

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



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KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

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

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

Jakarta, Juni 2019
Jakarta, June 2019

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

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Jadwal Publikasi Kedepan

Edisi Mei 2019 akan diterbitkan pada minggu ke III bulan Juli 2019.

Tanda-tanda, simbol dan Sumber Data

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

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

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

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

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

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

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Advance Release Calender (ARC)

Mei 2019 edition will be released on the 3rd week of July 2019.

Notes, Symbols and Sources of Data

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

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATION

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

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METADATA

INFORMASI DASAR

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

DEFINISI

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

Modal Inti:

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

atau

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

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

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

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

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

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

CAKUPAN

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

PERIODISASI

Bulanan

KETEPATAN WAKTU PUBLIKASI

Dua bulan setelah berakhirnya periode data

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

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																	Distribution of Funds
Bank Umum	5.952.279	6.570.903	7.177.549	7.254.367	7.318.264	7.426.907	7.384.858	7.431.895	7.569.940	7.681.180	7.684.613	7.809.987	7.667.803	7.729.341	7.900.413	7.877.510	Commercial Banks
Bank Perkreditan Rakyat	98.604	109.389	121.296	123.099	121.978	122.912	125.014	125.589	126.306	127.318	128.476	130.724	130.523	131.064	132.165 ¹⁾	132.324	Rural Banks
SBI dan SBIS ¹⁾	53.567	96.103	19.901	14.740	16.867	14.082	13.654	18.191	30.478	39.587	45.463	39.441	72.826	75.967	95.457	92.043	SBI and SBIS ¹⁾
Sumber Dana																	Source of Funds
Bank Umum	4.909.707	5.399.210	5.921.039	5.993.165	6.084.214	6.172.114	6.089.747	6.126.622	6.218.919	6.311.437	6.303.662	6.475.110	6.308.824	6.338.567	6.454.988	6.452.364	Commercial Banks
Bank Perkreditan Rakyat	84.728	93.622	103.874	105.647	105.009	105.894	107.582	107.667	108.114	108.703	109.533	111.679	111.712	112.073	113.166 ¹⁾	113.444	Rural Banks
Jumlah Aset																	Total Assets
Bank Umum	6.095.908	6.729.799	7.387.634	7.456.300	7.546.271	7.650.542	7.594.991	7.644.190	7.768.873	7.877.830	7.877.836	8.068.346	7.913.491	7.964.605	8.130.604	8.119.598	Commercial Banks
Bank Perkreditan Rakyat	101.713	113.501	125.945	127.877	127.058	128.005	130.165	130.664	131.508	132.474	133.678	135.693	135.570	136.150	137.362 ¹⁾	137.497	Rural Banks
Jumlah Bank																	Total Banks
Bank Umum	118	116	115	115	115	115	115	115	115	115	115	115	115	114	114	113	Commercial Banks
Bank Perkreditan Rakyat	1.636	1.633	1.619	1.609	1.607	1.603	1.603	1.603	1.598	1.599	1.597	1.597	1.593	1.593	1.586 ¹⁾	1.586	Rural Banks
Jumlah Kantor																	Total Bank Offices
Bank Umum	32.949	32.730	32.285	32.022	31.966	31.944	31.877	31.800	31.738	31.608	31.555	31.618	31.676	31.669	31.656	31.577	Commercial Banks
Bank Perkreditan Rakyat	5.982	6.075	6.192	6.191	6.225	6.226	6.214	6.258	6.242	6.252	6.260	6.273	6.014	6.319	6.281 ¹⁾	6.293	Rural Banks

Ket : ¹⁾ Sertifikat Bank Indonesia Syariah

r) Angka-angka diperbaiki

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

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																	Distribution of Funds
a. Kredit Yang Diberikan	4.092.104	4.413.414	4.781.931	4.827.238	4.930.484	5.028.745	5.029.622	5.084.506	5.175.052	5.225.199	5.218.224	5.358.012	5.249.208	5.287.444	5.350.336	5.363.823	a. Credit
- Kepada Pihak Ketiga	4.057.904	4.377.195	4.737.944	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	5.186.616	5.227.992	5.291.231	5.305.967	- To Third Party
Rupiah	3.423.180	3.736.609	4.044.724	4.077.672	4.162.700	4.222.379	4.222.974	4.253.609	4.316.803	4.352.773	4.386.794	4.494.416	4.415.878	4.437.574	4.490.987	4.524.513	Rupiah
Valas	634.724	640.585	693.220	700.492	716.599	751.734	752.978	778.886	803.297	816.005	773.361	800.466	770.737	790.418	800.243	781.454	Foreign Exchange
- Kepada Bank Lain	34.200	36.220	43.987	49.073	51.185	54.632	53.670	52.011	54.953	56.421	58.069	63.130	62.593	59.452	59.105	57.855	- Inter Bank Credit
Rupiah	21.443	22.983	27.409	30.811	33.094	35.872	35.801	33.164	35.489	35.173	38.782	41.291	41.446	38.259	37.079	35.986	Rupiah
Valas	12.757	13.237	16.578	18.262	18.091	18.760	17.869	18.847	19.463	21.248	19.287	21.839	21.146	21.193	22.027	21.870	Foreign Exchange
b. Penempatan pada Bank Lain	211.901	207.050	235.594	261.371	252.189	262.314	240.108	250.079	261.074	266.260	277.583	220.990	227.835	235.757	280.929	265.653	b. Interbank Placement
- Giro	77.840	78.205	90.205	94.307	105.306	104.771	87.393	92.661	95.010	97.383	102.695	86.232	90.885	88.383	115.872	98.586	- Demand Deposit
- Inter Bank Call Money	104.725	98.230	105.081	121.124	105.222	118.243	111.591	114.826	121.547	116.507	123.516	85.313	98.756	97.773	114.859	113.906	- Inter Bank Call Money
- Deposito Berjangka	20.692	16.127	23.314	30.836	27.637	27.340	28.896	30.429	33.760	42.998	40.521	22.270	28.135	38.431	39.037	42.205	- Time Deposits
- Lainnya	8.643	14.489	16.994	15.104	14.023	11.960	12.228	12.163	10.757	9.371	10.851	27.176	10.060	11.170	11.160	10.955	- Others
c. Penempatan pada Bank Indonesia	685.575	717.840	701.250	614.123	661.478	677.616	644.575	618.279	641.266	648.547	657.416	767.134	649.547	659.591	683.820	723.390	c. Placement to Bank Indonesia
- Giro	393.362	370.727	386.361	395.563	397.246	401.514	404.438	407.099	409.113	418.241	406.358	417.888	425.169	418.109	410.715	408.265	- Demand Deposit
- Fine Tune Operation (FTO)	158.264	156.936	152.706	122.835	144.944	131.882	149.333	135.909	114.295	121.862	141.006	212.031	113.640	154.336	170.325	176.955	- Fine Tune Operation (FTO)
- Fasbi	123.177	185.371	155.691	89.244	113.948	138.732	85.365	70.054	113.755	104.658	107.191	132.528	106.337	78.233	98.155	133.235	- Fasbi
- Lainnya	10.772	4.806	6.492	6.482	5.340	5.489	5.439	5.218	4.103	3.786	2.861	4.687	4.402	8.913	4.624	4.895	- Others
d. Surat Berharga	660.828	860.522	1.035.391	1.091.509	1.000.329	971.373	993.035	986.973	1.000.596	1.018.573	1.003.061	941.936	1.033.485	1.070.517	1.062.435	1.031.632	d. Securities
- Sertifikat Bank Indonesia (SBI)	40.017	96.103	19.901	14.740	16.867	14.082	13.654	18.191	30.478	39.587	45.463	39.441	72.826	75.967	95.457	92.043	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara (SPN)	26.443	31.352	53.299	66.910	58.300	54.507	47.065	71.381	70.580	73.826	67.451	61.172	56.802	51.406	48.381	44.468	- Treasury Bills
- Obligasi	485.238	561.963	637.780	634.483	577.904	583.821	667.714	654.311	670.585	672.654	673.100	616.058	706.057	737.171	717.466	706.551	- Bonds
- Lainnya	109.130	171.104	324.411	375.377	347.258	318.963	264.601	243.090	228.953	232.506	217.047	225.264	197.799	205.974	201.131	188.570	- Others
e. Penyertaan	25.605	33.889	39.708	38.209	38.772	40.063	40.263	40.443	41.604	41.979	42.115	43.534	43.705	44.341	43.929	44.105	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	116.540	153.245	157.143	161.819	163.690	165.558	165.416	167.885	168.045	169.264	168.630	162.594	165.535	165.223	166.167	168.113	f. Impairment on Financial Assets
- Kredit yang diberikan	110.161	147.470	151.607	156.051	158.035	160.456	159.990	162.231	162.113	163.318	163.019	156.781	159.824	159.429	160.178	162.087	- Credit
- Surat Berharga	1.612	1.404	1.083	1.182	1.054	769	957	957	1.027	1.075	990	988	927	909	856	855	- Securities
- Lainnya	4.767	4.371	4.453	4.586	4.600	4.333	4.469	4.697	4.905	4.872	4.622	4.825	4.784	4.885	5.133	5.171	- Others
g. Tagihan Spot dan Derivatif	20.611	13.693	7.938	10.478	12.777	20.328	17.529	23.709	23.040	26.561	25.770	22.390	23.139	18.925	17.364	16.733	g. Spot and Derivatives Claims
h. Tagihan Lainnya	155.488	171.250	218.593	249.620	258.547	260.910	254.310	260.021	259.262	284.795	291.814	293.397	275.348	247.544	295.433	264.061	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	4.413.056	4.836.758	5.289.377	5.317.212	5.336.577	5.398.817	5.379.318	5.399.993	5.482.493	5.554.526	5.573.389	5.630.448	5.563.162	5.600.412	5.672.886	5.670.004	a. Third Party Funds
Rupiah	3.665.444	4.091.634	4.541.406	4.578.286	4.583.473	4.614.937	4.600.209	4.615.753	4.657.950	4.707.234	4.711.444	4.825.128	4.775.451	4.797.480	4.844.718	4.870.089	Rupiah
Giro	667.537	821.777	932.705	966.454	980.963	983.344	945.789	937.396	967.196	975.702	963.731	997.007	960.887	977.457	1.012.006	1.044.364	Demand Deposit
Tabungan	1.274.588	1.413.351	1.573.402	1.511.337	1.550.905	1.585.307	1.587.598	1.586.147	1.588.627	1.595.650	1.608.048	1.690.086	1.632.865	1.620.535	1.619.238	1.616.750	Saving
Simpanan Berjangka	1.723.319	1.856.507	2.035.299	2.100.496	2.051.605	2.046.286	2.066.822	2.092.210	2.102.128	2.135.882	2.139.665	2.138.035	2.181.699	2.199.487	2.213.474	2.208.976	Time Deposits
Valas	747.612	745.124	747.971	738.925	753.104	783.880	779.190	784.240	824.543	847.292	861.945	805.320	787.711	802.932	828.168	799.915	Foreign Exchange
Giro	319.995	302.458	300.774	300.547	317.780	328.215	321.004	311.310	347.215	364.531	402.826	318.027	311.140	305.726	304.600	291.307	Demand Deposit
Tabungan	121.423	138.459	127.822	125.815	126.213	131.996	130.265	128.338	135.581	138.160	131.818	135.173	129.590	127.393	130.238	130.483	Saving
Simpanan Berjangka	306.194	304.208	319.374	312.563	309.111	323.669	327.841	344.591	341.747	344.601	327.301	352.120	346.982	369.813	393.330	378.125	Time Deposits
b. Kewajiban kepada Bank Indonesia	691	808	1.197	1.187	2.317	2.310	2.684	1.836	2.150	1.178	2.479	2.797	1.029	1.585	1.872	2.187	b. Liabilities to BI
c. Kewajiban kepada Bank lain	161.094	168.531	184.225	200.555	204.463	193.749	193.200	196.821	196.398	201.293	198.300	192.555	192.297	188.180	198.067	199.935	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	65.544	93.222	113.300	99.415	100.460	103.052	108.328	105.407	111.099	110.713	110.519	115.129	110.460	110.284	118.722	127.635	d. Issued Securities
e. Pinjaman yang Diterima	177.718	179.671	199.054	229.774	243.589	258.717	264.992	267.088	274.780	283.666	270.975	296.746	288.438	289.717	300.696	298.215	e. Loans received
Rupiah	22.873	21.734	28.099	33.653	34.948	38.444	36.186	35.846	38.553	42.793	47.121	48.525	48.535	45.796	45.178	45.593	Rupiah
Valas	154.845	157.938	170.955	196.121	208.641	220.273	228.806	231.242	236.227	240.872	223.854	248.221	239.903	243.921	255.518	252.622	Foreign Exchange
f. Kewajiban Spot dan Derivatif	27.728	14.302	6.665	12.914	14.769	26.851	23.288	33.127	31.758	36.832	28.662	26.396	24.781	20.916	19.469	18.711	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	109.623	100.710	121.225	126.374	176.845	183.495	113.080	117.479	115.653	118.627	114.807	206.480	124.464	123.623	139.247	131.708	g. Other Liabilities
h. Setoran Jaminan	6.292	5.206	5.996	5.734	5.194	5.123	4.856	4.870	4.589	4.604	4.532	4.559	4.193	3.850	4.028	3.970	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	164.270	176.712	196.289	199.354	202.338	204.849	205.023	205.710	208.509	208.727	209.052	209.321	209.492	207.054	207.590	207.653	a. Paid In Capital
b. Cadangan	81.652	64.834	65.253	64.430	67.418	67.650	67.756	67.891	68.194	68.296	68.259	68.266	68.287	68.177	68.792	69.439	b. Reserves
c. L/R Tahun lalu ¹⁾	323.763	411.187	469.995	552.847	549.483	548.480	547.613	547.181	546.209	546.133	546.137	542.899	693.881	682.183	674.265	662.862	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah paik ²⁾	104.628	106.544	131.171	46.124	57.479	70.920	83.688	95.914	110.265	123.315	135.998	150.058	13.448	25.366	40.242	49.913	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	96.177	111.688	124.661	114.251	111.016	105.188	111.074	109.548	106.935	104.796	111.143	114.482	115.629	127.653	132.373	131.610	e. Additional Paid In Capital
f. Modal Pinjaman	40.878	41.692	44.650	45.149	43.618	44.025	44.125	45.778	48.443	48.531	49.277	49.222	49.176	49.278	47.969	47.983	f. Loan Capital

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata

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

^{*)} Angka-angka sementara

^{r)} Angka-angka diperbaiki

²⁾ Positive difference of op. income

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																	Distribution of Funds
a. Kredit Yang Diberikan	86.928	67.579	43.000	45.208	45.762	46.019	46.163	46.324	46.772	46.990	46.984	46.933	46.595	44.049	44.320	44.535	a. Credit
- Kepada Pihak Ketiga	86.092	66.902	42.987	45.197	45.751	46.008	46.154	46.310	46.750	46.962	46.957	46.886	46.559	44.011	44.282	44.499	- To Third Party
- Rupiah	85.603	66.813	42.978	45.187	45.742	45.998	46.145	46.301	46.741	46.952	46.948	46.879	46.558	44.011	44.282	44.499	- Rupiah
- Valas	489	89	9	10	10	10	9	10	10	10	9	6	1	-	-	-	- Foreign Exchange
- Kepada Bank Lain	836	677	13	11	11	11	8	14	22	28	27	47	36	38	38	36	- Inter Bank Credit
- Rupiah	836	677	13	11	11	11	8	14	22	28	27	47	36	38	38	36	- Rupiah
- Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
b. Penempatan pada Bank Lain	10.844	5.602	2.854	6.205	5.547	6.835	6.366	5.622	6.049	6.582	6.012	4.562	6.145	6.634	8.646	9.414	b. Interbank Placement
- Giro	1.368	486	278	284	313	308	280	188	191	205	218	193	167	157	182	158	- Demand Deposit
- Inter Bank Call Money	5.574	2.760	577	2.336	1.680	2.692	2.982	1.572	2.030	2.306	1.701	1.400	2.200	1.542	3.344	3.350	- Inter Bank Call Money
- Deposito Berjangka	3.804	2.010	1.857	3.495	3.464	3.744	2.973	3.730	3.720	4.000	4.001	2.877	3.727	4.884	5.069	5.855	- Time Deposits
- Lainnya	97	346	142	90	90	90	132	132	107	71	91	92	51	51	50	50	- Others
c. Penempatan pada Bank Indonesia	15.042	10.793	7.771	8.799	7.316	7.013	7.485	7.335	7.696	6.953	8.768	9.488	7.406	7.597	6.386	8.465	c. Placement to Bank Indonesia
- Giro	9.142	5.942	3.526	3.983	3.685	3.575	3.597	3.585	4.753	3.626	4.068	3.914	3.808	3.623	3.676	3.912	- Demand Deposit
- Fine Tune Operation (FTO)	435	1.310	788	84	631	74	843	95	120	401	217	2.122	156	1.244	145	617	- Fine Tune Operation (FTO)
- Fasbi	5.428	3.527	3.443	4.724	2.990	3.343	3.040	3.648	2.817	2.922	4.476	3.443	3.435	2.728	2.562	3.932	- Fasbi
- Lainnya	36	14	15	8	9	20	6	7	7	3	7	9	7	1	4	3	- Others
d. Surat Berharga	10.303	7.668	5.473	5.798	6.053	5.581	5.183	4.944	5.206	4.905	4.914	3.984	4.513	3.964	4.337	4.284	d. Securities
- Sertifikat Bank Indonesia (SBI)	2.333	1.844	1.299	754	1.223	791	1.004	873	937	914	953	936	1.206	968	1.127	1.223	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	-	20	392	333	700	296	410	206	210	219	115	-	144	362	304	- Treasury Bills
- Obligasi	4.743	2.892	1.726	2.203	2.256	2.089	2.153	1.954	2.413	2.142	2.273	1.866	2.005	1.822	1.762	2.002	- Bonds
- Lainnya	3.228	2.932	2.428	2.450	2.241	2.001	1.730	1.707	1.650	1.639	1.468	1.068	1.302	1.031	1.086	755	- Others
e. Penyertaan	4	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	932	829	878	975	990	1.028	1.017	1.036	1.049	1.086	1.113	1.008	1.037	968	1.158	972	f. Impairment on Financial Assets
- Kredit yang diberikan	687	586	636	712	727	754	747	770	787	825	852	744	773	704	887	702	- Credit
- Surat Berharga	0	-	-	-	11	9	5	-	-	-	-	-	-	-	-	-	- Securities
- Lainnya	245	243	242	263	263	263	261	261	261	261	261	264	264	264	271	271	- Others
g. Tagihan Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	649	2.276	1.605	2.569	2.448	2.723	2.281	2.201	2.183	2.690	2.875	1.730	2.978	2.647	3.785	3.714	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	99.881	70.997	48.250	58.457	57.474	57.675	56.527	54.969	55.786	56.560	56.257	50.814	54.966	52.516	54.965	58.090	a. Third Party Funds
- Rupiah	97.477	70.796	48.241	58.449	57.466	57.668	56.520	54.962	55.779	56.553	56.251	50.808	54.960	52.516	54.965	58.090	- Rupiah
- Giro	16.434	12.710	7.054	18.035	17.421	17.253	15.564	14.548	16.267	16.971	16.239	8.321	13.128	14.716	17.010	20.722	- Demand Deposit
- Tabungan	20.554	12.555	8.994	7.256	7.842	7.911	8.052	7.907	7.457	7.702	8.063	9.757	8.127	7.141	7.144	7.052	- Saving
- Simpanan Berjangka	60.489	45.531	32.193	33.158	32.202	32.503	32.903	32.508	32.054	31.880	31.949	32.730	33.705	30.658	30.812	30.316	- Time Deposits
- Valas	2.404	201	10	8	8	8	7	7	7	7	6	6	6	-	-	-	- Foreign Exchange
- Giro	753	61	3	5	5	5	4	5	4	4	4	4	3	-	-	-	- Demand Deposit
- Tabungan	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Saving
- Simpanan Berjangka	1.638	141	7	3	3	3	3	3	3	3	3	3	2	-	-	-	- Time Deposits
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	137 ¹⁾	b. Liabilities to BI
c. Kewajiban kepada Bank lain	6.269	8.648	3.174	1.214	1.418	1.997	2.463	2.370	2.937	2.571	4.271	5.954	3.901	3.801	3.654	3.713	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	1.673	1.808	1.104	1.104	1.104	1.104	1.105	1.105	1.105	1.105	1.105	1.055	1.055	1.055	1.055	1.056	d. Issued Securities
e. Pinjaman yang Diterima	621	162	340	341	343	334	333	334	476	376	255	321	322	107	111	112	e. Loans received
- Rupiah	621	162	340	341	343	334	333	334	476	376	255	321	322	107	111	112	- Rupiah
- Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
f. Kewajiban Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	26	-	464	209	-	185	135	343	157	-	42	1.005	156	356	271	251	g. Other Liabilities
h. Setoran Jaminan	88	33	25	19	16	12	14	16	16	19	21	35	31	31	26	21	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	12.123	10.501	6.734	6.831	6.831	6.831	6.861	6.972	6.971	7.002	7.003	7.092	7.092	6.569	6.615	6.615	a. Paid In Capital
b. Cadangan	2.125	2.063	1.601	1.690	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.933	1.933	1.933	1.998	b. Reserves
c. L/R Tahun lalu ¹⁾	767	(69)	(454)	(53)	(411)	(411)	(416)	(418)	(418)	(418)	(418)	(417)	331	335	54	(230)	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	1.570	861	716	312	368	393	494	572	632	759	749	700	31	89	209	117	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.119	1.347	434	368	403	424	476	376	452	408	451	406	413	410	517	509	e. Additional Paid In Capital
f. Modal Pinjaman	194	168	169	169	169	169	169	169	169	169	169	169	169	169	169	169	f. Loan Capital
r) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																	Distribution of Funds
a. Kredit Yang Diberikan	535.465	568.076	530.446	502.474	509.167	517.555	519.394	522.989	513.240	517.476	518.671	525.714	518.569	525.803	533.299	533.488	a. Credit
- Kepada Pihak Ketiga	528.114	560.600	523.311	494.397	500.801	509.156	510.986	514.502	504.698	508.874	510.556	517.132	510.260	517.493	524.682	524.851	- To Third Party
Rupiah	430.109	465.989	457.977	429.194	435.550	437.894	439.033	442.447	434.459	436.912	442.159	447.652	442.323	448.807	455.035	456.925	Rupiah
Valas	98.005	94.611	65.334	65.204	65.251	71.262	71.953	72.055	70.238	71.962	68.397	69.480	67.937	68.686	69.647	67.926	Foreign Exchange
- Kepada Bank Lain	7.351	7.476	7.135	8.076	8.366	8.399	8.408	8.487	8.542	8.602	8.115	8.582	8.309	8.311	8.617	8.637	- Inter Bank Credit
Rupiah	1.647	1.638	1.213	1.090	1.399	1.229	1.198	1.134	1.119	1.044	1.013	1.065	1.012	974	967	990	Rupiah
Valas	5.704	5.838	5.922	6.986	6.967	7.170	7.210	7.353	7.424	7.558	7.102	7.517	7.297	7.337	7.650	7.647	Foreign Exchange
b. Penempatan pada Bank Lain	51.008	36.814	45.859	59.502	53.188	54.640	54.578	52.925	57.664	64.789	56.737	49.163	45.453	47.887	50.760	53.154	b. Interbank Placement
- Giro	15.976	10.874	13.545	16.233	16.810	15.656	15.744	15.941	17.647	16.119	16.016	13.103	7.182	7.712	9.245	8.386	- Demand Deposit
- Inter Bank Call Money	21.319	15.524	17.037	28.993	24.121	22.243	21.565	19.426	19.656	21.450	16.654	24.559	20.669	17.230	19.065	19.694	- Inter Bank Call Money
- Deposito Berjangka	12.153	8.452	11.667	10.402	8.937	13.691	14.244	14.688	17.947	25.519	21.763	9.291	15.773	20.896	20.429	23.035	- Time Deposits
- Lainnya	1.560	1.965	3.610	3.873	3.320	3.050	3.025	2.869	2.414	1.700	2.305	2.210	1.828	2.049	2.021	2.039	- Others
c. Penempatan pada Bank Indonesia	99.376	105.010	98.689	86.031	87.821	94.825	87.593	85.850	88.084	93.195	89.378	100.772	84.235	88.660	94.094	99.490	c. Placement to Bank Indonesia
- Giro	54.912	49.171	49.577	47.159	49.760	46.885	50.451	45.947	45.026	46.598	48.100	44.939	46.129	43.912	45.391	49.518	- Demand Deposit
- Fine Tune Operation (FTO)	20.350	18.126	22.776	17.725	23.826	22.466	23.281	21.965	21.793	30.319	24.109	36.273	19.844	29.746	25.014	25.361	- Fine Tune Operation (FTO)
- Fasbi	23.545	36.361	24.476	18.898	12.118	23.490	12.810	16.196	20.560	15.508	16.816	19.093	18.115	14.673	23.394	24.274	- Fasbi
- Lainnya	568	1.351	1.859	2.218	1.984	1.050	1.742	705	769	353	468	148	329	295	337	337	- Others
d. Surat Berharga	71.139	80.757	100.078	111.083	102.768	97.524	91.471	88.863	85.454	89.304	85.941	78.504	91.651	95.178	98.222	92.434	d. Securities
- Sertifikat Bank Indonesia (SBI)	8.564	17.284	5.717	6.746	8.004	6.350	5.132	4.705	6.660	8.658	9.814	8.363	12.656	13.458	18.752	18.584	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	5.297	3.489	5.210	7.542	6.176	6.030	6.587	6.843	4.043	6.294	5.120	5.190	4.847	3.824	3.499	3.499	- Treasury Bills
- Obligasi	39.638	38.900	50.388	47.385	43.027	45.100	43.974	46.207	47.327	47.952	44.311	41.617	48.905	49.974	53.581	48.776	- Bonds
- Lainnya	17.641	21.085	38.764	49.409	45.562	40.044	35.778	31.107	27.423	26.399	25.597	23.403	24.900	26.900	22.065	21.574	- Others
e. Penyertaan	289	853	395	378	378	379	380	381	380	381	382	382	382	383	552	550	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	10.807	13.133	13.029	13.192	13.445	13.595	14.095	14.474	14.349	14.765	14.898	14.179	14.464	14.487	14.912	14.977	f. Impairment on Financial Assets
- Kredit yang diberikan	10.129	12.323	12.218	12.202	12.434	12.724	13.097	13.383	13.122	13.638	13.830	13.097	13.399	13.341	13.826	13.884	- Credit
- Surat Berharga	27	22	9	45	52	20	131	137	172	230	232	256	257	255	181	180	- Securities
- Lainnya	652	787	801	945	959	852	867	954	1.055	897	837	826	808	892	906	913	- Others
g. Tagihan Spot dan Derivatif	2.900	1.339	948	1.033	1.439	1.035	1.554	743	891	1.359	1.028	1.478	1.104	786	809	809	g. Spot and Derivatives Claims
h. Tagihan Lainnya	16.662	14.949	23.915	32.936	30.162	24.418	31.211	32.329	24.517	28.199	32.442	24.804	28.766	25.695	32.926	30.573	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	539.936	571.782	573.711	573.818	573.772	570.258	565.964	560.193	555.190	578.405	567.474	549.986	560.391	572.471	583.513	588.816	a. Third Party Funds
Rupiah	442.803	499.793	514.199	516.010	514.755	509.632	505.259	498.070	492.131	507.382	503.022	483.431	496.254	509.599	520.945	527.902	Rupiah
Giro	89.923	90.901	95.436	122.113	123.272	120.730	114.746	111.781	116.902	126.564	116.876	87.037	104.887	113.848	120.599	129.330	Demand Deposit
Tabungan	102.613	112.699	126.726	103.989	107.123	110.821	113.044	111.346	107.196	107.514	109.373	119.402	109.160	108.425	108.341	109.512	Saving
Simpanan Berjangka	250.267	296.193	292.038	289.908	284.361	278.081	277.469	274.943	268.033	273.303	276.774	276.992	282.207	287.326	292.004	289.060	Time Deposits
Valas	97.133	71.989	59.512	57.808	59.017	60.626	60.706	62.123	63.058	71.023	64.452	66.555	64.137	62.872	62.568	60.915	Foreign Exchange
Giro	35.895	29.873	25.813	29.058	30.128	30.534	31.207	31.456	32.994	38.050	35.472	34.281	32.850	32.007	29.430	29.390	Demand Deposit
Tabungan	7.259	5.027	4.196	4.109	4.582	4.753	4.910	4.599	5.123	4.879	4.531	4.478	4.794	4.506	5.048	4.730	Saving
Simpanan Berjangka	53.979	37.089	29.503	24.640	24.308	25.339	24.589	26.068	24.941	28.094	24.449	27.797	26.493	26.358	28.090	26.794	Time Deposits
b. Kewajiban kepada Bank Indonesia	147	1	233	240	264	259	580	633	1	1	1	1	1	1	1	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	52.341	50.200	37.798	37.267	32.181	34.060	34.034	36.435	35.661	35.585	33.950	39.017	30.918	32.543	38.199	35.258	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	10.992	11.329	9.112	8.214	7.853	8.285	7.352	7.714	8.262	7.709	7.657	9.397	8.894	8.736	8.551	8.480	d. Issued Securities
e. Pinjaman yang Diterima	17.304	19.042	13.373	12.598	13.532	14.231	13.995	13.426	11.402	12.366	13.531	15.177	14.513	13.668	17.135	17.306	e. Loans received
Rupiah	5.032	6.579	7.097	3.729	4.045	4.183	3.862	3.876	3.164	3.179	4.839	4.960	4.800	3.329	2.751	2.918	Rupiah
Valas	12.272	12.463	6.276	8.869	9.487	10.048	10.133	9.550	8.238	9.187	8.692	10.218	9.712	10.339	14.384	14.388	Foreign Exchange
f. Kewajiban Spot dan Derivatif	6.509	2.512	1.023	1.817	2.182	3.949	3.598	5.272	3.948	4.613	3.304	3.168	2.892	2.528	2.275	2.222	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	7.961	6.637	6.252	7.915	9.569	10.971	7.340	7.589	5.239	5.924	6.301	10.320	6.501	6.361	7.313	7.551	g. Other Liabilities
h. Setoran Jaminan	811	528	845	740	677	683	675	700	651	678	621	547	552	470	505	519	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	61.785	66.947	73.441	71.186	71.348	72.291	72.435	72.487	70.691	70.878	71.177	71.321	71.399	72.311	72.779	72.842	a. Paid In Capital
b. Cadangan	11.125	12.992	15.239	14.656	14.684	14.863	14.870	14.873	14.592	14.594	14.595	14.598	14.600	14.668	15.125	15.215	b. Reserves
c. L/R Tahun lalu ¹⁾	11.114	8.949	6.409	9.822	9.219	8.686	8.677	8.679	6.907	6.917	6.904	6.324	13.129	12.605	9.788	8.217	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	9.948	10.327	10.298	3.396	3.986	4.696	5.523	6.409	6.956	7.764	8.472	9.225	898	2.189	2.528	2.563	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	9.009	15.576	15.944	15.024	14.978	13.696	16.560	16.443	14.891	14.505	15.411	16.344	16.376	17.217	17.593	17.608	e. Additional Paid In Capital
f. Modal Pinjaman	7.105	8.077	5.169	4.648	4.628	4.699	5.244	5.298	4.463	4.306	4.208	4.642	4.996	5.006	5.026	5.028	f. Loan Capital
r) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Penyaluran Dana																	Distribution of Funds	
a. Kredit Yang Diberikan	1.523.679	1.582.684	1.598.788	1.670.138	1.700.783	1.734.873	1.730.258	1.761.119	1.802.896	1.813.844	1.806.984	1.851.141	1.821.494	1.836.322	1.721.317	1.722.717	a. Credit	
- Kepada Pihak Ketiga	1.507.831	1.567.489	1.582.814	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	1.799.044	1.815.794	1.700.450	1.702.379	- To Third Party	
Rupiah	1.193.303	1.257.604	1.257.044	1.324.090	1.354.643	1.376.846	1.374.100	1.383.936	1.414.098	1.426.280	1.433.144	1.460.113	1.438.261	1.439.703	1.332.541	1.343.201	Rupiah	
Valas	314.528	309.885	325.770	329.991	330.159	342.125	340.440	360.350	371.229	369.066	354.650	368.599	360.783	376.092	367.909	359.178	Foreign Exchange	
- Kepada Bank Lain	15.848	15.195	15.974	16.057	15.981	15.902	15.717	16.833	17.569	18.497	19.189	22.429	22.450	20.528	20.867	20.338	- Inter Bank Credit	
Rupiah	9.431	9.706	9.584	9.539	9.733	9.245	9.207	9.050	8.955	8.526	10.547	11.890	12.407	10.418	10.324	9.796	Rupiah	
Valas	6.417	5.490	6.390	6.518	6.247	6.657	6.511	7.783	8.614	9.971	8.642	10.539	10.043	10.110	10.544	10.541	Foreign Exchange	
b. Penempatan pada Bank Lain	76.011	91.764	86.605	107.788	92.093	101.846	94.407	99.248	98.871	99.207	95.232	73.333	90.580	84.506	92.015	90.933	b. Interbank Placement	
- Giro	17.333	26.443	22.855	26.875	23.510	29.208	22.966	24.644	24.915	25.312	24.562	23.509	26.945	22.222	21.642	22.107	- Demand Deposit	
- Inter Bank Call Money	51.606	57.251	54.839	66.910	56.807	64.702	59.621	64.381	63.716	62.849	56.885	40.225	53.922	47.396	56.336	55.548	- Inter Bank Call Money	
- Deposito Berjangka	1.865	1.879	2.855	8.870	7.301	3.891	7.790	6.417	7.050	7.957	10.059	5.672	5.931	10.291	9.431	9.028	- Time Deposits	
- Lainnya	5.207	6.191	6.056	5.133	4.475	4.046	4.029	3.806	3.190	3.089	3.725	3.927	3.782	4.597	4.607	4.250	- Others	
c. Penempatan pada Bank Indonesia	232.813	216.987	243.185	214.273	233.868	241.859	229.521	201.181	216.191	230.613	239.062	281.859	229.878	231.224	231.831	254.142	c. Placement to Bank Indonesia	
- Giro	139.590	133.173	132.877	141.083	137.305	138.548	139.240	135.624	134.815	139.264	136.339	144.207	155.471	146.513	131.085	146.513	- Demand Deposit	
- Fine Tune Operation (FTO)	50.564	19.711	37.508	32.076	44.824	31.644	55.837	33.107	36.689	45.451	53.434	69.755	31.308	54.220	52.747	53.294	- Fine Tune Operation (FTO)	
- Fasbi	36.022	61.082	71.293	39.179	49.873	69.396	32.353	31.021	43.494	44.643	48.502	65.212	40.896	27.340	46.144	67.013	- Fasbi	
- Lainnya	6.637	3.022	1.507	1.934	1.866	2.273	2.091	1.428	1.192	1.254	787	2.685	2.203	3.150	1.854	1.952	- Others	
d. Surat Berharga	229.841	318.726	327.201	374.792	341.544	328.946	310.584	311.566	313.572	303.103	294.388	288.868	315.671	327.543	293.073	294.645	d. Securities	
- Sertifikat Bank Indonesia (SBI)	14.984	42.944	1.796	3.903	4.654	4.593	5.859	7.768	12.870	13.721	15.062	16.781	28.688	32.757	35.316	36.872	- Bank Indonesia Certificates (SBI)	
- Surat Perbendaharaan Negara	13.273	21.687	24.149	21.307	18.906	16.619	19.756	21.818	24.781	23.001	19.833	19.093	18.294	15.752	14.459	12.411	- Treasury Bills	
- Obligasi	161.298	188.189	175.855	196.278	185.702	192.522	199.473	205.520	208.907	203.351	199.304	191.701	214.823	229.587	199.385	201.646	- Bonds	
- Lainnya	40.287	65.906	125.401	153.305	132.283	115.211	85.497	76.460	67.013	63.030	60.188	61.294	53.877	49.448	43.914	43.716	- Others	
e. Penyertaan	10.503	16.228	16.359	13.830	14.293	15.614	15.812	15.991	16.151	16.270	16.543	16.884	17.055	17.141	14.048	14.227	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	39.176	49.397	38.864	41.870	42.552	43.553	43.255	44.203	44.264	44.742	43.540	41.907	42.216	41.928	38.297	38.623	f. Impairment on Financial Assets	
- Kredit yang diberikan	37.460	48.209	38.324	41.419	42.066	43.030	42.677	43.647	43.604	44.129	43.028	41.390	41.744	41.437	37.794	38.144	- Credit	
- Surat Berharga	510	355	189	203	239	264	294	302	327	338	222	222	178	174	182	177	- Securities	
- Lainnya	1.206	833	351	247	247	260	283	254	333	274	268	295	293	316	321	302	- Others	
g. Tagihan Spot dan Derivatif	16.302	11.608	5.589	7.329	8.556	14.902	13.303	18.368	18.133	21.571	18.306	16.156	15.833	13.316	12.643	12.500	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	79.188	84.106	92.692	103.167	92.529	84.021	95.525	95.345	104.276	113.128	122.560	105.360	114.207	108.976	142.797	111.176	h. Other claims	
Sumber Dana																	Source of Funds	
a. Dana Pihak Ketiga	1.517.441	1.633.429	1.638.013	1.734.172	1.702.970	1.722.935	1.695.601	1.703.437	1.729.653	1.746.030	1.760.846	1.769.026	1.774.104	1.785.295	1.664.855	1.670.372	a. Third Party Funds	
Rupiah	1.192.505	1.311.815	1.342.107	1.430.833	1.401.582	1.413.028	1.392.682	1.397.128	1.409.663	1.417.943	1.439.672	1.449.683	1.461.490	1.476.345	1.372.396	1.384.624	Rupiah	
Giro	214.291	269.855	287.337	296.558	297.645	310.952	282.292	281.827	295.530	292.516	293.426	295.261	291.408	293.780	295.301	305.168	Demand Deposit	
Tabungan	262.873	290.974	267.371	279.328	283.210	285.262	287.224	285.576	285.659	284.067	288.300	301.384	290.300	292.067	257.025	254.648	Saving	
Simpanan Berjangka	715.341	750.986	787.400	854.947	820.728	816.814	823.167	829.725	828.474	841.360	857.946	853.038	879.782	890.498	820.070	824.808	Time Deposits	
Valas	324.936	321.615	295.905	303.339	301.388	309.907	302.919	306.310	319.990	328.087	321.173	319.343	312.614	308.949	292.459	285.747	Foreign Exchange	
Giro	130.551	121.357	110.717	117.430	116.138	118.487	115.951	114.963	119.621	122.274	124.877	116.238	113.908	109.452	106.269	104.517	Demand Deposit	
Tabungan	63.767	74.810	60.341	61.716	60.584	60.682	60.487	59.701	63.971	66.288	62.904	62.049	63.335	60.939	54.673	55.867	Saving	
Simpanan Berjangka	130.618	125.448	124.848	124.192	124.665	130.738	126.480	131.646	136.398	139.525	133.393	141.056	135.371	138.559	131.517	125.363	Time Deposits	
b. Kewajiban kepada Bank Indonesia	0	0	10	0	0	0	525	0	960	0	1.466	0	0	772	1.069	1.190	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	62.768	74.717	99.164	105.344	112.398	111.692	108.122	106.137	109.324	103.849	94.417	96.436	97.169	94.987	92.388	102.048	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	31.949	37.077	49.212	43.969	45.359	45.362	46.501	43.962	45.715	46.287	46.540	45.154	44.363	44.985	36.047	35.360	d. Issued Securities	
e. Pinjaman yang Diterima	70.414	58.728	78.979	103.476	105.899	115.880	118.714	121.278	134.323	141.007	135.487	146.979	145.827	145.551	147.996	147.029	e. Loans received	
Rupiah	14.225	11.632	16.811	25.949	26.903	29.493	28.146	27.922	31.055	35.353	38.122	40.310	40.463	39.379	39.304	39.484	Rupiah	
Valas	56.189	47.097	62.167	77.528	78.996	86.387	90.568	93.356	103.268	105.654	97.366	106.669	105.364	106.172	108.692	107.545	Foreign Exchange	
f. Kewajiban Spot dan Derivatif	19.228	10.338	4.706	7.876	9.644	15.930	15.070	21.035	21.941	26.278	22.250	20.362	19.194	16.140	14.694	14.022	f. Spot and Derivatives Liabilities	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	54.189	50.308	53.917	48.169	59.528	58.581	41.385	42.442	44.712	44.007	42.367	68.676	44.378	40.760	60.153	44.543	g. Other Liabilities	
h. Setoran Jaminan	2.072	1.590	1.626	1.711	1.738	1.741	1.510	1.520	1.721	1.842	1.756	1.806	1.561	1.405	1.176	1.112	h. Margin Deposits	
Beberapa komponen modal																	Components of Capital	
a. Modal Disetor	52.966	58.756	72.679	75.814	77.248	77.439	77.439	77.696	81.549	81.549	81.563	81.598	81.689	78.863	76.456	76.456	a. Paid In Capital	
b. Cadangan	29.092	31.373	34.917	34.936	37.680	37.724	37.724	37.724	37.727	37.727	37.689	37.682	37.682	37.504	17.667	17.667	b. Reserves	
c. L/R Tahun lalu ¹⁾	105.005	122.755	112.770	137.290	134.515	134.051	133.304	133.320	134.129	134.146	134.157	133.579	171.233	164.825	156.861	155.020	c. Retained Earnings (Profit/Loss) ¹⁾	
d. L/R Tahun berjalan sesudah oiaik ²⁾	20.703	24.938	32.577	12.947	15.488	18.279	21.713	24.867	28.541	32.023	35.109	38.329	4.112	6.618	10.408	13.087	d. Current Earnings (Profit/Loss) ²⁾	
e. Tambahan modal disetor	48.458	55.330	54.383	51.596	49.847	50.520	52.584	51.962	51.701	52.025	53.854	54.610	55.043	65.329	63.111	62.822	e. Additional Paid In Capital	
f. Modal Pinjaman	29.826	32.237	35.349	37.071	35.561	33.792	33.853	35.347	37.846	38.088	38.798	39.908	39.522	39.612	32.499	32.510	f. Loan Capital	
r) Angka-angka diperbaiki																		r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																	Distribution of Funds
a. Kredit Yang Diberikan	1.791.495	2.017.032	2.419.342	2.417.848	2.481.487	2.540.089	2.542.136	2.560.637	2.613.111	2.647.734	2.645.293	2.731.459	2.661.805	2.679.275	2.845.042	2.855.419	a. Credit
- Kepada Pihak Ketiga	1.781.889	2.004.722	2.399.043	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	2.618.029	2.699.854	2.630.461	2.649.145	2.815.898	2.827.004	- To Third Party
Rupiah	1.569.174	1.777.424	2.104.638	2.095.805	2.141.470	2.179.396	2.179.944	2.195.035	2.229.964	2.251.104	2.271.341	2.344.017	2.294.605	2.309.640	2.459.570	2.478.876	Rupiah
Valas	212.715	227.298	294.406	297.642	313.725	330.905	333.179	339.433	354.825	367.814	343.688	355.837	335.856	339.506	356.328	348.128	Foreign Exchange
- Kepada Bank Lain	9.606	12.310	20.299	24.401	26.292	29.788	29.013	26.169	28.323	28.816	30.264	31.604	31.344	30.129	29.144	28.415	- Inter Bank Credit
Rupiah	8.970	10.401	16.033	19.643	21.416	24.855	24.864	22.458	24.897	25.097	26.722	27.822	27.537	26.383	25.311	24.733	Rupiah
Valas	636	1.910	4.266	4.758	4.877	4.933	4.149	3.711	3.426	3.719	3.543	3.783	3.806	3.746	3.833	3.682	Foreign Exchange
b. Penempatan pada Bank Lain	70.432	68.758	97.103	84.413	94.047	92.369	81.874	88.692	95.624	91.368	116.178	89.646	79.718	92.500	121.244	105.737	b. Interbank Placement
- Giro	40.715	37.317	51.104	47.984	58.070	53.715	46.202	48.896	50.214	52.202	59.365	45.904	51.396	54.655	76.887	61.968	- Demand Deposit
- Inter Bank Call Money	26.226	22.695	32.629	22.885	22.615	28.605	27.422	29.448	36.145	29.903	48.276	19.128	21.964	31.605	36.113	35.314	- Inter Bank Call Money
- Deposito Berjangka	1.767	2.807	6.253	7.581	7.337	5.346	3.263	5.075	4.441	4.893	3.988	3.671	2.070	1.873	3.766	3.944	- Time Deposits
- Lainnya	1.724	5.939	7.117	5.964	6.025	4.703	4.987	5.273	4.824	4.370	4.549	20.943	4.287	4.368	4.479	4.511	- Others
c. Penempatan pada Bank Indonesia	312.548	350.295	310.443	268.237	300.997	303.570	288.679	294.403	293.867	287.078	290.239	337.215	292.651	293.852	318.412	330.559	c. Placement to Bank Indonesia
- Giro	180.957	171.484	184.630	187.325	190.130	198.806	195.519	206.819	208.811	213.294	202.439	211.347	206.178	210.263	216.959	208.818	- Demand Deposit
- Fine Tune Operation (FTO)	83.531	109.849	86.530	66.509	70.228	72.593	64.492	76.436	51.148	41.135	58.760	99.635	56.626	62.191	84.669	90.592	- Fine Tune Operation (FTO)
- Fasbi	48.061	68.961	39.254	14.367	40.059	31.590	28.626	11.096	33.871	32.533	28.920	26.118	29.815	21.360	16.024	30.384	- Fasbi
- Lainnya	0	1	30	35	580	581	42	52	36	115	120	115	32	38	760	765	- Others
d. Surat Berharga	331.274	429.264	566.984	556.017	506.826	487.997	535.880	532.151	545.143	569.802	565.003	516.076	566.878	588.187	610.685	585.317	d. Securitless
- Sertifikat Bank Indonesia (SBI)	14.136	34.031	11.090	3.336	2.987	2.348	1.659	4.845	10.010	16.294	19.633	13.362	30.276	28.785	40.262	35.363	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	5.835	4.097	18.429	26.806	22.025	20.248	10.133	33.822	34.557	37.528	34.248	32.471	29.550	26.534	25.590	24.127	- Treasury Bills
- Obligasi	265.442	315.099	384.530	360.376	319.636	308.495	385.946	362.623	372.151	378.193	385.630	336.920	397.401	412.237	419.952	410.485	- Bonds
- Lainnya	45.861	76.037	152.935	165.499	162.179	156.907	138.142	130.861	128.426	137.787	125.493	133.323	109.652	120.632	124.882	115.341	- Others
e. Penyertaan	14.725	16.726	22.872	23.920	23.920	23.990	23.990	23.990	24.990	25.245	25.108	26.185	26.185	26.734	29.246	29.245	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	61.026	83.680	97.984	99.345	100.251	100.653	100.291	101.450	101.938	102.414	102.657	99.869	102.166	102.213	106.034	107.825	f. Impairment on Financial Assets
- Kredit yang diberikan	57.555	80.388	94.169	95.441	96.534	97.388	96.905	97.910	98.363	98.677	99.107	96.123	98.472	98.525	102.193	103.926	- Credit
- Surat Berharga	899	821	815	864	693	411	431	420	428	408	410	424	412	404	402	394	- Securities
- Lainnya	2.572	2.470	3.000	3.040	3.024	2.854	2.955	3.120	3.147	3.329	3.140	3.322	3.282	3.284	3.439	3.505	- Others
g. Tagihan Spot dan Derivatif	1.409	715	1.397	2.205	3.177	3.970	3.171	3.761	4.162	4.093	6.098	5.203	5.817	4.494	3.931	3.415	g. Spot and Derivatives Claims
h. Tagihan Lainnya	57.402	66.934	97.200	107.039	130.427	147.317	120.923	126.487	123.957	134.980	127.961	158.611	128.553	109.298	114.968	117.659	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	2.080.909	2.354.143	2.791.010	2.705.986	2.760.366	2.806.876	2.820.630	2.841.589	2.890.381	2.922.581	2.938.057	3.003.015	2.916.649	2.930.136	3.106.846	3.092.287	a. Third Party Funds
Rupiah	1.769.768	2.015.164	2.409.590	2.340.989	2.381.517	2.407.398	2.416.977	2.437.095	2.460.180	2.486.201	2.471.660	2.594.845	2.518.872	2.513.347	2.648.147	2.651.662	Rupiah
Giro	335.491	431.523	519.921	506.403	517.686	509.664	509.934	507.101	510.871	513.374	511.293	581.628	526.360	527.860	551.868	559.440	Demand Deposit
Tabungan	835.954	932.553	1.095.871	1.047.368	1.078.436	1.105.709	1.102.125	1.103.265	1.107.689	1.115.327	1.119.948	1.171.739	1.139.474	1.126.967	1.160.668	1.159.700	Saving
Simpanan Berjangka	598.324	651.088	793.708	787.219	785.395	792.026	804.918	826.729	841.620	857.500	840.419	841.478	853.038	858.520	935.611	932.522	Time Deposits
Valas	311.141	338.979	381.510	364.996	378.849	399.477	403.653	404.494	430.202	436.381	466.397	408.170	397.777	416.789	458.699	440.625	Foreign Exchange
Giro	149.334	148.302	160.790	149.546	165.119	173.471	169.900	161.474	191.314	201.065	239.369	164.709	160.873	160.633	161.196	150.898	Demand Deposit
Tabungan	50.241	58.459	63.096	59.798	60.852	66.346	64.651	63.819	66.256	66.754	64.156	68.407	61.143	61.605	70.195	69.559	Saving
Simpanan Berjangka	111.566	132.217	157.625	155.653	152.879	159.660	169.102	179.201	172.632	168.561	162.872	175.054	175.761	194.551	227.309	220.167	Time Deposits
b. Kewajiban kepada Bank Indonesia	543	806	954	947	1.922	2.050	1.579	1.203	1.190	1.177	1.012	1.239	1.028	812	802	793	b. Liabilities to BI
c. Kewajiban kepada Bank lain	33.571	27.451	39.286	53.029	54.180	42.837	44.851	48.511	45.133	56.196	62.443	47.486	57.005	53.786	61.179	56.394	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	17.138	36.633	50.355	44.088	44.093	44.675	51.341	50.702	53.811	53.965	53.169	53.316	53.023	52.055	68.820	79.420	d. Issued Securities
e. Pinjaman yang Diterima	87.429	99.422	103.635	110.839	121.282	126.055	129.715	129.951	126.345	127.665	119.440	132.544	126.057	128.652	133.708	132.010	e. Loans received
Rupiah	1.045	1.044	1.123	1.114	1.124	2.216	1.611	1.614	1.624	1.634	1.644	1.210	1.230	1.241	1.265	1.321	Rupiah
Valas	86.384	98.378	102.512	109.724	120.158	123.838	128.105	128.337	124.721	126.031	117.796	131.335	124.827	127.411	132.443	130.690	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1.991	1.448	917	3.218	2.931	6.953	4.600	6.798	5.865	5.935	3.101	2.864	2.686	2.237	2.496	2.457	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	46.668	43.369	60.104	69.495	107.129	113.149	63.732	66.542	64.973	68.227	65.682	125.956	72.775	75.356	70.739	78.693	g. Other Liabilities
h. Setoran Jaminan	3.212	2.964	3.388	3.147	2.642	2.568	2.540	2.478	2.085	1.966	2.041	2.070	1.961	1.858	2.238	2.239	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	25.393	26.011	27.380	27.361	27.361	27.361	27.361	27.361	27.361	27.361	27.373	27.373	27.374	27.374	29.782	29.782	a. Paid In Capital
b. Cadangan	37.165	15.006	9.950	10.183	10.174	10.183	10.183	10.183	10.183	10.183	10.183	10.183	10.183	10.183	30.160	30.418	b. Reserves
c. L/R Tahun lalu ¹⁾	204.109	277.062	348.227	402.193	402.559	402.559	402.559	402.555	402.555	402.555	402.559	400.463	503.094	498.460	501.802	494.560	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah paiaik ²⁾	71.571	69.466	86.589	28.612	36.492	46.118	54.332	62.206	71.627	80.517	89.145	98.998	8.122	15.956	26.232	32.954	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	33.922	37.390	49.297	43.699	41.598	37.915	38.829	38.423	37.560	35.576	39.060	40.736	41.523	42.423	48.823	48.340	e. Additional Paid In Capital
f. Modal Pinjaman	3.753	215	1.788	1.786	1.785	2.291	1.785	1.889	2.890	2.894	3.027	3.028	3.015	3.016	8.800	8.801	f. Loan Capital

*) Angka-angka sementara

*) Provisional figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																	Distribution of Funds
a. Pembiayaan Yang Diberikan	17.584	11.431	11.245	10.552	10.616	10.362	10.337	10.608	10.597	10.717	10.762	10.210	10.055	10.084	10.215	10.271	a. Financing
- Kepada Pihak Ketiga	17.495	11.396	11.237	10.546	10.611	10.356	10.332	10.603	10.592	10.713	10.759	10.206	10.052	10.081	10.212	10.268	- To Third Party
Rupiah	17.491	11.396	11.237	10.546	10.611	10.356	10.332	10.603	10.592	10.713	10.759	10.206	10.052	10.081	10.212	10.268	- Rupiah
Valas	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
- Kepada Bank Lain	88	34	7	5	5	5	5	5	5	4	4	3	3	3	3	3	- Inter Bank Credit
Rupiah	88	34	7	5	5	5	5	5	5	4	4	3	3	3	3	3	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
b. Penempatan pada Bank Lain	962	808	1.040	1.027	1.051	1.008	971	982	889	927	977	948	931	864	869	860	b. Interbank Placement
- Giro	290	270	512	539	544	531	534	554	562	555	574	566	574	592	617	608	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	670	538	527	487	507	477	437	427	327	372	402	382	357	272	252	252	- Time Deposits
- Lainnya	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
c. Penempatan pada Bank Indonesia	3.280	2.851	2.768	2.088	2.090	2.295	2.342	2.425	2.263	2.008	1.855	2.107	1.774	1.959	1.878	1.642	c. Placement to Bank Indonesia
- Giro	1.139	561	680	658	647	594	578	587	567	576	581	567	604	652	582	864	- Demand Deposit
- Fine Tune Operation (FTO)	85	240	750	1.300	1.350	1.220	1.295	1.275	1.255	915	825	785	635	665	705	585	- Fine Tune Operation (FTO)
- Fasbi	2.056	2.050	1.337	130	93	481	469	563	441	517	448	755	535	641	592	193	- Fasbi
- Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
d. Surat Berharga	864	750	1.275	701	977	1.089	811	853	863	842	983	1.158	1.271	1.320	1.315	1.644	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	-	25	25	-	-	-	-	-	-	-	-	-	-	-	-	- Treasury Bills
- Obligasi	809	286	310	481	506	516	514	479	480	535	580	605	805	881	800	892	- Bonds
- Lainnya	54	463	940	194	472	573	297	374	383	308	403	553	466	439	515	751	- Others
e. Penyertaan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	420	852	1.179	1.248	1.264	1.168	1.169	1.178	1.144	1.133	1.132	387	388	390	395	398	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	396	840	1.140	1.200	1.210	1.109	1.106	1.109	1.074	1.060	1.055	305	307	309	310	313	- Financing
- Surat Berharga	15	4	7	1	4	4	4	4	4	4	4	4	2	2	2	2	- Securities
- Lainnya	10	8	32	48	50	55	60	65	66	69	73	77	79	79	83	83	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	-	150	529	1.065	300	80	125	373	454	499	520	173	-	-	-	-	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	18.112	12.101	12.987	12.170	11.533	11.636	11.577	11.407	11.123	11.347	11.350	11.217	11.409	11.376	11.517	11.220	a. Third Party Funds
Rupiah	18.054	12.101	12.987	12.170	11.533	11.636	11.577	11.405	11.122	11.347	11.350	11.217	11.409	11.376	11.517	11.220	- Rupiah
Giro	1.134	1.055	1.057	700	802	803	771	828	907	803	749	909	681	695	774	594	- Demand Deposit
Tabungan	2.124	1.599	1.589	1.498	1.439	1.475	1.535	1.534	1.538	1.541	1.528	1.617	1.554	1.608	1.607	1.654	- Saving
Simpanan Berjangka	14.797	9.447	10.342	9.973	9.292	9.357	9.272	9.043	8.676	9.003	9.073	8.692	9.175	9.072	9.135	8.972	- Time Deposits
Valas	57	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	- Foreign Exchange
Giro	42	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	- Demand Deposit
Tabungan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Saving
Simpanan Berjangka	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	130	-	-	-	-	-	-	-	-	-	-	67	b. Liabilities to BI
c. Kewajiban kepada Bank lain	933	901	1.079	807	503	305	418	422	463	402	451	623	505	365	373	380	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	300	883	275	153	611	771	438	582	654	394	416	647	-	336	214	592	d. Issued Securities
e. Pinjaman yang Diterima	114	115	285	322	335	358	375	391	405	424	436	452	450	470	481	488	e. Loans received
Rupiah	114	115	285	322	335	358	375	391	405	424	436	452	450	470	481	488	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Other Liabilities
h. Setoran Jaminan	21	29	32	27	27	27	25	24	23	23	22	22	19	17	16	13	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	3.340	2.069	2.579	2.619	2.619	2.619	2.619	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	3.691	a. Paid In Capital
b. Cadangan	41	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	b. Reserves
c. U/R Tahun lalu ¹⁾	(74)	(123)	(523)	(1.027)	(1.019)	(1.024)	(1.029)	(1.264)	(1.274)	(1.276)	(1.274)	(1.258)	(1.278)	(1.278)	(1.274)	(1.299)	c. Retained Earnings (Profit/Loss) ¹⁾
d. U/R Tahun berjalan sesudah pajak ²⁾	78	(512)	(380)	15	19	28	31	8	12	(29)	(22)	(19)	5	9	34	36	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	395	245	286	241	241	243	243	(3)	(5)	(5)	(5)	(20)	(20)	(20)	(12)	(8)	e. Additional Paid In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital

r) Angka-angka direvisi

*) Angka-angka sementara

r) Revised figures

*) Provisional figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																	Distribution of Funds
a. Pembiayaan Yang Diberikan	86.079	111.224	118.638	119.775	121.159	117.706	118.575	118.447	123.429	122.510	123.240	125.053	124.055	125.800	127.043	127.986	a. Financing
- Kepada Pihak Ketiga	85.771	110.883	118.272	119.422	120.800	117.355	118.234	118.119	123.113	122.213	122.943	124.766	123.778	125.526	126.775	127.722	- To Third Party
Rupiah	81.278	106.993	114.386	115.514	116.971	113.651	114.501	114.745	119.731	118.669	119.648	121.498	120.581	122.307	123.502	124.574	Rupiah
Valas	4.493	3.891	3.887	3.908	3.829	3.704	3.733	3.375	3.382	3.544	3.295	3.269	3.197	3.220	3.274	3.149	Foreign Exchange
- Kepada Bank Lain	307	341	366	353	360	351	341	327	315	297	296	287	277	274	268	263	- Inter Bank Credit
Rupiah	307	341	366	353	360	351	341	327	315	297	296	287	277	274	268	263	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	2.104	1.751	1.431	2.002	3.465	1.826	1.344	1.336	1.359	2.247	1.739	1.785	3.494	2.724	4.615	1.882	b. Interbank Placement
- Giro	1.626	1.265	1.210	1.958	3.263	1.566	1.100	1.164	863	1.852	1.254	1.407	3.108	2.404	4.522	1.687	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	434	440	154	1	91	191	191	91	275	257	307	376	276	216	91	91	- Time Deposits
- Lainnya	45	46	68	44	112	69	53	81	221	139	178	2	110	105	2	104	- Others
c. Penempatan pada Bank Indonesia	14.573	19.908	24.003	21.349	19.691	19.100	18.766	18.300	24.828	21.196	21.144	26.034	22.429	23.697	23.871	20.929	c. Placement to Bank Indonesia
- Giro	4.717	7.039	9.316	9.126	9.487	9.259	8.927	8.345	11.206	10.936	10.874	8.930	8.757	8.857	8.681	9.077	- Demand Deposit
- Fine Tune Operation (FTO)	1.400	2.650	2.005	3.340	3.285	3.085	3.030	3.290	3.640	3.660	3.400	4.220	4.670	5.445	4.945	4.945	- Fine Tune Operation (FTO)
- Fasbi	5.201	9.802	10.320	8.255	6.777	6.268	6.378	6.041	9.585	6.085	5.802	13.240	8.795	7.237	8.888	5.996	- Fasbi
- Lainnya	3.255	418	2.362	628	141	488	376	884	747	535	808	404	657	2.933	857	911	- Others
d. Surat Berharga	9.679	16.450	24.125	28.407	26.954	35.477	34.787	33.863	35.481	35.806	36.994	37.084	37.555	38.172	37.733	38.793	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
(SBI/PN)	98	1.979	3.920	5.978	6.336	6.224	6.410	5.854	5.427	5.277	5.613	3.197	2.745	2.712	3.048	3.023	- Treasury Bills
- Obligasi	8.687	11.170	17.371	19.122	17.249	25.472	25.428	25.641	27.208	28.005	28.337	30.884	31.317	31.871	30.675	31.437	- Bonds
- Lainnya	895	3.301	2.834	3.308	3.368	3.781	2.950	2.368	2.845	2.525	3.044	3.003	3.493	3.589	4.011	4.333	- Others
e. Penyertaan	28	29	31	30	30	30	30	30	32	32	32	32	32	32	32	32	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.468	3.361	3.251	3.315	3.314	3.727	3.763	3.725	3.456	3.254	3.162	2.992	2.989	2.977	3.083	3.067	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	2.435	3.293	3.189	3.249	3.235	3.666	3.675	3.637	3.370	3.166	3.072	2.926	2.903	2.905	2.953	2.953	- Financing
- Surat Berharga	10	47	43	48	46	46	74	73	72	75	77	53	57	52	63	74	- Securities
- Lainnya	23	22	20	17	31	15	14	15	14	13	13	12	29	20	67	40	- Others
g. Tagihan Spot dan Derivatif	-	31	4	2	10	17	20	26	3	6	7	3	10	11	3	9	g. Spot and Derivatives Claims
h. Tagihan Lainnya	846	1.713	2.553	2.152	2.460	2.054	2.309	1.794	1.274	3.067	2.910	1.227	641	627	589	551	h. Other claims
Sumber Dana			0														Source of Funds
a. Dana Pihak Ketiga	94.726	124.349	147.502	150.289	148.799	147.021	147.682	146.464	158.085	156.767	157.169	158.917	159.162	162.008	164.037	162.361	a. Third Party Funds
Rupiah	88.131	118.325	141.847	143.470	141.889	140.794	141.658	140.951	152.225	150.714	151.975	153.371	151.743	153.614	155.997	157.173	Rupiah
Giro	5.925	10.636	14.921	15.957	17.311	17.029	15.747	14.687	20.168	19.276	18.634	16.355	17.501	19.302	19.525	22.182	Demand Deposit
Tabungan	25.482	35.212	41.462	40.773	41.536	42.384	43.256	43.839	46.101	46.165	47.301	51.117	49.421	49.464	49.256	49.130	Saving
Simpanan Berjangka	56.723	72.477	85.463	86.740	83.042	81.381	82.655	82.424	85.956	85.274	86.039	85.898	84.821	84.848	87.217	85.861	Time Deposits
Valas	6.596	6.024	5.656	6.819	6.910	6.227	6.024	5.514	5.860	6.053	5.194	5.547	7.419	8.395	8.040	5.188	Foreign Exchange
Giro	1.940	1.032	1.471	2.157	2.689	1.475	1.550	1.081	1.351	1.047	1.140	904	1.276	1.406	3.682	1.500	Demand Deposit
Tabungan	139	163	184	191	196	215	216	219	231	239	227	240	263	289	271	277	Saving
Simpanan Berjangka	4.517	4.829	4.000	4.471	4.025	4.537	4.258	4.213	4.278	4.768	3.827	4.403	5.881	6.700	4.086	3.412	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	1	-	-	-	-	-	-	-	-	-	1.556	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	4.799	6.121	3.070	2.219	3.256	2.287	2.696	2.328	2.153	2.125	2.196	2.483	2.311	2.042	1.632	1.592	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	2.991	4.612	3.242	1.887	1.440	2.855	1.447	1.342	1.552	1.253	1.632	5.559	3.125	3.117	4.034	2.727	d. Issued Securities
e. Pinjaman yang Diterima	1.836	2.201	2.443	2.198	2.198	1.859	1.859	1.709	1.829	1.828	1.826	1.272	1.270	1.269	1.267	1.270	e. Loans received
Rupiah	1.836	2.201	2.443	2.198	2.198	1.859	1.859	1.709	1.829	1.828	1.826	1.272	1.270	1.269	1.267	1.270	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	4	18	2	12	19	21	22	4	6	6	3	9	12	3	10	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	515	282	389	438	491	474	371	453	413	306	186	274	452	489	402	283	g. Other Liabilities
h. Setoran Jaminan	30	37	60	71	70	71	69	69	72	55	51	58	50	49	46	45	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	7.084	9.939	10.986	12.553	13.942	15.318	15.318	14.515	15.258	15.258	15.258	15.258	15.258	15.258	15.277	15.277	a. Paid In Capital
b. Cadangan	1.807	2.958	3.004	2.423	2.423	2.423	2.523	2.654	3.236	3.236	3.236	3.247	3.247	3.247	3.265	3.398	b. Reserves
c. L/R Tahun lalu ¹⁾	(48)	(232)	495	1.186	1.186	1.186	1.086	873	873	873	873	873	873	3.431	3.296	2.654	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah daik ²⁾	306	1.139	1.005	675	914	1.145	1.286	1.494	1.687	1.787	1.997	2.222	214	370	589	814	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	1.814	1.824	3.769	3.275	3.901	2.343	2.336	2.301	2.166	2.138	2.209	2.291	2.239	2.240	2.286	2.240	e. Additional Paid In Capital
f. Modal Pinjaman	-	1.500	1.800	1.100	1.100	2.700	2.700	2.700	2.700	2.700	2.700	1.100	1.100	1.100	1.100	1.100	f. Loan Capital

r) Angka-angka direvisi

*) Angka-angka sementara

r) Revised figures

*) Provisional figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																	Distribution of Funds
a. Pembiayaan Yang Diberikan	50.865	55.388	60.472	61.243	61.509	62.141	62.760	64.382	65.007	65.930	66.290	67.503	66.635	66.110	69.101	69.407	a. Financing
- Kepada Pihak Ketiga	50.701	55.202	60.280	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	66.462	65.941	68.933	69.243	- To Third Party
Rupiah	46.212	50.390	56.465	57.336	57.714	58.238	58.920	60.542	61.218	62.144	62.794	64.050	63.499	63.026	65.846	66.170	Rupiah
Valas	4.489	4.812	3.814	3.738	3.625	3.727	3.663	3.664	3.612	3.608	3.323	3.275	2.963	2.915	3.087	3.073	Foreign Exchange
- Kepada Bank Lain	164	186	192	169	170	175	177	176	176	178	174	177	173	169	168	164	- Inter Bank Credit
Rupiah	164	186	192	169	170	175	177	176	176	178	174	177	173	169	168	164	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	532	1.552	703	434	2.799	3.789	568	1.274	618	1.139	708	1.552	1.514	642	2.779	3.673	b. Interbank Placement
- Giro	531	1.551	701	433	2.797	3.787	567	1.273	617	1.137	706	1.551	1.513	641	2.777	3.672	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
- Lainnya	1	1	1	1	1	1	1	1	2	2	1	1	1	1	1	1	- Others
c. Penempatan pada Bank Indonesia	7.944	11.996	14.391	13.346	9.694	8.954	10.189	8.795	8.338	7.505	6.971	9.659	11.173	12.603	7.348	8.163	c. Placement to Bank Indonesia
- Giro	2.905	3.357	5.754	6.228	6.232	3.846	6.127	6.191	3.935	3.946	3.958	3.985	4.223	4.287	4.341	4.193	- Demand Deposit
- Fine Tune Operation (FTO)	1.900	5.050	2.350	1.800	800	800	500	-	-	-	-	-	850	1.600	1.600	1.600	- Fine Tune Operation (FTO)
- Fasbi	2.863	3.589	5.568	3.691	2.037	4.164	1.688	1.490	2.987	2.449	2.227	4.667	4.745	4.254	552	1.444	- Fasbi
- Lainnya	276	-	719	1.628	625	143	1.875	1.105	1.416	1.110	787	1.007	1.355	2.461	854	926	- Others
d. Surat Berharga	7.727	6.907	10.256	14.711	15.206	14.759	14.319	14.734	14.878	14.811	14.837	16.262	15.946	16.152	17.069	14.515	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
(SB/PN)	1.941	99	1.547	4.860	4.524	4.686	3.885	2.634	1.566	1.515	1.319	1.176	1.035	1.418	1.099	1.105	- Treasury Bills
- Obligasi	4.621	5.427	7.598	8.638	9.528	9.627	10.227	11.886	12.098	12.477	12.665	12.466	10.802	10.799	11.311	11.311	- Bonds
- Lainnya	1.164	1.380	1.110	1.212	1.154	446	207	214	1.213	819	853	2.620	4.110	3.935	4.659	2.099	- Others
e. Penyertaan	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.008	1.993	1.958	1.874	1.875	1.833	1.825	1.819	1.845	1.871	2.127	2.253	2.275	2.259	2.288	2.250	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	1.797	1.830	1.930	1.826	1.829	1.786	1.783	1.775	1.793	1.823	2.076	2.196	2.226	2.208	2.215	2.166	- Financing
- Surat Berharga	152	154	20	21	19	13	14	16	24	20	22	28	21	21	26	27	- Securities
- Lainnya	59	9	9	27	27	34	28	28	29	29	29	29	29	29	47	57	- Others Claims
g. Tagihan Spot dan Derivatif	-	-	-	0	-	-	0	0	-	0	-	-	0	0	0	0	g. Spot and Derivatives Claims
h. Tagihan Lainnya	741	1.123	99	692	221	297	1.936	1.492	2.601	2.231	2.545	1.490	203	301	368	388	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	62.057	69.957	77.903	82.320	81.663	82.417	81.337	81.933	82.275	82.834	82.236	87.472	86.480	86.610	87.155	86.858	a. Third Party Funds
Rupiah	56.702	63.641	72.525	76.365	74.730	74.782	75.536	76.142	76.850	77.094	77.514	81.774	80.722	80.683	80.751	79.418	Rupiah
Giro	4.340	5.097	6.980	6.688	6.826	6.913	6.735	6.624	6.551	6.198	6.513	7.496	6.921	7.255	6.929	6.928	Demand Deposit
Tabungan	24.984	27.759	31.389	31.126	31.319	31.744	32.363	32.681	32.986	33.334	33.535	35.070	34.830	34.862	35.197	35.053	Saving
Simpanan Berjangka	27.378	30.785	34.156	38.551	36.585	36.124	36.438	36.838	37.314	37.561	37.466	39.208	38.971	38.565	38.625	37.437	Time Deposits
Valas	5.355	6.317	5.378	5.955	6.932	7.635	5.801	5.791	5.425	5.741	4.722	5.698	5.758	5.927	6.403	7.440	Foreign Exchange
Giro	1.490	1.833	1.981	2.351	3.702	4.243	2.392	2.330	1.930	2.091	1.965	1.891	2.231	2.229	4.023	5.002	Demand Deposit
Tabungan	3	-	5	-	-	-	-	-	-	-	-	-	55	53	52	49	Saving
Simpanan Berjangka	3.862	4.484	3.392	3.604	3.231	3.392	3.409	3.461	3.495	3.650	2.757	3.807	3.473	3.645	2.329	2.388	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	412	494	654	674	527	571	616	618	727	565	573	556	488	656	642	550	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	500	-	-	-	-	144	-	-	-	-	-	-	-	-	-	-	d. Issued Securities
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	264	114	99	147	128	136	118	109	158	163	228	249	203	301	368	388	g. Other Liabilities
h. Setoran Jaminan	59	24	20	20	22	22	22	63	21	21	20	21	20	20	20	21	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	1.989	2.489	2.489	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	a. Paid In Capital
b. Cadangan	298	398	498	498	498	498	498	498	498	498	598	598	598	598	598	598	b. Reserves
c. L/R Tahun lalu ¹⁾	2.890	2.845	3.070	3.435	3.435	3.435	3.435	3.435	3.435	3.335	3.335	3.335	3.940	3.940	3.940	3.940	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah paik ²⁾	250	325	365	167	212	261	310	358	809	493	547	604	66	134	243	343	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	50	(24)	548	48	48	47	47	47	170	149	162	116	55	55	55	54	e. Additional Paid In Capital
f. Modal Pinjaman	-	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	f. Loan Capital

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	646.614	681.460	717.761	248.933	300.434	361.292	423.180	486.359	546.666	610.352	674.298	742.327	76.510	138.658	207.559	274.772	1. Interest Income
a. Dari Bank Indonesia	7.620	5.990	7.320	1.911	2.453	2.949	3.625	4.060	4.491	4.972	5.417	6.205	703	1.224	1.750	2.513	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	8.026	6.667	7.358	2.442	3.233	3.900	4.687	5.455	6.206	7.045	7.995	8.863	840	1.482	2.468	3.429	b. From interbank placement
c. Dari surat berharga	42.746	52.404	59.098	20.524	25.790	30.705	35.532	40.476	45.558	50.393	55.499	61.380	5.426	10.261	15.674	20.897	c. From securities
d. Dari Kredit yang diberikan	450.988	474.705	484.938	163.464	205.424	247.709	289.801	333.609	376.764	420.932	464.978	511.575	48.793	90.709	137.125	181.897	d. From credit
- kepada pihak ketiga bukan bank	448.959	472.391	482.484	162.595	204.243	246.286	288.089	331.626	374.508	418.374	462.129	508.391	48.375	89.966	136.038	180.489	- To Third Party non Bank
- kepada bank lain	2.029	2.314	2.454	869	1.180	1.423	1.712	1.983	2.256	2.558	2.849	3.184	418	743	1.088	1.409	- To other Bank
e. Lainnya	137.234	141.694	159.047	60.592	63.535	76.029	89.536	102.759	113.647	127.011	140.408	154.304	20.749	34.983	50.542	66.036	e. Others
2. Beban Bunga	338.259	338.622	359.635	128.606	148.821	177.966	208.067	238.925	267.578	299.108	331.102	365.077	45.329	77.703	114.151	149.480	2. Interest Expenses
a. Kepada Bank Indonesia	477	447	56	7	11	18	21	22	24	25	26	63	37	34	44	50	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	6.486	6.924	7.917	2.816	3.610	4.410	5.273	6.152	7.073	7.981	9.037	9.789	966	1.918	2.767	3.793	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	187.208	174.977	176.693	56.899	71.470	85.315	100.099	115.253	130.333	146.295	162.475	179.623	17.537	33.767	51.826	69.362	c. Third Party non Bank
- Giro	14.858	15.819	18.669	6.672	8.428	10.073	11.894	13.415	15.068	16.781	18.522	20.397	1.904	3.616	5.546	7.479	- Demand Deposit
- Tabungan	22.410	22.743	23.097	7.930	9.857	11.731	13.718	15.844	17.775	19.831	21.822	23.929	2.091	4.130	6.247	8.274	- Saving
- Simpanan Berjangka	149.940	136.415	134.927	42.297	53.185	63.511	74.487	85.994	97.491	109.683	122.130	135.298	13.543	26.021	40.033	53.609	- Time deposits
d. Surat Berharga	7.956	8.227	10.034	3.506	4.525	5.508	6.768	7.683	8.541	9.473	10.296	11.314	1.149	2.074	3.327	4.006	d. Securities
e. Pinjaman yang diterima	4.334	6.327	7.256	3.118	4.180	5.232	6.096	7.131	8.249	9.361	10.409	11.572	1.780	2.370	3.673	4.889	e. Loans received
f. Lainnya	130.259	139.706	155.973	59.371	62.365	74.970	87.727	100.748	111.470	124.114	137.098	150.931	20.237	33.958	49.281	64.264	f. Others
g. Koreksi atas pendapatan bunga	1.540	2.015	1.705	2.890	2.660	2.511	2.082	1.937	1.889	1.860	1.762	1.784	3.622	3.580	3.234	3.116	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	308.355	342.838	358.127	120.327	151.614	183.326	215.113	247.434	279.088	311.243	343.196	377.250	31.181	60.955	93.408	125.292	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	210.957	249.691	231.513	91.906	109.519	136.426	157.127	181.316	208.207	221.842	235.895	261.214	89.917	109.173	138.704	173.418	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.584	8.875	10.659	4.098	4.815	5.170	5.843	6.371	6.612	7.119	8.073	8.442	1.078	1.948	3.197	3.972	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	1.327	3	16	19	38	19	19	38	19	19	2	2	28	33	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	39	118	2	2	2	2	7	2	2	26	31	8	35	41	23	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	107.699	101.314	105.410	43.827	51.482	67.761	77.222	93.027	109.132	110.989	114.417	123.588	73.415	79.039	94.188	115.523	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	57.923	63.817	69.513	24.238	30.610	36.349	42.608	49.004	55.112	61.694	67.954	76.090	6.338	12.192	19.129	26.023	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	39.702	75.256	44.486	19.739	22.595	27.125	31.415	32.887	37.331	42.000	45.406	53.043	9.078	15.956	22.121	27.845	f. Others
2. Beban Operasional Selain Beban Bunga	386.114	456.244	424.241	155.826	190.753	234.267	270.736	313.004	354.944	385.014	412.288	453.025	103.214	138.909	181.665	235.447	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.853	2.474	1.666	1.424	2.083	3.009	3.113	3.378	3.298	3.648	3.465	3.506	338	307	487	673	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	144	417	50	65	82	88	100	114	135	143	152	16	30	41	74	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	17	35	146	161	170	160	155	208	189	177	31	31	12	44	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	98.122	101.792	95.939	40.779	47.880	64.054	72.746	87.947	103.376	105.152	105.370	113.865	70.879	77.470	91.344	111.263	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	97.213	146.623	105.868	38.987	46.829	55.842	61.835	69.572	77.847	86.082	94.144	102.680	12.656	23.255	32.571	44.636	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.113	3.201	3.924	1.413	1.920	2.324	2.606	3.061	3.458	3.852	4.287	4.756	461	855	1.361	1.828	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	184.517	201.984	216.410	73.139	91.830	108.795	130.178	148.787	166.695	185.937	204.690	227.889	18.834	36.962	55.849	76.930	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	133.198	136.311	165.398	56.407	70.380	85.484	101.505	115.747	132.351	148.071	166.803	185.439	17.884	31.218	50.447	63.263	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	24.080	20.712	30.242	8.575	10.766	14.337	16.142	19.244	21.514	24.305	22.397	24.927	2.045	3.734	5.606	7.291	E. Non Operational Income
F. Beban non - operasional	23.757	19.555	28.737	6.875	8.817	10.895	12.025	13.819	15.010	16.465	17.364	19.647	3.119	3.243	5.029	6.929	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	323	1.157	1.505	1.700	1.948	3.441	4.118	5.425	6.504	7.839	5.034	5.280	(1.074)	491	578	362	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	133.521	137.467	166.903	58.107	72.328	88.925	105.623	121.172	138.855	155.911	171.837	190.719	16.810	31.710	51.025	63.625	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	66.405	67.017	84.137	(3)	1	(16)	(7)	7	28	43	51	95.580	11	20	22	(31)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	66.967	67.431	84.376	70	69	7	(49)	(19)	59	(5)	1	95.682	23	(87)	151	115	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	104.628	106.544	131.156	46.124	57.479	70.920	83.688	95.914	110.265	123.315	135.998	150.013	13.448	25.366	40.242	49.913	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																	r) Revised figures
*) Angka-angka sementara																	*) Provisional figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga	23.379	15.495	8.976	3.025	3.826	4.590	5.389	6.186	6.913	7.793	8.564	9.377	760	1.435	2.180	2.987	A. Interest Income and Interest Expenses
1. Pendapatan bunga	544	273	185	42	52	66	79	90	101	115	128	148	17	28	40	52	1. Interest Income
a. Dari Bank Indonesia	806	452	257	67	89	107	133	156	175	203	238	267	22	47	83	124	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	711	545	392	114	144	167	191	222	250	277	351	350	27	49	77	104	b. From interbank placement
c. Dari surat berharga	13.026	9.724	5.647	1.999	2.526	3.043	3.575	4.096	4.562	5.142	5.601	6.165	493	939	1.474	1.966	c. From securities
d. Dari Kredit yang diberikan	12.907	9.646	5.645	1.998	2.493	3.042	3.574	4.095	4.561	5.140	5.599	6.162	492	938	1.473	1.965	d. From credit
- kepada pihak ketiga bukan bank	118	78	2	1	32	1	1	1	1	2	2	2	0	1	1	2	- To Third Party non Bank
- kepada bank lain	8.292	4.500	2.495	803	1.016	1.206	1.410	1.622	1.825	2.056	2.246	2.448	202	374	506	742	- To other Bank
e. Lainnya	15.657	9.505	5.558	1.835	2.311	2.755	3.220	3.699	4.148	4.666	5.132	5.634	502	916	1.329	1.842	e. Others
2. Beban Bunga	0	1	0	-	-	-	-	-	-	-	-	-	-	-	-	0	2. Interest Expenses
a. Kepada Bank Indonesia	237	230	84	41	48	56	56	67	79	96	113	136	22	38	56	74	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	6.859	4.640	2.917	955	1.206	1.441	1.683	1.929	2.151	2.410	2.658	2.915	268	487	744	997	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	641	468	370	95	130	159	186	213	238	272	302	324	19	42	73	108	c. Third Party non Bank
- Giro	495	299	210	71	89	106	123	140	154	171	187	206	19	32	47	62	- Demand Deposit
- Tabungan	5.723	3.873	2.336	789	986	1.176	1.374	1.576	1.759	1.967	2.169	2.385	229	412	623	828	- Saving
- Simpanan Berjangka	210	160	69	35	44	54	63	72	81	90	99	107	9	17	26	36	- Time deposits
d. Surat Berharga	32	15	24	8	9	11	25	29	33	40	45	51	6	12	15	19	d. Securities
e. Pinjaman yang diterima	8.320	4.459	2.464	797	1.004	1.193	1.392	1.602	1.804	2.031	2.217	2.425	197	363	488	716	e. Loans received
f. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	f. Others
g. Koreksi atas pendapatan bunga	7.722	5.989	3.418	1.190	1.516	1.835	2.169	2.487	2.765	3.127	3.432	3.743	258	519	851	1.146	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain	1.452	1.285	1.096	345	418	488	575	642	727	828	889	970	70	152	259	343	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	216	230	17	12	13	17	17	17	17	17	17	17	0	0	0	8	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	25	2	0	0	0	0	0	0	0	0	0	0	0	0	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	410	281	228	105	134	149	172	195	219	256	274	294	18	34	54	76	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	801	772	851	227	271	322	386	430	492	555	598	659	52	117	204	259	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	6.955	5.803	3.546	1.126	1.443	1.787	2.082	2.369	2.652	2.992	3.313	3.749	287	562	855	1.319	f. Others
2. Beban Operasional Selain Beban Bunga	294	205	1	3	8	6	6	13	19	19	18	18	0	0	1	1	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	21	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	1.211	1.081	1.071	295	360	463	524	590	657	765	872	1.026	83	146	226	455	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	26	13	3	1	1	2	2	2	3	3	3	4	0	1	1	1	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	5.402	4.504	2.470	828	1.074	1.315	1.550	1.764	1.974	2.205	2.419	2.702	204	409	622	856	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	2.219	1.471	969	409	491	536	663	761	840	962	1.009	963	40	110	254	170	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	783	5.766	14.063	1.615	2.031	2.409	2.497	2.594	2.700	2.789	2.948	3.138	110	256	358	503	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	857	5.799	14.046	1.614	2.032	2.409	2.498	2.594	2.701	2.787	2.944	3.113	108	251	348	488	E. Non Operational Income
F. Beban non - operasional	(74)	(33)	17	1	(1)	0	(1)	(1)	(1)	1	4	25	2	5	11	15	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	2.145	1.438	986	410	491	536	662	760	839	964	1.012	988	43	115	265	185	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	142	170	5	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	1.570	861	716	312	368	393	494	572	632	759	749	700	31	89	209	117	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)																	K. Profit/Loss After Estimation of tax

n) Angka-angka diperbaiki

n) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	107.041	112.706	110.181	34.140	43.181	51.772	60.903	70.127	75.257	84.499	93.385	102.783	9.215	18.105	28.077	37.596	1. Interest Income
a. Dari Bank Indonesia	1.412	1.188	1.327	349	442	551	669	760	792	891	970	1.106	116	210	285	476	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	3.063	1.965	2.040	461	604	742	897	1.054	1.160	1.352	1.581	1.780	169	339	566	691	b. From interbank placement
c. Dari surat berharga	5.174	5.893	7.150	2.095	2.752	3.229	3.773	4.293	4.658	5.431	5.963	6.517	539	1.065	1.652	2.248	c. From securities
d. Dari Kredit yang diberikan	59.585	63.246	60.743	18.201	22.952	27.702	32.553	37.472	41.316	46.178	50.828	55.914	4.866	9.507	14.573	19.481	d. From credit
- kepada pihak ketiga bukan bank	59.317	62.828	60.332	18.066	22.773	27.478	32.285	37.168	40.969	45.787	50.397	55.438	4.822	9.423	14.446	19.311	- To Third Party non Bank
- kepada bank lain	268	418	411	134	180	224	268	304	347	391	432	476	44	84	127	169	- To other Bank
e. Lainnya	37.807	40.413	38.921	13.036	16.432	19.549	23.011	26.548	27.331	30.646	34.042	37.466	3.526	6.984	11.001	14.701	e. Others
2. Beban Bunga	70.283	72.338	68.658	21.876	27.592	32.940	38.682	44.545	46.993	52.650	58.357	64.251	6.057	11.928	18.564	24.844	2. Interest Expenses
a. Kepada Bank Indonesia	36	20	22	6	7	11	13	14	15	16	17	19	2	3	5	6	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.559	1.282	1.276	408	546	687	838	1.004	1.131	1.302	1.483	1.672	188	349	542	735	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	29.785	29.256	27.262	8.005	10.075	12.018	14.037	16.060	17.598	19.670	21.765	23.945	2.217	4.340	6.678	8.960	c. Third Party non Bank
- Giro	2.909	2.792	2.902	703	915	1.102	1.300	1.492	1.599	1.795	1.993	2.177	173	350	555	766	- Demand Deposit
- Tabungan	2.603	2.556	2.565	799	1.007	1.213	1.435	1.656	1.827	2.033	2.234	2.452	206	399	603	812	- Saving
- Simpanan Berjangka	24.273	23.908	21.794	6.502	8.153	9.703	11.302	12.912	14.172	15.842	17.538	19.317	1.838	3.591	5.520	7.381	- Time deposits
d. Surat Berharga	896	985	744	339	419	504	600	685	772	868	948	1.043	106	207	298	392	d. Securities
e. Pinjaman yang diterima	645	660	571	141	181	221	263	304	241	272	307	363	52	102	143	178	e. Loans received
f. Lainnya	37.361	40.135	38.783	12.978	16.364	19.495	22.932	26.449	27.207	30.493	33.832	37.207	3.491	6.922	10.896	14.569	f. Others
g. Koreksi atas pendapatan bunga	0	1	1	0	0	4	1	29	30	30	4	2	2	5	3	3	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	36.758	40.368	41.524	12.264	15.589	18.832	22.221	25.582	28.264	31.849	35.028	38.532	3.158	6.178	9.513	12.753	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	20.802	20.573	24.071	8.344	10.713	13.641	14.834	17.480	15.481	16.852	19.748	21.822	2.991	4.774	6.450	8.225	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.474	1.483	1.747	629	854	888	972	1.215	1.235	1.315	1.583	1.693	132	300	446	499	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	1	0	-	3	3	3	3	3	3	3	0	-	25	25	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	5	-	-	-	-	-	6	-	-	24	30	7	11	13	20	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivat	13.001	12.403	13.467	4.936	6.527	8.935	9.333	10.963	8.175	8.797	10.692	11.244	2.076	2.809	3.484	4.193	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	3.234	3.116	3.790	1.132	1.412	1.632	1.934	2.233	2.415	2.683	3.048	3.453	253	517	796	1.111	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	3.044	3.176	5.066	1.648	1.920	2.184	2.591	3.060	3.653	4.054	4.397	5.399	522	1.137	1.687	2.377	f. Others
2. Beban Operasional Selain Beban Bunga	44.523	47.330	52.484	16.075	21.066	26.406	29.980	34.930	34.765	38.744	43.872	48.262	4.948	8.516	12.578	17.352	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.087	1.016	800	504	894	1.154	1.217	1.366	1.233	1.336	1.322	1.348	42	73	115	200	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	139	200	46	56	71	77	89	104	119	127	138	8	16	27	36	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	3	12	12	12	12	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivat	11.702	11.806	12.707	4.694	6.225	8.652	8.924	10.565	7.781	8.283	10.027	10.591	2.080	2.796	3.372	4.002	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	7.817	9.702	11.272	2.716	3.574	4.140	5.181	6.161	7.211	8.481	9.607	10.515	907	1.670	2.891	4.252	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	495	207	361	114	132	180	250	283	274	319	355	389	40	72	99	146	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	23.159	24.459	27.144	8.002	10.185	12.208	14.331	16.467	18.162	20.206	22.435	25.279	1.859	3.877	6.062	8.704	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	13.037	13.637	13.110	4.533	5.236	6.068	7.074	8.132	8.981	9.958	10.904	12.092	1.201	2.436	3.385	3.625	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	2.676	2.371	2.451	992	1.251	1.752	1.897	2.290	2.583	2.940	2.767	3.053	348	542	615	911	E. Non Operational Income
F. Beban non - operasional	2.679	2.297	2.219	946	1.182	1.559	1.766	2.107	2.384	2.777	2.667	2.906	432	461	586	840	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(3)	74	231	46	69	193	132	183	199	163	100	147	(84)	82	30	71	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	13.035	13.710	13.342	4.579	5.305	6.261	7.206	8.315	9.180	10.121	11.004	12.239	1.117	2.518	3.415	3.697	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	4.150	4.256	4.536	-	-	-	-	-	-	-	-	4.805	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	4.140	4.522	4.676	73	68	22	(42)	(26)	31	(48)	(50)	4.908	-	(107)	129	146	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	9.948	10.327	10.283	3.396	3.986	4.696	5.523	6.409	6.956	7.764	8.472	9.180	898	2.189	2.528	2.563	K. Profit/Loss After Estimation of tax

