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BANK INDONESIA

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KATA PENGANTAR

Statistik Perbankan Indonesia (SPI) merupakan media publikasi yang menyajikan data mengenai perbankan Indonesia. Buku SPI ini diterbitkan secara berkala (bulanan) oleh Direktorat Perizinan dan Informasi Perbankan, Bank Indonesia, untuk memberikan gambaran perkembangan perbankan di Indonesia.

Mulai penerbitan Edisi Januari 2011, SPI disempurnakan dengan penambahan data baru yaitu Kredit UMKM Berdasarkan Undang-Undang No.20 Tahun 2008 tentang UMKM.

Dengan penyempurnaan SPI ini, kami berharap agar data yang disajikan lebih memberikan manfaat yang optimal bagi pembaca.

Jakarta, Februari 2012

BANK INDONESIA

Direktorat Perizinan dan Informasi Perbankan

PREFACE

The Indonesian Banking Statistics (SPI) is a media publication that provides data regarding the banking industry in Indonesia. This publication is published monthly by Directorate of Bank Licensing and Banking Information, Bank of Indonesia, in order to represent the development of the Indonesian banking industry.

Starting from January 2011 edition, SPI is enhanced with the addition of new data on micro, small and medium enterprises in accordance with Law No.20 of 2008 concerning micro, small and medium enterprises.

We sincerely hope that the data provided in the SPI will be of optimum benefits to our readers.

Jakarta, February 2012

BANK INDONESIA

Directorate of Bank Licensing and Banking Information

Jadwal Publikasi Kedepan

Edisi Januari 2012 akan diterbitkan pada minggu ke III bulan Maret 2012.

Tanda-tanda, dan Sumber Data

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

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

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

Sumber Data : Bank Indonesia kecuali jika dinyatakan lain.

Alamat untuk berlangganan :

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Menara Radius Prawiro, Lantai 11
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Telepon : (021) 3817080, 3818032
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Data dalam publikasi Bank Indonesia ini juga disediakan melalui website Bank Indonesia (<http://www.bi.go.id>) selambat-lambatnya 1 minggu setelah edisi publikasi

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Advance Release Calender (ARC)

January 2011 edition will be released on the 3rd week of March 2012.

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 unless mentioned otherwise.

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The data in Bank Indonesia publication are also provided through Bank Indonesia website (<http://www.bi.go.id>) no later than 1 week after the edition.

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DAFTAR ISI

TABLE OF CONTENT

KATA PENGANTAR	i	INTRODUCTION	i
HALAMAN KETERANGAN	iii	PAGE OF REFERENCE	iii
DAFTAR ISI	iv	TABLE OF CONTENT	iv
PENJELASAN	v	CLARIFICATIONS	v
DAFTAR SINGKATAN	ix	LIST OF ABBREVIATIONS	ix
DAFTAR ISTILAH	x	LIST OF TERMS	x
DAFTAR RASIO	xii	LIST OF RATIOS	xii
DAFTAR TABEL	xvi	LIST OF TABLES	xvi
DATA	1	DATA	1
DATA BANK UMUM	3	COMMERCIAL BANK DATA	3
DATA PERBANKAN SYARIAH	91	SHARIA BANK DATA	91
DATA BANK PERKREDITAN RAKYAT (BPR)	107	RURAL BANK DATA	107
DATA PERKREDITAN	123	CREDIT DATA	123
GRAFIK	157	GRAPHIC	157

PENJELASAN

1. Data yang digunakan dalam Publikasi Statistik Perbankan Indonesia bersumber dari Laporan Bulanan Bank Umum (LBU) Laporan Bulanan Bank Umum Syariah (LBUS) dan Laporan Bulanan Bank Perkreditan Rakyat (Lapbul BPR) kecuali dinyatakan lain.
2. Semua jenis data Bank Umum mencakup pula data Bank Umum Syariah dan unit usaha syariah dari bank umum konvensional, hal ini disebabkan karena pelaporan perbankan diolah sistem perbankan sebagai satu kesatuan. Untuk keperluan statistik perbankan syariah, disajikan data khusus perbankan syariah secara terpisah.
3. Data kinerja Bank Umum mengacu pada SE No.6/23/DPNP tanggal 31 Mei 2004 perihal sistem penilaian tingkat kesehatan Bank Umum dan Data Kinerja Bank Umum Syariah mengacu pada SE No.9/24/DPbS tanggal 30 Oktober 2007 perihal Sistem Penilaian Tingkat Kesehatan Bank Umum berdasarkan prinsip syariah. Mulai data Maret 2010 dilakukan pemisahan data kinerja antara Bank Umum Konvensional dengan Bank Umum Syariah.
4. Data Kredit
 - Mulai bulan Januari 2010 Data Kredit Bank Umum disajikan berdasarkan jumlah menurut Biaya Perolehan atau Biaya Perolehan Diamortisasi atau Nilai Wajar. Biaya Perolehan adalah jumlah kas atau setara kas yang dibayarkan (diterima) atau nilai wajar dari imbalan lain yang diserahkan (diterima) untuk memperoleh suatu aset (menerbitkan suatu kewajiban) pada saat perolehan. Biaya Perolehan Diamortisasi adalah jumlah aset keuangan atau kewajiban keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih

CLARIFICATIONS

1. *The data used in the Indonesian Banking Statistics is derive from Commercial Bank Monthly Reports, Sharia Bank Monthly Reports and Rural Bank Monthly Reports.*
2. *The entire data on Commercial banks includes Sharia Commercial Banks and sharia business unit from conventional commercial banks data because the bank reports are processed by the banking information system as a whole. For statistical purposes of sharia banking, specific sharia data are presented separately.*
3. *Commercial Bank Performance Data refer to the circular letter No. 6/23/DPNP May 31, 2004 regarding the rating system for commercial banks and Sharia Banks Performance data refers to the circular letter No. 9/24/DPbS October 30, 2007 regarding the Rating System for Commercial Banks Based on Sharia Principles. Starting in March 2010, bank performance data are separated between conventional banks and sharia banks*
4. *Credit Data*
 - *Starting in January 2010 Credit Data of Commercial Banks are presented based on the amount of acquisition Cost or amortized acquisition cost or fair value. Acquisition cost is the amount of cash or cash equivalents paid (received) or the fair value of other rewards given (acceptable) to acquire an asset (issuing an obligation) at the time of acquisition. Acquisition costs amortized is the amount of financial assets or financial liabilities are measured at initial recognition minus principal payments, plus or minus the cumulative amortization using the effective interest method is calculated from the difference between initial value and maturity value. Decline in value is recognized by using the postal Reserves Value Losses Decrease. Fair value is the value which an asset could be*

antara nilai awal dan nilai jatuh temponya. Penurunan nilai diakui dengan menggunakan pos Cadangan Kerugian Penurunan Nilai. Nilai wajar adalah nilai dimana suatu aset dapat dipertukarkan atau suatu kewajiban diselesaikan antara pihak yang memahami dan berkeinginan untuk melakukan transaksi wajar (*arm's length transaction*). Selanjutnya, untuk mengetahui nilai nominal kredit disajikan tabel khusus yang menyajikan kredit berdasarkan nilai.

Data kredit yang ditampilkan merupakan kredit yang tercatat di neraca Bank dan tidak memperhitungkan penerusan kredit yang tercatat dalam rekening administratif (*off-balance sheet*) kecuali dinyatakan lain. Cakupan kredit meliputi tagihan kredit kepada penduduk dan non penduduk (Untuk data BPR hanya meliputi tagihan kredit kepada penduduk). Data yang terkait dengan penjelasan tersebut di atas ditujukan untuk data dalam tabel kinerja; aktiva produktif; NPL (kecuali data NPL penerusan kredit *off-balance sheet*); kegiatan usaha; dan kredit (kecuali data penerusan kredit *off-balance sheet*).

Mulai Edisi Januari 2010 kredit berdasarkan jenis penggunaan tidak disajikan rinciannya. Cakupan kredit dalam publikasi ini berbeda dengan cakupan kredit pada publikasi SEKI.

- Januari s.d Desember 2010 data kredit MKM sementara disajikan menurut nilai nominal yaitu nilai yang tercantum dalam surat berharga atau kontrak yang diperjanjikan, untuk data Januari 2011 dan seterusnya data MKM disajikan menurut nilai wajar. Cakupan kredit MKM adalah: kredit mikro yakni kredit dengan plafon 0 sampai dengan maksimum Rp50 juta, kredit kecil yakni kredit dengan plafon lebih dari Rp50 juta sampai dengan maksimum Rp500 juta dan kredit menengah

exchanged or a liability settled between the parties to understand and willing to perform normal transactions (arm's length transaction). Credit data constitutes the credits recorded in the balance of a Bank and does not taken into account channel of credit recorded in the off-balance sheet unless otherwise stated. Credits include credit claims from citizens and non-citizens (Rural Bank data only includes credit claims from citizens). The data related to the information above is presented in the performance data tables: earning assets; non-performing loans (NPL) (except for NPL data regarding channelling credit off-balance sheet); operations; and credits (except for channelling credit data regarding off-balance sheet).

Starting January 2010 edition, there is no detail for credit based on type of use.

The scope of the credit in this publication is different from the coverage of credit in the publication SEKI.

- *January - Desember 2010 Data on Micro, Small, Medium Scale Business credit is presented according to the nominal value of listed securities or the contractual agreement, starting January 2011 MKM are presented on fair value. Data on Micro, Small, Medium Scale Business credit in this book mean: micro credit is credit with ceiling Rp 0 up to Rp 50 million, Small credit is credit with ceiling Rp 50 million up to Rp 500 million, and Medium credit is credit is with ceiling Rp 500 million up to Rp 5 billion. Credit Data on Micro, Small, Medium Scale Business credit does not include data regarding credit cards or credits disbursed by Rural Banks. The data related to the infomartion above is presented in the performance data tables Micro Small, Medium Credit based on group of bank, Micro Small, Medium Credit based on type of use,*

yakni kredit dengan plafon lebih dari Rp500 juta sampai dengan maksimum Rp5 miliar. Data kredit MKM tidak mencakup data kartu kredit dan kredit yang disalurkan oleh BPR. Data yang terkait dengan penjelasan tersebut di atas ditujukan untuk data dalam tabel kredit MKM menurut kelompok bank, kredit MKM menurut jenis penggunaan, kredit MKM berdasarkan lokasi proyek per provinsi, dan kredit MKM berdasarkan sektor ekonomi.

- Mulai Edisi Januari 2011 disajikan data UMKM sesuai yang diatur dalam UU No. 20 Tahun 2008 tentang UMKM.

Yang dimaksud dengan Usaha Mikro adalah usaha produktif milik perorangan dan/atau badan usaha perorangan yang memiliki kekayaan bersih paling banyak Rp 50 juta (tidak termasuk tanah dan bangunan tempat usaha) atau memiliki hasil penjualan tahunan paling banyak Rp 300 juta.

Usaha kecil adalah usaha ekonomi produktif yang berdiri sendiri, yang dilakukan perorangan atau badan usaha (tidak termasuk anak perusahaan) yang memiliki kekayaan bersih Rp 50 juta s.d Rp 500 juta (tidak termasuk tanah dan bangunan usaha) atau memiliki hasil penjualan tahunan lebih dari Rp 300 juta s.d Rp 2,5 miliar.

Usaha Menengah adalah usaha ekonomi produktif yang berdiri sendiri yang dilakukan perseorangan atau badan usaha (bukan anak perusahaan) yang memiliki kekayaan bersih lebih dari Rp 500 juta s.d Rp 10 miliar (tidak termasuk tanah dan bangunan usaha) atau memiliki hasil penjualan tahunan lebih dari Rp 2,5 Miliar s.d Rp 50 miliar.

Menurut rencana, Data Kredit UMKM dimaksud akan menggantikan Data Kredit MKM yang selama ini disajikan.

Micro Small, Medium Credit based on project location, Micro Small, Medium Credit based on economic sector.

- *Starting in January 2011, SMEs credit data are presented as stipulated in Law no. 20 of 2008 concerning UMKM.*

That referred to with productive enterprises Micro is a privately-owned and / or individual business entity that has a net worth exceeding IDR 50 million (excluding land and building) or have annual sales revenue exceeding IDR 300 million.

Small businesses are productive economic activities that stand alone, which made individual or business entity (not including subsidiaries) which has a net worth IDR 50 million up to IDR 500 million (excluding land and building business) or have annual sales of more than IDR 300 million up to IDR 2.5 billion.

Medium Enterprises is a productive economic activities that stand alone by any individual or legal person (not a subsidiary) which has a net worth of more than IDR 500 million up to IDR 10 billion (excluding land and building business) or have annual sales of more than IDR 2, 5 billion up to IDR 50 billion In January 2012, the MKM credit data will be replaced by SMEs credit data

- *Bank Relationship on the table Commercial Bank Credit based on Bank relationship mean status related bank and the party which transaction with bank.*
 - *Related party is any individual or company/ entity exercising control over the bank, whether directly or indirectly, through ownership, management, and/or financial relation.*
 - *Not related party is other party excluding related party as mention above.*

- Yang dimaksud dengan Hubungan Dengan Bank pada tabel Kredit Bank Umum Berdasarkan Hubungan dengan Bank adalah status keterikatan antara bank dengan pihak yang melakukan transaksi dengan bank.
 - Pihak terkait adalah perseorangan atau perusahaan/badan yang mempunyai hubungan dengan pengendalian bank, baik secara langsung maupun tidak langsung, melalui hubungan dengan kepemilikan, kepengurusan dan atau keuangan.
 - Pihak tidak terkait adalah pihak-pihak yang tidak termasuk pada pihak terkait dengan bank sebagaimana tersebut di atas.
 - Yang dimaksud dengan Kredit yang penarikannya menggunakan kartu adalah pemberian fasilitas kredit yang penarikannya dilakukan dengan kartu kredit.
5. *Data Non Performing Loan*
 Data *Non Performing Loan* yang ditampilkan merupakan *Non Performing Loan Gross*, yakni tanpa memperhitungkan penyisihan yang dibentuk untuk mengantisipasi risiko kerugian. Data *Non Performing Loan* ditampilkan dalam nominal dan persentase. Data yang terkait dengan penjelasan tersebut di atas ditujukan untuk data dalam tabel aktiva produktif dan NPL.
 6. *Data Surat Berharga dalam pos penyaluran dana*
 Data surat berharga yang ditampilkan merupakan surat berharga yang diterbitkan oleh pihak ketiga bukan bank. Data yang ditampilkan tidak memperhitungkan obligasi dalam rangka program rekaptalisasi yang diterbitkan oleh Pemerintah. Data yang terkait dengan penjelasan tersebut ditujukan untuk data dalam tabel kegiatan usaha.
 7. *Data suku bunga menggunakan suku bunga rata-rata tertimbang*
 - *Credit withdrawn by credit card*
 5. *Non-Performing Loan Data*
Non-performing loan data is show as the gross non-performing loan, that is, without taking into account the reserve formed in anticipation of the risk of losses.
Non-performing loan data is show in nominal and percentage figures.
Data related to the information above is shown as figures in the earning assets table; and NPL.
 6. *Data regarding money instruments in the funds disbursement account.*
Data regarding money instruments includes money instruments that are issued by a non-bank third party. The data does not calculate bonds from a recapitalization program issued by the Government.
The data mentioned above is displayed in the business operations table.
 7. *The Data of interest rates based on the weighted-average of interest rates.*
 8. *Estimates of Additional Paid-In Capital*
The estimates are derived from the agio account; capital contributions; and adjustments resulting from the conversion of overseas branch office financial reports.
 9. *The data of time deposit can not be displayed temporary.*
 10. *Estimates of Reserves*
The estimates are derived from the general reserve, designated reserves and retained earnings accounts.
 11. *Data downloading process*
 - *Data from the Commercial Bank Monthly Reports and the sharia Bank Monthly Reports is submitted by the reporting banks to Bank Indonesia, and is processed using the Bank Indonesia Banking Sector Management Information System. The time taken to download data from Banking Information*

8. Perkiraan Tambahan Modal Disetor
Terdiri dari pos agio; (disagio); modal sumbangan; dan penyesuaian akibat penjabaran laporan keuangan kantor cabang di luar negeri.
9. Data Deposito berdasarkan jangka waktu untuk sementara tidak dapat disajikan.
10. Perkiraan Cadangan
Terdiri dari pos Cadangan umum; Cadangan tujuan; dan Laba yang ditahan.
11. Proses Download Data
 - Data Laporan Bulanan Bank Umum (LBU) dan Laporan Bulanan Bank Umum Syariah (LBUS) yang disampaikan dari bank pelapor kepada Bank Indonesia, diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu download data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca diimbau untuk memperhatikan waktu download data. Pemrosesan data bulan laporan Desember 2011 untuk Publikasi Statistik Perbankan Indonesia Edisi Desember 2011 dilakukan dari tanggal 27 Januari 2012 s/d tanggal 10 Februari 2012.
12. Publikasi Statistik Perbankan Indonesia juga dilakukan melalui website Bank Indonesia (www.bi.go.id).

System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to taken into account the downloading time.

The processing of the December 2011 monthly reports for the December 2011 edition of the Indonesian Banking Statistics was done from 27 January 2011 until 10 February 2012.

12. *The Indonesian Bank Statistics Book is also published via the Bank Indonesia website (www.bi.go.id).*

DAFTAR SINGKATAN

APYD	: Aktiva Produktif Yang Diklasifikasikan
ATMR	: Aktiva Tertimbang Menurut Risiko
BOPO	: Biaya Operasional terhadap Pendapatan Operasional
BPD	: Bank Pembangunan Daerah
CAR	: Capital Adequacy Ratio
DPK	: Dana Pihak Ketiga
KAP	: Kualitas Aktiva Produktif
KBAB	: Kewajiban Bersih Antar Bank
KP	: Kantor Pusat
KC	: Kantor Cabang
KCP	: Kantor Cabang Pembantu
KK	: Kantor Kas
KPW	: Kantor Perwakilan
LBU	: Laporan Bulanan Bank Umum
LDR	: Loan to Deposit Ratio
NIM	: Net Interest Margin
NPL	: Non Performing Loan
PPAPYD	: Penyisihan Penghapusan Aktiva Produktif yang Dibentuk
PPAPWD	: Penyisihan Penghapusan Aktiva Produktif yang Wajib Dibentuk
ROA	: Return on Assets
SIP	: Sistem Informasi Perbankan
UKM	: Usaha Kecil Menengah
UMKM	: Usaha Mikro Kecil Menengah
NOM	: Net Operating Margin
FDR	: Financing to Deposit Ratio

LIST OF ABBREVIATIONS

APYD	: <i>Classified Earning assets</i>
ATMR	: <i>Risk Weighted Assets</i>
BOPO	: <i>Operations Expenses to Operations Income</i>
BPD	: <i>Regional Development Bank</i>
CAR	: <i>Capital Adequacy Ratio</i>
DPK	: <i>Third Party Funds</i>
KAP	: <i>Earning assets Quality</i>
KBAB	: <i>Inter-Bank Net Liabilities</i>
KP	: <i>Head Office</i>
KC	: <i>Branch Office</i>
KCP	: <i>Sub-Branch Office</i>
KK	: <i>Cash Office</i>
KPW	: <i>Representative Office</i>
LBU	: <i>Commercial Bank Monthly Report</i>
LDR	: <i>Loan to Deposit Ratio</i>
NIM	: <i>Net Interest Margin</i>
NPL	: <i>Non-Performing Loan</i>
PPAPYD	: <i>Productive Asset Write-off Reserve</i>
PPAPWD	: <i>Mandatory Productive Asset Write-off Reserve</i>
ROA	: <i>Return on Assets</i>
SIP	: <i>Banking Information System</i>
UKM	: <i>Small/Medium-Scale-Enterprise Industry</i>
UMKM	: <i>Small/Medium/Micro-Enterprise Industry (SMEs)</i>
NOM	: <i>Net Operating Margin</i>
FDR	: <i>Financing to Deposit Ratio</i>

GLOSARIUM

Aktiva Produktif	: Penanaman dana Bank baik dalam Rupiah maupun valas dalam bentuk kredit, surat berharga, penempatan dana antar bank, penyertaan, termasuk komitmen dan kontinjensi pada transaksi rekening administratif.
APYD	: Aktiva produktif baik yang sudah maupun yang mengandung potensi tidak memberikan penghasilan atau menimbulkan kerugian
ATMR	: Terdiri dari : 1. aktiva neraca yang diberikan bobot sesuai kadar risiko kredit yang melekat 2. beberapa pos dalam off-balance sheet yang diberikan bobot sesuai dengan kadar risiko kredit yang melekat
Call Money BI	: Penempatan dana pada Bank Indonesia dalam bentuk call money yang merupakan intervensi rupiah oleh Bank Indonesia dalam rangka operasi pasar terbuka (OPT)
DPK	: Simpanan pihak ketiga bukan bank yang terdiri dari Giro, Tabungan dan Simpanan berjangka
Kredit	: Penyediaan uang atau tagihan yang dapat dipersamakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam antara Bank dengan pihak lain yang mewajibkan pihak peminjam

GLOSSARY

<i>Earning assets</i>	: <i>The investment of either Rupiah or foreign currency by a Bank to the form of credits, money instruments, inter-bank placements, equity participation, including commitments and contingencies of the off-balance sheet account.</i>
<i>Classified Productive Assets</i>	: <i>Earning assets that do not, or have the potential to not provide a profit or could even incur a loss.</i>
<i>Risk Weighted Assets</i>	: <i>Consists of:</i> 1. <i>Assets in the balance sheet that are ranked according to the level of risk of the credit in question.</i> 2. <i>Several accounts in the off-balance sheet that are ranked according to the level of risk of the credit in question.</i>
<i>BI Call Money</i>	: <i>Fund placements at Bank Indonesia in the form of call money, representing a rupiah intervention by Bank Indonesia as part of open market operations (OPT).</i>
<i>Third Party Funds</i>	: <i>Non-bank third party deposits consisting of demand deposit, savings deposit and time deposit.</i>
<i>Credit</i>	: <i>The provision of funds or related claims based on an agreement or contract to borrow/loan funds between banks and another party that obliges the borrower to pay off his/her debt according to a</i>

untuk melunasi utangnya setelah jangka waktu tertentu dengan pemberian bunga, termasuk :

1. Pembelian Surat Berharga nasabah yang dilengkapi dengan *Note Purchase Agreement* (NPA)
2. Pengambilalihan tagihan dalam rangka kegiatan anjak piutang

Penerusan Kredit : Kredit dalam rupiah maupun valas yang disalurkan oleh bank yang dananya berasal dari pihak lain, dan atas penyaluran kredit tersebut bank tidak menanggung risiko. Penerusan kredit ini dibukukan pada rekening administratif (*off-balance sheet*)

designated schedule and interest charges, including:

1. *The purchase of Money Instruments by clients, complete with a Note Purchase Agreement (NPA).*
2. *The transfer of claims involved in factoring activities.*

Channelling

Credit : Credit in rupiah or foreign currency that is from another party that is disbursed by a bank, wherein the bank does not bear any risk for the credit disbursement. Channelling credits are recorded in the off-balance sheet.

DAFTAR RASIO

CAR Perhitungan rasio Car mulai edisi Maret 2010 telah disesuaikan dengan ketentuan PBI No. 10/15/PBI/2008 tanggal 24 September 2008 perihal Kewajiban Penyediaan Modal Minimum Bank Umum, sebagai berikut:

$$\text{CAR} = \text{modal} / \text{ATMR}$$

Modal bagi Bank yang berkantor pusat di Indonesia terdiri dari:

- Modal inti (tier 1);
- Modal Pelengkap (tier 2); dan
- Modal pelengkap tambahan (tier 3).

Setelah memperhitungkan faktor-faktor tertentu yang menjadi pengurang modal sebagaimana dimaksud dalam pasal 13 dan pasal 20 pada PBI No. 10/15/PBI/2008.

Modal bagi kantor cabang dari bank yang kantor pusatnya berkedudukan di luar negeri adalah dana bersih kantor pusat (Net Head Office Fund) yang terdiri dari:

- Dana Usaha (Net Inter Office Fund);
- Laba ditahan dan laba tahun lalu setelah dikeluarkan pengaruh faktor-faktor sebagaimana dimaksud dalam pasal 10 ayat (2) pada PBI No. 10/15/PBI/2008;
- Laba tahun berjalan sebesar 50% setelah dikeluarkan pengaruh faktor-faktor sebagaimana dimaksud dalam pasal 10 ayat (2) PBI No. 10/15/PBI/2008;
- Cadangan umum modal;
- Cadangan tujuan modal;
- Revaluasi aset tetap dengan cakupan dan perhitungan sebagaimana dimaksud dalam pasal 16 ayat (1) huruf c PBI No. 10/15/PBI/2008
- Cadangan umum penyisihan penghapusan aset (PPA) atas aset produktif dengan perhitungan sebagaimana dimaksud dalam pasal 16 ayat (1) huruf d PBI No. 10/15/PBI/2008.

LIST OF RATIOS

CAR *Starting in March 2010 CAR has been adjusted to the provisions of Regulation No. 10/15/PBI/2008 September 24, 2008 regarding the Capital Adequacy of Commercial Banks, as follows:*

$$\text{CAR} = \text{capital} / \text{RWA}$$

Capital for the Bank is head office in Indonesia consists of:

- Core capital (tier 1);*
- Supplementary capital (tier 2); and*
- Additional supplementary capital (tier 3).*

After taking into account certain factors that a reduction of capital referred to in Article 13 and Article 20 of Regulation No. 10/15/PBI/2008.

Capital for foreign bank branch office is Net Head Office Fund consisting of:

- Operating Funds (Net Inter Office Fund);*
- Retained earnings and profit last year after removed the influence of the factors referred to in Article 10 paragraph (2) at No. PBI. 10/15/PBI/2008;*
- Profit for the year amounted to 50% after removed the influence of the factors referred to in Article 10 paragraph (2) Regulation No. 10/15/PBI/2008;*
- General reserves;*
- Designated reserves;*
- Revaluation of fixed assets in the scope and calculation referred to in Article 16 paragraph (1) letter c PBI No. 10/15/PBI/2008*
- General reserve asset allowance (PPA) of productive assets in the calculation referred to in paragraph Article 16 paragraph (1) letter d PBI No. 10/15/PBI/2008.*

After taking into account certain factors that a reduction of capital components as provided for in Article 10 paragraph (1) letter

Setelah memperhitungkan faktor-faktor tertentu yang menjadi pengurang komponen modal sebagaimana diatur dalam pasal 10 ayat (1) huruf b, pasal 13, dan pasal 20 pada PBI No. 10/15/PBI/2008

ATMR terdiri dari:

- a. ATMR untuk Risiko Kredit;
- b. ATMR untuk Risiko Operasional;
- c. ATMR untuk Risiko Pasar.

Setiap Bank wajib memperhitungkan ATMR untuk risiko kredit dan ATMR untuk risiko Operasional. ATMR untuk Risiko Pasar hanya wajib diperhitungkan oleh bank yang memenuhi kriteria tertentu sebagaimana diatur pada pasal 25 PBI No. 10/15/PBI/2008.

Sehubungan dengan Bank Umum Syariah (BUS) yang tidak mengikuti perhitungan KPMM sebagaimana ketentuan Bank Umum Konvensional maka data CAR untuk BUS disajikan secara terpisah pada tabel Kinerja BUS.

- Rasio KAP = $APYD / \text{Total Aktiva Produktif}$
(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)
- Rasio ROA = $\text{Laba Sebelum Pajak disetahunkan} / \text{Rata-rata total aset}$
(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)
- Rasio BOPO = $\text{Total beban operasional} / \text{Total pendapatan operasional}$
Rasio dihitung per posisi (tidak disetahunkan)
(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)
- Rasio Aktiva -Pasiva = $\text{Aktiva Likuid} < 1 \text{ bulan} / \text{Pasiva Likuid} < 1 \text{ bulan}$
Aktiva Likuid < 1 bulan, terdiri dari:
1. Kas
2. Giro BI

b, Article 13 and Article 20 of Regulation No. 10/15/PBI/2008

RWA consists of:

- a. RWA for credit risk;*
- b. RWA for operational risk;*
- c. RWA for market risk.*

Each Bank shall calculate RWA for credit risk and risk weighted assets for operational risk. RWA for market risk shall be calculated only by banks that meet certain criteria as stipulated in Article 25 Regulation No. 10/15/PBI/2008.

In that regarding to Sharia Commercial Banks (BUS) that do not follow the calculation of CAR as the Conventional Commercial Bank, the performance of BUS presented separately on Performance tables BUS.

Earning assets

Quality Ratio = Classified Earning Assets / Total Earning Assets
(pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

Return on Assets

Ratio = Annual Profit before taxes / Average Assets
(pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

Operations Expenses /

Operations Income = Operations expenses / Operations Income for the same period.
(pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

Liquid Asset to liquid Liabilities

Ratio = Liquid Asset < 1 month / Liquid Liabilities < 1 month
Liquid Asset < 1 month, consist of:

3. SBI
 4. Antar Bank Aktiva (giro, deposit on call, call money)
 Pasiva Likuid < 1 bulan, terdiri dari:
 1. Giro
 2. Tabungan
 3. Deposito
 4. Kewajiban segera
 5. Kewajiban pada bank lain (giro, deposit on call, call money)
 (sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

Rasio LDR = Kredit / Dana Pihak Ketiga
 Kredit merupakan total kredit yang diberikan kepada pihak ketiga (tidak termasuk antar Bank)
 Dana Pihak Ketiga mencakup giro, tabungan, dan deposito (tidak termasuk antar Bank)
 (sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

LDR = Total Kredit / (Penghimpunan Dana + Modal Inti)
 Total Kredit, merupakan kredit yang diberikan kepada masyarakat dan bank lain
 Penghimpunan Dana, terdiri dari :
 1. Simpanan pihak ketiga
 2. Bank Indonesia
 3. ABP lebih dari 3 bulan
 4. Pinjaman yang diterima lainnya lebih dari 3 bulan
 5. Modal Pinjaman
 (sesuai SK Dir No.30/12/KEP/DIR tanggal 30 April 1997 - untuk BPR)

Rasio NPL = (Kredit dalam kualitas Kurang lancar, Diragukan dan Macet) / Total Kredit

Rasio NIM = Pendapatan Bunga Bersih / Rata-Rata

1. Cash
 2. Demand deposit on BI
 3. Certificate of Bank Indonesia
 4. Inter Bank Asset (demand deposit, deposit on call, call money)
 Liquid Liabilities < 1 month, consist of:
 1. Demand deposit
 2. Savings deposit
 3. Time deposit
 4. Current liabilities
 5. Liabilities to other bank (demand deposit, deposit on call, call money)
 (pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

Loan to Deposit Ratio = Credit / Third Party Funds
 Credit is total credit to third party (not including third party bank)
 Third Party Funds consist of Demand deposit, savings deposit and time deposits (not including interbank) (pursuant to Circular Letter No. 6/23/DPNP dated May 31, 2004)

Loan = Total Credit / (Collection of fund + tier one capital)
 Total Credit is total credit to third party and other bank
 Collection of fund, consist of :
 1. third party deposit
 2. Bank Indonesia
 3. ABP more than three months
 4. Loan received with maturity of more than three months
 5. Loan Capital
 (pursuant to Circular Letter No. 30/12/KEP/DIR dated April 30, 1997 - on BPR)

Non-Performing Loan Ratio = Credits that are sub-standard, doubtful and loss) / Total Credits

Aktiva Produktif

Pendapatan Bunga Bersih = Pendapatan Bunga - Beban Bunga
perhitungan pendapatan bunga bersih diketahui.

(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

Net Interest Margin

Ratio = Net Interest Income / Average Earning assets

Net Interest Income = Interest Income - Interest charges Annual net interest income is used for the calculation of NIM (pursuant to Circular Letter No.6/23/DPNP dated May 31, 2004)

Rasio NOM = (PO - DBH) - BO/Rata-rata AP
(sesuai SE No.9/24/DPbS tanggal 30 Oktober 2007)

Net Operating Margin

(NOM) = (operating income - DBH) - operational expenses/Average Earning Assets

(pursuant to circular letter No.9/24/DPbS dated October 30, 2007)

DAFTAR TABEL LIST OF TABLES

No.	Judul <i>Topic</i>	No. Tabel <i>Tables</i>	Halaman <i>Pages</i>
	DATA		
1.	Kegiatan Usaha Perbankan <i>Bank Industries Operation</i>	1	2
	DATA BANK UMUM		
	COMMERCIAL BANK DATA		
2.	Kegiatan Usaha Bank Umum <i>Commercial Banks Operation</i>	1.1 s.d 1.7	4
3.	Laporan Laba/Rugi Bank Umum <i>Commercial Banks Income Statement</i>	1.8 s.d 1.14	11
4.	Rekening Administratif Bank Umum <i>Commercial Banks Off Balance-Sheet</i>	1.15 s.d 1.21	18
5.	Kinerja Bank Umum <i>Commercial Banks Performance</i>	1.22 s.d 1.29	25
6.	Jumlah Bank Umum Berdasarkan Tingkat Rasio <i>Commercial Bank Based on Ratios</i>	1.30	33
7.	Aset Bank Umum <i>Commercial Banks Assets</i>	1.31 s.d 1.33	
a.	Perkembangan Aset Bank Umum <i>Commercial Banks Asset Growth</i>	1.31	34
b.	Jumlah Bank Umum Berdasarkan Total Aset <i>Commercial Banks Based on Assets</i>	1.32	35
c.	Peringkat Bank Umum Berdasarkan Total Aset <i>Commercial Banks Rating Based on Total Assets</i>	1.33	36
8.	Aktiva Produktif Bank Umum <i>Commercial Banks Earning Assets</i>	1.34 s.d 1.40	37
9.	<i>Non Performing Loan (NPL) Bank Umum</i> <i>Commercial Banks Non Performing Loan</i>		
a.	Pengelompokan Bank Berdasarkan Rasio NPL <i>Group of Banks Based on NPL Ratio</i>	1.41	44
b.	NPL Berdasarkan Sektor Ekonomi <i>NPL Based on Economic Sector</i>	1.42 s.d 1.49	45
c.	NPL Berdasarkan Jenis Penggunaan <i>NPL Based on type of use</i>	1.50 s.d 1.57	53
d.	NPL Berdasarkan Lokasi Bank Penyalur <i>NPL Based on Location of Bank</i>	1.58	61

No.	Judul Topic	No. Tabel Tables	Halaman Pages
	e. NPL Kredit yang penarikannya menggunakan kartu <i>Non performing loan withdrawn by credit card</i>	1.59	62
	f. NPL UMKM <i>Non Performing loan of SMEs credit</i>	1.60 s.d 1.63	63
	g. NPL Penerusan Kredit (<i>off-balance sheet</i>) <i>NPL channelling credit (off-balance sheet)</i>	1.64	67
10.	Dana Pihak Ketiga (DPK) Bank Umum <i>Commercial Banks Third Party Funds</i>		
	a. Komposisi DPK <i>Composition of Third Party Funds</i>	1.65 s.d 1.71	68
	b. Peringkat Bank Berdasarkan DPK <i>Bank Rating Based on Third Party Funds</i>	1.72	75
	c. DPK Berdasarkan Lokasi Penghimpunan <i>Third Party Funds Based on Location of Deposit</i>	1.73 s.d 1.74	76
11.	Suku Bunga Rata-rata Dana Pihak Ketiga (DPK) <i>Average of interest rate of Third party fund</i>	1.75 s.d 1.81	78
12.	Peringkat Bank Berdasarkan Kredit <i>Rating of Bank Based on Credits</i>	1.82	85
13.	Suku Bunga Rata-rata Kredit <i>Average of Credit Interest Rates</i>	1.83 s.d 1.84	86
14.	Perkembangan Jumlah Bank dan Kantor Bank <i>Growth of total banks and bank offices</i>		
	a. Perkembangan Jumlah Bank dan Kantor Bank Umum <i>Growth of Total Banks and Commercial Bank Offices</i>	1.85	88
	b. Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Wilayah <i>Growth of Total Branch offices Based on Region</i>	1.86	89
	DATA BANK SYARIAH SHARIA BANK DATA		
15.	Kegiatan Usaha Bank Umum Syariah <i>Sharia Commercial Bank Operation</i>	2.1 s.d 2.3	92
16.	Perkembangan Aset Perbankan Syariah <i>Growth of Sharia Bank Assets</i>	2.4	95
17.	Aktiva Produktif Perbankan Syariah <i>Earning Assets of Sharia Banks</i>	2.5	96

No.	Judul Topic	No. Tabel Tables	Halaman Pages
18.	Komposisi DPK Perbankan Syariah <i>Composition of Third Party Funds of Syariah Banks</i>	2.6	97
19.	Tingkat Bagi Hasil Rata-rata DPK Bank Syariah <i>Average of Profit Sharing Rates of Third Party Fund of Sharia Banks</i>	2.7	98
20.	Tingkat Margin Rata-rata Pembiayaan <i>Average of Margin Rates of Financing</i>	2.8 s.d 2.9	99
21.	BPR Syariah <i>Syariah Rural Bank</i>	2.10 s.d 2.11	101
22.	Jaringan Kantor Perbankan Syariah <i>Sharia Bank Office Network</i>	2.12	103
23.	Kinerja Bank Umum Syariah <i>Islamic Commercial Bank Performance</i>	2.13	104
24.	Bank Umum Syariah Berdasarkan Tingkat Rasio <i>Sharia Commercial Based on Ratios</i>	2.14	105
DATA BANK PERKREDITAN RAKYAT			
RURAL BANK DATA			
25.	Kegiatan Usaha Bank Perkreditan Rakyat <i>Rural Bank Operations</i>	3.1	108
26.	Kinerja Bank Perkreditan Rakyat <i>Rural Bank Performance</i>	3.2	109
27.	Perkembangan Aset BPR <i>Growth of Assets based Rural Bank Data</i>	3.3 s.d 3.4	110
28.	Non Performing Loan Bank Perkreditan Rakyat <i>Non Performing Loan of Rural Bank</i>	3.5 s.d 3.6	112
29.	Dana Pihak Ketiga <i>Third Party Funds of Rural Bank</i>		
a.	Komposisi DPK Bank Perkreditan Rakyat <i>Composition of Third Party Funds of Rural Bank</i>	3.7	114
b.	Komposisi DPK Berdasarkan Lokasi <i>Composition of Third Party Funds Based on Location</i>	3.8	115
c.	DPK BPR Berdasarkan Lokasi Penghimpun <i>Third Party Funds of Rural Banks Based on Location</i>	3.9	116

No.	Judul Topic	No. Tabel Tables	Halaman Pages
30.	Suku Bunga Rata-rata DPK BPR <i>Average of Third Party Interest Rates of Rural Banks</i>	3.10	117
31.	Suku Bunga Rata-rata Kredit BPR <i>Average of Credit Interest Rates of Rural Banks</i>	3.11	118
32.	Perkembangan Jumlah Bank dan Kantor Bank <i>Growth of Total Rural Banks and Bank Offices</i>		
a.	Perkembangan Jumlah BPR <i>Growth of Total Rural Bank</i>	3.12	120
b.	Perkembangan Jumlah BPR Berdasarkan Lokasi <i>Growth of Total Rural Bank Offices Based on Region</i>	3.13 s.d 3.14	121
	DATA PERKREDITAN CREDIT DATA		
33.	Kredit Bank Umum Berdasarkan Sektor Ekonomi <i>Commercial Bank Credit Based on Economic Sector</i>	4.1 s.d 4.8	124
34.	Kredit Bank Umum Berdasarkan Jenis Penggunaan <i>Commercial Bank Credit Based on Type of Use</i>	4.9 s.d 4.16	132
35.	Kredit Bank Umum Berdasarkan Lokasi Bank Penyaluran <i>Commercial Bank Credit Based on Location of Bank</i>	4.17	140
36.	Kredit Bank Umum Berdasarkan Hubungan dengan Bank <i>Credit of Commercial Banks Based on Bank Relationship</i>	4.18	141
37.	Kredit yang Penarikannya Menggunakan Kartu <i>Credit Withdrawn by Credit Card</i>	4.19	142
38.	Penerusan Kredit Bank Umum <i>Commercial Bank Channelling Credit</i>	4.20 s.d 4.21	143
39.	Kredit Berdasarkan Nilai <i>Credit Based on Value</i>	4.22	145
40.	Pembiayaan Perbankan Syariah <i>Detailed financing of sharia banks</i>	4.23 s.d 4.25	146
41.	Kredit Bank Perkreditan Rakyat <i>Rural Bank Credit</i>	4.26 s.d 4.28	149
42.	Kredit UMKM <i>Micro, Small, and Medium Enterprises Credit</i>	4.29 s.d 4.33	154

Halaman ini sengaja dikosongkan

DATA

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
Penyaluran Dana																			Distribution of Funds
Bank Umum	1.140.278	1.380.373	2.015.221	2.015.221	2.282.179	2.765.912	2.740.550	2.756.059	2.834.568	2.834.915	2.897.056	2.967.734	2.995.928	3.010.045	3.143.975	3.180.466	3.249.107	3.412.463	Commercial Banks
Bank Perkreditan Rakyat	18.096	21.904	26.549	31.313	36.076	43.877	44.358	44.822	45.683	46.059	46.956	47.533	48.328	48.825	50.107	50.969	52.156	53.534	Rural Banks
SBI dan SBIS ¹⁾	54.256	179.045	166.518	166.518	212.116	139.316	143.518	121.302	139.756	133.574	111.449	115.315	114.578	107.359	107.538	111.338	118.599	117.983	SBI dan SBIS ¹⁾
Sumber Dana																			Source of Funds
Bank Umum	1.283.480	1.468.369	1.990.345	1.990.345	2.180.934	2.563.562	2.527.124	2.515.919	2.576.974	2.563.204	2.625.759	2.690.940	2.707.891	2.726.189	2.833.685	2.862.679	2.925.400	3.093.848	Commercial Banks
Bank Perkreditan Rakyat	15.453	18.733	22.629	26.345	30.367	37.034	37.528	37.968	38.746	39.179	39.916	40.334	41.002	41.377	42.494	43.139	44.107	45.462	Rural Banks
Jumlah Aset																			Total Assets
Bank Umum	1.469.827	1.693.850	1.986.501	2.310.557	2.534.106	3.008.853	2.990.729	2.993.135	3.065.827	3.069.093	3.136.407	3.195.117	3.216.891	3.252.684	3.371.453	3.407.508	3.471.460	3.652.832	Commercial Banks
Bank Perkreditan Rakyat	20.393	23.045	27.741	32.533	37.554	45.742	46.291	46.819	47.627	48.001	48.940	49.580	50.476	51.016	52.300	53.244	54.496	55.799	Rural Banks
Jumlah Bank																			Total Banks
Bank Umum	131	130	130	124	121	122	121	121	121	121	121	121	120	120	120	120	120	120	Commercial Banks
Bank Perkreditan Rakyat	2.009	1.880	1.817	1.772	1.733	1.706	1.700	1.671	1.679	1.680	1.680	1.682	1.682	1.681	1.683	1.683	1.684	1.669	Rural Banks
Jumlah Kantor																			Total Bank Offices
Bank Umum	8.236	9.110	9.680	10.868	12.837	13.837	13.970	13.993	14.069	14.140	14.259	14.321	14.347	14.394	14.473	14.510	14.707	14.797	Commercial Banks
Bank Perkreditan Rakyat	3.110	3.173	3.250	3.367	3.644	3.910	3.922	3.928	3.970	3.996	4.021	4.043	4.074	4.102	4.114	4.122	4.140	4.172	Rural Banks
Ket : 1) Sertifikat Bank Indonesia Syariah ¹⁾ revisi										Note : ¹⁾ Bank Indonesia Certificates on Sharia Principles (SBIS) ¹⁾ revised									

DATA BANK UMUM

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	10.638	17.440	33.963	20.983	21.650	131.215	131.024	131.733	151.598	151.802	169.706	170.304	177.335	169.445	184.905	192.724	182.457	209.460	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	5.034	5.559	7.496	5.246	6.321	8.629	8.836	8.701	8.699	10.219	15.275	15.394	18.841	17.170	14.143	13.171	13.017	16.310	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	4.300	9.997	20.181	10.910	13.641	120.109	120.010	120.866	140.466	139.070	151.881	152.480	156.039	149.353	166.730	173.507	163.098	185.233	- Current spot purchases
- Lainnya	1.305	1.884	6.286	4.828	1.688	2.478	2.177	2.166	2.433	2.513	2.550	2.430	2.455	2.922	4.031	6.046	6.342	7.916	- Others
Kewajiban Komitmen	177.816	198.826	272.594	296.167	374.255	794.241	871.665	861.379	908.941	870.389	851.260	880.256	894.043	902.159	907.712	946.950	954.022	1.083.342	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	151.987	162.988	208.338	247.673	323.716	554.709	603.045	587.496	623.224	576.973	589.455	614.149	623.272	630.782	623.290	641.711	661.872	683.279	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	353	515	765	872	803	6.486	6.264	4.442	4.447	3.150	3.603	2.837	2.816	2.088	2.193	2.341	2.844	2.491	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	18.824	23.955	42.019	31.744	37.177	49.967	48.243	50.933	54.110	55.194	53.288	51.891	53.551	59.601	62.618	62.474	63.906	149.921	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	4.070	8.390	15.724	10.165	11.382	182.155	213.160	217.697	226.475	234.225	204.329	206.438	213.286	209.174	218.826	234.738	223.430	245.727	- Current spot sales
- Lainnya	2.581	2.978	5.748	5.713	1.177	924	954	812	685	847	585	4.941	1.118	513	785	5.686	1.971	1.924	- Others
Tagihan Kontinjensi	71.292	84.730	119.740	221.486	139.047	160.947	163.053	163.377	167.630	164.446	168.680	166.615	166.388	170.791	174.835	175.119	182.272	179.882	Claim Contingency
- Garansi yang diterima	58.770	68.627	102.454	138.537	115.923	136.529	138.373	138.478	143.931	140.465	144.354	142.107	140.043	144.007	147.769	147.551	154.442	152.959	- Guarantees received
- Pendapatan bunga dalam penyelesaian	11.149	15.460	15.383	69.873	15.498	23.292	23.529	23.721	22.493	22.761	22.982	23.195	25.005	25.427	25.685	26.139	26.419	25.546	- Adjusted interest income
- Lainnya	1.373	643	1.903	13.075	7.626	1.127	1.151	1.178	1.205	1.220	1.344	1.314	1.339	1.356	1.381	1.428	1.410	1.377	- Others
Kewajiban Kontinjensi	38.277	44.659	77.430	123.784	101.455	117.228	112.098	111.366	114.754	116.649	116.747	119.151	117.639	121.822	127.826	131.394	136.064	142.367	Liabilities Contingency
- Garansi yang diberikan	37.482	43.755	74.397	109.488	99.985	116.029	110.747	109.896	113.271	115.223	115.327	117.791	116.387	120.299	125.937	129.093	133.834	140.652	- Guarantees issued
- Lainnya	795	904	3.032	14.296	1.470	1.199	1.351	1.470	1.483	1.426	1.420	1.360	1.253	1.522	1.890	2.301	2.230	1.715	- Others
Lainnya	163.993	166.370	199.082	148.821	135.192	146.144	145.903	147.218	148.344	147.039	147.727	148.740	146.130	147.418	149.695	150.548	152.796	155.839	Others
- Penerusan Kredit	34.517	40.719	43.675	45.965	32.896	30.173	30.062	30.032	29.377	29.065	29.171	28.955	28.730	29.238	29.355	29.338	29.591	29.435	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	129.476	125.650	155.407	102.856	102.296	115.970	115.841	117.186	118.967	117.974	118.556	119.784	117.400	118.180	120.339	121.210	123.205	126.404	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	464	1.870	2.580	497	36	7.481	7.562	10.086	11.074	8.926	10.436	16.849	16.056	19.472	23.513	17.503	17.535	14.040	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	0	841	175	188	0	199	294	297	301	307	373	2.030	2.013	2.015	312	310	301	297	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	30	235	2.023	154	36	6.657	6.643	9.164	10.148	7.996	9.440	14.195	13.420	16.832	22.575	16.557	16.577	13.069	- Current spot purchases
- Lainnya	434	794	382	155	0	625	625	624	624	623	623	623	623	625	625	635	657	674	- Others
Kewajiban Komitmen	50.033	59.736	79.368	97.045	150.680	168.046	187.893	179.543	182.812	182.294	175.120	193.700	187.220	199.643	207.036	210.299	211.861	309.000	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	39.557	47.703	58.652	79.791	130.405	139.200	162.834	152.453	153.345	154.103	151.740	159.888	157.149	164.586	163.932	172.057	176.615	189.035	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	257	260	384	494	269	130	189	155	149	176	167	117	176	166	182	205	222	163	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	9.248	11.334	20.165	16.735	19.995	20.266	19.345	18.629	20.486	21.616	21.058	20.741	22.138	22.695	25.848	25.308	25.809	112.773	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	30	233	155	11	6	8.442	5.517	8.299	8.824	6.390	2.148	8.640	7.751	12.190	17.067	9.430	9.209	7.023	- Current spot sales
- Lainnya	941	205	13	14	6	7	7	7	8	8	8	4.314	6	6	7	3.298	6	6	- Others
Tagihan Kontinjensi	11.109	14.544	14.492	70.167	21.904	24.076	24.504	24.917	24.438	24.778	26.822	26.814	28.815	29.374	29.603	31.344	32.283	32.101	Claim Contingency
- Garansi yang diterima	2.796	2.728	2.430	3.279	4.090	4.937	5.012	5.194	5.993	6.190	8.023	7.810	7.974	8.218	8.153	9.548	10.236	10.440	- Guarantees received
- Pendapatan bunga dalam penyelesaian	7.763	11.578	10.944	65.584	10.527	18.224	18.561	18.764	17.461	17.596	17.774	17.930	19.760	20.045	20.321	20.629	20.884	20.529	- Adjusted interest income
- Lainnya	550	238	1.118	1.304	7.286	915	931	958	984	992	1.026	1.075	1.081	1.111	1.129	1.167	1.164	1.131	- Others
Kewajiban Kontinjensi	16.683	17.235	22.386	30.699	34.918	39.794	36.922	37.570	38.985	39.561	39.610	40.208	39.851	42.030	43.961	46.256	48.895	54.641	Liabilities Contingency
- Garansi yang diberikan	16.577	17.101	22.355	30.305	34.666	39.722	36.819	37.380	38.577	39.217	39.290	39.902	39.761	41.888	43.621	45.671	48.318	54.066	- Guarantees issued
- Lainnya	106	134	31	393	252	72	103	191	408	344	319	305	89	143	340	585	577	575	- Others
Lainnya	114.513	109.163	139.519	124.429	106.712	112.091	111.532	109.975	110.383	109.871	109.745	110.567	110.086	110.217	112.276	112.686	114.260	114.823	Others
- Penerusan Kredit	29.670	35.775	38.318	40.616	27.403	26.948	26.840	26.462	26.119	26.061	25.839	26.025	25.849	25.995	26.323	26.297	26.492	26.383	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	84.842	73.389	101.201	83.813	79.309	85.143	84.692	83.512	84.265	83.810	83.905	84.541	84.237	84.221	85.953	86.389	87.768	88.440	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	2.149	5.081	11.644	7.199	5.332	44.148	47.868	53.885	59.456	57.374	56.387	61.684	61.806	53.500	64.772	68.991	65.139	62.293	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	18	2.206	1.127	654	141	388	431	427	430	437	429	724	484	500	330	287	323	325	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	1.535	2.346	5.016	1.972	4.101	42.830	46.618	52.622	57.984	55.791	54.697	59.705	60.181	51.727	62.474	65.932	61.810	58.190	- Current spot purchases
- Lainnya	596	529	5.501	4.573	1.089	930	818	836	1.042	1.147	1.261	1.256	1.141	1.272	1.968	2.771	3.006	3.779	- Others
Kewajiban Komitmen	64.526	78.586	116.802	127.426	132.078	276.731	296.636	301.422	318.320	308.285	310.554	314.243	321.661	332.642	346.535	354.057	363.176	353.226	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	57.653	68.281	93.638	110.519	118.457	212.273	227.226	223.914	235.474	224.877	229.127	230.512	238.439	256.313	258.616	262.897	273.952	269.233	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	94	246	366	358	486	1.431	1.498	1.446	1.538	1.510	1.661	1.536	1.602	1.418	1.540	1.648	1.492	1.383	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	4.495	7.137	12.666	8.968	9.347	18.506	17.954	20.914	21.545	20.734	20.449	19.417	19.556	21.623	22.780	22.496	22.508	21.864	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	1.743	1.487	4.877	2.255	2.735	43.735	49.148	54.471	59.228	60.500	58.898	62.393	61.764	53.047	63.319	66.752	65.108	60.678	- Current spot sales
- Lainnya	541	1.435	5.256	5.326	1.054	787	810	677	535	664	418	385	300	242	281	264	116	69	- Others
Tagihan Kontinjensi	2.575	2.086	3.216	15.110	3.787	5.081	5.107	7.689	7.796	7.919	7.892	8.005	7.612	7.073	7.093	7.212	8.149	7.752	Claim Contingency
- Garansi yang diterima	711	273	565	920	690	1.527	1.531	4.043	4.095	4.080	4.057	4.221	3.894	3.296	3.323	3.388	4.269	4.094	- Guarantees received
- Pendapatan bunga dalam penyelesaian	1.273	1.694	2.047	2.628	3.008	3.464	3.485	3.556	3.611	3.747	3.745	3.689	3.627	3.684	3.678	3.733	3.786	3.566	- Adjusted interest income
- Lainnya	590	119	605	11.561	90	90	90	90	90	92	90	94	92	94	91	92	94	92	- Others
Kewajiban Kontinjensi	6.571	8.940	17.381	32.307	18.531	24.355	24.090	25.430	25.539	25.765	25.380	26.163	25.133	25.798	27.070	28.316	29.498	30.467	Liabilities Contingency
- Garansi yang diberikan	5.964	8.202	14.400	18.422	17.392	23.253	22.882	24.189	24.501	24.727	24.382	25.152	24.014	24.467	25.560	26.687	27.951	29.366	- Guarantees issued
- Lainnya	607	738	2.981	13.885	1.139	1.103	1.208	1.241	1.038	1.038	998	1.011	1.118	1.331	1.510	1.629	1.547	1.102	- Others
Lainnya	42.802	48.860	50.754	15.274	18.480	22.650	22.783	22.874	22.965	23.137	23.420	23.784	21.698	22.335	22.736	22.983	23.434	24.479	Others
- Penerusan Kredit	2.822	2.869	2.883	2.854	2.879	680	676	671	668	664	657	650	646	645	642	640	643	641	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	39.980	45.991	47.870	12.420	15.601	21.969	22.107	22.203	22.298	22.473	22.763	23.134	21.052	21.690	22.093	22.344	22.791	23.839	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	30	40	83	75	62	65	64	60	60	58	69	71	72	77	72	57	58	63	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	9	9	9	0	0	0	0	40	40	50	50	50	50	50	50	50	50	50	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	-	-	-	-	-	0	0	0	0	0	12	0	0	0	0	0	0	0	- Current spot purchases
- Lainnya	21	32	74	75	62	65	64	20	20	8	7	21	22	27	22	7	8	13	- Others
Kewajiban Komitmen	1.836	1.666	1.882	1.966	2.232	2.305	2.371	2.297	2.341	2.398	2.377	2.576	2.524	2.381	2.605	2.793	2.907	2.735	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	1.806	1.618	1.853	1.926	2.197	2.242	2.303	2.245	2.292	2.359	2.333	2.520	2.470	2.308	2.547	2.724	2.795	2.651	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	2	5	3	6	10	27	32	25	23	24	24	32	26	24	33	37	47	51	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	- Current spot sales
- Lainnya	27	44	25	34	25	36	36	28	26	16	20	25	28	50	26	32	65	33	- Others
Tagihan Kontinjensi	194	202	156	100	137	226	231	240	230	166	267	263	286	261	263	273	266	245	Claim Contingency
- Garansi yang diterima	-	-	-	-	1	1	1	1	1	1	1	0	0	0	0	0	0	0	- Guarantees received
- Pendapatan bunga dalam penyelesaian	179	177	147	95	136	226	227	239	229	163	182	261	285	261	261	270	265	244	- Adjusted interest income
- Lainnya	15	25	9	4	0	0	4	0	0	2	84	2	0	0	2	2	1	0	- Others
Kewajiban Kontinjensi	124	103	127	120	194	180	168	189	199	211	267	225	202	208	205	210	215	222	Liabilities Contingency
- Garansi yang diberikan	117	95	112	107	121	158	134	157	169	173	170	189	165	167	168	171	173	185	- Guarantees issued
- Lainnya	7	8	16	12	73	22	33	31	31	38	96	35	37	41	37	39	42	37	- Others
Lainnya	598	590	637	530	710	955	990	1.038	1.094	1.099	1.138	1.196	1.181	1.217	1.214	1.234	1.261	1.288	Others
- Penerusan Kredit	42	41	41	39	21	65	53	63	63	63	63	63	63	63	86	86	86	85	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	556	549	596	491	689	890	936	974	1.031	1.036	1.075	1.132	1.117	1.153	1.129	1.148	1.175	1.203	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	42	28	336	35	515	657	621	609	652	1.890	1.869	1.851	509	2.204	2.277	2.308	2.406	3.270	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	16	10	21	15	9	55	11	11	10	9	9	11	6	5	6	5	4	5	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	-	-	-	0	-	0	0	1	1	1.299	1.293	1.339	20	1.293	1.310	24	180	0	- Current spot purchases
- Lainnya	26	18	315	20	507	602	610	597	640	583	567	501	483	905	961	2.280	2.221	3.265	- Others
Kewajiban Komitmen	1.677	2.208	3.820	6.799	11.276	12.593	13.319	13.308	13.171	12.968	13.098	13.970	14.364	14.420	14.620	15.625	14.949	16.931	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	1.625	2.136	3.426	6.548	10.865	11.889	12.603	12.627	12.458	12.281	12.454	13.313	13.764	13.452	13.571	13.435	12.817	14.712	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	5	12	14	28	41	57	58	59	60	55	42	47	39	48	56	54	72	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	2	18	25	13	320	582	570	540	584	546	532	500	462	915	930	884	863	894	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	-	-	-	-	-	0	0	1	1	5	0	46	13	0	0	32	0	27	- Current spot sales
- Lainnya	50	50	356	224	64	80	88	82	70	77	57	69	78	13	72	1.219	1.215	1.226	- Others
Tagihan Kontinjensi	479	624	599	876	2.066	873	1.079	1.565	1.635	1.781	1.794	1.974	2.016	2.088	2.027	2.213	2.162	1.973	Claim Contingency
- Garansi yang diterima	2	2	56	345	1.389	168	329	785	821	921	913	1.062	1.072	1.076	1.043	1.125	1.080	989	- Guarantees received
- Pendapatan bunga dalam penyelesaian	333	465	496	463	591	598	637	664	696	740	753	784	794	879	845	939	934	833	- Adjusted interest income
- Lainnya	145	157	47	68	87	108	113	116	119	120	129	127	149	133	140	149	148	152	- Others
Kewajiban Kontinjensi	1.523	2.856	5.788	9.198	10.666	11.258	10.286	10.361	10.555	10.734	10.849	10.905	10.823	11.376	11.349	10.679	10.555	10.377	Liabilities Contingency
- Garansi yang diberikan	1.451	2.833	5.783	9.193	10.660	11.257	10.280	10.355	10.548	10.728	10.843	10.899	10.817	11.369	11.348	10.678	10.554	10.376	- Guarantees issued
- Lainnya	72	23	5	5	6	1	6	6	6	6	6	6	6	7	1	1	1	1	- Others
Lainnya	4.433	4.807	5.112	5.257	5.432	5.179	5.235	5.602	6.084	5.033	5.391	5.029	4.956	5.303	5.144	5.206	5.257	5.979	Others
- Penerusan Kredit	1.982	2.035	2.280	2.389	2.593	2.479	2.492	2.835	2.527	2.276	2.611	2.217	2.172	2.534	2.304	2.316	2.370	2.326	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	2.451	2.772	2.832	2.868	2.840	2.700	2.743	2.768	3.556	2.757	2.780	2.812	2.784	2.769	2.840	2.890	2.887	3.653	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	5.811	5.006	10.730	5.617	5.262	31.455	27.214	29.791	30.140	31.169	39.622	36.058	35.288	35.689	33.736	34.949	35.061	34.781	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	4.991	2.494	6.163	4.389	3.823	3.031	3.123	3.075	3.128	4.706	9.720	7.862	8.200	7.347	5.975	4.994	4.596	7.927	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	622	2.011	4.565	1.227	1.411	28.168	24.031	26.628	26.906	26.313	29.816	28.172	27.011	28.284	27.731	29.930	30.395	26.736	- Current spot purchases
- Lainnya	198	502	2	1	29	256	59	89	107	150	86	24	76	58	30	25	70	119	- Others
Kewajiban Komitmen	15.752	15.427	20.805	16.235	19.575	113.836	115.316	117.651	121.575	120.176	123.981	134.600	140.119	135.893	113.229	125.916	126.894	120.035	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	11.944	10.341	13.298	11.400	14.167	88.396	88.155	89.927	90.997	90.578	90.646	102.446	107.765	99.774	79.999	87.216	89.241	85.198	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	-	-	1	10	8	7	8	8	7	7	5	4	5	7	6	5	7	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	2.217	2.068	2.890	2.913	3.233	3.985	4.266	4.411	4.556	4.339	4.710	4.894	5.485	6.418	5.462	6.414	5.791	6.352	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	579	1.779	4.530	1.809	2.136	21.433	22.876	23.288	25.967	25.172	28.542	27.112	26.742	29.557	27.587	32.016	31.603	28.175	- Current spot sales
- Lainnya	1.011	1.239	87	111	28	14	12	16	47	80	77	143	123	138	174	265	255	303	- Others
Tagihan Kontinjensi	19.379	20.284	29.927	41.419	32.484	39.315	37.745	35.334	38.510	36.193	37.646	37.523	36.826	39.173	41.730	42.773	44.490	45.523	Claim Contingency
- Garansi yang diterima	19.190	20.042	29.715	41.256	32.153	38.943	37.365	35.065	38.239	35.908	37.350	37.226	36.520	38.854	41.397	42.454	44.138	45.322	- Guarantees received
- Pendapatan bunga dalam penyelesaian	189	242	212	163	331	373	379	269	271	286	295	297	307	319	333	319	352	201	- Adjusted interest income
- Lainnya	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
Kewajiban Kontinjensi	4.647	4.507	6.801	9.972	7.453	10.173	9.891	8.421	9.321	9.370	9.290	9.376	9.891	10.229	11.115	11.594	11.998	12.035	Liabilities Contingency
- Garansi yang diberikan	4.644	4.506	6.801	9.971	7.453	10.173	9.890	8.420	9.321	9.370	9.290	9.376	9.891	10.229	11.115	11.547	11.935	12.035	- Guarantees issued
- Lainnya	3	1	-	0	-	1	1	1	0	0	0	0	0	0	0	47	63	0	- Others
Lainnya	1.014	1.217	1.362	1.736	1.783	1.691	1.768	1.813	1.863	1.911	1.991	2.069	2.136	2.201	2.111	2.172	2.262	2.304	Others
- Penerusan Kredit	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	1.014	1.217	1.362	1.736	1.783	1.690	1.768	1.812	1.863	1.911	1.991	2.069	2.136	2.201	2.111	2.172	2.262	2.304	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	2.142	5.415	8.590	7.562	10.442	47.410	47.695	37.303	50.216	52.384	61.324	53.791	63.604	58.503	60.536	68.917	62.258	95.013	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	2.349	4.956	4.976	4.852	4.789	4.710	4.695	4.717	8.087	7.253	7.472	7.525	7.744	7.707	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	2.113	5.406	8.577	7.557	8.093	42.454	42.718	32.451	45.426	47.671	56.623	49.069	55.406	51.215	52.641	61.064	54.135	87.238	- Current spot purchases
- Lainnya	29	9	13	5	1	0	1	1	1	2	6	6	110	34	423	328	380	67	- Others
Kewajiban Komitmen	43.992	41.203	49.917	46.696	58.413	220.729	256.130	247.158	270.721	244.269	226.131	221.168	228.155	217.180	223.687	238.260	234.234	281.415	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	39.402	32.909	37.471	37.488	47.625	100.708	109.923	106.329	128.658	92.776	103.155	105.470	103.685	94.349	104.626	103.382	106.451	122.450	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	-	-	-	-	4.849	4.480	2.750	2.670	1.372	1.690	1.106	960	437	383	389	1.024	816	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	2.862	3.398	6.273	3.114	4.282	6.627	6.106	6.439	6.939	7.960	6.539	6.339	5.910	7.950	7.599	7.373	8.936	8.039	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	1.717	4.891	6.163	6.089	6.506	108.544	135.620	131.638	132.454	142.159	114.741	108.247	117.016	114.381	110.853	126.508	117.509	149.823	- Current spot sales
- Lainnya	11	5	10	4	0	0	1	1	1	2	6	6	583	64	226	609	315	287	- Others
Tagihan Kontinjensi	37.556	46.991	71.351	93.815	78.670	91.375	94.387	93.632	95.020	93.608	94.259	92.036	90.833	92.821	94.119	91.305	94.921	92.289	Claim Contingency
- Garansi yang diterima	36.072	45.582	69.689	92.737	77.602	90.953	94.134	93.390	94.782	93.365	94.011	91.787	90.583	92.563	93.852	91.037	94.719	92.113	- Guarantees received
- Pendapatan bunga dalam penyelesaian	1.412	1.303	1.538	940	905	409	240	228	226	229	234	234	233	240	247	249	200	173	- Adjusted interest income
- Lainnya	73	105	124	138	163	13	13	13	12	14	14	15	17	18	19	19	3	2	- Others
Kewajiban Kontijensi	8.729	11.018	24.947	41.489	29.692	31.467	30.741	29.394	30.155	31.009	31.351	32.274	31.740	32.181	34.126	34.338	34.902	34.623	Liabilities Contingency
- Garansi yang diberikan	8.729	11.018	24.947	41.489	29.692	31.467	30.741	29.394	30.155	31.009	31.350	32.273	31.738	32.180	34.125	34.338	34.902	34.623	- Guarantees issued
- Lainnya	-	-	-	-	-	0	0	0	0	0	1	2	2	1	1	0	0	0	- Others
Lainnya	633	1.732	1.698	1.596	2.074	3.578	3.595	5.916	5.955	5.988	6.042	6.096	6.074	6.146	6.214	6.267	6.322	6.965	Others
- Penerusan Kredit	-	-	154	67	-	0	0	0	0	0	0	0	0	0	0	0	0	0	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	633	1.732	1.544	1.529	2.074	3.578	3.595	5.916	5.955	5.988	6.042	6.096	6.074	6.146	6.214	6.267	6.322	6.965	- Written-off Earning assets

