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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, Februari 2019
Jakarta, February 2019

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Januari 2019 akan diterbitkan pada minggu ke III bulan Maret 2019.

Tanda-tanda, simbol dan Sumber Data

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

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

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

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

1. Data yang digunakan dalam Publikasi SPI bersumber dari Laporan Bulanan Bank Umum (LBU), dan Laporan Berkala Bank Perkreditan Rakyat (LBBPR) kecuali dinyatakan lain.
2. Proses *download* data; Data Laporan Bulanan Bank Umum (LBU) yang disampaikan dari bank pelapor kepada Bank Indonesia diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu *download* data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca diimbau 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)

January 2019 edition will be released on the 3rd week of March 2019.

Notes, Symbols and Sources of Data

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

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

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

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

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

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

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DAFTAR ISI *TABLE OF CONTENT*

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

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>

DAFTAR TABEL LIST OF TABLES

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

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

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

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

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

No.	Nomor Tabel	Nama Tabel	Keterangan
1	Tabel 1	Kegiatan Usaha Perbankan	Perubahan Nama Tabel
2	Tabel 1.1	Kegiatan Usaha Bank Umum Konvensional dan Bank Umum Syariah	Perubahan Nama Tabel
3	Tabel 1.2	Kegiatan Usaha Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
4	Tabel 1.3	Kegiatan Usaha Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
5	Tabel 1.4	Kegiatan Usaha Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
6	Tabel 1.5	Kegiatan Usaha Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
7	Tabel 1.6	Kegiatan Usaha Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
8	Tabel 1.7	Kegiatan Usaha Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
9	Tabel 1.8	Laporan Laba/Rugi Bank Umum Konvensional dan Bank Umum Syariah	Perubahan Nama Tabel
10	Tabel 1.9	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
11	Tabel 1.10	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
12	Tabel 1.11	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
13	Tabel 1.12	Laporan Laba/Rugi Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
14	Tabel 1.13	Laporan Laba/Rugi Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
15	Tabel 1.14	Laporan Laba/Rugi Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
16	Tabel 1.15	Rekening Administratif Bank Umum Konvensional dan Bank Umum Syariah	Perubahan Nama Tabel
17	Tabel 1.16	Rekening Administratif Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
18	Tabel 1.17	Rekening Administratif Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
19	Tabel 1.18	Rekening Administratif Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
20	Tabel 1.19	Rekening Administratif Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
21	Tabel 1.20	Rekening Administratif Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
22	Tabel 1.21	Rekening Administratif Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
23	Tabel 1.22	Kinerja Bank Umum Konvensional	Tabel baru dgn nomor baru
24	Tabel 1.23	Kinerja Bank Umum Konvensional BUKU 1	Tabel baru dgn nomor baru
25	Tabel 1.24	Kinerja Bank Umum Konvensional BUKU 2	Tabel baru dgn nomor baru
26	Tabel 1.25	Kinerja Bank Umum Konvensional BUKU 3	Tabel baru dgn nomor baru
27	Tabel 1.26	Kinerja Bank Umum Konvensional BUKU 4	Tabel baru dgn nomor baru
28	Tabel 1.27	Kinerja Bank Umum Syariah BUKU 1	Tabel baru dgn nomor baru
29	Tabel 1.28	Kinerja Bank Umum Syariah BUKU 2	Tabel baru dgn nomor baru
30	Tabel 1.29	Perkembangan Aset Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Kegiatan Usaha	Tabel baru dgn nomor baru
31	Tabel 1.30	Jumlah Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Pengelompokan Total Aset	Tabel baru dgn nomor baru
32	Tabel 1.31	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum kepada Bank Lain	Tabel baru dgn nomor baru
33	Tabel 1.32	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 1 kepada Bank Lain	Tabel baru dgn nomor baru
34	Tabel 1.33	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 2 kepada Bank Lain	Tabel baru dgn nomor baru
35	Tabel 1.34	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 3 kepada Bank Lain	Tabel baru dgn nomor baru
36	Tabel 1.35	Aset Produktif dan Kualitas Kredit Bank Umum Konvensional BUKU 4 kepada Bank Lain	Tabel baru dgn nomor baru
37	Tabel 1.36	Aset Produktif dan Kualitas Kredit Bank Umum Syariah BUKU 1 kepada Bank Lain	Tabel baru dgn nomor baru
38	Tabel 1.37	Aset Produktif dan Kualitas Kredit Bank Umum Syariah BUKU 2 kepada Bank Lain	Tabel baru dgn nomor baru
39	Tabel 1.38	Komposisi Dana Pihak Ketiga Bank Umum Konvensional dan Bank Umum Syariah	Perubahan Nama Tabel
40	Tabel 1.39	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
41	Tabel 1.40	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
42	Tabel 1.41	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
43	Tabel 1.42	Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
44	Tabel 1.43	Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
45	Tabel 1.44	Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
46	Tabel 1.45	Suku Bunga Rata-rata DPK Bank Umum Konvensional dan Bank Umum Syariah	Perubahan Nama Tabel
47	Tabel 1.46	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 1	Tabel baru dgn nomor baru
48	Tabel 1.47	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 2	Tabel baru dgn nomor baru
49	Tabel 1.48	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 3	Tabel baru dgn nomor baru
50	Tabel 1.49	Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 4	Tabel baru dgn nomor baru
51	Tabel 1.50	Suku Bunga Rata-rata DPK Bank Umum Syariah - BUKU 1	Tabel baru dgn nomor baru
52	Tabel 1.51	Suku Bunga Rata-rata DPK Bank Umum Syariah - BUKU 2	Tabel baru dgn nomor baru
53	Tabel 1.52	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan Kelompok Usaha	Tabel baru dgn nomor baru
54	Tabel 4.1	Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Perubahan Nama Tabel
55	Tabel 4.2	Kredit dan NPL Bank Umum Konvensional BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
56	Tabel 4.3	Kredit dan NPL Bank Umum Konvensional BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
57	Tabel 4.4	Kredit dan NPL Bank Umum Konvensional BUKU 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
58	Tabel 4.5	Kredit dan NPL Bank Umum Konvensional BUKU 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
59	Tabel 4.6	Kredit dan NPL Bank Umum Syariah BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
60	Tabel 4.7	Kredit dan NPL Bank Umum Syariah BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	Tabel baru dgn nomor baru
61	Tabel 4.9	Kredit dan NPL Kredit Bank Umum Konvensional dan Bank Umum Syariah Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Perubahan Nama Tabel

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

METADATA

INFORMASI DASAR

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

DEFINISI

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

Modal Inti:

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

atau

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

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

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

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

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

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

CAKUPAN

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

PERIODISASI

Bulanan

KETEPATAN WAKTU PUBLIKASI

Dua bulan setelah berakhirnya periode data

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

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																		Distribution of Funds
Bank Umum	4.823.303	5.468.910	5.952.279	6.570.903	7.177.549	7.114.876	7.177.888	7.232.823	7.254.367	7.318.264	7.426.907	7.384.858	7.431.895	7.569.940	7.681.180	7.684.613	7.809.987	Commercial Banks
Bank Perkreditan Rakyat	74.550	86.931	98.604	109.389	121.296	121.111	121.426	122.732	123.099	121.978	122.912	125.014	125.589	126.306	127.318	128.476	130.724	Rural Banks
SBI dan SBIS ¹⁾	111.689	113.104	53.567	96.103	19.901	21.938	20.387	19.598	14.740	16.867	14.082	13.654	18.191	30.478	39.587	45.463	39.441	SBI and SBIS ¹⁾
Sumber Dana																		Source of Funds
Bank Umum	4.070.018	4.594.876	4.909.707	5.399.210	5.921.039	5.828.377	5.868.982	5.935.411	5.993.165	6.084.214	6.172.114	6.089.747	6.126.622	6.218.919	6.311.437	6.303.662	6.475.110	Commercial Banks
Bank Perkreditan Rakyat	64.001	74.594	84.728	93.622	103.874	103.780	104.033	105.105	105.647	105.009	105.894	107.582	107.667	108.114	108.703	109.533	111.679	Rural Banks
Jumlah Aset																		Total Assets
Bank Umum	4.954.467	5.615.150	6.095.908	6.729.799	7.387.634	7.306.328	7.368.446	7.429.891	7.456.300	7.546.271	7.650.542	7.594.991	7.644.190	7.768.873	7.877.830	7.877.836	8.068.346	Commercial Banks
Bank Perkreditan Rakyat	77.376	89.878	101.713	113.501	125.945	125.886	126.211	127.528	127.877	127.058	128.005	130.165	130.664	131.508	132.474	133.678	135.693	Rural Banks
Jumlah Bank																		Total Banks
Bank Umum	120	119	118	116	115	115	115	115	115	115	115	115	115	115	115	115	115	Commercial Banks
Bank Perkreditan Rakyat	1.635	1.643	1.636	1.633	1.619	1.617	1.615	1.615	1.609	1.607	1.603	1.603	1.603	1.598	1.599	1.597	1.597	Rural Banks
Jumlah Kantor																		Total Bank Offices
Bank Umum	31.847	32.739	32.949	32.730	32.285	32.286	32.284	32.144	32.022	31.966	31.944	31.877	31.800	31.738	31.608	31.555	31.618	Commercial Banks
Bank Perkreditan Rakyat	4.678	4.895	5.982	6.075	6.192	6.174	6.231	6.226	6.191	6.225	6.226	6.214	6.258	6.242	6.252	6.260	6.273	Rural Banks

Ket : ¹⁾ Sertifikat Bank Indonesia Syariah

Note: 1) Sharia Indonesian Banking Certificate

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	4.092.104	4.413.414	4.781.931	4.675.119	4.704.018	4.788.783	4.827.238	4.930.484	5.028.745	5.029.622	5.084.506	5.175.052	5.225.199	5.218.224	5.358.012	a. Credit
- Kepada Pihak Ketiga	4.057.904	4.377.195	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	- To Third Party
Rupiah	3.423.180	3.736.609	4.044.724	3.959.937	3.967.900	4.043.044	4.077.672	4.162.700	4.222.379	4.222.974	4.253.609	4.316.803	4.352.773	4.386.794	4.494.416	Rupiah
Valas	634.724	640.585	693.220	672.372	694.441	700.193	700.492	716.599	751.734	752.978	778.886	803.297	816.005	773.361	800.466	Foreign Exchange
- Kepada Bank Lain	34.200	36.220	43.987	42.810	41.676	45.546	49.073	51.185	54.632	53.670	52.011	54.953	56.421	58.069	63.130	- Inter Bank Credit
Rupiah	21.443	22.983	27.409	26.082	25.305	27.212	30.811	33.094	35.872	35.801	33.164	35.489	35.173	38.782	41.291	Rupiah
Valas	12.757	13.237	16.578	16.728	16.372	18.334	18.262	18.091	18.760	17.869	18.847	19.463	21.248	19.287	21.839	Foreign Exchange
b. Penempatan pada Bank Lain	211.901	207.050	235.594	216.322	232.635	269.786	261.371	252.189	262.314	240.108	250.079	261.074	266.260	277.583	220.990	b. Interbank Placement
- Giro	77.840	78.205	90.205	80.373	87.935	102.867	94.307	105.306	104.771	87.393	92.661	95.010	97.383	102.695	86.232	- Demand Deposit
- Inter Bank Call Money	104.725	98.230	105.081	95.999	106.492	123.658	121.124	105.222	118.243	111.591	114.826	121.547	116.507	123.516	85.313	- Inter Bank Call Money
- Deposito Berjangka	20.692	16.127	23.314	23.033	22.212	28.906	30.836	27.637	27.340	28.896	30.429	33.760	42.998	40.521	22.270	- Time Deposits
- Lainnya	8.643	14.489	16.994	16.917	15.995	14.355	15.104	14.023	11.960	12.228	12.163	10.757	9.371	10.851	27.176	- Others
c. Penempatan pada Bank Indonesia	685.575	717.840	701.250	679.189	622.863	589.265	614.123	661.478	677.616	644.575	618.279	641.266	648.547	657.416	767.134	c. Placement to Bank Indonesia
- Giro	393.362	370.727	386.361	396.145	394.134	397.969	395.563	397.246	401.514	404.438	407.099	409.113	418.241	406.358	417.888	- Demand Deposit
- Fine Tune Operation (FTO)	158.264	156.936	152.706	167.908	140.526	99.496	122.835	144.944	131.882	149.333	135.099	114.295	121.862	141.006	212.031	- Fine Tune Operation (FTO)
- Fasbi	123.177	185.371	155.691	106.283	80.560	84.751	89.244	113.948	138.732	85.365	70.054	113.755	104.658	107.191	132.528	- Fasbi
- Lainnya	10.772	4.806	6.492	8.853	7.643	7.049	6.482	5.340	5.489	5.439	5.218	4.103	3.786	2.861	4.687	- Others
d. Surat Berharga	660.828	860.522	1.035.391	1.071.168	1.142.234	1.135.956	1.091.509	1.000.329	971.373	993.035	986.973	1.000.596	1.018.573	1.003.061	941.936	d. Securities
- Sertifikat Bank Indonesia (SBI)	40.017	96.103	19.901	21.938	20.387	19.598	14.740	16.867	14.082	13.654	18.191	30.478	39.587	45.463	39.441	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara (SPN)	26.443	31.352	53.299	44.179	55.995	61.890	66.910	58.300	54.507	47.065	71.381	70.580	73.826	67.451	61.172	- Treasury Bills
- Obligasi	485.238	561.963	637.780	617.295	655.041	636.376	634.483	577.904	583.821	667.714	654.311	670.585	672.654	673.100	616.058	- Bonds
- Lainnya	109.130	171.104	324.411	387.755	410.811	418.092	375.377	347.258	318.963	264.601	243.090	228.953	232.506	217.047	225.264	- Others
e. Penyertaan	25.605	33.889	39.708	39.843	39.040	39.204	38.209	38.772	40.063	40.263	40.443	41.604	41.979	42.115	43.534	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	116.540	153.245	157.143	159.855	161.388	160.282	161.819	163.690	165.558	165.416	167.885	168.045	169.264	168.630	162.594	f. Impairment on Financial Assets
- Kredit yang diberikan	110.161	147.470	151.607	154.683	156.106	154.645	156.051	158.035	160.456	159.990	162.231	162.113	163.318	163.019	156.781	- Credit
- Surat Berharga	1.612	1.404	1.083	1.096	1.134	1.183	1.182	1.054	769	957	957	1.027	1.075	990	988	- Securities
- Lainnya	4.767	4.371	4.453	4.076	4.147	4.453	4.586	4.600	4.333	4.469	4.697	4.905	4.872	4.622	4.825	- Others
g. Tagihan Spot dan Derivatif	20.611	13.693	7.938	13.022	10.531	8.680	10.478	12.777	20.328	17.529	23.709	23.040	26.561	25.770	22.390	g. Spot and Derivatives Claims
h. Tagihan Lainnya	155.488	171.250	218.593	260.358	265.181	240.868	249.620	258.547	260.910	254.310	260.021	259.262	284.795	291.814	293.397	h. Other Claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	4.413.056	4.836.758	5.289.377	5.228.787	5.255.301	5.293.098	5.317.212	5.336.577	5.398.817	5.379.318	5.399.993	5.482.493	5.554.526	5.573.389	5.630.448	a. Third Party Funds
Rupiah	3.665.444	4.091.634	4.541.406	4.491.886	4.518.859	4.556.675	4.578.286	4.583.473	4.614.937	4.600.209	4.615.753	4.657.950	4.707.234	4.711.444	4.825.128	Rupiah
Giro	667.537	821.777	932.705	924.355	949.960	941.195	966.454	980.963	983.344	945.789	937.396	967.196	975.702	963.731	997.007	Demand Deposit
Tabungan	1.274.588	1.413.351	1.573.402	1.525.210	1.525.115	1.517.666	1.511.337	1.550.905	1.585.307	1.587.598	1.586.147	1.588.627	1.595.650	1.608.048	1.690.086	Saving
Simpanan Berjangka	1.723.319	1.856.507	2.035.299	2.042.320	2.043.784	2.097.813	2.100.496	2.051.605	2.046.286	2.066.822	2.092.210	2.102.128	2.135.882	2.139.665	2.138.035	Time Deposits
Valas	747.612	745.124	747.971	736.901	736.442	736.424	738.925	753.104	783.880	779.109	784.240	824.543	847.292	861.945	805.320	Foreign Exchange
Giro	319.995	302.458	300.774	302.203	302.320	293.223	300.547	317.780	328.215	321.004	311.310	347.215	364.531	402.826	318.027	Demand Deposit
Tabungan	121.423	138.459	127.822	126.990	123.867	125.333	125.815	126.213	131.996	130.265	128.338	135.581	138.160	131.818	135.173	Saving
Simpanan Berjangka	306.194	304.208	319.374	307.709	310.255	317.868	312.563	309.111	323.669	327.841	344.591	341.747	344.601	327.301	352.120	Time Deposits
b. Kewajiban kepada Bank Indonesia	691	808	1.197	2.106	2.120	1.283	1.187	2.317	2.310	2.684	1.836	2.150	1.178	2.479	2.797	b. Liabilities to BI
c. Kewajiban kepada Bank lain	161.094	168.531	184.225	178.329	181.141	204.299	200.555	204.463	193.740	193.200	196.821	196.398	201.293	198.300	192.555	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	65.544	93.222	113.300	100.852	106.410	101.295	99.415	100.460	103.052	108.328	105.407	111.099	110.713	110.519	115.129	d. Issued Securities
e. Pinjaman yang Diterima	177.718	179.671	199.054	211.505	217.896	220.428	229.774	243.589	258.717	264.992	267.088	274.780	283.666	270.975	296.746	e. Loans received
Rupiah	22.873	21.734	28.099	26.829	27.862	29.597	33.653	34.948	38.444	36.186	35.846	38.553	42.793	47.121	48.525	Rupiah
Valas	154.845	157.938	170.955	184.676	190.034	190.831	196.121	208.641	220.273	228.806	231.242	236.227	240.872	223.854	248.221	Foreign Exchange
f. Kewajiban Spot dan Derivatif	27.728	14.302	6.665	9.778	11.466	9.570	12.914	14.769	26.851	23.288	33.127	31.758	36.832	28.662	26.396	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	91.487	89.316	100.086	126.374	176.845	183.495	113.080	117.479	115.653	118.627	114.807	206.480	g. Other Liabilities
h. Setoran Jaminan	6.292	5.206	5.996	5.533	5.332	5.352	5.734	5.194	5.123	4.856	4.870	4.589	4.604	4.532	4.559	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	164.270	176.712	196.289	197.074	198.756	199.129	199.354	202.338	204.849	205.023	205.710	208.509	208.727	209.052	209.321	a. Paid In Capital
b. Cadangan	81.652	64.834	65.253	65.302	65.570	63.225	64.430	67.418	67.650	67.756	67.891	68.194	68.296	68.259	68.266	b. Reserves
c. U/R Tahun lalu ¹⁾	323.763	411.187	469.995	603.747	596.319	567.095	552.847	549.483	548.480	547.613	547.181	546.209	546.133	546.137	542.899	c. Retained Earnings (Profit/Loss) ¹⁾
d. U/R Tahun berjalan sesudah pajak ²⁾	104.628	106.544	131.171	11.379	22.094	36.390	46.124	57.479	70.920	83.688	95.914	110.265	123.315	135.998	150.058	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	96.177	111.688	124.661	122.791	119.947	119.313	114.251	111.016	105.188	111.074	109.548	106.935	104.796	111.143	114.482	e. Additional Paid In Capital
f. Modal Pinjaman	40.878	41.692	44.650	44.417	44.711	44.032	45.149	43.618	44.025	44.125	45.778	48.443	48.531	49.277	49.422	f. Loan Capital

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

*) Angka-angka sementara

†) 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

†) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	86.928	67.579	43.000	42.664	43.002	44.336	45.208	45.762	46.019	46.163	46.324	46.772	46.990	46.984	46.933	a. Credit
- Kepada Pihak Ketiga	86.092	66.902	42.987	42.652	42.991	44.326	45.197	45.751	46.008	46.154	46.310	46.750	46.962	46.957	46.886	- To Third Party
Rupiah	85.603	66.813	42.978	42.642	42.981	44.316	45.187	45.742	45.998	46.145	46.301	46.741	46.952	46.948	46.879	Rupiah
Valas	489	89	9	9	10	10	10	10	10	9	10	10	10	9	6	Foreign Exchange
- Kepada Bank Lain	836	677	13	12	11	11	11	11	11	8	14	22	28	27	47	- Inter Bank Credit
Rupiah	836	677	13	12	11	11	11	11	11	8	14	22	28	27	47	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	10.844	5.602	2.854	2.751	4.392	6.936	6.205	5.547	6.835	6.366	5.622	6.049	6.582	6.012	4.562	b. Interbank Placement
- Giro	1.368	486	278	289	279	270	284	313	308	280	188	191	205	218	193	- Demand Deposit
- Inter Bank Call Money	5.574	2.760	577	557	1.191	2.846	2.336	1.680	2.692	2.982	1.572	2.030	2.306	1.701	1.400	- Inter Bank Call Money
- Deposito Berjangka	3.804	2.010	1.857	1.763	2.819	3.730	3.495	3.464	3.744	2.973	3.730	3.720	4.000	4.001	2.877	- Time Deposits
- Lainnya	97	346	142	142	103	89	90	90	90	132	132	107	71	91	92	- Others
c. Penempatan pada Bank Indonesia	15.042	10.793	7.771	8.076	7.727	6.491	8.799	7.316	7.013	7.485	7.335	7.696	6.953	8.768	9.488	c. Placement to Bank Indonesia
- Giro	9.142	5.942	3.526	3.444	3.017	3.393	3.983	3.685	3.575	3.597	3.585	4.753	3.626	4.068	3.914	- Demand Deposit
- Fine Tune Operation (FTO)	435	1.310	788	1.834	1.667	13	84	631	74	843	95	120	401	217	2.122	- Fine Tune Operation (FTO)
- Fasbi	5.428	3.527	3.443	2.783	3.031	3.080	4.724	2.990	3.343	3.040	3.648	2.817	2.922	4.476	3.443	- Fasbi
- Lainnya	36	14	15	14	11	4	8	9	20	6	7	7	3	7	9	- Others
d. Surat Berharga	10.303	7.668	5.473	6.154	5.956	5.901	5.798	6.053	5.581	5.183	4.944	5.206	4.905	4.914	3.984	d. Securities
- Sertifikat Bank Indonesia (SBI)	2.333	1.844	1.299	1.904	1.380	1.099	754	1.223	791	1.004	873	937	914	953	936	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	-	20	-	46	-	392	333	700	296	410	206	210	219	115	- Treasury Bills
- Obligasi	4.743	2.892	1.726	2.037	2.320	2.227	2.203	2.256	2.089	2.153	1.954	2.413	2.142	2.273	1.866	- Bonds
- Lainnya	3.228	2.932	2.428	2.213	2.210	2.575	2.450	2.241	2.001	1.730	1.707	1.650	1.639	1.468	1.068	- Others
e. Penyertaan	4	2	1	1	1	1	-	-	-	-	-	-	-	-	-	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	932	829	878	912	926	926	975	990	1.028	1.017	1.036	1.049	1.086	1.113	1.008	f. Impairment on Financial Assets
- Kredit yang diberikan	687	586	636	653	667	663	712	727	754	747	770	787	825	852	744	- Credit
- Surat Berharga	0	-	-	-	-	-	-	-	11	9	5	-	-	-	-	- Securities
- Lainnya	245	243	242	259	259	263	263	263	263	261	261	261	261	261	264	- Others
g. Tagihan Spot dan Derivatif	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	649	2.276	1.605	1.901	2.531	2.480	2.569	2.448	2.723	2.281	2.201	2.183	2.690	2.875	1.730	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	99.881	70.997	48.250	51.207	53.721	55.355	58.457	57.474	57.675	56.527	54.969	55.786	56.560	56.257	50.814	a. Third Party Funds
Rupiah	97.477	70.796	48.241	51.197	53.711	55.345	58.449	57.466	57.668	56.520	54.962	55.779	56.553	56.251	50.808	Rupiah
Giro	16.434	12.710	7.054	11.624	13.919	15.248	18.035	17.421	17.253	15.564	14.548	16.267	16.971	16.239	8.321	Demand Deposit
Tabungan	20.554	12.555	8.994	7.480	7.115	7.454	7.256	7.842	7.911	8.052	7.907	7.457	7.702	8.063	9.757	Saving
Simpanan Berjangka	60.489	45.531	32.193	32.093	32.676	32.643	33.158	32.202	32.503	32.903	32.508	32.054	31.880	31.949	32.730	Time Deposits
Valas	2.404	201	10	9	10	10	8	8	8	7	7	7	7	6	6	Foreign Exchange
Giro	753	61	3	3	2	2	5	5	5	4	5	4	4	4	4	Demand Deposit
Tabungan	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	1.638	141	7	7	8	8	3	3	3	3	3	3	3	3	3	Time Deposits
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Liabilities to BI
c. Kewajiban kepada Bank lain	6.269	8.648	3.174	1.927	1.323	1.357	1.214	1.418	1.997	2.463	2.370	2.937	2.571	4.271	5.954	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	1.673	1.808	1.104	1.104	1.104	1.104	1.104	1.104	1.104	1.105	1.105	1.105	1.105	1.105	1.055	d. Issued Securities
e. Pinjaman yang Diterima	621	162	340	340	340	340	341	343	334	333	334	476	376	255	321	e. Loans received
Rupiah	621	162	340	340	340	340	341	343	334	333	334	476	376	255	321	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	132	89	223	209	-	185	135	343	157	-	42	1.005	g. Other Liabilities
h. Setoran Jaminan	88	33	25	22	21	21	19	16	12	14	16	16	19	21	35	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	12.123	10.501	6.734	6.734	6.777	6.831	6.831	6.831	6.831	6.861	6.972	6.971	7.002	7.003	7.092	a. Paid In Capital
b. Cadangan	2.125	2.063	1.601	1.614	1.614	1.634	1.690	1.914	1.914	1.914	1.914	1.914	1.914	1.914	1.914	b. Reserves
c. L/R Tahun lalu ¹⁾	767	(69)	(454)	312	291	184	(53)	(411)	(411)	(416)	(418)	(418)	(418)	(418)	(417)	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah diakui ²⁾	1.570	861	716	69	142	251	312	368	393	494	572	632	759	749	700	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.119	1.347	434	444	391	374	368	403	424	476	376	452	408	451	406	e. Additional Paid In Capital
f. Modal Pinjaman	194	168	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												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	535.465	568.076	530.446	522.550	486.292	495.513	502.474	509.167	517.555	519.394	522.989	513.240	517.476	518.671	525.714	a. Credit
- Kepada Pihak Ketiga	528.114	560.600	523.311	515.456	479.419	487.612	494.397	500.801	509.156	510.986	514.502	504.698	508.874	510.556	517.132	- To Third Party
Rupiah	430.109	465.989	457.977	454.050	415.724	424.733	429.194	435.550	437.894	439.033	442.447	434.459	436.912	442.159	447.652	Rupiah
Valas	98.005	94.611	65.334	61.406	63.695	62.879	65.204	65.251	71.262	71.953	72.055	70.238	71.962	68.397	69.480	Foreign Exchange
- Kepada Bank Lain	7.351	7.476	7.135	7.095	6.873	7.901	8.076	8.366	8.399	8.408	8.487	8.542	8.602	8.115	8.582	- Inter Bank Credit
Rupiah	1.647	1.638	1.213	1.159	975	980	1.090	1.399	1.229	1.198	1.134	1.119	1.044	1.013	1.065	Rupiah
Valas	5.704	5.838	5.922	5.936	5.898	6.921	6.986	6.967	7.170	7.210	7.353	7.424	7.558	7.102	7.517	Foreign Exchange
b. Penempatan pada Bank Lain	51.008	36.814	45.859	44.694	47.144	61.614	59.502	53.188	54.640	54.578	52.925	57.664	64.789	56.737	49.163	b. Interbank Placement
- Giro	15.976	10.874	13.545	14.739	15.223	16.291	16.233	16.810	15.656	15.744	15.941	17.647	16.119	16.016	13.103	- Demand Deposit
- Inter Bank Call Money	21.319	15.524	17.037	14.023	18.233	29.681	28.993	24.121	22.243	21.565	19.426	19.656	21.450	16.654	24.559	- Inter Bank Call Money
- Deposito Berjangka	12.153	8.452	11.667	12.265	9.824	12.396	10.402	8.937	13.691	14.244	14.688	17.947	25.519	21.763	9.291	- Time Deposits
- Lainnya	1.560	1.965	3.610	3.667	3.863	3.245	3.873	3.320	3.050	3.025	2.869	2.414	1.700	2.305	2.210	- Others
c. Penempatan pada Bank Indonesia	99.376	105.010	98.689	94.514	79.092	76.668	86.031	87.821	94.825	87.593	85.850	88.084	93.195	89.378	100.772	c. Placement to Bank Indonesia
- Giro	54.912	49.171	49.577	46.216	41.867	43.472	47.159	49.760	46.885	50.451	45.947	45.026	46.598	48.100	44.939	- Demand Deposit
- Inter Tune Operation (FTO)	20.350	18.126	22.776	26.214	20.173	13.143	17.725	23.826	22.466	23.281	21.965	21.793	30.319	24.109	36.273	- Fine Tune Operation (FTO)
- Fasbi	23.545	36.361	24.476	18.084	12.973	18.226	18.898	12.118	23.490	12.810	16.196	20.560	15.508	16.816	19.093	- Fasbi
- Lainnya	568	1.351	1.859	4.001	4.079	1.827	2.249	2.118	1.984	1.050	1.742	705	769	353	468	- Others
d. Surat Berharga	71.139	80.757	100.078	106.288	107.315	105.400	111.083	102.768	97.524	91.471	88.863	85.544	89.304	85.941	78.504	d. Securities
- Sertifikat Bank Indonesia (SBI)	8.564	17.284	5.717	7.514	8.613	8.926	6.746	8.004	6.350	5.132	4.705	6.660	8.658	9.814	8.363	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	5.297	3.489	5.210	6.619	6.018	5.976	7.542	6.176	6.030	6.587	6.843	4.043	6.294	6.219	5.120	- Treasury Bills
- Obligasi	39.638	38.900	50.388	47.297	42.975	42.775	47.385	43.027	45.100	43.974	46.207	47.327	47.952	44.311	41.617	- Bonds
- Lainnya	17.641	21.085	38.764	44.857	49.709	47.724	49.409	45.562	40.044	35.778	31.107	27.423	26.399	25.597	23.403	- Others
e. Penyertaan	289	853	395	382	380	377	378	378	379	380	381	380	381	382	382	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	10.807	13.133	13.029	13.440	12.699	13.003	13.192	13.445	13.595	14.095	14.474	14.349	14.765	14.898	14.179	f. Impairment on Financial Assets
- Kredit yang diberikan	10.129	12.323	12.218	12.662	11.867	12.041	12.202	12.434	12.724	13.097	13.383	13.122	13.638	13.830	13.097	- Credit
- Surat Berharga	27	22	9	8	11	48	45	52	20	131	137	172	230	232	256	- Securities
- Lainnya	652	787	801	770	821	914	945	959	852	867	954	1.055	897	837	826	- Others
g. Tagihan Spot dan Derivatif	2.900	1.339	948	1.742	1.095	962	942	1.033	1.439	1.035	1.554	743	891	1.359	1.028	g. Spot and Derivatives Claims
h. Tagihan Lainnya	16.662	14.949	23.915	30.281	31.596	29.099	32.936	30.162	24.418	31.211	32.329	24.517	28.199	32.442	24.804	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	539.936	571.782	573.711	585.770	546.957	561.637	573.818	573.772	570.258	565.964	560.193	555.190	578.405	567.474	549.986	a. Third Party Funds
Rupiah	442.803	499.793	514.199	531.183	493.034	506.902	516.010	514.755	509.632	505.259	498.070	492.131	507.382	503.022	483.431	Rupiah
Giro	89.923	90.901	95.436	112.755	108.263	117.493	122.113	123.272	120.730	114.746	111.781	116.902	126.564	116.876	87.037	Demand Deposit
Tabungan	102.613	112.699	126.726	116.835	102.065	102.604	103.989	107.123	110.821	113.044	111.346	107.196	107.514	109.373	119.402	Saving
Simpanan Berjangka	250.267	296.193	292.038	301.592	282.706	286.806	289.908	284.361	278.081	277.469	274.943	268.033	273.303	276.774	276.992	Time Deposits
Valas	97.133	71.989	59.512	54.587	53.922	54.735	57.808	59.017	60.626	60.706	62.123	63.058	71.023	64.452	66.555	Foreign Exchange
Giro	35.895	29.873	25.813	23.475	24.188	23.795	29.058	30.128	30.534	31.207	31.456	32.994	38.050	35.472	34.281	Demand Deposit
Tabungan	7.259	5.027	4.196	4.605	4.176	4.582	4.109	4.582	4.753	4.910	4.599	5.123	4.879	4.531	4.478	Saving
Simpanan Berjangka	53.979	37.089	29.503	26.507	25.559	26.358	24.640	24.308	25.339	24.589	26.068	24.941	28.094	24.449	27.797	Time Deposits
b. Kewajiban kepada Bank Indonesia	147	1	233	226	527	303	240	264	259	580	633	1	1	1	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	52.341	50.200	37.798	30.177	30.768	37.267	32.181	34.060	34.034	36.435	35.661	35.585	33.950	39.017	39.017	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	10.992	11.329	9.112	8.157	7.250	8.452	8.214	7.853	8.285	7.352	7.714	8.262	7.709	7.657	9.397	d. Issued Securities
e. Pinjaman yang Diterima	17.304	19.042	13.373	12.236	9.887	9.784	12.598	13.532	14.231	13.995	13.426	11.402	12.366	13.531	15.177	e. Loans received
Rupiah	5.032	6.579	7.097	6.070	3.486	3.271	3.729	4.045	4.183	3.862	3.876	3.164	3.179	4.839	4.960	Rupiah
Valas	12.272	12.463	6.276	6.167	6.401	6.512	8.869	9.487	10.048	10.133	9.550	8.238	9.187	8.692	10.218	Foreign Exchange
f. Kewajiban Spot dan Derivatif	6.509	2.512	1.023	1.208	1.531	1.292	1.817	2.182	3.949	3.598	5.272	3.948	4.613	3.304	3.168	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	5.265	5.023	5.514	7.915	9.569	10.971	7.340	7.589	5.239	5.924	6.301	10.320	g. Other Liabilities
h. Setoran Jaminan	811	528	845	825	708	724	740	677	683	675	700	651	678	621	547	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	61.785	66.947	73.441	73.705	70.816	70.962	71.186	71.348	72.291	72.435	72.487	70.691	70.878	71.177	71.321	a. Paid In Capital
b. Cadangan	11.125	12.992	15.239	15.041	13.916	13.929	14.656	14.684	14.863	14.870	14.873	14.592	14.594	14.595	14.598	b. Reserves
c. L/R Tahun lalu ¹⁾	11.114	8.949	6.409	16.199	13.613	12.125	9.822	9.219	8.686	8.677	8.679	6.907	6.917	6.904	6.324	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	9.948	10.327	10.298	1.095	1.707	2.633	3.396	3.986	4.696	5.523	6.409	6.956	7.764	8.472	9.225	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	9.009	15.576	15.944	15.915	15.597	15.340	15.024	14.978	13.696	16.560	16.443	14.891	14.505	15.411	16.344	e. Additional Paid In Capital
f. Modal Pinjaman	7.105	8.077	5.169	5.059	4.620	4.624	4.648	4.628	4.699	5.244	5.298	4.463	4.306	4.208	4.642	f. Loan Capital
r) Angka-angka diperbaiki																r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	1.523.679	1.582.684	1.598.788	1.577.271	1.638.264	1.656.439	1.670.138	1.700.783	1.734.873	1.730.258	1.761.119	1.802.896	1.813.844	1.806.984	1.851.141	a. Credit
- Kepada Pihak Ketiga	1.507.831	1.567.489	1.582.814	1.562.850	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	- To Third Party
Rupiah	1.193.303	1.257.604	1.257.044	1.240.031	1.289.520	1.310.841	1.324.090	1.354.643	1.376.846	1.374.100	1.383.936	1.414.098	1.426.280	1.433.144	1.460.113	Rupiah
Valas	314.528	309.885	325.770	322.819	334.345	330.613	329.991	330.159	342.125	340.440	360.350	371.229	369.066	354.650	368.599	Foreign Exchange
- Kepada Bank Lain	15.848	15.195	15.974	14.420	14.399	14.985	16.057	15.981	15.902	15.717	16.833	17.569	18.497	19.189	22.429	- Inter Bank Credit
Rupiah	9.431	9.706	9.584	8.587	8.651	8.538	9.539	9.733	9.245	9.207	9.050	8.955	8.526	10.547	11.890	Rupiah
Valas	6.417	5.490	6.390	5.833	5.748	6.447	6.518	6.247	6.657	6.511	7.783	8.614	9.971	8.642	10.539	Foreign Exchange
b. Penempatan pada Bank Lain	76.011	91.764	86.605	90.236	92.035	108.215	107.788	92.093	101.846	94.407	99.248	98.871	99.207	95.232	73.333	b. Interbank Placement
- Giro	17.333	26.443	22.855	19.720	20.907	26.845	26.875	23.510	29.208	22.966	24.644	24.915	25.312	24.562	23.509	- Demand Deposit
- Inter Bank Call Money	51.606	57.251	54.839	61.358	61.832	70.833	66.910	56.807	64.702	59.621	64.381	63.716	62.849	56.885	40.225	- Inter Bank Call Money
- Deposito Berjangka	1.865	1.879	2.855	3.135	4.176	5.804	8.870	7.301	3.891	7.790	6.417	7.050	7.957	10.059	5.672	- Time Deposits
- Lainnya	5.207	6.191	6.056	6.022	5.120	4.732	5.133	4.475	4.046	4.029	3.806	3.190	3.089	3.725	3.927	- Others
c. Penempatan pada Bank Indonesia	232.813	216.987	243.185	225.488	212.674	199.317	214.273	233.868	241.859	229.521	201.181	216.191	230.613	239.062	281.859	c. Placement to Bank Indonesia
- Giro	139.590	133.173	132.877	131.514	137.542	140.707	141.083	137.305	138.548	139.240	135.624	134.815	139.264	136.339	144.207	- Demand Deposit
- Fine Tune Operation (FTO)	50.564	19.711	37.508	49.221	44.391	21.775	32.076	44.824	31.644	55.837	33.107	36.689	45.451	53.434	69.755	- Fine Tune Operation (FTO)
- Fasbi	36.022	61.082	71.293	43.656	29.779	33.723	39.179	49.873	69.396	32.353	31.021	43.494	44.643	48.502	65.212	- Fasbi
- Lainnya	6.637	3.022	1.507	1.097	962	3.112	1.934	1.866	2.273	2.091	1.428	1.192	1.254	787	2.685	- Others
d. Surat Berharga	229.841	318.726	327.201	346.791	385.836	394.789	374.792	341.544	328.946	310.584	311.566	313.572	303.103	294.388	288.868	d. Securities
- Sertifikat Bank Indonesia (SBI)	14.984	42.944	1.796	4.049	4.114	3.984	3.903	4.654	4.593	5.859	7.768	12.870	13.721	15.062	16.781	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	13.273	21.687	24.149	15.515	21.740	20.625	21.307	18.906	16.619	19.756	21.818	24.781	23.001	19.833	19.093	- Treasury Bills
- Obligasi	161.298	188.189	175.855	163.438	190.163	195.858	196.278	185.702	192.522	199.473	205.520	208.907	203.351	199.304	191.701	- Bonds
- Lainnya	40.287	65.906	125.401	163.789	169.818	174.321	153.305	132.283	115.211	85.497	76.460	67.013	63.030	60.188	61.294	- Others
e. Penyertaan	10.503	16.228	16.359	16.507	14.139	14.305	13.830	14.393	15.614	15.812	15.991	16.151	16.270	16.543	16.884	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	39.176	49.397	38.864	39.780	40.373	41.375	41.870	42.552	43.553	43.255	44.203	44.264	44.742	43.540	41.907	f. Impairment on Financial Assets
- Kredit yang diberikan	37.460	48.209	38.324	39.326	39.928	40.919	41.419	42.066	43.030	42.677	43.647	43.604	44.129	43.028	41.390	- Credit
- Surat Berharga	510	355	189	194	202	207	203	239	264	294	302	327	338	244	222	- Securities
- Lainnya	1.206	833	351	260	243	248	247	247	260	283	254	333	274	268	295	- Others
g. Tagihan Spot dan Derivatif	16.302	11.608	5.589	8.550	7.213	5.832	7.329	8.556	14.902	13.303	18.368	18.133	21.571	18.306	16.156	g. Spot and Derivatives Claims
h. Tagihan Lainnya	79.188	84.106	92.692	121.816	112.785	106.398	103.167	92.529	84.021	95.525	95.345	104.276	113.128	122.560	105.360	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	1.517.441	1.633.429	1.638.013	1.653.350	1.713.910	1.733.707	1.734.172	1.702.790	1.722.935	1.695.601	1.703.437	1.729.653	1.746.030	1.760.846	1.769.026	a. Third Party Funds
Rupiah	1.192.505	1.311.815	1.342.107	1.357.829	1.418.292	1.436.004	1.430.833	1.401.582	1.413.028	1.392.682	1.397.128	1.409.663	1.417.943	1.439.672	1.449.683	Rupiah
Giro	214.291	269.855	287.337	275.190	294.635	298.470	296.558	297.645	310.952	282.292	281.827	295.530	292.516	293.426	295.261	Demand Deposit
Tabungan	262.873	290.974	267.371	265.389	281.492	279.278	279.328	283.210	285.262	287.224	285.576	285.659	284.067	288.300	301.384	Saving
Simpanan Berjangka	715.341	750.986	787.400	817.250	842.166	858.256	854.947	820.728	816.814	823.167	829.725	828.474	841.360	857.946	853.038	Time Deposits
Valas	324.936	321.615	295.905	295.521	295.618	297.702	303.339	301.388	309.907	302.919	306.310	319.990	328.087	321.173	319.343	Foreign Exchange
Giro	130.551	121.357	110.717	112.885	111.529	112.114	117.430	116.138	118.487	115.951	114.963	119.621	122.274	124.877	116.238	Demand Deposit
Tabungan	63.767	74.810	60.341	60.464	59.115	60.054	61.716	60.584	60.682	60.487	59.701	63.971	66.288	62.904	62.049	Saving
Simpanan Berjangka	130.618	125.448	124.848	122.172	124.973	125.534	124.192	124.665	130.738	126.480	131.646	136.398	139.525	133.393	141.056	Time Deposits
b. Kewajiban kepada Bank Indonesia	0	0	10	917	602	0	0	0	0	525	0	960	0	1.466	0	b. Liabilities to BI
c. Kewajiban kepada Bank lain	62.768	74.717	99.164	103.935	103.957	113.940	105.344	112.398	111.692	108.122	106.137	109.324	103.849	94.417	96.436	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	31.949	37.077	49.212	41.239	42.764	43.012	43.969	45.359	45.362	46.501	43.962	45.715	46.287	46.540	45.154	d. Issued Securities
e. Pinjaman yang Diterima	70.414	58.728	78.979	93.383	97.488	99.830	103.476	105.899	115.880	118.714	121.278	134.323	141.007	135.487	146.979	e. Loans received
Rupiah	14.225	11.632	16.811	16.813	20.432	22.379	25.949	26.903	29.493	28.146	27.922	31.055	35.353	38.122	40.310	Rupiah
Valas	56.189	47.097	62.167	76.570	77.056	77.451	77.528	78.996	86.387	90.568	93.356	103.268	105.654	97.366	106.669	Foreign Exchange
f. Kewajiban Spot dan Derivatif	19.228	10.338	4.706	7.134	7.122	6.185	7.876	9.644	15.930	15.070	21.035	21.941	26.278	22.250	20.362	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Aseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	54.189	50.308	53.917	37.516	36.812	37.965	48.169	59.528	58.581	41.385	42.442	44.712	44.007	42.367	68.676	g. Other Liabilities
h. Setoran Jaminan	2.072	1.590	1.626	1.498	1.432	1.489	1.711	1.738	1.741	1.510	1.520	1.721	1.842	1.756	1.806	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	52.966	58.756	72.679	72.679	75.640	75.814	75.814	77.248	77.439	77.439	77.696	81.549	81.549	81.563	81.598	a. Paid In Capital
b. Cadangan	29.092	31.373	34.917	35.152	37.011	34.750	34.936	37.680	37.724	37.724	37.724	37.727	37.727	37.689	37.682	b. Reserves
c. L/R Tahun lalu ¹⁾	105.005	122.755	112.770	144.894	143.594	138.663	137.290	134.515	134.051	133.304	133.320	134.129	134.146	134.157	133.579	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	20.703	24.938	32.577	3.286	6.533	10.303	12.947	15.488	18.279	21.713	24.867	28.541	32.023	35.109	38.329	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	48.458	55.330	54.383	53.906	53.088	52.645	51.596	49.847	50.520	52.584	51.962	51.701	52.025	53.854	54.610	e. Additional Paid In Capital
f. Modal Pinjaman	29.826	32.237	35.349	35.236	35.964	35.981	37.071	35.561	33.792	33.853	35.347	37.846	38.088	38.798	39.908	f. Loan Capital