n) Angka-angka diperbaiki

n) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	247.723	265.213	268.232	98.903	112.141	135.015	158.487	181.827	206.563	230.314	254.144	280.147	31.060	54.681	75.644	99.324	1. Interest Income
a. Dari Bank Indonesia	2.455	2.265	2.996	864	1.100	1.348	1.599	1.793	2.010	2.235	2.475	2.827	321	541	776	1.119	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.154	2.188	2.416	927	1.292	1.534	1.856	2.117	2.404	2.762	3.070	3.328	305	556	814	1.177	b. From interbank placement
c. Dari surat berharga	16.746	20.172	20.471	6.899	8.667	10.489	11.990	13.464	15.452	16.857	18.462	20.730	1.741	3.366	5.018	6.646	c. From securities
d. Dari Kredit yang diberikan	163.079	166.139	152.976	52.000	65.604	79.131	93.016	107.306	121.975	136.475	150.709	166.041	14.752	28.252	40.285	53.599	d. From credit
- kepada pihak ketiga bukan bank	162.161	165.065	152.159	51.728	65.248	78.699	92.508	106.717	121.308	135.725	149.887	165.117	14.636	28.041	39.976	53.198	- To Third Party non Bank
- kepada bank lain	918	1.074	817	272	355	432	508	589	666	750	822	924	116	211	309	402	- To other Bank
e. Lainnya	63.289	74.449	89.374	38.214	35.479	42.512	50.025	57.147	64.723	71.985	79.428	87.221	13.940	21.967	28.751	36.783	e. Others
2. Beban Bunga	151.903	157.603	168.110	64.855	69.098	83.093	97.441	111.633	126.922	141.455	156.528	172.765	22.407	37.973	51.631	67.288	2. Interest Expenses
a. Kepada Bank Indonesia	22	29	33	0	3	5	6	6	6	6	6	7	0	1	1	2	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.821	2.979	2.935	978	1.248	1.556	1.871	2.194	2.538	2.871	3.216	3.554	335	599	939	1.289	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	78.677	72.899	67.443	22.707	28.477	33.920	39.698	45.609	51.645	57.969	64.357	71.171	7.063	13.520	19.214	25.704	c. Third Party non Bank
- Giro	5.681	6.019	5.851	2.281	2.868	3.412	3.981	4.533	5.142	5.697	6.253	6.873	604	1.146	1.721	2.314	- Demand Deposit
- Tabungan	8.901	9.226	8.023	2.714	3.392	4.041	4.742	5.434	6.110	6.843	7.567	8.317	762	1.471	1.996	2.664	- Saving
- Simpanan Berjangka	64.094	57.653	53.569	17.712	22.218	26.467	30.975	35.642	40.393	45.429	50.537	55.981	5.697	10.903	15.496	20.726	- Time deposits
d. Surat Berharga	5.487	5.575	6.595	2.131	2.715	3.304	3.832	4.353	4.865	5.396	5.930	6.469	564	1.085	1.236	1.646	d. Securities
e. Pinjaman yang diterima	2.255	2.437	2.670	1.322	1.744	2.219	2.695	3.181	3.784	4.364	4.936	5.594	710	1.194	1.861	2.531	e. Loans received
f. Lainnya	62.641	73.684	88.432	37.715	34.909	42.087	49.338	56.286	64.082	70.846	78.082	85.968	13.735	21.574	28.379	36.109	f. Others
g. Koreksi atas pendapatan bunga	1	0	2	1	2	2	2	2	2	2	2	2	0	1	1	8	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	95.820	107.610	100.122	34.048	43.043	51.922	61.046	70.194	79.642	88.860	97.616	107.383	8.652	16.708	24.013	32.036	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	114.362	109.665	118.617	46.101	54.501	67.122	78.220	94.158	116.050	118.761	122.164	133.190	44.552	52.726	70.334	92.722	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.523	4.583	5.253	1.457	1.692	1.869	2.163	2.352	2.391	2.561	2.979	3.027	644	1.016	1.585	1.838	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	0	-	1.325	3	16	16	35	16	16	35	16	16	1	2	3	8	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	23	94	-	-	-	-	-	-	-	-	-	-	23	26	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	83.800	73.851	81.373	32.965	38.460	48.521	56.816	69.879	88.623	87.925	88.219	95.260	40.343	44.872	58.756	78.193	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	19.255	20.992	19.246	6.920	8.641	10.200	11.878	13.626	15.469	17.340	18.999	20.966	1.778	3.372	5.130	6.887	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	8.784	10.216	11.325	4.756	5.691	6.516	7.328	8.285	9.551	10.900	11.950	13.921	1.785	3.440	4.835	5.796	f. Others
2. Beban Operasional Selain Beban Bunga	182.258	185.032	177.026	64.454	79.093	97.244	113.273	134.571	161.597	169.267	177.935	194.186	48.251	61.293	81.485	108.243	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.139	1.011	672	696	936	1.342	1.348	1.442	1.459	1.662	1.503	1.514	226	160	256	339	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	0	179	4	9	10	11	11	10	12	11	11	8	8	8	32	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	6	34	145	160	169	159	154	207	188	173	19	19	-	32	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	78.855	68.495	77.705	31.251	36.693	46.214	53.995	66.562	84.846	83.628	83.589	90.200	39.140	44.091	57.345	75.875	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	36.352	44.370	29.761	9.176	11.798	14.157	16.081	18.544	21.259	23.589	25.991	28.415	2.755	5.165	7.010	9.121	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1.779	2.188	2.498	894	1.137	1.414	1.678	1.981	2.309	2.573	2.844	3.195	305	556	873	1.191	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	64.102	68.942	66.206	22.399	28.376	33.946	39.992	45.873	51.560	57.595	63.809	70.678	5.799	11.294	15.993	21.653	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	27.924	32.243	41.714	15.695	18.451	21.800	25.993	29.782	34.095	38.354	41.844	46.387	4.953	8.141	12.861	16.514	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	16.643	10.435	11.782	4.746	6.149	7.382	8.607	9.956	11.027	12.132	13.292	14.533	1.485	2.768	4.320	5.542	E. Non Operational Income
F. Beban non - operasional	16.839	9.610	11.616	4.092	5.022	6.281	7.356	8.685	9.446	10.404	11.202	12.720	1.346	2.377	3.818	5.178	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(196)	824	166	655	1.127	1.101	1.251	1.271	1.581	1.727	2.090	1.814	139	390	502	364	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	27.728	33.067	41.879	16.349	19.579	22.901	27.244	31.053	35.676	40.081	43.934	48.200	5.092	8.532	13.363	16.878	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	7.912	7.843	6.803	(3)	1	(16)	(7)	7	28	43	51	7.528	11	20	22	(31)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	8.344	7.843	6.897	(3)	1	(16)	(7)	7	28	43	51	7.528	11	20	22	(31)	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	20.703	24.938	32.577	12.947	15.488	18.279	21.713	24.867	28.541	32.023	35.109	38.329	4.112	6.618	10.408	13.087	K. Profit/Loss After Estimation of tax
n) Angka-angka diperbaiki																	n) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	234.047	256.602	294.644	100.669	126.037	151.698	177.131	203.852	230.530	257.270	284.616	313.316	32.261	58.136	92.206	122.190	1. Interest Income
a. Dari Bank Indonesia	2.308	1.476	1.883	350	487	562	803	890	1.015	1.095	1.155	1.359	158	277	389	527	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.940	1.996	2.618	981	1.242	1.509	1.789	2.116	2.452	2.711	3.089	3.467	339	533	996	1.427	b. From interbank placement
c. Dari surat berharga	19.099	24.367	29.080	10.627	13.213	15.572	18.101	20.795	23.261	25.639	28.293	31.075	2.859	5.277	8.160	10.889	c. From securities
d. Dari Pembiayaan yang diberikan	196.341	215.895	243.018	83.671	104.829	126.407	147.260	169.308	191.539	213.848	236.550	260.158	26.614	47.948	74.651	98.690	d. From credit
- kepada pihak ketiga bukan bank	195.678	215.201	241.883	83.253	104.266	125.694	146.383	168.283	190.364	212.502	235.032	258.456	26.361	47.510	74.012	97.869	- To Third Party non Bank
- kepada bank lain	663	694	1.136	417	563	712	877	1.026	1.175	1.346	1.518	1.702	254	437	639	821	- To other Bank
e. Lainnya	14.359	12.868	18.046	5.040	6.267	7.648	9.178	10.743	12.262	13.976	15.529	17.258	2.291	4.099	8.010	10.656	e Others
2. Beban Bunga	80.513	80.656	96.977	33.170	41.318	49.121	57.056	65.798	74.621	83.752	92.863	102.562	14.603	23.480	37.561	48.663	2. Interest Expenses
a. Kepada Bank Indonesia	420	397	1	0	0	1	1	1	1	1	1	32	32	26	33	37	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.592	2.106	3.389	1.346	1.716	2.049	2.435	2.802	3.229	3.610	4.108	4.301	407	909	1.198	1.657	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	63.135	59.971	69.631	22.067	27.780	33.266	39.257	45.477	51.940	58.454	65.086	72.122	7.094	13.691	22.532	30.171	c. Third Party non Bank
- Giro	5.274	6.198	9.136	3.427	4.307	5.161	6.150	6.868	7.723	8.625	9.557	10.573	1.069	2.003	3.082	4.129	- Demand Deposit
- Tabungan	9.461	9.920	11.425	4.031	4.979	5.906	6.876	7.994	8.977	9.996	10.960	11.988	1.010	2.039	3.309	4.360	- Saving
- Simpanan Berjangka	48.401	43.854	49.071	14.609	18.494	22.198	26.230	30.615	35.241	39.833	44.569	49.562	5.016	9.650	16.141	21.682	- Time deposits
d. Surat Berharga	1.094	1.217	2.296	899	1.221	1.498	2.097	2.369	2.599	2.869	3.053	3.405	447	715	1.696	1.843	d. Securities
e. Pinjaman yang diterima	1.378	3.201	3.960	1.646	2.244	2.779	3.110	3.613	4.188	4.682	5.117	5.559	1.011	1.061	1.651	2.158	e. Loans received
f. Lainnya	11.356	11.869	16.008	4.373	5.736	7.060	8.132	9.688	10.869	12.373	13.807	15.419	2.027	3.542	7.260	9.740	f. Others
g. Koreksi atas pendapatan bunga	1.539	1.894	1.673	2.838	2.621	2.469	2.025	1.848	1.795	1.765	1.692	1.723	3.584	3.535	3.190	3.057	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	153.534	175.946	197.667	67.499	84.720	102.577	120.075	138.053	155.909	173.519	191.754	210.754	17.658	34.656	54.645	73.527	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	66.466	104.618	82.068	34.110	40.490	50.297	58.283	63.449	69.634	78.473	85.776	97.170	41.400	49.795	59.323	69.297	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.321	2.504	3.563	1.965	2.214	2.353	2.644	2.739	2.918	3.172	3.435	3.641	299	622	1.140	1.598	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	11	24	2	2	2	2	2	2	2	2	2	0	1	2	3	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	10.833	14.982	10.482	5.889	6.449	10.253	11.010	12.114	12.264	14.192	15.422	16.996	30.987	31.346	31.930	33.110	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	33.727	38.181	44.693	15.609	19.823	23.642	27.775	31.957	35.912	40.171	44.263	49.844	4.158	8.023	12.749	17.406	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	20.585	48.941	23.306	10.647	12.003	14.047	16.852	16.637	18.538	20.937	22.654	26.688	5.957	9.802	13.502	17.180	f. Others
2. Beban Operasional Selain Beban Bunga	134.169	192.942	171.721	67.037	80.598	97.821	112.912	127.073	140.237	156.292	167.930	185.709	47.775	64.624	81.181	101.484	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	333	236	194	221	244	506	541	556	587	630	622	626	69	74	115	133	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	5	38	-	-	-	0	0	0	4	4	4	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	11	1	1	1	1	1	1	1	1	1	0	0	0	0	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	7.527	21.469	5.446	4.829	4.955	9.180	9.821	10.815	10.743	13.236	11.749	13.068	29.658	30.583	30.626	31.384	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	42.881	76.407	55.498	23.673	27.558	32.106	34.644	38.494	42.058	45.536	49.446	53.809	7.954	14.424	19.998	27.897	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	781	762	1.020	384	624	699	642	753	825	900	1.028	1.104	104	215	372	466	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	82.647	94.063	109.515	37.928	47.215	55.329	67.262	76.454	86.022	95.985	105.080	117.097	9.989	19.328	30.070	41.604	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	85.831	87.623	108.014	34.572	44.612	55.053	65.446	74.429	85.306	95.700	109.600	122.214	11.283	19.827	32.787	41.340	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	3.874	1.969	1.744	1.127	1.231	2.684	3.008	4.250	5.043	6.292	3.258	4.001	61	125	257	293	E. Non Operational Income
F. Beban non - operasional	265	1.759	759	122	471	509	242	269	298	360	402	730	1.179	94	209	361	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	3.610	210	985	1.004	760	2.175	2.766	3.981	4.745	5.932	2.856	3.270	(1.118)	31	48	(68)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	89.441	87.832	108.999	35.576	45.372	57.228	68.212	78.411	90.051	101.632	112.456	125.485	10.166	19.859	32.835	41.272	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	53.558	53.586	70.963	-	-	-	-	-	-	-	-	81.004	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	53.558	53.586	70.963	-	-	-	-	-	-	-	-	81.004	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	71.571	69.466	86.589	28.612	36.492	46.118	54.332	62.206	71.627	80.517	89.145	98.998	8.122	15.956	26.232	32.954	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	3.771	2.062	2.084	651	812	961	1.108	1.328	1.476	1.627	1.779	1.942	156	296	459	599	1. Interest Income
a. Dari Bank Indonesia	71	54	69	28	34	40	47	66	73	79	84	90	7	11	17	23	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	34	33	17	5	6	7	8	9	10	10	11	12	1	2	2	2	b. From interbank placement
c. Dari surat berharga	84	43	70	16	22	27	33	56	60	65	69	74	6	11	30	36	c. From securities
d. Dari Pembiayaan yang diberikan	2.343	1.289	1.256	392	490	585	674	802	894	989	1.084	1.188	98	191	290	382	d. From financing
- kepada pihak ketiga bukan bank	2.330	1.281	1.254	391	490	584	674	801	893	988	1.083	1.187	98	191	290	382	- To Third Party non Bank
- kepada bank lain	12	8	2	0	0	0	0	0	1	1	1	1	0	0	0	0	- To other Bank
e. Lainnya	1.238	644	671	210	259	302	346	396	440	485	531	578	45	82	119	156	e Others
2. Beban Bunga	2.647	1.498	1.536	450	552	647	749	860	958	1.059	1.162	1.272	111	207	307	403	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	-	-	0	0	0	0	0	0	0	0	-	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	50	45	25	7	8	9	11	13	14	16	18	20	3	4	5	6	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	1.326	798	839	242	297	345	398	459	510	563	618	677	63	120	182	240	c. Third Party non Bank
- Giro	101	16	13	4	5	6	7	8	9	9	10	11	1	2	2	3	- Demand Deposit
- Tabungan	37	31	31	9	12	13	15	18	20	22	24	27	2	4	7	9	- Saving
- Simpanan Berjangka	1.188	751	796	228	280	326	376	433	482	532	584	640	60	114	173	228	- Time deposits
d. Surat Berharga	22	4	9	1	2	5	9	12	15	19	16	19	2	3	5	7	d. Securities
e. Pinjaman yang diterima	5	5	5	1	2	2	3	3	3	4	4	4	0	1	1	1	e. Loans received
f. Lainnya	1.245	646	658	199	243	285	329	373	415	458	505	551	43	78	114	149	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	1.123	564	548	201	260	315	359	469	518	568	617	670	45	89	152	195	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	922	1.374	249	53	74	97	114	153	165	176	191	212	10	21	32	41	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of financing
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	0	-	-	-	-	-	-	6	6	7	10	10	2	1	1	0	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	80	54	56	16	23	26	31	34	38	43	47	51	3	9	16	19	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	842	1.320	193	37	51	71	83	112	120	126	134	151	6	10	16	22	f Others
2. Beban Operasional Selain Beban Bunga	1.964	2.446	1.169	241	316	385	443	581	638	764	822	893	50	100	158	211	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	0	-	-	-	-	-	-	5	5	5	5	5	0	0	0	0	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	973	1.930	578	55	84	108	121	171	177	254	263	275	7	12	24	32	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	991	516	591	186	232	277	323	404	455	505	553	613	44	88	134	179	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	81	(508)	(372)	13	18	26	29	41	45	(20)	(14)	(11)	5	10	25	26	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	11	11	5	3	3	3	3	4	4	29	30	31	0	0	9	11	E. Non Operational Income
F. Beban non - operasional	6	6	6	1	2	2	2	3	3	4	4	5	0	0	1	1	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	5	6	(1)	2	2	1	1	1	1	25	26	25	0	(0)	8	10	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	86	(502)	(373)	15	19	28	31	42	46	5	12	15	5	9	34	36	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	78	(512)	(380)	15	19	28	31	8	12	(29)	(22)	(19)	5	9	34	36	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	21.484	22.169	25.486	8.717	10.916	13.032	15.202	17.307	19.466	21.640	23.845	25.998	2.247	4.375	6.548	8.859	1. Interest Income
a. Dari Bank Indonesia	394	409	479	164	204	239	271	293	323	366	406	462	59	107	168	224	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	27	32	10	2	2	2	3	4	5	6	7	10	3	5	7	8	b. From interbank placement
c. Dari surat berharga	646	918	1.342	548	703	852	1.003	1.139	1.290	1.451	1.607	1.792	161	314	467	626	c. From securities
d. Dari Pembiayaan yang diberikan	11.248	12.576	14.772	4.957	6.230	7.491	8.788	10.067	11.342	12.599	13.914	15.206	1.363	2.633	3.991	5.319	d. From financing
- kepada pihak ketiga bukan bank	11.215	12.555	14.707	4.920	6.189	7.448	8.742	10.018	11.291	12.545	13.857	15.146	1.360	2.627	3.983	5.308	- To Third Party non Bank
- kepada bank lain	32	22	65	37	40	43	46	49	52	54	57	60	2	6	8	11	- To other Bank
e. Lainnya	9.169	8.234	8.884	3.046	3.777	4.449	5.137	5.804	6.506	7.218	7.911	8.528	661	1.316	1.914	2.682	e. Others
2. Beban Bunga	14.701	13.927	15.491	5.223	6.488	7.676	8.883	10.064	11.315	12.600	13.829	15.044	1.286	2.505	3.718	5.059	2. Interest Expenses
a. Kepada Bank Indonesia	-	1	-	-	1	2	2	2	2	2	2	5	3	4	4	4	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	220	269	194	33	40	48	57	66	75	79	90	98	10	18	25	31	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.936	5.026	6.008	2.031	2.524	3.001	3.482	3.951	4.488	4.997	5.526	6.078	582	1.113	1.713	2.270	c. Third Party non Bank
- Giro	160	208	232	111	135	156	182	202	248	264	278	301	28	54	84	117	- Demand Deposit
- Tabungan	413	306	400	144	178	210	245	280	319	356	396	438	44	97	152	190	- Saving
- Simpanan Berjangka	4.364	4.512	5.376	1.775	2.210	2.635	3.055	3.469	3.921	4.378	4.852	5.338	510	961	1.476	1.962	- Time deposits
d. Surat Berharga	194	240	283	88	107	125	145	165	182	199	215	233	23	38	58	70	d. Securities
e. Pinjaman yang diterima	18	9	8	-	-	-	-	-	0	0	1	1	0	1	1	1	e. Loans received
f. Lainnya	9.333	8.382	8.999	3.072	3.816	4.501	5.197	5.879	6.568	7.322	7.995	8.630	667	1.332	1.918	2.683	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	6.784	8.242	9.995	3.494	4.428	5.357	6.319	7.244	8.151	9.040	10.016	10.954	961	1.869	2.830	3.800	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.363	2.912	2.667	1.349	1.457	2.502	2.556	2.431	2.551	2.855	3.044	3.268	408	778	1.169	1.593	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	0	19	22	21	25	24	27	29	32	34	37	43	2	7	23	24	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of financing
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	19	57	51	21	23	24	25	22	19	20	20	21	2	0	1	1	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	508	581	865	253	319	376	435	499	558	615	679	748	58	112	178	241	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	836	2.256	1.729	1.053	1.090	2.078	2.070	1.881	1.943	2.186	2.308	2.456	346	658	967	1.327	f. Others
2. Beban Operasional Selain Beban Bunga	7.603	9.737	11.154	3.904	4.643	6.276	7.090	7.673	8.432	9.494	10.366	11.244	1.066	2.141	3.201	4.281	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	5	-	0	0	0	0	0	0	0	0	0	0	-	0	0	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	16	22	82	5	8	8	6	0	1	0	0	0	1	1	1	2	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	2.253	3.228	3.630	1.210	1.316	2.312	2.478	2.326	2.438	2.807	2.946	3.071	384	701	1.050	1.456	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	32	20	27	11	15	17	20	25	28	31	34	37	4	7	9	13	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	5.303	6.462	7.416	2.677	3.304	3.938	4.585	5.322	5.965	6.655	7.386	8.135	676	1.433	2.140	2.810	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	544	1.417	1.508	938	1.242	1.583	1.786	2.002	2.271	2.401	2.694	2.978	304	506	798	1.112	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	74	153	152	87	91	92	114	128	131	97	75	132	36	31	35	18	E. Non Operational Income
F. Beban non - operasional	74	79	74	87	88	110	131	127	147	106	96	131	40	40	46	34	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(0)	74	77	0	3	(18)	(17)	2	(17)	(9)	(21)	1	(5)	(9)	(12)	(16)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	543	1.490	1.586	938	1.245	1.565	1.768	2.003	2.254	2.392	2.673	2.979	299	497	787	1.096	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	762	1.310	1.836	-	-	-	-	-	-	-	-	2.243	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	783	1.310	1.836	-	-	-	-	-	-	-	-	2.243	12	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	306	1.139	1.005	675	914	1.145	1.286	1.494	1.687	1.787	1.997	2.222	214	370	589	814	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga	9.163	7.214	8.156	2.828	3.520	4.224	4.959	5.732	6.460	7.208	7.965	8.764	811	1.629	2.445	3.217	A. Interest Income and Interest Expenses
1. Pendapatan bunga	436	326	382	115	133	142	156	167	177	189	198	214	26	49	74	91	1. Interest Income
a. Dari Bank Indonesia	1	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	285	467	593	225	290	369	441	508	587	674	754	841	94	179	270	349	b. From interbank placement
c. Dari surat berharga	5.362	5.837	6.526	2.245	2.794	3.350	3.935	4.557	5.136	5.701	6.291	6.904	607	1.240	1.861	2.460	c. From securities
d. Dari Pembiayaan yang diberikan	5.345	5.816	6.505	2.238	2.784	3.340	3.923	4.545	5.122	5.685	6.274	6.885	606	1.236	1.857	2.456	d. From financing
- kepada pihak ketiga bukan bank	17	21	21	7	9	10	11	13	14	16	17	19	1	3	4	4	- To Third Party non Bank
- kepada bank lain	3.079	585	655	243	304	363	428	499	560	644	721	805	84	161	241	316	e. Others
e. Lainnya	2.554	3.095	3.304	1.196	1.463	1.735	2.035	2.327	2.622	2.927	3.233	3.549	362	694	1.040	1.381	2. Interest Expenses
2. Beban Bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
a. Kepada Bank Indonesia	8	12	14	4	4	5	5	6	7	7	8	9	1	1	2	2	b. Interbank Liabilities
b. Kewajiban pada Bank lain	2.489	2.387	2.594	893	1.112	1.325	1.544	1.768	2.000	2.231	2.465	2.715	250	497	764	1.020	c. Third Party non Bank
c. Kepada pihak ketiga bukan Bank	92	118	165	52	67	78	88	98	109	119	129	139	9	18	27	41	- Demand Deposit
- Giro	500	405	443	160	201	241	282	324	368	410	454	501	46	88	133	176	- Saving
- Tabungan	1.897	1.865	1.985	681	844	1.005	1.174	1.346	1.524	1.703	1.882	2.076	194	391	604	803	- Time deposits
- Simpanan Berjangka	53	45	38	13	17	19	23	27	28	32	36	38	-	8	9	13	d. Securities
d. Surat Berharga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
e. Pinjaman yang diterima	4	531	630	236	293	349	408	468	525	593	660	731	75	148	225	299	f. Others
f. Lainnya	-	119	29	50	36	37	55	57	62	63	64	57	36	39	40	47	g. Corrections
g. Koreksi atas pendapatan bunga	6.608	4.120	4.852	1.632	2.057	2.489	2.925	3.405	3.838	4.281	4.732	5.215	449	935	1.405	1.836	B. Net Interest Income (A1-A2)
B. Pendapatan Bunga Bersih (A1-A2)																	C. Other Operating Income and Expenses
C. Pendapatan dan Beban Operasional Lain	5.588	9.263	2.744	1.604	1.866	2.278	2.545	3.003	3.599	3.898	4.083	4.582	486	927	1.137	1.196	1. Other Operating Income
1. Pendapatan Operasional Selain Bunga	49	57	57	14	17	19	19	20	20	21	21	22	1	1	2	4	a. Increase in fair value and gain form sale of securities
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of financing
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	20	20	37	17	22	28	38	42	44	49	54	58	5	10	18	25	d. Gain from spot and derivative transaction
d. Keuntungan Transaksi Spot dan Derivatif	711	611	635	202	258	324	384	459	501	587	645	733	70	125	207	283	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	4.808	8.575	2.015	1.372	1.569	1.908	2.105	2.481	3.033	3.242	3.364	3.770	410	791	910	885	f. Others
f. Lainnya	8.829	12.955	7.141	2.989	3.594	4.349	4.956	5.806	6.623	7.462	8.050	8.981	836	1.673	2.206	2.557	2. Non Interest Expense
2. Beban Operasional Selain Beban Bunga	0	1	0	0	0	0	0	0	0	0	0	0	0	-	0	-	a. Decrease in fair value and losses form sale of securities
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative transaction
d. Kerugian Transaksi Spot dan Derivatif	6.031	9.904	4.059	1.862	2.138	2.555	2.806	3.286	4.046	4.650	5.020	5.570	564	1.137	1.371	1.423	e. Depreciation/Amortizations
e. Penyusutan/Amortisasi	0	11	16	9	10	13	15	18	19	25	23	26	8	5	7	10	f. Losses from investment in shares with equity method, fees/comissions/provisions
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	2.797	3.039	3.067	1.119	1.445	1.781	2.135	2.502	2.557	2.786	3.007	3.384	263	532	827	1.124	g. Others
g. Lainnya	3.368	429	454	248	329	417	514	601	813	717	765	816	98	189	336	475	D. Operating Profit/loss (A1+C1) - (A2+C2)
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	19	7	45	5	9	14	16	22	25	26	27	38	5	10	12	12	E. Non Operational Income
E. Pendapatan non - operasional	3.038	5	16	13	20	25	31	34	30	27	47	42	15	19	21	26	F. Non Operational Expenses
F. Beban non - operasional	(3.019)	3	29	(7)	(11)	(11)	(14)	(13)	(5)	(1)	(20)	(3)	(10)	(8)	(9)	(14)	G. Non Operational Profit (E - F)
G. Laba/Rugi non-operasional (E - F)	348	431	484	240	318	406	500	589	809	716	745	813	88	180	327	461	H. Current Year profit
H. Laba/Rugi tahun berjalan sebelum pajak	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
J. Transfer Laba/Rugi ke Kantor Pusat	250	325	365	167	212	261	310	358	809	493	547	604	66	134	243	343	K. Profit/Loss After Estimation of tax
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	n) Angka-angka diperbaiki																n) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	511.743	628.115	673.484	973.364	1.045.281	1.085.454	1.029.808	1.016.655	1.072.536	1.029.292	1.032.424	1.063.037	1.026.941	1.021.023	1.152.410	1.132.261	Committed Claims
- Fasilitas pinjaman yang belum ditarik	38.641	20.586	29.244	22.449	23.070	17.453	19.337	16.699	17.929	17.510	17.391	17.310	17.179	17.510	18.276	18.274	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	468.916	597.813	641.745	943.734	1.013.687	1.060.982	1.001.772	993.955	1.047.718	1.004.435	1.006.619	1.040.333	1.000.665	995.747	1.124.062	1.106.648	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4.185	9.715	2.495	7.181	8.524	7.019	8.700	6.000	6.889	7.346	8.414	5.395	9.097	7.766	10.072	7.339	- Others
Kewajiban Komitmen	1.821.506	1.983.571	2.160.722	2.566.041	2.622.604	2.661.644	2.634.864	2.726.796	2.767.860	2.768.711	2.714.321	2.724.780	2.748.790	2.759.733	2.885.216	2.863.418	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	1.219.520	1.304.240	1.408.258	1.474.863	1.460.021	1.442.724	1.469.754	1.541.709	1.531.977	1.565.928	1.541.230	1.545.055	1.600.530	1.589.182	1.548.250	1.564.953	- Undisbursed loan facilities to debtors
Committed	275.413	298.509	344.860	372.009	369.877	356.299	363.125	378.293	369.036	375.231	365.413	367.108	381.049	376.341	365.022	370.005	- Committed
Uncommitted	944.107	1.005.731	1.063.398	1.102.854	1.090.144	1.086.425	1.106.629	1.163.416	1.162.941	1.190.698	1.175.817	1.177.948	1.219.482	1.212.841	1.183.227	1.194.948	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	7.534	12.370	11.229	13.901	14.120	12.344	14.911	19.293	15.241	14.937	8.878	10.181	10.645	9.589	11.449	14.192	- Undisbursed loan facilities to other banks
Committed	1.064	1.581	3.011	3.330	2.935	1.276	3.341	5.127	2.220	4.232	2.020	1.897	1.068	1.051	1.990	2.781	- Committed
Uncommitted	6.469	10.789	8.218	10.571	11.185	11.068	11.570	14.166	13.021	10.705	6.858	8.284	9.577	8.539	9.458	11.410	- Uncommitted
- Irrevocable L/C yang masih berjalan	69.516	66.353	77.108	86.785	87.256	92.944	84.645	89.129	91.755	94.462	91.959	88.144	80.623	85.087	82.241	79.499	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	520.465	594.212	659.107	982.307	1.052.870	1.105.760	1.056.446	1.069.163	1.121.114	1.085.829	1.063.085	1.075.275	1.045.988	1.066.216	1.233.407	1.194.577	- Outstanding spot and derivatives (sold)
- Lainnya	4.471	6.397	5.020	8.185	8.337	7.873	9.108	7.501	7.773	7.556	9.168	6.126	11.005	9.659	9.869	10.198	- Others
Tagihan Kontinjensi	308.392	334.875	316.330	274.217	275.071	275.296	332.943	300.354	305.784	313.649	290.482	286.136	275.666	282.926	274.533	269.282	Contingent Claims
- Garansi yang diterima	265.333	288.776	264.819	220.233	219.908	218.990	228.175	242.704	247.608	254.386	252.315	248.740	237.633	240.374	235.866	226.506	- Received guarantees
- Pendapatan bunga dalam penyelesaian	39.402	42.161	46.949	49.411	50.253	51.318	99.832	52.774	53.196	54.099	33.067	32.405	32.899	37.347	33.391	37.379	- Accrued interest
- Lainnya	3.657	3.938	4.562	4.573	4.910	4.988	4.935	4.875	4.980	5.164	5.099	4.991	5.134	5.205	5.275	5.397	- Others
Kewajiban Kontinjensi	302.459	304.665	339.278	328.006	325.605	328.221	328.360	337.705	346.889	349.600	343.613	366.334	334.409	334.194	337.988	342.590	Contingent Liabilities
- Garansi yang diberikan	297.391	302.542	337.695	326.310	323.727	326.470	326.504	335.901	344.952	347.607	341.579	364.514	332.246	331.885	335.602	339.793	- Issued guarantees
- Lainnya	5.069	2.124	1.583	1.696	1.878	1.750	1.855	1.805	1.937	1.993	2.033	1.820	2.163	2.309	2.386	2.797	- Others
Lainnya	274.066	309.064	392.512	411.274	416.707	418.086	426.447	430.924	436.410	437.843	438.992	445.955	449.597	453.638	453.559	455.804	Others
- Penerusan Kredit	23.059	9.441	10.422	10.645	11.022	10.999	11.321	11.360	11.659	11.740	12.000	12.072	12.353	12.597	12.653	12.763	- Channelling
- Aset produktif yang dihapusbukukan	230.274	274.724	350.961	362.347	366.484	367.713	375.600	380.023	384.992	385.804	386.300	392.081	395.099	396.470	397.954	402.023	- Written off earning assets
Kredit yang diberikan	219.484	262.748	339.745	351.019	354.934	359.761	363.864	372.023	373.093	377.532	378.067	383.718	387.001	388.152	389.644	393.555	- Credit disbursed
Lainnya	10.790	11.976	11.216	11.329	11.550	7.952	11.735	8.000	11.899	8.272	8.233	8.363	8.097	8.318	8.309	8.468	- Others
- Aset produktif yang dihapustagih	20.733	24.900	31.129	38.281	39.201	39.374	39.527	39.540	39.759	40.299	40.693	41.802	42.145	44.571	42.952	41.018	- Charged off earning assets
Kredit yang diberikan	14.300	17.557	23.573	30.763	31.649	31.816	31.992	32.000	32.192	32.720	33.126	34.238	34.586	37.010	35.480	33.550	- Credit disbursed
Lainnya	6.433	7.343	7.556	7.517	7.552	7.558	7.534	7.540	7.567	7.579	7.566	7.564	7.559	7.561	7.472	7.468	- Others

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

Indikator	2015	2016	2017	2018								2019				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Tagihan Komitmen	215	11	9	9	9	9	9	9	9	9	9	2	2	2	2	2	Committed Claims
- Fasilitas pinjaman yang belum ditarik	1	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	5	4	2	2	2	2	2	2	2	2	2	2	2	2	2	2	- Others
Kewajiban Komitmen	7.277	3.649	2.464	2.464	2.385	2.321	2.392	2.541	2.548	2.597	2.656	2.503	2.657	1.887	1.895	1.860	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	6.756	3.467	2.394	2.408	2.303	2.269	2.342	2.480	2.485	2.546	2.605	2.452	2.611	1.844	1.852	1.839	- Undisbursed loan facilities to debtors
Committed	2.632	760	939	915	882	919	901	944	941	1.014	1.082	1.049	1.163	1.122	1.114	1.118	- Committed
Uncommitted	4.124	2.707	1.455	1.493	1.420	1.349	1.441	1.535	1.544	1.531	1.523	1.403	1.447	721	738	720	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	230	144	42	46	47	47	42	49	46	40	41	39	38	38	34	15	- Undisbursed loan facilities to other banks
Committed	166	38	33	37	38	38	38	38	39	34	34	32	32	32	32	12	- Committed
Uncommitted	64	106	10	8	9	9	5	11	7	7	7	7	6	6	2	3	- Uncommitted
- Irrevocable L/C yang masih berjalan	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	207	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	61	38	9	11	35	5	7	13	17	11	10	12	8	6	9	6	- Others
Tagihan Kontinjensi	948	1.094	1.144	1.226	1.359	1.287	1.321	1.360	1.430	1.453	1.456	1.368	1.358	1.358	1.395	1.404	Contingent Claims
- Garansi yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	475	658	671	738	754	774	788	808	818	832	839	808	837	827	845	840	- Accrued interest
- Lainnya	471	436	473	488	605	513	533	552	613	621	617	560	521	532	551	564	- Others
Kewajiban Kontinjensi	1.806	1.237	742	997	1.051	961	1.092	1.170	1.180	1.242	1.188	932	829	840	851	993	Contingent Liabilities
- Garansi yang diberikan	1.571	1.146	712	962	1.007	931	1.058	1.132	1.146	1.212	1.158	904	799	774	791	783	- Issued guarantees
- Lainnya	235	91	30	35	45	31	34	38	33	30	30	28	29	66	60	210	- Others
Lainnya	1.909	2.107	1.548	1.528	1.532	1.556	1.555	1.563	1.573	1.594	1.613	1.824	1.821	1.812	1.823	2.288	Others
- Penerusan Kredit	343	479	33	25	24	23	22	22	22	20	20	19	19	18	18	17	- Channelling
- Aset produktif yang dihapusbukukan	1.547	1.613	1.514	1.504	1.508	1.524	1.532	1.541	1.551	1.561	1.593	1.805	1.802	1.794	1.806	2.272	- Written off earning assets
Kredit yang diberikan	1.469	1.587	1.514	1.503	1.507	1.524	1.532	1.541	1.550	1.560	1.593	1.805	1.801	1.794	1.805	2.271	- Credit disbursed
Lainnya	77	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	20	16	1	0	0	8	0	0	0	14	0	0	0	-	-	-	- Charged off earning assets
Kredit yang diberikan	20	16	1	0	0	8	0	0	0	14	0	0	0	-	-	-	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	39.464	51.874	58.754	66.317	71.889	70.376	72.524	73.977	55.527	48.961	51.189	44.036	54.832	52.610	66.113	59.852	Committed Claims
- Fasilitas pinjaman yang belum ditarik	3.058	2.013	4.134	4.527	4.569	3.926	3.950	4.230	3.907	3.737	3.376	3.301	3.376	3.392	3.712	3.704	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	36.195	44.447	53.621	58.328	64.763	64.671	66.400	68.211	50.531	44.225	46.457	40.102	49.866	47.640	60.330	54.650	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	212	5.415	999	3.463	2.557	1.779	2.174	1.536	1.090	998	1.356	633	1.590	1.578	2.071	1.499	- Others
Kewajiban Komitmen	194.388	137.805	142.897	151.555	168.619	154.952	160.707	172.760	138.671	134.411	134.240	121.255	135.944	139.452	143.238	139.409	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	107.157	82.304	82.326	81.991	88.188	78.174	82.946	92.133	79.834	82.954	80.090	77.849	82.974	83.144	77.796	81.579	- Undisbursed loan facilities to debtors
Committed	31.362	33.592	32.651	33.810	36.155	31.797	31.998	32.685	32.152	32.573	31.165	31.541	34.025	34.198	29.356	29.857	- Committed
Uncommitted	75.796	48.712	49.675	48.181	52.033	46.377	50.948	59.448	47.682	50.381	48.925	46.308	48.949	48.946	48.439	51.722	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	154	220	321	207	206	153	145	173	148	170	215	142	146	170	163	141	- Undisbursed loan facilities to other banks
Committed	54	100	187	135	140	82	83	109	88	91	91	79	76	76	77	60	- Committed
Uncommitted	99	120	134	71	66	71	62	63	61	79	124	63	70	94	86	81	- Uncommitted
- Irrevocable L/C yang masih berjalan	4.439	4.088	2.966	3.956	3.432	3.558	3.232	3.099	3.169	2.749	2.391	2.741	2.937	3.488	3.212	2.907	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	82.402	49.810	55.139	62.382	73.859	70.569	71.204	74.497	53.153	46.794	49.542	39.764	47.929	51.101	59.779	52.825	- Outstanding spot and derivatives (sold)
- Lainnya	236	1.383	2.145	3.019	2.934	2.499	3.178	2.859	2.367	1.745	2.002	759	1.958	1.550	2.289	1.958	- Others
Tagihan Kontinjensi	63.506	38.035	63.645	46.332	44.231	43.221	46.944	49.162	34.048	34.409	36.169	35.613	35.174	34.629	24.851	25.180	Contingent Claims
- Garansi yang diterima	60.700	34.330	59.110	42.039	39.822	38.620	42.290	44.485	29.060	29.782	31.503	31.051	30.581	30.165	20.339	17.398	- Received guarantees
- Pendapatan bunga dalam penyelesaian	2.758	3.504	4.078	3.912	4.011	4.208	4.256	4.424	4.736	4.370	4.402	4.280	4.302	4.169	4.211	7.475	- Accrued interest
- Lainnya	48	202	457	381	397	394	397	252	252	257	265	281	292	294	301	307	- Others
Kewajiban Kontinjensi	39.844	31.761	29.727	26.862	27.066	27.643	29.394	30.066	24.565	25.473	24.425	23.885	22.532	21.883	21.175	21.333	Contingent Liabilities
- Garansi yang diberikan	39.316	30.964	29.306	26.433	26.638	27.234	28.956	29.630	24.116	25.044	23.987	23.451	22.056	21.233	20.481	20.726	- Issued guarantees
- Lainnya	529	798	421	429	428	409	438	435	449	429	438	434	476	650	694	607	- Others
Lainnya	14.315	17.595	27.235	28.484	29.263	25.880	30.005	29.750	30.743	27.458	27.867	28.582	29.497	29.796	27.200	27.618	Others
- Penerusan Kredit	1.327	1.100	2.078	1.893	2.196	2.147	2.438	2.443	2.700	2.744	2.967	2.985	3.291	3.513	3.567	3.669	- Channelling
- Aset produktif yang dihapusbukukan	12.543	15.983	22.815	24.222	24.632	21.282	25.109	24.690	25.387	22.028	22.204	22.730	23.244	22.628	21.790	22.110	- Written off earning assets
Kredit yang diberikan	8.888	12.338	19.097	20.434	20.848	21.140	21.193	24.548	21.349	21.657	21.833	22.349	23.093	22.247	21.409	21.726	- Credit disbursed
Lainnya	3.654	3.645	3.718	3.788	3.783	142	3.916	141	4.038	371	371	381	151	381	381	383	- Others
- Aset produktif yang dihapustagih	446	512	2.342	2.369	2.435	2.452	2.457	2.617	2.656	2.686	2.696	2.867	2.962	3.654	1.843	1.839	- Charged off earning assets
Kredit yang diberikan	337	404	2.109	2.179	2.211	2.228	2.258	2.417	2.431	2.453	2.464	2.636	2.731	3.424	1.703	1.704	- Credit disbursed
Lainnya	109	108	233	189	224	224	199	201	225	233	233	231	230	231	139	135	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	422.521	493.076	486.597	575.441	601.639	605.359	581.971	588.645	656.720	650.542	662.205	622.617	683.439	673.877	760.638	766.086	Committed Claims
- Fasilitas pinjaman yang belum ditarik	31.447	18.566	25.102	17.465	18.493	13.519	14.658	12.461	14.015	13.765	14.007	14.009	13.803	13.894	14.565	14.570	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	387.471	470.681	460.646	554.589	578.480	587.333	561.942	572.340	637.348	631.237	642.421	604.424	663.313	654.597	738.864	746.248	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.603	3.829	849	3.386	4.666	4.507	5.371	3.844	5.358	5.539	5.777	4.184	6.324	5.385	7.210	5.267	- Others
Kewajiban Komitmen	1.115.813	1.252.443	1.251.581	1.375.753	1.403.532	1.418.272	1.395.670	1.440.543	1.514.814	1.533.715	1.513.278	1.486.720	1.573.058	1.581.121	1.631.468	1.639.498	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	710.628	764.243	778.583	803.023	799.223	803.239	804.347	826.807	829.548	843.535	825.586	849.546	866.014	865.947	808.701	818.613	- Undisbursed loan facilities to debtors
Committed	106.010	116.775	124.150	130.370	131.156	126.792	125.017	132.245	128.169	131.258	129.162	133.719	133.339	130.670	100.324	98.622	- Committed
Uncommitted	604.618	647.468	654.432	672.653	668.067	676.447	679.330	694.562	701.379	712.276	696.425	715.828	732.674	735.277	708.377	719.991	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	6.372	10.260	6.311	8.628	9.313	9.102	9.665	12.831	11.157	8.763	4.922	6.584	7.796	6.762	7.632	9.575	- Undisbursed loan facilities to other banks
Committed	108	111	68	89	49	42	42	647	345	370	337	506	494	496	296	298	- Committed
Uncommitted	6.264	10.149	6.243	8.539	9.264	9.059	9.623	12.184	10.812	8.393	4.585	6.077	7.302	6.266	7.336	9.277	- Uncommitted
- Irrevocable L/C yang masih berjalan	23.461	24.993	26.974	24.792	24.866	27.710	25.591	26.789	30.147	31.458	30.890	30.288	27.167	28.482	24.404	23.438	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	372.476	449.166	438.950	535.960	566.789	574.792	551.694	570.969	640.029	645.611	646.606	596.207	665.530	674.916	785.110	782.739	- Outstanding spot and derivatives (sold)
- Lainnya	2.876	3.782	763	3.350	3.342	3.429	4.373	3.148	3.934	4.349	5.274	4.095	6.551	5.015	5.621	5.133	- Others
Tagihan Kontinjensi	176.588	230.199	182.190	157.575	159.957	160.391	213.822	176.859	197.904	203.697	200.546	197.807	190.723	194.808	194.838	189.962	Contingent Claims
- Garansi yang diterima	164.829	216.409	168.621	142.218	144.274	143.741	149.529	160.004	181.309	186.196	183.234	180.763	173.047	172.463	177.568	172.012	- Received guarantees
- Pendapatan bunga dalam penyelesaian	8.782	10.673	10.132	11.855	11.981	12.780	60.500	12.999	12.699	13.437	13.320	13.125	13.589	18.203	13.086	13.666	- Accrued interest
- Lainnya	2.977	3.117	3.437	3.501	3.701	3.870	3.793	3.857	3.896	4.064	3.992	3.919	4.087	4.143	4.184	4.284	- Others
Kewajiban Kontinjensi	87.591	89.263	96.350	96.015	96.319	98.065	96.577	100.490	108.188	113.023	111.569	112.882	103.797	104.297	104.190	106.772	Contingent Liabilities
- Garansi yang diberikan	83.720	88.524	95.834	95.448	95.596	97.448	95.907	99.891	107.494	112.344	110.887	112.442	103.083	103.676	104.043	106.481	- Issued guarantees
- Lainnya	3.871	739	516	567	723	617	670	599	695	679	682	440	714	621	147	291	- Others
Lainnya	95.544	122.144	130.879	134.354	135.577	136.527	138.418	139.585	141.688	143.550	144.684	144.019	146.660	147.888	142.473	143.548	Others
- Penerusan Kredit	3.200	3.213	3.741	3.893	3.898	3.903	3.905	3.906	3.906	3.907	3.903	3.906	3.903	3.904	3.900	3.898	- Channelling
- Aset produktif yang dihapusbukukan	74.214	97.080	101.286	97.608	98.441	99.249	100.990	101.957	103.924	105.331	106.113	104.579	107.016	106.576	102.111	102.993	- Written off earning assets
Kredit yang diberikan	70.769	92.652	97.394	93.690	94.519	95.302	97.038	97.978	99.864	101.243	102.025	100.375	102.831	102.403	98.020	98.745	- Credit disbursed
Lainnya	3.445	4.428	3.892	3.918	3.921	3.947	3.952	3.978	4.060	4.089	4.088	4.204	4.185	4.173	4.091	4.248	- Others
- Aset produktif yang dihapustagih	18.129	21.851	25.851	32.852	33.238	33.374	33.523	33.722	33.858	34.312	34.668	35.534	35.741	37.408	36.462	36.657	- Charged off earning assets
Kredit yang diberikan	11.805	14.617	18.528	25.524	25.910	26.040	26.188	26.383	26.516	26.966	27.334	28.201	28.412	30.078	29.340	29.535	- Credit disbursed
Lainnya	6.324	7.235	7.323	7.328	7.328	7.334	7.335	7.339	7.342	7.346	7.334	7.333	7.329	7.330	7.122	7.122	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018										2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Tagihan Komitmen	49.374	82.405	127.318	330.568	370.283	408.264	373.920	353.005	358.343	328.598	317.874	395.192	287.326	293.310	324.387	305.071	Committed Claims	
- Fasilitas pinjaman yang belum ditarik	4.136	-	-	450	-	-	721	-	-	-	-	-	-	224	-	-	- Unused borrowing	
- Posisi pembelian spot dan derivatif yang masih berjalan	44.906	81.946	126.673	329.788	369.012	407.533	372.046	352.387	357.903	327.792	316.595	394.616	286.146	292.286	323.597	304.499	- Outstanding spot and derivatives (purchased)	
- Lainnya (Others)	332	459	646	330	1.271	731	1.153	618	440	807	1.278	576	1.181	801	789	571	- Others	
Kewajiban Komitmen	498.191	583.148	756.278	1.028.872	1.041.972	1.079.864	1.070.520	1.104.900	1.105.274	1.091.100	1.058.176	1.108.474	1.030.778	1.030.885	1.102.003	1.076.019	Committed Liabilities	
- Fasilitas kredit kepada nasabah yang belum ditarik	390.980	450.186	540.732	582.908	565.926	555.572	577.093	616.738	616.335	632.685	630.040	612.318	645.809	634.978	656.932	659.768	- Undisbursed loan facilities to debtors	
Committed	135.147	146.626	186.507	206.345	201.115	196.366	204.767	211.924	207.244	209.826	203.436	200.277	211.982	209.865	233.744	239.925	- Committed	
Uncommitted	255.832	303.559	354.225	376.563	364.811	359.206	372.326	404.814	409.091	422.859	426.605	412.041	433.826	425.113	423.189	419.843	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	729	1.727	4.445	4.908	4.441	2.946	4.964	6.144	3.793	5.867	3.604	3.319	2.567	2.523	3.523	4.364	- Undisbursed loan facilities to other banks	
Committed	726	1.321	2.713	3.058	2.698	1.114	3.178	4.333	1.749	3.737	1.559	1.280	466	447	1.586	2.411	- Committed	
Uncommitted	3	406	1.733	1.850	1.743	1.832	1.786	1.811	2.044	2.129	2.045	2.039	2.101	2.076	1.937	1.952	- Uncommitted	
- Irrevocable LC yang masih berjalan	41.235	36.967	46.824	57.725	58.634	61.322	55.450	58.982	58.235	59.989	58.099	54.708	50.154	52.736	54.219	52.763	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	65.248	94.268	163.861	382.729	412.067	459.217	432.457	422.571	426.543	392.174	365.659	438.025	330.987	338.803	386.655	357.341	- Outstanding spot and derivatives (sold)	
- Lainnya	-	-	416	602	904	806	555	465	368	386	774	104	1.261	1.845	673	1.783	- Others	
Tagihan Kontinjensi	66.416	64.498	68.460	68.116	68.533	69.551	69.826	72.002	71.392	73.090	51.283	50.401	47.440	51.147	52.536	51.826	Contingent Claims	
- Garansi yang diterima	39.725	37.819	36.870	35.765	35.598	36.410	36.138	37.996	37.016	38.181	37.366	36.714	33.800	37.533	37.740	36.883	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	26.535	26.513	31.400	32.153	32.732	32.936	33.483	33.797	34.166	34.696	13.701	13.466	13.416	13.389	14.567	14.711	- Accrued interest	
- Lainnya	155	166	189	198	202	206	206	209	210	213	216	221	224	226	229	232	- Others	
Kewajiban Kontinjensi	170.483	178.995	208.756	200.124	196.954	197.540	196.970	201.404	208.425	205.283	201.939	225.065	204.031	204.070	208.684	210.508	Contingent Liabilities	
- Garansi yang diberikan	170.050	178.502	208.153	199.480	196.295	196.870	196.283	200.698	207.695	204.526	201.155	224.249	203.190	203.204	207.309	208.931	- Issued guarantees	
- Lainnya	433	493	603	644	659	670	688	706	730	757	784	817	841	866	1.375	1.577	- Others	
Lainnya	155.179	157.387	218.197	231.385	234.690	238.127	240.347	243.784	245.251	247.569	246.929	252.621	252.630	255.259	263.018	263.115	Others	
- Penerusan Kredit	18.138	4.599	4.521	4.787	4.857	4.880	4.907	4.942	4.983	5.022	5.063	5.114	5.093	5.114	5.122	5.132	- Channelling	
- Aset produktif yang dihapusbukukan	134.897	150.267	210.741	223.538	226.305	229.708	231.893	235.642	237.022	239.260	238.538	244.106	244.094	246.636	253.248	255.461	- Written off earning assets	
Kredit yang diberikan	131.324	146.561	207.307	220.088	222.633	226.017	228.198	231.934	233.394	235.620	234.937	240.500	240.506	243.045	249.584	251.797	- Credit disbursed	
Lainnya	3.573	3.707	3.434	3.450	3.672	3.691	3.695	3.708	3.629	3.640	3.601	3.605	3.588	3.591	3.664	3.665	- Others	
- Aset produktif yang dihapustagih	2.144	2.521	2.936	3.060	3.528	3.539	3.546	3.200	3.245	3.287	3.328	3.401	3.443	3.509	4.647	2.522	- Charged off earning assets	
Kredit yang diberikan	2.144	2.521	2.936	3.060	3.528	3.539	3.546	3.200	3.245	3.287	3.328	3.401	3.443	3.509	4.437	2.311	- Credit disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	211 ^{*)}	211 ^{*)}	- Others	
Ket: r) Angka-angka diperbaiki																		Note: r) Revised figure
*) Angka-angka sementara																		*) Provisional figure

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

Note: r) Revised figures
 *) Provisional figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	1.538	1.132	1.383	1.440	1.405	249	40	644	648	1.225	230	283	298	297	333	319	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.516	1.113	1.364	1.421	1.386	246	40	641	644	1.222	227	280	295	294	330	316	- Undisbursed Financing facilities to debtors
<i>Committed</i>	62	109	129	158	140	24	13	18	21	18	17	18	39	14	14	15	- Committed
<i>Uncommitted</i>	1.454	1.003	1.234	1.263	1.246	222	27	623	624	1.204	210	262	256	281	316	301	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	21	19	19	19	19	3	0	3	3	3	3	3	3	3	3	3	- Undisbursed Financing facilities to other banks
<i>Committed</i>	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	11	9	9	9	9	3	0	3	3	3	3	3	3	3	3	3	- Uncommitted
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Tagihan Kontinjensi	187	107	103	115	127	130	135	140	138	142	145	80	83	85	83	84	Contingent Claims
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	187	100	103	115	127	130	135	140	138	142	144	80	83	85	82	84	- Accrued interest
- Lainnya	-	7	0	0	0	0	0	0	0	0	1	0	0	1	1	1	- Others
Kewajiban Kontinjensi	1.485	1.607	1.914	1.535	1.638	1.585	1.593	1.552	1.497	1.525	1.553	1.417	1.161	1.089	1.034	898	Contingent Liabilities
- Garansi yang diberikan	1.485	1.607	1.914	1.535	1.638	1.585	1.593	1.552	1.497	1.459	1.491	1.354	1.100	1.028	972	836	- Issued guarantees
- Lainnya	0	-	-	-	0	-	-	-	-	66	62	63	61	61	62	62	- Others
Lainnya	524	187	322	437	438	540	547	1.291	1.328	1.107	1.113	1.863	1.863	1.863	1.812	1.810	Others
- Penerusan Pembiayaan	50	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channelling
- Aset produktif yang dihapusbukukan	474	137	275	390	390	492	500	1.243	1.281	1.060	1.066	1.816	1.816	1.816	1.765	1.763	- Written off earning assets
Pembiayaan yang diberikan	474	137	275	390	390	492	500	1.243	1.281	1.060	1.066	1.816	1.816	1.816	1.765	1.763	- Financing disbursed
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	136	739	806	1.029	1.460	1.446	1.383	1.018	1.936	1.173	1.102	1.146	1.298	1.224	1.267	1.251	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	136	739	806	1.029	1.432	1.446	1.383	1.018	1.936	1.173	1.102	1.146	1.298	1.224	1.267	1.251	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	-	-	28	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	3.768	4.516	5.305	5.105	3.928	5.003	4.692	4.873	5.218	4.966	5.009	4.807	5.156	5.183	5.498	5.535	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.987	2.059	2.216	2.364	2.318	2.308	2.239	2.491	2.491	2.395	2.123	1.991	2.168	2.314	2.034	2.212	- Undisbursed Financing facilities to debtors
<i>Committed</i>	200	646	483	412	430	399	429	478	509	542	551	504	499	472	470	468	- Committed
<i>Uncommitted</i>	1.787	1.412	1.732	1.953	1.888	1.908	1.810	2.014	1.982	1.853	1.572	1.487	1.668	1.842	1.564	1.744	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	28	-	90	94	94	94	94	94	94	94	94	94	94	94	94	94	- Undisbursed Financing facilities to other banks
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	28	-	90	94	94	94	94	94	94	94	94	94	94	94	94	94	- Uncommitted
- Irrevocable L/C yang masih berjalan	324	297	202	235	238	287	303	151	168	207	481	331	191	164	264	266	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	132	967	1.156	1.211	156	1.181	1.062	1.121	1.379	1.204	1.202	1.235	1.476	1.368	1.830	1.645	- Outstanding spot and derivatives (sold)
- Lainnya	1.297	1.193	1.686	1.202	1.123	1.134	994	1.016	1.087	1.066	1.109	1.156	1.227	1.243	1.276	1.318	- Others
Tagihan Kontinjensi	349	417	316	351	371	388	393	320	351	358	365	344	372	379	382	385	Contingent Claims
- Garansi yang diterima	22	23	24	12	13	13	11	7	8	8	6	5	4	11	14	8	- Received guarantees
- Pendapatan bunga dalam penyelesaian	320	385	285	335	353	370	376	307	333	341	349	330	358	358	358	367	- Accrued interest
- Lainnya	6	9	7	4	5	5	6	6	10	9	9	9	10	10	10	10	- Others
Kewajiban Kontinjensi	866	1.147	1.069	1.006	1.132	1.164	1.235	1.402	1.529	1.503	1.405	989	970	880	882	866	Contingent Liabilities
- Garansi yang diberikan	865	1.144	1.056	985	1.110	1.140	1.208	1.375	1.499	1.471	1.367	951	928	836	834	817	- Issued guarantees
- Lainnya	1	3	13	21	23	24	27	27	30	33	37	39	42	44	48	49	- Others
Lainnya	2.847	4.423	6.947	7.162	7.224	7.322	7.392	6.700	7.239	7.732	7.728	7.913	7.923	7.718	7.887	7.918	Others
- Penerusan Pembiayaan	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	2.846	4.422	6.947	7.162	7.224	7.322	7.392	6.700	7.239	7.732	7.728	7.913	7.923	7.718	7.887	7.918	- Written off earning assets
Pembiayaan yang diberikan	2.807	4.252	6.911	7.127	7.189	7.286	7.356	6.665	7.204	7.697	7.693	7.878	7.888	7.683	7.852	7.883	- Financing disbursed
Lainnya	39	171	35	35	35	35	35	35	35	35	35	35	35	35	35	35	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	33	9	-	-	-	-	-	-	-	8	44	45	43	-	4	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	8	44	45	43	-	4	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	33	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	527	878	787	852	764	983	844	534	687	697	731	739	899	907	781	778	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	494	869	644	749	678	917	747	420	640	592	558	619	661	661	605	625	- Undisbursed Financing facilities to debtors
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	494	869	644	749	678	917	747	420	640	592	558	619	661	661	605	625	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Undisbursed Financing facilities to other banks
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Uncommitted
- Irrevocable L/C yang masih berjalan	33	9	143	77	86	67	69	108	36	59	98	75	173	218	143	125	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	26	-	-	29	5	11	46	76	45	66	28	33	28	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Tagihan Kontinjensi	634	524	473	501	494	327	502	511	520	499	517	523	516	519	447	441	Contingent Claims
- Garansi yang diterima	289	195	193	200	200	206	207	212	214	218	206	207	201	202	205	205	- Received guarantees
- Pendapatan bunga dalam penyelesaian	345	329	280	301	295	121	295	299	306	280	311	317	315	317	242	236	- Accrued interest
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Kontinjensi	384	654	720	1.467	1.444	1.263	1.499	1.622	1.505	1.551	1.534	1.163	1.089	1.134	1.172	1.220	Contingent Liabilities
- Garansi yang diberikan	384	654	720	1.467	1.444	1.263	1.499	1.622	1.505	1.551	1.534	1.163	1.089	1.134	1.172	1.220	- Issued guarantees
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	3.757	5.221	7.383	7.923	7.984	8.135	8.184	8.252	8.588	8.832	9.057	9.133	9.203	9.302	9.346	9.507	Others
- Penerusan Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	3.757	5.221	7.383	7.923	7.984	8.135	8.184	8.252	8.588	8.832	9.057	9.133	9.203	9.302	9.346	9.507	- Written off earning assets
Pembiayaan yang diberikan	3.757	5.221	7.246	7.786	7.847	7.998	8.047	8.115	8.451	8.695	8.920	8.996	9.066	9.165	9.209	9.370	- Financing disbursed
Lainnya	-	-	137	137	137	137	137	137	137	137	137	137	137	137	137	137	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,39	22,93	23,18	22,25	22,19	22,01	22,56	22,83	22,91	22,97	23,32	22,97	23,22	23,45	23,42	23,21	Capital Adequacy Ratio (%)
- Modal	914.657	1.052.597	1.166.002	1.160.316	1.166.181	1.176.676	1.198.170	1.213.589	1.226.367	1.240.430	1.251.213	1.269.616	1.278.968	1.289.474	1.309.439	1.303.652	- Capital
- ATMR	4.276.555	4.589.611	5.029.816	5.213.753	5.254.403	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	19,00	21,19	21,50	20,50	20,45	20,42	20,92	21,09	21,19	21,25	21,59	21,29	21,53	21,70	21,77	21,59	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	812.590	972.350	1.081.234	1.068.586	1.074.729	1.091.769	1.110.931	1.120.955	1.134.279	1.147.625	1.158.069	1.176.700	1.185.800	1.193.400	1.217.222	1.212.735	- Core Capital (Tier I)
- ATMR	4.276.555	4.589.611	5.029.816	5.213.753	5.254.418	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	- Risk Weighted Assets
Return On Assets Ratio (%)	2,32	2,23	2,45	2,40	2,38	2,43	2,46	2,47	2,50	2,52	2,52	2,55	2,59	2,45	2,60	2,42	Return On Assets Ratio (%)
- Laba sebelum pajak	132.601	136.048	165.196	170.741	169.789	173.853	177.127	177.808	181.016	183.358	183.716	186.912	197.010	186.136	199.511	186.096	- Profit
- Rata-rata total aset	5.703.813	6.106.959	6.730.350	7.099.936	7.130.626	7.168.225	7.187.449	7.208.105	7.228.114	7.262.656	7.290.852	7.329.250	7.602.076	7.581.991	7.658.831	7.695.258	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	81,49	82,22	78,64	79,59	79,43	79,46	79,05	79,26	79,13	78,71	78,03	77,86	87,79	85,33	82,92	83,48	Operating Expenses/Operating Income (%)
- Biaya Operasional	569.141	624.173	603.178	215.324	265.633	322.902	374.211	432.358	490.120	536.041	580.228	638.990	125.697	177.539	239.339	311.455	- Operating Expenses
- Pendapatan Operasional	698.404	759.146	766.975	270.531	334.423	406.359	473.387	545.460	619.357	681.014	743.585	820.646	143.175	208.053	288.626	373.105	- Operating Income
Net Interest Margin Ratio (%)	5,39	5,63	5,32	5,07	5,09	5,11	5,12	5,14	5,14	5,13	5,12	5,14	4,92	4,81	4,86	4,87	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	293.824	329.913	342.731	345.001	347.684	350.332	352.305	354.475	355.477	356.825	357.633	360.412	356.712	348.366	356.086	358.383	- Interest income net
- Rata-rata total aset produktif	5.449.642	5.854.786	6.445.076	6.801.445	6.825.468	6.859.225	6.877.219	6.896.128	6.917.324	6.952.549	6.981.469	7.016.192	7.257.568	7.244.802	7.324.656	7.358.358	- Average total earning assets
Loan to Deposits Ratio (%)	92,11	90,70	90,04	90,43	91,99	92,76	93,11	93,79	94,09	93,71	93,19	94,78	93,97	94,12	94,00	94,25	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	3.903.936	4.199.713	4.548.155	4.587.122	4.686.549	4.784.436	4.784.803	4.839.567	4.921.548	4.970.100	4.960.336	5.092.584	4.986.324	5.026.443	5.085.310	5.098.734	- Total Credit to third party
- Total Dana Pihak Ketiga	4.238.349	4.630.352	5.050.984	5.072.433	5.094.582	5.157.744	5.138.722	5.160.189	5.230.922	5.303.577	5.322.634	5.372.841	5.306.110	5.340.418	5.410.178	5.409.565	- Total Third Party Funds
Rasio Aset Likuid (%)	16,70	17,50	18,56	17,36	17,19	16,68	15,64	15,41	15,35	15,39	15,58	14,96	14,64	15,19	16,00	16,22	Liquid Assets Ratio (%)
- Aset Likuid Primer	736.720	837.433	963.833	921.985	984.962	964.041	823.382	816.952	821.890	843.314	860.438	899.937	778.395	806.230	912.586	931.093	- Primary Liquid Asset
- Aset Likuid Sekunder	251.623	296.098	353.504	321.754	261.775	263.243	319.086	316.172	323.418	322.236	319.336	259.472	334.424	355.436	337.070	335.183	- Secondary Liquid assets
- Total Aset	5.919.390	6.475.602	7.099.564	7.163.989	7.253.384	7.356.221	7.302.794	7.352.701	7.462.427	7.573.536	7.572.810	7.751.621	7.602.076	7.649.857	7.812.511	7.804.985	- Total Assets
Ket: Data tidak termasuk data kinerja BUS																	

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Rasio Pemenuhan Kecukupan Modal Minimum (%)	22,30	22,38	21,73	20,72	20,43	20,44	20,97	21,41	21,25	21,67	22,02	22,21	21,49	21,75	22,18	21,56	Capital Adequacy Ratio (%)
- Modal	18.763	14.113	8.658	8.606	8.552	8.573	8.695	8.782	8.842	9.025	9.163	9.137	8.848	8.392	8.591	8.320	- Capital
- ATMR	84.122	63.072	39.839	41.532	41.863	41.935	41.456	41.017	41.611	41.648	41.607	41.134	41.169	38.581	38.740	38.597	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,61	21,36	20,59	19,60	19,28	19,29	19,81	20,26	20,11	20,53	20,73	21,10	20,38	20,63	21,01	20,40	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	17.334	13.474	8.203	8.138	8.072	8.091	8.214	8.309	8.367	8.549	8.626	8.680	8.391	7.960	8.138	7.872	- Core Capital (Tier I)
- ATMR	84.122	63.072	39.839	41.532	41.863	41.935	41.456	41.017	41.611	41.648	41.607	41.134	41.169	38.581	38.740	38.597	- Risk Weighted Assets
Return On Assets Ratio (%)	1,69	1,43	1,49	1,78	1,70	1,53	1,62	1,62	1,62	1,64	1,56	1,39	0,71	1,00	1,52	0,78	Return On Assets Ratio (%)
- Laba sebelum pajak	2.260	1.438	986	1.229	1.177	1.073	1.135	1.140	1.139	1.156	1.104	988	511	689	1.060	556	- Profit
- Rata-rata total aset	133.597	100.652	65.989	68.886	69.392	69.894	70.157	70.202	70.373	70.560	70.837	70.874	72.085	68.704	69.639	70.915	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	85,86	88,09	87,31	84,17	84,89	86,24	85,55	85,49	85,54	85,45	86,11	87,90	93,67	91,07	86,99	93,51	Operating Expenses/Operating Income (%)
- Biaya Operasional	14.167	10.881	6.661	2.173	2.760	3.361	3.924	4.482	5.052	5.651	6.253	6.996	595	1.119	1.701	2.450	- Operating Expenses
- Pendapatan Operasional	16.501	12.352	7.630	2.581	3.251	3.897	4.587	5.243	5.907	6.613	7.262	7.959	635	1.228	1.955	2.620	- Operating Income
Net Interest Margin Ratio (%)	6,14	6,30	5,50	5,49	5,56	5,57	5,62	5,64	5,61	5,64	5,60	5,60	4,57	4,84	5,20	5,15	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	7.708	5.989	3.418	3.570	3.638	3.670	3.719	3.731	3.724	3.752	3.745	3.743	3.096	3.116	3.404	3.437	- Interest income net
- Rata-rata total aset produktif	125.591	95.052	62.159	65.000	65.431	65.893	66.123	66.165	66.346	66.530	66.811	66.806	67.699	64.414	65.455	66.716	- Average total earning assets
Loan to Deposits Ratio (%)	86,04	94,23	89,09	77,32	79,60	79,77	81,65	84,25	83,91	83,03	83,47	92,27	84,71	83,81	80,56	76,60	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	86.102	66.902	42.987	45.197	45.751	46.008	46.154	46.310	46.750	46.962	46.957	46.886	46.559	44.011	44.282	44.499	- Total Credit to third party
- Total Dana Pihak Ketiga	100.070	70.997	48.250	58.457	57.474	57.675	56.527	54.969	55.786	56.560	56.257	50.814	54.966	52.516	54.965	58.090	- Total Third Party Funds
Rasio Aset Likuid (%)	20,06	16,96	18,09	21,74	20,40	21,07	20,75	19,11	16,63	18,93	19,71	19,11	18,35	19,54	20,47	23,14	Liquid Assets Ratio (%)
- Aset Likuid Primer	24.362	15.820	11.385	14.707	13.603	13.942	13.970	12.574	11.167	12.879	13.584	13.003	12.728	12.984	13.889	16.537	- Primary Liquid Asset
- Aset Likuid Sekunder	1.977	1.158	352	1.030	965	1.311	915	905	767	797	923	620	501	545	752	761	- Secondary Liquid assets
- Total Aset	131.305	100.103	64.894	72.378	71.414	72.406	71.737	70.515	71.742	72.241	73.613	71.280	72.085	69.233	71.511	74.741	- Total Assets
Ket: r) Angka-Angka Diperbaiki																	Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,05	23,72	26,47	25,49	25,48	25,10	26,08	26,16	25,71	26,02	26,33	26,28	25,86	25,83	25,35	25,44	Capital Adequacy Ratio (%)
- Modal	128.282	140.338	150.582	142.354	143.590	143.579	149.446	150.721	145.037	146.290	146.837	147.821	144.052	146.721	145.829	144.077	- Capital
- ATMR	556.575	591.571	568.921	558.407	563.519	572.034	573.096	576.073	564.052	562.143	557.779	562.563	557.087	567.930	575.201	566.343	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,72	21,49	24,80	23,76	23,80	23,58	24,38	24,45	24,17	24,48	24,78	24,66	24,18	24,18	23,69	23,76	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	115.331	127.142	141.074	132.700	134.142	134.859	139.696	140.857	136.309	137.602	137.602	138.225	134.688	137.301	136.276	134.591	- Core Capital (Tier I)
- ATMR	556.575	591.571	568.921	558.407	563.519	572.034	573.096	576.073	564.052	562.143	557.779	562.563	557.087	567.930	575.201	566.343	- Risk Weighted Assets
Return On Assets Ratio (%)	1,62	1,66	1,57	1,71	1,58	1,55	1,52	1,53	1,55	1,53	1,51	1,54	1,65	1,84	1,64	1,33	Return On Assets Ratio (%)
- Laba sebelum pajak	13.161	13.710	13.332	13.736	12.732	12.523	12.353	12.473	12.240	12.145	12.005	12.239	13.406	15.105	13.658	11.090	- Profit
- Rata-rata total aset	814.483	828.051	846.799	801.312	805.901	810.065	812.322	814.119	787.163	791.854	794.750	797.174	811.914	821.051	831.324	836.680	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	85,48	85,38	86,33	84,68	86,09	86,83	86,65	86,75	85,92	86,00	86,30	86,21	86,27	84,79	85,73	88,46	Operating Expenses/Operating Income (%)
- Biaya Operasional	77.487	79.660	82.725	25.065	32.413	40.010	45.911	53.236	54.787	61.167	68.680	75.624	7.545	13.584	20.344	27.780	- Operating Expenses
- Pendapatan Operasional	90.650	93.297	95.825	29.597	37.650	46.078	52.985	61.368	63.767	71.125	79.584	87.716	8.746	16.020	23.729	31.405	- Operating Income
Net Interest Margin Ratio (%)	4,74	5,08	5,14	4,81	4,86	4,87	4,92	4,95	5,03	5,07	5,05	5,08	4,92	4,75	4,82	4,81	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	36.762	40.368	41.524	36.792	37.414	37.665	38.092	38.373	37.685	38.219	38.212	38.532	37.897	37.067	38.052	38.258	- Interest income net
- Rata-rata total aset produktif	776.242	794.619	807.973	765.144	769.106	772.792	774.681	775.989	749.674	754.166	756.991	758.958	770.749	779.829	790.258	795.220	- Average total earning assets
Loan to Deposits Ratio (%)	97,81	98,04	91,22	86,16	87,28	89,29	90,29	91,84	90,91	87,98	89,97	94,03	91,05	90,40	89,92	89,14	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	528.114	560.600	523.311	494.397	500.801	509.156	510.986	514.502	504.698	508.874	510.556	517.132	510.260	517.493	524.682	524.851	- Total Credit to third party
- Total Dana Pihak Ketiga	539.928	571.782	573.711	573.818	573.772	570.258	565.964	560.193	555.190	578.405	567.474	549.986	560.391	572.471	583.513	588.816	- Total Third Party Funds
Rasio Aset Likuid (%)	18,62	17,97	20,51	21,27	20,13	20,83	18,75	18,45	19,17	20,30	18,33	18,92	17,39	18,29	18,94	18,73	Liquid Assets Ratio (%)
- Aset Likuid Primer	128.302	132.622	146.135	152.676	145.505	151.407	134.551	131.649	133.783	145.591	130.586	138.530	118.752	128.664	139.048	140.037	- Primary Liquid Asset
- Aset Likuid Sekunder	22.721	19.186	26.477	23.621	20.391	21.653	20.283	20.904	21.377	23.726	20.434	17.326	22.414	22.449	22.304	19.755	- Secondary Liquid assets
- Total Aset	811.066	844.755	841.721	828.877	824.259	830.881	825.863	826.702	809.476	834.071	823.709	823.832	811.914	826.277	851.870	853.192	- Total Assets
Ket: r) Angka-Angka Diperbaiki																	Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,30	24,86	24,85	24,03	24,01	23,96	24,42	24,97	25,21	25,32	25,72	25,07	25,01	25,32	24,89	24,69	Capital Adequacy Ratio (%)
- Modal	387.849	428.247	432.261	445.646	444.479	448.532	454.771	461.958	471.190	476.925	473.967	477.227	476.937	480.544	448.170	446.712	- Capital
- ATMR	1.664.523	1.722.312	1.739.623	1.854.631	1.851.530	1.871.741	1.861.941	1.849.690	1.869.394	1.883.786	1.842.488	1.903.629	1.906.935	1.898.183	1.800.784	1.809.540	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,96	22,34	22,16	21,14	21,15	21,50	21,87	22,14	22,45	22,56	22,89	22,42	22,32	22,46	22,52	22,40	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	348.872	384.693	385.561	392.112	391.686	402.376	407.232	409.479	419.673	424.977	421.754	426.769	425.681	426.243	405.485	405.304	- Core Capital (Tier I)
- ATMR	1.664.523	1.722.312	1.739.623	1.854.631	1.851.546	1.871.741	1.861.941	1.849.690	1.869.394	1.883.786	1.842.488	1.903.629	1.906.935	1.898.183	1.800.784	1.809.540	- Risk Weighted Assets
Return On Assets Ratio (%)	1,25	1,41	1,77	1,90	1,82	1,77	1,80	1,80	1,82	1,83	1,82	1,82	2,24	1,90	2,11	1,98	Return On Assets Ratio (%)
- Laba sebelum pajak	27.739	33.067	41.879	49.048	46.989	45.802	46.704	46.580	47.568	48.097	47.928	48.200	61.105	51.190	53.454	50.635	- Profit
- Rata-rata total aset	2.225.152	2.341.535	2.360.755	2.578.162	2.581.179	2.589.157	2.590.486	2.593.226	2.620.663	2.629.113	2.635.370	2.644.252	2.729.562	2.689.264	2.536.423	2.555.293	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	90,71	89,33	86,08	85,41	86,03	86,43	86,17	86,48	86,86	86,24	86,00	85,88	92,00	90,53	89,09	89,43	Operating Expenses/Operating Income (%)
- Biaya Operasional	272.740	270.022	258.000	91.897	113.662	138.871	161.903	190.504	225.405	240.475	257.058	282.031	56.989	77.828	105.046	139.729	- Operating Expenses
- Pendapatan Operasional	300.675	302.265	299.713	107.591	132.113	160.672	187.895	220.285	259.500	278.828	298.902	328.418	61.941	85.969	117.907	156.243	- Operating Income
Net Interest Margin Ratio (%)	4,49	4,77	4,40	4,12	4,17	4,17	4,20	4,23	4,22	4,22	4,20	4,22	3,97	3,89	3,94	3,92	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	95.820	107.610	100.122	102.143	103.304	103.843	104.650	105.291	106.189	106.632	106.490	107.383	103.829	100.248	96.050	96.108	- Interest income net
- Rata-rata total aset produktif	2.135.467	2.258.170	2.274.921	2.477.209	2.479.890	2.488.094	2.489.220	2.491.810	2.519.227	2.527.862	2.534.539	2.543.395	2.613.029	2.576.619	2.435.208	2.453.340	- Average total earning assets
Loan to Deposits Ratio (%)	99,37	95,96	96,63	95,38	98,93	99,77	101,12	102,40	103,22	102,82	101,53	103,37	101,41	101,71	102,14	101,92	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.507.831	1.567.489	1.582.814	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	1.799.044	1.815.794	1.700.450	1.702.379	- Total Credit to third party
- Total Dana Pihak Ketiga	1.517.441	1.633.429	1.638.013	1.734.172	1.702.970	1.722.935	1.695.601	1.703.437	1.729.653	1.746.030	1.760.846	1.769.026	1.774.104	1.785.295	1.664.855	1.670.372	- Total Third Party Funds
Rasio Aset Likuid (%)	15,02	17,00	18,30	18,19	18,01	17,89	16,43	15,49	15,61	15,46	15,61	15,73	14,84	15,15	15,86	16,67	Liquid Assets Ratio (%)
- Aset Likuid Primer	253.558	304.819	346.571	368.517	374.608	370.881	319.422	294.884	305.550	311.725	313.003	331.476	287.451	287.478	315.215	330.107	- Primary Liquid Asset
- Aset Likuid Sekunder	84.197	105.027	104.224	104.489	92.355	99.407	107.433	109.743	112.375	106.624	108.130	99.705	117.685	127.119	99.611	105.297	- Secondary Liquid assets
- Total Aset	2.248.668	2.410.748	2.463.522	2.599.779	2.593.250	2.629.044	2.598.461	2.612.409	2.676.440	2.705.164	2.697.941	2.741.951	2.729.562	2.736.916	2.615.064	2.611.903	- Total Assets
Ket: r) Angka-Angka Diperbaiki																	Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	19,26	21,24	21,43	20,43	20,36	20,14	20,64	20,79	20,89	20,88	21,26	21,05	21,61	21,83	22,25	21,99	Capital Adequacy Ratio (%)
- Modal	379.762	469.900	574.501	563.710	569.560	575.992	585.258	592.128	601.298	608.190	621.246	635.431	649.130	653.816	706.849	704.542	- Capital
- ATMR	1.971.334	2.212.656	2.681.434	2.759.184	2.797.491	2.859.777	2.835.013	2.848.248	2.878.790	2.913.277	2.922.483	3.019.255	3.003.410	2.994.413	3.177.111	3.203.348	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,79	20,20	20,38	19,41	19,33	19,11	19,60	19,74	19,80	19,79	20,17	19,96	20,54	20,77	21,00	20,76	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	331.052	447.041	546.397	535.635	540.829	546.444	555.790	562.310	569.930	576.497	589.463	602.527	617.040	621.896	667.324	664.968	- Core Capital (Tier I)
- ATMR	1.971.334	2.212.656	2.681.434	2.759.184	2.797.491	2.859.777	2.835.013	2.848.248	2.878.790	2.913.277	2.922.483	3.019.255	3.003.410	2.994.413	3.177.111	3.203.348	- Risk Weighted Assets
Return On Assets Ratio (%)	3,53	3,10	3,15	2,92	2,96	3,09	3,15	3,15	3,20	3,23	3,24	3,29	3,06	2,98	3,11	2,93	Return On Assets Ratio (%)
- Laba sebelum pajak	89.441	87.832	108.999	106.728	108.892	114.456	116.934	117.616	120.068	121.959	122.679	125.485	121.988	119.152	131.339	123.816	- Profit
- Rata-rata total aset	2.530.581	2.836.721	3.456.807	3.651.577	3.674.153	3.699.109	3.714.484	3.730.558	3.749.915	3.771.129	3.789.895	3.816.950	3.988.515	4.002.973	4.221.444	4.232.370	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	70,46	75,05	70,31	73,56	72,36	71,87	71,29	71,21	70,60	70,50	69,37	69,18	84,30	81,09	77,39	77,39	Operating Expenses/Operating Income (%)
- Biaya Operasional	204.747	263.609	255.792	96.189	116.798	140.660	162.474	184.135	204.877	228.748	248.237	274.338	60.569	85.009	112.249	141.496	- Operating Expenses
- Pendapatan Operasional	290.578	351.232	363.806	130.761	161.409	195.713	227.920	258.564	290.183	324.448	357.837	396.553	71.852	104.836	145.035	182.836	- Operating Income
Net Interest Margin Ratio (%)	6,36	6,50	5,99	5,80	5,79	5,81	5,80	5,81	5,80	5,78	5,77	5,78	5,57	5,44	5,42	5,46	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	153.534	175.946	197.667	202.496	203.327	205.154	205.843	207.080	207.879	208.222	209.186	210.754	211.890	207.935	218.579	220.580	- Interest income net
- Rata-rata total aset produktif	2.412.342	2.706.946	3.300.023	3.494.091	3.511.041	3.532.447	3.547.194	3.562.164	3.582.078	3.603.991	3.623.129	3.647.034	3.806.091	3.823.940	4.033.736	4.043.082	- Average total earning assets
Loan to Deposits Ratio (%)	85,63	85,16	85,96	88,45	88,94	89,43	89,10	89,19	89,43	89,61	89,01	89,90	90,19	90,41	90,64	91,42	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.781.889	2.004.722	2.399.043	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	2.615.029	2.699.854	2.630.461	2.649.145	2.815.898	2.827.004	- Total Credit to third party
- Total Dana Pihak Ketiga	2.080.909	2.354.143	2.791.010	2.705.986	2.760.366	2.806.876	2.820.630	2.841.589	2.890.381	2.922.581	2.938.057	3.003.015	2.916.649	2.930.136	3.106.846	3.092.287	- Total Third Party Funds
Rasio Aset Likuid (%)	17,34	17,79	18,29	15,80	15,92	14,87	14,34	14,64	14,35	14,24	14,91	13,58	13,87	14,50	15,41	15,33	Liquid Assets Ratio (%)
- Aset Likuid Primer	330.498	384.172	459.742	386.085	451.246	427.812	355.439	377.845	371.390	373.119	403.265	416.928	359.464	377.104	444.435	444.411	- Primary Liquid Asset
- Aset Likuid Sekunder	142.729	170.726	222.451	192.614	148.063	140.871	190.456	184.620	188.900	191.090	189.849	141.821	193.824	205.323	214.403	209.370	- Secondary Liquid assets
- Total Aset	2.728.351	3.119.996	3.729.427	3.662.955	3.764.460	3.823.890	3.806.733	3.843.075	3.904.769	3.962.059	3.977.547	4.114.558	3.988.515	4.017.431	4.274.065	4.265.148	- Total Assets

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Capital Adequacy Ratio (%)	20,49	17,64	19,26	19,32	19,19	19,59	19,19	19,07	23,30	22,57	22,69	21,95	21,09	22,36	22,71	21,13	Capital Adequacy Ratio (%)
- Modal	3.851	1.765	1.963	1.841	1.848	1.867	1.866	1.865	2.420	2.349	2.389	2.357	2.230	2.352	2.409	2.239	- Capital
- ATMR	18.800	10.002	10.194	9.529	9.632	9.528	9.724	9.780	10.389	10.405	10.529	10.736	10.576	10.519	10.606	10.597	- Risk Weighted Assets
Kualitas Aktiva Produktif																	Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	4,26	5,83	8,49	10,29	10,83	10,17	10,32	10,27	9,86	9,78	9,93	4,44	4,92	4,81	4,76	4,91	Classified Earning assets to Earning assets (%)
- APYD	975	991	1.504	1.656	1.710	1.582	1.581	1.571	1.539	1.514	1.548	666	696	676	669	686	- Classified Earning Assets
- Total Aktiva Produktif	22.852	17.009	17.716	16.092	15.785	15.555	15.312	15.290	15.615	15.475	15.585	15.003	14.160	14.056	14.061	13.965	- Total Earning assets
Rentabilitas																	Profitability
Net Operating Margin (%)	0,42	(4,00)	(2,50)	0,28	0,30	0,37	0,36	0,41	0,41	(0,16)	(0,10)	(0,08)	0,47	0,45	0,80	0,61	Net Operating Margin (%)
- Pendapatan	81	(508)	(372)	40	43	53	50	58	60	(24)	(15)	(11)	60	57	102	77	- Net Operations Income
- Rata-rata Aktiva	19.467	12.680	14.860	14.457	14.289	14.155	14.025	13.931	14.778	14.664	14.578	14.466	12.627	12.692	12.746	12.739	- Average Earning Assets
Return On Assets Ratio (%)	0,40	(3,51)	(2,33)	0,28	0,29	0,35	0,33	0,38	0,37	0,04	0,08	0,09	0,39	0,37	0,87	0,69	Return On Assets Ratio (%)
- Laba	86	(502)	(373)	45	46	55	53	59	62	6	13	15	60	57	134	107	- Profit
- Rata-Rata total aset	21.575	14.301	15.983	16.167	16.007	15.895	15.775	15.685	16.629	16.517	16.433	16.389	15.325	15.421	15.466	15.521	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	97,66	118,17	122,18	97,37	97,22	96,60	96,72	96,22	96,31	101,47	100,95	100,68	95,97	96,01	93,25	94,74	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	3.373	3.302	2.047	492	624	747	864	980	1.181	1.366	1.483	1.619	118	229	351	465	- Operations Expenses
- Pendapatan	3.454	2.794	1.675	506	642	774	894	1.019	1.226	1.346	1.469	1.608	123	238	377	491	- Operations Income
Likuiditas																	Liquidity
Short Term Mismatch (%)	20,21	23,18	33,93	35,99	32,21	31,80	30,15	31,15	33,62	31,23	32,82	29,95	31,38	29,67	29,17	32,99	Short Term Mismatch (%)
- Aktiva Jangka Pendek	3.820	3.001	4.704	4.535	3.989	3.894	3.535	3.644	3.912	3.648	3.891	3.636	3.634	3.388	3.264	3.886	- Short-Term Assets
- Kewajiban Jangka Pendek	18.906	12.951	13.861	12.601	12.382	12.246	11.726	11.696	11.636	11.681	11.855	12.142	11.579	11.419	11.188	11.778	- Short-Term Liabilities
Finance to Deposit Ratio (%)	96,60	94,18	86,52	86,66	92,00	89,01	89,24	92,44	95,23	94,41	94,79	90,99	88,10	88,62	88,67	91,51	Finance to Deposit Ratio (%)
- Pembiayaan	17.495	11.396	11.237	10.546	10.611	10.356	10.332	10.528	10.592	10.713	10.759	10.206	10.052	10.081	10.212	10.268	- Financing
- Dana Pihak Ketiga	18.112	12.101	12.987	12.170	11.533	11.636	11.577	11.389	11.123	11.347	11.350	11.217	11.409	11.376	11.517	11.220	- Third Party Funds
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara r) untuk Data KAP posisi Juli - Desember 2014 terdapat revisi tingkat kesehatan BUS - UUS berdasarkan SE OJK No. 11/SEOJK.03/2014 tgl 11 Juni 2014																	Note: r) Revised figures *) Provisional figures r) Revision on data for KAP at July-December 2014 on Banking Health Measurement, which is based on SE OJK No. 11/SEOJK.03/2014 at June 11th, 2014

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

Indikator	2015	2016	2017	2018								2019				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Capital Adequacy Ratio (%)	14,96	17,78	18,68	18,86	20,56	22,99	22,55	22,64	23,08	23,20	23,50	22,12	22,11	21,93	21,93	21,34	Capital Adequacy Ratio (%)
- Modal	13.189	18.438	21.288	21.970	24.243	26.116	25.654	26.041	26.903	26.864	27.108	25.827	26.415	26.241	26.241	25.857	- Capital
- ATMR	88.180	103.724	113.945	116.459	117.937	113.615	113.746	115.002	116.587	115.782	115.327	116.740	119.478	119.679	119.679	121.157	- Risk Weighted Assets
Kualitas Aktiva Produktif																	Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,01	3,87	4,14	4,56	4,79	3,75	3,83	4,06	3,94	3,71	3,77	3,19	3,55	3,67	3,85	4,15	Classified Earning assets to Earning assets (%)
- APYD	5.466	5.649	6.835	7.609	7.888	6.313	6.478	6.834	7.000	6.512	6.702	5.872	6.367	6.706	7.073	7.566	- Classified Earning Assets
- Total Aktiva Produktif	109.147	146.136	165.018	166.754	164.792	168.144	169.184	168.226	177.807	175.615	177.593	183.961	179.241	182.675	183.604	182.353	- Total Earning assets
Rentabilitas																	Profitability
Net Operating Margin (%)	0,54	1,20	1,01	1,75	1,85	1,96	1,89	1,85	1,84	1,75	1,77	1,78	2,07	1,74	1,81	1,86	Net Operating Margin (%)
- Pendapatan	544	1.423	1.508	2.815	2.982	3.166	3.061	3.006	3.028	2.881	2.939	2.978	3.647	3.036	3.193	3.336	- Net Operations Income
- Rata-rata Aktiva	101.146	118.478	149.540	160.902	160.905	161.642	162.231	162.554	164.185	164.975	165.787	167.046	176.323	174.244	176.394	179.062	- Average Earning Assets
Return On Assets Ratio (%)	0,48	1,08	0,94	1,54	1,63	1,70	1,65	1,63	1,62	1,54	1,55	1,58	1,81	1,49	1,56	1,63	Return On Assets Ratio (%)
- Laba	543	1.497	1.586	2.815	2.989	3.130	3.032	3.008	3.005	2.870	2.916	2.979	3.590	2.981	3.147	3.288	- Profit
- Rata-Rata total aset	112.488	138.009	169.268	183.107	183.599	184.027	184.197	184.139	185.899	186.816	187.673	188.885	198.720	199.999	201.316	201.147	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	96,03	91,58	92,21	86,68	85,59	85,76	85,89	85,74	85,41	86,13	85,84	85,67	84,80	86,85	86,30	85,75	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	13.155	15.473	17.849	6.107	7.381	9.533	10.868	12.049	13.293	14.911	16.340	17.807	1.696	3.342	5.028	6.692	- Operations Expenses
- Pendapatan	13.699	16.896	19.357	7.045	8.623	11.115	12.654	14.053	15.564	17.312	19.034	20.785	1.999	3.848	5.826	7.804	- Operations Income
Likuiditas																	Liquidity
Short Term Mismatch (%)	18,62	24,87	32,73	29,69	32,58	30,00	30,72	32,85	28,72	29,23	31,03	28,32	28,92	30,31	28,26	27,15	Short Term Mismatch (%)
- Aktiva Jangka Pendek	15.888	30.757	43.437	38.132	42.154	39.000	40.061	43.822	38.279	38.991	41.729	38.999	39.982	42.349	39.744	37.191	- Short-Term Assets
- Kewajiban Jangka Pendek	85.331	123.672	132.697	128.454	129.387	130.002	130.421	133.403	133.293	133.394	134.471	137.713	138.263	139.724	140.622	137.008	- Short-Term Liabilities
Finance to Deposit Ratio (%)	90,55	89,21	80,18	79,46	81,18	79,82	80,06	80,69	77,88	77,96	78,22	78,51	77,77	77,48	77,28	78,67	Finance to Deposit Ratio (%)
- Pembiayaan	85.771	110.929	118.272	119.422	120.800	117.355	118.234	118.195	123.113	122.213	122.943	124.766	123.778	125.526	126.775	127.722	- Financing
- Dana Pihak Ketiga	94.726	124.349	147.502	150.289	148.799	147.021	147.682	146.482	158.085	156.767	157.169	158.917	159.162	162.008	164.037	162.361	- Third Party Funds
Ket: r) Angka-angka diperbaiki *) Angka-angka sementara r) untuk Data KAP posisi Juli - Desember 2014 terdapat revisi tingkat kesehatan BUS - UUS berdasarkan SE OJK No. 11/SEOJK.03/2014 tgl 11 Juni 2014																	Note: r) Revised figures *) Provisional figures r) Revision on data for KAP at July-December 2014 on Banking Health Measurement, which is based on SE OJK No. 11/SEOJK.03/2014 at June 11th, 2014

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Capital Adequacy Ratio (%)	13,02	14,02	15,86	15,58	15,58	15,62	15,96	15,96	16,79	16,56	16,45	16,24	16,03	16,22	15,67	15,62	Capital Adequacy Ratio (%)
- Modal	6.369	6.950	7.859	8.055	8.142	8.236	8.324	8.412	8.809	8.664	8.558	8.580	8.554	8.606	8.750	8.858	- Capital
- ATMR	48.913	49.580	49.556	51.721	52.247	52.734	52.140	52.692	52.470	52.312	52.030	52.824	53.377	53.070	55.825	56.723	- Risk Weighted Assets
Kualitas Aktiva Produktif																	Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,82	4,70	3,41	3,01	3,03	3,00	3,02	3,00	2,72	2,71	2,73	2,50	2,51	2,42	2,37	2,25	Classified Earning assets to Earning assets (%)
- APYD	3.787	3.430	2.738	2.565	2.481	2.529	2.561	2.551	2.413	2.392	2.415	2.307	2.290	2.234	2.203	2.083	- Classified Earning Assets
- Total Aktiva Produktif	65.102	72.903	80.377	85.359	81.985	84.445	84.890	85.146	88.668	88.379	88.539	92.389	91.178	92.414	92.762	92.496	- Total Earning assets
Rentabilitas																	Profitability
Net Operating Margin (%)	0,54	0,63	0,61	0,90	0,96	1,01	1,07	1,09	1,31	1,03	1,00	0,97	1,31	1,25	1,48	1,57	Net Operating Margin (%)
- Pendapatan	331	429	454	743	791	834	881	902	1.084	860	835	816	1.181	1.132	1.345	1.425	- Net Operations Income
- Rata-rata Aktiva	61.688	67.778	74.545	82.479	82.074	82.248	82.401	82.528	83.039	83.412	83.730	84.348	89.917	90.489	90.809	90.894	- Average Earning Assets
Return On Assets Ratio (%)	0,52	0,59	0,59	0,79	0,84	0,89	0,94	0,96	1,17	0,93	0,88	0,88	1,09	1,11	1,33	1,41	Return On Assets Ratio (%)
- Laba	348	431	484	721	763	812	857	883	1.078	859	813	813	1.062	1.083	1.307	1.383	- Profit
- Rata-Rata total aset	67.284	73.494	82.319	91.086	91.257	91.516	91.575	91.714	91.980	92.152	92.242	92.771	97.356	97.654	97.954	98.034	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	97,76	97,29	95,57	94,03	93,49	93,18	92,70	92,68	91,41	93,14	93,24	93,50	91,70	92,03	89,87	88,32	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	14.417	15.399	9.787	3.899	4.728	5.698	6.528	7.607	8.658	9.733	10.559	11.743	1.087	2.180	2.981	3.592	- Operations Expenses
- Pendapatan	14.748	15.827	10.241	4.146	5.058	6.115	7.042	8.209	9.472	10.450	11.325	12.559	1.186	2.369	3.317	4.067	- Operations Income
Likuiditas																	Liquidity
Short Term Mismatch (%)	22,05	18,04	23,59	26,11	29,95	28,13	25,16	21,81	16,49	22,39	23,16	25,05	23,13	24,91	27,19	25,90	Short Term Mismatch (%)
- Aktiva Jangka Pendek	12.902	11.910	17.410	20.560	23.382	22.192	19.556	17.034	12.942	17.675	18.141	21.180	18.949	20.531	22.589	21.450	- Short-Term Assets
- Kewajiban Jangka Pendek	58.512	66.033	73.815	78.743	78.082	78.901	77.727	78.114	78.503	78.954	78.341	84.559	81.929	82.431	83.070	82.824	- Short-Term Liabilities
Finance to Deposit Ratio (%)	81,70	78,91	77,38	74,19	75,11	75,19	76,94	78,36	78,80	79,38	80,40	76,97	76,85	76,14	79,09	79,72	Finance to Deposit Ratio (%)
- Pembiayaan	50.701	55.202	60.280	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	66.462	65.941	68.933	69.243	- Financing
- Dana Pihak Ketiga	62.057	69.957	77.903	82.320	81.663	82.417	81.337	81.933	82.275	82.834	82.236	87.472	86.480	86.610	87.155	86.858	- Third Party Funds

Ket: r) Angka-angka diperbaiki

*) Angka-angka sementara

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

Note: r) Revised figures

*) Provisional figures

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

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

Kelompok Bank	2015	2016	2017	2018									2019				Group of Bank
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
- BUKU 1	131.016	100.103	64.894	72.378	71.414	72.406	71.737	70.515	71.939	72.241	73.613	71.280	72.085	69.233	71.511	74.741	- BUKU 1
- BUKU 2	810.899	844.755	841.732	828.877	824.259	830.881	825.863	826.702	809.476	834.072	823.709	823.832	811.914	826.277	851.870	853.192	- BUKU 2
- BUKU 3	2.245.451	2.410.757	2.463.537	2.599.801	2.593.260	2.629.044	2.598.461	2.612.424	2.676.569	2.705.164	2.697.986	2.741.984	2.729.575	2.736.916	2.615.099	2.611.903	- BUKU 3
- BUKU 4	2.728.358	3.120.003	3.729.446	3.662.955	3.764.466	3.823.893	3.806.734	3.843.075	3.904.769	3.962.061	3.977.547	4.114.559	3.988.516	4.017.431	4.274.067	4.265.161	- BUKU 4
- BUKU 1 SYARIAH	23.592	15.968	16.999	15.705	15.366	15.335	15.053	15.716	15.609	15.513	15.595	15.896	15.325	15.518	15.555	15.684	- BUKU 1 SHARIA
- BUKU 2 SYARIAH	119.031	159.374	183.177	184.020	185.565	186.171	185.214	183.074	196.404	195.078	196.240	202.212	198.720	201.278	203.949	200.642	- BUKU 2 SHARIA
- BUKU 3 SYARIAH	70.799	78.839	87.850	92.563	91.940	92.813	91.930	92.684	94.108	93.701	93.145	98.583	97.356	97.952	98.553	98.275	- BUKU 3 SHARIA
Total	6.129.146	6.729.799	7.387.634	7.456.300	7.546.271	7.650.542	7.594.991	7.644.190	7.768.873	7.877.830	7.877.836	8.068.346	7.913.491	7.964.605	8.130.604	8.119.598	Total

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Kelompok Bank	Desember 2015				Desember 2016				Desember 2017				April 2018				Desember 2018				April 2019				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
BUKU 1	5	27	2	0	4	20	1	0	4	14	0	0	3	15	0	0	3	15	0	0	3	13	1	0	BUKU 1
BUKU 2	0	13	33	0	1	16	31	2	0	17	35	1	0	14	39	0	0	14	37	0	0	13	38	0	BUKU 2
BUKU 3	0	0	4	18	0	0	6	18	0	0	5	21	0	0	4	22	0	0	4	23	0	0	5	20	BUKU 3
BUKU 4	0	0	0	4	0	0	0	4	0	0	0	5	0	0	0	5	0	0	0	5	0	0	0	6	BUKU 4
BUKU 1 SYARIAH	0	5	0	0	0	3	0	0	0	3	0	0	0	3	0	0	1	3	0	0	1	3	0	0	BUKU 1 SHARIA
BUKU 2 SYARIAH	0	3	2	1	0	5	3	1	0	5	3	1	0	5	3	1	0	4	4	1	0	4	4	1	BUKU 2 SHARIA
BUKU 3 SYARIAH	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	BUKU 3 SHARIA
Total	5	48	41	24	5	44	41	26	4	39	43	29	3	37	46	29	4	36	45	30	4	33	48	28	Total

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018								2019				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aset Produktif Neraca	5.195.162	5.748.923	6.377.940	6.540.053	6.546.546	6.642.667	6.634.238	6.701.225	6.826.981	6.924.221	6.917.757	6.954.091	6.914.622	6.981.627	7.118.636	7.050.943	Earning Assets
a. Lancar	4.889.602	5.417.259	6.026.288	6.134.837	6.143.528	6.222.823	6.226.996	6.279.992	6.411.300	6.521.828	6.502.902	6.583.893	6.501.572	6.536.561	6.682.622	6.604.735	a. Current
b. DPK	198.917	198.041	223.692	266.391	261.625	281.716	265.804	278.183	274.085	259.193	271.247	238.955	274.874	303.672	296.939	303.426	b. Special Mention
c. Kurang Lancar	20.656	28.452	23.925	24.967	25.927	22.241	24.727	24.659	23.935	24.811	26.631	22.832	25.638	22.064	17.953	22.441	c. Sub-Standard
d. Diragukan	13.528	15.961	18.281	21.237	21.717	22.506	20.692	22.277	22.049	19.240	17.724	16.704	17.987	22.772	24.733	20.154	d. Doubtful
e. Macet	72.459	89.210	85.754	92.621	93.748	93.380	96.018	96.114	95.612	99.149	99.254	91.708	94.550	96.556	96.389	100.186	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.590.184	1.682.211	1.830.564	1.897.792	1.881.209	1.871.339	1.893.137	1.982.879	1.980.582	2.019.188	1.981.210	2.005.429	2.021.351	2.012.863	1.974.960	1.995.668	Earning Assets - Account Administrative Transactions
a. Lancar	1.563.291	1.656.008	1.804.957	1.867.849	1.849.846	1.839.738	1.860.358	1.951.921	1.949.256	1.989.010	1.951.243	1.975.960	1.991.372	1.983.191	1.946.279	1.964.643	a. Current
b. DPK	23.183	22.722	22.483	26.690	28.230	28.050	28.789	27.648	27.747	27.077	26.945	26.383	27.008	26.496	25.340	27.686	b. Special Mention
c. Kurang Lancar	1.885	1.648	1.723	1.638	1.601	1.830	2.505	1.714	1.752	1.461	1.418	1.257	938	1.167	1.330	1.329	c. Sub-Standard
d. Diragukan	250	1.005	385	450	346	382	288	428	286	279	258	282	870	788	767	734	d. Doubtful
e. Macet	1.575	827	1.016	1.165	1.185	1.338	1.197	1.169	1.541	1.360	1.345	1.547	1.163	1.222	1.244	1.275	e. Lost
Non Performing Earning Aset (Nominal)	110.353	137.104	131.083	142.078	144.525	141.678	145.427	146.360	145.175	146.301	146.630	134.328	141.146	144.569	142.416	146.120	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	34.758	36.781	44.553	49.601	51.720	55.163	55.216	52.011	54.953	56.421	58.069	63.130	62.593	59.452	59.105	57.855	Interbank Loans
a. Lancar	34.655	36.667	44.433	49.489	51.615	55.069	55.062	51.906	54.836	56.318	57.964	63.029	62.492	59.329	58.970	57.749	a. Current
b. DPK	16	19	15	8	1	1	59	9	21	8	14	9	11	33	55	26	b. Special Mention
c. Kurang Lancar	-	-	-	-	1	-	0	-	-	-	-	1	1	1	1	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	d. Doubtful
e. Macet	88	94	105	104	102	93	95	95	96	95	91	91	89	89	80	80	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	88	94	105	104	103	93	95	96	96	95	91	92	90	90	81	80	Interbank Non Performing Loan (Nominal)
Ket: *) Angka-angka sementara r) Angka-angka diperbaiki																	Note: *) Provisional figures r) Revised figures

