*
NPL	229	364	389	376	622	609	569	642	654	653	680	721	718	711	700	704	732	*NPL*
Bukan Lapangan Usaha Lainnya	83.755	90.896	102.745	119.977	125.578	126.646	127.785	127.218	127.890	128.906	129.668	130.530	130.194	130.376	130.987	131.380	130.510	*Non Industrial Origin Others*
NPL	190	247	253	297	545	584	560	613	649	646	694	704	687	693	701	678	687	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																		***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	9.819	11.265	12.960	11.848	12.771	14.025	12.068	11.229	10.984	11.864	12.962	14.943	14.925	15.184	14.195	13.653	14.053	*1. Agricultures, Hunting and Forestry*
NPL	1	1	361	75	94	86	76	79	76	75	54	57	57	58	58	56	56	*NPL*
2. Perikanan	234	466	589	476	354	361	380	376	353	330	339	251	250	246	257	262	243	*2. Fishery*
NPL	0	-	-	1	6	6	6	5	5	5	5	5	5	4	4	-	1	*NPL*
3. Pertambangan dan Penggalian	14.472	15.124	16.604	16.934	8.681	8.661	8.352	8.799	8.810	8.509	8.403	8.446	8.704	8.858	14.833	16.326	14.703	*3. Mining and Quarrying*
NPL	360	547	704	566	380	380	381	376	265	265	268	153	172	169	148	150	119	*NPL*
4. Industri Pengolahan	75.770	77.632	85.052	84.674	81.960	83.635	83.806	82.504	84.389	86.771	85.489	84.159	84.761	85.332	88.498	89.914	91.570	*4. Procesing Industry*
NPL	678	1.329	1.846	2.083	1.288	1.271	1.007	1.049	1.125	978	1.047	1.021	1.149	860	851	1.000	1.009	*NPL*
5. Listrik, gas dan air	4.325	1.655	3.621	7.742	2.332	2.301	3.306	3.287	3.416	4.241	5.708	5.563	5.697	5.719	7.658	11.529	11.666	*5. Electricity, Gas and Water*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	*NPL*
6. Konstruksi	3.867	2.517	2.860	4.001	8.553	8.782	8.386	8.309	7.489	7.557	8.881	9.266	9.237	8.679	9.713	10.206	10.939	*6. Construction*
NPL	163	440	249	43	95	78	78	83	89	83	83	85	86	150	156	154	165	*NPL*
7. Perdagangan Besar dan Eceran	29.529	35.324	34.970	31.970	39.149	39.655	38.928	39.586	39.339	37.663	37.588	38.916	40.438	36.334	36.221	37.597	38.434	*7. Wholesale and Retail Trade*
NPL	356	1.097	2.130	1.679	1.013	1.079	1.062	1.081	1.134	1.099	1.062	1.222	1.282	1.477	1.515	1.623	1.638	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	1.508	594	582	344	404	466	539	540	571	588	585	602	587	520	538	619	644	*8. Provision of accomodation and the provision of eating and drinking*
NPL	0	-	3	0	78	78	79	79	80	81	82	75	75	4	4	75	74	*NPL*
9. Transportasi, pergudangan dan komunikasi	11.296	8.467	9.229	7.825	9.209	9.594	8.745	9.069	9.248	14.307	14.673	17.389	18.909	17.199	16.635	16.840	16.803	*9. Transportation, Warehousing and Communications*
NPL	430	645	424	148	171	171	171	171	179	179	179	188	189	196	197	199	204	*NPL*
10. Perantara Keuangan	23.533	21.383	16.489	21.243	23.888	24.286	25.686	24.342	25.683	25.915	27.036	27.336	29.462	29.783	29.605	31.120	30.637	*10. Financial intermediaries*
NPL	-	4	56	82	84	77	61	54	132	132	132	132	216	345	347	314	314	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	11.098	5.667	6.765	7.402	7.790	7.961	8.341	8.587	8.400	9.104	9.963	9.628	10.813	10.767	9.873	10.020	10.289	*11. Real Estate, Business, Ownership, and Business Services*
NPL	47	44	33	54	248	246	250	246	197	196	202	120	120	118	115	115	117	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	188	179	170	124	1	1	1	2	2	2	2	2	2	0	0	0	-	*12. Government administration, Defense and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	242	118	125	64	49	48	47	47	45	43	45	52	56	40	52	60	36	*13. Education Services*
NPL	3	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	239	235	195	115	39	292	338	339	333	332	333	14	15	13	14	14	12	*14. Health Services and Social Activities*
NPL	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	436	471	811	967	1.199	1.235	1.123	1.101	1.150	1.121	1.136	1.882	1.157	1.167	1.182	1.146	1.115	*15. Community, ociocultural, Entertainment and Other Individual Services*
NPL	1	11	56	24	28	23	12	18	21	21	21	21	20	15	18	16	12	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	1	2	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	*16. Individual Services which Serve Households*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	83	20	14	8	3	2	2	1	1	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	174	265	179	150	47	53	57	65	63	46	47	79	67	85	63	48	77	*18. Business Activities which are not clearly defined*
NPL	-	-	-	-	0	0	1	2	3	4	7	9	10	11	11	33	34	*NPL*
Penerima Kredit Bukan Lapangan Usaha																		***Loans to Non Industrial Origin***
Rumah Tangga																		*House Hold*
- Untuk Pemilikan Rumah Tinggal	2.696	2.668	3.020	2.477	2.234	2.246	2.238	2.181	2.148	2.131	2.125	2.113	2.099	2.046	2.016	1.992	2.010	*- For Home Ownership*
NPL	55	47	57	37	59	63	69	65	60	58	61	61	65	65	69	70	66	*NPL*
- Untuk Pemilikan Flat atau Apartemen	140	129	107	139	135	136	137	139	134	130	129	130	128	124	122	121	118	*- For Apartement Ownership*
NPL	6	0	-	-	1	0	0	0	1	0	0	0	0	-	-	-	-	*NPL*
- Untuk Pemilikan Ruko atau Rukan	293	244	218	210	205	201	192	188	186	193	204	205	203	199	201	204	209	*- For Shop House Ownership*
NPL	5	7	12	13	20	20	17	15	16	16	16	18	18	18	20	20	20	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	2.498	2.104	1.181	2.398	2.889	2.843	2.798	2.817	2.750	2.700	2.641	2.586	2.545	2.463	2.386	2.351	2.222	*- For Vehicles Ownership*
NPL	10	12	8	7	14	15	13	14	15	15	16	16	15	17	16	16	15	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	1.059	1.423	6.914	3.492	6.162	6.025	6.014	6.044	11.936	11.741	11.624	7.103	7.717	7.224	8.185	8.354	8.551	*- Others*
NPL	30	38	112	68	151	145	141	144	402	481	531	290	330	323	326	309	294	*NPL*
Bukan Lapangan Usaha Lainnya	7.859	7.974	11.073	16.318	14.202	14.065	13.629	13.457	7.453	7.098	7.549	12.183	11.665	12.182	11.503	11.388	11.366	*Non Industrial Origin Others*
NPL	326	232	299	410	296	304	259	262	59	91	70	380	429	445	417	389	331	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																		***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	3.167	4.654	5.836	4.315	2.970	5.765	3.498	3.497	4.404	4.313	4.576	5.394	4.489	4.821	5.888	5.669	4.801	*1. Agricultures, Hunting and Forestry*
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
2. Perikanan	42	83	75	97	32	37	28	17	21	24	26	25	29	22	17	26	31	*2. Fishery*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Pertambangan dan Penggalian	26.201	24.833	20.975	15.711	11.295	11.319	11.484	11.363	10.605	9.919	10.066	10.992	16.886	18.947	19.537	25.157	22.977	*3. Mining and Quarrying*
NPL	69	65	172	145	61	61	62	61	123	121	121	122	126	126	128	130	133	*NPL*
4. Industri Pengolahan	83.862	94.653	96.181	93.110	76.396	73.771	72.438	67.199	67.949	66.064	67.043	68.392	74.237	75.674	76.605	77.029	79.344	*4. Procesing Industry*
NPL	1.014	1.612	2.781	2.172	1.592	1.458	1.485	1.828	1.899	1.884	1.878	1.859	2.246	2.796	2.804	2.689	2.687	*NPL*
5. Listrik, gas dan air	8.313	5.861	9.694	8.524	8.452	9.437	10.368	10.291	10.511	10.553	10.800	10.688	11.023	11.086	11.578	13.178	13.440	*5. Electricity, Gas and Water*
NPL	-	-	-	121	118	118	29	29	30	33	34	126	130	132	136	137	139	*NPL*
6. Konstruksi	3.899	5.954	7.512	8.704	5.258	5.625	5.355	5.535	6.304	6.515	6.157	6.964	7.999	7.948	8.866	8.322	8.806	*6. Construction*
NPL	12	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
7. Perdagangan Besar dan Eceran	24.308	26.062	25.096	27.016	20.601	20.724	21.713	20.752	25.000	24.867	24.410	24.253	27.683	24.583	24.627	25.612	25.512	*7. Wholesale and Retail Trade*
NPL	622	706	1.552	1.520	911	760	724	954	954	798	809	810	810	925	926	926	925	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	460	709	1.202	1.756	2.099	2.125	2.162	2.156	2.240	2.294	2.326	2.307	2.374	2.378	2.497	2.567	2.652	*8. Provision of accomodation and the provision of eating and drinking*
NPL	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
9. Transportasi, pergudangan dan komunikasi	11.344	16.885	20.439	15.138	10.447	9.263	9.847	9.514	11.239	13.259	11.883	14.659	14.857	11.951	11.896	10.243	11.178	*9. Transportation, Warehousing and Communications*
NPL	172	145	205	47	41	41	41	41	41	41	41	41	41	41	41	41	41	*NPL*
10. Perantara Keuangan	35.073	34.568	32.156	36.623	39.769	38.081	39.480	40.088	41.874	42.074	43.354	44.207	44.719	46.072	45.778	45.427	46.985	*10. Financial intermediaries*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.731	4.830	4.450	5.203	5.461	4.989	5.076	4.944	5.908	6.301	6.385	6.466	7.089	7.561	7.791	7.746	7.868	*11. Real Estate, Business, Ownership, and Business Services*
NPL	0	35	7	13	5	5	5	5	4	4	3	3	4	5	5	4	4	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	239	413	502	383	278	222	222	220	225	226	228	171	176	177	181	183	187	*12. Government administration, Defense and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	0	0	39	41	7	8	10	10	14	9	8	11	12	12	20	17	0	*13. Education Services*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	4	4	5	5	29	35	39	51	63	69	76	82	86	95	99	106	109	*14. Health Services and Social Activities*
NPL	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	943	961	1.146	840	345	349	176	159	159	161	145	145	322	244	266	276	298	*15. Community, Sociocultural, Entertainment and Other Individual Services*
NPL	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*16. Individual Services which Serve Households*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra International Agency*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	1.068	1.655	1.563	862	592	606	992	1.629	1.239	693	1.415	1.415	1.554	1.225	1.205	1.192	742	*18. Business Activities which are not clearly defined*
NPL	16	1	2	0	-	-	-	-	-	-	-	0	0	0	0	-	-	*NPL*
Penerima Kredit Bukan Lapangan Usaha																		***Loans to Non Industrial Origin***
Rumah Tangga																		*House Hold*
- Untuk Pemilikan Rumah Tinggal	522	570	635	1.082	425	424	426	422	410	406	403	405	405	398	384	378	379	*- For Home Ownership*
NPL	0	-	0	2	2	2	2	2	2	2	2	2	2	4	3	3	3	*NPL*
- Untuk Pemilikan Flat atau Apartemen	5	11	13	75	44	44	45	45	45	44	44	46	46	45	43	42	42	*- For Apartement Ownership*
NPL	-	-	-	-	0	-	-	-	-	-	-	-	0	0	0	0	0	*NPL*
- Untuk Pemilikan Ruko atau Rukan	-	2	1	16	1	1	1	1	1	1	1	1	1	1	1	1	1	*- For Shop House Ownership*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	24	24	24	74	66	66	65	65	64	65	66	63	62	61	61	60	59	*- For Vehicles Ownership*
NPL	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	4.342	4.617	4.648	4.322	8	8	466	467	465	448	454	467	474	466	469	494	513	*- Others*
NPL	102	85	113	100	-	-	24	25	26	26	30	31	33	38	35	36	37	*NPL*
Bukan Lapangan Usaha Lainnya	16.952	16.682	17.762	17.494	17.003	17.005	16.522	15.691	15.997	15.893	15.874	15.760	15.879	15.482	15.420	15.409	15.171	*Non Industrial Origin Others*
NPL	1.389	333	436	453	523	524	513	512	515	506	493	492	489	488	469	454	443	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.8.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit - Oktober 2018

Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - October 2018)