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
CAR (%)	19,30	21,27	19,30	16,76	17,42	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	144.470	183.391	211.176	238.270	268.601	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	748.541	862.145	1.094.196	1.421.448	1.541.598	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	17,18	17,38	18,07	17,57	17,76	17,41	17,00	17,24	17,29	16,63	17,15	16,61	16,05	CAR (%) - Included Operasional Risk
• Modal	-	-	-	-	-	323.246	357.448	372.758	373.821	381.060	379.694	380.460	386.621	396.871	393.783	409.894	408.233	404.698	• Capital
• ATMR	-	-	-	-	-	1.881.533	2.056.076	2.063.330	2.127.460	2.145.089	2.181.199	2.237.532	2.242.345	2.295.552	2.367.253	2.390.479	2.457.566	2.520.964	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	4,70	3,91	3,03	2,95	2,83	2,36	2,51	2,63	2,48	2,56	2,58	2,51	2,51	2,61	2,39	2,42	2,35	2,00	• Classified Earning assets to Earning assets (%)
- APYD	62.980	61.192	56.026	66.144	69.856	65.071	69.255	72.616	69.691	71.735	73.591	72.640	73.059	76.376	73.172	74.550	73.971	66.472	- Classified Earning assets
- Total Aktiva Produktif	1.339.752	1.565.103	1.851.990	2.242.282	2.464.256	2.762.578	2.760.051	2.758.567	2.814.592	2.799.829	2.850.270	2.891.286	2.913.313	2.928.716	3.057.109	3.085.796	3.144.596	3.326.566	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	127,25	126,88	193,95	168,12	157,55	130,69	127,62	129,08	123,25	134,48	127,38	124,74	159,58	155,01	41,14	193,89	125,34	114,28	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	43.210	47.918	49.137	64.068	77.526	76.924	76.609	76.852	76.574	77.526	78.420	79.120	79.542	80.389	80.074	80.374	80.483	69.915	- Earning assets Write-off Reserve
- PPAPWD	33.957	37.767	25.335	38.108	49.208	58.860	60.030	59.538	62.128	57.650	61.564	63.426	49.845	51.860	194.639	41.454	64.210	61.179	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	2,55	2,64	2,78	2,33	2,60	2,86	2,97	2,86	3,07	3,01	2,97	3,07	3,00	2,98	3,12	3,11	3,07	3,03	• ROA (%)
- Laba	30.601	40.555	49.859	48.158	61.784	75.157	86.381	83.410	90.043	88.659	88.072	91.948	90.460	90.379	95.272	95.964	95.667	95.555	- Profit
- Rata-rata total aset	1.201.039	1.538.821	1.792.481	2.067.044	2.372.152	2.625.033	2.912.525	2.913.767	2.936.721	2.949.533	2.969.648	2.992.266	3.010.570	3.029.020	3.056.004	3.081.028	3.115.850	3.150.826	- Average Assets
• BOPO (%)	89,50	86,98	84,05	88,59	86,63	86,14	118,24	86,07	85,00	84,46	84,33	85,92	87,43	89,34	87,14	86,44	85,97	85,42	• Operations Expenses/Operations Income (%)
- Biaya Operasional	143.881	184.826	184.617	232.170	258.311	295.422	37.213	57.887	78.549	103.437	126.476	155.746	186.500	219.209	243.634	270.756	298.173	323.825	- Operations Expenses
- Pendapatan Operasional	160.762	212.499	219.653	262.061	298.180	342.937	31.471	67.253	92.407	122.465	149.984	181.268	213.322	245.354	279.596	313.235	346.821	379.120	- Operations Income
Likuiditas																			Liquidity
• Aktiva terhadap Pasiva-Likuid (%)	2,64	3,06	3,55	4,49	4,03	3,99	4,02	3,56	3,40	3,42	3,41	3,56	3,39	4,44	3,60	3,57	3,56	3,80	• Liquid assets to liquid liabilities ratio
• LDR (%)	59,66	61,56	66,32	74,58	72,88	75,21	75,48	77,11	76,83	78,40	78,45	79,67	79,79	82,21	81,36	81,03	81,00	78,77	• LDR (%)
- Kredit	695.648	792.297	1.002.012	1.307.688	1.437.930	1.710.677	1.689.163	1.715.612	1.754.235	1.781.879	1.825.632	1.883.859	1.905.650	1.958.512	2.003.592	2.028.141	2.070.867	2.117.608	- Credits
- Dana Pihak Ketiga	1.166.065	1.287.102	1.510.834	1.753.292	1.973.042	2.274.489	2.238.035	2.224.826	2.283.375	2.272.766	2.327.073	2.364.630	2.388.436	2.382.356	2.462.736	2.502.986	2.556.469	2.688.364	- Third Party Funds

Ket: Data tidak termasuk BUS (mulai April 2010), data kinerja BUS disajikan pada tabel 2.13

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
CAR (%)	19	21	18	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	58.904	62.577	67.263	68.757	77.893	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	303.098	295.153	376.844	480.330	563.841	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	15,36	16,33	17,93	17,47	17,56	16,96	16,43	17,16	16,87	15,60	16,54	15,33	15,04	CAR (%) - Included Operasional Risk
• Modal	-	-	-	-	-	101.472	116.519	128.514	128.208	131.515	129.883	128.135	133.164	134.809	130.039	136.632	133.504	132.854	• Capital
• ATMR	-	-	-	-	-	660.561	713.572	716.769	733.734	749.011	766.017	780.111	775.945	799.314	833.397	826.054	870.628	883.075	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	8	6,55	4,59	3,33	3,03	2,64	2,94	3,19	2,90	2,99	3,12	3,02	3,06	3,26	2,90	2,93	2,89	2,32	• Classified Earning assets to Earning assets (%)
- APYD	42.347	38.096	31.383	27.388	29.037	27.750	30.434	32.471	30.474	31.269	33.255	32.713	33.396	35.548	33.080	34.172	33.881	30.672	- Classified Earning assets
- Total Aktiva Produktif	532.254,04	581.590	683.347	823.508	958.452	1.049.282	1.036.013	1.018.578	1.049.921	1.044.599	1.065.504	1.084.545	1.090.320	1.091.423	1.139.944	1.166.460	1.172.843	1.320.279	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	132	131,12	266,35	258,87	151,62	163,73	160,05	150,79	151,29	153,95	146,82	150,04	236,46	221,40	137,87	503,77	142,36	132,47	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	28.093	29.480	27.665	28.965	36.087	38.226	38.247	38.176	38.035	38.783	39.698	41.048	41.551	42.226	41.892	42.232	42.025	38.292	- Earning assets Write-off Reserve
- PPAPWD	21.321	22.483	10.387	11.189	23.800	23.347	23.897	25.317	25.141	25.192	27.039	27.358	17.572	19.072	30.384	8.383	29.519	28.906	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	3	2,22	2,76	2,72	2,71	3,08	3,32	3,67	3,82	3,76	3,59	3,80	3,56	3,56	3,72	3,67	3,60	3,60	• ROA (%)
- Laba	13.471	12.776	17.887	19.979	23.258	30.003	35.881	39.286	41.208	40.642	39.006	41.615	39.121	39.262	41.355	41.145	40.980	41.513	- Profit
- Rata-rata total aset	529.689,42	574.323	647.872	734.720	858.353	975.505	1.081.825	1.070.630	1.078.549	1.080.569	1.086.842	1.094.117	1.098.405	1.103.637	1.111.423	1.120.428	1.137.615	1.153.494	- Average Assets
• BOPO (%)	95	97,05	90,68	89,92	92,35	88,23	173,89	84,51	87,93	86,89	87,57	92,02	96,15	101,08	96,58	95,74	93,98	91,94	• Operations Expenses/Operations Income (%)
- Biaya Operasional	71.333	72.383	67.776	77.148	94.645	105.127	19.711	19.971	32.182	41.461	50.427	64.734	78.867	95.442	103.648	115.056	124.966	134.247	- Operations Expenses
- Pendapatan Operasional	74.957	74.585	74.745	85.799	102.480	119.152	11.335	23.631	36.601	47.719	57.585	70.345	82.028	94.424	107.314	120.173	132.977	146.022	- Operations Income
Likuiditas																			Liquidity
• Aktiva terhadap Pasiva-Likuid (%)	2,56	3,17	3,58	4,15	3,96	4,43	4,30	3,77	3,73	3,77	3,73	3,84	3,63	5,88	4,19	3,66	3,96	4,11	• Liquid assets to liquid liabilities ratio
• LDR (%)	51	59,93	62,37	70,27	69,55	71,54	74,30	77,88	77,67	79,83	80,47	81,79	81,83	84,19	83,18	80,95	81,51	74,75	• LDR (%)
- Kredit	256.413	287.910	356.151	470.665	544.870	642.718	629.622	637.831	656.897	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	- Credits
- Dana Pihak Ketiga	502.374	480.394	571.008	669.827	783.384	898.405	847.453	819.032	845.763	833.443	847.258	869.061	876.413	871.186	899.322	926.133	937.971	1.039.257	- Third Party Funds

Ket: Data tidak termasuk BUS (mulai April 2010), data kinerja BUS disajikan pada tabel 2.13

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13

Tabel 1.24 Kinerja BUSN Devisa
(Foreign Exchange Commercial Banks Performance)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
CAR (%)	16,92	19,84	18,21	14,82	16,61	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	42.384	70.049	82.094	85.315	100.158	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	250.453	353.108	450.710	575.699	603.116	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	15,76	16,11	16,07	15,59	15,80	15,82	15,60	15,55	15,58	15,12	15,71	15,34	14,37	CAR (%) - Included Operasional Risk
• Modal	-	-	-	-	-	119.559	131.955	134.699	133.022	136.898	139.434	139.572	141.578	144.829	145.236	152.476	151.344	147.098	• Capital
• ATMR	-	-	-	-	-	758.511	818.870	838.285	853.232	866.612	881.629	894.622	910.598	929.494	960.560	970.421	986.442	1.023.782	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	2,28	2,43	2,03	2,97	2,73	2,27	2,34	2,44	2,34	2,43	2,39	2,34	2,31	2,34	2,18	2,18	2,15	1,91	• Classified Earning assets to Earning assets (%)
- APYD	11.443	14.486	14.218	24.426	24.591	23.849	24.733	25.969	25.118	25.869	25.601	25.310	25.348	25.879	24.995	25.079	25.290	23.257	- Classified Earning assets
- Total Aktiva Produktif	500.822	596.214	700.622	821.136	899.511	1.049.697	1.056.510	1.065.155	1.072.398	1.066.022	1.072.229	1.082.969	1.098.406	1.105.618	1.147.767	1.152.824	1.175.619	1.220.804	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	126,10	123,48	141,48	121,45	223,02	115,50	113,35	122,55	109,49	120,95	116,05	111,20	121,79	121,90	16,03	120,51	114,05	104,12	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	7.576	10.621	11.334	21.335	25.460	25.251	24.983	25.184	25.079	25.129	24.805	23.994	24.018	23.930	23.822	23.904	24.293	20.954	- Earning assets Write-off Reserve
- PPAPWD	6.008	8.601	8.011	17.568	11.416	21.863	22.040	20.549	22.905	20.775	21.374	21.577	19.720	19.631	148.614	19.836	21.299	20.124	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	2,17	2,35	2,44	1,25	2,20	2,58	2,47	2,09	2,28	2,26	2,40	2,50	2,56	2,52	2,58	2,58	2,54	2,46	• ROA (%)
- Laba	8.055	14.038	17.040	10.076	19.616	25.959	28.270	24.030	26.375	26.256	28.106	29.433	30.306	30.069	30.998	31.234	31.014	30.274	- Profit
- Rata-rata total aset	370.434	596.617	699.122	807.788	889.789	1.006.426	1.145.121	1.150.866	1.157.575	1.163.614	1.170.098	1.177.034	1.184.608	1.192.808	1.202.379	1.210.967	1.220.245	1.232.600	- Average Assets
• BOPO (%)	88,31	82,53	81,85	93,76	86,27	85,53	85,61	84,67	83,96	83,16	81,67	81,01	80,12	80,54	79,80	79,50	79,58	80,47	• Operations Expenses/Operations Income (%)
- Biaya Operasional	38.816	65.603	66.931	91.874	99.540	112.674	8.851	16.792	25.198	33.617	41.671	49.915	58.259	67.407	76.136	84.803	93.908	104.657	- Operations Expenses
- Pendapatan Operasional	43.952	79.491	81.770	97.989	115.378	131.734	10.339	19.833	30.011	40.426	51.022	61.613	72.718	83.689	95.406	106.673	118.007	130.057	- Operations Income
Likuiditas																			Liquidity
• Aktiva terhadap Pasiva-Likuid (%)	2,20	2,92	3,67	5,25	4,02	3,42	3,76	3,33	2,87	2,96	2,96	3,15	2,96	3,95	3,14	3,25	2,98	3,40	• Liquid assets to liquid liabilities ratio
• LDR (%)	73,27	60,03	67,18	74,72	71,14	73,16	71,74	73,61	73,24	74,40	74,86	76,50	75,62	76,94	78,13	78,67	78,40	78,16	• LDR (%)
- Kredit	277.591	315.256	407.742	524.295	555.617	673.076	661.801	679.731	690.745	704.350	720.638	741.666	747.021	769.633	792.008	806.071	821.912	855.167	- Credits
- Dana Pihak Ketiga	378.877	525.177	606.932	701.710	755.441	920.009	922.489	923.455	943.160	946.770	962.632	969.473	987.902	1.000.363	1.013.711	1.024.566	1.048.362	1.094.184	- Third Party Funds

Ket: Data tidak termasuk BUS (mulai April 2010), data kinerja BUS disajikan pada tabel 2.13

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
CAR (%)	15,32	19,27	23,14	24,44	19,01	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	2.114	3.459	5.020	5.832	6.740	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	13.802	17.951	21.694	23.858	35.451	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	18,91	21,79	21,85	17,60	21,34	20,80	16,63	19,59	19,74	19,69	20,17	19,69	19,33	CAR (%) - Included Operasional Risk
• Modal	-	-	-	-	-	8.381	8.968	9.010	9.167	9.609	9.204	9.327	9.080	9.342	9.365	9.849	10.017	10.124	• Capital
• ATMR	-	-	-	-	-	44.309	41.149	41.234	52.088	45.032	44.238	56.091	46.348	47.327	47.567	48.829	50.874	52.367	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	3,92	2,90	1,96	1,61	2,02	2,05	2,23	2,32	2,08	2,09	2,06	1,92	1,91	1,88	1,85	1,76	1,79	1,56	• Classified Earning assets to Earning assets (%)
- APYD	722	757	677	608	1.017	1.192	1.262	1.312	1.233	1.257	1.252	1.238	1.250	1.262	1.277	1.250	1.276	1.182	- Classified Earning assets
- Total Aktiva Produktif	18.404	26.141	34.610	37.729	50.318	58.074	56.718	56.485	59.354	60.002	60.800	64.431	65.461	66.961	69.072	70.868	71.216	75.972	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	121,91	177,72	144,47	184,60	147,74	126,86	127,83	145,59	115,12	117,38	124,90	135,20	228,30	141,84	96,08	185,81	125,45	196,74	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	415	500	643	692	1.003	1.335	1.236	1.237	1.185	1.153	1.164	1.130	1.140	1.133	1.134	1.141	1.138	1.003	- Earning assets Write-off Reserve
- PPAPWD	340	282	445	375	679	1.052	967	850	1.029	982	932	836	499	799	1.180	614	907	510	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	0,96	2,08	2,99	2,20	1,35	1,82	3,04	3,18	3,25	3,23	3,12	3,08	3,08	3,04	3,09	3,16	3,14	2,95	• ROA (%)
- Laba	182	531	991	865	628	1005	1972	2054	2126	2157	2089	2091	2113	2111	2183	2263	2277	2.175	- Profit
- Rata-rata total aset	18.952	25.572	33.119	39.379	46.600	55.248	64.770	64.520	65.502	66.742	66.969	67.812	68.547	69.508	70.546	71.568	72.520	73.756	- Average Assets
• BOPO (%)	97,48	92,25	83,58	86,73	95,02	89,91	96,82	88,58	85,51	83,97	84,26	85,05	84,28	84,09	83,71	82,97	82,79	83,91	• Operations Expenses/Operations Income (%)
- Biaya Operasional	2.408	3.854	4.369	5.078	7.307	8.252	828	1.455	2.156	2.827	3.638	4.443	5.214	6.059	6.901	7.789	8.687	9.794	- Operations Expenses
- Pendapatan Operasional	2.471	4.178	5.227	5.854	7.689	9.178	855	1.642	2.521	3.366	4.317	5.224	6.187	7.205	8.244	9.387	10.493	11.672	- Operations Income
Likuiditas																			Liquidity
• Aktiva terhadap Pasiva-Likuid (%)	1,54	2,49	2,08	2,25	2,35	2,77	2,88	2,87	2,73	2,77	2,80	2,91	3,19	2,67	2,81	2,88	2,97	2,67	• Liquid assets to liquid liabilities ratio
• LDR (%)	82,48	78,26	78,26	81,66	81,17	79,11	82,47	84,40	83,70	85,66	86,24	85,07	83,47	83,29	82,46	81,88	82,40	79,85	• LDR (%)
- Kredit	16.842	19.114	23.863	27.122	35.700	39.764	40.459	41.092	42.549	43.793	45.111	46.506	47.853	49.023	50.100	51.142	52.344	54.035	- Credits
- Dana Pihak Ketiga	20.419	24.423	30.491	33.213	43.980	50.263	49.056	48.686	50.833	51.126	52.310	54.671	57.327	58.855	60.759	62.459	63.525	67.669	- Third Party Funds

Ket: Data tidak termasuk BUS (mulai April 2010), data kinerja BUS disajikan pada tabel 2.13

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
CAR (%)	19,24	19,12	18,35	16,82	15,82	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	9.180	11.586	14.224	17.025	20.366	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	47.725	60.591	77.533	101.190	128.744	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	16,68	16,73	17,32	16,04	15,58	15,24	14,24	14,52	14,79	15,26	14,10	14,67	14,33	CAR (%) - Included Operasional Risk
• Modal	-	-	-	-	-	25.088	29.655	29.393	28.736	27.959	26.487	26.691	26.585	27.004	27.008	27.687	28.409	28.900	• Capital
• ATMR	-	-	-	-	-	150.390	177.242	169.754	179.171	179.499	173.759	187.393	183.044	182.528	176.941	196.407	193.626	201.667	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	1,16	0,81	0,99	1,00	1,39	1,66	1,92	1,89	1,87	2,00	1,95	1,84	1,92	2,06	1,84	2,02	1,89	1,49	• Classified Earning assets to Earning assets (%)
- APYD	984	1.075	1.393	1.661	2.520	3.466	4.080	4.262	4.346	4.609	4.682	4.515	4.732	4.973	4.868	5.138	4.977	3.778	- Classified Earning assets
- Total Aktiva Produktif	85.078	131.845	140.981	166.823	181.225	209.002	212.005	225.126	231.845	229.956	240.024	244.817	246.205	241.131	264.699	253.953	263.067	253.121	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	111,47	143,57	105,63	110,82	115,83	98,50	96,83	97,79	100,48	135,40	120,68	91,91	133,76	146,16	99,10	145,72	141,14	83,01	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	1.236	1.570	1.906	2.499	3.147	3.895	4.014	4.195	4.188	4.378	4.394	4.435	4.456	4.601	4.508	4.590	4.581	3.260	- Earning assets Write-off Reserve
- PPAPWD	1.109	1.094	1.804	2.255	2.717	3.955	4.145	4.290	4.169	3.234	3.641	4.826	3.332	3.148	4.549	3.150	3.246	3.927	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	3,38	3,38	3,08	3,70	3,65	3,82	4,13	3,62	3,83	3,67	3,61	3,58	3,54	3,37	3,47	3,45	3,44	3,36	• ROA (%)
- Laba	2.952	4.557	5.155	6.569	7.399	8.805	10.112	9.136	9.851	9.541	9.523	9.605	9.602	9.174	9.596	9.627	9.710	9.527	- Profit
- Rata-rata total aset	87.236	134.622	167.279	177.394	202.904	230.303	245.015	252.691	257.529	260.247	264.112	268.146	271.300	272.455	276.333	279.026	281.907	283.748	- Average Assets
• BOPO (%)	76,17	76,15	76,06	73,04	73,64	77,65	71,75	72,58	71,70	74,19	76,17	76,74	77,52	79,16	78,40	78,46	78,22	79,14	• Operations Expenses/Operations Income (%)
- Biaya Operasional	8.831	13.403	14.652	16.510	18.687	24.125	1.819	3.636	5.631	7.932	10.259	12.601	15.074	17.765	20.015	22.438	24.735	27.639	- Operations Expenses
- Pendapatan Operasional	11.594	17.599	19.264	22.606	25.375	31.070	2.535	5.010	7.853	10.691	13.468	16.419	19.444	22.443	25.529	28.598	31.621	34.924	- Operations Income
Likuiditas																			Liquidity
• Aktiva terhadap Pasiva-Likuid (%)	8,68	6,26	7,74	8,91	11,08	10,80	10,19	8,36	8,64	8,60	8,46	8,31	8,23	6,03	7,75	8,90	8,81	9,46	• Liquid assets to liquid liabilities ratio
• LDR (%)	46,96	43,33	53,53	67,28	79,31	78,26	73,12	69,30	68,96	69,71	68,36	68,20	69,58	75,22	67,57	69,84	70,02	74,74	• LDR (%)
- Kredit	44.931	55.955	71.881	96.385	120.754	143.707	143.395	145.945	149.427	152.882	156.810	161.654	164.753	167.632	170.352	173.415	176.645	175.702	- Credits
- Dana Pihak Ketiga	95.688	129.141	134.287	143.262	152.251	183.624	196.117	210.593	216.693	219.317	229.398	237.031	236.777	222.857	252.118	248.307	252.276	235.265	- Third Party Funds

Ket: Data tidak termasuk BUS (mulai April 2010), data kinerja BUS disajikan pada tabel 2.13

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
CAR (%)	28,78	30,78	28,22	24,95	27,04	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	11.476	12.664	15.920	19.266	22.002	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	39.878	41.151	56.416	77.216	81.375	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	23,34	21,82	23,28	23,09	23,20	21,70	22,00	21,79	21,13	20,51	19,95	20,06	20,34	CAR (%) - Included Operasional Risk
• Modal	-	-	-	-	-	23.468	24.465	25.398	25.931	25.587	25.684	26.837	27.012	27.020	27.182	27.379	28.376	28.382	• Capital
• ATMR	-	-	-	-	-	100.551	112.117	109.106	112.300	110.303	118.382	121.998	123.984	127.850	132.538	137.257	141.479	139.541	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	3,56	3,10	2,17	1,79	2,06	1,94	1,92	1,99	1,89	1,95	1,92	1,88	1,84	1,86	1,81	1,73	1,66	1,53	• Classified Earning assets to Earning assets (%)
- APYD	2.267	2.118	2.054	2.242	2.877	2.983	2.942	2.949	2.861	2.908	2.939	2.931	2.904	3.007	3.023	3.008	2.979	2.777	- Classified Earning assets
- Total Aktiva Produktif	63.588	68.277	94.740	125.190	139.962	153.417	152.854	148.059	151.331	149.128	152.689	155.849	157.908	161.894	166.591	173.386	179.581	181.235	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	114,72	113,96	126,44	105,92	125,76	96,44	86,62	100,34	90,84	93,87	103,79	97,59	108,65	98,92	94,31	98,76	97,81	77,65	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	1.819	1.470	1.527	2.009	2.183	2.614	2.532	2.463	2.473	2.466	2.521	2.601	2.832	2.830	2.863	2.893	2.943	2.486	- Earning assets Write-off Reserve
- PPAPWD	1.586	1.290	1.208	1.897	1.736	2.711	2.924	2.455	2.722	2.628	2.429	2.665	2.606	2.861	3.036	2.929	3.009	3.202	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	3,31	3,72	3,06	2,87	2,32	2,03	2,40	2,07	2,20	2,15	1,97	1,93	1,70	1,77	1,93	2,10	2,04	2,05	• ROA (%)
- Laba	1.888	2.185	2.405	2.901	3.067	2.725	3.610	3.015	3.232	3.161	2.911	2.881	2.556	2.678	2.957	3.248	3.193	3.253	- Profit
- Rata-rata total aset	56.968	58.670	78.492	101.022	131.969	134.111	150.234	145.488	146.822	146.846	147.975	149.368	150.394	151.524	152.940	154.618	156.628	158.496	- Average Assets
• BOPO (%)	74,92	79,05	79,78	83,57	84,50	84,10	93,48	96,58	87,19	85,79	86,02	85,79	88,45	88,18	88,24	86,47	87,34	85,99	• Operations Expenses/Operations Income (%)
- Biaya Operasional	4.528	6.213	7.601	12.268	13.328	12.305	1.748	9.422	4.003	4.834	6.066	7.264	9.044	10.671	12.309	13.769	15.597	15.703	- Operations Expenses
- Pendapatan Operasional	6.043	7.860	9.528	14.681	15.772	14.631	1.870	9.756	4.591	5.635	7.052	8.467	10.224	12.101	13.949	15.923	17.857	18.262	- Operations Income
Likuiditas																			Liquidity
• Aktiva terhadap Pasiva-Likuid (%)	0,60	0,51	0,49	0,64	0,80	0,92	0,96	0,97	0,96	0,85	0,90	0,96	0,95	1,04	0,91	1,00	0,95	0,96	• Liquid assets to liquid liabilities ratio
• LDR (%)	76,82	113,66	106,53	98,63	85,45	100,61	100,84	98,07	98,84	101,53	101,52	102,83	105,52	109,76	110,40	110,54	110,26	108,03	• LDR (%)
- Kredit	36.937	40.833	58.520	75.849	80.977	98.408	98.187	93.958	96.190	96.737	99.763	102.938	103.668	108.608	110.995	115.203	119.668	119.385	- Credits
- Dana Pihak Ketiga	48.079	35.927	54.934	76.902	94.761	97.812	97.368	95.811	97.315	95.280	98.269	100.106	98.247	98.955	100.536	104.217	108.531	110.515	- Third Party Funds

Ket: Data tidak termasuk BUS (mulai April 2010), data kinerja BUS disajikan pada tabel 2.13

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13

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

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
CAR (%)	21,94	24,48	24,01	29,06	32,11	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	19.448	23.057	26.655	41.031	41.443	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	88.645	94.192	111.000	141.205	129.071	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	-	27,08	23,76	24,31	24,76	25,43	24,85	25,29	24,31	25,77	25,41	26,42	26,38	26,00	CAR (%) - Included Operasional Risk
• Modal	-	-	-	-	-	45.279	45.886	45.743	48.757	49.491	49.003	49.898	49.203	53.867	54.953	55.871	56.583	57.340	• Capital
• ATMR	-	-	-	-	-	167.210	193.127	188.182	196.936	194.633	197.174	197.317	202.427	209.039	216.250	211.512	214.517	220.532	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	3,82	2,89	3,19	3,67	4,18	2,40	2,36	2,30	2,26	2,35	2,26	2,29	2,13	2,18	2,20	2,20	1,97	1,74	• Classified Earning assets to Earning assets (%)
- APYD	5.108	4.659	6.300	9.819	9.814	5.831	5.806	5.657	5.663	5.897	5.862	5.934	5.430	5.707	5.930	5.902	5.570	4.805	- Classified Earning assets
- Total Aktiva Produktif	133.870	161.035	197.690	267.897	234.787	243.313	246.159	245.506	250.090	250.470	259.172	258.826	255.167	261.885	269.245	268.523	282.509	275.417	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	113,73	106,43	174,18	173,95	108,87	94,43	92,40	92,10	91,12	116,06	94,95	95,90	90,67	89,29	85,17	85,83	88,33	86,92	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	3.952	4.276	6.061	8.567	9.646	5.602	5.597	5.597	5.615	5.616	5.838	5.911	5.545	5.669	5.857	5.615	5.503	3.920	- Earning assets Write-off Reserve
- PPAPWD	3.475	4.018	3.480	4.925	8.860	5.933	6.057	6.077	6.162	4.839	6.148	6.164	6.115	6.349	6.876	6.542	6.230	4.510	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	2,90	4,35	3,83	3,89	3,54	3,05	2,90	2,60	3,17	3,00	2,77	2,69	2,86	2,97	3,39	3,47	3,45	3,55	• ROA (%)
- Laba	3.849	6.468	6.380	7.767	7.816	6.660	6.536	5.889	7.251	6.903	6.438	6.323	6.762	7.085	8.183	8.447	8.492	8.813	- Profit
- Rata-rata total aset	132.524	148.597	166.598	199.670	220.809	218.155	225.560	226.865	228.939	230.162	232.570	234.887	236.304	238.202	241.596	243.713	246.292	248.142	- Average Assets
• BOPO (%)	82,80	81,18	79,98	83,38	78,78	88,61	93,79	89,58	86,61	87,28	87,16	87,44	88,21	85,77	84,47	82,82	84,43	83,24	• Operations Expenses/Operations Income (%)
- Biaya Operasional	17.136	23.370	23.289	29.292	24.805	32.939	4.256	6.611	9.380	12.767	14.415	16.789	20.043	21.865	24.626	26.902	30.281	31.785	- Operations Expenses
- Pendapatan Operasional	20.695	28.786	29.119	35.132	31.486	37.173	4.537	7.380	10.830	14.627	16.540	19.199	22.721	25.492	29.154	32.481	35.866	38.184	- Operations Income
Likuiditas																			Liquidity
• Aktiva terhadap Pasiva-Likuid (%)	2,01	0,68	0,68	0,93	0,91	0,94	0,94	0,82	0,78	0,77	0,82	0,83	0,80	0,97	0,82	0,73	0,70	0,81	• Liquid assets to liquid liabilities ratio
• LDR (%)	54,89	79,56	74,09	88,31	85,05	90,86	92,15	91,99	91,37	93,63	88,59	89,60	95,01	100,01	96,92	96,59	93,11	96,47	• LDR (%)
- Kredit	62.935	73.230	83.856	113.372	100.011	113.004	115.700	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	- Credits
- Dana Pihak Ketiga	114.658	92.040	113.182	128.377	117.594	124.376	125.551	127.249	129.612	126.831	137.207	134.288	131.771	130.140	136.290	137.303	145.804	141.473	- Third Party Funds

Ket: Data tidak termasuk BUS (mulai April 2010), data kinerja BUS disajikan pada tabel 2.13

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13

Tabel 1.29 Rasio Kinerja Lainnya
(Other Performance Ratio)
Persen (Percent)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Net Interest Margin																			Net Interest Margin
- Bank Persero	5,78	5,77	6,03	6,07	5,81	6,11	5,69	5,70	6,69	6,51	6,21	6,30	6,38	6,49	6,66	6,67	6,57	6,55	- State Owned Banks
- BUSN Devisa	5,24	5,67	5,43	5,32	5,64	5,35	5,44	5,29	5,27	5,32	5,38	5,38	5,41	5,43	5,42	5,41	5,41	5,42	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	5,35	6,80	7,98	7,25	7,97	9,10	8,49	8,66	8,74	8,87	8,88	8,86	5,30	5,30	5,30	5,30	9,19	9,21	- Non-Foreign Exchange Commercial Banks
- BPD	9,56	8,20	7,24	8,52	7,88	8,74	8,50	8,14	8,18	8,28	8,14	8,14	8,12	8,12	8,11	8,09	8,05	8,10	- Regional Development Banks
- Bank Campuran	3,81	4,59	4,03	3,75	3,77	3,83	4,16	4,06	4,01	4,03	4,04	4,02	4,06	4,03	4,02	3,99	3,94	3,91	- Joint Venture Banks
- Bank Asing	4,78	4,91	4,70	4,29	3,78	3,54	3,47	3,66	3,62	3,49	3,63	3,59	3,63	3,64	3,65	3,65	3,65	3,62	- Foreign Owned Banks
- Bank Umum	5,63	5,80	5,70	5,66	5,56	5,73	5,59	5,53	5,88	5,84	5,76	5,79	5,84	5,89	5,95	5,95	5,91	5,91	- Commercial Banks

Tabel 1.30 Jumlah Bank Umum Berdasarkan Tingkat Rasio (Total Commercial Banks Based on Ratios)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan ¹⁾	Feb	Mar	Apr	Mei	Jun	Jul ²⁾	Ags	Sep	Okt	Nov	Des	
Modal Inti																			Tier One Capital
< 100 m	44	39	30	22	11	-	-	-	-	-	-	-	-	-	-	-	-	-	< 100 billion
≥ 100 m	87	91	100	102	110	111	111	110	110	110	110	110	109	109	109	109	109	109	≥ 100 billion
CAR																			Capital Adequacy Ratio
< 12 %	12	13	14	11	12	7	5	5	10	9	13	7	9	12	10	12	10	15	< 12%
≥ 12 %	119	117	116	113	109	104	106	105	100	101	97	103	100	97	99	97	99	94	≥ 12%
NPL																			Non Performing Loan Ratio
< 5 %	100	100	108	105	107	96	95	96	95	98	98	98	99	100	100	100	99	102	< 5%
≥ 5 %	31	30	22	19	14	15	16	14	15	12	12	12	10	9	9	9	10	7	≥ 5%
ROA																			Return on Asset Ratio
< 1,5 %	41	47	46	41	42	34	41	47	36	35	36	33	35	34	31	29	31	32	< 1,5%
≥ 1,5 %	90	83	84	83	79	77	70	63	74	75	74	77	74	75	78	80	78	77	≥ 1,5%
LDR																			Loan to Deposit Ratio
< 50 %	25	29	20	9	11	5	6	5	8	8	6	8	6	6	8	6	7	5	< 50%
≥ 50 %	106	101	110	115	110	106	105	105	102	102	104	102	103	103	101	103	102	104	≥ 50%
Ket : Tidak termasuk BUS, jumlah BUS berdasarkan tingkat rasio disajikan pada tabel 2.14													Note : Excluding Sharia Banks, Sharia Banks amount based on ratios shown in the table 2.14						
1) Termasuk PT. Bank OCBC Indonesia yang telah merger dengan PT. Bank OCBC NISP, Tbk, tanggal 22 Desember 2010													1) Including PT. Bank OCBC Indonesia, which has been merged with PT. Bank OCBC NISP, Tbk, dated December 22, 2010						
2) Pencabutan izin usaha atas permintaan pemilik atau pemegang saham PT. Bank Barclays Indonesia													2) Self liquidation of PT. Bank Barclays Indonesia						

Tabel 1.31 Perkembangan Aset Bank Umum
(Growth of Commercial Bank Assets)
Miliar Rp (Billion Rp)

Kelompok Bank	2005	2006	2007	2008	2009	2010	2011												Group of Bank
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Bank Persero	565.585	621.212	741.988	847.563	979.078	1.115.519	1.081.825	1.059.435	1.094.387	1.086.629	1.111.932	1.130.496	1.129.718	1.140.422	1.173.705	1.201.141	1.210.925	1.328.168	State Owned Banks
BUSN Devisa	571.231	663.002	768.730	883.470	958.549	1.203.370	1.209.516	1.220.500	1.239.689	1.249.248	1.265.829	1.284.848	1.305.301	1.327.407	1.360.282	1.370.972	1.399.282	1.464.007	Foreign Exchange Commercial Banks
BUSN Non Devisa	26.283	29.657	39.012	42.467	55.762	78.485	77.092	76.986	80.424	82.726	82.798	87.125	88.934	91.940	95.439	98.036	100.210	107.085	Non-Foreign Exchange Commercial Banks
BPD	106.411	159.476	170.012	185.252	200.542	239.141	245.015	260.368	267.204	268.400	279.604	288.318	290.140	280.538	307.500	303.405	310.716	304.003	Regional Development Banks
Bank Campuran	59.639	64.421	90.480	118.131	135.675	149.990	151.721	147.676	151.036	148.387	154.046	157.859	158.107	160.894	165.775	171.188	178.194	181.088	Joint Venture Banks
Bank Asing	140.679	156.083	176.278	233.674	204.502	222.347	225.560	228.171	233.087	233.702	242.199	246.472	244.691	251.484	268.752	262.766	272.132	268.482	Foreign Owned Banks
Total	1.469.827	1.693.850	1.986.501	2.310.557	2.534.106	3.008.853	2.990.729	2.993.135	3.065.827	3.069.093	3.136.407	3.195.117	3.216.891	3.252.684	3.371.453	3.407.508	3.471.460	3.652.832	Total

Tabel 1.32 Jumlah Bank Umum Berdasarkan Total Aset
(Total Commercial Banks Based on Total Assets)

Kelompok Bank	Desember 2006				Desember 2007				Desember 2008				Desember 2009				Desember 2010				Desember 2011				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
Bank Persero	0	1	1	3	0	0	2	3	0	0	2	3	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BUSN Devisa	6	15	12	2	5	14	11	5	3	16	10	6	2	18	8	6	1	18	10	7	1	18	7	10	Foreign Exchange Commercial Banks
BUSN Non Devisa	28	8	0	0	26	9	1	0	24	8	1	0	21	9	1	0	21	8	2	0	12	15	3	0	Non-Foreign Exchange Commercial Banks
BPD	1	18	7	0	1	18	7	0	0	19	7	0	1	17	8	0	0	15	11	0	0	14	11	1	Regional Development Banks
Bank Campuran	2	14	1	0	0	15	2	0	1	8	6	0	1	8	7	0	1	7	7	0	0	6	8	0	Joint Venture Banks
Bank Asing	2	3	6	0	1	4	6	0	0	4	4	2	0	4	5	1	0	5	4	1	0	4	3	3	Foreign Owned Banks
Total	39	59	27	5	33	60	29	8	28	55	30	11	25	56	29	11	23	53	34	12	13	57	32	18	Total

Tabel 1.33 Peringkat Bank Berdasarkan Aset
(Bank Rating Based on Assets)
Miliar Rp (Billion Rp)

Peringkat	Desember 2006			Desember 2007			Desember 2008			Desember 2009			Desember 2010			Desember 2011			Rating
	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	
1	PT Bank Mandiri Tbk	255.988	15,11	PT Bank Mandiri Tbk	306.563	15,43	PT Bank Mandiri Tbk	340.181	14,72	PT Bank Mandiri (Persero) Tbk	375.239	15,00	PT Bank Mandiri (Persero) Tbk	410.619	13,65	PT Bank Mandiri (Persero) Tbk	493.050	13,50	1
2	PT Bank Central Asia Tbk	177.611	10,49	PT Bank Central Asia Tbk	218.615	11,01	PT BRI Tbk	250.134	10,83	PT BRI (Persero) Tbk.	318.447	12,73	PT BRI (Persero) Tbk	395.396	13,14	PT BRI (Persero) Tbk	456.382	12,49	2
3	PT BNI Tbk	168.863	9,97	PT BRI Tbk	204.009	10,27	PT Bank Central Asia Tbk	246.702	10,68	PT Bank Central Asia Tbk.	283.182	11,32	PT Bank Central Asia Tbk	323.345	10,75	PT Bank Central Asia Tbk	380.927	10,43	3
4	PT BRI	154.979	9,15	PT BNI Tbk	184.463	9,29	PT BNI Tbk	200.974	8,70	PT BNI (Persero),Tbk	226.911	9,07	PT BNI (Persero),Tbk	241.169	8,02	PT BNI (Persero),Tbk	289.458	7,92	4
5	PT Bank Danamon Indonesia Tbk	79.708	4,71	PT Bank Danamon Indonesia Tbk	86.684	4,36	PT Bank Danamon Indonesia Tbk	104.842	4,54	PT Bank Cimb Niaga, Tbk	106.889	4,27	PT Bank CIMB Niaga, Tbk	142.932	4,75	PT Bank CIMB Niaga, Tbk	164.247	4,50	5
6	PT BII Tbk	48.316	2,85	PT Bank Niaga Tbk	54.733	2,76	PT CIMB Niaga Tbk	69.305	3,00	PT Bank Danamon Indonesia Tbk	96.806	3,87	PT Bank Danamon Indonesia Tbk	113.861	3,78	PT Bank Danamon Indonesia Tbk	127.128	3,48	6
7	PT Bank Niaga Tbk	46.464	2,74	PT Pan Indonesia Bank Tbk	51.384	2,59	PT Pan Indonesia Bank Tbk	63.628	2,75	PT Pan Indonesia Bank, Tbk	76.270	3,05	PT Pan Indonesia Bank, Tbk	106.508	3,54	PT Pan Indonesia Bank, Tbk	118.991	3,26	7
8	PT Pan Indonesia Bank Tbk	39.229	2,32	PT BII Tbk	50.941	2,56	PT Bank Permata Tbk	54.220	2,35	PT BII Tbk	58.737	2,35	PT Bank Permata Tbk	74.040	2,46	PT Bank Permata Tbk	101.540	2,78	8
9	Citibank N.A	38.169	2,25	Citibank N.A	45.021	2,27	PT BII Tbk	54.068	2,34	PT BTN (Persero)	58.481	2,34	PT BII Tbk	72.030	2,39	PT BII Tbk	91.335	2,50	9
10	PT Bank Permata Tbk	37.869	2,24	PT Bank Permata Tbk	39.131	1,97	Citibank N.A	53.503	2,32	PT Bank Permata Tbk	56.213	2,25	PT BTN (Persero), Tbk	68.334	2,27	PT BTN (Persero), Tbk	89.277	2,44	10
	Total	1.047.196	61,82	Total	1.241.544	62,50	Total	1.437.557	62,22	Total	1.657.176	66,24	Total	1.948.234	64,75	Total	2.312.336	63,30	

Tabel 1.34 Aktiva Produktif Bank Umum
(Earning Assets of Commercial Banks)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
Aktiva Produktif	1.339.752	1.565.103	1.851.990	2.242.282	2.464.256	2.831.871	2.829.665	2.829.838	2.890.073	2.874.190	2.926.515	2.971.551	2.994.969	3.014.417	3.146.715	3.177.230	3.238.602	3.426.350	Earning Assets
a. Lancar	1.216.190	1.446.264	1.742.691	2.108.571	2.321.463	2.691.806	2.677.271	2.666.133	2.741.845	2.722.499	2.773.939	2.818.404	2.842.261	2.852.864	2.994.271	3.020.832	3.081.584	3.284.630	a. Current
b. DPK	64.863	67.604	65.257	80.607	86.232	87.271	96.815	107.234	90.473	92.470	90.001	93.197	92.346	99.149	91.168	95.120	97.591	89.062	b. Special Mention
c. Kurang Lancar	18.077	10.909	6.901	11.472	11.729	10.529	11.861	11.287	11.309	11.054	12.226	10.701	9.747	10.755	11.445	10.858	9.477	7.606	c. Sub-Standard
d. Diragukan	11.581	5.955	3.523	5.500	9.591	8.797	9.060	9.853	10.406	9.645	10.757	9.789	10.019	9.098	8.636	8.446	8.690	7.933	d. Doubtful
e. Macet	29.040	34.370	33.619	36.131	35.241	33.469	34.654	35.325	36.034	38.423	39.588	39.420	40.555	42.512	41.192	41.974	41.176	36.988	e. Lost
Non Performing Earning Asset (Nominal)	58.698	51.234	44.043	53.104	56.560	52.794	55.576	56.465	57.748	59.123	62.571	59.910	60.321	62.364	61.274	61.278	59.343	52.527	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	4,38	3,27	2,38	2,37	2,30	1,86	1,96	2,00	2,00	2,06	2,14	2,02	2,01	2,07	1,95	1,93	1,83	1,53	Non Performing Earning Asset Ratio (%)
Kredit	695.648	792.297	1.002.012	1.307.688	1.437.930	1.765.845	1.746.005	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.150.957	2.200.094	Credit
a. Lancar	583.543	680.805	900.094	1.190.245	1.307.983	1.636.854	1.604.477	1.620.643	1.676.714	1.701.778	1.748.041	1.807.517	1.830.436	1.879.723	1.934.965	1.957.610	2.001.942	2.067.704	a. Current
b. DPK	59.516	63.436	61.150	75.571	82.399	83.751	93.224	103.885	87.162	89.263	86.179	89.712	88.673	95.631	88.789	92.621	95.092	84.695	b. Special Mention
c. Kurang Lancar	15.337	9.183	5.874	8.177	9.772	9.180	10.760	10.182	10.275	10.082	11.279	9.657	9.301	10.236	10.917	10.590	9.146	7.407	c. Sub-Standard
d. Diragukan	11.062	5.869	3.489	5.406	8.132	7.665	7.924	8.742	9.358	8.684	8.975	8.810	9.051	8.092	7.685	7.480	7.690	6.887	d. Doubtful
e. Macet	26.191	33.005	31.405	28.290	29.644	28.396	29.620	30.437	31.336	33.732	34.991	34.992	36.138	37.932	36.904	37.856	37.004	33.401	e. Lost
Non Performing Loan (Nominal)	52.589	48.057	40.767	41.872	47.548	45.241	48.304	49.361	50.969	52.497	55.245	53.458	54.489	56.260	55.507	55.926	53.840	47.695	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	7,56	6,07	4,07	3,20	3,31	2,56	2,77	2,78	2,81	2,85	2,92	2,74	2,76	2,77	2,67	2,66	2,50	2,17	Non Performing Loan Ratio (%)