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

Indikator	2015	2016	2017	2018								2019				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aset Produktif Neraca	108.240	83.133	52.947	59.810	59.839	61.188	60.020	59.120	60.281	61.234	60.851	57.272	60.293	57.356	61.151	62.035	Earning Assets
a. Lancar	102.499	77.789	48.418	54.333	54.325	55.658	54.654	53.728	55.089	55.519	55.165	51.959	54.396	51.627	55.495	56.607	a. Current
b. DPK	3.939	3.951	3.058	3.781	3.713	3.729	3.568	3.601	3.384	3.904	3.844	3.633	3.719	3.707	3.615	3.798	b. Special Mention
c. Kurang Lancar	276	170	226	240	231	273	137	216	226	225	253	200	226	241	155	141	c. Sub-Standard
d. Diragukan	287	121	147	171	263	218	218	190	171	173	170	253	241	228	282	259	d. Doubtful
e. Macet	1.239	1.102	1.097	1.285	1.307	1.311	1.443	1.385	1.411	1.413	1.418	1.228	1.712	1.552	1.604	1.229	e. Loss
Aset Produktif Transaksi Rekening Administratif	8.582	4.757	3.148	3.415	3.357	3.246	3.443	3.661	3.677	3.798	3.804	3.395	3.449	2.655	2.677	2.637	Earning Assets - Account Administrative Transactions
a. Lancar	8.543	4.734	3.115	3.346	3.293	3.187	3.379	3.600	3.613	3.733	3.739	3.327	3.362	2.577	2.596	2.527	a. Current
b. DPK	26	17	26	11	5	6	9	8	10	11	10	7	13	14	14	48	b. Special Mention
c. Kurang Lancar	0	0	0	47	0	0	0	0	0	0	1	0	0	0	0	1	c. Sub-Standard
d. Diragukan	0	0	0	0	47	47	0	0	1	0	-	1	1	0	0	0	d. Doubtful
e. Macet	13	6	8	11	12	6	55	52	54	53	54	60	72	64	67	60	e. Loss
Non Performing Earning Aset (Nominal)	1.815	1.399	1.478	1.755	1.860	1.855	1.854	1.843	1.863	1.864	1.897	1.742	2.252	2.086	2.108	1.693	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	836	677	13	11	11	11	8	14	22	28	27	47	36	38	38	36	Interbank Loans
a. Lancar	831	673	13	9	11	11	8	14	22	28	27	47	35	38	38	36	a. Current
b. DPK	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	4	4	-	-	-	-	-	-	-	-	-	-	0	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	4	4	-	-	-	-	-	-	-	-	-	-	0	-	-	-	Interbank Non Performing Loan (Nominal)

Ket. r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	677.232	703.820	702.071	707.864	697.131	696.395	698.425	699.298	682.349	701.403	695.860	679.820	686.513	696.425	717.023	711.457	Earning Assets
a. Lancar	635.044	652.392	656.428	661.488	650.018	646.286	650.822	651.735	632.832	650.764	645.553	633.974	637.742	646.240	668.088	662.842	a. Current
b. DPK	26.302	32.783	28.550	28.868	29.010	31.864	28.413	27.832	30.312	31.393	31.324	28.471	30.661	31.572	30.329	30.074	b. Special Mention
c. Kurang Lancar	2.076	2.082	1.404	1.801	1.981	1.504	2.428	2.369	1.775	2.068	1.947	1.664	1.715	1.608	1.573	1.852	c. Sub-Standard
d. Diragukan	1.566	1.515	1.529	1.665	1.864	2.121	1.501	1.977	2.521	1.894	1.672	1.481	2.055	2.769	2.619	2.026	d. Doubtful
e. Macet	12.244	15.048	14.160	14.042	14.258	14.620	15.261	15.384	14.908	15.284	15.364	14.229	14.340	14.236	14.414	14.664	e. Loss
Aset Produktif Transaksi Rekening Administratif	151.065	117.575	114.920	112.587	118.465	109.119	115.280	125.034	107.267	110.916	106.683	104.184	108.113	108.035	101.651	105.353	Earning Assets - Account Administrative Transactions
a. Lancar	149.046	116.420	113.477	111.113	116.861	107.785	112.272	123.037	106.147	109.728	105.520	102.998	106.873	106.918	100.495	104.179	a. Current
b. DPK	1.332	898	1.107	1.062	1.264	957	1.726	1.574	743	798	760	901	947	816	869	907	b. Special Mention
c. Kurang Lancar	360	20	11	10	79	108	990	24	12	17	11	8	10	10	9	4	c. Sub-Standard
d. Diragukan	10	3	11	88	1	5	37	147	18	17	10	5	7	10	17	11	d. Doubtful
e. Macet	317	233	313	314	260	264	255	253	347	357	382	272	277	280	261	251	e. Loss
Non Performing Earning Aset (Nominal)	16.573	18.901	17.428	17.919	18.443	18.622	20.473	20.154	19.581	19.636	19.384	17.659	18.403	18.913	18.894	18.808	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	7.351	7.476	7.135	8.076	8.366	8.399	8.408	8.487	8.542	8.602	8.115	8.582	8.309	8.311	8.617	8.637	Interbank Loans
a. Lancar	7.349	7.475	7.133	8.074	8.364	8.398	8.369	8.485	8.541	8.600	8.113	8.581	8.308	8.309	8.616	8.636	a. Current
b. DPK	0	-	-	0	-	-	37	-	-	-	-	-	-	-	-	1	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	1	2	2	2	2	2	1	1	1	1	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	1	2	2	2	2	2	1	1	1	1	1	1	1	1	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018								2019				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aset Produktif Neraca	1.938.394	2.110.025	2.130.561	2.283.235	2.256.743	2.287.253	2.266.459	2.308.755	2.361.740	2.374.963	2.362.249	2.358.948	2.383.151	2.396.283	2.284.555	2.253.593	Earning Assets
a. Lancar	1.805.469	1.975.692	2.000.028	2.124.587	2.098.548	2.121.808	2.101.708	2.133.436	2.198.798	2.220.873	2.198.648	2.215.904	2.213.965	2.210.830	2.110.891	2.075.145	a. Current
b. DPK	88.628	83.065	91.205	113.884	112.390	119.181	116.805	127.097	116.269	107.147	116.909	100.352	123.732	138.919	131.297	133.844	b. Special Mention
c. Kurang Lancar	8.084	9.197	4.792	5.716	6.073	5.612	7.140	6.848	6.724	5.986	6.581	5.284	7.780	5.921	4.211	6.267	c. Sub-Standard
d. Diragukan	5.695	7.818	6.651	6.611	6.996	7.304	7.150	6.942	5.663	5.968	5.848	5.113	5.557	8.131	8.875	6.609	d. Doubtful
e. Macet	30.517	34.253	27.883	32.437	32.738	33.348	33.657	34.430	34.285	34.990	34.263	32.296	32.118	32.481	29.281	31.728	e. Loss
Aset Produktif Transaksi Rekening Administratif	824.181	888.020	907.702	931.891	928.997	937.499	935.510	966.317	978.345	996.100	972.286	998.860	1.004.060	1.004.866	944.780	958.107	Earning Assets - Account Administrative Transactions
a. Lancar	806.290	869.117	890.184	912.521	908.726	917.870	915.740	946.203	956.652	975.495	951.528	978.081	982.491	983.735	924.637	936.730	a. Current
b. DPK	15.417	17.008	15.467	17.468	18.462	17.647	17.969	18.138	19.469	18.908	19.166	18.913	19.765	19.169	18.013	19.208	b. Special Mention
c. Kurang Lancar	1.174	1.419	1.384	1.217	1.158	1.336	1.184	1.353	1.320	1.000	954	856	800	988	1.167	1.163	c. Sub-Standard
d. Diragukan	161	192	228	129	118	112	110	128	121	132	109	122	514	490	437	437	d. Doubtful
e. Macet	1.139	283	438	556	533	534	508	495	784	565	529	890	490	484	526	569	e. Loss
Non Performing Earning Aset (Nominal)	46.770	53.162	41.377	46.666	47.615	48.247	49.748	50.198	48.897	48.641	48.284	44.559	47.259	48.495	44.497	46.773	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	15.848	15.195	15.974	16.057	15.981	15.902	15.717	16.833	17.569	18.497	19.189	22.429	22.450	20.528	20.867	20.338	Interbank Loans
a. Lancar	15.827	15.161	15.960	16.041	15.965	15.886	15.680	16.818	17.553	18.483	19.175	22.414	22.436	20.513	20.858	20.331	a. Current
b. DPK	16	19	0	1	1	1	22	-	1	-	-	0	0	0	3	1	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	5	15	15	15	15	15	15	15	15	15	15	15	14	14	6	6	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	5	15	15	15	15	15	15	15	15	15	15	15	14	14	6	6	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	2.278.658	2.621.911	3.242.908	3.228.711	3.277.845	3.335.904	3.346.998	3.372.555	3.447.520	3.514.133	3.524.264	3.572.773	3.513.440	3.547.937	3.770.914	3.740.562	Earning Assets
a. Lancar	2.176.720	2.503.128	3.094.986	3.060.317	3.112.218	3.162.553	3.182.655	3.205.511	3.275.979	3.345.865	3.353.072	3.415.924	3.343.701	3.365.940	3.585.887	3.550.457	a. Current
b. DPK	64.947	64.517	86.901	102.867	99.396	108.889	99.408	101.467	105.328	101.023	103.057	94.037	103.876	114.784	116.143	119.610	b. Special Mention
c. Kurang Lancar	8.011	14.747	14.432	14.068	14.764	12.197	12.785	12.906	12.953	14.176	15.563	14.068	14.132	12.405	10.104	12.157	c. Sub-Standard
d. Diragukan	5.205	5.399	8.213	11.510	11.171	11.810	10.268	11.871	11.936	9.559	8.845	9.010	9.397	10.852	12.003	10.205	d. Doubtful
e. Macet	23.774	34.122	38.376	39.949	40.296	40.456	41.882	40.800	41.323	43.510	43.727	39.733	42.333	43.955	46.777	48.133	e. Loss
Aset Produktif Transaksi Rekening Administratif	602.993	667.382	800.154	845.021	825.296	816.710	833.790	882.562	886.058	903.066	892.898	894.593	901.720	893.441	921.983	925.826	Earning Assets - Account Administrative Transactions
a. Lancar	596.211	661.303	793.773	836.228	816.110	806.370	824.099	874.034	877.782	894.917	885.088	887.230	894.726	886.179	914.776	917.555	a. Current
b. DPK	6.407	4.758	5.882	8.140	8.492	9.437	9.081	7.919	7.518	7.354	6.998	6.556	6.261	6.490	6.425	7.506	b. Special Mention
c. Kurang Lancar	196	209	157	189	187	218	164	165	335	356	369	390	125	155	144	149	c. Sub-Standard
d. Diragukan	78	808	144	231	178	201	137	147	143	127	137	154	347	287	313	285	d. Doubtful
e. Macet	102	305	197	233	329	484	309	297	280	312	306	263	261	330	326	331	e. Loss
Non Performing Earning Aset (Nominal)	37.366	55.588	61.519	66.180	66.925	65.366	65.544	66.186	66.970	68.039	68.948	63.619	66.595	67.985	69.667	71.260	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	9.606	12.310	20.299	24.401	26.292	29.788	29.013	26.169	28.323	28.816	30.264	31.604	31.344	30.129	29.144	28.415	Interbank Loans
a. Lancar	9.535	12.237	20.207	24.319	26.215	29.711	28.935	26.081	28.224	28.729	30.174	31.519	31.260	30.024	29.020	28.318	a. Current
b. DPK	-	-	13	4	0	0	-	9	19	8	14	9	9	31	50	23	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	d. Doubtful
e. Macet	70	74	79	78	77	77	78	79	79	79	76	76	74	74	74	74	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	70	74	79	78	77	77	78	79	80	79	76	76	74	74	74	74	Interbank Non Performing Loan (Nominal)

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

Indikator	2015	2016	2017	2018								2019				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aset Produktif Neraca	21.261	15.158	15.437	14.008	13.617	13.483	13.247	13.873	13.710	13.637	13.715	13.237	12.627	12.757	12.853	12.718	Earning Assets
a. Lancar	18.939	13.239	13.094	11.610	11.070	10.977	10.803	11.486	11.320	11.324	11.273	11.919	11.205	11.458	11.575	11.374	a. Current
b. DPK	1.564	754	878	835	971	1.090	1.018	938	980	958	1.095	812	914	796	777	841	b. Special Mention
c. Kurang Lancar	315	683	283	188	153	197	170	197	218	117	89	47	43	34	41	46	c. Sub-Standard
d. Diragukan	66	83	154	88	126	30	61	61	30	92	115	83	82	44	28	21	d. Doubtful
e. Macet	376	399	1.027	1.288	1.296	1.188	1.195	1.190	1.161	1.145	1.143	377	384	425	432	436	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.557	1.727	2.054	1.703	1.788	1.610	1.606	1.570	1.518	1.477	1.508	1.372	1.139	1.041	986	851	Earning Assets - Account Administrative Transactions
a. Lancar	1.557	1.726	2.054	1.703	1.788	1.610	1.605	1.569	1.516	1.475	1.507	1.371	1.138	1.040	984	849	a. Current
b. DPK	0	0	-	-	-	-	0	0	0	0	-	-	0	0	0	0	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	0	-	0	0	0	0	0	-	1	-	c. Sub-Standard
d. Diragukan	-	-	-	0	0	-	0	-	-	0	0	0	-	0	-	-	d. Doubtful
e. Macet	-	-	0	0	0	0	1	1	1	1	1	1	1	1	1	1	e. Loss
Non Performing Earning Aset (Nominal)	758	1.165	1.465	1.563	1.575	1.415	1.427	1.450	1.411	1.356	1.348	508	509	505	503	504	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	88	34	7	5	5	5	5	5	5	4	4	3	3	3	3	3	Interbank Financing
a. Lancar	88	34	7	5	5	5	5	5	5	4	4	3	2	2	2	2	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018								2019				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aset Produktif Neraca	106.937	142.764	154.503	162.610	160.915	165.327	165.766	164.210	174.254	172.083	173.911	180.891	168.681	179.808	180.692	179.425	Earning Assets
a. Lancar	94.096	129.731	139.752	144.484	142.413	148.268	148.625	146.171	155.426	155.763	156.874	167.302	155.093	163.800	163.542	161.328	a. Current
b. DPK	9.209	9.061	9.958	12.997	13.238	13.644	13.502	14.221	14.963	12.144	12.809	9.679	9.762	11.703	12.641	13.217	b. Special Mention
c. Kurang Lancar	773	886	1.258	1.288	1.098	914	944	986	1.065	1.071	1.162	854	836	916	982	980	c. Sub-Standard
d. Diragukan	348	554	977	749	796	492	552	490	608	955	902	378	470	547	703	805	d. Doubtful
e. Macet	2.510	2.532	2.557	3.092	3.370	2.010	2.143	2.341	2.191	2.149	2.164	2.677	2.520	2.841	2.824	3.094	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.390	2.088	1.724	1.631	1.777	1.826	1.940	2.003	2.176	2.220	2.400	1.786	1.608	1.472	1.569	1.550	Earning Assets - Account Administrative Transactions
a. Lancar	1.382	2.044	1.646	1.553	1.701	1.751	1.861	1.919	2.089	2.139	2.312	1.718	1.523	1.393	1.483	1.459	a. Current
b. DPK	1	41	0	9	5	2	4	5	3	2	8	3	19	3	16	17	b. Special Mention
c. Kurang Lancar	1	-	19	18	20	6	6	8	8	7	6	3	3	13	6	12	c. Sub-Standard
d. Diragukan	2	2	1	1	1	16	1	2	1	0	2	1	2	1	0	0	d. Doubtful
e. Macet	4	1	59	50	51	51	68	70	75	71	72	61	62	63	63	63	e. Loss
Non Performing Earning Aset (Nominal)	3.638	3.974	4.870	5.198	5.336	3.488	3.714	3.897	3.948	4.254	4.307	3.975	3.892	4.381	4.579	4.955	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	307	341	366	353	360	351	341	327	315	297	296	287	277	274	268	263	Interbank Financing
a. Lancar	307	341	361	348	354	351	341	327	315	297	296	287	277	274	268	263	a. Current
b. DPK	-	-	1	1	0	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	0	0	5	5	5	0	0	0	0	0	0	0	0	0	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	0	0	5	5	5	0	0	0	0	0	0	0	0	0	0	0	Interbank Non Performing Loan (Nominal)

Ket. r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018								2019				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aset Produktif Neraca	64.445	72.113	79.514	83.815	80.455	83.115	83.322	83.415	87.127	86.769	86.907	91.150	89.917	91.062	91.448	91.151	Earning Assets
a. Lancar	56.837	65.288	73.582	78.018	74.936	77.274	77.730	77.925	81.853	81.719	82.316	86.912	85.470	86.666	87.145	86.982	a. Current
b. DPK	4.329	3.910	3.140	3.159	2.906	3.319	3.088	3.026	2.849	2.624	2.209	1.971	2.211	2.191	2.137	2.042	b. Special Mention
c. Kurang Lancar	1.121	688	1.528	1.667	1.627	1.544	1.124	1.137	973	1.168	1.035	715	906	939	887	998	c. Sub-Standard
d. Diragukan	359	471	609	442	502	531	942	744	1.119	599	172	385	186	200	223	228	d. Doubtful
e. Macet	1.797	1.755	654	529	483	447	438	583	332	659	1.175	1.167	1.143	1.066	1.056	902	e. Loss
Aset Produktif Transaksi Rekening Administratif	417	663	863	1.545	1.530	1.330	1.567	1.731	1.541	1.610	1.632	1.239	1.262	1.352	1.314	1.345	Earning Assets - Account Administrative Transactions
a. Lancar	264	663	709	1.385	1.367	1.166	1.403	1.560	1.456	1.523	1.549	1.236	1.259	1.349	1.308	1.345	a. Current
b. DPK	-	-	-	1	3	1	1	3	3	3	3	3	3	3	4	-	b. Special Mention
c. Kurang Lancar	154	-	151	157	157	161	161	164	79	81	78	-	-	-	2	-	c. Sub-Standard
d. Diragukan	-	-	1	1	1	1	3	3	3	3	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	1	1	1	-	-	-	-	-	2	-	-	-	-	-	e. Loss
Non Performing Earning Aset (Nominal)	3.432	2.914	2.946	2.798	2.772	2.685	2.668	2.631	2.506	2.510	2.462	2.267	2.236	2.204	2.168	2.128	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	164	186	192	169	170	175	177	176	176	178	174	177	173	169	168	164	Interbank Financing
a. Lancar	160	186	192	169	170	175	177	176	176	178	174	177	173	169	168	164	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	987.532	22,38	1.124.235	23,24	1.233.480	23,32	1.267.001	23,83	1.315.034	23,36	1.335.671	23,56	Demand Deposits
Rupiah	667.537	15,13	821.777	16,99	932.705	17,63	966.454	18,18	997.007	17,71	1.044.364	18,42	Rupiah
Valas	319.995	7,25	302.458	6,25	300.774	5,69	300.547	5,65	318.027	5,65	291.307	5,14	Foreign Exchange
Tabungan	1.396.011	31,63	1.551.809	32,08	1.701.224	32,16	1.637.152	30,79	1.825.259	32,42	1.747.232	30,82	Saving
Rupiah	1.274.588	28,88	1.413.351	29,22	1.573.402	29,75	1.511.337	28,42	1.690.086	30,02	1.616.750	28,51	Rupiah
Valas	121.423	2,75	138.459	2,86	127.822	2,42	125.815	2,37	135.173	2,40	130.483	2,30	Foreign Exchange
Simpanan Berjangka	2.029.513	45,99	2.160.714	44,67	2.354.673	44,52	2.413.059	45,38	2.490.155	44,23	2.587.101	45,63	Time Deposits
Rupiah	1.723.319	39,05	1.856.507	38,38	2.035.299	38,48	2.100.496	39,50	2.138.035	37,97	2.208.976	38,96	Rupiah
Valas	306.194	6,94	304.208	6,29	319.374	6,04	312.563	5,88	352.120	6,25	378.125	6,67	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	902.329	20,45	932.222	19,27	940.015	17,77	1.157.904	21,78	1.032.674	18,34	1.218.090	21,48	Rupiah
Valas	166.913	3,78	146.848	3,04	154.022	2,91	163.678	3,08	169.841	3,02	187.614	3,31	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	453.597	10,28	517.583	10,70	635.976	12,02	515.347	9,69	715.403	12,71	558.763	9,85	Rupiah
Valas	55.039	1,25	57.140	1,18	55.883	1,06	47.007	0,88	79.879	1,42	78.906	1,39	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	177.145	4,01	193.274	4,00	233.465	4,41	229.403	4,31	210.895	3,75	230.678	4,07	Rupiah
Valas	49.518	1,12	58.625	1,21	58.104	1,10	52.313	0,98	57.066	1,01	63.650	1,12	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	190.213	4,31	213.428	4,41	225.843	4,27	197.842	3,72	179.064	3,18	200.130	3,53	Rupiah
Valas	34.724	0,79	41.595	0,86	51.366	0,97	49.565	0,93	45.334	0,81	47.955	0,85	Foreign Exchange
Total DPK	4.413.056	100,00	4.836.758	100,00	5.289.377	100,00	5.317.212	100,00	5.630.448	100,00	5.670.004	100,00	Total Third Party Funds
Rupiah	3.665.444	83,06	4.091.634	84,59	4.541.406	85,86	4.578.286	86,10	4.825.128	85,70	4.870.089	85,89	Rupiah
Valas	747.612	16,94	745.124	15,41	747.971	14,14	738.925	13,90	805.320	14,30	799.915	14,11	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	17.187	17,21	12.770	17,99	7.056	14,62	18.041	30,86	8.325	16,38	20.722	35,67	Demand Deposits
Rupiah	16.434	16,45	12.710	17,90	7.054	14,62	18.035	30,85	8.321	16,38	20.722	35,67	Rupiah
Valas	753	0,75	61	0,09	3	0,01	5	0,01	4	0,01	-	-	Foreign Exchange
Tabungan	20.567	20,59	12.555	17,68	8.994	18,64	7.256	12,41	9.757	19,20	7.052	12,14	Saving
Rupiah	20.554	20,58	12.555	17,68	8.994	18,64	7.256	12,41	9.757	19,20	7.052	12,14	Rupiah
Valas	14	0,01	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	62.127	62,20	45.672	64,33	32.200	66,74	33.161	56,73	32.732	64,42	30.316	52,19	Time Deposits
Rupiah	60.489	60,56	45.531	64,13	32.193	66,72	33.158	56,72	32.730	64,41	30.316	52,19	Rupiah
Valas	1.638	1,64	141	0,20	7	0,01	3	0,00	3	0,00	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	28.376	28,41	23.082	32,51	14.892	30,86	16.773	28,69	16.633	32,73	17.112	29,46	Rupiah
Valas	812	0,81	65	0,09	6	0,01	2	0,00	2	0,00	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	16.013	16,03	9.684	13,64	8.713	18,06	7.568	12,95	8.226	16,19	6.817	11,74	Rupiah
Valas	322	0,32	73	0,10	1	0,00	0	0,00	0	0,00	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	6.370	6,38	6.229	8,77	4.037	8,37	4.217	7,21	4.199	8,26	3.007	5,18	Rupiah
Valas	480	0,48	1	0,00	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	9.730	9,74	6.536	9,21	4.552	9,43	4.600	7,87	3.672	7,23	3.380	5,82	Rupiah
Valas	24	0,02	2	0,00	0	0,00	0	0,00	0	0,00	-	-	Foreign Exchange
Total DPK	99.881	100,00	70.997	100,00	48.250	100,00	58.457	100,00	50.814	100,00	58.090	100,00	Total Third Party Funds
Rupiah	97.477	97,59	70.796	99,72	48.241	99,98	58.449	99,99	50.808	99,99	58.090	100,00	Rupiah
Valas	2.404	2,41	201	0,28	10	0,02	8	0,01	6	0,01	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	125.818	23,30	120.774	21,12	121.249	21,13	151.172	26,34	121.318	22,06	158.720	26,96	Demand Deposits
Rupiah	89.923	16,65	90.901	15,90	95.436	16,63	122.113	21,28	87.037	15,83	129.330	21,96	Rupiah
Valas	35.895	6,65	29.873	5,22	25.813	4,50	29.058	5,06	34.281	6,23	29.390	4,99	Foreign Exchange
Tabungan	109.872	20,35	117.726	20,59	130.922	22,82	108.098	18,84	123.880	22,52	114.242	19,40	Saving
Rupiah	102.613	19,00	112.699	19,71	126.726	22,09	103.989	18,12	119.402	21,71	109.512	18,60	Rupiah
Valas	7.259	1,34	5.027	0,88	4.196	0,73	4.109	0,72	4.478	0,81	4.730	0,80	Foreign Exchange
Simpanan Berjangka	304.246	56,35	333.282	58,29	321.541	56,05	314.548	54,82	304.788	55,42	315.854	53,64	Time Deposits
Rupiah	250.267	46,35	296.193	51,80	292.038	50,90	289.908	50,52	276.992	50,36	289.060	49,09	Rupiah
Valas	53.979	10,00	37.089	6,49	29.503	5,14	24.640	4,29	27.797	5,05	26.794	4,55	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	120.655	22,35	128.866	22,54	124.613	21,72	150.074	26,15	126.661	23,03	146.867	24,94	Rupiah
Valas	30.313	5,61	16.273	2,85	15.319	2,67	14.563	2,54	15.770	2,87	14.542	2,47	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	65.876	12,20	80.871	14,14	73.367	12,79	52.231	9,10	75.207	13,67	56.286	9,56	Rupiah
Valas	11.709	2,17	8.845	1,55	4.546	0,79	4.385	0,76	5.960	1,08	4.852	0,82	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	27.988	5,18	38.514	6,74	45.603	7,95	42.056	7,33	36.689	6,67	42.995	7,30	Rupiah
Valas	5.727	1,06	5.205	0,91	4.688	0,82	1.682	0,29	1.913	0,35	2.721	0,46	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	35.748	6,62	47.943	8,38	48.455	8,45	45.547	7,94	38.434	6,99	42.912	7,29	Rupiah
Valas	6.230	1,15	6.765	1,18	4.950	0,86	4.010	0,70	4.155	0,76	4.678	0,79	Foreign Exchange
Total DPK	539.936	100,00	571.782	100,00	573.711	100,00	573.818	100,00	549.986	100,00	588.816	100,00	Total Third Party Funds
Rupiah	442.803	82,01	499.793	87,41	514.199	89,63	516.010	89,93	483.431	87,90	527.902	89,65	Rupiah
Valas	97.133	17,99	71.989	12,59	59.512	10,37	57.808	10,07	66.555	12,10	60.915	10,35	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	344.842	22,73	391.212	23,95	398.053	24,30	413.988	23,87	411.499	23,26	409.686	24,53	Demand Deposits
Rupiah	214.291	14,12	269.855	16,52	287.337	17,54	296.558	17,10	295.261	16,69	305.168	18,27	Rupiah
Valas	130.551	8,60	121.357	7,43	110.717	6,76	117.430	6,77	116.238	6,57	104.517	6,26	Foreign Exchange
Tabungan	326.640	21,53	365.784	22,39	327.712	20,01	341.045	19,67	363.433	20,54	310.515	18,59	Saving
Rupiah	262.873	17,32	290.974	17,81	267.371	16,32	279.328	16,11	301.384	17,04	254.648	15,24	Rupiah
Valas	63.767	4,20	74.810	4,58	60.341	3,68	61.716	3,56	62.049	3,51	55.867	3,34	Foreign Exchange
Simpanan Berjangka	845.959	55,75	876.434	53,66	912.247	55,69	979.139	56,46	994.094	56,19	950.171	56,88	Time Deposits
Rupiah	715.341	47,14	750.986	45,98	787.400	48,07	854.947	49,30	853.038	48,22	824.808	49,38	Rupiah
Valas	130.618	8,61	125.448	7,68	124.848	7,62	124.192	7,16	141.056	7,97	125.363	7,51	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	350.944	23,13	373.463	22,86	379.272	23,15	488.316	28,16	437.842	24,75	467.080	27,96	Rupiah
Valas	68.076	4,49	63.926	3,91	58.226	3,55	65.893	3,80	70.199	3,97	69.839	4,18	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	202.967	13,38	211.144	12,93	226.124	13,80	180.258	10,39	248.418	14,04	182.581	10,93	Rupiah
Valas	25.609	1,69	27.798	1,70	23.828	1,45	18.999	1,10	33.720	1,91	24.408	1,46	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	97.998	6,46	87.979	5,39	103.171	6,30	111.032	6,40	108.174	6,11	109.923	6,58	Rupiah
Valas	20.498	1,35	14.927	0,91	21.525	1,31	20.844	1,20	21.418	1,21	20.276	1,21	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	63.398	4,18	78.400	4,80	78.833	4,81	75.341	4,34	58.603	3,31	65.224	3,90	Rupiah
Valas	16.436	1,08	18.798	1,15	21.269	1,30	18.456	1,06	15.719	0,89	10.840	0,65	Foreign Exchange
Total DPK	1.517.441	100,00	1.633.429	100,00	1.638.013	100,00	1.734.172	100,00	1.769.026	100,00	1.670.372	100,00	Total Third Party Funds
Rupiah	1.192.505	78,59	1.311.815	80,31	1.342.107	81,94	1.430.833	82,51	1.449.683	81,95	1.384.624	82,89	Rupiah
Valas	324.936	21,41	321.615	19,69	295.905	18,06	303.339	17,49	319.343	18,05	285.747	17,11	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	484.825	23,30	579.826	24,63	680.711	24,39	655.949	24,24	746.337	24,85	710.338	22,97	Demand Deposits
Rupiah	335.491	16,12	431.523	18,33	519.921	18,63	506.403	18,71	581.628	19,37	559.440	18,09	Rupiah
Valas	149.334	7,18	148.302	6,30	160.790	5,76	149.546	5,53	164.709	5,48	150.898	4,88	Foreign Exchange
Tabungan	886.195	42,59	991.013	42,10	1.158.967	41,53	1.107.165	40,92	1.240.146	41,30	1.229.260	39,75	Saving
Rupiah	835.954	40,17	932.553	39,61	1.095.871	39,26	1.047.368	38,71	1.171.739	39,02	1.159.700	37,50	Rupiah
Valas	50.241	2,41	58.459	2,48	63.096	2,26	59.798	2,21	68.407	2,28	69.559	2,25	Foreign Exchange
Simpanan Berjangka	709.889	34,11	783.305	33,27	951.332	34,09	942.872	34,84	1.016.532	33,85	1.152.689	37,28	Time Deposits
Rupiah	598.324	28,75	651.088	27,66	793.708	28,44	787.219	29,09	841.478	28,02	932.522	30,16	Rupiah
Valas	111.566	5,36	132.217	5,62	157.625	5,65	155.653	5,75	175.054	5,83	220.167	7,12	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	343.483	16,51	355.797	15,11	364.245	13,05	434.187	16,05	388.637	12,94	522.193	16,89	Rupiah
Valas	61.318	2,95	60.637	2,58	76.533	2,74	78.659	2,91	78.921	2,63	100.066	3,24	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	152.249	7,32	197.509	8,39	306.553	10,98	241.690	8,93	361.459	12,04	295.862	9,57	Rupiah
Valas	16.224	0,78	19.582	0,83	26.902	0,96	21.919	0,81	39.502	1,32	49.025	1,59	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	35.300	1,70	45.795	1,95	66.143	2,37	62.580	2,31	49.310	1,64	61.974	2,00	Rupiah
Valas	22.280	1,07	37.098	1,58	29.957	1,07	28.381	1,05	32.272	1,07	40.260	1,30	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	67.292	3,23	51.987	2,21	56.767	2,03	48.763	1,80	42.073	1,40	52.493	1,70	Rupiah
Valas	11.744	0,56	14.901	0,63	24.232	0,87	26.693	0,99	24.358	0,81	30.816	1,00	Foreign Exchange
Total DPK	2.080.909	100,00	2.354.143	100,00	2.791.010	100,00	2.705.986	100,00	3.003.015	100,00	3.092.287	100,00	Total Third Party Funds
Rupiah	1.769.768	85,05	2.015.164	85,60	2.409.500	86,33	2.340.989	86,51	2.594.845	86,41	2.651.662	85,75	Rupiah
Valas	311.141	14,95	338.979	14,40	381.510	13,67	364.996	13,49	408.170	13,59	440.625	14,25	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	1.176	6,49	1.055	8,72	1.057	8,14	700	5,75	909	8,10	594	5,30	Demand Deposits
Rupiah	1.134	6,26	1.055	8,72	1.057	8,14	700	5,75	909	8,10	594	5,30	Rupiah
Valas	42	0,23	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	2.124	11,73	1.599	13,21	1.589	12,23	1.498	12,31	1.617	14,41	1.654	14,75	Saving
Rupiah	2.124	11,73	1.599	13,21	1.589	12,23	1.498	12,31	1.617	14,41	1.654	14,75	Rupiah
Valas	0	0,00	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	14.812	81,78	9.447	78,07	10.342	79,63	9.973	81,94	8.692	77,49	8.972	79,96	Time Deposits
Rupiah	14.797	81,70	9.447	78,07	10.342	79,63	9.973	81,94	8.692	77,49	8.972	79,96	Rupiah
Valas	15	0,08	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	7.834	43,25	5.349	44,21	5.839	44,96	7.030	57,76	5.328	47,50	4.598	40,98	Rupiah
Valas	13	0,07	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	2.993	16,52	2.788	23,04	3.288	25,32	1.668	13,71	2.399	21,39	2.499	22,27	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	1.086	6,00	889	7,34	904	6,96	1.012	8,32	663	5,91	363	3,23	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	2.884	15,93	421	3,48	310	2,39	263	2,16	302	2,69	198	1,76	Rupiah
Valas	1	0,01	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	18.112	100,00	12.101	100,00	12.987	100,00	12.170	100,00	11.217	100,00	11.220	100,00	Total Third Party Funds
Rupiah	18.054	99,68	12.101	100,00	12.987	100,00	12.170	100,00	11.217	100,00	11.220	100,00	Rupiah
Valas	57	0,32	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	7.865	8,30	11.667	9,38	16.393	11,11	18.114	12,05	17.259	10,86	23.681	14,59	Demand Deposits
Rupiah	5.925	6,26	10.636	8,55	14.921	10,12	15.957	10,62	16.355	10,29	22.182	13,66	Rupiah
Valas	1.940	2,05	1.032	0,83	1.471	1,00	2.157	1,44	904	0,57	1.500	0,92	Foreign Exchange
Tabungan	25.622	27,05	35.375	28,45	41.646	28,23	40.964	27,26	51.357	32,32	49.406	30,43	Saving
Rupiah	25.482	26,90	35.212	28,32	41.462	28,11	40.773	27,13	51.117	32,17	49.130	30,26	Rupiah
Valas	139	0,15	163	0,13	184	0,12	191	0,13	240	0,15	277	0,17	Foreign Exchange
Simpanan Berjangka	61.240	64,65	77.306	62,17	89.463	60,65	91.211	60,69	90.301	56,82	89.273	54,98	Time Deposits
Rupiah	56.723	59,88	72.477	58,29	85.463	57,94	86.740	57,72	85.898	54,05	85.861	52,88	Rupiah
Valas	4.517	4,77	4.829	3,88	4.000	2,71	4.471	2,97	4.403	2,77	3.412	2,10	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	30.391	32,08	21.114	16,98	23.779	16,12	29.406	19,57	27.479	17,29	30.267	18,64	Rupiah
Valas	3.309	3,49	1.791	1,44	1.025	0,69	1.324	0,88	1.545	0,97	1.167	0,72	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	10.308	10,88	13.138	10,57	15.110	10,24	29.919	19,91	15.061	9,48	11.856	7,30	Rupiah
Valas	893	0,94	762	0,61	424	0,29	1.531	1,02	501	0,32	458	0,28	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	7.284	7,69	12.542	10,09	12.228	8,29	6.781	4,51	10.219	6,43	10.795	6,65	Rupiah
Valas	218	0,23	1.362	1,10	1.891	1,28	1.360	0,90	1.415	0,89	334	0,21	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	8.741	9,23	25.682	20,65	34.346	23,28	20.634	13,73	33.140	20,85	32.943	20,29	Rupiah
Valas	97	0,10	913	0,73	661	0,45	256	0,17	942	0,59	1.453	0,89	Foreign Exchange
Total DPK	94.726	100,00	124.349	100,00	147.502	100,00	150.289	100,00	158.917	100,00	162.361	100,00	Total Third Party Funds
Rupiah	88.131	93,04	118.325	95,16	141.847	96,17	143.470	95,46	153.371	96,51	157.173	96,80	Rupiah
Valas	6.596	6,96	6.024	4,84	5.656	3,83	6.819	4,54	5.547	3,49	5.188	3,20	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	5.830	9,39	6.930	9,91	8.961	11,50	9.039	10,98	9.386	10,73	11.930	13,74	Demand Deposits
Rupiah	4.340	6,99	5.097	7,29	6.980	8,96	6.688	8,12	7.496	8,57	6.928	7,98	Rupiah
Valas	1.490	2,40	1.833	2,62	1.981	2,54	2.351	2,86	1.891	2,16	5.002	5,76	Foreign Exchange
Tabungan	24.987	40,26	27.759	39,68	31.394	40,30	31.126	37,81	35.070	40,09	35.102	40,41	Saving
Rupiah	24.984	40,26	27.759	39,68	31.389	40,29	31.126	37,81	35.070	40,09	35.053	40,36	Rupiah
Valas	3	0,00	-	-	5	0,01	-	-	-	-	49	0,06	Foreign Exchange
Simpanan Berjangka	31.240	50,34	35.269	50,41	37.548	48,20	42.155	51,21	43.015	49,18	39.825	45,85	Time Deposits
Rupiah	27.378	44,12	30.785	44,01	34.156	43,84	38.551	46,83	39.208	44,82	37.437	43,10	Rupiah
Valas	3.862	6,22	4.484	6,41	3.392	4,35	3.604	4,38	3.807	4,35	2.388	2,75	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	27.562	40,94	24.551	35,09	27.375	35,14	32.118	39,02	30.094	34,40	29.973	34,51	Rupiah
Valas	3.884	5,77	4.156	5,94	2.913	3,74	3.236	3,93	3.404	3,89	1.999	2,30	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	3.233	4,80	2.449	3,50	2.821	3,62	2.013	2,45	4.633	5,30	2.863	3,30	Rupiah
Valas	77	0,11	80	0,12	182	0,23	173	0,21	195	0,22	162	0,19	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	1.183	1,76	1.326	1,90	1.380	1,77	1.724	2,09	1.641	1,88	1.621	1,87	Rupiah
Valas	32	0,05	32	0,05	43	0,06	45	0,05	48	0,05	59	0,07	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	2.484	3,69	2.459	3,52	2.580	3,31	2.696	3,27	2.840	3,25	2.981	3,43	Rupiah
Valas	207	0,31	215	0,31	254	0,33	150	0,18	160	0,18	168	0,19	Foreign Exchange
Total DPK	62.057	100,00	69.957	100,00	77.903	100,00	82.320	100,00	87.472	100,00	86.858	100,00	Total Third Party Funds
Rupiah	56.702	91,37	63.641	90,97	72.525	93,10	76.365	92,77	81.774	93,49	79.418	91,43	Rupiah
Valas	5.355	8,63	6.317	9,03	5.378	6,90	5.955	7,23	5.698	6,51	7.440	8,57	Foreign Exchange

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	2,19	2,24	2,16	2,19	2,14	2,13	2,11	2,11	2,10	2,11	2,09	2,20	2,10	2,11	2,19	2,21	- Rupiah
Valas	0,36	0,35	0,37	0,37	0,36	0,35	0,40	0,42	0,43	0,49	0,60	0,50	0,47	0,50	0,51	0,58	- Foreign Exchange
Tabungan																	Saving
Rupiah	1,99	1,69	1,56	1,48	1,46	1,44	1,42	1,42	1,42	1,41	1,39	1,31	1,29	1,30	1,30	1,29	- Rupiah
Valas	0,26	0,28	0,32	0,35	0,41	0,40	0,42	0,42	0,43	0,45	0,44	0,45	0,45	0,41	0,43	0,44	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,58	6,45	5,74	5,62	5,59	5,69	5,96	6,16	6,28	6,50	6,66	6,92	6,87	6,78	6,79	6,76	Rupiah
Valas	1,01	0,97	1,18	1,30	1,35	1,44	1,61	1,73	1,76	1,90	1,94	2,11	2,06	2,19	2,27	2,25	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	8,15	6,79	6,13	5,83	5,80	5,86	6,01	6,13	6,29	6,46	6,61	6,84	6,90	6,99	6,90	6,87	Rupiah
Valas	1,23	1,17	1,56	1,74	1,86	1,92	2,10	2,31	2,33	2,43	2,53	2,61	2,74	2,72	2,83	2,77	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,54	7,08	6,57	6,19	6,18	6,10	6,19	6,28	6,42	6,57	6,76	7,00	7,15	7,24	7,30	7,31	Rupiah
Valas	1,36	1,20	1,73	1,73	1,76	1,77	1,94	1,98	2,02	2,14	2,17	2,26	2,33	2,39	2,46	2,46	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,58	7,35	6,73	6,44	6,40	6,38	6,45	6,42	6,46	6,54	6,60	6,65	6,75	6,76	6,89	6,94	Rupiah
Valas	1,72	1,17	1,39	1,40	1,47	1,47	1,49	1,48	1,50	1,52	1,62	1,75	1,79	1,86	1,90	1,95	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2018										2019				Items
			Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	3,24	2,54	2,38	2,79	2,78	2,79	2,75	2,81	2,80	2,77	2,80	2,38	2,77	2,76	2,78	2,80	- Rupiah
Valas	0,77	0,37	0,11	0,12	0,12	0,12	0,12	0,12	0,12	0,12	0,12	0,12	0,11	-	-	-	- Foreign Exchange
Tabungan																	Saving
Rupiah	2,89	2,77	3,14	2,82	2,73	2,62	2,52	2,57	2,43	2,46	2,53	2,35	2,55	2,42	2,45	2,48	- Rupiah
Valas	0,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	8,79	7,75	7,14	6,75	6,67	6,71	6,84	6,89	7,11	7,32	7,55	7,96	7,90	7,92	7,93	7,83	Rupiah
Valas	1,34	0,99	0,26	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	9,33	8,10	7,47	7,06	7,02	6,99	7,08	7,18	7,26	7,55	7,82	8,13	8,30	8,51	8,35	8,25	Rupiah
Valas	2,35	3,65	0,47	0,27	0,27	0,27	0,27	0,27	0,27	0,27	0,27	0,27	0,27	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	9,46	8,43	7,99	7,60	7,52	7,48	7,50	7,52	7,57	7,70	7,83	7,97	8,20	8,31	8,44	8,39	Rupiah
Valas	2,57	0,99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	9,67	8,64	8,15	7,99	7,90	7,87	7,58	7,85	7,79	7,80	7,89	8,00	8,10	8,16	8,30	8,39	Rupiah
Valas	2,26	1,19	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,50	0,50	0,50	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2018										2019				Items
			Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	2,53	2,51	2,38	2,40	2,27	2,34	2,35	2,38	2,28	2,34	2,30	2,25	2,32	2,29	2,28	2,30	- Rupiah
Valas	0,28	0,23	0,30	0,26	0,29	0,50	0,44	0,38	0,48	0,54	0,51	0,48	0,63	0,83	0,62	0,56	- Foreign Exchange
Tabungan																	Saving
Rupiah	2,37	2,29	2,06	2,15	2,12	2,11	2,13	2,12	2,11	2,07	2,06	2,00	2,06	2,09	2,10	2,14	- Rupiah
Valas	0,21	0,22	0,20	0,22	0,32	0,32	0,32	0,34	0,32	0,35	0,27	0,24	0,23	0,23	0,23	0,22	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	8,39	7,40	6,50	6,30	6,19	6,23	6,34	6,43	6,65	6,83	6,98	7,31	7,20	7,23	7,23	7,15	Rupiah
Valas	1,42	1,22	1,28	1,37	1,42	1,51	1,53	1,73	1,79	1,85	1,89	2,29	2,29	2,21	2,28	2,23	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	8,94	7,81	7,15	6,75	6,72	6,72	6,79	6,88	7,00	7,28	7,56	7,77	7,87	7,91	7,78	7,73	Rupiah
Valas	1,91	1,43	1,52	1,64	1,81	1,85	1,92	2,02	2,10	2,31	2,45	2,56	2,58	2,60	2,61	2,53	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	9,07	7,82	7,26	6,90	6,82	6,74	6,80	6,85	7,07	7,47	7,61	7,87	7,97	8,05	8,03	7,95	Rupiah
Valas	1,78	1,53	1,60	1,51	1,56	1,62	1,78	1,81	1,96	2,06	2,05	2,33	2,49	2,65	2,66	2,83	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,83	8,11	7,62	7,02	6,98	6,95	6,95	7,00	7,09	7,33	7,31	7,40	7,47	7,58	7,60	7,65	Rupiah
Valas	1,76	1,39	1,77	1,72	1,77	1,76	1,91	2,03	2,10	2,07	2,20	2,15	2,23	2,25	2,25	2,35	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2018										2019				Items
			Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	2,46	2,46	2,33	2,42	2,36	2,38	2,31	2,33	2,33	2,35	2,36	2,37	2,36	2,36	2,41	2,39	- Rupiah
Valas	0,49	0,47	0,44	0,50	0,49	0,45	0,56	0,52	0,55	0,62	0,64	0,66	0,65	0,66	0,69	0,69	- Foreign Exchange
Tabungan																	Saving
Rupiah	3,11	2,64	2,46	2,26	2,19	2,17	2,12	2,10	2,10	2,11	2,04	2,02	2,02	2,05	2,03	2,02	- Rupiah
Valas	0,27	0,30	0,35	0,41	0,43	0,40	0,44	0,43	0,47	0,53	0,49	0,51	0,52	0,44	0,54	0,57	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	8,16	6,62	5,99	5,84	5,76	5,89	6,17	6,29	6,44	6,72	6,90	7,24	7,17	7,09	7,06	7,02	Rupiah
Valas	0,95	0,98	1,10	1,35	1,39	1,51	1,62	1,75	1,81	1,99	2,07	2,17	2,14	2,17	2,20	2,17	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	8,61	6,92	6,39	6,11	6,08	6,07	6,24	6,38	6,54	6,76	7,03	7,37	7,46	7,55	7,38	7,30	Rupiah
Valas	1,12	1,18	1,36	1,44	1,56	1,62	1,72	1,87	1,94	2,12	2,33	2,39	2,51	2,48	2,57	2,36	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,85	7,16	6,56	6,25	6,25	6,26	6,38	6,48	6,62	6,78	7,01	7,21	7,34	7,47	7,51	7,53	Rupiah
Valas	1,34	1,16	1,44	1,57	1,62	1,63	1,73	1,78	1,86	1,98	2,12	2,22	2,30	2,35	2,49	2,41	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,86	7,52	6,82	6,57	6,53	6,51	6,54	6,54	6,62	6,74	6,86	7,02	7,15	7,26	7,30	7,32	Rupiah
Valas	1,99	1,42	1,27	1,21	1,38	1,44	1,46	1,48	1,50	1,47	1,38	1,46	1,50	1,60	2,23	2,15	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2018										2019				Items
			Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	1,75	1,96	1,96	1,89	1,88	1,85	1,85	1,85	1,84	1,84	1,83	2,13	1,93	1,95	2,07	2,10	- Rupiah
Valas	0,16	0,18	0,26	0,21	0,20	0,19	0,19	0,27	0,29	0,36	0,53	0,41	0,33	0,32	0,41	0,53	- Foreign Exchange
Tabungan																	Saving
Rupiah	1,31	1,16	1,14	1,08	1,07	1,06	1,05	1,05	1,06	1,05	1,06	1,04	1,02	1,01	1,05	1,05	- Rupiah
Valas	0,21	0,24	0,29	0,30	0,40	0,41	0,41	0,41	0,41	0,40	0,41	0,41	0,40	0,40	0,38	0,37	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,65	5,87	5,07	5,17	5,11	5,22	5,57	5,90	5,97	6,22	6,32	6,45	6,46	6,41	6,43	6,44	Rupiah
Valas	0,66	0,90	1,24	1,30	1,34	1,37	1,64	1,76	1,78	1,82	1,83	2,03	2,02	2,29	2,33	2,31	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	7,04	6,19	5,65	5,42	5,44	5,51	5,71	5,83	6,00	6,14	6,17	6,27	6,32	6,40	6,41	6,42	Rupiah
Valas	0,72	1,03	1,75	2,11	2,17	2,20	2,41	2,63	2,63	2,70	2,70	2,81	2,95	2,96	3,01	3,00	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,34	6,47	6,04	5,59	5,57	5,57	5,57	5,62	5,73	5,82	5,94	6,07	6,15	6,19	6,44	6,56	Rupiah
Valas	1,20	1,18	2,00	1,85	1,84	1,89	2,11	2,15	2,19	2,28	2,22	2,29	2,31	2,38	2,44	2,46	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,34	6,74	6,16	5,96	5,95	5,94	5,96	6,02	6,06	6,05	6,16	6,25	6,36	6,44	6,53	6,61	Rupiah
Valas	1,39	0,78	1,42	1,49	1,50	1,45	1,46	1,37	1,37	1,47	1,67	1,90	1,93	1,99	1,77	1,83	Foreign Exchange

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

Keterangan	2015	2016	2018										2019				Items
			Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	1,34	1,42	1,19	1,16	0,86	1,17	1,05	1,12	1,14	1,10	1,12	1,06	1,15	1,39	1,10	1,25	- Rupiah
Valas	0,44	-	-	-	-	-	-	0,08	0,08	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																	Saving
Rupiah	2,74	2,14	1,99	1,86	1,41	1,79	1,73	2,12	2,10	1,81	1,90	1,91	1,91	1,91	1,87	1,94	- Rupiah
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,71	6,79	5,88	5,46	4,60	5,69	5,29	5,82	6,07	5,69	5,78	6,17	5,86	6,52	5,65	5,38	Rupiah
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	7,60	6,86	6,28	5,93	4,65	5,74	5,20	5,58	5,82	5,80	6,00	6,21	6,28	6,87	5,91	5,38	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,02	7,02	5,77	5,29	6,24	6,67	5,55	6,07	6,55	6,41	6,65	6,58	6,70	7,38	6,94	6,30	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,99	6,01	5,58	5,72	4,55	5,53	5,04	5,39	5,15	5,14	5,13	5,15	5,17	5,55	5,12	4,81	Rupiah
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2018										2019				Items
			Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	1,39	1,65	1,72	1,54	1,46	1,41	1,44	1,54	1,50	1,70	1,68	1,62	1,96	1,75	1,72	1,74	- Rupiah
Valas	0,65	0,84	0,98	0,69	0,62	0,52	0,60	0,68	0,55	0,81	0,68	0,64	0,81	0,38	0,13	0,45	- Foreign Exchange
Tabungan																	Saving
Rupiah	4,97	1,68	1,56	1,43	1,48	1,74	1,67	1,52	1,73	1,47	1,50	1,59	1,12	1,12	1,58	1,06	- Rupiah
Valas	0,04	0,26	0,25	0,22	0,22	0,21	0,23	0,22	0,20	0,22	0,21	0,21	0,19	0,19	0,20	0,23	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,63	6,37	6,23	5,67	5,56	5,68	6,03	6,43	6,44	6,34	6,09	6,49	6,51	5,56	6,87	6,75	Rupiah
Valas	4,54	1,01	2,46	1,14	0,58	1,12	0,84	0,53	0,41	0,77	1,43	1,82	0,78	0,57	1,11	2,00	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	9,24	6,47	6,52	5,57	5,45	6,21	6,37	5,89	6,40	6,56	6,00	6,70	6,88	6,63	6,88	7,00	Rupiah
Valas	4,25	1,63	0,98	0,71	1,01	1,17	1,64	1,12	1,80	2,17	3,33	2,58	2,11	2,88	3,10	1,44	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,93	5,86	6,71	6,07	5,99	5,43	5,59	5,64	5,68	5,60	5,94	6,19	6,41	6,22	6,68	6,87	Rupiah
Valas	4,44	1,17	1,25	2,02	2,84	1,41	1,38	1,50	0,91	1,85	1,92	2,14	3,00	2,92	1,32	2,34	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,16	6,45	6,06	5,78	5,66	5,65	5,72	5,66	5,55	5,45	5,37	5,65	5,71	5,24	5,88	5,90	Rupiah
Valas	2,76	0,85	0,74	0,82	0,81	0,69	0,77	0,79	1,16	1,29	1,30	0,98	1,06	1,27	1,13	2,05	Foreign Exchange
Ket: r) Angka-angka diperbaiki																	Note: r) Revised figures

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

Keterangan	2015	2016	2018										2019				Items
			Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	0,84	0,85	0,81	0,50	0,81	0,64	0,66	0,49	0,59	0,56	0,67	0,70	0,68	0,66	0,75	0,86	- Rupiah
Valas	0,61	0,63	0,58	1,00	0,67	0,79	0,41	0,38	0,42	0,38	0,39	0,44	0,39	0,36	0,36	0,35	- Foreign Exchange
Tabungan																	Saving
Rupiah	2,04	1,92	1,96	1,59	1,70	1,71	1,67	1,70	1,77	1,67	1,84	1,90	1,86	1,86	1,77	1,76	- Rupiah
Valas	1,80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,94	6,50	6,65	5,08	5,80	5,71	5,68	5,86	6,05	5,66	6,33	6,39	6,07	5,92	6,34	6,16	Rupiah
Valas	1,50	0,96	0,79	0,66	0,77	1,39	1,54	0,65	0,67	1,88	2,03	2,06	1,72	1,70	2,10	1,96	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,61	5,92	5,82	4,47	4,85	4,87	4,93	5,03	5,28	5,00	5,24	5,96	5,85	5,82	5,61	5,43	Rupiah
Valas	1,64	0,81	0,83	1,26	1,30	1,30	1,42	1,45	1,51	1,42	1,49	1,54	1,83	1,88	2,10	2,23	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	6,08	6,00	5,89	4,64	4,99	5,00	4,67	4,73	4,88	4,61	4,86	5,02	4,89	4,67	4,88	4,85	Rupiah
Valas	2,11	0,90	0,93	0,78	0,83	0,84	0,82	0,83	0,86	0,81	0,85	0,88	0,86	0,82	0,86	1,22	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	6,14	6,05	5,96	4,65	4,96	4,97	4,77	4,83	4,98	4,67	4,91	5,08	4,99	4,76	4,99	4,95	Rupiah
Valas	1,60	1,12	1,53	0,87	0,94	0,94	0,92	0,93	0,97	0,91	0,96	0,99	0,97	0,92	0,97	0,96	Foreign Exchange

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

Kelompok Bank	2015	2016	2017	2018								2019				Group of Bank	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
BUKU 1																	BUKU 1
Jumlah Bank	34	25	18	18	18	18	18	18	18	18	18	18	18	17	17	17	Total Banks
Jumlah Kantor	1323	919	470	472	473	474	477	481	481	485	477	495	496	482	485	485	Total Bank Offices
BUKU 2																	BUKU 2
Jumlah Bank	46	50	54	53	53	53	53	53	51	51	51	51	51	52	52	51	Total Banks
Jumlah Kantor	3745	4.038	4358	4.021	4.026	4.025	4.024	4.028	3.989	3.996	4.003	4.043	4.056	4.075	4.070	4.070	Total Bank Offices
BUKU 3																	BUKU 3
Jumlah Bank	22	24	25	26	26	26	26	26	27	27	27	27	27	26	25	25	Total Banks
Jumlah Kantor	10.708	10.410	9.424	9.749	9.704	9.685	9.628	9.602	9.544	9.479	9.476	9.502	9.549	9.543	9.005	8.961	Total Bank Offices
BUKU 4																	BUKU 4
Jumlah Bank	4	4	5	5	5	5	5	5	5	5	5	5	5	5	6	6	Total Banks
Jumlah Kantor	15.208	15.507	16.221	15.971	15.951	15.946	15.931	15.880	15.875	15.795	15.744	15.717	15.704	15.697	16.225	16.191	Total Bank Offices
BUKU 1 SYARIAH																	BUKU 1 SHARIA
Jumlah Bank	5	3	3	3	3	3	3	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	272	100	101	101	99	99	99	100	99	99	99	99	99	99	99	99	Total Bank Offices
BUKU 2 SYARIAH																	BUKU 2 SHARIA
Jumlah Bank	6	9	9	9	9	9	9	8	9	9	9	9	9	9	9	9	Total Banks
Jumlah Kantor	996	1.136	1.091	1.089	1.095	1.100	1.103	1.102	1.143	1.147	1.151	1.157	1.160	1.161	1.161	1.162	Total Bank Offices
BUKU 3 SYARIAH																	BUKU 3 SHARIA
Jumlah Bank	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Total Banks
Jumlah Kantor	711	620	620	619	619	615	615	607	607	607	605	605	612	612	612	609	Total Bank Offices
Total																	Total
Jumlah Bank	118	116	115	115	115	115	115	115	115	115	115	115	115	114	114	113	Total Banks
Jumlah Kantor	32.963	32.730	32.285	32.022	31.967	31.944	31.877	31.800	31.738	31.608	31.555	31.618	31.676	31.669	31.657	31.577	Total Bank Offices

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Tabel 1.1.a. Kegiatan Usaha Bank Umum (Commercial Bank Operations) Miliar Rp (Billion Rp)																	
Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran Dana																	Distribution of Funds
a. Kredit Yang Diberikan	4.092.104	4.413.414	4.781.931	4.827.238	4.930.484	5.028.745	5.029.622	5.084.506	5.175.052	5.225.199	5.218.224	5.358.012	5.249.208	5.287.444	5.350.336	5.363.823	a. Credit
- Kepada Pihak Ketiga	4.057.904	4.377.195	4.737.944	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	5.186.616	5.227.992	5.291.231	5.305.967	- To Third Party
Rupiah	3.423.180	3.736.609	4.044.724	4.077.672	4.162.700	4.222.379	4.222.974	4.253.609	4.316.803	4.352.773	4.386.794	4.494.416	4.415.878	4.437.574	4.490.987	4.524.513	Rupiah
Valas	634.724	640.585	693.220	700.492	716.599	751.734	752.978	778.886	803.297	816.005	773.361	800.466	770.737	790.418	800.243	781.454	Foreign Exchange
- Kepada Bank Lain	34.200	36.220	43.987	49.073	51.185	54.632	53.670	52.011	54.953	56.421	58.069	63.130	62.593	59.452	59.105	57.855	- Inter Bank Credit
Rupiah	21.443	22.983	27.409	30.811	33.094	35.872	35.801	33.164	35.489	35.173	38.782	41.291	41.446	38.259	37.079	35.986	Rupiah
Valas	12.757	13.237	16.578	18.262	18.091	18.760	17.869	18.847	19.463	21.248	19.287	21.839	21.146	21.193	22.027	21.870	Foreign Exchange
b. Penempatan pada Bank Lain	211.901	207.050	235.594	261.371	252.189	262.314	240.108	250.079	261.074	266.260	277.583	220.990	227.835	235.757	280.929	265.653	b. Interbank Placement
- Giro	77.840	78.205	90.205	94.307	105.306	104.771	87.393	92.661	95.010	97.383	102.695	86.232	90.885	88.383	115.872	98.586	- Demand Deposit
- Inter Bank Call Money	104.725	98.230	105.081	121.124	105.222	118.243	111.591	114.826	121.547	116.507	123.516	85.313	98.756	97.773	114.859	113.906	- Inter Bank Call Money
- Deposito Berjangka	20.692	16.127	23.314	30.836	27.637	27.340	28.896	30.429	33.760	42.998	40.521	22.270	28.135	38.431	39.037	42.205	- Time Deposits
- Lainnya	8.643	14.489	16.994	15.104	14.023	11.960	12.228	12.163	10.757	9.371	10.851	27.176	10.060	11.170	11.160	10.955	- Others
c. Penempatan pada Bank Indonesia	685.575	717.840	701.250	614.123	661.478	677.616	644.575	618.279	641.266	648.547	657.416	767.134	649.547	659.591	683.820	723.390	c. Placement to Bank Indonesia
- Giro	393.362	370.727	386.361	395.563	397.246	401.514	404.438	407.099	409.113	418.241	406.358	417.888	425.169	418.109	410.715	408.265	- Demand Deposit
- Fine Tune Operation (FTO)	158.264	156.936	152.706	122.835	144.944	131.882	149.333	135.909	114.295	121.862	141.006	212.031	113.640	154.336	170.325	176.995	- Fine Tune Operation (FTO)
- Fasbi	123.177	185.371	155.691	89.244	113.948	138.732	85.365	70.054	113.755	104.658	107.191	132.528	106.337	78.233	98.155	133.235	- Fasbi
- Lainnya	10.772	4.806	6.492	6.482	5.340	5.489	5.439	5.218	4.103	3.786	2.861	4.687	4.402	8.913	4.624	4.895	- Others
d. Surat Berharga	660.828	860.522	1.035.391	1.091.509	1.000.329	971.373	993.035	986.973	1.000.596	1.018.573	1.003.061	941.936	1.033.485	1.070.517	1.062.435	1.031.632	d. Securities
- Sertifikat Bank Indonesia (SBI)	40.017	96.103	19.901	14.740	16.867	14.082	13.654	18.191	30.478	39.587	45.463	39.441	72.826	75.967	95.457	92.043	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SPN)	26.443	31.352	53.299	66.910	58.300	54.507	47.065	71.381	70.580	73.826	67.451	61.172	56.802	51.406	48.381	44.468	- Treasury Bills
- Obligasi	485.238	561.963	637.780	634.483	577.904	583.821	667.714	654.311	670.585	672.654	673.100	616.058	706.057	737.171	717.466	706.551	- Bonds
- Lainnya	109.130	171.104	324.411	375.377	347.258	318.963	264.601	243.090	228.953	232.506	217.047	225.264	197.799	205.974	201.131	188.570	- Others
e. Penyertaan	25.605	33.889	39.708	38.209	38.772	40.063	40.263	40.443	41.604	41.979	42.115	43.534	43.705	44.341	43.929	44.105	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	115.540	153.245	157.143	161.819	163.690	165.558	165.416	167.885	168.045	169.264	168.630	162.594	165.535	165.223	166.167	168.113	f. Impairment on Financial Assets
- Kredit yang diberikan	110.161	147.470	151.607	156.051	158.035	160.456	159.990	162.231	162.113	163.318	163.019	156.781	159.824	159.429	160.178	162.087	- Credit
- Surat Berharga	1.612	1.404	1.083	1.182	1.054	769	957	957	1.027	1.075	990	988	927	909	856	855	- Securities
- Lainnya	4.767	4.371	4.453	4.586	4.600	4.333	4.469	4.697	4.905	4.872	4.622	4.825	4.784	4.885	5.133	5.171	- Others
g. Tagihan Spot dan Derivatif	20.611	13.693	7.938	10.478	12.777	20.328	17.529	23.709	23.040	26.561	25.770	22.390	23.139	18.925	17.364	16.733	g. Spot and Derivatives Claims
h. Tagihan Lainnya	155.488	171.250	218.593	249.620	258.547	260.910	254.310	260.021	259.262	284.795	291.814	293.397	275.348	247.544	295.433	264.061	h. Other Claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	4.413.056	4.836.758	5.289.377	5.317.212	5.336.577	5.398.817	5.379.318	5.399.993	5.482.493	5.554.526	5.573.389	5.630.448	5.563.162	5.600.412	5.672.886	5.670.004	a. Third Party Funds
Rupiah	3.665.444	4.091.634	4.541.406	4.578.286	4.583.473	4.614.937	4.600.209	4.615.753	4.657.950	4.707.234	4.711.444	4.825.128	4.775.451	4.797.480	4.844.718	4.870.089	Rupiah
Giro	667.537	821.777	932.705	966.454	980.963	983.344	945.789	937.396	967.196	975.702	963.731	997.007	960.887	977.457	1.012.006	1.044.364	Demand Deposit
Tabungan	1.274.588	1.413.351	1.573.402	1.511.337	1.550.905	1.585.307	1.587.598	1.586.147	1.588.627	1.595.650	1.608.048	1.690.086	1.632.865	1.620.535	1.619.238	1.616.750	Saving
Simpanan Berjangka	1.723.319	1.856.507	2.035.299	2.100.496	2.051.605	2.046.286	2.066.822	2.092.210	2.102.128	2.135.882	2.139.665	2.138.035	2.181.699	2.199.487	2.213.474	2.208.976	Time Deposits
Valas	747.612	745.124	747.971	738.925	753.104	783.880	779.109	784.240	824.543	847.292	861.945	805.320	787.711	802.932	828.168	799.915	Foreign Exchange
Giro	319.995	302.458	300.774	300.547	317.780	328.215	321.004	311.310	347.215	364.531	402.826	318.027	311.140	305.726	304.600	291.307	Demand Deposit
Tabungan	121.423	138.459	127.822	125.815	126.213	131.996	130.265	128.338	135.581	138.160	131.818	135.173	129.590	127.393	130.238	130.483	Saving
Simpanan Berjangka	306.194	304.208	319.374	312.563	309.111	323.669	327.841	344.591	341.747	344.601	327.301	352.120	346.982	369.813	393.300	378.125	Time Deposits
b. Kewajiban kepada Bank Indonesia	691	808	1.197	1.187	2.317	2.310	2.684	1.836	2.150	1.178	2.479	2.797	1.029	1.595	1.872	1.287	b. Liabilities to BI
c. Kewajiban kepada Bank lain	161.094	168.531	184.225	200.555	204.463	193.749	193.200	196.821	196.398	201.293	198.300	192.555	192.297	188.180	198.067	199.935	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	65.544	93.222	113.300	99.415	100.460	103.052	108.328	105.407	111.099	110.713	110.519	115.129	110.460	110.284	118.722	127.635	d. Issued Securities
e. Pinjaman yang Diterima	177.718	179.671	199.054	229.774	243.589	258.717	264.992	267.088	274.780	283.666	270.975	296.746	288.438	289.717	300.696	298.215	e. Loans received
Rupiah	22.873	21.734	28.099	33.653	34.948	38.444	36.186	35.846	38.553	42.793	47.121	48.525	48.535	45.796	45.178	45.593	Rupiah
Valas	154.845	157.938	170.955	196.121	208.641	220.273	228.806	231.242	236.227	240.872	223.854	248.221	239.903	243.921	255.518	252.622	Foreign Exchange
f. Kewajiban Spot dan Derivatif	27.728	14.302	6.665	12.914	14.769	26.851	23.288	33.127	31.758	36.832	28.662	26.396	24.781	20.916	19.469	18.711	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	109.623	100.710	121.225	126.374	176.845	183.495	113.080	117.479	115.653	118.627	114.807	206.480	124.464	123.623	139.247	131.708	g. Other Liabilities
h. Setoran Jaminan	6.292	5.206	5.996	5.734	5.194	5.123	4.856	4.870	4.589	4.604	4.532	4.559	4.193	3.850	4.028	3.970	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	164.270	176.712	196.289	199.354	202.338	204.849	205.023	205.710	208.509	208.727							

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

Tabel 1.2.a. Kegiatan Usaha Bank Persero (State Owned Banks Operations) Miliar Rp (Billion Rp)																	
Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran Dana																	Distribution of Funds
a. Kredit Yang Diberikan	1.542.443	1.765.198	1.968.419	1.968.546	2.025.675	2.073.361	2.080.846	2.093.123	2.136.769	2.167.956	2.165.313	2.244.788	2.188.979	2.204.353	2.232.042	2.231.682	a. Credit
- Kepada Pihak Ketiga	1.536.852	1.759.782	1.963.039	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	2.183.939	2.199.553	2.227.391	2.227.815	- To Third Party
- Rupiah	1.345.983	1.558.081	1.721.298	1.719.584	1.761.207	1.792.216	1.796.763	1.803.699	1.832.600	1.851.589	1.869.124	1.937.593	1.897.417	1.910.211	1.935.456	1.943.731	Rupiah
- Valas	190.869	201.701	241.741	243.952	259.169	273.732	276.993	282.075	296.973	310.456	290.393	302.007	286.522	289.342	291.935	284.085	Foreign Exchange
- Kepada Bank Lain	5.591	5.417	5.379	5.011	5.298	7.413	7.090	7.349	7.196	5.911	5.796	5.188	5.040	4.801	4.651	3.866	- Inter Bank Credit
- Rupiah	4.955	4.181	3.276	2.946	2.949	4.860	4.856	5.400	5.484	4.234	4.175	4.332	4.078	3.917	3.858	3.229	Rupiah
- Valas	636	1.236	2.103	2.065	2.349	2.553	2.234	1.949	1.712	1.676	1.621	856	963	884	793	639	Foreign Exchange
b. Penempatan pada Bank Lain	56.879	49.645	77.297	64.075	75.251	76.594	66.860	72.008	78.702	75.247	100.455	69.859	63.687	73.218	99.388	84.460	b. Interbank Placement
- Giro	32.556	25.295	39.080	35.247	47.183	44.902	37.576	39.459	41.561	42.296	50.667	35.926	41.346	43.691	65.936	50.796	- Demand Deposit
- Inter Bank Call Money	21.908	19.220	28.272	18.595	17.975	24.032	23.484	24.485	30.041	25.447	43.220	11.137	18.177	25.636	27.698	27.716	- Inter Bank Call Money
- Deposito Berjangka	2.067	2.807	6.253	7.581	7.337	5.346	3.263	5.075	4.441	4.893	3.988	3.671	2.070	1.873	3.766	3.944	- Time Deposits
- Lainnya	348	2.324	3.692	2.652	2.756	2.314	2.538	2.987	2.658	2.611	2.580	19.126	2.095	2.019	1.989	2.004	- Others
c. Penempatan pada Bank Indonesia	244.973	311.555	271.205	207.153	229.954	241.629	228.035	233.267	222.656	228.079	233.409	295.771	220.562	220.413	250.335	250.836	c. Placement to Bank Indonesia
- Giro	154.319	141.780	142.432	147.723	149.747	156.078	151.699	163.787	167.856	168.524	161.315	173.047	166.998	164.632	170.312	158.320	- Demand Deposit
- Fine Tune Operation (FTO)	64.921	103.113	81.112	44.684	49.471	49.272	43.737	52.423	23.418	22.432	41.248	94.935	23.175	35.270	62.748	74.191	- Fine Tune Operation (FTO)
- Fasbi	19.137	64.663	47.637	14.719	30.165	35.703	32.564	17.014	31.345	37.007	30.726	27.674	30.362	20.480	17.237	18.282	- Fasbi
- Lainnya	6.597	2.000	24	27	570	576	35	44	36	115	120	115	27	31	38	43	- Others
d. Surat Berharga	283.585	323.937	400.550	403.136	353.885	332.375	376.558	376.831	400.269	419.263	425.320	376.256	430.693	445.742	439.066	423.686	d. Securities
- Sertifikat Bank Indonesia (SBI)	10.070	19.926	10.481	2.799	2.449	1.792	2.233	5.328	13.916	18.840	21.193	15.834	31.797	31.268	33.910	31.528	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	4.989	5.427	13.375	22.620	18.837	15.041	4.788	30.505	32.684	33.035	29.840	28.742	30.300	28.985	27.583	24.647	- Treasury Bills
- Obligasi	235.192	245.129	279.137	268.784	230.584	218.088	289.957	265.213	273.914	280.335	289.332	241.308	289.479	302.495	300.889	295.331	- Bonds
- Lainnya	33.334	53.456	97.556	108.932	102.014	97.454	79.579	75.784	79.755	87.053	84.955	90.372	79.116	82.994	76.684	72.181	- Others
e. Penyertaan	12.463	14.453	18.352	19.350	19.350	19.421	19.421	19.421	20.421	20.421	20.283	21.360	21.361	21.910	22.110	22.110	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	52.821	72.272	78.759	80.516	81.968	82.551	82.086	83.022	83.781	83.807	84.361	82.445	84.617	84.168	84.882	86.946	f. Impairment on Financial Assets
- Kredit yang diberikan	50.525	69.916	76.281	77.955	79.374	80.131	79.599	80.356	81.106	80.988	81.647	79.540	81.690	81.341	81.962	84.052	- Credit
- Surat Berharga	180	92	369	399	393	372	384	384	392	377	382	399	384	372	375	371	- Securities
- Lainnya	2.116	2.265	2.109	2.162	2.201	2.047	2.104	2.283	2.284	2.442	2.331	2.506	2.543	2.455	2.545	2.523	- Others
g. Tagihan Spot dan Derivatif	1.157	655	787	1.414	2.207	2.630	2.018	2.520	2.784	2.546	3.477	2.858	2.779	1.814	1.735	1.477	g. Spot and Derivatives Claims
h. Tagihan Lainnya	51.532	58.924	75.510	82.538	112.869	124.807	81.630	93.875	100.410	98.317	99.944	134.143	99.279	85.317	76.843	78.067	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	1.734.961	1.984.174	2.213.902	2.115.193	2.153.542	2.190.656	2.199.463	2.227.644	2.277.069	2.304.482	2.339.295	2.412.453	2.315.459	2.331.111	2.370.649	2.345.245	a. Third Party Funds
- Rupiah	1.466.987	1.694.406	1.916.055	1.834.641	1.859.014	1.875.495	1.879.638	1.909.672	1.935.581	1.957.247	1.958.600	2.088.035	2.002.674	1.999.111	2.015.652	2.007.083	Rupiah
- Giro	269.903	364.103	405.812	376.746	385.715	374.400	373.293	374.199	382.222	383.058	384.052	459.295	396.430	400.831	418.794	422.904	- Demand Deposit
- Tabungan	636.447	711.441	814.506	758.131	777.041	796.875	796.776	798.850	805.248	811.039	817.100	864.259	827.609	815.921	820.275	813.374	- Saving
- Simpanan Berjangka	560.637	618.962	695.737	699.764	696.258	704.219	710.568	736.624	748.111	763.150	757.448	764.481	778.635	782.359	776.582	770.805	- Time Deposits
- Valas	267.974	289.768	297.847	280.552	294.527	315.162	319.826	317.972	341.488	347.235	380.695	324.418	312.785	332.000	354.997	338.162	Foreign Exchange
- Giro	130.612	123.690	128.911	116.416	130.253	139.113	135.906	126.684	154.729	164.717	200.077	132.385	124.917	126.742	124.653	114.670	- Demand Deposit
- Tabungan	35.900	44.049	42.776	38.984	40.083	44.907	43.182	42.189	43.672	43.930	42.431	47.087	40.550	40.964	41.459	40.754	- Saving
- Simpanan Berjangka	101.462	122.028	126.160	125.152	124.192	131.142	140.738	149.099	143.087	138.588	138.188	144.946	147.318	164.294	188.885	182.739	- Time Deposits
b. Kewajiban kepada Bank Indonesia	543	806	953	947	1.922	2.050	1.579	1.202	1.189	1.176	1.012	1.051	1.028	812	802	792	b. Liabilities to BI
c. Kewajiban kepada Bank lain	32.665	28.007	34.155	44.382	49.725	43.741	43.842	43.451	46.329	55.359	62.282	44.303	49.254	52.657	61.318	52.124	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	28.075	49.569	62.059	56.617	56.621	56.628	62.469	62.630	65.224	65.376	64.936	64.983	64.788	63.793	70.961	81.560	d. Issued Securities
e. Pinjaman yang Diterima	95.154	103.613	108.514	119.446	130.766	132.578	139.236	140.897	137.455	139.732	131.592	146.342	141.278	144.075	150.218	149.639	e. Loans received
- Rupiah	8.770	6.044	8.262	9.694	10.674	10.646	11.101	12.574	12.553	13.635	13.795	15.277	15.245	15.451	15.857	17.031	Rupiah
- Valas	86.384	97.569	100.251	109.752	120.093	121.932	128.136	128.323	124.901	126.097	117.797	131.065	126.032	128.624	134.361	132.608	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1.917	1.327	571	2.214	2.027	4.665	2.556	3.665	2.684	3.005	2.008	1.794	1.650	1.313	1.465	1.514	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	44.428	40.585	42.149	60.851	94.356	105.651	52.131	57.379	54.022	59.014	54.465	105.406	62.653	59.955	51.910	52.749	g. Other Liabilities
h. Setoran Jaminan	3.078	2.852	3.046	2.793	2.321	2.195	2.129	2.113	1.731	1.606	1.662	1.698	1.597	1.500	1.520	1.557	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	29.144	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	a. Paid In Capital
b. Cadangan	39.947	17.607	11.994	11.993	11.985	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	b. Reserves
c. L/R Tahun lalu ¹⁾	141.226	202.907	239.489	275.966	276.332	276.330	276.330	276.332	276.330	276.332	276.332	276.332	354.101	349.526	349.434	349.434	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	55.861	52.111	64.435	21.547	27.498	35.134	40.648	46.149	53.671	60.096	65.844	74.134	5.779	11.842	19.728	23.978	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	32.958	36.042	40.314	35.754	34.124	31.036	31.342	31.342	30.879	29.000	31.979	33.407	33.757	34.195	36.606	36.293	e. Additional Paid In Capital
f. Modal Pinjaman	3.753	3.215	3.191	3.188	3.188	3.694	3.187	3.291	3.792	3.796	3.784	3.785	3.772	3.773	3.77.		

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

*) Angka-angka sementara

r) Angka-angka diperbaiki

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

*) Provisional figures

r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran Dana																	
a. Kredit Yang Diberikan	1.609.497	1.763.593	1.923.226	1.943.893	1.970.936	1.995.096	1.991.717	2.015.073	2.040.111	2.054.883	2.060.221	2.097.164	2.058.771	2.145.332	2.166.892	2.179.814	a. Credit
- Kepada Pihak Ketiga	1.596.781	1.747.080	1.899.598	1.915.438	1.940.690	1.963.862	1.960.952	1.986.850	2.009.334	2.021.578	2.025.482	2.058.976	2.021.046	2.108.692	2.130.094	2.143.542	- To Third Party
Rupiah	1.388.315	1.534.977	1.655.610	1.669.284	1.693.109	1.707.197	1.705.714	1.724.149	1.746.485	1.757.196	1.770.746	1.799.854	1.773.811	1.817.376	1.835.612	1.853.181	Rupiah
Valas	208.466	212.103	243.988	246.153	247.581	256.665	255.239	262.701	262.848	264.382	254.737	259.123	247.234	291.317	294.481	290.360	Foreign Exchange
- Kepada Bank Lain	12.715	16.514	23.628	28.456	30.246	31.234	30.765	28.223	30.778	33.305	34.738	38.188	37.725	36.639	36.798	36.273	- Inter Bank Credit
Rupiah	12.715	15.840	20.221	24.814	26.686	27.790	27.752	24.650	26.864	27.854	29.616	31.511	31.225	30.096	29.085	28.576	Rupiah
Valas		674	3.406	3.641	3.560	3.444	3.013	3.574	3.913	5.451	5.122	6.677	6.500	6.543	7.713	7.697	Foreign Exchange
b. Penempatan pada Bank Lain	71.088	83.930	81.340	82.334	76.774	75.309	66.594	76.714	72.630	76.923	71.965	76.791	73.124	72.549	83.956	69.504	b. Interbank Placement
- Giro	33.127	38.448	34.682	38.880	38.953	33.841	27.840	31.106	31.960	35.212	31.926	33.893	33.258	32.734	37.479	35.243	- Demand Deposit
- Inter Bank Call Money	30.226	34.358	34.387	32.271	28.028	32.862	29.967	37.428	33.659	35.781	32.842	34.974	33.265	29.290	36.476	24.595	- Inter Bank Call Money
- Deposito Berjangka	1.536	345	870	1.595	843	1.204	1.364	1.310	992	703	952	1.857	350	3.521	2.681	2.596	- Time Deposits
- Lainnya	6.199	10.779	11.402	9.588	8.949	7.402	7.422	6.869	6.019	5.227	6.245	6.068	6.251	7.005	7.320	7.071	- Others
c. Penempatan pada Bank Indonesia	284.857	249.607	261.874	245.866	261.442	265.660	251.778	233.342	253.114	243.702	241.058	278.077	276.991	290.980	274.627	275.471	c. Placement to Bank Indonesia
- Giro	148.491	152.530	165.125	166.288	163.645	163.131	167.253	161.935	159.101	164.124	155.474	160.441	177.084	176.171	165.961	169.004	- Demand Deposit
- Fine Tune Operation (FTO)	69.722	38.829	39.664	46.883	55.989	49.921	62.503	51.895	56.993	56.256	58.531	70.583	68.330	85.082	76.676	64.666	- Fine Tune Operation (FTO)
- Fasbi	63.175	56.450	52.220	28.684	39.980	50.772	17.669	16.551	33.311	20.273	24.666	42.777	28.225	21.530	28.153	37.321	- Fasbi
- Lainnya	3.468	1.798	4.866	4.011	1.827	1.836	4.354	2.960	3.708	3.049	2.387	4.276	3.352	8.197	3.837	4.480	- Others
d. Surat Berharga	222.331	372.734	452.403	489.885	458.679	458.704	443.281	438.180	425.575	426.666	407.695	402.798	427.107	443.564	438.558	433.968	d. Securitiess
- Sertifikat Bank Indonesia (SBI)	16.162	53.536	2.369	1.842	2.524	2.072	4.552	6.412	8.041	9.627	10.431	10.578	22.103	26.256	37.516	36.552	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	12.899	11.643	22.360	22.420	20.680	20.209	24.204	22.924	20.402	22.295	20.158	16.703	12.491	10.077	8.659	7.406	- Treasury Bills
- Obligasi	148.378	217.434	260.018	263.983	250.848	269.183	278.411	285.640	290.682	287.618	282.672	277.310	306.897	314.597	295.373	298.439	- Bonds
- Lainnya	44.892	90.122	167.655	201.640	184.626	167.240	136.114	123.204	106.449	107.127	94.434	98.206	85.616	92.635	97.009	91.570	- Others
e. Penyertaan	11.499	18.276	19.944	17.439	18.001	18.001	19.164	19.344	19.506	19.880	20.063	20.404	20.576	20.775	20.070	20.248	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	40.238	58.006	58.243	60.484	60.504	61.578	61.819	62.962	62.530	63.561	62.308	59.551	59.979	60.497	59.895	59.725	f. Impairment on Financial Assets
- Kredit yang diberikan	36.758	55.152	55.813	58.059	58.256	59.619	59.724	60.889	60.280	61.328	60.287	57.505	58.037	58.437	57.711	57.473	- Credit
- Surat Berharga	1.392	1.257	648	718	591	307	401	468	474	474	372	374	343	341	279	283	- Securities
- Lainnya	2.088	1.598	1.782	1.707	1.657	1.652	1.694	1.671	1.782	1.759	1.650	1.673	1.599	1.719	1.905	1.968	- Others
g. Tagihan Spot dan Derivatif	3.535	2.309	1.695	2.285	2.962	4.171	3.510	4.281	4.379	5.372	7.668	6.411	7.064	6.408	5.435	5.130	g. Spot and Derivatives Claims
h. Tagihan Lainnya	54.544	66.407	90.276	93.025	81.670	75.207	106.589	101.591	92.236	106.451	103.106	91.376	106.681	99.759	121.169	105.032	h. Other claims
Sumber Dana																	
a. Dana Pihak Ketiga	1.821.244	2.045.699	2.222.317	2.263.229	2.242.630	2.263.293	2.249.741	2.247.946	2.247.906	2.265.216	2.256.315	2.303.215	2.308.745	2.348.986	2.363.529	2.358.883	a. Third Party Funds
Rupiah	1.506.490	1.747.194	1.914.726	1.949.327	1.927.452	1.950.379	1.941.740	1.934.205	1.925.787	1.929.360	1.932.382	1.980.510	1.982.902	2.015.693	2.029.595	2.036.462	Rupiah
Giro	224.669	273.849	337.463	337.819	339.602	353.296	341.117	338.196	330.468	334.067	330.026	342.207	337.155	343.813	342.611	350.332	- Demand Deposit
Tabungan	488.571	549.423	591.105	604.559	618.463	627.531	625.073	622.870	621.365	624.160	623.480	635.920	639.173	642.709	638.552	642.930	- Saving
Simpanan Berjangka	793.250	923.922	986.158	1.006.949	969.387	969.552	975.550	973.140	973.954	971.133	978.876	1.002.384	1.006.575	1.029.171	1.048.433	1.043.201	- Time Deposits
Valas	314.753	298.505	307.591	313.902	315.178	312.914	308.001	313.741	322.119	335.856	323.932	322.705	325.842	333.293	333.933	322.420	Foreign Exchange
Giro	95.441	93.907	95.776	102.246	105.558	99.928	100.113	98.673	102.864	106.275	111.562	97.468	103.546	106.426	109.976	104.209	- Demand Deposit
Tabungan	55.566	61.737	62.840	66.198	65.499	65.346	66.425	65.505	68.950	71.636	68.570	66.702	67.534	65.885	66.877	68.779	- Saving
Simpanan Berjangka	163.746	142.861	148.975	145.458	144.121	147.640	141.463	149.563	150.305	157.945	143.800	158.534	154.762	160.982	157.081	149.432	- Time Deposits
b. Kewajiban kepada Bank Indonesia	146	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	58.922	55.328	73.608	81.759	82.322	75.646	82.825	83.435	82.157	77.272	66.272	65.398	74.831	72.556	71.132	80.030	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	25.568	31.972	33.778	30.690	31.593	33.606	34.189	30.861	31.352	31.961	31.933	32.389	31.751	33.884	35.091	33.351	d. Issued Securities
e. Pinjaman yang Diterima	19.568	18.345	29.976	38.170	39.862	43.273	39.814	41.841	48.167	55.119	52.669	60.079	57.424	87.602	87.576	85.665	e. Loans received
Rupiah	3.499	5.267	6.126	7.695	8.394	9.186	6.433	7.593	8.824	12.303	12.403	11.459	11.660	16.411	15.952	15.204	Rupiah
Valas	16.069	13.077	23.851	30.475	31.467	34.087	33.381	34.249	39.343	42.817	40.266	48.620	45.764	71.191	71.624	70.460	Foreign Exchange
f. Kewajiban Spot dan Derivatif	3.203	1.914	1.339	2.899	3.157	5.959	5.208	7.363	7.402	8.024	6.085	5.187	4.562	4.723	4.451	4.158	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	44.642	40.008	57.119	40.885	60.037	50.693	40.144	37.364	39.610	36.063	36.297	62.436	37.342	44.376	63.760	57.260	g. Other Liabilities
h. Setoran Jaminan	1.353	1.218	2.051	2.211	2.191	2.261	2.050	2.024	2.083	2.198	2.107	2.014	1.891	1.731	1.891	1.787	h. Margin Deposits
Beberapa komponen modal																	
a. Modal Disetor	64.121	74.297	89.294	91.440	94.186	96.675	96.730	96.987	96.988	96.988	97.303	97.330	97.422	97.468	97.468	97.468	a. Paid In Capital
b. Cadangan	22.725	25.750	29.558	27.060	29.839	29.953	30.053	30.053	30.053	30.153	30.153	30.184	30.184	30.184	30.333	30.602	b. Reserves
c. L/R Tahun lalu ¹⁾	124.459	160.789	179.442	212.519	209.702	209.213	209.126	209.130	209.149	209.065	209.082	206.964	256.207	256.011	253.649	245.455	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	29.129	31.193	42.368	15.359	19.105	23.206	28.155	32.412	36.973	40.688	45.136	49.497	4.202	7.712	12.732	16.126	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	56.563	69.578	75.984	72.431	70.628	68.787	70.748	70.277	70.946	71.261	73.466	74.109	74.782	85.533	86.783	86.415	e. Additional Paid In Capital
f. Modal Pinjaman	27.633	28.796	31.873	31.265	29.763	29.717	30.232	31.605	32.299	32.187	32.107	30.841	31.151	37.293	35.911	35.920	f. Loan Capital

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

*) Angka-angka sementara

r) Angka-angka diperbaiki

¹⁾ LBU 2008 is not defined vs metadada²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadada

*) Provisional figures

r) Revised figures

Tabel 1.4.a. Kegiatan Usaha BUSN Non Devisa (Non-Foreign Exchange Commercial Banks Operations) Miliar Rp (Billion Rp)																	
Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran Dana																	Distribution of Funds
a. Kredit Yang Diberikan	132.858	50.946	60.221	62.902	64.185	64.545	65.072	66.128	67.028	67.767	68.515	68.683	68.306	69.099	70.252	71.050	a. Credit
- Kepada Pihak Ketiga	131.833	50.163	59.409	62.117	63.320	63.696	64.240	65.330	66.253	67.005	67.785	67.953	67.623	68.433	69.575	70.351	- To Third Party
Rupiah	131.833	50.163	59.409	62.117	63.320	63.696	64.240	65.330	66.253	67.005	67.785	67.953	67.623	68.433	69.575	70.351	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	1.025	783	813	786	865	849	832	798	775	762	730	730	684	666	676	699	- Inter Bank Credit
Rupiah	1.025	783	813	786	865	849	832	798	775	762	730	730	684	666	676	699	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	7.746	3.834	4.125	3.547	3.776	3.956	2.765	3.005	3.990	3.162	3.052	4.498	3.392	3.508	4.427	4.115	b. Interbank Placement
- Giro	668	541	753	867	953	856	857	794	788	752	840	793	786	802	888	869	- Demand Deposit
- Inter Bank Call Money	4.286	1.790	1.625	1.500	1.525	1.780	630	1.002	2.110	1.075	655	2.050	1.195	1.465	2.330	1.975	- Inter Bank Call Money
- Deposito Berjangka	2.324	1.253	1.282	926	974	995	910	890	796	976	1.029	1.142	986	788	754	935	- Time Deposits
- Lainnya	468	249	465	255	323	325	368	320	295	359	529	513	425	453	455	337	- Others
c. Penempatan pada Bank Indonesia	23.304	9.200	10.633	8.448	8.753	9.864	10.227	9.249	10.089	9.749	9.068	14.091	9.902	11.147	10.180	10.100	c. Placement to Bank Indonesia
- Giro	10.582	3.365	4.137	4.358	4.157	4.127	4.626	4.219	4.210	4.386	4.061	4.037	4.587	4.436	4.106	4.640	- Demand Deposit
- Fine Tune Operation (FTO)	1.575	1.275	2.783	2.524	3.057	2.404	2.908	2.600	2.665	2.736	2.598	6.476	2.726	3.785	3.285	2.983	- Fine Tune Operation (FTO)
- Fasbi	11.110	4.546	3.698	1.558	1.529	3.313	2.687	2.424	3.207	2.624	2.402	3.570	2.581	2.925	2.785	2.473	- Fasbi
- Lainnya	37	14	15	8	9	20	6	7	7	3	7	9	7	1	4	3	- Others
d. Surat Berharga	17.535	5.328	6.804	7.681	8.461	8.217	7.943	7.653	7.907	7.500	7.870	6.814	7.188	7.550	7.572	8.130	d. Securities
- Sertifikat Bank Indonesia (SBI)	2.591	1.172	91	116	67	67	123	147	311	419	562	559	925	930	1.087	1.014	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	98	-	25	667	1.172	643	701	905	1.001	1.280	1.294	261	-	-	-	-	- Treasury Bills
- Obligasi	8.640	2.256	2.649	4.388	4.710	4.938	5.221	4.781	4.930	4.561	4.675	3.965	4.798	4.818	4.700	5.005	- Bonds
- Lainnya	6.206	1.900	4.040	2.510	2.512	2.569	1.898	1.819	1.666	1.240	1.339	2.028	1.466	1.802	1.785	2.111	- Others
e. Penyertaan	882	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.716	1.339	1.975	2.149	2.180	2.119	2.129	2.160	2.153	2.203	2.273	1.400	1.461	1.477	1.679	1.499	f. Impairment on Financial Assets
- Kredit yang diberikan	1.690	1.300	1.905	2.054	2.079	2.013	2.020	2.046	2.039	2.085	2.150	1.289	1.352	1.368	1.558	1.376	- Credit
- Surat Berharga	13	27	33	26	29	29	29	30	29	29	29	12	7	8	8	9	- Securities
- Lainnya	13	12	37	69	71	77	81	85	86	89	93	99	101	102	114	114	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	1.317	1.484	3.160	4.029	3.169	2.532	3.226	3.303	2.324	3.207	3.302	1.789	4.005	4.065	4.995	4.828	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	147.143	55.626	65.276	67.086	68.071	68.505	68.036	68.082	69.700	69.979	69.809	72.372	71.464	72.908	74.712	75.184	a. Third Party Funds
Rupiah	147.143	55.626	65.276	67.086	68.071	68.505	68.036	68.082	69.700	69.979	69.809	72.372	71.464	72.908	74.712	75.184	Rupiah
Giro	4.703	2.817	3.241	2.879	3.040	3.199	2.899	2.992	3.113	3.578	3.338	3.800	3.160	3.709	3.799	3.609	- Demand Deposit
Tabungan	17.728	6.202	8.451	8.534	8.679	8.630	8.942	8.939	9.007	9.111	9.399	9.418	9.456	9.584	9.745	9.973	- Saving
Simpanan Berjangka	124.711	46.607	53.583	55.674	56.352	56.675	56.195	56.150	57.579	57.290	57.072	59.154	58.847	59.615	61.168	61.601	- Time Deposits
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Demand Deposit
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Saving
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	130	-	-	-	-	-	-	-	-	-	-	203 ¹⁾	b. Liabilities to BI
c. Kewajiban kepada Bank lain	4.659	2.450	2.741	2.339	2.134	2.035	2.813	2.322	2.383	2.290	2.486	3.527	2.586	2.994	2.796	3.085	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	3.919	1.232	2.268	2.147	2.605	2.765	2.432	2.577	2.649	2.389	2.411	2.742	1.996	2.332	2.310	2.588	d. Issued Securities
e. Pinjaman yang Diterima	3.078	148	285	323	339	362	378	394	551	570	582	670	667	473	484	491	e. Loans received
Rupiah	3.078	148	285	323	339	362	378	394	551	570	582	670	667	473	484	491	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	-	-	209	-	185	135	184	-	100	100	697	156	260	271	120	g. Other Liabilities
h. Setoran Jaminan	22	30	34	29	29	29	27	27	25	25	24	24	21	19	19	15	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	12.731	9.415	11.033	11.180	11.257	11.257	11.257	11.559	11.559	11.576	11.576	11.576	11.646	11.646	11.693	11.693	a. Paid In Capital
b. Cadangan	641	339	372	397	401	401	407	407	407	407	407	407	426	426	551	551	b. Reserves
c. L/R Tahun lalu ¹⁾	11.014	806	781	1.380	1.385	1.380	1.364	1.366	1.357	1.355	1.358	1.373	3.024	3.026	2.598	2.557	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	2.084	175	753	550	705	844	1.012	1.174	1.314	1.455	1.547	1.654	150	312	514	560	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.840	1.084	2.324	2.137	2.793	2.817	2.886	2.589	2.658	2.620	2.651	3.213	3.090	3.102	3.360	3.345	e. Additional Paid In Capital
f. Modal Pinjaman	596	168	169	169	169	169	169	169	169	169	169	169	169	169	169	169	f. Loan Capital
¹⁾ Pada LBU 2008 tidak didefinisikan Vs Metadata																	
²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama																	
¹⁾ LBU 2008 is not defined vs metadata																	
²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata																	
¹⁾ Angka-angka diperbaiki																	
¹⁾ Revised figures																	

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama³⁾ Angka-angka diperbaiki¹⁾ LBU 2008 is not defined vs metada²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metada³⁾ Revised figures