Miliar Rp *(Billion Rp)*

Keterangan	Lapangan Usaha																		Bukan Lapangan Usaha						*Location*
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidi-kan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6	
Jawa Barat	6.055	544	835	56.029	916	21.942	84.448	6.912	11.246	2.249	14.495	42	1.253	2.333	6.934	419	0	130	92.255	2.129	2.438	4.730	57.901	43.801	*Jawa Barat*
NPL	241	27	44	4.359	6	785	3.367	395	287	65	1.028	0	14	41	267	9	0	34	2.179	41	104	86	726	248	*NPL*
Banten	823	60	235	20.832	637	9.980	18.056	1.217	5.076	3.559	8.668	30	370	405	2.196	80	0	56	32.089	982	950	9.099	16.830	10.904	*Banten*
NPL	17	5	13	433	38	297	503	17	37	148	78	1	1	6	56	2	0	1	486	13	18	80	200	109	*NPL*
DKI Jakarta	172.550	3.805	110.281	507.854	155.344	190.682	344.409	49.412	146.470	205.044	178.033	5.995	3.460	6.800	32.092	312	169	1.330	108.025	11.848	7.794	105.255	115.616	82.733	*DKI Jakarta*
NPL	2.350	23	5.647	7.457	1.660	5.008	14.021	3.100	4.321	3.181	3.840	0	37	27	754	8	0	84	2.880	175	294	1.507	1.949	2.142	*NPL*
D.I Yogyakarta	557	119	20	2.784	28	1.496	10.661	2.409	895	766	1.114	2	652	571	1.322	56	0	5	4.408	157	226	347	7.335	680	*D.I Yogyakarta*
NPL	9	2	0	59	0	176	460	273	43	7	20	0	0	1	27	2	0	1	96	1	7	2	55	5	*NPL*
Jawa Tengah	7.876	1.181	265	46.897	497	14.520	89.436	5.829	6.091	3.535	5.484	333	1.241	2.159	5.463	435	0	190	21.222	332	1.035	2.856	25.569	30.600	*Jawa Tengah*
NPL	185	30	6	1.825	1	306	3.527	100	145	37	86	0	11	11	134	12	0	9	451	12	36	42	279	138	*NPL*
Jawa Timur	14.324	1.589	1.160	123.998	5.219	20.548	122.931	6.458	11.865	2.301	11.235	194	1.255	1.848	7.290	514	0	155	43.991	2.041	2.386	4.342	73.123	4.113	*Jawa Timur*
NPL	311	19	46	6.593	63	779	4.543	93	405	68	296	0	16	17	172	9	0	17	1.040	49	113	50	635	96	*NPL*
Bengkulu	2.002	43	9	372	6	370	3.629	185	77	24	161	65	96	308	496	10	0	2	2.217	16	151	56	4.908	3.717	*Bengkulu*
NPL	19	1	0	8	0	26	179	6	3	0	5	0	0	2	8	0	0	1	34	0	7	0	22	15	*NPL*
Jambi	6.807	78	119	1.362	15	1.044	7.494	681	295	81	384	22	103	124	811	24	0	6	3.896	55	289	132	11.840	150	*Jambi*
NPL	53	1	29	23	1	82	543	42	7	2	7	0	0	0	13	1	0	6	103	3	22	1	82	7	*NPL*
Aceh	2.734	87	41	2.681	147	971	6.270	232	211	22	330	19	27	145	687	47	0	4	2.634	68	137	268	16.528	778	*Aceh*
NPL	39	4	2	19	2	110	304	5	5	2	5	0	1	2	57	1	0	3	37	1	10	2	65	2	*NPL*
Sumatera Utara	43.426	344	219	38.038	258	9.388	50.549	2.023	5.628	1.319	2.776	38	376	1.233	2.522	135	0	85	14.961	366	1.738	4.263	28.523	1.830	*Sumatera Utara*
NPL	508	14	3	762	2	445	2.187	32	147	18	135	0	6	234	58	6	0	44	577	11	87	67	298	29	*NPL*
Sumatera Barat	7.029	174	132	1.897	19	726	12.796	574	415	326	461	4	94	137	748	19	0	3	3.486	40	195	133	7.532	11.830	*Sumatera Barat*
NPL	137	8	4	32	0	23	724	12	17	16	20	0	4	1	16	0	0	3	82	1	19	1	76	38	*NPL*
Riau	12.893	80	202	2.971	144	2.023	11.403	1.242	998	293	1.656	16	139	615	1.186	29	0	19	9.115	59	597	260	17.084	557	*Riau*
NPL	337	6	4	28	2	146	502	100	30	4	156	0	0	9	30	1	0	5	292	7	24	1	153	8	*NPL*
Sumatera Selatan	11.899	186	296	7.929	244	4.413	16.753	1.249	972	214	1.429	26	313	394	1.137	35	0	16	8.670	78	803	679	20.612	811	*Sumatera Selatan*
NPL	250	5	42	162	1	630	911	88	22	1	149	0	4	7	26	0	0	2	292	8	76	9	194	16	*NPL*
Bangka Belitung	678	124	1.176	732	44	208	3.023	205	97	55	96	3	5	46	150	5	0	0	1.673	14	123	68	3.470	31	*Bangka Belitung*
NPL	7	4	66	5	1	10	83	1	3	0	2	0	0	1	4	0	0	0	40	0	4	0	12	0	*NPL*
Kepulauan Riau	125	139	39	3.583	815	1.654	6.154	1.153	4.324	33	1.993	2	102	109	362	16	0	12	6.738	57	660	184	6.738	927	*Kepulauan Riau*
NPL	1	2	1	106	69	69	115	28	36	1	76	0	0	0	7	0	0	1	155	4	24	0	48	18	*NPL*
Lampung	8.647	499	115	4.635	44	1.207	14.301	427	2.816	848	628	2	481	287	734	37	0	18	4.189	60	241	187	5.805	4.863	*Lampung*
NPL	60	8	0	101	0	31	886	7	28	18	5	0	6	11	13	1	0	5	112	7	4	2	66	29	*NPL*
Kalimantan Selatan	10.119	162	1.364	1.810	294	1.679	9.731	456	1.872	313	1.333	35	99	306	803	20	0	16	9.216	39	462	163	10.283	424	*Kalimantan Selatan*
NPL	101	7	8	37	153	86	451	11	40	2	47	0	0	5	25	1	0	15	306	2	49	1	69	3	*NPL*
Kalimantan Barat	11.452	201	85	1.331	110	1.260	11.001	737	1.197	1.215	648	13	78	148	676	11	0	6	5.573	53	710	428	14.116	127	*Kalimantan Barat*
NPL	38	6	1	78	0	83	488	36	8	1	13	0	0	1	16	1	0	0	110	1	32	6	57	3	*NPL*
Kalimantan Timur	4.683	236	3.100	6.714	696	3.989	13.471	1.942	4.087	699	4.022	17	81	186	1.367	43	0	51	7.991	133	745	1.303	15.948	477	*Kalimantan Timur*
NPL	53	5	812	321	9	435	793	73	316	5	260	0	2	13	131	1	0	45	577	10	87	19	207	7	*NPL*
Kalimantan Tengah	3.986	74	127	1.860	106	535	5.075	232	288	78	275	128	57	92	431	19	0	1	3.290	71	104	37	8.426	78	*Kalimantan Tengah*
NPL	15	1	4	7	0	13	137	7	3	0	5	0	0	0	6	1	0	0	47	0	1	1	34	1	*NPL*
Sulawesi Tengah	1.831	119	108	298	21	663	6.851	353	154	7	192	221	131	52	305	17	0	0	2.385	35	243	64	13.429	43	*Sulawesi Tengah*
NPL	27	3	3	12	1	52	353	12	3	0	11	0	0	0	16	1	0	0	69	0	25	1	95	0	*NPL*
Sulawesi Selatan	4.442	656	337	7.524	201	6.184	31.270	3.353	2.178	2.088	3.405	53	348	489	2.098	124	0	14	14.702	141	1.595	2.770	22.744	9.244	*Sulawesi Selatan*
NPL	50	14	32	111	3	1.166	1.178	173	95	34	223	1	5	2	59	5	0	6	504	5	162	89	242	55	*NPL*
Sulawesi Utara	598	248	1.929	580	75	1.437	7.328	731	381	7	446	46	49	50	612	25	0	6	4.511	62	266	145	9.306	7.516	*Sulawesi Utara*
NPL	39	28	0	49	0	87	353	18	7	0	9	0	0	0	14	0	0	1	261	3	15	2	160	50	*NPL*
Gorontalo	737	57	10	157	476	217	2.670	199	75	0	78	13	5	14	146	9	0	0	863	5	46	13	3.674	2.486	*Gorontalo*
NPL	14	3	0	13	0	80	171	6	2	0	2	0	0	0	6	0	0	0	30	0	2	0	48	17	*NPL*
Sulawesi Barat	582	25	5	104	4	81	1.892	56	22	23	33	3	2	24	168	10	0	0	236	3	24	18	2.406	1.632	*Sulawesi Barat*
NPL	9	0	0	2	0	2	75	8	0	0	3	0	0	0	1	0	0	0	6	0	1	0	9	6	*NPL*
Sulawesi Tenggara	607	135	56	397	18	660	5.064	435	125	7	204	28	22	31	345	23	0	2	2.365	34	322	71	11.252	309	*Sulawesi Tenggara*
NPL	7	4	2	10	0	43	254	23	3	0	8	0	7	0	10	0	0	1	74	0	29	1	51	4	*NPL*
Nusa Tenggara Barat	1.165	110	5.643	501	20	925	8.282	887	196	40	534	14	29	140	699	25	0	8	3.828	87	199	135	10.754	3.688	*Nusa Tenggara Barat*
NPL	25	3	0	10	0	44	250	14	3	2	5	0	0	0	7	1	0	3	63	6	8	2	77	31	*NPL*
Bali	2.119	171	12	1.987	176	2.112	23.833	7.605	652	366	2.006	54	314	793	2.456	104	0	4	9.684	110	486	566	17.313	1.429	*Bali*
NPL	107	4	0	52	0	115	1.057	274	50	5	53	0	0	6	33	2	0	1	245	20	14	7	145	18	*NPL*
Nusa Tenggara Timur	428	113	29	390	651	958	6.853	582	265	17	218	69	45	44	383	19	0	2	1.608	16	94	41	9.320	6.174	*Nusa Tenggara Timur*
NPL	27	4	0	10	4	75	344	28	10	6	9	0	0	1	4	1	0	0	20	0	8	1	85	17	*NPL*
Maluku	151	89	2	99	2	396	2.433	275	120	3	73	65	15	8	210	12	0	0	762	3	39	75	3.831	1.938	*Maluku*
NPL	1	3	0	2	0	12	64	4	3	0	13	0	0	0	2	0	0	0	6	0	2	1	22	17	*NPL*
Papua	547	73	21	342	39	1.661	7.235	660	686	89	488	373	12	81	447	43	0	1	2.914	28	329	63	9.818	727	*Papua*
NPL	11	1	3	16	0	202	225	36	16	0	33	0	0	3	26	4	0	0	70	0	16	1	157	177	*NPL*
Maluku Utara	59	31	3	45	14	311	1.726	78	62	3	62	28	14	4	79	3	0	0	447	33	22	8	3.399	1.765	*Maluku Utara*
NPL	2	1	0	3	0	22	60	2	3	0	1	0	0	0	5	0	0	0	6	0	0	0	20	10	*NPL*
Papua Barat	77	56	32	84	13	728	2.729	190	271	5	144	182	9	22	255	15	0	0	1.655	10	153	22	4.655	77	*Papua Barat*
NPL	7	3	2	5	0	27	74	6	5	0	11	0	1	1	11	1	0	0	170	0	5	0	50	3	*NPL*
Lainnya	2.088	0	11.640	27.396	1.973	360	11.579	298	2.822	2.825	1.719	15.076	24	628	271	0	0	0	10	0	0	0	3	75	*Others*
NPL	0	0	0	187	151	1	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	*NPL*
Total	**344.096**	**11.609**	**139.649**	**874.216**	**169.265**	**305.327**	**961.334**	**99.275**	**212.928**	**228.456**	**244.822**	**23.211**	**11.299**	**20.627**	**75.882**	**2.694**	**170**	**2.142**	**431.607**	**19.163**	**25.602**	**138.780**	**590.090**	**236.533**	***Total***
NPL	**5.058**	**250**	**6.774**	**22.894**	**2.168**	**11.469**	**39.232**	**5.028**	**6.103**	**3.626**	**6.615**	**4**	**116**	**404**	**2.015**	**71**	**0**	**289**	**11.422**	**380**	**1.305**	**1.984**	**6.389**	**3.318**	***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	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		***Type of Use***
Kredit kepada Pihak Ketiga																		***Credit to Third Party***
1. Modal Kerja	1.585.659	1.757.449	1.916.256	2.049.098	2.132.175	2.138.876	2.222.823	2.118.630	2.137.840	2.185.021	2.209.472	2.275.952	2.344.924	2.329.057	2.353.260	2.423.637	2.436.850	*1. Working Capital*
NPL	31.470	43.840	57.302	73.591	74.698	75.107	70.732	74.999	75.876	73.088	74.352	76.142	74.997	76.461	77.958	77.648	76.615	*NPL*
2. Investasi	798.157	903.194	1.035.889	1.125.467	1.135.253	1.158.751	1.179.728	1.178.261	1.178.813	1.193.570	1.200.388	1.215.232	1.233.254	1.240.645	1.263.414	1.267.245	1.290.153	*2. Investments*
NPL	13.633	21.223	27.045	36.123	37.683	35.305	31.048	35.084	35.190	34.326	35.638	35.621	33.270	34.234	34.583	33.540	35.502	*NPL*
3. Konsumsi	909.058	1.013.666	1.105.759	1.202.630	1.292.737	1.307.452	1.335.393	1.335.418	1.345.688	1.364.646	1.368.304	1.388.115	1.395.935	1.406.250	1.415.821	1.429.217	1.441.775	*3. Consumption*
NPL	13.176	14.324	16.586	18.422	22.658	22.452	21.141	22.620	23.279	23.044	23.506	24.412	24.755	25.295	25.216	24.873	24.799	*NPL*
Total Kredit	**3.292.874**	**3.674.308**	**4.057.904**	**4.377.195**	**4.560.166**	**4.605.079**	**4.737.944**	**4.632.308**	**4.662.341**	**4.743.237**	**4.778.165**	**4.879.299**	**4.974.113**	**4.975.952**	**5.032.495**	**5.120.099**	**5.168.778**	***Total Credit***
NPL	**58.279**	**79.388**	**100.933**	**128.135**	**135.039**	**132.864**	**122.922**	**132.703**	**134.346**	**130.458**	**133.497**	**136.175**	**133.022**	**135.991**	**137.757**	**136.061**	**136.916**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																		***User Orientation Credit to Third Party***
1. Ekspor	62.518	61.014	93.281	96.852	118.013	123.534	121.345	113.593	116.115	112.912	112.438	116.670	121.469	119.816	124.047	124.324	130.523	*1. Export*
NPL	1.571	2.224	2.327	2.059	2.574	2.433	2.044	2.231	2.516	2.491	2.459	2.480	2.400	2.623	2.623	2.657	2.637	*NPL*
2. Impor	70.611	56.049	62.694	44.759	60.049	59.830	61.598	60.709	60.493	61.425	59.920	67.748	68.515	66.917	66.364	72.061	74.434	*2. Import*
NPL	618	636	2.325	1.189	1.857	2.027	1.459	1.441	1.485	1.380	1.384	2.625	1.156	793	782	845	855	*NPL*
3. Lainnya	3.159.745	3.557.246	3.901.930	4.235.584	4.382.104	4.421.714	4.555.001	4.458.007	4.485.733	4.568.900	4.605.806	4.694.881	4.784.129	4.789.219	4.842.084	4.923.715	4.963.821	*3. Others*
NPL	56.091	76.528	96.281	124.888	130.608	128.403	119.419	129.031	130.344	126.587	129.654	131.070	129.466	132.575	134.353	132.559	133.425	*NPL*
Total Kredit	**3.292.874**	**3.674.308**	**4.057.904**	**4.377.195**	**4.560.166**	**4.605.079**	**4.737.944**	**4.632.308**	**4.662.341**	**4.743.237**	**4.778.165**	**4.879.299**	**4.974.113**	**4.975.952**	**5.032.495**	**5.120.099**	**5.168.778**	***Total Credit***
NPL	**58.279**	**79.388**	**100.933**	**128.135**	**135.039**	**132.864**	**122.922**	**132.703**	**134.346**	**130.458**	**133.497**	**136.175**	**133.022**	**135.991**	**137.757**	**136.061**	**136.916**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		***Type of Use***
Kredit kepada Pihak Ketiga																		***Credit to Third Party***
1. Modal Kerja	580.070	629.678	714.270	798.563	826.035	835.514	880.751	824.512	821.505	848.090	856.612	894.987	921.467	913.696	911.042	947.561	959.220	*1. Working Capital*
NPL	12.967	14.936	20.476	31.054	32.211	31.945	30.548	31.773	32.008	31.454	31.326	32.240	32.259	32.206	33.187	33.971	33.156	*NPL*
2. Investasi	274.979	324.486	398.953	481.889	491.834	499.338	519.241	514.162	510.379	519.864	523.410	528.919	537.560	546.746	557.092	558.905	570.666	*2. Investments*
NPL	3.844	4.375	8.156	11.514	11.152	10.509	9.590	11.901	12.081	11.939	12.042	12.003	11.348	11.069	10.814	10.774	11.742	*NPL*
3. Konsumsi	326.677	370.924	423.630	479.330	530.614	540.763	563.047	561.507	570.340	585.265	583.513	596.471	606.922	613.314	617.639	623.106	632.159	*3. Consumption*
NPL	5.656	6.333	7.113	7.772	9.778	9.509	8.858	9.604	9.832	9.652	9.610	9.802	9.982	10.016	10.144	10.021	10.242	*NPL*
Total Kredit	**1.181.726**	**1.325.087**	**1.536.852**	**1.759.782**	**1.848.484**	**1.875.615**	**1.963.039**	**1.900.180**	**1.902.224**	**1.953.219**	**1.963.535**	**2.020.377**	**2.065.948**	**2.073.756**	**2.085.774**	**2.129.573**	**2.162.045**	***Total Credit***
NPL	**22.467**	**25.643**	**35.745**	**50.339**	**53.142**	**51.963**	**48.995**	**53.278**	**53.922**	**53.046**	**52.977**	**54.045**	**53.589**	**53.292**	**54.144**	**54.767**	**55.140**	*NPL*
Orientasi Penggunaan Kredit kepada Pihak Ketiga																		***User Orientation Credit to Third Party***
1. Ekspor	13.717	11.572	14.113	14.783	41.709	41.767	43.670	39.899	39.928	39.055	37.492	37.368	36.575	35.273	35.234	34.195	33.531	*1. Export*
NPL	502	796	459	399	1.565	1.464	1.302	1.483	1.748	1.704	1.691	1.800	1.702	1.708	1.669	1.653	1.635	*NPL*
2. Impor	27.799	1.995	2.017	2.463	6.569	6.799	6.301	5.936	5.653	4.925	4.476	4.024	2.896	1.961	2.397	5.063	7.155	*2. Import*
NPL	470	8	57	58	1.032	1.030	701	699	704	704	706	706	2	1	1	1	0	*NPL*
3. Lainnya	1.140.209	1.311.520	1.520.722	1.742.536	1.800.206	1.827.050	1.913.069	1.854.346	1.856.642	1.909.239	1.921.567	1.978.985	2.026.477	2.036.521	2.048.142	2.090.314	2.121.359	*3. Others*
NPL	21.496	24.839	35.230	49.883	50.545	49.469	46.993	51.096	51.470	50.638	50.580	51.539	51.885	51.583	52.475	53.113	53.504	*NPL*
Total Kredit	**1.181.726**	**1.325.087**	**1.536.852**	**1.759.782**	**1.848.484**	**1.875.615**	**1.963.039**	**1.900.180**	**1.902.224**	**1.953.219**	**1.963.535**	**2.020.377**	**2.065.948**	**2.073.756**	**2.085.774**	**2.129.573**	**2.162.045**	***Total Credit***
NPL	**22.467**	**25.643**	**35.745**	**50.339**	**53.142**	**51.963**	**48.995**	**53.278**	**53.922**	**53.046**	**52.977**	**54.045**	**53.589**	**53.292**	**54.144**	**54.767**	**55.140**	***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	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		***Type of Use***
Kredit kepada Pihak Ketiga																		***Credit to Third Party***
1. Modal Kerja	617.230	714.698	783.624	857.336	906.536	915.553	957.520	925.619	935.688	949.926	957.006	973.038	994.730	987.596	999.456	1.015.105	1.016.360	*1. Working Capital*
NPL	10.151	16.570	19.374	27.758	29.913	30.707	28.583	31.136	31.714	29.478	30.617	31.398	29.618	30.361	30.917	30.007	29.720	*NPL*
2. Investasi	371.973	417.254	459.562	478.663	499.868	499.223	497.876	500.433	503.476	503.655	507.360	511.896	515.730	516.209	526.784	527.925	537.047	*2. Investments*
NPL	6.057	11.139	12.762	19.159	20.224	18.564	15.390	16.511	16.779	16.297	17.423	17.518	15.836	17.172	17.935	16.983	18.513	*NPL*
3. Konsumsi	322.319	349.856	353.596	411.081	439.158	440.996	444.202	447.176	446.877	448.141	451.072	455.755	453.402	457.148	460.611	466.304	468.171	*3. Consumption*
NPL	4.356	5.456	6.264	7.293	8.658	8.650	8.264	8.778	9.086	8.922	9.236	9.762	9.831	10.125	10.017	9.922	9.672	*NPL*
Total Kredit	**1.311.522**	**1.481.808**	**1.596.781**	**1.747.080**	**1.845.563**	**1.855.772**	**1.899.598**	**1.873.228**	**1.886.041**	**1.901.723**	**1.915.438**	**1.940.690**	**1.963.862**	**1.960.952**	**1.986.850**	**2.009.334**	**2.021.578**	***Total Credit***
NPL	**20.564**	**33.165**	**38.401**	**54.210**	**58.795**	**57.921**	**52.237**	**56.426**	**57.579**	**54.698**	**57.275**	**58.678**	**55.285**	**57.658**	**58.869**	**56.911**	**57.906**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																		***User Orientation Credit to Third Party***
1. Ekspor	14.471	18.501	14.018	13.476	14.032	14.265	13.625	14.038	14.221	14.381	14.879	18.609	18.092	17.889	17.441	18.463	18.018	*1. Export*
NPL	153	740	286	834	264	256	215	211	216	215	191	160	161	164	219	219	228	*NPL*
2. Impor	15.784	21.058	22.074	19.098	37.941	39.565	40.956	40.601	39.589	41.405	41.150	49.407	47.822	45.972	47.784	47.253	47.939	*2. Import*
NPL	76	398	964	165	726	897	668	655	700	597	552	1.793	1.008	644	639	701	723	*NPL*
3. Lainnya	1.281.267	1.442.249	1.560.690	1.714.506	1.793.590	1.801.942	1.845.017	1.818.588	1.832.232	1.845.937	1.859.409	1.872.674	1.897.948	1.897.092	1.921.626	1.943.618	1.955.621	*3. Others*
NPL	20.335	32.027	37.150	53.211	57.805	56.768	51.354	55.560	56.663	53.886	56.532	56.725	54.116	56.850	58.011	55.991	56.954	*NPL*
Total Kredit		**1.481.808**	**1.596.781**	**1.747.080**	**1.845.563**	**1.855.772**	**1.899.598**	**1.873.228**	**1.886.041**	**1.901.723**	**1.915.438**	**1.940.690**	**1.963.862**	**1.960.952**	**1.986.850**	**2.009.334**	**2.021.578**	***Total Credit***
NPL		**33.165**	**38.401**	**54.210**	**58.795**	**57.921**	**52.237**	**56.426**	**57.579**	**54.698**	**57.275**	**58.678**	**55.285**	**57.658**	**58.869**	**56.911**	**57.906**	***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	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		***Type of Use***
Kredit kepada Pihak Ketiga																		***Credit to Third Party***
1. Modal Kerja	41.614	51.507	53.759	28.702	33.822	34.364	35.538	35.292	35.872	37.045	38.075	39.007	39.352	39.658	40.365	40.717	41.007	*1. Working Capital*
NPL	1.001	1.509	1.715	810	1.030	1.029	992	1.062	1.043	1.156	1.245	1.292	1.311	1.314	1.354	1.340	1.289	*NPL*
2. Investasi	20.358	23.828	24.882	10.853	11.988	12.175	12.446	12.292	12.290	12.297	12.263	12.413	12.395	12.451	12.598	12.617	12.690	*2. Investments*
NPL	618	850	982	914	1.156	1.225	1.202	1.235	1.227	1.132	1.167	1.187	1.075	1.087	1.100	1.083	1.059	*NPL*
3. Konsumsi	46.256	50.666	53.193	10.608	11.449	11.571	11.425	11.479	11.510	11.691	11.779	11.901	11.948	12.130	12.367	12.918	13.308	*3. Consumption*
NPL	319	373	397	194	332	345	333	330	335	342	370	383	391	403	409	387	405	*NPL*
Total Kredit	**108.228**	**126.001**	**131.833**	**50.163**	**57.258**	**58.111**	**59.409**	**59.064**	**59.673**	**61.032**	**62.117**	**63.320**	**63.696**	**64.240**	**65.330**	**66.253**	**67.005**	***Total Credit***
NPL	**1.938**	**2.732**	**3.093**	**1.917**	**2.519**	**2.598**	**2.526**	**2.626**	**2.605**	**2.629**	**2.782**	**2.862**	**2.777**	**2.805**	**2.864**	**2.809**	**2.753**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																		***User Orientation Credit to Third Party***
1. Ekspor	0	5	0	51	51	56	61	156	155	315	311	309	311	310	309	163	164	*1. Export*
NPL	-	-	-	-	0	0	0	-	0	-	-	-	-	-	-	-	-	*NPL*
2. Impor	2	293	68	63	34	36	40	71	69	69	60	56	61	90	87	105	84	*2. Import*
NPL	-	-	3	-	13	13	13	13	13	13	13	13	13	13	13	13	-	*NPL*
3. Lainnya	108.226	125.703	131.765	50.049	57.173	58.019	59.307	58.836	59.449	60.649	61.746	62.955	63.324	63.840	64.934	65.985	66.757	*3. Others*
NPL	1.938	2.732	3.091	1.917	2.505	2.585	2.513	2.613	2.591	2.616	2.769	2.849	2.764	2.791	2.850	2.796	2.753	*NPL*
Total Kredit	**108.228**	**126.001**	**131.833**	**50.163**	**57.258**	**58.111**	**59.409**	**59.064**	**59.673**	**61.032**	**62.117**	**63.320**	**63.696**	**64.240**	**65.330**	**66.253**	**67.005**	***Total Credit***
NPL	**1.938**	**2.732**	**3.093**	**1.917**	**2.519**	**2.598**	**2.526**	**2.626**	**2.605**	**2.629**	**2.782**	**2.862**	**2.777**	**2.805**	**2.864**	**2.809**	**2.753**	***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	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan						Nov												***Type of Use***
Kredit kepada Pihak Ketiga																		***Credit to Third Party***
1. Modal Kerja	57.562	59.395	63.930	65.060	76.286	76.894	75.296	68.222	68.448	71.126	72.353	74.694	77.065	78.452	80.950	84.549	82.757	*1. Working Capital*
NPL	4.838	6.172	7.658	6.922	7.402	7.395	6.967	6.822	6.568	6.653	6.771	6.811	6.813	6.858	6.734	6.355	6.439	*NPL*
2. Investasi	29.561	36.290	35.082	39.284	40.601	40.852	40.889	40.751	40.962	40.854	40.693	41.529	41.263	42.171	42.199	41.396	41.104	*2. Investments*
NPL	1.683	2.826	2.637	2.806	3.076	3.095	2.975	3.477	3.284	3.299	3.369	3.260	3.264	3.190	3.032	3.009	2.523	*NPL*
3. Konsumsi	177.418	205.771	229.748	253.514	268.141	271.057	274.187	273.740	275.372	278.699	280.826	282.924	282.440	282.968	284.414	286.096	287.498	*3. Consumption*
NPL	922	1.408	1.775	2.073	2.821	2.874	2.650	2.868	2.929	2.933	3.072	3.175	3.168	3.352	3.290	3.246	3.271	*NPL*
Total Kredit	**264.541**	**301.456**	**328.759**	**357.859**	**385.028**	**388.803**	**390.372**	**382.713**	**384.782**	**390.679**	**393.872**	**399.147**	**400.768**	**403.590**	**407.563**	**412.041**	**411.359**	***Total Credit***
NPL	**7.444**	**10.406**	**12.070**	**11.801**	**13.299**	**13.364**	**12.592**	**13.167**	**12.782**	**12.885**	**13.212**	**13.246**	**13.245**	**13.400**	**13.056**	**12.610**	**12.234**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																		***User Orientation Credit to Third Party***
1. Ekspor	65	51	25	16	5	4	6	6	7	9	12	11	7	8	7	7	7	*1. Export*
NPL	9	11	8	2	0	0	2	2	2	2	2	2	2	2	2	2	2	*NPL*
2. Impor	3	3	2	1	1	1	1	1	1	1	2	2	1	1	1	1	2	*2. Import*
NPL	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Lainnya	264.473	301.402	328.733	357.842	385.022	388.798	390.365	382.707	384.774	390.669	393.859	399.134	400.760	403.581	407.555	412.033	411.350	*3. Others*
NPL	7.434	10.395	12.062	11.800	13.299	13.364	12.591	13.165	12.780	12.883	13.210	13.244	13.243	13.398	13.055	12.608	12.232	*NPL*
Total Kredit	**264.541**	**301.456**	**328.759**	**357.859**	**385.028**	**388.803**	**390.372**	**382.713**	**384.782**	**390.679**	**393.872**	**399.147**	**400.768**	**403.590**	**407.563**	**412.041**	**411.359**	***Total Credit***
NPL	**7.444**	**10.406**	**12.070**	**11.801**	**13.299**	**13.364**	**12.592**	**13.167**	**12.782**	**12.885**	**13.212**	**13.246**	**13.245**	**13.400**	**13.056**	**12.610**	**12.234**	***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	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		***Type of Use***
Kredit kepada Pihak Ketiga																		***Credit to Third Party***
1. Modal Kerja	130.992	131.308	131.643	136.727	142.323	146.837	145.397	141.899	143.831	146.648	152.475	156.147	161.207	157.650	167.945	175.147	176.638	*1. Working Capital*
NPL	1.171	3.111	4.951	4.245	2.519	2.553	2.265	2.247	2.469	2.426	2.467	2.463	2.675	2.849	2.884	3.092	3.126	*NPL*
2. Investasi	55.821	50.075	59.572	59.160	54.107	54.521	54.707	56.285	56.446	61.745	60.715	62.381	63.874	62.277	61.393	64.210	64.584	*2. Investments*
NPL	867	1.011	916	514	970	947	923	1.001	842	697	679	629	710	564	544	648	621	*NPL*
3. Konsumsi	14.545	14.542	22.512	25.034	25.828	25.515	25.008	24.825	24.607	23.993	24.273	24.322	24.357	24.237	24.412	24.409	24.475	*3. Consumption*
NPL	432	336	488	535	542	548	498	500	553	661	693	765	858	867	848	804	725	*NPL*
Total Kredit	**201.357**	**195.925**	**213.727**	**220.921**	**222.257**	**226.873**	**225.112**	**223.008**	**224.885**	**232.386**	**237.463**	**242.850**	**249.438**	**244.165**	**253.750**	**263.766**	**265.698**	***Total Credit***
NPL	**2.470**	**4.458**	**6.355**	**5.294**	**4.031**	**4.047**	**3.685**	**3.749**	**3.864**	**3.784**	**3.838**	**3.858**	**4.243**	**4.280**	**4.276**	**4.544**	**4.472**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																		***User Orientation Credit to Third Party***
1. Ekspor	24.128	20.269	33.237	32.529	31.278	35.049	33.947	33.073	34.080	34.362	33.293	31.827	34.382	33.751	37.441	36.320	41.532	*1. Export*
NPL	340	366	760	288	317	310	297	294	299	299	301	245	256	472	457	489	479	*NPL*
2. Impor	9.350	16.213	17.106	10.073	11.298	9.398	9.953	9.750	10.542	10.082	9.996	10.418	10.823	10.202	10.352	10.948	10.740	*2. Import*
NPL	26	221	417	359	86	86	75	73	67	65	112	112	133	134	129	130	132	*NPL*
3. Lainnya	167.880	159.444	163.383	178.319	179.681	182.425	181.212	180.186	180.263	187.942	194.174	200.604	204.233	200.211	205.957	216.499	213.425	*3. Others*
NPL	2.104	3.870	5.178	4.646	3.628	3.651	3.313	3.382	3.498	3.419	3.425	3.501	3.854	3.675	3.691	3.925	3.861	*NPL*
Total Kredit	**201.357**	**195.925**	**213.727**	**220.921**	**222.257**	**226.873**	**225.112**	**223.008**	**224.885**	**232.386**	**237.463**	**242.850**	**249.438**	**244.165**	**253.750**	**263.766**	**265.698**	***Total Credit***
NPL	**2.470**	**4.458**	**6.355**	**5.294**	**4.031**	**4.047**	**3.685**	**3.749**	**3.864**	**3.784**	**3.838**	**3.858**	**4.243**	**4.280**	**4.276**	**4.544**	**4.472**	***NPL***