Tabel 1.35 Aktiva Produktif Bank Persero
(Earning Assets of State Owned Banks)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
Aktiva Produktif	532.254	581.590	683.347	823.508	958.452	1.049.282	1.036.013	1.018.578	1.049.921	1.044.599	1.065.504	1.084.545	1.090.320	1.091.423	1.139.944	1.166.460	1.172.843	1.320.279	Earning Assets
a. Lancar	457.324	514.140	626.735	766.622	894.206	986.077	965.516	942.743	981.517	976.435	995.548	1.014.940	1.020.878	1.017.144	1.071.817	1.095.365	1.100.182	1.253.934	a. Current
b. DPK	32.572	34.770	31.412	36.546	43.339	43.829	49.152	53.742	46.530	45.595	44.065	44.990	44.184	48.072	43.173	45.852	48.609	45.430	b. Special Mention
c. Kurang Lancar	11.630	5.102	2.723	3.034	3.516	3.678	4.964	4.293	3.897	3.367	4.799	4.393	3.761	3.653	3.835	3.581	3.115	1.978	c. Sub-Standard
d. Diragukan	9.356	2.899	1.237	2.285	3.790	2.977	2.869	3.645	4.333	4.057	5.010	3.809	4.115	3.401	2.998	2.971	3.061	2.444	d. Doubtful
e. Macet	21.372	24.678	21.240	15.021	13.601	12.721	13.512	14.155	13.643	15.144	16.082	16.412	17.383	19.152	18.121	18.690	17.876	16.493	e. Lost
Non Performing Earning Asset (Nominal)	42.358	32.679	25.201	20.340	20.907	19.376	21.345	22.093	21.873	22.569	25.891	24.614	25.259	26.207	24.954	25.243	24.051	20.915	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	7,96	5,62	3,69	2,47	2,18	1,85	2,06	2,17	2,08	2,16	2,43	2,27	2,32	2,40	2,19	2,16	2,05	1,58	Non Performing Earning Asset Ratio (%)
Kredit	256.413	287.910	356.151	470.665	544.870	642.718	629.622	637.831	656.897	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	Credit
a. Lancar	189.292	224.579	303.693	418.002	483.886	582.549	561.979	564.738	591.215	599.667	615.717	644.217	650.625	662.492	681.962	680.491	693.843	714.755	a. Current
b. DPK	29.308	32.528	29.310	35.069	42.156	42.187	47.499	52.187	45.039	44.316	42.031	43.125	42.359	46.131	42.287	45.115	47.828	42.295	b. Special Mention
c. Kurang Lancar	9.962	4.374	2.701	2.973	3.410	3.331	4.817	4.142	3.788	3.339	4.768	4.249	3.728	3.596	3.760	3.516	3.048	1.955	c. Sub-Standard
d. Diragukan	8.887	2.839	1.237	2.275	3.756	2.976	2.866	3.641	4.259	3.960	4.218	3.803	4.112	3.399	2.996	2.953	3.033	2.428	d. Doubtful
e. Macet	18.965	23.589	19.210	12.346	11.663	11.675	12.462	13.123	12.597	14.078	15.018	15.375	16.337	17.842	17.034	17.614	16.791	15.400	e. Lost
Non Performing Loan (Nominal)	37.813	30.803	23.148	17.594	18.828	17.982	20.145	20.907	20.643	21.378	24.004	23.427	24.177	24.837	23.790	24.083	22.872	19.783	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	14,75	10,70	6,50	3,74	3,46	2,80	3,20	3,28	3,14	3,21	3,52	3,30	3,37	3,39	3,18	3,21	2,99	2,55	Non Performing Loan Ratio (%)

Tabel 1.36 Aktiva Produktik BUSN Devisa
(Earning Assets of Foreign Exchange Commercial Banks)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aktiva Produktif	500.822	596.214	700.622	821.136	899.511	1.107.162	1.114.192	1.124.217	1.135.701	1.128.159	1.136.020	1.150.292	1.167.051	1.176.304	1.221.981	1.228.033	1.252.708	1.302.517	Earning Assets
a. Lancar	474.357	565.801	670.749	774.507	851.445	1.056.635	1.060.517	1.065.179	1.083.105	1.073.616	1.082.101	1.094.834	1.111.116	1.117.312	1.166.227	1.171.845	1.196.784	1.251.524	a. Current
b. DPK	17.070	18.274	19.016	27.134	27.546	29.682	32.356	37.267	29.599	31.050	30.634	33.444	33.656	36.634	33.399	34.035	33.845	30.600	b. Special Mention
c. Kurang Lancar	3.737	3.341	2.068	2.570	4.004	3.596	3.508	3.875	4.289	4.454	4.204	3.340	3.505	3.881	4.518	4.396	3.945	3.673	c. Sub-Standard
d. Diragukan	1.406	2.203	1.432	2.269	3.256	3.497	3.923	4.042	3.868	3.484	3.473	3.633	3.667	3.467	3.285	3.168	3.359	3.327	d. Doubtful
e. Macet	4.253	6.595	7.356	14.656	13.261	13.751	13.888	13.854	14.840	15.556	15.604	15.002	15.066	14.969	14.552	14.589	14.774	13.394	e. Lost
Non Performing Earning Asset (Nominal)	9.396	12.139	10.856	19.495	20.520	20.845	21.319	21.771	22.997	23.494	23.281	21.974	22.238	22.317	22.355	22.152	22.078	20.394	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	1,88	2,04	1,55	2,37	2,28	1,88	1,91	1,94	2,02	2,08	2,05	1,91	1,91	1,90	1,83	1,80	1,76	1,57	Non Performing Earning Asset Ratio (%)
Kredit	277.591	315.256	407.742	524.295	555.617	718.639	708.824	728.002	741.401	756.128	774.377	798.019	804.203	830.444	854.915	870.482	887.709	922.541	Credit
a. Lancar	251.811	285.540	378.247	484.022	512.733	672.422	659.506	673.201	692.462	705.298	724.044	745.946	751.900	775.026	802.512	817.619	835.118	873.971	a. Current
b. DPK	16.846	18.087	18.860	25.975	26.910	29.314	31.905	36.829	29.374	30.742	30.394	33.278	33.258	36.180	33.077	33.604	33.563	30.429	b. Special Mention
c. Kurang Lancar	3.617	3.069	1.981	2.514	3.208	3.513	3.448	3.811	4.225	4.399	4.149	3.286	3.450	3.825	4.443	4.320	3.798	3.620	c. Sub-Standard
d. Diragukan	1.383	2.198	1.416	2.223	2.972	3.346	3.768	3.885	3.842	3.468	3.453	3.606	3.651	3.459	3.280	3.165	3.332	3.245	d. Doubtful
e. Macet	3.934	6.363	7.237	9.560	9.795	10.045	10.197	10.275	11.497	12.221	12.336	11.863	11.945	11.953	11.604	11.775	11.899	11.275	e. Lost
Non Performing Loan (Nominal)	8.934	11.629	10.635	14.298	15.974	16.904	17.413	17.971	19.564	20.089	19.938	18.755	19.046	19.237	19.327	19.260	19.028	18.141	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	3,22	3,69	2,61	2,73	2,88	2,35	2,46	2,47	2,64	2,66	2,57	2,35	2,37	2,32	2,26	2,21	2,14	1,97	Non Performing Loan Ratio (%)

Tabel 1.37 Aktiva Produktif BUSN Non Devisa
(Earning Assets of Non-Foreign Exchange Commercial Banks)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aktiva Produktif	18.404	26.141	34.610	37.729	50.318	69.067	67.774	67.697	70.504	71.246	72.430	76.571	77.594	81.065	83.494	86.128	87.156	92.694	Earning Assets
a. Lancar	17.069	24.650	33.177	36.296	48.063	66.013	64.557	64.181	67.479	68.092	69.236	73.406	74.416	77.813	80.025	82.821	83.568	89.309	a. Current
b. DPK	688	867	935	964	1.463	1.766	1.877	2.184	1.840	1.940	1.939	1.874	1.877	1.984	2.180	2.014	2.255	2.142	b. Special Mention
c. Kurang Lancar	154	122	75	145	217	301	299	292	245	259	287	313	292	251	276	273	335	301	c. Sub-Standard
d. Diragukan	83	94	65	116	128	227	236	246	226	221	221	240	233	243	221	222	209	201	d. Doubtful
e. Macet	411	409	357	208	448	760	804	794	714	734	748	738	776	773	792	798	788	742	e. Lost
Non Performing Earning Asset (Nominal)	647	625	497	468	792	1.288	1.339	1.332	1.185	1.215	1.256	1.291	1.301	1.268	1.290	1.293	1.333	1.244	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	3,52	2,39	1,44	1,24	1,57	1,86	1,98	1,97	1,68	1,70	1,73	1,69	1,68	1,56	1,54	1,50	1,53	1,34	Non Performing Earning Asset Ratio (%)
Kredit	16.842	19.114	23.863	27.122	35.700	48.757	49.619	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	Credit
a. Lancar	15.323	17.653	22.468	25.690	33.451	45.765	46.419	46.945	48.855	49.901	51.418	53.221	54.736	57.368	58.659	60.709	62.320	64.759	a. Current
b. DPK	787	867	935	964	1.462	1.731	1.872	2.177	1.834	1.936	1.934	1.870	1.872	1.980	2.176	2.009	2.255	2.141	b. Special Mention
c. Kurang Lancar	167	122	75	145	212	300	297	288	245	259	287	313	292	251	276	273	335	301	c. Sub-Standard
d. Diragukan	95	93	65	116	128	201	236	245	226	221	221	240	233	243	221	222	209	201	d. Doubtful
e. Macet	469	379	320	207	448	760	794	794	713	734	747	737	775	773	791	797	788	741	e. Lost
Non Performing Loan (Nominal)	732	594	460	468	787	1.261	1.327	1.328	1.184	1.214	1.255	1.290	1.300	1.267	1.289	1.292	1.332	1.243	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	4,34	3,11	1,93	1,73	2,20	2,59	2,67	2,63	2,28	2,29	2,30	2,29	2,25	2,09	2,07	2,02	2,02	1,82	Non Performing Loan Ratio (%)

Tabel 1.38 Aktiva Produktif BPD
(Earning Assets of Regional Development Banks)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aktiva Produktif	85.078	131.845	140.981	166.823	181.225	209.002	212.005	225.126	231.845	229.956	240.024	244.817	246.205	241.131	264.699	253.953	263.067	253.121	Earning Assets
a. Lancar	83.286	129.815	138.560	163.857	176.715	203.275	204.635	217.103	224.241	221.696	231.965	237.410	238.139	232.533	256.462	245.012	254.507	246.405	a. Current
b. DPK	943	1.121	1.195	1.581	2.313	2.715	3.952	4.644	3.996	4.503	4.033	3.513	4.066	4.464	4.094	4.590	4.287	3.443	b. Special Mention
c. Kurang Lancar	140	160	178	168	350	266	497	378	360	377	500	305	386	350	429	551	391	305	c. Sub-Standard
d. Diragukan	122	141	174	143	319	365	314	358	326	341	408	417	368	409	337	341	359	285	d. Doubtful
e. Macet	587	609	874	1.075	1.528	2.381	2.608	2.643	2.923	3.039	3.117	3.171	3.247	3.376	3.378	3.460	3.441	2.552	e. Lost
Non Performing Earning Asset (Nominal)	849	909	1.227	1.385	2.197	3.012	3.418	3.379	3.609	3.757	4.026	3.893	4.000	4.135	4.143	4.351	4.190	3.141	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	1,00	0,69	0,87	0,83	1,21	1,44	1,61	1,50	1,56	1,63	1,68	1,59	1,62	1,71	1,57	1,71	1,59	1,24	Non Performing Earning Asset Ratio (%)
Kredit	44.931	55.955	71.881	96.385	120.754	143.707	143.395	145.945	149.427	152.882	156.810	161.654	164.753	167.632	170.352	173.415	176.561	175.702	Credit
a. Lancar	43.147	53.942	69.477	93.449	116.386	138.072	136.107	137.989	141.907	144.703	148.858	154.325	156.786	159.176	162.211	164.566	168.223	169.212	a. Current
b. DPK	949	1.121	1.194	1.579	2.308	2.669	3.928	4.626	3.982	4.486	4.014	3.496	4.033	4.432	4.059	4.559	4.213	3.416	b. Special Mention
c. Kurang Lancar	139	155	172	160	332	261	490	374	356	373	496	303	383	349	427	547	385	298	c. Sub-Standard
d. Diragukan	122	140	174	142	236	362	297	349	318	340	383	417	362	358	335	339	357	282	d. Doubtful
e. Macet	573	598	864	1.056	1.492	2.343	2.573	2.607	2.865	2.980	3.060	3.112	3.188	3.317	3.321	3.403	3.384	2.494	e. Lost
Non Performing Loan (Nominal)	834	892	1.209	1.358	2.060	2.966	3.360	3.330	3.539	3.693	3.938	3.832	3.933	4.024	4.082	4.290	4.125	3.073	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	1,86	1,59	1,68	1,41	1,71	2,06	2,34	2,28	2,37	2,42	2,51	2,37	2,39	2,40	2,40	2,47	2,34	1,75	Non Performing Loan Ratio (%)

Tabel 1.39 Aktiva Produktif Bank Campuran
(Earning Assets of Joint Venture Banks)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aktiva Produktif	63.588	68.277	94.740	125.190	139.962	154.045	153.521	148.714	152.012	149.761	153.364	156.500	158.631	162.609	167.352	174.133	180.319	182.323	Earning Assets
a. Lancar	58.153	62.684	89.164	119.252	133.713	148.116	147.451	142.428	146.194	143.763	147.090	150.197	152.320	156.030	160.930	167.738	174.036	176.496	a. Current
b. DPK	3.751	3.788	4.150	4.323	3.697	3.207	3.402	3.771	3.175	3.371	3.730	3.841	3.909	4.109	3.931	3.907	3.809	3.609	b. Special Mention
c. Kurang Lancar	561	1.158	700	790	958	892	871	782	899	872	828	715	704	762	597	612	620	434	c. Sub-Standard
d. Diragukan	296	214	234	233	483	365	358	383	421	424	416	457	421	364	536	516	474	427	d. Doubtful
e. Macet	827	432	491	592	1.111	1.464	1.438	1.350	1.323	1.332	1.300	1.289	1.278	1.344	1.358	1.359	1.381	1.358	e. Lost
Non Performing Earning Asset (Nominal)	1.684	1.804	1.425	1.615	2.552	2.721	2.668	2.515	2.643	2.628	2.544	2.461	2.402	2.470	2.491	2.488	2.474	2.218	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	2,65	2,64	1,50	1,29	1,82	1,77	1,74	1,69	1,74	1,75	1,66	1,57	1,51	1,52	1,49	1,43	1,37	1,22	Non Performing Earning Asset Ratio (%)
Kredit	36.937	40.833	58.520	75.849	80.977	99.020	98.845	94.606	96.821	97.360	100.362	103.579	104.378	109.307	111.733	115.938	120.398	120.389	Credit
a. Lancar	32.099	36.100	54.044	70.679	75.273	93.866	93.525	89.055	91.770	92.122	94.860	98.030	98.828	103.388	105.965	110.227	114.765	115.148	a. Current
b. DPK	3.392	3.259	3.550	3.630	3.209	2.570	2.792	3.135	2.505	2.719	2.997	3.123	3.188	3.491	3.312	3.235	3.180	3.204	b. Special Mention
c. Kurang Lancar	371	835	218	726	949	814	789	713	830	804	822	711	702	759	594	609	599	414	c. Sub-Standard
d. Diragukan	277	209	228	228	453	365	342	383	421	424	416	456	421	364	536	516	473	427	d. Doubtful
e. Macet	797	430	481	587	1.094	1.404	1.397	1.320	1.295	1.290	1.267	1.258	1.240	1.305	1.325	1.351	1.380	1.195	e. Lost
Non Performing Loan (Nominal)	1.446	1.474	926	1.540	2.496	2.583	2.528	2.416	2.547	2.518	2.505	2.426	2.362	2.428	2.456	2.476	2.453	2.036	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	3,91	3,61	1,58	2,03	3,08	2,61	2,56	2,55	2,63	2,59	2,50	2,34	2,26	2,22	2,20	2,14	2,04	1,69	Non Performing Loan Ratio (%)

Tabel 1.40 Aktiva Produktif Bank Asing (Earning Assets of Foreign Owned Banks) Miliar Rp (Billion Rp)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aktiva Produktif	133.870	161.035	197.690	267.897	234.787	243.313	246.159	245.506	250.090	250.470	259.172	258.826	255.167	261.885	269.245	268.523	282.509	275.417	Earning Assets
a. Lancar	120.465	149.174	184.305	248.037	217.322	231.689	234.594	234.499	239.309	238.898	247.999	247.616	245.392	252.032	258.810	258.051	272.507	266.963	a. Current
b. DPK	9.732	8.784	8.549	10.059	7.873	6.071	6.076	5.627	5.332	6.012	5.600	5.535	4.655	3.886	4.392	4.721	4.785	3.839	b. Special Mention
c. Kurang Lancar	1.842	1.026	1.157	4.766	2.685	1.797	1.722	1.666	1.619	1.724	1.608	1.635	1.100	1.857	1.791	1.444	1.071	916	c. Sub-Standard
d. Diragukan	305	405	380	455	1.615	1.365	1.364	1.184	1.238	1.217	1.229	1.233	1.215	1.214	1.261	1.228	1.230	1.250	d. Doubtful
e. Macet	1.525	1.647	3.300	4.580	5.292	2.391	2.404	2.530	2.591	2.619	2.736	2.808	2.805	2.897	2.991	3.079	2.916	2.449	e. Lost
Non Performing Earning Asset (Nominal)	3.672	3.077	4.837	9.801	9.592	5.553	5.489	5.379	5.449	5.560	5.573	5.676	5.120	5.968	6.043	5.751	5.216	4.616	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	2,74	1,91	2,45	3,66	4,09	2,28	2,23	2,19	2,18	2,22	2,15	2,19	2,01	2,28	2,24	2,14	1,85	1,68	Non Performing Earning Asset Ratio (%)
Kredit	62.935	73.230	83.856	113.372	100.011	113.004	115.700	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	Credit
a. Lancar	51.871	62.991	72.166	98.403	86.254	104.180	106.940	108.715	110.505	110.087	113.145	111.778	117.560	122.273	123.656	123.998	127.672	129.857	a. Current
b. DPK	8.234	7.575	7.301	8.355	6.354	5.279	5.228	4.931	4.429	5.064	4.808	4.820	3.963	3.417	3.879	4.100	4.054	3.210	b. Special Mention
c. Kurang Lancar	1.080	628	727	1.659	1.662	961	919	852	831	908	756	795	747	1.455	1.417	1.324	981	818	c. Sub-Standard
d. Diragukan	297	389	369	422	588	415	415	238	292	271	285	288	271	269	317	285	286	304	d. Doubtful
e. Macet	1.453	1.647	3.292	4.533	5.153	2.169	2.198	2.318	2.370	2.427	2.563	2.645	2.653	2.742	2.829	2.916	2.762	2.296	e. Lost
Non Performing Loan (Nominal)	2.830	2.664	4.389	6.614	7.403	3.545	3.532	3.409	3.493	3.606	3.604	3.728	3.671	4.467	4.563	4.525	4.029	3.418	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	4,50	3,64	5,23	5,83	7,40	3,14	3,05	2,91	2,95	3,04	2,96	3,10	2,93	3,43	3,45	3,41	2,97	2,50	Non Performing Loan Ratio (%)

Tabel 1.41 Pengelompokan Bank Berdasarkan Rasio NPL
(Bank Category Based on NPL Ratio)

Kelompok Bank	Jumlah Bank <i>(Total Banks)</i>												Group of Bank
	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Desember 2011		
	NPL <= 5%	NPL > 5%	NPL <= 5%	NPL > 5%	NPL <= 5%	NPL > 5%	NPL <= 5%	NPL > 5%	NPL <= 5%	NPL > 5%	NPL <= 5%	NPL > 5%	
Bank Persero	3	2	3	2	3	2	4	0	4	0	4	0	State Owned Banks
BUSN Devisa	25	10	30	5	30	5	30	4	33	3	34	2	Foreign Exchange Commercial Banks
BUSN Non Devisa	27	9	29	7	30	3	28	3	26	5	28	2	Non-Foreign Exchange Commercial Banks
BPD	25	1	25	1	24	2	25	1	23	3	25	1	Regional Development Banks
Bank Campuran	10	7	15	2	13	2	14	2	13	2	14	0	Joint Venture Banks
Bank Asing	10	1	6	5	5	5	6	4	8	2	8	2	Foreign Owned Banks
Total	100	30	108	22	105	19	107	14	107	15	113	7	Total

Tabel 1.42 Non Performing Loan Bank Umum Berdasarkan Sektor Ekonomi (Non Performing Loan of Commercial Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
1. Pertanian, perburuan dan sarana pertanian	3.188	3.165	2.121	1.857	2.494	1.659	1.764	1.812	1.876	1.709	1.741	1.717	1.835	1.972	2.001	2.135	2.031	1.813	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.192	1.101	737	911	774	269	307	259	382	365	1.110	1.081	953	343	728	720	515	302	2. Mining
3. Perindustrian	26.734	19.383	14.593	14.674	12.411	10.238	10.892	10.548	11.615	11.912	12.242	11.276	11.538	12.886	12.761	13.087	12.667	11.746	3. Manufacturing
4. Listrik, gas dan air	390	266	96	22	18	193	190	198	143	192	181	175	177	178	178	177	210	247	4. Electricity, gas and water
5. Konstruksi	2.860	1.698	1.642	1.856	2.316	2.237	2.569	2.566	2.514	2.528	2.899	2.956	2.991	3.051	3.130	3.325	3.151	2.865	5. Construction
6. Perdagangan, restoran dan hotel	7.433	10.200	8.940	8.040	12.254	12.665	13.190	13.488	14.035	14.292	15.175	14.554	14.889	16.108	15.447	15.470	14.859	13.129	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.971	2.131	841	1.565	1.762	2.816	3.070	3.989	3.784	3.866	3.736	3.636	3.614	3.342	3.091	3.008	2.914	2.355	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	3.378	3.057	2.798	3.226	3.373	3.100	3.260	2.968	2.845	2.900	3.042	2.806	2.783	2.744	2.622	2.532	2.464	2.121	8. Business Services
9. Jasa sosial/masyarakat	739	393	263	291	756	1.761	1.795	1.828	1.834	1.909	1.770	1.729	1.785	1.716	1.661	1.552	1.537	1.276	9. Social Services
10. Lain-lain	4.704	6.663	8.735	9.430	11.388	10.303	11.267	11.706	11.942	12.822	13.348	13.529	13.924	13.918	13.887	13.922	13.491	11.840	10. Others
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 1.43 Non Performing Loan Bank Persero Berdasarkan Sektor Ekonomi (Non Performing Loan of State Owned Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
1. Pertanian, perburuan dan sarana pertanian	2.177	2.004	1.133	855	1.200	712	732	781	849	657	671	655	799	919	965	1.126	1.016	887	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	669	923	346	367	89	104	108	108	124	128	895	841	773	90	89	95	100	83	2. Mining
3. Perindustrian	21.458	14.042	10.301	7.950	5.659	3.794	4.086	3.931	4.042	4.201	4.790	4.579	4.932	5.053	4.875	5.208	5.254	4.740	3. Manufacturing
4. Listrik, gas dan air	170	261	78	15	12	60	60	59	8	1	1	1	1	1	2	3	38	39	4. Electricity, gas and water
5. Konstruksi	2.463	1.221	1.027	919	1.152	752	959	1.067	954	1.020	1.227	1.357	1.183	1.232	1.237	1.262	1.271	1.133	5. Construction
6. Perdagangan, restoran dan hotel	5.354	7.101	5.576	3.900	6.189	6.079	6.669	6.763	6.763	6.832	7.707	7.267	7.510	8.564	8.222	8.168	7.545	6.485	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.205	961	373	473	522	615	972	1.458	1.186	1.211	1.117	1.080	1.056	1.156	862	921	859	760	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.814	1.577	1.216	476	656	881	912	679	583	627	643	640	666	699	611	625	564	459	8. Business Services
9. Jasa sosial/masyarakat	588	230	41	66	262	699	717	721	677	738	587	582	615	653	630	492	495	442	9. Social Services
10. Lain-lain	1.914	2.484	3.055	2.574	3.088	4.285	4.929	5.341	5.457	5.962	6.366	6.426	6.642	6.469	6.298	6.184	5.730	4.756	10. Others
Ket: ¹⁾ revisi																			
Note: ¹⁾ revised																			

Tabel 1.44 Non Performing Loan BUSN Devisa Berdasarkan Sektor Ekonomi
(Non Performing Loan of Foreign Exchange Commercial Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pertanian, perburuan dan sarana pertanian	727	952	730	756	1.031	680	755	750	731	754	763	743	703	713	681	664	666	632	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	128	106	131	249	343	91	100	122	156	157	150	182	122	195	581	554	352	166	2. Mining
3. Perindustrian	2.720	3.384	2.654	3.392	3.249	3.180	3.670	3.651	4.481	4.562	4.504	3.857	3.907	4.400	4.448	4.492	4.584	4.628	3. Manufacturing
4. Listrik, gas dan air	220	1	17	5	2	118	115	124	122	174	160	153	156	158	160	154	156	202	4. Electricity, gas and water
5. Konstruksi	212	311	404	626	611	758	759	753	766	742	720	716	923	896	1.011	987	997	1.011	5. Construction
6. Perdagangan, restoran dan hotel	1.434	2.499	2.653	3.405	4.737	4.984	4.825	4.901	5.513	5.666	5.536	5.365	5.389	5.552	5.146	5.214	5.213	5.064	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	728	808	431	1.047	559	1.365	1.242	1.681	1.753	1.834	1.801	1.733	1.743	1.374	1.381	1.310	1.264	1.154	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.267	1.321	1.379	2.328	2.236	1.847	1.922	1.895	1.898	1.945	2.000	1.656	1.634	1.579	1.499	1.430	1.411	1.202	8. Business Services
9. Jasa sosial/masyarakat	106	122	177	188	430	677	694	730	772	789	779	785	824	694	685	699	662	635	9. Social Services
10. Lain-lain	1.392	2.125	2.058	2.301	2.777	3.203	3.329	3.365	3.373	3.466	3.526	3.567	3.646	3.676	3.734	3.755	3.723	3.446	10. Others

Tabel 1.45 Non Performing Loan BUSN Non Devisa Berdasarkan Sektor Ekonomi
(Non Performing Loan of Non-Foreign Exchange Commercial Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pertanian, perburuan dan sarana pertanian	57	8	5	1	6	28	29	29	22	23	21	19	19	19	19	19	17	16	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	2	3	3	0	1	12	6	3	10	1	8	7	7	8	8	16	16	8	2. Mining
3. Perindustrian	78	65	67	37	91	187	186	174	161	139	133	137	139	132	122	150	172	117	3. Manufacturing
4. Listrik, gas dan air	-	-	-	0	-	-	0	-	-	0	2	2	1	1	1	1	0	0	4. Electricity, gas and water
5. Konstruksi	34	41	7	20	36	109	115	113	89	22	47	93	94	94	102	100	98	96	5. Construction
6. Perdagangan, restoran dan hotel	183	149	151	134	169	316	341	343	296	296	407	328	333	312	313	314	313	309	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	19	16	12	12	45	98	103	104	97	75	85	93	95	92	95	52	49	45	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	103	67	72	93	196	202	207	206	180	132	193	238	242	236	257	256	256	270	8. Business Services
9. Jasa sosial/masyarakat	25	25	14	19	29	48	53	58	51	43	44	55	55	56	56	58	62	58	9. Social Services
10. Lain-lain	231	219	129	151	213	263	286	298	277	483	313	318	317	317	316	328	349	324	10. Others

Tabel 1.46 Non Performing Loan BPD Berdasarkan Sektor Ekonomi (Non Performing Loan of Development Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pertanian, perburuan dan sarana pertanian	97	108	145	188	217	221	229	234	257	259	268	284	297	304	319	310	314	262	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	3	6	4	3	3	60	91	25	90	76	54	48	50	50	50	55	48	45	2. Mining
3. Perindustrian	19	26	34	87	84	362	366	383	397	443	429	406	415	409	400	397	397	220	3. Manufacturing
4. Listrik, gas dan air	-	1	-	2	4	15	15	16	12	17	18	19	19	18	16	19	16	5	4. Electricity, gas and water
5. Konstruksi	130	105	191	266	494	604	721	620	693	733	893	779	782	818	765	945	770	607	5. Construction
6. Perdagangan, restoran dan hotel	278	285	407	423	667	856	938	1.078	1.071	1.115	1.150	1.221	1.322	1.338	1.407	1.419	1.408	960	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	19	36	21	22	79	67	79	78	83	85	71	68	67	63	93	61	61	44	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	98	65	100	86	176	71	134	134	123	138	150	169	138	132	165	169	188	158	8. Business Services
9. Jasa sosial/masyarakat	20	16	19	14	18	221	215	199	225	224	241	187	171	197	171	187	202	135	9. Social Services
10. Lain-lain	172	245	287	268	319	490	572	562	587	603	665	652	672	695	697	727	721	637	10. Others

Tabel 1.47 Non Performing Loan Bank Campuran Berdasarkan Sektor Ekonomi (Non Performing Loan of Joint Venture Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pertanian, perburuan dan sarana pertanian	94	28	67	53	38	18	18	18	17	17	17	17	17	17	17	17	17	16	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	-	-	-	-	86	-	-	-	-	-	-	-	0	0	-	-	-	-	2. Mining
3. Perindustrian	1.067	838	593	953	1.232	1.161	1.119	1.031	1.213	1.192	1.171	1.067	1.019	1.074	1.071	1.069	1.011	921	3. Manufacturing
4. Listrik, gas dan air	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Electricity, gas and water
5. Konstruksi	1	1	3	13	13	14	14	13	12	12	12	11	9	11	14	30	15	18	5. Construction
6. Perdagangan, restoran dan hotel	154	137	94	124	318	320	312	308	290	281	274	246	237	235	254	284	306	282	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	0	309	-	6	414	519	520	518	518	517	518	520	512	512	514	515	528	210	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	52	19	7	197	64	74	60	43	39	40	38	85	84	79	71	33	33	31	8. Business Services
9. Jasa sosial/masyarakat	-	-	8	-	16	14	12	12	2	9	12	12	12	8	10	7	7	5	9. Social Services
10. Lain-lain	78	141	153	194	314	463	473	473	455	452	463	468	471	492	505	522	536	552	10. Others

Tabel 1.48 Non Performing Loan Bank Asing Berdasarkan Sektor Ekonomi
(Non Performing Loan of Foreign Owned Banks Based on Economic Sector)
Miliar Rp (*Billion Rp*)

Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												<i>Economic Sector</i>
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pertanian, perburuan dan sarana pertanian	38	65	41	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.927	64	252	291	252	1	1	1	1	3	2	3	1	-	-	-	-	-	2. Mining
3. Perindustrian	1.392	1.028	943	2.255	2.097	1.554	1.465	1.379	1.320	1.375	1.215	1.230	1.126	1.818	1.845	1.771	1.249	1.120	3. Manufacturing
4. Listrik, gas dan air	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Electricity, gas and water
5. Konstruksi	20	19	11	12	10	0	0	0	0	0	0	1	1	0	0	0	0	0	5. Construction
6. Perdagangan, restoran dan hotel	30	29	59	55	173	110	106	95	101	102	101	126	99	108	105	72	73	29	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	-	1	3	5	144	153	153	150	147	144	144	142	141	144	148	148	153	142	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	44	8	24	46	46	25	24	10	22	18	18	18	19	18	19	18	13	0	8. Business Services
9. Jasa sosial/masyarakat	-	-	3	4	1	103	105	106	107	107	108	109	109	108	109	109	109	1	9. Social Services
10. Lain-lain	916	1.450	3.053	3.942	4.678	1.599	1.678	1.667	1.793	1.856	2.015	2.099	2.175	2.269	2.337	2.406	2.432	2.125	10. Others

Tabel 1.49 Non Performing Loan Bank Umum Berdasarkan Sektor Ekonomi Per Lokasi Bank Penyalur - Desember 2011
(Non Performing Loan of Commercial Banks Based on Economic Sector by Banks Location - December 2011)
Miliar Rp (*Billion Rp*)

Lokasi	Pertanian, perburuan dan sarana pertanian (<i>Agriculture, hunting and agricultural facilities</i>)	Pertambangan (<i>Mining</i>)	Perindustrian (<i>Manufacturing</i>)	Listrik, gas dan air (<i>Electricity, gas and Water</i>)	Konstruksi (<i>Construction</i>)	Perdagangan, restoran dan hotel (<i>Trade, restaurants and hotels</i>)	Pengangkutan, pergudangan dan komunikasi (<i>Transportation, cargo storage and communications</i>)	Jasa Dunia usaha (<i>Business Services</i>)	Jasa sosial/ masyarakat (<i>Social Services</i>)	Lain-lain (<i>Others</i>)	<i>Location</i>
Jawa Barat	55	32	596	1	301	1.356	49	182	264	1.298	Jawa Barat
Banten	34	1	17	0	60	279	2	23	31	534	Banten
DKI Jakarta	652	140	7.028	191	1.231	4.462	1.768	1.192	511	5.164	DKI Jakarta
D.I Yogyakarta	7	0	35	0	12	102	7	19	13	118	D.I Yogyakarta
Jawa Tengah	51	5	634	5	73	1.009	22	66	53	632	Jawa Tengah
Jawa Timur	237	13	1.982	2	164	1.682	249	98	66	997	Jawa Timur
Bengkulu	5	5	3	11	2	66	1	4	3	29	Bengkulu
Jambi	61	0	12	-	5	83	0	8	6	85	Jambi
Aceh	19	3	58	-	67	335	7	24	16	239	Aceh
Sumatera Utara	127	2	673	3	186	704	35	91	42	563	Sumatera Utara
Sumatera Barat	106	0	8	0	20	190	11	11	6	113	Sumatera Barat
Riau	74	1	22	0	67	302	5	24	11	203	Riau
Kepulauan Riau	27	1	23	1	44	197	11	55	8	202	Kepulauan Riau
Sumatera Selatan	82	-	40	-	15	86	33	25	7	135	Sumatera Selatan
Bangka Belitung	0	0	0	0	1	8	0	0	0	16	Bangka Belitung
Lampung	62	24	121	2	26	300	8	22	9	124	Lampung
Kalimantan Selatan	27	10	91	0	17	130	7	27	10	77	Kalimantan Selatan
Kalimantan Barat	13	0	15	-	3	69	5	9	5	57	Kalimantan Barat
Kalimantan Timur	16	48	11	-	142	164	65	105	56	229	Kalimantan Timur
Kalimantan Tengah	3	-	1	-	41	33	0	4	3	29	Kalimantan Tengah
Sulawesi Tengah	26	1	19	-	36	130	1	7	16	74	Sulawesi Tengah
Sulawesi Selatan	59	6	274	2	123	543	40	57	42	368	Sulawesi Selatan
Sulawesi Utara	20	2	7	24	21	205	3	11	15	124	Sulawesi Utara
Sulawesi Tenggara	6	0	1	-	38	44	0	3	7	12	Sulawesi Tenggara
Sulawesi Barat	1	-	3	-	23	44	1	1	5	45	Sulawesi Barat
Gorontalo	5	0	11	0	20	40	0	2	2	32	Gorontalo
Nusa Tenggara Barat	17	0	3	-	5	102	1	3	4	69	Nusa Tenggara Barat
Bali	12	0	50	-	48	192	6	35	35	85	Bali
Nusa Tenggara Timur	3	-	0	-	10	70	1	1	13	47	Nusa Tenggara Timur
Maluku	2	1	1	-	50	23	2	3	2	46	Maluku
Papua	1	0	2	3	12	38	1	5	8	57	Papua
Maluku Utara	1	-	2	-	2	21	1	3	4	18	Maluku Utara
Papua Barat	1	-	2	-	2	18	1	1	1	18	Papua Barat
Lainnya	-	10	4	-	-	105	11	-	-	0	<i>Others</i>
Total	1.813	302	11.746	247	2.865	13.129	2.355	2.121	1.276	11.840	Total

Tabel 1.50 Non Performing Loan Bank Umum Berdasarkan Jenis Penggunaan
(Non Performing Loan of Commercial Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010	2011												Type of Use
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
Total Modal Kerja	27.519	25.979	19.892	22.953	26.630	27.456	29.059	29.158	30.296	31.015	33.168	31.675	32.275	33.251	32.748	32.947	31.801	28.278	Total Working Capital
Total Investasi	20.467	15.509	12.230	9.607	9.719	8.436	9.080	9.713	10.057	10.153	10.484	10.050	10.187	10.854	10.587	10.709	10.007	8.918	Total Investment
Total Konsumsi	4.603	6.569	8.645	9.313	11.199	9.348	10.165	10.490	10.616	11.330	11.594	11.734	12.027	12.155	12.172	12.270	12.032	10.499	Total Consumption
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 1.51 Non Performing Loan Bank Persero Berdasarkan Jenis Penggunaan
(Non Performing Loan of State Owned Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010	2011												Type of Use
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
Total Modal Kerja	20.363	17.868	11.951	11.028	12.042	12.277	13.414	13.789	13.690	14.057	16.440	15.871	16.471	17.129	16.566	16.679	15.802	13.638	Total Working Capital
Total Investasi	15.630	10.535	8.221	4.092	3.858	2.319	2.821	2.933	2.765	2.782	2.888	2.864	2.889	2.934	2.575	2.802	2.728	2.462	Total Investment
Total Konsumsi	1.820	2.400	2.976	2.474	2.928	3.385	3.910	4.185	4.188	4.538	4.677	4.692	4.816	4.774	4.648	4.603	4.342	3.683	Total Consumption
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 1.52 Non Performing Loan BUSN Devisa Berdasarkan Jenis Penggunaan
(Non Performing Loan of Foreign Exchange Commercial Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010	2011												Type of Use
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Modal Kerja	3.446	5.385	5.311	7.512	9.288	9.580	9.971	9.938	11.041	11.323	11.027	10.088	10.194	10.380	10.365	10.381	10.392	10.005	Total Working Capital
Total Investasi	4.099	4.127	3.274	4.496	3.937	4.166	4.162	4.717	5.192	5.345	5.431	5.144	5.250	5.226	5.271	5.170	4.970	4.746	Total Investment
Total Konsumsi	1.388	2.118	2.050	2.290	2.750	3.158	3.280	3.316	3.331	3.421	3.481	3.523	3.602	3.632	3.691	3.709	3.666	3.390	Total Consumption

Tabel 1.53 Non Performing Loan BUSN Non Devisa Berdasarkan Jenis Penggunaan (Non Performing Loan of Non Foreign Exchange Commercial Banks Based on Type of Use) Miliar Rp (Billion Rp)																			
Jenis Penggunaan	2005	2006	2007	2008	2009	2010	2011												Type of Use
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Modal Kerja	431	316	277	248	356	681	697	697	631	515	575	698	711	687	711	690	710	635	Total Working Capital
Total Investasi	70	60	55	69	219	321	345	336	280	216	367	274	273	264	261	274	273	285	Total Investment
Total Konsumsi	230	219	129	151	212	259	285	294	273	483	313	318	316	317	316	328	349	323	Total Consumption

Tabel 1.54 Non Performing Loan BPD Berdasarkan Jenis Penggunaan
(Non Performing Loan of Regional Development Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010	2011												Type of Use
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Modal Kerja	421	446	670	776	1.394	1.934	2.112	2.072	2.244	2.394	2.581	2.529	2.574	2.626	2.650	2.836	2.700	1.948	Total Working Capital
Total Investasi	244	204	256	320	349	547	703	704	715	714	708	664	704	718	750	742	715	498	Total Investment
Total Konsumsi	169	242	284	262	317	485	544	553	580	585	649	639	656	680	682	712	710	627	Total Consumption

Tabel 1.55 Non Performing Loan Bank Campuran Berdasarkan Jenis Penggunaan
(Non Performing Loan of Joint Venture Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010	2011												Type of Use
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Modal Kerja	1.008	877	657	1.148	1.399	1.368	1.307	1.224	1.301	1.281	1.260	1.183	1.127	1.170	1.181	1.180	1.180	1.083	Total Working Capital
Total Investasi	359	456	116	198	783	752	747	719	791	786	782	775	764	766	770	775	738	401	Total Investment
Total Konsumsi	78	141	153	194	314	463	473	473	455	452	463	468	471	492	505	521	535	552	Total Consumption

Tabel 1.56 Non Performing Loan Bank Asing Berdasarkan Jenis Penggunaan
(Non Performing Loan of Foreign Owned Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010	2011												Type of Use
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Modal Kerja	1.850	1.088	1.027	2.240	2.153	1.617	1.557	1.436	1.390	1.444	1.286	1.305	1.198	1.259	1.274	1.181	1.017	970	Total Working Capital
Total Investasi	65	127	309	432	573	330	302	305	315	311	308	330	307	947	960	946	583	525	Total Investment
Total Konsumsi	916	1.450	3.053	3.942	4.678	1.598	1.673	1.667	1.788	1.851	2.010	2.094	2.166	2.261	2.329	2.398	2.429	1.924	Total Consumption

Tabel 1.57 Non Performing Loan Bank Umum Berdasarkan Jenis Penggunaan Per Lokasi Bank Penyalur - Desember 2011
(Non Performing Loan of Commercial Banks Based on Type of Use by Banks Location - December 2011)
Miliar Rp (*Billion Rp*)

Lokasi	Modal Kerja (<i>Working Capital</i>)	Investasi (<i>Investment</i>)	Konsumsi (<i>Consumption</i>)	Location
Jawa Barat	2.403	603	1.128	Jawa Barat
Banten	433	58	489	Banten
DKI Jakarta	12.332	5.250	4.757	DKI Jakarta
D.I Yogyakarta	149	58	107	D.I Yogyakarta
Jawa Tengah	1.742	321	487	Jawa Tengah
Jawa Timur	4.008	639	843	Jawa Timur
Bengkulu	88	12	28	Bengkulu
Jambi	163	27	71	Jambi
Aceh	464	99	205	Aceh
Sumatera Utara	1.588	340	499	Sumatera Utara
Sumatera Barat	278	111	77	Sumatera Barat
Riau	417	98	195	Riau
Kepulauan Riau	350	90	129	Kepulauan Riau
Sumatera Selatan	236	53	134	Sumatera Selatan
Bangka Belitung	14	0	13	Bangka Belitung
Lampung	491	106	101	Lampung
Kalimantan Selatan	256	70	70	Kalimantan Selatan
Kalimantan Barat	91	36	48	Kalimantan Barat
Kalimantan Timur	426	190	221	Kalimantan Timur
Kalimantan Tengah	81	7	26	Kalimantan Tengah
Sulawesi Tengah	216	41	53	Sulawesi Tengah
Sulawesi Selatan	818	352	343	Sulawesi Selatan
Sulawesi Utara	284	40	106	Sulawesi Utara
Sulawesi Tenggara	88	11	12	Sulawesi Tenggara
Sulawesi Barat	46	40	36	Sulawesi Barat
Gorontalo	72	12	29	Gorontalo
Nusa Tenggara Barat	124	19	60	Nusa Tenggara Barat
Bali	206	178	79	Bali
Nusa Tenggara Timur	88	18	39	Nusa Tenggara Timur
Maluku	88	11	32	Maluku
Papua	62	12	53	Papua
Maluku Utara	28	10	14	Maluku Utara
Papua Barat	21	7	17	Papua Barat
Lainnya	130	-	0	<i>Others</i>
Total	28.278	8.918	10.499	Total

Tabel 1.58 Non Performing Loan Bank Umum Berdasarkan Lokasi Bank Penyalur Kredit
(Non Performing Loan of Commercial Banks Based on Location of Bank)
Miliar Rp (*Billion Rp*)

Lokasi	2005	2006	2007	2008	2009	2010	2011												Location
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
Jawa Barat	2.603	2.589	2.672	3.345	3.707	4.223	4.537	4.537	4.300	4.512	4.719	4.564	4.700	4.847	4.901	4.912	4.707	4.134	Jawa Barat
Banten	375	656	715	605	919	1.019	1.095	1.126	1.064	1.143	1.208	1.173	1.213	1.239	1.244	1.211	1.192	980	Banten
DKI Jakarta	32.432	26.535	20.907	25.773	26.701	21.033	21.894	22.176	24.107	24.630	25.307	24.179	24.180	25.445	25.104	25.296	24.457	22.338	DKI Jakarta
D.I Yogyakarta	152	244	391	181	290	341	358	423	368	375	400	383	396	402	383	391	392	313	D.I Yogyakarta
Jawa Tengah	1.669	2.332	1.706	1.742	1.934	2.253	2.457	2.500	2.775	2.952	3.063	3.074	3.147	3.092	3.002	2.971	2.790	2.550	Jawa Tengah
Jawa Timur	3.737	4.796	4.065	2.771	3.964	4.516	5.027	5.287	5.408	5.461	6.315	6.085	6.429	6.391	6.209	6.308	6.104	5.490	Jawa Timur
Bengkulu	44	64	73	65	86	101	122	134	132	123	137	144	153	160	150	145	158	128	Bengkulu
Jambi	338	341	260	214	300	291	308	325	334	348	363	364	366	357	354	358	336	261	Jambi
Aceh	104	55	88	177	300	769	822	917	946	977	1.050	1.074	1.124	1.159	1.157	1.213	1.194	768	Aceh
Sumatera Utara	3.265	3.836	3.308	1.799	2.536	2.710	2.861	2.766	2.660	2.668	2.754	2.717	2.792	2.797	2.739	2.755	2.679	2.426	Sumatera Utara
Sumatera Barat	281	301	289	244	368	379	411	428	444	461	476	487	506	519	511	642	511	466	Sumatera Barat
Riau	1.493	1.002	444	438	585	683	731	703	665	709	711	700	739	837	808	825	803	710	Riau
Kepulauan Riau	-	-	231	312	528	496	528	582	540	610	690	682	737	753	776	726	707	569	Kepulauan Riau
Sumatera Selatan	236	199	208	276	327	416	444	449	415	384	403	396	410	464	473	471	461	424	Sumatera Selatan
Bangka Belitung	24	31	33	26	89	21	25	26	32	32	36	37	41	42	41	43	38	27	Bangka Belitung
Lampung	128	186	272	439	504	577	594	615	655	718	783	791	777	795	798	804	807	697	Lampung
Kalimantan Selatan	701	511	379	433	300	388	444	598	589	604	617	614	616	648	619	536	495	396	Kalimantan Selatan
Kalimantan Barat	205	178	207	202	228	170	190	203	204	214	229	221	226	227	221	223	207	176	Kalimantan Barat
Kalimantan Timur	316	410	490	450	532	723	924	732	876	902	1.080	906	981	1.071	1.065	1.162	1.050	837	Kalimantan Timur
Kalimantan Tengah	77	48	43	47	63	75	81	88	82	92	97	101	135	139	137	132	131	114	Kalimantan Tengah
Sulawesi Tengah	148	243	290	262	355	303	319	328	294	313	343	347	360	373	348	356	343	310	Sulawesi Tengah
Sulawesi Selatan	1.820	1.815	1.683	716	1.114	1.271	1.461	1.613	1.581	1.650	1.772	1.740	1.743	1.805	1.773	1.765	1.739	1.514	Sulawesi Selatan
Sulawesi Utara	205	245	250	257	299	441	492	515	508	533	538	533	546	550	529	526	484	430	Sulawesi Utara
Sulawesi Tenggara	119	93	81	93	81	90	93	96	100	102	107	108	111	116	119	123	118	111	Sulawesi Tenggara
Sulawesi Barat	-	-	73	45	61	79	116	122	121	128	133	135	141	146	144	142	135	122	Sulawesi Barat
Gorontalo	47	51	117	105	112	139	152	161	162	178	178	181	178	164	164	154	154	113	Gorontalo
Nusa Tenggara Barat	65	71	139	141	164	166	179	188	191	202	211	217	224	230	227	230	219	203	Nusa Tenggara Barat
Bali	272	465	409	245	527	475	505	550	545	579	584	587	583	569	562	547	523	463	Bali
Nusa Tenggara Timur	210	59	65	75	140	154	168	202	192	195	204	209	202	203	198	198	177	145	Nusa Tenggara Timur
Maluku	33	34	30	47	58	92	102	98	102	109	118	105	111	112	119	119	132	130	Maluku
Papua	43	55	72	72	112	104	106	122	131	136	158	160	170	171	172	177	179	127	Papua
Maluku Utara	7	16	19	47	38	37	42	43	49	52	54	47	55	56	60	60	54	52	Maluku Utara
Papua Barat	-	-	15	22	27	31	40	39	42	53	54	54	53	55	55	58	57	44	Papua Barat
Lainnya	1.441	598	743	205	195	676	676	669	356	354	352	344	343	325	346	347	311	130	<i>Others</i>
Total	52.589	48.057	40.767	41.872	47.548	45.241	48.304	49.361	50.969	52.497	55.245	53.458	54.489	56.260	55.507	55.926	53.840	47.695	Total
Ket: ¹⁾ revisi																			<i>Note: ¹⁾ revised</i>

Tabel 1.59 NPL Yang Penarikannya Menggunakan Kartu (NPL Withdrawn by Credit Card) Miliar Rp (Billion Rp)																			
Kelompok Bank	2005	2006	2007	2008	2009	2010	2011												Group of Bank
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Bank Persero	-	-	-	270	196	146	155	158	154	157	139	154	161	143	147	148	153	150	1. State Owned Banks
2. BUSN Devisa	-	-	-	273	457	489	516	474	461	450	440	454	460	434	424	425	447	482	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4. Regional Development Banks
5. Bank Campuran	-	-	-	157	226	241	231	228	219	212	214	219	211	221	221	248	226	222	5. Joint Venture Banks
6. Bank Asing	-	-	-	2.505	3.029	668	663	660	677	694	741	761	776	791	801	811	797	738	6. Foreign Owned Banks
7. Bank Umum	-	-	-	3.205	3.908	1.543	1.565	1.520	1.511	1.514	1.534	1.589	1.608	1.589	1.593	1.632	1.623	1.592	7. Commercial Banks

Tabel 1.60 Non Performing Loan Kredit UMKM dan MKM Menurut Kelompok Bank
(NPL of SMEs & NPL of Micro, Small and Medium Based on Group Bank)
Miliar Rp (*Billion Rp*)

Kelompok Bank	2005	2006	2007	2008	2009	2010*)	2011												Group of Bank
						Des	Jan	Feb	Mar	Apr ^{r)}	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM¹⁾																			
1. Bank Persero	-	-	-	-	-	-	8.842	9.345	9.799	10.225	11.339	10.939	11.376	11.871	11.398	11.284	11.312	9.019	1. State Owned Banks
2. Bank Pemerintah Daerah	-	-	-	-	-	-	1.966	1.853	2.021	2.062	2.242	2.033	2.065	2.079	2.118	2.152	2.147	1.593	2. Regional Development Banks
3. Bank Swasta Nasional	-	-	-	-	-	-	5.018	5.100	5.160	5.140	5.229	5.244	5.292	5.230	5.213	5.130	5.197	4.710	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	-	-	-	-	-	-	295	273	261	260	254	262	255	230	240	355	330	352	4. Joint Venture Banks and Foreign Owned Banks
Jumlah	-	-	-	-	-	-	16.122	16.571	17.241	17.687	19.064	18.478	18.987	19.411	18.969	18.922	18.986	15.674	Total
MKM																			
1. Bank Persero	-	-	8.178	7.812	9.784	10.459	11.987	12.578	12.374	12.945	14.082	13.722	14.224	14.602	14.225	14.036	13.848	11.258	1. State Owned Banks
2. Bank Pemerintah Daerah	-	-	1.130	1.195	1.661	2.362	2.604	2.743	2.879	3.039	3.178	3.176	3.290	3.337	3.430	3.482	3.497	2.562	2. Regional Development Banks
3. Bank Swasta Nasional	-	-	6.942	7.440	8.467	9.505	10.110	10.507	10.327	10.658	10.932	10.935	10.974	11.081	11.229	11.265	11.123	10.204	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	-	-	1.331	2.356	2.809	1.749	1.466	1.361	1.814	1.970	1.914	1.916	1.800	1.803	1.848	2.037	1.972	2.091	4. Joint Venture Banks and Foreign Owned Banks
Jumlah	-	-	17.581	18.803	22.720	24.075	26.167	27.189	27.394	28.612	30.106	29.749	30.289	30.823	30.732	30.819	30.440	26.115	Total

Ket: Lihat penjelasan hal. iv

*) angka-angka sementara

^{r)} revisi¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: See the explanation page iv

^{r)} temporary figures^{r)} revised¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 1.61 Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(NPL Detail of SMEs & NPL Detail of Micro, Small and Medium Based on Group of Bank)
 Miliar Rp (*Billion Rp*)