Tabel 1.5.a. Kegiatan Usaha BPD (Regional Development Banks Operations) Miliar Rp (Billion Rp)																	
Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran Dana																	Distribution of Funds
a. Kredit Yang Diberikan	329.742	359.327	393.439	395.925	401.531	403.003	405.777	409.730	414.318	413.593	417.078	426.051	418.212	418.647	424.848	426.584	a. Credit
- Kepada Pihak Ketiga	328.759	357.859	390.372	393.872	399.147	400.768	403.590	407.563	412.041	411.359	413.200	421.655	413.071	415.384	421.704	423.416	- To Third Party
Rupiah	328.131	357.145	389.863	393.381	398.657	400.273	403.092	407.055	411.539	410.846	412.717	421.089	412.666	414.976	421.304	423.015	Rupiah
Valas	628	714	509	491	490	495	498	508	502	513	483	565	405	408	400	401	Foreign Exchange
- Kepada Bank Lain	983	1.468	3.067	2.053	2.383	2.235	2.187	2.167	2.278	2.234	3.878	4.396	5.141	3.263	3.144	3.168	- Inter Bank Credit
Rupiah	983	1.468	3.067	2.053	2.383	2.235	2.187	2.167	2.278	2.234	3.878	4.396	5.141	3.263	3.144	3.168	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	29.244	23.582	29.585	57.098	48.727	51.385	51.021	49.351	55.946	61.455	56.000	34.438	47.792	53.789	58.436	61.743	b. Interbank Placement
- Giro	1.249	1.818	2.266	2.401	2.443	2.543	2.417	2.394	2.152	2.223	2.749	2.864	2.094	2.582	2.806	2.553	- Demand Deposit
- Inter Bank Call Money	13.117	9.625	11.310	31.988	26.212	27.515	23.709	22.407	24.973	22.061	18.310	15.508	20.738	18.514	23.518	24.317	- Inter Bank Call Money
- Deposito Berjangka	13.551	11.042	14.576	20.393	18.141	19.443	23.005	22.793	27.165	36.053	33.555	14.597	23.740	31.254	30.827	33.721	- Time Deposits
- Lainnya	1.327	1.097	1.433	2.317	1.931	1.884	1.890	1.757	1.656	1.118	1.386	1.469	1.220	1.439	1.285	1.153	- Others
c. Penempatan pada Bank Indonesia	43.069	72.100	82.388	73.117	65.462	65.001	56.654	55.538	67.069	68.014	74.434	80.487	59.347	59.740	57.033	70.048	c. Placement to Bank Indonesia
- Giro	35.639	31.051	37.904	39.162	40.445	38.347	37.898	34.410	37.360	39.803	46.145	40.667	36.489	34.600	36.635	41.734	- Demand Deposit
- Fine Tune Operation (FTO)	1.051	3.065	10.683	475	5.542	595	3.789	180	520	5.368	7.851	7.790	1.343	6.752	1.188	4.318	- Fine Tune Operation (FTO)
- Fasbi	6.080	37.592	33.254	31.657	17.644	24.221	13.923	20.099	28.839	22.491	20.091	31.782	21.515	18.143	18.896	23.626	- Fasbi
- Lainnya	298	392	547	1.823	1.831	1.838	1.044	848	351	352	347	248	0	245	314	369	- Others
d. Surat Berharga	41.796	38.065	58.965	72.299	74.291	70.524	64.896	60.658	63.022	62.023	63.944	59.567	66.117	69.364	72.501	68.465	d. Securities
- Sertifikat Bank Indonesia (SBI)	6.753	7.097	5.926	8.467	10.355	8.901	5.274	4.123	5.457	7.185	9.338	8.661	12.388	12.459	14.762	13.812	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	787	383	3.073	4.328	5.073	5.405	6.046	5.958	4.902	5.025	5.131	4.271	3.838	4.216	4.500	4.894	- Treasury Bills
- Obligasi	27.355	21.318	26.987	29.905	30.163	28.816	29.491	29.575	30.725	29.766	30.129	28.405	32.141	32.711	36.170	34.792	- Bonds
- Lainnya	6.902	9.267	22.979	29.598	28.699	27.403	24.085	21.001	21.938	20.048	19.346	18.229	17.749	19.979	17.068	14.968	- Others
e. Penyerahan	692	1.092	1.343	1.351	1.603	1.609	1.609	1.609	1.610	1.610	1.610	1.610	1.610	1.610	1.610	1.609	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	9.073	8.797	9.137	9.038	9.125	9.095	9.296	9.203	8.869	8.844	8.964	8.402	8.716	9.103	9.452	9.759	f. Impairment on Financial Assets
- Kredit yang diberikan	8.804	8.510	8.856	8.761	8.836	8.798	8.902	8.815	8.488	8.404	8.512	7.950	8.285	8.675	9.024	9.327	- Credit
- Surat Berharga	3	0	1	0	10	21	116	116	109	167	180	178	161	159	161	161	- Securities
- Lainnya	266	286	279	277	279	276	278	272	272	273	272	274	269	269	268	271	- Others
g. Tagihan Spot dan Derivatif	2	2	0	3	4	0	2	1	0	2	3	0	9	3	0	1	g. Spot and Derivatives Claims
h. Tagihan Lainnya	5.743	3.497	5.927	24.230	24.817	18.642	21.428	19.884	21.510	33.224	37.250	16.990	18.011	18.601	25.691	34.007	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	356.600	383.531	449.389	521.598	517.118	508.119	497.274	491.247	513.965	532.575	535.348	477.473	496.538	507.277	522.903	550.245	a. Third Party Funds
Rupiah	353.719	380.794	448.012	520.488	516.147	507.124	496.247	490.162	512.974	531.631	534.311	475.485	495.715	506.441	522.100	548.510	Rupiah
Giro	110.080	102.914	108.911	171.359	175.026	173.002	153.455	146.669	173.898	174.132	165.678	116.439	141.553	152.152	169.791	187.766	Demand Deposit
Tabungan	116.551	128.691	143.598	123.732	129.870	135.326	141.026	138.517	136.147	135.434	142.088	165.748	141.108	136.527	134.980	134.991	Saving
Simpanan Berjangka	127.088	149.190	195.502	225.397	211.251	198.796	201.766	204.976	202.930	222.065	226.546	193.298	213.054	217.763	217.330	225.753	Time Deposits
Valas	2.881	2.736	1.377	1.110	971	995	1.027	1.085	991	944	1.037	1.988	822	836	803	1.734	Foreign Exchange
Giro	264	270	353	446	392	441	503	420	524	505	525	375	353	349	322	345	Demand Deposit
Tabungan	50	111	72	77	78	79	78	82	86	82	78	80	77	78	81	82	Saving
Simpanan Berjangka	2.567	2.355	952	587	501	474	446	582	380	357	434	1.533	392	408	400	1.308	Time Deposits
b. Kewajiban kepada Bank Indonesia	2	2	1	1	1	2	1	1	1	1	1	1	1	1	1	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	21.809	33.694	27.762	17.195	16.173	16.816	20.184	21.906	21.519	20.848	20.250	31.409	18.693	18.831	19.755	17.550	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	6.730	8.852	12.357	8.162	7.843	8.254	7.439	7.540	10.075	9.188	9.438	13.214	10.125	10.275	10.359	10.136	d. Issued Securities
e. Pinjaman yang Diterima	3.945	6.727	10.910	11.995	11.946	12.338	12.357	10.376	10.514	10.232	13.927	14.249	14.070	11.612	11.641	11.623	e. Loans received
Rupiah	3.945	6.053	10.165	11.231	11.183	11.550	11.564	9.566	9.695	9.396	13.140	13.889	13.721	11.260	11.285	11.267	Rupiah
Valas	-	674	745	765	764	788	793	810	819	836	787	359	349	352	356	356	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	1	1	4	5	3	0	0	1	1	1	0	4	2	1	4	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	5.585	4.396	3.593	512	2.944	2.990	44	1.202	279	167	1.199	12.227	995	781	968	1.199	g. Other Liabilities
h. Setoran Jaminan	564	378	472	290	293	267	292	313	318	325	332	483	324	270	248	241	h. Margin Deposits
Beberapa komponen modal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Components of Capital
a. Modal Disor	30.333	34.947	37.849	38.621	38.783	38.804	38.924	39.053	39.059	39.260	39.271	39.513	39.521	39.912	40.429	40.492	a. Paid In Capital
b. Cadangan	15.484	18.111	20.154	21.714	21.966	22.044	22.044	22.179	22.483	22.485	22.485	22.448	22.423	22.492	22.833	23.212	b. Reserves
c. L/R Tahun lalu ¹⁾	875	854	1.543	4.953	4.083	3.723	3.510	3.072	2.853	2.853	2.834	2.783	16.362	15.938	12.151	9.110	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	10.595	11.487	12.436	4.373	5.467	6.550	7.559	8.850	10.072	11.485	12.418	13.135	1.113	2.196	3.012	3.686	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disor	2.168	2.992	2.585	1.070	790	255	255	(20)	(55)	(517)	271	921	963	1.083	1.611	1.609	e. Additional Paid In Capital
f. Modal Pinjaman	1.005	1.502	1.503	2.417	2.417	2.118	2.159	2.159	2.161	2.160	2.160	2.161	2.161	2.161	2.161	2.161	f. Loan Capital
¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata																	
²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama																	
³⁾ Angka-angka diperbaiki																	
¹⁾ LBU 2008 is not defined vs metadata																	
²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata																	
³⁾ Revised figures																	

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

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																	Distribution of Funds
a. Kredit Yang Diberikan	214.162	221.074	225.140	237.487	242.872	249.460	244.186	254.212	264.233	266.174	255.983	262.732	266.273	196.473	199.871	202.163	a. Credit
- Kepada Pihak Ketiga	213.727	220.921	225.112	237.463	242.850	249.438	244.165	253.750	263.766	265.698	255.235	261.703	265.266	195.464	198.772	201.064	- To Third Party
Rupiah	123.649	126.854	131.570	140.778	146.934	148.697	144.873	146.755	151.352	154.273	148.847	148.648	152.220	114.523	114.770	118.798	Rupiah
Valas	90.078	94.067	93.542	96.685	95.915	100.741	99.292	106.995	112.415	111.424	106.388	113.055	113.046	80.940	84.002	82.266	Foreign Exchange
- Kepada Bank Lain	435	153	28	24	23	22	21	462	467	476	748	1.029	1.007	1.009	1.099	1.099	- Inter Bank Credit
Rupiah	435	153	28	24	23	22	21	20	20	20	319	321	319	317	315	316	Rupiah
Valas	-	-	-	-	-	-	-	442	447	456	429	708	688	692	783	784	Foreign Exchange
b. Penempatan pada Bank Lain	16.036	11.763	9.893	13.016	11.548	12.571	17.113	11.589	14.677	14.302	14.962	12.459	15.356	12.170	13.232	15.154	b. Interbank Placement
- Giro	5.473	4.991	4.945	5.408	5.722	7.321	8.990	6.094	6.355	6.294	6.004	5.459	10.110	5.358	5.235	5.786	- Demand Deposit
- Inter Bank Call Money	9.048	6.054	4.614	7.267	5.485	4.888	7.769	5.126	7.946	7.605	7.961	5.998	4.257	5.816	6.988	8.359	- Inter Bank Call Money
- Deposito Berjangka	1.214	679	333	342	341	352	354	362	366	373	996	1.002	990	996	1.009	1.009	- Time Deposits
- Lainnya	300	39	1	-	-	10	0	8	10	29	-	-	-	-	-	-	- Others
c. Penempatan pada Bank Indonesia	33.188	30.596	31.062	33.073	35.981	42.276	47.707	38.217	38.391	43.654	39.088	44.927	32.386	30.055	34.714	31.756	c. Placement to Bank Indonesia
- Giro	19.549	18.657	18.503	19.370	19.684	20.723	23.962	21.641	21.554	21.495	21.088	21.182	23.490	17.992	16.997	16.736	- Demand Deposit
- Fine Tune Operation (FTO)	6.038	2.662	5.943	9.126	9.513	8.641	18.961	7.822	9.910	12.820	7.478	14.954	2.836	8.525	7.747	7.652	- Fine Tune Operation (FTO)
- Fasbi	7.249	8.723	5.575	4.577	6.784	12.912	4.784	8.754	6.927	9.339	10.523	8.790	6.060	3.538	9.970	7.367	- Fasbi
- Lainnya	353	555	1.040	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
d. Surat Berharga	25.830	33.432	39.977	41.813	37.891	34.794	40.383	39.804	38.962	37.488	36.295	35.179	36.168	36.355	35.575	32.460	d. Securitized
- Sertifikat Bank Indonesia (SBI)	3.424	6.504	887	1.515	1.472	1.251	1.186	1.891	2.462	2.944	2.988	2.853	3.251	2.680	3.656	3.879	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	1.789	1.981	3.117	4.534	2.369	2.867	2.160	2.649	2.331	2.532	1.697	1.700	1.473	7	4	7	- Treasury Bills
- Obligasi	13.641	19.308	20.344	20.183	20.368	18.103	21.637	21.999	21.955	19.982	19.815	19.223	22.067	28.247	26.594	23.589	- Bonds
- Lainnya	6.976	5.640	15.629	15.581	13.682	12.573	15.400	13.265	12.214	12.030	11.795	11.403	9.378	5.421	5.320	4.985	- Others
e. Penyertaan	65	65	65	65	65	65	65	65	65	65	65	65	65	43	43	43	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	5.212	5.727	4.116	4.124	4.147	4.305	4.040	4.413	4.527	4.543	4.468	4.521	4.601	4.374	4.406	4.353	f. Impairment on Financial Assets
- Kredit yang diberikan	5.090	5.603	3.988	4.024	4.051	4.206	3.927	4.300	4.407	4.427	4.371	4.415	4.486	4.267	4.287	4.240	- Credit
- Surat Berharga	21	25	25	24	20	19	20	19	21	19	18	17	21	23	26	24	- Securities
- Lainnya	101	99	103	76	76	80	93	94	99	97	79	89	94	84	94	89	- Others
g. Tagihan Spot dan Derivatif	5.195	3.355	2.000	2.684	2.880	5.132	4.657	6.241	6.032	6.819	5.132	4.853	4.818	3.375	3.086	3.004	g. Spot and Derivatives Claims
h. Tagihan Lainnya	12.967	13.915	17.278	18.315	16.584	18.679	19.904	20.622	20.328	20.455	21.468	22.060	23.028	17.664	19.798	18.564	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	163.012	170.477	174.660	179.599	183.063	184.002	192.517	188.303	193.000	197.010	185.958	188.674	189.233	164.879	166.668	163.408	a. Third Party Funds
Rupiah	95.588	102.675	104.376	112.020	115.608	113.527	118.549	116.854	116.225	118.688	111.594	113.524	120.517	102.456	102.615	101.547	Rupiah
Giro	16.318	22.303	25.699	26.646	25.395	26.195	26.080	24.895	26.222	28.150	24.672	24.387	26.555	22.895	22.934	22.442	Demand Deposit
Tabungan	8.340	9.224	9.554	10.948	11.277	11.653	11.407	11.007	10.840	10.532	10.596	9.722	10.167	10.352	10.551	10.456	Saving
Simpanan Berjangka	70.930	71.148	69.123	74.426	78.935	75.680	81.062	80.952	79.164	80.006	76.327	79.415	83.795	69.209	69.130	68.648	Time Deposits
Valas	67.424	67.802	70.285	67.578	67.456	70.475	73.968	71.449	76.775	78.321	74.363	75.150	68.716	62.423	64.053	61.861	Foreign Exchange
Giro	27.830	27.443	26.448	27.901	28.968	28.749	31.499	30.607	31.856	33.506	32.865	31.420	26.808	20.961	19.883	18.801	Demand Deposit
Tabungan	14.767	16.041	14.452	13.042	13.114	14.129	12.932	12.752	14.893	14.768	13.333	13.996	14.136	13.111	14.143	13.148	Saving
Simpanan Berjangka	24.827	24.317	29.384	26.635	25.374	27.597	29.537	28.090	30.026	30.048	28.165	29.733	27.772	28.351	30.027	29.912	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	232	239	264	257	579	633	753	-	933	-	-	772	1.007	513	b. Liabilities to BI
c. Kewajiban kepada Bank lain	16.840	21.343	22.648	24.676	24.418	25.154	20.116	20.112	19.847	20.513	20.729	21.722	20.358	13.073	14.896	15.929	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	1.253	1.598	2.839	1.799	1.799	1.799	1.799	1.799	1.800	1.800	1.800	1.800	1.800	-	-	-	d. Issued Securities
e. Pinjaman yang Diterima	55.973	50.839	49.369	59.840	60.676	70.165	73.207	73.580	78.093	78.012	72.205	75.407	74.999	45.955	50.777	50.797	e. Loans received
Rupiah	3.581	4.221	3.261	4.710	4.359	6.699	6.709	5.719	6.929	6.889	7.199	7.230	7.241	2.200	1.600	1.600	Rupiah
Valas	52.392	46.618	46.108	55.130	56.317	63.466	66.497	67.860	71.164	71.122	65.005	68.177	67.758	43.755	49.177	49.197	Foreign Exchange
f. Kewajiban Spot dan Derivatif	5.955	2.839	1.641	2.722	3.113	5.167	4.828	6.443	6.731	7.936	6.382	5.900	5.772	3.982	3.592	3.493	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli)	6.701	7.612	12.009	14.716	12.959	15.773	15.233	15.726	16.053	16.094	16.077	18.506	17.414	12.295	14.222	13.377	g. Other Liabilities
h. Setoran Jaminan	611	157	174	233	222	215	231	229	224	254	250	255	257	281	266	278	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	20.510	20.856	21.007	21.007	21.007	21.007	21.007	21.007	23.797	23.797	23.797	23.797	23.797	20.924	20.924	20.924	a. Paid In Capital
b. Cadangan	2.854	3.026	3.174	3.265	3.258	3.258	3.258	3.258	3.258	3.258	3.258	3.258	3.258	3.080	3.080	3.080	b. Reserves
c. L/R Tahun lalu ¹⁾	19.165	20.094	22.677	25.645	25.645	25.452	25.452	25.453	25.239	25.239	25.239	25.239	28.115	21.645	21.551	21.551	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	1.793	3.160	3.389	1.602	1.742	1.736	1.986	2.090	2.438	2.750	3.039	3.019	497	761	1.136	1.350	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	2.033	2.138	3.444	3.249	3.165	3.014	5.886	5.863	3.026	2.994	3.084	3.105	3.155	3.835	3.912	3.911	e. Additional Paid In Capital
f. Modal Pinjaman	7.892	8.011	7.915	8.110	8.081	8.328	8.379	8.554	10.023	10.220	11.057	12.266	11.924	5.883	5.953	5.957	f. Loan Capital

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

Tabel 1.7.a. Kegiatan Usaha Bank Asing (Foreign Owned Banks Operations) Miliar Rp (Billion Rp)																	
Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penyaluran Dana																	Distribution of Funds
a. Kredit Yang Diberikan	263.402	253.276	211.486	218.484	225.285	243.280	242.024	246.240	252.592	254.827	251.115	258.593	248.666	253.540	256.432	252.529	a. Credit
- Kepada Pihak Ketiga	249.952	241.391	200.414	205.740	212.915	230.401	229.250	233.229	239.133	241.094	238.935	244.994	235.671	240.467	243.695	239.779	- To Third Party
Rupiah	105.269	109.390	86.974	92.529	99.472	110.300	108.292	106.622	108.574	111.864	117.575	119.278	112.141	112.056	114.270	115.437	Rupiah
Valas	144.683	132.001	113.439	113.211	113.443	120.101	120.957	126.606	130.559	129.231	121.360	125.716	123.530	128.411	129.425	124.342	Foreign Exchange
- Kepada Bank Lain	13.450	11.885	11.073	12.745	12.370	12.879	12.774	13.011	13.458	13.733	12.179	13.598	12.995	13.074	12.738	12.750	- Inter Bank Credit
Rupiah	1.329	558	4	189	188	115	152	129	68	68	65	1	-	-	-	-	Rupiah
Valas	12.121	11.327	11.069	12.556	12.182	12.764	12.623	12.882	13.391	13.664	12.115	13.598	12.995	13.074	12.738	12.750	Foreign Exchange
b. Penempatan pada Bank Lain	30.908	34.297	33.354	41.300	36.113	42.499	35.755	37.412	35.129	35.171	31.149	22.944	24.484	20.523	21.491	30.675	b. Interbank Placement
- Giro	4.769	7.112	8.479	11.505	10.051	15.308	9.714	12.813	12.195	10.606	10.511	7.298	3.290	3.216	3.529	3.340	- Demand Deposit
- Inter Bank Call Money	26.139	27.183	24.874	29.503	25.998	27.165	26.032	24.377	22.817	24.538	20.528	15.646	21.125	17.053	17.850	26.944	- Inter Bank Call Money
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
- Lainnya	0	1	1	292	64	25	9	222	118	26	111	1	69	253	112	391	- Others
c. Penempatan pada Bank Indonesia	56.184	44.782	44.088	46.466	59.886	53.188	50.173	48.666	49.947	55.350	60.359	53.781	50.360	47.256	56.930	85.180	c. Placement to Bank Indonesia
- Giro	24.781	23.345	18.259	18.661	19.567	19.108	19.000	21.107	19.032	19.910	18.275	18.514	16.521	20.279	16.704	17.831	- Demand Deposit
- Fine Tune Operation (FTO)	14.957	7.992	12.521	19.143	21.371	21.050	20.989	20.788	22.250	23.302	17.293	17.293	15.229	14.922	18.682	23.184	- Fine Tune Operation (FTO)
- Fasbi	16.427	13.397	13.307	8.049	17.845	11.811	13.737	5.212	10.126	12.923	18.782	17.935	17.593	11.616	21.114	44.166	- Fasbi
- Lainnya	20	47	0	613	1.102	1.219	0	1.358	0	267	1	39	1.016	439	431	0	- Others
d. Surat Berharga	69.751	87.025	76.692	76.696	67.121	66.758	59.973	63.848	64.861	65.633	61.938	61.323	66.211	67.942	69.165	64.922	d. Securities
- Sertifikat Bank Indonesia (SBI)	1.018	7.868	148	-	-	-	287	289	290	573	951	957	2.362	2.375	4.525	5.257	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	5.882	11.919	11.349	12.341	10.168	10.343	9.166	8.440	9.261	9.660	9.331	9.494	8.700	8.121	7.634	7.514	- Treasury Bills
- Obligasi	52.032	56.520	48.644	47.240	41.229	44.692	42.997	47.102	48.379	50.392	46.476	45.846	50.675	54.303	53.740	49.395	- Bonds
- Lainnya	10.820	10.719	16.552	17.115	15.724	11.724	7.524	8.017	6.930	5.008	5.179	5.026	4.474	3.143	3.265	2.756	- Others
e. Penyertaan	3	3	3	3	3	3	3	3	3	3	94	94	94	94	94	94	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	7.480	7.104	4.924	5.508	5.765	5.909	6.047	6.125	6.185	6.306	6.256	6.274	6.162	5.603	5.853	5.831	f. Impairment on Financial Assets
- Kredit yang diberikan	7.294	6.988	4.774	5.197	5.439	5.689	5.819	5.826	5.794	6.085	6.051	6.083	5.975	5.341	5.637	5.619	- Credit
- Surat Berharga	3	3	6	15	11	20	8	8	8	8	9	8	10	7	7	6	- Securities
- Lainnya	184	112	143	296	315	200	219	291	383	213	196	183	177	256	208	206	- Others
g. Tagihan Spot dan Derivatif	10.722	7.372	3.456	4.093	4.723	8.394	7.342	10.665	9.844	11.822	9.491	8.267	8.469	7.325	7.107	7.122	g. Spot and Derivatives Claims
h. Tagihan Lainnya	29.384	27.023	26.442	27.481	19.439	21.043	21.533	20.748	22.454	23.140	26.743	27.039	24.344	22.137	46.938	23.562	h. Other claims
Sumber Dana																	Source of Funds
a. Dana Pihak Ketiga	190.098	197.252	163.832	170.506	172.153	184.242	172.288	176.772	180.853	185.264	186.665	176.261	181.724	175.250	174.427	177.041	a. Third Party Funds
Rupiah	95.517	110.939	92.962	94.723	97.181	99.907	96.000	96.778	97.683	100.329	104.747	95.202	102.179	100.870	100.044	101.304	Rupiah
Giro	41.864	55.791	51.579	51.005	52.185	53.253	48.945	50.446	51.273	52.717	55.965	50.880	56.034	54.057	54.078	57.311	- Demand Deposit
Tabungan	6.951	8.370	6.188	5.432	5.575	5.291	5.374	5.965	6.020	5.374	5.385	5.019	5.352	5.442	5.135	5.026	- Saving
Simpanan Berjangka	46.702	46.777	35.195	38.286	39.421	41.363	41.681	40.367	40.390	42.237	43.396	39.304	40.793	41.371	40.832	38.967	- Time Deposits
Valas	94.581	86.313	70.870	75.783	74.972	84.335	76.288	79.994	83.169	84.936	81.918	81.059	79.545	74.381	74.383	75.737	Foreign Exchange
Giro	65.849	57.148	49.287	53.538	52.610	59.984	52.983	54.926	57.241	59.528	57.797	56.378	55.515	51.248	49.767	53.283	- Demand Deposit
Tabungan	15.141	16.520	7.681	7.514	7.440	7.534	7.649	7.810	7.980	7.744	7.407	7.308	7.292	7.354	7.679	7.719	- Saving
Simpanan Berjangka	13.591	12.646	13.903	14.731	14.922	16.816	15.656	17.257	17.949	17.664	16.715	17.374	16.738	15.778	16.937	14.735	- Time Deposits
b. Kewajiban kepada Bank Indonesia	0	-	10	-	-	-	525	-	207	-	532	-	-	-	62	677	b. Liabilities to BI
c. Kewajiban kepada Bank lain	26.198	27.708	23.310	30.203	29.691	30.358	23.419	25.595	24.163	25.010	26.281	26.194	26.575	28.069	28.169	31.216	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Issued Securities
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	16.654	8.221	3.113	5.076	6.466	11.056	10.696	15.656	14.940	17.866	14.186	13.515	12.792	10.897	9.960	9.542	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	8.267	8.109	6.354	9.200	6.549	8.203	5.393	5.624	5.688	7.188	6.668	7.207	5.904	5.957	8.116	7.004	g. Other Liabilities
h. Setoran Jaminan	664	570	220	178	138	156	128	165	208	196	158	85	103	48	85	91	h. Margin Deposits
Beberapa komponen modal																	Components of Capital
a. Modal Disetor	7.433	7.433	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.312	7.312	a. Paid In Capital
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R Tahun lalu ¹⁾	27.023	25.736	26.062	32.383	32.337	32.382	31.832	31.832	31.283	31.293	31.293	30.209	36.071	36.038	34.882	34.756	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	5.166	8.418	7.784	2.693	2.961	3.449	4.329	5.238	5.797	6.840	8.013	8.618	1.706	2.543	3.120	4.212	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	(386)	(147)	10	(390)	(486)	(722)	(460)	(503)	(520)	(561)	(308)	(273)	(117)	(94)	101	37	e. Additional Paid In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital
¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadada																	
²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadada Lama																	
³⁾ Angka-angka diperbaiki																	
²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs. old metada																	
¹⁾ LBU 2008 is not defined vs metada																	
^{r)} Revised figures																	

¹⁾ Pada LBU 2008 tdk didefinisikan Vs Metadata²⁾ Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama³⁾ Angka-angka diperbaiki¹⁾ LBU 2008 is not defined vs metada²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metada³⁾ Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	646.614	681.460	717.761	248.933	300.434	361.292	423.180	486.359	546.666	610.352	674.298	742.327	76.510	138.658	207.559	274.772	1. Interest Income
a. Dari Bank Indonesia	7.620	5.990	7.320	1.911	2.453	2.949	3.625	4.060	4.491	4.972	5.417	6.205	703	1.224	1.750	2.513	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	8.026	6.667	7.358	2.442	3.233	3.900	4.687	5.455	6.206	7.045	7.995	8.863	840	1.482	2.468	3.429	b. From interbank placement
c. Dari surat berharga	42.746	52.404	59.098	20.524	25.790	30.705	35.532	40.476	45.558	50.393	55.499	61.380	5.426	10.261	15.674	20.897	c. From securities
d. Dari Kredit yang diberikan	450.988	474.705	484.938	163.464	205.424	247.709	289.801	333.609	376.764	420.932	464.978	511.575	48.793	90.709	137.125	181.897	d. From credit
- kepada pihak ketiga bukan bank	448.959	472.391	482.484	162.595	204.243	246.286	288.089	331.626	374.508	418.374	462.129	508.391	48.375	89.966	136.038	180.489	- To Third Party non Bank
- kepada bank lain	2.029	2.314	2.454	869	1.180	1.423	1.712	1.983	2.256	2.558	2.849	3.184	418	743	1.088	1.409	- To Other Bank
e. Lainnya	137.234	141.694	159.047	60.592	63.535	76.029	89.536	102.759	113.647	127.011	140.408	154.304	20.749	34.983	50.542	66.036	e. Others
2. Beban Bunga	338.259	338.622	359.635	128.606	148.821	177.966	208.067	238.925	267.578	299.108	331.102	365.077	45.329	77.703	114.151	149.480	2. Interest Expenses
a. Kepada Bank Indonesia	477	447	56	7	11	18	21	22	24	25	26	63	37	34	44	50	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	6.486	6.924	7.917	2.816	3.610	4.410	5.273	6.152	7.073	7.981	9.037	9.789	966	1.918	2.767	3.793	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	187.208	174.977	176.693	56.899	71.470	85.315	100.099	115.253	130.333	146.295	162.475	179.623	17.537	33.767	51.826	69.362	c. Third Party non Bank
- Giro	14.858	15.819	18.669	6.672	8.428	10.073	11.894	13.415	15.068	16.781	18.522	20.397	1.904	3.616	5.546	7.479	- Demand Deposit
- Tabungan	22.410	22.743	23.097	7.930	9.857	11.731	13.718	15.844	17.775	19.831	21.822	23.929	2.091	4.130	6.247	8.274	- Saving
- Simpanan Berjangka	149.940	136.415	134.927	42.297	53.185	63.511	74.487	85.994	97.491	109.683	122.130	135.298	13.543	26.021	40.033	53.609	- Time deposits
d. Surat Berharga	7.956	8.227	10.034	3.506	4.525	5.508	6.768	7.683	8.541	9.473	10.296	11.314	1.149	2.074	3.327	4.006	d. Securities
e. Pinjaman yang diterima	4.334	6.327	7.256	3.118	4.180	5.232	6.096	7.131	8.249	9.361	10.409	11.572	1.780	2.370	3.673	4.889	e. Loans received
f. Lainnya	130.259	139.706	155.973	59.371	62.365	74.970	87.725	100.748	111.470	124.114	137.098	150.931	20.237	33.958	49.281	64.264	f. Others
g. Koreksi atas pendapatan bunga	1.540	2.015	1.705	2.890	2.660	2.511	2.082	1.937	1.889	1.860	1.762	1.784	3.622	3.580	3.234	3.116	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	308.355	342.838	358.127	120.327	151.614	183.326	215.113	247.434	279.088	311.243	343.196	377.250	31.181	60.955	93.408	125.292	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	210.957	249.691	231.513	91.906	109.519	136.426	157.127	181.316	208.207	221.842	235.895	261.214	89.917	109.173	138.704	173.418	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.584	8.875	10.659	4.098	4.815	5.170	5.843	6.371	6.612	7.119	8.073	8.442	1.078	1.948	3.197	3.972	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	1.327	3	16	19	38	19	19	38	19	19	2	2	28	33	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	39	118	2	2	2	2	7	2	2	26	31	8	35	41	23	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	107.699	101.314	105.410	43.827	51.482	67.761	77.222	93.027	109.132	110.989	114.417	123.588	73.415	79.039	94.188	115.523	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	57.923	63.817	69.513	24.238	30.610	36.349	42.608	49.004	55.112	61.694	67.954	76.090	6.338	12.192	19.129	26.023	e. Deviden, gain from investment in shares with equity method
f. Lainnya	39.702	75.256	44.486	19.739	22.595	27.125	31.415	32.887	37.331	42.000	45.406	53.043	9.078	15.956	22.121	27.845	f. Others
2. Beban Operasional Selain Beban Bunga	386.114	456.244	424.241	155.826	190.753	234.267	270.736	313.004	354.944	385.014	412.288	453.025	103.214	138.909	181.665	235.447	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.853	2.474	1.666	1.424	2.083	3.009	3.113	3.378	3.298	3.648	3.465	3.506	338	307	487	673	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	144	417	50	65	82	88	100	114	135	143	152	16	30	41	74	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	17	35	146	161	170	160	155	208	189	177	31	31	12	44	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	98.122	101.792	95.939	40.779	47.880	64.054	72.746	87.947	103.376	105.152	105.370	113.865	70.879	77.470	91.344	111.263	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	97.213	146.623	105.868	38.987	46.829	55.842	61.835	69.572	77.847	86.082	94.144	102.680	12.656	23.255	32.571	44.636	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.113	3.201	3.924	1.413	1.920	2.324	2.606	3.061	3.458	3.852	4.287	4.756	461	855	1.361	1.828	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	184.517	201.984	216.410	73.139	91.830	108.795	130.178	148.787	166.695	185.937	204.690	227.889	18.834	36.962	55.849	76.930	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	133.198	136.311	165.398	56.407	70.380	85.484	101.505	115.747	132.351	148.071	166.803	185.439	17.884	31.218	50.447	63.263	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	24.080	20.712	30.242	8.575	10.766	14.337	16.142	19.244	21.514	24.305	22.397	24.927	2.045	3.734	5.606	7.291	E. Non Operational Income
F. Beban non-operasional	23.757	19.555	28.737	6.875	8.817	10.895	12.025	13.819	15.010	16.465	17.364	19.647	3.119	3.243	5.029	6.929	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	323	1.157	1.505	1.700	1.948	3.441	4.118	5.425	6.504	7.839	5.034	5.280	(1.074)	491	578	362	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	133.521	137.467	166.903	58.107	72.328	88.925	105.623	121.172	138.855	155.911	171.837	190.719	16.810	31.710	51.025	63.625	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	66.405	67.017	84.137	(3)	1	(16)	(7)	7	28	43	51	95.580	11	20	22	(31)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	66.967	67.431	84.376	70	69	7	(49)	(19)	59	(5)	1	95.682	23	(87)	151	115	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	104.628	106.544	131.156	46.124	57.479	70.920	83.688	95.914	110.265	123.315	135.998	150.013	13.448	25.366	40.242	49.913	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																	r) Revised figures
*) Angka-angka sementara																	*) Provisional figures

r) Angka-angka diperbaiki

*). Angka-angka sementara

r) Revised figures

*) Provisional figures

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

Keterangan	2015	2016	2017	2018								2019				Items			
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr		
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses		
1. Pendapatan bunga	208.660	230.298	246.015	86.754	108.169	130.468	152.663	174.668	197.234	219.353	242.297	266.868	27.331	49.026	72.896	95.974	1. Interest Income		
a. Dari Bank Indonesia	1.590	1.042	1.375	261	349	347	524	569	645	690	728	872	110	174	227	292	a. From Bank Indonesia Placement		
b. Dari Penempatan pada bank lain	1.719	1.713	2.089	794	1.007	1.223	1.457	1.734	2.018	2.219	2.540	2.855	280	422	783	1.143	b. From interbank placement		
c. Dari surat berharga	15.924	19.017	20.598	7.599	9.443	11.107	12.882	14.822	16.586	18.231	20.181	22.313	2.156	3.881	5.818	7.673	c. From securities		
d. Dari Kredit yang diberikan	174.183	193.369	204.714	71.380	89.378	107.831	125.773	144.041	163.129	181.942	201.225	221.679	23.085	41.199	61.269	80.512	d. From credit		
- kepada pihak ketiga bukan bank	173.812	193.031	204.496	71.328	89.297	107.732	125.651	143.892	162.954	181.741	201.003	221.449	23.013	41.104	61.144	80.364	- To Third Party non Bank		
- kepada bank lain	371	338	218	53	81	99	122	149	174	201	221	230	72	96	125	148	- To other Bank		
e. Lainnya	15.244	15.157	17.240	6.720	7.992	9.961	12.028	13.504	14.856	16.271	17.622	19.150	1.700	3.350	4.798	6.355	e. Others		
2. Beban Bunga	82.304	84.744	90.511	33.587	41.410	49.407	57.502	65.794	74.138	82.629	91.270	100.552	13.838	22.413	32.107	41.264	2. Interest Expenses		
a. Kepada Bank Indonesia	421	397	1	0	0	1	1	1	1	1	1	32	32	25	33	36	a. Bank Indonesia Liabilities		
b. Kewajiban pada Bank lain	1.890	2.377	3.551	1.365	1.738	2.101	2.519	2.932	3.376	3.811	4.356	4.586	423	945	1.266	1.756	b. Interbank Liabilities		
c. Kepada pihak ketiga bukan Bank	60.236	58.593	60.541	19.778	24.906	29.805	35.118	40.652	46.476	52.258	58.253	64.743	6.570	12.692	19.409	25.924	c. Third Party non Bank		
- Giro	4.527	5.579	7.564	2.980	3.721	4.446	5.293	5.868	6.589	7.351	8.150	9.035	950	1.778	2.684	3.586	- Demand Deposit		
- Tabungan	8.170	8.649	9.003	3.318	4.082	4.836	5.621	6.550	7.368	8.210	9.012	9.888	854	1.746	2.646	3.493	- Saving		
- Simpanan Berjangka	47.539	44.364	43.974	13.481	17.103	20.523	24.204	28.235	32.519	36.697	41.091	45.820	4.766	9.169	14.079	18.845	- Time deposits		
d. Surat Berharga	1.977	2.278	3.264	1.267	1.680	2.010	2.684	3.041	3.355	3.715	3.984	4.369	508	847	1.531	1.597	d. Securities		
e. Pinjaman yang diterima	1.894	3.918	4.523	1.853	2.514	3.103	3.491	4.054	4.698	5.263	5.775	6.306	1.108	1.252	1.935	2.552	e. Loans received		
f. Lainnya	14.347	15.288	16.957	6.485	7.949	9.919	11.664	13.266	14.438	15.817	17.209	18.793	1.613	3.116	4.743	6.342	f. Others		
g. Koreksi atas pendapatan bunga	1.539	1.894	1.673	2.838	2.621	2.469	2.025	1.848	1.795	1.765	1.692	1.723	3.584	3.534	3.190	3.057	g. Corrections		
B. Pendapatan Bunga Bersih (A1-A2)	126.356	145.554	155.504	53.168	66.759	81.061	95.161	108.875	123.096	136.724	151.027	166.316	13.494	26.614	40.788	54.710	B. Net Interest Income (A1-A2)		
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses		
1. Pendapatan Operasional Selain Bunga	52.005	89.282	63.387	25.941	30.808	39.387	45.658	49.416	54.294	61.017	65.202	75.120	37.516	44.952	52.942	60.845	1. Other Operating Income		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.104	2.123	2.755	1.689	1.922	2.053	2.294	2.360	2.467	2.642	2.813	2.969	355	564	961	1.307	a. Increase in fair value and gain form sale of securities		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets		
d. Keuntungan Transaksi Spot dan Derivatif	7.864	10.962	7.867	4.740	5.029	8.603	9.067	9.915	9.849	11.468	10.917	11.971	29.174	29.929	30.690	31.511	d. Gain from spot and derivative		
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	25.711	29.179	32.456	11.217	14.281	17.007	19.852	22.854	25.679	28.824	31.736	35.904	2.878	5.606	9.046	12.055	e. Deviden, gain from investment in shares with equity method		
f. Lainnya	17.327	47.017	20.309	8.295	9.576	11.724	14.445	14.288	16.299	18.082	19.736	24.276	5.109	8.854	12.245	15.970	f. Others		
2. Beban Operasional Selain Beban Bunga	110.372	168.706	137.822	52.566	63.523	77.253	90.321	100.515	110.580	122.615	133.556	148.001	43.734	56.891	69.183	85.546	2. Non Interest Expense		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	319	147	118	251	263	271	338	323	326	360	325	330	26	19	47	47	a. Decrease in fair value and losses form sale of securities		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets		
d. Kerugian Transaksi Spot dan Derivatif	5.008	19.048	4.106	3.408	3.432	6.392	6.827	6.658	6.135	7.542	7.290	8.073	29.127	29.599	30.045	30.729	d. Losses from spot and derivative		
e. Penyusutan/Amortisasi	36.187	69.712	45.862	19.659	22.812	27.123	29.730	32.611	35.582	38.031	41.909	45.830	6.782	12.523	16.971	24.049	e. Depreciation/Amortizations		
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	793	768	692	281	488	559	449	504	567	612	682	722	68	146	265	324	f. Losses from investment in shares with equity method, fees/comissions/		
g. Lainnya	68.065	79.031	87.043	28.968	36.529	42.908	52.977	60.420	67.971	76.070	83.350	93.047	7.731	14.604	21.855	30.397	g. Others		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	67.990	66.130	81.069	26.542	34.044	43.194	50.498	57.776	66.810	75.126	82.673	93.435	7.276	14.674	24.548	30.009	D. Operating Profit/Loss (A1+C1) - (A2+C2)		
E. Pendapatan non - operasional	2.596	1.487	622	327	424	616	656	718	878	1.039	709	1.168	25	37	112	94	E. Non Operational Income		
F. Beban non - operasional	279	1.145	295	91	434	463	179	234	257	298	326	500	96	65	106	132	F. Non Operational Expenses		
G. Laba/Rugi non-operasional (E - F)	2.317	342	326	236	(11)	153	476	484	621	741	383	668	(70)	(28)	6	(38)	G. Non Operational Profit (E - F)		
H. Laba/Rugi tahun berjalan sebelum pajak	70.307	66.472	81.395	26.778	34.033	43.348	50.975	58.260	67.432	75.868	83.056	94.103	7.205	14.646	24.554	29.971	H. Current Year profit		
I. Penerimaan Transfer Laba/Rugi	30.688	28.412	42.042	-	-	-	-	-	-	-	-	49.213	-	-	-	-	I. Transfer Profit / Loss Received		
J. Transfer Laba/Rugi ke Kantor Pusat	30.688	28.412	42.042	-	-	-	-	-	-	-	-	49.213	-	-	-	-	J. Transfer of Profit/Loss to Head Office		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	55.861	52.111	64.435	21.547	27.498	35.134	40.648	46.149	53.671	60.096	65.844	74.134	5.779	11.842	19.728	23.978	K. Profit/Loss After Estimation of tax		
r) Angka-angka diperbaiki																		r) Revised figures	
*) Angka-angka sementara																		*) Provisional figures	

r) Angka-angka diperbaiki

*). Angka-angka sementara

r) Revised figures

*) Provisional figures

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

Keterangan	2015	2016	2017	2018								2019				Items			
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr		
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses		
1. Pendapatan bunga	271.884	312.736	329.467	116.122	133.848	160.503	187.891	216.481	244.973	273.940	302.383	332.314	35.592	64.084	95.223	125.969	1. Interest Income		
a. Dari Bank Indonesia	3.478	3.052	3.463	959	1.207	1.490	1.770	1.974	2.172	2.394	2.583	2.884	311	613	904	1.225	a. From Bank Indonesia Placement		
b. Dari Penempatan pada bank lain	1.149	1.510	1.713	649	816	1.001	1.180	1.359	1.541	1.735	1.926	2.122	212	395	595	788	b. From interbank placement		
c. Dari surat berharga	16.464	22.127	26.349	9.391	11.765	14.023	16.350	18.436	20.628	22.885	25.044	27.254	2.270	4.508	6.852	9.241	c. From securities		
d. Dari Kredit yang diberikan	174.834	191.136	189.075	61.986	77.966	93.748	109.635	126.754	143.083	159.791	176.239	193.533	17.085	33.446	51.315	68.663	d. From credit		
- kepada pihak ketiga bukan bank	173.631	189.743	187.422	61.373	77.165	92.753	108.436	125.371	141.513	158.014	174.248	191.302	16.832	32.970	50.600	67.721	- To Third Party non Bank		
- kepada bank lain	1.203	1.394	1.653	613	801	995	1.198	1.382	1.570	1.777	1.991	2.231	252	476	715	942	- To other Bank		
e. Lainnya	75.960	94.910	108.867	43.138	42.094	50.242	58.957	67.959	77.549	87.136	96.591	106.520	15.714	25.123	35.558	46.052	e Others		
2. Beban Bunga	162.247	185.530	197.096	71.658	77.943	93.264	109.290	125.644	142.558	159.861	176.974	195.031	24.193	41.726	61.006	80.245	2. Interest Expenses		
a. Kepada Bank Indonesia	18	16	20	6	8	12	14	15	16	18	19	24	5	8	9	10	a. Bank Indonesia Liabilites		
b. Kewajiban pada Bank lain	2.163	2.105	2.054	685	871	1.052	1.259	1.452	1.667	1.862	2.064	2.265	215	435	671	925	b. Interbank Liabilities		
c. Kepada pihak ketiga bukan Bank	84.420	84.589	83.204	26.487	33.130	39.456	46.160	52.986	59.711	66.903	74.042	81.614	7.851	15.183	23.336	31.245	c. Third Party non Bank		
- Giro	5.403	5.736	6.563	2.401	3.016	3.584	4.189	4.786	5.356	5.947	6.511	7.121	608	1.154	1.772	2.385	- Demand Deposit		
- Tabungan	11.648	11.708	11.450	3.700	4.630	5.517	6.465	7.407	8.305	9.274	10.227	11.191	985	1.910	2.886	3.837	- Saving		
- Simpanan Berjangka	67.369	67.146	65.191	20.386	25.484	30.354	35.506	40.794	46.050	51.682	57.304	63.303	6.257	12.120	18.677	25.022	- Time deposits		
d. Surat Berharga	4.184	4.535	5.069	1.699	2.178	2.702	3.154	3.588	4.003	4.431	4.860	5.347	449	951	1.399	1.888	d. Securities		
e. Pinjaman yang diterima	972	1.083	963	444	587	779	935	1.112	1.294	1.511	1.720	1.974	278	638	1.028	1.419	e. Loans received		
f. Lainnya	70.491	93.083	105.756	42.288	41.132	49.222	57.711	66.406	75.777	85.046	94.204	103.751	15.359	24.472	34.524	44.706	f. Others		
g. Koreksi atas pendapatan bunga	0	119	30	50	36	41	55	85	90	91	66	57	36	40	40	53	g. Corrections		
B. Pendapatan Bunga Bersih (A1-A2)	109.637	127.206	132.371	44.464	55.905	67.239	78.601	90.837	102.414	114.079	125.409	137.282	11.399	22.358	34.217	45.724	B. Net Interest Income (A1-A2)		
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses		
1. Pendapatan Operasional Selain Bunga	60.176	64.511	61.815	27.899	35.402	42.005	46.710	57.104	71.970	71.737	77.256	84.174	13.236	19.090	29.514	36.806	1. Other Operating Income		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.706	3.301	4.323	1.122	1.259	1.323	1.429	1.563	1.702	1.881	2.207	2.341	281	607	1.052	1.315	a. Increase in fair value and gain form sale of securities		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	-	1.327	0	13	16	16	16	16	16	16	16	1	2	28	28	b. Increase in fair value and gain form sale of credit		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	11	24	2	2	2	2	7	2	2	2	2	0	1	2	3	c. Increase in fair value and gain form sale of other financial assets		
d. Keuntungan Transaksi Spot dan Derivatif	20.628	16.730	13.372	8.008	11.925	14.213	15.235	22.065	32.572	27.364	28.778	30.386	7.189	8.265	12.937	15.336	d. Gain from spot and derivative		
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	21.783	24.579	27.321	9.851	12.385	14.767	17.424	19.975	22.406	24.977	27.571	30.575	2.655	5.046	7.743	10.886	e. Deviden, gain from investment in shares with equity method		
f. Lainnya	16.010	19.891	15.449	8.917	9.819	11.685	12.604	13.478	15.272	17.496	18.682	20.854	3.110	5.168	7.752	9.239	f Others		
2. Beban Operasional Selain Beban Bunga	130.732	151.409	141.162	53.776	68.050	82.068	92.187	110.764	132.384	139.863	148.390	161.497	18.151	31.826	47.752	61.760	2. Non Interest Expense		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	328	549	338	312	386	758	669	744	766	865	785	787	87	121	164	232	a. Decrease in fair value and losses form sale of securities		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	95	5	141	4	9	10	11	11	10	16	15	15	-	-	-	32	b. Decrease in fair value and losses form sale of credit		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	11	1	1	1	1	1	1	1	1	1	0	0	0	0	c. Decrease in fair value and losses form sale of other financial assets		
d. Kerugian Transaksi Spot dan Derivatif	18.504	12.988	10.441	7.647	11.265	14.397	15.054	22.636	33.068	28.419	26.593	28.050	5.684	7.599	11.662	13.249	d. Losses from spot and derivative		
e. Penyusutan/Amortisasi	40.487	57.894	43.552	15.068	18.355	21.894	23.867	27.171	31.334	35.701	38.432	41.258	4.484	8.339	11.886	15.411	e. Depreciation/Amortizations		
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	818	1.011	1.584	633	789	973	1.186	1.434	1.564	1.743	1.949	2.117	231	400	610	831	f Losses from investment in shares with equity method, fees/comissions/		
g. Lainnya	70.500	78.961	85.096	30.111	37.246	44.035	51.399	58.768	65.641	73.118	80.616	89.269	7.666	15.367	23.429	32.004	g. Others		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	39.080	40.308	53.024	18.587	23.256	27.176	33.124	37.177	42.000	45.953	54.275	59.960	6.484	9.622	15.980	20.770	D. Operating Profit/Loss (A1+C1) - (A2+C2)		
E. Pendapatan non - operasional	17.433	10.017	12.422	5.103	6.402	8.870	10.334	12.806	14.566	16.749	14.723	16.191	1.549	2.873	4.273	5.517	E. Non Operational Income		
F. Beban non - operasional	19.428	10.707	11.621	4.179	5.216	6.367	7.499	8.662	9.712	10.790	11.415	12.915	2.588	2.530	4.030	5.594	F. Non Operational Expenses		
G. Laba/Rugi non-operasional (E - F)	(1.994)	(690)	801	925	1.185	2.503	2.835	4.144	4.854	5.959	3.308	3.276	(1.039)	343	244	(78)	G. Non Operational Profit (E - F)		
H. Laba/Rugi tahun berjalan sebelum pajak	37.086	39.618	53.825	19.512	24.441	29.679	35.959	41.321	46.854	51.912	57.583	63.236	5.444	9.965	16.223	20.692	H. Current Year profit		
I. Penerimaan Transfer Laba/Rugi	27.712	33.205	35.984	-	-	-	-	-	-	-	-	39.975	-	-	-	-	I. Transfer Profit / Loss Received		
J. Transfer Laba/Rugi ke Kantor Pusat	27.705	33.205	35.984	-	-	-	-	-	-	-	-	39.975	-	-	-	-	J. Transfer of Profit/Loss to Head Office		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	29.129	31.193	42.368	15.359	19.105	23.206	28.155	32.412	36.973	40.688	45.136	49.497	4.202	7.712	12.732	16.126	K. Profit/Loss After Estimation of tax		
r) Angka-angka diperbaiki																		r) Revised figures	
*) Angka-angka sementara																		*) Provisional figures	

r) Angka-angka diperbaiki

*) Angka-angka sementara

r) Revised figures

*) Provisional figures

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

Keterangan	2015	2016	2017	2018								2019				Items			
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr		
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses		
1. Pendapatan bunga	39.725	10.850	12.819	4.674	5.918	7.141	8.402	9.660	10.905	12.227	13.516	14.861	1.400	2.690	4.431	5.638	1. Interest Income		
a. Dari Bank Indonesia	608	222	276	97	120	148	177	201	217	241	265	294	30	59	93	124	a. From Bank Indonesia Placement		
b. Dari Penempatan pada bank lain	244	168	144	46	56	70	82	92	105	117	129	143	16	31	44	62	b. From interbank placement		
c. Dari surat berharga	1.051	344	493	168	217	263	312	362	409	457	552	551	49	96	144	195	c. From securities		
d. Dari Kredit yang diberikan	22.194	7.955	9.438	3.419	4.339	5.241	6.152	7.082	7.988	8.968	9.878	10.928	1.005	1.912	2.954	3.962	d. From credit		
- kepada pihak ketiga bukan bank	22.075	7.851	9.306	3.388	4.297	5.190	6.090	7.010	7.906	8.876	9.777	10.816	996	1.893	2.925	3.924	- To Third Party non Bank		
- kepada bank lain	119	104	133	31	41	52	62	72	82	92	102	112	10	19	28	38	- To other Bank		
e. Lainnya	15.629	2.161	2.468	944	1.186	1.419	1.679	1.922	2.185	2.443	2.691	2.945	299	593	1.196	1.294	e. Others		
2. Beban Bunga	27.513	5.968	6.794	2.388	2.995	3.605	4.229	4.851	5.481	6.137	6.787	7.475	750	1.453	2.513	3.056	2. Interest Expenses		
a. Kepada Bank Indonesia	0	0	-	-	0	0	0	0	0	0	0	0	-	0	0	0	a. Bank Indonesia Liabilities		
b. Kewajiban pada Bank lain	239	126	122	37	45	53	63	74	84	97	109	125	15	28	44	59	b. Interbank Liabilities		
c. Kepada pihak ketiga bukan Bank	10.993	3.678	4.115	1.363	1.708	2.045	2.394	2.746	3.096	3.465	3.843	4.242	424	809	1.243	1.669	c. Third Party non Bank		
- Giro	191	73	72	28	34	40	47	53	60	67	75	84	9	17	26	36	- Demand Deposit		
- Tabungan	434	150	202	76	95	111	130	147	164	182	200	220	20	38	58	77	- Saving		
- Simpanan Berjangka	10.369	3.455	3.841	1.259	1.580	1.893	2.218	2.546	2.872	3.217	3.569	3.939	394	754	1.160	1.556	- Time deposits		
d. Surat Berharga	450	4	9	59	75	94	112	130	147	166	179	199	18	35	53	69	d. Securities		
e. Pinjaman yang diterima	343	13	27	8	10	12	15	17	20	24	28	33	5	9	11	13	e. Loans received		
f. Lainnya	15.488	2.146	2.521	921	1.157	1.401	1.645	1.884	2.134	2.385	2.628	2.875	288	572	1.161	1.246	f. Others		
g. Koreksi atas pendapatan bunga	0	0	0	-	-	-	-	-	-	-	-	-	0	0	0	0	g. Corrections		
B. Pendapatan Bunga Bersih (A1-A2)	12.212	4.882	6.024	2.286	2.923	3.536	4.173	4.809	5.424	6.090	6.728	7.386	649	1.237	1.918	2.582	B. Net Interest Income (A1-A2)		
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses		
1. Pendapatan Operasional Selain Bunga	1.989	1.834	677	239	311	372	431	491	576	628	687	755	76	189	277	334	1. Other Operating Income		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	104	8	16	5	6	6	6	6	6	6	6	6	0	0	0	0	a. Increase in fair value and gain form sale of securities		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets		
d. Keuntungan Transaksi Spot dan Derivatif	2	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	d. Gain from spot and derivative		
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	807	162	144	54	71	81	100	114	128	142	154	170	14	30	47	61	e. Deviden, gain from investment in shares with equity method		
f. Lainnya	1.075	1.663	515	180	233	284	325	371	441	479	525	578	62	160	230	272	f. Others		
2. Beban Operasional Selain Beban Bunga	11.215	6.228	5.520	1.792	2.294	2.771	3.245	3.723	4.223	4.744	5.293	5.889	511	1.004	1.508	2.141	2. Non Interest Expense		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	4	2	0	1	2	2	2	2	3	3	2	2	0	0	1	1	a. Decrease in fair value and losses form sale of securities		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	b. Decrease in fair value and losses form sale of credit		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets		
d. Kerugian Transaksi Spot dan Derivatif	1	0	0	0	0	0	0	-	-	0	0	0	-	-	-	-	d. Losses from spot and derivative		
e. Penyusutan/Amortisasi	2.617	2.930	1.653	427	545	689	780	889	1.015	1.160	1.341	1.552	146	286	407	658	e. Depreciation/Amortizations		
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	47	10	13	6	7	8	11	12	16	18	20	21	1	3	3	5	f. Losses from investment in shares with equity method, fees/comissions/		
g. Lainnya	8.545	3.286	3.854	1.358	1.740	2.071	2.452	2.819	3.189	3.564	3.930	4.314	364	709	1.091	1.472	g. Others		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	2.986	489	1.181	733	940	1.136	1.359	1.578	1.777	1.973	2.122	2.252	214	422	688	775	D. Operating Profit/loss (A1+C1) - (A2+C2)		
E. Pendapatan non - operasional	82	61	52	17	20	23	27	32	35	39	43	72	6	9	15	23	E. Non Operational Income		
F. Beban non - operasional	163	65	63	19	23	27	34	41	52	59	65	76	3	12	15	21	F. Non Operational Expenses		
G. Laba/Rugi non-operasional (E - F)	(82)	(5)	(11)	(1)	(3)	(4)	(7)	(9)	(17)	(20)	(22)	(4)	2	(3)	(0)	2	G. Non Operational Profit (E - F)		
H. Laba/Rugi tahun berjalan sebelum pajak	2.904	484	1.170	732	937	1.133	1.351	1.569	1.760	1.954	2.100	2.247	216	419	688	777	H. Current Year profit		
I. Penerimaan Transfer Laba/Rugi	4.337	1.333	1.836	-	-	-	-	-	-	-	-	2.243	-	-	-	-	I. Transfer Profit / Loss Received		
J. Transfer Laba/Rugi ke Kantor Pusat	4.358	1.333	1.836	-	-	-	-	-	-	-	-	2.243	12	-	-	-	J. Transfer of Profit/Loss to Head Office		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	2.084	175	753	550	705	844	1.012	1.174	1.314	1.455	1.547	1.654	150	312	514	560	K. Profit/Loss After Estimation of tax		
r) Angka-angka diperbaiki																		r) Revised figures	
*) Angka-angka sementara																		*) Provisional figures	

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	77.184	77.992	84.087	27.735	35.032	41.784	49.008	56.273	60.081	67.458	74.693	81.890	7.749	15.210	23.214	31.302	1. Interest Income
a. Dari Bank Indonesia	1.020	683	1.193	266	329	397	449	484	502	568	640	766	79	143	203	264	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	3.772	2.399	2.125	520	716	874	1.072	1.268	1.426	1.660	1.948	2.177	177	371	630	896	b. From interbank placement
c. Dari surat berharga	3.166	3.773	4.364	1.412	1.897	2.215	2.597	2.995	3.341	3.995	4.437	4.897	417	803	1.251	1.704	c. From securities
d. Dari Kredit yang diberikan	45.632	47.873	51.263	17.018	21.424	25.791	30.245	34.717	38.629	43.146	47.553	52.115	4.400	8.662	13.200	17.601	d. From credit
- kepada pihak ketiga bukan bank	45.565	47.817	51.216	16.989	21.359	25.752	30.203	34.677	38.587	43.099	47.500	52.039	4.369	8.610	13.135	17.525	- To Third Party non Bank
- kepada bank lain	67	56	48	29	64	39	43	39	43	47	53	76	31	52	65	76	- To other Bank
e. Lainnya	23.595	23.263	25.142	8.518	10.667	12.507	14.644	16.809	16.183	18.088	20.115	21.934	2.676	5.231	7.929	10.836	e. Others
2. Beban Bunga	44.477	42.371	46.790	15.627	19.607	23.131	27.004	30.925	31.797	35.564	39.463	43.254	4.654	9.070	13.777	18.660	2. Interest Expenses
a. Kepada Bank Indonesia	21	29	33	-	-	-	0	0	-	-	-	1	0	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	672	890	797	239	303	361	427	518	611	694	787	898	117	202	295	392	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	19.867	17.640	19.879	6.459	8.133	9.628	11.166	12.709	14.017	15.702	17.457	19.177	1.706	3.352	5.184	6.990	c. Third Party non Bank
- Giro	3.559	3.253	3.143	847	1.124	1.356	1.585	1.798	2.017	2.225	2.461	2.683	195	398	645	904	- Demand Deposit
- Tabungan	1.829	1.871	2.029	696	876	1.057	1.253	1.451	1.612	1.806	1.994	2.213	204	384	573	754	- Saving
- Simpanan Berjangka	14.479	12.516	14.707	4.916	6.133	7.215	8.327	9.459	10.387	11.671	13.001	14.281	1.307	2.569	3.965	5.332	- Time deposits
d. Surat Berharga	755	713	926	389	485	586	684	773	866	975	1.073	1.177	119	228	333	441	d. Securities
e. Pinjaman yang diterima	209	239	423	212	270	339	418	476	528	587	660	760	102	188	254	322	e. Loans received
f. Lainnya	22.951	22.858	24.730	8.324	10.415	12.213	14.304	16.446	15.771	17.602	19.482	21.236	2.608	5.095	7.707	10.509	f. Others
g. Koreksi atas pendapatan bunga	1	2	2	2	2	2	3	3	4	4	4	5	2	5	4	6	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	32.707	35.621	37.297	12.108	15.425	18.653	22.004	25.348	28.284	31.894	35.230	38.636	3.095	6.140	9.436	12.642	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	5.718	7.077	8.196	2.513	3.178	3.730	4.424	5.132	5.808	6.596	7.192	8.163	717	1.495	1.996	2.645	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	404	698	759	295	366	396	468	548	588	610	653	703	13	44	85	108	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	0	-	-	-	-	-	-	-	0	0	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	251	216	79	54	77	79	92	101	107	121	140	144	23	34	49	74	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.232	1.431	1.760	575	739	869	1.040	1.207	1.369	1.544	1.680	1.951	159	303	461	633	e. Deviden, gain from investment in shares with equity method
f. Lainnya	3.832	4.732	5.597	1.588	1.996	2.386	2.825	3.275	3.744	4.321	4.719	5.366	521	1.114	1.400	1.830	f. Others
2. Beban Operasional Selain Beban Bunga	26.149	29.190	31.035	9.514	12.202	14.741	17.618	20.220	22.447	25.253	27.993	31.601	2.518	5.055	7.753	10.757	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	590	497	275	173	231	292	335	378	403	428	396	403	5	3	5	9	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	210	195	66	47	68	71	79	87	93	103	121	124	28	36	50	71	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	5.875	6.484	7.071	1.836	2.259	2.697	3.328	3.831	4.234	5.010	5.463	6.106	748	1.351	2.022	2.746	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	24	26	38	22	27	33	39	45	50	57	64	73	5	9	15	20	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	19.450	21.989	23.585	7.436	9.618	11.649	13.838	15.880	17.667	19.655	21.949	24.895	1.732	3.656	5.661	7.910	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	12.276	13.534	14.458	5.107	6.401	7.641	8.810	10.262	11.644	13.237	14.429	15.198	1.295	2.579	3.679	4.531	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	2.556	7.491	16.007	2.373	3.017	3.621	3.860	4.138	4.428	4.763	5.060	5.488	290	579	827	1.132	E. Non Operational Income
F. Beban non - operasional	2.442	7.402	15.881	2.358	3.005	3.603	3.841	4.109	4.407	4.781	5.119	5.529	309	601	836	1.150	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	114	89	126	16	13	18	19	29	21	(18)	(59)	(41)	(18)	(22)	(9)	(18)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	12.390	13.623	14.584	5.123	6.413	7.659	8.829	10.291	11.666	13.219	14.370	15.157	1.276	2.558	3.670	4.512	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	3.473	3.981	4.365	-	-	-	-	-	-	-	-	4.097	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	3.439	4.016	4.301	1	-	-	-	-	-	-	-	4.000	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	10.595	11.487	12.421	4.373	5.467	6.550	7.559	8.850	10.072	11.485	12.418	13.090	1.113	2.196	3.012	3.686	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	25.429	25.076	24.466	7.546	9.596	11.652	13.832	16.059	18.229	20.504	22.701	25.083	2.379	3.757	5.798	7.731	1. Interest Income
a. Dari Bank Indonesia	358	319	328	111	149	187	232	280	317	356	394	469	73	59	91	126	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	359	259	288	82	108	134	185	218	260	305	363	407	48	87	137	184	b. From interbank placement
c. Dari surat berharga	1.539	1.972	2.659	841	1.040	1.226	1.430	1.640	1.839	2.036	2.218	2.409	198	322	532	723	c. From securities
d. Dari Kredit yang diberikan	16.973	16.888	16.265	5.389	6.883	8.409	10.003	11.649	13.266	14.977	16.612	18.348	1.735	2.663	4.072	5.407	d. From credit
- kepada pihak ketiga bukan bank	16.961	16.881	16.262	5.389	6.882	8.408	10.003	11.648	13.265	14.976	16.611	18.347	1.735	2.663	4.072	5.406	- To Third Party non Bank
- kepada bank lain	12	7	3	1	1	1	1	1	1	1	1	1	0	0	0	0	- To other Bank
e. Lainnya	6.200	5.638	4.926	1.122	1.415	1.696	1.982	2.273	2.548	2.830	3.115	3.450	325	626	966	1.291	e. Others
2. Beban Bunga	14.612	13.648	12.776	3.865	4.950	6.030	7.219	8.418	9.583	10.787	11.991	13.319	1.355	2.051	3.167	4.235	2. Interest Expenses
a. Kepada Bank Indonesia	0	4	0	0	0	1	1	1	1	1	1	1	0	0	1	1	a. Bank Indonesia Liabilites
b. Kewajiban pada Bank lain	443	545	676	268	357	464	554	646	735	831	929	1.031	99	121	189	261	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	6.984	6.300	5.732	1.840	2.349	2.851	3.417	3.997	4.551	5.142	5.718	6.329	630	1.044	1.615	2.162	c. Third Party non Bank
- Giro	434	441	558	183	233	278	338	393	448	512	569	625	55	97	155	211	- Demand Deposit
- Tabungan	220	232	242	98	124	151	183	214	239	265	289	310	20	39	65	88	- Saving
- Simpanan Berjangka	6.330	5.627	4.932	1.560	1.992	2.422	2.897	3.390	3.864	4.365	4.860	5.395	555	908	1.395	1.863	- Time deposits
d. Surat Berharga	271	266	300	71	87	96	114	132	150	165	181	196	34	12	9	11	d. Securities
e. Pinjaman yang diterima	868	1.041	1.237	565	747	937	1.167	1.396	1.625	1.884	2.126	2.391	278	268	420	550	e. Loans received
f. Lainnya	6.045	5.492	4.832	1.120	1.410	1.681	1.965	2.246	2.522	2.765	3.038	3.371	315	605	933	1.250	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	10.816	11.428	11.690	3.681	4.646	5.623	6.613	7.642	8.646	9.717	10.709	11.765	1.023	1.706	2.632	3.495	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	11.851	14.004	14.718	7.346	8.669	10.401	11.547	13.179	14.710	16.083	16.976	18.885	3.727	4.046	5.741	5.514	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	171	565	711	104	238	200	210	340	231	245	260	268	71	139	234	248	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	8.291	10.056	9.984	6.004	6.899	8.449	9.272	10.525	11.857	12.925	13.493	14.964	3.341	3.292	4.590	4.102	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.552	2.739	2.925	1.023	1.270	1.477	1.710	1.984	2.289	2.556	2.844	3.117	260	523	767	990	e. Deviden, gain from investment in shares with equity method
f. Lainnya	837	639	1.091	214	261	275	355	329	333	358	379	536	55	93	150	174	f. Others
2. Beban Operasional Selain Beban Bunga	19.321	21.598	21.168	9.240	11.485	14.088	15.867	18.294	20.553	22.631	24.286	27.078	4.113	4.812	7.005	7.441	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	152	156	329	196	403	523	514	604	503	534	518	500	7	5	18	13	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	6	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	6.827	8.963	8.998	5.483	6.467	7.864	8.542	9.623	10.959	11.999	12.596	13.916	3.156	3.127	4.407	3.824	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	5.229	5.045	3.940	902	1.219	1.570	1.935	2.456	2.757	3.059	3.420	3.999	253	365	590	892	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	501	524	671	246	328	413	509	588	716	763	856	1.011	93	184	284	401	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	6.580	6.883	7.225	2.413	3.068	3.718	4.367	5.024	5.618	6.275	6.896	7.651	605	1.130	1.705	2.311	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	3.346	3.834	5.239	1.787	1.831	1.935	2.293	2.526	2.803	3.169	3.399	3.572	637	941	1.368	1.568	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	487	755	318	497	561	704	730	892	861	854	1.027	1.048	104	110	185	278	E. Non Operational Income
F. Beban non - operasional	1.140	172	808	176	85	322	345	606	383	297	327	481	57	35	40	31	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(653)	582	(490)	321	476	382	384	286	478	557	700	566	47	75	145	247	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	2.693	4.417	4.749	2.108	2.307	2.317	2.677	2.812	3.280	3.726	4.099	4.138	684	1.015	1.513	1.814	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	170	61	(30)	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	170	61	(30)	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	1.793	3.160	3.389	1.602	1.742	1.736	1.986	2.090	2.438	2.750	3.039	3.019	497	761	1.136	1.350	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	23.732	24.509	20.907	6.103	7.871	9.744	11.384	13.217	15.244	16.870	18.709	21.311	2.060	3.890	5.997	8.159	1. Interest Income
a. Dari Bank Indonesia	566	672	685	217	298	381	473	551	637	722	806	919	100	175	232	481	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	784	617	1.000	351	531	598	711	785	855	1.009	1.089	1.159	106	177	278	356	b. From interbank placement
c. Dari surat berharga	4.603	5.171	4.635	1.113	1.428	1.871	1.962	2.221	2.754	2.789	3.068	3.956	336	651	1.076	1.360	c. From securities
d. Dari Kredit yang diberikan	17.172	17.484	14.182	4.272	5.434	6.690	7.993	9.366	10.670	12.107	13.471	14.971	1.483	2.827	4.315	5.752	d. From credit
- kepada pihak ketiga bukan bank	16.916	17.069	13.783	4.129	5.243	6.452	7.707	9.028	10.283	11.667	12.990	14.437	1.430	2.726	4.161	5.548	- To Third Party non Bank
- kepada bank lain	257	415	400	143	191	238	286	338	387	440	481	534	53	101	154	204	- To other Bank
e. Lainnya	606	565	404	150	181	204	246	294	327	243	275	305	35	60	95	209	e. Others
2. Beban Bunga	7.105	6.362	5.666	1.483	1.916	2.530	2.823	3.295	4.021	4.130	4.616	5.446	539	990	1.580	2.019	2. Interest Expenses
a. Kepada Bank Indonesia	17	2	1	0	3	5	6	6	6	6	6	6	-	1	1	2	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.078	881	716	222	297	379	450	529	600	687	792	886	98	188	301	401	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.707	4.176	3.222	972	1.244	1.531	1.843	2.162	2.483	2.824	3.161	3.517	356	687	1.039	1.371	c. Third Party non Bank
- Giro	744	738	768	235	300	369	442	517	598	679	756	849	86	173	262	356	- Demand Deposit
- Tabungan	109	133	171	42	51	59	66	76	86	94	101	107	7	12	19	25	- Saving
- Simpanan Berjangka	3.854	3.306	2.283	695	893	1.104	1.335	1.569	1.799	2.051	2.305	2.561	263	502	758	991	- Time deposits
d. Surat Berharga	319	431	466	20	20	20	20	20	20	20	20	24	22	1	2	2	d. Securities
e. Pinjaman yang diterima	48	33	83	36	51	61	70	77	84	93	100	109	9	16	25	33	e. Loans received
f. Lainnya	937	838	1.177	233	302	534	435	501	828	500	537	904	55	97	212	210	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	16.626	18.147	15.240	4.620	5.955	7.214	8.561	9.922	11.223	12.740	14.093	15.864	1.520	2.900	4.417	6.139	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	79.218	72.982	82.720	27.969	31.152	40.532	48.357	55.994	60.849	65.781	68.582	74.116	34.644	39.401	48.233	67.275	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.095	2.179	2.095	883	1.025	1.194	1.437	1.556	1.618	1.736	2.134	2.156	357	593	864	993	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	0	390	-	3	3	3	22	3	3	22	3	3	-	-	-	4	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	22	87	-	-	-	-	-	-	-	24	30	7	34	39	20	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	70.663	63.350	74.107	25.020	27.551	36.415	43.556	50.420	54.747	59.110	61.087	66.122	33.687	37.519	45.922	64.499	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.837	5.727	4.906	1.517	1.863	2.149	2.482	2.869	3.241	3.651	3.968	4.371	371	685	1.066	1.398	e. Deviden, gain from investment in shares with equity method
f. Lainnya	622	1.314	1.525	546	710	771	861	1.147	1.241	1.263	1.365	1.435	221	569	343	361	f. Others
2. Beban Operasional Selain Beban Bunga	88.324	79.114	87.544	28.938	33.198	43.345	51.498	59.488	64.756	69.908	72.770	78.958	34.185	39.320	48.464	67.802	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.460	1.122	605	491	797	1.163	1.255	1.327	1.298	1.458	1.439	1.484	212	159	252	371	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	168	139	277	46	56	71	77	89	104	119	127	138	16	24	35	36	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	34	145	160	169	159	154	207	188	176	31	31	12	44	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	67.572	60.598	72.328	24.193	26.649	35.330	42.244	48.944	53.122	57.089	58.770	63.702	32.885	37.109	45.179	63.389	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	6.817	4.559	3.801	1.094	1.639	1.867	2.195	2.615	2.925	3.121	3.579	3.934	244	390	695	880	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	930	862	927	227	282	339	413	479	546	659	716	812	63	112	184	247	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	11.377	11.834	9.606	2.853	3.630	4.414	5.145	5.876	6.609	7.255	7.950	8.712	735	1.495	2.107	2.835	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	7.520	12.015	10.417	3.651	3.909	4.401	5.421	6.428	7.316	8.613	9.905	11.022	1.979	2.980	4.186	5.612	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	926	901	821	257	342	502	536	658	745	859	835	960	70	127	193	247	E. Non Operational Income
F. Beban non - operasional	305	63	68	54	54	114	126	168	198	240	112	146	66	1	1	1	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	620	838	753	203	288	388	410	491	547	619	724	815	5	127	192	246	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	8.140	12.854	11.169	3.855	4.197	4.789	5.831	6.919	7.863	9.232	10.629	11.837	1.984	3.107	4.378	5.858	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	25	25	(61)	(3)	1	(16)	(7)	7	28	43	51	52	11	20	22	(31)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	607	403	242	70	69	7	(49)	(19)	59	(5)	1	252	11	(87)	151	115	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	5.166	8.418	7.784	2.693	2.961	3.449	4.329	5.238	5.797	6.840	8.013	8.618	1.706	2.543	3.120	4.212	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	511.743	628.115	673.484	973.364	1.045.281	1.085.454	1.029.808	1.016.655	1.072.536	1.029.292	1.032.424	1.063.037	1.026.941	1.021.023	1.152.410	1.132.261	Committed Claims
- Fasilitas pinjaman yang belum ditarik	38.641	20.586	29.244	22.449	23.070	17.453	19.337	16.699	17.929	17.510	17.391	17.310	17.179	17.510	18.276	18.274	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	468.916	597.813	641.745	943.734	1.013.687	1.060.982	1.001.772	993.955	1.047.718	1.004.435	1.006.619	1.040.333	1.000.665	995.747	1.124.062	1.106.648	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4.185	9.715	2.495	7.181	8.524	7.019	8.700	6.000	6.889	7.346	8.414	5.395	9.097	7.766	10.072	7.339	- Others
Kewajiban Komitmen	1.821.506	1.983.571	2.160.722	2.566.041	2.622.604	2.661.644	2.634.864	2.726.796	2.767.860	2.768.711	2.714.321	2.724.780	2.748.790	2.759.733	2.885.216	2.863.418	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	1.219.520	1.304.240	1.408.258	1.474.863	1.460.021	1.442.724	1.469.754	1.541.709	1.531.977	1.565.928	1.541.230	1.545.055	1.600.530	1.589.182	1.548.250	1.564.953	- Undisbursed loan facilities to debtors
Committed	275.413	298.509	344.860	372.009	369.877	356.299	363.125	378.293	369.036	375.231	365.413	367.108	381.049	376.341	365.022	370.005	- Committed
Uncommitted	944.107	1.005.731	1.063.398	1.102.854	1.090.144	1.086.425	1.106.629	1.163.416	1.162.941	1.190.698	1.175.817	1.177.948	1.219.482	1.212.841	1.183.227	1.194.948	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	7.534	12.370	11.229	13.901	14.120	12.344	14.911	19.293	15.241	14.937	8.878	10.181	10.645	9.589	11.449	14.192	- Undisbursed loan facilities to other banks
Committed	1.064	1.581	3.011	3.330	2.935	1.276	3.341	5.127	2.220	4.232	2.020	1.897	1.068	1.051	1.990	2.781	- Committed
Uncommitted	6.469	10.789	8.218	10.571	11.185	11.068	11.570	14.166	13.021	10.705	6.858	8.284	9.577	8.539	9.458	11.410	- Uncommitted
- Irrevocable L/C yang masih berjalan	69.516	66.353	77.108	86.785	87.256	92.944	84.645	89.129	91.755	94.462	91.959	88.144	80.623	85.087	82.241	79.499	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	520.465	594.212	659.107	982.307	1.052.870	1.105.760	1.056.446	1.069.163	1.121.114	1.085.829	1.063.085	1.075.275	1.045.988	1.066.216	1.233.407	1.194.577	- Outstanding spot and derivatives (sold)
- Lainnya	4.471	6.397	5.020	8.185	8.337	7.873	9.108	7.501	7.773	7.556	9.168	6.126	11.005	9.659	9.869	10.198	- Others
Tagihan Kontinjensi	308.392	334.875	316.330	274.217	275.071	275.296	332.943	300.354	305.784	313.649	290.482	286.136	275.666	282.926	274.533	269.282	Contingent Claims
- Garansi yang diterima	265.333	288.776	264.819	220.233	219.908	218.990	228.175	242.704	247.608	254.386	252.315	248.740	237.633	240.374	235.866	226.506	- Received guarantees
- Pendapatan bunga dalam penyelesaian	39.402	42.161	46.949	49.411	50.253	51.318	99.832	52.774	53.196	54.099	33.067	32.405	32.899	37.347	33.391	37.379	- Accrued interest
- Lainnya	3.657	3.938	4.562	4.573	4.910	4.988	4.935	4.875	4.980	5.164	5.099	4.991	5.134	5.205	5.275	5.397	- Others
Kewajiban Kontinjensi	302.459	304.665	339.278	328.006	325.605	328.221	328.360	337.705	346.889	349.600	343.613	366.334	334.409	334.194	337.988	342.590	Contingent Liabilities
- Garansi yang diberikan	297.391	302.542	337.695	326.310	323.727	326.470	326.504	335.901	344.952	347.607	341.579	364.514	332.246	331.885	335.602	339.793	- Issued guarantees
- Lainnya	5.069	2.124	1.583	1.696	1.878	1.750	1.855	1.805	1.937	1.993	2.033	1.820	2.163	2.309	2.386	2.797	- Others
Lainnya	274.066	309.064	392.512	411.274	416.707	418.086	426.447	430.924	436.410	437.843	438.992	445.955	449.597	453.638	453.559	455.804	Others
- Penerusan Kredit	23.059	9.441	10.422	10.645	11.022	10.999	11.321	11.360	11.659	11.740	12.000	12.072	12.353	12.597	12.653	12.763	- Channelling
- Aset produktif yang dihapusbukukan	230.274	274.724	350.961	362.347	366.484	367.713	375.600	380.023	384.992	385.804	386.300	392.081	395.099	396.470	397.954	402.023	- Written off earning assets
Kredit yang diberikan	219.484	262.748	339.745	351.019	354.934	359.761	363.864	372.023	373.093	377.532	378.067	383.718	387.001	388.152	389.644	393.555	- Credit disbursed
Lainnya	10.790	11.976	11.216	11.329	11.550	7.952	11.735	8.000	11.899	8.272	8.233	8.363	8.097	8.318	8.309	8.468	- Others
- Aset produktif yang dihapustagih	20.733	24.900	31.129	38.281	39.201	39.374	39.527	39.540	39.759	40.299	40.693	41.802	42.145	44.571	42.952	41.018	- Charged off earning assets
Kredit yang diberikan	14.300	17.557	23.573	30.763	31.649	31.816	31.992	32.000	32.192	32.720	33.126	34.238	34.586	37.010	35.480	33.550	- Credit disbursed
Lainnya	6.433	7.343	7.556	7.517	7.552	7.558	7.534	7.540	7.567	7.579	7.566	7.564	7.559	7.561	7.472	7.468	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	46.778	77.543	80.977	289.433	320.619	366.402	331.675	314.022	313.078	280.200	270.012	348.931	224.603	229.757	251.160	233.682	Committed Claims
- Fasilitas pinjaman yang belum ditarik	4.136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	42.311	77.085	80.514	289.312	320.347	366.312	331.488	313.823	312.879	279.635	269.463	348.421	224.290	229.635	251.003	233.596	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	332	459	462	121	272	90	187	199	199	566	549	510	314	122	156	86	- Others
Kewajiban Komitmen	340.858	413.368	444.740	674.959	688.875	734.483	702.237	719.020	724.161	709.676	691.969	760.781	646.189	647.065	657.652	641.968	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	266.256	309.129	316.472	333.913	318.934	310.752	321.153	353.146	355.180	371.012	373.778	363.852	381.094	371.367	349.118	355.788	- Undisbursed loan facilities to debtors
<i>Committed</i>	30.395	28.460	37.399	46.691	44.096	41.027	43.016	44.612	44.007	44.218	39.462	38.083	41.278	39.887	36.323	38.488	- Committed
<i>Uncommitted</i>	235.861	280.669	279.073	287.222	274.838	269.725	278.137	308.533	311.173	326.794	334.316	325.769	339.815	331.480	312.795	317.300	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	84	442	478	298	276	283	270	277	282	254	220	220	217	219	221	222	- Undisbursed loan facilities to other banks
<i>Committed</i>	80	36	6	16	6	5	5	5	5	5	-	-	-	1	1	1	- Committed
<i>Uncommitted</i>	4	407	472	283	270	278	265	272	277	249	220	220	217	218	220	220	- Uncommitted
- Irrevocable L/C yang masih berjalan	35.976	31.189	36.367	47.045	47.011	48.326	43.207	45.509	43.560	44.308	43.742	40.819	37.305	39.198	38.520	37.862	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	38.539	72.605	91.422	293.701	322.652	375.121	337.606	320.087	325.138	294.102	274.227	355.888	227.571	236.279	269.778	248.081	- Outstanding spot and derivatives (sold)
- Lainnya	3	2	2	2	2	2	2	2	2	2	2	2	2	2	15	15	- Others
Tagihan Kontinjensi	73.300	72.249	75.579	75.821	76.465	77.596	77.887	80.335	80.002	82.141	60.247	59.370	55.874	59.666	59.669	59.221	Contingent Claims
- Garansi yang diterima	41.712	40.367	38.818	37.847	37.828	38.617	38.417	40.299	39.382	40.716	39.740	39.077	35.353	39.055	38.881	37.908	- Received guarantees
- Pendapatan bunga dalam penyelesaian	28.474	28.783	33.168	34.306	34.766	34.942	35.507	36.003	36.547	37.180	16.332	16.189	16.245	16.279	16.408	16.831	- Accrued interest
- Lainnya	3.114	3.099	3.593	3.668	3.872	4.037	3.963	4.032	4.073	4.244	4.175	4.105	4.276	4.332	4.380	4.482	- Others
Kewajiban Kontinjensi	161.425	170.439	193.096	184.258	180.424	181.182	181.133	185.387	192.143	189.373	185.866	209.293	187.876	188.404	191.112	192.802	Contingent Liabilities
- Garansi yang diberikan	160.866	169.929	192.450	183.607	179.712	180.477	180.407	184.640	191.369	188.540	185.033	208.451	187.008	187.465	190.143	191.838	- Issued guarantees
- Lainnya	560	510	646	651	712	705	726	746	774	833	833	842	868	939	969	963	- Others
Lainnya	152.581	154.101	202.482	214.535	216.930	219.789	222.397	225.560	226.175	228.381	228.031	232.267	232.436	235.062	234.878	236.659	Others
- Penerusan Kredit	18.139	4.600	4.522	4.787	4.857	4.880	4.908	4.943	4.984	5.022	5.063	5.115	5.093	5.115	5.123	5.133	- Channelling
- Aset produktif yang dihapusbukukan	134.306	149.366	197.827	209.612	211.937	214.769	217.348	220.472	221.045	223.210	222.827	227.010	227.207	229.811	229.617	231.388	- Written off earning assets
Kredit yang diberikan	130.728	145.655	194.900	206.675	209.002	211.826	214.403	217.521	218.177	220.338	219.973	224.154	224.358	226.961	226.764	228.535	- Credit disbursed
Lainnya	3.578	3.711	2.926	2.937	2.935	2.943	2.945	2.951	2.867	2.872	2.854	2.857	2.849	2.850	2.853	2.853	- Others
- Aset produktif yang dihapustagih	137	135	134	136	136	140	141	145	147	149	141	142	135	136	138	139	- Charged off earning assets
Kredit yang diberikan	137	135	134	136	136	140	141	145	147	149	141	142	135	136	138	139	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

f) Angka-angka diperbaiki

f) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	103.789	128.920	205.459	225.546	264.018	261.577	245.028	237.472	264.452	271.963	285.077	255.388	278.214	312.297	315.093	311.890	Committed Claims
- Fasilitas pinjaman yang belum ditarik	4.136	4.042	6.023	4.624	4.368	4.299	7.547	6.419	7.271	5.361	5.091	5.114	4.992	12.818	13.235	13.238	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	98.995	123.895	198.468	219.392	256.404	254.788	233.816	229.739	255.112	265.239	277.433	249.777	271.001	297.410	298.376	297.020	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	658	983	968	1.530	3.245	2.490	3.665	1.314	2.070	1.364	2.553	497	2.220	2.069	3.482	1.632	- Others
Kewajiban Komitmen	627.032	695.577	888.358	983.949	1.008.005	994.723	993.914	1.021.442	1.030.434	1.063.900	1.039.607	1.004.229	1.063.633	1.183.526	1.201.281	1.186.152	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	476.484	518.901	626.106	663.568	663.159	646.960	655.405	672.180	666.197	673.000	659.080	670.401	701.525	783.317	775.193	777.326	- Undisbursed loan facilities to debtors
<i>Committed</i>	170.838	191.134	221.202	234.876	230.819	225.315	230.851	239.581	231.477	236.474	233.832	233.288	242.271	252.226	250.077	255.907	- Committed
<i>Uncommitted</i>	305.645	327.767	404.903	428.692	432.341	421.645	424.554	432.598	434.721	436.526	425.248	437.114	459.253	531.091	525.116	521.420	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	1.881	3.203	9.525	11.700	11.226	9.837	11.909	15.360	9.608	11.310	7.445	8.483	7.612	7.977	8.619	9.482	- Undisbursed loan facilities to other banks
<i>Committed</i>	750	1.464	2.853	3.163	2.811	1.163	3.229	4.406	1.802	3.812	1.633	1.360	546	522	1.623	2.451	- Committed
<i>Uncommitted</i>	1.131	1.739	6.672	8.538	8.415	8.674	8.680	10.955	7.806	7.498	5.813	7.123	7.067	7.456	6.996	7.031	- Uncommitted
- Irrevocable L/C yang masih berjalan	19.898	22.759	29.028	27.929	29.165	32.248	29.253	31.412	34.277	36.561	34.614	32.919	29.406	31.976	32.009	30.853	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	127.458	148.562	220.429	276.969	300.577	302.316	292.976	299.563	317.063	340.569	334.945	290.948	320.946	356.072	381.412	364.208	- Outstanding spot and derivatives (sold)
- Lainnya	1.311	2.153	3.270	3.782	3.878	3.362	4.371	2.927	3.288	2.460	3.523	1.477	4.143	4.184	4.048	4.283	- Others
Tagihan Kontinjensi	21.115	23.937	25.821	26.102	26.101	28.332	76.401	29.150	29.333	30.309	32.149	33.480	34.331	64.340	61.874	59.811	Contingent Claims
- Garansi yang diterima	14.652	15.574	17.110	16.372	16.099	17.701	17.906	18.534	19.047	19.396	21.515	23.039	23.701	49.218	50.868	45.480	- Received guarantees
- Pendapatan bunga dalam penyelesaian	6.339	8.059	8.349	9.471	9.734	10.364	58.231	10.505	10.178	10.804	10.525	10.333	10.522	15.015	10.898	14.223	- Accrued interest
- Lainnya	124	303	362	260	269	267	263	110	109	108	109	108	108	108	107	108	- Others
Kewajiban Kontinjensi	51.229	54.129	67.382	68.041	68.744	70.079	69.457	69.935	71.429	72.696	74.897	74.173	71.353	79.857	81.635	82.638	Contingent Liabilities
- Garansi yang diberikan	49.948	52.909	66.496	67.051	67.640	69.086	68.380	68.939	70.324	71.655	73.810	73.305	70.170	78.823	80.563	81.298	- Issued guarantees
- Lainnya	1.281	1.221	886	989	1.104	993	1.077	997	1.105	1.041	1.087	868	1.183	1.034	1.072	1.340	- Others
Lainnya	79.401	105.395	136.473	141.999	144.597	142.386	147.441	144.842	152.237	150.860	152.054	152.546	155.118	156.392	158.614	157.856	Others
- Penerusan Kredit	2.694	2.513	3.846	3.847	4.157	4.112	4.409	4.419	4.697	4.747	4.974	4.995	5.305	5.530	5.586	5.693	- Channelling
- Aset produktif yang dihapusbukkan	58.636	81.805	108.018	112.923	114.328	112.055	116.688	114.258	121.185	119.275	119.989	120.099	122.087	121.364	123.356	124.518	- Written off earning assets
Kredit yang diberikan	51.961	74.241	100.324	105.124	106.306	107.642	108.493	109.817	112.762	114.713	115.449	115.482	117.500	116.788	118.852	120.012	- Credit disbursed
Lainnya	6.674	7.564	7.694	7.799	8.022	4.412	8.194	4.441	8.423	4.562	4.541	4.617	4.586	4.577	4.504	4.506	- Others
- Aset produktif yang dihapustagih	18.072	21.077	24.609	25.229	26.112	26.219	26.344	26.165	26.355	26.838	27.091	27.452	27.727	29.498	29.672	27.645	- Charged off earning assets
Kredit yang diberikan	11.735	13.826	17.179	17.804	18.652	18.754	18.902	18.717	18.880	19.351	19.617	19.980	20.260	22.030	22.200	20.178	- Credit disbursed
Lainnya	6.337	7.251	7.430	7.425	7.460	7.466	7.442	7.448	7.475	7.487	7.474	7.472	7.467	7.469	7.472	7.468	- Others

f) Angka-angka diperbaiki

f) Revised figures

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

Indikator	2015	2016	2017	2018								2019				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Tagihan Komitmen	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	10.822	4.608	5.621	5.337	5.112	3.871	3.969	4.717	4.763	5.506	4.651	4.266	4.746	4.771	4.527	4.619	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	10.524	4.434	5.480	5.209	4.963	3.770	3.876	4.612	4.657	5.424	4.503	4.173	4.653	4.658	4.416	4.537	- Undisbursed loan facilities to debtors
Committed	4.010	1.253	1.472	1.554	1.537	1.432	1.337	1.434	1.436	1.529	1.437	1.503	1.562	1.479	1.510	1.489	- Committed
Uncommitted	6.514	3.182	4.007	3.655	3.426	2.339	2.539	3.178	3.221	3.895	3.066	2.670	3.092	3.180	2.906	3.048	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	245	146	133	117	115	96	86	93	89	72	138	81	85	107	102	76	- Undisbursed loan facilities to other banks
Committed	81	37	42	47	47	37	37	36	37	31	31	31	31	31	31	11	- Committed
Uncommitted	164	109	90	70	68	59	49	56	53	41	107	50	54	76	71	65	- Uncommitted
- Irrevocable L/C yang masih berjalan	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	49	28	9	11	35	5	7	12	17	11	10	12	8	6	9	6	- Others
Tagihan Kontinjensi	553	231	274	327	344	354	364	381	377	379	392	294	319	328	336	332	Contingent Claims
- Garansi yang diterima	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	540	221	272	324	337	351	362	372	374	378	386	290	316	325	333	327	- Accrued interest
- Lainnya	13	10	2	4	7	3	2	5	3	1	6	4	2	3	3	5	- Others
Kewajiban Kontijensi	1.932	1.806	2.067	1.717	1.827	1.775	1.783	1.776	1.764	1.719	1.756	1.556	1.307	1.230	1.174	1.185	Contingent Liabilities
- Garansi yang diberikan	1.842	1.756	2.017	1.661	1.769	1.726	1.736	1.719	1.710	1.669	1.707	1.511	1.259	1.183	1.131	995	- Issued guarantees
- Lainnya	90	50	50	55	58	49	47	57	54	49	49	45	48	47	43	190	- Others
Lainnya	5.505	1.117	1.690	1.932	1.978	2.138	2.183	2.242	2.328	2.403	2.456	3.494	3.519	3.539	3.606	4.105	Others
- Penerusan Kredit	85	50	48	48	47	47	47	47	47	47	47	47	47	47	47	47	- Channelling
- Aset produktif yang dihapusbukukan	4.529	1.009	1.521	1.733	1.767	1.910	1.952	1.988	2.069	2.116	2.169	3.187	3.201	3.210	3.267	3.754	- Written off earning assets
Kredit yang diberikan	4.524	1.009	1.521	1.733	1.766	1.909	1.952	1.988	2.069	2.116	2.169	3.187	3.201	3.210	3.267	3.754	- Credit disbursed
Lainnya	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	891	58	122	152	164	181	184	207	212	239	240	259	271	282	292	304	- Charged off earning assets
Kredit yang diberikan	891	58	122	152	164	181	184	207	212	239	240	259	271	282	292	304	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	3.619	5.265	708	6.153	5.593	4.915	5.991	5.380	5.214	6.588	6.120	5.262	7.699	7.281	5.929	7.119	Committed Claims
- Fasilitas pinjaman yang belum ditarik	84	86	79	81	79	78	78	79	79	79	79	0	1	1	1	1	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	441	1.309	212	2.353	1.955	1.277	2.241	1.631	1.198	1.447	1.134	988	2.297	2.096	753	1.932	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.093	3.870	417	3.719	3.559	3.560	3.672	3.670	3.937	5.062	4.907	4.273	5.401	5.185	5.175	5.187	- Others
Kewajiban Komitmen	17.956	19.889	22.410	24.896	24.080	22.457	24.831	24.867	24.229	26.172	26.525	26.074	30.941	29.701	25.640	27.771	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	14.114	14.028	20.163	19.657	19.298	17.908	19.850	20.086	19.646	20.118	20.557	20.832	23.664	23.006	19.823	20.589	- Undisbursed loan facilities to debtors
<i>Committed</i>	3.361	4.827	6.781	6.495	6.297	5.724	6.019	6.670	7.045	7.140	7.559	7.549	8.083	7.589	6.391	6.585	- Committed
<i>Uncommitted</i>	10.753	9.201	13.382	13.162	13.001	12.183	13.831	13.417	12.600	12.978	12.998	13.283	15.581	15.417	13.432	14.004	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	312	541	554	495	508	413	383	413	358	329	286	317	317	263	246	245	- Undisbursed loan facilities to other banks
<i>Committed</i>	95	43	109	105	71	71	71	75	78	79	70	53	50	53	50	33	- Committed
<i>Uncommitted</i>	217	497	444	390	437	342	312	338	280	249	217	264	267	210	196	213	- Uncommitted
- Irrevocable L/C yang masih berjalan	443	168	305	246	242	204	213	231	242	194	227	321	195	183	231	212	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	480	1.268	50	1.068	858	192	508	240	157	770	547	106	1.291	1.246	186	1.368 ^{r)}	- Outstanding spot and derivatives (sold)
- Lainnya	2.607	3.885	1.339	3.430	3.175	3.740	3.877	3.896	3.827	4.762	4.907	4.498	5.474	5.003	5.153	5.357	- Others
Tagihan Kontinjensi	5.419	6.166	6.271	6.451	6.657	6.727	6.797	7.014	7.272	6.928	6.910	6.846	6.831	6.940	7.004	7.267	Contingent Claims
- Garansi yang diterima	2.129	2.133	1.744	1.721	1.728	1.755	1.799	1.810	1.834	1.889	1.799	1.801	1.698	1.663	1.695	1.729	- Received guarantees
- Pendapatan bunga dalam penyelesaian	2.891	3.519	3.934	4.102	4.179	4.305	4.305	4.492	4.656	4.243	4.316	4.287	4.402	4.530	4.540	4.753	- Accrued interest
- Lainnya	398	515	594	628	749	667	692	713	782	795	794	759	731	747	770	785	- Others
Kewajiban Kontinjensi	13.863	10.678	10.985	8.676	9.459	9.522	10.818	11.700	12.053	12.290	11.679	10.938	7.934	7.274	7.177	7.346	Contingent Liabilities
- Garansi yang diberikan	13.732	10.336	10.983	8.675	9.455	9.518	10.813	11.696	12.049	12.287	11.676	10.936	7.932	7.046	6.937	7.105	- Issued guarantees
- Lainnya	131	342	1	1	4	3	5	5	4	3	2	3	3	228	240	241	- Others
Lainnya	12.730	16.799	19.965	20.877	20.915	21.147	21.233	24.773	21.898	22.245	22.230	22.919	23.608	23.641	23.211	23.498	Others
- Penerusan Kredit	2.141	2.278	2.006	1.964	1.960	1.960	1.956	1.951	1.931	1.923	1.916	1.914	1.908	1.905	1.897	1.891	- Channelling
- Aset produktif yang dihapusbukukan	10.473	14.409	17.813	18.801	18.843	19.076	19.166	22.711	19.856	20.210	20.203	20.843	21.588	21.574	21.152	21.445	- Written off earning assets
Kredit yang diberikan	10.101	13.916	17.466	18.457	18.500	18.728	18.818	22.351	19.495	19.620	19.613	20.211	21.184	20.940	20.457	20.593	- Credit disbursed
Lainnya	371	493	347	344	343	348	347	360	360	590	590	632	404	634	695	852	- Others
- Aset produktif yang dihapustagih	116	112	146	112	112	112	112	112	112	112	112	162	112	162	162	162	- Charged off earning assets
Kredit yang diberikan	112	112	112	112	112	112	112	112	112	112	112	162	112	162	162	162	- Credit disbursed
Lainnya	4	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	74.512	93.164	118.522	115.074	124.068	115.556	127.008	124.120	129.181	129.714	133.548	128.139	128.211	93.577	143.268	127.164	Committed Claims
- Fasilitas pinjaman yang belum ditarik	11.676	16.459	23.141	17.745	18.623	13.076	11.711	10.202	10.580	12.071	12.221	12.196	12.186	4.691	5.041	5.035	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	62.740	72.305	94.733	95.519	103.997	101.602	114.121	113.229	117.918	117.289	120.923	115.846	114.862	88.496	136.969	121.694	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	96	4.400	648	1.811	1.447	879	1.175	690	683	354	404	97	1.162	390	1.259	435	- Others
Kewajiban Komitmen	226.085	245.200	283.732	296.334	302.060	302.216	319.145	331.782	337.386	345.251	345.289	339.000	336.062	236.462	279.852	257.546	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	164.235	170.235	191.843	197.140	195.730	201.405	204.459	211.656	212.473	221.084	221.798	220.935	218.821	140.593	134.556	130.749	- Undisbursed loan facilities to debtors
<i>Committed</i>	14.762	20.811	22.670	24.398	25.458	24.143	23.332	26.905	25.313	24.841	24.819	26.626	24.607	15.008	12.060	10.226	- Committed
<i>Uncommitted</i>	149.473	149.424	169.173	172.742	170.271	177.261	181.127	184.752	187.160	196.243	196.979	194.309	194.214	125.585	122.496	120.523	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	47	14	16	8	7	12	6	301	304	310	300	380	373	376	293	291	- Undisbursed loan facilities to other banks
<i>Committed</i>	-	0	-	-	-	-	-	295	298	304	287	371	360	362	285	285	- Committed
<i>Uncommitted</i>	47	14	16	8	7	12	6	6	6	6	13	9	12	13	8	6	- Uncommitted
- Irrevocable L/C yang masih berjalan	5.223	4.898	5.288	6.282	5.591	6.793	6.048	5.854	7.234	8.564	7.746	7.983	7.637	6.930	4.960	4.224	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	56.319	69.980	86.206	91.985	99.484	93.332	107.781	113.307	117.071	115.077	114.718	109.594	107.855	88.099	139.400	121.819	- Outstanding spot and derivatives (sold)
- Lainnya	261	73	380	918	1.248	674	851	664	304	217	727	108	1.377	464	643	462	- Others
Tagihan Kontinjensi	98.367	132.501	114.009	124.182	123.368	118.900	125.366	136.000	140.607	144.271	147.420	143.358	136.366	110.779	114.245	110.930	Contingent Claims
- Garansi yang diterima	97.617	131.477	113.427	123.632	122.812	118.273	124.709	135.396	139.972	143.604	146.760	142.708	135.635	110.024	113.498	110.156	- Received guarantees
- Pendapatan bunga dalam penyelesaian	751	1.024	582	549	555	627	657	604	635	666	660	650	731	755	747	775	- Accrued interest
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Kontinjensi	20.195	25.576	33.740	32.978	33.073	32.793	30.758	34.061	34.987	36.897	34.523	35.828	31.642	23.529	23.339	23.034	Contingent Liabilities
- Garansi yang diberikan	20.195	25.576	33.740	32.978	33.073	32.793	30.758	34.061	34.987	36.830	34.461	35.765	31.581	23.467	23.277	22.972	- Issued guarantees
- Lainnya	0	0	0	0	0	0	0	0	0	66	62	63	61	61	62	62	- Others
Lainnya	9.245	13.098	17.828	17.295	17.543	17.771	18.239	18.439	18.610	18.590	18.591	18.842	18.961	19.101	19.198	19.496	Others
- Penerusan Kredit	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	8.743	12.006	14.938	7.970	8.212	8.399	8.845	9.018	9.170	9.126	9.181	8.930	8.940	9.099	9.126	9.420	- Written off earning assets
Kredit yang diberikan	8.733	11.953	14.841	7.872	8.115	8.302	8.748	8.921	9.073	9.029	9.085	8.823	8.834	8.992	9.019	9.314	- Credit disbursed
Lainnya	10	53	97	97	97	97	97	97	97	97	97	107	107	107	106	106	- Others
- Aset produktif yang dihapustagih	502	1.092	2.890	9.325	9.331	9.372	9.394	9.421	9.440	9.465	9.409	9.912	10.021	10.002	10.072	10.076	- Charged off earning assets
Kredit yang diberikan	502	1.092	2.890	9.325	9.331	9.372	9.394	9.421	9.440	9.465	9.409	9.912	10.021	10.002	10.072	10.075	- Credit disbursed
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Tagihan Komitmen	283.040	323.220	267.818	337.157	330.984	337.004	320.106	335.661	360.610	340.826	337.666	325.317	388.214	378.111	436.960	452.406	Committed Claims
- Fasilitas pinjaman yang belum ditarik	18.610	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	264.430	323.220	267.818	337.157	330.984	337.004	320.106	335.534	360.610	340.826	337.666	325.300	388.214	378.111	436.960	452.406	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	0	-	-	-	-	-	127	-	-	-	17	-	-	-	-	- Others
Kewajiban Komitmen	598.753	604.929	513.160	580.566	594.473	603.894	590.767	624.969	646.886	618.204	606.279	590.431	667.218	658.207	716.264	745.363	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	287.908	287.512	248.196	255.376	257.938	261.930	265.011	280.030	273.825	275.290	261.513	264.862	270.773	266.241	265.144	275.963	- Undisbursed loan facilities to debtors
<i>Committed</i>	52.047	52.025	55.335	57.995	61.671	58.658	58.569	59.092	59.759	61.028	58.304	60.058	63.247	60.153	58.661	57.310	- Committed
<i>Uncommitted</i>	235.861	235.488	192.861	197.381	196.266	203.272	206.442	220.938	214.067	214.262	203.209	204.804	207.526	206.088	206.483	218.653	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	4.965	8.023	524	1.281	1.988	1.703	2.257	2.849	4.599	2.663	489	701	2.041	646	1.967	3.876	- Undisbursed loan facilities to other banks
<i>Committed</i>	59	0	-	-	-	-	-	311	-	-	-	83	80	81	0	-	- Committed
<i>Uncommitted</i>	4.905	8.023	524	1.281	1.988	1.703	2.257	2.539	4.599	2.663	489	618	1.960	565	1.967	3.876	- Uncommitted
- Irrevocable L/C yang masih berjalan	7.971	7.339	6.120	5.283	5.247	5.373	5.926	6.123	6.442	4.836	5.630	6.102	6.080	6.800	6.521	6.348	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	297.669	301.797	258.300	318.584	329.300	334.798	317.574	335.967	361.685	335.312	338.648	318.739	388.325	384.520	442.632	459.101	- Outstanding spot and derivatives (sold)
- Lainnya	240	257	20	43	-	90	-	-	335	104	-	28	-	-	-	75	- Others
Tagihan Kontinjensi	109.638	99.791	94.377	41.334	42.137	43.387	46.128	47.474	48.193	49.621	43.364	42.788	41.945	40.873	31.405	31.721	Contingent Claims
- Garansi yang diterima	109.222	99.225	93.721	40.660	41.441	42.644	45.343	46.662	47.373	48.779	42.501	42.117	41.246	40.414	30.925	31.233	- Received guarantees
- Pendapatan bunga dalam penyelesaian	407	555	644	660	682	729	770	797	806	826	848	656	683	443	465	471	- Accrued interest
- Lainnya	8	11	12	13	13	14	15	15	14	15	15	16	16	16	16	16	- Others
Kewajiban Kontinjensi	53.816	42.037	32.009	32.337	32.079	32.871	34.410	34.846	34.513	36.625	34.892	34.546	34.296	33.901	33.551	35.584	Contingent Liabilities
- Garansi yang diberikan	50.809	42.035	32.009	32.337	32.079	32.871	34.410	34.846	34.513	36.625	34.892	34.546	34.296	33.901	33.551	35.584	- Issued guarantees
- Lainnya	3.007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	14.604	18.555	14.073	14.636	14.742	14.855	14.953	15.067	15.161	15.363	15.629	15.887	15.954	15.903	14.052	14.190	Others
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	13.588	16.129	10.844	11.309	11.396	11.505	11.601	11.577	11.668	11.867	11.930	12.012	12.075	11.411	11.436	11.498	- Written off earning assets
Kredit yang diberikan	13.436	15.973	10.693	11.157	11.245	11.354	11.449	11.426	11.517	11.716	11.779	11.860	11.924	11.260	11.285	11.347	- Credit disbursed
Lainnya	151	156	151	151	151	151	151	151	151	151	151	151	151	151	151	151	- Others
- Aset produktif yang dihapustagih	1.016	2.425	3.229	3.328	3.346	3.350	3.352	3.490	3.493	3.496	3.699	3.875	3.879	4.491	2.616	2.692	- Charged off earning assets
Kredit yang diberikan	924	2.333	3.137	3.236	3.254	3.258	3.260	3.398	3.401	3.404	3.607	3.783	3.787	4.399	2.616	2.692	- Credit disbursed
Lainnya	92	92	92	92	92	92	92	92	92	92	92	92	92	92	-	-	- Others