1) Angka-angka diperbaiki

2) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																Distribution of Funds
a. Kredit Yang Diberikan	1.791.495	2.017.032	2.419.342	2.345.588	2.348.478	2.401.908	2.417.848	2.481.487	2.540.089	2.542.136	2.560.637	2.613.111	2.647.734	2.645.293	2.731.459	a. Credit
- Kepada Pihak Ketiga	1.781.889	2.004.722	2.399.043	2.324.843	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	2.615.029	2.699.854	- To Third Party
Rupiah	1.569.174	1.777.424	2.104.638	2.044.325	2.040.090	2.081.056	2.095.805	2.141.470	2.179.396	2.179.944	2.195.035	2.229.964	2.251.104	2.271.341	2.344.017	Rupiah
Valas	212.715	227.298	294.406	280.517	288.529	298.725	297.642	313.725	330.905	333.179	339.433	354.825	367.814	343.688	355.837	Foreign Exchange
- Kepada Bank Lain	9.606	12.310	20.299	20.745	19.859	22.127	24.401	26.292	29.788	29.013	26.169	28.323	28.816	30.264	31.604	- Inter Bank Credit
Rupiah	8.970	10.401	16.033	15.786	15.134	17.160	19.643	21.416	24.855	24.864	22.458	24.897	25.097	26.722	27.822	Rupiah
Valas	636	1.910	4.266	4.959	4.725	4.966	4.758	4.877	4.933	4.149	3.711	3.426	3.719	3.543	3.783	Foreign Exchange
b. Penempatan pada Bank Lain	70.432	68.758	97.103	75.928	86.186	89.324	84.413	94.047	92.369	81.874	88.692	95.624	91.368	116.178	89.646	b. Interbank Placement
- Giro	40.715	37.317	51.104	43.515	49.288	56.437	47.984	58.070	53.715	46.202	48.896	50.214	52.202	59.365	45.904	- Demand Deposit
- Inter Bank Call Money	26.226	22.695	32.629	20.060	25.236	20.299	22.885	22.615	28.605	27.422	29.448	36.145	29.903	48.276	19.128	- Inter Bank Call Money
- Deposito Berjangka	1.767	2.807	6.253	5.342	4.790	6.372	7.581	7.337	5.346	3.263	5.075	4.441	4.893	3.988	3.671	- Time Deposits
- Lainnya	1.724	5.939	7.117	7.011	6.871	6.216	5.964	6.025	4.703	4.987	5.273	4.824	4.370	4.549	20.943	- Others
c. Penempatan pada Bank Indonesia	312.548	350.295	310.443	306.767	280.120	264.177	268.237	300.997	303.570	288.679	294.403	293.867	287.078	290.239	337.215	c. Placement to Bank Indonesia
- Giro	180.957	171.484	184.630	199.287	196.037	194.419	187.325	190.130	198.806	195.519	206.819	208.811	213.294	202.439	211.347	- Demand Deposit
- Fine Tune Operation (FTO)	83.531	109.849	86.530	85.064	68.805	58.925	66.509	70.228	72.593	64.492	76.436	51.148	41.135	58.760	99.635	- Fine Tune Operation (FTO)
- Fasbi	48.061	68.961	39.254	22.379	15.244	10.793	14.367	40.059	31.590	28.626	11.096	33.871	32.533	28.920	26.118	- Fasbi
- Lainnya	0	1	30	36	33	40	35	580	581	42	52	36	115	120	115	- Others
d. Surat Berharga	331.274	429.264	566.984	578.146	604.478	588.516	556.017	506.826	487.997	535.880	532.151	545.143	569.802	565.003	516.076	d. Securities
- Sertifikat Bank Indonesia (SBI)	14.136	34.031	11.090	8.471	6.280	5.589	3.336	2.987	2.348	1.659	4.845	10.010	16.294	19.633	13.362	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	5.835	4.097	18.429	16.323	20.427	25.555	26.806	22.025	20.248	10.133	33.822	34.557	37.528	34.248	32.471	- Treasury Bills
- Obligasi	265.442	315.099	384.530	379.337	392.994	369.063	360.376	319.636	308.495	385.946	362.623	372.151	378.193	385.630	336.920	- Bonds
- Lainnya	45.861	76.037	152.935	174.016	184.778	188.309	165.499	162.179	156.907	138.142	130.861	128.426	137.787	125.493	133.323	- Others
e. Penyertaan	14.725	16.726	22.872	22.872	24.440	24.440	23.920	23.920	23.990	23.990	23.990	24.990	25.245	25.108	26.185	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	61.026	83.680	97.984	99.010	100.508	98.741	99.345	100.251	100.653	100.291	101.450	101.938	102.414	102.657	99.869	f. Impairment on Financial Assets
- Kredit yang diberikan	57.555	80.388	94.169	95.473	96.918	94.942	95.441	96.534	97.388	96.905	97.910	98.363	98.677	99.107	96.123	- Credit
- Surat Berharga	899	821	815	827	851	855	864	693	411	431	420	428	408	410	424	- Securities
- Lainnya	2.572	2.470	3.000	2.710	2.739	2.943	3.040	3.024	2.854	2.955	3.120	3.147	3.329	3.140	3.322	- Others
g. Tagihan Spot dan Derivatif	1.409	715	1.397	2.718	2.222	1.880	2.205	3.177	3.970	3.171	3.761	4.162	4.093	6.098	5.203	g. Spot and Derivatives Claims
h. Tagihan Lainnya	57.402	66.934	97.200	103.222	115.691	101.307	107.039	130.427	147.317	120.923	126.487	123.957	134.980	127.961	158.611	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	2.080.909	2.354.143	2.791.010	2.699.141	2.701.455	2.697.579	2.705.986	2.760.366	2.806.876	2.820.630	2.841.589	2.890.381	2.922.581	2.938.057	3.003.015	a. Third Party Funds
Rupiah	1.769.768	2.015.164	2.409.500	2.323.793	2.325.887	2.326.365	2.340.989	2.381.517	2.407.398	2.416.977	2.437.095	2.460.180	2.486.201	2.471.660	2.594.845	Rupiah
Giro	335.491	431.523	519.921	503.742	510.283	487.453	506.403	517.686	509.664	509.934	507.101	510.871	513.374	511.293	581.628	Demand Deposit
Tabungan	835.954	932.553	1.095.871	1.061.943	1.060.831	1.054.053	1.047.368	1.078.436	1.105.709	1.102.125	1.103.265	1.107.689	1.115.327	1.119.948	1.171.739	Saving
Simpanan Berjangka	598.324	651.088	793.708	758.108	754.773	784.859	787.219	785.395	792.026	804.918	826.729	841.620	857.500	840.419	841.478	Time Deposits
Valas	311.141	338.979	381.510	375.349	375.568	371.214	364.996	378.849	399.477	403.653	404.494	430.202	436.381	466.397	408.170	Foreign Exchange
Giro	149.334	148.302	160.790	162.012	162.780	152.606	149.546	165.119	173.471	169.900	161.474	191.314	201.065	239.369	164.709	Demand Deposit
Tabungan	50.241	58.459	63.096	61.736	60.387	60.510	59.798	60.852	66.346	64.651	63.819	66.256	66.754	64.156	68.407	Saving
Simpanan Berjangka	111.566	132.217	157.625	151.601	152.401	158.097	155.653	152.879	159.660	169.102	179.201	172.632	168.561	162.872	175.054	Time Deposits
b. Kewajiban kepada Bank Indonesia	543	806	954	963	991	979	947	1.922	2.050	1.579	1.203	1.190	1.177	1.012	1.239	b. Liabilities to BI
c. Kewajiban kepada Bank lain	33.571	27.451	39.286	38.430	41.847	54.534	53.029	54.180	42.837	44.851	48.511	45.133	56.196	62.443	47.486	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	17.138	36.633	50.355	49.441	52.068	46.022	44.088	44.093	44.675	51.341	50.702	53.811	53.965	53.169	53.316	d. Issued Securities
e. Pinjaman yang Diterima	87.429	99.422	103.635	103.062	107.698	107.986	110.839	121.282	126.055	129.715	129.951	126.345	127.665	119.440	132.544	e. Loans received
Rupiah	1.045	1.044	1.123	1.122	1.121	1.118	1.114	1.124	2.216	1.611	1.614	1.624	1.634	1.644	1.210	Rupiah
Valas	86.384	98.378	102.512	101.940	106.576	106.868	109.724	120.158	123.838	128.105	128.337	124.721	126.031	117.796	131.335	Foreign Exchange
f. Kewajiban Spot dan Derivatif	1.991	1.448	917	1.404	2.786	2.086	3.218	2.931	6.953	4.600	6.798	5.865	5.935	3.101	2.836	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	48.029	46.914	55.883	69.495	107.129	113.149	63.732	66.542	64.973	68.227	65.682	125.956	g. Other Liabilities
h. Setoran Jaminan	3.212	2.964	3.388	3.064	3.050	3.004	3.147	2.642	2.568	2.540	2.478	2.085	1.966	2.041	2.070	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	27.361	27.361	27.361	27.373	27.373	a. Paid In Capital
b. Cadangan	37.165	15.006	9.950	9.950	9.950	9.950	10.183	10.174	10.183	10.183	10.183	10.183	10.183	10.183	10.183	b. Reserves
c. U/R Tahun lalu ¹⁾	204.109	277.062	348.227	438.042	434.861	412.520	402.193	402.559	402.557	402.556	402.555	402.556	402.555	402.559	400.463	c. Retained Earnings (Profit/Loss) ¹⁾
d. U/R Tahun berjalan sesudah pajak ²⁾	71.571	69.466	86.589	6.897	13.495	22.576	28.612	36.492	46.118	54.332	62.206	71.627	80.517	89.145	98.998	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	33.922	37.390	49.297	48.462	46.221	45.887	43.699	41.598	37.915	38.829	38.423	37.560	35.576	39.060	40.736	e. Additional Paid In Capital
f. Modal Pinjaman	3.753	215	1.788	1.778	1.783	1.784	1.786	1.785	2.291	1.785	1.889	2.890	2.894	3.027	3.028	f. Loan Capital

*) Angka-angka sementara

*) Provisional figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																Distribution of Funds
a. Pembiayaan Yang Diberikan	17.584	11.431	11.245	10.825	10.720	10.658	10.552	10.616	10.362	10.337	10.608	10.597	10.717	10.762	10.210	a. Financing
- Kepada Pihak Ketiga	17.495	11.396	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	10.603	10.592	10.713	10.759	10.206	- To Third Party
Rupiah	17.491	11.396	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	10.603	10.592	10.713	10.759	10.206	Rupiah
Valas	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	88	34	7	7	7	6	5	5	5	5	5	5	4	4	3	- Inter Bank Credit
Rupiah	88	34	7	7	7	6	5	5	5	5	5	5	4	4	3	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	962	808	1.040	1.045	1.045	1.053	1.027	1.051	1.008	971	982	889	927	977	948	b. Interbank Placement
- Giro	290	270	512	518	518	526	539	544	531	534	554	562	555	574	566	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	670	538	527	527	527	527	487	507	477	437	427	327	372	402	382	- Time Deposits
- Lainnya	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
c. Penempatan pada Bank Indonesia	3.280	2.851	2.768	2.836	2.352	2.427	2.088	2.090	2.295	2.342	2.425	2.263	2.008	1.855	2.107	c. Placement to Bank Indonesia
- Giro	1.139	561	680	673	654	660	658	647	594	578	587	567	576	581	567	- Demand Deposit
- Fine Tune Operation (FTO)	85	240	750	1.190	1.280	1.280	1.300	1.350	1.220	1.295	1.275	1.255	915	825	785	- Fine Tune Operation (FTO)
- Fasbi	2.056	2.050	1.337	960	418	487	130	93	481	469	563	441	517	448	755	- Fasbi
- Lainnya	0	-	13	-	-	-	-	-	-	-	-	-	-	-	-	- Others
d. Surat Berharga	864	750	1.275	569	985	964	701	977	1.089	811	853	863	842	983	1.158	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	-	25	25	25	25	25	-	-	-	-	-	-	-	-	- Treasury Bills
- Obligasi	809	286	310	379	457	503	481	506	516	514	479	480	535	580	605	- Bonds
- Lainnya	54	463	940	166	504	436	194	472	573	297	374	383	308	403	553	- Others
e. Penyertaan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	420	852	1.179	1.220	1.224	1.241	1.248	1.264	1.168	1.169	1.178	1.144	1.133	1.132	387	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	396	840	1.140	1.178	1.181	1.194	1.200	1.210	1.109	1.106	1.109	1.074	1.060	1.055	305	- Financing
- Surat Berharga	15	4	7	7	3	3	1	4	4	4	4	4	4	4	4	- Securities
- Lainnya	10	8	32	35	40	44	48	50	55	60	65	66	69	73	77	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	-	150	529	1.031	849	688	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	12.900	12.665	12.499	12.170	11.533	11.636	11.577	11.407	11.123	11.347	11.350	11.217	a. Third Party Funds
Rupiah	18.054	12.101	12.987	12.900	12.665	12.499	12.170	11.533	11.636	11.577	11.405	11.122	11.347	11.350	11.217	Rupiah
Giro	1.134	1.055	1.057	813	841	702	700	802	803	771	828	907	803	749	909	Demand Deposit
Tabungan	2.124	1.599	1.589	1.575	1.562	1.557	1.498	1.439	1.475	1.535	1.534	1.538	1.541	1.528	1.617	Saving
Simpanan Berjangka	14.797	9.447	10.342	10.512	10.262	10.241	9.973	9.292	9.357	9.272	9.043	8.676	9.003	9.073	8.692	Time Deposits
Valas	57	-	-	-	-	-	-	-	-	-	1	1	-	-	-	Foreign Exchange
Giro	42	-	-	-	-	-	-	-	-	-	1	1	-	-	-	Demand Deposit
Tabungan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	130	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	933	901	1.079	1.035	948	729	807	503	305	418	422	463	402	451	623	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	300	883	275	-	-	310	153	611	771	438	582	654	394	416	647	d. Issued Securities
e. Pinjaman yang Diterima	114	115	285	287	286	290	322	335	358	375	391	405	424	436	452	e. Loans received
Rupiah	114	115	285	287	286	290	322	335	358	375	391	405	424	436	452	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	28	26	26	27	27	27	25	24	23	23	22	22	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	2.619	2.619	2.619	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	b. Reserves
c. L/R Tahun lalu ¹⁾	(74)	(123)	(523)	(889)	(889)	(1.019)	(1.027)	(1.019)	(1.024)	(1.029)	(1.264)	(1.274)	(1.276)	(1.274)	(1.258)	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	78	(512)	(380)	6	9	16	15	19	28	31	8	12	(29)	(22)	(19)	d. Current Earnings (Profit /Loss) ²⁾
e. Tambahan modal disetor	395	245	286	244	244	244	241	241	243	243	(3)	(5)	(5)	(5)	(20)	e. Additional Paid In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital

r) Angka-angka direvisi

*) Angka-angka sementara

r) Revised figures

*) Provisional figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																Distribution of Funds
a. Pembiayaan Yang Diberikan	86.079	111.224	118.638	116.947	117.773	118.939	119.775	121.159	117.706	118.575	118.447	123.429	122.510	123.240	125.053	a. Financing
- Kepada Pihak Ketiga	85.771	110.883	118.272	116.606	117.426	118.594	119.422	120.800	117.355	118.234	118.119	123.113	122.213	122.943	124.766	- To Third Party
Rupiah	81.278	106.993	114.386	112.676	113.294	114.385	115.514	116.971	113.651	114.501	114.745	119.731	118.669	119.648	121.498	Rupiah
Valas	4.493	3.891	3.887	3.930	4.132	4.209	3.908	3.829	3.704	3.733	3.375	3.382	3.544	3.295	3.269	Foreign Exchange
- Kepada Bank Lain	307	341	366	341	347	345	353	360	351	341	327	315	297	296	287	- Inter Bank Credit
Rupiah	307	341	366	341	347	345	353	360	351	341	327	315	297	296	287	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	2.104	1.751	1.431	944	1.290	1.921	2.002	3.465	1.826	1.344	1.336	1.359	2.247	1.739	1.785	b. Interbank Placement
- Giro	1.626	1.265	1.210	869	1.179	1.774	1.958	3.263	1.566	1.100	1.164	863	1.852	1.254	1.407	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	434	440	154	1	76	76	1	91	191	191	91	275	257	307	376	- Time Deposits
- Lainnya	45	46	68	73	36	71	44	112	69	53	81	221	139	178	2 ⁷⁾	- Others
c. Penempatan pada Bank Indonesia	14.573	19.908	24.003	25.308	24.597	24.125	21.349	19.691	19.100	18.766	18.300	24.828	21.196	21.144	26.034	c. Placement to Bank Indonesia
- Giro	4.717	7.039	9.316	9.106	9.077	9.196	9.126	9.487	9.259	8.927	8.345	11.206	10.936	10.874	10.930	- Demand Deposit
- Fine Tune Operation (FTO)	1.400	2.650	2.005	2.235	2.060	2.210	3.340	3.285	3.085	3.085	3.030	3.290	3.640	3.660	3.460	- Fine Tune Operation (FTO)
- Fasbi	5.201	9.802	10.320	11.413	11.974	12.097	8.255	6.777	6.268	6.378	6.041	9.585	6.085	5.802	13.240	- Fasbi
- Lainnya	3.255	418	2.362	2.554	1.485	621	628	141	488	376	884	747	535	808	404	- Others
d. Surat Berharga	9.679	16.450	24.125	23.038	25.846	27.262	28.407	26.954	35.477	34.787	33.863	35.481	35.806	36.994	37.084	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
(SB/PN)	98	1.979	3.920	3.328	4.562	5.157	5.978	6.336	6.224	6.410	5.854	5.427	5.277	5.613	3.197	- Treasury Bills
- Obligasi	8.687	11.170	17.371	17.883	18.520	18.490	19.122	17.249	25.472	25.428	25.641	27.208	28.005	28.337	30.884	- Bonds
- Lainnya	895	3.301	2.834	1.827	2.765	3.615	3.308	3.368	3.781	2.950	2.368	2.845	2.525	3.044	3.003	- Others
e. Penyerahan	28	29	31	31	31	30	30	30	30	30	30	32	32	32	32	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.468	3.361	3.251	3.515	3.732	3.240	3.315	3.314	3.727	3.763	3.725	3.456	3.254	3.162	2.992	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	2.435	3.293	3.189	3.455	3.666	3.177	3.249	3.235	3.666	3.675	3.637	3.370	3.166	3.072	2.926	- Financing
- Surat Berharga	10	47	43	42	48	49	48	48	46	74	73	72	75	77	53	- Securities
- Lainnya	23	22	20	17	18	14	17	31	15	14	15	14	13	13	12	- Others
g. Tagihan Spot dan Derivatif	-	31	4	13	1	5	2	10	17	20	26	3	6	7	3	g. Spot and Derivatives Claims
h. Tagihan Lainnya	846	1.713	2.553	1.958	1.560	736	2.152	2.460	2.054	2.309	1.794	1.274	3.067	2.910	1.227	h. Other claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	94.726	124.349	147.502	148.146	146.558	149.737	150.289	148.799	147.021	147.682	146.464	158.085	156.767	157.169	158.917	a. Third Party Funds
Rupiah	88.131	118.325	141.847	142.418	140.732	142.902	143.470	141.889	140.794	141.658	140.951	152.225	150.714	151.975	153.371	Rupiah
Giro	5.925	10.636	14.921	14.007	15.376	15.004	15.957	17.311	17.029	15.747	14.687	20.168	19.276	18.634	16.355	Demand Deposit
Tabungan	25.482	35.212	41.462	40.756	40.706	40.839	40.773	41.536	42.384	43.256	43.839	46.101	46.165	47.301	51.117	Saving
Simpanan Berjangka	56.723	72.477	85.463	87.656	84.649	87.060	86.740	83.042	81.381	82.655	82.424	85.956	85.274	86.039	85.898	Time Deposits
Valas	6.596	6.024	5.656	5.728	5.826	6.835	6.819	6.910	6.227	6.024	5.514	5.860	6.053	5.194	5.547	Foreign Exchange
Giro	1.940	1.032	1.471	1.400	1.687	2.099	2.157	2.689	1.475	1.550	1.081	1.351	1.047	1.140	904	Demand Deposit
Tabungan	139	163	184	186	190	187	191	196	215	216	219	231	239	227	227	Saving
Simpanan Berjangka	4.517	4.829	4.000	4.142	3.949	4.548	4.471	4.025	4.537	4.258	4.213	4.278	4.768	3.827	4.403	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1.556 ⁷⁾	b. Liabilities to BI
c. Kewajiban kepada Bank lain	4.799	6.121	3.070	2.137	2.377	2.118	2.219	3.256	2.287	2.696	2.328	2.153	2.125	2.196	2.483	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	2.991	4.612	3.242	911	3.223	2.395	1.887	1.440	2.855	1.447	1.342	1.552	1.253	1.632	5.559	d. Issued Securities
e. Pinjaman yang Diterima	1.836	2.201	2.443	2.198	2.198	2.198	2.198	2.198	1.859	1.859	1.709	1.829	1.828	1.826	1.272	e. Loans received
Rupiah	1.836	2.201	2.443	2.198	2.198	2.198	2.198	2.198	1.859	1.859	1.709	1.829	1.828	1.826	1.272	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	4	18	32	28	8	2	12	19	21	22	4	6	6	3	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	396	310	341	438	491	474	371	453	413	306	186	274	g. Other Liabilities
h. Setoran Jaminan	30	37	60	75	75	69	71	70	71	69	69	72	55	51	58	h. Margin Deposits
Beberapa komponen modal																Components of Capital
a. Modal Disetor	7.084	9.939	10.986	10.986	12.553	12.553	12.553	13.942	15.318	15.318	14.515	15.258	15.258	15.258	15.258	a. Paid In Capital
b. Cadangan	1.807	2.958	3.004	3.004	2.537	2.421	2.423	2.423	2.423	2.523	2.654	3.236	3.236	3.236	3.247	b. Reserves
c. L/R Tahun lalu ¹⁾	(48)	(232)	495	1.753	1.413	1.187	1.186	1.186	1.186	1.086	873	873	873	873	873	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	306	1.139	1.005	(12)	132	489	675	914	1.145	1.286	1.494	1.687	1.787	1.997	2.222	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	1.814	1.824	3.769	3.771	4.357	4.775	3.275	3.901	2.343	2.336	2.301	2.166	2.138	2.209	2.291	e. Additional Paid In Capital
f. Modal Pinjaman	-	1.500	1.800	1.800	1.800	1.800	1.100	1.100	2.700	2.700	2.700	2.700	2.700	2.700	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												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																Distribution of Funds
a. Pembiayaan Yang Diberikan	50.865	55.388	60.472	59.273	59.489	60.990	61.243	61.509	62.141	62.760	64.382	65.007	65.930	66.290	67.503	a. Financing
- Kepada Pihak Ketiga	50.701	55.202	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	- To Third Party
Rupiah	46.212	50.390	56.465	55.395	55.578	57.060	57.336	57.714	58.238	58.920	60.542	61.218	62.144	62.794	64.050	Rupiah
Valas	4.489	4.812	3.814	3.689	3.731	3.757	3.738	3.625	3.727	3.663	3.664	3.612	3.608	3.323	3.275	Foreign Exchange
- Kepada Bank Lain	164	186	192	189	180	173	169	170	175	177	176	176	178	174	177	- Inter Bank Credit
Rupiah	164	186	192	189	180	173	169	170	175	177	176	176	178	174	177	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	532	1.552	703	724	543	724	434	2.799	3.789	568	1.274	618	1.139	708	1.552	b. Interbank Placement
- Giro	531	1.551	701	723	542	723	433	2.797	3.787	567	1.273	617	1.137	706	1.551	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
- Lainnya	1	1	1	1	1	1	1	1	1	1	1	2	2	1	1	- Others
c. Penempatan pada Bank Indonesia	7.944	11.996	14.391	16.201	16.302	16.061	13.346	9.694	8.954	10.189	8.785	8.338	7.505	6.971	9.658	c. Placement to Bank Indonesia
- Giro	2.905	3.357	5.754	5.905	5.940	6.121	6.228	6.232	3.846	6.127	6.191	3.935	3.946	3.958	3.985	- Demand Deposit
- Fine Tune Operation (FTO)	1.900	5.050	2.350	2.150	2.150	2.150	1.800	800	800	500	-	-	-	-	-	- Fine Tune Operation (FTO)
- Fasbi	2.863	3.589	5.568	7.008	7.140	6.345	3.691	2.037	4.164	1.688	1.490	2.987	2.449	2.227	4.667	- Fasbi
- Lainnya	276	-	719	1.138	1.072	1.446	1.628	625	143	1.875	1.105	1.416	1.110	787	1.007	- Others
d. Surat Berharga	7.727	6.907	10.256	10.181	11.817	13.124	14.711	15.206	14.759	14.319	14.734	14.878	14.811	14.837	16.262	d. Securities
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
(SB/PN)	1.941	99	1.547	2.370	3.177	4.553	4.860	4.524	4.686	3.885	2.634	1.566	1.515	1.319	1.176	- Treasury Bills
- Obligasi	4.621	5.427	7.598	6.924	7.613	7.459	8.638	9.528	9.627	10.227	11.886	12.098	12.477	12.665	12.466	- Bonds
- Lainnya	1.164	1.380	1.110	887	1.027	1.111	1.212	1.154	446	207	214	1.213	819	853	2.620	- Others
e. Penyerahan	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	1.978	1.926	1.756	1.874	1.875	1.833	1.825	1.819	1.845	1.871	2.127	2.253	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	1.797	1.830	1.930	1.936	1.880	1.709	1.826	1.829	1.786	1.783	1.775	1.793	1.823	2.076	2.196	- Financing
- Surat Berharga	152	154	20	18	19	20	21	19	13	14	16	24	20	22	28	- Securities
- Lainnya	59	9	9	25	27	27	27	27	34	28	28	29	29	29	29	- 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	150	169	159	692	221	297	1.936	1.492	2.601	2.231	2.545	1.490	h. Other Claims
Sumber Dana																Source of Funds
a. Dana Pihak Ketiga	62.057	69.957	77.903	78.273	80.036	82.584	82.320	81.663	82.417	81.337	81.933	82.275	82.834	82.236	87.472	a. Third Party Funds
Rupiah	56.702	63.641	72.525	72.566	74.537	76.656	76.365	74.730	74.782	75.536	76.142	76.850	77.094	77.514	81.774	Rupiah
Giro	4.340	5.097	6.980	6.224	6.642	6.826	6.688	6.826	6.913	6.735	6.624	6.551	6.198	6.513	7.496	Demand Deposit
Tabungan	24.984	27.759	31.389	31.232	31.343	31.882	31.126	31.319	31.744	32.363	32.681	32.986	33.334	33.535	35.070	Saving
Simpanan Berjangka	27.378	30.785	34.156	35.110	36.552	37.948	38.551	36.585	36.124	36.438	36.838	37.314	37.561	37.466	39.208	Time Deposits
Valas	5.355	6.317	5.378	5.707	5.499	5.928	5.955	6.932	7.635	5.801	5.791	5.425	5.741	4.722	5.698	Foreign Exchange
Giro	1.490	1.833	1.981	2.428	2.133	2.606	2.351	3.702	4.243	2.392	2.330	1.930	2.091	1.965	1.891	Demand Deposit
Tabungan	3	-	5	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	3.862	4.484	3.392	3.279	3.366	3.322	3.604	3.231	3.392	3.409	3.461	3.495	3.650	2.757	3.807	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	412	494	654	688	628	852	674	527	571	616	618	727	565	573	556	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	150	169	159	147	128	136	118	109	158	163	228	249	g. Other Liabilities
h. Setoran Jaminan	59	24	20	20	20	20	20	22	22	22	63	21	21	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	a. Paid In Capital
b. Cadangan	298	398	498	498	498	498	498	498	498	498	498	498	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	3.435	3.435	3.435	3.335	3.335	3.335	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	250	325	365	38	76	121	167	212	261	310	358	809	493	547	604	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	50	(24)	548	48	48	48	48	48	47	47	47	170	149	162	116	e. Additional Paid In Capital
f. Modal Pinjaman	-	375	375	375	375	375	375	375	375	375	375	375	375	375	375	f. Loan Capital