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Jenis Penggunaan																		***Type of Use***
Kredit kepada Pihak Ketiga																		***Credit to Third Party***
1. Modal Kerja	158.191	170.863	169.031	162.710	147.174	129.714	128.321	123.087	132.495	132.187	132.951	138.078	151.103	152.005	153.503	160.558	160.868	*1. Working Capital*
NPL	1.341	1.542	3.126	2.803	1.623	1.478	1.378	1.958	2.074	1.921	1.927	1.937	2.321	2.872	2.882	2.883	2.885	*NPL*
2. Investasi	45.465	51.261	57.839	55.618	36.856	52.642	54.568	54.338	55.260	55.154	55.947	58.094	62.431	60.791	63.348	62.192	64.062	*2. Investments*
NPL	564	1.023	1.592	1.216	1.105	965	968	960	978	961	959	1.024	1.037	1.153	1.157	1.044	1.044	*NPL*
3. Konsumsi	21.844	21.907	23.082	23.063	17.547	17.549	17.525	16.691	16.982	16.857	16.841	16.743	16.866	16.453	16.378	16.383	16.164	*3. Consumption*
NPL	1.491	418	549	555	526	526	539	540	543	534	526	525	525	531	508	492	484	*NPL*
Total Kredit	**225.500**	**244.031**	**249.952**	**241.391**	**201.577**	**199.905**	**200.414**	**194.115**	**204.737**	**204.198**	**205.740**	**212.915**	**230.401**	**229.250**	**233.229**	**239.133**	**241.094**	***Total Credit***
NPL	**3.396**	**2.984**	**5.268**	**4.574**	**3.254**	**2.969**	**2.885**	**3.457**	**3.594**	**3.416**	**3.412**	**3.486**	**3.883**	**4.556**	**4.547**	**4.419**	**4.413**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																		***User Orientation Credit to Third Party***
1. Ekspor	10.136	10.616	31.888	35.997	30.939	32.393	30.036	26.421	27.724	24.792	26.451	28.545	32.104	32.585	33.615	35.176	37.271	*1. Export*
NPL	567	311	814	536	427	404	229	241	251	272	274	274	279	278	275	293	292	*NPL*
2. Impor	17.673	16.486	21.428	13.061	4.206	4.031	4.347	4.350	4.639	4.943	4.236	3.842	6.910	8.691	5.743	8.691	8.514	*2. Import*
NPL	45	8	884	607	-	1	1	1	1	-	-	-	-	-	-	-	-	*NPL*
3. Lainnya	197.690	216.928	196.636	192.333	166.432	163.481	166.031	163.344	172.374	174.463	175.053	180.528	191.387	187.974	193.870	195.266	195.310	*3. Others*
NPL	2.783	2.665	3.570	3.431	2.826	2.565	2.655	3.216	3.342	3.144	3.138	3.212	3.604	4.278	4.272	4.126	4.121	*NPL*
Total Kredit	**225.500**	**244.031**	**249.952**	**241.391**	**201.577**	**199.905**	**200.414**	**194.115**	**204.737**	**204.198**	**205.740**	**212.915**	**230.401**	**229.250**	**233.229**	**239.133**	**241.094**	***Total Credit***
NPL	**3.396**	**2.984**	**5.268**	**4.574**	**3.254**	**2.969**	**2.885**	**3.457**	**3.594**	**3.416**	**3.412**	**3.486**	**3.883**	**4.556**	**4.547**	**4.419**	**4.413**	***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 - Oktober 2018
(Credit and Non Perfoming Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for October 2018)
Miliar Rp *(Billion Rp)*