Kelompok Bank	2005	2006	2007	2008	2009	2010*)	2011												Group of Bank
						Des	Jan	Feb	Mar	Apr ¹⁾	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM¹⁾																			
1. Bank Persero	-	-	-	-	-	-	8.842	9.345	9.799	10.225	11.339	10.939	11.376	11.871	11.398	11.284	11.312	9.019	1. State Owned Banks
Mikro	-	-	-	-	-	-	1.251	1.361	1.448	1.507	1.550	1.574	1.641	1.761	1.711	1.330	1.329	1.174	Micro
Kecil	-	-	-	-	-	-	4.799	4.952	5.512	5.637	6.523	6.364	6.616	6.014	5.856	5.945	5.962	4.450	Small
Menengah	-	-	-	-	-	-	2.793	3.032	2.839	3.081	3.266	3.001	3.119	4.096	3.831	4.009	4.021	3.395	Medium
2. BPD	-	-	-	-	-	-	1.966	1.853	2.021	2.062	2.242	2.033	2.065	2.079	2.118	2.152	2.147	1.593	2. Regional Development Banks
Mikro	-	-	-	-	-	-	190	194	204	206	207	219	246	222	270	267	276	239	Micro
Kecil	-	-	-	-	-	-	1.206	1.302	1.298	1.298	1.314	1.310	1.332	1.366	1.346	1.390	1.364	915	Small
Menengah	-	-	-	-	-	-	570	357	519	558	720	504	487	492	502	496	508	439	Medium
3. Bank Swasta Nasional	-	-	-	-	-	-	5.018	5.100	5.160	5.140	5.229	5.244	5.292	5.230	5.213	5.130	5.197	4.710	3. Commercial Banks
Mikro	-	-	-	-	-	-	661	727	734	731	736	755	771	721	682	691	675	618	Micro
Kecil	-	-	-	-	-	-	1.556	1.593	1.592	1.636	1.648	1.700	1.680	1.736	1.747	1.733	1.796	1.645	Small
Menengah	-	-	-	-	-	-	2.801	2.780	2.834	2.773	2.845	2.789	2.841	2.774	2.785	2.707	2.727	2.447	Medium
4. Bank Asing dan Campuran	-	-	-	-	-	-	295	273	261	260	254	262	255	230	240	355	330	352	4. Foreign Owned Banks and Joint
Mikro	-	-	-	-	-	-	42	36	37	34	32	34	34	31	30	31	30	16	Micro
Kecil	-	-	-	-	-	-	22	17	20	20	20	25	24	21	19	29	29	62	Small
Menengah	-	-	-	-	-	-	231	220	204	205	201	203	197	178	191	295	271	275	Medium
Jumlah	-	-	-	-	-	-	16.122	16.571	17.241	17.687	19.064	18.478	18.987	19.411	18.969	18.922	18.986	15.674	Total
MKM																			
1. Bank Persero	-	-	-	7.812	9.784	10.459	11.987	12.578	12.374	12.945	14.082	13.722	14.224	14.602	14.225	14.036	13.848	11.258	1. State Owned Banks
Mikro	-	-	-	4.137	4.941	3.491	3.941	4.136	3.862	4.077	4.084	3.847	3.867	3.941	3.835	3.628	3.464	2.997	Micro
Kecil	-	-	-	1.490	2.085	3.005	3.456	3.642	3.673	3.979	4.433	4.378	4.642	4.753	4.630	4.597	4.640	3.722	Small
Menengah	-	-	-	2.185	2.758	3.963	4.589	4.800	4.838	4.890	5.565	5.497	5.715	5.908	5.760	5.811	5.744	4.539	Medium
2. BPD	-	-	-	1.195	1.661	2.362	2.604	2.743	2.879	3.039	3.178	3.176	3.290	3.337	3.430	3.482	3.497	2.562	2. Regional Development Banks
Mikro	-	-	-	494	540	501	505	566	547	588	602	602	625	636	694	688	633	470	Micro
Kecil	-	-	-	482	697	961	1.053	1.116	1.150	1.227	1.303	1.313	1.362	1.392	1.437	1.470	1.489	1.176	Small
Menengah	-	-	-	219	424	900	1.046	1.061	1.181	1.224	1.273	1.261	1.304	1.310	1.299	1.323	1.375	915	Medium
3. Bank Swasta Nasional	-	-	-	7.440	8.467	9.505	10.110	10.507	10.327	10.658	10.932	10.935	10.974	11.081	11.229	11.265	11.123	10.204	3. Commercial Banks
Mikro	-	-	-	1.829	2.132	2.665	2.732	2.950	2.883	2.896	2.971	3.015	2.927	2.943	2.944	3.100	3.028	2.802	Micro
Kecil	-	-	-	2.313	2.399	2.851	3.066	3.209	3.138	3.310	3.475	3.528	3.604	3.685	3.738	3.717	3.678	3.349	Small
Menengah	-	-	-	3.299	3.936	3.989	4.311	4.349	4.307	4.452	4.485	4.392	4.443	4.453	4.547	4.447	4.417	4.053	Medium
4. Bank Asing dan Campuran	-	-	-	2.356	2.809	1.748	1.466	1.361	1.814	1.970	1.914	1.916	1.800	1.803	1.848	2.037	1.972	2.091	4. Foreign Owned Banks and Joint
Mikro	-	-	-	1.567	1.888	832	642	687	1.147	1.267	1.197	1.213	1.098	1.082	1.085	1.077	1.088	1.223	Venture Banks
Kecil	-	-	-	151	211	457	448	418	442	450	465	481	484	495	517	562	537	542	Micro
Menengah	-	-	-	638	711	459	377	256	225	253	252	222	219	226	246	399	347	325	Small
Jumlah	-	-	-	18.803	22.720	24.075	26.167	27.189	27.394	28.612	30.106	29.749	30.289	30.823	30.732	30.819	30.440	26.115	Total

Ket: *) angka-angka sementara

¹⁾ revisi¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: *) Provisional

¹⁾ revised¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 1.62 Non Performing Loan Kredit UMKM dan MKM Berdasarkan Jenis Penggunaan
(NPL of SMEs & NPL of Micro, Small and Medium Based on Type of Use)
Miliar Rp (*Billion Rp*)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010*)	2011												Type of Use
						Des	Jan	Feb	Mar	Apr ¹⁾	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM ¹⁾																			
1 Modal Kerja	-	-	-	-	-	-	13.232	13.594	14.249	14.645	15.767	15.388	15.780	16.195	15.795	15.700	15.763	12.770	1 Working Capital
2 Investasi	-	-	-	-	-	-	2.890	2.976	2.992	3.042	3.297	3.090	3.207	3.215	3.174	3.222	3.223	2.903	2 Investment
3 Tidak Teridentifikasi	-	-	-	-	-	-	0	1	1	0	0	0	0	0	0	0	0	1	3 Un-Identified
Jumlah	-	-	-	-	-	-	16.122	16.571	17.241	17.687	19.064	18.478	18.987	19.411	18.969	18.922	18.986	15.674	Total
MKM																			
1 Modal Kerja	-	-	-	10.393	12.667	14.009	15.088	15.740	15.536	16.089	17.068	16.802	16.967	17.353	17.217	17.235	17.062	14.233	1 Working Capital
Properti	-	-	-	171	264	1.142	-	-	-	-	-	-	-	-	-	-	-	-	- Property
Agrobisnis	-	-	-	271	285	16	-	-	-	-	-	-	-	-	-	-	-	-	- Agro-business
Lainnya	-	-	-	9.951	12.119	12.851	-	-	-	-	-	-	-	-	-	-	-	-	- Others
2 Investasi	-	-	-	2.365	2.841	2.682	3.046	3.146	3.069	3.207	3.407	3.294	3.437	3.504	3.573	3.631	3.578	3.205	2 Investment
Properti	-	-	-	70	64	216	-	-	-	-	-	-	-	-	-	-	-	-	- Property
Agrobisnis	-	-	-	518	597	30	-	-	-	-	-	-	-	-	-	-	-	-	- Agro-business
Lainnya	-	-	-	1.777	2.181	2.436	-	-	-	-	-	-	-	-	-	-	-	-	- Others
3 Konsumsi	-	-	-	6.046	7.212	7.384	8.032	8.303	8.788	9.316	9.631	9.653	9.884	9.966	9.942	9.954	9.800	8.677	3 Consumption
KPD dan Apartemen s.d Tipe 70	-	-	-	1.430	1.631	2.120	-	-	-	-	-	-	-	-	-	-	-	-	- Housing and Apartement up to Type 70
KPR dan Apartemen > 70	-	-	-	1.052	1.301	848	-	-	-	-	-	-	-	-	-	-	-	-	- Housing and Apartement > Type 70
Ruko dan Rukan	-	-	-	161	207	174	-	-	-	-	-	-	-	-	-	-	-	-	- Shop houses and Shop-offices
Lainnya	-	-	-	3.403	4.073	4.242	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Jumlah	-	-	-	18.803	22.720	24.075	26.167	27.189	27.394	28.612	30.106	29.749	30.289	30.823	30.732	30.819	30.440	26.115	Total
Ket: *) angka-angka sementara										Note: *) Provisional									
¹⁾ revisi										¹⁾ revised									
¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajar										¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value									

Tabel 1.63 Non Performing Loan MKM dan UMKM Berdasarkan Sektor Ekonomi
(NPL of SMEs & NPL of Micro, Small and Medium Based on Economic Sector)
Miliar Rp (*Billion Rp*)

Sektor Ekonomi	2005	2006	2007	2008	2009	2010*)	2011												<i>Economic Sector</i>
						Des	Jan	Feb	Mar	Apr ¹⁾	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM¹⁾																			
1. Pertanian, Perburuhan, dan Kehutanan	-	-	-	-	-	-	788	809	870	833	842	831	866	914	920	933	957	892	1. <i>Agriculture, hunting, and forestry</i>
2. Perikanan	-	-	-	-	-	-	92	84	76	74	79	88	137	184	189	176	176	161	2. <i>Fishery</i>
3. Pertambangan dan Penggalian	-	-	-	-	-	-	159	112	162	162	180	112	119	113	97	100	105	89	3. <i>Mining and quarrying</i>
4. Industri Pengolahan	-	-	-	-	-	-	2.316	2.478	2.520	2.605	2.596	2.526	2.620	2.559	2.347	2.419	2.328	1.998	4. <i>Processing industry</i>
5. Listrik, Gas dan Air	-	-	-	-	-	-	41	51	28	23	13	12	13	13	14	15	38	49	5. <i>Electricity, gas and water</i>
6. Konstruksi	-	-	-	-	-	-	1.403	1.308	1.363	1.392	1.574	1.458	1.474	1.501	1.545	1.538	1.590	1.324	6. <i>Construction</i>
7. Perdagangan Besar dan Eceran	-	-	-	-	-	-	7.905	8.179	8.509	8.599	9.590	9.126	9.302	9.637	9.395	9.361	9.319	7.471	7. <i>Wholesale and retail trade</i>
8. Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	351	363	384	378	376	369	389	412	393	405	412	352	8. <i>Provision of accommodation and the provision of eating and drinking</i>
9. Transportasi, Pergudangan dan Komunikasi	-	-	-	-	-	-	432	428	427	451	471	511	469	540	622	570	563	452	9. <i>Transportation, warehousing and communications</i>
10. Perantara Keuangan	-	-	-	-	-	-	93	103	82	98	123	114	118	127	114	117	121	92	10. <i>Financial intermediaries</i>
11. Real Estate, Usaha Persewaan, dan jasa perusahaan	-	-	-	-	-	-	542	295	511	533	553	579	608	632	617	602	681	629	11. <i>Real estate, Business Ownership, and Business Services</i>
12. Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	-	-	-	-	-	-	5	5	7	7	11	11	14	16	17	15	15	15	12. <i>Government administration, defense and compulsory social security</i>
13. Jasa Pendidikan	-	-	-	-	-	-	18	20	27	29	29	29	31	31	25	27	30	23	13. <i>Education services</i>
14. Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-	-	237	233	251	260	104	250	244	247	254	258	250	233	14. <i>Health services and social activities</i>
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	-	-	-	-	-	-	564	576	615	617	640	596	618	641	622	658	647	619	15. <i>Social services, social, cultural, entertainment and other individual</i>
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	82	86	91	103	90	37	32	32	35	35	31	36	16. <i>Individual services which serve households</i>
17. Kegiatan Usaha yang Belum Jelas Batasannya	-	-	-	-	-	-	3	4	5	46	54	52	56	65	62	60	59	53	17. <i>Business activities are not clearly defined</i>
18. Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	1.085	1.207	1.313	1.477	1.739	1.777	1.879	1.746	1.701	1.633	1.665	1.185	18. <i>Not the business field - households</i>
19. Bukan Lapangan Usaha-Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	19. <i>Not the business field - other</i>
20. Tidak Teridentifikasi	-	-	-	-	-	-	3	229	0	0	0	0	0	0	0	1	0	1	20. <i>Un-identified</i>
Jumlah	-	-	-	-	-	-	16.122	16.571	17.241	17.687	19.064	18.478	18.987	19.411	18.969	18.922	18.986	15.674	Total
MKM																			
1. Pertanian, perburuan dan sarana pertanian	-	-	-	1.134	1.441	702	735	812	826	812	833	827	812	832	836	856	868	803	1. <i>Agriculture, hunting and agricultural facilities</i>
2. Pertambangan	-	-	-	100	93	124	137	130	131	128	124	134	144	148	141	145	139	124	2. <i>Mining</i>
3. Perindustrian	-	-	-	3.774	2.603	2.454	2.662	2.857	2.665	2.819	2.843	2.740	2.654	2.742	2.757	2.868	2.766	2.502	3. <i>Manufacturing</i>
4. Listrik, gas dan air	-	-	-	8	18	30	30	32	27	43	43	38	42	43	44	53	54	45	4. <i>Electricity, gas and water</i>
5. Konstruksi	-	-	-	888	1.183	1.270	1.347	1.400	1.429	1.514	1.558	1.583	1.615	1.624	1.745	1.785	1.702	1.441	5. <i>Construction</i>
6. Perdagangan, restoran dan hotel	-	-	-	6.301	7.879	8.758	9.406	9.604	9.747	9.894	10.724	10.492	10.679	11.017	10.827	10.815	10.785	8.885	6. <i>Trade, restaurants and hotels</i>
7. Pengangkutan, pergudangan dan komunikasi	-	-	-	394	414	458	567	1.000	670	716	607	603	601	618	601	594	360	313	7. <i>Transportation, warehousing and communications</i>
8. Jasa Dunia usaha	-	-	-	1.108	1.396	1.335	932	593	584	592	678	590	597	597	571	577	1.489	1.252	8. <i>Business Services</i>
9. Jasa sosial/masyarakat	-	-	-	270	292	929	1.749	1.854	1.929	2.166	2.402	2.404	2.536	2.523	2.496	2.472	2.478	2.073	9. <i>Social Services</i>
10. Lain-lain	-	-	-	6.736	7.401	8.015	8.603	8.906	9.386	9.929	10.294	10.338	10.609	10.679	10.714	10.655	9.800	8.678	10. <i>Others</i>
Jumlah	-	-	-	20.712	22.720	24.075	26.167	27.189	27.394	28.612	30.106	29.750	30.289	30.823	30.732	30.819	30.440	26.115	Total

Ket: *) angka-angka sementara

¹⁾ revisi¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajarNote: *) *Provisional*¹⁾ *revised*¹⁾ *since January 2011, micro, small & medium credit are presented according to the fair value*

Tabel 1.64 Non Performing Loan Penerusan Kredit
(Non Performing Loan Channelling Credit) Off-Balance Sheet
Miliar Rp (*Billion Rp*)

Kelompok Bank	2005	2006	2007	2008	2009	2010	2011												Group of Bank
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Bank Persero																			State Owned Banks
- Non Performing Penerusan Kredit	5.549	7.244	4.844	5.780	4.895	4.717	4.698	4.680	5.624	4.925	4.924	4.926	5.545	4.865	4.880	8.492	9.312	8.576	- Non Performing Channelling Credit
- Total Penerusan Kredit	29.670	35.766	38.318	40.613	27.403	26.939	26.831	26.454	26.110	26.053	25.831	26.017	25.840	25.987	26.314	26.288	26.483	26.374	- Total Channelling Credit
- Rasio Non Performing (%)	19	20	13	14	18	18	18	18	22	19	19	19	21	19	19	32	35	33	- Non Performing Ratio (%)
BUSN Devisa																			Foreign Exchange Commercial Banks
- Non Performing Penerusan Kredit	1.295	1.628	1.742	1.850	1.945	434	435	435	434	434	439	440	439	439	440	440	440	440	- Non Performing Channelling Credit
- Total Penerusan Kredit	2.822	2.869	2.883	2.854	2.879	679	674	669	666	662	655	648	644	643	641	638	642	639	- Total Channelling Credit
- Rasio Non Performing (%)	45,89	56,73	60,42	64,81	67,55	63,92	64,49	65,00	65,24	65,54	67,08	67,98	68,15	68,29	68,63	68,97	68,66	68,79	- Non Performing Ratio (%)
BUSN Non Devisa																			Non-Foreign Exchange Commercial Banks
- Non Performing Penerusan Kredit	15	12	12	11	4	21	21	21	34	34	34	34	34	34	55	55	55	55	- Non Performing Channelling Credit
- Total Penerusan Kredit	42	41	41	39	18	62	50	63	63	63	63	63	63	63	86	86	86	85	- Total Channelling Credit
- Rasio Non Performing (%)	34,52	30,03	29,95	28,89	23,66	33,27	41,23	32,53	54,16	54,08	54,14	54,26	54,33	54,27	64,15	64,29	64,29	64,37	- Non Performing Ratio (%)
BPD																			Regional Development Banks
- Non Performing Penerusan Kredit	1.150	1.196	1.202	1.359	1.404	1.456	1.446	1.475	1.444	1.454	1.561	1.417	1.446	1.415	1.421	1.417	1.421	1.354	- Non Performing Channelling Credit
- Total Penerusan Kredit	1.982	2.035	2.280	2.389	2.593	2.479	2.492	2.835	2.527	2.276	2.611	2.217	2.172	2.534	2.304	2.316	2.370	2.326	- Total Channelling Credit
- Rasio Non Performing (%)	58,04	58,80	52,73	56,88	54,14	58,73	58,02	52,04	57,14	63,88	59,79	63,92	66,57	55,83	61,64	61,19	59,95	58,22	- Non Performing Ratio (%)
Bank Campuran																			Joint Venture Banks
- Non Performing Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Channelling Credit
- Total Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Total Channelling Credit
- Rasio Non Performing (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Ratio (%)
Bank Asing																			Foreign Owned Banks
- Non Performing Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Channelling Credit
- Total Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Total Channelling Credit
- Rasio Non Performing (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Ratio (%)
Bank Umum																			Commercial Banks
- Non Performing Penerusan Kredit	8.009	10.081	7.801	9.000	8.247	6.628	6.599	6.611	7.537	6.847	6.959	6.818	7.464	6.753	6.795	10.404	11.228	10.425	- Non Performing Channelling Credit
- Total Penerusan Kredit	34.517	40.710	43.675	45.962	32.893	30.160	30.048	30.021	29.367	29.054	29.161	28.945	28.720	29.228	29.345	29.328	29.580	29.425	- Total Channelling Credit
- Rasio Non Performing (%)	23,20	24,76	17,86	19,58	25,07	21,98	21,96	22,02	25,67	23,57	23,86	23,56	25,99	23,11	23,16	35,48	37,96	35,43	- Non Performing Ratio (%)

Tabel 1.65 Komposisi DPK Bank Umum
(Composition of Third Party Funds of Commercial Banks)
Miliar Rp *(Billion Rp)*

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Desember 2011		Indicator
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro	338.011	26,26	405.551	26,84	430.000	24,53	465.222	23,85	535.855	22,91	652.646	23,44	Demand Deposits
Rupiah	249.564	19,39	309.335	20,47	307.743	17,55	332.198	17,03	383.808	16,41	485.692	17,44	Rupiah
Valas	88.447	6,87	96.216	6,37	122.257	6,97	133.024	6,82	152.047	6,50	166.954	5,99	Foreign Exchange
Deposito	615.163	47,79	666.708	44,13	824.704	47,04	899.783	46,13	1.069.811	45,74	1.233.967	44,31	Time Deposits
Rupiah	510.008	39,62	540.982	35,81	675.983	38,56	761.844	39,05	928.089	39,68	1.072.665	38,52	Rupiah
Valas	105.155	8,17	125.726	8,32	148.722	8,48	137.939	7,07	141.723	6,06	161.302	5,79	Foreign Exchange
Tabungan	333.928	25,94	438.574	29,03	498.587	28,44	585.707	30,03	733.157	31,35	898.299	32,26	Saving Deposits
Rupiah	333.873	25,94	434.480	28,76	476.717	27,19	544.411	27,91	678.621	29,02	840.118	30,17	Rupiah
Valas	55	0,00	4.095	0,27	21.870	1,25	41.295	2,12	54.536	2,33	58.181	2,09	Foreign Exchange
Total DPK	1.287.102	100,00	1.510.834	100,00	1.753.292	100,00	1.950.712	100,00	2.338.824	100,00	2.784.912	100,00	Total Third Party Funds
Rupiah	1.093.445	84,95	1.284.797	85,04	1.460.443	83,30	1.638.454	83,99	1.990.518	85,11	2.398.474	86,12	Rupiah
Valas	193.657	15,05	226.037	14,96	292.849	16,70	312.258	16,01	348.306	14,89	386.437	13,88	Foreign Exchange

Tabel 1.66 Komposisi DPK Bank Persero
(Composition of Third Party Funds of State Owned Banks)
 Miliar Rp (*Billion Rp*)

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Desember 2011		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) (%)	
Giro	112.324	23,38	146.613	25,68	151.767	22,66	172.602	22,03	194.533	21,65	242.863	23,37	Demand Deposits
Rupiah	88.947	18,52	121.749	21,32	123.438	18,43	136.512	17,43	152.770	17,00	190.610	18,34	Rupiah
Valas	23.377	4,87	24.865	4,35	28.329	4,23	36.090	4,61	41.763	4,65	52.253	5,03	Foreign Exchange
Deposito	207.536	43,20	215.871	37,81	280.614	41,89	332.201	42,41	380.106	42,31	401.023	38,59	Time Deposits
Rupiah	176.718	36,79	179.313	31,40	235.219	35,12	274.965	35,10	328.677	36,58	350.862	33,76	Rupiah
Valas	30.818	6,42	36.559	6,40	45.395	6,78	57.236	7,31	51.429	5,72	50.161	4,83	Foreign Exchange
Tabungan	160.534	33,42	208.524	36,52	237.446	35,45	278.581	35,56	323.767	36,04	395.371	38,04	Saving Deposits
Rupiah	160.496	33,41	208.490	36,51	230.047	34,34	268.894	34,32	311.891	34,72	383.291	36,88	Rupiah
Valas	38	0,01	33	0,01	7.399	1,10	9.687	1,24	11.876	1,32	12.080	1,16	Foreign Exchange
Total DPK	480.394	100,00	571.008	100,00	669.827	100,00	783.384	100,00	898.405	100,00	1.039.257	100,00	Total Third Party Funds
Rupiah	426.160	88,71	509.552	89,24	588.704	87,89	680.371	86,85	793.338	88,31	924.763	88,98	Rupiah
Valas	54.234	11,29	61.456	10,76	81.123	12,11	103.013	13,15	105.067	11,69	114.494	11,02	Foreign Exchange

Tabel 1.67 Komposisi DPK BUSN Devisa
(Composition of Third Party Funds of Foreign Exchange Commercial Banks)
Miliar Rp (Billion Rp)

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Desember 2011		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) (%)	
Giro	104.100	19,82	128.178	21,12	137.481	19,59	153.929	19,71	195.216	20,02	225.371	19,18	Demand Deposits
Rupiah	68.884	13,12	91.502	15,08	89.607	12,77	104.102	13,33	133.895	13,73	166.328	14,16	Rupiah
Valas	35.216	6,71	36.676	6,04	47.875	6,82	49.827	6,38	61.322	6,29	59.043	5,03	Foreign Exchange
Deposito	279.736	53,27	294.304	48,49	361.058	51,45	372.792	47,73	464.038	47,58	561.419	47,78	Time Deposits
Rupiah	244.890	46,63	252.222	41,56	309.732	44,14	326.063	41,75	407.603	41,79	491.864	41,86	Rupiah
Valas	34.845	6,63	42.082	6,93	51.326	7,31	46.729	5,98	56.435	5,79	69.555	5,92	Foreign Exchange
Tabungan	141.341	26,91	184.450	30,39	203.171	28,95	254.350	32,56	316.054	32,41	388.167	33,04	Saving Deposits
Rupiah	141.324	26,91	184.429	30,39	198.120	28,23	238.632	30,55	294.034	30,15	363.712	30,96	Rupiah
Valas	17	0,00	21	0,00	5.051	0,72	15.718	2,01	22.020	2,26	24.455	2,08	Foreign Exchange
Total DPK	525.177	100,00	606.932	100,00	701.710	100,00	781.072	100,00	975.308	100,00	1.174.957	100,00	Total Third Party Funds
Rupiah	455.098	86,66	528.154	87,02	597.459	85,14	668.798	85,63	835.532	85,67	1.021.904	86,97	Rupiah
Valas	70.079	13,34	78.778	12,98	104.251	14,86	112.274	14,37	139.777	14,33	153.053	13,03	Foreign Exchange

Tabel 1.68 Komposisi DPK BUSN Non Devisa
(Composition of Third Party Funds of Non-Foreign Exchange Commercial Banks)
Miliar Rp (Billion Rp)

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Desember 2011		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) (%)	
Giro	1.811	7,41	2.195	7,20	1.779	5,36	2.184	4,96	2.745	4,66	3.634	4,37	Demand Deposits
Rupiah	1.811	7,41	2.195	7,20	1.779	5,36	2.183	4,96	2.745	4,66	3.634	4,37	Rupiah
Valas	-	-	-	-	0	0,00	0	0,00	-	-	-	-	Foreign Exchange
Deposito	20.234	82,85	25.103	82,33	28.059	84,48	37.635	85,57	50.026	84,86	69.180	83,25	Time Deposits
Rupiah	20.234	82,85	25.103	82,33	28.059	84,48	37.635	85,57	50.026	84,86	69.180	83,25	Rupiah
Valas	-	-	-	-	-	-	0	0,00	-	-	-	-	Foreign Exchange
Tabungan	2.379	9,74	3.194	10,48	3.375	10,16	4.161	9,46	6.178	10,48	10.281	12,37	Saving Deposits
Rupiah	2.379	9,74	3.194	10,48	3.375	10,16	4.161	9,46	6.178	10,48	10.281	12,37	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	24.423	100,00	30.491	100,00	33.213	100,00	43.980	100,00	58.950	100,00	83.095	100,00	Total Third Party Funds
Rupiah	24.423	100,00	30.491	100,00	33.213	100,00	43.979	100,00	58.950	100,00	83.095	100,00	Rupiah
Valas	-	-	-	-	0	0,00	0	0,00	-	-	-	-	Foreign Exchange

Tabel 1.69 Komposisi DPK BPD
(Composition of Third Party Funds of Regional Development Banks)
Miliar Rp (*Billion Rp*)

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Desember 2011		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) (%)	
Giro	74.723	57,86	69.289	51,60	70.746	49,38	63.848	41,94	62.196	33,87	88.395	37,57	Demand Deposits
Rupiah	74.692	57,84	69.123	51,47	70.653	49,32	63.553	41,74	61.725	33,61	88.033	37,42	Rupiah
Valas	31	0,02	167	0,12	93	0,07	294	0,19	471	0,26	362	0,15	Foreign Exchange
Deposito	29.409	22,77	31.792	23,67	35.015	24,44	44.673	29,34	67.815	36,93	79.521	33,80	Time Deposits
Rupiah	29.365	22,74	31.750	23,64	34.877	24,34	44.148	29,00	67.365	36,69	78.734	33,47	Rupiah
Valas	44	0,03	42	0,03	138	0,10	525	0,34	450	0,24	787	0,33	Foreign Exchange
Tabungan	25.008	19,37	33.205	24,73	37.498	26,17	43.728	28,72	53.614	29,20	67.349	28,63	Saving Deposits
Rupiah	25.008	19,37	33.205	24,73	37.497	26,17	43.724	28,72	53.595	29,19	67.329	28,62	Rupiah
Valas	-	-	-	-	1	0,00	4	0,00	19	0,01	20	0,01	Foreign Exchange
Total DPK	129.141	100,00	134.287	100,00	143.262	100,00	152.251	100,00	183.624	100,00	235.265	100,00	Total Third Party Funds
Rupiah	129.065	99,94	134.077	99,84	143.027	99,84	151.425	99,46	182.685	99,49	234.097	99,50	Rupiah
Valas	75	0,06	209	0,16	235	0,16	826	0,54	939	0,51	1.169	0,50	Foreign Exchange

Tabel 1.70 Komposisi DPK Bank Campuran
(Composition of Third Party Funds of Joint Venture Banks)
Miliar Rp (*Billion Rp*)

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Desember 2011		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) (%)	
Giro	10.125	28,18	13.267	24,15	18.872	24,54	21.472	22,66	22.280	22,70	25.201	22,73	Demand Deposits
Rupiah	2.715	7,56	4.112	7,48	4.976	6,47	7.136	7,53	7.984	8,13	9.404	8,48	Rupiah
Valas	7.410	20,62	9.155	16,67	13.896	18,07	14.336	15,13	14.295	14,56	15.797	14,25	Foreign Exchange
Deposito	24.577	68,41	40.196	73,17	55.007	71,53	65.871	69,51	61.374	62,52	67.253	60,66	Time Deposits
Rupiah	12.173	33,88	21.197	38,59	29.691	38,61	43.203	45,59	40.151	40,90	43.504	39,24	Rupiah
Valas	12.405	34,53	18.999	34,59	25.315	32,92	22.668	23,92	21.223	21,62	23.749	21,42	Foreign Exchange
Tabungan	1.224	3,41	1.471	2,68	3.023	3,93	7.418	7,83	14.507	14,78	18.411	16,61	Saving Deposits
Rupiah	1.224	3,41	1.471	2,68	3.023	3,93	3.983	4,20	6.156	6,27	8.310	7,50	Rupiah
Valas	-	-	-	-	-	-	3.436	3,63	8.351	8,51	10.101	9,11	Foreign Exchange
Total DPK	35.927	100,00	54.934	100,00	76.902	100,00	94.761	100,00	98.161	100,00	110.865	100,00	Total Third Party Funds
Rupiah	16.112	44,85	26.779	48,75	37.691	49,01	54.321	57,32	54.292	55,31	61.217	55,22	Rupiah
Valas	19.815	55,15	28.154	51,25	39.211	50,99	40.440	42,68	43.869	44,69	49.647	44,78	Foreign Exchange

Tabel 1.71 Komposisi DPK Bank Asing
(Composition of Third Party Funds of Foreign Owned Banks)
Miliar Rp (Billion Rp)

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Desember 2011		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) (%)	
Giro	34.927	37,95	46.009	40,65	49.354	38,44	51.854	44,10	58.886	47,35	67.181	47,49	Demand Deposits
Rupiah	12.515	13,60	20.655	18,25	17.290	13,47	19.242	16,36	24.689	19,85	27.683	19,57	Rupiah
Valas	22.412	24,35	25.353	22,40	32.064	24,98	32.612	27,73	34.197	27,49	39.498	27,92	Foreign Exchange
Deposito	53.671	58,31	59.443	52,52	64.952	50,59	48.537	41,28	46.452	37,35	55.572	39,28	Time Deposits
Rupiah	26.629	28,93	31.398	27,74	38.405	29,92	32.267	27,44	34.265	27,55	38.522	27,23	Rupiah
Valas	27.042	29,38	28.045	24,78	26.547	20,68	16.270	13,84	12.187	9,80	17.050	12,05	Foreign Exchange
Tabungan	3.442	3,74	7.730	6,83	14.071	10,96	17.203	14,63	19.038	15,31	18.721	13,23	Saving Deposits
Rupiah	3.442	3,74	3.690	3,26	4.654	3,63	6.222	5,29	6.768	5,44	7.195	5,09	Rupiah
Valas	-	-	4.040	3,57	9.417	7,34	10.982	9,34	12.270	9,87	11.526	8,15	Foreign Exchange
Total DPK	92.040	100,00	113.182	100,00	128.377	100,00	117.594	100,00	124.376	100,00	141.473	100,00	Total Third Party Funds
Rupiah	42.586	46,27	55.743	49,25	60.349	47,01	57.731	49,09	65.722	52,84	73.399	51,88	Rupiah
Valas	49.455	53,73	57.438	50,75	68.028	52,99	59.864	50,91	58.653	47,16	68.074	48,12	Foreign Exchange

Tabel 1.72 Peringkat Bank Berdasarkan Dana Pihak Ketiga
(Bank Rating based on Third Party Funds)
Miliar Rp (Billion Rp)

Peringkat	Desember 2006			Desember 2007			Desember 2008			Desember 2009			Desember 2010			Desember 2011			Rating
	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	Nama Bank (Bank Name)	Total DPK (Total Third Party Funds)	Pangsa Thd Total DPK Bank Umum (%) (Portion to Total Third Party Funds at Commercial Banks (%))	
1	PT Bank Mandiri	197.438	15,34	PT Bank Mandiri	235.802	15,61	PT Bank Mandiri	273.566	15,60	PT Bank Mandiri (Persero) Tbk	299.722	15,36	PT Bank Mandiri (Persero) Tbk	332.728	14,23	PT Bank Mandiri (Persero) Tbk	380.236	13,65	1
2	PT Bank Central Asia Tbk	152.737	11,87	PT Bank Central Asia Tbk	189.178	12,52	PT Bank Central Asia Tbk	209.535	11,95	PT BRI (Persero) Tbk.	254.790	13,06	PT BRI (Persero) Tbk.	328.779	14,06	PT BRI (Persero) Tbk.	372.126	13,36	2
3	PT BNI Tbk	135.912	10,56	PT BRI	164.997	10,92	PT BRI	201.093	11,47	PT Bank Central Asia Tbk.	244.666	12,54	PT Bank Central Asia Tbk.	277.534	11,87	PT Bank Central Asia Tbk.	323.457	11,61	3
4	PT BRI	124.674	9,69	PT BNI Tbk	145.567	9,63	PT BNI Tbk	162.775	9,28	PT BNI (Persero),Tbk	188.656	9,67	PT BNI (Persero),Tbk	189.351	8,10	PT BNI (Persero),Tbk	224.902	8,08	4
5	PT Bank Danamon Indonesia Tbk	54.378	4,22	PT Bank Danamon Indonesia Tbk	58.047	3,84	PT Bank Danamon Indonesia Tbk	74.492	4,25	PT Bank Cimb Niaga, Tbk	86.258	4,42	PT Bank CIMB Niaga, Tbk	117.820	5,04	PT Bank CIMB Niaga, Tbk	131.794	4,73	5
6	PT Bank Niaga Tbk	39.148	3,04	PT Bank Niaga Tbk	45.108	2,99	PT Bank CIMB Niaga Tbk	51.560	2,94	PT Bank Danamon Indonesia Tbk	67.782	3,47	PT Bank Danamon Indonesia Tbk	80.225	3,43	PT Bank Danamon Indonesia Tbk	88.665	3,18	6
7	PT BII Tbk	37.033	2,88	PT BII Tbk	37.006	2,45	PT Pan Indonesia Bank Tbk	46.254	2,64	PT Pan Indonesia Bank, Tbk	56.307	2,89	PT Pan Indonesia Bank, Tbk	75.055	3,21	PT Pan Indonesia Bank, Tbk	85.537	3,07	7
8	PT Bank Permata Tbk	28.660	2,23	Citibank N.A	31.828	2,11	PT BII Tbk	43.712	2,49	PT BII Tbk	47.515	2,44	PT BII Tbk	59.979	2,56	PT Bank Permata Tbk	82.925	2,98	8
9	Citibank N.A	27.062	2,10	PT Pan Indonesia Bank Tbk	31.364	2,08	PT Bank Permata Tbk	42.803	2,44	PT Bank Permata Tbk	45.751	2,35	PT Bank Permata Tbk	59.512	2,54	PT BII Tbk	70.479	2,53	9
10	PT Lippo Bank Tbk	26.693	2,07	PT Lippo Bank Tbk	30.366	2,01	Citibank N.A	34.289	1,96	PT BTN (Persero)	40.216	2,06	PT BTN (Persero), Tbk	47.547	2,03	PT BTN (Persero), Tbk	61.992	2,23	10
	Total	823.735	64,00	Total	969.264	64,15	Total	1.140.078	65,03	Total	1.331.664	68,27	Total	1.568.529	67,06	Total	1.822.114	65,43	

Tabel 1.73 Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan (Desember 2011)
(Composition of Third Party Funds of Commercial Banks based on Location - December 2011)
 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		
Jawa Barat	34.403	5.918	90.020	3.886	77.853	7.325	202.276	17.129	219.405	7,88	Jawa Barat
Banten	11.684	2.841	24.173	893	27.171	3.456	63.028	7.190	70.218	2,52	Banten
DKI Jakarta	267.433	127.327	223.334	33.434	641.316	124.422	1.132.083	285.183	1.417.266	50,89	DKI Jakarta
D.I Yogyakarta	3.267	377	14.055	316	8.087	735	25.409	1.428	26.837	0,96	D.I Yogyakarta
Jawa Tengah	15.517	2.176	63.070	2.068	38.622	3.289	117.209	7.534	124.743	4,48	Jawa Tengah
Jawa Timur	34.334	6.422	104.332	6.090	91.470	7.876	230.135	20.388	250.524	9,00	Jawa Timur
Bengkulu	1.273	20	3.696	24	1.168	9	6.137	53	6.190	0,22	Bengkulu
Jambi	2.935	232	8.961	154	4.046	86	15.942	473	16.415	0,59	Jambi
Aceh	6.587	107	10.136	68	3.379	56	20.103	231	20.333	0,73	Aceh
Sumatera Utara	16.409	3.892	51.396	2.802	47.578	4.999	115.383	11.694	127.076	4,56	Sumatera Utara
Sumatera Barat	4.480	394	11.652	124	6.369	106	22.501	625	23.126	0,83	Sumatera Barat
Riau	9.793	1.050	22.029	447	11.252	497	43.074	1.994	45.067	1,62	Riau
Kepulauan Riau	7.186	1.140	20.280	575	21.336	718	48.802	2.433	51.235	1,84	Kepulauan Riau
Sumatera Selatan	5.058	3.857	9.340	1.049	4.080	729	18.478	5.635	24.114	0,87	Sumatera Selatan
Bangka Belitung	1.321	399	5.507	58	2.819	138	9.648	596	10.243	0,37	Bangka Belitung
Lampung	3.225	254	10.975	276	4.788	227	18.988	757	19.745	0,71	Lampung
Kalimantan Selatan	5.837	881	15.261	298	5.849	180	26.947	1.359	28.305	1,02	Kalimantan Selatan
Kalimantan Barat	4.014	517	15.851	371	6.989	116	26.853	1.004	27.857	1,00	Kalimantan Barat
Kalimantan Timur	14.683	2.993	26.737	1.753	18.801	1.913	60.221	6.659	66.880	2,40	Kalimantan Timur
Kalimantan Tengah	2.839	210	6.446	42	2.366	21	11.651	273	11.924	0,43	Kalimantan Tengah
Sulawesi Tengah	1.465	48	5.603	56	1.667	25	8.735	129	8.865	0,32	Sulawesi Tengah
Sulawesi Selatan	5.869	754	25.990	553	12.348	747	44.208	2.054	46.262	1,66	Sulawesi Selatan
Sulawesi Utara	2.238	245	7.261	332	4.051	212	13.551	789	14.340	0,51	Sulawesi Utara
Sulawesi Tenggara	316	1	1.471	0	145	1	1.932	2	1.934	0,07	Sulawesi Tenggara
Sulawesi Barat	305	7	1.661	12	714	11	2.681	31	2.712	0,10	Sulawesi Barat
Gorontalo	1.245	65	5.177	153	1.763	24	8.186	242	8.428	0,30	Gorontalo
Nusa Tenggara Barat	1.687	60	6.597	85	2.396	47	10.680	192	10.872	0,39	Nusa Tenggara Barat
Bali	6.920	1.918	20.884	1.335	13.788	759	41.593	4.011	45.604	1,64	Bali
Nusa Tenggara Timur	2.516	23	7.133	64	2.989	30	12.638	117	12.755	0,46	Nusa Tenggara Timur
Maluku	1.278	46	3.856	38	1.732	40	6.866	123	6.989	0,25	Maluku
Papua	6.904	1.554	11.190	111	3.799	389	21.893	2.053	23.946	0,86	Papua
Maluku Utara	726	94	2.216	8	717	8	3.659	111	3.769	0,14	Maluku Utara
Papua Barat	1.941	20	3.820	52	1.210	53	6.971	126	7.097	0,25	Papua Barat
Lainnya	2	1.111	6	652	6	2.058	14	3.821	3.835	0,14	<i>Others</i>
Total	485.692	166.954	840.118	58.181	1.072.665	161.302	2.398.474	386.437	2.784.912	100	Total

Tabel 1.74 DPK Bank Umum Berdasarkan Lokasi Penghimpunan
(Third Party Funds of Commercial Banks based on Location of Deposits)
 Miliar Rp (*Billion Rp*)

Lokasi	2005	2006	2007	2008	2009	2010	2011												Location
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jawa Barat	87.899	104.431	119.504	135.580	154.212	186.368	183.904	183.688	186.128	185.745	188.931	196.846	196.230	197.080	204.444	205.797	210.665	219.405	Jawa Barat
Banten	21.706	27.317	28.310	33.011	39.103	56.531	55.391	56.882	59.183	58.921	60.305	62.217	63.126	63.586	65.972	65.734	66.953	70.218	Banten
DKI Jakarta	586.432	620.919	751.466	868.803	995.417	1.197.604	1.166.975	1.141.149	1.180.064	1.164.689	1.197.538	1.202.544	1.225.583	1.230.557	1.255.394	1.293.125	1.320.964	1.417.266	DKI Jakarta
D.I Yogyakarta	11.453	13.908	15.323	16.834	19.679	22.919	23.186	23.005	23.276	23.577	23.981	24.323	24.840	24.776	25.839	26.134	26.270	26.837	D.I Yogyakarta
Jawa Tengah	52.950	62.701	70.139	80.782	91.223	105.605	104.892	105.040	109.545	110.668	112.896	115.121	116.897	111.322	118.301	118.404	122.107	124.743	Jawa Tengah
Jawa Timur	111.909	127.851	143.778	171.426	193.720	214.993	213.054	213.282	216.775	217.690	221.755	226.753	228.094	225.597	234.007	235.536	241.240	250.524	Jawa Timur
Bengkulu	2.066	2.760	3.482	4.143	3.967	4.691	4.944	5.035	5.188	5.316	5.482	5.686	5.752	5.640	5.986	6.024	6.232	6.190	Bengkulu
Jambi	5.707	7.535	9.321	10.069	10.843	13.254	13.606	14.338	14.478	14.699	14.897	15.437	15.440	15.335	16.079	15.973	16.149	16.415	Jambi
Aceh	13.511	21.956	18.341	20.464	19.215	18.851	18.030	18.106	17.922	17.887	19.276	19.295	18.554	17.958	20.063	19.438	19.251	20.333	Aceh
Sumatera Utara	51.589	60.126	71.021	83.941	94.458	108.612	109.493	110.086	112.139	112.630	114.365	115.920	117.380	115.577	120.200	120.910	124.317	127.076	Sumatera Utara
Sumatera Barat	9.109	11.490	13.974	15.349	17.728	20.829	20.503	20.204	20.206	20.461	20.836	20.960	21.164	20.704	22.554	22.319	23.076	23.126	Sumatera Barat
Riau	28.558	40.074	30.155	31.760	30.892	37.142	36.322	39.149	40.188	39.073	40.114	42.534	41.856	41.415	44.115	43.074	43.189	45.067	Riau
Kepulauan Riau	17.848	21.068	24.867	30.058	34.119	40.559	40.373	41.651	42.744	43.609	44.695	46.538	45.517	46.887	48.668	49.377	50.378	51.235	Kepulauan Riau
Sumatera Selatan	-	-	13.587	16.341	17.088	20.228	19.801	20.518	20.659	21.172	21.380	22.303	22.143	22.173	22.547	22.500	22.950	24.114	Sumatera Selatan
Bangka Belitung	3.497	4.728	6.384	6.828	7.469	8.645	8.759	9.004	9.523	9.448	9.727	10.277	10.458	10.235	10.616	10.230	10.129	10.243	Bangka Belitung
Lampung	7.419	9.496	14.789	21.559	14.836	16.748	16.706	16.801	17.454	17.563	17.988	18.599	18.568	18.354	19.222	19.150	19.591	19.745	Lampung
Kalimantan Selatan	8.122	10.813	12.798	16.026	18.164	21.572	21.550	21.579	22.383	22.447	23.158	24.285	24.442	24.374	26.282	26.262	27.006	28.305	Kalimantan Selatan
Kalimantan Barat	10.291	12.793	14.965	17.570	18.995	23.071	23.435	23.720	24.264	24.641	25.089	25.524	25.538	25.481	26.213	26.327	27.597	27.857	Kalimantan Barat
Kalimantan Timur	23.281	30.596	34.316	41.518	43.719	49.911	49.294	52.444	53.331	51.586	53.126	56.831	56.446	57.158	61.696	61.829	62.426	66.880	Kalimantan Timur
Kalimantan Tengah	4.109	5.510	6.530	6.909	7.708	8.889	9.233	9.463	9.862	10.631	11.090	11.505	11.394	11.456	12.064	12.099	12.003	11.924	Kalimantan Tengah
Sulawesi Tengah	3.313	4.448	5.171	5.721	6.301	7.460	7.465	7.430	7.464	7.425	7.685	8.003	7.818	7.767	8.054	8.241	8.593	8.865	Sulawesi Tengah
Sulawesi Selatan	17.239	21.952	24.794	29.013	34.271	38.038	37.519	37.432	38.224	38.170	38.688	39.908	40.205	40.088	41.879	42.390	43.727	46.262	Sulawesi Selatan
Sulawesi Utara	4.862	6.057	7.133	8.941	10.082	11.554	11.702	11.659	11.929	12.059	12.341	12.738	12.805	12.802	13.447	13.563	13.908	14.340	Sulawesi Utara
Sulawesi Tenggara	-	-	1.076	1.451	1.440	1.622	1.698	1.691	1.672	1.746	1.825	1.854	1.816	1.773	1.863	1.861	2.043	1.934	Sulawesi Tenggara
Sulawesi Barat	1.011	1.392	1.641	1.833	1.909	2.191	2.278	2.305	2.343	2.353	2.416	2.426	2.411	2.389	2.590	2.659	2.738	2.712	Sulawesi Barat
Gorontalo	2.202	3.218	3.977	4.563	5.207	5.972	6.369	6.407	6.583	6.787	7.006	7.165	7.170	7.479	7.962	8.155	8.256	8.428	Gorontalo
Nusa Tenggara Barat	3.770	4.441	5.402	6.363	7.101	8.473	8.584	8.445	8.664	8.872	9.176	9.379	9.574	9.298	10.018	10.246	10.694	10.872	Nusa Tenggara Barat
Bali	17.186	19.030	23.522	28.524	32.247	37.848	38.356	38.213	38.536	38.864	39.542	40.340	40.965	41.124	42.801	43.646	44.799	45.604	Bali
Nusa Tenggara Timur	4.910	6.628	7.296	8.005	9.119	10.208	10.651	10.684	10.791	11.021	11.292	11.423	11.537	11.522	11.827	11.974	12.438	12.755	Nusa Tenggara Timur
Maluku	3.248	3.993	4.413	4.671	5.101	5.710	5.690	5.777	5.909	6.008	6.096	6.219	6.131	6.126	6.409	6.477	6.735	6.989	Maluku
Papua	8.857	15.096	13.276	14.227	16.344	19.534	19.902	20.004	21.515	21.584	21.174	21.704	21.391	20.564	23.996	23.945	23.857	23.946	Papua
Maluku Utara	1.025	2.184	2.576	2.800	2.673	2.750	2.978	3.002	3.123	3.187	3.184	3.274	3.258	3.194	3.431	3.552	3.714	3.769	Maluku Utara
Papua Barat	-	-	4.506	5.084	5.334	5.747	5.741	5.908	5.912	6.366	6.449	6.523	6.249	6.910	7.123	6.838	7.305	7.097	Papua Barat
Lainnya	2.860	2.596	3.000	3.126	3.358	4.694	3.673	3.741	3.382	3.316	3.674	3.559	3.331	3.201	3.198	3.494	3.443	3.835	<i>Others</i>
Total	1.127.937	1.287.102	1.510.834	1.753.292	1.973.042	2.338.824	2.302.056	2.287.844	2.351.357	2.340.213	2.397.179	2.438.011	2.464.083	2.459.898	2.544.862	2.587.282	2.644.742	2.784.912	<i>Total</i>

Tabel 1.75 Suku Bunga Rata-rata DPK Bank Umum (Average of Interest Rate of Third Party Funds of Commercial Banks) Persen (Percent)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																			Demand Deposits
Rupiah	-	-	-	2,90	2,39	2,23	2,52	2,24	2,19	2,24	2,28	2,21	2,16	2,22	2,23	2,11	2,26	2,04	Rupiah
Valas	-	-	-	1,05	0,41	0,23	0,22	0,23	0,21	0,21	0,21	0,21	0,21	0,21	0,22	0,20	0,23	0,25	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	-	10,71	6,77	6,64	6,67	6,65	6,77	6,77	6,78	6,77	6,77	6,75	6,84	6,78	6,57	6,40	Rupiah
Valas	-	-	-	3,40	1,74	1,22	1,18	1,14	1,19	1,16	1,21	1,24	1,29	1,32	1,35	1,42	1,43	1,56	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	-	11,17	7,45	6,94	6,95	6,97	7,05	7,07	7,09	7,06	7,05	7,06	7,19	7,21	7,14	6,90	Rupiah
Valas	-	-	-	4,18	2,14	1,29	1,27	1,27	1,32	1,35	1,41	1,40	1,45	1,52	1,56	1,79	1,87	1,93	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	-	10,32	7,89	7,07	6,97	7,07	7,14	7,15	7,16	7,18	7,07	7,04	7,19	7,18	7,18	7,27	Rupiah
Valas	-	-	-	3,94	2,32	1,47	1,44	1,48	1,55	1,55	1,54	1,57	1,62	1,61	1,77	1,86	1,99	2,12	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	-	10,34	9,54	7,65	7,11	7,13	7,08	7,04	7,01	7,00	6,96	6,94	6,97	6,97	6,94	6,84	Rupiah
Valas	-	-	-	3,08	2,72	1,86	1,92	1,88	1,80	1,77	1,34	1,47	1,53	1,47	1,48	1,54	1,51	1,58	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	-	3,11	2,79	2,92	2,55	2,60	2,51	2,46	2,46	2,56	2,47	2,46	2,42	2,34	2,32	2,27	Rupiah
Valas	-	-	-	1,21	0,50	0,34	0,24	0,27	0,19	0,18	0,19	0,37	0,25	0,28	0,29	0,26	0,29	0,27	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Note: Data available since January 2008

Tabel 1.76 Suku Bunga Rata-rata DPK Bank Persero (Average of Interest Rate of Third Party Funds of State Owned Banks) Persen (Percent)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																			Demand Deposits
Rupiah	-	-	-	3,23	2,52	2,22	2,92	2,22	2,17	2,12	2,10	2,01	1,97	2,09	2,00	1,81	1,95	1,77	Rupiah
Valas	-	-	-	1,24	0,42	0,11	0,11	0,15	0,11	0,11	0,09	0,11	0,11	0,11	0,11	0,11	0,14	0,12	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	-	10,07	6,49	6,43	6,40	6,47	6,55	6,54	6,54	6,51	6,48	6,53	6,58	6,43	6,24	6,04	Rupiah
Valas	-	-	-	3,99	2,44	1,36	1,29	1,22	1,26	1,17	1,25	1,29	1,33	1,30	1,30	1,34	1,30	1,33	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	-	10,44	7,34	6,74	6,71	6,77	6,84	6,82	6,90	6,90	6,87	6,89	6,89	6,88	6,84	6,65	Rupiah
Valas	-	-	-	5,28	3,20	1,66	1,67	1,64	1,68	1,63	1,65	1,65	1,62	1,61	1,55	1,89	2,16	2,10	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	-	10,59	7,70	6,55	6,51	6,55	6,56	6,57	6,58	6,59	6,60	6,62	6,64	6,63	6,60	6,54	Rupiah
Valas	-	-	-	3,99	2,95	1,64	1,63	1,73	1,74	1,69	1,68	1,66	1,67	1,60	1,71	1,82	1,94	2,05	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	-	11,32	9,35	6,93	6,89	6,98	7,01	6,98	6,97	6,97	6,98	6,96	6,99	7,00	6,97	6,92	Rupiah
Valas	-	-	-	3,59	2,74	2,16	1,96	2,07	1,82	1,76	1,11	1,31	1,41	1,38	1,37	1,37	1,43	1,46	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	-	2,79	2,62	2,37	2,30	2,42	2,25	2,23	2,23	2,48	2,28	2,27	2,22	2,08	2,08	1,98	Rupiah
Valas	-	-	-	2,80	0,53	0,23	0,23	0,36	0,02	0,00	0,00	0,76	0,23	0,23	0,23	0,23	0,23	0,23	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Note: Data available since January 2008

Tabel 1.77 Suku Bunga Rata-rata DPK BUSN Devisa (Average of Interest Rate of Third Party Funds of Foreign Exchange Commercial Banks) Persen (Percent)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																			Demand Deposits
Rupiah	-	-	-	2,61	2,09	2,11	2,11	2,06	2,00	2,11	2,26	2,07	2,16	2,11	2,15	2,08	2,11	2,16	Rupiah
Valas	-	-	-	1,80	0,68	0,44	0,44	0,44	0,40	0,40	0,40	0,41	0,40	0,39	0,42	0,38	0,40	0,45	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	-	11,20	6,85	6,75	6,69	6,69	6,78	6,76	6,78	6,78	6,79	6,76	6,92	6,93	6,68	6,53	Rupiah
Valas	-	-	-	4,18	1,71	1,32	1,26	1,25	1,28	1,22	1,27	1,27	1,38	1,39	1,46	1,57	1,63	1,80	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	-	11,55	7,31	6,78	6,79	6,82	6,89	6,92	6,91	6,85	6,79	6,79	7,11	7,22	7,16	6,87	Rupiah
Valas	-	-	-	4,82	1,85	1,53	1,44	1,40	1,43	1,41	1,50	1,51	1,62	1,71	1,81	2,03	2,00	2,16	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	-	9,86	7,68	6,72	6,71	6,77	6,79	6,85	6,86	6,91	6,73	6,68	6,95	6,93	6,92	7,06	Rupiah
Valas	-	-	-	4,26	2,06	1,53	1,44	1,40	1,42	1,39	1,36	1,53	1,66	1,79	2,06	2,16	2,35	2,47	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	-	9,56	9,09	6,39	6,40	6,47	6,55	6,55	6,55	6,54	6,55	6,63	6,73	6,69	6,68	6,53	Rupiah
Valas	-	-	-	3,10	3,04	1,71	1,65	1,62	1,62	1,63	1,61	1,67	1,62	1,66	1,67	1,68	1,68	1,68	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	-	3,32	2,88	2,70	2,71	2,70	2,69	2,59	2,59	2,55	2,53	2,50	2,48	2,44	2,41	2,40	Rupiah
Valas	-	-	-	0,82	0,79	0,37	0,37	0,37	0,37	0,36	0,37	0,38	0,39	0,42	0,40	0,39	0,41	0,41	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Note: Data available since January 2008

Tabel 1.78 Suku Bunga Rata-rata DPK BUSN Non Devisa (Average of Interest Rate of Third Party Funds of Non-Foreign Exchange Commercial Banks) Persen (Percent)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																			Demand Deposits
Rupiah	-	-	-	4,68	3,59	3,60	3,76	3,70	4,02	3,73	3,64	3,91	4,09	3,93	3,61	3,51	3,54	3,54	Rupiah
Valas	-	-	-	-	0,94	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	-	11,64	8,65	8,17	8,00	6,92	8,15	8,19	8,13	8,09	8,11	8,05	7,99	7,99	7,86	7,78	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	-	11,77	9,00	8,90	8,71	8,36	8,62	8,59	8,52	8,46	8,49	8,48	8,40	8,34	8,21	8,04	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	-	11,35	9,44	9,11	9,06	8,89	9,00	8,94	8,89	8,82	8,78	8,73	8,70	8,65	8,60	8,57	Rupiah
Valas	-	-	-	-	2,00	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	-	11,52	10,49	9,22	9,19	8,95	9,16	9,18	9,13	8,98	8,89	8,79	8,69	8,69	8,62	8,49	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	-	4,28	3,33	3,56	3,61	3,69	3,73	3,63	3,66	3,78	3,72	3,86	3,95	4,04	3,92	3,69	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Note: Data available since January 2008

Tabel 1.79 Suku Bunga Rata-rata DPK Bank Pembangunan Daerah (Average of Interest Rate of Third Party Funds of Regional Development Banks) Persen (Percent)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																			Demand Deposits
Rupiah	-	-	-	3,16	3,02	3,01	3,11	2,85	2,73	2,81	2,81	2,91	2,80	2,94	2,88	2,86	2,88	2,67	Rupiah
Valas	-	-	-	1,33	0,79	0,65	0,67	0,62	0,63	0,63	0,61	0,54	0,65	0,62	0,64	0,69	0,65	0,71	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	-	10,07	7,69	7,93	7,85	7,73	7,54	7,56	7,58	7,54	7,52	7,45	7,49	7,53	7,40	7,43	Rupiah
Valas	-	-	-	4,03	3,22	1,79	2,96	2,84	1,83	1,39	3,42	4,02	2,68	2,41	2,59	3,08	3,43	3,08	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	-	9,41	8,28	8,57	8,35	8,25	8,19	8,03	8,13	8,11	8,07	8,02	8,06	8,12	8,13	7,96	Rupiah
Valas	-	-	-	3,27	3,96	1,88	1,84	1,77	1,49	1,92	1,04	1,08	1,87	1,87	1,01	2,10	2,12	1,90	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	-	10,18	9,16	9,69	8,45	8,68	8,74	8,71	8,59	8,54	8,42	8,31	8,10	8,09	8,09	8,28	Rupiah
Valas	-	-	-	4,47	4,18	1,41	1,33	1,26	1,25	1,15	1,15	1,09	1,01	1,10	0,99	1,01	0,99	0,98	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	-	8,74	11,33	11,89	8,99	8,86	8,47	8,36	8,27	8,29	8,00	7,75	7,64	8,03	7,90	7,76	Rupiah
Valas	-	-	-	3,25	4,48	1,30	1,28	1,31	1,30	1,32	1,32	1,31	1,30	1,30	1,45	1,50	1,49	1,49	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	-	3,62	3,37	3,08	2,95	2,99	2,86	2,92	2,87	3,02	3,02	3,06	3,05	3,01	2,99	2,92	Rupiah
Valas	-	-	-	1,88	2,11	0,98	0,88	0,91	0,91	0,92	0,90	0,77	0,76	0,80	0,92	0,76	0,89	0,76	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Note: Data available since January 2008