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	646.614	681.460	717.761	73.773	128.997	189.354	248.933	300.434	361.292	423.180	486.359	546.666	610.352	674.298	742.327	1. Interest Income
a. Dari Bank Indonesia	7.620	5.990	7.320	621	1.113	1.523	1.911	2.453	2.949	3.625	4.060	4.491	4.972	5.417	6.205	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	8.026	6.667	7.358	605	1.129	1.762	2.442	3.233	3.900	4.687	5.455	6.206	7.045	7.995	8.863	b. From interbank placement
c. Dari surat berharga	42.746	52.404	59.098	5.372	10.189	15.606	20.524	25.790	30.705	35.532	40.476	45.558	50.393	55.499	61.380	c. From securities
d. Dari Kredit yang diberikan	450.988	474.705	484.938	44.656	81.922	123.236	163.464	205.424	247.709	289.801	333.609	376.764	420.932	464.978	511.575	d. From credit
- kepada pihak ketiga bukan bank	448.959	472.391	482.484	44.401	81.475	122.579	162.595	204.243	246.286	288.089	331.626	374.508	418.374	462.129	508.391	- To Third Party non Bank
- kepada bank lain	2.029	2.314	2.454	255	447	657	869	1.180	1.423	1.712	1.983	2.256	2.558	2.849	3.184	- To other Bank
e. Lainnya	137.234	141.694	159.047	22.520	34.644	47.227	60.592	63.535	76.029	89.536	102.759	113.647	127.011	140.408	154.304	e. Others
2. Beban Bunga	338.259	338.622	359.635	43.385	70.061	99.471	128.606	148.821	177.966	208.067	238.925	267.578	299.108	331.102	365.077	2. Interest Expenses
a. Kepada Bank Indonesia	477	447	56	4	4	5	7	11	18	21	22	24	25	26	63	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	6.486	6.924	7.917	634	1.270	2.198	2.816	3.610	4.410	5.273	6.152	7.073	7.981	9.037	9.789	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	187.208	174.977	176.693	14.665	28.079	42.701	56.899	71.470	85.315	100.099	115.253	130.333	146.295	162.475	179.623	c. Third Party non Bank
- Giro	14.858	15.819	18.669	1.747	3.315	5.014	6.672	8.428	10.073	11.894	13.415	15.068	16.781	18.522	20.397	- Demand Deposit
- Tabungan	22.410	22.743	23.097	2.026	3.955	6.071	7.930	9.857	11.731	13.718	15.844	17.775	19.831	21.822	23.929	- Saving
- Simpanan Berjangka	149.940	136.415	134.927	10.893	20.809	31.617	42.297	53.185	63.511	74.487	85.994	97.491	109.683	122.130	135.298	- Time deposits
d. Surat Berharga	7.956	8.227	10.034	898	1.795	2.710	3.506	4.525	5.508	6.768	7.683	8.541	9.473	10.296	11.314	d. Securities
e. Pinjaman yang diterima	4.334	6.327	7.256	1.175	1.733	2.313	3.118	4.180	5.232	6.096	7.131	8.249	9.361	10.409	11.572	e. Loans received
f. Lainnya	130.259	139.706	155.973	22.526	33.946	46.470	59.371	62.365	74.970	87.727	100.748	111.470	124.114	137.098	150.931	f. Others
g. Koreksi atas pendapatan bunga	1.540	2.015	1.705	3.483	3.234	3.073	2.890	2.660	2.511	2.082	1.937	1.889	1.860	1.762	1.784	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	308.355	342.838	358.127	30.389	58.936	89.883	120.327	151.614	183.326	215.113	247.434	279.088	311.243	343.196	377.250	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	34.737	50.089	71.778	91.906	109.519	136.426	157.127	181.316	208.207	221.842	235.895	261.214	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.584	8.875	10.659	1.844	2.600	3.343	4.098	4.815	5.170	5.843	6.371	6.612	7.119	8.073	8.442	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	6	9	6	3	16	19	38	19	19	38	19	19	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	39	118	0	8	29	2	2	2	2	7	2	2	26	31	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	17.072	24.092	33.499	43.827	51.482	67.761	77.222	93.027	109.132	110.989	114.417	123.588	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	57.923	63.817	69.513	5.872	11.693	18.456	24.238	30.610	36.349	42.608	49.004	55.112	61.694	67.954	76.090	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	39.702	75.256	44.486	9.942	11.688	16.446	19.739	22.595	27.125	31.415	32.887	37.331	42.000	45.406	53.043	f. Others
2. Beban Operasional Selain Beban Bunga	386.114	456.244	424.241	49.881	82.238	116.920	155.826	190.753	234.267	270.736	313.004	354.944	385.014	412.288	453.025	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.853	2.474	1.666	474	895	1.050	1.424	2.083	3.009	3.113	3.378	3.298	3.648	3.465	3.506	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	144	417	8	23	42	50	65	82	88	100	114	135	143	152	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	17	0	-	1	35	146	161	170	160	155	208	189	177	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	15.297	22.166	30.790	40.779	47.880	64.054	72.746	87.947	103.376	105.152	105.370	113.865	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	97.213	146.623	105.868	15.643	23.380	29.788	38.987	46.829	55.842	61.835	69.572	77.847	86.082	94.144	102.680	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.113	3.201	3.924	403	667	1.024	1.413	1.920	2.324	2.606	3.061	3.458	3.852	4.287	4.756	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	184.517	201.984	216.410	18.055	35.108	54.225	73.139	91.830	108.795	130.178	148.787	166.695	185.937	204.690	227.889	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	133.198	136.311	165.398	15.245	26.787	44.741	56.407	70.380	85.484	101.505	115.747	132.351	148.071	166.803	185.439	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	24.080	20.712	30.242	2.026	4.792	6.304	8.575	10.766	14.337	16.142	19.244	21.514	24.305	22.397	24.927	E. Non Operational Income
F. Beban non - operasional	23.757	19.555	28.737	2.549	3.471	5.014	6.875	8.817	10.895	12.025	13.819	15.010	16.465	17.364	19.647	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	323	1.157	1.505	(523)	1.321	1.301	1.700	1.948	3.441	4.118	5.425	6.504	7.839	5.034	5.280	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	133.521	137.467	166.903	14.721	28.108	46.032	58.107	72.328	88.925	105.623	121.172	138.855	155.911	171.837	190.719	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	66.405	67.017	84.137	(3)	6	(1)	(3)	1	(16)	(7)	7	28	43	51	95.580	I. Transfser Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	66.967	67.431	84.376	(3)	(2)	39	70	69	7	(49)	(19)	59	(5)	1	95.682	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	104.628	106.544	131.156	11.379	22.094	36.395	46.124	57.479	70.920	83.688	95.914	110.265	123.315	135.998	150.013	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												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	23.379	15.495	8.976	729	1.433	2.225	3.025	3.826	4.590	5.389	6.186	6.913	7.793	8.564	9.377	1. Interest Income
a. Dari Bank Indonesia	544	273	185	11	23	33	42	52	66	79	90	101	115	128	148	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	806	452	257	14	28	48	67	89	107	133	156	175	203	238	267	b. From interbank placement
c. Dari surat berharga	711	545	392	29	56	86	114	144	167	191	222	250	277	351	350	c. From securities
d. Dari Kredit yang diberikan	13.026	9.724	5.647	487	960	1.488	1.999	2.526	3.043	3.575	4.096	4.562	5.142	5.601	6.165	d. From credit
- kepada pihak ketiga bukan bank	12.907	9.646	5.645	487	960	1.488	1.998	2.493	3.042	3.574	4.095	4.561	5.140	5.599	6.162	- To Third Party non Bank
- kepada bank lain	118	78	2	0	0	0	1	32	1	1	1	1	2	2	2	- To other Bank
e. Lainnya	8.292	4.500	2.495	187	366	569	803	1.016	1.206	1.410	1.622	1.825	2.056	2.246	2.448	e Others
2. Beban Bunga	15.657	9.505	5.558	448	874	1.341	1.835	2.311	2.755	3.220	3.699	4.148	4.666	5.132	5.634	2. Interest Expenses
a. Kepada Bank Indonesia	0	1	0	-	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	237	230	84	13	22	31	41	48	56	56	67	79	96	113	136	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	6.859	4.640	2.917	239	465	713	955	1.206	1.441	1.683	1.929	2.151	2.410	2.658	2.915	c. Third Party non Bank
- Giro	641	468	370	16	37	65	95	130	159	186	213	238	272	302	324	- Demand Deposit
- Tabungan	495	299	210	20	36	54	71	89	106	123	140	154	171	187	206	- Saving
- Simpanan Berjangka	5.723	3.873	2.336	204	392	594	789	986	1.176	1.374	1.576	1.759	1.967	2.169	2.385	- Time deposits
d. Surat Berharga	210	160	69	5	17	26	35	44	54	63	72	81	90	99	107	d. Securities
e. Pinjaman yang diterima	32	15	24	2	4	6	8	9	11	25	29	33	40	45	51	e. Loans received
f. Lainnya	8.320	4.459	2.464	188	366	566	797	1.004	1.193	1.392	1.602	1.804	2.031	2.217	2.425	f. Others
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	7.722	5.989	3.418	281	559	884	1.190	1.516	1.835	2.169	2.487	2.765	3.127	3.432	3.743	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.452	1.285	1.096	73	157	236	345	418	488	575	642	727	828	889	970	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	216	230	17	2	5	4	12	13	17	17	17	17	17	17	17	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	25	2	0	-	-	0	0	0	0	0	0	0	0	0	0	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	410	281	228	18	39	73	105	134	149	172	195	219	256	274	294	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	801	772	851	53	113	159	227	271	322	386	430	492	555	598	659	f. Others
2. Beban Operasional Selain Beban Bunga	6.955	5.803	3.546	271	536	796	1.126	1.443	1.787	2.082	2.369	2.652	2.992	3.313	3.749	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	294	205	1	1	2	2	3	8	6	6	13	19	19	18	18	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.211	1.081	1.071	90	168	205	295	360	463	524	590	657	765	872	1.026	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	26	13	3	0	1	1	1	1	2	2	2	3	3	3	4	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	5.402	4.504	2.470	180	366	587	828	1.074	1.315	1.550	1.764	1.974	2.205	2.419	2.702	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	2.219	1.471	969	83	180	323	409	491	536	663	761	840	962	1.009	963	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	783	5.766	14.063	446	936	1.233	1.615	2.031	2.409	2.497	2.594	2.700	2.789	2.948	3.138	E. Non Operational Income
F. Beban non - operasional	857	5.799	14.046	444	932	1.226	1.614	2.032	2.409	2.498	2.594	2.701	2.787	2.944	3.113	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(74)	(33)	17	2	4	7	1	(1)	0	(1)	(1)	(1)	1	4	25	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	2.145	1.438	986	85	184	330	410	491	536	662	760	839	964	1.012	988	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfser Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	142	170	5	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	1.570	861	716	69	142	251	312	368	393	494	572	632	759	749	700	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	107.041	112.706	110.181	9.162	16.595	25.408	34.140	43.181	51.772	60.903	70.127	75.257	84.499	93.385	102.783	1. Interest Income
a. Dari Bank Indonesia	1.412	1.188	1.327	113	192	270	349	442	551	669	760	792	891	970	1.106	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	3.063	1.965	2.040	112	194	321	461	604	742	897	1.054	1.160	1.352	1.581	1.780	b. From interbank placement
c. Dari surat berharga	5.174	5.893	7.150	563	1.024	1.585	2.095	2.752	3.229	3.773	4.293	4.658	5.431	5.963	6.517	c. From securities
d. Dari Kredit yang diberikan	59.585	63.246	60.743	4.935	8.772	13.566	18.201	22.952	27.702	32.553	37.472	41.316	46.178	50.828	55.914	d. From credit
- kepada pihak ketiga bukan bank	59.317	62.828	60.332	4.900	8.707	13.465	18.066	22.773	27.478	32.285	37.168	40.969	45.787	50.397	55.438	- To Third Party non Bank
- kepada bank lain	268	418	411	36	66	100	134	180	224	268	304	347	391	432	476	- To other Bank
e. Lainnya	37.807	40.413	38.921	3.439	6.412	9.667	13.036	16.432	19.549	23.011	26.548	27.331	30.646	34.042	37.466	e Others
2. Beban Bunga	70.283	72.338	68.658	5.951	10.765	16.284	21.876	27.592	32.940	38.682	44.545	46.993	52.650	58.357	64.251	2. Interest Expenses
a. Kepada Bank Indonesia	36	20	22	2	3	5	6	7	11	13	14	15	16	17	19	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.559	1.282	1.276	103	188	293	408	546	687	838	1.004	1.131	1.302	1.483	1.672	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	29.785	29.256	27.262	2.198	3.918	5.989	8.005	10.075	12.018	14.037	16.060	17.598	19.670	21.765	23.945	c. Third Party non Bank
- Giro	2.909	2.792	2.902	187	317	510	703	915	1.102	1.300	1.492	1.599	1.795	1.993	2.177	- Demand Deposit
- Tabungan	2.603	2.556	2.565	220	397	664	799	1.007	1.213	1.435	1.656	1.827	2.033	2.234	2.452	- Saving
- Simpanan Berjangka	24.273	23.908	21.794	1.791	3.204	4.815	6.502	8.153	9.703	11.302	12.912	14.172	15.842	17.538	19.317	- Time deposits
d. Surat Berharga	896	985	744	88	172	259	339	419	504	600	685	772	868	948	1.043	d. Securities
e. Pinjaman yang diterima	645	660	571	55	71	108	141	181	221	263	304	241	272	307	363	e. Loans received
f. Lainnya	37.361	40.135	38.783	3.438	6.388	9.631	12.978	16.364	19.495	22.932	26.449	27.207	30.493	33.832	37.207	f. Others
g. Koreksi atas pendapatan bunga	0	1	1	67	25	0	0	0	4	1	29	30	30	4	2	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	36.758	40.368	41.524	3.211	5.829	9.124	12.264	15.589	18.832	22.221	25.582	28.264	31.849	35.028	38.532	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	2.840	4.773	6.237	8.344	10.713	13.641	14.834	17.480	15.481	16.852	19.748	21.822	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.474	1.483	1.747	271	468	491	629	854	888	972	1.215	1.235	1.315	1.583	1.693	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	49	390	1	-	3	0	0	-	3	3	3	3	3	3	3	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	5	-	-	-	-	-	-	-	-	6	-	-	24	30	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	13.001	12.403	13.467	1.481	2.875	3.595	4.936	6.527	8.935	9.333	10.963	8.175	8.797	10.692	11.244	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	3.234	3.116	3.790	277	534	822	1.132	1.412	1.632	1.934	2.233	2.415	2.683	3.048	3.453	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	3.044	3.176	5.066	812	893	1.329	1.648	1.920	2.184	2.591	3.060	3.653	4.054	4.397	5.399	f. Others
2. Beban Operasional Selain Beban Bunga	44.523	47.330	52.484	4.704	8.495	11.921	16.075	21.066	26.406	29.980	34.930	34.765	38.744	43.872	48.262	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.087	1.016	800	146	223	335	504	894	1.154	1.217	1.366	1.233	1.336	1.322	1.348	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	263	139	200	8	19	38	46	56	71	77	89	104	119	127	138	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	11.702	11.806	12.707	1.374	2.761	3.413	4.694	6.225	8.652	8.924	10.565	7.781	8.283	10.027	10.591	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	7.817	9.702	11.272	1.050	1.632	2.154	2.716	3.574	4.140	5.181	6.161	7.211	8.481	9.607	10.515	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	495	207	361	45	52	79	114	132	180	250	283	274	319	355	389	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	23.159	24.459	27.144	2.081	3.809	5.902	8.002	10.185	12.208	14.331	16.467	18.162	20.206	22.435	25.279	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	13.037	13.637	13.110	1.347	2.107	3.441	4.533	5.236	6.068	7.074	8.132	8.981	9.958	10.904	12.092	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	2.676	2.371	2.451	233	512	763	992	1.251	1.752	1.897	2.290	2.583	2.940	2.767	3.053	E. Non Operational Income
F. Beban non - operasional	2.679	2.297	2.219	271	483	681	946	1.182	1.559	1.766	2.107	2.384	2.777	2.667	2.906	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(3)	74	231	(38)	29	93	46	69	193	132	183	199	163	100	147	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	13.035	13.710	13.342	1.309	2.136	3.523	4.579	5.305	6.261	7.206	8.315	9.180	10.121	11.004	12.239	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	4.150	4.256	4.536	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfser Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	4.140	4.522	4.676	-	(7)	40	73	68	22	(42)	(26)	31	(48)	(50)	4.908	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	9.948	10.327	10.283	1.095	1.707	2.638	3.396	3.986	4.696	5.523	6.409	6.956	7.764	8.472	9.180	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	247.723	265.213	268.232	32.029	53.335	76.275	98.903	112.141	135.015	158.487	181.827	206.563	230.314	254.144	280.147	1. Interest Income
a. Dari Bank Indonesia	2.455	2.265	2.996	266	501	678	864	1.100	1.348	1.599	1.793	2.010	2.235	2.475	2.827	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.154	2.188	2.416	228	404	616	927	1.292	1.534	1.856	2.117	2.404	2.762	3.070	3.328	b. From interbank placement
c. Dari surat berharga	16.746	20.172	20.471	1.693	3.366	5.315	6.899	8.667	10.489	11.990	13.464	15.452	16.857	18.462	20.730	c. From securities
d. Dari Kredit yang diberikan	163.079	166.139	152.976	13.036	25.462	38.987	52.000	65.604	79.131	93.016	107.306	121.975	136.475	150.709	166.041	d. From credit
- kepada pihak ketiga bukan bank	162.161	165.065	152.159	12.962	25.323	38.783	51.728	65.248	78.699	92.508	106.717	121.308	135.725	149.887	165.117	- To Third Party non Bank
- kepada bank lain	918	1.074	817	74	139	204	272	355	432	508	589	666	750	822	924	- To other Bank
e. Lainnya	63.289	74.449	89.374	16.806	23.602	30.678	38.214	35.479	42.512	50.025	57.147	64.723	71.985	79.428	87.221	e Others
2. Beban Bunga	151.903	157.603	168.110	23.424	36.660	50.724	64.855	69.098	83.093	97.441	111.633	126.922	141.455	156.528	172.765	2. Interest Expenses
a. Kepada Bank Indonesia	22	29	33	2	-	0	0	3	5	6	6	6	6	6	7	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.821	2.979	2.935	244	477	722	978	1.248	1.556	1.871	2.194	2.538	2.871	3.216	3.554	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	78.677	72.899	67.443	5.625	11.123	17.003	22.707	28.477	33.920	39.698	45.609	51.645	57.969	64.357	71.171	c. Third Party non Bank
- Giro	5.681	6.019	5.851	552	1.109	1.705	2.281	2.868	3.412	3.981	4.533	5.142	5.697	6.253	6.873	- Demand Deposit
- Tabungan	8.901	9.226	8.023	675	1.326	2.021	2.714	3.392	4.041	4.742	5.434	6.110	6.843	7.567	8.317	- Saving
- Simpanan Berjangka	64.094	57.653	53.569	4.397	8.687	13.277	17.712	22.218	26.467	30.975	35.642	40.393	45.429	50.537	55.981	- Time deposits
d. Surat Berharga	5.487	5.575	6.595	579	1.133	1.691	2.131	2.715	3.304	3.832	4.353	4.865	5.396	5.930	6.469	d. Securities
e. Pinjaman yang diterima	2.255	2.437	2.670	275	603	954	1.322	1.744	2.219	2.695	3.181	3.784	4.364	4.936	5.594	e. Loans received
f. Lainnya	62.641	73.684	88.432	16.698	23.324	30.354	37.715	34.909	42.087	49.338	56.286	64.082	70.846	78.082	85.968	f. Others
g. Koreksi atas pendapatan bunga	1	0	2	0	0	1	1	2	2	2	2	2	2	2	2	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	95.820	107.610	100.122	8.604	16.675	25.551	34.048	43.043	51.922	61.046	70.194	79.642	88.860	97.616	107.383	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	16.428	24.132	35.520	46.101	54.501	67.122	78.220	94.158	116.050	118.761	122.164	133.190	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.523	4.583	5.253	697	953	1.272	1.457	1.692	1.869	2.163	2.352	2.391	2.561	2.979	3.027	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	0	-	1.325	6	6	5	3	16	16	35	16	16	35	16	16	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	0	23	94	-	7	27	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivat	83.800	73.851	81.373	11.931	17.149	25.041	32.965	38.460	48.521	56.816	69.879	88.623	87.925	88.219	95.260	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	19.255	20.992	19.246	1.875	3.352	5.148	6.920	8.641	10.200	11.878	13.626	15.469	17.340	18.999	20.966	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	8.784	10.216	11.325	1.918	2.665	4.027	4.756	5.691	6.516	7.328	8.285	9.551	10.900	11.950	13.921	f. Others
2. Beban Operasional Selain Beban Bunga	182.258	185.032	177.026	20.410	32.884	48.860	64.454	79.093	97.244	113.273	134.571	161.597	169.267	177.935	194.186	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.139	1.011	672	221	507	526	696	936	1.342	1.348	1.442	1.459	1.662	1.503	1.514	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	0	179	0	4	4	4	9	10	11	11	10	12	11	11	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	32	26	6	0	-	-	34	145	160	169	159	154	207	188	173	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivat	78.855	68.495	77.705	11.293	16.118	23.784	31.251	36.693	46.214	53.995	66.562	84.846	83.628	83.589	90.200	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	36.352	44.370	29.761	3.006	4.614	7.294	9.176	11.798	14.157	16.081	18.544	21.259	23.589	25.991	28.415	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1.779	2.188	2.498	271	442	655	894	1.137	1.414	1.678	1.981	2.309	2.573	2.844	3.195	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	64.102	68.942	66.206	5.618	11.200	16.597	22.399	28.376	33.946	39.992	45.873	51.560	57.595	63.809	70.678	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	27.924	32.243	41.714	4.622	7.924	12.212	15.695	18.451	21.800	25.993	29.782	34.095	38.354	41.844	46.387	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	16.643	10.435	11.782	1.105	2.472	3.649	4.746	6.149	7.382	8.607	9.956	11.027	12.132	13.292	14.533	E. Non Operational Income
F. Beban non - operasional	16.839	9.610	11.616	1.090	1.981	2.953	4.092	5.022	6.281	7.356	8.685	9.446	10.404	11.202	12.720	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	16.839	9.610	11.616	1.090	1.981	2.953	4.092	5.022	6.281	7.356	8.685	9.446	10.404	11.202	12.720	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	27.728	33.067	41.879	4.636	8.414	12.908	16.349	19.579	22.901	27.244	31.053	35.676	40.081	43.934	48.200	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	7.912	7.843	6.803	(3)	6	(1)	(3)	1	(16)	(7)	7	28	43	51	7.528	I. Transfser Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	8.344	7.843	6.897	(3)	6	(1)	(3)	1	(16)	(7)	7	28	43	51	7.528	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	20.703	24.938	32.577	3.286	6.533	10.303	12.947	15.488	18.279	21.713	24.867	28.541	32.023	35.109	38.329	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	234.047	256.602	294.644	28.682	51.512	76.288	100.669	126.037	151.698	177.131	203.852	230.530	257.270	284.616	313.316	1. Interest Income
a. Dari Bank Indonesia	2.308	1.476	1.883	147	241	309	350	487	562	803	890	1.015	1.095	1.155	1.359	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.940	1.996	2.618	249	499	772	981	1.242	1.509	1.789	2.116	2.452	2.711	3.089	3.467	b. From interbank placement
c. Dari surat berharga	19.099	24.367	29.080	2.895	5.352	8.024	10.627	13.213	15.572	18.101	20.795	23.261	25.639	28.293	31.075	c. From securities
d. Dari Pembiayaan yang diberikan	196.341	215.895	243.018	24.269	42.962	63.491	83.671	104.829	126.407	147.260	169.308	191.539	213.848	236.550	260.158	d. From credit
- kepada pihak ketiga bukan bank	195.678	215.201	241.883	24.155	42.757	63.179	83.253	104.266	125.694	146.383	168.283	190.364	212.502	235.032	258.456	- To Third Party non Bank
- kepada bank lain	663	694	1.136	114	206	312	417	563	712	877	1.026	1.175	1.346	1.518	1.702	- To other Bank
e. Lainnya	14.359	12.868	18.046	1.123	2.457	3.691	5.040	6.267	7.648	9.178	10.743	12.262	13.976	15.529	17.258	e. Others
2. Beban Bunga	80.513	80.656	96.977	11.962	18.238	25.949	33.170	41.318	49.121	57.056	65.798	74.621	83.752	92.863	102.562	2. Interest Expenses
a. Kepada Bank Indonesia	420	397	1	0	0	0	0	0	1	1	1	1	1	1	32	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.592	2.106	3.389	259	558	1.119	1.346	1.716	2.049	2.435	2.802	3.229	3.610	4.108	4.301	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	63.135	59.971	69.631	5.771	10.966	16.597	22.067	27.780	33.266	39.257	45.477	51.940	58.454	65.086	72.122	c. Third Party non Bank
- Giro	5.274	6.198	9.136	922	1.749	2.597	3.427	4.307	5.161	6.150	6.868	7.723	8.625	9.557	10.573	- Demand Deposit
- Tabungan	9.461	9.920	11.425	1.026	2.035	3.092	4.031	4.979	5.906	6.876	7.994	8.977	9.996	10.960	11.988	- Saving
- Simpanan Berjangka	48.401	43.854	49.071	3.823	7.182	10.908	14.609	18.494	22.198	26.230	30.615	35.241	39.833	44.569	49.562	- Time deposits
d. Surat Berharga	1.094	1.217	2.296	200	422	657	899	1.221	1.498	2.097	2.369	2.599	2.869	3.053	3.405	d. Securities
e. Pinjaman yang diterima	1.378	3.201	3.980	842	1.056	1.244	1.646	2.244	2.779	3.110	3.613	4.188	4.682	5.117	5.559	e. Loans received
f. Lainnya	11.356	11.869	16.008	1.238	2.059	3.288	4.373	5.736	7.060	8.132	9.688	10.869	12.373	13.807	15.419	f. Others
g. Koreksi atas pendapatan bunga	1.539	1.894	1.673	3.386	3.176	3.043	2.838	2.621	2.469	2.025	1.848	1.795	1.692	1.621	1.723	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	153.534	175.946	197.667	16.986	33.274	50.339	67.499	84.720	102.577	120.075	138.053	155.909	173.519	191.754	210.754	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	14.406	19.652	27.428	34.110	40.490	50.297	58.283	63.449	69.634	78.473	85.776	97.170	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.321	2.504	3.563	869	1.162	1.548	1.965	2.214	2.353	2.644	2.739	2.918	3.172	3.435	3.641	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	0	0	2	2	2	2	2	2	2	2	2	2	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	10.833	14.982	10.482	3.653	4.055	4.833	5.889	6.449	10.253	11.010	12.114	12.264	14.192	15.422	16.996	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	33.727	38.181	44.693	3.589	7.552	12.073	15.609	19.823	23.642	27.775	31.957	35.912	40.171	44.263	49.844	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	20.585	48.941	23.306	6.294	6.883	8.972	10.647	12.003	14.047	16.852	16.637	18.538	20.937	22.654	26.688	f. Others
2. Beban Operasional Selain Beban Bunga	134.169	192.942	171.721	22.294	36.700	49.899	67.037	80.598	97.821	112.912	127.073	140.237	156.292	167.930	185.709	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	333	236	194	106	163	186	221	244	506	541	556	587	630	622	626	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	1	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	7.527	21.469	5.446	2.622	3.271	3.588	4.829	4.955	9.180	9.821	10.815	10.743	13.236	11.749	13.068	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	42.881	76.407	55.498	10.198	15.165	17.683	23.673	27.558	32.106	34.644	38.494	42.058	45.536	49.446	53.809	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	781	762	1.020	82	163	274	384	624	699	642	753	825	900	1.028	1.104	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	82.647	94.063	109.515	9.286	17.939	28.167	37.928	47.215	55.329	67.262	76.454	86.022	95.985	105.080	117.097	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	85.831	87.623	108.014	9.098	16.226	27.868	34.572	44.612	55.053	65.446	74.429	85.306	95.700	109.600	122.214	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	3.874	1.969	1.744	88	850	590	1.127	1.231	2.684	3.008	4.250	5.043	6.292	3.258	4.001	E. Non Operational Income
F. Beban non - operasional	265	1.759	759	595	56	76	122	471	509	242	269	298	360	402	730	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	3.610	210	985	(506)	795	514	1.004	760	2.175	2.766	3.981	4.745	5.932	2.856	3.270	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	89.441	87.832	108.999	8.591	17.020	28.382	35.576	45.372	57.228	68.212	78.411	90.051	101.632	112.456	125.485	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	6.897	13.495	22.576	28.612	36.492	46.118	54.332	62.206	71.627	80.517	89.145	98.998	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												Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses	
1. Pendapatan bunga	3.771	2.062	2.084	169	329	494	651	812	961	1.108	1.328	1.476	1.627	1.779	1.942	1. Interest Income	
a. Dari Bank Indonesia	71	54	69	5	15	21	28	34	40	47	66	73	79	84	90	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	34	33	17	2	3	3	5	6	7	8	9	10	10	11	12	b. From interbank placement	
c. Dari surat berharga	84	43	70	6	13	21	16	22	27	33	56	60	65	69	74	c. From securities	
d. Dari Pembiayaan yang diberikan	2.343	1.289	1.256	99	193	297	392	490	585	674	802	894	989	1.084	1.188	d. From financing	
- kepada pihak ketiga bukan bank	2.330	1.281	1.254	99	193	296	391	490	584	674	801	893	988	1.083	1.187	- To Third Party non Bank	
- kepada bank lain	12	8	2	0	0	0	0	0	0	0	0	1	1	1	1	- To other Bank	
e. Lainnya	1.238	644	671	57	106	152	210	259	302	346	396	440	485	531	578	e. Others	
2. Beban Bunga	2.647	1.498	1.536	125	234	343	450	552	647	749	860	958	1.059	1.162	1.272	2. Interest Expenses	
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	50	45	25	3	5	6	7	8	9	11	13	14	16	18	20	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	1.326	798	839	65	123	185	242	297	345	398	459	510	563	618	677	c. Third Party non Bank	
- Giro	101	16	13	1	2	3	4	5	6	7	8	9	9	10	11	- Demand Deposit	
- Tabungan	37	31	31	3	5	7	9	12	13	15	18	20	22	24	27	- Saving	
- Simpanan Berjangka	1.188	751	796	61	116	174	228	280	326	376	433	482	532	584	640	- Time deposits	
d. Surat Berharga	22	4	9	0	0	1	1	2	5	9	12	15	19	16	19	d. Securities	
e. Pinjaman yang diterima	5	5	5	0	1	1	1	2	2	3	3	3	4	4	4	e. Loans received	
f. Lainnya	1.245	646	658	57	105	151	199	243	285	329	373	415	458	505	551	f. Others	
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections	
B. Pendapatan Bunga Bersih (A1-A2)	1.123	564	548	45	96	151	201	260	315	359	469	518	568	617	670	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	13	22	40	53	74	97	114	153	165	176	191	212	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	d. Gain from spot and derivative transaction	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	80	54	56	4	7	10	16	23	26	31	34	38	43	47	51	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions	
f. Lainnya	842	1.320	193	9	15	30	37	51	71	83	112	120	126	134	151	f. Others	
2. Beban Operasional Selain Beban Bunga	1.964	2.446	1.169	52	110	176	241	316	385	443	581	638	764	822	893	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	d. Losses from spot and derivative transaction	
e. Penyusutan/Amortisasi	973	1.930	578	9	21	40	55	84	108	121	171	177	254	263	275	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	43	90	136	186	232	277	323	404	455	505	553	613	g. Others	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	81	(508)	(372)	5	7	14	13	18	26	29	41	45	(20)	(14)	(11)	D. Operating Profit/loss (A1+C1) - (A2+C2)	
E. Pendapatan non - operasional	11	11	5	2	2	3	3	3	3	3	4	4	29	30	31	E. Non Operational Income	
F. Beban non - operasional	6	6	6	0	1	1	1	2	2	2	3	3	4	4	5	F. Non Operational Expenses	
G. Laba/Rugi non-operasional (E - F)	5	6	(1)	2	2	2	2	2	1	1	1	1	25	26	25	G. Non Operational Profit (E - F)	
H. Laba/Rugi tahun berjalan sebelum pajak	86	(502)	(373)	6	9	16	15	19	28	31	42	46	5	12	15	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)	6	9	16	15	19	28	31	8	12	(29)	(22)	(19)	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												Items	
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des		
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses	
1. Pendapatan bunga	21.484	22.169	25.486	2.283	4.397	6.540	8.717	10.916	13.032	15.202	17.307	19.466	21.640	23.845	25.998	1. Interest Income	
a. Dari Bank Indonesia	394	409	479	46	81	121	164	204	239	271	293	323	366	406	462	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	27	32	10	1	1	1	2	2	2	3	4	5	6	7	10	b. From interbank placement	
c. Dari surat berharga	646	918	1.342	132	275	411	548	703	852	1.003	1.139	1.290	1.451	1.607	1.792	c. From securities	
d. Dari Pembiayaan yang diberikan	11.248	12.576	14.772	1.264	2.466	3.729	4.957	6.230	7.491	8.788	10.067	11.342	12.599	13.914	15.206	d. From financing	
- kepada pihak ketiga bukan bank	11.215	12.555	14.707	1.235	2.434	3.695	4.920	6.189	7.448	8.742	10.018	11.291	12.545	13.857	15.146	- To Third Party non Bank	
- kepada bank lain	32	22	65	29	32	35	37	40	43	46	49	52	54	57	60	- To other Bank	
e. Lainnya	9.169	8.234	8.884	840	1.575	2.276	3.046	3.777	4.449	5.137	5.804	6.506	7.218	7.911	8.528	e. Others	
2. Beban Bunga	14.701	13.927	15.491	1.402	2.682	3.924	5.223	6.488	7.676	8.883	10.064	11.315	12.600	13.829	15.044	2. Interest Expenses	
a. Kepada Bank Indonesia	-	1	-	-	-	-	-	1	2	2	2	2	2	2	5	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	220	269	194	10	18	25	33	40	48	57	66	75	79	90	98	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	4.936	5.026	6.008	532	1.042	1.539	2.031	2.524	3.001	3.482	3.951	4.488	4.997	5.526	6.078	c. Third Party non Bank	
- Giro	160	208	232	54	73	93	111	135	156	182	202	248	264	278	301	- Demand Deposit	
- Tabungan	413	306	400	39	74	110	144	178	210	245	280	319	356	396	438	- Saving	
- Simpanan Berjangka	4.364	4.512	5.376	439	895	1.336	1.775	2.210	2.635	3.055	3.469	3.921	4.378	4.852	5.338	- Time deposits	
d. Surat Berharga	194	240	283	22	43	67	88	107	125	145	165	182	199	215	233	d. Securities	
e. Pinjaman yang diterima	18	9	8	-	-	-	-	-	-	-	-	0	0	1	1	e. Loans received	
f. Lainnya	9.333	8.382	8.999	839	1.580	2.292	3.072	3.816	4.501	5.197	5.879	6.568	7.322	7.995	8.630	f. Others	
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections	
B. Pendapatan Bunga Bersih (A1-A2)	6.784	8.242	9.995	880	1.715	2.616	3.494	4.428	5.357	6.319	7.244	8.151	9.040	10.016	10.954	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	287	450	1.065	1.349	1.457	2.502	2.556	2.431	2.551	2.855	3.044	3.268	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	0	19	22	1	5	19	21	25	24	27	29	32	34	37	43	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	3	6	19	21	23	24	25	22	19	20	20	21	d. Gain from spot and derivative transaction	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	508	581	865	62	114	180	253	319	376	435	499	558	615	679	748	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions	
f. Lainnya	836	2.256	1.729	221	326	847	1.053	1.090	2.078	2.070	1.881	1.943	2.186	2.308	2.456	f. Others	
2. Beban Operasional Selain Beban Bunga	7.603	9.737	11.154	1.127	1.932	2.980	3.904	4.643	6.276	7.090	7.673	8.432	9.494	10.366	11.244	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	5	-	0	1	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	7	16	5	5	8	8	6	0	1	0	0	0	d. Losses from spot and derivative transaction	
e. Penyusutan/Amortisasi	2.253	3.228	3.630	525	758	999	1.210	1.316	2.312	2.478	2.326	2.438	2.807	2.946	3.071	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	32	20	27	4	5	8	11	15	17	20	25	28	31	34	37	f. Losses from investment in shares with equity method, fees/commissions/provisions	
g. Lainnya	5.303	6.462	7.416	591	1.152	1.967	2.677	3.304	3.938	4.585	5.322	5.965	6.655	7.386	8.135	g. Others	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	544	1.417	1.508	40	233	701	938	1.242	1.583	1.786	2.002	2.271	2.401	2.694	2.978	D. Operating Profit/loss (A1+C1) - (A2+C2)	
E. Pendapatan non - operasional	74	153	152	149	17	61	87	91	92	114	128	131	97	75	132	E. Non Operational Income	
F. Beban non - operasional	74	79	74	147	12	68	87	88	110	131	127	147	106	96	131	F. Non Operational Expenses	
G. Laba/Rugi non-operasional (E - F)	(0)	74	77	3	4	(7)	0	3	(18)	(17)	2	(17)	(9)	(21)	1	G. Non Operational Profit (E - F)	
H. Laba/Rugi tahun berjalan sebelum pajak	543	1.490	1.586	43	237	694	938	1.245	1.565	1.768	2.003	2.254	2.392	2.673	2.979	H. Current Year profit	
I. Penerimaan Transfer Laba/Rugi	762	1.310	1.836	-	-	-	-	-	-	-	-	-	-	-	2.243	I. Transfser Profit / Loss Received	
J. Transfer Laba/Rugi ke Kantor Pusat	783	1.310	1.836	-	-	-	-	-	-	-	-	-	-	-	2.243	J. Transfer of Profit/Loss to Head Office	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	306	1.139	1.005	(12)	132	489	675	914	1.145	1.286	1.494	1.687	1.787	1.997	2.222	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												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																A. Interest Income and Interest Expenses
1. Pendapatan bunga	9.163	7.214	8.156	720	1.396	2.125	2.828	3.520	4.224	4.959	5.732	6.460	7.208	7.965	8.764	1. Interest Income
a. Dari Bank Indonesia	436	326	382	32	60	90	115	133	142	156	167	177	189	198	214	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1	0	0	-	-	-	-	0	0	0	0	0	0	0	0	b. From interbank placement
c. Dari surat berharga	285	467	593	55	103	164	225	290	369	441	508	587	674	754	841	c. From securities
d. Dari Pembiayaan yang diberikan	5.362	5.837	6.526	565	1.106	1.679	2.245	2.794	3.350	3.935	4.557	5.136	5.701	6.291	6.904	d. From financing
- kepada pihak ketiga bukan bank	5.345	5.816	6.505	563	1.102	1.673	2.238	2.784	3.340	3.923	4.545	5.122	5.685	6.274	6.885	- To Third Party non Bank
- kepada bank lain	17	21	21	2	4	6	7	9	10	11	13	14	16	17	19	- To other Bank
e. Lainnya	3.079	585	655	68	126	192	243	304	363	428	499	560	644	721	805	e Others
2. Beban Bunga	2.554	3.095	3.304	339	608	906	1.196	1.463	1.735	2.035	2.327	2.622	2.927	3.233	3.549	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	8	12	14	1	2	3	4	4	5	5	6	7	7	8	9	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	2.489	2.387	2.594	237	442	676	893	1.112	1.325	1.544	1.768	2.000	2.231	2.465	2.715	c. Third Party non Bank
- Giro	92	118	165	15	27	40	52	67	78	88	98	109	119	129	139	- Demand Deposit
- Tabungan	500	405	443	43	82	123	160	201	241	282	324	368	410	454	501	- Saving
- Simpanan Berjangka	1.897	1.865	1.985	179	333	514	681	844	1.005	1.174	1.346	1.524	1.703	1.882	2.076	- Time deposits
d. Surat Berharga	53	45	38	4	8	9	13	17	19	23	27	28	32	36	38	d. Securities
e. Pinjaman yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
f. Lainnya	4	531	630	67	124	188	236	293	349	408	468	525	593	660	731	f. Others
g. Koreksi atas pendapatan bunga	-	119	29	30	32	29	50	36	37	55	57	62	63	64	57	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	6.608	4.120	4.852	381	788	1.219	1.632	2.057	2.489	2.925	3.405	3.838	4.281	4.732	5.215	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	5.588	9.263	2.744	691	904	1.252	1.604	1.866	2.278	2.545	3.003	3.599	3.898	4.083	4.582	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	49	57	57	4	7	10	14	17	19	19	20	20	21	21	22	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of financing
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	20	20	37	3	7	11	17	22	28	38	42	44	49	54	58	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	711	611	635	49	95	148	202	258	324	384	459	501	587	645	733	e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	4.808	8.575	2.015	635	795	1.083	1.372	1.569	1.908	2.105	2.481	3.033	3.242	3.364	3.770	f. Others
2. Beban Operasional Selain Beban Bunga	8.829	12.955	7.141	1.022	1.579	2.288	2.989	3.594	4.349	4.956	5.806	6.623	7.462	8.050	8.981	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	0	1	0	-	-	0	0	0	0	0	0	0	0	0	0	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	6.031	9.904	4.059	764	1.023	1.413	1.862	2.138	2.555	2.806	3.286	4.046	4.650	5.020	5.570	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	0	11	16	2	4	7	9	10	13	15	18	19	25	23	26	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	2.797	3.039	3.067	256	552	869	1.119	1.445	1.781	2.135	2.502	2.557	2.786	3.007	3.384	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	3.368	429	454	50	112	183	248	329	417	514	601	813	717	765	816	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	19	7	45	2	3	5	5	9	14	16	22	25	26	27	38	E. Non Operational Income
F. Beban non - operasional	3.038	5	16	2	6	9	13	20	25	31	34	30	27	47	42	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(3.019)	3	29	(0)	(4)	(4)	(7)	(11)	(11)	(14)	(13)	(5)	(1)	(20)	(3)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	348	431	484	50	108	179	240	318	406	500	589	809	716	745	813	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfser Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	250	325	365	38	76	121	167	212	261	310	358	809	493	547	604	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	511.743	628.115	673.484	909.304	1.003.642	998.199	973.364	1.045.281	1.085.454	1.029.808	1.016.655	1.072.536	1.029.292	1.032.424	1.063.037	Committed Claims
- Fasilitas pinjaman yang belum ditarik	38.641	20.586	29.244	25.522	23.085	23.837	22.449	23.070	17.453	19.337	16.699	17.929	17.510	17.391	17.310	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	468.916	597.813	641.745	875.651	967.204	966.873	943.734	1.013.687	1.060.982	1.001.772	993.955	1.047.718	1.004.435	1.006.619	1.040.333	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4.185	9.715	2.495	8.132	13.353	7.489	7.181	8.524	7.019	8.700	6.000	6.889	7.346	8.414	5.395	- Others
Kewajiban Komitmen	1.821.506	1.983.571	2.160.722	2.446.723	2.561.922	2.562.326	2.566.041	2.622.604	2.661.644	2.634.864	2.726.796	2.767.860	2.768.711	2.714.321	2.724.780	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	1.219.520	1.304.240	1.408.258	1.467.966	1.472.277	1.455.321	1.474.863	1.460.021	1.442.724	1.469.754	1.541.709	1.531.977	1.565.928	1.541.230	1.545.055	- Undisbursed loan facilities to debtors
Committed	275.413	298.509	344.860	367.652	364.206	369.769	372.009	369.877	356.299	363.125	378.293	369.036	375.231	365.413	367.108	- Committed
Uncommitted	944.107	1.005.731	1.063.398	1.100.314	1.108.071	1.085.552	1.102.854	1.090.144	1.086.425	1.106.629	1.163.416	1.162.941	1.190.698	1.175.817	1.177.948	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	7.534	12.370	11.229	9.804	12.543	12.538	13.901	14.120	12.344	14.911	19.293	15.241	14.937	8.878	10.181	- Undisbursed loan facilities to other banks
Committed	1.064	1.581	3.011	2.019	2.120	2.081	3.330	2.935	1.276	3.341	5.127	2.220	4.232	2.020	1.897	- Committed
Uncommitted	6.469	10.789	8.218	7.785	10.423	10.457	10.571	11.185	11.068	11.570	14.166	13.021	10.705	6.858	8.284	- Uncommitted
- Irrevocable L/C yang masih berjalan	69.516	66.353	77.108	75.975	77.423	78.902	86.785	87.256	92.944	84.645	89.129	91.755	94.462	91.959	88.144	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	520.465	594.212	659.107	883.120	985.512	1.007.886	982.307	1.052.870	1.105.760	1.056.446	1.069.163	1.121.114	1.085.829	1.063.085	1.075.275	- Outstanding spot and derivatives (sold)
- Lainnya	4.471	6.397	5.020	9.858	14.167	7.680	8.185	8.337	7.873	9.108	7.501	7.773	7.556	9.168	6.126	- Others
Tagihan Kontinjensi	308.392	334.875	316.330	275.297	285.337	286.048	274.217	275.071	275.296	332.943	300.354	305.784	313.649	290.482	286.136	Contingent Claims
- Garansi yang diterima	265.333	288.776	264.819	223.098	228.722	233.105	220.233	219.908	218.990	228.175	242.704	247.608	254.386	252.315	248.740	- Received guarantees
- Pendapatan bunga dalam penyelesaian	39.402	42.161	46.949	47.708	52.071	48.447	49.411	50.253	51.318	99.832	52.774	53.196	54.099	33.067	32.405	- Accrued interest
- Lainnya	3.657	3.938	4.562	4.490	4.544	4.497	4.573	4.910	4.988	4.935	4.875	4.980	5.164	5.099	4.991	- Others
Kewajiban Kontinjensi	302.459	304.665	339.278	309.302	317.105	314.818	328.006	325.605	328.221	328.360	337.705	346.889	349.600	343.613	366.334	Contingent Liabilities
- Garansi yang diberikan	297.391	302.542	337.695	307.699	315.496	313.123	326.310	323.727	326.470	326.504	335.901	344.952	347.607	341.579	364.514	- Issued guarantees
- Lainnya	5.069	2.124	1.583	1.603	1.609	1.695	1.696	1.878	1.750	1.855	1.805	1.937	1.993	2.033	1.820	- Others
Lainnya	274.066	309.064	392.512	395.280	393.395	404.629	411.274	416.707	418.086	426.447	430.924	436.410	437.843	438.992	445.955	Others
- Penerusan Kredit	23.059	9.441	10.422	10.404	10.399	9.921	10.645	11.022	10.999	11.321	11.360	11.659	11.740	12.000	12.072	- Channelling
- Aset produktif yang dihapusbukukan	230.274	274.724	350.961	354.011	352.011	356.678	362.347	366.484	367.713	375.600	380.023	384.992	385.804	386.300	392.081	- Written off earning assets
Kredit yang diberikan	219.484	262.748	339.745	342.860	340.741	345.400	351.019	354.934	359.761	363.864	372.023	373.093	377.532	378.067	383.718	- Credit disbursed
Lainnya	10.790	11.976	11.216	11.151	11.270	11.278	11.329	11.550	7.952	11.735	8.000	11.899	8.272	8.233	8.363	- Others
- Aset produktif yang dihapustagih	20.733	24.900	31.129	30.864	30.986	38.031	38.281	39.201	39.374	39.527	39.540	39.759	40.299	40.693	41.802	- Charged off earning assets
Kredit yang diberikan	14.300	17.557	23.573	23.259	23.460	30.505	30.763	31.649	31.816	31.992	32.000	32.192	32.720	33.126	34.238	- Credit disbursed
Lainnya	6.433	7.343	7.556	7.605	7.526	7.526	7.517	7.552	7.558	7.534	7.540	7.567	7.579	7.566	7.564	- Others