Lokasi	Modal Kerja *(Working Capital)*	Investasi *(Investment)*	Konsumsi *(Consumption)*	Orientasi Penggunaan *(User Orientation)*			*Location*
				Ekspor	Impor	Lainnya	
1. Jawa Barat	161.891	54.891	203.253	3.603	1.098	415.334	*1. Jawa Barat*
NPL	7.295	3.672	3.384	223	86	14.042	*NPL*
2. Banten	49.143	23.135	70.854	522	259	142.353	*2. Banten*
NPL	1.387	267	906	8	-	2.552	*NPL*
3. DKI Jakarta	1.306.710	807.332	431.272	89.365	62.621	2.393.327	*3. DKI Jakarta*
NPL	30.792	20.727	8.948	585	560	59.321	*NPL*
4. D.I Yogyakarta	14.405	9.051	13.153	358	45	36.206	*4. D.I Yogyakarta*
NPL	516	564	165	10	-	1.235	*NPL*
5. Jawa Tengah	149.255	42.178	81.613	3.222	697	269.127	*5. Jawa Tengah*
NPL	5.449	976	958	177	40	7.167	*NPL*
6. Jawa Timur	261.084	71.801	129.995	13.068	5.600	444.212	*6. Jawa Timur*
NPL	11.527	1.920	1.982	496	120	14.813	*NPL*
7. Bengkulu	5.059	2.798	11.065	119	0	18.803	*7. Bengkulu*
NPL	193	66	78	10	-	327	*NPL*
8. Jambi	11.015	8.436	16.363	519	2	35.292	*8. Jambi*
NPL	663	149	219	58	-	972	*NPL*
9. Aceh	10.537	4.118	20.413	166	1	34.901	*9. Aceh*
NPL	470	91	118	20	-	659	*NPL*
10. Sumatera Utara	99.355	59.004	51.680	9.083	2.219	198.737	*10. Sumatera Utara*
NPL	3.440	1.161	1.068	390	3	5.276	*NPL*
11. Sumatera Barat	18.200	7.354	23.215	970	1	47.798	*11. Sumatera Barat*
NPL	845	174	218	77	-	1.160	*NPL*
12. Riau	20.189	15.719	27.673	512	310	62.758	*12. Riau*
NPL	880	479	484	75	0	1.769	*NPL*
13. Sumatera Selatan	28.897	18.607	31.653	786	44	78.327	*13. Sumatera Selatan*
NPL	1.654	646	595	82	-	2.812	*NPL*
14. Bangka Belitung	5.226	1.422	5.379	371	-	11.656	*14. Bangka Belitung*
NPL	151	36	56	16	-	227	*NPL*
15. Kepulauan Riau	10.896	9.719	15.304	125	38	35.755	*15. Kepulauan Riau*
NPL	237	277	250	2	-	762	*NPL*
16. Lampung	23.675	12.051	15.346	1.472	84	49.517	*16. Lampung*
NPL	1.040	141	220	53	3	1.345	*NPL*
17. Kalimantan Selatan	14.870	15.541	20.587	381	49	50.569	*17. Kalimantan Selatan*
NPL	628	363	430	9	0	1.412	*NPL*
18. Kalimantan Barat	15.810	14.357	21.007	485	48	50.641	*18. Kalimantan Barat*
NPL	629	141	209	50	37	893	*NPL*
19. Kalimantan Timur	25.660	19.725	26.596	504	13	71.464	*19. Kalimantan Timur*
NPL	1.621	1.653	906	63	6	4.111	*NPL*
20. Kalimantan Tengah	7.524	5.840	12.005	332	1	25.036	*20. Kalimantan Tengah*
NPL	161	38	84	10	-	273	*NPL*
21. Sulawesi Tengah	8.546	2.779	16.198	344	0	27.178	*21. Sulawesi Tengah*
NPL	416	78	190	28	-	657	*NPL*
22. Sulawesi Selatan	44.641	20.123	51.197	1.246	70	114.645	*22. Sulawesi Selatan*
NPL	2.521	637	1.057	43	-	4.172	*NPL*
23. Sulawesi Utara	9.441	5.106	21.806	544	2	35.807	*23. Sulawesi Utara*
NPL	481	126	490	37	-	1.061	*NPL*
26. Gorontalo	3.162	1.702	7.086	116	-	11.833	*26. Gorontalo*
NPL	218	78	98	21	-	373	*NPL*
25. Sulawesi Barat	2.253	779	4.318	103	-	7.247	*25. Sulawesi Barat*
NPL	78	22	23	6	-	117	*NPL*
24. Sulawesi Tenggara	5.983	2.176	14.353	125	0	22.386	*24. Sulawesi Tenggara*
NPL	260	111	159	8	-	522	*NPL*
27. Nusa Tenggara Barat	10.669	8.551	18.689	164	1	37.744	*27. Nusa Tenggara Barat*
NPL	304	64	189	15	-	543	*NPL*
28. Bali	27.385	17.379	29.589	689	15	73.648	*28. Bali*
NPL	1.202	557	449	33	-	2.176	*NPL*
29. Nusa Tenggara Timur	8.833	2.234	17.252	95	1	28.222	*29. Nusa Tenggara Timur*
NPL	444	78	131	2	-	651	*NPL*
30. Maluku	2.974	977	6.648	64	2	10.534	*30. Maluku*
NPL	88	18	47	2	-	150	*NPL*
31. Papua	9.185	3.611	13.879	370	1	26.305	*31. Papua*
NPL	432	144	422	6	-	992	*NPL*
32. Maluku Utara	2.092	432	5.673	169	0	8.028	*32. Maluku Utara*
NPL	82	16	36	13	-	121	*NPL*
33. Papua Barat	3.520	1.292	6.572	278	-	11.106	*33. Papua Barat*
NPL	122	31	228	13	-	368	*NPL*
34. Lainnya	58.767	19.934	88	250	1.212	77.326	*34. Others*
NPL	391	0	3	-	-	393	*NPL*
Total	**2.436.850**	**1.290.153**	**1.441.775**	**130.523**	**74.434**	**4.963.821**	***Total***
NPL	**76.615**	**35.502**	**24.799**	**2.637**	**855**	**133.425**	***NPL***

r) Angka-angka diperbaiki *r) Revised figures*

Tabel 3.17.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit
(Credit and NPL 0f Commercial Banks to Non Bank Third Party Based on Bank Location)
Miliar Rp *(Billion Rp)*

Keterangan	2013	2014	2015	2016	2017				2018										*Items*
					Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	267.666	304.196	333.595	364.038	384.707	386.093	387.277	395.749	390.052	394.425	400.448	402.636	409.442	410.099	409.012	414.802	417.565	420.035	*1. Jawa Barat*
NPL	6.833	8.094	8.724	12.932	15.086	15.702	15.584	14.625	15.758	16.412	15.946	16.160	16.500	16.393	16.068	16.233	15.908	14.351	*NPL*
2. Banten	76.353	89.177	97.056	112.602	118.894	119.409	121.935	123.285	123.703	125.362	132.331	134.555	135.820	140.102	139.716	139.983	143.257	143.133	*2. Banten*
NPL	1.162	1.645	2.054	2.373	2.866	2.898	2.877	2.587	2.721	2.781	2.696	2.804	2.738	2.720	2.802	2.756	2.682	2.559	*NPL*
3. DKI Jakarta	1.604.953	1.782.027	1.981.495	2.117.143	2.165.403	2.173.469	2.194.204	2.271.848	2.213.963	2.230.280	2.260.090	2.279.294	2.349.281	2.426.126	2.416.057	2.452.113	2.507.652	2.545.313	*3. DKI Jakarta*
NPL	22.048	34.143	46.765	63.315	57.368	58.935	56.911	51.450	55.238	55.496	53.050	54.969	56.500	54.747	55.969	57.670	56.886	60.466	*NPL*
4. D.I Yogyakarta	22.166	25.734	27.162	29.938	32.643	32.832	32.942	33.545	33.315	33.845	34.340	34.723	35.238	35.281	35.880	36.202	36.511	36.609	*4. D.I Yogyakarta*
NPL	383	461	471	700	788	791	798	701	963	1.034	1.093	1.207	1.271	1.268	1.245	1.297	1.265	1.245	*NPL*
5. Jawa Tengah	175.439	196.929	215.788	235.966	249.847	250.885	252.611	256.993	253.907	255.868	258.684	260.783	265.262	266.303	266.752	269.700	270.328	273.046	*5. Jawa Tengah*
NPL	3.492	4.414	6.531	6.716	7.523	6.903	6.799	5.727	6.265	6.357	6.328	6.164	6.596	6.515	6.526	6.897	7.066	7.384	*NPL*
6. Jawa Timur	302.809	342.988	374.106	399.479	415.365	416.720	421.001	433.493	419.973	418.833	427.978	431.561	435.715	441.546	445.916	450.414	460.151	462.880	*6. Jawa Timur*
NPL	5.331	6.277	6.824	10.567	12.790	13.032	13.707	13.124	14.088	14.322	14.230	15.357	14.940	14.711	15.491	15.473	15.567	15.428	*NPL*
7. Bengkulu	11.277	12.601	14.345	15.891	17.039	17.126	17.282	17.399	17.403	17.609	17.891	18.057	18.252	18.282	18.355	18.507	18.713	18.922	*7. Bengkulu*
NPL	203	283	321	254	292	289	284	241	289	327	328	338	344	333	333	343	336	337	*NPL*
8. Jambi	23.615	26.225	28.729	30.651	31.923	32.191	32.628	33.059	32.792	33.214	33.561	33.931	34.448	34.327	34.715	35.160	35.454	35.813	*8. Jambi*
NPL	467	654	809	805	850	832	730	687	730	766	718	776	787	975	947	1.025	1.072	1.030	*NPL*
9. Aceh	23.538	25.221	27.219	29.949	31.961	31.953	32.162	33.159	32.389	32.713	33.587	33.721	33.951	34.012	34.294	34.570	35.083	35.068	*9. Aceh*
NPL	1.070	1.101	993	789	733	719	701	634	707	716	688	710	725	705	709	691	683	679	*NPL*
10. Sumatera Utara	155.203	166.025	178.387	187.937	196.157	198.639	201.556	203.975	199.945	200.749	202.952	204.882	209.188	208.761	210.213	209.165	209.140	210.039	*10. Sumatera Utara*
NPL	3.296	4.140	4.821	4.704	5.643	5.573	5.569	5.278	5.567	5.652	5.694	5.714	5.835	5.770	5.987	5.947	5.651	5.669	*NPL*
11. Sumatera Barat	34.323	37.682	41.309	44.436	46.215	46.735	46.908	47.600	47.205	47.463	48.049	48.289	48.505	48.510	48.641	47.762	48.264	48.770	*11. Sumatera Barat*
NPL	750	987	1.201	1.232	1.272	1.200	1.176	1.125	1.210	1.283	1.260	1.243	1.270	1.203	1.176	1.173	1.231	1.236	*NPL*
12. Riau	48.573	52.114	56.425	58.333	59.698	58.538	59.187	60.558	59.424	59.673	60.836	61.260	62.149	62.226	62.190	62.670	63.284	63.580	*12. Riau*
NPL	1.489	1.688	2.101	2.007	2.031	1.959	1.913	1.754	2.031	2.083	1.988	1.965	2.042	1.982	1.919	1.895	1.837	1.844	*NPL*
13. Sumatera Selatan	53.339	60.193	64.873	70.848	71.707	72.186	73.793	76.314	74.931	76.022	77.541	78.842	78.689	79.547	78.514	79.128	78.947	79.157	*13. Sumatera Selatan*
NPL	1.844	1.995	1.992	2.288	2.543	2.493	2.457	2.395	2.584	2.651	2.636	2.710	2.668	2.582	2.675	2.688	2.848	2.895	*NPL*
14. Bangka Belitung	7.813	8.767	9.397	10.578	10.431	10.597	10.795	10.933	10.572	10.556	11.329	10.809	11.157	11.024	11.650	11.862	12.160	12.027	*14. Bangka Belitung*
NPL	102	147	234	359	310	307	289	644	647	649	649	266	261	246	250	254	252	243	*NPL*
15. Kepulauan Riau	28.180	29.785	31.980	33.712	34.113	34.267	34.541	35.310	33.829	34.053	34.422	34.452	34.865	35.169	35.115	35.345	35.726	35.918	*15. Kepulauan Riau*
NPL	393	484	549	625	1.130	1.235	1.088	1.145	1.209	1.207	1.172	1.049	1.040	1.017	989	1.004	791	763	*NPL*
16. Lampung	35.422	38.488	41.410	44.526	47.698	47.848	48.449	49.467	48.046	48.306	49.211	49.729	50.282	50.366	50.419	50.277	50.677	51.073	*16. Lampung*
NPL	603	859	850	1.098	1.227	1.278	1.299	1.025	1.172	1.182	1.217	1.212	1.305	1.263	1.303	1.289	1.308	1.401	*NPL*
17. Kalimantan Selatan	31.584	34.920	39.640	43.057	48.812	48.521	49.059	49.675	48.882	49.228	49.793	49.664	50.031	50.112	50.006	50.608	51.300	50.999	*17. Kalimantan Selatan*
NPL	544	848	1.224	1.254	1.554	1.522	1.483	1.378	1.476	1.437	1.452	1.456	1.490	1.448	1.432	1.394	1.380	1.421	*NPL*
18. Kalimantan Barat	30.303	34.790	38.257	44.472	46.089	46.373	46.663	47.712	47.141	47.985	49.118	49.712	50.247	50.236	50.398	50.867	50.910	51.174	*18. Kalimantan Barat*
NPL	340	412	665	1.309	1.011	981	951	873	899	933	913	938	975	980	997	962	957	979	*NPL*
19. Kalimantan Timur	64.093	65.898	67.023	67.602	70.203	69.838	69.964	70.111	68.189	67.995	70.006	70.454	69.903	70.614	71.234	71.862	71.900	71.981	*19. Kalimantan Timur*
NPL	2.489	3.076	4.125	4.922	5.660	5.657	4.787	4.610	4.799	4.804	4.448	3.996	3.991	3.931	4.739	4.581	4.598	4.180	*NPL*
20. Kalimantan Tengah	16.748	17.356	17.990	19.618	23.734	23.868	24.173	24.533	24.146	21.103	21.483	21.774	23.135	23.722	24.096	23.286	24.687	25.369	*20. Kalimantan Tengah*
NPL	154	205	229	281	320	322	307	276	299	322	300	310	318	305	295	259	302	283	*NPL*
21. Sulawesi Tengah	16.408	18.806	20.702	23.044	24.744	24.775	25.182	25.657	25.019	25.401	26.719	26.437	26.705	26.743	26.869	27.132	27.523	27.522	*21. Sulawesi Tengah*
NPL	325	353	407	621	767	672	672	633	660	623	598	642	698	669	659	662	673	684	*NPL*
22. Sulawesi Selatan	75.625	83.568	95.041	103.891	109.259	109.918	111.474	113.134	111.175	112.126	114.103	114.101	114.857	115.217	113.999	114.934	116.274	115.961	*22. Sulawesi Selatan*
NPL	2.153	2.620	3.034	2.376	2.822	2.864	3.579	3.904	4.850	5.020	4.967	5.132	5.183	5.182	5.161	5.156	5.130	4.214	*NPL*
23. Sulawesi Utara	23.299	25.997	29.529	31.420	33.998	33.948	34.334	34.512	33.959	34.520	35.624	35.270	35.402	35.224	35.293	34.189	36.318	36.353	*23. Sulawesi Utara*
NPL	593	788	984	1.070	1.256	1.206	1.205	1.137	1.159	1.183	1.155	1.152	1.166	1.108	1.096	1.114	1.105	1.097	*NPL*
24. Gorontalo	6.735	8.184	9.040	9.717	10.602	10.937	11.073	11.278	11.156	11.279	11.567	11.616	11.687	11.712	11.722	11.836	11.952	11.950	*24. Gorontalo*
NPL	191	292	348	326	414	377	381	361	385	405	404	420	420	388	394	400	398	395	*NPL*
25. Sulawesi Barat	3.870	4.280	4.598	5.684	6.381	6.483	6.574	6.674	6.652	6.736	6.859	6.906	7.011	7.071	7.122	7.188	7.284	7.350	*25. Sulawesi Barat*
NPL	148	147	74	79	93	95	97	87	103	109	96	114	126	125	130	136	129	123	*NPL*
26. Sulawesi Tenggara	12.963	14.186	16.090	18.262	19.901	20.114	20.342	20.600	20.414	20.572	21.326	21.603	21.801	21.824	21.952	22.157	22.400	22.511	*26. Sulawesi Tenggara*
NPL	226	335	393	491	621	631	617	561	540	554	524	538	569	558	549	526	543	530	*NPL*
27. Nusa Tenggara Barat	18.383	21.242	23.977	31.392	31.137	31.583	32.017	35.844	35.488	35.981	36.221	36.635	37.004	36.735	37.009	37.122	37.553	37.909	*27. Nusa Tenggara Barat*
NPL	258	370	476	496	549	522	518	463	503	520	516	545	560	522	543	569	546	557	*NPL*
28. Bali	47.875	55.483	60.973	67.033	70.212	70.465	70.527	71.317	70.741	71.009	71.647	71.908	72.293	72.438	72.675	73.489	74.127	74.352	*28. Bali*
NPL	239	520	1.293	1.440	2.267	2.310	2.344	2.175	2.583	2.640	2.493	2.607	2.758	2.279	2.362	2.334	2.247	2.209	*NPL*
29. Nusa Tenggara Timur	14.917	17.094	19.488	21.913	24.220	24.567	24.963	25.289	24.910	25.259	25.822	26.143	26.576	26.686	26.883	27.589	28.011	28.318	*29. Nusa Tenggara Timur*
NPL	199	232	297	507	590	609	578	538	583	605	647	693	708	696	704	694	653	653	*NPL*
30. Maluku	6.545	7.072	7.707	8.521	9.407	9.486	9.699	9.674	9.486	9.627	9.800	9.911	10.086	10.115	10.157	10.311	10.467	10.600	*30. Maluku*
NPL	163	141	139	135	145	192	194	133	139	144	142	140	140	140	126	144	149	153	*NPL*
31. Papua	17.763	20.431	22.187	24.279	24.549	24.628	24.839	25.471	24.349	24.376	24.893	25.061	25.562	25.675	25.764	26.082	26.380	26.676	*31. Papua*
NPL	311	797	1.107	1.090	1.494	1.673	1.719	1.534	1.541	1.314	1.309	1.338	1.362	1.326	1.348	1.215	981	998	*NPL*
32. Maluku Utara	4.631	5.067	5.685	6.405	6.986	7.057	7.463	7.656	7.527	7.622	7.847	7.884	7.961	7.983	8.001	8.069	8.151	8.197	*32. Maluku Utara*
NPL	129	116	104	106	139	135	127	119	128	134	137	141	149	142	135	142	133	135	*NPL*
33. Irian Jaya Barat	6.731	7.616	8.123	9.685	10.257	10.260	10.320	10.769	10.240	10.067	10.393	10.509	10.611	10.718	10.889	11.091	11.169	11.384	*33. Papua Barat*
NPL	132	423	456	414	569	569	562	535	553	350	336	361	413	457	453	452	367	381	*NPL*
34. Lainnya	23.731	34.166	48.581	55.172	59.299	57.857	59.141	65.348	61.381	62.485	66.769	65.051	66.184	69.608	74.448	77.024	80.781	78.788	*34. Others*
NPL	222	337	335	456	552	556	559	463	326	333	326	329	327	336	481	383	387	393	*NPL*
Total	**3.292.874**	**3.674.308**	**4.057.904**	**4.377.195**	**4.543.588**	**4.560.166**	**4.605.079**	**4.737.944**	**4.632.308**	**4.662.341**	**4.743.237**	**4.778.165**	**4.879.299**	**4.974.113**	**4.975.952**	**5.032.495**	**5.120.099**	**5.168.778**	***Total***
NPL	**58.279**	**79.388**	**100.933**	**128.135**	**133.276**	**135.039**	**132.864**	**122.922**	**132.703**	**134.346**	**130.458**	**133.497**	**136.175**	**133.022**	**135.991**	**137.757**	**136.061**	**136.916**	***NPL***