Tabel 1.80 Suku Bunga Rata-rata DPK Bank Campuran (Average of Interest Rate of Third Party Funds of Joint Venture Banks) Persen (Percent)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																			Demand Deposits
Rupiah	-	-	-	1,46	2,62	1,37	1,31	1,66	1,85	1,80	1,65	1,60	1,59	1,59	1,67	1,67	1,70	1,82	Rupiah
Valas	-	-	-	0,33	0,20	0,13	0,12	0,14	0,14	0,15	0,11	0,14	0,16	0,21	0,17	0,15	0,26	0,27	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	-	11,06	6,44	6,30	6,35	6,44	6,46	6,40	6,41	6,56	6,57	6,47	6,46	6,41	6,19	6,07	Rupiah
Valas	-	-	-	2,91	1,01	1,13	1,13	1,11	1,26	1,43	1,45	1,39	1,38	1,55	1,56	1,58	1,59	1,80	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	-	12,63	7,06	6,95	6,94	6,96	7,03	7,02	6,98	7,03	7,10	6,96	7,02	7,00	6,88	6,65	Rupiah
Valas	-	-	-	3,93	1,55	1,05	1,02	1,08	1,10	1,27	1,31	1,29	1,30	1,52	1,54	1,68	1,75	1,84	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	-	11,14	7,78	7,12	7,12	7,12	7,09	7,05	6,93	7,01	6,99	6,89	6,91	6,94	6,98	6,87	Rupiah
Valas	-	-	-	4,07	1,40	1,51	1,33	1,27	1,78	1,92	1,93	2,00	2,03	1,77	1,75	1,82	1,85	2,07	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	-	10,76	8,97	7,01	7,01	7,00	6,92	7,01	7,04	7,07	7,12	6,88	6,81	6,69	6,66	6,56	Rupiah
Valas	-	-	-	2,49	1,83	1,64	1,86	1,74	0,97	1,00	0,98	1,56	1,26	1,19	1,19	1,35	1,38	1,41	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	-	5,04	2,83	2,87	2,75	2,78	2,38	2,55	2,63	3,09	3,16	3,15	3,17	2,87	2,93	2,77	Rupiah
Valas	-	-	-	0,75	0,41	0,15	0,21	0,19	0,14	0,14	0,16	0,19	0,14	0,28	0,35	0,22	0,33	0,25	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Note: Data available since January 2008

Tabel 1.81 Suku Bunga Rata-rata DPK Bank Asing (Average of Interest Rate of Third Party Funds of Foreign Owned Banks) Persen (Percent)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																			Demand Deposits
Rupiah	-	-	-	1,16	0,86	1,17	1,22	1,14	1,29	1,41	1,54	1,47	0,81	1,30	1,33	1,11	2,50	1,04	Rupiah
Valas	-	-	-	0,10	0,09	0,04	0,03	0,03	0,04	0,04	0,06	0,03	0,03	0,03	0,03	0,04	0,09	0,09	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	-	10,03	5,85	3,76	5,26	5,41	5,65	5,63	5,70	5,56	5,61	5,42	5,18	4,84	4,64	4,51	Rupiah
Valas	-	-	-	1,23	0,28	0,19	0,29	0,29	0,35	0,35	0,37	0,44	0,45	0,71	0,77	0,71	0,70	0,82	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	-	11,65	6,57	4,70	6,10	6,21	6,39	6,48	6,54	6,62	6,69	6,68	6,36	5,89	5,54	5,27	Rupiah
Valas	-	-	-	2,39	0,66	0,38	0,55	0,60	0,63	0,70	0,90	0,91	0,92	0,93	1,02	1,19	1,26	1,18	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	-	10,64	7,18	5,46	6,42	6,43	6,49	6,53	6,62	6,66	6,71	6,75	6,75	6,66	6,51	6,20	Rupiah
Valas	-	-	-	2,63	0,77	0,43	0,70	0,67	0,66	0,64	0,63	0,63	0,61	0,60	0,59	0,58	0,72	0,73	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	-	9,87	9,67	4,46	5,94	6,25	6,25	6,28	6,30	6,32	6,59	6,73	6,72	6,75	6,74	6,69	Rupiah
Valas	-	-	-	3,45	2,42	0,88	1,43	0,77	1,54	1,54	1,32	1,08	1,76	1,77	2,04	1,98	1,20	2,16	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	-	3,98	2,67	2,67	2,40	2,22	2,27	2,27	2,26	2,23	2,14	2,01	1,94	1,97	1,67	1,76	Rupiah
Valas	-	-	-	0,17	0,08	0,02	0,04	0,04	0,03	0,03	0,04	0,04	0,03	0,05	0,06	0,04	0,06	0,04	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Note: Data available since January 2008

Tabel 1.82 Peringkat Bank Berdasarkan Kredit
(Bank Rating Based on Credit)
Miliar Rp (Billion Rp)

Peringkat	Desember 2006			Desember 2007			Desember 2008			Desember 2009			Desember 2010			Desember 2011			Rating
	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	
1	PT Bank Mandiri Tbk	108.492	13,69	PT Bank Mandiri Tbk	125.280	12,50	PT BRI	161.130	12,32	PT BRI (Persero) Tbk.	206.117	14,53	PT BRI (Persero) Tbk.	241.020	13,65	PT BRI (Persero) Tbk.	283.832	12,90	1
2	PT BRI	90.295	11,40	PT BRI	114.361	11,41	PT Bank Mandiri Tbk	156.900	12,00	PT Bank Mandiri (Persero) Tbk	178.043	12,55	PT Bank Mandiri (Persero) Tbk	217.809	12,33	PT Bank Mandiri (Persero) Tbk	272.197	12,37	2
3	PT BNI Tbk	66.494	8,39	PT BNI Tbk	87.774	8,76	PT Bank Central Asia Tbk	112.686	8,62	PT Bank Central Asia Tbk.	122.991	8,67	PT Bank Central Asia Tbk.	153.116	8,67	PT Bank Central Asia Tbk.	199.487	9,07	3
4	PT Bank Central Asia Tbk	61.549	7,77	PT Bank Central Asia Tbk	82.503	8,23	PT BNI Tbk	111.044	8,49	PT BNI (Persero),Tbk	119.991	8,46	PT BNI (Persero),Tbk	132.431	7,50	PT BNI (Persero),Tbk	157.252	7,15	4
5	PT Bank Danamon Indonesia Tbk	41.062	5,18	PT Bank Danamon Indonesia Tbk	51.107	5,10	PT Bank Danamon Indonesia Tbk	64.376	4,92	PT Bank Cimb Niaga, Tbk	82.158	5,79	PT Bank CIMB Niaga, Tbk	102.715	5,82	PT Bank CIMB Niaga, Tbk	122.179	5,55	5
6	PT Bank Niaga Tbk	33.208	4,19	PT Bank Niaga Tbk	41.843	4,18	PT Bank CIMB Niaga Tbk	50.117	3,83	PT Bank Danamon Indonesia Tbk	60.162	4,24	PT Bank Danamon Indonesia Tbk	75.264	4,26	PT Bank Danamon Indonesia Tbk	87.185	3,96	6
7	PT Bank Permata Tbk	23.825	3,01	PT Pan Indonesia Bank Tbk	29.026	2,90	PT Pan Indonesia Bank Tbk	36.588	2,80	PT Pan Indonesia Bank, Tbk	41.284	2,91	PT Pan Indonesia Bank, Tbk	55.705	3,15	PT Pan Indonesia Bank, Tbk	68.733	3,12	7
8	PT BII	21.190	2,67	PT BII	28.189	2,81	PT Bank Permata Tbk	34.880	2,67	PT Bank Permata Tbk	41.243	2,91	PT Bank Permata Tbk	51.529	2,92	PT Bank Permata Tbk	67.180	3,05	8
9	Citibank N.A	20.849	2,63	PT Bank Permata Tbk	25.989	2,59	PT BII	34.757	2,66	PT BTN (Persero)	40.719	2,87	PT BTN (Persero)	51.458	2,91	PT BTN (Persero)	63.552	2,89	9
10	PT Pan Indonesia Bank Tbk	19.164	2,42	PT BTN	22.352	2,23	PT BTN	32.022	2,45	PT BII Tbk	37.114	2,62	PT BII Tbk	50.065	2,84	PT BII Tbk	62.628	2,85	10
	Total	486.126	61,36	Total	608.424	60,72	Total	794.500	60,76	Total	929.822	65,53	Total	1.131.112	64,06	Total	1.384.226	62,92	

Tabel 1.83 Suku Bunga Rata-rata Kredit Bank Umum Berdasarkan Sektor Ekonomi
(Average of Credit Interest Rates Commercial Bank Based on Economic Sector)
 Persen *(Percent)*

Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
1. Pertanian, perburuan dan sarana pertanian																			1. Agriculture, hunting and agricultural facilities
Rupiah	-	-	-	14,38	13,10	11,46	11,49	11,43	11,31	11,29	11,31	10,02	11,46	11,52	11,44	11,55	11,64	11,51	Rupiah
Valas	-	-	-	7,73	5,60	4,58	4,59	4,58	4,36	4,19	4,41	4,35	4,50	4,47	4,46	4,69	4,70	5,43	Foreign Exchange
2. Pertambangan																			2. Mining
Rupiah	-	-	-	14,83	10,95	10,57	10,76	11,36	10,01	10,28	10,31	10,21	11,49	11,44	11,24	11,24	11,17	11,84	Rupiah
Valas	-	-	-	5,44	4,47	3,76	3,81	3,64	3,42	3,40	3,32	3,43	3,61	3,52	3,50	3,70	3,80	4,04	Foreign Exchange
3. Perindustrian																			3. Manufacturing
Rupiah	-	-	-	13,92	11,81	10,75	10,74	10,70	10,42	10,43	10,38	10,30	10,64	10,52	10,44	10,37	10,35	10,50	Rupiah
Valas	-	-	-	6,62	5,43	4,34	4,34	4,29	4,07	4,07	4,03	3,96	4,05	4,08	4,15	4,17	4,20	4,45	Foreign Exchange
4. Listrik, Gas dan Air																			4. Water, gas and electricity
Rupiah	-	-	-	11,27	9,42	8,48	8,43	8,22	6,05	6,19	6,23	5,87	7,27	6,74	6,68	6,62	6,12	8,05	Rupiah
Valas	-	-	-	6,28	4,29	3,87	3,83	3,70	4,13	4,05	4,10	3,45	3,91	3,93	3,91	4,09	4,22	4,79	Foreign Exchange
5. Konstruksi																			5. Construction
Rupiah	-	-	-	14,18	13,30	12,19	12,08	12,07	11,65	11,62	11,63	11,52	11,93	11,92	11,90	11,89	11,83	11,78	Rupiah
Valas	-	-	-	6,89	6,07	5,43	5,50	5,63	5,49	5,21	5,25	5,21	6,02	5,92	5,86	5,93	5,89	6,02	Foreign Exchange
6. Perdagangan, restoran dan hotel																			6. Trade, restaurants and hotels
Rupiah	-	-	-	15,69	14,67	13,63	13,67	13,64	12,42	12,49	12,49	11,50	13,55	13,54	13,42	13,44	13,41	13,26	Rupiah
Valas	-	-	-	7,58	6,20	4,86	4,89	4,75	4,52	4,59	4,55	4,67	4,77	4,66	4,78	4,91	4,89	5,04	Foreign Exchange
7. Pengangkutan, pergudangan dan komunikasi																			7. Transportation, warehousing and communications
Rupiah	-	-	-	12,72	10,45	10,29	10,39	10,41	10,02	10,07	10,10	9,88	10,45	10,38	10,38	10,32	10,21	10,03	Rupiah
Valas	-	-	-	6,49	5,76	5,92	5,58	5,47	5,34	5,41	5,34	5,15	5,31	5,05	5,19	5,16	5,16	5,25	Foreign Exchange
8. Jasa Dunia Usaha																			8. Business Services
Rupiah	-	-	-	14,22	13,01	12,07	11,99	11,96	11,95	11,90	11,96	11,97	12,02	11,92	11,79	11,75	11,69	11,64	Rupiah
Valas	-	-	-	6,52	4,94	3,44	3,33	3,26	3,26	3,38	3,26	3,23	3,18	3,10	3,24	3,32	3,39	3,46	Foreign Exchange
9. Jasa Sosial/masyarakat																			9. Social Services
Rupiah	-	-	-	14,67	14,59	14,50	14,32	14,28	14,21	13,98	13,87	13,28	13,67	13,61	13,56	13,50	13,40	13,29	Rupiah
Valas	-	-	-	5,02	5,49	4,46	4,65	5,23	4,19	4,15	3,98	4,44	4,47	4,45	4,51	4,52	4,54	4,71	Foreign Exchange
10. Lain-lain																			10. Others
Rupiah	-	-	-	15,71	15,74	13,73	13,56	13,55	14,77	14,85	14,82	10,37	13,63	13,66	13,59	13,55	13,49	13,37	Rupiah
Valas	-	-	-	3,85	0,67	2,20	1,98	1,93	1,05	0,75	0,68	0,21	2,49	1,56	1,67	1,79	1,41	2,58	Foreign Exchange
Ket: ¹⁾ revisi																			Note: Revised

Tabel 1.84 Suku Bunga Rata-rata Kredit Bank Umum Berdasarkan Jenis Penggunaan
(Average of Credit Interest Rates Commercial Bank Based on Type of Use)
 Persen *(Percent)*

Jenis Penggunaan	2005	2006	2007	2008	2009	2010	2011												Type of Use
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Modal Kerja																			1. Working Capital
Rupiah	-	-	-	14,63	13,27	12,39	12,45	12,44	11,69	11,81	11,79	11,77	12,29	12,22	12,11	12,09	12,00	11,98	<i>Rupiah</i>
Valas	-	-	-	6,44	5,02	4,00	3,98	3,87	3,52	3,54	3,48	3,57	3,71	3,67	3,70	3,75	3,76	3,89	<i>Foreign Exchange</i>
2. Investasi																			2. Investment
Rupiah	-	-	-	13,99	12,55	11,86	11,85	11,79	11,81	11,80	11,81	11,75	11,75	11,74	11,70	11,66	11,59	11,69	<i>Rupiah</i>
Valas	-	-	-	7,01	5,88	5,02	5,04	4,96	5,04	4,99	4,96	4,88	4,77	4,70	4,83	4,97	5,02	5,37	<i>Foreign Exchange</i>
3. Konsumsi																			3. Consumption
Rupiah	-	-	-	15,82	15,81	13,79	13,50	13,48	14,77	14,74	14,72	14,63	13,57	13,50	13,44	13,40	13,37	13,38	<i>Rupiah</i>
Valas	-	-	-	3,85	0,67	0,43	0,44	0,42	0,42	0,35	0,34	0,26	1,07	0,97	0,28	0,25	0,39	0,34	<i>Foreign Exchange</i>

Tabel 1.85 Perkembangan Jumlah Bank dan Kantor Bank Umum (Growth of Total Commercial Banks and Bank Offices)																			
Kelompok Bank	2005	2006	2007	2008	2009	2010	2011												Group of Bank
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Bank Persero																			State Owned Banks
Jumlah Bank	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	2.171	2.548	2.765	3.134	3.854	4.189	4.205	4.210	4.214	4.216	4.236	4.245	4.246	4.248	4.289	4.303	4.343	4.362	Total Bank Offices
BUSN Devisa																			Foreign Exchange Commercial Banks
Jumlah Bank	34	35	35	32	34	36	36	36	36	36	36	36	36	36	36	36	36	36	Total Banks
Jumlah Kantor	4.113	4.395	4.694	5.196	6.181	6.608	6.698	6.730	6.771	6.832	6.918	6.956	6.994	7.024	7.043	7.062	7.168	7.209	Total Bank Offices
BUSN Non Devisa																			Non-Foreign Exchange Commercial Banks
Jumlah Bank	37	36	36	36	31	31	31	31	31	31	31	31	30	30	30	30	30	30	Total Banks
Jumlah Kantor	709	759	778	875	976	1.131	1.151	1.153	1.187	1.194	1.206	1.215	1.213	1.228	1.244	1.249	1.271	1.288	Total Bank Offices
BPD																			Regional Development Banks
Jumlah Bank	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	Total Banks
Jumlah Kantor	1.107	1.217	1.205	1.310	1.358	1.413	1.434	1.434	1.437	1.438	1.440	1.444	1.444	1.447	1.448	1.453	1.468	1.472	Total Bank Offices
Bank Campuran																			Joint Venture Banks
Jumlah Bank	18	17	17	15	16	15	14	14	14	14	14	14	14	14	14	14	14	14	Total Banks
Jumlah Kantor	64	77	96	168	238	263	260	244	245	245	245	247	246	246	246	246	259	260	Total Bank Offices
Bank Asing																			Foreign Owned Bank
Jumlah Bank	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	Total Banks
Jumlah Kantor	72	114	142	185	230	233	222	222	215	215	214	214	204	201	203	197	198	206	Total Bank Offices
Total																			Total
Jumlah Bank	131	130	130	124	121	122	121	121	121	121	121	121	120	120	120	120	120	120	Total Banks
Jumlah Kantor	8.236	9.110	9.680	10.868	12.837	13.837	13.970	13.993	14.069	14.140	14.259	14.321	14.347	14.394	14.473	14.510	14.707	14.797	Total Bank Offices

Tabel 1.86 Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Wilayah - Desember 2011
(Growth of Total Branch Offices Based on Banks Location - December 2011)

Lokasi	2005	2006	2007	2008	2009	2010	2011												Location
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jawa Barat	282	292	309	324	337	354	357	357	357	359	362	364	361	362	363	364	365	369	Jawa Barat
Banten	53	57	59	61	66	73	73	74	75	75	76	79	76	76	77	77	78	79	Banten
DKI Jakarta	428	435	442	464	506	534	538	539	541	543	543	543	532	532	533	534	532	535	DKI Jakarta
D.I Yogyakarta	41	42	44	47	51	53	53	53	54	55	54	54	54	54	54	54	54	54	D.I Yogyakarta
Jawa Tengah	232	247	258	263	271	285	287	289	289	290	290	292	291	295	296	299	300	300	Jawa Tengah
Jawa Timur	334	339	350	355	365	390	392	393	391	391	391	392	392	392	393	394	394	397	Jawa Timur
Bengkulu	17	18	19	21	21	22	22	22	22	22	22	22	22	22	22	25	26	27	Bengkulu
Jambi	36	39	39	41	44	45	45	45	46	46	46	47	48	48	48	48	48	48	Jambi
Aceh	48	50	53	57	65	70	70	70	70	71	71	71	71	71	71	72	73	73	Aceh
Sumatera Utara	130	135	141	146	161	174	174	173	173	174	174	174	173	174	176	177	178	178	Sumatera Utara
Sumatera Barat	65	66	67	70	71	74	74	74	75	75	75	75	75	75	75	76	77	77	Sumatera Barat
Riau	60	62	65	69	76	84	84	84	84	85	86	85	85	86	86	86	86	88	Riau
Kepulauan Riau	58	60	63	64	67	76	76	76	78	78	78	78	77	77	78	80	80	81	Kepulauan Riau
Sumatera Selatan	33	40	45	47	49	52	52	52	51	51	51	51	51	51	51	51	51	51	Sumatera Selatan
Bangka Belitung	11	12	13	17	20	22	22	22	22	22	22	22	22	22	22	23	23	23	Bangka Belitung
Lampung	39	43	43	45	45	48	49	49	48	48	49	49	49	49	49	50	50	50	Lampung
Kalimantan Selatan	52	53	54	55	63	69	69	69	69	69	69	68	69	69	69	69	70	70	Kalimantan Selatan
Kalimantan Barat	49	49	51	58	62	66	66	66	66	66	66	67	67	68	68	69	69	69	Kalimantan Barat
Kalimantan Timur	72	79	84	87	98	100	102	102	103	104	104	103	102	102	103	103	104	104	Kalimantan Timur
Kalimantan Tengah	23	26	27	33	36	40	40	40	42	42	42	42	42	42	42	42	43	43	Kalimantan Tengah
Sulawesi Tengah	24	25	28	29	32	35	36	36	36	36	36	37	36	36	36	36	36	36	Sulawesi Tengah
Sulawesi Selatan	92	92	100	111	111	116	116	116	117	118	117	119	120	119	119	122	121	121	Sulawesi Selatan
Sulawesi Utara	44	48	48	49	52	54	54	54	54	53	53	53	53	53	53	53	53	53	Sulawesi Utara
Sulawesi Tenggara	8	8	8	9	11	12	12	12	12	12	12	13	13	13	13	13	13	13	Sulawesi Tenggara
Sulawesi Barat	15	13	10	11	12	13	13	13	14	14	14	14	14	14	15	16	16	16	Sulawesi Barat
Gorontalo	20	21	22	23	25	27	28	28	29	29	29	29	29	29	30	30	30	30	Gorontalo
Nusa Tenggara Barat	31	32	33	36	35	39	39	39	39	39	40	40	41	41	41	42	42	42	Nusa Tenggara Barat
Bali	70	70	72	73	72	74	74	74	75	76	77	80	80	80	80	80	80	80	Bali
Nusa Tenggara Timur	35	39	39	40	43	46	46	46	46	46	47	49	49	49	49	49	49	49	Nusa Tenggara Timur
Maluku	20	22	23	24	25	32	32	32	32	32	32	32	31	31	31	31	32	33	Maluku
Papua	31	32	35	38	41	47	48	48	48	48	48	49	50	50	54	54	54	54	Papua
Maluku Utara	11	11	12	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	Maluku Utara
Papua Barat	14	14	15	18	19	22	22	22	22	22	22	22	22	22	22	23	23	23	Papua Barat
Lainnya	17	18	18	18	17	17	17	17	17	17	17	17	17	17	17	17	18	18	<i>Others</i>
Total	2.495	2.589	2.689	2.816	2.982	3.179	3.196	3.200	3.211	3.222	3.229	3.246	3.228	3.235	3.250	3.273	3.282	3.298	Total

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DATA BANK SYARIAH

Tabel 2.1 Kegiatan Usaha Bank Umum Syariah (BUS) Dan Unit Usaha Syariah (UUS)
(Sharia Commercial Bank and Sharia Business Unit Operations)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep ¹⁾	Okt ¹⁾	Nov	Dec	
Penyaluran Dana	20.222	25.927	32.304	48.264	64.355	94.884	92.965	93.285	98.442	98.428	101.516	106.736	109.583	113.079	119.586	123.308	128.302	140.980	Fund Disbursements
a. Pembiayaan	15.232	20.445	26.149	38.199	46.886	68.181	69.724	71.449	74.253	75.771	78.619	82.616	84.556	90.540	93.509	96.805	99.427	102.655	a. Financing
Rupiah	14.458	19.530	24.878	35.879	44.938	64.817	66.383	68.134	70.764	72.419	74.976	78.727	80.506	86.322	89.181	92.462	94.932	97.847	Rupiah
Valas	774	915	1.270	2.320	1.948	3.364	3.341	3.315	3.488	3.352	3.643	3.889	4.051	4.217	4.328	4.343	4.494	4.808	Foreign Exchange
b. Antar Bank	1.054	991	1.437	1.978	3.036	4.138	3.580	3.617	3.793	3.283	3.379	3.506	3.435	4.313	3.716	3.661	3.847	4.846	b. Inter-Bank
c. Penempatan di BI	3.180	3.641	3.238	5.189	10.393	16.393	13.430	11.396	13.689	11.897	12.930	14.203	15.242	12.068	16.148	16.376	18.686	27.127	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	730	829	1.302	2.683	3.786	5.733	5.801	6.364	6.224	6.988	6.048	5.986	5.963	5.823	5.924	6.162	5.892	5.902	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	6	6	41	79	83	88	88	88	88	88	90	90	90	47	47	47	47	47	e. Equity participation
f. Tagihan Lainnya	21	15	138	136	171	351	342	371	395	401	450	335	296	288	242	256	403	403	f. Other claims
Sumber Dana	17.296	22.337	27.948	40.591	57.762	83.184	82.143	82.023	86.588	85.895	89.173	93.633	96.196	99.769	106.115	109.818	113.726	126.409	Sources of Funds
a. DPK	15.581	20.672	25.473	36.852	52.271	76.036	75.814	75.085	79.651	79.862	82.861	87.025	89.786	92.021	97.741	101.794	105.330	115.415	a. Third Party Funds
Rupiah	14.752	19.818	24.324	35.449	50.266	72.807	72.752	71.718	76.467	76.907	79.642	83.494	86.291	88.471	94.303	98.274	101.649	110.910	Rupiah
Giro Wadiah	1.836	3.180	2.925	3.741	5.403	7.914	8.006	6.748	7.736	7.127	7.191	8.413	8.377	7.872	9.116	10.053	9.242	10.678	Wadiah Demand Deposit
Deposito Mudharabah	8.546	10.208	12.919	19.273	28.484	42.206	42.567	42.636	45.909	46.116	48.296	49.906	52.223	53.854	57.369	59.982	63.127	67.942	Mudharabah Time Deposits
Tabungan Mudharabah	4.370	6.430	8.480	12.436	16.379	22.688	22.179	22.334	22.821	23.665	24.155	25.175	25.691	26.744	27.817	28.239	29.279	32.290	Mudharabah Savings Accounts
Valas	829	854	1.149	1.403	2.006	3.229	3.063	3.367	3.184	2.955	3.219	3.531	1.964	3.550	3.438	3.520	3.682	4.505	Foreign Exchange
Giro Wadiah	209	236	424	498	798	1.142	1.236	1.267	1.411	1.320	1.373	1.047	1.535	1.360	1.188	1.023	1.180	1.329	Wadiah Demand Deposit
Deposito Mudharabah	620	618	726	870	1.111	1.869	1.626	1.862	1.528	1.500	1.558	2.217	1.674	1.914	1.980	2.207	2.211	2.864	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	35	96	218	200	238	245	135	288	267	286	277	269	291	291	312	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	32	32	32	68	6	3	3	3	3	2	2	2	2	1	1	1	1	0	b. Liabilities at BI
c. Antar Bank	980	874	1.499	2.419	3.717	4.924	3.963	4.515	4.300	3.712	3.704	4.072	3.760	5.053	5.365	4.658	4.961	6.648	c. Inter-Bank
d. Surat Berharga	265	268	350	311	340	325	440	440	440	340	540	540	540	540	540	540	539	924	d. Money Instruments
e. Pinjaman yang Diterima	207	181	161	150	512	483	482	482	482	283	481	481	481	-	-	-	-	-	e. Loans received
Rupiah	204	181	161	150	512	483	482	482	482	283	481	481	481	481	780	1.072	1.071	1.520	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	209	285	401	727	845	1.321	1.350	1.419	1.633	1.580	1.500	1.435	1.535	1.581	1.588	1.656	1.714	1.783	f. Other Liabilities
g. Setoran Jaminan	25	25	32	64	69	90	91	79	79	116	84	78	92	92	99	97	111	119	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	951	991	1.017	1.752	1.946	5.965	5.965	5.965	6.165	6.265	6.265	6.265	6.311	6.311	6.311	6.311	6.311	6.611	a. Paid-In Capital
b. Cadangan	230	268	275	335	449	491	491	491	468	470	471	576	579	579	578	579	579	579	b. Reserves
c. L/R tahun berjalan	239	355	481	432	790	1.051	148	239	400	582	626	777	927	1.051	1.205	1.319	1.515	1.475	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	-76	27	149	152	315	527	1.438	1.401	1.408	1.337	1.286	1.114	1.068	1.068	1.068	1.068	1.068	1.069	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	132	142	132	466	468	516	516	516	516	516	545	823	816	816	816	816	816	816	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.395	2.358	1.761	2.824	3.076	5.408	3.968	3.659	5.870	4.150	3.879	5.011	5.214	3.647	5.885	5.656	6.447	9.244	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset Jaringan Kantor	20.880	26.722	33.016	49.555	66.090	97.519	95.743	95.987	101.189	100.568	104.333	109.750	112.864	116.807	123.362	127.150	132.462	132.462	Total Assets Office Network
Jumlah Bank	22	23	29	32	31	34	34	34	34	34	34	34	34	34	34	34	34	34	Total Banks
Jumlah Kantor 1)	436	509	568	790	998	1.477	1.506	1.533	1.575	1.591	1.578	1.640	1.603	1.632	1.652	1.659	1.690	1.702	Total Bank Offices ¹⁾

Ket: ¹⁾ Tidak termasuk Gerai Muamalat⁰⁾ revisiNote: ¹⁾ Not Including Muamalat Outlets⁰⁾ revised

Tabel 2.2 Kegiatan Usaha Bank Umum Syariah (BUS)
(Sharia Commercial Bank Operations (BUS))
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep ¹⁾	Okt ¹⁾	Nov	Dec	
Penyaluran Dana	16.132	19.839	25.663	33.026	46.386	76.602	75.505	75.573	80.486	79.402	82.222	85.921	88.000	90.752	95.943	97.970	102.065	112.853	Fund Disbursements
a. Pembiayaan	12.405	16.113	20.717	26.109	34.452	56.357	58.062	59.480	61.904	62.916	65.086	68.147	69.262	74.413	76.838	79.304	81.256	83.704	a. Financing
Rupiah	11.652	15.224	19.602	24.422	33.190	53.864	55.307	56.744	59.020	60.015	62.150	65.032	66.056	71.085	73.461	75.941	77.791	80.038	Rupiah
Valas	753	889	1.115	1.688	1.261	2.493	2.755	2.736	2.884	2.901	2.937	3.114	3.206	3.328	3.377	3.362	3.465	3.665	Foreign Exchange
b. Antar Bank	373	535	672	1.016	1.415	1.968	1.682	1.787	1.777	1.540	1.604	1.638	1.639	2.316	1.781	1.532	1.715	2.571	b. Inter-Bank
c. Penempatan di BI	2.986	2.715	3.286	3.827	7.345	12.642	10.059	8.127	10.741	8.983	9.590	10.341	11.365	8.486	11.724	11.360	13.465	20.975	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	341	457	766	1.859	2.922	5.203	5.272	5.730	5.580	5.485	5.401	5.380	5.356	5.211	5.312	5.471	5.179	5.166	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	6	6	41	79	83	88	88	88	88	88	90	90	90	47	47	47	47	47	e. Equity participation
f. Tagihan Lainnya	21	14	182	136	169	344	342	361	395	391	450	326	287	279	242	256	403	391	f. Other claims
Sumber Dana	15.041	18.509	23.960	30.546	43.858	69.992	68.918	68.787	73.485	72.261	75.171	78.601	80.636	83.753	88.796	90.708	94.923	105.500	Sources of Funds
a. DPK	13.667	17.216	21.966	27.734	39.624	64.335	64.022	63.018	67.982	67.446	70.105	73.381	75.647	77.518	82.175	84.501	88.275	96.548	a. Third Party Funds
Rupiah	12.843	16.380	20.880	26.498	37.881	61.404	61.406	60.216	65.209	64.746	67.287	70.313	72.623	74.458	79.213	81.504	85.091	92.571	Rupiah
Giro Wadiah	1.609	2.523	2.624	2.250	3.612	6.620	6.673	5.316	6.675	5.816	5.888	6.876	6.908	6.193	7.244	7.901	7.503	8.874	Wadiah Demand Deposit
Deposito Mudharabah	7.539	8.456	10.555	14.588	21.510	35.350	35.689	35.736	38.871	39.020	40.821	41.953	43.957	45.717	48.566	49.936	53.284	57.067	Mudharabah Time Deposits
Tabungan Mudharabah	3.695	5.401	7.702	9.659	12.759	19.435	19.044	19.164	19.664	19.911	20.578	21.484	21.757	22.547	23.403	23.667	24.304	26.630	Mudharabah Savings Accounts
Valas	825	836	1.085	1.237	1.743	2.931	2.616	2.802	2.773	2.700	2.818	3.068	1.494	3.060	2.962	2.997	3.184	3.977	Foreign Exchange
Giro Wadiah	207	232	262	465	683	1.095	1.193	1.228	1.362	1.235	1.329	1.002	1.493	1.301	1.140	972	1.135	1.274	Wadiah Demand Deposit
Deposito Mudharabah	617	604	823	772	1.060	1.834	1.421	1.572	1.410	1.463	1.487	2.064	1.529	1.755	1.817	2.022	2.046	2.699	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	-	-	2	2	2	2	2	2	2	3	3	4	3	3	4	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	32	32	32	68	6	3	3	3	3	2	2	2	2	1	1	1	1	0	b. Liabilities at BI
c. Antar Bank	684	603	1.049	1.736	3.005	3.944	3.143	3.980	3.494	2.974	3.187	3.434	3.105	4.342	4.398	3.639	4.058	5.416	c. Inter-Bank
d. Surat Berharga	244	247	329	311	340	325	340	340	340	340	340	340	340	340	340	340	340	725	d. Money Instruments
e. Pinjaman yang Diterima	205	179	154	150	112	81	81	80	80	80	80	80	80	80	379	671	670	1.119	e. Loans received
Rupiah	201	179	154	150	112	81	81	80	80	80	80	80	80	80	379	671	670	1.119	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	186	215	400	513	735	1.236	1.257	1.306	1.523	1.343	1.385	1.297	1.391	1.399	1.426	1.476	1.491	1.603	f. Other Liabilities
g. Setoran Jaminan	23	17	31	35	36	69	72	60	63	75	72	66	71	72	76	80	87	89	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	951	991	1.001	1.701	1.946	5.965	5.965	5.965	6.165	6.265	6.265	6.265	6.311	6.311	6.311	6.311	6.311	6.611	a. Paid-In Capital
b. Cadangan	230	268	275	335	449	491	491	491	468	470	471	576	579	579	578	579	579	579	b. Reserves
c. L/R tahun berjalan	266	310	459	499	499	776	108	167	298	388	474	567	667	759	861	978	1.084	1.065	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	(43)	24	143	138	295	499	1.305	1.316	1.343	1.254	1.270	1.099	1.052	1.052	1.052	1.052	1.052	1.054	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	132	142	132	466	468	516	516	516	516	516	545	823	816	816	816	816	816	816	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.395	2.358	2.599	2.824	3.076	5.408	3.968	3.659	5.870	4.150	3.879	5.011	5.214	3.647	5.885	5.656	6.447	9.244	Bank Indonesia Syariah
Total Aset	17.111	21.151	27.286	34.036	48.014	79.186	78.203	78.126	83.198	81.981	85.040	88.834	90.734	94.325	99.480	101.597	105.905	116.930	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	3	3	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor ¹⁾	301	346	398	576	711	1.215	1.242	1.253	1.268	1.276	1.280	1.319	1.304	1.332	1.349	1.354	1.380	1.390	Total Bank Offices ¹⁾

Ket: ¹⁾ Tidak termasuk Gerai MuamalatNote: ¹⁾ Not Including Muamalat Outlets⁰⁾ revisi⁰⁾ revised

Tabel 2.3 Kegiatan Usaha Unit Usaha Syariah (UUS)
(Sharia Business Unit Operations (UUS))
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana	4.090	6.087	10.099	15.238	17.969	18.282	17.461	17.712	17.956	19.027	19.294	20.815	21.582	22.327	23.643	25.338	26.237	28.127	Fund Disbursements
a. Pembiayaan	2.827	4.332	7.227	12.090	12.435	11.824	11.662	11.970	12.349	12.856	13.533	14.469	15.294	16.127	16.672	17.502	18.171	18.952	a. Financing
Rupiah	2.807	4.305	6.910	11.457	11.748	10.953	11.076	11.390	11.744	12.405	12.827	13.695	14.449	15.237	15.720	16.521	17.142	17.809	Rupiah
Valas	20	26	318	632	687	871	586	580	605	451	706	774	845	890	952	981	1.029	1.143	Foreign Exchange
b. Antar Bank	681	457	996	962	1.621	2.170	1.898	1.831	2.016	1.743	1.774	1.868	1.795	1.997	1.935	2.128	2.132	2.276	b. Inter-Bank
c. Penempatan di BI	194	926	1.254	1.362	3.048	3.751	3.371	3.269	2.948	2.914	3.339	3.862	3.877	3.582	4.424	5.016	5.221	6.152	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	389	372	622	824	864	530	529	634	644	1.503	648	606	607	613	613	692	713	736	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Equity participation
f. Tagihan Lainnya	-	1	-	-	1	7	0	10	0	10	0	9	9	9	0	0	0	12	f. Other claims
Sumber Dana	2.258	3.828	7.061	10.044	13.903	13.191	13.225	13.236	13.103	13.634	14.002	15.032	15.560	16.016	17.319	19.110	18.803	20.908	Sources of Funds
a. DPK	1.914	3.456	6.045	9.118	12.648	11.702	11.792	12.067	11.669	12.416	12.756	13.644	14.138	14.503	15.566	17.293	17.055	18.867	a. Third Party Funds
Rupiah	1.909	3.438	6.003	8.952	12.385	11.403	11.346	11.502	11.258	12.161	12.355	13.181	13.668	14.013	15.090	16.769	16.558	18.339	Rupiah
Giro Wadiah	228	657	836	1.490	1.791	1.294	1.333	1.432	1.062	1.311	1.303	1.537	1.470	1.679	1.872	2.152	1.740	1.804	Wadiah Demand Deposit
Deposito Mudharabah	1.007	1.752	3.416	4.684	6.974	6.856	6.878	6.901	7.039	7.096	7.475	7.953	8.265	8.137	8.804	10.046	9.843	10.875	Mudharabah Time Deposits
Tabungan Mudharabah	675	1.030	1.751	2.777	3.620	3.253	3.135	3.170	3.158	3.754	3.577	3.691	3.933	4.197	4.414	4.572	4.975	5.660	Mudharabah Savings Accounts
Valas	5	18	42	166	263	298	447	565	411	255	401	463	470	490	476	524	498	528	Foreign Exchange
Giro Wadiah	2	4	29	33	116	47	43	38	49	86	45	45	42	59	48	51	45	54	Wadiah Demand Deposit
Deposito Mudharabah	3	14	13	98	51	35	205	290	119	36	70	152	145	158	163	185	165	165	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	35	96	217	198	236	243	133	286	265	283	273	265	288	288	308	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities at BI
c. Antar Bank	296	271	902	684	712	981	819	535	806	738	518	638	655	711	966	1.019	903	1.232	c. Inter-Bank
d. Surat Berharga	21	21	21	-	-	-	100	100	100	-	200	200	200	200	200	200	199	199	d. Money Instruments
e. Pinjaman yang Diterima	3	1	1	0	400	402	401	401	401	203	401	401	401	401	401	401	401	401	e. Loans received
Rupiah	2	1	1	0	400	402	401	401	401	203	401	401	401	401	401	401	401	401	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	23	70	73	214	111	86	93	114	111	236	116	138	144	182	163	180	222	180	f. Other Liabilities
g. Setoran Jaminan	2	8	19	29	33	21	20	20	16	41	12	12	22	20	23	17	23	30	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	-	-	16	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Paid-In Capital
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R tahun berjalan	(28)	45	81	(66)	291	275	40	71	102	195	151	210	260	292	344	341	432	410	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	(33)	3	6	14	20	28	133	85	64	83	15	15	15	15	15	15	15	15	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.395	2.358	2.599	2.824	3.076	5.408	3.968	3.659	5.870	4.150	3.879	5.011	5.214	3.647	5.885	5.656	6.447	9.244	Bank Indonesia Syariah
Total Aset	3.596	5.571	9.252	15.519	18.076	18.333	17.540	17.861	17.991	18.587	19.293	20.916	22.130	22.482	23.881	25.553	26.557	28.536	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	19	20	26	27	25	23	23	23	23	23	23	23	23	23	23	23	23	23	Total Banks
Jumlah Kantor ¹⁾	133	163	170	214	287	262	264	280	307	315	298	321	299	300	303	305	310	312	Total Bank Offices ¹⁾

Ket: ¹⁾ Tidak termasuk Gerai MuamalatNote: ¹⁾ Not Including Muamalat Outlets

Tabel 2.4 Perkembangan Aset Perbankan Syariah
(Growth of Assets of Sharia Banks)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Dec	
Bank Umum Syariah	17.111	21.151	27.286	34.036	48.014	79.186	78.203	78.126	83.198	81.981	85.040	88.834	90.734	94.325	99.480	101.597	105.905	116.930	<i>Syariah Commercial Banks</i>
Unit Usaha Syariah	3.769	5.571	9.252	15.519	18.076	18.333	17.540	17.861	17.991	18.587	19.293	20.916	22.130	22.482	23.881	25.553	26.557	28.536	<i>Syariah Business Units</i>

Tabel 2.5 Aktiva Produktif Perbankan Syariah
(Earning Assets of Sharia Banks)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Pembiayaan	15.232	20.445	27.944	38.195	46.886	68.181	69.724	71.449	74.253	75.727	78.619	82.616	84.556	90.540	92.839	96.805	99.427	102.655	Financing
a. Lancar (Current)	14.027	18.583	25.494	35.076	41.931	63.006	63.600	64.694	68.148	69.252	71.928	75.572	77.029	82.573	84.679	88.413	91.030	95.480	a. Current
b. Dalam Perhatian Khusus (Spec)	776	891	1.319	1.610	3.074	3.114	3.835	4.141	3.429	3.606	3.737	4.108	4.360	4.768	4.907	5.377	5.672	4.587	b. Special Mention
c. Kurang Lancar (Sub-Standard)	201	353	321	525	435	677	797	1.020	1.064	1.072	1.051	1.030	1.116	1.078	1.473	1.367	1.055	1.075	c. Sub-Standard
d. Diragukan (Doubtful)	73	236	267	224	582	332	361	382	359	419	424	396	463	465	348	279	309	297	d. Doubtful
e. Macet (Lost)	155	383	543	759	865	1.052	1.130	1.213	1.252	1.377	1.480	1.510	1.589	1.655	1.432	1.368	1.361	1.216	e. Lost
Non Performing Financing (Nominal)	429	971	1.131	1.509	1.882	2.061	2.288	2.615	2.675	2.869	2.955	2.937	3.168	3.198	3.253	3.015	2.725	2.588	Non Performing Financing (Nominal)
Rasio Non Performing Financing (%)	2,82	4,75	4,05	3,95	4,01	3,02	3,28	3,66	3,60	3,79	3,76	3,55	3,75	3,53	3,50	3,11	2,74	2,52	Non Performing Financing Ratio (%)

Tabel 2.6 Komposisi DPK Perbankan Syariah
(Composition of Third Party Funds of Sharia Banks)
Miliar Rp (Billion Rp)

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Desember 2011		Indicator
	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi tdhp total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro Wadiah	2.847	14,71	3.750	13,39	4.238	11,50	6.202	11,86	9.056	11,91	12.006	11,8%	Wadiah Current
Rupiah	2.562	13,24	3.459	12,35	3.741	10,15	5.403	10,34	7.914	10,41	10.678	10,5%	Rupiah
Valas	285	1,47	291	1,04	498	1,35	798	1,53	1.142	1,50	1.329	1,3%	Foreign Exchange
Deposito Mudharabah	10.656	55,08	14.807	52,86	20.143	54,66	29.595	56,62	44.075	57,97	70.806	69,6%	Mudharabah Deposits
Rupiah	10.109	52,25	13.971	49,88	19.273	52,30	28.484	54,49	42.206	55,51	67.942	66,7%	Rupiah
Valas	546	2,82	836	2,98	870	2,36	1.111	2,13	1.869	2,46	2.864	2,8%	Foreign Exchange
Tabungan Mudharabah	5.845	30,21	9.453	33,75	12.471	33,84	16.475	31,52	22.906	30,13	32.602	32,0%	Mudharabah Savings
Rupiah	5.845	30,21	9.453	33,75	12.436	33,74	16.379	31,33	22.688	29,84	32.290	31,7%	Rupiah
Valas	-	0,00	-	0,00	35	0,10	96	0,18	218	0,29	312	0,3%	Foreign Exchange
Total DPK	19.347	100	28.011	100	36.852	100	52.271	100	76.036	100	115.415	113,4%	Total Third Party Funds
Rupiah	18.516	95,70	26.884	95,98	35.449	96,19	50.266	96,16	72.807	95,75	110.910	108,9%	Rupiah
Valas	831	4,30	1.127	4,02	1.403	3,81	2.006	3,84	3.229	4,25	4.505	4,4%	Foreign Exchange

Tabel 2.7 Tingkat Bagi Hasil Rata-rata DPK Bank Syariah
(Average of Profit Sharing Rates of Third Party Fund of Sharia Banks)
Persen (Percent)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar ¹⁾	Apr	Mei	Jun	Jul	Ags	Sep ¹⁾	Okt	Nov	Dec	
Giro Wadiah																			Wadiah Current
Rupiah	1,13	1,28	1,07	1,21	1,04	1,26	1,19	1,16	1,19	1,32	1,33	1,47	1,42	0,97	1,51	1,45	1,51	2,15	Rupiah
Valas	1,47	1,12	1,08	0,95	0,38	0,77	0,89	0,75	0,65	0,51	1,01	1,60	0,97	0,34	1,20	0,65	1,29	1,13	Foreign Exchange
Deposito Mudharabah																			Mudharabah Deposits
Rupiah	8,66	9,75	7,97	8,61	7,48	7,03	6,53	5,79	6,65	6,77	6,71	6,72	6,51	6,28	7,78	8,05	7,69	7,46	Rupiah
Valas	3,68	3,87	5,71	2,69	3,18	4,35	4,36	4,16	4,27	3,22	3,41	3,34	3,48	2,77	3,22	3,09	2,98	3,36	Foreign Exchange
Tabungan Mudharabah																			Mudharabah Savings
Rupiah	3,96	3,72	3,32	3,61	2,76	3,08	2,85	2,89	2,84	2,90	3,06	3,09	2,77	2,92	2,93	2,85	2,91	3,23	Rupiah
Valas	-	-	0,63	0,92	1,01	0,92	0,92	0,74	0,77	0,91	0,89	0,89	0,86	0,89	1,02	0,89	2,83	0,87	Foreign Exchange
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 2.8 Tingkat Margin Rata-rata Pembiayaan Berdasarkan Sektor Ekonomi
(Average of Margin Rates of Financing Based on Sector Economic)
Persen (Percent)

Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Sektor Ekonomi
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Oct	Nov	Dec	
1. Pertanian, perburuan dan sarana pertanian	10,35	11,34	15,97	16,34	17,78	14,91	14,38	14,45	14,59	14,57	14,72	14,70	14,69	14,70	14,84	14,45	14,16	13,72	1. Agriculture, hunting and agricultural facilities
Rupiah	10,46	11,50	15,97	16,36	17,78	14,97	15,05	15,11	15,25	15,20	15,36	15,32	15,12	15,14	14,96	14,85	14,54	14,04	Rupiah
Valas	0,00	0,00	0,00	0,00	-	12,11	9,15	9,16	9,13	9,10	9,08	9,07	9,96	9,95	12,05	9,90	9,90	9,89	Foreign Exchange
2. Pertambangan	8,16	12,58	12,59	15,57	15,44	16,29	13,21	13,24	13,17	12,70	12,98	12,88	12,76	12,35	11,06	11,52	11,27	12,22	2. Mining
Rupiah	11,41	15,49	13,96	10,39	14,20	14,32	14,42	14,39	14,52	14,59	15,05	15,32	15,38	14,77	13,21	13,21	12,55	13,70	Rupiah
Valas	2,67	1,52	10,33	22,74	18,51	19,03	11,54	11,68	11,55	10,56	10,51	10,10	9,86	9,09	8,02	8,84	9,22	9,60	Foreign Exchange
3. Perindustrian	11,92	12,17	15,01	14,68	15,48	13,99	13,60	13,42	13,95	14,30	14,54	14,44	14,59	14,62	14,67	14,67	13,70	13,49	3. Manufacturing
Rupiah	12,20	12,33	16,33	15,58	15,34	14,32	13,96	13,73	14,33	14,73	14,90	14,81	14,97	15,00	14,90	14,87	13,79	13,56	Rupiah
Valas	3,79	4,98	6,40	2,49	39,77	10,04	9,68	9,95	9,92	9,76	10,10	9,88	10,04	10,10	11,75	11,87	11,90	11,78	Foreign Exchange
4. Listrik, gas dan air	15,77	15,17	15,40	13,90	15,30	15,34	15,18	15,14	14,44	14,50	14,59	14,51	14,46	14,45	14,44	14,22	14,20	14,03	4. Electricity, gas and water
Rupiah	15,86	15,17	15,80	18,97	16,18	16,31	16,22	16,15	15,16	15,21	15,28	15,03	14,97	14,92	14,87	14,63	14,60	14,56	Rupiah
Valas	12,00	0,00	9,27	10,42	10,76	7,86	6,85	6,89	7,64	7,57	7,52	8,58	8,64	8,63	8,13	8,14	8,16	10,30	Foreign Exchange
5. Konstruksi	10,74	10,47	15,51	13,67	13,49	14,32	13,75	13,92	14,23	13,93	14,08	14,50	14,39	14,13	14,01	13,95	13,75	14,32	5. Construction
Rupiah	11,48	11,29	16,03	13,90	14,15	14,63	13,99	14,19	14,51	14,25	14,39	14,77	14,62	14,32	14,21	14,11	13,90	14,54	Rupiah
Valas	1,54	0,00	3,20	8,85	4,60	9,91	11,65	11,58	11,69	9,70	10,37	12,03	12,32	12,29	12,10	12,43	12,30	12,11	Foreign Exchange
6. Perdagangan, restoran dan hotel	12,63	8,71	15,78	17,00	19,34	19,64	20,11	20,04	20,03	19,58	19,92	19,85	19,77	19,77	19,46	19,41	19,18	19,25	6. Trade, restaurants and hotels
Rupiah	13,30	8,73	15,75	17,08	19,49	20,18	20,44	20,39	20,45	20,00	20,36	20,23	20,14	20,17	19,85	19,78	19,55	19,60	Rupiah
Valas	2,90	7,01	16,40	15,00	12,04	9,32	10,44	10,14	9,57	11,83	11,76	9,44	9,36	9,10	9,10	9,08	8,97	8,99	Foreign Exchange
7. Pengangkutan, pergudangan dan komunikasi	14,46	16,09	14,28	16,00	15,24	15,49	15,43	15,52	15,47	15,49	15,65	15,30	15,60	15,36	15,47	15,35	15,25	15,08	7. Transportation, warehousing and communications
Rupiah	14,83	16,55	15,54	16,85	15,80	16,38	16,31	16,41	16,29	16,29	16,44	16,20	16,57	16,57	16,37	16,42	16,36	16,20	Rupiah
Valas	8,05	10,50	6,75	9,49	8,12	9,60	9,59	9,59	9,60	9,60	9,60	9,25	9,21	8,46	9,40	9,08	9,21	9,12	Foreign Exchange
8. Jasa Dunia usaha	13,30	15,09	15,19	15,97	15,26	15,03	15,09	15,06	15,17	15,00	15,01	15,05	14,70	14,68	14,80	14,50	14,54	14,37	8. Business Services
Rupiah	13,78	15,31	15,85	16,82	15,54	15,38	15,24	15,20	15,28	15,12	15,17	15,19	14,87	14,83	14,89	14,64	14,69	14,51	Rupiah
Valas	4,06	4,63	6,57	3,93	8,22	5,88	8,23	8,37	9,45	9,20	8,51	8,79	7,71	7,84	8,39	8,28	8,08	8,89	Foreign Exchange
9. Jasa sosial/masyarakat	10,75	10,66	12,95	14,04	16,89	17,91	17,25	16,88	16,75	16,56	16,31	15,76	15,87	15,71	15,56	15,19	14,72	14,57	9. Social Services
Rupiah	11,06	11,15	12,95	14,04	16,89	17,91	17,25	16,89	16,75	16,56	16,31	15,90	16,02	15,84	15,69	15,31	14,82	14,67	Rupiah
Valas	0,01	0,00	0,00	0,00	-	8,00	8,00	8,00	8,00	8,00	8,00	8,00	7,95	8,00	8,00	8,00	8,00	7,98	Foreign Exchange
10. Lain-lain	12,45	11,01	11,49	11,60	11,04	10,17	10,05	10,06	11,55	11,55	11,55	10,34	10,20	9,85	9,67	9,63	9,50	9,68	10. Others
Rupiah	12,51	11,12	11,58	11,82	11,41	10,47	10,36	10,35	11,55	11,55	11,55	10,65	10,53	10,17	9,98	9,92	9,79	9,99	Rupiah
Valas	0,65	8,69	0,47	0,09	0,13	0,70	0,69	0,75	0,65	0,70	0,12	0,14	0,25	0,25	0,25	0,73	0,84	0,78	Foreign Exchange

Tabel 2.9 Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan
(Average of Margin Rates of Financing Based on Type of Use)
Persen (Percent)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010	2011												Type of Use
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Oct	Nov	Dec	
Modal Kerja	12,22	11,71	15,51	16,49	16,99	16,55	16,36	16,33	16,39	16,15	16,26	16,21	15,99	15,86	15,85	15,58	15,40	15,33	Working Capital
Rupiah	12,63	11,97	15,92	19,34	17,15	16,96	16,74	16,69	16,74	16,51	16,63	16,59	16,37	16,25	16,16	15,92	15,73	15,65	Rupiah
Valas	4,53	1,45	8,51	4,26	12,55	10,56	10,35	10,40	10,62	10,29	10,20	10,21	10,04	9,61	9,88	9,76	9,69	9,67	Foreign Exchange
Investasi	12,51	13,34	13,87	13,67	13,75	14,54	14,51	14,42	14,63	14,59	14,60	14,53	14,52	14,57	14,54	14,44	14,44	14,42	Investment
Rupiah	13,36	13,80	14,59	18,04	14,22	14,82	14,84	14,73	14,95	14,91	14,92	14,86	14,85	14,87	14,80	14,73	14,71	14,74	Rupiah
Valas	2,13	6,01	7,41	2,23	7,65	8,88	8,89	8,90	8,93	8,92	8,93	8,65	8,69	8,77	9,71	9,52	9,62	10,14	Foreign Exchange
Konsumsi	12,33	10,99	11,48	11,58	11,03	10,16	10,04	10,06	11,55	11,55	10,30	10,34	10,19	9,85	9,67	9,63	9,49	9,68	Consumption
Rupiah	12,37	11,10	11,56	14,32	11,40	10,47	10,35	10,34	11,55	11,55	10,61	10,65	10,53	10,17	9,98	9,92	9,78	9,99	Rupiah
Valas	0,91	8,69	0,47	0,01	0,13	0,70	0,69	0,75	0,65	0,70	0,12	0,14	0,25	0,25	0,25	0,73	0,84	0,78	Foreign Exchange