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	215	11	9	9	10	727	9	9	9	9	9	9	9	9	2	Committed Claims
- Fasilitas pinjaman yang belum ditarik	1	8	8	8	8	725	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	- Others
Kewajiban Komitmen	7.277	3.649	2.446	2.689	2.769	2.482	2.464	2.385	2.321	2.392	2.541	2.548	2.597	2.656	2.503	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	6.756	3.467	2.394	2.638	2.719	2.429	2.408	2.303	2.269	2.342	2.480	2.485	2.546	2.605	2.452	- Undisbursed loan facilities to debtors
Committed	2.632	760	939	1.018	1.018	990	915	882	919	901	944	941	1.014	1.082	1.049	- Committed
Uncommitted	4.124	2.707	1.455	1.620	1.701	1.439	1.493	1.420	1.349	1.441	1.535	1.544	1.531	1.523	1.403	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	230	144	42	44	44	46	46	47	47	42	49	46	40	41	39	- Undisbursed loan facilities to other banks
Committed	166	38	33	36	37	37	37	38	38	38	38	39	34	34	32	- Committed
Uncommitted	64	106	10	8	7	8	8	9	9	5	11	7	7	7	7	- Uncommitted
- Irrevocable L/C yang masih berjalan	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	207	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	61	38	9	7	5	8	11	35	5	7	13	17	11	10	12	- Others
Tagihan Kontinjensi	948	1.094	1.144	1.105	1.124	1.184	1.226	1.359	1.287	1.321	1.360	1.430	1.453	1.456	1.368	Contingent Claims
- Garansi yang diterima	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	475	658	671	688	698	718	738	754	774	788	808	818	832	839	808	- Accrued interest
- Lainnya	471	436	473	417	426	467	488	605	513	533	552	613	621	617	560	- Others
Kewajiban Kontinjensi	1.806	1.237	742	615	706	839	997	1.051	961	1.092	1.170	1.180	1.242	1.188	932	Contingent Liabilities
- Garansi yang diberikan	1.571	1.146	712	589	677	793	962	1.007	931	1.058	1.132	1.146	1.212	1.158	904	- Issued guarantees
- Lainnya	235	91	30	26	28	47	35	45	31	34	38	33	30	30	28	- Others
Lainnya	1.909	2.107	1.548	1.526	1.532	1.528	1.528	1.532	1.556	1.555	1.563	1.573	1.594	1.613	1.824	Others
- Penerusan Kredit	343	479	33	32	31	26	25	24	23	22	22	22	20	20	19	- Channelling
- Aset produktif yang dihapusbukukan	1.547	1.613	1.514	1.494	1.501	1.502	1.504	1.508	1.524	1.532	1.541	1.551	1.561	1.593	1.805	- Written off earning assets
Kredit yang diberikan	1.469	1.587	1.514	1.493	1.500	1.501	1.503	1.507	1.524	1.532	1.541	1.550	1.560	1.593	1.805	- Credit disbursed
Lainnya	77	26	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	20	16	1	0	0	0	0	0	8	0	0	0	14	0	0	- Charged off earning assets
Kredit yang diberikan	20	16	1	-	0	0	0	0	8	0	0	0	14	0	0	- Credit disbursed
Lainnya	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	39.464	51.874	58.754	70.398	73.018	67.546	66.317	71.889	70.376	72.524	73.977	55.527	48.961	51.189	44.036	Committed Claims
- Fasilitas pinjaman yang belum ditarik	3.058	2.013	4.134	4.081	4.464	4.471	4.527	4.569	3.926	3.950	4.230	3.907	3.737	3.376	3.301	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	36.195	44.447	53.621	63.232	65.082	59.973	58.328	64.763	64.671	66.400	68.211	50.531	44.225	46.457	40.102	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	212	5.415	999	3.085	3.472	3.103	3.463	2.557	1.779	2.174	1.536	1.090	998	1.356	633	- Others
Kewajiban Komitmen	194.388	137.805	142.897	155.097	157.056	152.810	151.555	168.619	154.952	160.707	172.760	138.671	134.411	134.240	121.255	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	107.157	82.304	82.326	85.289	82.181	81.897	81.991	88.188	78.174	82.946	92.133	79.834	82.954	80.090	77.849	- Undisbursed loan facilities to debtors
Committed	31.362	33.592	32.651	33.927	32.818	32.988	33.810	36.155	31.797	31.998	32.685	32.152	32.573	31.165	31.541	- Committed
Uncommitted	75.796	48.712	49.675	51.362	49.362	48.909	48.181	52.033	46.377	50.948	59.448	47.682	50.381	48.925	46.308	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	154	220	321	323	234	215	207	206	153	145	173	148	170	215	142	- Undisbursed loan facilities to other banks
Committed	54	100	187	190	138	137	135	140	82	83	109	88	91	91	79	- Committed
Uncommitted	99	120	134	132	96	78	71	66	71	62	63	61	79	124	63	- Uncommitted
- Irrevocable L/C yang masih berjalan	4.439	4.088	2.966	3.445	3.962	3.372	3.956	3.432	3.558	3.232	3.099	3.169	2.749	2.391	2.741	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	82.402	49.810	55.139	62.378	65.952	64.309	62.382	73.859	70.569	71.204	74.497	53.153	46.794	49.542	39.764	- Outstanding spot and derivatives (sold)
- Lainnya	236	1.383	2.145	3.662	4.727	3.018	3.019	2.934	2.499	3.178	2.859	2.367	1.745	2.002	759	- Others
Tagihan Kontinjensi	63.506	38.035	63.645	62.478	67.377	61.944	46.332	44.231	43.221	46.944	49.162	34.048	34.409	36.169	35.613	Contingent Claims
- Garansi yang diterima	60.700	34.330	59.110	57.874	59.103	57.586	42.039	39.822	38.620	42.290	44.485	29.060	29.782	31.503	31.051	- Received guarantees
- Pendapatan bunga dalam penyelesaian	2.758	3.504	4.078	4.223	7.903	3.986	3.912	4.011	4.208	4.256	4.424	4.736	4.370	4.402	4.280	- Accrued interest
- Lainnya	48	202	457	381	370	372	381	397	394	397	252	252	257	265	281	- Others
Kewajiban Kontinjensi	39.844	31.761	29.727	27.657	26.968	26.299	26.862	27.066	27.643	29.394	30.066	24.565	25.473	24.425	23.885	Contingent Liabilities
- Garansi yang diberikan	39.316	30.964	29.306	27.194	26.509	25.863	26.433	26.638	27.234	28.956	29.630	24.116	25.044	23.987	23.451	- Issued guarantees
- Lainnya	529	798	421	463	459	436	429	428	409	438	435	449	429	438	434	- Others
Lainnya	14.315	17.595	27.235	27.335	28.090	28.264	28.484	29.263	25.880	30.005	29.750	30.743	27.458	27.867	28.582	Others
- Penerusan Kredit	1.327	1.100	2.078	2.068	1.922	1.903	1.893	2.196	2.147	2.438	2.443	2.700	2.744	2.967	2.985	- Channelling
- Aset produktif yang dihapusbukukan	12.543	15.983	22.815	22.840	23.825	24.001	24.222	24.632	21.282	25.109	24.690	25.387	22.028	22.204	22.730	- Written off earning assets
Kredit yang diberikan	8.888	12.338	19.097	19.167	20.078	20.249	20.434	20.848	21.140	21.193	24.548	21.349	21.657	21.833	22.349	- Credit disbursed
Lainnya	3.654	3.645	3.718	3.673	3.747	3.752	3.788	3.783	142	3.916	141	4.038	371	371	381	- Others
- Aset produktif yang dihapustagih	446	512	2.342	2.427	2.344	2.360	2.369	2.435	2.452	2.457	2.617	2.656	2.686	2.696	2.867	- Charged off earning assets
Kredit yang diberikan	337	404	2.109	2.143	2.144	2.160	2.179	2.211	2.228	2.258	2.417	2.431	2.453	2.464	2.636	- Credit disbursed
Lainnya	109	108	233	284	200	200	189	224	224	199	201	225	233	233	231	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
Tagihan Komitmen	422.521	493.076	486.597	532.287	582.742	568.196	575.441	601.639	605.359	581.971	588.645	656.720	650.542	662.205	622.617	Committed Claims
- Fasilitas pinjaman yang belum ditarik	31.447	18.566	25.102	19.992	18.614	18.641	17.465	18.493	13.519	14.658	12.461	14.015	13.765	14.007	14.009	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	387.471	470.681	460.646	508.681	558.041	546.120	554.589	578.480	587.333	561.942	572.340	637.348	631.237	642.421	604.424	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.603	3.829	849	3.613	6.086	3.435	3.386	4.666	4.507	5.371	3.844	5.358	5.539	5.777	4.184	- Others
Kewajiban Komitmen	1.115.813	1.252.443	1.251.581	1.316.801	1.371.552	1.371.038	1.375.753	1.403.532	1.418.272	1.395.670	1.440.543	1.514.814	1.533.715	1.513.278	1.486.720	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	710.628	764.243	778.583	792.626	798.205	798.694	803.023	799.223	803.239	804.347	826.807	829.548	843.535	825.586	849.546	- Undisbursed loan facilities to debtors
Committed	106.010	116.775	124.150	128.340	122.188	125.858	130.370	131.156	126.792	125.017	132.245	128.169	131.258	129.162	133.719	- Committed
Uncommitted	604.618	647.468	654.432	664.286	676.017	672.836	672.653	668.067	676.447	679.330	694.562	701.379	712.276	696.425	715.828	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	6.372	10.260	6.311	6.068	8.647	8.645	8.628	9.313	9.102	9.665	12.831	11.157	8.763	4.922	6.584	- Undisbursed loan facilities to other banks
Committed	108	111	68	66	102	87	89	49	42	42	647	345	370	337	506	- Committed
Uncommitted	6.264	10.149	6.243	6.002	8.545	8.557	8.539	9.264	9.059	9.623	12.184	10.812	8.393	4.585	6.077	- Uncommitted
- Irrevocable L/C yang masih berjalan	23.461	24.993	26.974	26.813	25.487	26.881	24.792	24.866	27.710	25.591	26.789	30.147	31.458	30.890	30.288	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	372.476	449.166	438.950	487.743	533.960	533.603	535.960	566.789	574.792	551.694	570.969	640.029	645.611	646.606	596.207	- Outstanding spot and derivatives (sold)
- Lainnya	2.876	3.782	763	3.552	5.253	3.216	3.350	3.342	3.429	4.373	3.148	3.934	4.349	5.274	4.095	- Others
Tagihan Kontinjensi	176.588	230.199	182.190	143.449	146.801	154.294	157.575	159.957	160.391	213.822	176.859	197.904	203.697	200.546	197.807	Contingent Claims
- Garansi yang diterima	164.829	216.409	168.621	129.371	132.073	139.458	142.218	144.274	143.741	149.529	160.004	181.309	186.196	183.234	180.763	- Received guarantees
- Pendapatan bunga dalam penyelesaian	8.782	10.673	10.132	10.585	11.180	11.378	11.855	11.981	12.780	60.500	12.999	12.699	13.437	13.320	13.125	- Accrued interest
- Lainnya	2.977	3.117	3.437	3.493	3.548	3.458	3.501	3.701	3.870	3.793	3.857	3.896	4.064	3.992	3.919	- Others
Kewajiban Kontinjensi	87.591	89.263	96.350	89.364	91.448	90.830	96.015	96.319	98.065	96.577	100.490	108.188	113.023	111.569	112.882	Contingent Liabilities
- Garansi yang diberikan	83.720	88.524	95.834	88.875	90.962	90.268	95.448	95.596	97.448	95.907	99.891	107.494	112.344	110.887	112.442	- Issued guarantees
- Lainnya	3.871	739	516	489	486	563	567	723	617	670	599	695	679	682	440	- Others
Lainnya	95.544	122.144	130.879	130.485	124.281	132.871	134.354	135.577	136.527	138.418	139.585	141.688	143.550	144.684	144.019	Others
- Penerusan Kredit	3.200	3.213	3.741	3.739	3.880	3.888	3.893	3.898	3.903	3.905	3.906	3.906	3.907	3.903	3.906	- Channelling
- Aset produktif yang dihapusbukukan	74.214	97.080	101.286	101.262	94.748	96.342	97.608	98.441	99.249	100.990	101.957	103.924	105.331	106.113	104.579	- Written off earning assets
Kredit yang diberikan	70.769	92.652	97.394	97.387	90.839	92.432	93.690	94.519	95.302	97.038	97.978	99.864	101.243	102.025	100.375	- Credit disbursed
Lainnya	3.445	4.428	3.892	3.875	3.908	3.910	3.918	3.921	3.947	3.952	3.978	4.060	4.089	4.088	4.204	- Others
- Aset produktif yang dihapustagih	18.129	21.851	25.851	25.484	25.653	32.642	32.852	33.238	33.374	33.523	33.722	33.858	34.312	34.668	35.534	- Charged off earning assets
Kredit yang diberikan	11.805	14.617	18.528	18.163	18.328	25.316	25.524	25.910	26.040	26.188	26.383	26.516	26.966	27.334	28.201	- Credit disbursed
Lainnya	6.324	7.235	7.323	7.321	7.326	7.326	7.328	7.328	7.334	7.335	7.339	7.342	7.346	7.334	7.333	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
Tagihan Komitmen	49.374	82.405	127.318	305.878	347.221	360.700	330.568	370.283	408.264	373.920	353.005	358.343	328.598	317.874	395.192	Committed Claims
- Fasilitas pinjaman yang belum ditarik	4.136	-	-	1.441	-	-	450	-	-	721	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	44.906	81.946	126.673	303.005	343.429	359.755	329.788	369.012	407.533	372.046	352.387	357.903	327.792	316.595	394.616	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	332	459	646	1.432	3.792	945	330	1.271	731	1.153	618	440	807	1.278	576	- Others
Kewajiban Komitmen	498.191	583.148	756.278	961.560	1.022.617	1.029.124	1.028.872	1.041.972	1.079.864	1.070.520	1.104.900	1.105.274	1.091.100	1.058.176	1.108.474	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	390.980	450.186	540.732	580.349	584.575	568.147	582.908	565.926	555.572	577.093	616.738	616.335	632.685	630.040	612.318	- Undisbursed loan facilities to debtors
Committed	135.147	146.626	186.507	203.750	207.578	209.345	206.345	201.115	196.366	204.767	211.924	207.244	209.826	203.436	200.277	- Committed
Uncommitted	255.832	303.559	354.225	376.599	376.997	358.801	376.563	364.811	359.206	372.326	404.814	409.091	422.859	426.605	412.041	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	729	1.727	4.445	3.261	3.505	3.520	4.908	4.441	2.946	4.964	6.144	3.793	5.867	3.604	3.319	- Undisbursed loan facilities to other banks
Committed	726	1.321	2.713	1.717	1.832	1.809	3.058	2.698	1.114	3.178	4.333	1.749	3.737	1.559	1.280	- Committed
Uncommitted	3	406	1.733	1.544	1.673	1.711	1.850	1.743	1.832	1.786	1.811	2.044	2.129	2.045	2.039	- Uncommitted
- Irrevocable L/C yang masih berjalan	41.235	36.967	46.824	45.328	47.646	48.176	57.725	58.634	61.322	55.450	58.982	58.235	59.989	58.099	54.708	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	65.248	94.268	163.861	331.856	384.592	408.612	382.729	412.067	459.217	432.457	422.571	426.543	392.174	365.659	438.025	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	416	766	2.299	670	602	904	806	555	465	368	386	774	104	- Others
Tagihan Kontinjensi	66.416	64.498	68.460	67.316	69.087	67.684	68.116	68.533	69.551	69.826	72.002	71.392	73.090	51.283	50.401	Contingent Claims
- Garansi yang diterima	39.725	37.819	36.870	35.636	37.340	35.852	35.765	35.598	36.410	36.138	37.996	37.016	38.181	37.366	36.714	- Received guarantees
- Pendapatan bunga dalam penyelesaian	26.535	26.513	31.400	31.489	31.555	31.637	32.153	32.732	32.936	33.483	33.797	34.166	34.696	13.701	13.466	- Accrued interest
- Lainnya	155	166	189	191	192	194	198	202	206	206	209	210	213	216	221	- Others
Kewajiban Kontinjensi	170.483	178.995	208.756	188.301	194.706	192.810	200.124	196.954	197.540	196.970	201.404	208.425	205.283	201.939	225.065	Contingent Liabilities
- Garansi yang diberikan	170.050	178.502	208.153	187.691	194.087	192.181	199.480	196.295	196.870	196.283	200.698	207.695	204.526	201.155	224.249	- Issued guarantees
- Lainnya	433	493	603	610	618	630	644	659	670	688	706	730	757	784	817	- Others
Lainnya	155.179	157.387	218.197	221.146	224.663	226.594	231.385	234.690	238.127	240.347	243.784	245.251	247.569	246.929	252.621	Others
- Penerusan Kredit	18.138	4.599	4.521	4.518	4.519	4.056	4.787	4.857	4.880	4.907	4.942	4.983	5.022	5.063	5.114	- Channelling
- Aset produktif yang dihapusbukan	134.897	150.267	210.741	213.676	217.156	219.509	223.538	226.305	229.708	231.893	235.642	237.022	239.260	238.538	244.106	- Written off earning assets
Kredit yang diberikan	131.324	146.561	207.307	210.245	213.714	216.065	220.088	222.633	226.017	228.198	231.934	233.394	235.620	234.937	240.500	- Credit disbursed
Lainnya	3.573	3.707	3.434	3.431	3.443	3.444	3.450	3.672	3.691	3.695	3.708	3.629	3.640	3.601	3.605	- Others
- Aset produktif yang dihapustagih	2.144	2.521	2.936	2.953	2.988	3.028	3.060	3.528	3.539	3.546	3.200	3.245	3.287	3.328	3.401	- Charged off earning assets
Kredit yang diberikan	2.144	2.521	2.936	2.953	2.988	3.028	3.060	3.528	3.539	3.546	3.200	3.245	3.287	3.328	3.401	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
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	1.415	1.402	1.394	1.440	1.405	249	40	644	648	1.225	230	283	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.516	1.113	1.364	1.395	1.383	1.375	1.421	1.386	246	40	641	644	1.222	227	280	- Undisbursed Financing facilities to debtors
<i>Committed</i>	62	109	129	130	140	142	158	140	24	13	18	21	18	17	18	- Committed
<i>Uncommitted</i>	1.454	1.003	1.234	1.265	1.243	1.233	1.263	1.246	222	27	623	624	1.204	210	262	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	21	19	19	19	19	19	19	19	3	0	3	3	3	3	3	- Undisbursed Financing facilities to other banks
<i>Committed</i>	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	11	9	9	9	9	9	9	9	3	0	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	108	110	117	115	127	130	135	140	138	142	145	80	Contingent Claims
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	187	100	103	108	110	117	115	127	130	135	140	138	142	144	80	- Accrued interest
- Lainnya	-	7	0	0	0	0	0	0	0	0	0	0	0	1	0	- Others
Kewajiban Kontinjensi	1.485	1.607	1.914	1.685	1.620	1.526	1.535	1.638	1.585	1.593	1.552	1.497	1.525	1.553	1.417	Contingent Liabilities
- Garansi yang diberikan	1.485	1.607	1.914	1.685	1.620	1.526	1.535	1.638	1.585	1.593	1.552	1.497	1.459	1.491	1.354	- Issued guarantees
- Lainnya	0	-	-	-	-	-	-	0	-	-	-	-	66	62	63	- Others
Lainnya	524	187	322	323	326	436	437	438	540	547	1.291	1.328	1.107	1.113	1.863	Others
- Penerusan Pembiayaan	50	50	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channelling
- Aset produktif yang dihapusbukukan	474	137	275	276	278	389	390	390	492	500	1.243	1.281	1.060	1.066	1.816	- Written off earning assets
Pembiayaan yang diberikan	474	137	275	276	278	389	390	390	492	500	1.243	1.281	1.060	1.066	1.816	- Financing disbursed
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
Tagihan Komitmen	136	739	806	733	651	1.030	1.029	1.460	1.446	1.383	1.018	1.936	1.173	1.102	1.146	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	136	739	806	733	651	1.026	1.029	1.432	1.446	1.383	1.018	1.936	1.173	1.102	1.146	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	-	-	-	4	-	28	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	3.768	4.516	5.350	5.542	5.660	4.809	5.105	3.928	5.003	4.692	4.873	5.218	4.966	5.009	4.807	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.987	2.059	2.216	2.270	2.552	2.296	2.364	2.318	2.308	2.239	2.491	2.491	2.395	2.123	1.991	- Undisbursed Financing facilities to debtors
<i>Committed</i>	200	646	483	487	464	446	412	430	399	429	478	509	542	551	504	- Committed
<i>Uncommitted</i>	1.787	1.412	1.732	1.783	2.088	1.850	1.953	1.888	1.908	1.810	2.014	1.982	1.853	1.572	1.487	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	28	-	90	90	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	90	94	94	94	94	94	94	94	94	94	94	94	- Uncommitted
- Irrevocable L/C yang masih berjalan	324	297	202	201	159	322	235	238	287	303	151	168	207	481	331	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	132	967	1.156	1.111	973	1.328	1.211	156	1.181	1.062	1.121	1.379	1.204	1.202	1.235	- Outstanding spot and derivatives (sold)
- Lainnya	1.297	1.193	1.686	1.870	1.883	769	1.202	1.123	1.134	994	1.016	1.087	1.066	1.109	1.156	- Others
Tagihan Kontinjensi	349	417	316	337	329	334	351	371	388	393	320	351	358	365	344	Contingent Claims
- Garansi yang diterima	22	23	24	24	8	10	12	13	13	11	7	8	8	6	5	- Received guarantees
- Pendapatan bunga dalam penyelesaian	320	385	285	304	313	317	335	353	370	376	307	333	341	349	330	- Accrued interest
- Lainnya	6	9	7	8	8	6	4	5	5	6	6	10	9	9	9	- Others
Kewajiban Kontinjensi	866	1.147	1.069	1.030	998	1.010	1.006	1.132	1.164	1.235	1.402	1.529	1.503	1.405	989	Contingent Liabilities
- Garansi yang diberikan	865	1.144	1.056	1.015	981	991	985	1.110	1.140	1.208	1.375	1.499	1.471	1.367	951	- Issued guarantees
- Lainnya	1	3	13	15	17	20	21	23	24	27	27	30	33	37	39	- Others
Lainnya	2.847	4.423	6.947	6.966	6.965	7.100	7.162	7.224	7.322	7.392	6.700	7.239	7.732	7.728	7.913	Others
- Penerusan Pembiayaan	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	2.846	4.422	6.947	6.966	6.965	7.100	7.162	7.224	7.322	7.392	6.700	7.239	7.732	7.728	7.913	- Written off earning assets
Pembiayaan yang diberikan	2.807	4.252	6.911	6.931	6.930	7.065	7.127	7.189	7.286	7.356	6.665	7.204	7.697	7.693	7.878	- Financing disbursed
Lainnya	39	171	35	35	35	35	35	35	35	35	35	35	35	35	35	- Others
- Aset produktif yang dihapus tagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
Tagihan Komitmen	33	9	-	-	-	-	-	-	-	-	-	-	8	44	45	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	8	44	45	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	33	9	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	527	878	787	3.620	865	669	852	764	983	844	534	687	697	731	739	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	494	869	644	3.398	662	484	749	678	917	747	420	640	592	558	619	- Undisbursed Financing facilities to debtors
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	494	869	644	3.398	662	484	749	678	917	747	420	640	592	558	619	- 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	189	169	151	77	86	67	69	108	36	59	98	75	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	33	34	35	26	-	-	29	5	11	46	76	45	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Tagihan Kontinjensi	634	524	473	504	509	492	501	494	327	502	511	520	499	517	523	Contingent Claims
- Garansi yang diterima	289	195	193	193	198	198	200	200	206	207	212	214	218	206	207	- Received guarantees
- Pendapatan bunga dalam penyelesaian	345	329	280	311	311	294	301	295	121	295	299	306	280	311	317	- Accrued interest
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Kontinjensi	384	654	720	651	660	1.503	1.467	1.444	1.263	1.499	1.622	1.505	1.551	1.534	1.163	Contingent Liabilities
- Garansi yang diberikan	384	654	720	651	660	1.503	1.467	1.444	1.263	1.499	1.622	1.505	1.551	1.534	1.163	- Issued guarantees
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	3.757	5.221	7.383	7.498	7.539	7.835	7.923	7.984	8.135	8.184	8.252	8.588	8.832	9.057	9.133	Others
- Penerusan Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	3.757	5.221	7.383	7.498	7.539	7.835	7.923	7.984	8.135	8.184	8.252	8.588	8.832	9.057	9.133	- Written off earning assets
Pembiayaan yang diberikan	3.757	5.221	7.246	7.361	7.402	7.698	7.786	7.847	7.998	8.047	8.115	8.451	8.695	8.920	8.996	- Financing disbursed
Lainnya	-	-	137	137	137	137	137	137	137	137	137	137	137	137	137	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,39	22,93	23,18	23,43	23,24	22,65	22,25	22,19	22,01	22,56	22,83	22,91	22,97	23,32	22,97	Capital Adequacy Ratio (%)
- Modal	914.657	1.052.597	1.166.002	1.175.666	1.177.340	1.161.653	1.160.316	1.166.181	1.176.676	1.198.170	1.213.589	1.226.367	1.240.430	1.251.213	1.269.616	- Capital
- ATMR	4.276.555	4.589.611	5.029.816	5.017.974	5.065.592	5.129.158	5.213.753	5.254.403	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	19,00	21,19	21,50	21,77	21,58	20,98	20,50	20,45	20,42	20,92	21,09	21,19	21,25	21,59	21,29	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	812.590	972.350	1.081.234	1.092.477	1.093.381	1.076.311	1.068.586	1.074.729	1.091.769	1.110.931	1.120.955	1.134.279	1.147.625	1.158.069	1.176.700	- Core Capital (Tier I)
- ATMR	4.276.555	4.589.611	5.029.816	5.017.974	5.065.592	5.129.158	5.213.753	5.254.418	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	- Risk Weighted Assets
Return On Assets Ratio (%)	2,32	2,23	2,45	2,50	2,36	2,55	2,40	2,38	2,43	2,46	2,47	2,50	2,52	2,52	2,55	Return On Assets Ratio (%)
- Laba sebelum pajak	132.601	136.048	165.196	175.466	166.526	180.570	170.741	169.789	173.853	177.127	177.808	181.016	183.358	183.716	186.912	- Profit
- Rata-rata total aset	5.703.813	6.106.959	6.730.350	7.020.879	7.049.879	7.078.453	7.099.936	7.130.626	7.168.225	7.187.449	7.208.105	7.228.114	7.262.656	7.290.852	7.329.250	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	81,49	82,22	78,64	81,80	81,09	78,76	79,59	79,43	79,46	79,05	79,26	79,13	78,71	78,03	77,86	Operating Expenses/Operating Income (%)
- Biaya Operasional	569.141	624.173	603.178	68.078	113.344	162.597	215.324	265.633	322.902	374.211	432.358	490.120	536.041	580.228	638.990	- Operating Expenses
- Pendapatan Operasional	698.404	759.146	766.975	83.228	139.780	206.441	270.531	334.423	406.359	473.387	545.460	619.357	681.014	743.585	820.646	- Operating Income
Net Interest Margin Ratio (%)	5,39	5,63	5,32	5,19	5,00	5,07	5,07	5,09	5,11	5,12	5,14	5,14	5,13	5,12	5,14	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	293.824	329.913	342.731	348.992	338.024	343.588	345.001	347.684	350.332	352.305	354.475	355.477	356.825	357.633	360.412	- Interest income net
- Rata-rata total aset produktif	5.449.642	5.854.786	6.445.076	6.729.232	6.755.977	6.782.807	6.801.445	6.825.468	6.859.225	6.877.219	6.896.128	6.917.324	6.952.549	6.981.469	7.016.192	- Average total earning assets
Loan to Deposits Ratio (%)	92,11	90,70	90,04	89,10	89,21	90,19	90,43	91,99	92,76	93,11	93,79	94,09	93,71	93,19	94,78	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	3.903.936	4.199.713	4.548.155	4.445.801	4.474.893	4.553.173	4.587.122	4.686.549	4.784.436	4.784.803	4.839.567	4.921.548	4.970.100	4.960.336	5.092.584	- Total Credit to third party
- Total Dana Pihak Ketiga	4.238.349	4.630.352	5.050.984	4.989.468	5.016.043	5.048.278	5.072.433	5.094.582	5.157.744	5.138.722	5.160.189	5.230.922	5.303.577	5.322.634	5.372.841	- Total Third Party Funds
Rasio Aset Likuid (%)	16,70	17,50	18,56	18,23	18,11	17,91	17,36	17,19	16,68	15,64	15,41	15,35	15,39	15,58	14,96	Liquid Assets Ratio (%)
- Aset Likuid Primer	736.720	837.433	963.833	920.320	901.106	922.998	921.985	984.962	964.041	823.382	816.952	821.890	843.314	860.438	899.937	- Primary Liquid Asset
- Aset Likuid Sekunder	251.623	296.098	353.504	359.304	380.975	354.856	321.754	261.775	263.243	319.086	316.172	323.418	322.236	319.336	259.472	- Secondary Liquid assets
- Total Aset	5.919.390	6.475.602	7.099.564	7.020.879	7.078.879	7.135.601	7.163.989	7.253.384	7.356.221	7.302.794	7.352.701	7.462.427	7.573.536	7.572.810	7.751.621	- Total Assets