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Kredit Kepada Pihak Tidak Terkait	**3.263.361**	**3.639.181**	**4.012.012**	**4.320.302**	**4.505.842**	**4.549.150**	**4.675.396**	**4.571.189**	**4.596.820**	**4.674.515**	**4.710.787**	**4.811.985**	**4.905.654**	**4.908.621**	**4.965.828**	**5.049.592**	**5.097.128**	***Loan for Unconnected Parties***
a. Lancar	3.076.570	3.407.570	3.715.373	3.996.019	4.135.889	4.180.076	4.328.991	4.187.166	4.181.951	4.278.756	4.311.789	4.415.370	4.492.322	4.508.095	4.551.277	4.642.441	4.703.581	*a. Current*
b. DPK	128.616	152.304	195.983	196.928	235.386	236.553	223.734	251.990	281.194	266.001	265.611	260.571	280.435	264.750	276.995	271.296	256.823	*b. Special Mention*
c. Kurang Lancar	10.232	14.273	19.320	26.997	25.645	22.331	22.374	28.137	24.045	20.151	23.349	24.234	20.544	22.670	22.860	22.114	22.320	*c. Sub-Standard*
d. Diragukan	8.633	15.282	13.423	15.842	16.648	18.854	18.277	19.978	23.899	24.635	21.186	21.602	22.404	20.568	22.188	21.992	19.155	*d. Doubtful*
e. Macet	39.310	49.751	67.912	84.516	92.275	91.336	82.019	83.917	85.731	84.972	88.853	90.209	89.949	92.538	92.507	91.749	95.249	*e. Lost*
Non Performing Loan Pihak Tidak Terkait	58.175	79.306	100.655	127.355	134.567	132.521	122.670	132.033	133.675	129.759	133.388	136.045	132.897	135.776	137.556	135.856	136.724	*Non Performing Loan of Non Connected Parties*
Kredit Kepada PihakTerkait	**29.513**	**35.128**	**45.893**	**56.893**	**54.324**	**55.928**	**62.548**	**61.120**	**65.522**	**68.721**	**67.377**	**67.313**	**68.460**	**67.332**	**66.667**	**70.507**	**71.650**	***Loan for Connected Parties***
a. Lancar	29.235	34.920	44.462	55.454	53.313	54.956	61.629	60.231	64.615	67.648	66.859	66.641	67.632	66.841	65.909	68.275	69.506	*a. Current*
b. DPK	174	126	1.153	659	539	630	668	218	236	374	410	543	702	275	557	2.027	1.952	*b. Special Mention*
c. Kurang Lancar	15	5	246	123	251	122	32	33	36	7	9	25	5	125	131	3	7	*c. Sub-Standard*
d. Diragukan	8	5	3	3	8	4	6	12	11	4	4	5	62	25	5	9	3	*d. Doubtful*
e. Macet	81	71	28	655	213	217	214	625	624	688	96	100	58	65	65	193	182	*e. Lost*
Non Performing Loan Pihak Terkait	104	82	277	780	472	343	251	670	671	699	109	130	125	215	201	205	192	*Non Performing Loan of Connected Parties*

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

Pengelompokan Bank	2013	2014	2015	2016	2017			2018										Group of Banks
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Bank Persero	10.726	16.261	19.114	19.998	21.963	22.231	22.681	22.597	22.628	22.650	23.047	23.128	23.780	23.612	24.310	24.617	24.708	*1. State Owned Banks*
NPL	221	320	548	546	641	623	612	632	625	645	636	620	640	614	607	605	581	*NPL*
2. BUSN Devisa	24.184	30.898	35.308	39.990	43.131	43.559	44.197	44.260	44.486	41.856	42.047	40.191	42.518	37.372	42.085	37.822	42.288	*2. Foreign Exchange Commercial Banks*
NPL	386	554	874	1.012	1.133	1.091	1.078	1.086	1.097	1.080	1.071	1.067	1.133	1.066	1.155	1.054	1.073	*NPL*
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	0	*3. Non-Foreign Exchange Commercial Banks*
NPL	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	*NPL*
4. BPD	2	0	0	0	-	0	0	0	0	-	0	0	0	-	-	-	0	*4. Regional Development Banks*
NPL	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
5. Bank Campuran	3.984	4.382	5.133	4.764	4.383	4.442	4.435	4.383	4.267	4.084	4.084	3.906	3.985	3.862	3.831	3.800	3.745	*5. Joint Venture Banks*
NPL	195	113	151	192	159	149	144	144	169	227	227	279	323	317	301	271	216	*NPL*
6. Bank Asing	12.770	11.791	11.457	11.255	8.043	8.128	8.212	8.109	8.086	7.915	7.950	7.893	8.095	7.786	7.805	7.873	7.788	*6. Foreign Owned Banks*
NPL	622	213	264	279	241	235	236	237	234	230	224	226	226	229	224	216	215	*NPL*
7. Bank Umum	51.666	63.332	71.013	76.007	77.520	78.359	79.526	79.350	79.467	76.504	77.129	75.118	78.378	72.631	78.031	74.111	78.529	*7. Commercial Bank*
NPL	1.424	1.200	1.836	2.029	2.173	2.099	2.070	2.099	2.125	2.182	2.158	2.192	2.322	2.226	2.287	2.146	2.085	*NPL*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017			2018										*Items*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Penerima Kredit Lapangan Usaha																		***Loan by Industrial Origin***
1. Pertanian, Perburuan dan	2.943	2.922	2.812	2.651	2.954	3.365	3.759	3.753	3.760	3.788	3.831	3.816	3.851	3.834	3.882	4.081	4.196	*1. Agricultures, Hunting and Forestry*
NPL	1.966	2.005	1.902	1.891	2.178	2.229	2.221	2.216	2.222	2.280	2.281	2.278	2.279	2.279	2.288	2.265	2.266	*NPL*
2. Perikanan	103	101	102	100	99	99	99	99	104	104	105	106	107	107	111	110	111	*2. Fishery*
NPL	69	69	68	70	68	68	68	68	73	68	68	68	67	68	67	68	67	*NPL*
3. Pertambangan dan Penggalian	1.265	1	159	2	27	27	27	27	27	27	27	27	2	2	2	2	2	*3. Mining and Quarrying*
NPL	0	1	1	1	1	1	1	1	26	26	26	26	1	1	1	2	2	*NPL*
4. Industri Pengolahan	4.356	3.276	3.373	248	248	248	249	249	249	249	249	560	560	853	852	852	852	*4. Procesing Industry*
NPL	117	325	406	41	40	40	40	245	245	245	245	245	245	245	245	245	245	*NPL*
5. Listrik, gas dan air	8.581	7.093	7.048	4	4	4	4	4	4	4	4	4	4	4	4	4	4	*5. Electricity, Gas and Water*
NPL	292	291	225	2	0	1	4	4	4	4	4	4	4	4	4	4	4	*NPL*
6. Konstruksi	1.002	1.037	1.133	31	35	35	36	37	36	36	36	36	16	16	16	16	16	*6. Construction*
NPL	976	1.001	1.110	11	15	15	16	37	36	36	36	36	16	16	16	16	16	*NPL*
7. Perdagangan Besar dan Eceran	804	844	715	584	581	590	597	596	596	616	605	605	582	602	580	631	579	*7. Big and Retail Trade*
NPL	356	374	369	351	365	379	386	385	549	549	552	540	540	539	539	539	539	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	16	91	39	39	36	36	35	35	35	29	29	36	36	35	36	36	36	*8. Provision of accomodation and Food Supply Drinking*
NPL	16	39	38	37	35	35	35	35	35	29	29	36	35	34	35	35	35	*NPL*
9. Transportasi, pergudangan dan komunikasi	2.002	1.741	1.819	34	33	33	32	32	32	31	31	39	39	40	40	40	40	*9. Transportation, Warehousing and Communications*
NPL	45	51	50	32	32	32	32	31	31	30	30	39	39	39	39	39	39	*NPL*
10. Perantara Keuangan	346	355	453	480	607	593	601	593	593	546	539	540	540	539	528	539	539	*10. Transitional Finance*
NPL	342	330	427	455	583	570	577	590	590	537	536	537	537	536	526	537	538	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	171	600	222	176	160	160	160	160	160	160	161	162	162	162	163	163	159	*11. Real Estate, Business, Ownership, and Business Services*
NPL	140	134	132	132	132	132	132	155	159	159	159	159	159	159	159	159	155	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	197	199	178	40	40	40	40	39	39	39	39	40	40	40	40	40	40	*12. Government administration, Defese and Compulsory Social Security*
NPL	140	141	140	37	37	37	37	37	39	39	39	39	39	39	39	39	39	*NPL*
13. Jasa Pendidikan	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	*13. Education Services*
NPL	29	29	29	30	30	30	30	30	30	30	30	30	30	30	30	30	30	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	73	90	96	93	93	93	93	92	94	94	94	94	96	96	98	98	99	*14. Health Services and Social Activities*
NPL	73	90	95	93	93	93	93	92	93	93	93	94	96	96	97	98	98	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	550	529	535	516	526	526	526	519	523	517	514	526	526	526	526	526	525	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	503	501	522	513	488	487	487	480	485	478	475	487	487	487	487	487	487	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	189	13	13	12	11	12	12	12	12	12	12	12	12	12	12	12	12	*16. Individual Services which Serve Households*
NPL	14	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	80	79	77	76	75	74	74	74	71	79	83	83	83	82	83	83	*17. International Agency and Other Extra Agency International*
NPL	-	79	79	77	76	74	73	73	73	70	78	81	81	81	80	81	81	*NPL*
18. Kegiatan yang belum jelas batasannya	4.747	4.300	4.253	4.326	4.092	4.073	4.048	4.054	4.030	3.568	4.260	4.305	4.314	4.340	4.359	4.397	4.416	*18. Business Activities which are not clearly defined*
NPL	123	3.749	3.765	3.682	3.673	3.641	3.584	3.597	3.573	3.108	3.833	3.774	3.781	3.782	3.783	3.772	3.777	*NPL*
Total	**27.375**	**23.301**	**23.059**	**9.441**	**9.652**	**10.038**	**10.422**	**10.404**	**10.399**	**9.921**	**10.645**	**11.022**	**10.999**	**11.321**	**11.360**	**11.659**	**11.740**	***Total***
NPL	**5.202**	**9.220**	**9.372**	**7.467**	**7.857**	**7.875**	**7.828**	**8.086**	**8.274**	**7.793**	**8.525**	**8.484**	**8.448**	**8.447**	**8.448**	**8.428**	**8.430**	***NPL***