***) Angka-angka sangat-sangat sementara

***) Estimated figures

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,39	22,93	23,18	22,25	22,19	22,01	22,56	22,83	22,91	22,97	23,32	22,97	23,22	23,45	23,42	23,21	Capital Adequacy Ratio (%)
- Modal	914.657	1.052.597	1.166.002	1.160.316	1.166.181	1.176.676	1.198.170	1.213.589	1.226.367	1.240.430	1.251.213	1.269.616	1.278.968	1.289.474	1.309.439	1.303.652	- Capital
- ATMR	4.276.555	4.589.611	5.029.816	5.213.753	5.254.403	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	19,00	21,19	21,50	20,50	20,56	20,42	20,92	21,09	21,19	21,25	21,59	21,29	21,53	21,70	21,77	21,59	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	812.590	972.350	1.081.234	1.068.586	1.080.385	1.091.769	1.110.931	1.120.955	1.134.279	1.147.625	1.158.069	1.176.700	1.185.800	1.193.400	1.217.222	1.212.735	- Core Capital (Tier I)
- ATMR	4.276.555	4.589.611	5.029.816	5.213.753	5.254.418	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	5.508.601	5.499.107	5.591.835	5.617.829	- Risk Weighted Assets
ROA (%)	2,32	2,23	2,45	2,40	2,38	2,43	2,46	2,47	2,50	2,52	2,52	2,55	2,59	2,45	2,60	2,42	Return On Assets Ratio (%)
- Laba sebelum pajak	132.601	136.048	165.196	170.741	169.789	173.853	177.127	177.808	181.016	183.358	183.716	186.912	197.010	186.136	199.511	186.096	- Profit
- Rata-rata total aset	5.703.813	6.106.959	6.730.350	7.099.936	7.130.626	7.168.225	7.187.449	7.208.105	7.228.114	7.262.656	7.290.852	7.329.250	7.602.076	7.581.991	7.658.831	7.695.258	- Average total assets
BOPO (%)	81,49	82,22	78,64	79,59	79,43	79,46	79,05	79,26	79,13	78,71	78,03	77,86	87,79	85,33	82,92	83,48	Operating Expenses/Operating Income (%)
- Biaya Operasional	569.141	624.173	603.178	215.324	265.633	322.902	374.211	432.358	490.120	536.041	580.228	638.990	125.697	177.539	239.339	311.455	- Operating Expenses
- Pendapatan Operasional	698.404	759.146	766.975	270.531	334.423	406.359	473.387	545.460	619.357	681.014	743.585	820.646	143.175	208.053	288.626	373.105	- Operating Income
NIM (%)	5,39	5,63	5,32	5,07	5,09	5,11	5,12	5,14	5,14	5,13	5,12	5,14	4,92	4,81	4,86	4,87	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	293.824	329.913	342.731	345.001	347.684	350.332	352.305	354.475	355.477	356.825	357.633	360.412	356.712	348.366	356.086	358.383	- Interest income net
- Rata-rata total aset produktif	5.449.642	5.854.786	6.445.076	6.801.445	6.825.468	6.859.225	6.877.219	6.896.128	6.917.324	6.952.549	6.981.469	7.016.192	7.257.568	7.244.802	7.324.656	7.358.358	- Average total earning assets
LDR (%)	92,11	90,70	90,04	90,43	91,99	92,76	93,11	93,79	94,09	93,71	93,19	94,78	93,97	94,12	94,00	94,25	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	3.903.936	4.199.713	4.548.155	4.587.122	4.686.549	4.784.436	4.784.803	4.839.567	4.921.548	4.970.100	4.960.336	5.092.584	4.986.324	5.026.443	5.085.310	5.098.734	- Total Credit to third party
- Total Dana Pihak Ketiga	4.238.349	4.630.352	5.050.984	5.072.433	5.094.582	5.157.744	5.138.722	5.160.189	5.230.922	5.303.577	5.322.634	5.372.841	5.306.110	5.340.418	5.410.178	5.409.565	- Total Third Party Funds
Rasio Aset Likuid (%)	16,70	17,50	18,56	17,36	17,19	16,68	15,64	15,41	15,35	15,39	15,58	14,96	14,64	15,19	16,00	16,22	Liquid Assets Ratio (%)
- Aset Likuid Primer	736.720	837.433	963.833	921.985	984.962	964.041	823.382	816.952	821.890	843.314	860.438	899.937	778.395	806.230	912.586	931.093	- Primary Liquid Asset
- Aset Likuid Sekunder	251.623	296.098	353.504	321.754	261.775	263.243	319.086	316.172	323.418	322.236	319.336	259.472	334.424	355.436	337.070	335.183	- Secondary Liquid assets
- Total Aset	5.919.390	6.475.602	7.099.564	7.163.989	7.253.384	7.356.221	7.302.794	7.352.701	7.462.427	7.573.536	7.572.810	7.751.621	7.602.076	7.649.857	7.812.511	7.804.985	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	19,31	21,05	21,09	19,96	19,84	19,56	20,12	20,20	20,80	20,63	20,99	20,88	21,39	21,59	21,46	21,35	Capital Adequacy Ratio (%)
- Modal	305.497	380.581	432.987	419.737	423.971	428.701	435.323	439.587	447.552	451.064	460.095	472.797	483.551	485.814	496.889	497.435	- Capital
- ATMR	1.582.361	1.808.121	2.052.876	2.103.369	2.137.458	2.191.370	2.164.077	2.175.660	2.152.197	2.186.783	2.192.369	2.264.360	2.260.748	2.249.913	2.315.498	2.329.461	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,38	19,82	19,90	18,79	18,66	18,39	18,93	19,02	19,57	19,42	19,78	19,67	20,21	20,41	20,27	20,24	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	259.267	358.400	408.430	395.258	398.888	402.941	409.754	413.764	421.259	424.610	433.673	445.335	456.787	459.164	469.338	471.544	- Core Capital (Tier I)
- ATMR	1.582.361	1.808.121	2.052.876	2.103.369	2.137.458	2.191.370	2.164.077	2.175.660	2.152.197	2.186.783	2.192.369	2.264.360	2.260.748	2.249.913	2.315.498	2.329.461	- Risk Weighted Assets
ROA (%)	3,31	2,77	2,98	2,77	2,79	2,94	2,96	2,94	3,01	3,03	2,99	3,08	2,69	2,72	3,02	2,76	Return On Assets Ratio (%)
- Laba sebelum pajak	70.307	66.472	81.395	80.335	81.679	86.695	87.385	87.390	89.909	91.041	90.606	94.103	86.463	87.875	98.214	89.913	- Profit
- Rata-rata total aset	2.126.052	2.403.681	2.732.360	2.903.647	2.923.288	2.945.241	2.956.823	2.970.750	2.988.491	3.007.475	3.026.202	3.052.601	3.218.003	3.228.326	3.253.862	3.260.257	- Average total assets
BOPO (%)	72,58	78,41	72,58	75,11	74,15	73,14	73,05	72,73	71,94	71,73	71,66	71,24	88,53	83,93	79,85	80,20	Operating Expenses/Operating Income (%)
- Biaya Operasional	179.972	240.190	214.610	80.089	97.675	117.614	136.890	154.087	171.303	190.629	209.035	231.407	56.172	76.649	97.294	121.516	- Operating Expenses
- Pendapatan Operasional	247.961	306.320	295.679	106.631	131.719	160.809	187.388	211.863	238.113	265.755	291.708	324.842	63.448	91.323	121.841	151.525	- Operating Income
NIM (%)	6,19	6,33	5,95	5,74	5,73	5,76	5,77	5,75	5,75	5,70	5,69	5,70	5,27	5,18	5,24	5,26	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	126.356	145.554	155.504	159.504	160.222	162.123	163.134	163.312	164.129	164.069	164.756	166.316	161.925	159.681	163.153	164.131	- Interest income net
- Rata-rata total aset produktif	2.040.597	2.300.535	2.611.886	2.779.423	2.795.017	2.814.353	2.825.737	2.838.428	2.856.488	2.875.973	2.894.958	2.919.454	3.070.441	3.084.925	3.112.185	3.117.987	- Average total earning assets
LDR (%)	88,58	88,69	88,67	92,83	93,82	94,31	94,28	93,63	93,52	93,82	92,31	92,83	94,32	94,36	93,96	94,99	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.536.852	1.759.782	1.963.039	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	2.183.939	2.199.553	2.227.391	2.227.815	- Total Credit to third party
- Total Dana Pihak Ketiga	1.734.961	1.984.174	2.213.902	2.115.193	2.153.542	2.190.656	2.199.463	2.227.644	2.277.069	2.304.482	2.339.295	2.412.453	2.315.459	2.331.111	2.370.649	2.345.245	- Total Third Party Funds
Rasio Aset Likuid (%)	15,99	17,17	17,89	14,45	14,30	13,52	13,16	13,71	13,41	13,61	14,68	13,08	12,97	13,57	15,04	14,91	Liquid Assets Ratio (%)
- Aset Likuid Primer	245.617	319.954	361.883	269.895	309.173	300.545	241.340	269.380	262.557	275.577	315.689	329.235	268.726	281.771	334.028	327.587	- Primary Liquid Asset
- Aset Likuid Sekunder	124.180	137.896	172.496	150.906	120.080	112.398	156.959	151.404	157.140	157.048	155.938	107.960	148.707	157.857	162.982	161.352	- Secondary Liquid assets
- Total Aset	2.313.309	2.666.516	2.986.598	2.912.388	3.001.854	3.055.002	3.026.317	3.068.242	3.130.413	3.178.335	3.213.470	3.342.995	3.218.003	3.238.650	3.304.933	3.279.444	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	18,45	20,39	21,06	20,83	20,45	20,40	20,79	21,19	21,05	21,21	21,58	21,21	21,51	21,65	21,59	21,21	Capital Adequacy Ratio (%)
- Modal	323.381	372.582	428.772	437.172	432.983	434.417	443.597	451.303	452.207	457.579	464.119	467.056	472.659	491.784	495.694	490.038	- Capital
- ATMR	1.752.329	1.827.407	2.036.207	2.098.263	2.117.668	2.129.471	2.133.270	2.129.848	2.148.116	2.156.994	2.151.006	2.201.949	2.197.481	2.271.450	2.296.142	2.310.500	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,21	18,30	18,97	18,57	18,50	18,57	18,85	19,01	19,02	19,18	19,55	19,34	19,57	19,34	19,53	19,14	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	284.066	334.333	386.303	389.570	391.756	395.339	402.067	404.961	408.498	413.657	420.443	425.953	430.072	439.335	448.377	442.261	- Core Capital (Tier I)
- ATMR	1.752.329	1.827.407	2.036.207	2.098.263	2.117.683	2.129.471	2.133.270	2.129.848	2.148.116	2.156.994	2.151.006	2.201.949	2.197.481	2.271.450	2.296.142	2.310.500	- Risk Weighted Assets
ROA (%)	1,75	1,65	2,04	2,05	2,06	2,07	2,15	2,16	2,17	2,17	2,19	2,20	2,22	1,98	2,12	2,02	Return On Assets Ratio (%)
- Laba sebelum pajak	38.012	38.054	53.425	56.805	56.873	57.305	59.593	59.957	60.294	60.482	61.033	61.409	63.557	57.975	62.624	59.678	- Profit
- Rata-rata total aset	2.171.583	2.304.126	2.616.809	2.765.047	2.767.446	2.772.108	2.773.937	2.775.000	2.777.767	2.782.848	2.784.751	2.792.267	2.868.540	2.921.586	2.949.373	2.960.188	- Average total assets
BOPO (%)	84,98	84,58	79,93	80,58	80,80	81,26	80,19	81,09	81,76	81,38	79,89	79,72	79,66	82,79	81,56	81,77	Operating Expenses/Operating Income (%)
- Biaya Operasional	209.843	212.858	209.785	74.669	94.657	113.207	129.121	153.529	180.804	194.143	208.867	228.426	24.758	44.759	68.095	89.431	- Operating Expenses
- Pendapatan Operasional	246.924	251.668	262.475	92.669	117.157	139.323	161.013	189.339	221.140	238.565	261.451	286.538	31.078	54.062	83.487	109.372	- Operating Income
NIM (%)	5,07	5,27	4,87	4,63	4,66	4,66	4,66	4,71	4,72	4,72	4,72	4,72	4,60	4,40	4,45	4,45	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	104.434	116.031	121.898	122.651	123.342	123.544	123.723	125.080	125.407	125.837	125.740	126.204	125.919	122.886	125.637	126.029	- Interest income net
- Rata-rata total aset produktif	2.059.957	2.200.551	2.503.161	2.647.734	2.648.298	2.652.282	2.653.633	2.655.363	2.658.866	2.664.309	2.666.694	2.672.725	2.739.757	2.793.345	2.820.933	2.830.230	- Average total earning assets
LDR (%)	87,55	84,83	86,06	85,34	87,20	87,53	87,90	89,21	90,34	90,18	90,72	90,63	88,62	91,04	91,30	91,98	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.513.839	1.567.734	1.744.621	1.758.668	1.782.632	1.808.987	1.804.514	1.828.991	1.851.094	1.862.994	1.866.006	1.897.167	1.860.471	1.947.023	1.964.678	1.977.186	- Total Credit to third party
- Total Dana Pihak Ketiga	1.729.031	1.848.001	2.027.254	2.060.808	2.044.273	2.066.789	2.052.819	2.050.307	2.049.019	2.065.918	2.056.780	2.093.255	2.099.496	2.138.663	2.151.796	2.149.613	- Total Third Party Funds
Rasio Aset Likuid (%)	15,97	15,89	17,32	17,33	17,51	17,17	15,41	14,88	14,75	14,33	13,89	14,77	14,37	14,77	14,79	14,38	Liquid Assets Ratio (%)
- Aset Likuid Primer	292.473	297.073	360.087	371.932	400.697	386.867	327.971	312.624	312.123	304.175	288.394	328.549	293.059	313.531	334.025	320.015	- Primary Liquid Asset
- Aset Likuid Sekunder	65.893	86.399	113.215	108.525	85.495	93.245	101.318	101.492	100.972	101.086	101.038	96.113	119.039	125.724	110.476	110.404	- Secondary Liquid assets
- Total Aset	2.243.785	2.413.658	2.733.046	2.773.017	2.777.040	2.795.419	2.784.909	2.782.439	2.799.904	2.828.582	2.803.777	2.874.942	2.868.540	2.974.633	3.004.946	2.992.633	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	22,15	25,91	28,34	24,25	25,68	25,83	26,24	26,03	25,85	26,77	26,89	27,63	26,58	26,10	26,34	26,30	Capital Adequacy Ratio (%)
- Modal	10.609	7.958	10.249	9.543	10.381	10.479	10.564	10.647	10.788	10.804	10.923	11.383	11.091	11.176	11.324	11.325	- Capital
- ATMR	47.895	30.718	36.162	39.361	40.432	40.566	40.265	40.902	41.729	40.350	40.619	41.190	41.722	42.816	42.993	43.066	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,08	24,55	27,10	22,52	24,46	24,62	25,02	24,82	24,64	25,58	25,55	26,46	25,44	24,97	25,17	25,13	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	9.615	7.541	9.800	8.863	9.891	9.989	10.074	10.153	10.282	10.320	10.377	10.900	10.615	10.692	10.820	10.821	- Core Capital (Tier I)
- ATMR	47.895	30.718	36.162	39.361	40.432	40.566	40.265	40.902	41.729	40.350	40.619	41.190	41.722	42.816	42.993	43.066	- Risk Weighted Assets
ROA (%)	0,47	0,98	1,12	1,60	1,61	1,59	1,64	1,66	1,62	1,59	1,48	1,34	1,24	1,38	1,63	0,98	Return On Assets Ratio (%)
- Laba sebelum pajak	299	389	572	927	943	934	972	984	967	953	890	815	802	909	1.085	657	- Profit
- Rata-rata total aset	63.861	39.838	51.007	58.015	58.486	58.833	59.122	59.330	59.673	59.994	60.237	60.775	64.907	65.665	66.477	67.211	- Average total assets
BOPO (%)	96,03	91,78	90,32	86,13	86,09	86,34	85,83	85,74	86,00	86,34	87,30	88,70	90,05	88,16	86,61	92,06	Operating Expenses/Operating Income (%)
- Biaya Operasional	7.477	4.473	5.424	1.938	2.456	2.982	3.478	3.995	4.547	5.130	5.740	6.412	586	1.135	1.740	2.478	- Operating Expenses
- Pendapatan Operasional	7.786	4.874	6.005	2.251	2.853	3.453	4.052	4.660	5.287	5.941	6.575	7.229	651	1.287	2.009	2.691	- Operating Income
NIM (%)	3,97	5,78	5,56	5,76	5,82	5,86	5,92	5,94	5,93	5,98	5,98	5,94	5,29	5,30	5,45	5,44	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	2.410	2.184	2.705	3.194	3.253	3.295	3.342	3.367	3.380	3.428	3.443	3.454	3.280	3.331	3.473	3.501	- Interest income net
- Rata-rata total aset produktif	60.730	37.808	48.610	55.447	55.886	56.221	56.493	56.692	57.031	57.341	57.588	58.111	62.054	62.819	63.675	64.358	- Average total earning assets
LDR (%)	81,12	88,37	92,49	93,73	92,59	93,46	95,70	96,86	95,64	96,21	98,41	95,02	96,18	96,05	94,53	93,62	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	43.541	30.307	37.927	40.806	41.546	41.753	42.354	43.129	44.006	44.623	45.211	45.642	45.791	46.475	47.185	47.689	- Total Credit to third party
- Total Dana Pihak Ketiga	53.674	34.296	41.007	43.536	44.870	44.677	44.260	44.526	46.014	46.381	45.940	48.036	47.607	48.389	49.915	50.939	- Total Third Party Funds
Rasio Aset Likuid (%)	16,35	17,09	16,32	11,82	12,28	12,73	9,89	8,33	10,97	9,87	9,19	16,52	9,25	10,42	10,95	11,27	Liquid Assets Ratio (%)
- Aset Likuid Primer	9.820	7.184	8.528	6.144	6.593	6.919	5.210	4.237	5.873	5.174	4.705	10.344	5.137	6.136	6.633	6.862	- Primary Liquid Asset
- Aset Likuid Sekunder	1.529	586	632	828	818	795	808	827	974	1.030	1.053	675	867	783	826	964	- Secondary Liquid assets
- Total Aset	69.419	45.466	56.111	58.994	60.367	60.570	60.854	60.789	62.418	62.882	62.667	66.698	64.907	66.423	68.100	69.415	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	20,61	21,69	21,65	20,31	20,34	20,34	20,72	20,65	20,64	21,02	21,51	22,05	22,30	22,48	21,93	21,41	Capital Adequacy Ratio (%)
- Modal	57.254	64.815	71.306	69.763	70.272	70.213	71.310	72.467	72.133	73.541	75.004	77.296	78.545	79.723	78.500	76.463	- Capital
- ATMR	277.858	298.862	329.349	343.487	345.408	345.259	344.243	350.994	349.442	349.818	348.752	350.627	352.209	354.608	357.942	357.170	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	18,56	20,31	20,44	18,78	18,81	18,80	19,16	19,10	19,10	19,48	19,96	20,51	20,78	20,97	20,41	19,88	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	51.569	60.714	67.324	64.493	64.981	64.914	65.969	67.045	66.742	68.143	69.621	71.899	73.206	74.350	73.046	71.021	- Core Capital (Tier I)
- ATMR	277.858	298.862	329.349	343.487	345.408	345.259	344.243	350.994	349.442	349.818	348.752	350.627	352.209	354.608	357.942	357.170	- Risk Weighted Assets
ROA (%)	2,40	2,58	2,40	2,45	2,44	2,42	2,39	2,44	2,48	2,52	2,47	2,38	2,31	2,36	2,25	2,03	Return On Assets Ratio (%)
- Laba sebelum pajak	12.390	13.486	14.052	14.877	14.865	14.789	14.587	14.884	14.989	15.280	15.076	14.564	14.188	14.656	14.117	12.906	- Profit
- Rata-rata total aset	516.788	522.538	585.037	606.264	610.176	611.504	611.138	610.521	603.293	606.868	610.816	612.053	615.176	619.764	626.121	634.972	- Average total assets
BOPO (%)	79,57	78,08	78,65	76,70	77,02	77,10	77,55	77,23	76,79	76,53	76,86	77,88	78,20	77,40	78,53	80,47	Operating Expenses/Operating Income (%)
- Biaya Operasional	47.802	47.883	51.462	16.287	20.733	24.857	29.351	33.578	37.153	41.631	46.154	51.514	4.308	8.445	12.948	17.807	- Operating Expenses
- Pendapatan Operasional	60.078	61.327	65.429	21.233	26.919	32.239	37.847	43.478	48.384	54.396	60.051	66.142	5.509	10.910	16.489	22.129	- Operating Income
NIM (%)	6,66	7,07	6,42	6,02	6,10	6,13	6,20	6,26	6,28	6,32	6,30	6,32	6,00	5,91	5,98	5,92	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	32.707	35.192	35.786	34.857	35.518	35.784	36.176	36.455	36.150	36.621	36.710	36.880	35.106	34.872	35.723	35.899	- Interest income net
- Rata-rata total aset produktif	491.269	497.909	557.558	579.127	582.501	583.570	583.144	582.431	575.680	579.098	582.922	583.671	584.778	589.715	597.046	606.116	- Average total earning assets
LDR (%)	92,19	93,65	87,62	75,72	77,74	79,60	81,87	83,52	81,25	78,04	77,86	88,86	83,64	82,45	81,26	77,44	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	328.759	345.652	377.525	381.148	386.344	387.988	390.843	394.769	394.050	393.721	395.505	403.549	395.258	397.531	403.658	405.269	- Total Credit to third party
- Total Dana Pihak Ketiga	356.600	369.095	430.890	503.383	496.956	487.413	477.394	472.656	484.985	504.522	507.997	454.162	472.591	482.126	496.723	523.321	- Total Third Party Funds
Rasio Aset Likuid (%)	15,72	18,47	20,14	21,65	20,35	20,59	18,61	18,14	19,26	19,83	18,96	17,79	17,77	18,79	18,89	19,71	Liquid Assets Ratio (%)
- Aset Likuid Primer	63.680	85.910	105.716	121.826	112.136	111.996	98.528	95.316	104.868	112.986	109.175	99.854	96.402	104.049	105.640	117.462	- Primary Liquid Asset
- Aset Likuid Sekunder	11.086	8.456	11.512	14.841	15.216	15.266	14.791	14.644	14.514	13.745	14.108	11.424	12.933	13.243	15.037	12.939	- Secondary Liquid assets
- Total Aset	475.696	510.794	582.113	631.119	625.823	618.146	608.944	606.204	619.704	639.050	650.298	625.658	615.176	624.352	638.835	661.524	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	20,39	21,01	21,71	21,20	20,59	19,99	22,01	21,71	21,27	21,15	22,29	21,76	21,58	23,01	23,22	23,33	Capital Adequacy Ratio (%)
- Modal	53.463	59.420	57.210	58.216	58.109	58.024	61.427	61.382	62.829	63.265	64.488	65.774	65.868	51.588	52.018	52.403	- Capital
- ATMR	262.156	282.768	263.521	274.664	282.157	290.326	279.076	282.758	295.362	299.155	289.363	302.227	305.209	224.167	224.001	224.605	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,01	16,75	17,71	17,25	16,75	16,13	17,98	17,66	16,87	16,71	17,45	16,71	16,69	19,44	19,62	19,72	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	41.968	47.370	46.658	47.392	47.248	46.844	50.183	49.943	49.827	49.991	50.507	50.490	50.932	43.568	43.948	44.290	- Core Capital (Tier I)
- ATMR	262.156	282.768	263.521	274.664	282.157	290.326	279.076	282.758	295.362	299.155	289.363	302.227	305.209	224.167	224.001	224.605	- Risk Weighted Assets
ROA (%)	1,01	1,34	1,43	1,81	1,54	1,30	1,29	1,18	1,21	1,24	1,23	1,13	2,11	2,01	1,94	1,74	Return On Assets Ratio (%)
- Laba sebelum pajak	3.453	4.793	4.583	6.233	5.357	4.551	4.594	4.215	4.373	4.522	4.515	4.185	8.195	6.080	5.959	5.367	- Profit
- Rata-rata total aset	341.931	357.807	320.332	344.877	347.032	351.212	355.575	358.504	362.146	365.574	366.967	368.859	388.388	302.714	306.827	308.026	- Average total assets
BOPO (%)	87,55	88,89	85,02	87,19	89,55	90,68	90,20	90,65	90,79	90,43	90,54	91,03	89,03	86,96	87,23	87,05	Operating Expenses/Operating Income (%)
- Biaya Operasional	28.741	33.382	28.789	11.957	15.043	18.423	21.117	24.463	27.624	30.568	33.155	36.947	5.159	6.258	9.242	10.434	- Operating Expenses
- Pendapatan Operasional	32.828	37.555	33.861	13.713	16.799	20.316	23.411	26.987	30.426	33.804	36.618	40.589	5.794	7.197	10.595	11.986	- Operating Income
NIM (%)	3,38	3,63	3,69	3,25	3,27	3,26	3,25	3,25	3,24	3,25	3,24	3,25	3,24	3,48	3,51	3,48	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	11.290	12.804	11.598	10.936	11.056	11.157	11.254	11.377	11.448	11.583	11.609	11.693	12.236	10.197	10.431	10.405	- Interest income net
- Rata-rata total aset produktif	333.773	352.582	314.498	336.088	338.260	342.283	346.738	349.669	353.310	356.836	358.286	360.257	377.527	292.950	297.259	298.617	- Average total earning assets
LDR (%)	132,77	129,01	129,02	132,52	132,80	135,55	126,80	134,73	136,64	134,83	137,22	138,67	140,14	118,51	119,22	123,00	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	230.993	254.847	224.628	237.225	242.736	249.359	244.086	253.675	263.692	265.623	255.163	261.631	265.194	195.395	198.704	200.996	- Total Credit to third party
- Total Dana Pihak Ketiga	173.985	197.534	174.099	179.006	182.788	183.967	192.499	188.285	192.983	197.010	185.958	188.674	189.233	164.879	166.668	163.408	- Total Third Party Funds
Rasio Aset Likuid (%)	15,92	15,41	15,41	16,50	15,96	16,21	18,81	15,44	15,36	16,19	15,71	15,72	12,94	16,91	18,47	17,55	Liquid Assets Ratio (%)
- Aset Likuid Primer	44.406	44.855	37.445	47.284	47.769	50.716	59.430	45.847	47.896	53.214	48.724	52.933	37.174	35.419	46.271	41.909	- Primary Liquid Asset
- Aset Likuid Sekunder	10.346	12.315	13.468	11.064	8.983	9.620	12.369	12.686	12.194	10.954	11.096	8.334	13.099	16.162	11.918	12.777	- Secondary Liquid assets
- Total Aset	343.845	370.889	330.320	353.677	355.653	372.112	381.750	379.007	391.284	396.430	380.895	389.668	388.388	304.990	315.053	311.625	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	46,46	48,94	53,09	46,78	51,46	50,17	50,19	53,22	49,28	50,08	51,59	47,87	47,62	47,56	49,26	49,85	Capital Adequacy Ratio (%)
- Modal	164.452	167.242	165.478	165.884	170.466	174.842	175.949	178.203	180.859	184.177	176.582	175.308	167.254	169.390	175.014	175.988	- Capital
- ATMR	353.957	341.735	311.700	354.608	331.280	348.496	350.574	334.866	367.001	367.756	342.250	366.229	351.232	356.153	355.261	353.027	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	46,93	47,99	52,20	45,97	50,60	49,28	49,31	52,29	48,41	49,19	50,68	47,00	46,75	46,69	48,33	48,95	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	166.105	163.993	162.719	163.010	167.622	171.743	172.884	175.091	177.672	180.904	173.447	172.123	164.187	166.292	171.693	172.798	- Core Capital (Tier I)
- ATMR	353.957	341.735	311.700	354.608	331.280	348.496	350.574	334.866	367.001	367.756	342.250	366.229	351.232	356.153	355.261	353.027	- Risk Weighted Assets
ROA (%)	1,68	2,68	2,63	2,74	2,37	2,23	2,32	2,39	2,40	2,52	2,62	2,67	5,32	4,20	3,84	3,78	Return On Assets Ratio (%)
- Laba sebelum pajak	8.140	12.854	11.169	11.564	10.073	9.579	9.995	10.378	10.483	11.079	11.595	11.837	23.804	18.642	17.510	17.575	- Profit
- Rata-rata total aset	483.597	478.969	424.805	422.086	424.198	429.327	430.854	434.000	436.745	439.896	441.879	442.694	447.063	443.936	456.172	464.604	- Average total assets
BOPO (%)	92,69	87,66	89,94	89,27	89,97	91,24	90,92	90,70	90,37	89,57	88,64	88,43	94,61	93,11	92,28	92,56	Operating Expenses/Operating Income (%)
- Biaya Operasional	95.307	85.388	93.107	30.383	35.068	45.819	54.255	62.705	68.690	73.940	77.277	84.285	34.716	40.294	50.020	69.789	- Operating Expenses
- Pendapatan Operasional	102.827	97.403	103.524	34.034	38.977	50.220	59.676	69.133	76.005	82.553	87.182	95.307	36.695	43.274	54.206	75.401	- Operating Income
NIM (%)	3,59	3,90	3,72	3,43	3,52	3,51	3,57	3,60	3,60	3,65	3,65	3,76	4,31	4,13	4,08	4,18	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	16.626	18.147	15.240	13.860	14.293	14.428	14.677	14.883	14.964	15.288	15.374	15.864	18.246	17.399	17.667	18.418	- Interest income net
- Rata-rata total aset produktif	463.317	465.400	409.364	403.625	405.506	410.516	411.474	413.545	415.949	418.991	421.020	421.973	423.012	421.047	433.558	441.049	- Average total earning assets
LDR (%)	131,49	122,38	122,33	120,66	123,68	125,05	133,06	131,94	132,23	130,14	128,00	138,99	129,69	137,21	139,71	135,44	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	249.952	241.391	200.414	205.740	212.915	230.401	229.250	233.229	239.133	241.094	238.935	244.994	235.671	240.467	243.695	239.779	- Total Credit to third party
- Total Dana Pihak Ketiga	190.098	197.252	163.832	170.506	172.153	184.242	172.288	176.772	180.853	185.264	186.665	176.261	181.724	175.250	174.427	177.041	- Total Third Party Funds
Rasio Aset Likuid (%)	25,21	28,38	32,17	32,31	32,31	30,53	28,12	27,34	27,51	27,88	28,13	25,24	26,32	24,27	25,35	31,41	Liquid Assets Ratio (%)
- Aset Likuid Primer	80.725	82.457	90.174	104.905	108.595	106.998	90.902	89.548	88.574	92.188	93.753	79.021	77.897	65.324	85.989	117.257	- Primary Liquid Asset
- Aset Likuid Sekunder	38.590	50.445	42.181	35.590	31.183	31.918	32.840	35.118	37.625	38.372	36.102	34.966	39.779	41.668	35.832	36.748	- Secondary Liquid assets
- Total Aset	473.336	468.286	411.376	434.794	432.647	454.973	440.019	456.021	458.704	468.258	461.703	451.661	447.063	440.809	480.644	490.344	- Total Assets

Ket: Data tidak termasuk BUS

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

Kelompok Bank	2015	2016	2017	2018									2019				Group of Bank
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
- Bank Persero	2.313.316	2.666.516	2.986.617	2.912.388	3.001.860	3.055.005	3.026.318	3.068.242	3.130.413	3.178.337	3.213.470	3.342.996	3.218.004	3.238.650	3.304.934	3.279.456	- State Owned Banks
- BUSN Devisa	2.363.516	2.672.238	2.964.855	3.011.529	3.013.683	3.032.543	3.020.937	3.019.126	3.038.886	3.066.900	3.042.940	3.126.359	3.117.048	3.224.577	3.256.956	3.240.712	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	193.149	73.684	88.231	90.145	92.245	93.072	93.177	93.222	95.316	95.474	95.743	101.036	97.969	100.445	102.482	103.645	- Non-Foreign Exchange Commercial Banks
- BPD	475.696	529.746	604.820	652.487	649.190	642.122	632.090	627.912	653.610	671.765	682.421	655.963	644.356	654.472	669.866	693.145	- Regional Development Banks
- Bank Campuran	313.570	319.328	331.734	354.958	356.646	372.828	382.450	379.667	391.944	397.095	381.559	390.331	389.050	305.652	315.721	312.296	- Joint Venture Banks
- Bank Asing	473.336	468.286	411.376	434.794	432.647	454.973	440.019	456.021	458.704	468.258	461.703	451.661	447.063	440.809	480.644	490.344	- Foreign Owned Banks
Total	6.132.583	6.729.799	7.387.634	7.456.300	7.546.271	7.650.542	7.594.991	7.644.190	7.768.873	7.877.830	7.877.836	8.068.346	7.913.491	7.964.605	8.130.604	8.119.598	Total

r) Angka-angka diperbaiki

r) Revised figures

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

Kelompok Bank	Desember 2015				Desember 2016				Desember 2017				April 2018				Desember 2018				April 2019				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
Bank Persero	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks
BUSN Devisa	0	15	12	12	0	13	15	14	0	11	15	16	0	11	15	16	0	10	16	16	0	10	16	16	Foreign Exchange Commercial Banks
BUSN Non Devisa	5	19	2	1	4	17	0	0	4	16	1	0	3	17	1	0	3	16	2	0	3	15	3	0	Non-Foreign Exchange Commercial Banks
BPD	0	10	15	1	0	11	14	2	0	9	14	4	0	8	15	4	0	8	15	4	0	7	17	3	Regional Development Banks
Bank Campuran	0	2	8	2	0	2	8	2	0	2	8	2	0	2	7	3	1	1	7	3	1	1	7	2	Joint Venture Banks
Bank Asing	0	2	4	4	1	1	4	4	0	1	5	3	0	1	5	3	0	1	5	3	0	0	5	3	Foreign Owned Banks
Total	5	48	41	24	5	44	41	26	4	39	43	29	3	39	43	30	4	36	45	30	4	33	48	28	Total

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

Indikator	2015	2016	2017	2018								2019				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Aset Produktif Neraca	5.002.520	5.518.889	6.128.486	6.279.620	6.291.559	6.380.741	6.371.903	6.439.727	6.551.890	6.651.733	6.643.223	6.668.813	6.643.397	6.698.000	6.833.643	6.767.648	Earning Assets
a. Lancar	4.719.729	5.209.001	5.799.860	5.900.725	5.915.108	5.986.304	5.989.839	6.044.410	6.162.699	6.273.022	6.252.438	6.317.761	6.249.804	6.274.638	6.420.360	6.345.051	a. Current
b. DPK	183.815	184.315	209.715	249.400	244.510	263.662	248.195	259.998	255.293	243.467	255.134	226.493	261.987	288.982	281.384	287.326	b. Special Mention
c. Kurang Lancar	18.446	26.195	20.855	21.825	23.048	19.587	22.489	22.339	21.679	22.454	24.345	21.216	23.853	20.175	16.043	20.417	c. Sub-Standard
d. Diragukan	12.754	14.853	16.540	19.957	20.294	21.453	19.137	20.981	20.291	17.594	16.535	15.858	17.250	21.981	23.778	19.100	d. Doubtful
e. Macet	67.775	84.525	81.516	87.713	88.599	89.735	92.243	91.999	91.928	95.196	94.772	87.486	90.503	92.225	92.077	95.754	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	1.586.820	1.677.733	1.825.924	1.892.914	1.876.115	1.866.574	1.888.023	1.977.575	1.975.348	2.013.881	1.975.671	2.001.032	2.017.342	2.008.997	1.971.091	1.991.923	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	1.560.089	1.651.573	1.800.549	1.863.208	1.844.990	1.835.211	1.855.490	1.946.874	1.944.194	1.983.873	1.945.875	1.971.636	1.987.452	1.979.409	1.942.503	1.960.991	a. Current
b. DPK	23.182	22.682	22.483	26.681	28.222	28.047	28.784	27.640	27.740	27.072	26.934	26.377	26.986	26.490	25.320	27.669	b. Special Mention
c. Kurang Lancar	1.731	1.648	1.553	1.464	1.425	1.662	2.338	1.542	1.666	1.373	1.335	1.254	935	1.153	1.321	1.317	c. Sub-Standard
d. Diragukan	248	1.003	383	447	344	365	284	423	282	276	256	281	869	787	767	734	d. Doubtful
e. Macet	1.570	827	956	1.114	1.133	1.288	1.128	1.098	1.465	1.288	1.271	1.485	1.100	1.158	1.180	1.211	e. Lost
Non Performing Earning Aset (Nominal)	102.525	129.051	121.803	132.519	134.843	134.090	137.618	138.381	137.310	138.180	138.513	127.579	134.509	137.479	135.166	138.533	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	34.200	36.220	43.987	49.073	51.185	54.632	54.692	52.011	54.953	56.421	58.069	63.130	62.593	59.452	59.105	57.855	Interbank Loans
a. Lancar	34.099	36.106	43.873	48.966	51.086	54.537	54.538	51.906	54.836	56.318	57.964	63.029	62.492	59.329	58.970	57.749	a. Current
b. DPK	16	19	14	7	1	1	59	9	21	8	14	9	11	33	55	26	b. Special Mention
c. Kurang Lancar	-	-	-	-	0	-	0	-	-	-	-	1	1	1	1	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	d. Doubtful
e. Macet	85	94	100	99	97	93	95	95	96	95	91	91	89	89	80	80	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	85	94	100	99	97	93	95	96	96	95	91	92	90	90	81	80	Interbank Non Performing Loan (Nominal)

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

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

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

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

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

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

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

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

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	1.960.362	2.235.880	2.578.753	2.576.778	2.627.440	2.669.405	2.666.006	2.693.992	2.778.313	2.823.262	2.851.399	2.893.140	2.849.879	2.878.996	2.916.370	2.884.558	Earning Assets
a. Lancar	1.846.369	2.108.233	2.437.437	2.412.833	2.465.705	2.501.675	2.504.107	2.529.891	2.611.533	2.658.101	2.683.574	2.740.308	2.680.753	2.697.705	2.740.402	2.698.892	a. Current
b. DPK	75.823	74.946	89.621	107.909	104.631	111.064	105.447	106.747	108.795	106.058	109.157	98.144	111.334	122.597	118.034	125.320	b. Special Mention
c. Kurang Lancar	7.963	14.490	11.307	12.689	12.776	11.551	11.726	11.937	11.711	12.881	12.785	12.039	12.961	10.790	9.103	10.779	c. Sub-Standard
d. Diragukan	4.584	5.209	7.072	10.514	10.449	10.887	9.155	10.991	11.087	8.523	8.071	7.669	7.181	9.491	10.424	8.971	d. Doubtful
e. Macet	25.624	33.002	33.316	32.834	33.879	34.227	35.571	34.426	35.189	37.699	37.812	34.980	37.651	38.415	38.407	40.596	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	463.182	510.689	545.767	564.863	545.933	539.837	545.036	583.572	590.390	604.113	602.773	613.343	605.624	598.249	578.003	585.710	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	455.919	504.079	539.307	557.126	537.772	531.219	536.173	575.641	581.941	595.877	594.559	605.260	597.656	589.836	569.917	576.174	a. Current
b. DPK	6.553	5.326	5.991	7.188	7.584	7.810	8.316	7.363	7.708	7.417	7.389	7.237	7.165	7.593	7.226	8.692	b. Special Mention
c. Kurang Lancar	198	209	142	178	178	212	135	136	310	335	349	391	132	143	145	158	c. Sub-Standard
d. Diragukan	81	810	91	159	100	135	127	158	159	144	154	172	385	321	336	302	d. Doubtful
e. Macet	431	265	237	213	298	461	285	275	273	340	321	282	287	356	379	385	e. Loss
Non Performing Earning Aset (Nominal)	38.881	53.985	52.164	56.586	57.681	57.473	57.000	57.922	58.728	59.922	59.492	55.533	58.596	59.515	58.794	61.191	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	5.591	5.417	5.379	5.011	5.298	7.413	7.090	7.349	7.196	5.911	5.796	5.188	5.040	4.801	4.651	3.866	Interbank Loans
a. Lancar	5.520	5.342	5.304	4.933	5.222	7.335	7.012	7.270	7.116	5.832	5.720	5.112	4.966	4.726	4.577	3.792	a. Current
b. DPK	0	0	0	0	0	0	-	-	1	-	-	0	0	0	0	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	d. Doubtful
e. Macet	71	74	75	77	76	77	78	79	79	79	76	76	74	74	74	74	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	71	74	75	77	76	77	78	79	80	79	76	76	74	74	74	74	Interbank Non Performing Loan (Nominal)

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

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

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

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

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

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

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

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

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

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

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	1.835.674	2.139.165	2.384.379	2.433.768	2.412.044	2.428.136	2.432.630	2.455.513	2.455.438	2.489.162	2.469.181	2.488.313	2.487.673	2.582.956	2.623.591	2.603.021	Earning Assets
a. Lancar	1.726.573	2.011.962	2.247.121	2.273.011	2.251.668	2.258.174	2.267.373	2.279.369	2.290.918	2.332.776	2.302.893	2.342.865	2.321.497	2.396.790	2.440.404	2.420.406	a. Current
b. DPK	73.507	76.417	90.308	109.001	107.503	118.779	111.624	121.614	111.682	102.838	111.961	96.716	114.831	132.933	131.526	130.014	b. Special Mention
c. Kurang Lancar	4.597	8.977	7.211	6.207	7.426	4.709	7.370	7.342	7.420	7.016	8.947	6.877	8.405	7.176	4.964	7.255	c. Sub-Standard
d. Diragukan	5.549	7.614	7.502	7.326	7.651	8.256	6.747	6.724	6.092	6.997	6.560	6.322	7.908	9.824	11.162	8.094	d. Doubtful
e. Macet	25.447	34.195	32.237	38.223	37.796	38.219	39.515	40.464	39.327	39.535	38.820	35.533	35.033	36.233	35.535	37.251	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	544.346	594.287	728.017	766.101	767.029	753.914	760.719	783.978	776.690	789.019	771.304	781.812	805.491	898.695	892.888	895.446	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	537.916	590.625	722.750	759.492	759.873	746.050	754.193	777.618	770.503	783.850	766.172	776.552	800.120	891.009	885.977	887.458	a. Current
b. DPK	5.638	3.354	4.520	5.971	6.541	7.248	5.922	5.742	5.367	4.586	4.586	4.329	4.494	6.807	5.994	7.085	b. Special Mention
c. Kurang Lancar	98	61	358	144	141	147	198	210	175	174	187	222	163	205	274	242	c. Sub-Standard
d. Diragukan	98	82	256	185	176	162	102	98	90	102	76	91	463	440	388	391	d. Doubtful
e. Macet	596	165	134	308	298	306	304	309	556	306	282	618	252	234	254	270	e. Loss
Non Performing Earning Aset (Nominal)	36.386	51.094	47.697	52.394	53.488	51.799	54.236	55.148	53.660	54.131	54.873	49.663	52.224	54.112	52.577	53.504	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	12.715	16.514	23.628	28.456	30.246	31.234	30.765	28.223	30.778	33.305	34.738	38.188	37.725	36.639	36.798	36.273	Interbank Loans
a. Lancar	12.695	16.492	23.605	28.445	30.240	31.234	30.728	28.214	30.758	33.297	34.724	38.179	37.716	36.608	36.748	36.249	a. Current
b. DPK	16	12	13	4	0	-	37	9	19	8	14	9	9	31	50	23	b. Special Mention
c. Kurang Lancar	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	5	9	9	6	6	0	0	0	0	0	0	0	0	0	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	5	9	9	6	6	0	0	0	0	0	0	0	0	0	0	0	Interbank Non Performing Loan (Nominal)

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

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

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

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

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

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

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

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

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	122.537	39.021	47.892	52.342	53.283	53.275	53.399	53.994	55.061	55.150	55.656	55.239	57.519	58.429	61.025	61.188	Earning Assets
a. Lancar	115.522	36.581	44.904	48.418	49.313	49.224	49.511	50.030	51.320	51.053	51.449	51.408	53.431	53.898	56.415	56.852	a. Current
b. DPK	5.332	1.777	2.028	2.785	2.766	2.780	2.598	2.665	2.410	2.768	2.845	2.717	2.418	2.875	2.928	2.998	b. Special Mention
c. Kurang Lancar	418	129	162	148	174	191	152	158	171	168	193	163	234	238	213	282	c. Sub-Standard
d. Diragukan	396	95	158	208	215	269	269	252	245	248	237	219	227	218	262	263	d. Doubtful
e. Macet	869	439	640	784	816	810	869	888	914	913	931	731	1.209	1.201	1.207	793	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	9.387	2.926	3.333	3.142	3.080	3.010	3.262	3.340	3.327	3.368	3.468	3.147	3.411	3.409	3.465	3.412	Earning Assets - Account Administrative Transactions ²⁾
a. Lancar	9.344	2.909	3.271	3.078	3.028	2.956	3.211	3.288	3.272	3.313	3.411	3.096	3.354	3.353	3.396	3.360	a. Current
b. DPK	40	15	58	14	3	7	5	6	9	9	10	4	9	8	22	4	b. Special Mention
c. Kurang Lancar	0	0	0	45	0	0	0	0	0	0	1	0	-	0	0	0	c. Sub-Standard
d. Diragukan	0	0	0	0	45	45	0	0	0	0	0	1	1	0	0	0	d. Doubtful
e. Macet	2	2	4	5	5	1	46	46	46	47	47	47	47	47	47	48	e. Loss
Non Performing Earning Asset (Nominal)	1.685	665	965	1.190	1.255	1.317	1.337	1.345	1.377	1.375	1.409	1.161	1.717	1.704	1.730	1.385	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	1.025	783	813	786	865	849	832	798	775	762	730	730	684	666	676	699	Interbank Loans
a. Lancar	1.021	779	811	784	863	847	831	797	774	760	728	729	681	664	674	697	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	2	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	4	4	2	2	2	2	2	1	1	1	1	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	4	4	2	2	2	2	2	1	1	1	1	1	1	1	1	-	Interbank Non Performing Loan (Nominal)

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

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

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

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

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

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

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

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

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	406.618	412.277	472.111	535.511	534.100	527.034	526.867	524.676	533.719	548.149	552.296	516.071	530.290	539.906	559.688	568.681	Earning Assets
a. Lancar	384.059	389.621	447.540	509.094	507.914	499.665	500.696	498.955	507.320	522.609	526.664	493.329	503.351	512.416	533.434	541.754	a. Current
b. DPK	10.210	10.769	11.843	13.106	12.772	13.883	12.523	12.413	13.621	13.160	13.153	11.213	14.779	14.744	13.645	13.852	b. Special Mention
c. Kurang Lancar	832	804	724	1.119	1.031	900	966	865	838	961	934	754	1.176	1.110	940	1.312	c. Sub-Standard
d. Diragukan	974	739	1.046	1.082	1.022	1.027	1.031	959	912	768	844	793	794	1.253	1.146	950	d. Doubtful
e. Macet	10.542	10.344	10.959	11.111	11.361	11.559	11.650	11.484	11.027	10.651	10.701	9.981	10.190	10.382	10.521	10.813	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	28.600	24.212	31.073	28.123	28.423	26.933	30.131	30.965	30.562	31.179	31.297	31.458	31.214	29.690	26.467	27.347	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	28.021	23.649	30.518	27.465	27.822	26.365	28.685	30.483	30.068	30.680	30.749	30.880	30.643	29.030	25.910	26.677	a. Current
b. DPK	312	321	109	153	206	199	222	140	134	144	182	194	215	284	175	273	b. Special Mention
c. Kurang Lancar	13	7	1	15	5	3	881	18	12	12	13	8	11	23	11	18	c. Sub-Standard
d. Diragukan	2	4	11	89	7	7	5	7	12	16	11	4	6	10	26	27	d. Doubtful
e. Macet	252	231	434	401	383	359	338	317	336	327	344	371	338	344	344	352	e. Loss
Non Performing Earning Aset (Nominal)	12.615	12.129	13.175	13.816	13.810	13.855	14.871	13.650	13.137	12.735	12.847	11.912	12.516	13.121	12.990	13.473	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	983	1.468	3.067	2.053	2.383	2.235	2.187	2.167	2.278	2.234	3.878	4.396	5.141	3.263	3.144	3.168	Interbank Loans
a. Lancar	979	1.455	3.053	2.036	2.368	2.220	2.172	2.152	2.262	2.220	3.864	4.381	5.126	3.248	3.135	3.161	a. Current
b. DPK	0	7	-	3	1	1	-	-	-	-	-	-	-	-	3	1	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	4	6	15	15	15	15	15	15	15	15	15	15	15	14	6	6	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	4	6	15	15	15	15	15	15	15	15	15	15	15	14	6	6	Interbank Non Performing Loan (Nominal)

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

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

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

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

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

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

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

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

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	272.592	283.059	293.571	312.775	311.551	320.511	325.952	332.180	344.125	344.987	333.741	337.379	345.385	265.886	271.321	271.013	Earning Assets
a. Lancar	258.717	268.848	282.493	299.841	299.023	307.192	313.628	319.139	330.498	331.503	320.551	324.325	331.797	254.939	260.899	260.839	a. Current
b. DPK	8.033	9.335	7.393	9.096	8.670	9.076	8.043	8.765	9.083	9.013	8.759	8.776	9.184	6.678	6.185	5.976	b. Special Mention
c. Kurang Lancar	2.039	786	513	603	749	906	913	688	820	706	703	860	622	442	434	393	c. Sub-Standard
d. Diragukan	903	368	372	555	465	518	890	1.032	663	559	584	530	714	817	503	561	d. Doubtful
e. Macet	2.900	3.722	2.800	2.680	2.643	2.820	2.477	2.557	3.061	3.207	3.144	2.887	3.067	3.009	3.300	3.244	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	189.653	200.708	230.884	236.407	234.397	241.003	241.271	251.872	254.999	266.788	264.304	265.062	258.411	171.367	163.086	158.236	Earning Assets - Account Administrative Transactions
a. Lancar	186.746	197.370	226.735	230.655	228.617	235.570	235.967	246.207	249.265	260.873	258.546	259.369	252.869	167.829	160.268	155.453	a. Current
b. DPK	2.710	3.007	3.826	5.336	5.338	4.906	4.809	5.079	5.203	5.329	5.188	5.337	5.176	3.209	2.430	2.410	b. Special Mention
c. Kurang Lancar	134	218	193	294	315	387	328	313	292	340	317	215	214	176	252	238	c. Sub-Standard
d. Diragukan	27	0	0	0	0	3	34	144	7	1	1	1	0	0	1	1	d. Doubtful
e. Macet	36	113	129	122	127	138	132	129	232	244	253	141	151	153	135	135	e. Loss
Non Performing Earning Aset (Nominal)	6.038	5.208	4.008	4.254	4.300	4.771	4.775	4.862	5.075	5.057	5.002	4.635	4.769	4.597	4.625	4.571	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	435	153	28	24	23	22	21	462	467	476	748	1.029	1.007	1.009	1.099	1.099	Interbank Loans
a. Lancar	435	153	28	24	23	22	21	462	467	476	748	1.029	1.007	1.009	1.099	1.099	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

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

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

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

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

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

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

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

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

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset Produktif Neraca	404.737	409.487	351.779	368.444	353.141	382.381	367.049	379.372	385.234	391.024	380.951	378.671	372.652	371.827	401.648	379.186	Earning Assets
a. Lancar	388.489	393.756	340.364	357.529	341.486	370.374	354.523	367.025	371.111	376.980	367.307	365.524	358.975	358.889	388.806	366.308	a. Current
b. DPK	10.910	11.072	8.522	7.503	8.169	8.081	7.959	7.795	9.703	9.630	9.260	8.928	9.442	9.155	9.066	9.166	b. Special Mention
c. Kurang Lancar	2.597	1.009	939	1.059	892	1.330	1.362	1.350	718	723	783	522	456	418	388	395	c. Sub-Standard
d. Diragukan	348	828	390	273	492	496	1.044	1.022	1.293	499	238	324	426	379	281	260	d. Doubtful
e. Macet	2.393	2.823	1.564	2.081	2.103	2.100	2.161	2.180	2.410	3.191	3.363	3.373	3.353	2.985	3.107	3.058	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	351.652	344.910	286.849	294.277	297.252	301.877	307.604	323.849	319.379	319.414	302.524	306.210	313.190	307.588	307.183	321.771	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	342.143	332.941	277.968	285.392	287.878	293.050	297.261	313.638	309.147	309.280	292.439	296.479	302.811	298.353	297.036	311.869	a. Current
b. DPK	7.928	10.659	7.980	8.018	8.551	7.878	9.511	9.309	9.319	9.588	9.578	9.275	9.926	8.589	9.473	9.205	b. Special Mention
c. Kurang Lancar	1.288	1.154	859	788	786	913	795	865	877	511	469	418	414	608	639	661	c. Sub-Standard
d. Diragukan	40	106	25	13	15	13	15	16	14	12	15	13	14	15	15	14	d. Doubtful
e. Macet	253	51	18	66	22	22	22	21	22	23	23	25	25	24	20	21	e. Loss
Non Performing Earning Aset (Nominal)	6.919	5.971	3.794	4.279	4.309	4.874	5.400	5.454	5.333	4.959	4.891	4.675	4.688	4.429	4.450	4.408	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	13.450	11.885	11.073	12.745	12.370	12.879	12.774	13.011	13.458	13.733	12.179	13.598	12.995	13.074	12.738	12.750	Interbank Loans
a. Lancar	13.450	11.885	11.073	12.745	12.370	12.879	12.752	13.011	13.458	13.733	12.179	13.598	12.995	13.074	12.738	12.750	a. Current
b. DPK	-	-	-	-	-	-	22	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

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

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

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

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

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

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

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

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

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	987.532	22,38	1.124.235	23,24	1.233.480	23,32	1.267.001	23,83	1.315.034	23,36	1.335.671	23,56	Demand Deposits
Rupiah	667.537	15,13	821.777	16,99	932.705	17,63	966.454	18,18	997.007	17,71	1.044.364	18,42	Rupiah
Valas	319.995	7,25	302.458	6,25	300.774	5,69	300.547	5,65	318.027	5,65	291.307	5,14	Foreign Exchange
Tabungan	1.396.011	31,63	1.551.809	32,08	1.701.224	32,16	1.637.152	30,79	1.825.259	32,42	1.747.232	30,82	Saving
Rupiah	1.274.588	28,88	1.413.351	29,22	1.573.402	29,75	1.511.337	28,42	1.690.086	30,02	1.616.750	28,51	Rupiah
Valas	121.423	2,75	138.459	2,86	127.822	2,42	125.815	2,37	135.173	2,40	130.483	2,30	Foreign Exchange
Simpanan Berjangka	2.029.513	45,99	2.160.714	44,67	2.354.673	44,52	2.413.059	45,38	2.490.155	44,23	2.587.101	45,63	Time Deposits
Rupiah	1.723.319	39,05	1.856.507	38,38	2.035.299	38,48	2.100.496	39,50	2.138.035	37,97	2.208.976	38,96	Rupiah
Valas	306.194	6,94	304.208	6,29	319.374	6,04	312.563	5,88	352.120	6,25	378.125	6,67	Foreign Exchange
- Jangka Waktu 1 bulan													- Period 1 Month
Rupiah	902.329	20,45	932.222	19,27	940.015	17,77	1.157.904	21,78	1.032.674	18,34	1.218.090	21,48	Rupiah
Valas	166.913	3,78	146.848	3,04	154.022	2,91	163.678	3,08	169.841	3,02	187.614	3,31	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	453.597	10,28	517.583	10,70	635.976	12,02	515.347	9,69	715.403	12,71	558.763	9,85	Rupiah
Valas	55.039	1,25	57.140	1,18	55.883	1,06	47.007	0,88	79.879	1,42	78.906	1,39	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	177.145	4,01	193.274	4,00	233.465	4,41	229.403	4,31	210.895	3,75	230.678	4,07	Rupiah
Valas	49.518	1,12	58.625	1,21	58.104	1,10	52.313	0,98	57.066	1,01	63.650	1,12	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	190.213	4,31	213.428	4,41	225.843	4,27	197.842	3,72	179.064	3,18	200.130	3,53	Rupiah
Valas	34.724	0,79	41.595	0,86	51.366	0,97	49.565	0,93	45.334	0,81	47.955	0,85	Foreign Exchange
Total DPK	4.413.056	100,00	4.836.758	100,00	5.289.377	100,00	5.317.212	100,00	5.630.448	100,00	5.670.004	100,00	Total Third Party Funds
Rupiah	3.665.444	83,06	4.091.634	84,59	4.541.406	85,86	4.578.286	86,10	4.825.128	85,70	4.870.089	85,89	Rupiah
Valas	747.612	16,94	745.124	15,41	747.971	14,14	738.925	13,90	805.320	14,30	799.915	14,11	Foreign Exchange

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	400.515	23,08	487.793	24,58	534.722	24,15	493.162	23,32	591.681	24,53	537.573	22,92	Demand Deposits
Rupiah	269.903	15,56	364.103	18,35	405.812	18,33	376.746	17,81	459.295	19,04	422.904	18,03	Rupiah
Valas	130.612	7,53	123.690	6,23	128.911	5,82	116.416	5,50	132.385	5,49	114.670	4,89	Foreign Exchange
Tabungan	672.347	38,75	755.490	38,08	857.283	38,72	797.115	37,69	911.346	37,78	854.128	36,42	Saving
Rupiah	636.447	36,68	711.441	35,86	814.506	36,79	758.131	35,84	864.259	35,82	813.374	34,68	Rupiah
Valas	35.900	2,07	44.049	2,22	42.776	1,93	38.984	1,84	47.087	1,95	40.754	1,74	Foreign Exchange
Simpanan Berjangka	662.100	38,16	740.891	37,34	821.897	37,12	824.916	39,00	909.427	37,70	953.544	40,66	Time Deposits
Rupiah	560.637	32,31	618.862	31,19	695.737	31,43	699.764	33,08	764.481	31,69	770.805	32,87	Rupiah
Valas	101.462	5,85	122.028	6,15	126.160	5,70	125.152	5,92	144.946	6,01	182.739	7,79	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	289.817	16,70	311.680	15,71	296.386	13,39	372.209	17,60	342.753	14,21	427.048	18,21	Rupiah
Valas	52.476	3,02	51.613	2,60	57.929	2,62	60.821	2,88	60.130	2,49	78.597	3,35	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	157.965	9,10	196.294	9,89	275.741	12,45	219.344	10,37	346.798	14,38	260.907	11,12	Rupiah
Valas	15.738	0,91	19.092	0,96	22.575	1,02	16.620	0,79	35.595	1,48	45.894	1,96	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	36.035	2,08	47.153	2,38	64.164	2,90	59.659	2,82	36.315	1,51	39.079	1,67	Rupiah
Valas	22.060	1,27	36.918	1,86	26.324	1,19	26.309	1,24	30.475	1,26	38.236	1,63	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	76.820	4,43	63.736	3,21	59.447	2,69	48.552	2,30	38.615	1,60	43.770	1,87	Rupiah
Valas	11.189	0,64	14.404	0,73	19.332	0,87	21.401	1,01	18.745	0,78	20.011	0,85	Foreign Exchange
Total DPK	1.734.961	100,00	1.984.174	100,00	2.213.902	100,00	2.115.193	100,00	2.412.453	100,00	2.345.245	100,00	Total Third Party Funds
Rupiah	1.466.987	84,55	1.694.406	85,40	1.916.055	86,55	1.834.641	86,74	2.088.035	86,55	2.007.083	85,58	Rupiah
Valas	267.974	15,45	289.768	14,60	297.847	13,45	280.552	13,26	324.418	13,45	338.162	14,42	Foreign Exchange

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	320.087	17,58	367.757	17,98	433.239	19,49	440.065	19,44	439.675	19,09	454.541	19,27	Demand Deposits
Rupiah	224.669	12,34	273.849	13,39	337.463	15,19	337.819	14,93	342.207	14,86	350.332	14,85	Rupiah
Valas	95.441	5,24	93.907	4,59	95.776	4,31	102.246	4,52	97.468	4,23	104.209	4,42	Foreign Exchange
Tabungan	544.137	29,88	611.159	29,88	653.945	29,43	670.757	29,64	702.622	30,51	711.710	30,17	Saving
Rupiah	488.571	26,83	549.423	26,86	591.105	26,60	604.559	26,71	635.920	27,61	642.930	27,26	Rupiah
Valas	55.566	3,05	61.737	3,02	62.840	2,83	66.198	2,92	66.702	2,90	68.779	2,92	Foreign Exchange
Simpanan Berjangka	956.911	52,54	1.066.783	52,15	1.135.133	51,08	1.152.407	50,92	1.160.918	50,40	1.192.633	50,56	Time Deposits
Rupiah	793.250	43,56	923.922	45,16	986.158	44,38	1.006.949	44,49	1.002.384	43,52	1.043.201	44,22	Rupiah
Valas	163.746	8,99	142.861	6,98	148.975	6,70	145.458	6,43	158.534	6,88	149.432	6,33	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	449.052	24,66	475.541	23,25	499.346	22,47	581.525	25,69	522.301	22,68	583.065	24,72	Rupiah
Valas	93.379	5,13	75.062	3,67	73.714	3,32	78.563	3,47	82.163	3,57	81.912	3,47	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	205.366	11,28	252.104	12,32	273.886	12,32	231.527	10,23	275.471	11,96	233.541	9,90	Rupiah
Valas	31.434	1,73	28.942	1,41	26.761	1,20	23.746	1,05	34.180	1,48	24.795	1,05	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	86.203	4,73	100.600	4,92	108.770	4,89	110.719	4,89	116.302	5,05	132.597	5,62	Rupiah
Valas	21.616	1,19	17.332	0,85	23.145	1,04	21.162	0,94	21.626	0,94	20.978	0,89	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	52.595	2,89	95.677	4,68	104.156	4,69	83.178	3,68	88.309	3,83	93.997	3,98	Rupiah
Valas	17.317	0,95	21.526	1,05	25.354	1,14	21.987	0,97	20.566	0,89	21.746	0,92	Foreign Exchange
Total DPK	1.821.244	100,00	2.045.699	100,00	2.222.317	100,00	2.263.229	100,00	2.303.215	100,00	2.358.883	100,00	Total Third Party Funds
Rupiah	1.506.490	82,72	1.747.194	85,41	1.914.726	86,16	1.949.327	86,13	1.980.510	85,99	2.036.462	86,33	Rupiah
Valas	314.753	17,28	298.505	14,59	307.591	13,84	313.902	13,87	322.705	14,01	322.420	13,67	Foreign Exchange

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	4.703	3,20	2.817	5,06	3.241	4,97	2.879	4,29	3.800	5,25	3.609	4,80	Demand Deposits
Rupiah	4.703	3,20	2.817	5,06	3.241	4,97	2.879	4,29	3.800	5,25	3.609	4,80	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	17.728	12,05	6.202	11,15	8.451	12,95	8.534	12,72	9.418	13,01	9.973	13,26	Saving
Rupiah	17.728	12,05	6.202	11,15	8.451	12,95	8.534	12,72	9.418	13,01	9.973	13,26	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	124.711	84,76	46.607	83,79	53.583	82,09	55.674	82,99	59.154	81,74	61.601	81,93	Time Deposits
Rupiah	124.711	84,76	46.607	83,79	53.583	82,09	55.674	82,99	59.154	81,74	61.601	81,93	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	56.752	38,57	22.060	39,66	21.883	33,52	27.124	40,43	28.222	39,00	30.574	40,67	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	36.881	25,06	14.207	25,54	16.811	25,75	12.022	17,92	17.992	24,86	14.243	18,94	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	20.371	13,84	6.441	11,58	8.686	13,31	9.305	13,87	6.952	9,61	8.434	11,22	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	10.707	7,28	3.899	7,01	6.203	9,50	7.223	10,77	5.987	8,27	7.036	9,36	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	147.143	100,00	55.626	100,00	65.276	100,00	67.086	100,00	72.372	100,00	75.184	100,00	Total Third Party Funds
Rupiah	147.143	100,00	55.626	100,00	65.276	100,00	67.086	100,00	72.372	100,00	75.184	100,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	110.344	30,94	103.183	26,90	109.265	24,31	171.805	32,94	116.814	24,47	188.111	34,19	Demand Deposits
Rupiah	110.080	30,87	102.914	26,83	108.911	24,24	171.359	32,85	116.439	24,39	187.766	34,12	Rupiah
Valas	264	0,07	270	0,07	353	0,08	446	0,09	375	0,08	345	0,06	Foreign Exchange
Tabungan	116.601	32,70	128.802	33,58	143.670	31,97	123.809	23,74	165.828	34,73	135.073	24,55	Saving
Rupiah	116.551	32,68	128.691	33,55	143.598	31,95	123.732	23,72	165.748	34,71	134.991	24,53	Rupiah
Valas	50	0,01	111	0,03	72	0,02	77	0,01	80	0,02	82	0,01	Foreign Exchange
Simpanan Berjangka	129.655	36,36	151.545	39,51	196.454	43,72	225.983	43,33	194.831	40,80	227.061	41,27	Time Deposits
Rupiah	127.088	35,64	149.190	38,90	195.502	43,50	225.397	43,21	193.298	40,48	225.753	41,03	Rupiah
Valas	2.567	0,72	2.355	0,61	952	0,21	587	0,11	1.533	0,32	1.308	0,24	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	56.407	15,82	64.217	16,74	77.898	17,33	119.096	22,83	84.649	17,73	125.955	22,89	Rupiah
Valas	1.410	0,40	1.916	0,50	684	0,15	201	0,04	1.346	0,28	1.082	0,20	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	23.640	6,63	28.841	7,52	49.068	10,92	32.093	6,15	44.550	9,33	27.865	5,06	Rupiah
Valas	697	0,20	187	0,05	82	0,02	116	0,02	17	0,00	53	0,01	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	12.221	3,43	19.940	5,20	26.273	5,85	28.702	5,50	26.733	5,60	26.760	4,86	Rupiah
Valas	425	0,12	17	0,00	87	0,02	185	0,04	71	0,01	47	0,01	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	34.820	9,76	36.192	9,44	42.264	9,40	45.506	8,72	37.366	7,83	45.174	8,21	Rupiah
Valas	35	0,01	235	0,06	100	0,02	84	0,02	100	0,02	125	0,02	Foreign Exchange
Total DPK	356.600	100,00	383.531	100,00	449.389	100,00	521.598	100,00	477.473	100,00	550.245	100,00	Total Third Party Funds
Rupiah	353.719	99,19	380.794	99,29	448.012	99,69	520.488	99,79	475.485	99,58	548.510	99,68	Rupiah
Valas	2.881	0,81	2.736	0,71	1.377	0,31	1.110	0,21	1.988	0,42	1.734	0,32	Foreign Exchange

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	44.148	27,08	49.746	29,18	52.147	29,86	54.548	30,37	55.807	29,58	41.243	25,24	Demand Deposits
Rupiah	16.318	10,01	22.303	13,08	25.699	14,71	26.646	14,84	24.387	12,93	22.442	13,73	Rupiah
Valas	27.830	17,07	27.443	16,10	26.448	15,14	27.901	15,54	31.420	16,65	18.801	11,51	Foreign Exchange
Tabungan	23.107	14,17	25.266	14,82	24.006	13,74	23.991	13,36	23.719	12,57	23.605	14,45	Saving
Rupiah	8.340	5,12	9.224	5,41	9.554	5,47	10.948	6,10	9.722	5,15	10.456	6,40	Rupiah
Valas	14.767	9,06	16.041	9,41	14.452	8,27	13.042	7,26	13.996	7,42	13.148	8,05	Foreign Exchange
Simpanan Berjangka	95.757	58,74	95.466	56,00	98.507	56,40	101.061	56,27	109.148	57,85	98.560	60,32	Time Deposits
Rupiah	70.930	43,51	71.148	41,73	69.123	39,58	74.426	41,44	79.415	42,09	68.648	42,01	Rupiah
Valas	24.827	15,23	24.317	14,26	29.384	16,82	26.635	14,83	29.733	15,76	29.912	18,30	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	22.699	13,92	30.512	17,90	28.039	16,05	38.181	21,26	37.010	19,62	30.317	18,55	Rupiah
Valas	8.757	5,37	10.886	6,39	12.969	7,43	13.817	7,69	15.666	8,30	17.863	10,93	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	12.375	7,59	18.328	10,75	14.809	8,48	14.691	8,18	23.106	12,25	16.615	10,17	Rupiah
Valas	2.673	1,64	6.117	3,59	4.947	2,83	4.436	2,47	6.958	3,69	5.346	3,27	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	7.463	4,58	11.500	6,75	17.396	9,96	12.960	7,22	12.379	6,56	14.094	8,62	Rupiah
Valas	1.175	0,72	2.968	1,74	6.074	3,48	3.424	1,91	2.652	1,41	2.105	1,29	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	4.165	2,56	10.808	6,34	8.879	5,08	8.594	4,79	6.920	3,67	7.623	4,66	Rupiah
Valas	986	0,61	4.346	2,55	5.395	3,09	4.958	2,76	4.458	2,36	4.597	2,81	Foreign Exchange
Total DPK	163.012	100,00	170.477	100,00	174.660	100,00	179.599	100,00	188.674	100,00	163.408	100,00	Total Third Party Funds
Rupiah	95.588	58,64	102.675	60,23	104.376	59,76	112.020	62,37	113.524	60,17	101.547	62,14	Rupiah
Valas	67.424	41,36	67.802	39,77	70.285	40,24	67.578	37,63	75.150	39,83	61.861	37,86	Foreign Exchange

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

Keterangan	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		April 2019		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	107.713	56,66	112.939	57,26	100.866	61,57	104.543	61,31	107.257	60,85	110.594	62,47	Demand Deposits
Rupiah	41.864	22,02	55.791	28,28	51.579	31,48	51.005	29,91	50.880	28,87	57.311	32,37	Rupiah
Valas	65.849	34,64	57.148	28,97	49.287	30,08	53.538	31,40	56.378	31,99	53.283	30,10	Foreign Exchange
Tabungan	22.091	11,62	24.891	12,62	13.868	8,47	12.946	7,59	12.326	6,99	12.745	7,20	Saving
Rupiah	6.951	3,66	8.370	4,24	6.188	3,78	5.432	3,19	5.019	2,85	5.026	2,84	Rupiah
Valas	15.141	7,96	16.520	8,38	7.681	4,69	7.514	4,41	7.308	4,15	7.719	4,36	Foreign Exchange
Simpanan Berjangka	60.294	31,72	59.423	30,13	49.098	29,97	53.017	31,09	56.678	32,16	53.702	30,33	Time Deposits
Rupiah	46.702	24,57	46.777	23,71	35.195	21,48	38.286	22,45	39.304	22,30	38.967	22,01	Rupiah
Valas	13.591	7,15	12.646	6,41	13.903	8,49	14.731	8,64	17.374	9,86	14.735	8,32	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	22.699	11,94	28.212	14,30	16.463	10,05	19.769	11,59	17.739	10,06	21.131	11,94	Rupiah
Valas	8.757	4,61	7.371	3,74	8.726	5,33	10.275	6,03	10.537	5,98	8.159	4,61	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	12.375	6,51	7.809	3,96	5.662	3,46	5.670	3,33	7.485	4,25	5.592	3,16	Rupiah
Valas	2.673	1,41	2.801	1,42	1.518	0,93	2.088	1,22	3.129	1,78	2.816	1,59	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	7.463	3,93	7.640	3,87	8.177	4,99	8.057	4,73	12.213	6,93	9.714	5,49	Rupiah
Valas	1.175	0,62	1.390	0,70	2.474	1,51	1.233	0,72	2.242	1,27	2.283	1,29	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	4.165	2,19	3.116	1,58	4.894	2,99	4.789	2,81	1.867	1,06	2.530	1,43	Rupiah
Valas	986	0,52	1.084	0,55	1.185	0,72	1.135	0,67	1.465	0,83	1.476	0,83	Foreign Exchange
Total DPK	190.098	100,00	197.252	100,00	163.832	100,00	170.506	100,00	176.261	100,00	177.041	100,00	Total Third Party Funds
Rupiah	95.517	50,25	110.939	56,24	92.962	56,74	94.723	55,55	95.202	54,01	101.304	57,22	Rupiah
Valas	94.581	49,75	86.313	43,76	70.870	43,26	75.783	44,45	81.059	45,99	75.737	42,78	Foreign Exchange

Tabel 1.45.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana April 2019
(Composition of Third Party Funds of Commercial Banks Based on Location - April 2019)
Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))	Location
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total		
1. Jawa Barat	78.256	9.020	196.983	9.177	164.701	14.411	439.941	32.608	472.549	8,33	1. Jawa Barat
2. Banten	37.828	9.243	62.872	3.663	66.774	3.992	167.474	16.898	184.371	3,25	2. Banten
3. DKI Jakarta	582.474	230.024	398.527	79.181	1.251.625	297.363	2.232.626	606.568	2.839.194	50,07	3. DKI Jakarta
4. D.I Yogyakarta	7.467	397	32.728	726	18.242	532	58.437	1.654	60.091	1,06	4. D.I Yogyakarta
5. Jawa Tengah	38.116	3.628	143.886	4.081	99.796	9.198	281.798	16.907	298.705	5,27	5. Jawa Tengah
6. Jawa Timur	80.406	10.948	212.516	10.220	208.004	21.978	500.926	43.147	544.073	9,60	6. Jawa Timur
7. Bengkulu	3.339	120	6.520	37	3.359	8	13.218	164	13.383	0,24	7. Bengkulu
8. Jambi	4.642	170	15.274	291	12.406	96	32.322	557	32.879	0,58	8. Jambi
9. Aceh	9.339	60	18.571	119	10.321	42	38.230	221	38.451	0,68	9. Aceh
10. Sumatera Utara	29.821	4.150	83.372	4.917	89.511	15.030	202.704	24.097	226.801	4,00	10. Sumatera Utara
11. Sumatera Barat	7.581	595	20.591	342	12.821	689	40.993	1.627	42.620	0,75	11. Sumatera Barat
12. Riau	11.618	910	36.335	875	26.405	1.157	74.359	2.943	77.302	1,36	12. Riau
14. Sumatera Selatan	13.899	1.002	35.181	1.152	29.540	1.067	78.620	3.222	81.842	1,44	14. Sumatera Selatan
15. Bangka Belitung	2.508	158	8.609	298	6.493	355	17.611	810	18.421	0,32	15. Bangka Belitung
13. Kepulauan Riau	9.746	3.473	18.721	3.118	11.065	2.292	39.533	8.884	48.416	0,85	13. Kepulauan Riau
16. Lampung	9.591	180	22.436	403	11.251	259	43.278	843	44.121	0,78	16. Lampung
17. Kalimantan Selatan	10.517	470	25.537	581	14.598	336	50.652	1.386	52.038	0,92	17. Kalimantan Selatan
18. Kalimantan Barat	8.967	367	28.419	651	18.597	430	55.984	1.448	57.432	1,01	18. Kalimantan Barat
19. Kalimantan Timur	16.465	3.062	43.355	2.129	32.237	3.189	92.056	8.380	100.436	1,77	19. Kalimantan Timur
20. Kalimantan Tengah	5.457	318	12.429	60	7.503	218	25.389	596	25.985	0,46	20. Kalimantan Tengah
21. Sulawesi Tengah	5.312	53	10.771	105	4.861	39	20.944	197	21.142	0,37	21. Sulawesi Tengah
22. Sulawesi Selatan	13.959	791	48.231	1.159	28.064	618	90.255	2.569	92.823	1,64	22. Sulawesi Selatan
23. Sulawesi Utara	4.541	859	11.110	557	8.368	248	24.019	1.665	25.683	0,45	23. Sulawesi Utara
24. Gorontalo	1.152	329	2.695	33	1.451	5	5.298	368	5.665	0,10	24. Gorontalo
25. Sulawesi Barat	1.490	1	2.885	1	538	-	4.912	2	4.914	0,09	25. Sulawesi Barat
26. Sulawesi Tenggara	4.637	326	9.816	53	5.683	30	20.136	409	20.545	0,36	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	6.334	823	16.015	194	7.311	36	29.661	1.054	30.714	0,54	27. Nusa Tenggara Barat
28. Bali	13.216	2.228	43.249	3.266	32.675	706	89.140	6.200	95.341	1,68	28. Bali
29. Nusa Tenggara Timur	6.123	45	13.453	150	6.547	33	26.123	227	26.351	0,46	29. Nusa Tenggara Timur
30. Maluku	2.441	15	6.762	86	3.841	52	13.044	153	13.197	0,23	30. Maluku
31. Papua	10.953	900	18.966	303	9.372	591	39.291	1.794	41.085	0,72	31. Papua
32. Maluku Utara	1.916	77	3.866	15	1.577	9	7.360	100	7.460	0,13	32. Maluku Utara
33. Papua Barat	4.243	34	6.051	41	3.427	32	13.721	106	13.827	0,24	33. Papua Barat
34. Lainnya	8	6.532	18	2.497	10	3.084	36	12.113	12.149	0,21	34. Others
Total	1.044.364	291.307	1.616.750	130.483	2.208.976	378.125	4.870.089	799.915	5.670.004	100	Total

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

Lokasi	2015	2016	2017	2018									2019				Location
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Jawa Barat	370.285	400.209	449.311	439.643	440.717	444.654	441.854	450.059	453.310	455.593	455.801	464.519	453.683	458.712	465.327	472.549	1. Jawa Barat
2. Banten	129.632	149.874	168.840	169.350	173.540	174.213	173.011	173.814	177.147	176.356	175.195	181.261	178.490	181.304	183.729	184.371	2. Banten
3. DKI Jakarta	2.219.848	2.472.780	2.682.094	2.674.619	2.660.404	2.697.135	2.682.082	2.687.298	2.735.976	2.784.212	2.808.882	2.853.010	2.807.488	2.820.695	2.865.604	2.839.194	3. DKI Jakarta
4. D.I Yogyakarta	45.655	49.905	55.926	56.790	57.208	57.811	58.884	58.513	58.704	58.936	58.861	58.946	59.029	59.425	59.517	60.091	4. D.I Yogyakarta
5. Jawa Tengah	216.174	240.399	262.972	276.390	276.017	279.532	278.568	278.236	282.040	283.599	281.544	285.670	283.786	285.683	288.885	298.705	5. Jawa Tengah
6. Jawa Timur	422.668	455.220	499.384	502.127	509.722	514.149	522.261	526.141	533.014	537.708	539.202	542.050	538.976	542.085	544.931	544.073	6. Jawa Timur
7. Bengkulu	9.697	10.737	12.148	12.959	12.978	13.235	13.347	13.293	13.298	13.650	13.535	12.639	12.870	12.952	13.144	13.383	7. Bengkulu
8. Jambi	23.440	26.189	29.579	31.100	31.099	31.333	31.419	31.312	31.073	31.130	31.403	31.129	31.474	33.005	33.519	32.879	8. Jambi
9. Aceh	31.054	32.372	38.593	36.230	38.456	39.453	38.448	37.095	39.908	39.957	39.357	39.673	38.645	38.690	38.460	38.451	9. Aceh
10. Sumatera Utara	184.659	201.536	217.961	219.397	224.951	226.474	224.741	225.912	225.935	224.652	224.226	220.694	221.052	222.905	226.762	226.801	10. Sumatera Utara
11. Sumatera Barat	33.553	35.465	38.969	41.287	41.547	42.033	42.440	42.584	43.110	43.243	42.764	41.291	41.255	41.572	41.946	42.620	11. Sumatera Barat
12. Riau	62.050	66.695	73.151	73.683	74.502	74.019	75.674	74.780	76.080	78.265	78.598	76.706	77.229	78.009	78.100	77.302	12. Riau
13. Sumatera Selatan*)	59.756	63.183	72.116	76.889	74.610	75.319	76.220	76.817	77.708	81.381	80.571	80.113	78.891	79.926	80.489	81.842	13. Sumatera Selatan
14. Bangka Belitung	14.233	15.884	17.464	17.744	18.020	18.140	18.486	18.391	18.654	19.015	18.699	18.407	18.473	18.641	18.547	18.421	14. Bangka Belitung
15. Kepulauan Riau*)	40.636	42.741	47.129	45.867	46.090	46.084	46.181	46.873	47.158	48.004	47.044	48.796	47.456	48.442	48.377	48.416	15. Kepulauan Riau
16. Lampung	32.260	35.133	38.564	39.979	40.326	41.434	41.692	41.087	41.810	41.359	42.157	41.433	41.551	41.763	42.666	44.121	16. Lampung
17. Kalimantan Selatan	38.871	41.907	44.881	47.887	48.474	47.996	48.494	48.527	49.274	49.958	50.098	50.654	50.925	50.887	51.396	52.038	17. Kalimantan Selatan
18. Kalimantan Barat	43.989	46.258	51.699	52.878	53.129	53.442	53.904	53.965	54.439	54.933	55.207	55.092	55.339	56.258	56.486	57.432	18. Kalimantan Barat
19. Kalimantan Timur	83.619	83.587	87.967	90.134	91.757	91.930	94.784	94.043	95.033	98.821	97.553	99.916	97.791	99.529	100.275	100.436	19. Kalimantan Timur
20. Kalimantan Tengah	17.856	19.983	22.513	23.346	24.468	25.075	24.294	22.940	24.774	26.351	26.203	25.374	25.258	25.623	26.178	25.985	20. Kalimantan Tengah
21. Sulawesi Tengah	15.765	16.064	18.227	18.762	18.988	19.250	18.994	19.276	19.508	20.491	21.024	20.234	20.675	20.807	21.065	21.142	21. Sulawesi Tengah
22. Sulawesi Selatan	79.249	83.261	88.136	86.381	87.566	88.730	90.239	90.181	91.373	92.083	92.175	93.605	92.917	92.502	93.467	92.823	22. Sulawesi Selatan
23. Sulawesi Utara	21.487	21.215	23.653	24.108	24.123	24.174	24.428	25.559	25.688	25.200	24.775	24.180	24.724	24.759	25.378	25.683	23. Sulawesi Utara
24. Gorontalo*)	4.204	4.447	5.166	5.427	5.421	5.757	5.632	5.683	5.841	5.878	5.418	5.177	5.284	5.339	5.544	5.665	24. Gorontalo
25. Sulawesi Barat*)	3.411	3.495	4.001	4.469	4.715	4.821	4.764	4.723	4.808	4.823	4.952	4.412	4.572	4.602	4.923	4.914	25. Sulawesi Barat
26. Sulawesi Tenggara*)	14.516	14.857	17.009	18.260	18.401	18.994	18.733	19.177	19.369	19.471	19.660	19.170	19.776	20.064	20.721	20.545	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	19.368	21.245	25.248	26.136	26.016	25.644	25.403	26.814	27.507	28.357	28.714	28.874	29.061	29.248	30.449	30.714	27. Nusa Tenggara Barat
28. Bali	75.505	79.530	86.735	88.216	88.015	89.689	91.022	92.717	94.762	95.287	94.988	93.605	93.644	93.863	94.316	95.341	28. Bali
29. Nusa Tenggara Timur	21.688	21.627	23.163	25.174	25.825	26.865	26.599	26.460	26.658	26.758	26.366	25.098	25.812	25.593	25.680	26.351	29. Nusa Tenggara Timur
30. Maluku	12.124	11.649	12.273	12.619	12.720	13.202	13.073	13.077	13.112	12.993	13.010	12.684	12.939	12.675	12.988	13.197	30. Maluku
31. Papua	36.232	38.647	39.482	39.885	39.383	39.944	40.166	41.176	41.415	42.380	41.274	41.179	41.027	40.645	40.824	41.085	31. Papua
32. Maluku Utara	6.230	6.307	6.827	6.794	6.825	6.991	6.997	7.102	7.096	7.230	7.142	7.141	7.261	7.182	7.361	7.460	32. Maluku Utara
33. Papua Barat	12.407	12.591	13.734	13.590	13.520	13.621	13.285	12.838	13.740	13.571	13.927	14.852	14.226	14.075	14.187	13.827	33. Papua Barat
34. Lainnya	10.936	11.767	14.462	19.092	27.045	27.673	13.201	13.533	13.172	12.881	13.067	12.865	11.584	12.951	11.642	12.149	34. Others
Total	4.413.056	4.836.758	5.289.377	5.317.212	5.336.577	5.398.817	5.379.318	5.399.993	5.482.493	5.554.526	5.573.389	5.630.448	5.563.162	5.600.412	5.672.886	5.670.004	Total

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	2,19	2,24	2,16	2,19	2,14	2,13	2,11	2,11	2,10	2,11	2,09	2,20	2,10	2,11	2,19	2,21	- Rupiah
Valas	0,36	0,35	0,37	0,37	0,36	0,35	0,40	0,42	0,43	0,49	0,60	0,50	0,47	0,50	0,51	0,58	- Foreign Exchange
Tabungan																	Saving
Rupiah	1,99	1,69	1,56	1,48	1,46	1,44	1,42	1,42	1,42	1,41	1,39	1,31	1,29	1,30	1,30	1,29	- Rupiah
Valas	0,26	0,28	0,32	0,35	0,41	0,40	0,42	0,42	0,43	0,45	0,44	0,45	0,45	0,41	0,43	0,44	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,58	6,45	5,74	5,62	5,59	5,69	5,96	6,16	6,28	6,50	6,66	6,92	6,87	6,78	6,79	6,76	Rupiah
Valas	1,01	0,97	1,18	1,30	1,35	1,44	1,61	1,73	1,76	1,90	1,94	2,11	2,06	2,19	2,27	2,25	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	8,15	6,79	6,13	5,83	5,80	5,86	6,01	6,13	6,29	6,46	6,61	6,84	6,90	6,99	6,90	6,87	Rupiah
Valas	1,23	1,17	1,56	1,74	1,86	1,92	2,10	2,31	2,33	2,43	2,53	2,61	2,74	2,72	2,83	2,77	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,54	7,08	6,57	6,19	6,18	6,10	6,19	6,28	6,42	6,57	6,76	7,00	7,15	7,24	7,30	7,31	Rupiah
Valas	1,36	1,20	1,73	1,73	1,76	1,77	1,94	1,98	2,02	2,14	2,17	2,26	2,33	2,39	2,46	2,46	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,58	7,35	6,73	6,44	6,40	6,38	6,45	6,42	6,46	6,54	6,60	6,65	6,75	6,76	6,89	6,94	Rupiah
Valas	1,72	1,17	1,39	1,40	1,47	1,47	1,49	1,48	1,50	1,52	1,62	1,75	1,79	1,86	1,90	1,95	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	1,91	2,16	2,19	2,05	2,03	2,02	1,97	2,00	1,99	1,98	1,99	2,40	2,12	2,14	2,28	2,34	- Rupiah
Valas	0,16	0,17	0,23	0,18	0,16	0,16	0,14	0,23	0,26	0,34	0,53	0,43	0,29	0,27	0,40	0,51	- Foreign Exchange
Tabungan																	Saving
Rupiah	1,49	1,28	1,27	1,22	1,20	1,21	1,20	1,19	1,21	1,20	1,20	1,21	1,18	1,19	1,20	1,19	- Rupiah
Valas	0,24	0,28	0,29	0,29	0,44	0,44	0,44	0,44	0,44	0,43	0,44	0,45	0,44	0,44	0,44	0,44	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,18	6,16	5,47	5,44	5,37	5,48	5,83	6,16	6,23	6,47	6,62	6,82	6,75	6,64	6,60	6,61	Rupiah
Valas	0,73	1,02	1,32	1,38	1,45	1,48	1,74	1,87	1,88	1,90	1,93	2,12	2,07	2,39	2,49	2,49	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	7,19	6,35	5,85	5,57	5,57	5,63	5,82	5,93	6,09	6,21	6,27	6,45	6,49	6,55	6,49	6,48	Rupiah
Valas	0,73	1,05	1,81	1,99	2,12	2,21	2,46	2,68	2,69	2,75	2,76	2,83	2,97	2,98	3,08	3,07	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,56	6,61	6,20	5,79	5,78	5,78	5,79	5,85	5,93	5,98	6,17	6,36	6,45	6,46	6,54	6,63	Rupiah
Valas	1,21	1,18	1,91	1,86	1,86	1,91	2,14	2,17	2,21	2,30	2,23	2,29	2,31	2,38	2,49	2,51	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,60	7,02	6,43	6,31	6,28	6,26	6,28	6,29	6,32	6,28	6,44	6,65	6,76	6,81	6,84	6,89	Rupiah
Valas	1,44	0,79	1,22	1,31	1,30	1,28	1,28	1,14	1,07	1,20	1,48	1,80	1,83	1,87	1,90	1,96	Foreign Exchange