Ket: Data tidak termasuk data kinerja BUS

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	22,30	22,38	21,73	21,18	21,93	21,12	20,72	20,43	20,44	20,97	21,41	21,25	21,67	22,02	22,21	Capital Adequacy Ratio (%)
- Modal	18.763	14.113	8.658	8.769	8.800	8.750	8.606	8.552	8.573	8.695	8.782	8.842	9.025	9.163	9.137	- Capital
- ATMR	84.122	63.072	39.839	41.410	40.126	41.431	41.532	41.863	41.935	41.456	41.017	41.611	41.648	41.607	41.134	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,61	21,36	20,59	20,09	20,80	19,99	19,60	19,28	19,29	19,81	20,26	20,11	20,53	20,73	21,10	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	17.334	13.474	8.203	8.321	8.348	8.282	8.138	8.072	8.091	8.214	8.309	8.367	8.549	8.626	8.680	- Core Capital (Tier I)
- ATMR	84.122	63.072	39.839	41.410	40.126	41.431	41.532	41.863	41.935	41.456	41.017	41.611	41.648	41.607	41.134	- Risk Weighted Assets
Return On Assets Ratio (%)	1,69	1,43	1,49	1,56	1,65	1,95	1,78	1,70	1,53	1,62	1,62	1,62	1,64	1,56	1,39	Return On Assets Ratio (%)
- Laba sebelum pajak	2.260	1.438	986	1.026	1.102	1.321	1.229	1.177	1.073	1.135	1.140	1.139	1.156	1.104	988	- Profit
- Rata-rata total aset	133.597	100.652	65.989	65.662	66.612	67.722	68.886	69.392	69.894	70.157	70.202	70.373	70.560	70.837	70.874	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	85,86	88,09	87,31	86,48	85,37	82,99	84,17	84,89	86,24	85,55	85,49	85,54	85,45	86,11	87,90	Operating Expenses/Operating Income (%)
- Biaya Operasional	14.167	10.881	6.661	532	1.049	1.578	2.173	2.760	3.361	3.924	4.482	5.052	5.651	6.253	6.996	- Operating Expenses
- Pendapatan Operasional	16.501	12.352	7.630	616	1.229	1.901	2.581	3.251	3.897	4.587	5.243	5.907	6.613	7.262	7.959	- Operating Income
Net Interest Margin Ratio (%)	6,14	6,30	5,50	5,48	5,36	5,54	5,49	5,56	5,57	5,62	5,64	5,61	5,64	5,60	5,60	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	7.708	5.989	3.418	3.372	3.354	3.534	3.570	3.638	3.670	3.719	3.731	3.724	3.752	3.745	3.743	- Interest income net
- Rata-rata total aset produktif	125.591	95.052	62.159	61.576	62.607	63.797	65.000	65.431	65.893	66.123	66.165	66.346	66.530	66.811	66.806	- Average total earning assets
Loan to Deposits Ratio (%)	86,04	94,23	89,09	83,29	80,03	80,07	77,32	79,60	79,77	81,65	84,25	83,91	83,03	83,47	92,27	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	86.102	66.902	42.987	42.652	42.991	44.326	45.197	45.751	46.008	46.154	46.310	46.750	46.962	46.957	46.886	- Total Credit to third party
- Total Dana Pihak Ketiga	100.070	70.997	48.250	51.207	53.721	55.355	58.457	57.474	57.675	56.527	54.969	55.786	56.560	56.257	50.814	- Total Third Party Funds
Rasio Aset Likuid (%)	20,06	16,96	18,09	19,53	20,73	21,02	21,74	20,40	21,07	20,75	19,11	16,63	18,93	19,71	19,11	Liquid Assets Ratio (%)
- Aset Likuid Primer	24.362	15.820	11.385	12.260	13.241	14.098	14.707	13.603	13.942	13.970	12.574	11.167	12.879	13.584	13.003	- Primary Liquid Asset
- Aset Likuid Sekunder	1.977	1.158	352	561	765	605	1.030	965	1.311	915	905	767	797	923	620	- Secondary Liquid assets
- Total Aset	131.305	100.103	64.894	65.662	67.561	69.943	72.378	71.414	72.406	71.737	70.515	71.742	72.241	73.613	71.280	- Total Assets
Ket: r) Angka-Angka Diperbaiki																Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,05	23,72	26,47	26,45	26,75	26,34	25,49	25,48	25,10	26,08	26,16	25,71	26,02	26,33	26,28	Capital Adequacy Ratio (%)
- Modal	128.282	140.338	150.582	150.619	144.223	143.779	142.354	143.590	143.579	149.446	150.721	145.037	146.290	146.837	147.821	- Capital
- ATMR	556.575	591.571	568.921	569.343	539.161	545.927	558.407	563.519	572.034	573.096	576.073	564.052	562.143	557.779	562.563	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,72	21,49	24,80	24,76	25,05	24,63	23,76	23,80	23,58	24,38	24,45	24,17	24,48	24,78	24,66	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	115.331	127.142	141.074	140.962	135.067	134.484	132.700	134.142	134.859	139.696	140.857	136.309	137.602	138.225	138.725	- Core Capital (Tier I)
- ATMR	556.575	591.571	568.921	569.343	539.161	545.927	558.407	563.519	572.034	573.096	576.073	564.052	562.143	557.779	562.563	- Risk Weighted Assets
Return On Assets Ratio (%)	1,62	1,66	1,57	1,87	1,63	1,78	1,71	1,58	1,55	1,52	1,53	1,55	1,53	1,51	1,54	Return On Assets Ratio (%)
- Laba sebelum pajak	13.161	13.710	13.332	15.711	12.817	14.090	13.736	12.732	12.523	12.353	12.473	12.240	12.145	12.005	12.239	- Profit
- Rata-rata total aset	814.483	828.051	846.799	841.108	785.123	791.991	801.312	805.901	810.065	812.322	814.119	787.163	791.854	794.750	797.174	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	85,48	85,38	86,33	84,33	85,97	84,42	84,68	86,09	86,83	86,65	86,75	85,92	86,00	86,30	86,21	Operating Expenses/Operating Income (%)
- Biaya Operasional	77.487	79.660	82.725	7.250	12.914	18.640	25.065	32.413	40.010	45.911	53.236	54.787	61.167	68.680	75.624	- Operating Expenses
- Pendapatan Operasional	90.650	93.297	95.825	8.597	15.020	22.081	29.597	37.650	46.078	52.985	61.368	63.767	71.125	79.584	87.716	- Operating Income
Net Interest Margin Ratio (%)	4,74	5,08	5,14	4,81	4,68	4,83	4,81	4,86	4,87	4,92	4,95	5,03	5,07	5,05	5,08	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	36.762	40.368	41.524	38.531	34.977	36.495	36.792	37.414	37.665	38.092	38.373	37.685	38.219	38.212	38.532	- Interest income net
- Rata-rata total aset produktif	776.242	794.619	807.973	800.857	747.911	755.428	765.144	769.106	772.792	774.681	775.989	749.674	754.166	756.991	758.958	- Average total earning assets
Loan to Deposits Ratio (%)	97,81	98,04	91,22	88,00	87,65	86,82	86,16	87,28	89,29	90,29	91,84	90,91	87,98	89,97	94,03	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	528.114	560.600	523.311	515.456	479.419	487.612	494.397	500.801	509.156	510.986	514.502	504.698	508.874	510.556	517.132	- Total Credit to third party
- Total Dana Pihak Ketiga	539.928	571.782	573.711	585.770	546.957	561.637	573.818	573.772	570.258	565.964	560.193	555.190	578.405	567.474	549.986	- Total Third Party Funds
Rasio Aset Likuid (%)	18,62	17,97	20,51	20,64	20,56	21,38	21,27	20,13	20,83	18,75	18,45	19,17	20,30	18,33	18,92	Liquid Assets Ratio (%)
- Aset Likuid Primer	128.302	132.622	146.135	144.903	140.671	150.735	152.676	145.505	151.407	134.551	131.649	133.783	145.591	130.586	138.530	- Primary Liquid Asset
- Aset Likuid Sekunder	22.721	19.186	26.477	28.670	21.835	21.562	23.621	20.391	21.653	20.283	20.904	21.377	23.726	20.434	17.326	- Secondary Liquid assets
- Total Aset	811.066	844.755	841.721	841.108	790.556	805.728	828.877	824.259	830.881	825.863	826.702	809.476	834.071	823.709	823.832	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,30	24,86	24,85	24,90	24,68	24,39	24,03	24,01	23,96	24,42	24,97	25,21	25,32	25,72	25,07	Capital Adequacy Ratio (%)
- Modal	387.849	428.247	432.261	432.411	441.092	439.121	445.646	444.479	448.532	454.771	461.958	471.190	476.925	473.967	477.227	- Capital
- ATMR	1.664.523	1.722.312	1.739.623	1.736.923	1.786.907	1.800.446	1.854.631	1.851.530	1.871.741	1.861.941	1.849.690	1.869.394	1.883.786	1.842.488	1.903.629	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,96	22,34	22,16	22,26	22,07	21,75	21,14	21,15	21,50	21,87	22,14	22,45	22,56	22,89	22,42	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	348.872	384.693	385.561	386.562	394.399	391.578	392.112	391.686	402.376	407.232	409.479	419.673	424.977	421.754	426.769	- Core Capital (Tier I)
- ATMR	1.664.523	1.722.312	1.739.623	1.736.923	1.786.907	1.800.446	1.854.631	1.851.546	1.871.741	1.861.941	1.849.690	1.869.394	1.883.786	1.842.488	1.903.629	- Risk Weighted Assets
Return On Assets Ratio (%)	1,25	1,41	1,77	2,24	1,97	2,01	1,90	1,82	1,77	1,80	1,80	1,82	1,83	1,82	1,82	Return On Assets Ratio (%)
- Laba sebelum pajak	27.739	33.067	41.879	55.633	50.485	51.633	49.048	46.989	45.802	46.704	46.580	47.568	48.097	47.928	48.200	- Profit
- Rata-rata total aset	2.225.152	2.341.535	2.360.755	2.485.921	2.559.932	2.570.956	2.578.162	2.581.179	2.589.157	2.590.486	2.593.226	2.620.663	2.629.113	2.635.370	2.644.252	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	90,71	89,33	86,08	85,49	85,40	85,06	85,41	86,03	86,43	86,17	86,48	86,86	86,24	86,00	85,88	Operating Expenses/Operating Income (%)
- Biaya Operasional	272.740	270.022	258.000	27.224	46.351	69.517	91.897	113.662	138.871	161.903	190.504	225.405	240.475	257.058	282.031	- Operating Expenses
- Pendapatan Operasional	300.675	302.265	299.713	31.846	54.275	81.729	107.591	132.113	160.672	187.895	220.285	259.500	278.828	298.902	328.418	- Operating Income
Net Interest Margin Ratio (%)	4,49	4,77	4,40	4,32	4,07	4,14	4,12	4,17	4,17	4,20	4,23	4,22	4,22	4,20	4,22	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	95.820	107.610	100.122	103.253	100.051	102.204	102.143	103.304	103.843	104.650	105.291	106.189	106.632	106.490	107.383	- Interest income net
- Rata-rata total aset produktif	2.135.467	2.258.170	2.274.921	2.392.428	2.460.037	2.470.443	2.477.209	2.479.890	2.488.094	2.489.220	2.491.810	2.519.227	2.527.862	2.534.539	2.543.395	- Average total earning assets
Loan to Deposits Ratio (%)	99,37	95,96	96,63	94,53	94,75	94,68	95,38	98,93	99,77	101,12	102,40	103,22	102,82	101,53	103,37	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.507.831	1.567.489	1.582.814	1.562.850	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	- Total Credit to third party
- Total Dana Pihak Ketiga	1.517.441	1.633.429	1.638.013	1.653.350	1.713.910	1.733.707	1.734.172	1.702.970	1.722.935	1.695.601	1.703.437	1.729.653	1.746.030	1.760.846	1.769.026	- Total Third Party Funds
Rasio Aset Likuid (%)	15,02	17,00	18,30	18,25	18,13	18,28	18,19	18,01	17,89	16,43	15,49	15,61	15,46	15,61	15,73	Liquid Assets Ratio (%)
- Aset Likuid Primer	253.558	304.819	346.571	350.003	345.726	357.643	368.517	374.608	370.881	319.422	294.884	305.550	311.725	313.003	331.476	- Primary Liquid Asset
- Aset Likuid Sekunder	84.197	105.027	104.224	103.586	120.786	116.229	104.489	92.355	99.407	107.433	109.743	112.375	106.624	108.130	99.705	- Secondary Liquid assets
- Total Aset	2.248.668	2.410.748	2.463.522	2.485.921	2.572.525	2.593.003	2.599.779	2.593.250	2.629.044	2.598.461	2.612.409	2.676.440	2.705.164	2.697.941	2.741.951	- Total Assets
Ket: r) Angka-Angka Diperbaiki																Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	19,26	21,24	21,43	21,87	21,61	20,79	20,43	20,36	20,14	20,64	20,79	20,89	20,88	21,26	21,05	Capital Adequacy Ratio (%)
- Modal	379.762	469.900	574.501	583.867	583.224	570.003	563.710	569.560	575.992	585.258	592.128	601.298	608.190	621.246	635.431	- Capital
- ATMR	1.971.334	2.212.656	2.681.434	2.670.298	2.699.398	2.741.355	2.759.184	2.797.491	2.859.777	2.835.013	2.848.248	2.878.790	2.913.277	2.922.483	3.019.255	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,79	20,20	20,38	20,85	20,58	19,77	19,41	19,33	19,11	19,60	19,74	19,80	19,79	20,17	19,96	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	331.052	447.041	546.397	556.633	555.568	541.968	535.635	540.829	546.444	555.790	562.310	569.930	576.497	589.463	602.527	- Core Capital (Tier I)
- ATMR	1.971.334	2.212.656	2.681.434	2.670.298	2.699.398	2.741.355	2.759.184	2.797.491	2.859.777	2.835.013	2.848.248	2.878.790	2.913.277	2.922.483	3.019.255	- Risk Weighted Assets
Return On Assets Ratio (%)	3,53	3,10	3,15	2,84	2,81	3,11	2,92	2,96	3,09	3,15	3,15	3,20	3,23	3,24	3,29	Return On Assets Ratio (%)
- Laba sebelum pajak	89.441	87.832	108.999	103.096	102.122	113.526	106.728	108.892	114.456	116.934	117.616	120.068	121.959	122.679	125.485	- Profit
- Rata-rata total aset	2.530.581	2.836.721	3.456.807	3.628.188	3.638.212	3.647.784	3.651.577	3.674.153	3.699.109	3.714.484	3.730.558	3.749.915	3.771.129	3.789.895	3.816.950	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	70,46	75,05	70,31	78,43	76,57	72,33	73,56	72,36	71,87	71,29	71,21	70,60	70,50	69,37	69,18	Operating Expenses/Operating Income (%)
- Biaya Operasional	204.747	263.609	255.792	33.072	53.031	72.862	96.189	116.798	140.660	162.474	184.135	204.877	228.748	248.237	274.338	- Operating Expenses
- Pendapatan Operasional	290.578	351.232	363.806	42.170	69.256	100.730	130.761	161.409	195.713	227.920	258.564	290.183	324.448	357.837	396.553	- Operating Income
Net Interest Margin Ratio (%)	6,36	6,50	5,99	5,87	5,73	5,76	5,80	5,79	5,81	5,80	5,81	5,80	5,78	5,77	5,78	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	153.534	175.946	197.667	203.837	199.642	201.355	202.496	203.327	205.154	205.843	207.080	207.879	208.222	209.186	210.754	- Interest income net
- Rata-rata total aset produktif	2.412.342	2.706.946	3.300.023	3.474.370	3.485.421	3.493.139	3.494.091	3.511.041	3.532.447	3.547.194	3.562.164	3.582.078	3.603.991	3.623.129	3.647.034	- Average total earning assets
Loan to Deposits Ratio (%)	85,63	85,16	85,96	86,13	86,20	88,22	88,45	88,94	89,43	89,10	89,19	89,43	89,61	89,01	89,90	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.781.889	2.004.722	2.399.043	2.324.843	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	2.615.029	2.699.854	- Total Credit to third party
- Total Dana Pihak Ketiga	2.080.909	2.354.143	2.791.010	2.699.141	2.701.455	2.697.579	2.705.986	2.760.366	2.806.876	2.820.630	2.841.589	2.890.381	2.922.581	2.938.057	3.003.015	- Total Third Party Funds
Rasio Aset Likuid (%)	17,34	17,79	18,29	17,63	17,52	16,83	15,80	15,92	14,87	14,34	14,64	14,35	14,24	14,91	13,58	Liquid Assets Ratio (%)
- Aset Likuid Primer	330.498	384.172	459.742	413.154	401.469	400.522	386.085	451.246	427.812	355.439	377.845	371.390	373.119	403.265	416.928	- Primary Liquid Asset
- Aset Likuid Sekunder	142.729	170.726	222.451	226.486	237.589	216.461	192.614	148.063	140.871	190.456	184.620	188.900	191.090	189.849	141.821	- Secondary Liquid assets
- Total Aset	2.728.351	3.119.996	3.729.427	3.628.188	3.648.236	3.666.927	3.662.955	3.764.460	3.823.890	3.806.733	3.843.075	3.904.769	3.962.059	3.977.547	4.114.558	- Total Assets

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
Capital Adequacy Ratio (%)	20,49	17,64	19,26	19,47	19,37	18,88	19,32	19,19	19,59	19,19	19,07	23,30	22,57	22,69	21,95	Capital Adequacy Ratio (%)
- Modal	3.851	1.765	1.963	1.937	1.908	1.843	1.841	1.848	1.867	1.866	1.865	2.420	2.349	2.389	2.357	- Capital
- ATMR	18.800	10.002	10.194	9.951	9.849	9.759	9.529	9.632	9.528	9.724	9.780	10.389	10.405	10.529	10.736	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	4,26	5,83	8,49	9,37	9,87	10,07	10,29	10,83	10,17	10,32	10,27	9,86	9,78	9,93	4,44	Classified Earning assets to Earning assets (%)
- APYD	975	991	1.504	1.599	1.648	1.656	1.656	1.710	1.582	1.581	1.571	1.539	1.514	1.548	666	- Classified Earning Assets
- Total Aktiva Produktif	22.852	17.009	17.716	17.065	16.697	16.437	16.092	15.785	15.555	15.312	15.290	15.615	15.475	15.585	15.003	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	0,42	(4,00)	(2,50)	0,38	0,29	0,40	0,28	0,30	0,37	0,36	0,41	0,41	(0,16)	(0,10)	(0,08)	Net Operating Margin (%)
- Pendapatan	81	(508)	(372)	56	42	58	40	43	53	50	58	60	(24)	(15)	(11)	- Net Operations Income
- Rata-rata Aktiva	19.467	12.680	14.860	14.890	14.722	14.607	14.457	14.289	14.155	14.025	13.931	14.778	14.664	14.578	14.466	- Average Earning Assets
Return On Assets Ratio (%)	0,40	(3,51)	(2,33)	0,46	0,32	0,40	0,28	0,29	0,35	0,33	0,38	0,37	0,04	0,08	0,09	Return On Assets Ratio (%)
- Laba	86	(502)	(373)	77	53	65	45	46	55	53	59	62	6	13	15	- Profit
- Rata-Rata total aset	21.575	14.301	15.983	16.599	16.437	16.321	16.167	16.007	15.895	15.775	15.685	16.629	16.517	16.433	16.389	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	97,66	118,17	122,18	96,27	97,12	96,23	97,37	97,22	96,60	96,72	96,22	96,31	101,47	100,95	100,68	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	3.373	3.302	2.047	120	239	368	492	624	747	864	980	1.181	1.366	1.483	1.619	- Operations Expenses
- Pendapatan	3.454	2.794	1.675	125	246	383	506	642	774	894	1.019	1.226	1.346	1.469	1.608	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	20,21	23,18	33,93	32,99	37,25	35,24	35,99	32,21	31,80	30,15	31,15	33,62	31,23	32,82	29,95	Short Term Mismatch (%)
- Aktiva Jangka Pendek	3.820	3.001	4.704	4.402	4.835	4.529	4.535	3.989	3.894	3.535	3.644	3.912	3.648	3.891	3.636	- Short-Term Assets
- Kewajiban Jangka Pendek	18.906	12.951	13.861	13.345	12.981	12.853	12.601	12.382	12.246	11.726	11.696	11.636	11.681	11.855	12.142	- Short-Term Liabilities
Finance to Deposit Ratio (%)	96,60	94,18	86,52	83,86	84,59	85,22	86,66	92,00	89,01	89,24	92,44	95,23	94,41	94,79	90,99	Finance to Deposit Ratio (%)
- Pembiayaan	17.495	11.396	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	10.528	10.592	10.713	10.759	10.206	- Financing
- Dana Pihak Ketiga	18.112	12.101	12.987	12.900	12.665	12.499	12.170	11.533	11.636	11.577	11.389	11.123	11.347	11.350	11.217	- Third Party Funds

Ket: r) Angka-angka diperbaiki

*) Angka-angka sementara

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

Note: r) Revised figures

*) Provisional figures

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

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Capital Adequacy Ratio (%)	14,96	17,78	18,68	18,88	19,74	19,69	18,86	20,56	22,99	22,55	22,64	23,08	23,20	23,50	22,12	Capital Adequacy Ratio (%)
- Modal	13.189	18.438	21.288	21.716	22.828	23.223	21.970	24.243	26.116	25.654	26.041	26.903	26.864	27.108	25.827	- Capital
- ATMR	88.180	103.724	113.945	114.996	115.627	117.922	116.459	117.937	113.615	113.746	115.002	116.587	115.782	115.327	116.740	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,01	3,87	4,14	4,96	4,90	4,26	4,56	4,79	3,75	3,83	4,06	3,94	3,71	3,77	3,19	Classified Earning assets to Earning assets (%)
- APYD	5.466	5.649	6.835	8.074	8.097	7.113	7.609	7.888	6.313	6.478	6.834	7.000	6.512	6.702	5.872	- Classified Earning Assets
- Total Aktiva Produktif	109.147	146.136	165.018	162.729	165.226	166.882	166.754	164.792	168.144	169.184	168.226	177.807	175.615	177.593	183.961	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	0,54	1,20	1,01	0,30	0,88	1,75	1,75	1,85	1,96	1,89	1,85	1,84	1,75	1,77	1,78	Net Operating Margin (%)
- Pendapatan	544	1.423	1.508	480	1.397	2.803	2.815	2.982	3.166	3.061	3.006	3.028	2.881	2.939	2.978	- Net Operations Income
- Rata-rata Aktiva	101.146	118.478	149.540	158.199	159.508	160.333	160.902	160.905	161.642	162.231	162.554	164.185	164.975	165.787	167.046	- Average Earning Assets
Return On Assets Ratio (%)	0,48	1,08	0,94	0,28	0,78	1,52	1,54	1,63	1,70	1,65	1,63	1,62	1,54	1,55	1,58	Return On Assets Ratio (%)
- Laba	543	1.497	1.586	511	1.423	2.776	2.815	2.989	3.130	3.032	3.008	3.005	2.870	2.916	2.979	- Profit
- Rata-Rata total aset	112.488	138.009	169.268	180.377	181.604	182.803	183.107	183.599	184.027	184.197	184.139	185.899	186.816	187.673	188.885	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	96,03	91,58	92,21	97,70	92,93	86,90	86,68	85,59	85,76	85,89	85,74	85,41	86,13	85,84	85,67	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	13.155	15.473	17.849	1.698	3.057	4.650	6.107	7.381	9.533	10.868	12.049	13.293	14.911	16.340	17.807	- Operations Expenses
- Pendapatan	13.699	16.896	19.357	1.738	3.290	5.350	7.045	8.623	11.115	12.654	14.053	15.564	17.312	19.034	20.785	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	18,62	24,87	32,73	31,04	31,84	31,98	29,69	32,58	30,00	30,72	32,85	28,72	29,23	31,03	28,32	Short Term Mismatch (%)
- Aktiva Jangka Pendek	15.888	30.757	43.437	40.000	41.538	42.124	38.132	42.154	39.000	40.061	43.822	38.279	38.991	41.729	38.999	- Short-Term Assets
- Kewajiban Jangka Pendek	85.331	123.672	132.697	128.882	130.473	131.702	128.454	129.387	130.002	130.421	133.403	133.293	133.394	134.471	137.713	- Short-Term Liabilities
Finance to Deposit Ratio (%)	90,55	89,21	80,18	78,71	80,12	79,20	79,46	81,18	79,82	80,06	80,69	77,88	77,96	78,22	78,51	Finance to Deposit Ratio (%)
- Pembiayaan	85.771	110.929	118.272	116.606	117.426	118.594	119.422	120.800	117.355	118.234	118.195	123.113	122.213	122.943	124.766	- Financing
- Dana Pihak Ketiga	94.726	124.349	147.502	148.146	146.558	149.737	150.289	148.799	147.021	147.682	146.482	158.085	156.767	157.169	158.917	- Third Party Funds

Ket: r) Angka-angka diperbaiki

*) Angka-angka sementara

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

Note: r) Revised figures

*) Provisional figures

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

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
Capital Adequacy Ratio (%)	13,02	14,02	15,86	15,08	15,88	15,58	15,58	15,58	15,62	15,96	15,96	16,79	16,56	16,45	16,24	Capital Adequacy Ratio (%)
- Modal	6.369	6.950	7.859	7.874	7.932	8.006	8.055	8.142	8.236	8.324	8.412	8.809	8.664	8.558	8.580	- Capital
- ATMR	48.913	49.580	49.556	52.218	49.957	51.376	51.721	52.247	52.734	52.140	52.692	52.470	52.312	52.030	52.824	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,82	4,70	3,41	3,47	3,41	2,99	3,01	3,03	3,00	3,02	3,00	2,72	2,71	2,73	2,50	Classified Earning assets to Earning assets (%)
- APYD	3.787	3.430	2.738	2.800	2.817	2.569	2.565	2.481	2.529	2.561	2.551	2.413	2.392	2.415	2.307	- Classified Earning Assets
- Total Aktiva Produktif	65.102	72.903	80.377	80.791	82.715	85.918	85.359	81.985	84.445	84.890	85.146	88.668	88.379	88.539	92.389	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	0,54	0,63	0,61	0,75	0,83	0,89	0,90	0,96	1,01	1,07	1,09	1,31	1,03	1,00	0,97	Net Operating Margin (%)
- Pendapatan	331	429	454	603	672	731	743	791	834	881	902	1.084	860	835	816	- Net Operations Income
- Rata-rata Aktiva	61.688	67.778	74.545	79.951	80.919	82.034	82.479	82.074	82.248	82.401	82.528	83.039	83.412	83.730	84.348	- Average Earning Assets
Return On Assets Ratio (%)	0,52	0,59	0,59	0,68	0,73	0,79	0,79	0,84	0,89	0,94	0,96	1,17	0,93	0,88	0,88	Return On Assets Ratio (%)
- Laba	348	431	484	601	649	716	721	763	812	857	883	1.078	859	813	813	- Profit
- Rata-Rata total aset	67.284	73.494	82.319	88.421	89.401	90.593	91.086	91.257	91.516	91.575	91.714	91.980	92.152	92.242	92.771	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	97,76	97,29	95,57	96,18	94,78	94,22	94,03	93,49	93,18	92,70	92,68	91,41	93,14	93,24	93,50	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	14.417	15.399	9.787	1.263	2.031	2.977	3.899	4.728	5.698	6.528	7.607	8.658	9.733	10.559	11.743	- Operations Expenses
- Pendapatan	14.748	15.827	10.241	1.314	2.143	3.160	4.146	5.058	6.115	7.042	8.209	9.472	10.450	11.325	12.559	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	22,05	18,04	23,59	21,23	22,86	24,76	26,11	29,95	28,13	25,16	21,81	16,49	22,39	23,16	25,05	Short Term Mismatch (%)
- Aktiva Jangka Pendek	12.902	11.910	17.410	15.729	17.357	19.436	20.560	23.382	22.192	19.556	17.034	12.942	17.675	18.141	21.180	- Short-Term Assets
- Kewajiban Jangka Pendek	58.512	66.033	73.815	74.102	75.927	78.515	78.743	78.082	78.901	77.727	78.114	78.503	78.954	78.341	84.559	- Short-Term Liabilities
Finance to Deposit Ratio (%)	81,70	78,91	77,38	75,49	74,10	73,64	74,19	75,11	75,19	76,94	78,36	78,80	79,38	80,40	76,97	Finance to Deposit Ratio (%)
- Pembiayaan	50.701	55.202	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	- Financing
- Dana Pihak Ketiga	62.057	69.957	77.903	78.273	80.036	82.584	82.320	81.663	82.417	81.337	81.933	82.275	82.834	82.236	87.472	- Third Party Funds