Tabel 2.10 Kegiatan Usaha BPR Syariah (Sharia Rural Banks Operation) Miliar Rp (Billion Rp)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Oct	Nov	Dec	
Penyaluran Dana	-	-	1.107	1.591	1.995	2.586	2.614	2.655	2.676	2.715	2.806	2.899	2.951	3.028	3.095	3.168	3.272	3.328	Disbursemen of Fund
Pembiayaan	-	-	877	1.257	1.587	2.060	2.084	2.140	2.164	2.217	2.311	2.432	2.486	2.577	2.563	2.620	2.692	2.676	<i>Financing</i>
Antar Bank Aktiva	-	-	230	334	408	525	530	515	512	499	496	467	465	451	532	548	580	652	<i>Interbank Assets</i>
Sumber Dana																			Source of Funds
Dana Pihak Ketiga	-	-	708	570	1.251	1.604	1.641	1.668	1.672	1.700	1.747	1.786	1.811	1.846	1.902	1.962	2.035	2.095	<i>Third Party Funds</i>
Tabungan Wadiah	-	-	87	10	234	285	292	298	297	298	310	326	343	347	373	376	394	412	<i>Wadiah Savings</i>
Tabungan Mudharabah	-	-	204	280	319	374	387	391	394	402	413	404	409	392	409	427	438	448	<i>Mudharabah Savings</i>
Deposito Mudharabah	-	-	417	280	697	945	962	979	981	1.000	1.024	1.055	1.059	1.107	1.121	1.160	1.204	1.235	<i>Deposit Mudharabah</i>
Antar Bank Passiva	-	-	174	-	353	521	522	529	545	547	586	623	634	685	691	688	691	694	<i>Interbank Liabilities</i>
Pinjaman yang Diterima	-	-	52	8	57	52	51	52	62	68	64	67	72	70	71	75	77	80	<i>Loan received</i>
Kewajiban Lainnya	-	-	3	271	18	19	20	21	26	22	22	23	24	27	26	28	28	23	<i>Other Liabilities</i>
Beberapa Komponen Modal																			Some Components of Capital
Modal Disetor	-	-	176	222	751	347	819	849	839	843	884	891	875	388	381	391	395	390	<i>Paid-In Capital</i>
Cadangan	-	-	21	28	456	42	472	492	484	485	514	514	507	58	59	59	59	50	<i>Reserves</i>
L/R tahun berjalan	-	-	27	30	55	70	7	14	19	27	37	45	53	59	67	67	80	87	<i>Current Earnings (Profit/Loss)</i>
L/R tahun Lalu	-	-	(9)	(15)	(22)	(25)	42	37	13	2	(17)	(20)	(19)	(27)	(26)	(26)	(26)	(26)	<i>Current Earnings (Profit/Loss)</i>
Ket: ¹⁾ revisi																			Note: ⁰⁾ revised

Tabel 2.11 Aset dan Pembiayaan BPR Syariah
(Asset and Financing of Sharia Rural Bank)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Oct	Nov	Dec	
Aset	-	-	1.203	1.693	2.126	2.739	2.777	2.825	2.844	2.887	2.980	3.082	3.133	3.212	3.284	3.352	3.461	3.520	Assets
Pembiayaan	-	-	882	1.257	1.587	2.060	2.084	2.140	2.164	2.217	2.311	2.432	2.486	2.577	2.563	2.620	2.692	2.676	Financing
Lancar	-	-	807	1.151	1.475	1.927	1.943	1.989	2.009	2.061	2.151	2.260	2.312	2.395	2.386	2.434	2.495	2.512	<i>Current</i>
Kurang Lancar	-	-	22	35	31	39	42	48	51	56	55	54	55	63	57	57	62	49	<i>Sub Standard</i>
Diragukan	-	-	22	21	31	30	35	33	34	33	33	37	42	42	40	47	45	45	<i>Doubtful</i>
Macet	-	-	31	49	50	65	65	70	69	67	71	81	77	77	80	82	90	70	<i>Lost</i>
Non Performing Financing (Nominal)	-	-	75	105	112	134	141	151	155	156	159	172	174	182	178	186	197	164	Non Performing Financing (Nominal)
Non Performing Financing (%)	-	-	8,56	8,38	7,03	6,50	6,79	7,04	7,15	7,02	6,90	7,09	7,00	7,05	6,94	7,10	7,30	6,11	Non Performing Financing (%)

Tabel 2.12 Jaringan Kantor Perbankan Syariah
(Sharia Bank Office Network)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Oct	Nov	Dec	
Bank Umum Syariah (BUS)																			Sharia Commercial Banks
Jumlah Bank	3	3	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor	301	346	398	576	711	1215	1242	1253	1268	1276	1280	1319	1304	1332	1349	1354	1380	1390	Total Bank Offices
Unit Usaha Syariah (UUS)																			Sharia Business Units
Jumlah Bank	19	20	26	27	25	23	23	23	23	23	23	23	23	23	23	23	23	24	Total Banks
Jumlah Kantor	133	163	170	214	287	262	264	280	307	315	298	321	299	300	303	305	310	312	Total Bank Offices
BPR Syariah																			Sharia Rural Bank
Jumlah Bank	-	-	114	131	139	150	151	151	153	153	154	154	154	154	154	154	154	155	Total Banks
Jumlah Kantor	-	-	185	202	223	286	290	291	293	293	300	300	300	362	362	362	362	364	Total Bank Offices

Tabel 2.13 Kinerja Bank Umum Syariah
(Sharia Commercial Bank Performance)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep-11	Okt-11	Nop-11	Des-11	
CAR (%)	-	-	-	-	-	16,76	20,23	15,17	16,17	16,61	19,58	16,59	15,83	15,43	16,18	15,30	14,88	15,37	CAR (%)
- Modal	-	-	-	-	-	9.578	9.033	9.295	9.489	9.398	9.497	9.965	10.050	10.170	10.257	10.359	10.397	11.180	- Capital
- ATMR	-	-	-	-	-	57.156	44.643	61.265	58.684	56.586	48.511	60.051	63.509	65.888	63.405	67.720	69.893	72.750	- Risk Weighted Assets
KAP	-	-	-	-	-	96,84	96,93	96,37	96,70	96,46	96,39	96,43	96,27	96,25	96,31	96,70	96,89	94,38	Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	-	-	-	-	-	2.121	1.569	2.535	2.457	2.567	2.674	2.787	2.968	3.122	3.225	2.932	2.855	757	Classified Earning assets to Earning assets (%)
- APYD	-	-	-	-	-	67.230	51.108	69.941	74.364	72.454	74.017	77.974	79.513	83.314	87.484	88.860	91.748	13.471	- Classified Earning Assets
- Total Aktiva Produktif	-	-	-	-	-														- Total Earning assets
Rentabilitas	-	-	-	-	-	1,77	1,54	1,71	1,85	1,55	1,62	1,79	1,50	1,59	1,70	1,61	1,07	1,60	Profitability
NOM (%)	-	-	-	-	-	936	832	962	1.087	948	1.038	1.181	1.018	1.109	1.226	1.194	819	1.268	NOM (%)
- Pendapatan	-	-	-	-	-	53.024	54.100	56.320	58.843	61.131	63.921	65.812	67.681	69.752	72.051	74.336	76.657	79.082	- Net Operations Income
- Rata-rata Aktiva	-	-	-	-	-	1,59	2,09	1,65	1,89	1,98	1,71	1,65	1,65	1,63	1,64	1,62	1,64	1,62	- Average Earning Assets
ROA (%)	-	-	-	-	-	960	1.632	1.289	1.505	1.582	1.390	1.361	1.379	1.360	1.426	1.428	1.443	1.458	ROA (%)
- Laba	-	-	-	-	-	60.268	78.203	78.165	79.843	79.998	81.081	82.564	83.731	83.337	86.697	88.186	87.913	89.835	- Profit
- Rata-Rata total aset	-	-	-	-	-	82,38	78,89	81,98	78,85	79,92	80,35	80,41	80,20	80,60	80,52	80,67	80,94	81,67	- Average Assets
BOPO (%)	-	-	-	-	-	4.368	453	893	1.335	1.840	2.302	2.782	3.262	3.794	4.318	4.862	5.518	6.380	(Operations Expenses / Operations Income (%))
- Biaya Operasional	-	-	-	-	-	5.302	574	1.089	1.694	2.302	2.865	3.459	4.067	4.707	5.363	6.027	6.817	7.812	- Operations Expenses
- Pendapatan	-	-	-	-	-														- Operations Income
Likuiditas	-	-	-	-	-	16,76	19,95	21,19	20,40	17,92	18,90	18,74	18,55	21,50	21,66	23,30	22,59	19,64	Likuidity
Short Term Mistmach (%)	-	-	-	-	-	9.578	11.267	11.921	12.481	10.829	11.867	12.386	12.555	15.206	16.459	18.046	18.436	16.779	Short Term Mistmach (%)
- Aktiva Jangka Pendek	-	-	-	-	-	57.156	56.478	56.263	61.169	60.435	62.793	66.091	67.681	70.711	76.005	77.437	81.614	85.448	- Short-Term Assets
- Kewajiban Jangka	-	-	-	-	-	87,60	90,69	94,39	93,28	93,28	92,84	92,87	91,56	95,99	93,51	93,85	91,41	91,41	- Short-Term Liabilities
FDR (%)	-	-	-	-	-	56.357	58.062	59.480	62.916	62.916	65.086	68.147	69.262	74.413	76.838	79.304	32.165	32.165	FDR (%)
- Pembiayaan	-	-	-	-	-	64.335	64.022	63.018	67.446	67.446	70.105	73.381	75.647	77.518	82.175	84.501	35.186	35.186	- Financing
- Dana Pihak Ketiga	-	-	-	-	-														- Third Party Funds

Ket: Data tersedia mulai posisi Maret 2010

Note : Data Available on March 2010

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Tabel 2.14 Bank Umum Syariah Berdasarkan Tingkat Rasio
(Sharia Commercial Based on Ratios)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Modal Inti																			Tier One Capital
<100 miliar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<100 billion
>100 miliar	-	-	-	-	-	11	11	11	11	11	11	11	11	11	11	11	11	11	>100 billion
CAR																			Capital Adequacy Ratio
<12%	-	-	-	-	-	3	-	1	2	1	-	1	1	1	1	1	1	3	<12%
>12%	-	-	-	-	-	8	11	10	9	10	11	10	10	10	10	10	10	8	>12%
NPL																			Non Performing Loan Ratio
<5%	-	-	-	-	-	11	11	11	11	11	11	11	11	10	10	11	11	11	<5%
>5%	-	-	-	-	-	0	0	0	0	0	0	0	0	1	1	0	-	-	>5%
ROA																			Return on Asset Ratio
<1,5%	-	-	-	-	-	6	6	5	4	4	5	5	5	5	6	6	5	5	<1,5%
>1,5%	-	-	-	-	-	5	5	6	7	7	6	6	6	6	5	5	6	6	>1,5%
LDR																			Loan to Deposit Ratio
<50%	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1	0	-	-	<50%
>50%	-	-	-	-	-	10	10	10	10	10	10	10	10	10	10	11	11	11	>50%

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DATA BPR

**Tabel 3.1 Kegiatan Usaha Bank Perkreditan Rakyat
(Rural Bank Operations)
Miliar Rp (Billion Rp)**

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																			Fund Disbursements
a. Kredit	14.654	16.948	20.540	25.472	28.001	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	a. Credits
b. Antar Bank Aktiva	3.442	4.956	6.009	5.841	8.075	10.033	10.200	9.961	10.014	9.694	9.752	9.444	9.419	9.094	10.442	10.711	11.476	12.434	b. Inter-Bank Assets
Sumber Dana																			Source of Funds
a. DPK																			a. Third Party Funds
Deposito	9.421	11.190	12.701	14.204	17.280	21.455	21.979	22.223	22.644	22.975	23.321	23.476	23.839	24.345	24.949	25.336	25.788	26.174	Time Deposits
Tabungan	3.757	4.581	6.018	7.135	8.272	9.857	10.053	10.136	10.330	10.447	10.671	10.525	10.762	10.394	10.911	11.128	11.494	12.035	Savings Deposits
b. Antar Bank Pasiva	1.761	2.401	3.240	4.214	3.947	4.739	4.487	4.598	4.744	4.743	4.967	5.375	5.410	5.544	5.684	5.808	5.979	6.420	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	406	416	482	542	541	610	640	620	633	630	562	553	604	606	581	508	451	443	c. Loans received
d. Kewajiban Segera	107	145	189	250	328	373	369	390	396	383	395	406	389	488	368	358	395	389	d. Immediate Liabilities
Beberapa Komponen Modal																			Several Components of Capital
a. Modal Disetor	1.908	2.333	2.776	3.241	4.072	4.757	4.799	4.869	4.938	4.991	5.051	5.188	5.269	5.320	5.352	5.426	5.459	5.517	a. Paid-In Capital
b. Cadangan	484	697	828	1.098	1.033	1.272	1.345	1.359	1.381	1.415	1.447	1.449	1.451	1.452	1.456	1.456	1.464	1.465	b. Reserves
c. L/R Tahun Berjalan	604	509	663	849	1.158	1.447	155	295	466	631	799	949	1.109	1.234	1.400	1.591	1.764	1.853	c. Current Earnings
d. L/R Tahun Lalu	131	129	38	(100)	(118)	(157)	1.035	916	576	187	22	(15)	(43)	(53)	(66)	(77)	(108)	(125)	d. Retained Earnings (Profit/Loss)

Tabel 3.2 Kinerja Bank Perkreditan Rakyat
(Rural Bank Performance)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indikator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
LDR (%)	82,00	87,37	80,03	82,54	79,61	79,02	78,47	79,39	80,00	81,10	81,57	82,69	83,16	84,26	81,81	81,59	80,67	78,54	LDR (%)
- Total Kredit	14.654	16.953	20.684	25.480	28.012	33.878	34.190	34.894	35.704	36.399	37.240	38.131	38.953	39.777	39.711	40.304	40.728	41.144	- Total Credit
- Penghimpunan Dana	15.345	17.879	21.696	25.944	29.496	36.420	36.676	36.961	37.644	38.031	38.731	39.133	39.790	40.052	41.288	42.028	43.042	44.836	- Funds collected
- Modal Inti	2.525	1.525	4.149	4.926	5.691	6.450	6.893	6.990	6.988	6.851	6.921	6.980	7.050	7.153	7.251	7.370	7.443	7.551	- Core Capital
															-	-	-	-	
NPL (%)	7,97	9,73	7,98	9,88	6,90	6,12	6,45	6,52	6,41	6,44	6,29	6,21	6,17	6,09	6,09	5,99	5,91	5,22	NPL (%)
- Kredit Non Lancar	1.169	1.649	1.639	2.516	1.932	2.070	2.202	2.274	2.286	2.342	2.341	2.367	2.401	2.419	2.416	2.412	2.405	2.146	- Non Current Credits
- Total Kredit	14.654	16.948	20.540	25.472	28.001	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	- Total Credit
ROA (%)	2,96	2,21	2,39	2,61	3,08	3,16	4,03	3,77	3,92	3,95	3,92	3,83	3,77	3,63	3,57	3,59	3,53	3,32	ROA (%)
- L/R Tahun Berjalan	604	509	663	849	1.158	1.447	155	295	466	631	799	949	1.109	1.234	1.400	1.591	1.764	1.853	- Current Earnings (Profit/Loss)
- Total Aktiva	20.393	23.045	27.741	32.533	37.554	45.742	46.291	46.819	47.627	48.001	48.940	49.580	50.476	51.016	52.300	53.244	54.496	55.799	- Total Aktiva
															-	-	-	-	
ROE (%)	25,23	19,25	20,98	22,67	25,08	26,71	34,08	31,84	33,02	33,04	33,07	31,98	31,54	30,43	30,53	30,84	30,91	29,46	ROE (%)
- L/R Tahun Berjalan	604	509	663	849	1.158	1.447	155	295	466	631	799	949	1.109	1.234	1.400	1.591	1.764	1.853	- Current Earnings (Profit/
- Modal Disetor	1.908	2.333	2.776	3.241	4.072	4.757	4.799	4.869	4.938	4.991	5.051	5.188	5.269	5.320	5.352	5.426	5.459	5.517	- Paid-In Capital
- Cadangan Umum	484	312	384	506	546	661	671	681	712	741	750	750	760	762	762	764	767	772	- General Reserve

Tabel 3.3 Perkembangan Aset BPR Berdasarkan Lokasi BPR
(Growth of Rural Bank Asset Based on Location)
Miliar Rp (Billion Rp)

Lokasi	2005	2006	2007	2008	2009	2010	2011												Location
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jawa Barat	4.098	4.354	4.818	5.868	7.061	8.511	8.539	8.602	8.727	8.885	8.989	8.941	9.014	9.079	9.234	9.383	9.528	9.771	Jawa Barat
Banten	372	388	512	632	737	907	928	929	945	956	978	993	1.013	1.032	951	979	1.030	1.056	Banten
DKI Jakarta	228	350	489	571	708	922	965	984	1.004	1.002	1.061	1.108	1.137	1.162	1.262	1.302	1.346	1.341	DKI Jakarta
D.I Yogyakarta	997	1.101	1.409	1.634	1.848	2.250	2.245	2.254	2.292	2.313	2.343	2.410	2.447	2.487	2.500	2.530	2.584	2.610	D.I Yogyakarta
Jawa Tengah	5.069	5.665	6.723	7.790	9.190	10.899	11.014	11.055	11.208	11.277	11.483	11.612	11.748	11.754	12.180	12.388	12.597	12.851	Jawa Tengah
Jawa Timur	2.788	3.145	3.616	4.030	4.739	5.607	5.630	5.672	5.743	5.793	5.895	5.969	6.098	6.129	6.294	6.356	6.509	6.562	Jawa Timur
Bengkulu	15	15	18	23	25	30	29	30	30	30	30	30	31	32	32	32	32	33	Bengkulu
Jambi	62	140	216	205	244	323	328	334	346	349	355	358	365	370	370	386	406	424	Jambi
Aceh	36	38	54	110	121	104	106	105	106	107	108	111	110	113	115	116	123	125	Aceh
Sumatera Utara	341	376	419	495	580	677	686	699	702	702	704	701	712	714	741	757	760	763	Sumatera Utara
Sumatera Barat	413	537	733	901	1.025	1.157	1.157	1.170	1.185	1.190	1.210	1.218	1.208	1.183	1.210	1.224	1.242	1.278	Sumatera Barat
Riau	231	247	392	491	601	735	753	770	790	800	811	824	844	820	848	858	856	899	Riau
Kepulauan Riau	241	428	620	855	1.349	2.161	2.231	2.301	2.367	2.398	2.449	2.536	2.626	2.685	2.734	2.774	2.798	2.836	Kepulauan Riau
Sumatera Selatan	134	206	336	394	520	645	676	689	691	686	725	738	772	767	784	797	821	834	Sumatera Selatan
Bangka Belitung	9	10	8	9	20	25	26	25	27	27	31	33	43	43	46	49	49	50	Bangka Belitung
Lampung	2.975	3.038	3.516	3.563	3.037	3.539	3.600	3.665	3.689	3.651	3.713	3.779	3.827	3.945	3.962	4.002	4.182	4.386	Lampung
Kalimantan Selatan	94	107	167	260	250	348	327	364	395	399	415	433	436	414	402	393	404	389	Kalimantan Selatan
Kalimantan Barat	180	307	403	511	577	670	692	737	741	714	722	723	736	749	759	767	782	820	Kalimantan Barat
Kalimantan Timur	72	99	154	193	233	272	265	260	255	251	256	260	260	252	258	269	269	282	Kalimantan Timur
Kalimantan Tengah	1	3	7	10	28	46	48	46	49	51	65	52	55	61	63	64	67	67	Kalimantan Tengah
Sulawesi Tengah	61	89	134	209	254	309	328	308	339	342	330	333	351	393	421	461	499	504	Sulawesi Tengah
Sulawesi Selatan	76	119	194	272	336	457	461	472	492	500	525	550	578	597	618	628	630	669	Sulawesi Selatan
Sulawesi Utara	113	131	171	194	241	395	398	415	423	424	453	474	495	519	542	546	585	625	Sulawesi Utara
Sulawesi Tenggara	19	31	47	57	65	68	66	62	71	71	73	73	76	74	73	76	75	80	Sulawesi Tenggara
Sulawesi Barat	-	-	-	3	2	3	3	3	3	3	3	4	4	4	3	4	4	4	Sulawesi Barat
Gorontalo	13	22	23	21	26	29	27	27	28	28	28	29	28	28	29	29	30	30	Gorontalo
Nusa Tenggara Barat	260	321	375	456	535	585	591	592	601	614	623	614	616	628	648	675	693	716	Nusa Tenggara Barat
Bali	1.236	1.467	1.851	2.318	2.663	3.431	3.520	3.583	3.722	3.778	3.886	3.956	4.083	4.160	4.341	4.454	4.625	4.801	Bali
Nusa Tenggara Timur	20	23	35	64	109	153	153	155	159	158	161	163	171	176	177	181	187	200	Nusa Tenggara Timur
Maluku	84	127	160	210	210	217	213	222	207	201	207	232	261	293	321	355	385	391	Maluku
Papua	165	162	137	184	215	231	244	248	249	250	254	265	268	288	305	328	317	314	Papua
Maluku Utara	1	1	1	1	2	8	7	8	8	8	10	10	13	13	13	13	13	13	Maluku Utara
Papua Barat	-	-	-	-	-	29	32	34	36	40	43	46	49	53	61	69	69	74	Papua Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	20.402	23.045	27.741	32.533	37.554	45.742	46.291	46.819	47.627	48.001	48.940	49.580	50.476	51.016	52.300	53.244	54.496	55.799	Total

Ket: Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : Change location accordance region expansion since June 2010

Tabel 3.4 Jumlah BPR Berdasarkan Total Aset
(Rural Banks Based on Total Assets)
Miliar Rp (Billion Rp)

Total Aset	2005	2006	2007	2008	2009	2010	2011												Total Asset
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Aset BPR < 1 Miliar	147	111	85	56	46	25	21	23	22	23	24	21	23	23	24	19	18	16	Total Asset Rural bank < 1 Billion
Total Aset BPR 1 s.d 5 Miliar	1.010	835	651	536	429	341	336	316	314	312	302	307	302	303	290	289	279	264	Total Asset Rural bank 1 up to 5 Billion
Total Aset BPR 5 s.d 10 Miliar	491	479	527	511	479	433	412	405	398	394	396	393	386	382	377	373	383	387	Total Asset Rural bank 5 up to 10 Billion
Total Aset BPR > 10 Miliar	361	455	554	669	779	907	931	927	945	951	958	961	971	973	992	1.002	1.004	1.002	Total Asset Rural bank > 10 Billion
Total	2.009	1.880	1.817	1.772	1.733	1.706	1.700	1.671	1.679	1.680	1.680	1.682	1.682	1.681	1.683	1.683	1.684	1.669	Total

Tabel 3.5 Non Performing Loan Bank Perkreditan Rakyat
(NPL of Rural Bank)
Miliar Rp (Billion Rp)

Kolektibilitas	2005	2006	2007	2008	2009	2010	2011												Collectibility
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Kredit	14.654	16.948	20.540	25.472	28.001	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	Credit
a. Lancar	13.485	15.299	18.901	22.956	26.068	31.775	31.956	32.586	33.383	34.023	34.864	35.722	36.509	37.312	37.249	37.847	38.276	38.953	a. Current
b. Kurang Lancar	404	473	407	1.039	457	514	610	647	633	646	644	622	617	640	623	612	598	495	b. Sub-Standard
c. Diragukan	494	482	319	342	335	398	418	434	437	476	458	477	484	477	479	462	464	420	c. Doubtful
d. Macet	271	694	913	1.135	1.140	1.158	1.173	1.193	1.217	1.220	1.239	1.268	1.299	1.302	1.314	1.338	1.343	1.231	d. Lost
Non Performing Loan (Nominal)	1.169	1.649	1.639	2.516	1.932	2.070	2.202	2.274	2.286	2.342	2.341	2.367	2.401	2.419	2.416	2.412	2.405	2.146	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	7,98	9,73	7,98	9,88	6,90	6,12	6,45	6,52	6,41	6,44	6,29	6,21	6,17	6,09	6,09	5,99	5,91	5,22	Non Performing Loan Ratio (%)

Tabel 3.6 Non Performing Loan BPR Berdasarkan Lokasi
(NPL of Rural Banks Based On Location)
Miliar Rp (Billion Rp)

Lokasi	2005	2006	2007	2008	2009	2010	2011												Location
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jawa Barat	280	413	379	408	417	427	434	447	446	449	446	476	481	483	492	485	487	455	Jawa Barat
Banten	33	36	42	43	70	81	84	88	91	90	92	96	96	99	95	96	97	85	Banten
DKI Jakarta	4	11	17	26	36	46	50	55	57	57	62	62	62	51	57	56	50	46	DKI Jakarta
D.I Yogyakarta	71	93	83	80	80	103	116	121	124	129	134	133	133	129	128	130	128	109	D.I Yogyakarta
Jawa Tengah	403	607	614	591	618	658	705	704	707	753	750	750	750	764	760	759	743	675	Jawa Tengah
Jawa Timur	151	184	170	157	155	176	203	215	215	221	224	227	225	230	230	235	231	194	Jawa Timur
Bengkulu	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Bengkulu
Jambi	1	4	9	11	14	14	14	14	15	14	14	14	14	14	14	14	13	13	Jambi
Aceh	5	6	6	7	33	10	11	9	9	9	10	10	9	9	9	8	8	6	Aceh
Sumatera Utara	22	33	27	29	35	39	37	36	37	41	40	41	41	45	44	45	51	48	Sumatera Utara
Sumatera Barat	27	33	32	40	67	87	91	96	94	86	83	84	85	83	80	80	80	66	Sumatera Barat
Riau	11	12	14	18	27	40	44	47	44	47	47	45	49	50	51	55	55	49	Riau
Kepulauan Riau	1	3	5	9	9	22	26	33	31	36	41	39	46	50	48	47	50	37	Kepulauan Riau
Sumatera Selatan	9	16	16	20	24	31	31	34	33	34	30	29	32	28	29	28	28	27	Sumatera Selatan
Bangka Belitung	1	2	2	1	1	2	2	2	1	1	1	1	1	1	1	1	1	1	Bangka Belitung
Lampung	33	45	58	909	84	52	55	63	59	48	47	45	53	54	53	51	54	51	Lampung
Kalimantan Selatan	8	5	5	5	9	8	9	10	10	9	9	12	28	23	20	19	19	12	Kalimantan Selatan
Kalimantan Barat	8	13	13	17	19	17	17	18	18	17	17	18	17	17	17	17	18	16	Kalimantan Barat
Kalimantan Timur	3	4	8	10	27	30	30	30	30	29	30	29	29	29	29	30	30	24	Kalimantan Timur
Kalimantan Tengah	0	0	0	0	1	2	2	2	3	3	2	2	2	2	2	2	3	4	Kalimantan Tengah
Sulawesi Tengah	1	3	2	4	4	4	4	4	4	4	4	6	5	6	6	6	6	4	Sulawesi Tengah
Sulawesi Selatan	7	9	11	11	13	19	18	18	17	17	16	17	16	18	18	17	16	15	Sulawesi Selatan
Sulawesi Utara	6	5	4	5	6	12	13	14	15	15	17	15	16	17	17	19	19	18	Sulawesi Utara
Sulawesi Tenggara	1	1	1	3	2	6	6	6	7	7	8	8	7	8	9	8	9	9	Sulawesi Tenggara
Sulawesi Barat	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Sulawesi Barat
Gorontalo	2	3	4	3	4	5	4	4	4	3	4	3	4	4	4	4	4	3	Gorontalo
Nusa Tenggara Barat	24	27	30	33	40	64	67	67	71	73	73	72	71	71	70	69	74	69	Nusa Tenggara Barat
Bali	55	74	78	71	126	98	111	121	127	130	122	114	111	116	113	112	111	95	Bali
Nusa Tenggara Timur	2	2	1	1	4	5	6	6	6	6	7	7	7	6	6	6	8	6	Nusa Tenggara Timur
Maluku	1	1	1	1	2	6	5	5	5	6	7	6	6	6	6	6	6	5	Maluku
Papua	3	3	4	5	6	6	7	6	6	6	6	6	5	5	5	5	5	4	Papua
Maluku Utara	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Maluku Utara
Papua Barat	-	-	-	-	-	0	0	0	-	-	-	-	-	-	0	0	0	0	Papua Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	1.170	1.649	1.639	2.516	1.932	2.070	2.202	2.274	2.286	2.342	2.341	2.367	2.401	2.419	2.416	2.412	2.405	2.146	Total

Ket: Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : Change location accordance region expansion since June 2010

Tabel 3.7 Komposisi DPK Bank Perkreditan Rakyat
(Composition of Third Party Funds of Rural Bank)
Miliar Rp (Billion Rp)

Indikator	Desember 2006		Desember 2007		Desember 2008		Desember 2009		Desember 2010		Desember 2011		Indicator
	Nominal	Komposisi tdhp 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	11.190	70,95	12.701	67,85	14.204	66,56	17.280	67,63	21.455	68,52	26.174	68,50	<i>Time Deposits</i>
Tabungan	4.581	29,05	6.018	32,15	7.135	33,44	8.272	32,37	9.857	31,48	12.035	31,50	<i>Saving Deposits</i>
Total DPK	15.771	100,00	18.719	100,00	21.339	100,00	25.552	100,00	31.312	100,00	38.209	100	Total Third Party Funds

Tabel 3.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Desember 2011
(Composition of Third Party Funds of Rural Banks Based on Location - December 2011)

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)				
Jawa Barat	1.690	5.169	6.859	17,95	Jawa Barat
Banten	152	509	661	1,73	Banten
DKI Jakarta	166	671	837	2,19	DKI Jakarta
D.I Yogyakarta	550	1.264	1.814	4,75	D.I Yogyakarta
Jawa Tengah	3.782	5.270	9.052	23,69	Jawa Tengah
Jawa Timur	1.281	2.760	4.041	10,58	Jawa Timur
Bengkulu	11	9	20	0,05	Bengkulu
Jambi	65	252	316	0,83	Jambi
Aceh	24	30	55	0,14	Aceh
Sumatera Utara	254	284	538	1,41	Sumatera Utara
Sumatera Barat	564	349	913	2,39	Sumatera Barat
Riau	290	338	629	1,65	Riau
Kepulauan Riau	317	2.007	2.324	6,08	Kepulauan Riau
Sumatera Selatan	250	307	556	1,46	Sumatera Selatan
Bangka Belitung	10	34	43	0,11	Bangka Belitung
Lampung	460	2.423	2.883	7,54	Lampung
Kalimantan Selatan	87	164	251	0,66	Kalimantan Selatan
Kalimantan Barat	298	353	651	1,70	Kalimantan Barat
Kalimantan Timur	76	98	174	0,45	Kalimantan Timur
Kalimantan Tengah	25	19	44	0,11	Kalimantan Tengah
Sulawesi Tengah	69	209	277	0,73	Sulawesi Tengah
Sulawesi Selatan	101	265	366	0,96	Sulawesi Selatan
Sulawesi Utara	93	347	439	1,15	Sulawesi Utara
Sulawesi Tenggara	32	24	56	0,15	Sulawesi Tenggara
Sulawesi Barat	1	1	2	0,01	Sulawesi Barat
Gorontalo	6	9	16	0,04	Gorontalo
Nusa Tenggara Barat	252	200	452	1,18	Nusa Tenggara Barat
Bali	975	2.278	3.254	8,52	Bali
Nusa Tenggara Timur	54	89	143	0,37	Nusa Tenggara Timur
Maluku	30	222	251	0,66	Maluku
Papua	44	180	224	0,59	Papua
Maluku Utara	3	3	6	0,02	Maluku Utara
Papua Barat	22	41	63	0,17	Papua Barat
Lainnya	-	-	-	-	Others
Total	12.035	26.174	38.209	100	Total

Tabel 3.9 DPK BPR Berdasarkan Lokasi Penghimpunan
(Third Party Funds of Rural Banks Based on Deposits Location)
Miliar Rp (Billion Rp)

Lokasi	2005	2006	2007	2008	2009	2010	2011												Location
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jawa Barat	2.806	2.995	3.305	4.035	5.072	6.061	6.106	6.145	6.274	6.392	6.471	6.341	6.353	6.358	6.480	6.550	6.700	6.859	Jawa Barat
Banten	210	214	274	308	382	509	522	532	545	559	570	553	563	565	592	617	635	661	Banten
DKI Jakarta	143	218	288	305	420	600	646	642	640	637	673	697	735	757	761	788	793	837	DKI Jakarta
D.I Yogyakarta	712	805	1.043	1.142	1.290	1.511	1.520	1.528	1.548	1.576	1.584	1.621	1.653	1.669	1.697	1.729	1.780	1.814	D.I Yogyakarta
Jawa Tengah	3.446	4.041	4.712	5.395	6.449	7.529	7.701	7.729	7.812	7.940	8.045	8.004	8.119	8.037	8.448	8.634	8.816	9.052	Jawa Tengah
Jawa Timur	1.740	2.077	2.349	2.476	2.964	3.497	3.545	3.564	3.596	3.670	3.736	3.724	3.788	3.759	3.906	3.944	4.008	4.041	Jawa Timur
Bengkulu	7	9	11	15	17	18	18	18	18	18	18	18	18	19	19	20	20	20	Bengkulu
Jambi	34	101	161	146	186	244	248	249	256	264	270	267	272	274	275	288	302	316	Jambi
Aceh	23	26	34	57	37	41	43	43	43	44	45	46	44	47	50	50	52	55	Aceh
Sumatera Utara	242	273	307	357	426	493	499	507	517	517	517	508	515	511	527	533	544	538	Sumatera Utara
Sumatera Barat	270	330	475	580	715	829	850	864	887	889	891	881	867	832	863	872	887	913	Sumatera Barat
Riau	126	183	293	350	417	525	543	559	580	595	605	610	626	599	612	614	613	629	Riau
Kepulauan Riau	203	357	476	657	1.071	1.758	1.827	1.884	1.942	1.966	2.018	2.090	2.169	2.229	2.243	2.261	2.288	2.324	Kepulauan Riau
Sumatera Selatan	97	156	258	308	386	471	492	504	501	497	505	513	540	534	545	554	555	556	Sumatera Selatan
Bangka Belitung	6	7	8	8	17	21	23	22	23	24	27	29	38	38	41	43	43	43	Bangka Belitung
Lampung	1.663	2.045	2.287	2.140	1.945	2.427	2.520	2.535	2.547	2.535	2.560	2.597	2.615	2.654	2.718	2.719	2.794	2.883	Lampung
Kalimantan Selatan	56	65	97	144	154	177	183	195	217	232	250	266	265	255	248	245	251	251	Kalimantan Selatan
Kalimantan Barat	138	247	319	399	470	547	567	607	619	586	592	585	599	605	604	595	626	651	Kalimantan Barat
Kalimantan Timur	49	64	89	114	152	177	170	163	157	155	160	164	163	160	164	166	163	174	Kalimantan Timur
Kalimantan Tengah	1	2	6	6	15	28	30	27	30	31	46	32	34	40	41	41	44	44	Kalimantan Tengah
Sulawesi Tengah	39	40	54	93	99	130	143	145	181	188	174	172	185	217	243	271	275	277	Sulawesi Tengah
Sulawesi Selatan	44	72	122	128	185	259	266	268	272	278	303	318	330	350	356	358	360	366	Sulawesi Selatan
Sulawesi Utara	69	97	126	145	171	282	289	303	308	308	330	349	353	374	395	387	420	439	Sulawesi Utara
Sulawesi Tenggara	16	28	42	50	55	56	54	50	50	50	52	53	52	51	53	55	54	56	Sulawesi Tenggara
Sulawesi Barat	-	-	-	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	Sulawesi Barat
Gorontalo	5	7	9	7	10	14	14	14	15	15	14	15	14	14	14	15	15	16	Gorontalo
Nusa Tenggara Barat	139	172	209	260	319	366	372	371	379	390	397	384	387	391	400	414	427	452	Nusa Tenggara Barat
Bali	787	949	1.179	1.455	1.803	2.331	2.420	2.455	2.559	2.610	2.673	2.670	2.782	2.831	2.954	3.035	3.154	3.254	Bali
Nusa Tenggara Timur	7	9	17	38	71	108	108	111	114	116	116	118	123	127	126	127	130	143	Nusa Tenggara Timur
Maluku	50	64	71	100	99	105	101	111	116	110	111	132	151	176	202	226	233	251	Maluku
Papua	56	119	95	119	152	166	179	180	187	188	190	198	198	213	223	246	230	224	Papua
Maluku Utara	0	0	0	0	1	4	5	5	5	5	6	6	6	6	6	6	6	6	Maluku Utara
Papua Barat	-	-	-	-	-	26	29	30	32	37	38	39	41	45	51	58	59	63	Papua Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	13.184	15.771	18.719	21.339	25.552	31.312	32.032	32.360	32.974	33.422	33.992	34.001	34.600	34.739	35.860	36.464	37.282	38.209	Total

Ket: Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : Change location accordance region expansion since June 2010

Tabel 3.10 Suku Bunga Rata-rata DPK Bank Perkreditan Rakyat
(Average of Third Party Interest Rates of Rural Banks)
Persen (Percent)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar ^{r)}	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Dec	
Tabungan	-	-	-	7,16	6,32	5,53	5,53	5,45	5,51	5,43	5,40	5,43	5,33	5,31	5,33	5,30	5,30	5,21	<i>Saving Deposits</i>
Deposito	-	-	-	12,43	10,81	10,25	10,09	10,18	9,60	10,27	10,10	10,11	10,10	10,05	10,09	10,05	9,99	9,85	<i>Time Deposits</i>

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

Tabel 3.11 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	2005	2006	2007	2008	2009	2010 ¹⁾									Economic Sector
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Pertanian, perburuan dan sarana pertanian	-	-	-	38,70	39,21	39,12	39,07	38,99	38,85	38,76	38,92	38,84	38,71	38,34	1. Agriculture, hunting and agricultural facilities
2. Perindustrian	-	-	-	32,87	32,38	32,38	32,25	32,47	31,78	31,60	31,57	31,55	31,38	31,16	2. Manufacturing
3. Perdagangan, restoran dan hotel	-	-	-	33,60	34,32	34,21	34,05	33,92	33,72	33,67	33,45	33,36	33,35	33,18	3. Trade, restaurants and hotels
4. Jasa sosial/masyarakat	-	-	-	31,61	31,67	31,18	31,08	30,92	30,58	30,56	30,42	30,23	30,05	29,85	4. Social Services
5. Lain-lain	-	-	-	29,50	29,33	29,24	29,08	28,98	28,87	28,70	28,59	28,51	28,38	28,27	5. Others

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

¹⁾ Data bulan Oktober 2010 bersambung di halaman 119 karena terdapat perubahan sektor ekonomi dalam laporan bulanan BPR

¹⁾ October 2010 data continued on page 119 because there are changes economic sector in the rural bank's monthly report

Tabel 3.11 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	2010 ¹⁾			2011												Economic Sector
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Pertanian, Perburuhan, dan Kehutanan	38,42	36,76	38,29	37,94	38,05	37,61	37,89	37,74	37,31	37,26	37,36	37,20	37,40	37,32	36,58	1. Agriculture, hunting, and forestry
2 Perikanan	38,25	32,65	33,39	33,10	33,01	31,83	31,88	32,73	32,28	32,16	31,75	31,77	31,95	32,91	32,10	2. Fishery
3 Pertambangan dan Penggalian	29,21	27,89	28,29	29,02	27,01	29,95	27,71	28,68	28,61	29,60	28,32	28,14	26,44	26,24	26,58	3. Mining and quarrying
4 Industri Pengolahan	32,60	31,18	30,67	30,01	29,89	29,21	30,16	29,63	29,29	29,26	29,53	29,02	29,05	29,17	29,14	4. Processing industry
5 Listrik, Gas dan Air	36,65	32,00	34,43	31,71	33,19	30,13	33,95	33,47	33,01	33,53	33,31	31,99	31,69	30,83	30,33	5. Electricity, gas and water
6 Konstruksi	32,28	32,09	31,41	30,19	30,80	30,60	30,83	30,92	30,52	30,15	30,04	29,51	29,06	29,35	29,72	6. Construction
7 Perdagangan Besar dan Eceran	32,85	33,03	33,14	32,78	32,84	32,72	32,63	32,58	32,48	32,46	32,55	32,55	32,46	32,13	31,97	7. Wholesale and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	26,75	27,76	27,99	27,02	26,58	26,58	27,13	27,77	27,91	28,39	28,37	27,89	28,11	28,23	28,53	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	32,61	30,15	30,12	29,46	29,17	29,51	29,13	29,01	31,03	27,81	28,17	28,14	28,03	28,00	28,11	9. Transportation, warehousing and communications
10 Perantara Keuangan	26,42	24,36	25,28	24,61	24,58	24,48	23,39	24,53	25,29	23,75	23,79	23,73	23,56	23,38	24,20	10. Financial intermediaries
11 Real Estate	27,99	27,31	27,26	25,47	25,86	25,80	25,98	26,69	26,27	26,51	26,04	22,95	23,13	23,09	22,77	11. Real estate
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	29,68	34,99	35,78	34,70	34,68	36,12	38,80	38,56	38,97	38,78	38,29	37,92	37,16	26,69	26,38	12. Government administration, land and compulsory social security
13 Jasa Pendidikan	33,11	31,29	31,61	30,24	31,74	28,97	30,24	29,74	30,01	29,64	30,28	29,30	29,57	29,74	28,84	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	31,00	30,40	30,51	29,86	29,97	29,72	29,87	30,73	31,35	31,11	31,26	31,20	31,01	31,10	30,86	14. Health services and social activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	30,64	29,41	29,05	28,65	27,90	28,31	28,29	27,85	27,14	28,64	28,66	28,60	28,49	28,59	28,23	15. Social services, social, cultural, entertainment and other individual
16 Jasa Perorangan yang Melayani Rumah Tangga	32,82	33,62	31,07	30,50	30,65	30,60	30,60	30,14	30,56	30,71	34,15	32,93	33,26	30,77	32,82	16. Individual services which serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,26	29,49	29,35	30,33	30,54	29,11	30,16	29,81	29,34	29,70	29,20	29,26	29,34	28,93	29,11	17. Business activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	28,74	28,44	28,12	28,30	27,95	24,97	28,18	28,20	27,90	27,96	27,88	27,78	27,91	27,64	27,39	18. Not the business field - households
19 Bukan Lapangan Usaha - Lainnya	28,94	28,09	27,71	27,31	27,57	27,57	27,08	27,46	27,55	27,46	27,30	27,38	27,26	26,92	26,88	19. Not the business field - other

Ket: ¹⁾ Merupakan sambungan halaman 118Note : ¹⁾ Continue from page 118

Tabel 3.12 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	2005	2006	2007	2008	2009	2010	2011												Type of Use
						Des	Jan	Feb	Mar ^{r)}	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Dec	
Modal Kerja	-	-	-	34,43	34,83	33,21	32,90	32,85	32,65	32,78	32,67	32,54	32,58	32,67	32,55	32,49	32,22	32,05	Total Working Capital
Investasi	-	-	-	27,67	30,37	29,01	28,78	28,85	28,78	28,88	28,75	28,60	28,48	28,70	28,43	28,43	28,19	28,23	Total Investment
Konsumsi	-	-	-	29,57	29,14	27,81	27,55	27,67	26,97	27,33	27,63	27,63	21,53	27,43	27,47	27,41	27,09	27,00	Total Consumption

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

Tabel 3.13 Perkembangan Jumlah Bank Perkreditan Rakyat (Growth of Total Rural Bank)																			
Keterangan	2005	2006	2007	2008	2009	2010	2011												Information
						Des	Jan	Feb	Mar ¹⁾	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jumlah BPR	2.009	1.880	1.817	1.772	1.733	1.706	1.700	1.671	1.679	1.680	1.680	1.682	1.682	1.681	1.683	1.683	1.684	1.669	Total Rural Banks
Jumlah Kantor	3.110	3.173	3.250	3.367	3.644	3.910	3.922	3.928	3.970	3.996	4.021	4.043	4.074	4.102	4.114	4.122	4.140	4.172	Total Bank Offices

Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Desember 2011
(Growth of Total Rural Bank and Rural Bank Offices Based on Location - December 2011)

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
Jawa Barat	325	239	160	724	Jawa Barat
Banten	70	28	34	132	Banten
DKI Jakarta	27	8	25	60	DKI Jakarta
D.I Yogyakarta	54	22	113	189	D.I Yogyakarta
Jawa Tengah	263	460	310	1.033	Jawa Tengah
Jawa Timur	332	175	467	974	Jawa Timur
Bengkulu	3	4	4	11	Bengkulu
Jambi	15	5	3	23	Jambi
Aceh	5	13	-	18	Aceh
Sumatera Utara	53	28	13	94	Sumatera Utara
Sumatera Barat	100	36	21	157	Sumatera Barat
Riau	31	6	9	46	Riau
Kepulauan Riau	39	19	2	60	Kepulauan Riau
Sumatera Selatan	18	9	7	34	Sumatera Selatan
Bangka Belitung	1	2	-	3	Bangka Belitung
Lampung	26	27	6	59	Lampung
Kalimantan Selatan	22	3	1	26	Kalimantan Selatan
Kalimantan Barat	19	5	4	28	Kalimantan Barat
Kalimantan Timur	13	7	5	25	Kalimantan Timur
Kalimantan Tengah	2	-	-	2	Kalimantan Tengah
Sulawesi Tengah	9	10	7	26	Sulawesi Tengah
Sulawesi Selatan	22	5	4	31	Sulawesi Selatan
Sulawesi Utara	17	18	9	44	Sulawesi Utara
Sulawesi Tenggara	12	4	2	18	Sulawesi Tenggara
Sulawesi Barat	1	-	-	1	Sulawesi Barat
Gorontalo	4	3	-	7	Gorontalo
Nusa Tenggara Barat	29	46	4	79	Nusa Tenggara Barat
Bali	137	28	65	230	Bali
Nusa Tenggara Timur	9	1	2	12	Nusa Tenggara Timur
Maluku	2	4	2	8	Maluku
Papua	6	7	1	14	Papua
Maluku Utara	2	1	-	3	Maluku Utara
Papua Barat	1	-	-	1	Papua Barat
Lainnya	-	-	-	-	Others
Total	1.669	1.223	1.280	4.172	Total

DATA PERKREDITAN

Tabel 4.1 Kredit Bank Umum Berdasarkan Sektor Ekonomi (Credit of Commercial Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
1. Pertanian, perburuan dan sarana pertanian	37.178	45.180	56.901	67.202	77.412	90.999	90.204	90.807	91.660	93.586	95.389	97.050	95.638	99.141	101.492	104.393	109.047	114.725	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	8.127	14.086	26.212	32.215	42.894	61.365	60.052	62.299	65.526	69.335	71.403	70.759	69.053	75.334	78.743	78.663	83.107	87.780	2. Mining
3. Perindustrian	171.288	184.023	205.610	271.187	247.440	275.404	272.820	276.832	278.298	283.210	292.447	300.141	305.394	315.570	324.930	331.228	339.395	344.597	3. Manufacturing
4. Listrik, gas dan air	5.367	7.224	7.920	18.475	24.560	34.116	34.401	34.885	34.123	34.247	34.424	40.584	46.924	54.073	54.155	55.428	61.616	45.841	4. Electricity, gas and water
5. Konstruksi	26.986	33.088	44.088	58.753	64.225	63.500	61.425	62.717	65.045	63.275	65.484	69.107	70.404	71.213	74.916	76.239	78.622	75.395	5. Construction
6. Perdagangan, restoran dan hotel	135.837	163.443	216.874	259.632	301.382	339.639	323.647	326.994	331.782	332.666	343.117	355.555	354.197	367.296	379.510	380.140	392.512	405.442	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	19.829	27.068	36.807	62.579	73.213	75.142	73.756	73.677	78.533	78.815	79.747	84.538	83.730	87.575	87.057	89.430	91.101	95.206	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	72.628	78.455	109.748	152.302	150.843	179.398	179.878	182.433	186.094	193.019	197.053	201.433	203.247	211.753	217.069	218.289	222.111	224.146	8. Business Services
9. Jasa sosial/masyarakat	10.029	12.040	13.882	15.747	17.038	44.232	44.612	45.262	46.974	49.320	49.272	49.953	50.752	53.423	54.985	56.756	57.081	57.980	9. Social Services
10. Lain-lain	208.378	227.690	283.970	369.596	438.923	602.049	605.210	617.984	636.810	646.065	661.129	681.607	694.259	696.237	706.405	715.590	716.281	748.983	10. Others
Jumlah	695.648	792.297	1.002.012	1.307.688	1.437.930	1.765.845	1.746.005	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.150.873	2.200.094	Total
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 4.2 Kredit Bank Persero Berdasarkan Sektor Ekonomi (Credit of State Owned Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
1. Pertanian, perburuan dan sarana pertanian	22.407	25.993	31.275	38.451	47.095	49.474	48.950	49.454	48.433	49.447	50.594	52.079	51.332	53.688	55.781	57.657	61.729	66.319	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	3.364	4.961	11.288	15.473	18.124	26.462	26.114	25.884	26.493	28.773	30.707	31.281	28.982	32.079	31.962	29.867	32.820	35.009	2. Mining
3. Perindustrian	67.369	72.736	74.594	98.878	94.201	94.975	93.140	94.392	94.792	95.968	96.824	99.608	98.284	100.238	104.149	105.509	107.244	109.948	3. Manufacturing
4. Listrik, gas dan air	3.880	5.221	4.762	12.702	15.175	17.816	17.870	18.277	17.603	17.381	17.414	22.388	28.134	34.401	34.036	34.504	39.696	20.762	4. Electricity, gas and water
5. Konstruksi	12.572	13.966	17.325	23.178	25.792	20.541	20.332	20.741	22.155	22.724	23.576	24.472	24.876	25.410	26.958	27.483	28.385	27.728	5. Construction
6. Perdagangan, restoran dan hotel	51.530	62.439	86.775	103.680	131.454	114.607	107.659	107.741	111.022	108.504	111.083	113.865	112.622	119.528	124.694	122.417	128.506	134.335	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	5.890	8.113	13.857	22.880	28.517	27.076	25.563	25.456	28.740	28.508	29.061	30.585	29.565	30.691	29.132	30.402	30.615	33.704	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	12.572	12.604	16.340	25.356	23.227	24.761	24.777	24.745	24.158	24.992	26.253	27.850	28.342	34.124	35.127	35.138	36.663	38.442	8. Business Services
9. Jasa sosial/masyarakat	3.219	4.429	4.371	3.345	3.772	9.341	9.542	9.351	9.759	11.519	11.329	11.722	12.218	13.395	13.899	13.465	14.351	14.327	9. Social Services
10. Lain-lain	73.611	77.450	95.564	126.723	157.513	257.664	255.676	261.790	273.742	277.546	284.912	296.919	302.805	289.907	292.300	293.248	284.533	296.259	10. Others
Jumlah	256.413	287.910	356.151	470.665	544.870	642.718	629.622	637.831	656.897	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	Total
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 4.3 Kredit BUSN Devisa Berdasarkan Sektor Ekonomi (Credit of Foreign Exchange Commercial Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pertanian, perburuan dan sarana pertanian	8.713	11.156	15.212	19.032	20.229	29.033	28.718	28.482	30.096	30.732	31.568	31.245	30.391	31.242	31.151	31.943	32.298	34.511	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	3.232	6.421	10.612	11.069	14.403	20.649	20.484	22.249	24.005	25.146	24.619	25.140	25.060	26.862	27.924	29.016	29.866	32.282	2. Mining
3. Perindustrian	53.980	60.322	72.330	95.520	87.315	108.878	106.773	111.036	112.837	114.747	120.376	124.371	125.976	129.950	134.599	136.728	138.603	145.923	3. Manufacturing
4. Listrik, gas dan air	1.291	1.787	2.770	5.140	7.449	10.574	10.719	10.897	11.371	11.692	11.790	11.919	12.402	12.989	13.270	13.852	14.360	17.119	4. Electricity, gas and water
5. Konstruksi	10.175	12.322	18.167	23.303	25.640	28.423	27.914	28.821	29.749	27.343	28.293	30.246	30.521	30.097	31.241	31.627	32.451	32.818	5. Construction
6. Perdagangan, restoran dan hotel	67.870	81.018	103.927	125.572	131.868	174.537	166.094	170.657	170.724	173.511	177.823	186.726	186.182	190.685	197.689	199.812	204.175	213.343	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	11.027	13.028	17.429	26.323	31.269	33.630	33.472	34.465	36.148	36.677	37.230	39.245	39.267	40.407	41.644	42.589	43.599	46.174	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	37.061	42.303	59.648	79.004	80.482	97.000	95.815	97.741	98.520	105.047	107.475	108.526	109.812	111.785	113.861	113.468	114.493	117.569	8. Business Services
9. Jasa sosial/masyarakat	4.687	5.182	6.487	7.564	7.912	26.235	26.319	27.196	27.035	28.011	28.002	28.772	28.525	29.369	30.656	32.388	32.399	33.934	9. Social Services
10. Lain-lain	79.555	81.717	101.159	131.768	149.051	189.679	192.515	196.458	200.916	203.222	207.202	211.829	216.068	227.057	232.881	239.060	245.465	248.867	10. Others
Jumlah	277.591	315.256	407.742	524.295	555.617	718.639	708.824	728.002	741.401	756.128	774.377	798.019	804.203	830.444	854.915	870.482	887.709	922.541	Total

Tabel 4.4 Kredit BUSN Non Devisa Berdasarkan Sektor Ekonomi (Credit of Non-Foreign Exchange Commercial Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pertanian, perburuan dan sarana pertanian	829	274	323	153	374	418	405	413	404	393	417	463	471	480	500	516	599	738	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	35	39	75	161	340	353	359	360	342	347	324	321	334	358	423	368	351	404	2. Mining
3. Perindustrian	1.217	1.215	1.529	1.618	2.208	2.476	2.442	2.664	2.680	2.694	2.721	2.794	2.820	2.916	3.050	3.058	4.117	4.266	3. Manufacturing
4. Listrik, gas dan air	4	4	6	11	54	84	84	84	86	113	113	97	85	84	85	86	87	187	4. Electricity, gas and water
5. Konstruksi	247	307	422	442	713	1.112	1.131	1.162	1.118	1.061	1.067	1.172	1.173	1.379	1.388	1.442	1.540	1.618	5. Construction
6. Perdagangan, restoran dan hotel	3.229	4.647	4.826	5.083	6.547	7.710	8.057	8.143	8.422	8.786	9.279	9.315	9.605	9.933	10.329	10.804	11.449	11.916	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	633	617	690	817	1.506	1.387	1.426	1.320	1.283	1.267	1.263	1.462	1.535	1.509	1.611	1.560	1.604	1.731	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	2.092	1.921	2.335	2.540	3.938	7.755	7.571	7.747	8.448	8.698	9.148	9.295	9.792	10.066	10.219	10.464	9.714	10.298	8. Business Services
9. Jasa sosial/masyarakat	531	659	929	1.382	1.917	1.444	1.446	1.453	1.561	1.591	1.675	1.995	2.114	2.261	2.297	2.500	2.663	2.817	9. Social Services
10. Lain-lain	8.025	9.430	12.728	14.915	18.103	26.019	26.699	27.103	27.531	28.100	28.600	29.467	29.979	31.629	32.222	33.214	33.783	34.167	10. Others
Jumlah	16.842	19.114	23.863	27.122	35.700	48.757	49.619	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	Total