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	2,13	2,15	2,01	1,99	1,98	1,99	1,97	1,98	1,93	1,96	1,95	1,94	1,96	1,93	1,98	1,93	- Rupiah
Valas	0,52	0,48	0,50	0,52	0,50	0,48	0,53	0,53	0,53	0,58	0,65	0,61	0,65	0,65	0,60	0,62	- Foreign Exchange
Tabungan																	Saving
Rupiah	2,25	1,88	1,64	1,51	1,49	1,46	1,43	1,43	1,41	1,40	1,39	1,35	1,33	1,35	1,34	1,33	- Rupiah
Valas	0,27	0,29	0,35	0,40	0,42	0,40	0,42	0,42	0,45	0,50	0,47	0,48	0,48	0,42	0,46	0,48	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,64	6,58	5,81	5,65	5,64	5,75	5,98	6,12	6,29	6,50	6,66	6,90	6,88	6,83	6,87	6,82	Rupiah
Valas	1,23	0,98	1,10	1,21	1,26	1,35	1,50	1,62	1,67	1,91	1,96	2,12	2,07	2,04	2,11	2,06	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	8,62	6,99	6,21	5,94	5,92	5,99	6,12	6,25	6,41	6,66	6,85	7,10	7,21	7,30	7,24	7,20	Rupiah
Valas	1,54	1,33	1,45	1,66	1,70	1,72	1,74	1,93	2,02	2,19	2,37	2,50	2,59	2,60	2,53	2,39	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,81	7,13	6,62	6,23	6,23	6,08	6,19	6,26	6,38	6,51	6,69	6,97	7,11	7,24	7,32	7,35	Rupiah
Valas	1,59	1,26	1,66	1,63	1,69	1,62	1,71	1,76	1,81	1,99	2,12	2,25	2,37	2,42	2,42	2,44	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,24	7,19	6,54	6,15	6,11	6,10	6,11	6,15	6,18	6,23	6,28	6,29	6,37	6,32	6,55	6,61	Rupiah
Valas	1,99	1,44	1,49	1,46	1,58	1,57	1,61	1,64	1,68	1,67	1,62	1,62	1,66	1,77	1,77	1,88	Foreign Exchange

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	2,88	2,32	2,24	2,34	2,23	2,21	2,38	2,33	2,40	2,78	2,62	2,71	2,66	2,55	2,67	2,94	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																	Saving
Rupiah	3,03	3,25	3,06	2,83	2,78	2,76	2,69	2,75	2,66	2,56	2,63	2,54	2,61	2,61	2,62	2,69	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	9,01	7,50	6,64	6,35	6,05	6,32	6,39	6,57	6,77	6,81	6,98	7,43	7,18	7,36	7,28	7,27	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	9,44	7,79	7,01	6,72	6,50	6,58	6,53	6,72	6,91	7,11	7,32	7,66	7,72	7,89	7,53	7,47	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	9,00	8,06	7,40	7,06	7,02	7,06	7,00	7,06	7,13	7,29	7,48	7,69	7,94	8,03	8,08	8,11	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,44	8,05	7,43	7,24	7,14	7,08	8,36	7,08	7,16	7,28	7,35	7,54	7,65	7,74	7,87	7,94	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	2,47	2,32	2,18	2,51	2,39	2,38	2,32	2,32	2,34	2,35	2,31	2,02	2,35	2,33	2,36	2,40	- Rupiah
Valas	0,26	0,25	0,38	0,25	0,33	0,36	0,42	0,40	0,35	0,35	0,48	0,37	0,29	0,29	0,26	0,26	- Foreign Exchange
Tabungan																	Saving
Rupiah	2,06	1,91	1,80	1,75	1,72	1,72	1,71	1,72	1,72	1,70	1,68	1,69	1,64	1,63	1,63	1,62	- Rupiah
Valas	0,23	0,23	0,21	0,21	0,21	0,20	0,18	0,20	0,20	0,21	0,22	0,22	0,22	0,21	0,21	0,21	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,91	7,30	6,60	6,19	6,00	6,03	6,23	6,37	6,40	6,64	6,73	7,29	7,17	7,04	7,11	7,05	Rupiah
Valas	1,25	2,44	1,58	0,93	0,88	0,87	0,64	0,73	0,75	0,76	1,88	3,17	1,05	1,29	1,27	1,81	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	8,19	7,50	7,09	6,39	6,27	6,36	6,45	6,43	6,63	6,82	7,15	7,58	7,65	7,53	7,08	7,03	Rupiah
Valas	1,24	1,83	1,07	1,29	1,29	1,43	0,99	1,72	0,71	1,30	0,99	1,04	1,90	2,05	1,95	1,97	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,36	7,68	7,19	6,68	6,68	6,57	6,64	6,69	6,94	7,23	7,46	7,80	7,82	7,84	7,79	7,69	Rupiah
Valas	0,99	1,67	0,81	1,40	1,23	1,11	1,09	1,74	1,28	1,49	1,33	1,27	1,56	0,90	1,14	1,89	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	9,03	8,26	7,60	7,02	6,99	6,94	6,99	6,97	7,03	7,26	7,25	7,33	7,40	7,45	7,44	7,47	Rupiah
Valas	0,68	0,53	1,14	0,95	0,95	0,75	1,16	0,80	0,80	1,45	1,51	1,54	1,61	1,70	1,69	1,70	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	2,17	2,23	1,90	2,05	1,92	2,10	2,44	2,28	2,31	2,41	2,18	2,34	2,14	2,60	2,57	2,71	- Rupiah
Valas	0,39	0,28	0,32	0,39	0,38	0,45	0,48	0,46	0,51	0,63	0,51	0,47	0,47	0,83	0,73	0,81	- Foreign Exchange
Tabungan																	Saving
Rupiah	2,66	2,08	1,84	1,86	1,81	1,79	1,83	1,80	1,72	1,79	1,87	1,79	1,84	1,90	1,95	2,04	- Rupiah
Valas	0,18	0,23	0,22	0,27	0,27	0,27	0,33	0,33	0,32	0,32	0,33	0,33	0,33	0,33	0,33	0,33	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	8,08	6,38	5,40	5,50	5,70	5,92	6,09	6,15	6,36	6,66	6,85	7,23	7,23	7,06	6,89	6,90	Rupiah
Valas	0,67	0,77	1,06	1,44	1,41	1,56	1,60	1,66	1,70	1,81	1,85	1,98	2,04	2,16	2,25	2,24	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	8,80	7,01	6,07	6,00	6,04	6,13	6,54	6,69	6,80	7,04	7,25	7,49	7,62	7,70	7,57	7,49	Rupiah
Valas	0,87	1,04	1,30	1,50	1,63	1,67	1,80	1,90	1,94	2,16	2,27	2,33	2,44	2,52	2,85	2,42	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,95	7,09	6,37	6,10	6,13	6,19	6,30	6,48	6,57	6,72	6,92	7,14	7,43	7,65	7,70	7,73	Rupiah
Valas	1,17	1,36	1,48	1,44	1,42	1,50	1,51	1,69	1,65	1,77	1,67	2,17	2,21	2,35	2,64	2,31	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,78	7,55	6,65	6,36	6,33	6,34	6,36	6,46	6,51	6,59	6,67	6,85	6,99	7,14	7,31	7,31	Rupiah
Valas	1,73	1,26	1,55	1,54	1,58	1,63	1,70	1,76	1,83	1,81	1,98	2,04	2,10	2,13	2,41	2,17	Foreign Exchange

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Giro																	Demand Deposits
Rupiah	2,16	2,00	1,81	2,07	1,96	1,89	1,90	2,01	2,02	2,07	2,32	2,52	2,24	2,22	2,21	2,19	- Rupiah
Valas	0,15	0,13	0,17	0,22	0,25	0,36	0,40	0,32	0,41	0,50	0,44	0,48	0,58	0,58	0,52	0,60	- Foreign Exchange
Tabungan																	Saving
Rupiah	1,26	1,71	2,04	1,70	1,55	1,59	1,35	1,37	1,36	1,30	1,24	1,28	1,24	1,26	1,27	1,26	- Rupiah
Valas	0,10	0,13	0,18	0,17	0,17	0,19	0,19	0,21	0,20	0,21	0,18	0,20	0,18	0,18	0,17	0,18	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,94	5,22	4,08	4,48	4,64	4,98	5,41	5,37	5,58	5,93	5,86	6,15	6,11	5,99	6,06	5,83	Rupiah
Valas	0,56	0,55	1,18	1,35	1,50	1,68	1,75	1,76	1,86	1,85	2,00	2,07	2,01	1,91	1,85	1,87	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	7,87	6,26	5,80	5,65	5,69	5,74	5,84	6,07	6,21	6,33	6,51	6,90	6,94	7,05	6,86	6,73	Rupiah
Valas	0,96	0,69	0,87	1,32	1,53	1,55	1,59	1,66	1,70	1,72	1,94	1,97	2,00	2,02	1,95	1,92	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,48	6,96	6,34	6,01	6,01	6,06	6,21	6,45	6,60	6,77	6,91	7,02	7,11	7,18	7,19	7,17	Rupiah
Valas	0,62	0,77	1,29	1,36	1,59	1,68	1,78	1,80	1,89	1,99	2,08	2,16	2,23	2,28	2,24	2,15	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,69	7,20	6,35	6,31	6,31	6,27	6,28	6,13	6,14	6,23	6,22	6,61	6,72	6,83	6,92	7,08	Rupiah
Valas	0,71	0,76	1,26	1,38	1,50	1,59	1,66	1,78	1,87	1,92	1,95	2,00	2,15	2,17	2,19	2,20	Foreign Exchange

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																	Credit Recipients Industrial Origin
1. Pertanian, perburuan dan Kehutanan																	1. Agriculture, hunting and forestry
Rupiah	11,86	10,77	10,43	10,25	10,23	10,20	10,15	10,16	10,18	10,15	10,17	9,92	10,18	10,17	10,14	10,13	Rupiah
Valas	4,42	4,36	4,00	4,17	4,11	4,24	4,25	4,32	4,40	4,48	4,47	4,32	4,56	4,58	4,59	4,55	Foreign Exchange
2. Perikanan																	2. Fishery
Rupiah	12,90	11,95	11,27	11,11	11,05	11,04	10,94	10,89	10,85	10,75	10,91	10,79	10,51	10,48	10,49	10,48	Rupiah
Valas	5,88	5,32	5,53	5,62	5,69	5,71	5,66	5,52	5,42	5,46	5,62	4,64	5,23	5,35	5,27	5,26	Foreign Exchange
3. Pertambangan dan Penggalian																	3. Mining and Quarrying
Rupiah	12,46	11,86	11,46	11,32	11,01	10,78	10,80	10,76	10,72	10,60	10,65	10,68	10,67	10,59	10,59	10,50	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	5,19	5,51	5,44	5,46	5,43	Foreign Exchange
4. Industri Pengolahan																	4. Processing industry
Rupiah	11,49	10,52	9,65	9,62	9,64	9,68	9,73	9,78	9,82	9,84	9,90	9,77	9,91	9,89	9,87	9,84	Rupiah
Valas	4,44	4,15	4,12	4,34	4,34	4,37	4,49	4,48	4,47	4,48	4,53	4,44	4,72	4,70	4,70	4,80	Foreign Exchange
5. Listrik, gas dan air																	5. Electricity, gas and water
Rupiah	10,61	9,71	9,22	8,46	8,53	8,71	8,77	9,15	9,14	9,01	9,26	9,16	9,09	9,40	9,09	9,06	Rupiah
Valas	4,98	4,64	5,15	5,17	5,18	5,43	5,35	5,34	5,10	5,17	5,28	5,21	5,18	5,20	5,28	5,23	Foreign Exchange
6. Konstruksi																	6. Construction
Rupiah	12,50	11,58	10,83	10,62	10,57	10,58	10,57	10,61	10,85	10,57	10,60	10,57	10,51	10,52	10,52	10,48	Rupiah
Valas	4,85	4,78	4,80	5,23	5,20	5,10	5,33	5,39	5,24	5,20	5,17	5,12	4,94	4,96	5,13	5,20	Foreign Exchange
7. Perdagangan Besar dan Eceran																	7. Big and retail trade
Rupiah	13,31	12,02	11,58	11,31	11,30	11,30	11,36	11,15	11,36	11,09	11,13	11,02	11,17	11,17	11,14	11,14	Rupiah
Valas	4,77	4,31	4,36	4,50	4,62	4,71	4,37	4,41	4,85	4,73	4,66	4,72	4,84	4,95	5,00	4,82	Foreign Exchange
8. Penyediaan akomodasi dan penyediaan makan																	8. Provision of accommodation and food supply
Rupiah	12,76	11,66	11,08	10,90	10,86	10,83	10,80	10,79	11,20	10,75	10,73	10,74	10,73	10,73	10,72	10,73	Rupiah
Valas	5,80	5,49	5,75	5,97	6,10	6,18	6,21	6,20	6,22	6,31	6,35	6,46	6,46	6,51	6,46	6,25	Foreign Exchange
9. Transportasi, per gudangan dan komunikasi																	9. Transportation, warehousing and communications
Rupiah	11,62	10,91	10,12	9,95	9,90	10,00	10,17	10,05	10,29	10,13	10,16	9,90	10,25	10,27	10,24	10,22	Rupiah
Valas	4,64	4,72	4,99	5,16	5,21	5,24	5,31	5,28	5,43	5,47	5,40	5,43	5,53	5,49	5,42	5,41	Foreign Exchange
10. Perantara Keuangan																	10. Transitional Finance
Rupiah	11,83	10,66	9,51	9,31	9,34	9,38	9,42	9,46	9,47	9,52	9,61	9,51	9,63	9,65	9,63	9,59	Rupiah
Valas	2,16	2,27	2,53	3,13	3,21	3,23	3,24	3,25	3,27	3,34	3,46	3,52	3,54	3,58	3,56	3,53	Foreign Exchange
11. Real Estate, Usaha Persewaan, dan Jasa																	11. Real estate, Rental Business, and services
Rupiah	12,44	11,66	10,86	10,68	10,67	10,64	10,73	10,74	10,89	10,79	10,77	10,68	10,69	10,67	10,63	10,65	Rupiah
Valas	6,55	6,04	5,87	5,95	5,91	5,84	5,81	5,79	5,80	5,75	5,76	5,73	5,91	5,95	5,67	5,86	Foreign Exchange
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																	12. Government administration, the defense and compulsory social security
Rupiah	11,14	9,47	9,22	9,20	9,26	9,58	9,61	9,93	10,17	10,55	10,74	10,60	10,52	10,42	10,97	11,09	Rupiah
Valas	3,57	4,11	4,51	25,81	4,99	5,15	5,18	5,23	5,26	5,35	5,37	5,36	5,38	5,38	5,14	4,98	Foreign Exchange
13. Jasa Pendidikan																	13. Education services
Rupiah	13,04	12,68	12,06	11,75	11,78	11,74	11,54	11,66	11,66	11,51	11,59	11,45	11,42	11,39	11,44	11,31	Rupiah
Valas	6,55	6,80	6,03	6,92	7,15	7,22	7,31	7,47	7,62	7,78	8,32	8,80	8,29	8,40	5,83	6,02	Foreign Exchange
14. Jasa Kesehatan dan Kegiatan Sosial																	14. Health and social services
Rupiah	11,49	12,27	11,51	11,23	11,26	11,19	11,06	10,99	11,04	11,04	11,03	10,94	11,05	10,95	10,84	10,87	Rupiah
Valas	2,85	3,86	4,85	4,63	4,74	5,04	5,16	5,30	5,29	5,49	5,63	5,76	5,75	5,75	4,92	4,93	Foreign Exchange
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																	15. Community, Sociocultural, Entertainment and Other Individual Services
Rupiah	13,30	12,62	11,40	11,71	11,61	11,56	11,50	11,46	11,43	11,25	11,25	11,01	11,15	11,03	11,01	11,07	Rupiah
Valas	5,35	5,77	5,49	5,53	5,56	6,00	5,33	5,54	5,11	5,15	5,32	5,59	5,60	5,64	5,85	5,70	Foreign Exchange
16. Jasa Perorangan yang Melayani Rumah Tangga																	16. Individual services which serve households
Rupiah	16,09	16,29	16,13	15,98	15,99	16,18	16,16	16,14	16,34	16,39	16,88	16,68	16,86	17,13	17,13	17,49	Rupiah
Valas	4,87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																	17. Extra agency international agency and other international
Rupiah	11,89	13,04	13,12	13,37	13,37	13,11	13,23	13,03	9,98	12,72	12,83	12,86	13,14	10,98	11,02	10,92	Rupiah
Valas	2,52	3,48	3,82	3,99	3,99	3,99	3,99	3,99	3,98	3,98	3,98	3,98	3,98	3,98	3,97	3,97	Foreign Exchange
18. Kegiatan yang belum jelas batasannya																	18. Business Activities which are not clearly defined
Rupiah	14,29	13,67	12,40	10,40	10,45	9,77	9,98	10,10	10,16	10,83	12,03	11,17	9,95	10,07	9,87	11,34	Rupiah
Valas	3,98	4,34	2,73	5,50	4,35	4,22	5,03	5,30	5,02	5,10	7,47	5,26	3,76	2,69	3,74	3,58	Foreign Exchange
Penerima Kredit Bukan Lapangan Usaha																	Credit Recipients Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal																	- For House Ownership
Rupiah	11,34	10,74	9,93	9,69	9,62	9,58	9,53	9,45	9,40	9,29	9,25	9,19	9,14	9,04	9,03	9,03	Rupiah
Valas	6,31	6,96	2,95	2,85	2,82	2,89	2,88	3,17	3,27	3,12	3,60	3,56	3,19	3,30	3,29	3,50	Foreign Exchange
- Untuk Pemilikan Flat atau Apartemen																	- For Apartement Ownership
Rupiah	11,56	11,45	10,19	9,73	9,62	9,58	9,51	9,45	9,37	9,25	9,20	9,15	9,10	9,08	9,03	9,00	Rupiah
Valas	5,32	5,67	5,60	5,60	2,55	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Untuk Pemilikan Ruko atau Rukan																	- For Shop House Ownership
Rupiah	11,34	10,99	10,31	10,17	10,17	10,16	10,12	10,09	10,06	9,93	9,93	9,92	9,87	9,77	9,81	9,79	Rupiah
Valas	6,57	6,58	6,61	6,63	6,50	6,39	6,39	6,39	6,40	6,39	6,40	6,40	6,41	6,25	6,25	6,25	Foreign Exchange
- Untuk Pemilikan Kendaraan Bermotor																	- For Vehicles Ownership
Rupiah	11,47	11,08	10,33	10,25	10,25	10,26	10,26	10,26	10,23	10,19	10,24	10,30	10,33	10,38	10,43	10,44	Rupiah
Valas	7,86	8,00	2,98	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,63	Foreign Exchange
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya																	- Others
Rupiah	14,20	15,82	13,67	13,44	13,31	13,29	13,22	13,16	13,10	13,05	13,02	12,92	12,91	12,89	12,84	12,83	Rupiah
Valas	2,49	1,57	2,23	2,19	2,12	2,33	2,44	2,44	2,37	2,40	2,33	2,32	2,34	2,37	2,43	2,79	Foreign Exchange
- Bukan Lapangan Usaha Lainnya																	- Non Industrial Origin Others
Rupiah	20,08	18,50	16,78	16,48	16,58	16,55	16,30	15,20	15,14	15,04	15,02	15,00	15,05	14,99	14,99	14,94	Rupiah
Valas	2,14	3,10	3,75	4,98	3,94	5,24	4,63	5,03	5,18	6,02	4,42	4,57	4,47	4,91	5,08	4,81	Foreign Exchange

n) Angka-angka diperbaiki

r) Revised figures

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

Jenis Penggunaan	2015	2016	2017	2018									2019				Type of Use
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Jenis Penggunaan																	1. Type of Use
- Modal Kerja																	- Working Capital
Rupiah	12,48	11,38	10,71	10,57	10,54	10,53	10,58	10,51	10,63	10,50	10,51	10,37	10,56	10,58	10,54	10,53	Rupiah
Valas	4,00	3,94	3,90	4,95	4,15	4,20	4,23	4,26	4,27	4,32	4,36	4,34	4,52	4,53	4,55	4,57	Foreign Exchange
- Investasi																	- Investments
Rupiah	12,12	11,21	10,56	10,30	10,29	10,35	10,36	10,37	10,54	10,38	10,51	10,38	10,38	10,36	10,34	10,31	Rupiah
Valas	5,16	4,97	4,94	5,16	5,16	5,27	5,29	5,35	5,61	5,33	5,37	5,30	5,46	5,46	5,44	5,38	Foreign Exchange
- Konsumsi																	- Consumption
Rupiah	13,88	13,59	12,66	12,40	12,34	12,30	12,20	11,96	11,90	11,83	11,80	11,73	11,72	11,68	11,64	11,62	Rupiah
Valas	2,65	2,82	3,21	3,93	3,17	4,06	3,74	3,98	4,02	4,53	3,55	3,59	3,55	3,83	6,45	6,55	Foreign Exchange
2. Orientasi Penggunaan																	2. User Orientation
- Ekspor																	- Export
Rupiah	11,09	10,03	10,38	10,17	10,43	10,23	10,23	10,28	10,25	10,09	10,16	9,88	10,17	10,10	10,18	10,10	Rupiah
Valas	3,79	3,75	3,86	4,20	4,12	4,43	4,49	4,46	4,54	4,66	4,66	4,44	4,74	4,65	4,57	4,56	Foreign Exchange
- Impor																	- Import
Rupiah	11,41	10,83	10,14	9,82	9,99	10,08	10,02	10,08	10,04	10,16	10,05	9,50	10,05	10,02	9,97	10,08	Rupiah
Valas	4,10	4,29	4,80	4,99	4,79	4,69	5,23	5,18	4,99	5,13	5,06	5,01	6,10	5,33	5,52	5,73	Foreign Exchange
- Lainnya																	- Other
Rupiah	12,87	12,08	11,34	11,15	11,11	11,09	11,08	10,97	11,05	10,93	10,95	10,84	10,92	10,91	10,87	10,86	Rupiah
Valas	4,59	4,45	4,36	5,12	4,58	4,64	4,63	4,68	4,79	4,70	4,74	4,72	4,85	4,89	4,91	4,91	Foreign Exchange

¹⁾ Angka-angka diperbaiki¹⁾ Revised figures

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

Kelompok Bank	2015	2016	2017	2018									2019				Group of Bank
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Bank Persero																	State Owned Banks
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	17.809	18.106	18.262	18.070	18.053	18.048	18.038	17.989	17.986	17.913	17.867	17.853	17.835	17.835	17.832	17.803	Total Bank Offices
BUSN Devisa																	Foreign Exchange Commercial Banks
Jumlah Bank	39	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	Total Banks
Jumlah Kantor	8.825	9.658	8.997	8.899	8.855	8.833	8.761	8.724	8.659	8.584	8.567	8.564	8.633	8.621	8.600	8.546	Total Bank Offices
BUSN Non Devisa																	Non-Foreign Exchange Commercial Banks
Jumlah Bank	27	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	Total Banks
Jumlah Kantor	2.087	468	508	511	507	512	515	513	518	522	525	538	538	542	542	547	Total Bank Offices
BPD																	Regional Development Banks
Jumlah Bank	26	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	Total Banks
Jumlah Kantor	3.781	4.052	4.130	4.157	4.167	4.171	4.184	4.198	4.201	4.217	4.224	4.288	4.295	4.299	4.312	4.315	Total Bank Offices
Bank Campuran																	Joint Venture Banks
Jumlah Bank	12	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	Total Banks
Jumlah Kantor	359	355	340	336	336	333	332	329	327	325	325	328	328	326	325	321	Total Bank Offices
Bank Asing																	Foreign Owned Bank
Jumlah Bank	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9	8	Total Banks
Jumlah Kantor	102	91	48	49	48	47	47	47	47	47	47	47	47	46	45	45	Total Bank Offices
Total																	Total
Jumlah Bank	118	116	115	115	115	115	115	115	115	115	115	115	115	114	114	113	Total Banks
Jumlah Kantor	32.963	32.730	32.285	32.022	31.966	31.944	31.877	31.800	31.738	31.608	31.555	31.618	31.676	31.669	31.656	31.577	Total Bank Offices

r) Angka-angka diperbaiki

r) Revised figures

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

Lokasi	2015	2016	2017	2018									2019				Location
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Jawa Barat	397	412	413	412	413	413	415	415	415	416	416	416	416	416	416	415	1. Jawa Barat
2. Banten	93	96	101	104	104	104	104	105	105	105	105	105	105	105	105	105	2. Banten
3. DKI Jakarta	541	545	544	533	528	528	528	528	527	527	527	527	527	527	527	527	3. DKI Jakarta
4. D.I. Yogyakarta	60	62	61	62	62	62	62	62	62	63	63	63	63	63	63	63	4. D.I. Yogyakarta
5. Jawa Tengah	328	345	346	346	346	346	346	347	347	347	347	345	345	345	346	345	5. Jawa Tengah
6. Jawa Timur	415	430	432	429	429	428	428	430	430	432	432	433	433	433	434	432	6. Jawa Timur
7. Bengkulu	35	35	34	34	34	34	34	34	34	34	34	34	34	34	34	34	7. Bengkulu
8. Jambi	61	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	8. Jambi
9. Aceh	78	81	76	76	76	76	76	76	76	76	76	76	76	76	76	76	9. Aceh
10. Sumatera Utara	205	206	208	209	210	210	210	211	210	210	210	212	212	212	212	211	10. Sumatera Utara
11. Sumatera Barat	85	84	84	84	84	84	84	84	84	84	86	86	86	86	86	86	11. Sumatera Barat
12. Riau	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	12. Riau
13. Sumatera Selatan	102	104	107	107	107	107	107	107	107	107	107	107	107	107	107	107	13. Sumatera Selatan
14. Bangka Belitung	27	30	29	29	29	29	29	29	29	29	29	29	29	29	30	30	14. Bangka Belitung
15. Kepulauan Riau	59	59	61	62	62	62	62	62	62	62	62	62	62	63	63	62	15. Kepulauan Riau
16. Lampung	61	64	64	64	64	64	66	66	66	66	66	65	65	65	65	66	16. Lampung
17. Kalimantan Selatan	72	73	74	74	73	73	73	74	74	74	74	74	74	74	74	74	17. Kalimantan Selatan
18. Kalimantan Barat	73	75	77	77	78	78	78	78	78	78	78	78	78	79	79	79	18. Kalimantan Barat
19. Kalimantan Timur	114	114	113	113	113	113	113	113	113	114	114	114	114	114	114	114	19. Kalimantan Timur
20. Kalimantan Tengah	43	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46	20. Kalimantan Tengah
21. Sulawesi Tengah	41	43	44	45	45	45	45	46	46	46	46	46	46	46	46	45	21. Sulawesi Tengah
22. Sulawesi Selatan	131	131	134	134	134	134	134	134	134	135	136	137	137	137	137	137	22. Sulawesi Selatan
23. Sulawesi Utara	58	62	64	64	64	64	65	65	65	64	64	64	64	64	64	64	23. Sulawesi Utara
24. Gorontalo	18	20	19	19	19	19	19	19	19	19	19	19	19	19	19	19	24. Gorontalo
25. Sulawesi Barat	15	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	25. Sulawesi Barat
26. Sulawesi Tenggara	43	43	43	43	43	43	43	43	43	43	43	43	43	44	44	44	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	52	53	53	53	53	53	53	53	53	53	53	54	54	54	54	54	27. Nusa Tenggara Barat
28. Bali	95	96	93	95	94	94	94	94	94	94	94	94	94	94	94	94	28. Bali
29. Nusa Tenggara Timur	56	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	29. Nusa Tenggara Timur
30. Maluku	32	32	34	34	35	35	35	35	35	35	35	35	35	35	35	35	30. Maluku
31. Papua	61	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	31. Papua
32. Maluku Utara	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	32. Maluku Utara
33. Irian Jaya Barat	23	25	26	26	26	26	26	26	26	26	26	26	27	27	27	27	33. Irian Jaya Barat
34. Lainnya	17	18	18	17	17	17	17	17	17	17	17	17	17	17	17	17	34. Others
Total	3.605	3.694	3.708	3.701	3.698	3.697	3.702	3.709	3.707	3.712	3.715	3.717	3.718	3.721	3.724	3.718	Total

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

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

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ¹⁾	Apr	
Penyaluran Dana																	Fund Disbursements
a. Kredit	74.807	81.684	89.482	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	98.689	99.995	101.410	103.046	a. Credits
b. Antar Bank Aktiva	23.483	27.705	31.815	30.127	27.725	28.633	30.330	30.386	30.506	30.885	31.163	32.504	31.834	31.069	30.755	29.279	b. Inter-Bank Assets
Sumber Dana																	Source of Funds
a. DPK	67.266	75.725	84.861	86.868	85.772	86.300	88.144	88.404	88.744	89.691	90.514	91.956	92.553	93.004	93.747	93.882	a. Third Party Funds
Deposito	46.307	51.977	58.137	59.531	59.393	59.614	60.485	60.742	60.810	61.204	61.488	62.465	63.318	63.766	64.145	64.525	Time Deposits
Tabungan	20.959	23.748	26.723	27.337	26.379	26.686	27.658	27.662	27.935	28.487	29.026	29.491	29.236	29.238	29.602	29.357	Savings Deposits
b. Antar Bank Pasiva	2.973	3.617	4.417	4.717	4.830	4.932	5.046	5.068	5.051	4.933	4.937	5.111	5.232	5.282	5.355	5.342	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	13.460	13.613	13.820	13.167	13.477	13.710	13.542	13.389	13.521	13.267	13.274	13.809	13.127	12.976	13.169	13.203	c. Loans received
d. Kewajiban Segera	586	667	776	895	929	952	851	806	797	812	809	802	799	812	894	1.017	d. Immediate Liabilities
Beberapa Komponen Modal																	Several Components of Capital
a. Modal Disetor	9.550	10.656	11.879	12.215	12.311	12.338	12.441	12.551	12.631	12.767	12.800	12.921	12.991	13.115	13.161	13.241	a. Paid In Capital
b. Cadangan	2.079	2.351	2.708	2.949	3.000	3.033	3.114	3.121	3.028	3.012	3.011	3.015	3.030	3.055	3.114	3.206	b. Reserves
c. L/R Tahun Berjalan	2.755	2.936	3.210	1.104	1.364	1.586	1.888	2.148	2.458	2.789	3.109	3.371	275	512	835	1.101	c. Current Earnings
d. L/R Tahun Lalu	1.289	1.755	2.201	3.698	3.100	2.938	2.668	2.641	2.698	2.586	2.506	2.467	5.398	5.203	4.757	4.068	d. Retained Earnings (Profit/Loss)
Ket: Sejak data November 2013 pos Antar Bank Pasiva tidak termasuk pinjaman yang diterima dari Bank lain. Sejak data November 2013 pos Pinjaman Yang Diterima termasuk pinjaman yang diterima dari Bank lain.												since November 2013, data Inter-Bank liabilities not include Loans received form other bank since November 2013, data Loans received include Loans received form other bank					

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ^{*)}	Apr	
LDR (%)	77,81	76,24	75,36	76,40	78,13	77,60	76,71	76,89	76,94	76,95	77,17	76,54	75,98	76,76	77,36	78,74	LDR (%)
- Total Kredit	74.807	81.684	89.482	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	98.689	99.995	101.410	103.045	- Total Credit
- Penghimpunan Dana	81.908	90.997	100.632	102.549	101.845	102.700	104.473	104.673	105.212	105.912	106.600	108.627	108.669	109.013	110.036	110.217	- Funds collected
- Modal Inti	14.232	16.147	18.105	19.148	18.793	18.801	18.963	19.139	19.309	19.399	19.499	19.696	21.225	21.262	21.059	20.651	- Core Capital
NPL (%)	5,37	5,83	6,15	6,96	6,91	7,15	7,09	7,15	7,16	7,15	7,03	6,37	6,82	6,99	6,94	7,15	NPL (%)
- Kredit Non Lancar	4.018	4.765	5.500	6.469	6.515	6.740	6.710	6.808	6.858	6.892	6.837	6.261	6.734	6.986	7.036	7.367	- Non Current Credits
- Total Kredit	74.807	81.684	89.482	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	98.689	99.995	101.410	103.046	- Total Credit
ROA (%)	2,71	2,59	2,55	2,59	2,58	2,48	2,49	2,47	2,49	2,53	2,54	2,48	2,44	2,26	2,43	2,40	ROA (%)
- L/R Tahun Berjalan	2.755	2.936	3.210	1.104	1.364	1.586	1.888	2.148	2.458	2.789	3.109	3.371	275	512	835	1.101	- Current Earnings (Profit/Loss)
- Total Aktiva	101.713	113.501	125.945	127.877	127.058	128.005	130.165	130.664	131.508	132.474	133.678	135.693	135.570	136.150	137.362	137.497	- Total Aktiva
ROE (%)	24,76	23,61	23,06	22,97	22,51	21,73	21,90	21,63	22,07	22,31	22,56	22,24	21,67	19,98	21,57	21,17	ROE (%)
- L/R Tahun Berjalan	2.755	2.936	3.210	1.104	1.364	1.586	1.888	2.148	2.458	2.789	3.109	3.371	275	512	835	1.101	- Current Earnings (Profit/Loss)
- Modal Disetor	9.550	10.656	11.879	12.215	12.311	12.338	12.441	12.551	12.631	12.767	12.800	12.921	12.991	13.115	13.161	13.241	- Paid In Capital
- Cadangan Umum	1.579	1.778	2.038	2.209	2.237	2.253	2.336	2.342	2.219	2.237	2.237	2.241	2.249	2.273	2.312	2.358	- General Reserve
Ket: *) Angka-angka sementara																	*) Provisional figures

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

Lokasi	2015	2016	2017	2018									2019				Location
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ^{*)}	Apr	
1. Jawa Barat	16.380	16.825	18.010	18.185	17.733	17.615	17.875	17.958	18.048	18.137	18.205	18.593	18.585	18.657	18.799	18.749	1. Jawa Barat
2. Banten	2.250	2.633	3.553	3.823	3.886	3.893	3.960	3.971	4.036	4.099	4.110	4.383	4.347	4.382	4.539	4.687	2. Banten
3. DKI Jakarta	2.124	2.593	2.524	2.520	2.558	2.545	2.555	2.543	2.527	2.559	2.626	2.737	2.730	2.738	2.765	2.808	3. DKI Jakarta
4. D.I Yogyakarta	4.760	5.336	5.924	6.074	6.054	6.044	6.134	6.116	6.157	6.199	6.241	6.389	6.325	6.364	6.379	6.318	4. D.I Yogyakarta
5. Jawa Tengah	22.060	24.876	28.328	29.068	28.846	29.212	29.954	30.123	30.372	30.828	31.273	31.269	31.232	31.532	32.075	32.143	5. Jawa Tengah
6. Jawa Timur	11.361	12.140	13.264	13.322	13.140	13.329	13.565	13.538	13.604	13.759	13.830	14.002	14.038	14.141	14.134	14.044	6. Jawa Timur
7. Bengkulu	64	72	83	85	89	91	90	89	91	89	93	91	96	97	93	91	7. Bengkulu
8. Jambi	745	779	853	872	870	877	897	900	903	900	901	909	907	917	924	928	8. Jambi
9. Aceh	222	251	273	263	258	254	253	254	253	254	256	262	261	255	256	256	9. Aceh
10. Sumatera Utara	1.170	1.348	1.489	1.571	1.569	1.571	1.613	1.618	1.620	1.638	1.646	1.642	1.666	1.667	1.674	1.663	10. Sumatera Utara
11. Sumatera Barat	1.434	1.562	1.698	1.682	1.630	1.627	1.679	1.696	1.716	1.727	1.741	1.768	1.754	1.734	1.717	1.675	11. Sumatera Barat
12. Riau	1.202	1.295	1.368	1.324	1.316	1.351	1.355	1.348	1.353	1.340	1.336	1.340	1.337	1.341	1.335	1.333	12. Riau
13. Kepulauan Riau	4.917	5.844	6.460	6.623	6.597	6.654	6.708	6.758	6.752	6.789	6.793	6.926	6.989	7.061	7.175	7.197	13. Kepulauan Riau
14. Sumatera Selatan	1.202	1.339	1.433	1.460	1.472	1.476	1.511	1.508	1.513	1.515	1.510	1.526	1.526	1.546	1.583	1.627	14. Sumatera Selatan
15. Bangka Belitung	115	122	140	143	145	148	148	153	156	156	155	158	159	161	159	160	15. Bangka Belitung
16. Lampung	8.885	10.078	11.068	11.125	11.166	11.376	11.443	11.450	11.533	11.558	11.718	11.890	11.831	11.760	11.855	11.853	16. Lampung
17. Kalimantan Selatan	554	573	588	593	581	579	583	578	585	601	598	609	611	610	609	583	17. Kalimantan Selatan
18. Kalimantan Barat	1.066	1.208	1.335	1.298	1.306	1.301	1.302	1.320	1.291	1.278	1.260	1.266	1.242	1.197	1.163	1.178	18. Kalimantan Barat
19. Kalimantan Timur	392	394	406	409	420	423	427	432	440	443	447	455	450	454	455	449	19. Kalimantan Timur
20. Kalimantan Tengah	336	376	480	446	515	531	601	610	610	557	612	615	632	623	643	602	20. Kalimantan Tengah
21. Sulawesi Tengah	1.878	2.209	2.640	2.554	2.505	2.571	2.561	2.581	2.610	2.565	2.556	2.559	2.537	2.482	2.521	2.545	21. Sulawesi Tengah
22. Sulawesi Selatan	1.448	1.995	2.354	2.400	2.424	2.445	2.482	2.514	2.557	2.566	2.578	2.622	2.652	2.691	2.715	2.720	22. Sulawesi Selatan
23. Sulawesi Utara	1.034	1.143	1.221	1.237	1.225	1.238	1.257	1.252	1.276	1.233	1.252	1.286	1.279	1.291	1.305	1.319	23. Sulawesi Utara
24. Sulawesi Tenggara	261	293	293	285	290	295	301	290	290	290	289	290	290	293	294	293	24. Sulawesi Tenggara
25. Sulawesi Barat	65	8	7	7	7	7	7	7	7	7	7	7	8	8	8	8	25. Sulawesi Barat
26. Gorontalo	34	35	34	32	32	30	30	31	31	31	32	33	32	32	30	29	26. Gorontalo
27. Nusa Tenggara Barat	1.240	1.343	1.398	1.424	1.379	1.361	1.387	1.410	1.424	1.436	1.437	1.466	1.487	1.483	1.482	1.476	27. Nusa Tenggara Barat
28. Bali	11.313	13.074	14.078	14.492	14.423	14.504	14.753	14.888	14.993	15.165	15.396	15.571	15.627	15.723	15.759	15.870	28. Bali
29. Nusa Tenggara Timur	493	594	668	683	699	705	718	724	724	720	718	727	732	719	722	712	29. Nusa Tenggara Timur
30. Maluku	1.313	1.473	1.786	1.784	1.819	1.826	1.853	1.836	1.900	1.879	1.892	1.987	1.980	1.971	1.959	1.962	30. Maluku
31. Papua	911	1.010	1.337	1.247	1.255	1.280	1.272	1.291	1.302	1.311	1.311	1.394	1.313	1.317	1.314	1.308	31. Papua
32. Maluku Utara	45	59	103	122	130	133	170	172	145	148	155	165	162	167	185	200	32. Maluku Utara
33. Papua Barat	437	619	750	724	717	712	719	707	690	700	705	753	752	735	735	713	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	101.713	113.501	125.945	127.877	127.058	128.005	130.165	130.664	131.508	132.474	133.678	135.693	135.570	136.150	137.362	137.497	Total

Ket: *) Angka-angka diperbaiki

*) Revised figures

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

Total Aset	2015	2016	2017	2018									2019				Total Asset
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ^{*)}	Apr	
Total Aset BPR	5	10	11	12	11	8	8	7	7	8	9	10	11	9	8	9	Total Asset Rural bank
< 1 Miliar																	< 1 Billion
Total Aset BPR	146	126	107	100	101	105	103	100	98	96	92	90	86	86	85	85	Total Asset Rural bank
1 s.d 5 Miliar																	1 up to 5 Billion
Total Aset BPR	226	210	181	172	177	171	173	168	165	164	165	173	169	165	160	161	Total Asset Rural bank
5 s.d 10 Miliar																	5 up to 10 Billion
Total Aset BPR	1.260	1.287	1.320	1.325	1.318	1.319	1.319	1.323	1.328	1.331	1.331	1.324	1.327	1.333	1.333	1.331	Total Asset Rural bank
> 10 Miliar																	> 10 Billion
Total	1.637	1.633	1.619	1.609	1.607	1.603	1.603	1.598	1.598	1.599	1.597	1.597	1.593	1.593	1.586	1.586	Total

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

Kolektibilitas	2015	2016	2017	2018									2019				Collectibility
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ¹⁾	Apr	
Kredit	74.807	81.684	89.482	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	98.689	99.995	101.410	103.046	Credit
a. Lancar	70.789	76.919	83.982	86.503	87.738	87.539	87.973	88.395	88.942	89.541	90.476	91.959	91.956	93.009	94.374	95.679	a. Current
b. Kurang Lancar	889	925	1.058	1.691	1.651	1.671	1.532	1.514	1.533	1.515	1.408	1.137	1.513	1.669	1.678	1.798	b. Sub-Standard
c. Diragukan	879	974	1.102	1.192	1.255	1.279	1.328	1.378	1.396	1.379	1.380	1.287	1.270	1.275	1.219	1.318	c. Doubtful
d. Macet	2.250	2.866	3.341	3.586	3.609	3.791	3.850	3.916	3.929	3.998	4.048	3.837	3.950	4.042	4.139	4.251	d. Lost
Non Performing Loan (Nominal)	4.018	4.765	5.500	6.469	6.515	6.740	6.710	6.808	6.858	6.892	6.837	6.261	6.734	6.986	7.036	7.367	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	5,37	5,83	6,15	6,96	6,91	7,15	7,09	7,15	7,16	7,15	7,03	6,37	6,82	6,99	6,94	7,15	Non Performing Loan Ratio (%)

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

Lokasi	2015	2016	2018										2019				Location
			Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ¹⁾	Apr	
1. Jawa Barat	814	858	980	1.092	1.056	1.099	1.067	1.084	1.091	1.109	1.099	1.004	1.058	1.097	1.114	1.152	1. Jawa Barat
2. Banten	110	147	146	187	174	190	203	207	209	206	197	170	191	194	196	217	2. Banten
3. DKI Jakarta	87	105	99	98	96	111	115	120	120	115	102	91	95	105	94	98	3. DKI Jakarta
4. D.I Yogyakarta	189	182	198	238	244	252	255	252	248	247	250	228	254	258	259	264	4. D.I Yogyakarta
5. Jawa Tengah	989	1.129	1.342	1.623	1.680	1.729	1.704	1.721	1.759	1.760	1.763	1.611	1.757	1.829	1.824	1.932	5. Jawa Tengah
6. Jawa Timur	536	621	664	745	764	790	787	787	791	788	797	722	769	794	806	832	6. Jawa Timur
7. Bengkulu	4	4	4	5	4	5	5	5	5	4	5	5	5	5	5	5	7. Bengkulu
8. Jambi	81	67	58	66	70	72	75	76	72	73	72	69	78	79	81	88	8. Jambi
9. Aceh	12	12	15	17	18	19	19	20	20	19	19	19	20	20	21	22	9. Aceh
10. Sumatera Utara	65	81	71	82	82	86	85	84	85	86	88	80	83	90	88	89	10. Sumatera Utara
11. Sumatera Barat	83	94	98	112	110	110	109	106	105	105	103	89	98	103	108	112	11. Sumatera Barat
12. Riau	115	125	123	109	114	112	110	111	108	104	106	100	108	114	112	120	12. Riau
13. Kepulauan Riau	107	148	245	305	305	316	309	324	319	334	331	303	321	348	354	362	13. Kepulauan Riau
14. Sumatera Selatan	108	154	147	137	127	131	128	122	122	108	105	102	99	101	103	107	14. Sumatera Selatan
15. Bangka Belitung	9	6	6	6	6	6	7	7	6	5	5	5	6	6	6	7	15. Bangka Belitung
16. Lampung	96	108	118	122	124	127	126	123	125	122	126	115	125	134	139	150	16. Lampung
17. Kalimantan Selatan	45	46	39	45	46	47	44	44	45	43	43	39	40	42	43	44	17. Kalimantan Selatan
18. Kalimantan Barat	36	60	62	100	95	101	85	82	81	83	82	84	84	83	82	84	18. Kalimantan Barat
19. Kalimantan Timur	27	29	25	26	25	25	24	25	25	25	25	23	23	24	24	25	19. Kalimantan Timur
20. Kalimantan Tengah	4	12	23	16	19	19	19	20	22	21	18	18	20	21	19	30	20. Kalimantan Tengah
21. Sulawesi Tengah	13	20	25	27	28	30	31	34	33	43	44	44	42	36	39	40	21. Sulawesi Tengah
22. Sulawesi Selatan	32	28	31	41	40	38	38	40	43	41	42	39	47	47	47	49	22. Sulawesi Selatan
23. Sulawesi Utara	89	102	76	95	99	97	96	96	98	95	94	90	94	98	98	103	23. Sulawesi Utara
24. Sulawesi Tenggara	14	24	44	45	46	48	51	50	48	47	46	42	45	47	38	39	24. Sulawesi Tenggara
25. Sulawesi Barat	0	0	0	0	0	0	0	1	1	1	1	0	0	0	1	0	25. Sulawesi Barat
26. Gorontalo	5	6	5	5	5	5	5	5	5	5	5	5	5	5	4	5	26. Gorontalo
27. Nusa Tenggara Barat	73	103	128	155	157	159	161	175	169	165	172	162	170	176	181	166	27. Nusa Tenggara Barat
28. Bali	223	444	652	824	831	847	883	920	934	962	908	846	900	917	947	1.002	28. Bali
29. Nusa Tenggara Timur	24	24	23	41	40	34	37	34	30	28	27	20	36	36	25	32	29. Nusa Tenggara Timur
30. Maluku	5	3	5	5	6	6	6	7	7	8	7	4	5	6	7	7	30. Maluku
31. Papua	16	13	20	31	31	30	32	36	38	38	41	38	39	41	44	45	31. Papua
32. Maluku Utara	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	32. Maluku Utara
33. Papua Barat	5	7	27	68	70	87	92	90	93	99	114	92	115	129	127	139	33. Papua Barat
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34. Others
Total	4.018	4.765	5.500	6.469	6.515	6.731	6.710	6.808	6.858	6.892	6.837	6.261	6.734	6.986	7.036	7.367	Total

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

Indikator	Desember 2015		Desember 2016		Desember 2017		April 2018		Desember 2018		Maret 2019 ¹⁾		April 2019		Indikator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Deposito	46.307	68,84	51.977	68,64	58.137	68,51	59.531	68,53	62.465	67,93	64.145	68,42	64.525	68,73	Time Deposits
Tabungan	20.959	31,16	23.748	31,36	26.723	31,49	27.337	31,47	29.491	32,07	29.602	31,58	29.357	31,27	Saving
Total DPK	67.266	100,00	75.725	100,00	84.861	100,00	86.868	100,00	91.956	100,00	93.747	100,00	93.882	100,00	Total Third Party Funds

Tabel 2.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - April 2019
(Composition of Third Party Funds of Rural Banks Based on Location - April 2019)

Lokasi	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))	Location
	Miliar Rp (Billion Rp)				
1. Jawa Barat	4.029	8.453	12.482	13,30%	1. Jawa Barat
2. Banten	691	2.259	2.950	3,14%	2. Banten
3. DKI Jakarta	125	1.837	1.962	2,09%	3. DKI Jakarta
4. D.I Yogyakarta	1.622	3.226	4.848	5,16%	4. D.I Yogyakarta
5. Jawa Tengah	10.644	13.603	24.247	25,83%	5. Jawa Tengah
6. Jawa Timur	2.964	6.292	9.256	9,86%	6. Jawa Timur
7. Bengkulu	21	24	45	0,05%	7. Bengkulu
8. Jambi	103	573	676	0,72%	8. Jambi
9. Aceh	51	90	141	0,15%	9. Aceh
10. Sumatera Utara	644	637	1.281	1,36%	10. Sumatera Utara
11. Sumatera Barat	756	550	1.305	1,39%	11. Sumatera Barat
12. Riau	381	592	973	1,04%	12. Riau
13. Kepulauan Riau	608	5.235	5.843	6,22%	13. Kepulauan Riau
14. Sumatera Selatan	234	727	961	1,02%	14. Sumatera Selatan
15. Bangka Belitung	26	105	130	0,14%	15. Bangka Belitung
16. Lampung	929	5.041	5.969	6,36%	16. Lampung
17. Kalimantan Selatan	155	177	333	0,35%	17. Kalimantan Selatan
18. Kalimantan Barat	337	586	923	0,98%	18. Kalimantan Barat
19. Kalimantan Timur	94	129	223	0,24%	19. Kalimantan Timur
20. Kalimantan Tengah	234	193	427	0,46%	20. Kalimantan Tengah
21. Sulawesi Tengah	94	745	839	0,89%	21. Sulawesi Tengah
22. Sulawesi Selatan	286	1.442	1.727	1,84%	22. Sulawesi Selatan
23. Sulawesi Utara	188	926	1.114	1,19%	23. Sulawesi Utara
24. Sulawesi Tenggara	72	40	112	0,12%	24. Sulawesi Tenggara
25. Sulawesi Barat	9	3	12	0,01%	25. Sulawesi Barat
26. Gorontalo	9	7	16	0,02%	26. Gorontalo
27. Nusa Tenggara Barat	541	474	1.015	1,08%	27. Nusa Tenggara Barat
28. Bali	2.975	8.550	11.525	12,28%	28. Bali
29. Nusa Tenggara Timur	162	366	528	0,56%	29. Nusa Tenggara Timur
30. Maluku	139	676	815	0,87%	30. Maluku
31. Papua	130	427	558	0,59%	31. Papua
32. Maluku Utara	13	107	120	0,13%	32. Maluku Utara
33. Papua Barat	91	433	525	0,56%	33. Papua Barat
34. Lainnya	-	-	-	0,00%	34. Others
Total	29.357	64.525	93.882	100,00%	Total

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

Lokasi	2015	2016	2017	2018								2019				Location	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ¹⁾		Apr
1. Jawa Barat	11.424	11.501	12.327	12.447	11.814	11.652	11.890	11.973	11.981	12.110	12.165	12.472	12.533	12.560	12.599	12.482	1. Jawa Barat
2. Banten	1.373	1.641	2.334	2.418	2.407	2.404	2.424	2.421	2.470	2.534	2.559	2.763	2.738	2.771	2.861	2.950	2. Banten
3. DKI Jakarta	1.410	1.754	1.777	1.822	1.844	1.833	1.849	1.838	1.806	1.838	1.857	1.910	1.911	1.924	1.946	1.962	3. DKI Jakarta
4. D.I Yogyakarta	3.580	4.079	4.536	4.617	4.608	4.603	4.690	4.675	4.700	4.737	4.769	4.883	4.831	4.869	4.877	4.848	4. D.I Yogyakarta
5. Jawa Tengah	16.416	18.666	21.355	21.923	21.675	22.001	22.653	22.674	22.870	23.223	23.654	23.726	23.676	23.896	24.307	24.247	5. Jawa Tengah
6. Jawa Timur	6.999	7.703	8.576	8.716	8.520	8.684	8.880	8.874	8.914	9.069	9.158	9.304	9.346	9.361	9.309	9.256	6. Jawa Timur
7. Bengkulu	44	45	40	44	47	49	48	47	48	46	50	47	51	51	47	45	7. Bengkulu
8. Jambi	573	580	616	630	626	633	647	655	656	650	646	654	659	666	673	676	8. Jambi
9. Aceh	112	129	148	145	142	141	141	141	141	142	143	149	147	141	139	141	9. Aceh
10. Sumatera Utara	889	1.038	1.148	1.230	1.223	1.221	1.258	1.248	1.240	1.250	1.251	1.254	1.277	1.277	1.278	1.281	10. Sumatera Utara
11. Sumatera Barat	1.103	1.238	1.354	1.334	1.276	1.272	1.323	1.334	1.354	1.361	1.372	1.391	1.378	1.363	1.347	1.305	11. Sumatera Barat
12. Riau	854	951	1.027	979	969	1.003	1.008	998	998	982	976	979	972	978	971	973	12. Riau
13. Kepulauan Riau	3.982	4.769	5.291	5.450	5.406	5.463	5.488	5.501	5.473	5.517	5.478	5.521	5.635	5.715	5.806	5.843	13. Kepulauan Riau
14. Sumatera Selatan	731	831	860	866	869	877	906	907	908	908	887	916	909	914	929	961	14. Sumatera Selatan
15. Bangka Belitung	93	102	117	119	118	120	119	124	125	124	123	123	125	126	125	130	15. Bangka Belitung
16. Lampung	4.362	4.881	5.368	5.495	5.498	5.528	5.620	5.654	5.643	5.679	5.697	5.704	5.955	5.934	5.901	5.969	16. Lampung
17. Kalimantan Selatan	344	348	341	354	341	339	343	338	344	355	353	362	364	369	366	333	17. Kalimantan Selatan
18. Kalimantan Barat	810	910	1.015	1.032	1.044	1.043	1.058	1.072	1.046	1.027	1.004	1.009	986	941	902	923	18. Kalimantan Barat
19. Kalimantan Timur	205	193	187	196	197	200	203	206	212	218	222	228	222	224	225	223	19. Kalimantan Timur
20. Kalimantan Tengah	263	277	353	317	383	395	462	465	465	410	460	460	475	456	468	427	20. Kalimantan Tengah
21. Sulawesi Tengah	565	693	840	872	857	861	872	867	861	869	884	905	934	872	860	839	21. Sulawesi Tengah
22. Sulawesi Selatan	899	1.227	1.511	1.514	1.551	1.580	1.592	1.601	1.594	1.578	1.591	1.607	1.636	1.674	1.710	1.727	22. Sulawesi Selatan
23. Sulawesi Utara	847	965	1.045	1.062	1.054	1.063	1.076	1.065	1.080	1.046	1.051	1.076	1.084	1.096	1.106	1.114	23. Sulawesi Utara
24. Sulawesi Tenggara	123	122	110	106	107	114	122	112	111	112	117	119	116	113	112	112	24. Sulawesi Tenggara
25. Sulawesi Barat	42	8	10	10	10	11	11	11	11	11	12	13	13	12	11	12	25. Sulawesi Barat
26. Gorontalo	20	17	18	17	17	16	16	17	16	16	17	18	18	17	17	16	26. Gorontalo
27. Nusa Tenggara Barat	824	888	922	942	897	879	904	927	949	964	972	1.003	1.023	1.026	1.020	1.015	27. Nusa Tenggara Barat
28. Bali	7.007	8.354	9.368	9.911	9.884	10.000	10.194	10.353	10.435	10.581	10.725	10.921	11.066	11.190	11.336	11.525	28. Bali
29. Nusa Tenggara Timur	382	469	523	525	536	534	551	553	554	551	541	555	552	531	531	528	29. Nusa Tenggara Timur
30. Maluku	365	555	633	696	756	759	770	737	735	742	732	773	775	779	779	815	30. Maluku
31. Papua	294	346	495	492	497	501	486	476	473	494	492	496	523	534	551	558	31. Papua
32. Maluku Utara	22	31	59	68	73	71	78	75	76	81	83	94	91	96	107	120	32. Maluku Utara
33. Papua Barat	312	413	555	521	529	447	459	463	453	468	475	521	531	526	532	525	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	67.266	75.725	84.861	86.868	85.772	86.300	88.144	88.404	88.744	89.691	90.514	91.956	92.553	93.004	93.747	93.882	Total

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ^{r)}	Apr	
Tabungan	5,17	3,95	3,71	3,57	3,52	3,49	3,49	3,49	3,50	3,47	3,43	3,44	3,47	3,46	3,44	3,43	Saving
Deposito	9,69	9,80	8,12	7,99	8,17	7,85	7,90	7,92	8,58	8,06	8,10	8,14	8,19	8,23	8,25	8,28	Time Deposits
Ket: Data tersedia mulai Desember 2008																	Note: Data available on December 2008
r) Angka-angka diperbaiki																	r) revised figures

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

Sektor Ekonomi	2015	2016	2017	2018									2019				Economic Sector
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ^{r)}	Apr	
1 Pertanian, Perburuhan, dan Kehutanan	33,77	31,28	29,83	29,75	29,68	29,56	29,49	29,70	29,80	29,59	29,55	29,48	29,50	29,43	29,53	29,74	1. Agriculture, hunting, and forestry
2 Perikanan	29,42	27,58	27,60	26,81	26,52	26,64	26,36	26,42	26,36	26,54	26,49	26,13	26,14	26,27	26,32	26,60	2. Fisheryies
3 Pertambangan dan Penggalian	25,66	25,28	24,54	24,62	24,56	24,42	24,64	24,32	24,48	24,49	24,64	24,76	24,39	24,15	24,20	24,11	3. Mining and quarrying
4 Industri Pengolahan	27,98	26,31	24,90	23,77	23,90	23,66	23,56	23,55	23,63	23,66	23,40	23,26	23,17	23,17	23,02	23,36	4. Processing industry
5 Listrik, Gas dan Air	28,56	27,39	26,86	27,65	27,72	27,58	27,33	26,76	26,70	26,53	26,42	24,06	23,74	23,84	24,14	24,14	5. Electricity, gas and water
6 Konstruksi	26,72	26,35	25,05	24,73	24,79	24,64	24,68	24,68	24,52	24,66	24,48	24,31	24,06	23,97	23,87	23,86	6. Construction
7 Perdagangan Besar dan Eceran	29,27	27,93	26,86	26,55	26,50	26,38	26,28	26,20	26,29	26,15	25,96	25,84	25,82	25,79	25,82	25,77	7. Big and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	26,18	25,05	23,24	22,88	22,99	22,91	22,82	22,53	22,74	22,84	22,54	22,00	21,90	21,80	21,72	21,94	8. Provision of accommodation and food supply drinking
9 Transportasi, Pergudangan dan Komunikasi	26,72	25,62	24,54	24,41	24,38	24,24	24,38	24,19	24,21	24,23	24,22	23,54	24,16	24,03	23,95	24,15	9. Transportation, warehousing and communications
10 Perantara Keuangan	19,84	19,23	18,27	17,43	17,28	17,08	17,26	17,47	16,96	17,26	16,92	17,12	17,46	17,36	17,37	17,49	10. Transitional finance
11 Real Estate	22,76	22,22	20,61	20,45	20,35	20,33	20,19	20,11	20,40	20,26	20,02	20,05	19,95	19,94	19,91	19,71	11. Real estate, rental business, and services company
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial	25,87	26,13	26,31	26,76	26,92	26,90	27,13	26,48	26,35	26,44	25,38	25,75	25,84	25,83	26,17	27,17	12. Government administration, the defense and compulsory social security
13 Jasa Pendidikan	27,73	26,95	24,91	24,41	23,93	24,80	24,58	24,67	24,73	24,43	24,33	23,90	23,62	23,69	23,81	24,00	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	27,51	27,06	25,92	25,11	25,11	24,95	24,95	24,62	24,81	24,84	24,43	24,40	24,12	24,00	24,19	24,37	14. Health and social services
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	30,05	28,56	26,62	25,81	25,83	25,63	25,41	25,47	25,64	25,66	25,32	25,15	25,25	25,18	25,11	25,20	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	28,01	27,17	26,80	26,80	26,66	26,72	26,48	26,55	27,11	26,59	26,87	26,90	26,90	26,89	26,73	26,67	16. Individual services serving the household
17 Kegiatan Usaha yang Belum Jelas Batasannya	28,94	27,47	26,23	25,89	25,64	25,60	25,58	25,59	25,58	25,50	25,42	25,29	25,21	25,14	25,05	24,95	17. International Agency and Other Extra Agency International
18 Bukan Lapangan Usaha - Rumah Tangga	24,95	24,95	23,74	23,57	23,54	23,47	23,42	23,33	28,95	23,47	23,35	23,32	23,35	23,30	23,34	23,39	18. Business Activities which are not clearly defined
19 Bukan Lapangan Usaha - Lainnya	26,36	25,49	24,21	23,73	23,68	23,63	23,54	23,53	24,42	23,48	23,34	23,21	23,23	23,56	23,56	23,56	19. Not the business field - other

r) Angka-angka diperbaiki

r) Revised figures

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

Jenis Penggunaan	2015	2016	2017	2018									2019				Type of Use
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ^{r)}	Apr	
Modal Kerja	29,52	28,12	26,81	26,43	26,37	26,25	26,16	26,12	26,17	26,07	25,88	25,73	25,73	25,70	25,69	25,70	Total Working Capital
Investasi	26,26	25,07	24,09	23,97	23,92	23,84	23,79	23,72	23,94	23,78	23,68	23,58	23,53	23,33	23,33	23,30	Total Investment
Konsumsi	26,24	25,44	24,17	23,71	23,67	23,61	23,53	23,51	24,85	23,48	23,34	23,22	23,24	23,53	23,54	23,54	Total Consumption
Ket: Data tersedia mulai Desember 2008 r) Angka-angka diperbaiki																	Note: Data available on December 2008 r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Information
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ¹⁾	Apr	
Jumlah BPR	1.637	1.633	1.619	1.609	1.607	1.603	1.603	1.603	1.598	1.599	1.597	1.597	1.593	1.593	1.586	1.586	Total Rural Banks
Jumlah Kantor	5.100	6.075	6.192	6.191	6.225	6.226	6.214	6.258	6.242	6.252	6.260	6.273	6.014	6.319	6.281	6.293	Total Bank Offices

Tabel 2.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - April 2019
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - April 2019)

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
1. Jawa Barat	276	357	437	1.070	1. Jawa Barat
2. Banten	58	60	62	180	2. Banten
3. DKI Jakarta	23	13	12	48	3. DKI Jakarta
4. D.I Yogyakarta	53	45	138	236	4. D.I Yogyakarta
5. Jawa Tengah	253	534	822	1.609	5. Jawa Tengah
6. Jawa Timur	293	265	1.023	1.581	6. Jawa Timur
7. Bengkulu	5	5	2	12	7. Bengkulu
8. Jambi	19	8	5	32	8. Jambi
9. Aceh	5	14	19	38	9. Aceh
10. Sumatera Utara	54	43	44	141	10. Sumatera Utara
11. Sumatera Barat	89	41	88	218	11. Sumatera Barat
12. Riau	30	13	20	63	12. Riau
13. Kepulauan Riau	43	29	7	79	13. Kepulauan Riau
14. Sumatera Selatan	24	14	9	47	14. Sumatera Selatan
15. Bangka Belitung	4	3	10	17	15. Bangka Belitung
16. Lampung	26	32	18	76	16. Lampung
17. Kalimantan Selatan	26	5	4	35	17. Kalimantan Selatan
18. Kalimantan Barat	21	6	3	30	18. Kalimantan Barat
19. Kalimantan Timur	15	10	27	52	19. Kalimantan Timur
20. Kalimantan Tengah	6	6	4	16	20. Kalimantan Tengah
21. Sulawesi Tengah	8	19	21	48	21. Sulawesi Tengah
22. Sulawesi Selatan	22	11	10	43	22. Sulawesi Selatan
23. Sulawesi Utara	18	26	21	65	23. Sulawesi Utara
24. Sulawesi Tenggara	16	4	6	26	24. Sulawesi Tenggara
25. Sulawesi Barat	1	1	-	2	25. Sulawesi Barat
26. Gorontalo	4	3	1	8	26. Gorontalo
27. Nusa Tenggara Barat	29	47	38	114	27. Nusa Tenggara Barat
28. Bali	135	56	130	321	28. Bali
29. Nusa Tenggara Timur	12	4	3	19	29. Nusa Tenggara Timur
30. Maluku	2	9	13	24	30. Maluku
31. Papua	8	16	3	27	31. Papua
32. Maluku Utara	3	5	-	8	32. Maluku Utara
33. Papua Barat	5	3	-	8	33. Papua Barat
34. Lainnya	-	-	-	-	34. Others
Total	1.586	1.707	3.000	6.293	Total

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

Indikator	2015	2016	2017	2018								2019				Indicator	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penyaluran Dana iB	7.367	8.689	10.289	10.633	10.529	10.586	10.953	11.076	11.234	11.262	11.506	11.766	11.675	11.624	11.662	11.537	Disbursement of Fund iB
Pembiayaan iB	5.765	6.663	7.764	8.298	8.536	8.521	8.576	8.615	8.680	8.791	8.934	9.084	9.037	9.190	9.397	9.555	Financing iB
Antar Bank Aktiva iB	1.602	2.027	2.525	2.336	1.993	2.065	2.377	2.461	2.554	2.471	2.572	2.682	2.638	2.434	2.266	1.982	Interbank Assets iB
Sumber Dana iB	6.456	7.678	9.046	9.544	9.479	9.519	9.879	9.975	10.124	10.121	10.314	10.538	10.442	10.428	10.530	10.402	Source of Funds iB
Dana Pihak Ketiga	4.802	5.824	6.987	7.274	7.150	7.166	7.486	7.598	7.739	7.752	7.977	8.135	8.103	8.082	8.136	8.031	Third Party Funds
Tabungan iB Wadiah	997	1.179	1.458	1.428	1.384	1.386	1.524	1.556	1.571	1.517	1.651	1.739	1.706	1.656	1.647	1.576	Wadiah Savings iB
Tabungan iB Mudharabah	861	983	1.120	1.135	1.071	1.064	1.113	1.130	1.160	1.177	1.213	1.260	1.253	1.255	1.264	1.229	Mudharabah Savings iB
Deposito iB Mudharabah	2.944	3.663	4.409	4.710	4.694	4.716	4.849	4.911	5.009	5.058	5.113	5.137	5.145	5.171	5.225	5.226	Deposit Mudharabah iB
Antar Bank Passiva	1.480	1.655	1.965	1.927	1.990	2.011	2.038	2.035	2.057	2.153	2.127	2.160	2.122	2.131	2.175	2.146	Interbank Liabilities
Pinjaman yang Diterima	120	129	115	229	238	248	260	252	232	119	118	124	122	119	116	131	Loan received
Kewajiban Lainnya	54	69	93	114	101	94	96	90	95	97	92	119	94	96	103	94	Other Liabilities
Beberapa Komponen Modal	1.028	1.181	1.398	1.363	1.375	1.390	1.403	1.437	1.455	1.494	1.470	1.508	1.606	1.566	1.527	1.536	Some Components of Capital
Modal Disetor	840	908	1.062	1.104	1.116	1.118	1.117	1.133	1.137	1.151	1.169	1.177	1.165	1.165	1.180	1.196	Paid-In Capital
Cadangan	121	154	180	194	200	201	201	201	201	200	200	200	201	205	210	218	Reserves
L/R Tahun berjalan	138	159	213	73	88	104	119	137	154	181	143	174	27	24	52	78	Current Earnings (Profit/Loss)
L/R Tahun Lalu	(70)	(40)	(57)	(7)	(30)	(33)	(34)	(33)	(37)	(37)	(41)	(43)	212	172	85	45	Current Earnings (Profit/Loss)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Aset	7.739	9.158	10.840	11.217	11.169	11.223	11.602	11.721	11.895	11.929	12.120	12.362	12.370	12.344	12.410	12.283	Assets
Pembiayaan iB	5.765	6.663	7.764	8.298	8.536	8.521	8.576	8.615	8.680	8.791	8.934	9.084	9.037	9.190	9.397	9.555	Financing iB
<i>Lancar</i>	5.292	6.087	7.012	7.338	7.550	7.518	7.564	7.603	7.673	7.793	7.957	8.239	8.228	8.361	8.579	8.706	<i>Current</i>
<i>Kurang Lancar</i>	135	109	159	269	279	268	253	240	253	250	241	148	190	216	205	225	<i>Sub Standard</i>
<i>Diragukan</i>	95	101	123	164	163	185	176	186	168	158	161	146	135	129	116	128	<i>Doubtful</i>
<i>Macet</i>	243	365	470	527	544	551	583	587	585	590	575	551	484	485	496	496	<i>Lost</i>
Non Performing Financing (Nominal)	473	575	752	959	986	1.004	1.012	1.013	1.007	998	977	845	808	829	818	850	Non Performing Financing (Nominal)
Non Performing Financing (%)	8,20	8,63	9,68	11,56	11,55	11,78	11,80	11,75	11,60	11,35	10,94	9,30	8,94	9,02	8,71	8,89	Non Performing Financing (%)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items		
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin	
1. Pertanian, Perburuan dan Kehutanan	254.954	283.827	317.373	322.685	329.490	334.522	339.258	340.574	338.567	344.096	345.383	354.878	350.218	353.645	354.080	357.066	1. Agriculture, Hunting and Forestry	
NPL	4.853	6.286	4.332	4.646	4.552	4.544	4.557	5.229	5.092	5.058	5.090	4.672	4.996	4.760	4.736	5.072	NPL	
2. Perikanan	8.843	9.479	11.273	10.773	11.008	11.214	11.240	11.426	11.519	11.609	11.674	12.137	12.065	12.229	12.343	12.550	2. Fishery	
NPL	262	242	302	251	271	276	270	260	254	250	249	221	638	866	839	877	NPL	
3. Pertambangan dan Penggalian	135.273	126.335	113.615	98.968	105.319	113.514	116.178	129.143	137.179	139.649	132.933	137.912	129.440	136.246	137.750	136.178	3. Mining and Quarrying	
NPL	5.582	9.043	7.019	5.869	5.172	4.929	5.282	5.307	5.119	6.774	6.595	6.423	6.271	6.326	5.977	6.129	NPL	
4. Industri Pengolahan	760.048	781.765	824.111	798.313	813.860	843.890	832.268	840.810	868.916	874.216	859.480	899.088	869.183	873.270	868.891	867.740	4. Processing Industry	
NPL	18.977	26.924	22.287	24.262	23.875	24.031	25.257	25.384	25.145	22.894	23.414	22.724	24.051	24.061	24.159	25.867	NPL	
5. Listrik, gas dan air	99.447	135.461	146.133	158.695	160.514	164.681	161.783	170.011	173.478	169.265	159.257	170.190	175.688	176.741	186.861	191.167	5. Electricity, Gas and Water	
NPL	2.289	2.218	1.573	1.827	2.025	1.828	1.817	1.876	2.035	2.168	2.138	2.259	2.045	2.016	1.928	1.815	NPL	
6. Konstruksi	172.934	214.757	258.931	256.441	267.356	277.219	282.394	287.139	290.871	305.327	310.312	316.097	307.027	313.968	323.777	327.078	6. Construction	
NPL	7.005	8.279	9.491	12.234	12.369	12.085	12.254	12.324	11.919	11.469	11.722	9.919	10.873	11.598	11.889	12.610	NPL	
7. Perdagangan Besar dan Eceran	792.503	841.384	885.462	905.220	919.799	930.037	926.183	934.039	961.465	961.334	964.806	975.995	949.880	958.951	972.700	981.744	7. Wholesale and Retail Trade	
NPL	27.948	35.789	36.083	37.259	37.510	37.508	37.737	38.500	38.131	39.232	39.269	35.285	37.459	37.794	36.750	36.626	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	85.861	93.390	97.886	97.968	98.019	97.773	97.756	98.890	97.800	99.275	98.999	99.751	98.757	98.688	100.369	100.958	8. Provision of accomodation and theprovision of eating and drinking	
NPL	1.967	2.533	4.239	6.357	6.431	4.773	4.517	4.837	4.731	5.028	5.983	5.516	5.734	5.975	6.140	5.976	NPL	
9. Transportasi, pergudangan dan komunikasi	177.546	171.795	182.628	194.208	208.440	214.226	208.724	209.696	210.082	212.928	210.777	217.323	212.240	211.910	213.971	212.876	9. Transportation, Warehousing	
NPL	6.815	8.303	6.836	6.633	6.440	6.409	6.425	6.126	6.317	6.103	5.972	5.825	5.261	5.556	5.028	5.085	NPL	
10. Perantara Keuangan	164.681	193.946	214.182	215.017	222.242	230.761	226.854	223.313	225.945	228.456	227.379	244.486	228.622	226.627	232.258	236.007	10. Financial intermediaries	
NPL	1.052	2.415	1.640	1.739	3.650	3.622	3.649	3.641	3.529	3.626	3.526	2.863	2.983	2.922	2.799	2.780	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	184.755	209.999	221.922	221.724	225.117	229.839	233.915	236.835	238.363	244.822	246.872	248.218	245.187	247.398	253.836	247.853	11. Real Estate, Business, Ownership, and Business Services	
NPL	4.817	5.470	5.473	5.446	6.068	5.237	5.862	5.952	5.947	6.615	6.308	4.606	4.990	4.857	4.628	4.750	NPL	
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.914	14.702	21.822	21.826	21.801	22.528	23.129	23.648	24.597	23.211	22.907	25.068	24.942	25.714	26.006	24.920	12. Government administration, Defense and Compulsory social security	
NPL	11	4	3	6	6	5	5	5	5	4	3	3	3	5	6	6	NPL	
13. Jasa Pendidikan	8.129	8.553	10.104	10.346	10.497	10.750	10.973	11.189	11.227	11.299	11.364	12.322	12.186	12.267	12.664	13.008	13. Education Services	
NPL	140	127	128	117	113	127	127	124	126	116	120	100	124	125	140	154	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	21.488	16.966	19.092	19.840	19.273	19.351	19.365	19.908	20.282	20.627	21.016	22.698	22.498	22.596	23.117	23.722	14. Health Services and Social Activities	
NPL	157	134	318	364	371	344	368	412	409	404	409	381	392	356	352	403	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	57.989	58.707	72.365	71.770	72.785	72.154	74.184	74.498	75.223	75.882	76.622	79.914	75.784	79.199	81.271	77.056	15. Community, Sociocultural,Entertainment and Other Individual Services	
NPL	2.175	1.775	1.828	2.736	2.658	2.331	2.354	2.368	2.206	2.015	1.801	1.474	1.727	1.863	1.859	1.953	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	2.708	2.644	2.744	2.735	2.746	2.717	2.688	2.704	2.692	2.694	2.652	2.715	2.685	2.695	2.734	2.814	16. Individual Services which Serve Households	
NPL	54	68	57	76	81	77	76	68	71	71	71	59	78	75	70	74	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	110	231	156	141	127	112	122	126	134	170	172	173	169	168	172	172	17. International Agency and Other Extra International Agency	
NPL	2	31	14	13	11	0	0	0	0	0	0	0	0	0	-	0	NPL	
18. Kegiatan yang belum jelas batasannya	11.960	10.611	2.752	3.193	2.788	2.890	2.681	2.716	2.544	2.142	2.835	2.257	2.348	1.462	1.593	1.375	18. Business Activities which are not clearly defined	
NPL	240	73	157	155	159	142	140	129	152	289	309	282	224	224	214	226	NPL	
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin	
Rumah Tangga																	House Hold	
- Untuk Pemilikan Rumah Tinggal	326.327	353.648	392.914	403.451	411.629	414.964	419.306	425.321	430.732	431.607	437.921	445.196	445.204	447.244	453.079	457.672	- For Home Ownership	
NPL	7.555	8.666	9.958	10.924	11.442	11.413	11.728	11.617	11.611	11.422	11.489	10.274	11.244	11.947	11.587	12.196	NPL	
- Untuk Pemilikan Flat atau Apartemen	13.017	12.922	15.440	17.174	17.052	17.021	17.272	17.570	18.125	19.163	19.465	19.913	19.977	20.163	20.491	20.785	- For Apartement Ownership	
NPL	176	290	329	342	323	366	411	413	399	380	407	364	364	350	335	347	NPL	
- Untuk Pemilikan Ruko atau Rukan	26.579	27.421	27.117	26.356	26.221	25.950	25.829	25.677	25.553	25.602	25.498	25.548	25.405	25.315	25.277	25.134	- For Shop House Ownership	
NPL	827	1.063	1.157	1.227	1.294	1.326	1.310	1.300	1.279	1.305	1.289	1.227	1.354	1.400	1.380	1.388	NPL	
- Untuk Pemilikan Kendaraan Bermotor	120.557	118.133	124.510	130.932	133.175	135.157	136.482	137.294	139.403	138.780	140.240	140.449	141.166	141.307	141.826	141.679	- For Vehicles Ownership	
NPL	1.691	1.561	1.630	1.817	1.929	2.044	2.061	2.212	2.072	1.984	1.914	1.919	2.060	2.097	2.181	2.210	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	429.773	468.215	542.095	562.265	567.007	568.851	572.541	575.249	580.021	590.090	594.383	606.712	600.838	605.825	613.742	613.621	- Others	
NPL	3.917	3.976	5.089	6.241	6.180	6.302	6.414	6.332	6.294	6.389	6.458	5.856	6.382	6.590	6.537	6.646	NPL	
Bukan Lapangan Usaha Lainnya	189.508	222.306	233.317	228.121	233.031	233.991	234.825	234.720	235.382	236.533	237.207	235.841	235.106	234.366	232.424	232.794	Non Industrial Origin Others	
NPL	2.419	2.864	2.978	2.954	3.245	3.305	3.371	3.342	3.218	3.318	3.070	3.011	3.323	3.395	3.378	3.402	NPL	
r) Angka-angka diperbaiki																		r) Revised figures

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	2.032	1.080	678	688	693	702	696	689	699	713	722	729	723	581	590	591	1. Agriculture, Hunting and Forestry
NPL	94	58	61	76	62	58	56	55	53	51	55	56	59	18	15	15	NPL
2. Perikanan	192	98	68	83	90	91	91	92	93	94	94	107	102	85	94	96	2. Fishery
NPL	10	5	4	4	4	4	4	3	3	3	3	3	4	4	4	3	NPL
3. Pertambangan dan Penggalian	999	177	156	169	156	158	154	154	158	157	168	225	185	185	185	174	3. Mining and Quarrying
NPL	23	33	8	8	9	9	8	8	9	8	8	9	8	8	9	9	NPL
4. Industri Pengolahan	5.837	3.734	2.307	2.350	2.447	2.464	2.442	2.365	2.429	2.529	2.548	2.654	2.518	1.736	1.677	1.730	4. Processing Industry
NPL	120	97	77	106	129	125	88	88	88	84	88	87	90	50	78	71	NPL
5. Listrik, gas dan air	223	134	53	16	16	15	15	17	18	17	13	12	11	12	12	11	5. Electricity, Gas and Water
NPL	1	0	1	1	1	1	1	1	1	1	1	0	0	0	0	0	NPL
6. Konstruksi	3.039	2.102	2.328	2.514	2.533	2.591	2.695	2.695	2.870	2.815	2.762	2.630	2.510	2.413	2.404	2.436	6. Construction
NPL	95	113	120	153	159	167	158	166	171	175	238	224	235	223	239	272	NPL
7. Perdagangan Besar dan Eceran	16.456	11.426	7.398	7.558	7.546	7.624	7.529	7.597	7.609	7.600	7.596	7.440	7.456	6.498	6.799	6.465	7. Wholesale and Retail Trade
NPL	599	306	429	475	497	522	440	448	445	441	437	322	799	766	747	279	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	2.636	1.230	639	646	660	652	648	691	718	722	722	679	653	484	494	495	8. Provision of accomodation and theprovision of eating and drinking
NPL	94	28	18	19	18	52	49	49	49	48	47	46	26	26	36	35	NPL
9. Transportasi, pergudangan dan komunikasi	1.907	1.185	778	794	823	835	834	830	845	843	843	866	850	540	539	515	9. Transportation, Warehousing and Communications
NPL	39	22	43	54	53	46	46	43	43	42	38	37	36	28	26	26	NPL
10. Perantara Keuangan	4.927	2.559	2.159	2.217	2.368	2.402	2.335	2.245	2.265	2.257	2.205	2.144	2.108	2.065	2.104	2.150	10. Financial intermediaries
NPL	73	103	22	32	28	29	30	30	30	30	27	21	82	82	55	81	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.446	1.804	1.448	1.451	1.443	1.437	1.591	1.630	1.654	1.637	1.579	1.661	1.639	1.433	1.383	1.384	11. Real Estate, Business, Ownership, and Business Services
NPL	97	39	38	55	54	61	49	50	49	49	43	36	61	54	41	44	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	30	0	0	0	0	0	0	0	5	6	14	27	27	28	28	27	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	0	-	-	0	0	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	199	108	62	65	65	111	67	68	68	66	67	71	60	59	58	57	13. Education Services
NPL	2	6	5	3	4	5	4	3	3	3	4	1	1	1	1	0	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	508	246	50	52	53	93	92	94	96	99	97	96	97	98	96	92	14. Health Services and Social Activities
NPL	3	4	0	3	3	3	3	3	2	2	2	2	2	2	2	2	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.599	2.868	770	753	748	699	716	738	699	678	688	651	622	619	624	626	15. Community, Sociocultural,Entertainment and Other Individual Services
NPL	78	55	53	39	35	37	25	32	28	29	35	44	40	35	37	32	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	87	77	30	27	28	28	29	29	27	27	34	33	32	33	32	33	16. Individual Services which Serve Households
NPL	2	1	2	2	2	2	1	1	1	1	2	2	4	4	2	2	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	0	0	-	-	-	0	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	30	90	20	8	9	9	9	10	11	8	7	4	5	8	4	5	18. Business Activities which are not clearly defined
NPL	2	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	2.308	2.156	796	809	809	806	834	829	825	836	849	867	864	852	872	870	- For Home Ownership
NPL	44	60	67	76	65	69	177	178	181	176	151	124	49	55	62	56	NPL
- Untuk Pemilikan Flat atau Apartemen	32	202	135	124	124	124	121	118	117	113	112	111	94	93	91	90	- For Apartement Ownership
NPL	0	5	14	17	13	15	55	53	54	55	45	36	9	9	10	8	NPL
- Untuk Pemilikan Ruko atau Rukan	68	38	8	6	8	8	10	10	10	10	9	9	9	10	9	7	- For Shop House Ownership
NPL	9	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
- Untuk Pemilikan Kendaraan Bermotor	277	77	19	12	12	12	11	11	10	9	8	7	7	7	7	7	- For Vehicles Ownership
NPL	2	8	10	6	6	6	6	6	5	6	5	4	4	4	4	4	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	16.245	15.858	11.372	12.851	13.064	13.116	13.196	13.296	13.362	13.402	13.384	13.326	13.400	13.542	13.713	13.879	- Others
NPL	83	89	140	160	173	179	187	192	171	183	189	207	243	237	255	234	NPL
Bukan Lapangan Usaha Lainnya	22.017	19.654	11.715	12.002	12.057	12.030	12.037	12.102	12.166	12.324	12.436	12.537	12.588	12.631	12.464	12.758	Non Industrial Origin Others
NPL	122	112	106	116	121	120	120	120	119	122	123	124	129	120	122	135	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	19.091	20.778	21.300	23.410	24.665	25.025	24.843	23.785	23.516	25.181	24.796	27.120	27.327	28.526	28.355	29.018	1. Agriculture, Hunting and Forestry
NPL	1.230	1.224	991	891	790	816	828	864	905	934	954	865	901	1.065	1.018	1.117	NPL
2. Perikanan	1.382	1.662	1.719	1.577	1.605	1.679	1.634	1.666	1.702	1.709	1.634	1.702	1.679	1.685	1.704	1.716	2. Fishery
NPL	46	52	72	39	39	41	39	39	39	42	45	34	44	49	51	59	NPL
3. Pertambangan dan Penggalian	15.532	17.570	7.370	6.953	7.039	9.845	9.656	10.159	10.205	10.032	8.904	8.116	9.035	8.793	9.100	9.347	3. Mining and Quarrying
NPL	655	1.241	519	203	191	193	201	183	160	166	286	261	153	154	173	178	NPL
4. Industri Pengolahan	107.512	97.790	83.183	82.290	83.216	85.337	87.327	87.879	82.027	82.996	84.615	86.056	83.072	83.797	84.324	84.470	4. Processing Industry
NPL	2.449	3.620	1.951	2.310	2.295	2.249	2.865	2.991	3.092	3.092	3.039	2.964	3.095	3.293	3.384	3.450	NPL
5. Listrik, gas dan air	10.203	8.653	5.496	5.778	5.614	5.493	5.783	5.889	7.150	7.514	7.732	8.579	8.391	8.424	8.597	8.631	5. Electricity, Gas and Water
NPL	48	20	70	58	58	58	58	59	52	55	55	54	56	54	56	57	NPL
6. Konstruksi	33.623	44.563	25.262	22.861	24.277	25.459	25.672	27.456	25.108	25.898	26.728	26.289	24.666	25.695	27.891	27.934	6. Construction
NPL	2.231	2.259	2.340	1.841	1.942	1.925	1.963	1.923	1.830	1.893	1.905	1.862	1.941	1.896	2.094	2.126	NPL
7. Perdagangan Besar dan Eceran	80.874	78.759	79.353	77.743	78.575	79.247	79.128	79.475	80.823	81.552	82.296	81.999	81.421	83.401	84.214	83.768	7. Wholesale and Retail Trade
NPL	3.665	4.567	4.178	4.163	4.433	4.422	4.561	4.716	4.301	4.581	4.549	4.130	4.423	4.236	3.947	3.903	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	14.608	17.814	18.345	18.703	18.670	18.704	18.730	18.862	19.014	18.656	18.287	18.260	18.191	18.486	19.190	18.950	8. Provision of accomodation and theprovision of eating and drinking
NPL	357	710	947	1.522	1.543	1.502	1.384	1.577	1.628	1.245	1.284	1.302	1.304	1.405	1.541	1.347	NPL
9. Transportasi, pergudangan dan komunikasi	16.657	16.717	13.112	13.168	13.945	14.926	14.931	15.262	14.826	15.082	14.619	15.409	14.951	15.743	15.658	15.762	9. Transportation, Warehousing and Communications
NPL	1.156	735	604	458	460	476	535	574	622	584	512	456	452	456	447	442	NPL
10. Perantara Keuangan	21.839	28.207	24.687	23.395	23.310	23.141	22.781	22.669	22.521	21.746	21.622	23.015	22.101	21.971	23.224	22.223	10. Financial Intermediaries
NPL	196	369	371	597	720	887	1.022	1.012	926	968	947	394	396	348	335	305	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	42.427	50.603	30.657	29.499	29.446	30.145	29.916	30.053	30.078	30.445	30.194	29.683	29.018	29.684	29.437	29.194	11. Real Estate, Business, Ownership, and Business Services
NPL	608	667	1.340	1.119	1.149	946	937	986	1.000	1.243	1.117	1.162	1.176	1.205	1.265	1.223	NPL
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	601	620	1.117	735	665	666	655	643	770	914	1.267	1.547	1.132	1.279	1.226	1.118	12. Government administration, Defense and Compulsory social security
NPL	-	0	0	0	0	0	0	0	-	-	-	-	0	0	0	0	NPL
13. Jasa Pendidikan	1.076	1.226	1.277	885	895	924	954	937	956	950	948	1.067	1.025	1.036	1.019	1.020	13. Education Services
NPL	18	28	19	18	18	17	18	22	24	22	22	18	27	34	42	44	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	2.539	3.587	3.380	2.485	2.460	2.445	2.435	2.482	2.487	2.439	2.521	2.760	2.733	2.751	2.667	2.532	14. Health Services and Social Activities
NPL	23	18	23	20	19	19	19	20	24	26	29	25	26	28	34	70	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	8.465	8.347	14.346	14.938	15.124	15.144	14.966	14.755	14.287	13.775	13.427	13.317	13.232	13.056	13.282	13.087	15. Community, Sociocultural,Entertainment and Other Individual Services
NPL	713	487	489	868	864	847	837	884	696	558	369	307	324	350	354	378	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	141	210	253	239	238	239	256	276	304	328	345	355	406	423	443	461	16. Individual Services which Serve Households
NPL	8	6	11	14	13	11	12	12	13	15	15	13	14	15	14	14	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	71	192	60	33	17	0	0	0	0	0	0	0	0	0	1	0	17. International Agency and Other Extra International Agency
NPL	1	30	14	13	11	-	-	-	-	-	-	-	-	-	-	0	NPL
18. Kegiatan yang belum jelas batasannya	748	754	647	649	661	689	729	761	692	603	594	914	909	658	816	654	18. Business Activities which are not clearly defined
NPL	10	4	4	10	13	14	14	14	37	36	36	35	35	34	34	34	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	17.829	16.108	14.703	13.996	14.124	14.225	14.074	14.330	13.952	14.071	14.156	14.589	14.157	14.132	14.283	14.296	- For Home Ownership
NPL	711	832	969	1.042	1.130	1.167	1.185	1.125	1.131	1.128	1.117	1.004	1.026	1.065	1.021	1.003	NPL
- Untuk Pemilikan Flat atau Apartemen	833	685	1.183	2.041	2.090	2.090	2.113	2.109	2.264	2.249	2.260	2.245	2.215	2.220	2.217	2.249	- For Apartement Ownership
NPL	15	46	14	21	28	74	75	71	39	23	71	17	17	17	12	15	NPL
- Untuk Pemilikan Ruko atau Rukan	1.177	1.108	1.052	1.051	1.056	1.047	1.045	1.014	1.020	1.025	1.006	1.023	1.021	1.031	1.032	1.029	- For Shop House Ownership
NPL	74	82	95	108	107	109	109	106	115	114	108	98	103	102	105	103	NPL
- Untuk Pemilikan Kendaraan Bermotor	9.305	8.835	8.197	8.496	8.747	8.682	8.642	8.525	8.519	8.358	8.353	8.531	8.777	8.957	9.279	9.291	- For Vehicles Ownership
NPL	278	182	256	318	332	334	322	316	313	253	250	257	266	268	277	275	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	74.753	68.280	88.082	91.484	91.586	92.009	91.855	92.963	93.117	95.147	96.341	97.086	97.106	97.780	98.685	99.653	- Others
NPL	382	334	620	686	731	746	753	761	770	792	998	786	872	871	854	829	NPL
Bukan Lapangan Usaha Lainnya	46.829	67.532	78.530	51.987	52.775	51.994	52.862	52.552	49.358	48.203	47.911	47.469	47.695	47.965	48.038	48.448	Non Industrial Origin Others
NPL	160	293	476	467	495	502	525	527	504	483	319	380	524	578	594	597	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	60.282	58.456	47.271	52.790	56.438	56.434	58.008	56.469	55.998	55.616	56.071	55.650	55.118	54.464	48.928	49.820	1. Agriculture, Hunting and Forestry
NPL	1.654	2.414	925	994	1.045	1.035	992	999	956	962	962	919	1.059	598	512	679	NPL
2. Perikanan	2.066	1.737	1.788	1.859	1.789	1.833	1.796	1.796	1.731	1.815	1.870	2.145	2.180	2.231	2.156	2.109	2. Fishery
NPL	87	45	40	64	76	92	93	84	78	79	79	76	91	303	280	226	NPL
3. Pertambangan dan Penggalian	57.005	49.308	46.986	44.253	45.016	49.152	51.381	59.505	64.133	65.249	64.475	62.483	57.510	64.673	65.638	62.773	3. Mining and Quarrying
NPL	1.958	3.499	2.622	2.915	2.592	2.548	3.358	3.386	2.574	2.887	2.794	2.580	2.629	2.778	2.488	2.689	NPL
4. Industri Pengolahan	299.274	311.611	290.923	291.196	292.105	302.689	301.322	311.592	324.533	323.476	316.318	327.804	326.684	328.653	308.082	309.348	4. Processing Industry
NPL	8.745	10.633	6.167	7.014	6.996	7.624	7.426	7.664	7.133	7.140	7.053	6.808	7.220	7.469	7.509	7.972	NPL
5. Listrik, gas dan air	23.437	25.626	29.589	31.249	31.237	32.705	32.582	37.986	42.022	42.718	36.501	40.958	41.016	42.556	44.886	45.713	5. Electricity, Gas and Water
NPL	1.302	1.233	738	232	323	327	329	332	334	336	328	328	329	330	219	225	NPL
6. Konstruksi	71.509	85.844	125.085	126.300	131.263	135.523	138.523	141.907	141.899	147.640	146.381	145.610	142.401	145.916	138.708	140.445	6. Construction
NPL	3.342	3.457	4.119	5.170	5.178	4.971	5.132	5.271	5.152	4.639	4.822	3.672	4.526	5.251	5.208	5.818	NPL
7. Perdagangan Besar dan Eceran	255.327	256.217	252.346	257.351	259.907	266.586	256.627	255.631	271.532	261.403	260.286	263.634	258.523	260.674	237.252	236.678	7. Wholesale and Retail Trade
NPL	10.947	12.566	10.565	10.971	11.288	11.240	11.757	11.764	11.960	12.337	12.970	11.921	12.581	12.166	11.040	11.075	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	32.785	35.568	27.708	27.413	27.344	27.357	27.055	27.303	25.811	27.536	27.084	27.539	27.063	27.168	20.789	20.786	8. Provision of accomodation and the provision of eating and drinking
NPL	725	950	1.262	1.834	1.842	1.830	1.785	1.774	1.727	1.708	1.689	1.776	1.848	1.843	1.070	1.060	NPL
9. Transportasi, pergudangan dan komunikasi	65.287	59.447	60.462	69.453	75.851	76.963	72.744	72.646	69.068	72.193	73.849	76.449	74.298	74.936	71.735	70.803	9. Transportation, Warehousing and Communications
NPL	2.708	2.161	1.542	2.147	2.126	2.189	2.186	2.064	2.032	1.918	1.718	1.565	1.216	1.400	1.200	1.265	NPL
10. Perantara Keuangan	89.699	100.089	113.011	121.784	126.566	131.709	131.117	130.025	133.630	134.018	132.660	145.714	135.227	133.230	121.761	121.007	10. Financial intermediaries
NPL	304	576	297	433	586	696	606	601	586	607	473	597	501	501	501	507	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	72.282	80.441	89.487	93.222	95.536	97.601	99.925	100.727	100.432	104.703	106.316	105.670	104.268	103.767	88.056	87.290	11. Real Estate, Business, Ownership, and Business Services
NPL	2.481	2.652	1.094	1.725	2.212	1.797	2.309	2.379	2.341	2.638	2.451	1.696	1.820	1.825	1.348	1.481	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.109	1.102	740	1.132	1.132	857	1.133	1.173	1.189	1.057	938	1.292	1.710	1.685	1.616	1.328	12. Government administration, Defense and Compulsory social security
NPL	1	0	-	-	-	0	0	0	0	0	0	-	-	-	-	-	NPL
13. Jasa Pendidikan	2.063	1.982	2.482	3.050	3.111	3.195	3.155	3.276	3.150	3.072	3.032	3.086	2.999	2.996	2.770	2.927	13. Education Services
NPL	37	47	31	44	35	39	44	38	36	46	48	42	48	46	47	52	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	4.743	4.204	4.284	5.762	5.200	5.194	4.918	4.840	4.926	5.111	5.165	5.512	5.148	5.126	3.936	3.860	14. Health Services and Social Activities
NPL	61	47	62	100	99	72	76	61	69	70	78	66	67	70	54	49	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	20.908	16.362	11.233	12.734	13.087	11.544	12.211	12.460	12.261	12.677	12.587	11.827	12.357	12.269	8.900	8.869	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	810	705	444	563	458	413	472	475	475	503	495	429	465	520	423	420	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	133	85	80	92	100	95	97	98	91	100	102	112	113	107	117	109	16. Individual Services which Serve Households
NPL	4	7	2	1	1	2	1	1	2	2	2	2	7	2	3	2	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	36	1	13	3	4	3	4	4	4	4	3	3	3	0	0	1	17. International Agency and Other Extra International Agency
NPL	1	1	0	0	0	0	0	0	0	0	0	0	0	0	-	-	NPL
18. Kegiatan yang belum jelas batasannya	2.431	1.220	1.235	2.119	1.702	1.894	1.650	1.646	1.520	1.097	1.417	755	715	331	356	344	18. Business Activities which are not clearly defined
NPL	10	1	1	4	5	5	4	5	5	31	31	22	27	30	39	38	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	178.730	198.924	207.041	214.789	218.578	219.876	222.383	226.393	229.405	233.235	237.410	242.140	242.934	244.690	235.157	237.317	- For Home Ownership
NPL	4.292	4.838	5.030	5.536	5.635	5.732	5.755	5.730	5.719	5.686	5.670	5.241	5.832	6.169	5.529	6.070	NPL
- Untuk Pemilikan Flat atau Apartemen	7.063	6.871	6.869	7.291	7.430	7.508	7.629	7.758	7.896	8.045	8.140	8.338	8.426	8.538	8.287	8.390	- For Apartemen Ownership
NPL	94	147	147	156	161	175	167	169	183	176	171	193	212	203	182	192	NPL
- Untuk Pemilikan Ruko atau Rukan	11.740	12.186	11.289	11.125	11.158	11.106	11.097	11.053	10.997	11.013	11.012	11.098	11.062	11.047	7.920	7.878	- For Shop House Ownership
NPL	450	576	494	483	508	539	540	538	516	525	513	502	540	567	416	437	NPL
- Untuk Pemilikan Kendaraan Bermotor	48.460	43.081	41.147	43.243	43.870	44.577	45.320	46.163	47.507	47.386	47.772	48.363	48.424	48.278	44.698	44.601	- For Vehicles Ownership
NPL	566	548	505	539	579	629	635	666	664	668	644	663	677	659	638	656	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	122.318	128.385	129.988	132.433	128.915	126.574	126.577	126.974	128.299	129.082	130.673	137.423	135.582	138.403	136.809	139.123	- Others
NPL	1.508	1.677	1.852	2.513	2.398	2.562	2.526	2.507	2.437	2.378	2.293	2.258	2.323	2.383	2.293	2.335	NPL
Bukan Lapangan Usaha Lainnya	79.147	88.741	81.756	103.438	107.462	107.998	107.285	106.859	107.293	107.102	107.731	105.106	105.283	104.056	101.895	100.860	Non Industrial Origin Others
NPL	1.215	1.385	1.185	1.106	1.396	1.440	1.453	1.413	1.324	1.244	1.195	1.116	1.226	1.238	1.189	1.178	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	167.003	196.628	240.499	238.006	239.696	243.441	246.945	251.125	249.623	253.927	255.330	263.317	259.459	262.215	267.488	268.901	1. Agriculture, Hunting and Forestry
NPL	1.525	2.303	2.149	2.472	2.466	2.452	2.466	3.073	2.946	2.943	2.974	2.695	2.833	2.930	3.042	3.117	NPL
2. Perikanan	4.205	4.743	6.402	6.374	6.480	6.569	6.700	6.827	6.947	6.946	7.035	7.123	7.059	7.197	7.361	7.611	2. Fishery
NPL	103	112	142	94	106	107	102	102	99	96	92	79	470	476	474	554	NPL
3. Pertambangan dan Penggalian	56.915	54.294	54.068	42.954	48.736	50.974	51.602	55.913	59.319	60.841	56.294	64.060	59.720	59.683	59.908	60.972	3. Mining and Quarrying
NPL	2.560	3.708	3.569	2.394	2.066	2.095	1.647	1.660	2.333	3.663	3.458	3.548	3.455	3.357	3.287	3.229	NPL
4. Industri Pengolahan	333.026	352.894	431.107	406.214	419.787	436.586	424.253	422.132	443.116	448.842	439.422	465.498	439.568	441.633	457.461	454.759	4. Processing Industry
NPL	6.896	11.814	12.819	13.796	13.349	13.114	13.880	13.629	13.791	11.661	12.275	11.988	12.475	12.037	11.830	13.025	NPL
5. Listrik, gas dan air	59.588	93.339	102.809	113.437	115.690	119.335	115.975	117.909	116.229	110.334	106.732	112.395	118.319	117.834	125.497	129.063	5. Electricity, Gas and Water
NPL	514	455	240	755	865	877	871	921	923	933	886	1.049	1.056	1.027	1.044	1.033	NPL
6. Konstruksi	57.072	73.852	95.675	93.933	98.437	102.779	104.441	103.297	108.864	116.320	121.171	127.393	123.916	126.086	140.254	141.766	6. Construction
NPL	887	2.068	2.024	4.310	4.339	4.350	4.330	4.304	4.346	4.357	4.309	3.833	3.843	3.879	4.025	4.053	NPL
7. Perdagangan Besar dan Eceran	417.673	469.101	520.220	536.828	547.282	550.027	557.340	565.802	575.841	585.625	589.282	597.682	577.409	583.156	619.343	629.234	7. Wholesale and Retail Trade
NPL	10.885	16.550	19.201	19.732	19.297	19.502	19.170	19.776	19.718	19.795	19.490	17.071	17.838	18.743	19.150	19.317	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	34.150	36.830	49.154	48.986	48.958	48.668	48.825	49.545	49.697	49.825	50.362	50.491	49.844	49.853	56.963	57.833	8. Provision of accomodation and the provision of eating and drinking
NPL	763	773	1.941	2.918	2.962	1.318	1.231	1.362	1.255	1.952	2.890	2.343	2.507	2.650	3.332	3.371	NPL
9. Transportasi, pergudangan dan komunikasi	84.041	85.000	99.443	102.364	109.563	113.247	111.856	112.681	117.136	117.223	114.250	117.179	115.022	113.544	118.745	118.670	9. Transportation, Warehousing and Communications
NPL	2.453	4.877	3.881	3.448	3.365	3.360	3.331	3.142	3.088	3.249	3.377	3.463	3.287	3.406	3.148	3.105	NPL
10. Perantara Keuangan	36.273	51.362	63.052	56.334	58.491	63.059	59.606	57.365	56.856	59.445	59.505	62.095	57.906	58.330	73.906	79.246	10. Financial intermediaries
NPL	296	960	490	423	2.057	1.924	1.896	1.889	1.887	1.928	1.924	1.700	1.853	1.840	1.700	1.684	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	57.974	67.835	90.979	88.852	90.046	92.167	93.990	95.938	97.455	99.440	99.850	102.866	102.104	104.228	126.451	121.512	11. Real Estate, Business, Ownership, and Business Services
NPL	1.250	1.217	2.049	1.583	1.638	1.652	1.763	1.735	1.769	1.744	1.740	1.512	1.736	1.602	1.814	1.853	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	10.908	12.971	19.959	19.955	20.000	21.002	21.336	21.826	22.627	21.233	20.685	22.199	22.065	22.714	23.128	22.437	12. Government administration, Defense and Compulsory social security
NPL	7	3	1	4	4	4	4	4	4	3	3	3	2	4	5	5	NPL
13. Jasa Pendidikan	1.908	1.841	2.069	2.246	2.263	2.317	2.357	2.539	2.673	2.974	3.064	3.436	3.408	3.468	3.855	3.992	13. Education Services
NPL	15	23	22	16	19	24	22	22	24	20	22	14	20	22	29	32	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	11.497	6.214	7.731	8.085	8.060	8.122	8.404	8.716	9.000	9.132	9.317	9.982	9.998	10.153	11.517	12.388	14. Health Services and Social Activities
NPL	20	50	176	186	189	189	207	214	203	209	204	209	214	219	232	250	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	23.614	27.197	41.944	37.435	37.917	39.228	40.911	41.241	42.773	43.770	45.218	49.684	45.073	48.653	53.280	49.358	15. Community, Sociocultural,Entertainment and Other Individual Services
NPL	570	325	698	836	847	869	847	800	794	721	691	517	655	712	773	749	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.077	1.939	2.055	2.047	2.040	2.009	1.963	1.956	1.916	1.884	1.811	1.857	1.776	1.772	1.777	1.809	16. Individual Services which Serve Households
NPL	37	41	31	47	51	49	50	43	43	43	41	33	41	44	42	45	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3	38	83	105	106	108	119	122	130	166	168	169	166	167	170	172	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	7.420	8.015	457	94	94	97	93	117	137	139	139	138	352	131	136	142	18. Business Activities which are not clearly defined
NPL	0	10	1	0	0	0	0	3	2	2	2	2	2	2	1	0	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	103.340	108.896	140.194	142.692	146.733	149.122	150.578	152.198	154.446	151.271	153.032	154.921	154.808	155.049	170.234	171.593	- For Home Ownership
NPL	1.767	2.252	3.122	3.326	3.629	3.760	3.831	3.818	3.815	3.694	3.721	3.146	3.488	3.774	4.131	4.176	NPL
- Untuk Pemilikan Flat atau Apartemen	4.315	4.279	6.424	6.893	6.566	6.490	6.604	6.785	7.052	7.957	8.158	8.416	8.447	8.523	9.120	9.297	- For Apartement Ownership
NPL	40	70	117	108	81	78	90	96	98	104	98	96	103	99	111	113	NPL
- Untuk Pemilikan Ruko atau Rukan	12.147	12.743	13.436	12.920	12.768	12.581	12.457	12.372	12.265	12.296	12.276	12.213	12.102	12.014	15.106	14.996	- For Shop House Ownership
NPL	241	353	507	547	595	606	582	583	568	586	588	553	623	623	757	743	NPL
- Untuk Pemilikan Kendaraan Bermotor	58.007	61.880	71.246	75.082	76.364	77.689	78.285	78.274	78.950	78.518	79.578	78.836	79.094	79.097	82.698	82.463	- For Vehicles Ownership
NPL	760	777	807	902	956	1.012	1.042	1.057	1.036	972	970	954	1.070	1.121	1.216	1.230	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	200.029	228.138	280.508	292.764	300.307	304.340	307.771	308.517	310.357	316.993	318.146	322.086	317.944	318.498	326.060	322.701	- Others
NPL	1.446	1.461	2.015	2.428	2.412	2.399	2.520	2.462	2.512	2.671	2.606	2.265	2.591	2.726	2.763	2.858	NPL
Bukan Lapangan Usaha Lainnya	38.704	44.693	59.528	58.847	58.810	60.344	60.708	61.271	61.381	63.816	64.203	65.820	64.902	65.146	65.437	66.091	Non Industrial Origin Others
NPL	794	983	1.170	1.194	1.165	1.186	1.209	1.213	1.180	1.377	1.350	1.312	1.314	1.339	1.331	1.323	NPL