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

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

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

Kelompok Bank	2015	2016	2017	2018												Group of Bank
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
- BUKU 1	131.016	100.103	64.894	65.662	67.561	69.943	72.378	71.414	72.406	71.737	70.515	71.939	72.241	73.613	71.280	- BUKU 1
- BUKU 2	810.899	844.755	841.732	841.108	790.556	805.729	828.877	824.259	830.881	825.863	826.702	809.476	834.072	823.709	823.832	- BUKU 2
- BUKU 3	2.245.451	2.410.757	2.463.537	2.485.931	2.572.530	2.593.025	2.599.801	2.593.260	2.629.044	2.598.461	2.612.424	2.676.569	2.705.164	2.697.986	2.741.984	- BUKU 3
- BUKU 4	2.728.358	3.120.003	3.729.446	3.628.231	3.648.312	3.666.927	3.662.955	3.764.466	3.823.893	3.806.734	3.843.075	3.904.769	3.962.061	3.977.547	4.114.559	- BUKU 4
- BUKU 1 SYARIAH	23.592	15.968	16.999	16.599	16.274	16.091	15.705	15.366	15.335	15.053	15.716	15.609	15.513	15.595	15.896	- BUKU 1 SHARIA
- BUKU 2 SYARIAH	119.031	159.374	183.177	180.377	182.831	185.200	184.020	185.565	186.171	185.214	183.074	196.404	195.078	196.240	202.212	- BUKU 2 SHARIA
- BUKU 3 SYARIAH	70.799	78.839	87.850	88.421	90.381	92.977	92.563	91.940	92.813	91.930	92.684	94.108	93.701	93.145	98.583	- BUKU 3 SHARIA
Total	6.129.146	6.729.799	7.387.634	7.306.328	7.368.446	7.429.891	7.456.300	7.546.271	7.650.542	7.594.991	7.644.190	7.768.873	7.877.830	7.877.836	8.068.346	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 2014				Desember 2015				Desember 2016				Desember 2017				Desember 2018				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
BUKU 1	6	35	1	0	5	27	2	0	4	20	1	0	4	14	0	0	3	15	0	0	BUKU 1
BUKU 2	0	10	31	3	0	13	33	0	1	16	31	2	0	17	35	1	0	14	37	0	BUKU 2
BUKU 3	0	0	3	14	0	0	4	18	0	0	6	18	0	0	5	21	0	0	4	23	BUKU 3
BUKU 4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	5	0	0	0	5	BUKU 4
BUKU 1 SYARIAH	0	6	0	0	0	5	0	0	0	3	0	0	0	3	0	0	1	3	0	0	BUKU 1 SHARIA
BUKU 2 SYARIAH	0	2	2	2	0	3	2	1	0	5	3	1	0	5	3	1	0	4	4	1	BUKU 2 SHARIA
BUKU 3 SYARIAH	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	BUKU 3 SHARIA
Total	6	53	37	23	5	48	41	24	5	44	41	26	4	39	43	29	4	36	45	30	Total

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	5.195.162	5.748.923	6.377.940	6.347.428	6.460.366	6.550.441	6.540.053	6.546.546	6.642.667	6.634.238	6.701.225	6.826.981	6.924.221	6.917.757	6.954.091	Earning Assets
a. Lancar	4.889.602	5.417.259	6.026.288	5.956.525	6.038.769	6.147.825	6.134.837	6.143.528	6.222.823	6.226.996	6.279.992	6.411.300	6.521.828	6.502.902	6.583.893	a. Current
b. DPK	198.917	198.041	223.692	252.720	281.859	266.881	266.391	261.625	281.716	265.804	278.183	274.085	259.193	271.247	238.955	b. Special Mention
c. Kurang Lancar	20.656	28.452	23.925	30.035	25.913	21.769	24.967	25.927	22.241	24.727	24.659	23.935	24.811	26.631	22.832	c. Sub-Standard
d. Diragukan	13.528	15.961	18.281	19.997	24.082	24.658	21.237	21.717	22.506	20.692	22.277	22.049	19.240	17.724	16.704	d. Doubtful
e. Macet	72.459	89.210	85.754	88.150	89.743	89.307	92.621	93.748	93.380	96.018	96.114	95.612	99.149	99.254	91.708	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.590.184	1.682.211	1.830.564	1.854.899	1.873.643	1.856.214	1.897.792	1.881.209	1.871.339	1.893.137	1.982.879	1.980.582	2.019.188	1.981.210	2.005.429	Earning Assets - Account Administrative Transactions
a. Lancar	1.563.291	1.656.008	1.804.957	1.827.935	1.843.865	1.825.163	1.867.849	1.849.846	1.839.738	1.860.358	1.951.921	1.949.256	1.989.010	1.951.243	1.975.960	a. Current
b. DPK	23.183	22.722	22.483	23.508	26.483	27.625	26.690	28.230	28.050	28.789	27.648	27.747	27.077	26.945	26.383	b. Special Mention
c. Kurang Lancar	1.885	1.648	1.723	1.885	1.734	1.562	1.638	1.601	1.830	2.505	1.714	1.752	1.461	1.418	1.257	c. Sub-Standard
d. Diragukan	250	1.005	385	292	371	646	450	346	382	288	428	286	279	258	282	d. Doubtful
e. Macet	1.575	827	1.016	1.280	1.191	1.218	1.165	1.185	1.338	1.197	1.169	1.541	1.360	1.345	1.547	e. Lost
Non Performing Earning Aset (Nominal)	110.353	137.104	131.083	141.639	143.033	139.161	142.078	144.525	141.678	145.427	146.360	145.175	146.301	146.630	134.328	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	34.758	36.781	44.553	43.348	42.210	46.069	49.601	51.720	55.163	55.216	52.011	54.953	56.421	58.069	63.130	Interbank Loans
a. Lancar	34.655	36.667	44.433	43.236	42.095	45.852	49.489	51.615	55.069	55.062	51.906	54.836	56.318	57.964	63.029	a. Current
b. DPK	16	19	15	5	8	122	8	1	1	59	9	21	8	14	9	b. Special Mention
c. Kurang Lancar	-	-	-	0	-	-	-	1	-	0	-	-	-	-	1	c. Sub-Standard
d. Diragukan	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	d. Doubtful
e. Macet	88	94	105	106	107	95	104	102	93	95	95	96	95	91	91	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	88	94	105	107	107	95	104	103	93	95	96	96	95	91	92	Interbank Non Performing Loan (Nominal)

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

Note: *) Provisional figures
r) Revised figures

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	108.240	83.133	52.947	53.501	55.911	59.686	59.810	59.839	61.188	60.020	59.120	60.281	61.234	60.851	57.272	Earning Assets
a. Lancar	102.499	77.789	48.418	47.917	50.726	54.448	54.333	54.325	55.658	54.654	53.728	55.089	55.519	55.165	51.959	a. Current
b. DPK	3.939	3.951	3.058	4.075	3.621	3.647	3.781	3.713	3.729	3.568	3.601	3.384	3.904	3.844	3.633	b. Special Mention
c. Kurang Lancar	276	170	226	172	190	174	240	231	273	137	216	226	225	253	200	c. Sub-Standard
d. Diragukan	287	121	147	173	180	188	171	263	218	218	190	171	173	170	253	d. Doubtful
e. Macet	1.239	1.102	1.097	1.164	1.194	1.228	1.285	1.307	1.311	1.443	1.385	1.411	1.413	1.418	1.228	e. Loss
Aset Produktif Transaksi Rekening Administratif	8.582	4.757	3.148	3.271	3.441	3.267	3.415	3.357	3.246	3.443	3.661	3.677	3.798	3.804	3.395	Earning Assets - Account Administrative Transactions
a. Lancar	8.543	4.734	3.115	3.211	3.376	3.197	3.346	3.293	3.187	3.379	3.600	3.613	3.733	3.739	3.327	a. Current
b. DPK	26	17	26	53	56	53	11	5	6	9	8	10	11	10	7	b. Special Mention
c. Kurang Lancar	0	0	0	0	-	0	47	0	0	0	0	0	0	1	0	c. Sub-Standard
d. Diragukan	0	0	0	0	0	0	0	47	47	0	0	1	0	-	1	d. Doubtful
e. Macet	13	6	8	7	9	18	11	12	6	55	52	54	53	54	60	e. Loss
Non Performing Earning Aset (Nominal)	1.815	1.399	1.478	1.516	1.573	1.609	1.755	1.860	1.855	1.854	1.843	1.863	1.864	1.897	1.742	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	836	677	13	12	11	11	11	11	11	8	14	22	28	27	47	Interbank Loans
a. Lancar	831	673	13	12	11	9	9	11	11	8	14	22	28	27	47	a. Current
b. DPK	-	-	-	-	-	2	2	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	677.232	703.820	702.071	706.344	674.285	693.793	707.864	697.131	696.395	698.425	699.298	682.349	701.403	695.860	679.820	Earning Assets
a. Lancar	635.044	652.392	656.428	656.197	627.173	647.526	661.488	650.018	646.286	650.822	651.735	632.832	650.764	645.553	633.974	a. Current
b. DPK	26.302	32.783	28.550	31.436	30.022	29.586	28.868	29.010	31.864	28.413	27.832	30.312	31.393	31.324	28.471	b. Special Mention
c. Kurang Lancar	2.076	2.082	1.404	2.566	1.696	1.208	1.801	1.981	1.504	2.428	2.369	1.775	2.068	1.947	1.664	c. Sub-Standard
d. Diragukan	1.566	1.515	1.529	1.582	2.160	2.220	1.665	1.864	2.121	1.501	1.977	2.521	1.894	1.672	1.481	d. Doubtful
e. Macet	12.244	15.048	14.160	14.563	13.234	13.252	14.042	14.258	14.620	15.261	15.384	14.908	15.284	15.364	14.229	e. Loss
Aset Produktif Transaksi Rekening Administratif	151.065	117.575	114.920	116.251	112.886	111.346	112.587	118.465	109.119	115.280	125.034	107.267	110.916	106.683	104.184	Earning Assets - Account Administrative Transactions
a. Lancar	149.046	116.420	113.477	114.911	111.506	109.865	111.113	116.861	107.785	112.272	123.037	106.147	109.728	105.520	102.998	a. Current
b. DPK	1.332	898	1.107	958	959	1.073	1.062	1.264	957	1.726	1.574	743	798	760	901	b. Special Mention
c. Kurang Lancar	360	20	11	65	11	1	10	79	108	990	24	12	17	11	8	c. Sub-Standard
d. Diragukan	10	3	11	6	77	78	88	1	5	37	147	18	17	10	5	d. Doubtful
e. Macet	317	233	313	310	333	329	314	260	264	255	253	347	357	382	272	e. Loss
Non Performing Earning Aset (Nominal)	16.573	18.901	17.428	19.093	17.512	17.089	17.919	18.443	18.622	20.473	20.154	19.581	19.636	19.384	17.659	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	7.351	7.476	7.135	7.095	6.873	7.901	8.076	8.366	8.399	8.408	8.487	8.542	8.602	8.115	8.582	Interbank Loans
a. Lancar	7.349	7.475	7.133	7.093	6.872	7.899	8.074	8.364	8.398	8.369	8.485	8.541	8.600	8.113	8.581	a. Current
b. DPK	0	-	-	-	-	-	0	-	-	37	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	1	2	2	2	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	2	2	2	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												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	1.938.394	2.110.025	2.130.561	2.166.940	2.256.560	2.291.940	2.283.235	2.256.743	2.287.253	2.266.459	2.308.755	2.361.740	2.374.963	2.362.249	2.358.948	Earning Assets
a. Lancar	1.805.469	1.975.692	2.000.028	2.025.921	2.095.879	2.131.772	2.124.587	2.098.548	2.121.808	2.101.708	2.133.436	2.198.798	2.220.873	2.198.648	2.215.904	a. Current
b. DPK	88.628	83.065	91.205	98.733	116.083	116.243	113.884	112.390	119.181	116.805	127.097	116.269	107.147	116.909	100.352	b. Special Mention
c. Kurang Lancar	8.084	9.197	4.792	6.361	5.954	5.544	5.716	6.073	5.612	7.140	6.848	6.724	5.986	6.581	5.284	c. Sub-Standard
d. Diragukan	5.695	7.818	6.651	5.273	6.651	6.645	6.611	6.996	7.304	7.150	6.942	5.663	5.968	5.848	5.113	d. Doubtful
e. Macet	30.517	34.253	27.883	30.652	31.993	31.736	32.437	32.738	33.348	33.657	34.430	34.285	34.990	34.263	32.296	e. Loss
Aset Produktif Transaksi Rekening Administratif	824.181	888.020	907.702	914.381	923.301	924.487	931.891	928.997	937.499	935.510	966.317	978.345	996.100	972.286	998.860	Earning Assets - Account Administrative Transactions
a. Lancar	806.290	869.117	890.184	896.144	903.831	904.166	912.521	908.726	917.870	915.740	946.203	956.652	975.495	951.528	978.081	a. Current
b. DPK	15.417	17.008	15.467	16.043	17.495	18.310	17.468	18.462	17.647	17.969	18.138	19.469	18.908	19.166	18.913	b. Special Mention
c. Kurang Lancar	1.174	1.419	1.384	1.372	1.339	1.140	1.217	1.158	1.336	1.184	1.353	1.320	1.000	954	856	c. Sub-Standard
d. Diragukan	161	192	228	147	147	343	129	118	112	110	128	121	132	109	122	d. Doubtful
e. Macet	1.139	283	438	676	489	527	556	533	534	508	495	784	565	529	890	e. Loss
Non Performing Earning Aset (Nominal)	46.770	53.162	41.377	44.481	46.573	45.935	46.666	47.615	48.247	49.748	50.198	48.897	48.641	48.284	44.559	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	15.848	15.195	15.974	14.420	14.399	14.985	16.057	15.981	15.902	15.717	16.833	17.569	18.497	19.189	22.429	Interbank Loans
a. Lancar	15.827	15.161	15.960	14.406	14.378	14.971	16.041	15.965	15.886	15.680	16.818	17.553	18.483	19.175	22.414	a. Current
b. DPK	16	19	0	0	7	0	1	1	1	22	-	1	-	-	0	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	15	15	15	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	5	15	15	15	15	15	15	15	15	15	15	15	15	15	15	Interbank Non Performing Loan (Nominal)
Ket: r) Angka-angka diperbaiki																
Note: r) Revised figures																

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	2.278.658	2.621.911	3.242.908	3.167.603	3.216.353	3.244.398	3.228.711	3.277.845	3.335.904	3.346.998	3.372.555	3.447.520	3.514.133	3.524.264	3.572.773	Earning Assets
a. Lancar	2.176.720	2.503.128	3.094.986	3.002.256	3.036.174	3.078.671	3.060.317	3.112.218	3.162.553	3.182.655	3.205.511	3.275.979	3.345.865	3.353.072	3.415.924	a. Current
b. DPK	64.947	64.517	86.901	99.476	113.546	100.942	102.867	99.396	108.889	99.408	101.467	105.328	101.023	103.057	94.037	b. Special Mention
c. Kurang Lancar	8.011	14.747	14.432	17.327	14.609	12.043	14.068	14.764	12.197	12.785	12.906	12.953	14.176	15.563	14.068	c. Sub-Standard
d. Diragukan	5.205	5.399	8.213	11.265	13.663	14.404	11.510	11.171	11.810	10.268	11.871	11.936	9.559	8.845	9.010	d. Doubtful
e. Macet	23.774	34.122	38.376	37.279	38.361	38.337	39.949	40.296	40.456	41.882	40.800	41.323	43.510	43.727	39.733	e. Loss
Aset Produktif Transaksi Rekening Administratif	602.993	667.382	800.154	816.629	829.813	812.023	845.021	825.296	816.710	833.790	882.562	886.058	903.066	892.898	894.593	Earning Assets - Account Administrative Transactions
a. Lancar	596.211	661.303	793.773	809.545	821.199	803.120	836.228	816.110	806.370	824.099	874.034	877.782	894.917	885.088	887.230	a. Current
b. DPK	6.407	4.758	5.882	6.440	7.958	8.180	8.140	8.492	9.437	9.081	7.919	7.518	7.354	6.998	6.556	b. Special Mention
c. Kurang Lancar	196	209	157	280	212	216	189	187	218	164	165	335	356	369	390	c. Sub-Standard
d. Diragukan	78	808	144	137	145	225	231	178	201	137	147	143	127	137	154	d. Doubtful
e. Macet	102	305	197	227	299	281	233	329	484	309	297	280	312	306	263	e. Loss
Non Performing Earning Aset (Nominal)	37.366	55.588	61.519	66.515	67.289	65.507	66.180	66.925	65.366	65.544	66.186	66.970	68.039	68.948	63.619	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	9.606	12.310	20.299	20.745	19.859	22.127	24.401	26.292	29.788	29.013	26.169	28.323	28.816	30.264	31.604	Interbank Loans
a. Lancar	9.535	12.237	20.207	20.661	19.778	21.928	24.319	26.215	29.711	28.935	26.081	28.224	28.729	30.174	31.519	a. Current
b. DPK	-	-	13	3	-	120	4	0	0	-	9	19	8	14	9	b. Special Mention
c. Kurang Lancar	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	d. Doubtful
e. Macet	70	74	79	81	81	78	78	77	77	78	79	79	79	76	76	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	70	74	79	81	81	79	78	77	77	78	79	80	79	76	76	Interbank Non Performing Loan (Nominal)

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	21.261	15.158	15.437	14.890	14.554	14.378	14.008	13.617	13.483	13.247	13.873	13.710	13.637	13.715	13.237	Earning Assets
a. Lancar	18.939	13.239	13.094	12.399	11.939	11.891	11.610	11.070	10.977	10.803	11.486	11.320	11.324	11.273	11.919	a. Current
b. DPK	1.564	754	878	986	1.146	1.002	835	971	1.090	1.018	938	980	958	1.095	812	b. Special Mention
c. Kurang Lancar	315	683	283	229	167	119	188	153	197	170	197	218	117	89	47	c. Sub-Standard
d. Diragukan	66	83	154	149	94	79	88	126	30	61	61	30	92	115	83	d. Doubtful
e. Macet	376	399	1.027	1.127	1.208	1.287	1.288	1.296	1.188	1.195	1.190	1.161	1.145	1.143	377	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.557	1.727	2.054	1.825	1.770	1.677	1.703	1.788	1.610	1.606	1.570	1.518	1.477	1.508	1.372	Earning Assets - Account Administrative Transactions
a. Lancar	1.557	1.726	2.054	1.825	1.770	1.677	1.703	1.788	1.610	1.605	1.569	1.516	1.475	1.507	1.371	a. Current
b. DPK	0	0	-	-	-	-	-	-	-	0	0	0	0	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	0	0	-	-	-	-	0	-	0	0	0	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	0	0	0	-	0	-	-	0	0	0	d. Doubtful
e. Macet	-	-	0	0	0	0	0	0	0	1	1	1	1	1	1	e. Loss
Non Performing Earning Aset (Nominal)	758	1.165	1.465	1.504	1.468	1.484	1.563	1.575	1.415	1.427	1.450	1.411	1.356	1.348	508	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	88	34	7	7	7	6	5	5	5	5	5	5	4	4	3	Interbank Financing
a. Lancar	88	34	7	7	7	6	5	5	5	5	5	5	4	4	3	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2015	2016	2017	2018												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	106.937	142.764	154.503	158.199	160.817	161.983	162.610	160.915	165.327	165.766	164.210	174.254	172.083	173.911	180.891	Earning Assets
a. Lancar	94.096	129.731	139.752	138.100	141.349	145.092	144.484	142.413	148.268	148.625	146.171	155.426	155.763	156.874	167.302	a. Current
b. DPK	9.209	9.061	9.958	14.598	13.805	12.094	12.997	13.238	13.644	13.502	14.221	14.963	12.144	12.809	9.679	b. Special Mention
c. Kurang Lancar	773	886	1.258	1.821	1.788	1.205	1.288	1.098	914	944	986	1.065	1.071	1.162	854	c. Sub-Standard
d. Diragukan	348	554	977	952	787	772	749	796	492	552	490	608	955	902	378	d. Doubtful
e. Macet	2.510	2.532	2.557	2.728	3.089	2.821	3.092	3.370	2.010	2.143	2.341	2.191	2.149	2.164	2.677	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.390	2.088	1.724	1.703	1.604	1.759	1.631	1.777	1.826	1.940	2.003	2.176	2.220	2.400	1.786	Earning Assets - Account Administrative Transactions
a. Lancar	1.382	2.044	1.646	1.611	1.511	1.642	1.553	1.701	1.751	1.861	1.919	2.089	2.139	2.312	1.718	a. Current
b. DPK	1	41	0	14	15	6	9	5	2	4	5	3	2	8	3	b. Special Mention
c. Kurang Lancar	1	-	19	18	18	51	18	20	6	6	8	8	7	6	3	c. Sub-Standard
d. Diragukan	2	2	1	1	1	0	1	1	16	1	2	1	0	2	1	d. Doubtful
e. Macet	4	1	59	59	60	60	50	51	51	68	70	75	71	72	61	e. Loss
Non Performing Earning Aset (Nominal)	3.638	3.974	4.870	5.579	5.741	4.908	5.198	5.336	3.488	3.714	3.897	3.948	4.254	4.307	3.975	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	307	341	366	341	347	345	353	360	351	341	327	315	297	296	287	Interbank Financing
a. Lancar	307	341	361	336	342	345	348	354	351	341	327	315	297	296	287	a. Current
b. DPK	-	-	1	1	1	-	1	0	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	0	0	5	5	5	0	5	5	0	0	0	0	0	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	0	0	5	5	5	0	5	5	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												Indicator
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	64.445	72.113	79.514	79.951	81.886	84.264	83.815	80.455	83.115	83.322	83.415	87.127	86.769	86.907	91.150	Earning Assets
a. Lancar	56.837	65.288	73.582	73.736	75.530	78.424	78.018	74.936	77.274	77.730	77.925	81.853	81.719	82.316	86.912	a. Current
b. DPK	4.329	3.910	3.140	3.416	3.637	3.368	3.159	2.906	3.319	3.088	3.026	2.849	2.624	2.209	1.971	b. Special Mention
c. Kurang Lancar	1.121	688	1.528	1.558	1.509	1.476	1.667	1.627	1.544	1.124	1.137	973	1.168	1.035	715	c. Sub-Standard
d. Diragukan	359	471	609	604	547	349	442	502	531	942	744	1.119	599	172	385	d. Doubtful
e. Macet	1.797	1.755	654	637	664	647	529	483	447	438	583	332	659	1.175	1.167	e. Loss
Aset Produktif Transaksi Rekening Administratif	417	663	863	1.703	829	1.654	1.545	1.530	1.330	1.567	1.731	1.541	1.610	1.632	1.239	Earning Assets - Account Administrative Transactions
a. Lancar	264	663	709	688	673	1.496	1.385	1.367	1.166	1.403	1.560	1.456	1.523	1.549	1.236	a. Current
b. DPK	-	-	-	0	0	2	1	3	1	1	3	3	3	3	3	b. Special Mention
c. Kurang Lancar	154	-	151	149	153	154	157	157	161	161	164	79	81	78	-	c. Sub-Standard
d. Diragukan	-	-	1	1	1	-	1	1	1	3	3	3	3	-	-	d. Doubtful
e. Macet	-	-	1	1	1	3	1	1	-	-	-	-	-	2	-	e. Loss
Non Performing Earning Asset (Nominal)	3.432	2.914	2.946	2.877	2.876	2.628	2.798	2.772	2.685	2.668	2.631	2.506	2.510	2.462	2.267	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	164	186	192	189	180	173	169	170	175	177	176	176	178	174	177	Interbank Financing
a. Lancar	160	186	192	189	180	173	169	170	175	177	176	176	178	174	177	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 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	889.586	21,62	987.532	22,38	1.124.235	23,24	1.233.480	23,32	1.315.034	23,36	Demand Deposits
Rupiah	605.276	14,71	667.537	15,13	821.777	16,99	932.705	17,63	997.007	17,71	Rupiah
Valas	284.309	6,91	319.995	7,25	302.458	6,25	300.774	5,69	318.027	5,65	Foreign Exchange
Tabungan	1.284.458	31,22	1.396.011	31,63	1.551.809	32,08	1.701.224	32,16	1.825.259	32,42	Saving
Rupiah	1.187.559	28,86	1.274.588	28,88	1.413.351	29,22	1.573.402	29,75	1.690.086	30,02	Rupiah
Valas	96.899	2,36	121.423	2,75	138.459	2,86	127.822	2,42	135.173	2,40	Foreign Exchange
Simpanan Berjangka	1.940.376	47,16	2.029.513	45,99	2.160.714	44,67	2.354.673	44,52	2.490.155	44,23	Time Deposits
Rupiah	1.641.743	39,90	1.723.319	39,05	1.856.507	38,38	2.035.299	38,48	2.138.035	37,97	Rupiah
Valas	298.633	7,26	306.194	6,94	304.208	6,29	319.374	6,04	352.120	6,25	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	925.812	22,50	902.329	20,45	932.222	19,27	940.015	17,77	1.032.674	18,34	Rupiah
Valas	162.363	3,95	166.913	3,78	146.848	3,04	154.022	2,91	169.841	3,02	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	374.111	9,09	453.597	10,28	517.583	10,70	635.976	12,02	715.403	12,71	Rupiah
Valas	47.267	1,15	55.039	1,25	57.140	1,18	55.883	1,06	79.879	1,42	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	149.345	3,63	177.145	4,01	193.274	4,00	233.465	4,41	210.895	3,75	Rupiah
Valas	45.471	1,11	49.518	1,12	58.625	1,21	58.104	1,10	57.066	1,01	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	192.350	4,68	190.213	4,31	213.428	4,41	225.843	4,27	179.064	3,18	Rupiah
Valas	43.433	1,06	34.724	0,79	41.595	0,86	51.366	0,97	45.334	0,81	Foreign Exchange
Total DPK	4.114.420	100,00	4.413.056	100,00	4.836.758	100,00	5.289.377	100,00	5.630.448	100,00	Total Third Party Funds
Rupiah	3.434.579	83,48	3.665.444	83,06	4.091.634	84,59	4.541.406	85,86	4.825.128	85,70	Rupiah
Valas	679.841	16,52	747.612	16,94	745.124	15,41	747.971	14,14	805.320	14,30	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 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	21.155	16,38	17.187	17,21	12.770	17,99	7.056	14,62	8.325	16,38	Demand Deposits
Rupiah	20.207	15,65	16.434	16,45	12.710	17,90	7.054	14,62	8.321	16,38	Rupiah
Valas	948	0,73	753	0,75	61	0,09	3	0,01	4	0,01	Foreign Exchange
Tabungan	21.720	16,82	20.567	20,59	12.555	17,68	8.994	18,64	9.757	19,20	Saving
Rupiah	21.707	16,81	20.554	20,58	12.555	17,68	8.994	18,64	9.757	19,20	Rupiah
Valas	13	0,01	14	0,01	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	86.281	66,80	62.127	62,20	45.672	64,33	32.200	66,74	32.732	64,42	Time Deposits
Rupiah	83.216	64,43	60.489	60,56	45.531	64,13	32.193	66,72	32.730	64,41	Rupiah
Valas	3.065	2,37	1.638	1,64	141	0,20	7	0,01	3	0,00	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	45.496	35,23	28.376	28,41	23.082	32,51	14.892	30,86	16.633	32,73	Rupiah
Valas	2.316	1,79	812	0,81	65	0,09	6	0,01	2	0,00	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	21.469	16,62	16.013	16,03	9.684	13,64	8.713	18,06	8.226	16,19	Rupiah
Valas	430	0,33	322	0,32	73	0,10	1	0,00	0	0,00	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	7.765	6,01	6.370	6,38	6.229	8,77	4.037	8,37	4.199	8,26	Rupiah
Valas	194	0,15	480	0,48	1	0,00	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	8.486	6,57	9.730	9,74	6.536	9,21	4.552	9,43	3.672	7,23	Rupiah
Valas	125	0,10	24	0,02	2	0,00	0	0,00	0	0,00	Foreign Exchange
Total DPK	129.155	100,00	99.881	100,00	70.997	100,00	48.250	100,00	50.814	100,00	Total Third Party Funds
Rupiah	125.130	96,88	97.477	97,59	70.796	99,72	48.241	99,98	50.808	99,99	Rupiah
Valas	4.026	3,12	2.404	2,41	201	0,28	10	0,02	6	0,01	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	199.284	31,98	125.818	23,30	120.774	21,12	121.249	21,13	121.318	22,06	Demand Deposits
Rupiah	134.993	21,66	89.923	16,65	90.901	15,90	95.436	16,63	87.037	15,83	Rupiah
Valas	64.291	10,32	35.895	6,65	29.873	5,22	25.813	4,50	34.281	6,23	Foreign Exchange
Tabungan	123.953	19,89	109.872	20,35	117.726	20,59	130.922	22,82	123.880	22,52	Saving
Rupiah	110.562	17,74	102.613	19,00	112.699	19,71	126.726	22,09	119.402	21,71	Rupiah
Valas	13.391	2,15	7.259	1,34	5.027	0,88	4.196	0,73	4.478	0,81	Foreign Exchange
Simpanan Berjangka	299.887	48,13	304.246	56,35	333.282	58,29	321.541	56,05	304.788	55,42	Time Deposits
Rupiah	249.895	40,10	250.267	46,35	296.193	51,80	292.038	50,90	276.992	50,36	Rupiah
Valas	49.992	8,02	53.979	10,00	37.089	6,49	29.503	5,14	27.797	5,05	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	133.555	21,43	120.655	22,35	128.866	22,54	124.613	21,72	126.661	23,03	Rupiah
Valas	29.173	4,68	30.313	5,61	16.273	2,85	15.319	2,67	15.770	2,87	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	62.176	9,98	65.876	12,20	80.871	14,14	73.367	12,79	75.207	13,67	Rupiah
Valas	9.155	1,47	11.709	2,17	8.845	1,55	4.546	0,79	5.960	1,08	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	28.711	4,61	27.988	5,18	38.514	6,74	45.603	7,95	36.689	6,67	Rupiah
Valas	5.531	0,89	5.727	1,06	5.205	0,91	4.688	0,82	1.913	0,35	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	25.432	4,08	35.748	6,62	47.943	8,38	48.455	8,45	38.434	6,99	Rupiah
Valas	6.133	0,98	6.230	1,15	6.765	1,18	4.950	0,86	4.155	0,76	Foreign Exchange
Total DPK	623.124	100,00	539.936	100,00	571.782	100,00	573.711	100,00	549.986	100,00	Total Third Party Funds
Rupiah	495.449	79,51	442.803	82,01	499.793	87,41	514.199	89,63	483.431	87,90	Rupiah
Valas	127.674	20,49	97.133	17,99	71.989	12,59	59.512	10,37	66.555	12,10	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 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	253.269	19,98	344.842	22,73	391.212	23,95	398.053	24,30	411.499	23,26	Demand Deposits
Rupiah	157.901	12,46	214.291	14,12	269.855	16,52	287.337	17,54	295.261	16,69	Rupiah
Valas	95.367	7,52	130.551	8,60	121.357	7,43	110.717	6,76	116.238	6,57	Foreign Exchange
Tabungan	283.686	22,38	326.640	21,53	365.784	22,39	327.712	20,01	363.433	20,54	Saving
Rupiah	242.866	19,16	262.873	17,32	290.974	17,81	267.371	16,32	301.384	17,04	Rupiah
Valas	40.820	3,22	63.767	4,20	74.810	4,58	60.341	3,68	62.049	3,51	Foreign Exchange
Simpanan Berjangka	730.774	57,64	845.959	55,75	876.434	53,66	912.247	55,69	994.094	56,19	Time Deposits
Rupiah	597.180	47,11	715.341	47,14	750.986	45,98	787.400	48,07	853.038	48,22	Rupiah
Valas	133.594	10,54	130.618	8,61	125.448	7,68	124.848	7,62	141.056	7,97	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	350.286	27,63	350.944	23,13	373.463	22,86	379.272	23,15	437.842	24,75	Rupiah
Valas	64.464	5,08	68.076	4,49	63.926	3,91	58.226	3,55	70.199	3,97	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	140.538	11,09	202.967	13,38	211.144	12,93	226.124	13,80	248.418	14,04	Rupiah
Valas	27.170	2,14	25.609	1,69	27.798	1,70	23.828	1,45	33.720	1,91	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	53.511	4,22	97.998	6,46	87.979	5,39	103.171	6,30	108.174	6,11	Rupiah
Valas	20.592	1,62	20.498	1,35	14.927	0,91	21.525	1,31	21.418	1,21	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	52.821	4,17	63.398	4,18	78.400	4,80	78.833	4,81	58.603	3,31	Rupiah
Valas	21.368	1,69	16.436	1,08	18.798	1,15	21.269	1,30	15.719	0,89	Foreign Exchange
Total DPK	1.267.728	100,00	1.517.441	100,00	1.633.429	100,00	1.638.013	100,00	1.769.026	100,00	Total Third Party Funds
Rupiah	997.947	78,72	1.192.505	78,59	1.311.815	80,31	1.342.107	81,94	1.449.683	81,95	Rupiah
Valas	269.781	21,28	324.936	21,41	321.615	19,69	295.905	18,06	319.343	18,05	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 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	402.071	20,90	484.825	23,30	579.826	24,63	680.711	24,39	746.337	24,85	Demand Deposits
Rupiah	281.247	14,62	335.491	16,12	431.523	18,33	519.921	18,63	581.628	19,37	Rupiah
Valas	120.825	6,28	149.334	7,18	148.302	6,30	160.790	5,76	164.709	5,48	Foreign Exchange
Tabungan	804.681	41,83	886.195	42,59	991.013	42,10	1.158.967	41,53	1.240.146	41,30	Saving
Rupiah	762.157	39,62	835.954	40,17	932.553	39,61	1.095.871	39,26	1.171.739	39,02	Rupiah
Valas	42.524	2,21	50.241	2,41	58.459	2,48	63.096	2,26	68.407	2,28	Foreign Exchange
Simpanan Berjangka	716.937	37,27	709.889	34,11	783.305	33,27	951.332	34,09	1.016.532	33,85	Time Deposits
Rupiah	613.099	31,87	598.324	28,75	651.088	27,66	793.708	28,44	841.478	28,02	Rupiah
Valas	103.838	5,40	111.566	5,36	132.217	5,62	157.625	5,65	175.054	5,83	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	358.213	18,62	343.483	16,51	355.797	15,11	364.245	13,05	388.637	12,94	Rupiah
Valas	63.495	3,30	61.318	2,95	60.637	2,58	76.533	2,74	78.921	2,63	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	131.963	6,86	152.249	7,32	197.509	8,39	306.553	10,98	361.459	12,04	Rupiah
Valas	8.247	0,43	16.224	0,78	19.582	0,83	26.902	0,96	39.502	1,32	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	44.263	2,30	35.300	1,70	45.795	1,95	66.143	2,37	49.310	1,64	Rupiah
Valas	17.091	0,89	22.280	1,07	37.098	1,58	29.957	1,07	32.272	1,07	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	78.660	4,09	67.292	3,23	51.987	2,21	56.767	2,03	42.073	1,40	Rupiah
Valas	15.005	0,78	11.744	0,56	14.901	0,63	24.232	0,87	24.358	0,81	Foreign Exchange
Total DPK	1.923.690	100,00	2.080.909	100,00	2.354.143	100,00	2.791.010	100,00	3.003.015	100,00	Total Third Party Funds
Rupiah	1.656.503	86,11	1.769.768	85,05	2.015.164	85,60	2.409.500	86,33	2.594.845	86,41	Rupiah
Valas	267.186	13,89	311.141	14,95	338.979	14,40	381.510	13,67	408.170	13,59	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 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	1.523	5,70	1.176	6,49	1.055	8,72	1.057	8,14	909	8,10	Demand Deposits
Rupiah	1.357	5,07	1.134	6,26	1.055	8,72	1.057	8,14	909	8,10	Rupiah
Valas	166	0,62	42	0,23	-	-	-	-	-	-	Foreign Exchange
Tabungan	3.336	12,47	2.124	11,73	1.599	13,21	1.589	12,23	1.617	14,41	Saving
Rupiah	3.336	12,47	2.124	11,73	1.599	13,21	1.589	12,23	1.617	14,41	Rupiah
Valas	0	0,00	0	0,00	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	21.883	81,83	14.812	81,78	9.447	78,07	10.342	79,63	8.692	77,49	Time Deposits
Rupiah	21.700	81,15	14.797	81,70	9.447	78,07	10.342	79,63	8.692	77,49	Rupiah
Valas	183	0,68	15	0,08	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	12.521	46,82	7.834	43,25	5.349	44,21	5.839	44,96	5.328	47,50	Rupiah
Valas	50	0,19	13	0,07	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	4.869	18,21	2.993	16,52	2.788	23,04	3.288	25,32	2.399	21,39	Rupiah
Valas	17	0,06	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	2.292	8,57	1.086	6,00	889	7,34	904	6,96	663	5,91	Rupiah
Valas	30	0,11	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	1.937	7,24	2.884	15,93	421	3,48	310	2,39	302	2,69	Rupiah
Valas	86	0,32	1	0,01	-	-	-	-	-	-	Foreign Exchange
Total DPK	26.742	100,00	18.112	100,00	12.101	100,00	12.987	100,00	11.217	100,00	Total Third Party Funds
Rupiah	26.393	98,69	18.054	99,68	12.101	100,00	12.987	100,00	11.217	100,00	Rupiah
Valas	350	1,31	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 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	12.284	8,53	7.865	8,30	11.667	9,38	16.393	11,11	17.259	10,86	Demand Deposits
Rupiah	9.572	6,65	5.925	6,26	10.636	8,55	14.921	10,12	16.355	10,29	Rupiah
Valas	2.712	1,88	1.940	2,05	1.032	0,83	1.471	1,00	904	0,57	Foreign Exchange
Tabungan	47.082	32,70	25.622	27,05	35.375	28,45	41.646	28,23	51.357	32,32	Saving
Rupiah	46.931	32,60	25.482	26,90	35.212	28,32	41.462	28,11	51.117	32,17	Rupiah
Valas	151	0,10	139	0,15	163	0,13	184	0,12	240	0,15	Foreign Exchange
Simpanan Berjangka	84.615	58,77	61.240	64,65	77.306	62,17	89.463	60,65	90.301	56,82	Time Deposits
Rupiah	76.653	53,24	56.723	59,88	72.477	58,29	85.463	57,94	85.898	54,05	Rupiah
Valas	7.961	5,53	4.517	4,77	4.829	3,88	4.000	2,71	4.403	2,77	Foreign Exchange
- Jangka Waktu 1 bulan											- Periode 1 Month
Rupiah	25.740	17,88	30.391	32,08	21.114	16,98	23.779	16,12	27.479	17,29	Rupiah
Valas	2.866	1,99	3.309	3,49	1.791	1,44	1.025	0,69	1.545	0,97	Foreign Exchange
- Jangka Waktu 3 bulan											- Periode 3 Month
Rupiah	13.096	9,10	10.308	10,88	13.138	10,57	15.110	10,24	15.061	9,48	Rupiah
Valas	2.249	1,56	893	0,94	762	0,61	424	0,29	501	0,32	Foreign Exchange
- Jangka Waktu 6 bulan											- Periode 6 Month
Rupiah	12.803	8,89	7.284	7,69	12.542	10,09	12.228	8,29	10.219	6,43	Rupiah
Valas	2.033	1,41	218	0,23	1.362	1,10	1.891	1,28	1.415	0,89	Foreign Exchange
- Jangka Waktu >= 12 bulan											- Periode >= 12 Month
Rupiah	25.014	17,37	8.741	9,23	25.682	20,65	34.346	23,28	33.140	20,85	Rupiah
Valas	715	0,50	97	0,10	913	0,73	661	0,45	942	0,59	Foreign Exchange
Total DPK	143.981	100,00	94.726	100,00	124.349	100,00	147.502	100,00	158.917	100,00	Total Third Party Funds
Rupiah	133.157	92,48	88.131	93,04	118.325	95,16	141.847	96,17	153.371	96,51	Rupiah
Valas	10.824	7,52	6.596	6,96	6.024	4,84	5.656	3,83	5.547	3,49	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 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	-	-	5.830	9,39	6.930	9,91	8.961	11,50	9.386	10,73	Demand Deposits
Rupiah	-	-	4.340	6,99	5.097	7,29	6.980	8,96	7.496	8,57	Rupiah
Valas	-	-	1.490	2,40	1.833	2,62	1.981	2,54	1.891	2,16	Foreign Exchange
Tabungan	-	-	24.987	40,26	27.759	39,68	31.394	40,30	35.070	40,09	Saving
Rupiah	-	-	24.984	40,26	27.759	39,68	31.389	40,29	35.070	40,09	Rupiah
Valas	-	-	3	0,00	-	-	5	0,01	-	-	Foreign Exchange
Simpanan Berjangka	-	-	31.240	50,34	35.269	50,41	37.548	48,20	43.015	49,18	Time Deposits
Rupiah	-	-	27.378	44,12	30.785	44,01	34.156	43,84	39.208	44,82	Rupiah
Valas	-	-	3.862	6,22	4.484	6,41	3.392	4,35	3.807	4,35	Foreign Exchange
- Jangka Waktu 1 bulan	-	-	-	-	-	-	-	-	-	-	- Periode 1 Month
Rupiah	-	-	27.562	40,94	24.551	35,09	27.375	35,14	30.094	34,40	Rupiah
Valas	-	-	3.884	5,77	4.156	5,94	2.913	3,74	3.404	3,89	Foreign Exchange
- Jangka Waktu 3 bulan	-	-	-	-	-	-	-	-	-	-	- Periode 3 Month
Rupiah	-	-	3.233	4,80	2.449	3,50	2.821	3,62	4.633	5,30	Rupiah
Valas	-	-	77	0,11	80	0,12	182	0,23	195	0,22	Foreign Exchange
- Jangka Waktu 6 bulan	-	-	-	-	-	-	-	-	-	-	- Periode 6 Month
Rupiah	-	-	1.183	1,76	1.326	1,90	1.380	1,77	1.641	1,88	Rupiah
Valas	-	-	32	0,05	32	0,05	43	0,06	48	0,05	Foreign Exchange
- Jangka Waktu >= 12 bulan	-	-	-	-	-	-	-	-	-	-	- Periode >= 12 Month
Rupiah	-	-	2.484	3,69	2.459	3,52	2.580	3,31	2.840	3,25	Rupiah
Valas	-	-	207	0,31	215	0,31	254	0,33	160	0,18	Foreign Exchange
Total DPK	-	-	62.057	100,00	69.957	100,00	77.903	100,00	87.472	100,00	Total Third Party Funds
Rupiah	-	-	56.702	91,37	63.641	90,97	72.525	93,10	81.774	93,49	Rupiah
Valas	-	-	5.355	8,63	6.317	9,03	5.378	6,90	5.698	6,51	Foreign Exchange