Tabel 4.5 Kredit BPD Berdasarkan Sektor Ekonomi (Credit of Regional Development Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pertanian, perburuan dan sarana pertanian	1.640	2.030	2.275	3.182	3.721	4.498	4.495	4.882	4.916	5.155	5.049	5.409	5.450	5.675	5.642	5.789	6.049	6.121	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	56	58	43	270	675	992	916	903	947	967	857	1.078	1.092	1.138	1.270	1.340	1.313	1.280	2. Mining
3. Perindustrian	421	462	631	815	1.146	2.969	2.903	2.824	2.946	3.015	3.042	3.404	3.553	3.582	3.633	3.718	3.734	3.727	3. Manufacturing
4. Listrik, gas dan air	11	11	29	213	787	1.409	1.442	1.448	1.548	1.588	1.607	1.689	1.734	1.757	1.810	1.867	2.206	2.205	4. Electricity, gas and water
5. Konstruksi	2.503	3.790	5.140	6.458	7.704	9.179	7.762	7.963	8.304	8.538	8.918	9.612	10.402	10.877	11.753	12.126	12.473	10.291	5. Construction
6. Perdagangan, restoran dan hotel	7.539	8.242	9.619	12.060	15.280	17.426	17.271	17.468	18.041	18.565	19.407	19.814	20.457	20.995	20.757	20.936	21.507	21.106	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	375	400	463	1.655	1.887	1.806	1.853	1.855	1.898	2.018	2.176	2.267	2.434	2.449	2.530	2.613	2.710	2.789	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.774	1.802	2.198	3.401	5.264	3.114	3.045	3.067	3.470	3.437	3.124	3.527	3.293	3.023	3.548	3.907	4.060	4.101	8. Business Services
9. Jasa sosial/masyarakat	925	862	967	1.528	1.951	5.164	5.097	5.083	4.970	5.006	5.039	4.697	4.476	4.556	4.494	5.219	4.538	4.483	9. Social Services
10. Lain-lain	29.686	38.299	50.515	66.803	82.340	97.150	98.611	100.454	102.387	104.592	107.591	110.156	111.861	113.579	114.916	115.900	117.971	119.601	10. Others
Jumlah	44.931	55.955	71.881	96.385	120.754	143.707	143.395	145.945	149.427	152.882	156.810	161.654	164.753	167.633	170.352	173.415	176.561	175.702	Total

Tabel 4.6 Kredit Bank Campuran Berdasarkan Sektor Ekonomi (Credit of Joint Venture Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pertanian, perburuan dan sarana pertanian	1.908	2.331	4.597	4.018	4.143	5.108	5.115	5.107	5.020	5.037	5.066	5.493	5.457	5.593	5.789	5.749	5.717	5.207	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	477	755	1.753	2.196	3.899	4.299	4.328	4.245	4.498	4.540	4.739	5.120	5.203	5.819	5.756	6.266	6.833	7.141	2. Mining
3. Perindustrian	18.989	17.451	23.774	30.568	29.258	32.155	31.922	30.090	29.860	30.510	31.819	32.569	33.327	35.597	36.990	38.912	41.649	41.936	3. Manufacturing
4. Listrik, gas dan air	56	186	313	256	286	584	633	618	590	575	610	591	667	697	709	757	790	1.264	4. Electricity, gas and water
5. Konstruksi	954	1.520	1.167	1.487	1.900	2.051	2.006	1.808	1.741	1.714	1.735	1.873	1.909	1.964	2.068	2.107	2.315	2.384	5. Construction
6. Perdagangan, restoran dan hotel	3.631	4.467	6.691	7.108	9.808	15.370	14.955	13.520	13.996	13.925	14.881	15.243	15.159	15.501	15.188	15.678	15.708	15.748	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1.043	2.588	2.330	5.147	6.815	7.049	6.727	5.930	5.830	5.878	5.796	6.139	5.982	6.199	6.152	6.206	6.283	6.198	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	6.989	7.823	13.516	18.200	16.329	20.165	20.603	20.573	22.116	21.613	21.869	22.683	22.630	23.555	24.416	25.392	25.919	24.821	8. Business Services
9. Jasa sosial/masyarakat	376	396	461	602	973	872	959	942	1.249	1.234	1.278	1.184	1.345	1.353	1.351	1.343	1.376	1.240	9. Social Services
10. Lain-lain	2.513	3.315	3.917	6.267	7.565	11.367	11.597	11.772	11.921	12.334	12.568	12.683	12.701	13.030	13.315	13.527	13.808	14.450	10. Others
Jumlah	36.937	40.833	58.520	75.849	80.977	99.019	98.845	94.606	96.821	97.360	100.362	103.579	104.378	109.307	111.733	115.938	120.398	120.389	Total

Tabel 4.7 Kredit Bank Asing Berdasarkan Sektor Ekonomi (Credit of Foreign Owned Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pertanian, perburuan dan sarana pertanian	1.681	3.397	3.220	2.366	1.850	2.468	2.520	2.468	2.791	2.822	2.694	2.360	2.537	2.462	2.628	2.740	2.655	1.828	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	963	1.852	2.440	3.047	5.453	8.609	7.851	8.657	9.241	9.562	10.157	7.819	8.382	9.079	11.408	11.806	11.923	11.664	2. Mining
3. Perindustrian	29.311	31.837	32.753	43.788	33.312	33.950	35.640	35.826	35.184	36.277	37.665	37.395	41.434	43.288	42.509	43.302	44.049	38.797	3. Manufacturing
4. Listrik, gas dan air	125	15	40	153	809	3.649	3.652	3.561	2.925	2.898	2.891	3.899	3.901	4.144	4.245	4.363	4.477	4.305	4. Electricity, gas and water
5. Konstruksi	536	1.183	1.866	3.885	2.478	2.195	2.280	2.222	1.977	1.895	1.896	1.732	1.524	1.485	1.509	1.454	1.457	556	5. Construction
6. Perdagangan, restoran dan hotel	2.038	2.631	5.035	6.130	6.426	9.990	9.611	9.465	9.578	9.376	10.644	10.592	10.172	10.655	10.853	10.493	11.166	8.995	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	862	2.322	2.039	5.756	3.218	4.194	4.716	4.651	4.634	4.468	4.221	4.840	4.946	6.319	5.988	6.060	6.291	4.609	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	12.139	12.002	15.711	23.801	21.603	26.602	28.067	28.561	29.384	29.232	29.184	29.552	29.377	29.199	29.899	29.920	31.262	28.916	8. Business Services
9. Jasa sosial/masyarakat	291	512	666	1.326	512	1.177	1.249	1.237	2.399	1.959	1.949	1.584	2.074	2.489	2.288	1.841	1.754	1.178	9. Social Services
10. Lain-lain	14.989	17.479	20.086	23.120	24.351	20.169	20.113	20.407	20.313	20.270	20.257	20.553	20.845	21.035	20.771	20.642	20.720	35.639	10. Others
Jumlah	62.935	73.230	83.856	113.372	100.011	113.004	115.700	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	Total

Tabel 4.8 Kredit Bank Umum Berdasarkan Sektor Ekonomi per Lokasi Bank Penyalur - Desember 2011
(Credit of Commercial Banks Based on Economic Sector by Region - Desember 2011)
 Miliar Rp (*Billion Rp*)

Lokasi	Pertanian, perburuan dan sarana pertanian (<i>Agriculture, hunting and agricultural facilities</i>)	Pertambangan (<i>Mining</i>)	Perindustrian (<i>Manufacturing</i>)	Listrik, Gas dan Air (<i>Electricity, Gas and Water</i>)	Konstruksi (<i>Construction</i>)	Konstruksi (<i>Construction</i>)	Pengangkutan, pergudangan dan komunikasi (<i>Transportation, warehousing and communications</i>)	Jasa Dunia usaha (<i>Business Services</i>)	Jasa sosial/masyarakat (<i>Social Services</i>)	Lain-lain (<i>Others</i>)	Location
Jawa Barat	2.982	1.000	25.818	173	5.180	33.746	6.785	8.846	3.989	84.031	Jawa Barat
Banten	262	307	5.075	160	1.691	6.192	282	5.366	1.434	31.345	Banten
DKI Jakarta	52.509	76.849	190.414	42.218	39.053	144.796	65.220	168.180	30.279	270.908	DKI Jakarta
D.I Yogyakarta	236	8	938	55	229	3.751	174	1.110	525	8.128	D.I Yogyakarta
Jawa Tengah	2.414	261	23.128	106	2.159	34.050	1.890	4.886	2.428	49.629	Jawa Tengah
Jawa Timur	4.898	1.071	51.786	618	5.972	45.975	5.668	8.300	4.057	61.712	Jawa Timur
Bengkulu	297	141	295	12	121	2.009	83	255	125	4.062	Bengkulu
Jambi	1.883	71	854	6	553	3.835	176	735	314	6.676	Jambi
Aceh	153	83	1.047	4	815	3.497	28	409	338	12.342	Aceh
Sumatera Utara	14.531	363	22.516	1.031	3.061	24.350	2.417	3.191	1.518	33.097	Sumatera Utara
Sumatera Barat	2.551	270	1.296	5	289	5.945	356	989	391	12.480	Sumatera Barat
Riau	6.722	355	1.764	103	984	7.915	1.101	2.181	851	14.410	Riau
Kepulauan Riau	5.450	199	2.146	68	2.073	7.893	445	1.384	520	15.071	Kepulauan Riau
Sumatera Selatan	144	230	3.176	196	1.054	3.250	1.309	1.371	309	7.106	Sumatera Selatan
Bangka Belitung	125	471	371	27	148	1.061	45	245	94	2.405	Bangka Belitung
Lampung	3.497	63	2.596	18	471	6.960	839	901	924	7.514	Lampung
Kalimantan Selatan	2.266	679	1.170	146	733	4.551	1.009	1.539	294	8.617	Kalimantan Selatan
Kalimantan Barat	2.854	100	783	149	510	4.358	884	960	297	8.537	Kalimantan Barat
Kalimantan Timur	1.974	2.326	1.159	129	3.046	7.792	3.215	4.670	2.340	15.258	Kalimantan Timur
Kalimantan Tengah	4.298	5	243	9	291	1.636	78	157	117	4.656	Kalimantan Tengah
Sulawesi Tengah	361	52	203	4	266	3.424	109	238	204	6.265	Sulawesi Tengah
Sulawesi Selatan	907	309	3.460	144	2.160	15.091	1.629	2.849	1.556	24.963	Sulawesi Selatan
Sulawesi Utara	368	89	388	47	532	4.712	118	654	223	8.991	Sulawesi Utara
Sulawesi Tenggara	130	1	26	0	49	883	4	39	143	1.507	Sulawesi Tenggara
Sulawesi Barat	76	2	26	0	116	1.333	65	26	164	2.624	Sulawesi Barat
Gorontalo	220	29	71	1	258	2.094	43	274	157	5.006	Gorontalo
Nusa Tenggara Barat	158	9	73	2	321	2.989	60	245	300	7.964	Nusa Tenggara Barat
Bali	651	101	1.056	43	762	10.639	175	1.658	1.180	13.527	Bali
Nusa Tenggara Timur	30	6	155	7	303	1.810	92	100	317	7.364	Nusa Tenggara Timur
Maluku	45	3	47	13	244	1.112	43	82	137	3.201	Maluku
Papua	118	46	362	18	1.010	3.023	117	344	714	5.260	Papua
Maluku Utara	34	2	37	0	186	663	16	81	105	1.893	Maluku Utara
Papua Barat	31	0	65	2	433	1.235	62	139	82	1.864	Papua Barat
Lainnya	1.546	2.277	2.051	329	323	2.871	672	1.744	1.552	568	<i>Others</i>
Total	114.725	87.780	344.597	45.841	75.395	405.442	95.206	224.146	57.980	748.983	Total

Tabel 4.9 Kredit Bank Umum Berdasarkan Jenis Penggunaan (Credit of Commercial Banks Based on Type of Use) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
1. Total Modal Kerja	354.557	414.749	533.240	684.672	703.002	880.208	855.120	857.854	870.605	882.824	906.284	940.339	950.041	982.210	1.014.741	1.022.269	1.040.086	1.068.676	1. Total Working Capital
2. Total Investasi	134.400	151.209	186.218	255.900	297.939	348.518	342.131	357.049	375.849	383.425	394.351	407.063	413.450	423.877	429.404	436.439	448.979	464.262	2. Total Investment
3. Total Konsumsi	206.691	226.339	282.553	367.117	436.989	537.118	548.754	558.986	568.392	577.289	588.830	603.325	610.108	625.527	635.116	647.448	657.795	667.155	3. Total Consumption
Total	695.648	792.297	1.002.012	1.307.688	1.437.930	1.765.844	1.746.005	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.146.860	2.200.094	Total
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 4.10 Kredit Bank Persero Berdasarkan Jenis Penggunaan (Credit of State Owned Banks Based on Type of Use) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
1. Total Modal Kerja	122.724	148.675	188.052	249.782	269.867	333.006	313.665	318.136	332.867	336.217	346.205	365.311	371.391	384.215	396.903	394.776	1.045.279	407.101	1. Total Working Capital
2. Total Investasi	61.413	62.928	73.733	96.237	118.994	113.896	113.644	114.149	115.569	117.773	120.395	124.379	124.667	126.687	126.746	126.545	449.251	135.196	2. Total Investment
3. Total Konsumsi	72.276	76.307	94.366	124.646	156.009	195.816	202.314	205.547	208.463	211.370	215.152	221.079	221.103	222.558	224.389	228.368	656.344	234.535	3. Total Consumption
Total	256.413	287.910	356.151	470.665	544.870	642.718	629.622	637.831	656.899	665.361	681.752	710.769	717.161	733.460	748.038	749.689	760.530	776.833	Total
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 4.11 Kredit BUSN Devisa Berdasarkan Jenis Penggunaan (Credit of Foreign Exchange Commercial Banks Based on Type of Use) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Total Modal Kerja	140.508	165.997	218.715	277.345	282.916	360.823	348.203	353.793	346.737	355.286	365.179	379.849	379.042	390.046	403.380	406.307	406.164	434.210	1. Total Working Capital
2. Total Investasi	57.821	67.699	88.028	115.543	123.993	170.096	170.050	179.418	195.600	199.556	203.886	208.185	210.869	216.023	221.277	227.644	128.984	242.948	2. Total Investment
3. Total Konsumsi	79.262	81.561	101.000	131.406	148.709	187.720	190.571	194.791	199.064	201.287	205.311	209.986	214.292	224.375	230.259	236.531	229.395	245.384	3. Total Consumption
Total	277.591	315.256	407.742	524.295	555.617	718.639	708.824	728.003	741.401	756.128	774.377	798.019	804.203	830.444	854.915	870.482	887.709	922.541	Total

Tabel 4.12 Kredit BUSN Non Devisa Berdasarkan Jenis Penggunaan (Credit of Non-Foreign Exchange Commercial Banks Based on Type of Use) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Total Modal Kerja	6.693	7.861	8.952	9.609	12.113	15.277	15.212	15.443	16.187	16.656	16.928	17.792	18.557	19.256	19.861	20.304	20.957	22.195	1. Total Working Capital
2. Total Investasi	2.142	1.836	2.208	2.609	5.549	7.490	7.729	7.927	8.183	8.324	9.112	9.167	9.426	9.794	10.121	10.594	11.277	11.858	2. Total Investment
3. Total Konsumsi	8.007	9.417	12.704	14.904	18.037	25.991	26.678	27.080	27.503	28.070	28.566	29.421	29.926	31.566	32.141	33.113	33.673	34.090	3. Total Consumption
Total	16.842	19.114	23.863	27.122	35.700	48.757	49.619	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	Total

Tabel 4.13 Kredit BPD Berdasarkan Jenis Penggunaan (Credit of Regional Development Banks Based on Type of Use) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Total Modal Kerja	11.249	13.120	15.709	20.717	25.268	29.719	27.714	27.866	29.297	30.049	30.964	32.734	33.753	34.716	35.812	37.473	37.808	35.304	1. Total Working Capital
2. Total Investasi	4.036	4.574	5.690	8.896	13.169	17.205	17.501	17.946	18.071	18.530	18.534	19.013	19.412	19.599	19.897	20.318	21.095	21.081	2. Total Investment
3. Total Konsumsi	29.645	38.261	50.481	66.773	82.317	96.782	98.180	100.133	102.059	104.302	107.312	109.907	111.588	113.317	114.643	115.623	117.658	119.317	3. Total Consumption
Total	44.931	55.955	71.881	96.385	120.754	143.706	143.396	145.945	149.427	152.882	156.810	161.654	164.753	167.633	170.352	173.415	176.561	175.702	Total

Tabel 4.14 Kredit Bank Campuran Berdasarkan Jenis Penggunaan (Credit of Joint Venture Banks Based on Type of Use) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Total Modal Kerja	28.592	29.882	44.477	50.449	51.867	65.169	64.757	62.665	64.398	64.647	67.034	68.789	68.558	72.240	74.090	76.954	79.445	80.077	1. Total Working Capital
2. Total Investasi	5.832	7.636	10.126	19.133	21.544	22.530	22.538	20.214	20.545	20.422	20.804	22.120	23.132	24.050	24.384	25.469	27.156	26.317	2. Total Investment
3. Total Konsumsi	2.513	3.315	3.917	6.267	7.565	11.321	11.550	11.727	11.878	12.291	12.524	12.670	12.687	13.018	13.260	13.516	13.797	13.994	3. Total Consumption
Total	36.937	40.833	58.520	75.849	85.471	94.779	98.845	94.606	96.821	97.360	100.362	103.579	104.378	109.307	111.733	115.938	120.398	120.389	Total

Tabel 4.15 Kredit Bank Asing Berdasarkan Jenis Penggunaan (Credit of Foreign Owned Banks Based on Type of Use) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Total Modal Kerja	44.791	49.214	57.336	76.771	60.971	76.215	85.569	79.950	81.119	79.969	79.973	75.865	78.740	81.737	84.695	86.456	88.603	89.789	1. Total Working Capital
2. Total Investasi	3.156	6.536	6.434	13.481	14.690	17.301	10.670	17.396	17.881	18.819	21.619	24.200	25.943	27.725	26.980	25.870	26.803	26.862	2. Total Investment
3. Total Konsumsi	14.989	17.479	20.086	23.120	22.871	19.488	19.471	19.709	19.427	19.969	19.965	20.262	20.511	20.694	20.423	20.296	20.348	19.834	3. Total Consumption
Total	62.935	73.230	83.856	113.372	98.531	113.004	115.710	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	Total

Tabel 4.16 Kredit Bank Umum Berdasarkan Jenis Penggunaan per Lokasi Bank - Desember 2011
(Credit of Commercial Banks Based on Type of Use by Location of Banks - December 2011)
Miliar Rp (*Billion Rp*)

Lokasi	Modal Kerja (<i>Working Capital</i>)	Investasi (<i>Investment</i>)	Konsumsi (<i>Consumption</i>)	<i>Location</i>
Jawa Barat	76.008	20.546	75.996	Jawa Barat
Banten	17.032	4.579	30.503	Banten
DKI Jakarta	556.953	286.403	237.070	DKI Jakarta
D.I Yogyakarta	5.940	2.106	7.108	D.I Yogyakarta
Jawa Tengah	66.551	12.981	41.417	Jawa Tengah
Jawa Timur	112.799	24.830	52.429	Jawa Timur
Bengkulu	2.821	848	3.730	Bengkulu
Jambi	6.452	2.500	6.151	Jambi
Aceh	6.442	1.079	11.193	Aceh
Sumatera Utara	53.590	22.442	30.042	Sumatera Utara
Sumatera Barat	9.699	3.731	11.143	Sumatera Barat
Riau	12.931	10.203	13.252	Riau
Kepulauan Riau	14.215	7.498	13.536	Kepulauan Riau
Sumatera Selatan	7.054	4.146	6.947	Sumatera Selatan
Bangka Belitung	2.434	584	1.975	Bangka Belitung
Lampung	11.567	5.423	6.792	Lampung
Kalimantan Selatan	7.409	5.467	8.129	Kalimantan Selatan
Kalimantan Barat	6.691	4.798	7.944	Kalimantan Barat
Kalimantan Timur	15.103	12.457	14.348	Kalimantan Timur
Kalimantan Tengah	2.560	4.630	4.300	Kalimantan Tengah
Sulawesi Tengah	4.895	889	5.341	Sulawesi Tengah
Sulawesi Selatan	20.176	9.668	23.224	Sulawesi Selatan
Sulawesi Utara	5.289	2.489	8.344	Sulawesi Utara
Sulawesi Tenggara	1.109	263	1.410	Sulawesi Tenggara
Sulawesi Barat	1.411	753	2.269	Sulawesi Barat
Gorontalo	2.718	758	4.677	Gorontalo
Nusa Tenggara Barat	3.460	1.174	7.488	Nusa Tenggara Barat
Bali	12.008	5.687	12.098	Bali
Nusa Tenggara Timur	2.697	604	6.883	Nusa Tenggara Timur
Maluku	1.558	577	2.791	Maluku
Papua	4.811	1.373	4.829	Papua
Maluku Utara	1.042	269	1.706	Maluku Utara
Papua Barat	1.905	385	1.623	Papua Barat
Lainnya	11.345	2.123	464	<i>Others</i>
Total	1.068.676	464.262	667.155	<i>Total</i>

Tabel 4.17 Kredit Bank Umum Berdasarkan Lokasi Bank Penyalur
(Credit of Commercial Bank Based on Location of Banks)
Miliar Rp (*Billion Rp*)

Lokasi	2005	2006	2007	2008	2009	2010	2011												Location
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
Jawa Barat	54.179	63.398	77.007	97.419	113.367	139.218	138.392	140.285	144.976	146.592	149.838	154.578	155.727	158.795	161.803	164.849	167.515	172.550	Jawa Barat
Banten	13.645	17.957	20.754	28.254	31.399	41.465	41.242	41.735	42.365	42.898	44.077	45.367	45.536	48.129	49.241	50.535	51.301	52.115	Banten
DKI Jakarta	355.076	396.230	507.496	674.870	709.804	864.130	850.589	860.517	874.284	891.357	913.994	944.000	955.448	996.778	1.021.891	1.032.182	1.061.309	1.080.426	DKI Jakarta
D.I Yogyakarta	5.723	6.487	7.843	9.138	10.162	12.174	12.154	12.363	12.620	12.836	13.082	13.493	13.604	13.977	14.292	14.551	14.855	15.154	D.I Yogyakarta
Jawa Tengah	42.105	47.801	56.736	72.972	82.752	99.042	98.445	100.997	104.697	105.160	106.743	110.515	111.930	111.403	114.529	117.108	118.146	120.950	Jawa Tengah
Jawa Timur	67.082	74.028	92.270	115.892	128.479	155.238	151.883	156.235	161.297	162.442	166.762	171.952	173.035	174.478	179.800	180.897	183.593	190.058	Jawa Timur
Bengkulu	1.648	2.086	2.956	4.232	4.747	5.751	5.722	5.852	6.092	6.289	6.474	6.663	6.763	6.872	6.951	7.051	7.231	7.399	Bengkulu
Jambi	3.592	4.347	5.641	7.593	9.117	11.641	11.750	11.992	12.372	12.715	13.023	13.435	13.782	14.226	14.249	14.454	14.722	15.104	Jambi
Aceh	3.396	4.610	6.606	9.334	12.496	16.171	16.161	16.671	17.160	17.459	17.742	18.163	18.296	18.447	18.589	18.700	18.803	18.714	Aceh
Sumatera Utara	34.047	40.784	53.439	65.643	72.315	87.117	87.448	89.620	90.119	90.537	93.412	95.743	96.567	98.055	98.704	101.351	101.659	106.073	Sumatera Utara
Sumatera Barat	7.614	8.838	11.247	13.553	15.787	20.052	19.753	20.360	21.198	21.600	22.168	22.739	22.913	23.192	23.447	23.713	24.004	24.573	Sumatera Barat
Riau	17.655	20.454	15.787	20.304	24.186	29.326	29.120	29.440	30.338	30.782	31.416	32.418	32.849	33.560	33.882	34.726	35.373	36.387	Riau
Kepulauan Riau	-	-	13.566	17.524	21.987	27.553	27.548	28.317	29.051	29.510	30.430	31.562	32.318	32.641	33.221	34.001	34.250	35.249	Kepulauan Riau
Sumatera Selatan	9.072	10.617	8.136	10.605	11.890	14.494	14.423	14.432	14.816	15.402	15.558	16.080	16.305	16.648	16.976	17.213	17.626	18.147	Sumatera Selatan
Bangka Belitung	968	1.635	1.474	2.359	2.658	3.737	3.415	3.505	3.633	3.671	3.805	3.959	4.044	4.488	4.529	4.593	4.771	4.993	Bangka Belitung
Lampung	6.242	7.919	11.657	14.737	16.089	19.018	18.926	19.415	20.029	20.177	20.739	21.520	21.679	21.782	22.373	22.565	23.072	23.782	Lampung
Kalimantan Selatan	5.765	6.899	9.020	11.803	13.745	17.180	17.057	17.304	17.898	18.101	18.557	19.111	19.385	19.638	20.236	20.352	20.497	21.006	Kalimantan Selatan
Kalimantan Barat	4.836	5.448	6.830	9.182	11.461	15.287	15.253	15.467	15.633	16.037	16.717	17.261	17.515	17.889	18.146	18.331	18.802	19.433	Kalimantan Barat
Kalimantan Timur	11.093	12.458	15.731	20.474	24.976	32.513	32.252	32.945	34.118	34.681	35.535	36.765	37.288	38.103	39.281	39.948	40.935	41.908	Kalimantan Timur
Kalimantan Tengah	2.130	2.576	3.293	4.319	5.689	8.838	9.073	9.165	9.480	10.213	10.467	10.908	11.014	11.145	11.204	11.350	11.503	11.491	Kalimantan Tengah
Sulawesi Tengah	3.036	3.588	4.600	5.936	7.255	9.109	9.034	9.156	9.566	9.754	9.963	10.237	10.323	10.481	10.680	10.800	10.912	11.125	Sulawesi Tengah
Sulawesi Selatan	15.019	17.734	21.478	27.205	32.760	41.658	41.435	42.276	43.989	44.509	45.551	47.117	47.522	48.631	50.049	50.619	51.275	53.068	Sulawesi Selatan
Sulawesi Utara	4.054	5.133	6.650	9.048	10.630	13.037	12.827	12.996	13.510	13.732	14.067	14.553	14.762	15.023	15.304	15.486	15.744	16.121	Sulawesi Utara
Sulawesi Tenggara	1.581	1.993	998	1.693	1.711	2.171	2.199	2.244	2.360	2.425	2.490	2.559	2.601	2.649	2.690	2.727	2.747	2.782	Sulawesi Tenggara
Sulawesi Barat	-	-	1.515	2.065	2.670	3.638	3.629	3.704	3.866	3.949	4.028	4.134	4.207	4.252	4.305	4.319	4.366	4.433	Sulawesi Barat
Gorontalo	952	1.126	2.783	3.788	4.725	6.095	6.120	6.239	6.522	6.652	6.815	7.073	7.233	7.432	7.581	7.742	7.934	8.153	Gorontalo
Nusa Tenggara Barat	3.091	3.677	4.747	5.976	7.272	9.511	9.505	9.709	10.191	10.344	10.607	10.922	11.112	11.321	11.537	11.702	11.835	12.122	Nusa Tenggara Barat
Bali	9.549	10.606	12.592	16.298	19.498	24.321	24.089	24.493	24.828	25.209	25.691	26.534	26.712	27.512	28.065	28.410	28.905	29.793	Bali
Nusa Tenggara Timur	2.580	3.196	4.202	5.404	6.663	7.877	7.714	7.879	8.213	8.386	8.663	8.968	9.211	9.417	9.682	9.830	9.992	10.184	Nusa Tenggara Timur
Maluku	833	1.064	1.427	2.168	2.980	3.989	3.926	4.004	4.223	4.319	4.470	4.608	4.672	4.748	4.782	4.823	4.897	4.926	Maluku
Papua	2.502	3.420	3.536	4.905	6.352	8.412	8.173	8.403	8.971	9.194	9.466	9.957	10.141	10.232	10.535	10.708	10.979	11.013	Papua
Maluku Utara	440	648	837	1.246	1.665	2.243	2.254	2.315	2.420	2.522	2.583	2.655	2.722	2.787	2.867	2.935	2.979	3.017	Maluku Utara
Papua Barat	-	-	1.196	1.786	2.398	3.043	2.954	2.991	3.202	3.294	3.379	3.530	3.565	3.554	3.717	3.749	3.817	3.914	Papua Barat
Lainnya	6.143	5.541	7.959	9.964	8.242	10.795	11.540	10.862	10.809	10.790	11.155	11.648	12.819	13.331	14.122	13.838	14.523	13.932	<i>Others</i>
Total	695.648	792.297	1.002.012	1.307.688	1.437.930	1.765.845	1.746.005	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.150.873	2.200.094	Total
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 4.18 Kredit Bank Umum Berdasarkan Hubungan Dengan Bank (Credit of Commercial Banks Based on Bank Relationship) Miliar Rp (Billion Rp)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
Kredit Kepada Pihak Tidak Terkait	681.214	779.716	987.064	1.298.182	1.419.711	1.742.472	1.726.711	1.753.922	1.798.440	1.826.093	1.869.530	1.930.364	1.952.922	2.010.037	2.056.000	2.083.830	2.125.929	2.170.291	Loan for Non Connected Parties
a. Lancar	570.781	669.203	885.304	1.181.095	1.290.058	1.613.938	1.585.586	1.601.139	1.660.752	1.684.812	1.728.565	1.787.652	1.810.169	1.858.706	1.912.160	1.935.663	1.977.383	2.038.259	a. Current
b. DPK	59.346	62.683	61.070	75.304	82.184	83.538	93.065	103.721	87.025	89.069	86.033	89.557	88.503	95.384	88.636	92.463	94.924	84.542	b. Special Mention
c. Kurang Lancar	15.395	9.181	5.866	8.119	9.738	8.983	10.560	9.929	10.194	10.000	11.196	9.578	9.281	10.142	10.828	10.581	9.137	7.400	c. Sub-Standard
d. Diragukan	11.066	5.868	3.487	5.402	8.127	7.657	7.919	8.735	9.176	8.502	8.955	8.794	9.040	8.082	7.677	7.471	7.682	6.882	d. Doubtful
e. Macet	24.626	32.781	31.337	28.262	29.605	28.356	29.581	30.398	31.294	33.710	34.781	34.783	35.930	37.723	36.699	37.652	36.803	33.207	e. Lost
Non Performing Loan Pihak Tidak Terkait	51.087	47.829	40.690	41.784	47.469	44.996	48.061	49.062	50.664	52.212	54.932	53.155	54.250	55.947	55.204	55.704	53.622	47.489	Non Performing Loan of Non Connected Parties
Rasio Non Performing Loan Pihak Tidak Terkait (%)	7,36	6,04	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	Non Performing Loan of Non Connected Parties Ratio %
Kredit Kepada PihakTerkait	12.912	12.582	14.948	9.506	18.219	23.373	19.293	19.968	16.405	17.445	19.935	20.323	20.677	21.577	23.261	22.327	24.944	29.803	Loan for Connected Parties
a. Lancar	11.710	11.601	14.791	9.150	17.925	22.916	18.891	19.504	15.963	16.946	19.477	19.864	20.267	21.017	22.805	21.948	24.559	29.445	a. Current
b. DPK	913	753	80	267	215	213	159	164	137	194	146	155	171	247	154	158	168	153	b. Special Mention
c. Kurang Lancar	43	2	8	57	34	197	200	253	81	82	82	79	20	93	89	9	9	7	c. Sub-Standard
d. Diragukan	15	1	1	4	5	8	5	8	182	182	20	16	11	10	7	9	8	5	d. Doubtful
e. Macet	232	224	68	28	40	40	39	39	43	41	210	208	209	209	206	204	201	194	e. Lost
Non Performing Loan Pihak Terkait	289	228	77	89	79	245	243	300	305	306	312	303	240	312	303	222	218	206	Non Performing Loan of Non Connected Parties
Rasio Non Performing Loan Pihak Terkait (%)	0,04	0,03	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	Non Performing Loan of Non Connected Parties Ratio %
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 4.19 Kredit yang Penarikannya Menggunakan Kartu (Credit Withdrawn by Credit Card) Miliar Rp (Billion Rp)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
1. Bank Persero	-	-	-	4.652	6.143	6.228	6.741	6.366	6.312	6.613	6.261	6.944	6.931	6.885	6.952	7.172	7.424	7.683	1. State Owned Banks
2. BUSN Devisa	-	-	-	9.501	12.055	11.548	11.562	11.216	10.884	11.546	11.357	11.870	11.905	12.556	12.549	12.662	12.935	14.014	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	-	3	2	3	1	2	1	3	3	3	3	3	2	2	0	2	4. Regional Development Banks
5. Bank Campuran	-	-	-	2.259	2.851	3.353	3.370	3.366	3.281	3.267	3.280	3.345	3.317	3.312	3.328	3.288	3.242	3.248	5. Joint Venture Banks
6. Bank Asing	-	-	-	13.287	15.000	12.212	12.054	12.256	11.982	12.133	12.283	12.461	12.659	12.690	12.470	12.363	12.385	12.386	6. Foreign Owned Banks
7. Bank Umum	-	-	-	29.701	36.051	33.345	33.728	33.206	32.461	33.561	33.184	34.623	34.814	35.446	35.301	35.488	35.986	37.333	7. Commercial Bank
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 4.20 Penerusan Kredit (Off - Balance Sheet) Bank Umum Berdasarkan Sektor Ekonomi (Channelling Credit of Commercial Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
1. Pertanian, perburuan dan sarana pertanian	6.874	7.707	7.680	7.694	7.585	2.039	2.034	2.092	2.100	1.693	1.831	1.716	1.717	1.728	1.723	1.672	1.679	1.716	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.173	1.536	1.461	884	618	208	200	153	151	1.027	441	149	148	296	304	306	322	321	2. Mining
3. Perindustrian	1.603	1.188	1.193	1.363	1.205	2.480	2.487	2.504	2.476	2.507	2.476	2.353	2.297	2.309	2.972	3.030	2.896	2.868	3. Manufacturing
4. Listrik, gas dan air	10.144	9.668	10.995	12.550	7.588	5.699	5.698	5.608	5.536	5.551	5.471	5.859	5.679	10.492	9.984	9.892	10.051	9.999	4. Electricity, gas and water
5. Konstruksi	2.878	11.946	13.204	15.957	8.940	6.339	6.338	6.210	6.038	5.467	5.979	6.053	6.135	794	781	785	804	766	5. Construction
6. Perdagangan, restoran dan hotel	379	908	1.217	766	630	4.168	4.154	4.083	4.007	3.983	3.972	3.964	4.043	4.065	4.167	4.144	4.233	4.218	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	2.626	2.105	2.684	2.873	2.472	2.343	2.264	2.230	2.202	2.218	2.190	2.204	2.147	2.740	2.798	2.790	2.828	2.822	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	575	541	684	580	370	198	243	234	241	239	229	229	230	231	230	230	228	225	8. Business Services
9. Jasa sosial/masyarakat	153	192	301	213	281	960	768	801	800	795	785	937	924	920	936	953	955	952	9. Social Services
10. Lain-lain	8.112	4.919	4.258	3.083	3.204	5.726	5.861	6.105	5.816	5.574	5.787	5.480	5.401	5.653	5.453	5.526	5.584	5.536	10. Others
Jumlah	34.517	40.710	43.675	45.962	32.893	30.160	30.048	30.021	29.367	29.054	29.161	28.945	28.720	29.228	29.345	29.328	29.580	29.425	Total

Tabel 4.21 Penerusan Kredit (Off - Balance Sheet) Bank Umum Berdasarkan Jenis Kredit dan Golongan Penyalur
(Channelling Credit of Commercial Banks Based on Type of Credit and Type of Creditor)
Miliar Rp (Billion Rp)

Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Berdasarkan Jenis Kredit																			Based on the type of credit
1. Kredit Usaha Kecil	2.915	3.034	3.043	2.972	2.839	1.101	1.099	1.098	1.110	1.110	1.112	1.108	1.120	1.121	1.142	1.139	1.122	1.122	1.Small business loans
a. Dalam rangka penerusan kredit dari BI	8.624	9.976	11.359	13.386	6.203	6.001	5.992	6.131	5.836	5.835	5.796	5.660	5.636	5.691	5.708	5.663	5.540	5.442	a. within the framework
b. Lainnya																			b. Other
2. Bukan KUK	21.031	26.328	27.797	28.434	23.355	13.834	13.693	13.567	13.396	13.196	13.152	13.258	13.092	13.131	13.337	13.341	13.570	13.473	2. Not KUK
a. Kredit kelolaan	297	405	424	261	331	72	71	71	71	71	71	71	71	71	76	76	75	75	a. Loans
b. Dalam rangka penerusan kredit dari BI																			b. natural order channeling credit from BI
c. Bantuan Proyek	800	240	310	306	83	57	57	57	57	65	65	66	24	24	24	24	24	23	c. Aid Project
d. Kredit Kelolaan di luar bantuan proyek	534	365	221	200	199	17	44	8	8	8	8	14	8	8	7	7	7	11	d. Credit Channeling
3. Mudharabah Muqayaddah	316	362	522	403	346	9.078	9.090	9.088	8.888	8.769	8.956	8.768	8.769	9.181	9.051	9.079	9.243	9.279	3. Mudharabah Muqayaddah
Berdasarkan Golongan Penyalur																			Based Distribution Group
1. Koperasi	4.552	5.505	5.496	5.519	5.615	771	803	803	801	801	930	854	806	805	806	807	804	758	1. Cooperation
2. Lembaga Swadaya Masyarakat	493	649	641	597	599	8.300	8.300	8.214	8.148	8.134	8.103	8.148	8.182	8.225	8.311	8.318	8.423	8.405	2. Non-Governmental Organization
3. Swasta Lainnya	29.471	34.555	37.538	39.846	27.142	21.090	20.945	21.004	20.418	20.119	20.128	19.942	19.732	20.197	20.228	20.203	20.353	20.262	3. Other Private
Total	34.517	40.710	43.675	45.962	33.356	30.160	30.048	30.021	29.367	29.054	29.161	28.945	28.720	29.228	29.345	29.328	29.580	29.425	Total

Tabel 4.22 Kredit Berdasarkan Nilai (Credit Based on Value) Miliar Rp (Billion Rp)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	
Nilai Nominal Kredit																			Nominal Value of Credit
1. Bank Persero	-	-	-	-	-	644.093	628.071	639.834	651.772	660.338	676.230	706.066	711.494	723.766	741.250	742.579	757.684	769.265	1. State Owned Banks
2. BUSN Devisa	-	-	-	-	-	719.285	619.014	764.117	742.180	758.617	775.998	822.498	805.732	765.558	853.823	870.221	886.081	924.722	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	-	-	48.417	40.214	50.273	51.752	52.984	54.622	56.536	58.152	49.290	62.470	64.395	66.337	68.601	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	-	-	-	141.904	137.934	143.862	147.381	151.920	154.632	159.609	162.494	160.980	168.034	171.050	173.992	173.007	4. Development Banks
5. Bank Campuran	-	-	-	-	-	99.082	99.573	96.150	96.918	97.432	100.403	103.623	104.425	108.627	111.744	115.950	120.418	120.396	5. Joint Venture Banks
6. Bank Asing	-	-	-	-	-	113.503	115.887	117.253	118.641	118.966	121.937	120.556	125.412	130.364	132.372	132.871	135.992	137.148	6. Foreign Owned Banks
7. Bank Umum	-	-	-	-	-	1.766.284	1.640.693	1.811.489	1.808.644	1.840.257	1.883.822	1.968.888	1.967.709	1.938.584	2.069.693	2.097.066	2.140.504	2.193.139	7. Commercial Banks
Nilai Wajar Kredit																			Fair Value of Credit
1. Bank Persero	-	-	-	-	-	642.718	629.622	637.831	656.897	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	1. State Owned Banks
2. BUSN Devisa	-	-	-	-	-	718.566	708.824	728.002	741.401	756.128	774.381	798.019	804.203	830.444	854.915	870.482	887.709	922.541	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	-	-	48.700	49.619	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	-	-	-	143.687	143.395	145.945	149.427	152.882	156.810	161.654	164.753	167.632	170.352	173.415	176.645	175.702	4. Development Banks
5. Bank Campuran	-	-	-	-	-	99.020	98.845	94.606	96.821	97.360	100.362	103.579	104.378	109.307	111.733	115.938	120.398	120.389	5. Joint Venture Banks
6. Bank Asing	-	-	-	-	-	113.004	115.700	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	6. Foreign Owned Banks
7. Bank Umum	-	-	-	-	-	1.765.845	1.746.005	1.773.889	1.814.846	1.843.538	1.950.727	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.150.957	2.200.094	7. Commercial Banks
Ket: ¹⁾ Data revisi																			Note: ¹⁾ Revised

Tabel 4.23 Pembiayaan Perbankan Syariah (Financing of Syariah Banks) Miliar Rp (Billion Rp)																			
Indikator	2005	2006	2007	2008	2009	2010	2011												Indicator
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Pembiayaan Musyarakah	3.124	2.335	4.406	7.411	10.412	14.624	14.600	14.677	14.988	15.057	15.396	16.295	16.421	17.131	17.379	17.769	18.209	18.960	Musyarakah Financing
Pembiayaan Mudharabah	1.898	4.062	5.578	6.205	6.597	8.631	8.560	8.606	8.767	8.843	9.077	9.549	9.766	9.989	10.020	10.150	10.203	10.229	Mudharabah Financing
Piutang Murabahah	9.487	12.624	16.553	22.486	26.321	37.508	37.855	38.983	40.877	42.453	44.118	46.161	47.453	49.455	49.883	52.148	53.993	56.365	Murabahah Accounts Receivable
Piutang Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam Accounts Receivable
Piutang Istishna'	282	337	351	369	423	347	351	360	328	315	317	322	319	319	335	329	325	326	Istishna' Accounts Receivable
Lainnya	441	1.087	1.056	1.724	3.134	7.071	8.358	8.824	9.293	9.058	9.710	10.289	10.597	13.645	15.222	16.409	16.697	16.776	Others
Total	15.232	20.445	27.944	38.195	46.886	68.181	69.724	71.449	74.253	75.726	78.619	82.616	84.556	90.540	92.839	96.805	99.427	102.655	Total

Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi (Financing of Syariah Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2005	2006	2007	2008	2009	2010	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Pertanian, perburuan dan sarana pertanian	687	701	837	1.177	1.331	1.762	1.959	1.946	1.981	1.986	2.005	2.063	1.979	1.948	1.904	2.043	2.080	2.201	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	395	375	511	965	1.047	1.120	955	968	1.015	1.026	1.063	1.130	1.227	1.323	1.581	1.693	1.743	1.733	2. Mining
3. Perindustrian	933	940	1.371	1.340	1.579	2.337	2.336	2.633	2.549	2.472	2.596	2.783	2.869	2.906	2.898	2.804	3.859	4.077	3. Manufacturing
4. Listrik, gas dan air	66	17	166	248	698	1.354	1.376	1.401	1.857	1.944	1.970	1.954	1.988	2.044	2.090	2.203	2.234	2.381	4. Electricity, gas and water
5. Konstruksi	1.548	1.637	2.371	3.368	3.516	4.194	4.541	4.563	4.680	4.664	4.831	5.163	5.234	5.637	5.539	5.631	5.863	5.858	5. Construction
6. Perdagangan, restoran dan hotel	1.716	3.041	4.152	4.426	5.000	7.609	7.306	7.305	7.689	7.837	7.929	8.143	8.250	8.482	8.736	9.091	9.599	9.778	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan	1.261	1.165	1.569	2.759	3.349	3.696	3.718	3.558	3.768	3.793	3.882	3.693	3.683	3.595	3.474	3.394	3.344	3.369	7. Transportation, warehousing and
8. Jasa Dunia usaha	4.504	5.458	8.425	11.757	13.664	20.233	19.844	20.204	20.210	20.660	21.228	22.440	23.272	24.263	24.262	25.152	24.591	25.630	8. Business Services
9. Jasa sosial/masyarakat	1.208	1.456	1.904	2.463	2.661	2.975	3.069	3.135	3.407	3.551	3.645	4.031	3.852	4.015	4.037	4.152	4.331	4.464	9. Social Services
10. Lain-lain	2.952	5.655	6.639	9.693	14.042	22.902	24.620	25.737	27.098	27.792	29.470	31.215	32.204	36.328	38.319	40.640	41.784	43.164	10. Others
Jumlah	15.270	20.445	27.944	38.195	46.886	68.181	69.724	71.449	74.253	75.726	78.619	82.616	84.556	90.540	92.839	96.805	99.427	102.655	Total

Tabel 4.25 Pembiayaan Perbankan Syariah Berdasarkan Lokasi Bank Penyalur
(Financing of Syariah Banks Based on Banks Location)
Miliar Rp (*Billion Rp*)

Lokasi	2005	2006	2007	2008	2009	2010	2011												Location
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Dec	
DI Aceh	-	-	279	538	849	1.617	1.734	1.844	1.937	1.979	2.037	2.101	2.138	2.235	2.300	2.308	2.330	2.338	DI Aceh
Sumatera Utara	-	-	1.668	2.369	2.840	3.133	3.549	3.627	3.714	3.800	3.678	4.097	4.175	4.525	4.649	4.770	4.833	4.936	Sumatera Utara
Sumatera Barat	-	-	398	602	833	1.833	1.549	1.639	1.725	1.744	1.867	1.993	2.026	2.205	2.302	2.386	2.435	2.476	Sumatera Barat
Sumatera Selatan	-	-	509	761	1.052	1.566	1.614	1.647	1.712	1.740	1.815	1.894	1.928	2.031	2.082	2.156	2.244	2.272	Sumatera Selatan
Bangka Belitung	-	-	39	41	37	135	145	158	180	193	206	219	228	239	249	271	281	286	Bangka Belitung
Jambi	-	-	145	275	411	712	737	782	817	854	886	924	960	1.023	1.045	1.088	1.130	1.194	Jambi
Bengkulu	-	-	175	201	235	311	311	314	319	332	340	357	369	386	393	406	417	421	Bengkulu
Riau	-	-	696	893	1.047	1.589	1.642	1.703	1.772	1.832	1.890	1.972	2.039	2.180	2.231	2.270	2.311	2.323	Riau
Kepulauan Riau	-	-	297	337	401	852	877	911	977	1.021	1.073	1.136	1.178	1.251	1.299	1.322	1.326	1.380	Kepulauan Riau
Lampung	-	-	235	368	515	922	910	951	1.011	1.037	1.094	1.159	1.177	1.294	1.330	1.397	1.463	1.501	Lampung
DKI Jakarta	-	-	12.959	18.172	21.158	26.900	27.220	27.735	28.272	30.062	30.909	32.386	33.087	34.926	35.071	36.798	37.779	38.981	DKI Jakarta
Jawa Barat	-	-	3.065	3.766	4.666	8.029	8.106	8.295	8.621	8.408	8.761	9.237	9.531	10.269	10.720	11.234	11.578	11.945	Jawa Barat
Banten	-	-	962	841	1.111	2.086	2.207	2.321	2.857	2.918	2.877	2.750	2.810	3.118	3.245	3.487	3.571	3.707	Banten
Jawa Tengah	-	-	1.240	1.958	2.611	4.170	4.332	4.469	4.622	4.189	4.341	4.551	4.664	5.198	5.432	5.759	6.043	6.503	Jawa Tengah
DI Yogyakarta	-	-	318	508	629	868	899	913	950	955	997	1.047	1.076	1.213	1.343	1.388	1.447	1.451	DI Yogyakarta
Jawa Timur	-	-	1.774	2.566	3.519	5.627	5.960	6.030	6.267	6.323	6.661	7.096	7.218	7.894	8.224	8.513	8.676	9.075	Jawa Timur
Bali	-	-	44	73	115	298	304	319	333	337	368	431	401	434	474	508	516	545	Bali
Kalimantan Barat	-	-	364	476	588	720	746	759	800	806	832	877	921	952	966	981	1.022	1.080	Kalimantan Barat
Kalimantan Tengah	-	-	21	25	37	772	113	117	126	130	136	140	150	158	168	178	188	196	Kalimantan Tengah
Kalimantan Timur	-	-	575	706	1.048	924	1.578	1.589	1.632	1.667	1.720	1.861	1.900	2.031	2.088	2.131	2.240	2.193	Kalimantan Timur
Kalimantan Selatan	-	-	570	795	847	1.156	1.174	1.192	1.244	1.254	1.294	1.305	1.341	1.411	1.440	1.450	1.469	1.477	Kalimantan Selatan
Sulawesi Utara	-	-	73	114	145	240	237	242	246	257	271	285	302	320	322	330	338	356	Sulawesi Utara
Gorontalo	-	-	71	63	86	168	168	172	176	182	188	195	201	210	212	210	219	221	Gorontalo
Sulawesi Barat	-	-	-	-	7	53	56	62	67	69	75	81	85	62	105	111	119	131	Sulawesi Barat
Sulawesi Tengah	-	-	98	136	163	390	403	413	453	469	493	515	535	563	551	615	633	642	Sulawesi Tengah
Sulawesi Tenggara	-	-	161	180	157	187	187	191	202	209	218	220	223	231	238	253	260	310	Sulawesi Tenggara
Sulawesi Selatan	-	-	858	978	1.098	1.672	1.689	1.736	1.823	1.920	2.040	2.131	2.180	2.480	2.617	2.678	2.704	2.844	Sulawesi Selatan
Maluku	-	-	14	16	13	28	28	29	33	35	38	43	46	50	53	53	53	54	Maluku
Maluku Utara	-	-	33	36	35	87	88	90	94	98	101	107	112	116	118	123	122	123	Maluku Utara
NTB	-	-	200	261	396	556	570	599	631	663	695	721	753	781	805	830	855	895	NTB
NTT	-	-	15	24	33	75	78	80	91	106	121	131	131	135	135	137	142	156	NTT
Irian Jaya Barat	-	-	35	42	62	89	87	89	93	97	102	104	107	110	110	112	115	114	Irian Jaya Barat
Papua	-	-	53	77	140	272	276	286	312	315	323	381	369	312	349	350	359	348	Papua
Luar Indonesia	-	-	-	-	3	145	148	145	142	140	171	169	195	197	176	200	203	183	<i>Outside Indonesia</i>
Total	-	-	27.944	38.195	46.886	68.181	69.724	71.449	74.253	76.142	78.619	82.616	84.556	90.540	92.839	96.805	99.427	102.655	<i>Total</i>

Tabel 4.26 Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi (Credit of Rural Banks based on Economic Sector) Miliar Rp (<i>Billion Rp</i>)															
Sektor Ekonomi	2005	2006	2007	2008	2009	2010 ¹⁾									<i>Economic Sector</i>
						Jan	Feb ¹⁾	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Pertanian, perburuan dan sarana pertanian	886	1.058	1.340	1.745	2.002	2.032	2.084	2.126	2.214	2.259	2.302	2.360	2.398	2.390	1. <i>Agriculture, hunting and agricultural facilities</i>
2. Perindustrian	222	258	333	427	505	506	513	531	540	538	546	557	576	589	2. <i>Manufacturing</i>
3. Perdagangan, restoran dan hotel	6.042	6.715	7.717	9.328	9.786	9.859	10.084	10.258	10.425	10.631	10.846	11.050	11.342	11.234	3. <i>Trade, restaurants and hotels</i>
4. Jasa sosial/masyarakat	1.458	1.769	2.096	2.676	3.053	3.083	3.165	3.248	3.367	3.473	3.562	3.662	3.769	3.824	4. <i>Social Services</i>
5. Lain-lain	6.046	7.149	9.055	11.296	12.653	12.852	13.048	13.320	13.649	13.958	14.239	14.437	14.751	14.797	5. <i>Others</i>
Total	14.654	16.948	20.540	25.472	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835	32.834	Total
Ket: r) Revisi															
Note: r) Revised															
¹⁾ Data bulan Oktober 2010 bersambung di halaman 150 karena terdapat															
¹⁾ October 2010 data continued on page 150 because there are changes															

Tabel 4.26 Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi
(Credit of Rural Banks Based on Economic Sector)
Miliar Rp (*Billion Rp*)

Sektor Ekonomi	2010 ¹⁾			2011												<i>Economic Sector</i>
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Pertanian, Perburuhan, dan Kehutanan	2.526	2.701	2.565	2.574	2.588	2.664	2.728	2.825	2.908	2.975	3.069	2.925	2.896	2.975	3.062	1. Agriculture, hunting, and forestry
2 Perikanan	27	37	40	41	45	55	55	58	61	62	66	63	67	68	73	2. Fishery
3 Pertambangan dan Penggalian	30	37	37	35	42	39	50	47	48	47	46	46	59	59	65	3. Mining and quarrying
4 Industri Pengolahan	505	550	478	495	500	517	583	531	561	567	581	576	587	584	584	4. Processing industry
5 Listrik, Gas dan Air	16	15	14	16	16	18	19	19	20	21	22	23	24	24	26	5. Electricity, gas and water
6 Konstruksi	227	257	259	286	307	345	375	388	417	440	454	478	553	619	617	6. Construction
7 Perdagangan Besar dan Eceran	10.869	10.591	10.342	10.428	10.572	10.911	11.139	11.312	11.567	11.888	12.013	11.792	11.937	11.948	12.119	7. Wholesale and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	286	284	288	282	325	307	310	297	285	282	294	297	307	307	310	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	439	568	577	601	611	680	676	688	707	922	899	897	890	909	902	9. Transportation, warehousing and communications
10 Perantara Keuangan	29	31	32	34	32	34	35	37	37	39	40	40	44	43	48	10. Financial intermediaries
11 Real Estate	60	69	66	97	111	128	115	120	129	137	137	171	183	183	202	11. Real estate
12 Administrasi Pemerintahan,	88	130	120	128	119	145	109	109	109	111	113	113	116	77	82	12. Government administration, land and
13 Jasa Pendidikan	51	60	56	63	59	69	66	68	74	74	77	79	81	79	84	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	82	81	81	89	91	95	100	100	100	98	96	96	91	90	90	14. Health services and social activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.899	1.845	1.807	1.751	1.841	1.731	1.736	1.764	1.786	1.560	1.563	1.543	1.567	1.554	1.512	15. Social services, social, cultural, entertainment and other individual
16 Jasa Perorangan yang Melayani Rumah Tangga	275	290	275	302	324	320	348	348	363	378	411	372	376	393	396	16. Individual services which serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	1.639	1.631	1.683	1.643	1.654	1.667	1.615	1.841	1.754	1.824	1.921	1.780	1.740	1.691	1.748	17. Business activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	4.038	3.833	3.785	3.639	3.816	3.704	3.700	3.849	4.032	4.087	3.992	4.354	4.438	4.485	4.502	18. Not the business field - households
19 Bukan Lapangan Usaha - Lainnya	10.199	10.571	11.341	11.651	11.807	12.242	12.607	12.802	13.131	13.398	13.937	14.020	14.303	14.591	14.677	19. Not the business field - other
Total	33.284	33.580	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	Total
Ket: 1) Merupakan sambungan halaman 118																Note : ¹⁾ Continue from page 118

Tabel 4.27 Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan
(Credit of Rural Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan	2005	2006	2007	2008	2009	2010 ¹⁾									Type of Use
						Jan	Feb ¹⁾	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
Modal Kerja															Working Capital
- Pertanian	845	969	1.198	1.514	1.763	1.791	1.837	1.871	1.949	1.994	2.030	2.084	2.122	2.113	- Agriculture
- Perindustrian	215	239	311	396	400	398	403	420	422	421	424	430	450	460	- Manufacturing
- Perdagangan, rumah makan, dan penginapan	5.877	6.326	7.049	8.523	8.892	8.951	9.151	9.318	9.458	9.647	9.837	10.020	10.253	10.128	- Trading, restaurants and hotels
- Jasa-jasa	1.176	1.452	1.678	2.053	2.197		2.266	2.326	2.398	2.490	2.551	2.611	2.707	2.741	- Social Services
- Lain-lain	516	508	540	521	918	2.286	930	976	1.047	1.066	1.030	1.082	1.113	1.140	- Others
Total Modal Kerja	8.630	9.494	10.776	13.007	14.169	932	14.587	14.912	15.274	15.618	15.872	16.227	16.645	16.582	Total Working Capital
						14.359									
Investasi															Investments
- Pertanian	41	89	142	231	226	225	233	238	248	247	255	259	257	258	- Agriculture
- Perindustrian	7	19	22	31	29	27	29	30	33	33	32	34	31	31	- Manufacturing
- Perdagangan, rumah makan, dan penginapan						505									- Trading, restaurants and hotels
- Jasa-jasa	165	389	667	805	512		516	514	532	532	573	584	605	602	- Social Services
- Lain-lain	282	317	418	623	594	517	595	597	633	631	649	670	658	649	- Others
Total Investasi	78	88	129	156	210	218	228	237	235	240	257	274	268	276	Total Investments
	572	902	1.379	1.846	1.571	1.491	1.601	1.616	1.680	1.682	1.766	1.821	1.819	1.816	
Konsumsi															Consumption
- Kredit pemilikan rumah (KPR) yang dijamin dgn hak tanggungan pertama	-	75	127	168	237	246	242	239	263	279	281	309	324	327	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	-	310	456	615	880	905	916	932	978	954	872	817	828	848	- Vehicle Loans
- Kredit konsumsi lainnya	5.452	6.167	7.802	9.836	11.143	11.331	11.547	11.782	12.000	12.326	12.703	12.891	13.220	13.261	- Other consumer credit
Konsumsi	5.452	6.553	8.386	10.619	12.261	12.482	12.706	12.954	13.241	13.559	13.856	14.018	14.371	14.437	Total Consumption
Total	14.654	16.948	20.540	25.472	28.001	28.332	28.894	29.482	30.195	30.858	31.495	32.066	32.835	32.834	Total