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Pembiayaan Lapangan Usaha																	Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	397	53	59	44	42	41	41	109	113	92	107	115	114	110	110	110	1. Agriculture, Hunting and Forestry
NPF	11	11	11	11	11	11	11	31	31	11	11	6	6	6	5	5	NPF
2. Perikanan	71	3	21	29	29	28	28	27	26	25	23	23	22	18	11	10	2. Fishery
NPF	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	NPF
3. Pertambangan dan Penggalian	201	43	84	77	72	107	95	111	85	85	84	90	87	87	91	84	3. Mining and Quarrying
NPF	32	28	25	32	25	25	25	25	0	1	1	5	5	5	5	5	NPF
4. Industri Pengolahan	1.103	446	560	479	494	489	420	427	499	498	496	398	424	420	418	400	4. Processing Industry
NPF	48	74	133	113	113	113	113	113	114	111	111	14	14	14	21	13	NPF
5. Listrik, gas dan air	180	220	334	264	264	258	258	232	231	230	229	230	214	213	212	211	5. Electricity, Gas and Water
NPF	2	2	2	40	40	38	38	38	37	37	37	0	0	0	0	0	NPF
6. Konstruksi	815	785	644	607	644	598	597	653	645	645	672	741	639	639	627	624	6. Construction
NPF	96	85	99	114	104	101	101	100	98	93	95	65	67	67	57	55	NPF
7. Perdagangan Besar dan Eceran	3.149	1.277	1.041	1.019	1.028	939	957	953	929	949	956	902	868	888	864	882	7. Wholesale and Retail Trade
NPF	287	146	119	234	269	273	271	267	266	269	265	216	216	219	225	229	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	214	175	141	181	242	241	239	258	266	265	265	243	242	240	239	228	8. Provision of accommodation and the provision of eating and drinking
NPF	6	24	25	25	26	27	27	35	35	35	35	14	14	14	14	14	NPF
9. Transportasi, pergudangan dan komunikasi	1.109	631	554	512	507	434	427	434	425	417	423	446	440	434	440	453	9. Transportation, Warehousing and Communications
NPF	68	88	246	164	164	60	60	61	59	24	25	24	24	24	24	24	NPF
10. Perantara Keuangan	1.379	987	813	765	773	766	772	899	619	579	558	580	560	555	547	577	10. Financial intermediaries
NPF	23	32	34	37	37	19	18	13	13	8	6	5	5	8	8	7	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.342	1.465	1.596	1.354	1.314	1.251	1.260	1.253	1.508	1.566	1.542	986	950	953	945	950	11. Real Estate, Business, Ownership, and Business Services
NPF	61	598	632	636	636	596	595	595	596	609	603	27	19	20	19	26	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12. Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
13. Jasa Pendidikan	513	674	845	833	836	862	894	864	861	846	845	829	813	812	884	885	13. Education Services
NPF	2	1	2	2	1	1	4	5	5	5	5	5	6	2	1	1	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	203	361	517	478	482	475	474	481	449	532	534	533	585	586	643	640	14. Health Services and Social Activities
NPF	0	1	22	27	27	26	28	28	26	26	25	12	12	12	10	11	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	281	140	102	86	83	82	82	81	81	79	81	79	73	71	72	73	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	5	5	9	4	4	4	6	7	7	7	7	6	7	5	5	5	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	3	2	3	2	3	2	2	2	2	2	2	2	2	2	2	2	16. Individual Services which Serve Households
NPF	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	18. Business Activities which are not clearly defined
NPF	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Financing to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	292	284	526	592	609	633	654	684	708	729	752	793	793	827	859	872	- For Home Ownership
NPF	21	25	25	35	30	31	34	36	33	33	32	27	30	25	25	26	NPF
- Untuk Pemilikan Flat atau Apartemen	24	17	22	26	26	27	28	28	30	35	36	40	41	41	32	33	- For Apartement Ownership
NPF	0	0	1	1	1	1	1	1	2	2	2	2	2	2	1	1	NPF
- Untuk Pemilikan Ruko atau Rukan	13	12	15	15	15	15	15	15	14	15	15	14	16	17	17	17	- For Shop House Ownership
NPF	-	0	0	0	2	2	3	3	0	0	0	0	0	1	1	1	NPF
- Untuk Pemilikan Kendaraan Bermotor	3.174	537	104	67	67	66	65	65	64	62	62	61	59	56	55	53	- For Vehicles Ownership
NPF	39	1	1	1	1	4	4	4	3	3	3	3	5	4	4	4	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	2.983	3.249	3.238	3.101	3.065	3.027	3.010	3.013	3.022	3.046	3.063	3.087	3.097	3.101	3.132	3.151	- Others
NPF	42	43	77	82	82	81	83	79	79	78	78	72	73	73	71	70	NPF
Bukan Lapangan Usaha Lainnya	48	34	15	15	15	14	14	14	14	13	14	14	13	13	12	12	Non Industrial Origin Others
NPF	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	3	NPF

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Pembiayaan Lapangan Usaha																	Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	2.061	2.777	3.528	3.838	3.907	4.874	4.800	4.418	4.666	4.677	4.526	4.474	4.263	4.485	4.547	4.621	1. Agriculture, Hunting and Forestry
NPF	131	145	129	141	113	108	141	149	152	110	86	82	88	92	91	94	NPF
2. Perikanan	879	1.155	1.215	795	960	958	936	963	967	969	966	986	972	963	969	959	2. Fishery
NPF	12	16	40	48	44	30	29	29	31	27	27	26	27	32	29	29	NPF
3. Pertambangan dan Penggalian	3.112	3.219	3.109	2.919	2.873	1.871	1.958	1.970	1.994	2.000	1.817	1.752	1.702	1.654	1.660	1.657	3. Mining and Quarrying
NPF	196	375	258	295	269	39	40	42	42	49	47	20	21	23	15	16	NPF
4. Industri Pengolahan	8.831	11.071	12.554	12.420	12.523	12.622	12.837	12.739	12.724	12.362	12.807	13.282	13.523	14.125	13.738	13.864	4. Processing Industry
NPF	423	425	674	442	511	326	407	420	451	345	385	399	482	524	664	660	NPF
5. Listrik, gas dan air	3.202	3.383	3.801	3.998	3.780	2.962	3.289	3.480	3.338	3.971	3.700	3.710	3.704	3.798	3.780	3.796	5. Electricity, Gas and Water
NPF	35	35	251	326	327	119	115	115	4	3	3	3	4	4	4	4	NPF
6. Konstruksi	4.787	5.388	6.756	7.039	7.124	6.782	7.029	7.285	7.238	7.299	7.518	7.990	7.763	8.275	8.526	8.378	6. Construction
NPF	227	190	334	350	352	306	305	302	303	298	313	228	228	240	229	242	NPF
7. Perdagangan Besar dan Eceran	13.183	18.848	20.637	20.609	21.480	21.630	20.682	20.688	20.857	20.453	20.925	20.892	20.810	21.043	20.988	21.326	7. Wholesale and Retail Trade
NPF	759	1.020	1.083	1.192	1.226	1.074	1.072	1.063	972	1.402	1.375	1.463	1.441	1.473	1.471	1.658	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	1.127	1.268	1.085	1.151	1.172	1.197	1.315	1.297	1.377	1.375	1.403	1.700	1.931	1.637	1.895	1.882	8. Provision of accomodation and the provision of eating and drinking
NPF	24	22	34	26	27	28	26	26	25	27	26	23	25	26	136	140	NPF
9. Transportasi, pergudangan dan komunikasi	4.452	4.783	4.940	4.986	4.964	4.931	5.102	5.054	5.069	4.576	4.258	4.531	4.411	4.500	4.458	4.430	9. Transportation, Warehousing and Communications
NPF	215	185	43	90	81	92	96	108	348	139	133	205	171	168	109	107	NPF
10. Perantara Keuangan	6.609	6.053	5.010	4.922	5.054	4.260	4.438	4.308	4.189	4.106	4.527	4.779	4.673	4.500	4.619	4.667	10. Financial intermediaries
NPF	60	260	370	152	150	12	12	22	19	21	20	20	34	44	120	115	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.585	5.852	5.553	5.192	5.266	5.178	5.169	5.038	5.096	4.949	5.126	5.084	4.974	5.096	5.180	5.283	11. Real Estate, Business, Ownership, and Business Services
NPF	279	268	301	286	337	147	153	168	171	309	311	129	132	121	107	88	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	16	9	6	4	4	3	2	2	2	3	3	3	8	8	9	9	12. Government administration, Defense and Compulsory social security
NPF	2	1	2	2	2	0	0	0	0	0	0	0	0	0	0	0	NPF
13. Jasa Pendidikan	1.689	1.888	1.993	1.807	1.819	1.811	1.779	1.807	1.807	1.672	1.689	2.001	2.055	2.049	2.208	2.244	13. Education Services
NPF	40	15	48	16	19	19	15	19	18	17	16	16	19	18	20	23	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	1.109	1.159	1.454	1.195	1.153	1.171	1.193	1.392	1.427	1.420	1.403	1.414	1.458	1.447	1.395	1.454	14. Health Services and Social Activities
NPF	9	4	30	24	22	23	23	26	23	10	11	9	15	15	10	10	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.849	2.476	2.396	4.201	4.177	3.814	3.698	3.656	3.579	3.405	3.147	3.072	3.184	3.327	3.936	3.890	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	62	117	89	378	400	111	119	126	159	157	161	132	196	201	227	325	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	155	247	277	289	299	310	308	309	319	323	329	331	333	337	341	377	16. Individual Services which Serve Households
NPF	2	7	8	8	8	9	8	8	9	8	8	6	7	7	7	7	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	0	0	0	-	-	-	1	-	17. International Agency and Other Extra International Agency
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	1.311	531	390	323	321	201	200	182	184	293	678	445	364	333	279	229	18. Business Activities which are not clearly defined
NPF	218	56	150	140	141	122	121	107	107	219	240	223	159	157	140	152	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Financing to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	17.431	20.044	21.888	22.009	22.123	21.721	22.138	22.176	22.634	22.640	22.831	22.844	22.603	22.615	22.527	23.531	- For Home Ownership
NPF	563	488	613	743	772	473	561	550	571	556	637	553	632	679	640	681	NPF
- Untuk Pemilikan Flat atau Apartemen	469	621	594	588	606	570	566	561	557	560	556	554	546	542	537	519	- For Apartement Ownership
NPF	16	16	32	35	35	17	17	18	19	17	16	17	18	17	16	16	NPF
- Untuk Pemilikan Ruko atau Rukan	1.269	1.148	1.146	1.124	1.101	1.078	1.090	1.097	1.126	1.124	1.063	1.066	1.076	1.074	1.067	1.082	- For Shop House Ownership
NPF	41	38	56	84	78	68	74	69	78	78	78	71	85	104	100	100	NPF
- Untuk Pemilikan Kendaraan Bermotor	1.125	3.567	3.166	3.077	3.032	2.964	2.907	2.859	2.866	2.846	2.738	2.702	2.689	2.691	2.691	2.697	- For Vehicles Ownership
NPF	41	42	50	50	54	57	51	160	48	79	40	36	36	36	37	36	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	3.757	13.744	15.002	15.104	15.150	14.837	14.878	14.913	15.927	16.116	16.025	16.258	16.112	16.472	16.849	16.203	- Others
NPF	144	127	192	195	196	148	163	168	170	158	158	138	157	170	165	176	NPF
Bukan Lapangan Usaha Lainnya	2.765	1.652	1.772	1.833	1.912	1.611	1.918	1.922	5.170	5.074	4.911	4.895	4.626	4.556	4.577	4.625	Non Industrial Origin Others
NPF	126	90	40	71	66	56	63	69	90	91	82	77	128	118	139	166	NPF

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penerima Pembiayaan Lapangan Usaha																	Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	4.088	4.054	4.038	3.909	4.049	4.005	3.925	3.979	3.952	3.890	3.831	3.472	3.214	3.264	4.061	4.004	1. Agricultures, Hunting and Forestry
NPF	208	131	66	60	65	63	63	59	48	47	49	50	50	51	52	44	NPF
2. Perikanan	47	81	59	56	56	56	55	54	53	52	51	51	51	50	49	48	2. Fishery
NPF	4	11	3	2	2	3	2	2	2	2	2	2	2	2	2	7	NPF
3. Pertambangan dan Penggalian	1.500	1.725	1.841	1.644	1.426	1.407	1.332	1.330	1.286	1.286	1.191	1.186	1.202	1.171	1.168	1.172	3. Mining and Quarrying
NPF	148	160	18	21	21	20	3	3	0	1	1	1	1	1	1	4	NPF
4. Industri Pengolahan	4.466	4.218	3.477	3.363	3.288	3.703	3.667	3.676	3.588	3.512	3.274	3.396	3.393	2.906	3.191	3.169	4. Processing Industry
NPF	295	262	466	482	482	482	478	478	476	460	463	463	676	674	673	675	NPF
5. Listrik, gas dan air	2.615	4.106	4.051	3.951	3.913	3.913	3.880	4.498	4.490	4.480	4.351	4.308	4.033	3.904	3.878	3.741	5. Electricity, Gas and Water
NPF	388	474	272	415	410	408	405	411	684	803	829	826	600	601	605	496	NPF
6. Konstruksi	2.089	2.222	3.181	3.187	3.078	3.488	3.437	3.846	4.247	4.710	5.079	5.443	5.133	4.945	5.367	5.495	6. Construction
NPF	128	107	454	296	297	265	265	259	19	15	40	34	32	42	38	44	NPF
7. Perdagangan Besar dan Eceran	5.841	5.756	4.466	4.111	3.981	3.984	3.920	3.892	3.875	3.752	3.466	3.446	3.392	3.291	3.241	3.391	7. Wholesale and Retail Trade
NPF	870	633	509	492	500	475	467	466	470	409	183	164	161	191	170	166	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	341	504	815	888	974	955	944	933	916	895	876	839	833	819	799	783	8. Provision of accomodation and the provision of eating and drinking
NPF	19	26	11	14	14	15	15	14	12	13	12	11	10	11	11	10	NPF
9. Transportasi, pergudangan dan komunikasi	4.094	4.032	3.340	2.932	2.788	2.889	2.829	2.789	2.712	2.594	2.537	2.442	2.270	2.213	2.395	2.242	9. Transportation, Warehousing and Communications
NPF	176	235	478	272	191	186	171	133	124	147	168	75	76	75	74	116	NPF
10. Perantara Keuangan	3.956	4.689	5.450	5.602	5.680	5.423	5.805	5.802	5.865	6.305	6.302	6.159	6.047	5.975	6.098	6.137	10. Financial intermediaries
NPF	99	116	55	65	73	52	65	70	67	65	129	127	111	99	80	81	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.437	2.000	2.202	2.154	2.066	2.060	2.063	2.196	2.140	2.083	2.266	2.268	2.236	2.237	2.384	2.240	11. Real Estate, Business, Ownership, and Business Services
NPF	40	30	19	43	43	39	57	38	21	23	43	44	45	32	33	35	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	250	-	-	-	-	-	-	3	3	3	-	-	-	-	-	-	12. Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
13. Jasa Pendidikan	681	834	1.375	1.460	1.508	1.530	1.767	1.698	1.713	1.719	1.719	1.833	1.827	1.846	1.870	1.884	13. Education Services
NPF	27	8	1	18	18	22	21	16	16	4	4	4	1	1	1	1	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	889	1.195	1.677	1.783	1.866	1.851	1.849	1.904	1.897	1.893	1.979	2.401	2.479	2.434	2.863	2.756	14. Health Services and Social Activities
NPF	41	12	5	5	12	12	12	62	61	60	60	59	57	11	11	11	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.534	1.317	1.574	1.624	1.650	1.643	1.600	1.567	1.544	1.500	1.473	1.284	1.243	1.205	1.177	1.153	15. Community, Sociocultural,Entertainment and Other Individual Services
NPF	144	81	46	49	50	49	48	46	46	40	42	38	40	41	40	45	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	113	84	46	37	38	34	32	33	32	30	28	25	23	22	21	23	16. Individual Services which Serve Households
NPF	1	5	4	4	5	4	4	3	4	2	3	3	3	3	2	4	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	19	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	18. Business Activities which are not clearly defined
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	Financing to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	6.396	7.236	7.766	8.564	8.653	8.582	8.645	8.711	8.761	8.825	8.891	9.043	9.045	9.079	9.147	9.192	- For Home Ownership
NPF	158	170	132	165	181	182	185	180	161	149	161	179	187	179	178	185	NPF
- Untuk Pemilikan Flat atau Apartemen	280	246	213	210	209	213	210	210	209	204	203	210	209	206	206	207	- For Apartement Ownership
NPF	11	7	4	4	4	5	5	5	4	4	4	4	4	3	3	2	NPF
- Untuk Pemilikan Ruko atau Rukan	166	187	171	115	114	115	114	116	121	119	117	124	120	124	126	125	- For Shop House Ownership
NPF	12	11	4	4	4	1	2	1	2	2	3	2	3	3	2	3	NPF
- Untuk Pemilikan Kendaraan Bermotor	210	156	630	954	1.083	1.167	1.252	1.398	1.487	1.600	1.729	1.948	2.117	2.220	2.398	2.567	- For Vehicles Ownership
NPF	5	3	2	2	2	2	2	2	2	2	2	2	3	5	5	6	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	9.688	10.561	13.906	14.528	14.921	14.948	15.253	15.572	15.937	16.304	16.752	17.447	17.597	18.029	18.493	18.910	- Others
NPF	313	246	191	176	189	187	182	164	156	128	135	130	123	131	135	143	NPF
Bukan Lapangan Usaha Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Non Industrial Origin Others
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Jenis Penggunaan																	Type of Use
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Modal Kerja	1.916.256	2.049.098	2.222.823	2.209.472	2.275.952	2.344.924	2.329.057	2.353.260	2.423.637	2.436.850	2.432.748	2.512.476	2.386.513	2.410.400	2.448.237	2.441.113	1. Working Capital
NPL	57.302	73.591	70.732	74.352	76.142	74.997	76.461	77.958	77.648	76.615	77.203	70.785	74.772	76.530	75.611	77.255	NPL
2. Investasi	1.035.889	1.125.467	1.179.728	1.200.388	1.215.232	1.233.254	1.240.645	1.263.414	1.267.245	1.290.153	1.272.692	1.308.747	1.332.406	1.343.372	1.355.509	1.372.533	2. Investments
NPL	27.045	36.123	31.048	35.638	35.621	33.270	34.234	34.583	33.540	35.502	35.776	31.829	33.077	32.850	31.903	33.147	NPL
3. Konsumsi	1.105.759	1.202.630	1.335.393	1.368.304	1.388.115	1.395.935	1.406.250	1.415.821	1.429.217	1.441.775	1.454.714	1.473.659	1.467.697	1.474.219	1.487.484	1.492.321	3. Consumption
NPL	16.586	18.422	21.141	23.506	24.412	24.755	25.295	25.216	24.873	24.799	24.627	22.650	24.728	25.779	25.398	26.190	NPL
Total Kredit	4.057.904	4.377.195	4.737.944	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	5.186.616	5.227.992	5.291.231	5.305.967	Total Credit
NPL	100.933	128.135	122.922	133.497	136.175	133.022	135.991	137.757	136.061	136.916	137.606	125.264	132.577	135.158	132.912	136.592	NPL
Orientasi Penggunaan																	User Orientation
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Ekspor	93.281	96.852	121.345	112.438	116.670	121.469	119.816	124.047	124.324	130.523	125.816	131.582	124.098	124.401	124.610	125.204	1. Ekspor
NPL	2.327	2.059	2.044	2.459	2.480	2.400	2.623	2.623	2.657	2.637	2.542	2.294	2.303	2.368	2.246	2.334	NPL
2. Impor	62.694	44.759	61.598	59.920	67.748	68.515	66.917	66.364	72.061	74.434	78.509	77.129	75.217	79.538	78.049	80.710	2. Impor
NPL	2.325	1.189	1.459	1.384	2.625	1.156	793	782	845	855	1.023	1.203	1.247	1.275	1.292	1.662	NPL
3. Lainnya	3.901.930	4.235.584	4.555.001	4.605.806	4.694.881	4.784.129	4.789.219	4.842.084	4.923.715	4.963.821	4.955.830	5.086.171	4.987.302	5.024.053	5.088.571	5.100.053	3. Other
NPL	96.281	124.888	119.419	129.654	131.070	129.466	132.575	134.353	132.559	133.425	134.041	121.766	129.026	131.515	129.374	132.597	NPL
Total Kredit	4.057.904	4.377.195	4.737.944	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	5.186.616	5.227.992	5.291.231	5.305.967	Total Credit
NPL	100.933	128.135	122.922	133.497	136.175	133.022	135.991	137.757	136.061	136.916	137.606	125.264	132.577	135.158	132.912	136.592	NPL
r) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																	Type of Use
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Modal Kerja	29.951	21.534	14.585	15.077	15.190	15.413	15.498	15.474	15.588	15.544	15.405	15.228	14.807	13.292	13.561	13.378	1. Working Capital
NPL	863	623	602	689	720	777	693	715	709	706	743	614	1.162	1.096	1.100	688	NPL
2. Investasi	15.195	7.383	4.358	4.317	4.487	4.500	4.446	4.469	4.673	4.724	4.753	4.800	4.791	3.584	3.563	3.511	2. Investments
NPL	470	249	281	339	337	346	269	267	267	262	285	276	286	206	193	184	NPL
3. Konsumsi	40.947	37.985	24.045	25.803	26.074	26.095	26.210	26.367	26.489	26.694	26.799	26.857	26.962	27.135	27.157	27.611	3. Consumption
NPL	260	277	337	376	379	388	545	549	531	542	513	495	435	425	453	438	NPL
Total Kredit	86.092	66.902	42.987	45.197	45.751	46.008	46.154	46.310	46.750	46.962	46.957	46.886	46.559	44.011	44.282	44.499	Total Credit
NPL	1.594	1.149	1.221	1.404	1.436	1.510	1.507	1.530	1.507	1.511	1.541	1.385	1.883	1.726	1.746	1.310	NPL
Orientasi Penggunaan																	User Orientation
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Ekspor	28	60	61	66	66	61	62	62	66	68	79	82	97	117	120	121	1. Ekspor
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Impor	41	55	40	26	23	30	22	21	27	8	15	2	20	23	23	15	2. Impor
NPL	3	-	13	13	13	13	13	13	13	-	-	-	-	-	-	-	NPL
3. Lainnya	86.024	66.787	42.886	45.105	45.663	45.917	46.070	46.228	46.657	46.886	46.862	46.802	46.442	43.871	44.138	44.363	3. Other
NPL	1.591	1.149	1.207	1.391	1.423	1.497	1.494	1.517	1.494	1.511	1.541	1.385	1.883	1.726	1.746	1.310	NPL
Total Kredit	86.092	66.902	42.987	45.197	45.751	46.008	46.154	46.310	46.750	46.962	46.957	46.886	46.559	44.011	44.282	44.499	Total Credit
NPL	1.594	1.149	1.221	1.404	1.436	1.510	1.507	1.530	1.507	1.511	1.541	1.385	1.883	1.726	1.746	1.310	NPL
r) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	257.439	266.758	214.490	211.791	216.232	221.424	221.433	223.422	220.735	223.380	225.614	229.186	221.702	225.617	229.970	229.010	1. Working Capital
NPL	9.596	10.779	9.256	9.084	9.456	9.470	10.293	10.561	10.097	10.497	10.523	9.327	9.779	10.172	10.311	10.566	NPL
2. Investasi	119.949	131.294	117.075	113.551	114.190	117.685	118.961	119.587	115.732	116.439	114.916	117.002	117.587	119.790	121.177	120.874	2. Investments
NPL	3.819	5.258	4.687	5.060	5.101	4.953	5.001	5.314	5.253	4.962	4.639	4.554	4.590	4.451	4.479	4.182	NPL
3. Konsumsi	150.725	162.548	191.747	169.055	170.378	170.047	170.592	171.493	168.231	169.055	170.026	170.943	170.971	172.086	173.535	174.966	3. Consumption
NPL	1.619	1.770	2.431	2.642	2.823	2.932	2.968	2.904	2.872	2.792	2.862	2.543	2.807	2.902	2.863	2.822	NPL
Total Kredit	528.114	560.600	523.311	494.397	500.801	509.156	510.986	514.502	504.698	508.874	510.556	517.132	510.260	517.493	524.682	524.851	Total Credit
NPL	15.034	17.806	16.374	16.785	17.380	17.355	18.262	18.779	18.221	18.250	18.025	16.424	17.175	17.525	17.653	17.570	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	17.960	14.543	12.032	9.463	9.970	13.049	13.902	13.850	13.603	13.640	13.179	15.573	12.798	14.188	14.381	14.150	1. Ekspor
NPL	515	303	97	98	98	100	99	98	120	120	93	54	50	70	70	63	NPL
2. Impor	7.503	5.544	4.237	4.416	4.679	5.001	4.713	4.831	4.549	4.570	4.655	4.642	4.391	4.494	4.751	4.912	2. Impor
NPL	190	165	6	10	10	10	10	10	9	9	9	217	215	215	216	207	NPL
3. Lainnya	502.651	540.512	507.043	480.518	486.152	491.106	492.371	495.821	486.545	490.664	492.722	496.916	493.070	498.810	505.550	505.789	3. Other
NPL	14.329	17.338	16.271	16.678	17.272	17.246	18.154	18.671	18.092	18.121	17.923	16.153	16.911	17.240	17.367	17.300	NPL
Total Kredit	528.114	560.600	523.311	494.397	500.801	509.156	510.986	514.502	504.698	508.874	510.556	517.132	510.260	517.493	524.682	524.851	Total Credit
NPL	15.034	17.806	16.374	16.785	17.380	17.355	18.262	18.779	18.221	18.250	18.025	16.424	17.175	17.525	17.653	17.570	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																	Type of Use
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Modal Kerja	701.323	734.389	769.286	791.124	810.259	840.532	837.959	858.513	888.455	886.071	875.132	898.203	862.840	872.867	820.887	815.205	1. Working Capital
NPL	22.742	25.236	20.024	23.293	23.937	24.217	24.669	25.009	24.565	25.000	24.795	23.184	24.836	25.791	24.384	25.296	NPL
2. Investasi	359.052	354.927	335.438	350.638	357.131	360.801	356.290	360.573	365.474	373.413	369.924	378.041	384.493	387.916	344.797	349.006	2. Investments
NPL	12.435	15.758	9.887	10.917	10.925	10.665	11.901	11.887	10.896	10.903	11.197	9.316	9.597	9.341	7.555	8.263	NPL
3. Konsumsi	447.456	478.174	478.090	512.320	517.413	517.638	520.292	525.201	531.398	535.862	542.739	552.468	551.711	555.011	534.765	538.169	3. Consumption
NPL	8.127	9.171	9.213	10.334	10.676	11.077	11.077	11.023	10.842	10.678	10.485	9.973	10.809	11.219	10.248	10.866	NPL
Total Kredit	1.507.831	1.567.489	1.582.814	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	1.799.044	1.815.794	1.700.450	1.702.379	Total Credit
NPL	43.304	50.164	39.124	44.545	45.538	45.958	47.647	47.919	46.303	46.580	46.478	42.473	45.243	46.351	42.187	44.425	NPL
Orientasi Penggunaan																	User Orientation
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Ekspor	59.473	66.089	63.810	62.758	60.452	63.905	67.631	71.966	73.673	80.284	76.916	77.094	75.096	75.837	75.900	77.038	1. Ekspor
NPL	1.353	1.357	636	653	566	581	799	837	866	862	871	851	1.014	1.015	1.017	1.031	NPL
2. Impor	49.644	34.000	46.944	46.042	38.490	42.595	54.643	53.382	56.404	56.626	57.600	55.398	53.267	58.436	54.815	56.274	2. Impor
NPL	2.033	965	574	521	455	556	707	694	747	768	940	911	957	980	985	1.260	NPL
3. Lainnya	1.398.715	1.467.401	1.472.060	1.545.281	1.585.862	1.612.471	1.592.266	1.618.939	1.655.251	1.658.437	1.653.278	1.696.220	1.670.681	1.681.521	1.569.735	1.569.068	3. Other
NPL	39.918	47.843	37.915	43.370	44.517	44.822	46.141	46.387	44.690	44.949	44.667	40.710	43.271	44.356	40.185	42.134	NPL
Total Kredit	1.507.831	1.567.489	1.582.814	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	1.799.044	1.815.794	1.700.450	1.702.379	Total Credit
NPL	43.304	50.164	39.124	44.545	45.538	45.958	47.647	47.919	46.303	46.580	46.478	42.473	45.243	46.351	42.187	44.425	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																	Type of Use
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Modal Kerja	863.669	957.997	1.152.275	1.119.019	1.161.192	1.196.080	1.182.678	1.183.912	1.226.942	1.240.416	1.244.904	1.297.434	1.216.200	1.227.301	1.310.719	1.310.028	1. Working Capital
NPL	20.288	32.964	36.587	37.031	37.649	37.260	37.453	38.374	39.137	37.715	38.347	35.142	36.343	36.732	36.914	37.626	NPL
2. Investasi	501.678	586.095	675.432	685.223	692.453	703.655	714.047	731.148	733.395	747.650	734.731	760.130	776.964	783.517	835.876	849.199	2. Investments
NPL	8.493	12.322	12.847	15.983	15.971	14.626	14.362	14.302	14.092	15.605	16.031	14.917	15.944	16.217	17.012	17.794	NPL
3. Konsumsi	416.541	460.629	571.337	589.205	601.549	610.566	616.398	619.407	624.452	630.852	635.393	642.291	637.297	638.328	669.303	667.777	3. Consumption
NPL	5.048	5.896	7.739	8.505	8.838	9.042	9.273	9.229	9.209	9.405	9.334	8.326	9.190	9.682	10.308	10.443	NPL
Total Kredit	1.781.889	2.004.722	2.399.043	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	2.615.029	2.699.854	2.630.461	2.649.145	2.815.898	2.827.004	Total Credit
NPL	33.829	51.182	57.172	61.519	62.458	60.928	61.089	61.905	62.438	62.726	63.713	58.384	61.477	62.631	64.235	65.863	NPL
Orientasi Penggunaan																	User Orientation
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Ekspor	15.351	16.015	45.348	39.826	39.666	38.900	37.852	37.803	36.766	36.315	35.422	38.661	35.937	34.092	34.048	33.572	1. Ekspor
NPL	459	399	1.312	1.708	1.817	1.720	1.726	1.687	1.671	1.654	1.579	1.388	1.240	1.283	1.158	1.240	NPL
2. Impor	5.051	4.959	10.112	9.089	8.696	7.943	7.100	7.674	10.595	12.726	15.771	16.544	17.011	16.042	17.895	18.619	2. Impor
NPL	57	58	777	751	753	57	62	65	75	77	74	76	75	80	91	195	NPL
3. Lainnya	1.761.487	1.983.748	2.343.583	2.344.531	2.406.832	2.463.458	2.468.170	2.488.991	2.537.428	2.569.877	2.563.835	2.644.649	2.577.513	2.599.011	2.763.954	2.774.814	3. Other
NPL	33.313	50.725	55.084	59.061	59.887	59.151	59.301	60.153	60.691	60.995	62.060	56.920	60.162	61.268	62.986	64.429	NPL
Total Kredit	1.781.889	2.004.722	2.399.043	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	2.615.029	2.699.854	2.630.461	2.649.145	2.815.898	2.827.004	Total Credit
NPL	33.829	51.182	57.172	61.519	62.458	60.928	61.089	61.905	62.438	62.726	63.713	58.384	61.477	62.631	64.235	65.863	NPL

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																	<i>Type of Use</i>
Pembiayaan kepada Pihak Ketiga																	Financing to Third Party
1. Modal Kerja	6.202	3.699	3.442	3.000	3.085	2.932	2.868	3.027	3.021	3.003	3.012	2.980	2.843	2.867	2.841	2.867	1. Working Capital
NPF	348	331	391	519	538	494	495	505	487	437	436	304	298	297	302	296	NPF
2. Investasi	4.759	3.565	3.875	3.730	3.728	3.642	3.678	3.757	3.719	3.809	3.806	3.218	3.189	3.160	3.264	3.262	2. Investments
NPF	293	764	968	921	918	799	803	817	802	798	791	95	98	98	93	99	NPF
3. Konsumsi	6.534	4.133	3.921	3.816	3.797	3.782	3.785	3.819	3.852	3.901	3.940	4.009	4.020	4.054	4.107	4.138	3. Consumption
NPF	104	71	105	120	116	120	126	124	119	118	118	106	111	107	105	105	NPF
Total Pembiayaan	17.495	11.396	11.237	10.546	10.611	10.356	10.332	10.603	10.592	10.713	10.759	10.206	10.052	10.081	10.212	10.268	Total Financing
NPF	746	1.165	1.465	1.561	1.573	1.413	1.424	1.447	1.408	1.353	1.344	505	506	502	500	501	NPF
Orientasi Penggunaan																	<i>User Orientation</i>
Pembiayaan kepada Pihak Ketiga																	Financing to Third Party
1. Ekspor	-	0	0	-	-	-	-	68	68	68	67	67	66	62	62	63	1. Ekspor
NPF	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	24	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	17.472	11.396	11.237	10.546	10.611	10.356	10.332	10.535	10.524	10.645	10.692	10.139	9.986	10.018	10.150	10.205	3. Other
NPF	746	1.165	1.465	1.561	1.573	1.413	1.424	1.447	1.408	1.353	1.344	505	506	502	500	501	NPF
Total Pembiayaan	17.495	11.396	11.237	10.546	10.611	10.356	10.332	10.603	10.592	10.713	10.759	10.206	10.052	10.081	10.212	10.268	Total Financing
NPF	746	1.165	1.465	1.561	1.573	1.413	1.424	1.447	1.408	1.353	1.344	505	506	502	500	501	NPF

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																	<i>Type of Use</i>
Pembiayaan kepada Pihak Ketiga																	<i>Financing to Third Party</i>
1. Modal Kerja	40.616	46.048	49.478	50.466	51.424	49.860	49.865	49.587	49.348	48.289	48.808	49.531	48.988	50.042	50.686	51.148	1. Working Capital
NPF	1.924	2.458	2.815	2.860	2.953	1.954	2.056	2.005	2.046	1.721	1.699	1.580	1.607	1.689	1.881	2.053	NPF
2. Investasi	18.340	24.060	25.226	25.220	25.451	24.713	24.871	25.005	25.485	25.564	26.012	26.917	27.139	27.535	27.842	27.917	2. Investments
NPF	771	683	1.027	1.056	1.075	612	624	725	789	1.420	1.464	1.405	1.443	1.457	1.497	1.617	NPF
3. Konsumsi	26.815	40.776	43.568	43.735	43.925	42.783	43.498	43.528	48.280	48.360	48.123	48.319	47.652	47.950	48.247	48.657	3. Consumption
NPF	932	801	983	1.178	1.200	818	928	1.034	975	980	1.011	891	1.057	1.124	1.097	1.176	NPF
Total Pembiayaan	85.771	110.883	118.272	119.422	120.800	117.355	118.234	118.119	123.113	122.213	122.943	124.766	123.778	125.526	126.775	127.722	Total Financing
NPF	3.627	3.942	4.824	5.094	5.228	3.385	3.609	3.764	3.810	4.121	4.174	3.876	4.107	4.270	4.475	4.846	NPF
Orientasi Penggunaan																	<i>User Orientation</i>
Pembiayaan kepada Pihak Ketiga																	<i>Financing to Third Party</i>
1. Ekspor	469	145	94	324	6.516	5.553	369	298	148	148	154	105	104	103	99	248	1. Ekspor
NPF	-	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	NPF
2. Impor	442	200	265	347	15.861	12.946	440	457	485	504	467	542	527	542	565	890	2. Impor
NPF	42	0	88	88	1.393	521	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	84.860	110.538	117.913	118.750	98.423	98.856	117.426	117.364	122.481	121.561	122.323	124.119	123.147	124.881	126.111	126.585	3. Other
NPF	3.584	3.941	4.736	5.006	3.836	2.865	3.609	3.764	3.810	4.121	4.174	3.876	4.107	4.270	4.475	4.846	NPF
Total Pembiayaan	85.771	110.883	118.272	119.422	120.800	117.355	118.234	118.119	123.113	122.213	122.943	124.766	123.778	125.526	126.775	127.722	Total Financing
NPF	3.627	3.942	4.824	5.094	5.228	3.385	3.609	3.764	3.810	4.121	4.174	3.876	4.107	4.270	4.475	4.846	NPF
*) Angka-angka Sementara																	*) Provisional figures
r) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																	Type of Use
Pembiayaan kepada Pihak Ketiga																	Financing to Third Party
1. Modal Kerja	16.821	18.674	19.268	18.995	18.569	18.683	18.757	19.325	19.548	20.148	19.873	19.914	19.132	18.414	19.571	19.477	1. Working Capital
NPF	1.610	1.201	1.057	875	888	825	803	790	609	538	659	634	748	753	719	730	NPF
2. Investasi	17.140	18.143	18.326	17.710	17.791	18.258	18.352	18.875	18.767	18.552	18.550	18.639	18.243	17.870	18.991	18.763	2. Investments
NPF	977	1.088	1.351	1.362	1.295	1.269	1.273	1.271	1.440	1.552	1.368	1.266	1.118	1.080	1.074	1.008	NPF
3. Konsumsi	16.740	18.385	22.686	24.370	24.979	25.024	25.474	26.006	26.515	27.052	27.694	28.773	29.086	29.657	30.370	31.002	3. Consumption
NPF	499	437	334	351	380	378	377	353	325	285	305	317	319	321	323	339	NPF
Total Pembiayaan	50.701	55.202	60.280	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	66.462	65.941	68.933	69.243	Total Financing
NPF	3.085	2.727	2.741	2.588	2.562	2.472	2.454	2.413	2.374	2.376	2.332	2.217	2.185	2.154	2.116	2.078	NPF
Orientasi Penggunaan																	User Orientation
Pembiayaan kepada Pihak Ketiga																	Financing to Third Party
1. Ekspor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	1. Ekspor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	50.701	55.202	60.280	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	66.462	65.941	68.933	69.229	3. Other
NPF	3.085	2.727	2.741	2.588	2.562	2.472	2.454	2.413	2.374	2.376	2.332	2.217	2.185	2.154	2.116	2.078	NPF
Total Pembiayaan	50.701	55.202	60.280	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	66.462	65.941	68.933	69.243	Total Financing
NPF	3.085	2.727	2.741	2.588	2.562	2.472	2.454	2.413	2.374	2.376	2.332	2.217	2.185	2.154	2.116	2.078	NPF

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

Pengelompokan Bank	2015	2016	2017	2018									2019				Group of Banks
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. BUKU 1	-	0	-	-	-	-	-	-	-	0	-	0	-	-	-	-	1. BUKU 1
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. BUKU 2	103	265	450	513	509	534	527	554	588	585	605	617	607	618	621	617	2. BUKU 2
NPL	7	12	19	19	20	21	23	26	26	25	24	24	24	25	26	26	NPL
3. BUKU 3	41.914	44.684	36.461	33.181	31.427	33.675	32.682	32.683	32.880	32.542	33.151	33.248	33.059	33.190	32.073	32.192	3. BUKU 3
NPL	1.098	1.253	1.012	1.093	1.138	1.238	1.246	1.226	1.171	1.072	966	972	999	992	959	898	NPL
4. BUKU 4	28.523	30.691	42.267	43.049	42.797	43.781	39.030	44.413	44.605	45.013	45.349	46.431	46.277	46.591	47.451	48.008	4. BUKU 4
NPL	712	746	1.006	1.030	1.014	1.040	931	1.013	1.016	969	962	1.001	1.016	1.049	1.033	1.045	NPL
5 BUKU 1 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 BUKU 1 SYARIAH
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
6 BUKU 2 SYARIAH	385	368	349	387	386	387	392	381	394	389	395	332	345	344	328	338	6 BUKU 2 SYARIAH
NPF	19	18	33	16	20	23	26	23	21	19	19	11	14	17	13	10	NPF
7 BUKU 3 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 BUKU 3 SYARIAH
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
8 Bank Umum	70.926	76.007	79.526	77.129	75.118	78.378	72.631	78.031	78.467	78.529	79.500	80.628	80.289	80.744	80.473	81.156	8 Commercial Bank
NPL	1.836	2.029	2.070	2.158	2.192	2.322	2.226	2.287	2.234	2.085	1.970	2.009	2.053	2.082	2.031	1.979	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items		
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
Penerima Kredit Lapangan Usaha																		Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	254.954	283.827	317.373	322.685	329.490	334.522	339.258	340.574	338.567	344.096	345.383	354.878	350.218	353.645	354.080	357.066	1. Agriculture, Hunting and Forestry	
NPL	4.853	6.286	4.332	4.646	4.552	4.544	4.557	5.229	5.092	5.058	5.090	4.672	4.996	4.760	4.736	5.072	NPL	
2. Perikanan	8.843	9.479	11.273	10.773	11.008	11.214	11.240	11.426	11.519	11.609	11.674	12.137	12.065	12.229	12.343	12.550	2. Fishery	
NPL	262	242	302	251	271	276	270	260	254	250	249	221	638	866	839	877	NPL	
3. Pertambangan dan Penggalian	135.273	126.335	113.615	98.968	105.319	113.514	116.178	129.143	137.179	139.649	132.933	137.912	129.440	136.246	137.750	136.178	3. Mining and Quarrying	
NPL	5.582	9.043	7.019	5.869	5.172	4.929	5.282	5.307	5.119	6.774	6.595	6.423	6.271	6.326	5.977	6.129	NPL	
4. Industri Pengolahan	760.048	781.765	824.111	798.313	813.860	843.890	832.268	840.810	868.916	874.216	859.480	899.088	869.183	873.270	868.891	867.740	4. Processing Industry	
NPL	18.977	26.924	22.287	24.262	23.875	24.031	25.257	25.384	25.145	22.894	23.414	22.724	24.051	24.061	24.159	25.867	NPL	
5. Listrik, gas dan air	99.447	135.461	146.133	158.695	160.514	164.681	161.783	170.011	173.478	169.265	159.257	170.190	175.688	176.741	186.861	191.167	5. Electricity, Gas and Water	
NPL	2.289	2.218	1.573	1.827	2.025	1.828	1.817	1.876	2.035	2.168	2.138	2.259	2.045	2.016	1.928	1.815	NPL	
6. Konstruksi	172.934	214.757	258.931	256.441	267.356	277.219	282.394	287.139	290.871	305.327	310.312	316.097	307.027	313.968	323.777	327.078	6. Construction	
NPL	7.005	8.279	9.491	12.234	12.369	12.085	12.254	12.324	11.919	11.469	11.722	9.919	10.873	11.598	11.889	12.610	NPL	
7. Perdagangan Besar dan Eceran	792.503	841.384	885.462	905.220	919.799	930.037	926.183	934.039	961.465	961.334	964.806	975.995	949.880	958.951	972.700	981.744	7. Wholesale and Retail Trade	
NPL	27.948	35.789	36.083	37.259	37.510	37.508	37.737	38.500	38.131	39.232	39.269	35.285	37.459	37.794	36.750	36.626	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	85.861	93.390	97.886	97.968	98.019	97.773	97.756	98.890	97.800	99.275	98.999	99.751	98.757	98.688	100.369	100.958	8. Provision of accommodation and the provision of eating and drinking	
NPL	1.967	2.533	4.239	6.357	6.431	4.773	4.517	4.837	4.731	5.028	5.983	5.516	5.734	5.975	6.140	5.976	NPL	
9. Transportasi, pergudangan dan komunikasi	177.546	171.795	182.628	194.208	208.440	214.226	208.724	209.696	210.082	212.928	210.777	217.323	212.240	211.910	213.971	212.876	9. Transportation, Warehousing and Communications	
NPL	6.815	8.303	6.836	6.633	6.440	6.409	6.425	6.126	6.317	6.103	5.972	5.825	5.261	5.556	5.028	5.085	NPL	
10. Perantara Keuangan	164.681	193.946	214.182	215.017	222.242	230.761	226.854	223.313	225.945	228.456	227.379	244.486	228.622	226.627	232.258	236.007	10. Financial intermediaries	
NPL	1.052	2.415	1.640	1.739	3.650	3.622	3.649	3.641	3.529	3.626	3.526	2.863	2.983	2.922	2.799	2.780	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	184.755	209.999	221.922	221.724	225.117	229.839	233.915	236.835	238.363	244.822	246.872	248.218	245.187	247.398	253.836	247.853	11. Real Estate, Business, Ownership, and Business Services	
NPL	4.817	5.470	5.473	5.446	6.068	5.237	5.862	5.952	5.947	6.615	6.308	4.606	4.990	4.857	4.628	4.750	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.914	14.702	21.822	21.826	21.801	22.528	23.129	23.648	24.597	23.211	22.907	25.068	24.942	25.714	26.006	24.920	12. Government administration, Defense and Compulsory social security	
NPL	11	4	3	6	6	5	5	5	5	4	3	3	3	5	6	6	NPL	
13. Jasa Pendidikan	8.129	8.553	10.104	10.346	10.497	10.750	10.973	11.189	11.227	11.299	11.364	12.322	12.186	12.267	12.664	13.008	13. Education Services	
NPL	140	127	128	117	113	127	127	124	126	116	120	100	124	125	140	154	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	21.488	16.966	19.092	19.840	19.273	19.351	19.365	19.908	20.282	20.627	21.016	22.698	22.498	22.596	23.117	23.722	14. Health Services and Social Activities	
NPL	157	134	318	364	371	344	368	412	409	404	409	381	392	356	352	403	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	57.989	58.707	72.365	71.770	72.785	72.154	74.184	74.498	75.223	75.882	76.622	79.914	75.784	79.199	81.271	77.056	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	2.175	1.775	1.828	2.736	2.658	2.331	2.354	2.368	2.206	2.015	1.801	1.474	1.727	1.863	1.859	1.953	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	2.708	2.644	2.744	2.735	2.746	2.717	2.688	2.704	2.692	2.694	2.652	2.715	2.685	2.695	2.734	2.814	16. Individual Services which Serve Households	
NPL	54	68	57	76	81	77	76	68	71	71	71	59	78	75	70	74	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	110	231	156	141	127	112	122	126	134	170	172	173	169	168	172	172	17. International Agency and Other Extra International Agency	
NPL	2	31	14	13	11	0	0	0	0	0	0	0	0	0	-	0	NPL	
18. Kegiatan yang belum jelas batasannya	11.960	10.611	2.752	3.193	2.788	2.890	2.681	2.716	2.544	2.142	2.835	2.257	2.348	1.462	1.593	1.375	18. Business Activities which are not clearly defined	
NPL	240	73	157	155	159	142	140	129	152	289	309	282	224	224	214	226	NPL	
Penerima Kredit Bukan Lapangan Usaha																		Loans to Non Industrial Origin
Rumah Tangga																		House Hold
- Untuk Pemilikan Rumah Tinggal	326.327	353.648	392.914	403.451	411.629	414.964	419.306	425.321	430.732	431.607	437.921	445.196	445.204	447.244	453.079	457.672	- For Home Ownership	
NPL	7.555	8.666	9.958	10.924	11.442	11.413	11.728	11.617	11.611	11.422	11.489	10.274	11.244	11.947	11.587	12.196	NPL	
- Untuk Pemilikan Flat atau Apartemen	13.017	12.922	15.440	17.174	17.052	17.021	17.272	17.570	18.125	19.163	19.465	19.913	19.977	20.163	20.491	20.785	- For Apartement Ownership	
NPL	176	290	329	342	323	366	411	413	399	380	407	364	364	350	335	347	NPL	
- Untuk Pemilikan Ruko atau Rukan	26.579	27.421	27.117	26.356	26.221	25.950	25.829	25.677	25.553	25.602	25.498	25.548	25.405	25.315	25.277	25.134	- For Shop House Ownership	
NPL	827	1.063	1.157	1.227	1.294	1.326	1.310	1.300	1.279	1.305	1.289	1.227	1.354	1.400	1.380	1.388	NPL	
- Untuk Pemilikan Kendaraan Bermotor	120.557	118.133	124.510	130.932	133.175	135.157	136.482	137.294	139.403	138.780	140.240	140.449	141.166	141.307	141.826	141.679	- For Vehicles Ownership	
NPL	1.691	1.561	1.630	1.817	1.929	2.044	2.061	2.212	2.072	1.984	1.914	1.919	2.060	2.097	2.181	2.210	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	429.773	468.215	542.095	562.265	567.007	568.851	572.541	575.249	580.021	590.090	594.383	606.712	600.838	605.825	613.742	613.621	- Others	
NPL	3.917	3.976	5.089	6.241	6.180	6.302	6.414	6.332	6.294	6.389	6.458	5.856	6.382	6.590	6.537	6.646	NPL	
Bukan Lapangan Usaha Lainnya	189.508	222.306	233.317	228.121	233.031	233.991	234.825	234.720	235.382	236.533	237.207	235.841	235.106	234.366	232.424	232.794	Non Industrial Origin Others	
NPL	2.419	2.864	2.978	2.954	3.245	3.305	3.371	3.342	3.218	3.318	3.070	3.011	3.323	3.395	3.378	3.402	NPL	
r) Angka-angka diperbaiki																		r) Revised figures

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items		
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr	
Penerima Kredit Lapangan Usaha																		Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	149.120	175.746	199.270	194.642	197.276	198.466	202.817	207.694	205.340	208.102	211.253	217.110	214.076	216.546	217.421	219.472	1. Agriculture, Hunting and Forestry	
NPL	1.432	2.182	1.746	1.989	2.007	1.972	1.948	2.576	2.591	2.578	2.612	2.438	2.590	2.661	2.727	2.806	NPL	
2. Perikanan	3.616	4.204	5.093	5.160	5.260	5.315	5.410	5.473	5.594	5.630	5.697	5.766	5.701	5.836	5.948	6.217	2. Fishery	
NPL	105	115	145	96	107	108	104	104	102	99	95	81	473	480	475	484	NPL	
3. Pertambangan dan Penggalian	51.148	52.953	51.276	39.890	45.238	48.166	48.879	52.146	55.540	56.556	51.267	58.614	55.023	55.564	55.861	56.038	3. Mining and Quarrying	
NPL	2.592	3.661	3.215	1.865	1.714	1.732	1.275	1.284	1.905	3.234	3.056	3.196	3.104	3.004	3.040	2.987	NPL	
4. Industri Pengolahan	248.139	261.154	297.636	277.679	289.843	302.058	289.874	283.655	301.357	310.071	299.758	317.241	298.603	297.381	288.634	280.102	4. Processing Industry	
NPL	6.729	11.273	11.572	12.435	11.973	11.707	12.535	12.242	12.387	10.347	10.997	10.876	10.849	10.352	9.893	10.158	NPL	
5. Listrik, gas dan air	51.217	83.715	88.544	98.426	100.774	100.511	97.185	95.067	93.422	87.555	86.080	89.927	95.457	95.025	101.530	105.145	5. Electricity, Gas and Water	
NPL	494	434	217	735	735	747	740	792	794	804	758	921	933	927	937	941	NPL	
6. Konstruksi	68.129	87.889	106.403	106.818	112.128	117.207	117.725	118.443	124.352	131.409	134.678	139.135	135.474	137.565	141.105	142.258	6. Construction	
NPL	1.910	2.924	2.114	4.985	5.019	5.024	5.118	5.239	5.070	5.476	5.334	4.675	5.042	5.014	5.131	5.577	NPL	
7. Perdagangan Besar dan Eceran	330.005	378.547	384.361	401.450	407.923	411.916	421.745	425.150	431.985	439.343	441.826	450.251	433.234	439.309	447.780	455.548	7. Wholesale and Retail Trade	
NPL	10.603	14.873	15.404	15.738	15.619	15.825	15.071	15.480	15.683	15.993	15.466	13.622	14.284	14.960	14.332	15.097	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	21.408	25.306	28.728	28.877	28.933	28.967	28.770	29.310	29.598	29.799	30.141	30.296	30.139	30.427	31.122	31.864	8. Provision of accommodation and the provision of eating and drinking	
NPL	734	772	886	1.140	1.170	767	686	750	693	599	524	451	579	525	445	520	NPL	
9. Transportasi, pergudangan dan komunikasi	62.562	64.111	75.486	76.625	82.886	86.325	84.524	85.436	87.453	87.677	83.985	89.258	89.089	87.774	88.000	88.179	9. Transportation, Warehousing and Communications	
NPL	1.752	3.838	2.409	2.072	2.104	2.092	2.068	1.865	1.835	2.000	2.164	2.305	2.283	2.394	2.420	2.383	NPL	
10. Perantara Keuangan	27.051	35.644	35.511	29.790	32.036	34.502	33.628	32.868	33.022	33.010	33.098	36.537	32.591	31.523	33.324	35.870	10. Financial intermediaries	
NPL	311	982	439	385	1.786	1.650	1.616	1.615	1.614	1.619	1.621	1.603	1.604	1.594	1.591	1.594	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	46.231	56.971	64.100	61.614	62.509	64.358	66.334	67.669	70.578	72.559	72.691	76.076	75.046	75.445	79.531	74.649	11. Real Estate, Business, Ownership, and Business Services	
NPL	1.257	1.020	1.198	916	981	966	1.084	1.072	1.103	1.187	1.028	823	1.144	1.007	1.152	1.455	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	10.898	12.971	19.964	19.955	20.000	21.002	21.336	21.826	22.627	21.233	20.685	22.199	22.065	22.714	23.128	22.437	12. Government administration, Defense and Compulsory social security	
NPL	7	3	1	4	4	4	4	4	4	3	3	3	2	4	5	5	NPL	
13. Jasa Pendidikan	1.324	1.389	1.584	1.757	1.777	1.806	1.845	2.060	2.145	2.455	2.540	2.836	2.780	2.880	2.969	3.061	13. Education Services	
NPL	18	25	27	31	28	27	32	28	29	33	39	27	40	39	47	50	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	10.381	5.210	5.756	6.304	5.882	5.883	6.339	6.559	6.928	7.027	7.163	8.058	7.680	7.723	7.955	8.786	14. Health Services and Social Activities	
NPL	32	58	213	227	229	204	227	235	224	231	225	223	226	237	229	249	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	21.721	24.461	33.586	28.675	29.066	30.177	31.625	32.360	34.221	35.146	36.521	41.075	36.677	39.830	41.530	37.906	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	613	356	521	699	712	729	715	668	663	620	591	526	616	713	734	698	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	2.077	1.940	2.027	2.004	2.001	1.969	1.934	1.925	1.892	1.862	1.790	1.837	1.757	1.752	1.758	1.795	16. Individual Services which Serve Households	
NPL	37	41	29	46	50	48	49	42	42	43	41	33	47	44	42	45	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3	38	83	105	106	108	119	122	124	166	167	169	166	167	170	172	17. International Agency and Other Extra International Agency	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	8.194	8.200	584	256	269	291	354	372	288	288	286	274	474	250	247	259	18. Business Activities which are not clearly defined	
NPL	6	11	1	4	5	5	4	4	4	31	30	22	26	28	38	38	NPL	
Penerima Kredit Bukan Lapangan Usaha																		Loans to Non Industrial Origin
Rumah Tangga																		House Hold
- Untuk Pemilikan Rumah Tinggal	171.736	197.197	229.922	237.969	243.992	247.715	250.442	254.386	258.299	258.049	263.191	268.935	270.084	272.667	276.581	279.743	- For Home Ownership	
NPL	3.957	4.402	4.976	5.384	5.620	5.759	5.791	5.868	5.800	5.689	5.697	4.886	5.637	5.953	5.865	6.316	NPL	
- Untuk Pemilikan Flat atau Apartemen	5.213	5.134	6.004	6.317	5.910	5.798	5.850	5.927	6.062	6.837	6.897	7.082	7.110	7.165	7.233	7.290	- For Apartment Ownership	
NPL	86	110	154	146	127	127	133	135	137	165	151	138	172	160	159	167	NPL	
- Untuk Pemilikan Ruko atau Rukan	5.376	6.235	6.935	6.923	6.871	6.795	6.762	6.747	6.721	6.849	6.901	6.921	6.930	6.927	6.945	6.912	- For Shop House Ownership	
NPL	298	383	456	475	513	517	505	531	512	533	539	508	555	552	564	576	NPL	
- Untuk Pemilikan Kendaraan Bermotor	25.807	26.379	30.632	32.432	33.177	34.556	34.807	34.879	34.894	34.837	35.852	36.275	36.276	36.425	36.030	35.728	- For Vehicles Ownership	
NPL	418	434	485	518	548	604	609	617	603	524	519	519	594	628	636	631	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	186.020	210.299	249.800	261.223	267.982	272.335	275.166	275.158	276.341	282.875	284.058	289.609	284.184	285.216	288.797	284.264	- Others	
NPL	1.730	1.666	2.030	2.301	2.239	2.208	2.194	2.204	2.218	2.365	2.368	2.043	2.271	2.382	2.361	2.478	NPL	
Bukan Lapangan Usaha Lainnya	29.477	34.087	39.754	38.645	38.540	39.722	40.286	40.542	40.788	42.712	42.991	44.116	43.320	43.442	43.792	44.122	Non Industrial Origin Others	
NPL	624	776	757	787	756	768	785	788	751	966	942	900	895	910	918	915	NPL	
r) Angka-angka diperbaiki																		r) Revised figures

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items			
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr		
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin			
1. Pertanian, Perburuan dan Kehutanan	74.054	80.256	90.109	97.966	99.034	103.671	103.496	99.699	100.583	103.638	101.801	104.822	102.194	105.460	105.353	105.087	1. Agriculture, Hunting and Forestry		
NPL	1.719	2.651	1.253	1.394	1.400	1.393	1.430	1.445	1.305	1.312	1.321	1.131	1.285	953	885	1.076	NPL		
2. Perikanan	3.203	3.930	4.754	4.214	4.377	4.506	4.486	4.588	4.542	4.609	4.604	4.971	4.999	5.032	4.992	4.875	2. Fishery		
NPL	78	84	99	95	103	104	105	95	95	92	94	86	102	326	303	327	NPL		
3. Pertambangan dan Penggalian	44.830	39.673	41.586	39.686	39.290	38.368	38.147	41.264	39.344	44.601	44.688	45.454	42.435	47.371	47.124	46.995	3. Mining and Quarrying		
NPL	1.590	4.278	3.192	3.480	3.055	2.771	3.572	3.614	2.826	3.181	3.187	2.876	2.755	2.908	2.490	2.686	NPL		
4. Industri Pengolahan	311.728	331.052	357.410	355.439	359.154	370.530	368.673	379.378	386.965	379.952	379.174	395.685	386.255	414.933	419.056	425.597	4. Processing Industry		
NPL	6.562	10.555	7.555	8.275	8.384	8.300	8.443	8.874	8.454	8.237	8.107	7.908	9.170	9.681	10.052	11.438	NPL		
5. Listrik, gas dan air	30.123	31.686	40.491	40.609	40.356	43.434	43.480	51.328	50.922	51.959	47.750	50.415	50.578	55.283	56.843	57.746	5. Electricity, Gas and Water		
NPL	1.637	1.535	1.101	804	909	699	693	696	858	980	1.005	1.002	778	755	758	641	NPL		
6. Konstruksi	72.123	92.473	111.051	108.885	110.902	113.257	116.943	116.459	114.529	121.319	122.895	126.882	125.292	131.997	135.928	137.062	6. Construction		
NPL	2.023	3.078	4.905	4.801	4.882	4.628	4.606	4.432	3.518	3.777	2.772	3.238	3.238	3.945	4.037	4.145	NPL		
7. Perdagangan Besar dan Eceran	343.801	358.041	391.871	392.864	399.361	400.377	393.905	397.968	415.881	407.380	409.438	408.723	398.915	407.734	411.051	412.347	7. Wholesale and Retail Trade		
NPL	9.818	14.341	15.306	15.778	15.851	15.512	16.224	16.539	16.048	16.839	17.316	15.670	16.556	16.506	16.299	15.914	NPL		
8. Penyediaan akomodasi dan penyediaan makan minum	54.093	59.801	59.431	58.749	58.675	58.300	58.440	58.659	56.945	58.009	57.406	57.949	57.128	56.620	57.356	57.073	8. Provision of accommodation and the provision of eating and drinking		
NPL	673	1.298	2.512	3.818	3.867	2.577	2.475	2.822	2.702	3.568	4.583	4.190	4.298	4.583	4.700	4.448	NPL		
9. Transportasi, pergudangan dan komunikasi	78.764	79.871	82.875	85.591	88.021	88.739	89.654	90.345	90.145	91.840	92.201	92.163	88.809	96.917	97.542	96.937	9. Transportation, Warehousing and Communications		
NPL	3.573	3.679	3.517	3.865	3.628	3.723	3.756	3.687	3.900	3.550	3.357	3.107	2.569	2.752	2.178	2.275	NPL		
10. Perantara Keuangan	73.240	86.994	100.021	101.656	105.129	107.174	104.190	101.854	101.537	103.943	105.751	108.231	103.784	119.723	122.936	124.752	10. Financial intermediaries		
NPL	524	1.123	998	1.024	1.533	1.482	1.510	1.518	1.426	1.523	1.431	841	983	978	893	812	NPL		
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	114.910	130.031	132.246	131.400	134.069	135.776	136.296	138.543	136.419	140.807	142.216	142.944	140.913	146.871	147.429	147.712	11. Real Estate, Business, Ownership, and Business Services		
NPL	2.852	3.216	2.489	2.962	3.660	2.927	3.394	3.551	3.539	4.087	3.947	3.182	3.191	3.172	2.793	2.529	NPL		
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	274	172	319	304	311	326	344	360	367	371	443	433	298	303	319	282	12. Government administration, Defense and Compulsory social security		
NPL	2	1	2	2	2	1	1	1	1	1	1	0	0	0	0	0	NPL		
13. Jasa Pendidikan	4.858	5.296	6.314	6.400	6.496	6.621	6.782	6.808	6.745	6.707	6.690	7.307	7.290	7.284	7.541	7.674	13. Education Services		
NPL	83	83	77	59	55	68	65	68	66	55	53	52	60	67	68	73	NPL		
14. Jasa Kesehatan dan Kegiatan Sosial	8.599	9.083	10.045	10.375	10.508	10.529	10.068	10.357	10.359	10.505	10.632	11.232	11.371	11.447	11.730	11.627	14. Health Services and Social Activities		
NPL	94	57	60	82	89	87	86	122	128	114	126	116	123	75	74	68	NPL		
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	27.352	26.220	25.659	28.828	28.277	27.852	27.899	27.518	26.675	26.571	25.983	25.741	25.422	25.887	26.292	25.939	15. Community, Sociocultural, Entertainment and Other Individual Services		
NPL	867	862	742	1.448	1.344	1.048	1.042	1.091	1.089	946	756	582	674	702	678	782	NPL		
16. Jasa Perorangan yang Melayani Rumah Tangga	273	299	237	239	244	232	217	218	200	200	192	188	181	173	179	165	16. Individual Services which Serve Households		
NPL	8	17	13	13	15	12	9	9	11	8	8	8	8	8	8	8	NPL		
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	75	27	13	4	4	4	4	4	10	4	4	3	3	0	1	0	17. International Agency and Other Extra International Agency		
NPL	1	1	0	0	0	0	0	0	0	0	0	0	0	0	-	-	NPL		
18. Kegiatan yang belum jelas batasannya	884	1.079	963	1.156	728	765	777	879	861	991	2.021	1.456	1.355	1.074	1.160	935	18. Business Activities which are not clearly defined		
NPL	33	58	152	140	141	123	122	110	110	222	242	225	161	159	141	153	NPL		
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin			
Rumah Tangga																House Hold			
- Untuk Pemilikan Rumah Tinggal	124.040	129.322	138.773	141.289	143.390	142.995	144.814	146.780	148.396	149.401	150.485	151.686	151.035	150.663	152.395	152.870	- For Home Ownership		
NPL	2.365	2.919	3.473	3.849	4.087	3.902	4.037	3.899	3.989	3.924	4.010	3.786	3.979	4.331	4.057	4.161	NPL		
- Untuk Pemilikan Flat atau Apartemen	6.866	6.874	8.718	10.161	10.446	10.529	10.741	10.980	11.401	11.661	11.898	12.067	12.125	12.252	12.517	12.766	- For Apartemen Ownership		
NPL	78	126	116	137	134	174	174	176	158	110	162	139	131	131	122	123	NPL		
- Untuk Pemilikan Ruko atau Rukan	20.100	20.320	19.471	18.726	18.645	18.489	18.407	18.278	18.174	18.094	17.958	17.987	17.834	17.734	17.684	17.573	- For Shop House Ownership		
NPL	420	561	602	645	666	695	690	653	648	656	638	603	676	724	697	693	NPL		
- Untuk Pemilikan Kendaraan Bermotor	91.251	87.802	90.114	94.929	96.471	97.118	98.257	99.061	101.141	100.712	101.214	100.921	101.641	101.625	102.422	102.502	- For Vehicles Ownership		
NPL	1.246	1.107	1.116	1.274	1.354	1.410	1.420	1.563	1.440	1.432	1.369	1.375	1.440	1.444	1.521	1.556	NPL		
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	83.431	133.214	152.415	150.490	151.701	148.667	149.380	150.218	151.910	152.749	154.415	155.279	153.793	154.185	154.698	156.304	- Others		
NPL	1.363	1.666	2.128	2.490	2.679	2.789	2.914	2.829	2.805	2.725	2.626	2.549	2.717	2.809	2.740	2.819	NPL		
Bukan Lapangan Usaha Lainnya	27.907	33.564	34.711	35.476	35.102	35.604	35.554	35.305	35.282	35.554	35.623	36.437	37.395	38.124	37.545	38.721	Non Industrial Origin Others		
NPL	793	914	828	841	842	861	890	897	881	826	798	801	938	940	944	959	NPL		
r) Angka-angka diperbaiki																		r) Revised figures	
*) Angka-angka sementara																		*) Provisional figures	

*) Angka-angka diperbaiki

*) Angka-angka sementara

*) Revised figures

*) Provisional figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	2.659	1.621	1.942	1.931	1.971	2.061	2.142	2.266	2.397	2.509	2.701	2.904	2.930	3.101	3.263	3.407	1. Agriculture, Hunting and Forestry
NPL	124	59	50	53	55	56	58	77	77	54	58	59	63	63	62	69	NPL
2. Perikanan	837	165	226	242	274	274	238	237	237	242	253	253	253	245	237	238	2. Fishery
NPL	31	1	3	4	2	2	2	2	2	2	2	1	2	2	1	1	NPL
3. Pertambangan dan Penggalian	737	207	257	267	252	296	287	301	293	285	364	367	401	402	406	388	3. Mining and Quarrying
NPL	102	59	32	39	32	32	32	32	7	9	9	13	13	13	48	48	NPL
4. Industri Pengolahan	10.843	3.409	3.784	3.779	3.793	3.877	3.724	3.704	3.651	3.718	3.711	3.720	3.646	3.680	3.617	3.665	4. Processing Industry
NPL	449	143	194	168	178	167	162	169	171	161	163	61	62	70	103	91	NPL
5. Listrik, gas dan air	291	246	391	289	288	282	283	358	356	355	350	350	334	333	332	331	5. Electricity, Gas and Water
NPL	3	2	4	41	41	38	39	39	39	40	40	2	2	0	2	2	NPL
6. Konstruksi	4.433	2.197	2.609	2.774	2.803	2.776	2.802	2.836	2.875	2.812	2.839	2.867	2.745	2.824	2.766	2.752	6. Construction
NPL	166	106	152	181	180	187	180	189	189	172	176	141	144	137	126	129	NPL
7. Perdagangan Besar dan Eceran	29.580	15.373	16.959	17.518	17.707	17.924	18.009	18.473	18.759	18.944	19.360	19.559	19.603	20.067	20.415	20.749	7. Wholesale and Retail Trade
NPL	948	414	593	776	833	877	907	920	892	885	862	689	1.184	1.204	1.187	735	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	3.425	1.243	1.277	1.317	1.327	1.369	1.484	1.674	1.860	1.940	2.078	2.179	2.262	2.417	2.590	2.721	8. Provision of accommodation and the provision of eating and drinking
NPL	77	36	40	40	41	77	78	88	88	87	87	68	49	49	63	61	NPL
9. Transportasi, pergudangan dan komunikasi	3.924	2.030	2.154	2.110	2.148	2.081	2.070	2.056	2.046	2.051	2.058	2.099	2.085	2.094	2.091	2.078	9. Transportation, Warehousing and Communications
NPL	264	117	304	215	217	102	104	98	100	65	71	59	59	58	57	57	NPL
10. Perantara Keuangan	9.160	5.579	5.312	5.388	5.767	5.631	5.688	5.700	5.322	5.270	5.203	5.202	5.062	5.099	5.510	5.685	10. Financial Intermediaries
NPL	94	135	90	137	133	116	115	114	125	120	115	41	41	44	32	63	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	6.624	3.501	3.966	3.904	3.841	3.809	4.167	4.298	4.614	4.672	4.620	4.218	4.182	4.116	4.055	4.070	11. Real Estate, Business, Ownership, and Business Services
NPL	147	617	653	672	681	640	628	627	627	650	639	54	73	66	44	54	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	7	0	0	0	0	0	0	0	0	0	0	2	2	3	3	3	12. Government administration, Defense and Compulsory social security
NPL	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	1.054	777	958	943	946	1.017	1.007	973	968	951	946	946	918	921	993	999	13. Education Services
NPL	10	6	7	8	7	8	10	11	11	11	11	7	9	4	3	4	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	923	602	713	688	693	725	725	737	705	788	829	810	861	860	912	898	14. Health Services and Social Activities
NPL	6	9	24	31	31	30	32	32	34	34	33	17	17	17	17	18	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.885	2.349	7.156	8.907	9.314	9.313	9.147	8.991	8.854	8.731	8.599	8.513	8.355	8.241	8.127	7.963	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	76	14	41	41	42	45	47	49	50	52	67	61	58	51	56	79	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	221	223	255	270	282	300	322	346	383	414	452	468	493	522	553	614	16. Individual Services which Serve Households
NPL	3	4	6	6	6	7	8	7	9	8	9	7	7	8	8	9	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	1.038	33	25	13	14	14	14	14	15	13	11	67	65	68	64	65	18. Business Activities which are not clearly defined
NPL	197	1	0	0	0	0	0	1	1	1	1	1	1	1	1	1	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	4.029	1.235	1.391	1.441	1.461	1.472	1.513	1.528	1.551	1.620	1.606	1.681	1.672	1.688	1.736	1.755	- For Home Ownership
NPL	151	67	62	83	76	77	78	81	82	84	81	72	75	64	66	69	NPL
- Untuk Pemilikan Flat atau Apartemen	368	150	157	166	168	171	170	163	169	178	178	185	166	171	163	166	- For Apartment Ownership
NPL	5	3	1	1	7	7	7	7	8	10	9	9	9	9	3	3	NPL
- Untuk Pemilikan Ruko atau Rukan	164	31	32	29	30	30	33	33	39	39	38	36	42	44	44	40	- For Shop House Ownership
NPL	3	1	1	1	2	2	3	3	1	1	1	1	1	1	1	1	NPL
- Untuk Pemilikan Kendaraan Bermotor	1.825	987	462	431	444	450	474	492	548	550	564	582	583	597	604	601	- For Vehicles Ownership
NPL	13	9	11	6	6	10	10	10	9	9	8	7	9	9	9	8	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	46.263	7.338	8.467	8.800	8.882	8.898	8.997	9.187	9.477	9.703	9.791	9.807	9.833	9.840	9.933	10.007	- Others
NPL	211	100	197	209	220	224	235	238	222	236	257	242	293	290	294	299	NPL
Bukan Lapangan Usaha Lainnya	543	866	916	911	915	928	944	963	1.135	1.219	1.235	1.140	1.130	1.097	1.162	1.158	Non Industrial Origin Others
NPL	14	14	62	70	71	70	70	70	66	66	67	68	68	64	68	70	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Loans by Industrial Origin																	
Penerima Kredit Lapangan Usaha																	
1. Pertanian, Perburuan dan Kehutanan	10.324	10.040	10.487	10.609	10.871	10.910	10.798	10.832	10.925	10.993	11.185	11.528	12.267	12.521	12.881	13.005	1. Agriculture, Hunting and Forestry
NPL	1.218	1.320	1.206	1.157	1.033	1.065	1.062	1.073	1.062	1.058	1.042	1.001	1.013	1.038	1.016	1.023	NPL
2. Perikanan	524	606	792	792	821	841	839	856	858	853	859	884	860	849	881	932	2. Fishery
NPL	49	40	51	51	55	57	54	55	55	57	57	51	60	56	58	64	NPL
3. Pertambangan dan Penggalian	979	858	662	655	1.102	1.094	1.060	1.062	519	526	685	785	742	748	809	811	3. Mining and Quarrying
NPL	422	335	138	95	96	96	108	101	101	99	108	100	103	104	100	107	NPL
4. Industri Pengolahan	8.105	8.367	9.038	8.884	8.520	8.427	8.993	8.970	9.999	9.561	9.204	9.414	9.643	9.763	9.584	9.241	4. Processing Industry
NPL	610	696	474	460	459	462	461	444	443	453	453	443	481	561	562	566	NPL
5. Listrik, gas dan air	4.501	3.548	3.032	2.864	2.845	3.736	4.029	4.021	4.070	4.289	4.241	4.077	3.000	2.851	3.660	3.626	5. Electricity, Gas and Water
NPL	155	126	222	213	213	213	213	213	206	206	205	204	206	206	102	102	NPL
6. Konstruksi	17.878	19.491	25.126	22.926	25.292	26.742	28.298	30.821	30.586	30.042	31.014	29.854	25.420	26.404	27.688	28.141	6. Construction
NPL	2.657	2.128	2.241	2.185	2.204	2.161	2.199	2.130	2.073	2.138	2.265	2.160	2.274	2.349	2.444	2.588	NPL
7. Perdagangan Besar dan Eceran	29.051	30.436	31.630	31.390	31.639	31.700	31.606	31.600	31.632	31.721	31.995	32.163	31.278	31.862	32.706	32.832	7. Wholesale and Retail Trade
NPL	2.896	2.962	2.993	3.095	3.176	3.202	3.133	3.119	2.959	2.953	2.957	2.637	2.752	2.833	2.829	2.926	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	5.151	4.938	5.748	6.115	6.175	6.175	6.165	6.211	6.210	6.232	6.237	6.253	6.262	6.301	6.387	6.422	8. Provision of accommodation and the provision of eating and drinking
NPL	481	426	723	1.277	1.279	1.277	1.274	1.172	1.173	699	714	630	632	642	756	771	NPL
9. Transportasi, pergudangan dan komunikasi	2.629	2.820	3.520	3.326	3.337	3.315	3.326	3.329	3.355	3.379	3.390	3.393	3.316	3.358	3.468	3.430	9. Transportation, arehousing and Communications
NPL	598	474	394	260	261	261	260	237	242	243	237	215	218	219	241	238	NPL
10. Perantara Keuangan	6.586	7.862	8.172	7.793	7.768	9.274	7.492	7.508	9.516	8.611	7.107	14.914	10.597	9.499	10.254	9.903	10. Financial intermediaries
NPL	67	94	52	61	66	159	63	48	49	49	49	200	176	177	154	182	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.775	6.892	8.193	8.459	8.605	7.995	8.790	8.662	8.986	8.627	8.875	6.872	7.507	7.443	7.643	7.340	11. Real Estate, Business, Ownership, and Business Services
NPL	521	550	879	691	623	580	633	582	558	569	579	440	476	510	541	618	NPL
12. Admrstrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.064	1.052	1.315	1.336	1.316	1.021	1.272	1.281	1.419	1.421	1.661	2.316	2.462	2.579	2.439	2.081	12. Government administration, Defense and Compulsory social security
NPL	0	0	-	0	0	0	0	0	0	-	-	-	0	0	0	0	NPL
13. Jasa Pendidikan	729	986	1.192	1.192	1.216	1.238	1.288	1.276	1.291	1.150	1.154	1.199	1.165	1.152	1.132	1.246	13. Education Services
NPL	25	9	14	15	19	19	16	14	16	14	14	14	14	14	22	27	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	1.384	1.951	2.201	2.064	2.093	2.113	2.125	2.143	2.171	2.186	2.253	2.454	2.442	2.398	2.349	2.240	14. Health Services and Social Activities
NPL	24	10	21	24	22	23	22	23	23	25	24	26	26	27	32	68	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.075	3.870	4.665	4.080	4.102	3.332	4.101	4.180	4.051	4.022	4.057	3.095	3.897	3.740	3.821	3.896	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	563	519	511	526	540	489	535	541	387	386	377	293	369	387	381	383	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	138	182	225	221	219	215	214	214	217	217	217	222	222	223	224	223	16. Individual Services which Serve Households
NPL	6	6	9	10	10	10	10	10	10	13	12	12	14	14	12	12	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	19	158	58	33	18	0	0	1	0	0	0	0	0	0	1	0	17. International Agency and Other Extra International Agency
NPL	1	30	14	13	11	-	-	-	-	-	-	-	-	-	-	0	NPL
18. Kegiatan yang belum jelas batasannya	101	286	131	306	284	199	225	183	140	31	28	20	21	17	16	17	18. Business Activities which are not clearly defined
NPL	3	3	2	4	4	4	3	3	4	2	2	2	2	2	2	2	NPL
Loans to Non Industrial Origin																	
House Hold																	
- Untuk Pemilikan Rumah Tinggal	22.867	22.336	20.164	20.223	20.268	20.277	20.094	20.226	20.115	20.149	20.247	20.500	20.035	19.877	19.990	20.938	- For Home Ownership
NPL	1.025	1.239	1.375	1.545	1.596	1.608	1.753	1.697	1.667	1.657	1.633	1.464	1.483	1.528	1.530	1.586	NPL
- Untuk Pemilikan Flat atau Apartemen	450	550	378	357	353	349	342	334	331	326	328	410	407	403	402	391	- For Apartement Ownership
NPL	7	51	57	58	55	57	96	95	96	95	84	76	53	50	51	53	NPL
- Untuk Pemilikan Ruko atau Rukan	721	609	487	472	468	432	427	418	415	411	391	395	390	398	393	399	- For Shop House Ownership
NPL	95	105	82	91	94	93	93	93	97	96	91	86	93	94	89	89	NPL
- Untuk Pemilikan Kendaraan Bermotor	468	493	439	434	433	426	419	416	409	400	397	514	514	526	539	534	- For Vehicles Ownership
NPL	6	5	6	4	5	6	6	6	4	5	5	3	3	3	3	4	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	102.497	109.550	124.934	129.673	130.871	130.762	131.309	132.033	133.446	135.701	136.867	142.625	143.481	146.797	150.336	152.811	- Others
NPL	389	376	569	680	721	718	711	700	704	732	898	716	775	784	805	749	NPL
Bukan Lapangan Usaha Lainnya	102.745	119.977	127.785	129.668	130.530	130.194	130.376	130.987	131.380	130.510	130.808	127.769	127.143	125.675	124.101	122.955	Non Industrial Origin Others
NPL	253	297	560	694	704	687	693	701	678	687	525	518	707	773	764	819	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	12.960	11.848	12.068	12.962	14.943	14.925	15.184	14.195	13.653	14.053	13.634	13.708	13.481	11.233	11.294	11.499	1. Agriculture, Hunting and Forestry
NPL	361	75	76	54	57	57	58	58	56	56	57	45	45	45	46	98	NPL
2. Perikanan	589	476	380	339	251	250	246	257	262	243	236	254	243	258	276	278	2. Fishery
NPL	-	1	6	5	5	5	4	4	-	1	1	1	1	1	1	1	NPL
3. Pertambangan dan Penggalian	16.604	16.934	8.352	8.403	8.446	8.704	8.858	14.833	16.326	14.703	14.806	15.973	15.413	13.572	13.383	12.679	3. Mining and Quarrying
NPL	704	566	381	268	153	172	169	148	150	119	114	114	176	177	178	180	NPL
4. Industri Pengolahan	85.052	84.674	83.806	85.489	84.159	84.761	85.332	88.498	89.914	91.570	87.378	90.959	92.725	69.498	69.840	70.847	4. Processing Industry
NPL	1.846	2.083	1.007	1.047	1.021	1.149	860	851	1.000	1.009	1.124	1.137	1.168	1.097	1.263	1.322	NPL
5. Listrik, gas dan air	3.621	7.742	3.306	5.708	5.563	5.697	5.719	7.658	11.529	11.666	7.960	9.469	10.765	6.485	6.989	7.130	5. Electricity, Gas and Water
NPL	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	NPL
6. Konstruksi	2.860	4.001	8.386	8.881	9.266	9.237	8.679	9.713	10.206	10.939	9.714	9.512	9.578	5.948	6.293	6.856	6. Construction
NPL	249	43	78	83	85	86	150	156	154	165	170	171	175	153	150	172	NPL
7. Perdagangan Besar dan Eceran	34.970	31.970	38.928	37.588	38.916	40.438	36.334	36.221	37.597	38.434	38.265	37.929	39.425	32.317	32.528	32.801	7. Wholesale and Retail Trade
NPL	2.130	1.679	1.062	1.062	1.222	1.282	1.477	1.515	1.623	1.638	1.642	1.642	1.665	1.681	1.491	1.406	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	582	344	539	585	602	587	520	538	619	644	614	608	585	564	564	552	8. Provision of accommodation and the provision of eating and drinking
NPL	3	0	79	82	75	75	4	4	75	74	74	72	72	72	72	72	NPL
9. Transportasi, pergudangan dan komunikasi	9.229	7.825	8.745	14.673	17.389	18.909	17.199	16.635	16.840	16.803	16.449	16.860	17.363	9.193	10.114	10.064	9. Transportation, Warehousing and Communications
NPL	424	148	171	179	188	189	196	197	199	204	102	98	91	91	90	90	NPL
10. Perantara Keuangan	16.489	21.243	25.686	27.036	27.336	29.462	29.783	29.605	31.120	30.637	29.798	29.874	29.125	14.005	14.100	14.913	10. Financial intermediaries
NPL	56	82	61	132	132	216	345	347	314	314	310	179	179	129	129	129	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	6.765	7.402	8.341	9.963	9.628	10.813	10.767	9.873	10.020	10.289	10.422	10.679	10.578	6.191	6.765	6.510	11. Real Estate, Business, Ownership, and Business Services
NPL	33	54	250	202	120	120	118	115	115	117	110	102	100	98	94	88	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	170	124	1	2	2	2	0	0	0	-	-	-	-	-	-	-	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	125	64	47	45	52	56	40	52	60	36	35	35	33	30	28	27	13. Education Services
NPL	4	4	3	4	4	4	4	4	4	4	4	1	1	0	0	0	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	195	115	338	333	14	15	13	14	14	12	11	11	11	11	11	11	14. Health Services and Social Activities
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	811	967	1.123	1.136	1.882	1.157	1.167	1.182	1.146	1.115	1.154	1.148	1.132	1.203	1.202	1.061	15. Community, ociocultural, Entertainment and Other Individual Services
NPL	56	24	12	21	21	20	15	18	16	12	10	12	11	11	11	11	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	0	0	0	1	1	1	1	1	1	1	0	0	32	25	20	17	16. Individual Services which Serve Households
NPL	-	-	-	-	-	-	-	-	-	-	-	-	2	1	1	1	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	14	8	2	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	179	150	57	47	79	67	85	63	48	77	76	34	34	33	70	68	18. Business Activities which are not clearly defined
NPL	-	-	1	7	9	10	11	11	33	34	34	33	33	33	32	32	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	3.020	2.477	2.238	2.125	2.113	2.099	2.046	2.016	1.992	2.010	2.013	2.014	1.999	1.975	2.008	1.999	- For Home Ownership
NPL	57	37	69	61	61	65	65	69	70	66	64	63	69	68	67	62	NPL
- Untuk Pemilikan Flat atau Apartemen	107	139	137	129	130	128	124	122	121	118	126	131	129	132	137	136	- For Apartement Ownership
NPL	-	-	0	0	0	0	-	-	-	-	-	1	-	-	-	1	NPL
- Untuk Pemilikan Ruko atau Rukan	218	210	192	204	205	203	199	201	204	209	209	207	209	212	211	209	- For Shop House Ownership
NPL	12	13	17	16	18	18	18	20	20	20	20	29	29	29	29	29	NPL
- Untuk Pemilikan Kendaraan Bermotor	1.181	2.398	2.798	2.641	2.586	2.545	2.463	2.386	2.351	2.222	2.155	2.102	2.098	2.079	2.176	2.258	- For Vehicles Ownership
NPL	8	7	13	16	16	15	17	16	16	15	13	14	14	13	12	10	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	6.914	3.492	6.014	11.624	7.103	7.717	7.224	8.185	8.354	8.551	8.731	8.858	9.014	9.255	9.491	9.786	- Others
NPL	112	68	141	531	290	330	323	326	309	294	277	275	288	287	294	260	NPL
Bukan Lapangan Usaha Lainnya	11.073	16.318	13.629	7.549	12.183	11.665	12.182	11.503	11.388	11.366	11.449	11.339	11.297	11.243	11.270	11.362	Non Industrial Origin Others
NPL	299	410	259	70	380	429	445	417	389	331	304	289	285	280	277	234	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items	
				Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin	
1. Pertanian, Perburuan dan Kehutanan	5.836	4.315	3.498	4.576	5.394	4.489	4.821	5.888	5.669	4.801	4.809	4.807	5.270	4.785	3.867	4.596	1. Agriculture, Hunting and Forestry	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
2. Perikanan	75	97	28	26	25	29	22	17	26	31	25	10	9	9	9	9	2. Fishery	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
3. Pertambangan dan Penggalian	20.975	15.711	11.484	10.066	10.992	16.886	18.947	19.537	25.157	22.977	21.123	16.719	15.426	18.588	20.168	19.267	3. Mining and Quarrying	
NPL	172	145	62	121	122	126	126	128	130	133	122	123	119	120	121	122	NPL	
4. Industri Pengolahan	96.181	93.110	72.438	67.043	68.392	74.237	75.674	76.605	77.029	79.344	80.254	82.068	78.310	78.014	78.160	78.288	4. Processing Industry	
NPL	2.781	2.172	1.485	1.878	1.859	2.246	2.796	2.804	2.689	2.687	2.570	2.299	2.322	2.299	2.286	2.291	NPL	
5. Listrik, gas dan air	9.694	8.524	10.368	10.800	10.688	11.023	11.086	11.578	13.178	13.440	12.876	15.952	15.554	16.765	17.507	17.189	5. Electricity, Gas and Water	
NPL	-	121	29	34	126	130	132	136	137	139	130	131	127	128	130	130	NPL	
6. Konstruksi	7.512	8.704	5.355	6.157	6.964	7.999	7.948	8.866	8.322	8.806	9.171	7.847	8.519	9.229	9.998	10.009	6. Construction	
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
7. Perdagangan Besar dan Eceran	25.096	27.016	21.713	24.410	24.253	27.683	24.583	24.627	25.612	25.512	23.923	27.369	27.425	27.663	28.220	27.467	7. Wholesale and Retail Trade	
NPL	1.552	1.520	724	809	810	810	925	926	926	925	1.024	1.025	1.018	610	612	548	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	1.202	1.756	2.162	2.326	2.307	2.374	2.378	2.497	2.567	2.652	2.524	2.466	2.381	2.358	2.350	2.327	8. Provision of accomodation and the provision of eating and drinking	
NPL	0	-	-	-	-	-	-	-	-	-	-	105	105	105	105	105	NPL	
9. Transportasi, pergudangan dan komunikasi	20.439	15.138	9.847	11.883	14.659	14.857	11.951	11.896	10.243	11.178	12.694	13.550	11.579	12.574	12.755	12.188	9. Transportation, Warehousing and Communications	
NPL	205	47	41	41	41	41	41	41	41	41	41	41	41	41	41	41	NPL	
10. Perantara Keuangan	32.156	36.623	39.480	43.354	44.207	44.719	46.072	45.778	45.427	46.985	46.422	49.728	47.464	46.778	46.133	44.884	10. Financial intermediaries	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.450	5.203	5.076	6.385	6.466	7.089	7.561	7.791	7.746	7.868	8.048	7.429	6.961	7.332	8.413	7.571	11. Real Estate, Business, Ownership, and Business Services	
NPL	7	13	5	3	3	4	5	5	4	4	4	5	5	4	5	5	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	502	383	222	228	171	176	177	181	183	187	117	118	114	115	117	117	12. Government administration, Defense and Compulsory social security	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
13. Jasa Pendidikan	39	41	10	8	11	12	12	20	17	0	0	0	0	0	0	1	13. Education Services	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	5	5	39	76	82	86	95	99	106	109	128	133	132	156	159	160	14. Health Services and Social Activities	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.146	840	176	145	145	322	244	266	276	298	307	342	301	298	300	290	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16. Individual Services which Serve Households	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	17. International Agency and Other Extra International Agency	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
18. Kegiatan yang belum jelas batasannya	1.563	862	992	1.415	1.415	1.554	1.225	1.205	1.192	742	412	406	399	18	36	30	18. Business Activities which are not clearly defined	
NPL	2	0	-	-	0	0	0	0	-	-	-	0	2	2	-	-	NPL	
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin	
Rumah Tangga																	House Hold	
- Untuk Pemilikan Rumah Tinggal	635	1.082	426	403	405	405	398	384	378	379	379	379	379	373	371	367	- For Home Ownership	
NPL	0	2	2	2	2	2	4	3	3	3	3	3	3	2	2	2	NPL	
- Untuk Pemilikan Flat atau Apartemen	13	75	45	44	46	46	45	43	42	42	39	39	40	40	38	37	- For Apartemen Ownership	
NPL	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	NPL	
- Untuk Pemilikan Ruko atau Rukan	1	16	1	1	1	1	1	1	1	1	1	1	1	1	1	1	- For Shop House Ownership	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL	
- Untuk Pemilikan Kendaraan Bermotor	24	74	65	66	63	62	61	61	60	59	58	56	54	54	54	56	- For Vehicles Ownership	
NPL	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	4.648	4.322	466	454	467	474	466	469	494	513	521	535	533	531	487	448	- Others	
NPL	113	100	24	30	31	33	38	35	36	37	33	29	39	39	44	41	NPL	
Bukan Lapangan Usaha Lainnya	17.762	17.494	16.522	15.874	15.760	15.879	15.482	15.420	15.409	15.171	15.103	15.042	14.822	14.785	14.554	14.476	Non Industrial Origin Others	
NPL	436	453	513	493	492	489	488	469	454	443	434	436	429	428	407	404	NPL	
r) Angka-angka diperbaiki																		r) Revised figures