r) Angka-angka diperbaiki *r) Revised figures*

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

Indikator	2013	2014	2015	2016	2017			2018										*Indicator*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Berdasarkan Jenis Kredit																		***Based on the type of credit***
1. Kredit Usaha Kecil																		*1. Small Business Loans*
a. Dalam rangka penerusan kredit dari BI	2.394	2.425	2.437	2.451	2.713	2.758	2.736	2.758	2.767	2.770	2.775	2.762	2.762	2.760	2.760	2.759	2.760	*a. Channeling Credit From BI*
NPL	2.345	2.375	2.387	2.401	2.658	2.703	2.702	2.703	2.713	2.713	2.718	2.705	2.705	2.703	2.703	2.702	2.704	*NPL*
b. Lainnya	1.166	1.201	1.164	1.134	1.280	1.291	1.299	1.276	1.283	1.272	1.268	1.282	1.282	1.283	1.289	1.288	1.287	*b. Other*
NPL	922	972	988	974	1.122	1.131	1.117	1.116	1.125	1.118	1.115	1.127	1.128	1.129	1.129	1.128	1.127	*NPL*
2. Bukan KUK																		*2. Not Small Business Loans*
a. Kredit kelolaan	16.013	13.841	14.461	934	917	917	929	928	917	927	931	936	939	940	941	941	940	*a. Loans*
NPL	1.739	1.957	2.067	224	222	223	238	238	225	225	222	222	223	221	222	225	225	*NPL*
b. Dalam rangka penerusan kredit dari BI	44	40	44	41	44	44	44	44	44	44	44	44	44	44	45	31	31	*b. Channeling Credit from BI*
NPL	44	40	44	41	44	44	44	44	44	44	44	44	44	44	45	31	31	*NPL*
c. Bantuan Proyek	6	6	6	6	7	7	7	7	7	7	7	7	7	6	6	6	6	*c. Aid Project*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
d. Kredit Kelolaan di luar bantuan proyek	5	4	10	17	22	4	4	4	4	4	4	4	4	4	4	4	4	*d. Credit Channeling*
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	*NPL*
e. Lainnya	7.746	5.783	4.937	4.858	4.667	5.018	5.403	5.387	5.376	4.897	5.616	5.987	5.962	6.284	6.317	6.630	6.712	*e. Others*
NPL	148	3.872	3.882	3.823	3.806	3.771	3.722	3.981	4.164	3.689	4.422	4.381	4.344	4.345	4.346	4.337	4.338	*NPL*
Berdasarkan Golongan Penyalur																		***Based Distribution Group***
1. Koperasi	2.148	2.149	2.144	2.148	2.556	2.560	2.561	2.561	2.560	2.565	2.561	2.576	2.574	2.577	2.576	2.570	2.568	*1. Cooperation*
NPL	2.058	2.063	2.065	2.068	2.472	2.477	2.478	2.477	2.476	2.482	2.478	2.493	2.491	2.494	2.493	2.488	2.487	*NPL*
2. Lembaga Swadaya Masyarakat	212	4.014	4.008	3.990	3.995	3.998	4.005	4.001	4.005	3.543	4.274	4.357	4.380	4.408	4.446	4.479	4.518	*2. Non-Governmental Organization*
NPL	211	3.960	3.956	3.910	3.906	3.871	3.827	3.818	3.808	3.334	4.050	4.009	4.016	4.017	4.016	4.015	4.021	*NPL*
3. Swasta Lainnya	25.015	17.138	16.907	3.302	3.101	3.481	3.855	3.842	3.834	3.812	3.811	4.089	4.045	4.336	4.338	4.610	4.653	*3. Other Private*
NPL	2.933	3.197	3.351	1.488	1.478	1.527	1.524	1.790	1.989	1.977	1.997	1.982	1.940	1.935	1.939	1.924	1.923	*NPL*
Total	**27.375**	**23.301**	**23.059**	**9.441**	**9.652**	**10.038**	**10.422**	**10.404**	**10.399**	**9.921**	**10.645**	**11.022**	**10.999**	**11.321**	**11.360**	**11.659**	**11.740**	***Total***

r) Angka-angka diperbaiki *r) Revised figures*

Tabel 3.22.a. Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi
(Credit of Rural Banks Based on Economic Sector)
Miliar Rp *(Billion Rp)*

	Sektor Ekonomi	2013	2014	2015	2016	2017			2018										*Economic Sector*
						Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1	Pertanian, Perburuhan, dan Kehutanan	4.040	4.477	4.573	4.908	5.344	5.390	5.430	5.412	5.510	5.493	5.465	5.542	5.502	5.521	5.452	5.507	5.570	*1. Agriculture, Hunting, and Forestry*
2	Perikanan	137	196	228	289	348	334	336	343	360	368	373	381	385	397	398	401	403	*2. Fishery*
3	Pertambangan dan Penggalian	113	138	118	162	223	199	212	213	226	232	236	233	235	234	244	245	269	*3. Mining and Quarrying*
4	Industri Pengolahan	783	881	943	1.044	1.175	1.217	1.194	1.215	1.248	1.292	1.326	1.314	1.353	1.378	1.391	1.414	1.434	*4. Processing industry*
5	Listrik, Gas dan Air	38	52	61	73	81	84	89	90	93	95	99	100	106	101	112	114	122	*5. Electricity, Gas and Water*
6	Konstruksi	1.426	1.469	1.797	2.112	2.623	2.729	2.657	2.568	2.622	2.729	2.875	3.006	3.016	3.151	3.292	3.461	3.511	*6. Construction*
7	Perdagangan Besar dan Eceran	15.088	17.593	19.151	21.021	22.447	22.630	22.712	22.634	22.871	23.178	23.611	24.009	23.987	24.136	24.161	24.322	24.133	*7. Wholesale and Retail Trade*
8	Penyediaan Akomodasi dan Penyedian Makan Minum	405	495	571	696	890	875	877	878	905	910	908	916	916	949	970	995	995	*8. Provision of accommodation and the provision of eating and drinking*
9	Transportasi, Pergudangan dan Komunikasi	1.104	1.339	1.439	1.650	1.871	1.900	1.922	1.908	1.949	1.961	1.968	1.981	2.046	2.075	2.056	2.076	2.109	*9. Transportation, Warehousing and communications*
10	Perantara Keuangan	69	96	170	173	215	220	219	220	222	242	266	283	303	294	304	336	373	*10. Financial intermediaries*
11	Real Estate, Usaha Persewaan, dan Jasa	516	1.406	1.891	1.909	2.220	2.315	2.374	2.369	2.394	2.429	2.482	2.505	2.523	2.530	2.574	2.622	2.647	*11. Real Estate, Business, Ownership, and Business*
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	78	90	113	105	146	143	133	142	152	164	174	159	160	157	166	154	156	*12. Government administration, Defese and Compulsory Social Security*
13	Jasa Pendidikan	149	159	197	208	253	268	257	272	272	278	283	304	309	301	305	307	317	*13. Education services*
14	Jasa Kesehatan dan Kegiatan Sosial	139	138	184	193	239	246	246	247	240	242	246	249	250	248	254	255	258	*14. Health Services and Social Activities*
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.427	3.087	2.642	2.070	2.331	2.344	2.300	2.341	2.382	2.394	2.430	2.455	2.480	2.493	2.496	2.502	2.494	*15. Community, Sociocultural, Entertainment and Other Individual Services*
16	Jasa Perorangan yang Melayani Rumah Tangga	683	870	919	985	1.046	1.001	1.058	1.061	1.014	1.073	1.149	1.194	1.197	1.185	1.202	1.148	1.252	*16. Individual Services which Serve*
17	Kegiatan Usaha yang Belum Jelas Batasannya	2.611	2.905	3.416	4.001	4.104	4.183	4.225	4.175	4.209	4.243	4.297	4.523	4.392	4.379	4.430	4.350	4.379	*17. Business Activities are not clearly defined*
18	Bukan Lapangan Usaha - Rumah Tangga	2.470	2.726	3.192	3.733	3.906	3.967	4.012	4.066	4.042	4.084	4.114	4.141	4.113	4.130	4.162	4.287	4.349	*18. Loans to Non Industrial Origin - House Hold*
19	Bukan Lapangan Usaha - Lainnya	26.900	30.273	33.200	36.352	38.823	39.028	39.229	39.407	39.816	40.249	40.671	40.955	41.006	41.025	41.231	41.303	41.663	*19. Non Industrial Origin-Others*
	Total	**59.176**	**68.391**	**74.807**	**81.684**	**88.286**	**89.073**	**89.482**	**89.560**	**90.527**	**91.655**	**92.972**	**94.253**	**94.279**	**94.683**	**95.202**	**95.800**	**96.433**	***Total***

Tabel 3.23.a. Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan
(Credit of Rural Banks Based on Type of Use)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2013	2014	2015	2016	2017			2018										*Economic Sector*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
Modal Kerja																		***Working Capital***
- Pertanian, Perburuhan, dan Kehutanan	3.455	3.833	3.911	4.248	4.657	4.702	4.736	4.730	4.825	4.792	4.749	4.812	4.776	4.788	4.715	4.761	4.823	- *Agricultures, hunting and forestry*
- Perikanan	127	183	209	262	313	299	301	308	325	331	334	344	347	355	352	358	362	- *Fishery*
- Pertambangan dan Penggalian	97	126	101	143	192	166	179	177	187	189	191	189	191	191	198	193	215	- *Mining and Quarrying*
- Industri Pengolahan	703	774	828	904	1.028	1.058	1.034	1.050	1.075	1.100	1.117	1.110	1.149	1.173	1.181	1.194	1.201	- *Procesing industry*
- Listrik, Gas dan Air	37	46	51	64	73	76	80	79	81	84	88	89	95	89	99	101	108	- *Electricity, gas and water*
- Konstruksi	1.315	1.307	1.619	1.959	2.416	2.517	2.429	2.349	2.392	2.496	2.639	2.758	2.766	2.890	3.016	3.165	3.215	- *Construction*
- Perdagangan Besar dan Eceran	14.028	16.243	17.592	19.183	20.417	20.550	20.604	20.561	20.760	21.086	21.508	21.895	21.846	21.961	21.963	22.050	21.938	- *Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan Minum	326	375	422	506	674	650	650	654	666	666	656	662	665	692	710	725	725	- *Provision of accomodation and food supply*
- Transportasi, Pergudangan dan Komunikasi	718	854	939	1.011	1.113	1.134	1.139	1.132	1.162	1.174	1.181	1.191	1.266	1.277	1.280	1.287	1.296	- *Transportation, warehousing and*
- Perantara Keuangan	56	84	149	151	191	197	195	196	198	218	243	259	281	269	281	305	332	- *Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	443	1.235	1.657	1.635	1.910	2.001	2.050	2.048	2.077	2.105	2.149	2.175	2.172	2.172	2.209	2.254	2.276	- *Real estate, Rental Business, and services*
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	59	66	78	77	110	107	100	109	116	127	138	122	122	121	131	121	122	- *Government administration, the defense and compulsory social security*
- Jasa Pendidikan	102	107	118	123	153	151	155	168	169	173	174	183	194	183	186	182	186	- *Education services*
- Jasa Kesehatan dan Kegiatan Sosial	85	102	132	137	165	171	167	167	161	163	166	167	170	167	172	172	177	- *Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.161	2.815	2.311	1.691	1.901	1.918	1.860	1.902	1.937	1.945	1.975	1.992	2.018	2.027	2.007	2.001	1.991	- *Community, Sociocultural,Entertainment and Other Individual Services*
- Jasa Perorangan yang Melayani Rumah Tangga	563	687	691	745	791	776	794	800	786	801	873	911	906	903	915	901	946	- *Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	2.165	2.361	2.705	3.119	3.207	3.253	3.302	3.222	3.239	3.281	3.336	3.542	3.396	3.393	3.439	3.360	3.340	- *International Agency and Other Extra International Agency*
- Bukan Lapangan Usaha - Rumah Tangga	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	376	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Not the business field – other*
Total Modal Kerja	**26.860**	**31.198**	**33.514**	**35.958**	**39.312**	**39.727**	**39.773**	**39.650**	**40.154**	**40.732**	**41.517**	**42.401**	**42.360**	**42.651**	**42.854**	**43.130**	**43.252**	***Total Working Capital***
Investasi																		***Investment***
- Pertanian, Perburuhan, dan Kehutanan	585	644	662	659	687	688	695	681	685	701	715	730	726	734	737	746	747	- *Agricultures, hunting and forestry*
- Perikanan	9	13	19	27	35	35	35	35	36	37	38	38	38	42	45	43	41	- *Fishery*
- Pertambangan dan Penggalian	16	12	17	19	32	33	33	36	40	43	45	44	44	44	46	52	54	- *Mining and Quarrying*
- Industri Pengolahan	80	107	116	140	147	159	161	165	173	191	209	204	205	205	210	220	232	- *Procesing industry*
- Listrik, Gas dan Air	2	6	10	10	8	8	9	11	12	11	11	12	11	11	13	14	14	- *Electricity, gas and water*
- Konstruksi	111	162	178	153	207	212	229	220	230	233	236	247	250	261	276	296	296	- *Construction*
- Perdagangan Besar dan Eceran	1.059	1.350	1.559	1.838	2.030	2.079	2.108	2.073	2.112	2.092	2.103	2.114	2.141	2.176	2.199	2.272	2.195	- *Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan Minum	78	17.787	149	190	215	225	227	224	239	244	252	254	251	257	260	271	269	- *Provision of accomodation and food supply*
- Transportasi, Pergudangan dan Komunikasi	386	484	500	639	759	766	783	776	787	787	787	790	780	798	776	789	813	- *Transportation, warehousing and communications*
- Perantara Keuangan	13	13	22	22	23	23	24	24	24	24	23	23	23	24	24	31	41	- *Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	73	171	234	274	309	314	323	322	317	323	333	330	351	359	365	368	371	- *Real estate, Rental Business, and services*
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	20	24	35	28	36	35	33	33	36	37	36	37	38	35	35	33	34	- *Government administration, the defense and compulsory social security*
- Jasa Pendidikan	47	52	79	85	100	117	102	104	103	105	108	122	114	118	118	125	131	- *Education services*
- Jasa Kesehatan dan Kegiatan Sosial	54	36	52	56	74	75	79	80	79	79	81	81	80	81	82	82	82	- *Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	266	272	331	379	430	425	440	438	444	449	455	463	462	466	489	500	504	- *Community, Sociocultural,Entertainment and Other Individual Services*
- Jasa Perorangan yang Melayani Rumah Tangga	120	183	228	240	255	225	263	261	229	273	276	283	290	282	287	247	306	- *Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	445	544	711	882	897	930	923	952	970	962	961	981	996	986	991	990	1.039	- *International Agency and Other Extra International Agency*
- Jasa Perorangan yang Melayani Rumah Tangga	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	111	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Not the business field – other*
Total Investasi	**3.486**	**4.194**	**4.900**	**5.641**	**6.244**	**6.351**	**6.467**	**6.437**	**6.515**	**6.590**	**6.670**	**6.755**	**6.800**	**6.877**	**6.954**	**7.080**	**7.169**	***Total Investment***
Konsumsi																		***Consumption***
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	940	1.239	1.511	1.695	1.703	1.708	1.715	1.721	1.739	1.748	1.769	1.788	1.805	1.830	1.837	1.861	1.850	- *Housing Loan (mortgage) secured by first mortgage in order to live*
- Kredit pemilikan kendaraan bermotor	1.815	1.926	1.917	1.723	943	900	930	937	914	961	950	961	961	970	1.020	1.033	1.045	- *Vehicle Loans*
- Kredit konsumsi lainnya	26.075	29.834	32.965	36.668	40.084	40.387	40.596	40.814	41.205	41.624	42.066	42.347	42.354	42.355	42.537	42.697	43.118	- *Other consumer credit*
Total Konsumsi	**28.831**	**32.999**	**36.393**	**40.085**	**42.729**	**42.995**	**43.241**	**43.472**	**43.858**	**44.333**	**44.785**	**45.097**	**45.120**	**45.155**	**45.393**	**45.590**	**46.012**	***Total consumption***
Total	**59.176**	**68.391**	**74.807**	**81.684**	**88.286**	**89.073**	**89.482**	**89.560**	**90.527**	**91.655**	**92.972**	**94.253**	**94.279**	**94.683**	**95.202**	**95.800**	**96.433**	***Total***