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																Demand Deposits
Rupiah	2,19	2,24	2,16	2,16	2,19	2,19	2,19	2,14	2,13	2,11	2,11	2,10	2,11	2,09	2,20	- Rupiah
Valas	0,36	0,35	0,37	0,39	0,39	0,37	0,37	0,36	0,35	0,40	0,42	0,43	0,49	0,60	0,50	- Foreign Exchange
Tabungan																Saving
Rupiah	1,99	1,69	1,56	1,54	1,52	1,51	1,48	1,46	1,44	1,42	1,42	1,42	1,41	1,39	1,31	- Rupiah
Valas	0,26	0,28	0,32	0,32	0,33	0,34	0,35	0,41	0,40	0,42	0,42	0,43	0,45	0,44	0,45	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	7,58	6,45	5,74	5,66	5,65	5,63	5,62	5,59	5,69	5,96	6,16	6,28	6,50	6,66	6,92	Rupiah
Valas	1,01	0,97	1,18	1,15	1,23	1,29	1,30	1,35	1,44	1,61	1,73	1,76	1,90	1,94	2,11	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,15	6,79	6,13	6,05	6,05	5,90	5,83	5,80	5,86	6,01	6,13	6,29	6,46	6,61	6,84	Rupiah
Valas	1,23	1,17	1,56	1,58	1,58	1,62	1,74	1,86	1,92	2,10	2,31	2,33	2,43	2,53	2,61	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	8,54	7,08	6,57	6,46	6,36	6,24	6,19	6,18	6,10	6,19	6,28	6,42	6,57	6,76	7,00	Rupiah
Valas	1,36	1,20	1,73	1,75	1,73	1,72	1,73	1,76	1,77	1,94	1,98	2,02	2,14	2,17	2,26	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,58	7,35	6,73	6,69	6,59	6,50	6,44	6,40	6,38	6,45	6,42	6,46	6,54	6,60	6,65	Rupiah
Valas	1,72	1,17	1,39	1,37	1,39	1,38	1,40	1,47	1,47	1,49	1,48	1,50	1,52	1,62	1,75	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													Items
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																Demand Deposits
Rupiah	3,24	2,54	2,38	2,74	2,74	2,74	2,79	2,78	2,79	2,75	2,81	2,80	2,77	2,80	2,38	- Rupiah
Valas	0,77	0,37	0,11	0,11	0,11	0,11	0,12	0,12	0,12	0,12	0,12	0,12	0,12	0,12	0,12	- Foreign Exchange
Tabungan																Saving
Rupiah	2,89	2,77	3,14	2,91	2,81	2,80	2,82	2,73	2,62	2,52	2,57	2,43	2,46	2,53	2,35	- 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	7,00	6,94	6,85	6,75	6,67	6,71	6,84	6,89	7,11	7,32	7,55	7,96	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	0,25	0,25	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	9,33	8,10	7,47	7,41	7,39	7,15	7,06	7,02	6,99	7,08	7,18	7,26	7,55	7,82	8,13	Rupiah
Valas	2,35	3,65	0,47	0,26	0,26	0,26	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	7,84	7,74	7,66	7,60	7,52	7,48	7,50	7,52	7,57	7,70	7,83	7,97	Rupiah
Valas	2,57	0,99	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	9,67	8,64	8,15	8,09	8,14	8,05	7,99	7,90	7,87	7,58	7,85	7,79	7,80	7,89	8,00	Rupiah
Valas	2,26	1,19	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	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													Items
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																Demand Deposits
Rupiah	2,53	2,51	2,38	2,56	2,36	2,32	2,40	2,27	2,34	2,35	2,38	2,28	2,34	2,30	2,25	- Rupiah
Valas	0,28	0,23	0,30	0,27	0,25	0,27	0,26	0,29	0,50	0,44	0,38	0,48	0,54	0,51	0,48	- Foreign Exchange
Tabungan																Saving
Rupiah	2,37	2,29	2,06	2,05	2,19	2,18	2,15	2,12	2,11	2,13	2,12	2,11	2,07	2,06	2,00	- Rupiah
Valas	0,21	0,22	0,20	0,19	0,21	0,23	0,22	0,32	0,32	0,32	0,34	0,32	0,35	0,27	0,24	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	8,39	7,40	6,50	6,43	6,37	6,34	6,30	6,19	6,23	6,34	6,43	6,65	6,83	6,98	7,31	Rupiah
Valas	1,42	1,22	1,28	1,33	1,32	1,36	1,37	1,42	1,51	1,53	1,73	1,79	1,85	1,89	2,29	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,94	7,81	7,15	7,08	6,95	6,82	6,75	6,72	6,72	6,79	6,88	7,00	7,28	7,56	7,77	Rupiah
Valas	1,91	1,43	1,52	1,41	1,55	1,65	1,64	1,81	1,85	1,92	2,02	2,10	2,31	2,45	2,56	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	9,07	7,82	7,26	7,20	7,13	6,99	6,90	6,82	6,74	6,80	6,85	7,07	7,47	7,61	7,87	Rupiah
Valas	1,78	1,53	1,60	1,59	1,62	1,49	1,51	1,56	1,62	1,78	1,81	1,96	2,06	2,05	2,33	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,83	8,11	7,62	7,44	7,16	7,08	7,02	6,98	6,95	6,95	7,00	7,09	7,33	7,31	7,40	Rupiah
Valas	1,76	1,39	1,77	1,69	1,69	1,70	1,72	1,77	1,76	1,91	2,03	2,10	2,07	2,20	2,15	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													Items
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																Demand Deposits
Rupiah	2,46	2,46	2,33	2,28	2,36	2,43	2,42	2,36	2,38	2,31	2,33	2,33	2,35	2,36	2,37	- Rupiah
Valas	0,49	0,47	0,44	0,49	0,51	0,47	0,50	0,49	0,45	0,56	0,52	0,55	0,62	0,64	0,66	- Foreign Exchange
Tabungan																Saving
Rupiah	3,11	2,64	2,46	2,43	2,32	2,25	2,26	2,19	2,17	2,12	2,10	2,10	2,11	2,04	2,02	- Rupiah
Valas	0,27	0,30	0,35	0,35	0,37	0,39	0,41	0,43	0,40	0,44	0,43	0,47	0,53	0,49	0,51	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	8,16	6,62	5,99	5,92	5,90	5,85	5,84	5,76	5,89	6,17	6,29	6,44	6,72	6,90	7,24	Rupiah
Valas	0,95	0,98	1,10	1,09	1,16	1,28	1,35	1,39	1,51	1,62	1,75	1,81	1,99	2,07	2,17	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	8,61	6,92	6,39	6,31	6,36	6,21	6,11	6,08	6,07	6,24	6,38	6,54	6,76	7,03	7,37	Rupiah
Valas	1,12	1,18	1,36	1,42	1,39	1,36	1,44	1,56	1,62	1,72	1,87	1,94	2,12	2,33	2,39	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	8,85	7,16	6,56	6,41	6,32	6,26	6,25	6,25	6,26	6,38	6,48	6,62	6,78	7,01	7,21	Rupiah
Valas	1,34	1,16	1,44	1,45	1,48	1,52	1,57	1,62	1,63	1,73	1,78	1,86	1,98	2,12	2,22	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,86	7,52	6,82	6,76	6,72	6,65	6,57	6,53	6,51	6,54	6,54	6,62	6,74	6,86	7,02	Rupiah
Valas	1,99	1,42	1,27	1,20	1,20	1,20	1,21	1,38	1,44	1,46	1,48	1,50	1,47	1,38	1,46	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													Items
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																Demand Deposits
Rupiah	1,75	1,96	1,96	1,87	1,94	1,90	1,89	1,88	1,85	1,85	1,85	1,84	1,84	1,83	2,13	- Rupiah
Valas	0,16	0,18	0,26	0,24	0,23	0,23	0,21	0,20	0,19	0,19	0,27	0,29	0,36	0,53	0,41	- Foreign Exchange
Tabungan																Saving
Rupiah	1,31	1,16	1,14	1,13	1,11	1,10	1,08	1,07	1,06	1,05	1,05	1,06	1,05	1,06	1,04	- Rupiah
Valas	0,21	0,24	0,29	0,29	0,29	0,30	0,30	0,40	0,41	0,41	0,41	0,41	0,40	0,41	0,41	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	6,65	5,87	5,07	4,99	5,06	5,11	5,17	5,11	5,22	5,57	5,90	5,97	6,22	6,32	6,45	Rupiah
Valas	0,66	0,90	1,24	1,18	1,29	1,31	1,30	1,34	1,37	1,64	1,76	1,78	1,82	1,83	2,03	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	7,04	6,19	5,65	5,57	5,52	5,44	5,42	5,44	5,51	5,71	5,83	6,00	6,14	6,17	6,27	Rupiah
Valas	0,72	1,03	1,75	1,76	1,78	1,93	2,11	2,17	2,20	2,41	2,63	2,63	2,70	2,70	2,81	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	7,34	6,47	6,04	5,90	5,77	5,64	5,59	5,57	5,57	5,57	5,62	5,73	5,82	5,94	6,07	Rupiah
Valas	1,20	1,18	2,00	2,00	1,96	1,88	1,85	1,84	1,89	2,11	2,15	2,19	2,28	2,22	2,29	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	8,34	6,74	6,16	6,13	6,06	6,01	5,96	5,95	5,94	5,96	6,02	6,06	6,05	6,16	6,25	Rupiah
Valas	1,39	0,78	1,42	1,44	1,49	1,46	1,49	1,50	1,45	1,46	1,37	1,37	1,47	1,67	1,90	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													Items
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																Demand Deposits
Rupiah	1,34	1,42	1,19	1,28	1,45	1,28	1,16	0,86	1,17	1,05	1,12	1,14	1,10	1,12	1,06	- Rupiah
Valas	0,44	-	-	-	-	-	-	-	-	-	0,08	0,08	-	-	-	- Foreign Exchange
Tabungan																Saving
Rupiah	2,74	2,14	1,99	2,01	2,11	2,13	1,86	1,41	1,79	1,73	2,12	2,10	1,81	1,90	1,91	- 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	5,64	5,99	5,37	5,46	4,60	5,69	5,29	5,82	6,07	5,69	5,78	6,17	Rupiah
Valas	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	7,60	6,86	6,28	6,37	6,67	5,82	5,93	4,65	5,74	5,20	5,58	5,82	5,80	6,00	6,21	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	8,02	7,02	5,77	5,47	5,47	5,34	5,29	6,24	6,67	5,55	6,07	6,55	6,41	6,65	6,58	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	7,99	6,01	5,58	5,56	5,68	5,45	5,72	4,55	5,53	5,04	5,39	5,15	5,14	5,13	5,15	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													Items
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																Demand Deposits
Rupiah	1,39	1,65	1,72	1,76	1,55	1,59	1,54	1,46	1,41	1,44	1,54	1,50	1,70	1,68	1,62	- Rupiah
Valas	0,65	0,84	0,98	0,55	1,18	0,57	0,69	0,62	0,52	0,60	0,68	0,55	0,81	0,68	0,64	- Foreign Exchange
Tabungan																Saving
Rupiah	4,97	1,68	1,56	1,74	1,48	1,72	1,43	1,48	1,74	1,67	1,52	1,73	1,47	1,50	1,59	- Rupiah
Valas	0,04	0,26	0,25	0,25	0,22	0,26	0,22	0,22	0,21	0,23	0,22	0,20	0,22	0,21	0,21	- Foreign Exchange
Simpanan Berjangka																Time Deposits
- Simpanan Berjangka 1 bln																- 1 Month Time Deposits
Rupiah	7,63	6,37	6,23	5,56	5,75	5,65	5,67	5,56	5,68	6,03	6,43	6,44	6,34	6,09	6,49	Rupiah
Valas	4,54	1,01	2,46	1,14	0,84	1,54	1,14	0,58	1,12	0,84	0,53	0,41	0,77	1,43	1,82	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	9,24	6,47	6,52	6,87	6,60	5,58	5,57	5,45	6,21	6,37	5,89	6,40	6,56	6,00	6,70	Rupiah
Valas	4,25	1,63	0,98	1,66	1,80	0,97	0,71	1,01	1,17	1,64	1,12	1,80	2,17	3,33	2,58	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	7,93	5,86	6,71	6,97	6,87	6,32	6,07	5,99	5,43	5,59	5,64	5,68	5,60	5,94	6,19	Rupiah
Valas	4,44	1,17	1,25	2,26	2,19	1,49	2,02	2,84	1,41	1,38	1,50	0,91	1,85	1,92	2,14	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	7,16	6,45	6,06	6,23	6,16	5,83	5,78	5,66	5,65	5,72	5,66	5,55	5,45	5,37	5,65	Rupiah
Valas	2,76	0,85	0,74	1,21	1,17	1,18	0,82	0,81	0,69	0,77	0,79	1,16	1,29	1,30	0,98	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													Items
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																Demand Deposits
Rupiah	0,84	0,85	0,81	0,84	0,51	0,54	0,50	0,81	0,64	0,66	0,49	0,59	0,56	0,67	0,70	- Rupiah
Valas	0,61	0,63	0,58	0,67	1,30	1,30	1,00	0,67	0,79	0,41	0,38	0,42	0,38	0,39	0,44	- Foreign Exchange
Tabungan																Saving
Rupiah	2,04	1,92	1,96	1,88	1,67	1,76	1,59	1,70	1,71	1,67	1,70	1,77	1,67	1,84	1,90	- 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	5,54	5,36	5,81	5,08	5,80	5,71	5,68	5,86	6,05	5,66	6,33	6,39	Rupiah
Valas	1,50	0,96	0,79	0,70	0,69	0,77	0,66	0,77	1,39	1,54	0,65	0,67	1,88	2,03	2,06	Foreign Exchange
- Simpanan Berjangka 3 bln																- 3 Month Time Deposits
Rupiah	6,61	5,92	5,82	5,33	4,93	4,84	4,47	4,85	4,87	4,93	5,03	5,28	5,00	5,24	5,96	Rupiah
Valas	1,64	0,81	0,83	0,78	0,73	1,40	1,26	1,30	1,30	1,42	1,45	1,51	1,42	1,49	1,54	Foreign Exchange
- Simpanan Berjangka 6 bln																- 6 Month Time Deposits
Rupiah	6,08	6,00	5,89	5,61	5,21	5,18	4,64	4,99	5,00	4,67	4,73	4,88	4,61	4,86	5,02	Rupiah
Valas	2,11	0,90	0,93	0,87	0,82	0,86	0,78	0,83	0,84	0,82	0,83	0,86	0,81	0,85	0,88	Foreign Exchange
- Simpanan Berjangka >= 12 bln																- 12 >= Month Time Deposits
Rupiah	6,14	6,05	5,96	5,57	5,19	4,98	4,65	4,96	4,97	4,77	4,83	4,98	4,67	4,91	5,08	Rupiah
Valas	1,60	1,12	1,53	0,98	0,92	0,97	0,87	0,94	0,94	0,92	0,93	0,97	0,91	0,96	0,99	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	2014	2015	2016	2017	2018												Group of Bank
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
BUKU 1																	BUKU 1
Jumlah Bank	42	34	25	18	18	18	18	18	18	18	18	18	18	18	18	18	Total Banks
Jumlah Kantor	1.615	1323	919	470	469	472	472	472	473	474	477	481	481	485	477	495	Total Bank Offices
BUKU 2																	BUKU 2
Jumlah Bank	44	46	50	54	54	53	53	53	53	53	53	53	51	51	51	51	Total Banks
Jumlah Kantor	3.850	3745	4.038	4358	4.374	4.035	4.027	4.021	4.026	4.025	4.024	4.028	3.989	3.996	4.003	4.043	Total Bank Offices
BUKU 3																	BUKU 3
Jumlah Bank	17	22	24	25	25	26	26	26	26	26	26	26	27	27	27	27	Total Banks
Jumlah Kantor	10.365	10.708	10.410	9.424	9.409	9.741	9.773	9.749	9.704	9.685	9.628	9.602	9.544	9.479	9.476	9.502	Total Bank Offices
BUKU 4																	BUKU 4
Jumlah Bank	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	Total Banks
Jumlah Kantor	14.756	15.208	15.507	16.221	16.222	16.220	16.063	15.971	15.951	15.946	15.931	15.880	15.875	15.795	15.744	15.717	Total Bank Offices
BUKU 1 SYARIAH																	BUKU 1 SYARIAH
Jumlah Bank	6	5	3	3	3	3	3	3	3	3	3	4	4	4	4	4	Total Banks
Jumlah Kantor	483	272	100	101	101	101	101	101	99	99	99	100	99	99	99	99	Total Bank Offices
BUKU 2 SYARIAH																	BUKU 2 SYARIAH
Jumlah Bank	6	6	9	9	9	9	9	9	9	9	9	8	9	9	9	9	Total Banks
Jumlah Kantor	1.668	996	1.136	1.091	1.092	1.095	1.089	1.089	1.095	1.100	1.103	1.102	1.143	1.147	1.151	1.157	Total Bank Offices
BUKU 3 SYARIAH																	BUKU 3 SYARIAH
Jumlah Bank	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Total Banks
Jumlah Kantor	-	711	620	620	620	60	619	619	619	615	615	607	607	607	605	605	Total Bank Offices
Total																	Total
Jumlah Bank	119	118	116	115	115	115	115	115	115	115	115	115	115	115	115	115	Total Banks
Jumlah Kantor	32.737	32.963	32.730	32.285	32.287	31.724	32.144	32.022	31.967	31.944	31.877	31.800	31.738	31.608	31.555	31.618	Total Bank Offices

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	3.319.842	3.706.501	4.092.104	4.413.414	4.781.931	4.675.119	4.704.018	4.788.783	4.827.238	4.930.484	5.028.745	5.029.622	5.084.506	5.175.052	5.225.199	5.218.224	5.358.012	a. Credit
- Kepada Pihak Ketiga	3.292.874	3.674.308	4.057.904	4.377.195	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	- To Third Party
Rupiah	2.720.500	3.057.964	3.423.180	3.736.609	4.044.724	3.959.937	3.967.900	4.043.044	4.162.700	4.253.609	4.222.379	4.222.974	4.253.609	4.316.803	4.352.773	4.386.794	4.494.416	Rupiah
Valas	572.374	616.345	634.724	640.585	693.220	672.372	694.441	700.193	700.492	716.599	751.734	752.978	778.886	803.297	816.005	773.361	800.466	Foreign Exchange
- Kepada Bank Lain	26.968	32.192	34.200	36.220	43.987	42.810	41.676	45.546	49.073	51.185	54.632	53.670	52.011	54.953	56.421	58.069	63.130	- Inter Bank Credit
Rupiah	16.681	19.100	21.443	22.983	27.409	26.082	25.305	27.212	30.811	33.094	35.872	35.801	33.164	35.489	35.173	38.782	41.291	Rupiah
Valas	10.287	13.092	12.757	13.237	16.578	16.728	16.372	18.334	18.262	18.091	18.760	17.869	18.847	19.463	21.248	19.287	21.839	Foreign Exchange
b. Penempatan pada Bank Lain	171.915	182.432	211.901	207.050	235.594	216.322	232.635	269.786	261.371	252.189	262.314	240.108	250.079	261.074	266.260	277.583	220.990	b. Interbank Placement
- Giro	65.031	70.250	77.840	78.205	90.205	80.373	87.935	102.867	94.307	105.306	104.771	87.393	92.661	95.010	97.383	102.695	86.232	- Demand Deposit
- Inter Bank Call Money	83.549	77.697	104.725	98.230	105.081	95.999	106.492	123.658	121.124	105.222	118.243	111.591	114.826	121.547	116.507	123.516	85.313	- Inter Bank Call Money
- Deposito Berjangka	20.159	29.622	20.692	16.127	23.314	23.033	22.212	28.906	30.836	27.637	27.340	28.896	30.429	33.760	42.998	40.521	22.270	- Time Deposits
- Lainnya	3.176	4.864	8.643	14.489	16.994	16.917	15.995	14.355	15.104	14.023	11.960	12.228	12.163	10.757	9.371	10.851	27.176	- Others
c. Penempatan pada Bank Indonesia	506.453	569.018	685.575	717.840	701.250	679.189	622.863	589.265	614.123	661.478	677.616	644.575	618.279	641.266	648.547	657.416	767.134	c. Placement to Bank Indonesia
- Giro	322.562	361.588	393.362	370.727	386.361	396.145	394.134	397.969	395.563	397.246	401.514	404.438	407.099	409.113	418.241	406.358	417.888	- Demand Deposit
- Fine Tune Operation (FTO)	52.034	79.917	158.264	156.936	152.706	167.908	140.526	99.496	122.862	144.944	131.882	149.333	135.909	114.295	121.862	141.006	212.031	- Fine Tune Operation (FTO)
- Fasbi	110.905	123.020	123.177	185.371	155.691	106.283	80.560	84.751	89.244	113.948	138.732	85.365	70.054	113.755	104.658	107.191	132.528	- Fasbi
- Lainnya	20.952	4.493	10.772	4.806	6.492	8.853	7.643	7.049	6.482	5.340	5.489	5.439	5.218	4.103	3.786	2.861	4.687	- Others
d. Surat Berharga	520.642	636.688	660.828	860.522	1.035.391	1.071.168	1.142.234	1.135.956	1.091.509	1.000.329	971.373	993.035	986.973	1.000.596	1.018.573	1.003.061	941.936	d. Securitess
- Sertifikat Bank Indonesia (SBI)	111.689	113.104	40.017	96.103	19.901	21.938	20.387	19.598	14.740	16.867	14.082	13.654	18.191	30.478	39.587	45.463	39.441	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SPN)	17.908	19.418	26.443	31.352	53.299	44.179	55.995	61.890	66.910	58.300	54.507	47.065	71.381	70.580	73.826	67.451	61.172	- Treasury Bills
- Obligasi	323.941	369.849	485.238	561.963	637.780	617.295	655.041	636.374	634.483	577.904	583.821	667.714	654.311	670.585	672.654	673.100	616.058	- Bonds
- Lainnya	67.103	134.316	109.130	171.104	324.411	387.755	410.811	418.092	375.377	347.258	318.963	264.601	243.090	228.953	232.506	217.047	225.264	- Others
e. Penyertaan	15.725	20.984	25.605	33.889	39.708	39.843	39.040	38.209	38.772	40.063	40.263	40.443	41.604	41.979	42.115	43.534	43.534	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	79.492	90.454	116.540	153.245	157.143	159.855	161.388	160.282	161.819	163.690	165.558	165.416	167.885	168.045	169.264	168.630	162.594	f. Impairment on Financial Assets
- Kredit yang diberikan	73.108	83.240	110.161	147.470	151.607	154.683	156.106	154.645	156.051	158.035	160.456	159.990	162.231	162.113	163.318	163.019	156.778	- Credit
- Surat Berharga	2.290	2.289	1.612	1.404	1.083	1.096	1.134	1.183	1.182	1.054	769	957	957	1.027	1.075	990	988	- Securities
- Lainnya	4.095	4.926	4.767	4.371	4.453	4.076	4.447	4.453	4.586	4.600	4.333	4.469	4.697	4.905	4.872	4.622	4.825	- Others
g. Tagihan Spot dan Derivatif	26.092	17.483	20.611	13.693	7.938	13.022	10.531	8.680	10.478	12.777	20.328	17.529	23.709	23.040	26.561	25.770	22.390	g. Spot and Derivatives Claims
h. Tagihan Lainnya	183.143	245.350	155.488	171.250	218.593	260.358	265.181	240.868	249.620	258.547	260.910	254.310	260.021	259.262	284.795	291.814	293.397	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	3.663.968	4.114.420	4.413.056	4.836.758	5.289.377	5.228.787	5.255.301	5.293.098	5.317.212	5.336.577	5.398.817	5.379.318	5.399.993	5.482.493	5.554.526	5.573.389	5.630.448	a. Third Party Funds
Rupiah	3.025.150	3.434.579	3.665.444	4.091.634	4.541.406	4.491.886	4.518.859	4.556.675	4.578.286	4.583.473	4.614.937	4.600.209	4.615.753	4.657.950	4.707.234	4.711.444	4.825.128	Rupiah
Giro	569.927	605.276	667.537	821.777	932.705	924.355	949.960	941.195	966.454	980.963	983.344	945.789	937.396	967.196	975.702	963.731	997.007	Demand Deposit
Tabungan	1.123.696	1.187.559	1.274.588	1.413.351	1.573.402	1.525.210	1.517.666	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	1.690.086	Saving
Simpanan Berjangka	1.331.527	1.641.743	1.723.319	1.856.507	2.035.299	2.042.320	2.043.784	2.097.813	2.100.496	2.051.605	2.046.286	2.066.822	2.092.210	2.102.128	2.135.882	2.139.665	2.138.035	Time Deposits
Valas	638.818	679.841	747.612	745.124	747.971	736.901	736.442	736.424	738.925	753.104	783.880	779.109	784.240	824.543	847.292	861.945	805.320	Foreign Exchange
Giro	276.854	284.309	319.995	302.458	300.774	302.203	302.320	293.223	300.547	317.780	328.215	321.004	311.310	347.215	364.531	402.826	318.027	Demand Deposit
Tabungan	89.011	96.899	121.423	138.459	127.822	126.990	127.867	125.333	125.815	126.213	131.996	130.265	128.338	135.581	138.160	131.818	135.173	Saving
Simpanan Berjangka	272.952	298.633	306.194	304.208	319.374	307.709	310.255	317.668	312.563	309.111	323.669	327.841	344.591	341.747	344.601	327.301	352.120	Time Deposits
b. Kewajiban kepada Bank Indonesia	1.782	2.147	691	808	1.197	2.106	1.283	1.187	1.187	2.317	2.310	2.684	1.836	2.150	1.178	2.479	2.797	b. Liabilities to BI
c. Kewajiban kepada Bank lain	115.793	132.956	161.094	168.531	184.225	178.329	181.141	204.299	200.555	204.463	193.749	193.200	196.821	196.398	201.293	198.300	192.555	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	54.450	54.308	65.544	93.222	113.300	100.852	106.410	101.295	99.415	100.460	103.052	108.328	105.407	111.099	110.713	110.519	115.129	d. Issued Securities
e. Pinjaman yang Diterima	112.914	145.853	177.718	179.671	199.054	211.505	217.896	220.428	229.774	243.589	258.717	264.992	267.088	274.780	283.666	270.975	296.746	e. Loans received
Rupiah	16.025	20.350	22.873	21.734	28.099	26.829	27.862	29.597	33.653	34.948	38.444	36.186	35.846	38.553	42.793	47.121	48.525	Rupiah
Valas	96.888	125.503	154.845	157.938	170.955	184.676	190.034	190.831	196.121	208.641	220.273	228.806	231.242	236.227	240.872	223.854	248.221	Foreign Exchange
f. Kewajiban Spot dan Derivatif	29.987	18.880	27.728	14.302	6.665	9.778	11.466	9.570	12.914	14.769	26.851	23.288	33.127	31.758	36.832	28.662	26.396	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	85.131	120.691	109.623	100.710	121.225	91.487												