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.8.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit - April 2019
Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - April 2019)
Miliar Rp (Billion Rp)

Keterangan	Lapangan Usaha																	Bukan Lapangan Usaha						Location	
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya		Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5		6
Jawa Barat	6.456	590	796	55.567	920	21.748	88.025	6.790	10.678	3.131	13.654	167	1.338	2.779	6.759	413	0	71	99.421	2.261	2.403	5.082	68.272	37.613	Jawa Barat
NPL	226	30	17	3.904	6	987	3.525	465	125	58	427	0	16	29	248	11	0	21	2.430	46	115	86	730	272	NPL
Banten	843	59	696	16.187	592	9.599	18.735	1.316	4.305	3.204	8.962	51	400	468	2.084	74	0	63	34.250	1.082	936	9.952	21.329	9.222	Banten
NPL	6	1	11	203	1	328	962	21	62	164	51	0	1	1	76	2	0	6	559	15	21	81	213	80	NPL
DKI Jakarta	174.802	4.215	109.640	516.011	176.605	214.887	345.578	50.716	146.477	211.720	180.577	6.574	4.177	8.654	32.043	372	172	738	112.269	12.881	7.639	105.782	112.498	85.874	DKI Jakarta
NPL	1.908	631	4.963	11.173	1.452	5.456	10.717	3.959	3.430	2.353	2.622	1	50	23	470	8	0	64	2.922	174	282	1.743	2.006	2.077	NPL
D.I Yogyakarta	596	119	24	2.824	32	1.334	11.067	2.149	926	752	1.096	1	736	690	1.379	53	0	2	4.564	165	236	347	8.035	692	D.I Yogyakarta
NPL	9	2	0	65	1	33	406	237	35	4	15	0	0	0	31	2	0	0	103	1	7	1	67	3	NPL
Jawa Tengah	9.016	1.264	302	48.766	476	12.894	93.631	5.865	6.228	3.717	5.339	418	1.328	2.283	5.596	431	0	199	22.589	366	1.074	3.025	26.348	30.769	Jawa Tengah
NPL	169	28	8	1.506	1	402	3.556	126	78	53	156	0	14	12	150	13	0	2	462	5	37	40	258	166	NPL
Jawa Timur	16.408	1.782	1.333	118.021	5.536	21.607	126.880	6.729	11.995	1.861	11.624	109	1.505	1.947	8.001	523	0	69	46.381	2.210	2.377	4.773	74.766	3.964	Jawa Timur
NPL	304	17	112	6.677	63	743	4.544	81	365	43	492	0	12	22	245	9	0	10	1.288	39	128	46	649	108	NPL
Bengkulu	2.271	46	10	397	6	269	3.790	209	90	32	160	143	94	374	506	12	0	1	2.421	14	148	61	4.957	3.847	Bengkulu
NPL	30	1	0	10	0	40	184	8	4	1	6	0	2	2	8	1	0	1	45	0	9	1	27	25	NPL
Jambi	7.141	83	160	1.697	14	1.129	7.650	718	295	74	489	88	119	122	713	24	0	3	4.213	68	268	136	12.438	102	Jambi
NPL	108	2	4	22	1	93	531	61	8	2	13	0	1	0	15	2	0	3	110	3	26	1	96	4	NPL
Aceh	3.016	97	41	3.032	144	852	6.442	252	228	18	352	83	33	152	688	66	0	4	3.694	44	124	280	16.008	883	Aceh
NPL	46	3	4	19	2	78	300	7	6	2	4	0	4	2	40	0	0	3	39	0	11	1	61	7	NPL
Sumatera Utara	47.315	352	213	36.509	176	9.384	50.685	2.077	6.505	1.405	2.849	102	429	1.337	2.487	146	0	80	15.995	447	1.671	4.334	28.579	1.840	Sumatera Utara
NPL	698	17	4	1.102	1	547	1.950	151	132	5	68	1	17	182	112	6	0	45	608	6	79	67	322	42	NPL
Sumatera Barat	7.438	173	130	1.976	17	647	13.171	587	440	286	533	21	107	141	791	24	0	2	3.733	39	175	148	7.811	12.118	Sumatera Barat
NPL	153	8	4	35	1	49	726	12	16	14	9	0	4	1	21	1	0	2	92	2	23	1	78	42	NPL
Riau	13.545	82	195	2.915	146	2.303	11.734	1.180	1.062	300	1.582	32	143	643	1.144	32	0	17	9.739	64	606	299	17.676	581	Riau
NPL	441	4	3	149	0	142	534	20	42	3	42	0	0	7	63	1	0	5	291	5	25	1	157	7	NPL
Sumatera Selatan	12.591	170	270	8.432	251	4.231	16.381	1.317	940	202	1.702	179	327	411	1.109	40	0	13	9.475	96	756	740	21.463	851	Sumatera Selatan
NPL	315	5	45	106	1	718	882	56	14	1	124	0	4	22	30	1	0	1	287	1	79	12	192	15	NPL
Bangka Belitung	764	132	2.109	779	45	211	3.402	85	103	54	135	20	9	55	159	6	0	0	1.857	20	112	69	3.534	30	Bangka Belitung
NPL	8	5	36	19	1	22	72	1	3	0	3	0	0	1	5	0	0	0	48	0	6	0	16	0	NPL
Kepulauan Riau	128	159	52	3.638	769	1.599	6.299	1.098	4.457	29	1.947	3	138	106	378	15	0	13	6.969	68	647	170	7.083	928	Kepulauan Riau
NPL	4	2	1	105	66	106	158	26	254	1	56	0	3	1	8	0	0	1	181	4	26	1	53	11	NPL
Lampung	9.116	465	134	3.895	106	1.020	14.495	424	2.834	882	727	8	454	325	756	38	0	15	4.645	66	224	210	6.072	5.002	Lampung
NPL	65	8	3	85	0	34	1.011	8	24	7	9	0	2	11	16	1	0	4	121	1	7	1	68	33	NPL
Kalimantan Selatan	10.449	188	1.443	1.773	167	1.832	9.911	442	2.194	324	1.314	122	99	334	829	21	0	8	9.666	39	479	176	10.642	407	Kalimantan Selatan
NPL	85	7	96	17	45	98	457	11	50	1	50	0	8	5	28	1	0	6	283	3	51	2	75	12	NPL
Kalimantan Barat	9.272	213	176	1.342	113	1.097	11.454	741	1.038	1.287	726	103	86	133	674	13	0	0	6.127	55	672	445	14.194	141	Kalimantan Barat
NPL	43	4	0	70	0	125	422	34	14	1	12	0	0	3	12	1	0	0	107	1	29	5	79	6	NPL
Kalimantan Timur	4.830	252	2.289	5.197	673	4.025	14.073	1.847	3.843	843	3.789	37	85	208	1.450	40	0	48	8.186	156	709	1.323	16.326	458	Kalimantan Timur
NPL	58	5	765	67	7	689	708	55	208	5	316	0	1	18	142	2	0	45	605	5	97	16	218	9	NPL
Kalimantan Tengah	4.517	74	52	2.261	99	647	5.347	250	331	101	333	264	97	97	441	17	0	0	3.552	69	100	45	8.695	78	Kalimantan Tengah
NPL	21	1	4	10	0	8	133	3	9	0	3	0	2	0	6	0	0	0	61	0	2	0	41	1	NPL
Sulawesi Tengah	1.925	137	112	319	23	647	6.952	316	128	6	265	380	247	75	323	17	0	0	2.312	36	238	62	13.576	54	Sulawesi Tengah
NPL	30	3	2	10	1	45	257	11	3	0	16	0	0	0	14	0	0	0	65	0	27	7	126	1	NPL
Sulawesi Selatan	4.696	709	471	7.503	213	5.819	32.411	3.345	2.405	1.768	3.553	173	391	510	2.215	116	0	14	15.210	139	1.580	2.795	23.598	9.744	Sulawesi Selatan
NPL	61	20	29	157	2	1.144	1.359	238	98	50	111	1	3	38	59	4	0	5	501	11	197	81	265	53	NPL
Sulawesi Utara	641	259	2.039	602	71	1.363	7.595	801	409	9	542	251	97	66	691	29	0	3	4.689	64	253	150	9.592	7.718	Sulawesi Utara
NPL	36	33	10	52	1	83	356	25	6	0	8	0	0	2	41	1	0	1	251	5	13	1	170	299	NPL
Gorontalo	774	57	10	165	614	173	2.768	187	67	0	84	76	11	30	157	8	0	0	900	5					

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	1.916.256	2.049.098	2.222.823	2.209.472	2.275.952	2.344.924	2.329.057	2.353.260	2.423.637	2.436.850	2.432.748	2.512.476	2.386.513	2.410.400	2.448.237	2.441.113	1. Working Capital
NPL	57.302	73.591	70.732	74.352	76.142	74.997	76.461	77.958	77.648	76.615	77.203	70.785	74.772	76.530	75.611	77.255	NPL
2. Investasi	1.035.889	1.125.467	1.179.728	1.200.388	1.215.232	1.233.254	1.240.645	1.263.414	1.267.245	1.290.153	1.272.692	1.308.747	1.332.406	1.343.372	1.355.509	1.372.533	2. Investments
NPL	27.045	36.123	31.048	35.638	35.621	33.270	34.234	34.583	33.540	35.502	35.776	31.829	33.077	32.850	31.903	33.147	NPL
3. Konsumsi	1.105.759	1.202.630	1.335.393	1.368.304	1.388.115	1.395.935	1.406.250	1.415.821	1.429.217	1.441.775	1.454.714	1.473.659	1.467.697	1.474.219	1.487.484	1.492.321	3. Consumption
NPL	16.586	18.422	21.141	23.506	24.412	24.755	25.295	25.216	24.873	24.799	24.627	22.650	24.728	25.779	25.398	26.190	NPL
Total Kredit	4.057.904	4.377.195	4.737.944	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	5.186.616	5.227.992	5.291.231	5.305.967	Total Credit
NPL	100.933	128.135	122.922	133.497	136.175	133.022	135.991	137.757	136.061	136.916	137.606	125.264	132.577	135.158	132.912	136.592	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	93.281	96.852	121.345	112.438	116.670	121.469	119.816	124.047	124.324	130.523	125.816	131.582	124.098	124.401	124.610	125.204	1. Export
NPL	2.327	2.059	2.044	2.459	2.480	2.400	2.623	2.623	2.657	2.637	2.542	2.294	2.303	2.368	2.246	2.334	NPL
2. Impor	62.694	44.759	61.598	59.920	67.748	68.515	66.917	66.364	72.061	74.434	78.509	77.129	75.217	79.538	78.049	80.710	2. Import
NPL	2.325	1.189	1.459	1.384	2.625	1.156	793	782	845	855	1.023	1.203	1.247	1.275	1.292	1.662	NPL
3. Lainnya	3.901.930	4.235.584	4.555.001	4.605.806	4.694.881	4.784.129	4.789.219	4.842.084	4.923.715	4.963.821	4.955.830	5.086.171	4.987.302	5.024.053	5.088.571	5.100.053	3. Others
NPL	96.281	124.888	119.419	129.654	131.070	129.466	132.575	134.353	132.559	133.425	134.041	121.766	129.026	131.515	129.374	132.597	NPL
Total Kredit	4.057.904	4.377.195	4.737.944	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	5.186.616	5.227.992	5.291.231	5.305.967	Total Credit
NPL	100.933	128.135	122.922	133.497	136.175	133.022	135.991	137.757	136.061	136.916	137.606	125.264	132.577	135.158	132.912	136.592	NPL

f) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Jenis Penggunaan																	Type of Use	
Kredit kepada Pihak Ketiga																	Credit to Third Party	
1. Modal Kerja	714.270	798.563	880.751	856.612	894.987	921.467	913.696	911.042	947.561	959.220	962.478	1.008.823	941.154	947.773	954.620	943.875	1. Working Capital	
NPL	20.476	31.054	30.548	31.326	32.240	32.259	32.206	33.187	33.971	33.156	33.159	30.747	32.099	32.239	31.477	33.114	NPL	
2. Investasi	398.953	481.889	519.241	523.410	528.919	537.560	546.746	557.092	558.905	570.666	557.150	577.838	594.880	599.938	612.747	625.245	2. Investments	
NPL	8.156	11.514	9.590	12.042	12.003	11.348	11.069	10.814	10.774	11.742	11.427	11.078	11.741	11.743	11.761	11.974	NPL	
3. Konsumsi	423.630	479.330	563.047	583.513	596.471	606.922	613.314	617.639	623.106	632.159	639.889	652.939	647.905	651.842	660.024	658.695	3. Consumption	
NPL	7.113	7.772	8.858	9.610	9.802	9.982	10.016	10.144	10.021	10.242	10.216	8.994	10.123	10.584	10.503	11.084	NPL	
Total Kredit	1.536.852	1.759.782	1.963.039	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	2.183.939	2.199.553	2.227.391	2.227.815	Total Credit	
NPL	35.745	50.339	48.995	52.977	54.045	53.589	53.292	54.144	54.767	55.140	54.801	50.819	53.964	54.567	53.740	56.171	NPL	
Orientasi Penggunaan																	User Orientation	
Kredit kepada Pihak Ketiga																	Credit to Third Party	
1. Ekspor	14.113	14.783	43.670	37.492	37.368	36.575	35.273	35.234	34.195	33.531	32.931	36.001	33.361	31.839	31.439	30.697	1. Export	
NPL	459	399	1.302	1.691	1.800	1.702	1.708	1.669	1.653	1.635	1.561	1.371	1.223	1.266	1.138	1.219	NPL	
2. Impor	2.017	2.463	6.301	4.476	4.024	2.896	1.961	2.397	5.063	7.155	9.852	9.699	9.147	9.169	11.006	11.320	2. Import	
NPL	57	58	701	706	706	2	1	1	1	0	0	0	1	1	1	1	NPL	
3. Lainnya	1.520.722	1.742.536	1.913.069	1.921.567	1.978.985	2.026.477	2.036.521	2.048.142	2.090.314	2.121.359	2.116.733	2.193.900	2.141.431	2.158.544	2.184.945	2.185.798	3. Others	
NPL	35.230	49.883	46.993	50.580	51.539	51.885	51.583	52.475	53.113	53.504	53.240	49.448	52.740	53.300	52.601	54.950	NPL	
Total Kredit	1.536.852	1.759.782	1.963.039	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	2.183.939	2.199.553	2.227.391	2.227.815	Total Credit	
NPL	35.745	50.339	48.995	52.977	54.045	53.589	53.292	54.144	54.767	55.140	54.801	50.819	53.964	54.567	53.740	56.171	NPL	
f) Angka-angka diperbaiki																		r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Jenis Penggunaan																	Type of Use	
Kredit kepada Pihak Ketiga																	Credit to Third Party	
1. Modal Kerja	783.624	857.336	957.520	957.006	973.038	994.730	987.596	999.456	1.015.105	1.016.360	1.018.377	1.039.684	1.003.544	1.060.987	1.078.244	1.086.115	1. Working Capital	
NPL	19.374	27.758	28.583	30.617	31.398	29.618	30.361	30.917	30.007	29.720	30.203	27.259	29.045	30.522	30.254	30.393	NPL	
2. Investasi	459.562	478.663	497.876	507.360	511.896	515.730	516.209	526.784	527.925	537.047	535.513	544.916	543.679	573.122	574.589	576.691	2. Investments	
NPL	12.762	19.159	15.390	17.423	17.518	15.836	17.172	17.935	16.983	18.513	19.109	16.489	16.909	17.049	16.104	16.983	NPL	
3. Konsumsi	353.596	411.081	444.202	451.072	455.755	453.402	457.148	460.611	466.304	468.171	471.593	474.376	473.823	474.583	477.261	480.736	3. Consumption	
NPL	6.264	7.293	8.264	9.236	9.762	9.831	10.125	10.017	9.922	9.672	9.603	9.253	9.881	10.379	10.080	10.311	NPL	
Total Kredit	1.596.781	1.747.080	1.899.598	1.915.438	1.940.690	1.963.862	1.960.952	1.986.850	2.009.334	2.021.578	2.025.482	2.058.976	2.021.046	2.108.692	2.130.094	2.143.542	Total Credit	
NPL	38.401	54.210	52.237	57.275	58.678	55.285	57.658	58.869	56.911	57.906	58.915	53.001	55.834	57.950	56.438	57.687	NPL	
Orientasi Penggunaan																	User Orientation	
Kredit kepada Pihak Ketiga																	Credit to Third Party	
1. Ekspor	14.018	13.476	13.625	14.879	18.609	18.092	17.889	17.441	18.463	18.018	17.497	18.846	18.532	35.586	32.499	33.926	1. Export	
NPL	286	834	215	191	160	161	164	219	219	228	281	225	397	494	497	506	NPL	
2. Impor	22.074	19.098	40.956	41.150	49.407	47.822	45.972	47.784	47.253	47.939	50.188	52.286	50.426	55.905	56.636	57.538	2. Import	
NPL	964	165	668	552	1.793	1.008	644	639	701	723	900	941	955	997	1.013	1.326	NPL	
3. Lainnya	1.560.690	1.714.506	1.845.017	1.859.409	1.872.674	1.897.948	1.897.092	1.921.626	1.943.618	1.955.621	1.957.797	1.987.844	1.952.088	2.017.201	2.040.958	2.052.077	3. Others	
NPL	37.150	53.211	51.354	56.532	56.725	54.116	56.850	58.011	55.991	56.954	57.735	51.835	54.483	56.459	54.929	55.855	NPL	
Total Kredit	1.596.781	1.747.080	1.899.598	1.915.438	1.940.690	1.963.862	1.960.952	1.986.850	2.009.334	2.021.578	2.025.482	2.058.976	2.021.046	2.108.692	2.130.094	2.143.542	Total Credit	
NPL	38.401	54.210	52.237	57.275	58.678	55.285	57.658	58.869	56.911	57.906	58.915	53.001	55.834	57.950	56.438	57.687	NPL	
f) Angka-angka diperbaiki																		r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																	Type of Use
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Modal Kerja	53.759	28.702	35.538	38.075	39.007	39.352	39.658	40.365	40.717	41.007	41.636	42.152	42.033	42.830	43.698	44.481	1. Working Capital
NPL	1.715	810	992	1.245	1.292	1.311	1.314	1.354	1.340	1.289	1.287	926	1.425	1.433	1.460	1.043	NPL
2. Investasi	24.882	10.853	12.446	12.263	12.413	12.395	12.451	12.598	12.617	12.690	12.737	12.371	12.164	12.165	12.236	12.144	2. Investments
NPL	982	914	1.202	1.167	1.187	1.075	1.087	1.100	1.083	1.059	1.055	353	359	354	350	377	NPL
3. Konsumsi	53.193	10.608	11.425	11.779	11.901	11.948	12.130	12.367	12.918	13.308	13.412	13.430	13.426	13.438	13.641	13.726	3. Consumption
NPL	397	194	333	370	383	391	403	409	387	405	422	399	454	437	441	451	NPL
Total Kredit	131.833	50.163	59.409	62.117	63.320	63.696	64.240	65.330	66.253	67.005	67.785	67.953	67.623	68.433	69.575	70.351	Total Credit
NPL	3.093	1.917	2.526	2.782	2.862	2.777	2.805	2.864	2.809	2.753	2.764	1.678	2.238	2.224	2.251	1.871	NPL
Orientasi Penggunaan																	User Orientation
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Ekspor	0	51	61	311	309	311	310	309	163	164	185	187	201	220	218	368	1. Export
NPL	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Impor	68	63	40	60	56	61	90	87	105	84	81	82	98	99	98	414	2. Import
NPL	3	-	13	13	13	13	13	13	13	-	-	-	-	-	-	-	NPL
3. Lainnya	131.765	50.049	59.307	61.746	62.955	63.324	63.840	64.934	65.985	66.757	67.519	67.684	67.324	68.113	69.259	69.569	3. Others
NPL	3.091	1.917	2.513	2.769	2.849	2.764	2.791	2.850	2.796	2.753	2.764	1.678	2.238	2.224	2.251	1.871	NPL
Total Kredit	131.833	50.163	59.409	62.117	63.320	63.696	64.240	65.330	66.253	67.005	67.785	67.953	67.623	68.433	69.575	70.351	Total Credit
NPL	3.093	1.917	2.526	2.782	2.862	2.777	2.805	2.864	2.809	2.753	2.764	1.678	2.238	2.224	2.251	1.871	NPL

f) Angka-angka diperbaiki

g) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																	Type of Use
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Modal Kerja	63.930	65.060	75.296	72.353	74.694	77.065	78.452	80.950	84.549	82.757	81.775	84.407	74.321	74.942	78.785	78.318	1. Working Capital
NPL	7.658	6.922	6.967	6.771	6.811	6.813	6.858	6.734	6.355	6.439	6.559	6.022	6.308	6.587	6.690	7.008	NPL
2. Investasi	35.082	39.284	40.889	40.693	41.529	41.263	42.171	42.199	41.396	41.104	42.388	45.035	46.780	46.767	47.159	47.069	2. Investments
NPL	2.637	2.806	2.975	3.369	3.260	3.264	3.190	3.032	3.009	2.523	2.537	2.405	2.507	2.553	2.560	2.669	NPL
3. Konsumsi	229.748	253.514	274.187	280.826	282.924	282.440	282.968	284.414	286.096	287.498	289.037	292.212	291.970	293.675	295.760	298.028	3. Consumption
NPL	1.775	2.073	2.650	3.072	3.175	3.168	3.352	3.290	3.246	3.271	3.237	2.864	3.114	3.231	3.243	3.300	NPL
Total Kredit	328.759	357.859	390.372	393.872	399.147	400.768	403.590	407.563	412.041	411.359	413.200	421.655	413.071	415.384	421.704	423.416	Total Credit
NPL	12.070	11.801	12.592	13.212	13.246	13.245	13.400	13.056	12.610	12.234	12.332	11.291	11.929	12.371	12.493	12.977	NPL
Orientasi Penggunaan																	User Orientation
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Ekspor	25	16	6	12	11	7	8	7	7	7	7	6	5	5	5	26	1. Export
NPL	8	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	NPL
2. Impor	2	1	1	2	2	1	1	1	1	2	2	2	2	2	2	990 ¹⁾	2. Import
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	57	NPL
3. Lainnya	328.733	357.842	390.365	393.859	399.134	400.760	403.581	407.555	412.033	411.350	413.191	421.647	413.064	415.377	421.697	422.400	3. Others
NPL	12.062	11.800	12.591	13.210	13.244	13.243	13.398	13.055	12.608	12.232	12.330	11.289	11.927	12.369	12.491	12.918	NPL
Total Kredit	328.759	357.859	390.372	393.872	399.147	400.768	403.590	407.563	412.041	411.359	413.200	421.655	413.071	415.384	421.704	423.416	Total Credit
NPL	12.070	11.801	12.592	13.212	13.246	13.245	13.400	13.056	12.610	12.234	12.332	11.291	11.929	12.371	12.493	12.977	NPL

*) Angka-angka diperbaiki

*) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
Jenis Penggunaan																	Type of Use
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Modal Kerja	131.643	136.727	145.397	152.475	156.147	161.207	157.650	167.945	175.147	176.638	167.102	171.757	173.026	128.820	132.015	133.394	1. Working Capital
NPL	4.951	4.245	2.265	2.467	2.463	2.675	2.849	2.884	3.092	3.126	3.138	3.042	3.092	2.956	2.948	2.974	NPL
2. Investasi	59.572	59.160	54.707	60.715	62.381	63.874	62.277	61.393	64.210	64.584	63.450	65.296	67.496	41.746	41.462	41.920	2. Investments
NPL	916	514	923	679	629	710	564	544	648	621	614	563	626	633	611	627	NPL
3. Konsumsi	22.512	25.034	25.008	24.273	24.322	24.357	24.237	24.412	24.409	24.475	24.683	24.650	24.745	24.897	25.294	25.750	3. Consumption
NPL	488	535	498	693	765	858	867	848	804	725	679	672	685	678	678	596	NPL
Total Kredit	213.727	220.921	225.112	237.463	242.850	249.438	244.165	253.750	263.766	265.698	255.235	261.703	265.266	195.464	198.772	201.064	Total Credit
NPL	6.355	5.294	3.685	3.838	3.858	4.243	4.280	4.276	4.544	4.472	4.431	4.278	4.403	4.268	4.237	4.198	NPL
Orientasi Penggunaan																	User Orientation
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Ekspor	33.237	32.529	33.947	33.293	31.827	34.382	33.751	37.441	36.320	41.532	38.743	41.526	40.452	28.722	30.989	30.599	1. Export
NPL	760	288	297	301	245	256	472	457	489	479	343	348	346	249	252	252	NPL
2. Impor	17.106	10.073	9.953	9.996	10.418	10.823	10.202	10.352	10.948	10.740	10.413	11.494	11.885	6.622	5.594	6.014	2. Import
NPL	417	359	75	112	112	133	134	129	130	132	123	262	259	246	244	244	NPL
3. Lainnya	163.383	178.319	181.212	194.174	200.604	204.233	200.211	205.957	216.499	213.425	206.079	208.683	212.929	160.119	162.189	164.452	3. Others
NPL	5.178	4.646	3.313	3.425	3.501	3.854	3.675	3.691	3.925	3.861	3.965	3.668	3.797	3.773	3.740	3.701	NPL
Total Kredit	213.727	220.921	225.112	237.463	242.850	249.438	244.165	253.750	263.766	265.698	255.235	261.703	265.266	195.464	198.772	201.064	Total Credit
NPL	6.355	5.294	3.685	3.838	3.858	4.243	4.280	4.276	4.544	4.472	4.431	4.278	4.403	4.268	4.237	4.198	NPL

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Jenis Penggunaan																	Type of Use
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Modal Kerja	169.031	162.710	128.321	132.951	138.078	151.103	152.005	153.503	160.558	160.868	161.379	165.653	152.435	155.049	160.874	154.929	1. Working Capital
NPL	3.126	2.803	1.378	1.927	1.937	2.321	2.872	2.882	2.883	2.885	2.858	2.789	2.804	2.792	2.783	2.724	NPL
2. Investasi	57.839	55.618	54.568	55.947	58.094	62.431	60.791	63.348	62.192	64.062	61.455	63.290	67.407	69.634	67.316	69.464	2. Investments
NPL	1.592	1.216	968	959	1.024	1.037	1.153	1.157	1.044	1.044	1.034	940	935	517	517	517	NPL
3. Konsumsi	23.082	23.063	17.525	16.841	16.743	16.866	16.453	16.378	16.383	16.164	16.101	16.051	15.828	15.784	15.504	15.385	3. Consumption
NPL	549	555	539	526	525	525	531	508	492	484	470	469	471	470	453	447	NPL
Total Kredit	249.952	241.391	200.414	205.740	212.915	230.401	229.250	233.229	239.133	241.094	238.935	244.994	235.671	240.467	243.695	239.779	Total Credit
NPL	5.268	4.574	2.885	3.412	3.486	3.883	4.556	4.547	4.419	4.413	4.362	4.197	4.209	3.779	3.753	3.689	NPL
Orientasi Penggunaan																	User Orientation
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Ekspor	31.888	35.997	30.036	26.451	28.545	32.104	32.585	33.615	35.176	37.271	36.453	35.016	31.547	28.029	29.459	29.589	1. Export
NPL	814	536	229	274	274	279	278	275	293	292	356	348	336	357	357	354	NPL
2. Impor	21.428	13.061	4.347	4.236	3.842	6.910	8.691	5.743	8.691	8.514	7.972	3.567	3.659	7.740	4.713	4.434	2. Import
NPL	884	607	1	-	-	-	-	-	-	-	-	-	32	32	33	33	NPL
3. Lainnya	196.636	192.333	166.031	175.053	180.528	191.387	187.974	193.870	195.266	195.310	194.510	206.412	200.466	204.698	209.523	205.756	3. Others
NPL	3.570	3.431	2.655	3.138	3.212	3.604	4.278	4.272	4.126	4.121	4.006	3.849	3.842	3.390	3.362	3.301	NPL
Total Kredit	249.952	241.391	200.414	205.740	212.915	230.401	229.250	233.229	239.133	241.094	238.935	244.994	235.671	240.467	243.695	239.779	Total Credit
NPL	5.268	4.574	2.885	3.412	3.486	3.883	4.556	4.547	4.419	4.413	4.362	4.197	4.209	3.779	3.753	3.689	NPL

f) Angka-angka diperbaiki

g) Revised figures

Tabel 3.16.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - April 2019
(Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for April 2019)
Miliar Rp (Billion Rp)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			Location
				Ekspor	Impor	Lainnya	
1. Jawa Barat	164.461	55.421	215.052	3.062	1.978	429.894	1. Jawa Barat
NPL	7.320	2.775	3.679	102	231	13.441	NPL
2. Banten	44.800	22.835	76.769	456	159	143.790	2. Banten
NPL	1.653	241	971	4	3	2.859	NPL
3. DKI Jakarta	1.316.007	867.952	436.942	87.450	67.244	2.466.206	3. DKI Jakarta
NPL	30.414	18.867	9.205	735	1.430	56.321	NPL
4. D.I Yogyakarta	14.821	8.961	14.038	212	50	37.558	4. D.I Yogyakarta
NPL	494	344	183	8	-	1.013	NPL
5. Jawa Tengah	150.959	46.796	84.172	2.854	1.083	277.990	5. Jawa Tengah
NPL	5.192	1.084	967	129	39	7.075	NPL
6. Jawa Timur	261.574	74.357	134.470	13.684	5.245	451.472	6. Jawa Timur
NPL	11.869	1.869	2.259	240	44	15.713	NPL
7. Bengkulu	5.220	3.190	11.447	122	-	19.734	7. Bengkulu
NPL	212	87	106	7	-	398	NPL
8. Jambi	11.629	8.891	17.224	457	6	37.281	8. Jambi
NPL	654	213	239	55	-	1.051	NPL
9. Aceh	11.009	4.493	21.032	115	1	36.418	9. Aceh
NPL	416	104	119	15	-	624	NPL
10. Sumatera Utara	100.232	61.818	52.867	7.738	2.504	204.675	10. Sumatera Utara
NPL	3.625	1.413	1.124	377	0	5.785	NPL
11. Sumatera Barat	18.592	7.892	24.022	865	2	49.640	11. Sumatera Barat
NPL	870	187	238	63	-	1.231	NPL
12. Riau	20.370	16.685	28.965	458	282	65.281	12. Riau
NPL	897	560	486	26	0	1.916	NPL
13. Sumatera Selatan	29.390	19.177	33.381	665	65	81.219	13. Sumatera Selatan
NPL	1.729	597	587	74	-	2.839	NPL
14. Bangka Belitung	6.599	1.470	5.623	565	-	13.127	14. Bangka Belitung
NPL	124	51	70	12	-	233	NPL
15. Kepulauan Riau	11.139	9.688	15.965	98	263	36.332	15. Kepulauan Riau
NPL	271	522	274	3	-	1.063	NPL
16. Lampung	24.029	11.665	16.219	862	122	50.930	16. Lampung
NPL	1.094	195	230	43	3	1.472	NPL
17. Kalimantan Selatan	15.336	16.113	21.409	417	38	52.403	17. Kalimantan Selatan
NPL	620	344	424	9	0	1.379	NPL
18. Kalimantan Barat	15.304	13.163	21.635	450	52	49.601	18. Kalimantan Barat
NPL	587	156	227	39	37	895	NPL
19. Kalimantan Timur	24.849	18.679	27.157	425	10	70.249	19. Kalimantan Timur
NPL	1.733	1.356	951	50	-	3.990	NPL
20. Kalimantan Tengah	8.033	6.897	12.539	296	1	27.170	20. Kalimantan Tengah
NPL	154	46	105	8	-	296	NPL
21. Sulawesi Tengah	8.632	3.240	16.279	311	0	27.841	21. Sulawesi Tengah
NPL	302	91	227	24	-	596	NPL
22. Sulawesi Selatan	45.214	21.097	53.066	1.189	329	117.859	22. Sulawesi Selatan
NPL	2.618	761	1.109	46	4	4.439	NPL
23. Sulawesi Utara	9.889	5.578	22.465	530	2	37.401	23. Sulawesi Utara
NPL	502	155	739	40	-	1.356	NPL
26. Gorontalo	3.225	1.958	7.300	106	0	12.376	26. Gorontalo
NPL	243	80	101	16	-	408	NPL
25. Sulawesi Barat	2.426	879	4.557	87	-	7.775	25. Sulawesi Barat
NPL	83	27	24	8	-	127	NPL
24. Sulawesi Tenggara	6.340	2.533	15.207	116	1	23.963	24. Sulawesi Tenggara
NPL	372	114	156	6	0	636	NPL
27. Nusa Tenggara Barat	11.501	8.468	19.653	147	1	39.475	27. Nusa Tenggara Barat
NPL	265	74	192	12	-	520	NPL
28. Bali	27.931	18.244	30.358	531	8	75.993	28. Bali
NPL	1.300	544	531	33	-	2.342	NPL
29. Nusa Tenggara Timur	9.214	2.587	17.675	88	2	29.386	29. Nusa Tenggara Timur
NPL	503	73	146	2	-	720	NPL
30. Maluku	3.164	1.210	6.908	66	-	11.216	30. Maluku
NPL	98	18	53	1	-	168	NPL
31. Papua	8.850	4.406	14.331	315	6	27.266	31. Papua
NPL	427	148	210	4	-	781	NPL
32. Maluku Utara	2.110	552	5.992	139	0	8.514	32. Maluku Utara
NPL	129	21	41	8	-	182	NPL
33. Papua Barat	3.635	1.412	6.963	248	3	11.759	33. Papua Barat
NPL	109	34	216	6	-	352	NPL
34. Lainnya	44.627	24.227	737	81	1.253	68.258	34. Others
NPL	376	-	0	-	-	377	NPL
Total	2.441.113	1.372.533	1.492.321	125.204	80.710	5.100.053	Total
NPL	77.255	33.147	26.190	2.334	1.662	132.597	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018								2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar		Apr
1. Jawa Barat	333.595	364.038	395.749	402.636	409.442	410.099	409.012	414.802	417.565	420.035	424.229	429.832	423.471	427.320	433.065	434.935	1. Jawa Barat
NPL	8.724	12.932	14.625	16.160	16.500	16.393	16.068	16.233	15.908	14.351	14.356	12.294	12.963	13.321	13.317	13.774	NPL
2. Banten	97.056	112.602	123.285	134.555	135.820	140.102	139.716	139.983	143.257	143.133	145.572	146.537	145.635	144.079	143.281	144.405	2. Banten
NPL	2.054	2.373	2.587	2.804	2.738	2.720	2.802	2.756	2.682	2.559	2.547	2.480	2.606	2.697	2.809	2.865	NPL
3. DKI Jakarta	1.981.495	2.117.143	2.271.848	2.279.294	2.349.281	2.426.126	2.416.057	2.452.113	2.507.652	2.545.313	2.521.842	2.616.299	2.553.912	2.579.184	2.614.078	2.620.900	3. DKI Jakarta
NPL	46.765	63.315	51.450	54.969	56.500	54.747	55.969	57.670	56.886	60.466	61.497	55.968	58.360	59.025	57.043	58.486	NPL
4. D.I Yogyakarta	27.162	29.938	33.545	34.723	35.238	35.281	35.880	36.202	36.511	36.609	36.676	36.914	36.450	36.818	37.476	37.821	4. D.I Yogyakarta
NPL	471	700	701	1.207	1.271	1.268	1.245	1.297	1.265	1.245	1.236	964	1.004	1.023	1.011	1.021	NPL
5. Jawa Tengah	215.788	235.966	256.993	260.783	265.262	266.303	266.752	269.700	270.328	273.046	275.137	278.257	277.396	280.584	280.542	281.926	5. Jawa Tengah
NPL	6.531	6.716	5.727	6.164	6.596	6.515	6.526	6.897	7.066	7.384	7.334	6.858	7.045	7.234	7.005	7.243	NPL
6. Jawa Timur	374.106	399.479	433.493	431.561	435.715	441.546	445.916	450.414	460.151	462.880	465.900	478.778	467.131	465.723	469.719	470.401	6. Jawa Timur
NPL	6.824	10.567	13.124	15.357	14.940	14.711	15.491	15.473	15.567	15.428	14.665	13.869	14.983	15.595	15.744	15.997	NPL
7. Bengkulu	14.345	15.891	17.399	18.057	18.252	18.282	18.355	18.507	18.713	18.922	19.037	19.288	19.239	19.433	19.668	19.857	7. Bengkulu
NPL	321	254	241	338	344	333	333	343	336	337	348	303	354	362	358	405	NPL
8. Jambi	28.729	30.651	33.059	33.931	34.448	34.327	34.715	35.160	35.454	35.813	36.141	36.581	36.431	36.869	37.289	37.744	8. Jambi
NPL	809	805	687	776	787	975	947	1.025	1.072	1.030	1.080	963	1.028	1.071	1.105	1.105	NPL
9. Aceh	27.219	29.949	33.159	33.721	33.951	34.012	34.294	34.570	35.083	35.068	35.229	35.890	35.368	35.594	36.374	36.535	9. Aceh
NPL	993	789	634	710	725	705	709	691	683	679	681	551	586	611	586	639	NPL
10. Sumatera Utara	178.387	187.937	203.975	204.882	209.188	208.761	210.213	209.165	209.140	210.039	210.463	218.458	210.953	210.638	214.087	214.917	10. Sumatera Utara
NPL	4.821	4.704	5.278	5.714	5.835	5.770	5.987	5.947	5.651	5.669	5.630	5.235	5.585	5.883	5.850	6.162	NPL
11. Sumatera Barat	41.309	44.436	47.600	48.289	48.505	48.510	48.641	47.762	48.264	48.770	49.101	49.804	49.210	49.633	50.318	50.507	11. Sumatera Barat
NPL	1.201	1.232	1.125	1.243	1.270	1.203	1.176	1.173	1.231	1.236	1.289	1.108	1.240	1.275	1.240	1.294	NPL
12. Riau	56.425	58.333	60.558	61.260	62.149	62.226	62.190	62.670	63.284	63.580	64.264	65.316	64.686	64.813	65.481	66.021	12. Riau
NPL	2.101	2.007	1.754	1.965	2.042	1.982	1.919	1.895	1.837	1.844	1.846	1.743	1.873	1.755	1.870	1.943	NPL
13. Sumatera Selatan	64.873	70.848	76.314	78.842	78.689	79.547	78.514	79.128	78.947	79.157	80.737	81.602	79.399	79.554	82.561	81.948	13. Sumatera Selatan
NPL	1.992	2.288	2.395	2.710	2.668	2.582	2.675	2.688	2.848	2.895	2.940	2.796	2.920	2.892	2.868	2.913	NPL
14. Bangka Belitung	9.937	10.578	10.933	10.809	11.157	11.024	11.650	11.862	12.160	12.027	12.435	12.444	12.740	13.757	14.029	13.691	14. Bangka Belitung
NPL	234	359	644	266	261	246	250	254	252	243	246	171	205	342	341	246	NPL
15. Kepulauan Riau	31.980	33.712	35.310	34.452	34.865	35.169	35.115	35.345	35.726	35.918	35.862	36.704	36.132	36.289	36.670	36.692	15. Kepulauan Riau
NPL	549	625	1.145	1.049	1.040	1.017	989	1.004	791	763	971	895	940	993	974	1.066	NPL
16. Lampung	41.410	44.526	49.467	49.729	50.282	50.366	50.419	50.277	50.677	51.073	51.281	51.661	50.992	51.428	51.574	51.914	16. Lampung
NPL	850	1.098	1.025	1.212	1.305	1.263	1.303	1.289	1.308	1.401	1.412	1.272	1.375	1.422	1.456	1.519	NPL
17. Kalimantan Selatan	39.640	43.057	49.675	49.664	50.031	50.112	50.006	50.608	51.300	50.999	51.305	51.846	51.402	52.130	52.649	52.858	17. Kalimantan Selatan
NPL	1.224	1.254	1.378	1.456	1.490	1.448	1.432	1.394	1.380	1.421	1.488	1.373	1.425	1.439	1.450	1.389	NPL
18. Kalimantan Barat	38.257	44.472	47.712	49.712	50.247	50.236	50.398	50.867	50.910	51.174	51.300	49.357	48.546	48.998	49.267	50.103	18. Kalimantan Barat
NPL	665	1.309	873	938	975	980	997	962	957	979	980	901	954	971	987	971	NPL
19. Kalimantan Timur	67.023	67.602	70.111	70.454	69.903	70.614	71.234	71.862	71.900	71.981	72.160	72.625	69.015	69.657	70.646	70.684	19. Kalimantan Timur
NPL	4.125	4.922	4.610	3.996	3.991	3.931	4.739	4.598	4.180	4.215	3.814	4.096	3.647	3.774	4.040	4.040	NPL
20. Kalimantan Tengah	17.990	19.618	24.533	21.774	23.135	23.722	24.096	23.286	24.687	25.369	26.281	26.831	26.777	27.278	27.566	27.469	20. Kalimantan Tengah
NPL	229	281	276	310	318	305	295	259	302	283	283	243	279	305	287	305	NPL
21. Sulawesi Tengah	20.702	23.044	25.657	26.437	26.705	26.743	26.869	27.132	27.523	27.522	27.555	27.708	27.476	27.721	28.048	28.152	21. Sulawesi Tengah
NPL	407	621	633	642	698	669	659	662	673	684	642	540	881	986	721	620	NPL
22. Sulawesi Selatan	95.041	103.891	113.134	114.101	114.857	115.217	113.999	114.934	116.274	115.961	116.496	117.924	116.002	116.821	118.738	119.376	22. Sulawesi Selatan
NPL	3.034	2.376	3.904	5.132	5.183	5.182	5.161	5.156	5.130	4.214	4.337	4.153	4.434	4.375	4.264	4.488	NPL
23. Sulawesi Utara	29.529	31.420	34.512	35.270	35.402	35.224	35.293	34.189	36.318	36.353	36.470	36.883	36.503	36.975	37.529	37.933	23. Sulawesi Utara
NPL	984	1.070	1.137	1.152	1.166	1.108	1.096	1.114	1.105	1.097	1.099	1.087	1.288	1.381	1.372	1.396	NPL
24. Gorontalo	9.040	9.717	11.278	11.616	11.687	11.712	11.722	11.836	11.952	11.950	11.930	12.179	12.169	12.338	12.475	12.483	24. Gorontalo
NPL	348	326	361	420	420	388	394	400	398	395	382	355	423	428	402	424	NPL
25. Sulawesi Barat	4.598	5.684	6.674	6.906	7.011	7.071	7.122	7.188	7.284	7.350	7.437	7.525	7.489	7.620	7.762	7.861	25. Sulawesi Barat
NPL	74	79	87	114	126	125	130	136	129	123	125	114	125	128	128	135	NPL
26. Sulawesi Tenggara	16.090	18.262	20.600	21.603	21.801	21.824	21.952	22.157	22.400	22.511	22.684	22.926	22.868	23.294	23.791	24.081	26. Sulawesi Tenggara
NPL	393	491	561	538	569	558	549	526	543	530	542	502	557	563	565	642	NPL
27. Nusa Tenggara Barat	23.977	31.392	35.844	36.635	37.004	36.735	37.009	37.122	37.553	37.909	37.830	38.322	38.045	38.601	39.237	39.623	27. Nusa Tenggara Barat
NPL	476	496	463	545	560	522	543	569	546	557	551	472	516	524	513	531	NPL
28. Bali	60.973	67.033	71.317	71.908	72.293	72.438	72.675	73.489	74.127	74.352	7						

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

Keterangan	2015	2016	2017	2018									2019				Items
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Kredit Kepada Pihak Tidak Terkait	4.012.012	4.320.302	4.675.396	4.710.787	4.811.985	4.905.654	4.908.621	4.965.828	5.049.592	5.097.128	5.089.813	5.215.150	5.119.757	5.161.154	5.223.158	5.237.265	Loan for Unconnected Parties
a. Lancar	3.715.373	3.996.019	4.328.991	4.311.789	4.415.370	4.492.322	4.508.095	4.551.277	4.642.441	4.703.581	4.683.646	4.853.549	4.714.517	4.725.147	4.797.110	4.800.542	a. Current
b. DPK	195.983	196.928	223.734	265.611	260.571	280.435	264.750	276.995	271.296	256.823	268.755	236.528	272.851	301.043	293.339	300.327	b. Special Mention
c. Kurang Lancar	19.320	26.997	22.374	23.349	24.234	20.544	22.670	22.860	22.114	22.320	24.151	20.363	23.273	20.560	16.369	20.887	c. Sub-Standard
d. Diragukan	13.423	15.842	18.277	21.186	21.602	22.404	20.568	22.188	21.992	19.155	17.712	16.686	17.920	21.459	23.561	18.935	d. Doubtful
e. Macet	67.912	84.516	82.019	88.853	90.209	89.949	92.538	92.507	91.749	95.249	95.549	88.024	91.197	92.945	92.780	96.574	e. Lost
Non Performing Loan Pihak Tidak Terkait	100.655	127.355	122.670	133.388	136.045	132.897	135.776	137.556	135.856	136.724	137.412	125.073	132.390	134.964	132.710	136.396	Non Performing Loan of Non Connected Parties
Kredit Kepada Pihak Terkait	45.893	56.893	62.548	67.377	67.313	68.460	67.332	66.667	70.507	71.650	70.342	79.732	66.858	66.838	68.073	68.702	Loan for Connected Parties
a. Lancar	44.462	55.454	61.629	66.859	66.641	67.632	66.841	65.909	68.275	69.506	68.240	77.804	64.892	64.716	66.003	66.600	a. Current
b. DPK	1.153	659	668	410	543	702	275	557	2.027	1.952	1.907	1.737	1.779	1.927	1.867	1.906	b. Special Mention
c. Kurang Lancar	246	123	32	9	25	5	125	131	3	7	13	6	8	6	4	7	c. Sub-Standard
d. Diragukan	3	3	6	4	5	62	25	5	9	3	2	4	7	8	7	8	d. Doubtful
e. Macet	28	655	214	96	100	58	65	65	193	182	179	180	172	180	191	182	e. Lost
Non Performing Loan Pihak Terkait	277	780	251	109	130	125	215	201	205	192	194	191	187	194	202	196	Non Performing Loan of Connected Parties

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

Pengelompokan Bank	2015	2016	2017	2018									2019				Group of Banks
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
1. Bank Persero	19.114	19.998	22.681	23.047	23.128	23.780	23.612	24.310	24.617	24.708	24.810	25.445	25.408	25.571	25.790	26.025	1. State Owned Banks
NPL	548	546	612	636	620	640	614	607	605	581	573	609	617	643	632	646	NPL
2. BUSN Devisa	35.308	39.990	44.197	42.047	40.191	42.518	37.372	42.085	37.822	42.288	42.992	43.382	43.190	43.456	43.096	43.509	2. Foreign Exchange Commercial Banks
NPL	874	1.012	1.078	1.071	1.067	1.133	1.066	1.155	1.054	1.073	1.002	1.014	1.056	1.069	1.045	1.026	NPL
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	0	0	0	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
4. BPD	0	0	0	0	0	0	-	-	-	0	0	1	-	-	-	-	4. Regional Development Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
5. Bank Campuran	5.133	4.764	4.435	4.084	3.906	3.985	3.862	3.831	3.800	3.745	3.825	3.855	3.897	3.890	3.911	3.950	5. Joint Venture Banks
NPL	151	192	144	227	279	323	317	301	271	216	189	178	172	162	157	110	NPL
6. Bank Asing	11.457	11.255	8.212	7.950	7.893	8.095	7.786	7.805	7.873	7.788	7.872	7.945	7.795	7.827	7.676	7.671	6. Foreign Owned Banks
NPL	264	279	236	224	226	226	229	224	216	215	207	208	208	208	197	197	NPL
7. Bank Umum	71.013	76.007	79.526	77.129	75.118	78.378	72.631	78.031	74.111	78.529	79.500	80.628	80.289	80.744	80.473	81.156	7. Commercial Bank
NPL	1.836	2.029	2.070	2.158	2.192	2.322	2.226	2.287	2.146	2.085	1.970	2.009	2.053	2.082	2.031	1.979	NPL

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018									2019				Items	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr		
Penerima Kredit Lapangan Usaha																	Loan by Industrial Origin	
1. Pertanian, Perburuan dan NPL	2.812 1.902	2.651 1.891	3.759 2.221	3.831 2.281	3.816 2.278	3.851 2.279	3.834 2.279	3.882 2.288	4.081 2.265	4.196 2.266	4.213 2.318	4.191 2.271	4.507 2.291	4.752 2.304	5.018 2.308	5.131 2.359	1. Agriculture, Hunting and Forestry NPL	
2. Perikanan NPL	102 68	100 70	99 68	105 68	106 68	107 67	107 68	111 67	110 68	111 67	111 67	112 69	113 69	113 68	111 68	111 68	2. Fishery NPL	
3. Pertambangan dan Penggalian NPL	159 1	2 1	27 1	27 26	27 26	2 1	2 1	2 1	2 2	2 2	3 3	3 2	3 2	3 3	3 2	3 1	3. Mining and Quarrying NPL	
4. Industri Pengolahan NPL	3.373 406	248 41	249 40	249 245	560 245	560 245	853 245	852 245	852 245	852 246	852 246	852 246	852 246	852 246	647 41	697 40	4. Processing Industry NPL	
5. Listrik, gas dan air NPL	7.048 225	4 2	4 4	4 4	4 4	4 4	4 4	4 4	4 4	4 4	4 4	4 4	4 4	4 4	4 4	4 4	5. Electricity, Gas and Water NPL	
6. Konstruksi NPL	1.133 1.110	31 11	36 16	36 36	36 36	16 16	16 16	16 16	16 16	16 16	16 16	16 16	16 16	16 16	16 16	16 16	6. Construction NPL	
7. Perdagangan Besar dan Eceran NPL	715 369	584 351	597 386	605 552	605 540	582 540	602 539	580 539	631 539	579 539	579 539	579 539	579 539	577 538	574 537	574 537	7. Big and Retail Trade NPL	
8. Penyediaan akomodasi dan penyediaan makan minum NPL	39 38	39 37	35 35	29 29	36 36	36 35	35 34	36 35	36 35	36 35	36 36	36 36	36 36	36 36	36 34	36 33	8. Provision of accomodation and Food Supply Drinking NPL	
9. Transportasi, pergudangan dan komunikasi NPL	1.819 50	34 32	32 32	31 30	39 39	39 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	9. Transportation, Warehousing and Communications NPL	
10. Perantara Keuangan NPL	453 427	480 455	601 577	539 536	540 537	540 537	539 536	528 526	539 537	539 538	491 488	540 537	543 540	531 529	531 528	479 477	10. Transitional Finance NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL	222 132	176 132	160 132	161 159	162 159	162 159	162 159	163 159	163 159	159 155	160 155	160 155	157 152	157 152	157 152	157 152	11. Real Estate, Business, Ownership, and Business Services NPL	
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib NPL	178 140	40 37	40 37	39 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	12. Government administration, Defese and Compulsory Social Security NPL	
13. Jasa Pendidikan NPL	30 29	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	30 30	38 38	38 38	38 38	13. Education Services NPL	
14. Jasa Kesehatan dan Kegiatan Sosial NPL	96 95	93 93	93 93	94 93	94 94	96 96	96 96	98 97	98 98	99 98	99 95	96 95	94 93	94 94	95 94	95 94	14. Health Services and Social Activities NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL	535 522	516 513	526 487	514 475	526 487	526 487	526 487	526 487	526 487	525 487	525 487	525 487	525 487	525 487	525 487	524 487	15. Community, Sociocultural, Entertainment and Other Individual Services NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga NPL	13 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	12 11	16. Individual Services which Serve Households NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya NPL	79 79	77 77	74 73	79 78	83 81	83 81	83 81	82 80	83 81	83 81	83 81	83 81	83 81	83 81	83 81	83 81	17. International Agency and Other Extra Agency International NPL	
18. Kegiatan yang belum jelas batasannya NPL	4.253 3.765	4.326 3.682	4.048 3.584	4.260 3.833	4.305 3.774	4.314 3.781	4.340 3.782	4.359 3.783	4.397 3.772	4.416 3.777	4.710 3.778	4.754 3.779	4.720 3.775	4.724 3.773	4.724 3.768	4.724 3.767	18. Business Activities which are not clearly defined NPL	
Total	23.059	9.441	10.422	10.645	11.022	10.999	11.321	11.360	11.659	11.740	12.000	12.072	12.353	12.597	12.653	12.763	Total	
NPL	9.372	7.467	7.828	8.525	8.484	8.448	8.447	8.448	8.428	8.430	8.431	8.436	8.452	8.456	8.247	8.246	NPL	
r) Angka-angka diperbaiki																		r) Revised figures

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018									2019				Indicator
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
Berdasarkan Jenis Kredit																	Based on the type of credit
1. Kredit Usaha Kecil																	1. Small Business Loans
a. Dalam rangka penerusan kredit dari BI	2.437	2.451	2.736	2.775	2.762	2.762	2.760	2.760	2.759	2.760	2.759	2.759	2.759	2.759	2.812	2.786	a. Channeling Credit From BI
NPL	2.387	2.401	2.702	2.718	2.705	2.705	2.703	2.703	2.702	2.704	2.702	2.702	2.729	2.729	2.782	2.756	NPL
b. Lainnya	1.164	1.134	1.299	1.268	1.282	1.282	1.283	1.289	1.288	1.287	1.287	1.287	1.286	1.285	1.282	1.277	b. Other
NPL	988	974	1.117	1.115	1.127	1.128	1.129	1.129	1.128	1.127	1.128	1.128	1.127	1.126	1.126	1.122	NPL
2. Bukan KUK																	2. Not Small Business Loans
a. Kredit kelolaan	14.461	934	929	931	936	939	940	941	941	940	941	943	943	944	889	915	a. Loans
NPL	2.067	224	238	222	222	223	221	222	225	225	229	230	230	230	179	209	NPL
b. Dalam rangka penerusan kredit dari BI	44	41	44	44	44	44	44	45	31	31	31	31	31	31	31	31	b. Channeling Credit from BI
NPL	44	41	44	44	44	44	44	45	31	31	31	31	31	31	31	31	NPL
c. Bantuan Proyek	6	6	7	7	7	7	6	6	6	6	6	6	6	6	6	6	c. Aid Project
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
d. Kredit Kelolaan di luar bantuan proyek	10	17	4	4	4	4	4	4	4	4	4	4	4	4	4	4	d. Credit Channeling
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	NPL
e. Lainnya	4.937	4.858	5.403	5.616	5.987	5.962	6.284	6.317	6.630	6.712	6.972	7.042	7.324	7.569	7.630	7.745	e. Others
NPL	3.882	3.823	3.722	4.422	4.381	4.344	4.345	4.346	4.337	4.338	4.337	4.341	4.330	4.335	4.125	4.124	NPL
Berdasarkan Golongan Penyalur																	Based Distribution Group
1. Koperasi	2.144	2.148	2.561	2.561	2.576	2.574	2.577	2.576	2.570	2.568	2.569	2.569	2.569	2.568	2.565	2.559	1. Cooperation
NPL	2.065	2.068	2.478	2.478	2.493	2.491	2.494	2.493	2.488	2.487	2.486	2.486	2.513	2.513	2.510	2.504	NPL
2. Lembaga Swadaya Masyarakat	4.008	3.990	4.005	4.274	4.357	4.380	4.408	4.446	4.479	4.518	4.559	4.611	4.589	4.611	4.622	4.641	2. Non-Governmental Organization
NPL	3.956	3.910	3.827	4.050	4.009	4.016	4.017	4.016	4.015	4.021	4.006	4.010	4.003	4.010	4.006	4.011	NPL
3. Swasta Lainnya	16.907	3.302	3.855	3.811	4.089	4.045	4.336	4.338	4.610	4.653	4.871	4.893	5.195	5.418	5.466	5.564	3. Other Private
NPL	3.351	1.488	1.524	1.997	1.982	1.940	1.935	1.939	1.924	1.923	1.938	1.940	1.935	1.934	1.731	1.731	NPL
Total	23.059	9.441	10.422	10.645	11.022	10.999	11.321	11.360	11.659	11.740	12.000	12.072	12.353	12.597	12.653		Total
r) Angka-angka diperbaiki																	r) Revised figures

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

Sektor Ekonomi	2015	2016	2017	2018									2019				Economic Sector
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ¹⁾	Apr	
1 Pertanian, Perburuhan, dan Kehutanan	4.573	4.908	5.430	5.465	5.542	5.502	5.521	5.452	5.507	5.570	5.585	5.635	5.684	5.755	5.856	5.978	1. Agriculture, Hunting, and Forestry
2 Perikanan	228	289	336	373	381	385	397	398	401	403	410	426	449	435	431	444	2. Fishery
3 Pertambangan dan Penggalian	118	162	212	236	233	235	234	244	245	269	276	282	265	281	318	345	3. Mining and Quarrying
4 Industri Pengolahan	943	1.044	1.194	1.326	1.314	1.353	1.378	1.391	1.414	1.434	1.452	1.494	1.490	1.489	1.526	1.542	4. Processing industry
5 Listrik, Gas dan Air	61	73	89	99	100	106	101	112	114	122	128	137	133	136	140	144	5. Electricity, Gas and Water
6 Konstruksi	1.797	2.112	2.657	2.875	3.006	3.016	3.151	3.292	3.461	3.511	3.625	3.644	3.541	3.600	3.771	3.880	6. Construction
7 Perdagangan Besar dan Eceran	19.151	21.021	22.712	23.611	24.009	23.987	24.136	24.161	24.322	24.133	24.446	24.681	24.833	25.182	25.403	25.888	7. Wholesale and Retail Trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	571	696	877	908	916	916	949	970	995	995	1.029	1.089	1.106	1.178	1.205	1.201	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	1.439	1.650	1.922	1.968	1.981	2.046	2.075	2.056	2.076	2.109	2.131	2.296	2.255	2.319	2.379	2.428	9. Transportation, Warehousing and communications
10 Perantara Keuangan	170	173	219	266	283	303	294	304	336	373	381	379	362	358	384	409	10. Financial intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa	1.891	1.909	2.374	2.482	2.505	2.523	2.530	2.574	2.622	2.647	2.741	2.693	2.746	2.823	2.858	2.947	11. Real Estate, Business, Ownership, and Business
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	113	105	133	174	159	160	157	166	154	156	148	148	147	150	146	158	12. Government administration, Defese and Compulsory Social Security
13 Jasa Pendidikan	197	208	257	283	304	309	301	305	307	317	331	342	357	370	375	382	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	184	193	246	246	249	250	248	254	255	258	269	275	278	277	279	275	14. Health Services and Social Activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.642	2.070	2.300	2.430	2.455	2.480	2.493	2.496	2.502	2.494	2.520	2.549	2.554	2.542	2.594	2.637	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	919	985	1.058	1.149	1.194	1.197	1.185	1.202	1.148	1.252	1.190	1.212	1.207	1.211	1.234	1.250	16. Individual Services which Serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	3.416	4.001	4.225	4.297	4.523	4.392	4.379	4.430	4.350	4.379	4.387	4.382	4.368	4.353	4.443	4.502	17. Business Activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	3.192	3.733	4.012	4.114	4.141	4.113	4.130	4.162	4.287	4.349	4.317	4.369	4.398	4.452	4.493	4.494	18. Loans to Non Industrial Origin - House Hold
19 Bukan Lapangan Usaha - Lainnya	33.200	36.352	39.229	40.671	40.955	41.006	41.025	41.231	41.303	41.663	41.946	42.187	42.515	43.085	43.576	44.141	19. Non Industrial Origin-Others
Total	74.807	81.684	89.482	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	98.689	99.995	101.410	103.046	Total

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

Sektor Ekonomi	2015	2016	2017	2018								2019				Economic Sector	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ^{r)}		Apr
Modal Kerja																	Working Capital
- Pertanian, Perburuhan, dan Kehutanan	3.911	4.248	4.736	4.749	4.812	4.776	4.788	4.715	4.761	4.823	4.826	4.878	4.924	5.004	5.091	5.208	- Agricultures, hunting and forestry
- Perikanan	209	262	301	334	344	347	355	352	358	362	369	383	404	390	387	397	- Fishery
- Pertambangan dan Penggalian	101	143	179	191	189	191	191	198	193	215	222	229	207	223	265	285	- Mining and Quarrying
- Industri Pengolahan	828	904	1.034	1.117	1.110	1.149	1.173	1.181	1.194	1.201	1.219	1.250	1.244	1.248	1.276	1.286	- Processing industry
- Listrik, Gas dan Air	51	64	80	88	89	95	89	99	101	108	114	123	120	123	126	130	- Electricity, gas and water
- Konstruksi	1.619	1.959	2.429	2.639	2.758	2.766	2.890	3.016	3.165	3.215	3.326	3.340	3.236	3.295	3.439	3.543	- Construction
- Perdagangan Besar dan Eceran	17.592	19.183	20.604	21.508	21.895	21.846	21.961	21.963	22.050	21.938	22.177	22.370	22.486	22.785	22.938	23.382	- Big and retail trade
- Penyediaan Akomodasi dan Penyedian Makan Minum	422	506	650	656	662	665	692	710	725	725	748	801	797	866	890	885	- Provision of accomodation and food supply
- Transportasi, Pergudangan dan Komunikasi	939	1.011	1.139	1.181	1.191	1.266	1.277	1.280	1.287	1.296	1.306	1.444	1.380	1.413	1.468	1.501	- Transportation, warehousing and
- Perantara Keuangan	149	151	195	243	259	281	269	281	305	332	342	348	332	328	355	377	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	1.657	1.635	2.050	2.149	2.175	2.172	2.172	2.209	2.254	2.276	2.367	2.327	2.377	2.401	2.436	2.523	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	78	77	100	138	122	122	121	131	121	122	113	114	113	113	107	119	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	118	123	155	174	183	194	183	186	182	186	199	201	215	221	229	228	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	132	137	167	166	167	170	167	172	172	177	180	183	188	191	191	186	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.311	1.691	1.860	1.975	1.992	2.018	2.027	2.007	2.001	1.991	1.992	2.005	2.015	2.021	2.054	2.086	- Community, Sociocultural,Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	691	745	794	873	911	906	903	915	901	946	928	943	937	933	947	957	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	2.705	3.119	3.302	3.336	3.542	3.396	3.393	3.439	3.360	3.340	3.347	3.340	3.326	3.358	3.434	3.493	- International Agency and Other Extra International Agency
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
Total Modal Kerja	33.514	35.958	39.773	41.517	42.401	42.360	42.651	42.854	43.130	43.252	43.774	44.279	44.302	44.914	45.631	46.586	Total Working Capital
Investasi																	Investment
- Pertanian, Perburuhan, dan Kehutanan	662	659	695	715	730	726	734	737	746	747	759	756	760	750	766	770	- Agricultures, hunting and forestry
- Perikanan	19	27	35	38	38	38	42	45	43	41	41	44	45	45	44	47	- Fishery
- Pertambangan dan Penggalian	17	19	33	45	44	44	44	46	52	54	54	53	58	58	53	60	- Mining and Quarrying
- Industri Pengolahan	116	140	161	209	204	205	205	210	220	232	233	244	247	241	250	256	- Processing industry
- Listrik, Gas dan Air	10	10	9	11	12	11	11	13	14	14	14	14	13	13	14	14	- Electricity, gas and water
- Konstruksi	178	153	229	236	247	250	261	276	296	296	299	304	305	305	332	337	- Construction
- Perdagangan Besar dan Eceran	1.559	1.838	2.108	2.103	2.114	2.141	2.176	2.199	2.272	2.195	2.269	2.311	2.347	2.397	2.464	2.506	- Big and retail trade
- Penyediaan Akomodasi dan Penyedian Makan Minum	149	190	227	252	254	251	257	260	271	269	281	288	309	312	315	317	- Provision of accomodation and food supply
- Transportasi, Pergudangan dan Komunikasi	500	639	783	787	790	780	798	776	789	813	825	853	874	906	910	927	- Transportation, warehousing and communications
- Perantara Keuangan	22	22	24	23	23	23	24	24	31	41	39	31	30	30	29	32	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	234	274	323	333	330	351	359	365	368	371	374	367	368	422	422	424	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	35	28	33	36	37	38	35	35	33	34	35	34	34	37	39	39	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	79	85	102	108	122	114	118	118	125	131	132	141	143	149	146	154	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	52	56	79	81	81	80	81	82	82	82	89	92	91	87	88	89	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	331	379	440	455	463	462	466	489	500	504	528	544	539	521	540	551	- Community, Sociocultural,Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	228	240	263	276	283	290	282	287	247	306	262	269	271	278	286	294	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	711	882	923	961	981	996	986	991	990	1.039	1.040	1.041	1.042	994	1.009	1.009	- International Agency and Other Extra International Agency
- Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
Total Investasi	4.900	5.641	6.467	6.670	6.755	6.800	6.877	6.954	7.080	7.169	7.275	7.385	7.475	7.545	7.710	7.825	Total Investment
Konsumsi																	Consumption
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	1.511	1.695	1.715	1.769	1.788	1.805	1.830	1.837	1.861	1.850	1.870	1.910	1.928	1.941	1.969	1.983	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	1.917	1.723	930	950	961	961	970	1.020	1.033	1.045	1.047	1.069	1.085	1.094	1.112	1.113	- Vehicle Loans
- Kredit konsumsi lainnya	32.965	36.668	40.596	42.066	42.347	42.354	42.355	42.537	42.697	43.118	43.346	43.578	43.900	44.501	44.988	45.539	- Other consumer credit
Total Konsumsi	36.393	40.085	43.241	44.785	45.097	45.120	45.155	45.393	45.590	46.012	46.263	46.556	46.913	47.536	48.069	48.635	Total consumption
Total	74.807	81.684	89.482	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	98.689	99.995	101.410	103.046	Total
r) Angka-angka diperbaiki																	r) Revised figures

r) Angka-angka diperbaiki

r) Revised figures

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

Lokasi	2015	2016	2017	2018								2019				Location	
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar ¹⁾		Apr
1. Jawa Barat	11.018	10.794	11.637	12.151	12.282	12.195	12.196	12.247	12.331	12.398	12.517	12.554	12.652	12.854	13.002	13.268	1. Jawa Barat
2. Banten	1.676	2.016	2.631	2.922	2.984	3.010	3.048	3.074	3.148	3.208	3.237	3.393	3.356	3.432	3.541	3.636	2. Banten
3. DKI Jakarta	1.343	1.493	1.408	1.388	1.407	1.406	1.422	1.445	1.466	1.507	1.539	1.571	1.571	1.603	1.645	1.669	3. DKI Jakarta
4. D.I Yogyakarta	3.559	3.938	4.349	4.526	4.592	4.610	4.635	4.662	4.691	4.696	4.686	4.724	4.733	4.771	4.831	4.878	4. D.I Yogyakarta
5. Jawa Tengah	16.660	18.605	21.014	22.102	22.582	22.587	22.746	22.903	22.988	23.159	23.394	23.620	23.769	24.136	24.626	25.073	5. Jawa Tengah
6. Jawa Timur	8.230	8.788	9.271	9.626	9.838	9.797	9.774	9.764	9.745	9.734	9.761	9.836	9.836	9.972	10.095	10.281	6. Jawa Timur
7. Bengkulu	42	46	54	63	66	66	66	67	68	68	69	71	72	73	73	73	7. Bengkulu
8. Jambi	510	535	596	636	642	651	660	669	680	678	685	687	699	709	726	741	8. Jambi
9. Aceh	131	160	161	162	162	158	158	157	155	153	153	153	153	151	151	152	9. Aceh
10. Sumatera Utara	840	914	1.022	1.067	1.080	1.078	1.082	1.088	1.096	1.109	1.121	1.128	1.121	1.136	1.156	1.170	10. Sumatera Utara
11. Sumatera Barat	1.022	1.090	1.157	1.197	1.208	1.198	1.201	1.203	1.209	1.217	1.231	1.238	1.244	1.255	1.266	1.279	11. Sumatera Barat
12. Riau	889	936	910	891	905	903	906	914	919	931	932	939	935	945	957	967	12. Riau
13. Kepulauan Riau	3.783	4.301	4.504	4.702	4.737	4.833	4.844	4.915	4.982	5.034	5.080	5.094	5.217	5.258	5.312	5.369	13. Kepulauan Riau
14. Sumatera Selatan	868	937	972	978	995	994	1.005	1.007	1.045	1.093	1.145	1.206	1.227	1.253	1.275	1.305	14. Sumatera Selatan
15. Bangka Belitung	67	75	86	100	101	99	95	95	95	94	94	94	95	100	102	104	15. Bangka Belitung
16. Lampung	7.142	7.787	8.590	8.817	8.847	8.842	8.876	8.879	8.886	8.988	9.063	9.111	9.163	9.200	9.256	9.323	16. Lampung
17. Kalimantan Selatan	327	332	339	332	333	326	327	328	333	341	348	360	362	373	381	397	17. Kalimantan Selatan
18. Kalimantan Barat	598	626	637	601	603	609	581	585	602	606	597	630	621	631	643	656	18. Kalimantan Barat
19. Kalimantan Timur	241	246	225	228	233	234	236	235	240	241	243	252	250	255	256	261	19. Kalimantan Timur
20. Kalimantan Tengah	220	258	319	370	385	354	368	386	435	432	435	436	433	416	416	448	20. Kalimantan Tengah
21. Sulawesi Tengah	1.680	1.927	2.187	2.166	2.174	2.170	2.175	2.187	2.186	2.177	2.174	2.165	2.162	2.168	2.181	2.199	21. Sulawesi Tengah
22. Sulawesi Selatan	1.190	1.707	2.010	2.112	2.140	2.148	2.165	2.191	2.213	2.223	2.227	2.226	2.249	2.287	2.327	2.364	22. Sulawesi Selatan
23. Sulawesi Utara	728	793	841	871	881	883	903	916	933	950	967	977	996	1.016	1.040	1.050	23. Sulawesi Utara
24. Sulawesi Tenggara	176	214	215	221	222	219	218	220	221	218	219	226	229	237	232	238	24. Sulawesi Tenggara
25. Sulawesi Barat	38	10	13	14	15	15	15	15	16	16	17	17	17	18	19	20	25. Sulawesi Barat
26. Gorontalo	26	26	23	25	26	25	25	25	26	25	25	24	25	25	26	25	26. Gorontalo
27. Nusa Tenggara Barat	900	983	1.025	1.053	1.043	1.020	1.027	1.021	1.018	1.027	1.047	1.056	1.060	1.077	1.084	1.081	27. Nusa Tenggara Barat
28. Bali	8.279	9.032	9.633	9.821	9.902	9.975	10.029	10.072	10.118	10.125	10.310	10.431	10.425	10.586	10.690	10.880	28. Bali
29. Nusa Tenggara Timur	369	449	514	538	545	546	552	554	557	559	561	567	562	572	577	587	29. Nusa Tenggara Timur
30. Maluku	1.112	1.274	1.494	1.574	1.595	1.594	1.610	1.629	1.641	1.658	1.670	1.671	1.686	1.701	1.719	1.734	30. Maluku
31. Papua	778	858	1.004	1.046	1.051	1.052	1.058	1.062	1.060	1.058	1.054	1.048	1.049	1.054	1.065	1.066	31. Papua
32. Maluku Utara	29	38	75	92	99	98	102	106	109	112	115	115	118	124	130	134	32. Maluku Utara
33. Papua Barat	337	495	566	581	580	583	579	583	590	596	597	600	601	607	613	617	33. Papua Barat
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34. Others
Total	74.807	81.684	89.482	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	98.689	99.995	101.410	103.046	Total

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

Sektor Ekonomi	2015	2016	2017	2018									2019				Economic Sector																		
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr																			
UMKM																	UMKM																		
1. Pertanian, Perburuan dan Baki Debet	61.083	67.014	78.731	82.132	82.927	83.439	84.437	84.984	83.881	85.821	87.412	89.560	89.631	91.134	92.741	94.308	1. Agriculture, hunting, and forestry																		
NPL	2.520	2.587	2.424	2.512	2.506	2.519	2.503	2.339	2.229	2.247	2.302	2.073	2.235	2.367	2.354	2.520	Total																		
2. Perikanan Baki Debet	4.447	4.762	5.928	6.353	6.439	6.616	6.565	6.612	6.761	6.926	6.987	7.200	7.145	7.327	7.368	7.525	2. Fisherv																		
NPL	180	150	192	189	215	218	213	201	197	199	197	171	195	210	201	209	Total																		
3. Pertambangan dan Pengqalian Baki Debet	4.838	4.703	5.380	4.892	4.604	4.547	4.367	4.483	4.538	6.782	6.237	6.608	6.429	6.759	6.859	7.550	3. Mining and quarrying																		
NPL	429	306	1.116	353	752	359	299	291	286	358	278	272	249	252	247	343	Total																		
4. Industri Pengolahan Baki Debet	76.518	84.196	93.175	90.706	91.211	93.234	92.028	93.236	94.648	96.330	97.007	99.028	97.076	97.302	99.130	99.589	4. Processing industry																		
NPL	2.759	3.177	3.122	3.452	3.854	3.811	3.674	3.573	3.640	3.693	3.696	3.292	3.550	3.681	3.551	3.675	Total																		
5. Listrik, Gas dan Air Baki Debet	2.079	2.501	3.577	3.408	3.389	3.497	3.430	2.926	2.891	3.622	3.673	4.307	4.194	4.505	4.513	4.712	5. Electricity, gas and water																		
NPL	99	72	168	632	641	698	691	110	123	140	142	135	141	149	150	153	Total																		
6. Konstruksi Baki Debet	43.246	48.190	55.802	54.190	56.215	57.924	59.509	57.802	60.240	63.855	63.906	62.521	56.990	56.721	58.575	59.600	6. Construction																		
NPL	3.197	3.277	3.594	5.473	5.521	5.506	5.608	4.210	4.059	4.190	4.198	3.947	4.299	4.504	4.339	4.711	Total																		
7. Perdaan Besar dan Eceran Baki Debet	395.843	432.560	462.729	472.578	479.863	480.540	478.407	479.374	487.080	493.331	495.762	499.248	493.623	499.530	508.620	513.747	7. Wholesale and retail trade																		
NPL	15.125	16.555	17.498	19.377	20.061	19.896	19.270	19.201	18.960	18.988	18.969	17.170	18.812	19.336	18.552	19.239	Total																		
8. Penyediaan Akomodasi dan Penyediaan Makan Minum Baki Debet	26.170	30.914	33.290	33.449	33.765	34.225	34.756	34.477	34.332	36.901	37.084	37.877	37.197	37.703	38.083	39.198	8. Provision of accommodation and the provision of eating and drinking																		
NPL	764	1.101	1.097	1.317	1.361	1.342	1.291	1.362	1.324	1.357	1.340	1.193	1.215	1.253	1.296	1.336	Total																		
9. Transportasi, Pergudangan dan Komunikasi Baki Debet	26.112	27.403	31.441	32.466	33.807	34.013	33.142	33.355	33.447	36.228	36.195	37.975	37.721	38.394	38.635	39.321	9. Transportation, warehousing and communications																		
NPL	1.292	1.303	2.628	2.264	2.353	2.374	1.313	1.333	1.243	1.254	1.264	1.171	1.236	1.272	1.257	1.255	Total																		
10. Perantara Keuangan Baki Debet	14.340	13.707	14.715	14.318	14.490	15.551	14.184	14.076	13.987	13.904	13.704	16.267	14.109	13.974	14.123	13.770	10. Financial intermediaries																		
NPL	339	355	438	248	273	367	272	274	279	316	270	336	280	267	256	245	Total																		
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan Baki Debet	36.894	38.504	42.981	41.241	42.198	42.436	42.700	43.072	44.442	47.449	48.092	48.371	48.248	48.350	48.665	49.763	11. Real estate, Business Ownership, and Business Services																		
NPL	1.477	1.400	1.422	1.530	1.597	1.613	1.797	1.773	1.813	1.857	1.843	1.495	1.638	1.614	1.484	1.612	Total																		
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Baki Debet	233	222	176	203	243	296	426	408	461	515	480	532	554	587	157	184	12. Government administration, defense and compulsory social security																		
NPL	8	3	-	3	3	4	4	4	4	3	3	2	2	3	3	3	Total																		
13. Jasa Pendidikan Baki Debet	2.852	2.895	2.865	3.061	3.097	3.173	3.097	3.196	3.214	3.464	3.410	3.612	3.496	3.495	3.529	3.639	13. Education services																		
NPL	53	74	60	63	57	66	67	61	65	69	74	60	76	84	84	100	Total																		
14. Jasa Kesehatan dan Kegiatan Sosial Baki Debet	5.595	6.045	6.574	6.882	6.962	7.079	7.163	7.217	7.272	7.561	7.726	8.131	7.970	7.945	8.021	7.677	14. Health services and social activities																		
NPL	84	112	93	124	126	100	104	113	107	115	121	120	127	133	136	184	Total																		
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Baki Debet	36.835	35.782	42.690	44.918	45.430	45.040	45.970	46.218	45.806	46.606	46.848	46.281	46.237	47.068	47.354	47.556	15. Community, Sociocultural, Entertainment and Other Individual																		
NPL	1.407	1.164	1.267	1.513	1.456	1.446	1.456	1.459	1.285	1.204	1.190	923	1.066	1.122	1.050	1.131	Total																		
16. Jasa Perorangan yang Melayani Rumah Tangga Baki Debet	2.388	2.247	2.309	2.289	2.280	2.243	2.231	2.239	2.227	2.227	2.166	2.199	2.166	2.173	2.197	2.219	16. Individual services which serve households																		
NPL	52	55	43	61	65	62	61	53	57	58	58	48	59	62	58	61	Total																		
17. Badan Internasional dan Badan Ekstra Internasional Lainnya Baki Debet	24	165	65	39	24	4	4	5	10	4	4	4	4	3	4	4	17. International Agency and Other Extra International Agency																		
NPL	2	31	14	13	11	-	-	-	-	-	-	-	-	-	-	-	Total																		
18. Kegiatan yang Belum Jelas Batasannya Baki Debet	303	288	553	179	209	219	228	233	212	249	234	252	244	247	297	299	18. Business activities are not clearly defined																		
NPL	7	13	1	3	3	3	3	3	3	2	2	12	12	12	12	11	Total																		
19. Penerima Kredit Bukan Lapangan Baki Debet	-	-	-	-	-	-	5	10	-	-	-	-	-	-	-	-	19. Debtor is not the business field -																		
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total																		
20. Tidak Teridentifikasi Baki Debet	1	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20. Un-identified																		
NPL	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total																		
Jumlah																	Total																		
Baki Debet	739.801	802.113	882.982	893.307	907.153	914.077	912.649	913.922	925.451	951.775	956.928	969.972	953.034	963.217	978.871	990.660	Baki Debet																		
NPL	29.792	31.734	35.178	39.129	40.855	40.383	38.626	36.362	35.674	36.049	35.947	32.421	35.193	36.321	35.030	36.788	NPL																		
1) Sejak bulan April 2013 data yang disajikan hanya data UMKM mengingat data MKM masih berdasarkan plafon, sedangkan data UMKM sudah sesuai dengan kriteria usaha pada UU No. 20 tentang UMKM																		1) Since April 2013 data presented only Micro, Small dan Medium (MSM) Enterprise data considering data MSM still based on credit limit, while data MSM Enterprise already in accordance with the criteria business of MSM Enterprise in the Act No. 20																	
2) Data Kredit MKM terakhir dapat dilihat pada SPI																		2) The last MKM credit data can be found at SPI December 2012																	
r) Angka-angka diperbaiki																		r) revised figures																	

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

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

Jenis Penggunaan	2015	2016	2017	2018									2019				Type of Use
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
UMKM																	UMKM
1. Modal Kerja																	1. Working Capital
Baki Debet	537.186	587.340	659.102	662.787	672.743	678.119	677.082	679.975	690.698	704.198	723.030	728.191	695.825	704.148	716.694	724.143	Total
NPL	22.351	23.525	25.451	27.389	28.564	28.407	27.762	27.884	27.417	27.844	28.022	25.125	27.113	28.066	27.022	28.320	NPL
2. Investasi																	2. Investment
Baki Debet	202.615	214.773	223.880	230.520	234.410	235.958	235.567	233.947	234.753	247.577	233.898	241.781	257.209	259.068	262.177	266.517	Total
NPL	7.441	8.209	9.726	11.740	12.292	11.976	10.864	8.478	8.256	8.205	7.925	7.296	8.080	8.255	8.008	8.469	NPL
3. Konsumsi																	3. Consumption
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Tidak Teridentifikasi																	4. Un-identified
Baki Debet	0	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
Jumlah																	Total
Baki Debet	739.801	802.113	882.982	893.307	907.153	914.077	912.649	913.922	925.451	951.775	956.928	969.972	953.034	963.217	978.871	990.660	Baki Debet
NPL	29.792	31.734	35.178	39.129	40.855	40.383	38.626	36.362	35.674	36.049	35.947	32.421	35.193	36.321	35.030	36.788	NPL

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

2) Data Kredit MKM terakhir dapat dilihat pada SPI periode

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

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

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

Kelompok Bank	2015	2016	2017	2018									2019				Category of Bank
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
UMKM ¹⁾																	UMKM
1. Bank Persero																	1. State Owned Banks
Baki Debet	383.166	446.774	495.186	514.676	523.166	527.800	527.265	527.888	532.987	539.204	543.560	551.935	545.078	552.172	565.123	573.300	Total
Mikro	131.573	156.962	175.296	187.837	192.290	190.910	193.591	195.623	199.330	203.591	203.014	202.279	202.675	206.108	210.253	214.119	Micro
Kecil	146.373	175.938	195.643	201.800	204.493	205.575	205.318	207.201	209.798	211.355	213.358	215.481	212.506	215.821	221.025	223.674	Small
Menengah	105.221	113.874	124.247	125.039	126.383	131.315	128.356	125.064	123.860	124.257	127.188	134.175	129.898	130.243	133.845	135.506	Medium
NPL	13.437	14.668	17.460	20.869	22.192	21.309	19.516	17.059	16.723	16.367	16.276	13.998	16.082	16.662	15.609	17.056	NPL
Mikro	2.223	2.354	2.702	3.414	3.491	3.521	3.370	3.268	3.214	3.158	3.175	2.719	3.364	3.645	3.547	3.851	Micro
Kecil	5.733	6.094	6.612	8.139	8.706	8.320	8.155	8.177	8.112	7.862	7.810	6.619	7.628	7.846	7.291	7.944	Small
Menengah	5.481	6.220	8.147	9.316	9.995	9.468	7.991	5.614	5.397	5.346	5.291	4.660	5.089	5.172	4.771	5.261	Medium
2. BPD																	2. Regional Development Banks
Baki Debet	51.858	60.466	70.366	63.443	65.281	66.172	67.463	68.668	70.952	70.903	71.232	70.089	65.538	66.951	68.805	69.145	Total
Mikro	9.187	9.191	15.516	12.416	12.897	12.953	13.065	13.279	13.456	13.471	13.790	13.891	13.518	13.887	14.109	14.366	Micro
Kecil	23.843	25.314	27.858	27.050	27.616	27.726	28.165	28.708	29.550	29.674	29.632	28.774	27.110	27.364	28.401	28.520	Small
Menengah	18.829	25.962	26.992	23.977	24.768	25.492	26.233	26.680	27.947	27.759	27.809	27.423	24.909	25.700	26.296	26.259	Medium
NPL	5.851	6.421	6.636	6.592	6.671	6.690	6.626	6.489	6.104	6.107	6.132	5.603	5.872	6.118	6.119	6.340	NPL
Mikro	780	361	560	653	688	685	559	553	535	532	531	479	525	553	544	538	Micro
Kecil	1.949	1.854	1.971	2.159	2.210	2.240	2.203	2.181	2.174	2.187	2.002	2.121	2.233	2.184	2.231	2.231	Small
Menengah	3.123	4.206	4.105	3.780	3.773	3.765	3.864	3.706	3.388	3.402	3.414	3.122	3.226	3.331	3.390	3.571	Medium
3. Bank Swasta Nasional																	3. Foreign Exchange Commercial Banks
Baki Debet	289.578	280.379	310.222	307.675	311.190	312.628	310.451	309.883	313.857	331.898	332.523	338.455	333.011	334.667	335.700	338.947	Total
Mikro	24.032	16.661	15.918	16.451	17.727	17.878	17.019	16.796	15.333	21.302	19.617	20.047	19.881	20.186	19.663	19.768	Micro
Kecil	44.953	39.505	44.847	46.879	46.807	46.844	48.159	48.452	48.830	51.594	51.720	53.004	52.942	53.561	54.309	55.584	Small
Menengah	220.593	224.213	249.457	244.345	246.655	247.906	245.273	244.636	249.694	259.003	261.186	265.404	260.187	260.921	261.728	263.595	Medium
NPL	9.690	9.772	10.570	11.080	11.393	11.776	11.667	11.998	12.008	12.657	12.633	11.892	12.305	12.616	12.418	12.440	NPL
Mikro	748	731	579	594	625	606	633	717	788	964	936	698	733	924	940	1.084	Micro
Kecil	2.519	2.012	1.973	1.942	1.922	1.953	1.952	1.936	1.880	1.936	1.918	1.871	1.843	1.850	1.839	1.826	Small
Menengah	6.423	7.028	8.018	8.544	8.846	9.217	9.082	9.345	9.340	9.757	9.779	9.324	9.729	9.842	9.639	9.530	Medium
4. Bank Asing dan Campuran																	4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	15.199	14.494	7.208	7.512	7.517	7.478	7.470	7.482	7.654	9.770	9.613	9.493	9.407	9.426	9.242	9.269	Total
Mikro	77	62	952	1.002	1.018	1.008	991	1.037	1.048	731	691	651	613	577	538	502	Micro
Kecil	756	716	814	796	791	812	762	721	724	822	807	806	695	689	678	662	Small
Menengah	14.366	13.715	5.443	5.715	5.708	5.658	5.717	5.725	5.882	8.216	8.116	8.037	8.099	8.159	8.025	8.105	Medium
NPL	815	873	512	588	600	608	817	816	838	918	907	928	934	925	884	952	NPL
Mikro	9	4	10	9	9	9	9	9	8	8	8	7	8	8	10	10	Micro
Kecil	26	34	196	233	232	236	230	233	235	242	237	243	239	240	237	240	Small
Menengah	780	835	306	346	358	364	578	574	595	668	663	678	687	677	637	703	Medium
Jumlah																	Total
Baki Debet	739.801	802.113	882.982	893.307	907.153	914.077	912.649	913.922	925.451	951.775	956.928	969.972	953.034	963.217	978.871	990.660	Baki Debet
NPL	29.792	31.734	35.178	39.129	40.855	40.383	38.626	36.362	35.674	36.049	35.947	32.421	35.193	36.321	35.030	36.788	NPL

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

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

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

Kelompok Bank	2015	2016	2017	2018									2019				Category of Bank
				Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	
UMKM																	UMKM
1. Jawa Barat	90.224	101.893	114.725	116.075	118.182	119.062	119.066	120.168	122.316	125.832	126.067	127.799	125.055	125.758	128.391	130.465	1. Jawa Barat
2. Banten	29.224	32.359	37.000	37.130	37.533	37.795	37.613	38.329	39.091	41.286	42.303	42.503	41.921	41.890	42.764	43.096	2. Banten
3. DKI Jakarta	118.432	117.595	132.530	127.392	127.824	129.892	126.792	125.154	126.346	135.321	136.442	141.315	136.553	138.055	138.898	140.614	3. DKI Jakarta
4. D.I Yogyakarta	10.954	12.108	13.143	13.745	13.940	14.035	14.066	14.054	14.227	14.450	14.405	14.505	14.281	14.380	14.592	14.937	4. D.I Yogyakarta
5. Jawa Tengah	78.824	88.372	96.772	100.312	102.874	103.035	103.930	104.598	105.906	107.043	107.944	108.057	106.906	107.875	109.829	111.280	5. Jawa Tengah
6. Jawa Timur	97.159	110.143	122.548	124.833	127.326	128.920	128.397	128.791	131.874	134.315	135.830	137.124	135.118	136.821	139.414	141.264	6. Jawa Timur
7. Bengkulu	5.328	5.641	6.496	6.815	7.000	7.011	7.095	7.148	7.056	7.355	7.412	7.474	7.473	7.638	7.782	7.860	7. Bengkulu
8. Jambi	10.576	10.755	12.330	12.862	13.074	13.182	13.420	13.591	13.969	14.122	14.182	14.323	14.356	14.512	14.716	14.969	8. Jambi
9. Aceh	8.287	8.435	9.119	9.278	9.419	9.371	9.499	9.571	9.656	9.716	9.728	9.792	9.567	9.731	9.964	10.051	9. Aceh
10. Sumatera Utara	46.080	47.206	49.611	50.826	51.102	51.525	51.477	51.300	51.580	52.069	52.245	53.877	53.154	53.653	54.682	55.336	10. Sumatera Utara
11. Sumatera Barat	13.644	14.084	14.857	15.394	15.470	15.536	15.565	15.834	16.113	16.381	16.511	16.554	16.273	16.562	17.175	17.332	11. Sumatera Barat
12. Riau	20.795	21.769	22.617	22.719	23.011	23.156	23.333	23.603	24.018	24.818	24.779	24.926	24.589	25.050	25.430	25.872	12. Riau
13. Kepulauan Riau	7.380	7.815	8.413	8.346	9.015	8.638	8.651	8.747	8.648	8.643	8.689	9.267	9.043	8.866	8.913	8.935	13. Kepulauan Riau
14. Sumatera Selatan	20.194	21.073	23.709	25.220	25.732	25.748	25.666	25.436	25.438	25.739	25.760	26.018	25.639	25.673	26.025	26.209	14. Sumatera Selatan
15. Bangka Belitung	3.307	4.302	4.541	4.306	4.407	4.409	4.407	4.494	4.588	4.738	4.762	4.804	4.710	4.803	4.944	5.013	15. Bangka Belitung
16. Lampung	13.467	14.817	15.990	16.361	16.587	16.506	16.714	16.840	17.050	17.973	17.445	17.602	17.518	17.746	17.927	18.170	16. Lampung
17. Kalimantan Selatan	10.249	11.005	11.587	11.988	12.350	12.467	12.486	12.505	12.739	13.005	13.088	13.197	13.094	13.236	13.451	13.627	17. Kalimantan Selatan
18. Kalimantan Barat	13.974	15.071	17.132	17.038	17.183	17.314	17.419	17.271	17.329	17.507	17.520	17.904	17.485	17.768	18.004	18.175	18. Kalimantan Barat
19. Kalimantan Timur	21.296	21.700	20.345	20.602	20.958	21.051	21.164	20.952	20.550	21.927	21.835	21.912	21.583	21.758	22.010	22.186	19. Kalimantan Timur
20. Kalimantan Tengah	6.643	7.964	9.354	9.714	9.815	9.793	9.783	9.020	9.767	9.862	9.886	10.051	9.954	10.115	10.289	10.371	20. Kalimantan Tengah
21. Sulawesi Tengah	7.749	8.066	8.868	8.864	9.133	9.219	9.148	9.227	9.377	9.319	9.290	9.186	9.042	9.146	9.362	9.396	21. Sulawesi Tengah
22. Sulawesi Selatan	27.627	30.613	33.769	33.936	34.215	34.528	34.535	34.726	35.084	35.554	35.628	35.803	35.209	35.709	36.303	36.507	22. Sulawesi Selatan
23. Sulawesi Utara	7.658	8.370	9.203	9.529	9.752	9.864	9.852	9.915	9.909	10.301	10.446	10.290	10.323	10.695	11.004	10.913	23. Sulawesi Utara
24. Sulawesi Tenggara	5.248	5.833	6.216	6.499	6.606	6.612	6.690	6.794	6.930	7.078	7.140	7.240	7.159	7.321	7.552	7.685	24. Sulawesi Tenggara
25. Sulawesi Barat	2.690	3.066	3.300	3.463	3.540	3.651	3.689	3.735	3.791	3.875	3.924	4.044	4.046	4.143	4.232	4.273	25. Sulawesi Barat
26. Gorontalo	2.698	2.947	3.623	3.778	3.847	3.850	3.875	3.926	3.717	3.780	3.799	3.776	3.776	3.866	3.890	3.894	26. Gorontalo
27. Nusa Tenggara Barat	7.278	8.851	10.547	10.889	11.042	10.904	10.878	10.805	10.519	10.901	10.988	11.034	10.974	11.300	11.553	11.833	27. Nusa Tenggara Barat
28. Bali	27.019	31.438	33.689	34.529	34.692	35.052	35.242	35.122	35.436	35.992	35.922	36.015	35.754	35.978	36.187	36.603	28. Bali
29. Nusa Tenggara Timur	6.201	7.249	8.459	8.629	8.807	8.960	8.999	9.126	9.269	9.410	9.490	10.099	9.882	10.078	10.290	10.466	29. Nusa Tenggara Timur
30. Maluku	2.446	2.748	3.112	3.299	3.462	3.487	3.369	3.327	3.404	3.458	3.443	3.506	3.440	3.621	3.982	3.829	30. Maluku
31. Papua	9.342	10.405	10.156	9.841	10.047	10.147	10.297	10.219	10.257	10.341	10.275	10.313	9.830	9.930	10.118	10.156	31. Papua
32. Maluku Utara	1.632	1.774	2.025	2.004	1.998	2.028	2.036	2.052	2.073	2.105	2.112	2.120	2.073	2.136	2.185	2.211	32. Maluku Utara
33. Papua Barat	4.005	4.441	4.240	3.900	3.969	3.978	4.092	4.061	3.979	3.995	3.980	3.881	3.637	3.705	3.782	3.767	33. Papua Barat
34. Lainnya	33	136	174	286	318	368	421	495	561	528	540	578	582	639	49	99	34. Others
35. Tidak Teridentifikasi	2.141	2.068	2.782	2.905	2.923	2.983	2.983	2.986	2.884	3.036	3.118	3.083	3.035	3.060	3.182	3.266	35. Un-identified
Jumlah	739.801	802.113	882.982	893.307	907.153	914.077	912.649	913.922	925.451	951.775	956.928	969.972	953.034	963.217	978.871	990.660	Total

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