r) Angka-angka diperbaiki *r) Revised figures*

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

Lokasi	2013	2014	2015	2016	2017			2018										*Location*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
1. Jawa Barat	9.549	11.172	11.018	10.794	11.572	11.670	11.637	11.648	11.783	11.975	12.151	12.282	12.195	12.196	12.247	12.331	12.398	*1. Jawa Barat*
2. Banten	1.289	1.437	1.676	2.016	2.520	2.582	2.631	2.671	2.763	2.844	2.922	2.984	3.010	3.048	3.074	3.148	3.208	*2. Banten*
3. DKI Jakarta	981	1.164	1.343	1.493	1.410	1.399	1.408	1.400	1.360	1.370	1.388	1.407	1.406	1.422	1.445	1.466	1.507	*3. DKI Jakarta*
4. D.I Yogyakarta	2.768	3.245	3.559	3.938	4.288	4.320	4.349	4.336	4.401	4.468	4.526	4.592	4.610	4.635	4.662	4.691	4.696	*4. D.I Yogyakarta*
5. Jawa Tengah	13.137	14.967	16.660	18.605	20.584	20.820	21.014	21.047	21.344	21.669	22.102	22.582	22.587	22.746	22.903	22.988	23.159	*5. Jawa Tengah*
6. Jawa Timur	6.841	7.754	8.230	8.788	9.296	9.286	9.271	9.270	9.375	9.479	9.626	9.838	9.797	9.774	9.764	9.745	9.734	*6. Jawa Timur*
7. Bengkulu	29	39	42	46	50	52	54	55	57	59	63	66	66	66	67	68	68	*7. Bengkulu*
8. Jambi	544	525	510	535	587	592	596	594	613	622	636	642	651	660	669	680	678	*8. Jambi*
9. Aceh	118	126	131	160	164	164	161	157	159	161	162	162	158	158	157	155	153	*9. Aceh*
10. Sumatera Utara	714	769	840	914	1.005	1.021	1.022	1.017	1.030	1.047	1.067	1.080	1.078	1.082	1.088	1.096	1.109	*10. Sumatera Utara*
11. Sumatera Barat	995	1.002	1.022	1.090	1.153	1.155	1.157	1.149	1.160	1.174	1.197	1.208	1.198	1.201	1.203	1.209	1.217	*11. Sumatera Barat*
12. Riau	733	818	889	936	909	907	910	893	894	893	891	905	903	906	914	919	931	*12. Riau*
13. Kepulauan Riau	2.770	3.358	3.783	4.301	4.492	4.504	4.504	4.522	4.549	4.633	4.702	4.737	4.833	4.844	4.915	4.982	5.034	*13. Kepulauan Riau*
14. Sumatera Selatan	769	868	868	937	972	980	972	962	965	968	978	995	994	1.005	1.007	1.045	1.093	*14. Sumatera Selatan*
15. Bangka Belitung	47	56	67	75	84	85	86	89	93	96	100	101	99	95	95	95	94	*15. Bangka Belitung*
16. Lampung	5.465	6.454	7.142	7.787	8.462	8.546	8.590	8.620	8.692	8.765	8.817	8.847	8.842	8.876	8.879	8.886	8.988	*16. Lampung*
17. Kalimantan Selatan	257	348	327	332	335	337	339	333	331	331	332	333	326	327	328	333	341	*17. Kalimantan Selatan*
18. Kalimantan Barat	520	537	598	626	599	628	637	617	610	603	601	603	609	581	585	602	606	*18. Kalimantan Barat*
19. Kalimantan Timur	231	231	241	246	237	235	225	225	225	226	228	233	234	236	235	240	241	*19. Kalimantan Timur*
20. Kalimantan Tengah	143	182	220	258	326	328	319	322	327	349	370	385	354	368	386	435	432	*20. Kalimantan Tengah*
21. Sulawesi Tengah	1.187	1.337	1.680	1.927	2.157	2.179	2.187	2.184	2.183	2.165	2.166	2.174	2.170	2.175	2.187	2.186	2.177	*21. Sulawesi Tengah*
22. Sulawesi Selatan	931	1.067	1.190	1.707	1.980	2.007	2.010	2.034	2.050	2.078	2.112	2.140	2.148	2.165	2.191	2.213	2.223	*22. Sulawesi Selatan*
23. Sulawesi Utara	723	677	728	793	819	839	841	835	853	863	871	881	883	903	916	933	950	*23. Sulawesi Utara*
24. Sulawesi Tenggara	97	136	176	214	223	224	215	218	220	221	221	222	219	218	220	221	218	*24. Sulawesi Tenggara*
25. Sulawesi Barat	5	5	38	10	12	13	13	13	13	14	14	15	15	15	15	16	16	*25. Sulawesi Barat*
26. Gorontalo	27	27	26	26	25	25	23	24	25	25	25	26	25	25	25	26	25	*26. Gorontalo*
27. Nusa Tenggara Barat	709	820	900	983	987	1.015	1.025	1.023	1.030	1.041	1.053	1.043	1.020	1.027	1.021	1.018	1.027	*27. Nusa Tenggara Barat*
28. Bali	5.942	7.120	8.279	9.032	9.485	9.543	9.633	9.627	9.703	9.749	9.821	9.902	9.975	10.029	10.072	10.118	10.125	*28. Bali*
29. Nusa Tenggara Timur	256	319	369	449	513	518	514	510	514	520	538	545	546	552	554	557	559	*29. Nusa Tenggara Timur*
30. Maluku	757	945	1.112	1.274	1.453	1.480	1.494	1.507	1.525	1.553	1.574	1.595	1.594	1.610	1.629	1.641	1.658	*30. Maluku*
31. Papua	498	643	778	858	988	1.001	1.004	1.010	1.021	1.030	1.046	1.051	1.052	1.058	1.062	1.060	1.058	*31. Papua*
32. Maluku Utara	17	23	29	38	68	72	75	80	83	86	92	99	98	102	106	109	112	*32. Maluku Utara*
33. Papua Barat	125	222	337	495	529	545	566	569	576	579	581	580	583	579	583	590	596	*33. Papua Barat*
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*34. Others*
Total	**59.176**	**68.391**	**74.807**	**81.684**	**88.286**	**89.073**	**89.482**	**89.560**	**90.527**	**91.655**	**92.972**	**94.253**	**94.279**	**94.683**	**95.202**	**95.800**	**96.433**	***Total***

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

Sektor Ekonomi	2013	2014	2015	2016	2017			2018										*Economic Sector*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
UMKM																		***UMKM***
1. Pertanian, Perburuan dan																		*1. Agriculture, hunting, and forestry*
Baki Debet	48.193	54.506	61.083	67.014	75.844	77.598	78.731	78.876	79.928	81.509	82.132	82.927	83.439	84.437	84.984	83.881	85.821	*Total*
NPL	1.615	2.146	2.520	2.587	2.467	2.402	2.424	2.554	2.547	2.592	2.512	2.506	2.519	2.503	2.339	2.229	2.247	*NPL*
2. Perikanan																		*2. Fishery*
Baki Debet	3.707	4.153	4.447	4.762	5.616	5.760	5.928	5.830	5.993	6.168	6.353	6.439	6.616	6.565	6.612	6.761	6.926	*Total*
NPL	171	157	180	150	238	238	192	210	196	192	189	215	218	213	201	197	199	*NPL*
3. Pertambangan dan Penggalian																		*3. Mining and quarrying*
Baki Debet	4.753	4.763	4.838	4.703	5.242	5.284	5.380	5.118	5.135	5.433	4.892	4.604	4.547	4.367	4.483	4.538	6.782	*Total*
NPL	184	258	429	306	670	743	1.116	1.114	1.178	901	353	752	359	299	291	286	358	*NPL*
4. Industri Pengolahan																		*4. Processing industry*
Baki Debet	60.087	67.558	76.518	84.196	90.939	92.589	93.175	87.566	88.192	90.551	90.706	91.211	93.234	92.028	93.236	94.648	96.330	*Total*
NPL	1.736	2.140	2.759	3.177	3.367	3.798	3.122	3.384	3.439	3.534	3.452	3.854	3.811	3.674	3.573	3.640	3.693	*NPL*
5. Listrik, Gas dan Air																		*5. Electricity, gas and water*
Baki Debet	1.750	2.187	2.079	2.501	4.423	3.464	3.577	2.782	2.751	3.457	3.408	3.389	3.497	3.430	2.926	2.891	3.622	*Total*
NPL	22	26	99	72	164	161	168	241	192	708	632	641	698	691	110	123	140	*NPL*
6. Konstruksi																		*6. Construction*
Baki Debet	38.780	40.614	43.246	48.190	54.521	56.623	55.802	49.767	50.202	51.707	54.190	56.215	57.924	59.509	57.802	60.240	63.855	*Total*
NPL	1.865	2.990	3.197	3.277	4.051	4.008	3.594	5.311	5.309	5.244	5.473	5.521	5.506	5.608	4.210	4.059	4.190	*NPL*
7. Perdagangan Besar dan Eceran																		*7. Wholesale and retail trade*
Baki Debet	323.056	355.198	395.843	432.560	451.294	457.540	462.729	453.276	456.536	462.998	472.578	479.863	480.540	478.407	479.374	487.080	493.331	*Total*
NPL	10.621	13.004	15.125	16.555	18.820	18.515	17.498	18.401	19.175	18.914	19.377	20.061	19.896	19.270	19.201	18.960	18.988	*NPL*
8. Penyediaan Akomodasi dan Penyediaan Makan Minum																		*8. Provision of accommodation and the provision of eating and drinking*
Baki Debet	18.132	21.144	26.170	30.914	33.124	33.484	33.290	32.807	33.345	33.591	33.449	33.765	34.225	34.756	34.477	34.332	36.901	*Total*
NPL	357	550	764	1.101	1.810	1.685	1.097	1.141	1.143	1.163	1.317	1.361	1.342	1.291	1.362	1.324	1.357	*NPL*
9. Transportasi, Pergudangan dan Komunikasi																		*9. Transportation, warehousing and communications*
Baki Debet	24.354	24.658	26.112	27.403	30.498	31.059	31.441	30.927	31.274	31.471	32.466	33.807	34.013	33.142	33.355	33.447	36.228	*Total*
NPL	654	964	1.292	1.303	2.676	2.638	2.628	2.695	2.536	2.467	2.264	2.353	2.374	1.313	1.333	1.243	1.254	*NPL*
10. Perantara Keuangan																		*10. Financial intermediaries*
Baki Debet	13.963	14.578	14.340	13.707	15.034	13.758	14.715	14.225	14.099	13.976	14.318	14.490	15.551	14.184	14.076	13.987	13.904	*Total*
NPL	377	447	339	355	527	451	438	438	451	446	248	273	367	272	274	279	316	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																		*11. Real estate, Business Ownership, and Business Services*
Baki Debet	31.572	33.462	36.894	38.504	38.659	39.750	42.981	38.859	39.169	40.870	41.241	42.198	42.436	42.700	43.072	44.442	47.449	*Total*
NPL	881	1.189	1.477	1.400	1.478	1.492	1.422	1.428	1.476	1.491	1.530	1.597	1.613	1.797	1.773	1.813	1.857	*NPL*
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial																		*12. Government administration, defense and compulsory social security*
Baki Debet	284	221	233	222	170	182	176	177	169	187	203	243	296	426	408	461	515	*Total*
NPL	4	4	8	3	12	11	-	2	4	4	3	3	4	4	4	4	3	*NPL*
13. Jasa Pendidikan																		*13. Education services*
Baki Debet	2.221	2.301	2.852	2.895	2.854	2.871	2.865	2.863	2.902	3.037	3.061	3.097	3.173	3.097	3.196	3.214	3.464	*Total*
NPL	39	47	53	74	67	67	60	59	60	48	63	57	66	67	61	65	69	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial																		*14. Health services and social activities*
Baki Debet	4.237	4.803	5.595	6.045	6.282	6.350	6.574	6.466	6.535	6.674	6.882	6.962	7.079	7.163	7.217	7.272	7.561	*Total*
NPL	72	122	84	112	119	101	93	113	132	110	124	126	100	104	113	107	115	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan																		*15. Community, Sociocultural, Entertainment and Other Individual*
Baki Debet	31.499	38.015	36.835	35.782	40.181	41.856	42.690	42.531	43.193	43.913	44.918	45.430	45.040	45.970	46.218	45.806	46.606	*Total*
NPL	876	1.052	1.407	1.164	1.418	1.358	1.267	1.338	1.415	1.347	1.513	1.456	1.446	1.456	1.459	1.285	1.204	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga																		*16. Individual services which serve households*
Baki Debet	1.499	2.090	2.388	2.247	2.240	2.276	2.309	2.285	2.274	2.263	2.289	2.280	2.243	2.231	2.239	2.227	2.227	*Total*
NPL	33	52	52	55	59	50	43	52	55	59	61	65	62	61	53	57	58	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																		*17. International Agency and Other Extra International Agency*
Baki Debet	225	140	24	165	65	67	65	57	58	51	39	24	4	4	5	10	4	*Total*
NPL	6	6	2	31	22	15	14	14	14	10	13	11	-	-	-	-	-	*NPL*
18. Kegiatan yang Belum Jelas Batasannya																		*18. Business activities are not clearly defined*
Baki Debet	509	1.330	303	288	546	585	553	1.009	1.067	1.126	179	209	219	228	233	212	249	*Total*
NPL	1	5	7	13	4	2	1	40	42	42	3	3	3	3	3	3	2	*NPL*
19. Penerima Kredit Bukan Lapangan																		*19. Debtor is not the business field -*
Baki Debet	-	-	-	-	-	-	-	14	-	-	-	-	-	5	10	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
20. Tidak Teridentifikasi																		*20. Un-identified*
Baki Debet	3	0	1	14	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
Jumlah																		***Total***
Baki Debet	**608.823**	**671.721**	**739.801**	**802.113**	**857.533**	**871.096**	**882.982**	**855.435**	**862.820**	**878.983**	**893.307**	**907.153**	**914.077**	**912.649**	**913.922**	**925.451**	**951.775**	***Baki Debet***
NPL	**19.515**	**25.159**	**29.792**	**31.734**	**37.972**	**37.735**	**35.178**	**38.534**	**39.365**	**39.272**	**39.129**	**40.855**	**40.383**	**38.626**	**36.362**	**35.674**	**36.049**	***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	2013	2014	2015	2016	2017			2018										*Type of Use*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
UMKM																		***UMKM***
1. Modal Kerja																		*1. Working Capital*
Baki Debet	444.030	490.262	537.186	587.340	636.813	648.690	659.102	633.702	639.006	651.413	662.787	672.743	678.119	677.082	679.975	690.698	704.198	*Total*
NPL	14.652	18.761	22.351	23.525	27.079	26.618	25.451	26.784	27.610	27.280	27.389	28.564	28.407	27.762	27.884	27.417	27.844	*NPL*
2. Investasi																		*2. Investment*
Baki Debet	164.792	181.459	202.615	214.773	220.720	222.405	223.880	221.732	223.814	227.570	230.520	234.410	235.958	235.567	233.947	234.753	247.577	*Total*
NPL	4.863	6.398	7.441	8.209	10.893	11.117	9.726	11.749	11.754	11.992	11.740	12.292	11.976	10.864	8.478	8.256	8.205	*NPL*
3. Konsumsi																		*3. Consumption*
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Tidak Teridentifikasi																		*4. Un-identified*
Baki Debet	1	-	0	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
Jumlah																		***Total***
Baki Debet	**608.823**	**671.721**	**739.801**	**802.113**	**857.533**	**871.096**	**882.982**	**855.435**	**862.820**	**878.983**	**893.307**	**907.153**	**914.077**	**912.649**	**913.922**	**925.451**	**951.775**	***Baki Debet***
NPL	**19.515**	**25.159**	**29.792**	**31.734**	**37.972**	**37.735**	**35.178**	**38.534**	**39.365**	**39.272**	**39.129**	**40.855**	**40.383**	**38.626**	**36.362**	**35.674**	**36.049**	***NPL***