Ket: r) Revisi

Note: r) Revised

¹⁾ Data bulan Oktober 2010 bersambung di halaman 150 karena terdapat¹⁾ October 2010 data continued on page 150 because there are changes

Tabel 4.27 Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan
(Credit of Rural Banks Based on Type of Use)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2010			2011												<i>Economic Sector</i>
	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Modal Kerja																<i>Working Capital</i>
- Pertanian, Perburuhan, dan Kehutanan	2.273	2.260	2.277	2.292	2.286	2.355	2.400	2.486	2.554	2.613	2.686	2.538	2.508	2.572	2.617	- <i>Agriculture, hunting, and forestry</i>
- Perikanan	25	36	38	39	43	52	52	56	58	58	61	59	62	62	67	- <i>Fishery</i>
- Pertambangan dan Penggalian	26	32	32	31	36	33	43	40	41	39	39	39	53	53	56	- <i>Mining and quarrying</i>
- Industri Pengolahan	446	455	451	468	473	489	548	499	519	528	534	538	544	539	536	- <i>Processing industry</i>
- Listrik, Gas dan Air	14	14	13	15	15	17	17	16	18	19	19	21	21	22	24	- <i>Electricity, gas and water</i>
- Konstruksi	207	230	238	265	286	325	347	355	382	402	409	433	507	570	565	- <i>Construction</i>
- Perdagangan Besar dan Eceran	10.160	9.790	9.679	9.783	9.898	10.232	10.454	10.616	10.876	11.180	11.310	11.083	11.211	11.227	11.368	- <i>Wholesale and retail trade</i>
- Penyediaan Akomodasi dan Penyediaan Makan Minum	238	243	249	244	287	266	267	253	241	237	247	252	260	255	261	- <i>Provision of accommodation and the provision of eating and drinking</i>
- Transportasi, Pergudangan dan Komunikasi	310	380	387	400	402	453	441	441	455	462	471	476	467	473	477	- <i>Transportation, warehousing and communications</i>
- Perantara Keuangan	26	26	27	31	29	31	33	33	33	36	36	36	40	39	43	- <i>Financial intermediaries</i>
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	56	64	59	88	99	116	101	104	113	120	121	155	164	163	183	- <i>Real estate, Business Ownership, and Business Services</i>
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	82	122	111	119	110	131	101	102	102	103	105	103	107	68	72	- <i>Government administration, defense and compulsory social security</i>
- Jasa Pendidikan	41	47	44	53	46	56	52	54	58	57	60	62	64	61	62	- <i>Education services</i>
- Jasa Kesehatan dan Kegiatan Sosial	58	62	62	70	71	74	80	80	78	76	75	75	71	70	70	- <i>Health services and social activities</i>
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.431	1.329	1.437	1.376	1.444	1.319	1.318	1.338	1.359	1.342	1.347	1.327	1.350	1.333	1.330	- <i>Social services, social, cultural, entertainment and other individual</i>
- Jasa Perorangan yang Melayani Rumah Tangga	217	253	241	279	300	297	320	321	332	344	373	331	340	356	356	- <i>Individual services which serve households</i>
- Kegiatan Usaha yang Belum Jelas Batasannya	1.391	1.382	1.446	1.400	1.400	1.417	1.364	1.592	1.491	1.573	1.660	1.530	1.485	1.432	1.470	- <i>Business activities are not clearly defined</i>
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Not the business field – households</i>
- Bukan Lapangan Usaha - Lainnya	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- <i>Not the business field – other</i>
Total Modal Kerja	17.021	16.724	16.790	16.954	17.227	17.663	17.937	18.385	18.710	19.189	19.555	19.058	19.253	19.295	19.557	<i>Total Working Capital</i>
Investasi																<i>Investment</i>
- Pertanian, Perburuhan, dan Kehutanan	253	441	288	282	302	309	328	339	354	361	382	387	388	403	445	- <i>Agriculture, hunting, and forestry</i>
- Perikanan	2	2	2	2	2	2	3	3	3	4	5	4	5	6	6	- <i>Fishery</i>
- Pertambangan dan Penggalian	4	5	5	5	6	6	7	8	8	8	7	7	6	6	9	- <i>Mining and quarrying</i>
- Industri Pengolahan	59	95	28	28	27	29	35	32	42	40	47	38	42	45	48	- <i>Processing industry</i>
- Listrik, Gas dan Air	2	1	1	1	1	1	3	2	3	3	3	2	3	3	2	- <i>Electricity, gas and water</i>
- Konstruksi	20	27	22	22	21	19	28	32	35	39	45	45	46	49	52	- <i>Construction</i>
- Perdagangan Besar dan Eceran	709	801	663	645	674	679	685	697	691	708	703	710	726	721	750	- <i>Wholesale and retail trade</i>
- Penyediaan Akomodasi dan Penyediaan Makan Minum	48	42	39	38	38	41	43	45	45	45	46	45	46	52	49	- <i>Provision of accommodation and the provision of eating and drinking</i>
- Transportasi, Pergudangan dan Komunikasi	129	188	190	201	209	227	235	247	252	459	429	421	423	436	424	- <i>Transportation, warehousing and communications</i>
- Perantara Keuangan	3	5	5	3	3	2	3	3	3	3	4	4	5	5	5	- <i>Financial intermediaries</i>
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	4	5	7	9	12	12	13	16	15	17	16	16	19	20	19	- <i>Real estate, Business Ownership, and Business Services</i>
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	7	8	9	9	9	14	7	8	8	8	9	9	9	10	10	- <i>Government administration, defense and compulsory social security</i>
- Jasa Pendidikan	10	13	12	11	13	13	15	14	16	17	16	16	17	18	22	- <i>Education services</i>
- Jasa Kesehatan dan Kegiatan Sosial	24	19	19	19	20	21	20	21	22	22	21	21	20	20	20	- <i>Health services and social activities</i>
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	468	515	370	375	397	412	417	426	427	218	216	216	217	221	182	- <i>Social services, social, cultural, entertainment and other individual</i>
- Jasa Perorangan yang Melayani Rumah Tangga	58	37	33	23	23	23	28	27	31	34	38	41	36	37	40	- <i>Individual services which serve households</i>
- Kegiatan Usaha yang Belum Jelas Batasannya	249	250	237	242	254	249	251	248	263	250	261	250	255	259	278	- <i>Business activities are not clearly defined</i>
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- <i>Not the business field - households</i>
- Bukan Lapangan Usaha - Lainnya	13	-	-	0	0	-	-	-	-	-	-	-	-	-	-	- <i>Not the business field - other</i>
Total Investasi	2.061	2.453	1.929	1.914	2.011	2.061	2.121	2.168	2.217	2.235	2.248	2.233	2.265	2.309	2.364	<i>Total Investment</i>
Konsumsi																<i>Consumption</i>
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	361	373	382	396	404	423	435	458	474	478	497	504	516	527	532	- <i>Housing Loan (mortgage) secured by first mortgage in order to live</i>
- Kredit pemilikan kendaraan bermotor	677	651	1.072	1.106	1.174	1.126	1.167	1.180	1.192	1.229	1.283	1.319	1.334	1.346	1.346	- <i>Vehicle Loans</i>
- Kredit konsumsi lainnya	13.164	13.380	13.672	13.788	14.045	14.396	14.704	15.014	15.496	15.778	16.148	16.551	16.890	17.203	17.300	- <i>Other consumer credit</i>
Total Konsumsi	14.201	14.403	15.126	15.290	15.623	15.945	16.306	16.651	17.162	17.485	17.929	18.374	18.740	19.076	19.178	<i>Total consumption</i>
Total	33.284	33.580	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	<i>Total</i>

Tabel 4.28 Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur
(Credit of Rural Banks Based on Banks Location)
 Miliar Rp (*Billion Rp*)

Lokasi	2005	2006	2007	2008	2009	2010	2011												Location
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jawa Barat	2.769	3.096	3.515	4.401	4.803	5.862	5.923	6.080	6.243	6.397	6.522	6.670	6.824	6.959	6.955	7.017	7.029	7.043	Jawa Barat
Banten	282	301	402	480	575	697	704	717	736	764	774	794	814	831	850	874	885	899	Banten
DKI Jakarta	141	254	365	423	473	592	633	658	657	657	674	677	680	677	674	679	676	700	DKI Jakarta
D.I Yogyakarta	819	852	1.047	1.289	1.481	1.766	1.761	1.782	1.818	1.851	1.887	1.936	1.974	2.002	1.993	2.013	2.028	2.039	D.I Yogyakarta
Jawa Tengah	3.901	4.399	5.280	6.355	7.399	8.516	8.540	8.609	8.775	8.946	9.131	9.350	9.526	9.699	9.586	9.651	9.697	9.788	Jawa Tengah
Jawa Timur	2.059	2.274	2.557	2.977	3.564	4.150	4.130	4.202	4.301	4.387	4.502	4.618	4.755	4.876	4.823	4.829	4.846	4.849	Jawa Timur
Bengkulu	10	11	12	17	19	21	21	21	22	22	22	22	22	23	24	25	25	26	Bengkulu
Jambi	45	95	144	161	183	214	217	219	222	227	235	241	246	254	256	267	278	289	Jambi
Aceh	26	26	26	64	99	76	77	79	82	85	88	90	91	90	89	89	90	90	Aceh
Sumatera Utara	257	283	319	382	438	493	489	492	499	507	513	511	527	532	531	538	536	541	Sumatera Utara
Sumatera Barat	287	372	514	660	757	829	833	848	864	872	889	915	944	949	947	967	979	975	Sumatera Barat
Riau	118	163	222	316	385	501	508	514	524	534	546	564	579	587	584	591	598	601	Riau
Kepulauan Riau	118	232	376	554	828	1.376	1.415	1.445	1.498	1.541	1.587	1.638	1.690	1.729	1.756	1.803	1.850	1.892	Kepulauan Riau
Sumatera Selatan	97	136	204	280	345	449	448	467	480	500	516	529	556	547	549	564	566	573	Sumatera Selatan
Bangka Belitung	5	7	5	7	12	15	16	17	18	19	20	21	22	24	25	26	27	28	Bangka Belitung
Lampung	1.951	2.247	2.787	3.398	2.281	2.899	2.953	3.023	3.075	3.026	3.117	3.138	3.166	3.272	3.194	3.303	3.400	3.467	Lampung
Kalimantan Selatan	78	76	105	180	196	250	250	292	306	320	333	340	334	303	297	277	265	252	Kalimantan Selatan
Kalimantan Barat	117	173	219	281	309	347	354	357	369	381	400	423	435	458	475	487	500	511	Kalimantan Barat
Kalimantan Timur	50	71	96	132	155	178	171	178	178	181	185	186	188	185	188	188	191	189	Kalimantan Timur
Kalimantan Tengah	1	3	4	9	19	34	36	37	41	39	42	39	42	48	49	52	53	49	Kalimantan Tengah
Sulawesi Tengah	54	75	113	180	188	221	239	245	277	284	266	273	265	303	326	362	388	379	Sulawesi Tengah
Sulawesi Selatan	58	89	142	218	263	364	379	394	414	429	448	469	487	501	511	523	535	546	Sulawesi Selatan
Sulawesi Utara	84	106	131	158	203	288	295	308	322	344	366	384	393	407	420	433	449	456	Sulawesi Utara
Sulawesi Tenggara	13	20	32	42	51	51	50	50	49	50	52	53	54	54	54	54	55	57	Sulawesi Tenggara
Sulawesi Barat	-	-	-	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	Sulawesi Barat
Gorontalo	8	13	14	15	20	20	18	19	19	19	19	19	19	20	19	22	21	20	Gorontalo
Nusa Tenggara Barat	197	237	283	341	424	464	469	479	486	495	501	514	522	529	529	529	538	541	Nusa Tenggara Barat
Bali	949	1.091	1.347	1.777	2.092	2.666	2.714	2.791	2.862	2.953	3.038	3.103	3.153	3.223	3.266	3.350	3.410	3.520	Bali
Nusa Tenggara Timur	17	17	25	50	88	122	117	119	124	126	127	131	134	141	145	148	150	152	Nusa Tenggara Timur
Maluku	73	111	137	167	167	161	171	181	162	157	149	172	195	218	241	268	296	311	Maluku
Papua	75	118	115	154	182	193	197	204	209	211	210	221	221	237	254	266	257	253	Papua
Maluku Utara	1	1	1	1	1	5	5	6	7	7	7	7	7	9	9	9	9	9	Maluku Utara
Papua Barat	-	-	-	-	-	20	22	25	29	32	35	37	39	42	44	48	51	52	Papua Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Others</i>
Total	14.659	16.948	20.540	25.472	28.001	33.844	34.158	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	Total

Tabel 4.29 Kredit UMKM dan MKM Menurut Sektor Ekonomi
(SMEs Credit & Micro, Small, and Medium Credit Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2005	2006	2007	2008	2009	2010*)	2011												Economic Sector
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM ¹⁾																			
1. Pertanian, Perburuan dan Kehutanan							16.447	16.922	18.417	17.700	18.046	19.174	18.486	19.823	21.816	23.785	24.123	27.192	1. Agriculture, hunting, and forestry
2. Perikanan							2.086	2.088	2.216	2.219	2.240	2.360	2.300	2.438	2.469	2.582	2.547	2.602	2. Fishery
3. Pertambangan dan Penggalian							3.117	3.219	3.563	3.383	3.467	3.616	3.764	3.617	3.676	3.542	3.648	3.938	3. Mining and quarrying
4. Industri Pengolahan							41.421	42.166	44.186	44.736	45.991	47.333	48.086	48.610	48.591	49.500	49.956	52.231	4. Processing industry
5. Listrik, Gas dan Air							1.156	1.173	1.083	1.036	1.106	1.050	1.081	1.061	1.463	1.134	1.187	1.218	5. Electricity, gas and water
6. Konstruksi							19.299	20.095	20.746	20.477	21.375	21.618	22.385	22.721	23.920	24.722	24.977	24.279	6. Construction
7. Perdagangan Besar dan Eceran							160.407	162.038	170.695	169.211	173.181	178.294	176.227	183.757	188.223	189.686	191.912	202.447	7. Wholesale and retail trade
8. Penyediaan Akomodasi dan Penyediaan Makan Minum							7.005	7.128	7.681	7.820	8.368	8.184	8.414	8.681	8.807	9.088	9.616	10.014	8. Provision of accommodation and the provision of eating and drinking
9. Transportasi, Pergudangan dan Komunikasi							12.733	12.845	13.703	13.718	16.046	16.482	16.249	17.078	17.072	17.437	17.828	18.398	9. Transportation, warehousing and communications
10. Perantara Keuangan							6.254	7.053	7.661	7.940	8.335	8.925	8.999	9.542	10.052	9.945	10.162	10.311	10. Financial intermediaries
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan							20.256	12.217	20.416	20.180	20.403	20.890	21.035	21.450	20.358	18.977	19.256	19.953	11. Real estate, Business Ownership, and Business Services
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib							195	178	260	314	316	410	345	323	405	408	346	399	12. Government administration, defense and compulsory social security
13. Jasa Pendidikan							1.214	1.225	1.277	1.206	1.307	1.426	1.391	1.384	1.353	1.396	1.490	1.517	13. Education services
14. Jasa Kesehatan dan Kegiatan Sosial							2.555	2.535	2.643	2.636	2.434	2.596	2.635	2.782	2.787	2.866	2.817	2.918	14. Health services and social activities
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya							19.983	20.368	20.490	20.972	20.977	21.015	21.221	22.071	23.418	24.830	25.033	25.530	15. Social services, social, cultural, entertainment and other individual
16. Jasa Perorangan yang Melayani Rumah Tangga							1.209	1.267	1.278	1.232	1.209	1.049	838	776	680	679	596	655	16. Individual services which serve households
17. Badan Internasional dan Badan Ekstra Internasional Lainnya							88	95	130	1.303	1.365	1.384	1.464	1.716	1.892	2.012	2.008	2.355	17. International agencies and other International extra intitutions
18. Kegiatan yang Belum Jelas Batasannya							44.923	47.225	55.311	56.314	59.006	61.813	64.496	60.705	59.016	57.256	58.004	52.205	18. Business activities are not clearly defined
19. Penerima Kredit Bukan Lapangan Usaha							-	-	-	-	-	-	-	-	-	-	-	-	19. Debtor is not the business field - other
20. Tidak Teridentifikasi							324	7.953	3	4	1	1	0	0	0	5	0	0	20. Un-identified
Jumlah							360.673	367.790	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	Total
MKM																			
1. Pertanian	12.642	13.924	16.114	19.424	22.592	17.128	16.940	17.106	17.920	17.704	17.879	18.560	18.733	20.191	21.001	22.836	23.310	26.285	1. Agriculture
2. Pertambangan	971	1.311	1.527	1.823	4.261	7.041	5.875	6.648	6.538	6.863	8.294	7.200	5.499	8.629	9.526	8.596	9.047	9.020	2. Mining
3. Perindustrian	32.480	36.647	37.796	46.045	44.083	55.434	53.184	55.988	56.780	58.721	59.111	61.102	63.632	63.924	65.348	66.675	69.734	70.380	3. Manufacturing
4. Listrik	245	1.483	286	560	705	964	908	1.047	1.047	1.049	935	980	1.008	1.090	1.159	1.178	1.065	1.316	4. Electricity
5. Konstruksi	7.709	10.123	13.241	17.114	19.291	21.655	20.008	20.676	21.420	22.102	22.946	23.690	24.579	24.975	25.924	27.066	27.478	25.834	5. Construction
6. Perdagangan	87.515	107.288	134.574	157.132	187.980	195.489	190.509	190.898	196.560	197.202	201.217	206.320	206.609	214.868	220.029	221.667	224.673	235.105	6. Trading
7. Pengangkutan	6.485	6.605	7.200	8.639	9.306	12.398	13.548	14.309	14.834	15.898	14.974	16.117	16.277	17.096	17.447	18.056	11.072	11.293	7. Transportation
8. Jasa Dunia Usaha	20.657	23.514	30.519	40.851	44.128	56.679	35.860	38.518	39.255	39.909	41.464	42.840	42.811	44.680	44.993	46.660	77.535	78.206	8. Business Services
9. Jasa Sosial	5.292	6.020	6.670	7.586	8.746	28.299	68.768	71.223	78.933	81.391	83.704	86.466	88.538	86.806	86.761	87.134	87.458	86.867	9. Social Services
10. Lain-lain	180.912	203.528	254.870	334.773	396.293	531.695	514.438	521.952	541.875	548.061	559.430	571.837	582.589	594.210	602.607	613.641	600.089	607.085	10. Others
Jumlah	354.908	410.442	502.796	633.945	737.385	926.782	920.038	938.365	975.161	988.898	1.009.954	1.035.111	1.050.275	1.076.469	1.094.794	1.113.510	1.131.461	1.151.392	Total

Ket: Lihat penjelasan hal. iv

^{*)} angka-angka sementara

¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note:

See the explanation page i) Note:

^{*)} temporary figures

¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 4.30 Kredit UMKM dan MKM Menurut Jenis Penggunaan (SMEs Credit and MKM Credit Based on Type of Use) Miliar Rp (Billion Rp)																			
Jenis Penggunaan	2005	2006	2007	2008	2009	2010*)	2011												Type of Use
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM ¹⁾																			
Total Modal Kerja							282.705	287.275	306.949	306.828	316.218	327.509	328.161	335.098	341.069	342.838	345.700	355.888	Total Working Capital
Total Investasi							77.960	80.342	84.808	85.572	88.953	90.110	91.256	93.437	94.930	97.011	99.805	102.275	Total Investment
Total Konsumsi							-	-	-	-	-	-	-	-	-	-	-	-	Total Consumption
Tidak Teridentifikasi							8	173	3	0	1	1	0	0	1	1	0	1	Un-identified
Jumlah							360.673	367.790	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	Total
MKM																			
Total Modal Kerja	142.633	171.118	204.765	247.442	279.264	353.218	340.589	349.389	363.729	368.724	375.801	386.096	388.654	400.366	408.748	412.394	418.022	427.154	Total Working Capital
Total Investasi	33.049	37.147	44.578	54.209	63.762	84.590	87.257	89.079	92.262	94.959	96.897	100.149	102.876	106.206	107.584	110.321	113.420	117.247	Total Investment
Total Konsumsi	179.225	202.177	253.453	332.294	394.359	488.974	492.191	499.897	519.170	526.507	537.255	548.867	558.745	569.897	578.462	590.794	600.019	606.991	Total Consumption
Jumlah	354.908	410.442	502.796	633.945	737.385	926.782	920.038	938.365	975.161	990.190	1.009.954	1.035.113	1.050.275	1.076.469	1.094.794	1.113.510	1.131.461	1.151.392	Total
Ket: Lihat penjelasan hal. iv														Note: See the explanation page ii					
*) angka-angka sementara														*) temporary figures					
1) sejak Januari 2011 menggunakan angka berdasarkan nilai wajar														1) since January 2011, micro, small & medium credit are presented according to the fair value					

Tabel 4.31 Kredit UMKM dan MKM Menurut Kelompok Bank (SMEs Credit & MKM Credit Based on Group of Bank) Miliar Rp (Billion Rp)																			
Kelompok Bank	2005	2006	2007	2008	2009	2010*)	2011												Category of Bank
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Nov	
UMKM ¹⁾																			
1. Bank Persero							163.252	164.829	186.447	185.007	193.791	202.232	201.448	208.081	211.612	213.182	214.801	222.645	1. State Owned Banks
2. BPD							30.143	31.330	31.771	31.832	32.546	30.244	31.105	31.116	31.803	32.011	32.517	31.314	2. Regional Development Banks
3. Bank Swasta Nasional							159.151	163.871	166.331	167.136	170.108	176.237	179.215	182.039	185.723	184.917	188.252	194.234	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran							8.127	7.760	7.210	8.426	8.727	8.908	7.649	7.300	6.863	9.739	9.934	9.971	4. Joint Venture Banks and Foreign Owned Banks)
Jumlah							360.673	367.790	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	Total
MKM																			
1. Bank Persero	122.189	144.935	176.740	230.152	285.134	343.990	334.667	337.020	360.995	364.351	372.923	381.938	384.967	393.444	397.915	400.301	404.602	415.623	1. State Owned Banks
2. BPD	42.462	52.859	67.774	87.655	107.675	126.561	128.710	131.144	133.920	136.960	140.631	144.567	147.466	149.963	151.887	154.537	156.413	155.024	2. Regional Development Banks
3. Bank Swasta Nasional	176.421	195.326	238.211	290.731	315.369	404.986	410.820	420.946	430.063	435.474	445.033	455.860	463.384	475.761	485.700	493.033	502.893	512.566	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	13.836	17.322	20.073	25.406	29.208	51.246	45.841	49.254	50.184	52.113	51.366	52.747	54.459	57.300	59.292	65.639	67.552	68.180	4. Joint Venture Banks and Foreign Owned Banks)
Jumlah	354.908	410.442	502.796	633.945	737.385	926.782	920.038	938.365	975.161	988.898	1.009.954	1.035.112	1.050.275	1.076.469	1.094.794	1.113.510	1.131.461	1.151.392	Total
Ket: Lihat penjelasan hal. iv														Note: See the explanation page i Note:					
*) angka-angka sementara														*) temporary figures					
1) sejak Januari 2011 menggunakan angka berdasarkan nilai wajar														1) since January 2011, micro, small & medium credit are presented according to the fair value					

Tabel 4.32 Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit and MKM Credit Based on Project Location)
Miliar Rp (Billion Rp)

Lokasi	2005	2006	2007	2008	2009	2010	2011												Location
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM ¹⁾																			
Jawa Barat	-	-	-	-	-	-	37.990	43.679	46.794	47.784	51.190	52.985	52.985	54.566	54.906	55.264	55.806	58.034	Jawa Barat
Banten	-	-	-	-	-	-	12.434	12.932	13.450	13.525	13.086	13.202	13.165	13.352	13.686	14.810	14.966	16.026	Banten
DKI Jakarta	-	-	-	-	-	-	100.015	72.737	75.277	73.139	75.537	78.729	77.966	78.101	80.703	78.458	79.858	82.225	DKI Jakarta
D.I Yogyakarta	-	-	-	-	-	-	3.465	4.065	4.431	4.621	5.011	5.056	5.134	5.190	5.236	5.324	5.409	5.413	D.I Yogyakarta
Jawa Tengah	-	-	-	-	-	-	27.550	33.363	36.277	37.560	38.703	40.256	41.070	42.112	42.671	42.383	42.767	43.721	Jawa Tengah
Jawa Timur	-	-	-	-	-	-	47.791	53.387	56.271	56.094	57.470	59.072	60.297	61.393	61.293	61.761	61.621	62.346	Jawa Timur
Bengkulu	-	-	-	-	-	-	1.872	2.118	2.274	2.370	2.441	2.539	2.576	2.638	2.678	2.904	2.967	3.115	Bengkulu
Jambi	-	-	-	-	-	-	4.089	4.578	4.970	5.637	5.756	6.027	5.501	5.664	5.817	6.186	6.299	6.724	Jambi
Aceh	-	-	-	-	-	-	4.017	4.630	5.004	5.195	5.842	6.000	6.072	6.067	6.044	6.101	6.226	5.850	Aceh
Sumatera Utara	-	-	-	-	-	-	18.632	21.113	22.598	23.026	23.204	23.955	23.865	24.381	24.848	25.514	26.204	26.707	Sumatera Utara
Sumatera Barat	-	-	-	-	-	-	5.643	6.466	7.009	7.261	7.574	7.861	7.803	7.975	8.209	8.290	8.352	8.721	Sumatera Barat
Riau	-	-	-	-	-	-	9.571	10.548	11.290	11.573	11.926	12.531	12.674	12.919	13.001	13.357	13.502	13.995	Riau
Kepulauan Riau	-	-	-	-	-	-	7.675	8.904	9.377	9.737	10.029	10.983	10.817	10.993	11.588	12.098	12.177	12.190	Kepulauan Riau
Sumatera Selatan	-	-	-	-	-	-	3.244	3.540	3.713	3.631	3.693	3.787	3.847	3.997	3.990	4.093	4.411	4.648	Sumatera Selatan
Bangka Belitung	-	-	-	-	-	-	1.292	1.448	1.532	1.547	1.435	1.492	1.518	1.767	1.858	2.164	1.932	2.225	Bangka Belitung
Lampung	-	-	-	-	-	-	6.397	7.052	7.438	7.587	7.851	7.917	8.103	8.109	8.227	8.491	8.495	9.060	Lampung
Kalimantan Selatan	-	-	-	-	-	-	4.046	4.665	5.155	5.514	5.582	5.837	5.925	6.147	6.206	6.165	6.170	6.242	Kalimantan Selatan
Kalimantan Barat	-	-	-	-	-	-	3.904	4.502	4.990	5.004	5.224	5.729	5.637	5.769	6.182	6.321	6.548	6.910	Kalimantan Barat
Kalimantan Timur	-	-	-	-	-	-	13.348	14.223	15.208	15.428	15.709	13.489	13.496	13.892	14.212	14.584	14.916	15.118	Kalimantan Timur
Kalimantan Tengah	-	-	-	-	-	-	1.920	2.308	2.571	2.639	2.857	2.995	2.961	3.296	3.387	3.511	3.588	3.590	Kalimantan Tengah
Sulawesi Tengah	-	-	-	-	-	-	3.230	3.661	3.917	4.045	4.168	4.367	4.434	4.664	4.715	4.835	4.881	5.183	Sulawesi Tengah
Sulawesi Selatan	-	-	-	-	-	-	12.623	14.125	14.877	14.826	15.101	15.683	15.961	16.537	16.678	16.942	17.206	17.926	Sulawesi Selatan
Sulawesi Utara	-	-	-	-	-	-	3.726	4.319	4.978	5.126	5.318	5.531	5.506	5.738	5.925	6.038	6.141	5.923	Sulawesi Utara
Sulawesi Tenggara	-	-	-	-	-	-	536	961	1.048	1.096	1.134	1.185	1.227	1.260	1.271	1.282	1.275	1.326	Sulawesi Tenggara
Sulawesi Barat	-	-	-	-	-	-	1.050	1.199	1.156	1.242	1.186	1.241	1.286	1.374	1.396	1.513	1.464	1.701	Sulawesi Barat
Gorontalo	-	-	-	-	-	-	1.479	1.726	2.081	2.172	2.419	2.533	2.601	2.692	2.701	2.773	2.808	2.871	Gorontalo
Nusa Tenggara Barat	-	-	-	-	-	-	2.197	2.505	2.729	2.834	2.867	2.941	2.981	3.132	3.252	3.281	3.540	3.820	Nusa Tenggara Barat
Bali	-	-	-	-	-	-	8.886	9.787	10.584	10.982	11.395	11.761	11.774	12.085	12.405	12.355	12.708	13.050	Bali
Nusa Tenggara Timur	-	-	-	-	-	-	1.858	2.047	2.159	2.208	2.271	2.327	2.456	2.513	2.553	2.594	2.635	2.624	Nusa Tenggara Timur
Maluku	-	-	-	-	-	-	1.117	1.244	1.408	1.501	1.559	1.652	1.676	1.724	1.730	1.731	1.746	1.756	Maluku
Papua	-	-	-	-	-	-	2.630	3.151	3.538	3.668	3.814	4.004	4.089	4.398	4.529	4.606	4.736	4.752	Papua
Maluku Utara	-	-	-	-	-	-	629	729	809	913	965	1.001	1.028	1.066	1.068	1.101	1.122	1.204	Maluku Utara
Papua Barat	-	-	-	-	-	-	849	1.243	1.471	1.475	1.460	1.588	1.603	1.666	1.742	1.746	1.750	1.881	Papua Barat
Lainnya	-	-	-	-	-	-	185	169	183	172	175	170	214	190	230	212	219	259	Others
Tidak Teridentifikasi	-	-	-	-	-	-	4.786	4.665	5.194	1.270	1.222	1.192	1.172	1.168	1.062	1.062	1.059	1.030	Un-identified
Total	-	-	-	-	-	-	360.673	367.790	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	Total

Ket: Lihat penjelasan hal. iv

Note:

See the explanation page iv

¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 4.32 Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit and MKM Credit Based on Project Location)
 Miliar Rp *(Billion Rp)*

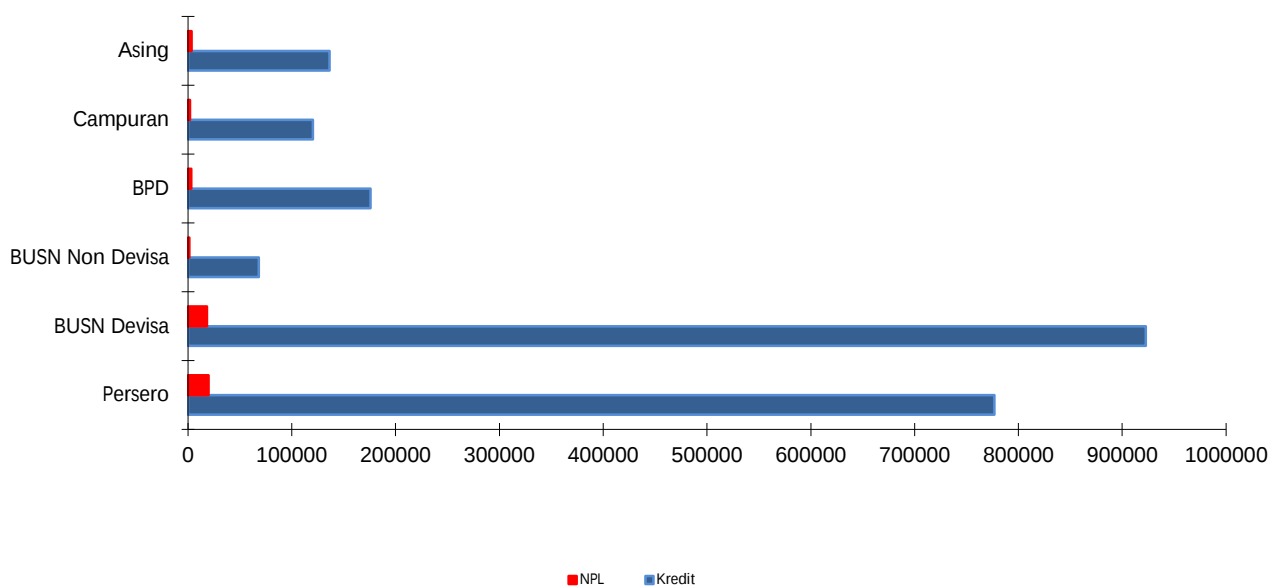
Lokasi	2005	2006	2007	2008	2009	2010 ^{*)}	2011												Location
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
MKM																			
Jawa Barat	71.749	81.153	77.588	97.334	112.595	129.981	128.291	140.166	144.889	147.760	150.827	154.421	156.736	161.619	165.344	168.662	172.205	175.897	Jawa Barat
Banten	-	-	21.447	29.250	30.899	43.277	42.405	42.424	43.386	44.426	43.486	44.219	45.027	47.079	48.132	52.482	54.369	56.857	Banten
DKI Jakarta	85.170	97.807	114.979	136.823	155.459	266.146	262.550	195.403	200.516	198.453	206.532	210.988	212.175	215.897	214.432	214.198	213.717	215.963	DKI Jakarta
D.I Yogyakarta	4.729	5.345	6.421	7.843	8.956	9.837	9.959	10.930	11.289	11.539	11.789	11.949	12.085	12.484	12.774	13.018	13.148	13.368	D.I Yogyakarta
Jawa Tengah	33.047	38.186	46.220	56.964	64.538	68.762	68.205	77.976	81.557	83.433	84.916	86.886	88.031	90.031	91.944	93.017	94.477	95.742	Jawa Tengah
Jawa Timur	44.009	49.836	60.790	74.109	85.526	95.098	94.515	105.552	109.624	113.425	114.295	116.309	117.831	119.717	122.334	124.150	126.086	128.190	Jawa Timur
Bengkulu	1.623	2.080	2.956	4.312	5.291	5.633	5.657	6.632	6.977	7.343	7.534	7.751	7.882	8.147	8.437	8.545	8.745	8.430	Bengkulu
Jambi	3.250	3.904	5.409	7.604	9.018	9.483	9.439	11.016	11.555	12.014	12.317	12.687	13.007	13.479	13.963	14.451	14.907	15.415	Jambi
Aceh	3.338	4.438	6.249	9.080	12.045	14.069	14.298	16.086	16.938	17.478	17.789	18.109	18.318	18.498	18.635	18.789	18.902	18.585	Aceh
Sumatera Utara	18.564	21.270	26.192	34.076	39.380	43.171	43.566	47.681	49.239	50.366	51.396	52.518	53.462	54.620	55.438	56.590	57.666	58.917	Sumatera Utara
Sumatera Barat	5.948	6.920	8.899	11.593	13.629	15.858	16.009	18.091	18.981	19.656	20.230	20.717	21.072	21.497	21.881	22.130	22.504	23.000	Sumatera Barat
Riau	11.736	14.449	12.171	16.681	19.799	22.881	23.055	24.801	25.725	26.415	27.104	27.873	28.401	29.269	30.067	30.713	31.541	32.210	Riau
Kepulauan Riau	7.616	9.386	10.234	14.006	17.995	20.834	20.772	23.534	24.526	25.198	25.892	26.744	27.452	28.086	29.093	29.492	30.173	30.079	Kepulauan Riau
Sumatera Selatan	-	-	6.041	7.566	8.419	9.258	9.274	10.171	10.458	10.682	11.031	11.277	11.400	11.685	11.901	12.081	12.534	12.940	Sumatera Selatan
Bangka Belitung	-	-	1.229	1.740	2.247	2.695	2.675	2.962	3.080	3.174	3.031	3.106	3.451	3.425	3.591	4.062	4.272	4.551	Bangka Belitung
Lampung	5.269	6.552	8.315	10.759	13.052	14.583	14.831	16.460	17.106	17.760	17.858	18.197	18.512	18.919	19.614	19.907	20.324	20.742	Lampung
Kalimantan Selatan	4.635	5.257	6.589	8.795	10.434	11.881	11.879	13.290	14.122	14.499	14.661	15.029	15.234	15.761	16.245	16.635	16.994	17.238	Kalimantan Selatan
Kalimantan Barat	4.232	4.961	6.149	7.669	9.440	11.391	11.332	12.417	12.944	13.340	13.786	14.251	14.479	14.798	15.208	15.571	16.030	16.295	Kalimantan Barat
Kalimantan Timur	7.671	9.003	11.194	13.959	16.303	19.660	19.309	21.133	21.938	22.408	23.003	23.620	24.020	24.797	25.539	26.110	26.816	27.365	Kalimantan Timur
Kalimantan Tengah	1.525	1.818	2.544	3.522	4.731	5.418	5.374	6.223	6.609	6.816	6.962	7.160	7.311	7.691	7.856	8.111	8.318	8.452	Kalimantan Tengah
Sulawesi Tengah	2.958	3.415	4.356	5.609	6.795	6.969	6.850	8.813	9.426	9.629	9.856	10.102	10.268	10.471	10.656	10.872	11.016	11.587	Sulawesi Tengah
Sulawesi Selatan	12.156	14.467	17.186	22.143	26.785	29.859	29.754	33.698	35.500	36.503	37.324	38.216	38.754	39.823	40.664	41.451	41.986	42.958	Sulawesi Selatan
Sulawesi Utara	4.785	5.565	5.950	8.214	9.676	12.510	10.681	12.820	13.526	13.897	14.258	14.681	14.930	15.241	15.557	15.809	16.092	15.716	Sulawesi Utara
Sulawesi Tenggara	-	-	1.061	1.780	1.805	1.350	1.387	2.408	2.570	2.701	2.774	2.844	2.895	2.956	3.038	3.095	3.143	3.211	Sulawesi Tenggara
Sulawesi Barat	-	-	1.380	2.022	3.002	1.078	2.872	3.585	3.728	3.801	3.688	3.796	3.875	4.003	4.071	4.268	4.327	4.775	Sulawesi Barat
Gorontalo	1.590	1.965	2.755	3.873	4.716	4.859	4.772	6.149	6.595	6.815	6.999	7.236	7.425	7.689	7.933	8.152	8.335	8.595	Gorontalo
Nusa Tenggara Barat	3.259	3.912	4.892	6.310	7.664	8.520	8.519	10.012	10.623	10.889	11.098	11.376	11.537	11.857	12.081	12.243	12.490	12.762	Nusa Tenggara Barat
Bali	8.797	9.708	11.537	14.532	17.115	19.595	19.656	21.452	22.373	22.805	23.369	24.036	24.242	24.757	25.352	25.780	26.288	27.122	Bali
Nusa Tenggara Timur	2.479	3.271	4.282	5.558	6.808	6.865	6.782	8.079	8.556	8.760	9.031	9.303	9.539	9.735	10.022	10.155	10.272	10.291	Nusa Tenggara Timur
Maluku	824	1.080	1.457	2.161	2.857	3.250	3.231	3.888	4.201	4.237	4.255	4.365	4.426	4.583	4.606	4.659	4.715	4.725	Maluku
Papua	2.407	3.127	3.149	4.376	5.620	6.330	6.160	7.486	7.892	7.985	8.202	8.592	8.810	8.916	9.181	9.366	9.560	9.505	Papua
Maluku Utara	497	647	818	1.228	1.646	1.773	1.801	2.069	2.340	2.455	2.549	2.626	2.695	2.777	2.848	2.920	2.958	3.104	Maluku Utara
Papua Barat	-	-	1.129	1.486	2.043	1.548	1.491	2.385	2.767	2.867	2.976	3.132	3.180	3.174	3.357	3.406	3.508	3.630	Papua Barat
Lainnya	1.046	920	1.227	967	1.097	2.362	2.687	12.572	13.605	9.368	9.133	10.997	11.812	12.988	13.003	12.618	13.043	13.176	<i>Others</i>
Total	354.908	410.442	502.796	633.945	737.385	926.782	920.038	938.365	975.161	988.898	1.009.954	1.035.112	1.050.275	1.076.469	1.094.794	1.113.510	1.131.461	1.151.392	Total
Ket: Lihat penjelasan hal. iv ^{*)} angka-angka sementara																			<i>Note: See the explanation page iv</i> ^{*)} temporary figures

Tabel 4.33 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	2005	2006	2007	2008	2009	2010 ^{*)}	2011												Category of Bank
						Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM ¹⁾																			
1. Bank Persero							163.252	164.829	186.447	185.007	193.791	202.232	201.448	208.081	211.612	213.182	214.801	222.645	1. State Owned Banks
Mikro							41.010	41.429	50.034	50.700	51.956	53.366	54.924	58.618	59.149	56.135	56.197	58.287	Micro
Kecil							80.448	81.084	92.499	92.858	92.268	97.689	97.227	80.389	80.877	82.875	83.411	86.113	Small
Menengah							41.794	42.316	43.914	41.449	49.567	51.177	49.297	69.074	71.585	74.173	75.193	78.245	Medium
2. BPD							30.143	31.330	31.771	31.832	32.546	30.244	31.105	31.116	31.803	32.011	32.517	31.314	2. Regional Development Banks
Mikro							3.466	3.508	3.759	3.872	4.044	4.210	4.749	4.532	4.764	4.576	4.710	4.509	Micro
Kecil							17.545	18.216	18.237	17.960	18.204	18.590	18.879	19.180	19.195	19.169	19.270	18.880	Small
Menengah							9.133	9.606	9.775	10.000	10.298	7.444	7.476	7.404	7.844	8.267	8.537	7.925	Medium
3. Bank Swasta Nasional							159.151	163.871	166.331	167.136	170.108	176.237	179.215	182.039	185.723	184.917	188.252	194.234	3. Foreign Exchange Commercial
Mikro							22.790	23.958	23.612	24.214	24.625	25.461	25.198	25.770	26.001	25.358	25.029	24.759	Micro
Kecil							29.986	31.227	32.049	32.492	33.348	35.296	36.994	39.406	40.240	40.695	40.269	40.660	Small
Menengah							106.375	108.685	110.669	110.430	112.136	115.480	117.024	116.863	119.482	118.864	122.954	128.816	Medium
4. Bank Asing dan Campuran							8.127	7.760	7.210	8.426	8.727	8.908	7.649	7.300	6.863	9.739	9.934	9.971	4. Joint Venture Banks and Foreign
Mikro							506	383	380	379	378	371	217	208	249	507	573	470	Micro
Kecil							899	692	671	650	664	636	611	469	471	698	792	874	Small
Menengah							6.723	6.685	6.159	7.397	7.685	7.901	6.820	6.623	6.143	8.534	8.570	8.627	Medium
Jumlah							360.673	367.790	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	Total
MKM																			
1. Bank Persero	-	-	-	230.152	285.134	343.990	334.667	337.020	360.995	364.351	372.923	381.938	384.967	393.444	397.915	400.301	404.602	415.623	1. State Owned Banks
Mikro	-	-	-	99.483	114.355	110.715	107.130	105.935	115.709	115.935	117.163	117.023	116.616	119.877	121.386	120.114	120.468	122.104	Micro
Kecil	-	-	-	71.190	98.306	144.647	141.985	144.489	155.302	158.230	162.746	167.757	171.547	175.737	176.978	180.317	182.649	188.524	Small
Menengah	-	-	-	59.479	72.474	88.629	85.552	86.597	89.984	90.187	93.014	97.158	96.804	97.830	99.550	99.870	101.485	104.996	Medium
2. BPD	-	-	-	87.655	107.675	126.561	128.710	131.144	133.920	136.960	140.631	144.567	147.466	149.963	151.887	154.537	156.413	155.024	2. Regional Development Banks
Mikro	-	-	-	39.019	38.657	37.484	37.384	37.242	37.255	36.775	36.494	36.289	36.406	35.933	35.891	35.933	35.484	36.921	Micro
Kecil	-	-	-	43.377	61.922	80.667	83.494	85.930	88.301	91.617	95.103	98.651	100.957	103.404	104.953	107.043	109.042	107.321	Small
Menengah	-	-	-	5.258	7.095	8.409	7.832	7.972	8.363	8.568	9.035	9.627	10.103	10.627	11.043	11.562	11.887	10.782	Medium
3. Bank Swasta Nasional	-	-	-	290.731	315.369	404.986	410.820	420.946	430.063	435.474	445.033	455.860	463.384	475.761	485.700	493.033	502.893	512.566	3. Foreign Exchange Commercial
Mikro	-	-	-	65.411	70.346	83.332	83.960	86.565	87.715	86.870	87.987	89.418	90.721	92.506	94.007	96.420	99.133	97.877	Micro
Kecil	-	-	-	96.410	110.221	150.890	154.666	157.835	161.377	164.039	167.807	171.368	175.375	181.419	185.004	188.657	191.148	195.035	Small
Menengah	-	-	-	128.911	134.802	170.764	172.194	176.547	180.970	184.565	189.240	195.074	197.287	201.836	206.688	207.956	212.612	219.654	Medium
4. Bank Asing dan Campuran	-	-	-	25.406	29.208	51.246	45.841	49.254	50.184	52.113	51.366	52.747	54.459	57.300	59.292	65.639	67.552	68.180	4. Joint Venture Banks and Foreign
Mikro	-	-	-	12.211	12.004	32.644	30.099	34.407	34.927	36.086	34.934	36.351	37.716	40.144	41.901	44.254	45.584	46.218	Micro
Kecil	-	-	-	3.227	4.857	6.248	5.929	5.464	5.612	5.846	5.841	5.883	5.904	6.017	5.905	6.700	6.823	7.005	Small
Menengah	-	-	-	9.968	12.347	12.354	9.813	9.383	9.645	10.181	10.591	10.513	10.840	11.139	11.485	14.685	15.145	14.957	Medium
Jumlah	-	-	-	633.945	737.385	926.782	920.038	938.365	975.161	988.898	1.009.954	1.035.112	1.050.275	1.076.469	1.094.794	1.113.510	1.131.460	1.151.392	Total
Ket: Lihat penjelasan hal. iv										Note:		See the explanation page i Note:							
*) angka-angka sementara												*) temporary figures							
1) sejak Januari 2011 menggunakan angka berdasarkan nilai wajar												1) since January 2011, micro, small & medium credit are presented according to the fair value							

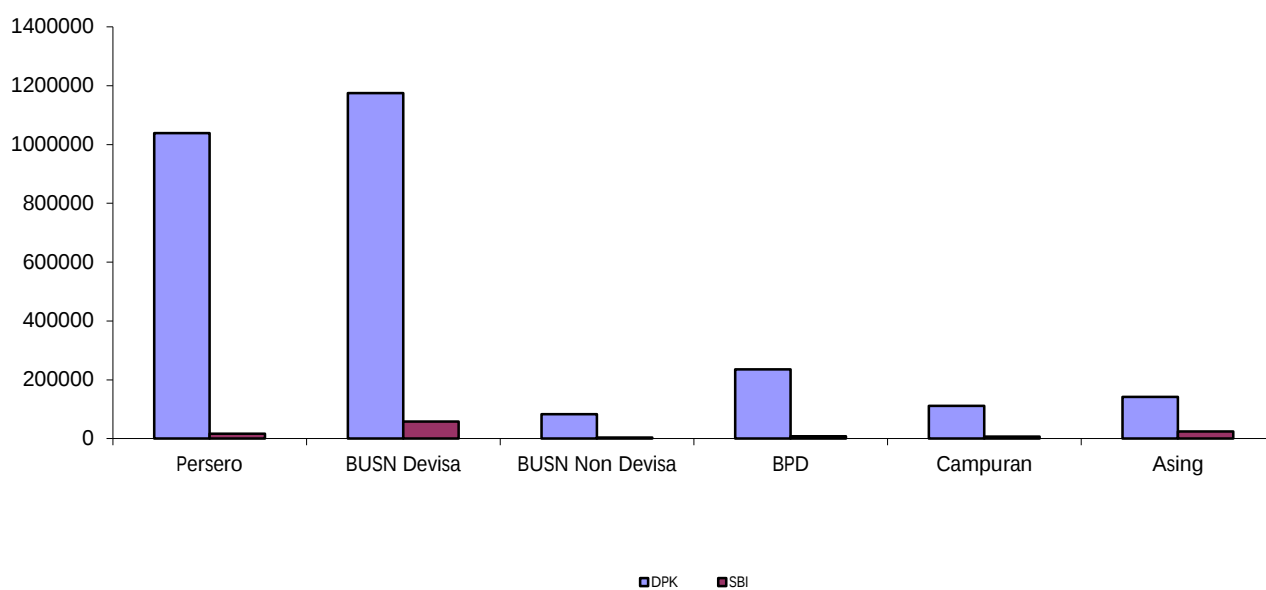
GRAFIK

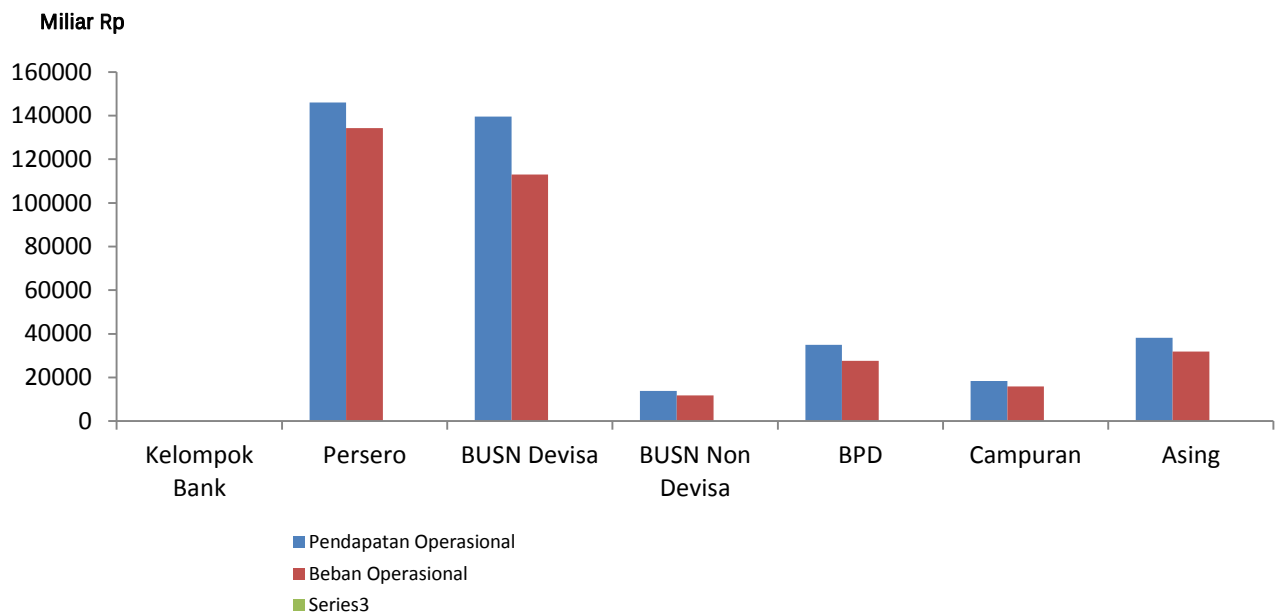
**Grafik 1. Kredit dan NPL Kelompok Bank
Desember 2011**



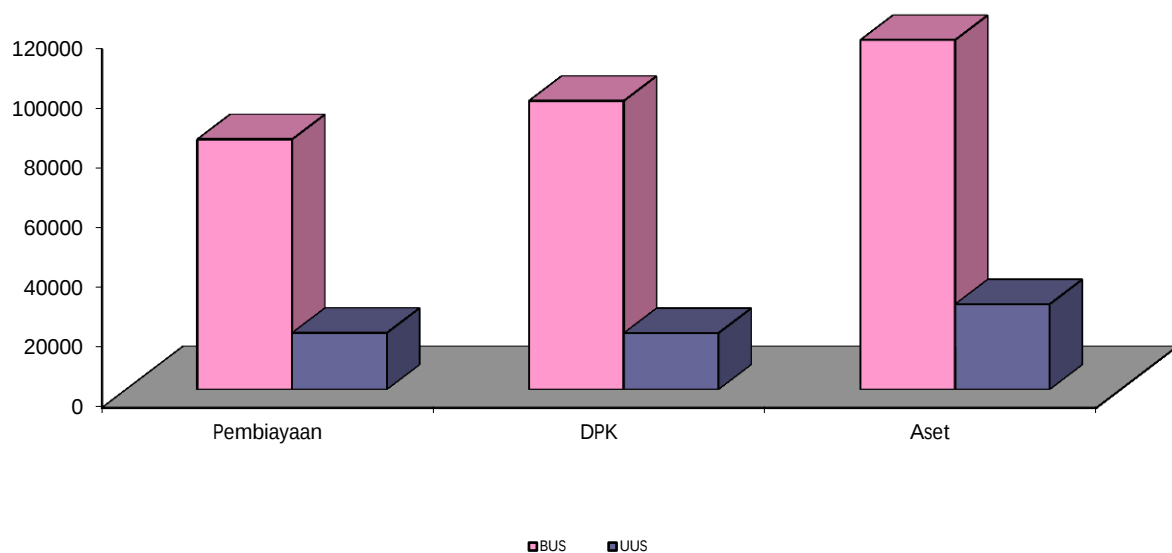
**Grafik 2. Dana Pihak Ketiga dan Penempatan SBI Kelompok Bank
Desember 2011**

Miliar Rp

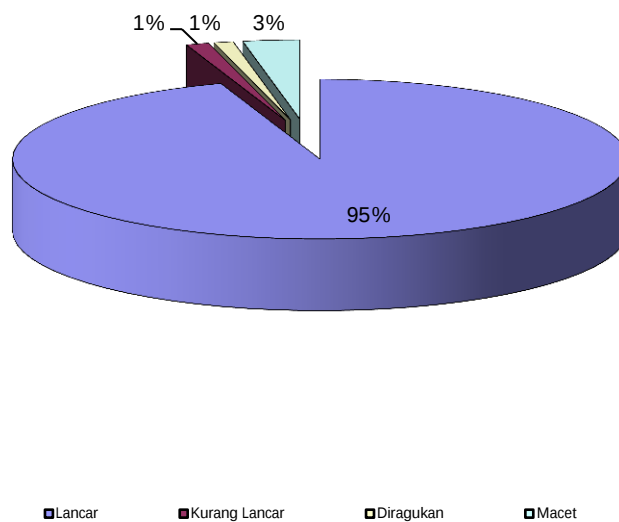




Grafik 4. Pembiayaan, DPK dan Aset Perbankan Syariah Desember 2011



**Grafik 5. Kolektibilitas Kredit BPR
Desember 2011**



**Grafik 6. Kredit MKM per Kelompok Bank
Desember 2011**