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

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

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

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

Tabel 3.27.a. Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2013	2014	2015	2016	2017			2018										*Category of Bank*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
UMKM[1)]																		***UMKM***
1. Bank Persero																		*1. State Owned Banks*
Baki Debet	**304.751**	**341.804**	**383.166**	**446.774**	**483.793**	**493.500**	**495.186**	**485.644**	**491.417**	**503.402**	**514.676**	**523.166**	**527.800**	**527.265**	**527.888**	**532.987**	**539.204**	*Total*
Mikro	87.657	106.269	131.573	156.962	172.447	176.141	175.296	175.854	179.185	183.462	187.837	192.290	190.910	193.591	195.623	199.330	203.591	*Micro*
Kecil	122.730	136.580	146.373	175.938	190.461	192.613	195.643	192.927	194.957	199.243	201.800	204.493	205.575	205.318	207.201	209.798	211.355	*Small*
Menengah	94.363	98.956	105.221	113.874	120.885	124.745	124.247	116.864	117.275	120.696	125.039	126.383	131.315	128.356	125.064	123.860	124.257	*Medium*
NPL	**10.362**	**12.138**	**13.437**	**14.668**	**19.485**	**19.338**	**17.460**	**20.322**	**21.347**	**21.207**	**20.869**	**22.192**	**21.309**	**19.516**	**17.059**	**16.723**	**16.367**	*NPL*
Mikro	1.481	1.829	2.223	2.354	2.971	2.871	2.702	3.168	3.435	3.323	3.414	3.491	3.521	3.370	3.268	3.214	3.158	*Micro*
Kecil	4.922	5.552	5.733	6.094	7.548	7.300	6.612	7.301	7.871	7.727	8.139	8.706	8.320	8.155	8.177	8.112	7.862	*Small*
Menengah	3.960	4.757	5.481	6.220	8.966	9.167	8.147	9.853	10.041	10.158	9.316	9.995	9.468	7.991	5.614	5.397	5.346	*Medium*
2. BPD																		*2. Regional Development Banks*
Baki Debet	**46.896**	**50.837**	**51.858**	**60.466**	**66.553**	**68.247**	**70.366**	**61.177**	**61.288**	**62.705**	**63.443**	**65.281**	**66.172**	**67.463**	**68.668**	**70.952**	**70.903**	*Total*
Mikro	9.156	8.733	9.187	9.191	14.938	15.187	15.516	12.049	12.131	12.307	12.416	12.897	12.953	13.065	13.279	13.456	13.471	*Micro*
Kecil	21.232	23.456	23.843	25.314	27.181	27.667	27.858	25.894	26.049	26.556	27.050	27.616	27.726	28.165	28.708	29.550	29.674	*Small*
Menengah	16.509	18.647	18.829	25.962	24.434	25.392	26.992	23.234	23.109	23.841	23.977	24.768	25.492	26.233	26.680	27.947	27.759	*Medium*
NPL	**2.965**	**5.015**	**5.851**	**6.421**	**6.974**	**7.009**	**6.636**	**6.828**	**6.362**	**6.478**	**6.592**	**6.671**	**6.690**	**6.626**	**6.489**	**6.104**	**6.107**	*NPL*
Mikro	685	1.013	780	361	902	881	560	618	648	664	653	688	685	559	553	535	532	*Micro*
Kecil	1.338	1.647	1.949	1.854	1.876	1.915	1.971	2.073	2.114	2.153	2.159	2.210	2.240	2.203	2.230	2.181	2.174	*Small*
Menengah	943	2.354	3.123	4.206	4.196	4.213	4.105	4.136	3.601	3.662	3.780	3.773	3.765	3.864	3.706	3.388	3.402	*Medium*
3. Bank Swasta Nasional																		*3. Foreign Exchange Commercial Banks*
Baki Debet	**245.101**	**261.365**	**289.578**	**280.379**	**298.783**	**302.129**	**310.222**	**301.439**	**302.767**	**305.460**	**307.675**	**311.190**	**312.628**	**310.451**	**309.883**	**313.857**	**331.898**	*Total*
Mikro	21.998	25.077	24.032	16.661	14.067	14.310	15.918	16.109	15.908	15.891	16.451	17.727	17.878	17.019	16.796	15.333	21.302	*Micro*
Kecil	41.954	41.458	44.953	39.505	44.153	43.724	44.847	44.710	45.530	45.985	46.879	46.807	46.844	48.159	48.452	48.830	51.594	*Small*
Menengah	181.148	194.831	220.593	224.213	240.563	244.095	249.457	240.620	241.329	243.583	244.345	246.655	247.906	245.273	244.636	249.694	259.003	*Medium*
NPL	**5.933**	**7.666**	**9.690**	**9.772**	**11.005**	**10.896**	**10.570**	**10.858**	**11.033**	**10.959**	**11.080**	**11.393**	**11.776**	**11.667**	**11.998**	**12.008**	**12.657**	*NPL*
Mikro	750	775	748	731	529	604	579	586	579	580	594	625	606	633	717	788	964	*Micro*
Kecil	2.077	2.248	2.519	2.012	2.065	2.047	1.973	2.046	1.979	1.977	1.942	1.922	1.953	1.952	1.936	1.880	1.936	*Small*
Menengah	3.105	4.643	6.423	7.028	8.411	8.245	8.018	8.226	8.475	8.402	8.544	8.846	9.217	9.082	9.345	9.340	9.757	*Medium*
4. Bank Asing dan Campuran																		*4. Joint Venture Banks and Foreign Owned Banks*
Baki Debet	**12.076**	**17.714**	**15.199**	**14.494**	**8.404**	**7.220**	**7.208**	**7.175**	**7.348**	**7.416**	**7.512**	**7.517**	**7.478**	**7.470**	**7.482**	**7.654**	**9.770**	*Total*
Mikro	78	192	77	62	812	916	952	953	976	961	1.002	1.018	1.008	991	1.037	1.048	731	*Micro*
Kecil	466	482	756	716	815	822	814	816	835	813	796	791	812	762	721	724	822	*Small*
Menengah	11.532	17.040	14.366	13.715	6.777	5.481	5.443	5.405	5.537	5.641	5.715	5.708	5.658	5.717	5.725	5.882	8.216	*Medium*
NPL	**256**	**341**	**815**	**873**	**508**	**493**	**512**	**526**	**624**	**627**	**588**	**600**	**608**	**817**	**816**	**838**	**918**	*NPL*
Mikro	7	7	9	4	9	11	10	10	9	9	9	9	9	9	9	8	8	*Micro*
Kecil	10	13	26	34	202	199	196	195	258	256	233	232	236	230	233	235	242	*Small*
Menengah	238	321	780	835	297	283	306	321	356	363	346	358	364	578	574	595	668	*Medium*
Jumlah																		***Total***
Baki Debet	**608.823**	**671.721**	**739.801**	**802.113**	**857.533**	**871.096**	**882.982**	**855.435**	**862.820**	**878.983**	**893.307**	**907.153**	**914.077**	**912.649**	**913.922**	**925.451**	**951.775**	***Baki Debet***
NPL	**19.515**	**25.159**	**29.792**	**31.734**	**37.972**	**37.735**	**35.178**	**38.534**	**39.365**	**39.272**	**39.129**	**40.855**	**40.383**	**38.626**	**36.362**	**35.674**	**36.049**	***NPL***

1) Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 20 tentang UMKM
2) Data Kredit MKM terakhir dapat dilihat pada SPI periode Desember 2012

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

Tabel 3.28.a. Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit and MKM Credit Based on Project Location)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2013	2014	2015	2016	2017			2018										*Category of Bank*
					Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	
UMKM																		***UMKM***
1. Jawa Barat	78.774	85.429	90.224	101.893	109.485	112.435	114.725	110.883	111.716	114.202	116.075	118.182	119.062	119.066	120.168	122.316	125.832	*1. Jawa Barat*
2. Banten	22.631	25.305	29.224	32.359	35.452	36.459	37.000	34.783	35.397	36.145	37.130	37.533	37.795	37.613	38.329	39.091	41.286	*2. Banten*
3. DKI Jakarta	95.185	104.891	118.432	117.595	122.608	127.845	132.530	124.536	124.803	127.569	127.392	127.824	129.892	126.792	125.154	126.346	135.321	*3. DKI Jakarta*
4. D.I Yogyakarta	8.431	9.806	10.954	12.108	12.907	13.044	13.143	13.058	13.306	13.427	13.745	13.940	14.035	14.066	14.054	14.227	14.450	*4. D.I Yogyakarta*
5. Jawa Tengah	62.679	70.415	78.824	88.372	95.445	96.528	96.772	95.215	96.314	97.812	100.312	102.874	103.035	103.930	104.598	105.906	107.043	*5. Jawa Tengah*
6. Jawa Timur	79.322	86.569	97.159	110.143	119.887	121.225	122.548	118.987	120.024	122.642	124.833	127.326	128.920	128.397	128.791	131.874	134.315	*6. Jawa Timur*
7. Bengkulu	4.103	4.551	5.328	5.641	6.421	6.600	6.496	6.383	6.471	6.620	6.815	7.000	7.011	7.095	7.148	7.056	7.355	*7. Bengkulu*
8. Jambi	8.772	9.383	10.576	10.755	12.097	12.260	12.330	12.044	12.196	12.483	12.862	13.074	13.182	13.420	13.591	13.969	14.122	*8. Jambi*
9. Aceh	7.026	7.729	8.287	8.435	8.936	9.038	9.119	8.761	8.845	9.044	9.278	9.419	9.371	9.499	9.571	9.656	9.716	*9. Aceh*
10. Sumatera Utara	36.947	41.483	46.080	47.206	48.921	49.262	49.611	48.766	49.259	49.825	50.826	51.102	51.525	51.477	51.300	51.580	52.069	*10. Sumatera Utara*
11. Sumatera Barat	11.804	13.238	13.644	14.084	14.580	14.666	14.857	14.669	14.894	15.148	15.394	15.470	15.536	15.565	15.834	16.113	16.381	*11. Sumatera Barat*
12. Riau	17.968	21.292	20.795	21.769	22.588	21.869	22.617	21.912	22.088	22.333	22.719	23.011	23.156	23.333	23.603	24.018	24.818	*12. Riau*
13. Kepulauan Riau	7.402	6.947	7.380	7.815	8.235	8.094	8.413	8.279	8.278	8.339	8.346	9.015	8.638	8.651	8.747	8.648	8.643	*13. Kepulauan Riau*
14. Sumatera Selatan	17.506	18.987	20.194	21.073	22.873	23.481	23.709	23.390	23.664	24.417	25.220	25.732	25.748	25.666	25.436	25.438	25.739	*14. Sumatera Selatan*
15. Bangka Belitung	2.990	3.214	3.307	4.302	4.488	4.517	4.541	4.397	4.508	4.646	4.306	4.407	4.409	4.407	4.494	4.588	4.738	*15. Bangka Belitung*
16. Lampung	11.664	12.086	13.467	14.817	15.350	15.531	15.990	15.638	15.727	15.984	16.361	16.587	16.506	16.714	16.840	17.050	17.973	*16. Lampung*
17. Kalimantan Selatan	8.914	9.794	10.249	11.005	11.558	11.659	11.587	11.370	11.633	11.760	11.988	12.350	12.467	12.486	12.505	12.739	13.005	*17. Kalimantan Selatan*
18. Kalimantan Barat	10.673	12.715	13.974	15.071	16.597	16.766	17.132	16.486	16.613	16.705	17.038	17.183	17.314	17.419	17.271	17.329	17.507	*18. Kalimantan Barat*
19. Kalimantan Timur	20.018	19.982	21.296	21.700	20.380	20.262	20.345	19.777	20.086	20.395	20.602	20.958	21.051	21.164	20.952	20.550	21.927	*19. Kalimantan Timur*
20. Kalimantan Tengah	4.837	5.604	6.643	7.964	9.134	9.250	9.354	9.236	9.334	9.454	9.714	9.815	9.793	9.783	9.020	9.767	9.862	*20. Kalimantan Tengah*
21. Sulawesi Tengah	6.595	7.155	7.749	8.066	8.579	8.710	8.868	8.818	8.816	8.776	8.864	9.133	9.219	9.148	9.227	9.377	9.319	*21. Sulawesi Tengah*
22. Sulawesi Selatan	23.596	25.765	27.627	30.613	34.974	33.940	33.769	33.022	33.141	33.579	33.936	34.215	34.528	34.535	34.726	35.084	35.554	*22. Sulawesi Selatan*
23. Sulawesi Utara	6.431	7.150	7.658	8.370	9.182	9.443	9.203	8.934	9.174	9.297	9.529	9.752	9.864	9.852	9.915	9.909	10.301	*23. Sulawesi Utara*
24. Sulawesi Tenggara	4.516	4.914	5.248	5.833	6.286	6.247	6.216	6.100	6.196	6.348	6.499	6.606	6.612	6.690	6.794	6.930	7.078	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1.875	2.212	2.690	3.066	3.352	3.281	3.300	3.273	3.322	3.375	3.463	3.540	3.651	3.689	3.735	3.791	3.875	*25. Sulawesi Barat*
26. Gorontalo	2.011	2.316	2.698	2.947	3.563	3.597	3.623	3.566	3.623	3.709	3.778	3.847	3.850	3.875	3.926	3.717	3.780	*26. Gorontalo*
27. Nusa Tenggara Barat	6.318	6.703	7.278	8.851	10.261	10.435	10.547	10.413	10.522	10.628	10.889	11.042	10.904	10.878	10.805	10.519	10.901	*27. Nusa Tenggara Barat*
28. Bali	19.951	23.483	27.019	31.438	33.328	33.823	33.689	33.282	33.489	34.193	34.529	34.692	35.052	35.242	35.122	35.436	35.992	*28. Bali*
29. Nusa Tenggara Timur	4.127	5.234	6.201	7.249	8.287	8.449	8.459	8.102	8.201	8.429	8.629	8.807	8.960	8.999	9.126	9.269	9.410	*29. Nusa Tenggara Timur*
30. Maluku	2.000	17.787	2.446	2.748	3.033	3.150	3.112	3.044	3.104	3.218	3.299	3.462	3.487	3.369	3.327	3.404	3.458	*30. Maluku*
31. Papua	7.471	8.608	9.342	10.405	10.096	10.131	10.156	9.638	9.471	9.665	9.841	10.047	10.147	10.297	10.219	10.257	10.341	*31. Papua*
32. Maluku Utara	1.474	1.391	1.632	1.774	1.867	1.899	2.025	1.825	1.847	1.906	2.004	1.998	2.028	2.036	2.052	2.073	2.105	*32. Maluku Utara*
33. Papua Barat	3.376	3.836	4.005	4.441	4.254	4.251	4.240	3.974	3.757	3.840	3.900	3.969	3.978	4.092	4.061	3.979	3.995	*33. Papua Barat*
34. Lainnya	335	87	33	136	149	156	174	190	205	235	286	318	368	421	495	561	528	*34. Others*
35. Tidak Teridentifikasi	1.099	1.205	2.141	2.068	2.380	2.793	2.782	2.684	2.796	2.835	2.905	2.923	2.983	2.983	2.986	2.884	3.036	*35. Un-identified*
Jumlah	**608.823**	**671.721**	**739.801**	**802.113**	**857.533**	**871.096**	**882.982**	**855.435**	**862.820**	**878.983**	**893.307**	**907.153**	**914.077**	**912.649**	**913.922**	**925.451**	**951.775**	***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
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

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