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	1.187.431	1.329.941	1.542.443	1.765.198	1.968.419	1.905.104	1.906.543	1.957.716	1.968.546	2.025.675	2.073.361	2.080.846	2.093.123	2.136.769	2.167.956	2.165.313	2.244.788	a. Credit
- Kepada Pihak Ketiga	1.181.726	1.325.087	1.536.852	1.759.782	1.963.039	1.900.180	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	- To Third Party
Rupiah	1.029.333	1.168.932	1.345.983	1.558.081	1.721.298	1.669.058	1.666.701	1.708.254	1.719.584	1.761.207	1.792.216	1.796.763	1.803.699	1.832.600	1.851.589	1.869.124	1.937.593	Rupiah
Valas	152.393	156.155	190.869	201.701	241.741	231.122	235.523	244.965	243.952	259.169	273.732	276.993	282.075	296.973	310.456	290.393	302.007	Foreign Exchange
- Kepada Bank Lain	5.705	4.854	5.591	5.417	5.979	4.324	4.318	4.497	5.011	5.239	7.413	7.090	7.349	7.196	5.911	5.796	5.188	- Inter Bank Credit
Rupiah	4.099	4.170	4.955	4.181	3.276	3.014	2.500	2.442	2.946	2.949	4.860	4.856	5.400	5.484	4.234	4.175	4.332	Rupiah
Valas	1.606	684	636	1.236	2.103	1.910	1.819	2.055	2.065	2.349	2.553	2.234	1.949	1.712	1.676	1.621	856	Foreign Exchange
b. Penempatan pada Bank Lain	48.142	59.142	56.879	49.645	77.297	57.183	67.782	68.891	64.075	75.251	76.594	66.860	72.008	78.702	75.247	100.455	69.859	b. Interbank Placement
- Giro	28.630	32.362	32.556	25.295	39.080	32.567	38.111	44.108	35.247	47.183	44.902	37.576	39.459	41.561	42.296	50.667	35.926	- Demand Deposit
- Inter Bank Call Money	16.208	24.017	21.908	19.220	28.272	15.709	21.452	15.498	18.595	17.975	24.032	23.484	24.485	30.041	25.447	43.220	11.137	- Inter Bank Call Money
- Deposito Berjangka	3.095	2.725	2.067	2.807	6.253	6.372	4.790	6.372	7.581	7.337	5.346	3.263	5.075	4.441	4.893	3.988	3.671	- Time Deposits
- Lainnya	208	38	348	2.324	3.692	3.564	3.428	2.913	2.652	2.756	2.314	2.538	2.987	2.658	2.611	2.580	19.126	- Others
c. Penempatan pada Bank Indonesia	194.512	221.173	244.973	311.555	271.205	252.088	234.751	215.926	207.153	229.954	241.629	228.035	233.267	222.656	228.079	233.409	295.771	c. Placement to Bank Indonesia
- Giro	113.298	130.859	154.319	141.780	142.432	156.783	152.962	151.600	147.723	149.747	156.078	151.699	163.787	167.856	168.524	161.315	173.047	- Demand Deposit
- Fine Tune Operation (FTO)	31.881	45.825	64.921	103.113	81.112	68.899	62.379	51.160	44.684	49.471	49.272	43.737	52.423	23.418	22.432	41.248	94.935	- Fine Tune Operation (FTO)
- Fasbi	45.050	43.565	19.137	64.663	47.637	26.377	19.381	13.134	14.719	30.165	35.703	32.564	17.014	31.345	37.007	30.726	27.674	- Fasbi
- Lainnya	4.283	925	6.597	2.000	24	29	29	33	27	570	576	35	44	36	115	120	115	- Others
d. Surat Berharga	202.644	247.591	283.585	323.937	400.550	414.344	432.121	422.091	403.136	353.885	332.375	376.558	376.831	400.269	419.263	425.320	376.256	d. Securities
- Sertifikat Bank Indonesia (SBI)	14.554	38.198	10.070	19.926	10.481	19.926	10.481	19.926	10.481	17.92	2.449	2.233	5.328	13.916	18.840	21.193	15.834	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	1.966	4.430	4.989	5.427	13.375	12.270	14.796	20.786	22.620	18.837	15.041	4.788	30.505	32.684	33.035	29.840	28.742	- Treasury Bills
- Obligasi	155.670	173.829	235.192	245.129	279.137	287.484	300.751	280.040	268.784	230.584	218.088	289.957	265.213	273.914	280.335	289.332	241.308	- Bonds
- Lainnya	30.455	31.134	33.334	53.456	97.556	106.720	110.841	116.207	108.932	102.014	97.454	79.579	75.784	79.755	87.053	84.955	90.372	- Others
e. Penyertaan	7.639	8.795	12.463	14.453	18.352	19.350	19.920	19.350	19.350	19.350	19.421	19.421	19.421	20.421	20.421	20.283	21.360	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	40.017	42.063	52.821	72.272	78.759	79.852	81.000	80.236	80.516	81.968	82.551	82.086	83.022	83.781	83.807	84.361	82.445	f. Impairment on Financial Assets
- Kredit yang diberikan	37.942	39.982	50.525	69.916	76.281	77.648	78.754	77.785	77.955	79.374	80.131	79.599	80.356	81.106	80.988	81.647	79.540	- Credit
- Surat Berharga	172	141	180	92	369	380	396	398	399	393	372	384	384	392	377	382	399	- Securities
- Lainnya	1.903	1.940	2.116	2.265	2.109	1.825	1.850	2.053	2.162	2.201	2.047	2.104	2.283	2.284	2.442	2.331	2.506	- Others
g. Tagihan Spot dan Derivatif	395	246	1.157	655	787	1.547	1.311	1.130	1.414	2.207	2.630	2.018	2.520	2.784	2.546	3.477	2.858	g. Spot and Derivatives Claims
h. Tagihan Lainnya	53.065	110.764	51.532	58.924	75.510	72.893	78.393	74.076	82.538	112.869	124.807	81.630	93.875	100.410	98.317	99.944	134.143	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	1.363.062	1.582.488	1.734.961	1.984.174	2.213.902	2.104.874	2.108.729	2.116.815	2.115.193	2.153.542	2.190.656	2.199.463	2.227.644	2.277.069	2.304.482	2.339.295	2.412.453	a. Third Party Funds
Rupiah	1.154.063	1.352.573	1.466.987	1.694.406	1.916.055	1.817.090	1.818.076	1.830.886	1.834.641	1.859.014	1.875.495	1.879.638	1.909.672	1.935.581	1.957.247	1.958.600	2.088.035	Rupiah
Giro	200.001	214.126	269.903	364.103	405.812	377.626	383.405	367.329	376.746	385.715	374.400	373.293	374.199	382.222	383.058	384.052	459.295	Demand Deposit
Tabungan	533.277	572.294	636.447	711.441	814.506	776.460	770.293	768.559	758.131	777.041	796.875	795.776	798.850	805.248	811.039	817.100	864.259	Saving
Simpanan Berjangka	420.785	566.153	560.637	618.862	695.737	663.004	664.378	694.998	699.764	696.258	704.219	710.568	736.624	748.111	763.150	757.448	764.481	Time Deposits
Valas	208.990	229.915	267.974	289.768	297.847	287.784	290.653	285.928	280.552	294.527	315.162	319.826	317.972	341.488	347.235	380.695	324.418	Foreign Exchange
Giro	100.054	104.133	130.612	123.690	128.911	124.646	117.372	116.416	130.253	139.113	135.906	126.664	154.729	164.717	200.077	132.385	132.385	Demand Deposit
Tabungan	22.042	29.565	35.900	44.049	42.776	41.376	39.893	39.959	38.984	40.083	44.907	43.182	42.189	43.672	43.930	42.431	47.087	Saving
Simpanan Berjangka	86.903	96.217	101.462	122.028	126.160	121.761	122.596	128.596	125.152	124.192	131.142	140.738	149.099	143.087	138.588	138.188	144.946	Time Deposits
b. Kewajiban kepada Bank Indonesia	1.556	2.143	543	806	953	962	991	979	947	1.922	2.050	1.579	1.202	1.189	1.176	1.012	1.051	b. Liabilities to BI
c. Kewajiban kepada Bank lain	21.421	30.441	32.665	28.007	34.155	34.780	33.874	44.419	44.382	49.725	43.741	43.842	43.451	46.329	55.359	62.282	44.303	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	20.895	22.433	28.075	49.569	62.059	61.969	64.597	57.741	56.617	56.621	56.628	62.469	62.630	65.224	65.376	64.936	64.983	d. Issued Securities
e. Pinjaman yang Diterima	45.272	62.716	95.154	103.613	108.514	110.026	115.184	115.532	119.446	130.766	132.578	139.236	140.897	137.455	139.732	131.592	146.342	e. Loans received
Rupiah	6.464	7.234	8.770	6.044	8.262	8.262	8.761	8.728	9.694	10.674	10.646	11.101	12.574	12.553	13.635	13.795	15.277	Rupiah
Valas	38.808	55.482	86.384	97.569	100.251	101.764	106.423	106.804	109.752	120.093	121.932	128.136	128.323	124.901	126.097	117.797	131.065	Foreign Exchange
f. Kewajiban Spot dan Derivatif	3.003	1.569	1.917	1.327	571	912	1.969	1.540	2.214	2.027	4.665	2.556	3.665	2.684	3.005	2.008	1.794	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo)	27.388	53.935	44.428	40.585	42.149	38.945	37.025	45.737	60.851	94.356	105.651	52.131	57.379	54.022	59.014	54.465	105.406	g. Other Liabilities
h. Setoran Jaminan	3.088	2.916	3.078	2.852	3.046	2.727	2.659	2.632	2.793	2.321	2.195	2.129	2.113	1.731	1.606	1.662	1.698	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	32.171	32.173	29.144	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	29.765	a. Paid in Capital
b. Cadangan	23.802	32.729	39.947	17.607	11.994	11.994	11.994	11.994	11.993	11.985	11.994	11.994	11.994	11.994	11.994	11.994	11.994	b. Reserves
c. L/R Tahun lalu ¹⁾	83.777	108.238	141.226	202.907	239.489	307.274	304.097	281.150	275.966	276.332	276.330	276.330	276.330	276.330	276.330	276.332	276.332	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	48.762	54.375	55.861	52.111	64.435	4.856	10.178	17.452	21.547	27.498	35.134	40.648	46.149	53.671	60.096	65.844	74.134	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	31.807	34.590	32.958	36.042	40.314	39.611	37.414	37.438	35.754	34.124	31.036	31.760	31.342	30.879	29.000	31.979	33.407	e. Additional Paid in Capital
f. Modal Pinjaman	6.468	3.762	3.753	3.215	3.191	3.181	3.186	3.186	3.188	3.188	3.694	3.187	3.291	3.792	3.796	3.784	3.785	f. Loan Capital

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 Lama^{*)} Angka-angka sementara

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	1.321.771	1.492.358	1.609.497	1.763.593	1.923.226	1.897.417	1.909.490	1.927.326	1.943.893	1.970.936	1.995.096	1.991.717	2.015.073	2.040.111	2.054.883	2.060.221	2.097.164	a. Credit
- Kepada Pihak Ketiga	1.311.522	1.481.808	1.596.781	1.747.080	1.899.598	1.873.228	1.886.041	1.901.723	1.915.438	1.940.690	1.963.862	1.960.952	1.986.850	2.009.334	2.021.578	2.025.482	2.058.976	- To Third Party
Rupiah	1.143.136	1.271.243	1.388.315	1.534.977	1.655.610	1.636.590	1.640.895	1.656.791	1.669.284	1.693.109	1.707.197	1.705.714	1.724.149	1.746.485	1.757.196	1.770.746	1.799.854	Rupiah
- Kepada Bank Lain	168.385	210.565	208.466	212.103	243.988	236.637	245.146	244.932	246.153	247.581	256.665	255.239	262.701	262.848	264.382	254.737	259.123	Foreign Exchange
Rupiah	10.250	10.550	12.715	16.514	23.628	24.190	23.448	25.603	28.456	30.246	31.234	30.765	28.223	30.778	33.305	34.738	38.188	- Inter Bank Credit
Valas	10.065	10.550	12.715	15.840	20.221	19.816	19.608	21.756	24.814	26.686	27.790	27.752	24.650	26.864	27.854	29.616	31.511	Rupiah
Valas	184			674	3.406	3.406	3.840	3.947	3.641	3.560	3.444	3.013	3.574	3.913	5.451	5.122	6.677	Foreign Exchange
b. Penempatan pada Bank Lain	48.087	50.611	71.088	83.930	81.340	77.811	77.668	81.527	82.334	76.774	75.309	66.594	76.714	72.630	76.923	71.965	76.791	b. Interbank Placement
- Giro	21.542	25.919	33.127	38.448	34.682	32.685	33.444	37.474	38.880	38.953	33.841	27.840	31.106	31.960	35.212	31.926	33.893	- Demand Deposit
- Inter Bank Call Money	23.419	18.510	30.226	34.358	34.387	32.869	33.084	33.698	32.271	28.028	32.862	29.967	37.428	33.659	35.781	32.842	34.974	- Inter Bank Call Money
- Deposito Berjangka	1.420	2.475	1.536	345	870	945	901	975	1.595	843	1.204	1.364	1.310	992	703	952	1.857	- Time Deposits
- Lainnya	1.706	3.708	6.199	10.779	11.402	11.312	10.239	9.380	9.588	8.949	7.402	7.422	6.869	6.019	5.227	6.245	6.068	- Others
c. Penempatan pada Bank Indonesia	200.002	219.562	284.857	249.607	261.874	257.505	241.288	234.078	245.866	261.442	265.660	251.778	233.342	253.114	243.702	241.058	278.077	c. Placement to Bank Indonesia
- Giro	132.240	147.503	148.491	152.530	165.125	164.911	167.050	169.003	166.288	163.645	163.131	167.253	161.935	159.101	164.124	155.474	160.441	- Demand Deposit
- Fine Tune Operation (FTO)	18.839	23.846	69.722	38.829	39.664	56.718	39.200	28.776	46.883	55.989	49.921	62.503	51.895	56.993	56.256	58.531	70.583	- Fine Tune Operation (FTO)
- Fasbi	37.127	45.936	63.175	56.450	52.220	30.739	31.509	31.392	28.684	39.980	50.772	17.669	16.551	33.311	20.273	24.666	42.777	- Fasbi
- Lainnya	11.795	2.277	3.468	1.798	4.866	5.137	3.528	4.907	4.011	1.827	1.836	4.354	2.960	3.708	3.049	2.387	4.276	- Others
d. Surat Berharga	194.752	247.954	222.331	372.734	452.403	475.343	509.631	511.663	489.885	458.679	458.704	443.281	438.180	425.575	426.666	407.695	402.798	d. Securities
- Sertifikat Bank Indonesia (SBI)	57.867	47.230	16.162	53.536	2.369	2.497	2.375	2.124	1.842	2.524	2.072	4.552	6.412	8.041	9.627	10.431	10.578	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	9.453	9.966	12.899	11.643	22.360	15.277	20.882	20.490	22.420	20.680	20.209	24.204	22.924	20.402	22.295	20.158	16.703	- Treasury Bills
- Obligasi	107.381	113.519	148.378	217.434	260.018	240.306	256.404	256.594	263.983	250.848	269.183	278.411	285.640	290.682	287.618	282.672	277.310	- Bonds
- Lainnya	20.051	77.239	44.892	90.122	167.655	217.263	229.969	232.454	201.640	184.626	167.240	136.114	123.204	106.449	107.127	94.434	98.206	- Others
e. Penyertaan	7.137	10.490	11.499	18.276	19.944	17.698	17.698	17.439	18.001	18.001	18.971	19.164	19.344	19.506	19.880	20.063	20.404	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	26.228	31.920	40.238	58.006	58.243	59.167	60.170	59.357	60.484	60.504	61.578	61.819	62.962	62.530	63.561	62.308	59.551	f. Impairment on Financial Assets
- Kredit yang diberikan	22.694	28.087	36.758	55.152	55.813	56.793	57.778	56.927	58.059	58.256	59.619	59.724	60.889	60.280	61.328	60.287	57.505	- Credit
- Surat Berharga	2.105	2.124	1.392	1.257	648	651	674	717	718	591	307	401	401	468	474	372	374	- Securities
- Lainnya	1.429	1.709	2.088	1.598	1.782	1.723	1.719	1.712	1.707	1.657	1.652	1.694	1.671	1.782	1.759	1.650	1.673	- Others
g. Tagihan Spot dan Derivatif	4.858	2.777	3.535	2.309	2.654	2.079	2.285	2.962	4.171	3.510	4.281	4.379	5.372	7.668	6.411	7.668	6.411	g. Spot and Derivatives Claims
h. Tagihan Lainnya	91.326	86.372	54.544	66.407	90.276	115.472	118.603	98.341	93.025	81.670	75.207	106.589	101.591	92.236	106.451	103.106	91.376	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	1.552.385	1.731.019	1.821.244	2.045.699	2.222.317	2.248.006	2.258.384	2.253.452	2.263.229	2.242.630	2.263.293	2.249.741	2.247.946	2.247.906	2.265.216	2.256.315	2.303.215	a. Third Party Funds
Rupiah	1.296.639	1.437.776	1.506.490	1.747.194	1.914.726	1.937.338	1.949.752	1.947.368	1.949.327	1.927.452	1.950.379	1.941.740	1.934.205	1.925.787	1.929.360	1.932.382	1.980.510	Rupiah
- Giro	204.067	212.135	224.669	273.849	337.463	338.598	342.930	332.835	337.819	339.602	353.296	341.117	338.196	330.468	334.067	330.026	342.207	- Demand Deposit
- Tabungan	463.249	483.010	488.571	549.423	591.105	597.392	606.248	600.537	604.559	618.463	627.531	625.073	622.870	621.365	624.160	623.480	635.920	- Saving
- Simpanan Berjangka	629.323	742.631	793.250	923.922	986.158	1.001.349	1.000.574	1.013.997	1.006.949	969.387	969.552	975.550	973.140	973.954	971.133	978.876	1.002.384	- Time Deposits
Valas	255.746	293.243	314.753	298.505	307.591	310.668	308.632	306.083	313.902	315.178	312.914	308.001	313.741	322.119	335.856	323.932	322.705	Foreign Exchange
- Giro	90.113	97.101	95.441	93.907	95.776	105.266	102.166	99.077	102.246	105.558	99.928	100.113	98.673	102.864	106.275	111.562	97.468	- Demand Deposit
- Tabungan	39.614	39.782	55.566	61.737	62.840	64.149	63.168	64.418	66.198	65.499	65.346	66.425	65.505	68.950	71.636	68.570	66.702	- Saving
- Simpanan Berjangka	126.018	156.360	163.746	142.861	148.975	141.253	143.297	142.588	145.458	144.121	147.640	141.463	149.563	150.305	157.945	143.800	158.534	- Time Deposits
b. Kewajiban kepada Bank Indonesia	4	2	146	1	1	1	1	1	1	1	1	1	1	1	1	1	1.745 ¹⁾	b. Liabilities to BI
c. Kewajiban kepada Bank lain	35.491	42.349	58.922	55.328	73.608	77.469	81.989	90.058	81.759	82.322	75.646	82.825	83.435	82.157	77.272	66.272	65.398	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	20.834	18.383	25.568	31.972	33.778	24.376	29.338	30.220	30.690	31.593	33.606	34.189	30.861	31.352	31.961	31.933	32.389	d. Issued Securities
e. Pinjaman yang Diterima	19.063	22.662	19.568	18.345	29.976	35.852	35.712	36.621	38.170	39.862	43.273	39.814	41.841	48.167	55.119	52.669	60.079	e. Loans received
Rupiah	4.196	3.831	3.499	5.267	6.126	6.554	6.545	7.695	7.695	8.394	9.186	6.433	7.593	8.824	12.303	11.459	11.459	Rupiah
Valas	14.867	18.830	16.069	13.077	23.851	29.968	29.158	30.076	30.475	31.467	34.087	33.381	34.249	39.343	42.817	40.266	48.620	Foreign Exchange
f. Kewajiban Spot dan Derivatif	4.526	2.090	3.203	1.914	1.339	1.985	2.611	1.967	2.899	3.157	5.959	5.208	7.363	7.402	8.024	6.085	5.187	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	38.028	46.654	44.642	40.008	57.119	35.214	35.691	35.809	40.885	60.037	50.693	40.144	37.364	39.610	36.063	36.297	62.436	g. Other Liabilities
h. Setoran Jaminan	1.641	1.389	1.353	1.218	2.051	1.993	1.953	2.002	2.211	2.191	2.261	2.050	2.024	2.083	2.198	2.107	2.014	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	49.615	57.467	64.121	74.297	89.294	89.779	91.347	91.415	91.440	94.186	96.675	96.730	96.987	96.988	96.988	97.303	97.330	a. Paid In Capital
b. Cadangan	13.736	18.730	22.725	25.750	29.558	29.792	29.411	26.651	27.060	29.839	29.953	30.053	30.053	30.053	30.153	30.153	30.184	b. Reserves
c. L/R Tahun lalu ¹⁾	77.915	101.723	124.459	160.789	179.442	221.435	221.148	218.702	212.519	209.702	209.213	209.126	209.130	209.149	209.065	209.082	206.964	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	33.469	32.860	29.129	31.193	42.368	4.167	7.232	11.630	15.359	19.105	23.206	28.155	32.412	36.973	40.688	45.136	49.497	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	53.622	56.646	56.563	69.578	75.984	75.521	75.452	75.151	72.431	70.628	68.787	70.748	70.277	70.946	71.261	73.466	74.109	e. Additional Paid In Capital
f. Modal Pinjaman	20.587	25.543	27.633	28.796	31.873	31.833	31.920	31.228	31.265	29.763	29.717	30.232	31.605	32.299	32.187	32.107	30.841	f. Loan Capital

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 Lama

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	109.303	126.945	132.858	50.946	60.221	59.839	60.408	61.735	62.902	64.185	64.545	65.072	66.128	67.028	67.767	68.515	68.683	a. Credit
- Kepada Pihak Ketiga	108.228	126.001	131.833	50.163	59.409	59.064	59.673	61.032	62.117	63.320	63.696	64.240	65.330	66.253	67.005	67.785	67.953	- To Third Party
Rupiah	108.228	126.001	131.833	50.163	59.409	59.064	59.673	61.032	62.117	63.320	63.696	64.240	65.330	66.253	67.005	67.785	67.953	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	1.074	944	1.025	783	813	776	735	703	786	865	849	832	798	775	762	730	730	- Inter Bank Credit
Rupiah	1.074	944	1.025	783	813	776	735	703	786	865	849	832	798	775	762	730	730	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	3.076	6.533	7.746	3.834	4.125	3.318	3.442	3.749	3.547	3.776	3.956	2.765	3.005	3.990	3.162	3.052	4.498	b. Interbank Placement
- Giro	111	599	668	541	753	740	795	886	867	953	856	857	794	788	752	840	793	- Demand Deposit
- Inter Bank Call Money	1.786	4.048	4.286	1.790	1.625	965	1.145	1.535	1.500	1.525	1.780	630	1.002	2.110	1.075	655	2.050	- Inter Bank Call Money
- Deposito Berjangka	742	1.475	2.324	1.253	1.282	1.146	1.127	1.111	926	974	995	910	890	796	976	1.029	1.142	- Time Deposits
- Lainnya	437	410	468	249	465	467	376	217	255	323	325	368	320	295	359	529	513	- Others
c. Penempatan pada Bank Indonesia	20.546	26.236	23.304	9.200	10.633	10.722	9.906	9.383	8.448	8.753	9.864	10.227	9.249	10.089	9.749	9.068	14.091	c. Placement to Bank Indonesia
- Giro	9.146	10.977	10.582	3.365	4.137	4.157	4.187	4.182	4.358	4.157	4.127	4.626	4.219	4.210	4.386	4.061	4.037	- Demand Deposit
- Fine Tune Operation (FTO)	146	1.845	1.575	1.275	2.783	3.334	3.290	2.453	2.524	2.908	2.600	2.665	2.736	2.598	2.598	2.598	6.476	- Fine Tune Operation (FTO)
- Fasbi	8.060	13.380	11.110	4.546	3.698	3.203	2.417	2.743	1.558	1.529	3.313	2.687	2.424	3.207	2.624	2.402	3.570	- Fasbi
- Lainnya	3.193	34	37	14	15	27	11	4	8	9	20	6	7	7	3	7	9	- Others
d. Surat Berharga	13.583	15.738	17.535	5.328	6.804	6.250	6.655	7.712	7.681	8.461	8.217	7.943	7.653	7.907	7.500	7.870	6.814	d. Securitess
- Sertifikat Bank Indonesia (SBI)	7.398	6.257	2.591	1.172	91	96	71	81	116	67	67	123	147	311	419	562	559	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	34	-	98	-	25	25	25	851	667	1.172	643	701	905	1.001	1.280	1.294	261	- Treasury Bills
- Obligasi	4.350	5.502	8.640	2.256	2.649	2.919	3.090	3.500	4.388	4.710	4.938	5.221	4.781	4.930	4.561	4.675	3.965	- Bonds
- Lainnya	1.800	3.978	6.206	1.900	4.040	3.210	3.469	3.280	2.510	2.512	2.569	1.898	1.819	1.666	1.240	1.339	2.028	- Others
e. Penyertaan	158	750	882	0	0	0	0	0	0	0	0	0	0	0	0	0	0	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.525	1.701	1.716	1.339	1.975	2.025	2.049	2.081	2.149	2.180	2.119	2.129	2.160	2.153	2.203	2.273	1.400	f. Impairment on Financial Assets
- Kredit yang diberikan	1.517	1.671	1.690	1.300	1.905	1.937	1.959	1.987	2.054	2.079	2.013	2.020	2.046	2.039	2.085	2.150	1.289	- Credit
- Surat Berharga	3	5	13	27	33	32	28	28	26	29	29	29	30	29	29	29	12	- Securities
- Lainnya	4	24	13	12	37	56	62	67	69	71	77	81	85	86	89	93	99	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	8.782	2.990	1.317	1.484	3.160	4.211	4.864	4.114	4.029	3.169	2.532	3.226	3.303	2.324	3.207	3.302	1.789	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	122.883	141.027	147.143	55.626	65.276	64.998	65.920	66.971	67.086	68.071	68.505	68.036	68.082	69.700	69.979	69.809	72.372	a. Third Party Funds
Rupiah	122.883	141.027	147.143	55.626	65.276	64.998	65.920	66.971	67.086	68.071	68.505	68.036	68.082	69.700	69.979	69.809	72.372	Rupiah
Giro	5.844	7.056	4.703	2.817	3.241	3.008	3.111	2.889	2.879	3.040	3.199	2.899	2.992	3.113	3.578	3.338	3.800	Demand Deposit
Tabungan	14.402	16.422	17.728	6.202	8.451	8.433	8.470	8.652	8.534	8.679	8.630	8.942	8.939	9.007	9.111	9.399	9.418	Saving
Simpanan Berjangka	102.636	117.549	124.711	46.607	53.583	53.556	54.339	55.430	55.674	56.352	56.675	56.195	56.150	57.579	57.290	57.072	59.154	Time Deposits
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	6.567	4.258	4.659	2.450	2.741	2.780	2.612	2.691	2.339	2.134	2.035	2.813	2.322	2.383	2.290	2.486	3.527	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	5.363	5.896	3.919	1.232	2.268	1.993	1.993	2.304	2.147	2.605	2.765	2.432	2.577	2.649	2.389	2.411	2.742	d. Issued Securities
e. Pinjaman yang Diterima	1.875	4.193	3.078	148	285	287	286	290	323	339	362	378	394	551	570	582	670	e. Loans received
Rupiah	1.875	4.193	3.078	148	285	287	286	290	323	339	362	378	394	551	570	582	670	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo)	102	-	-	-	-	-	-	-	209	-	185	135	184	-	100	100	697	g. Other Liabilities
h. Setoran Jaminan	7	9	22	30	34	30	28	28	29	29	29	27	27	25	25	24	24	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	9.729	11.861	12.731	9.415	11.033	11.130	11.130	11.180	11.180	11.257	11.257	11.257	11.559	11.559	11.576	11.576	11.576	a. Paid In Capital
b. Cadangan	300	565	641	339	372	385	385	395	397	401	401	407	407	407	407	407	407	b. Reserves
c. L/R Tahun lalu ¹⁾	6.776	9.103	11.014	806	781	1.556	1.554	1.401	1.380	1.385	1.380	1.364	1.366	1.357	1.355	1.358	1.373	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	3.084	2.316	2.084	175	753	143	267	415	550	705	844	1.012	1.174	1.314	1.455	1.547	1.654	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.538	2.939	2.840	1.084	2.324	2.215	2.193	2.148	2.137	2.793	2.817	2.886	2.589	2.658	2.620	2.651	3.213	e. Additional Paid In Capital
f. Modal Pinjaman	608	609	596	168	169	169	169	169	169	169	169	169	169	169	169	169	169	f. Loan Capital

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	265.250	302.426	329.742	359.327	393.439	385.039	387.093	392.778	395.925	401.531	403.003	405.777	409.730	414.318	413.593	417.078	426.051	a. Credit
- Kepada Pihak Ketiga	264.541	301.456	328.759	357.859	390.372	382.713	384.782	390.679	393.872	399.147	400.768	403.590	407.563	412.041	411.359	413.200	421.655	- To Third Party
Rupiah	263.597	300.647	328.131	357.145	389.863	382.223	384.279	390.185	393.381	398.657	400.273	403.092	407.055	411.539	410.846	412.717	421.089	Rupiah
Valas	944	809	628	714	509	490	503	493	491	490	495	498	508	502	513	483	565	Foreign Exchange
- Kepada Bank Lain	709	970	983	1.468	3.067	2.326	2.311	2.100	2.053	2.383	2.235	2.187	2.167	2.278	2.234	3.878	4.396	- Inter Bank Credit
Rupiah	709	970	983	1.468	3.067	2.326	2.311	2.100	2.053	2.383	2.235	2.187	2.167	2.278	2.234	3.878	4.396	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	31.853	38.351	29.244	23.582	29.585	31.081	37.234	56.336	57.098	48.727	51.385	51.021	49.351	55.946	61.455	56.000	34.438	b. Interbank Placement
- Giro	2.318	1.675	1.249	1.818	2.266	1.796	1.893	2.474	2.401	2.443	2.543	2.417	2.394	2.152	2.223	2.749	2.864	- Demand Deposit
- Inter Bank Call Money	14.468	14.233	13.117	9.625	11.310	12.485	18.444	31.981	31.988	26.212	27.515	23.709	22.407	24.973	22.061	18.310	15.508	- Inter Bank Call Money
- Deposito Berjangka	14.522	21.856	13.551	11.042	14.576	15.270	15.057	20.109	20.393	18.141	19.443	23.005	22.793	27.165	36.053	33.555	14.597	- Time Deposits
- Lainnya	545	586	1.327	1.097	1.433	1.529	1.840	1.773	2.317	1.931	1.884	1.890	1.757	1.656	1.118	1.386	1.469	- Others
c. Penempatan pada Bank Indonesia	31.626	39.144	43.069	72.100	82.388	72.973	64.602	61.838	73.117	65.462	65.001	56.654	55.538	67.069	68.014	74.434	80.487	c. Placement to Bank Indonesia
- Giro	27.971	31.339	35.639	31.051	37.904	35.823	34.571	35.908	39.162	40.445	38.347	37.898	34.410	37.360	39.803	46.145	40.667	- Demand Deposit
- Fine Tune Operation (FTO)	200	382	1.051	3.065	10.683	15.679	12.359	120	475	5.542	595	3.789	180	520	5.368	7.851	7.790	- Fine Tune Operation (FTO)
- Fasbi	2.546	6.801	6.080	37.592	33.254	20.192	16.186	23.994	31.657	17.644	24.221	13.923	20.099	28.839	22.491	20.091	31.782	- Fasbi
- Lainnya	909	623	298	392	547	1.279	1.486	1.815	1.823	1.831	1.838	1.044	848	351	352	347	248	- Others
d. Surat Berharga	32.106	30.988	41.796	38.065	58.965	64.085	70.347	72.845	72.299	74.291	70.524	64.896	60.658	63.022	62.023	63.944	59.567	d. Securities
- Sertifikat Bank Indonesia (SBI)	12.125	9.179	6.753	7.097	5.926	10.425	10.239	10.425	8.467	10.355	8.901	5.274	4.123	5.457	7.185	9.338	8.661	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	100	43	787	383	3.073	2.975	3.247	2.939	4.328	5.073	5.405	6.046	5.958	4.902	5.025	5.131	4.271	- Treasury Bills
- Obligasi	16.980	17.605	27.355	21.318	26.987	28.443	30.512	31.044	29.905	30.163	28.816	29.491	29.575	30.725	29.766	30.129	28.405	- Bonds
- Lainnya	2.901	4.161	6.902	9.267	22.979	22.241	26.349	28.436	29.598	28.699	27.403	24.085	21.001	21.938	20.048	19.346	18.229	- Others
e. Penyertaan	693	692	692	1.092	1.343	1.352	1.351	1.352	1.351	1.351	1.603	1.609	1.609	1.609	1.610	1.610	1.610	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	5.173	7.927	9.073	8.797	9.137	9.308	9.068	8.910	9.038	9.125	9.095	9.296	9.203	8.869	8.844	8.964	8.402	f. Impairment on Financial Assets
- Kredit yang diberikan	5.155	7.655	8.804	8.510	8.856	9.039	8.800	8.628	8.761	8.836	8.798	8.902	8.815	8.488	8.404	8.512	7.950	- Credit
- Surat Berharga	4	4	3	0	1	0	0	7	0	10	21	116	116	109	167	180	178	- Securities
- Lainnya	15	268	266	286	279	268	275	277	279	276	276	278	272	272	273	272	274	- Others
g. Tagihan Spot dan Derivatif	-	-	2	2	0	4	5	0	3	4	0	2	1	0	2	3	0	g. Spot and Derivatives Claims
h. Tagihan Lainnya	3.081	5.481	5.743	3.497	5.927	22.892	21.936	22.728	24.230	28.817	18.642	21.428	19.884	21.510	33.224	37.250	16.990	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	287.709	335.957	356.600	383.531	449.389	475.869	483.639	504.930	521.598	517.118	508.119	497.274	491.247	513.965	532.575	535.348	477.473	a. Third Party Funds
Rupiah	286.021	334.704	353.719	380.794	448.012	474.699	482.505	503.617	520.488	516.147	507.124	496.247	490.162	512.974	531.631	534.311	475.485	Rupiah
Giro	106.398	120.531	110.080	102.914	108.911	130.046	141.915	161.177	171.359	175.026	173.002	153.455	146.669	173.898	174.132	165.678	116.439	Demand Deposit
Tabungan	95.786	100.903	116.551	128.691	143.598	125.556	122.851	123.427	123.732	129.870	135.326	141.026	138.517	136.147	135.434	142.088	165.748	Saving
Simpanan Berjangka	83.838	113.270	127.088	149.190	195.502	219.097	217.739	219.013	225.397	211.251	198.796	201.766	204.976	202.930	222.065	226.546	193.298	Time Deposits
Valas	1.688	1.253	2.881	2.736	1.377	1.171	1.134	1.314	1.110	971	995	1.027	1.085	991	944	1.037	1.988	Foreign Exchange
Giro	673	368	264	270	353	412	357	244	446	392	441	503	420	524	505	525	375	Demand Deposit
Tabungan	41	46	50	111	72	71	74	77	77	78	79	78	82	86	82	78	80	Saving
Simpanan Berjangka	974	839	2.567	2.355	952	688	703	992	587	501	474	446	582	380	357	434	1.533	Time Deposits
b. Kewajiban kepada Bank Indonesia	222	2	2	2	1	1	1	1	1	1	2	1	1	1	1	1	1	b. Liabilities to BI
c. Kewajiban kepada Bank lain	22.957	20.612	21.809	33.694	27.762	16.251	15.078	16.742	17.195	16.173	16.816	20.184	21.906	21.519	20.848	20.250	31.409	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	6.860	7.050	6.730	8.852	12.357	9.689	8.642	9.177	8.162	7.843	8.254	7.439	7.540	10.075	9.188	9.438	13.214	d. Issued Securities
e. Pinjaman yang Diterima	1.846	3.212	3.945	6.727	10.910	9.765	9.762	11.534	11.995	11.946	12.338	12.357	10.737	10.514	10.232	13.927	14.249	e. Loans received
Rupiah	1.846	3.150	3.945	6.053	10.165	9.029	9.006	10.777	11.231	11.183	11.550	11.564	9.566	9.695	9.396	13.140	13.889	Rupiah
Valas	-	62	-	674	745	735	755	756	765	764	788	793	810	819	836	787	359	Foreign Exchange
f. Kewajiban Spot dan Derivatif	0	-	-	1	1	5	10	0	4	5	3	0	0	1	1	1	0	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	5.051	3.405	5.585	4.396	3.593	576	589	719	512	2.944	2.990	44	1.202	279	167	1.199	12.227	g. Other Liabilities
h. Setoran Jaminan	492	467	564	378	472	341	295	286	290	293	267	292	313	318	325	332	483	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	22.744	26.771	30.333	34.947	37.849	38.054	38.167	38.422	38.621	38.783	38.804	38.924	39.053	39.059	39.260	39.271	39.513	a. Paid in Capital
b. Cadangan	10.343	12.877	15.484	18.111	20.154	19.957	20.606	20.996	21.714	21.966	22.044	22.044	22.179	22.483	22.485	22.448	22.423	b. Reserves
c. L/R Tahun lalu ¹⁾	377	706	875	854	1.543	13.986	9.951	7.244	4.953	4.083	3.723	3.510	3.072	2.853	2.853	2.834	2.783	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	10.733	9.720	10.595	11.487	12.436	1.056	1.962	3.409	4.373	5.467	6.550	7.559	8.850	10.072	11.485	12.418	13.135	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.740	2.230	2.168	2.992	2.585	1.997	1.659	1.403	1.070	790	255	255	(20) ¹⁾	(57) ¹⁾	(517) ¹⁾	271	921	e. Additional Paid in Capital
f. Modal Pinjaman	1.004	1.004	1.005	1.502	1.503	1.422	1.422	1.422	2.417	2.417	2.118	2.159	2.159	2.161	2.160	2.160	2.161	f. Loan Capital

¹⁾ Pada LBU 2008 tolak 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	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	201.510	196.326	214.162	221.074	225.140	223.036	224.908	232.409	237.487	242.872	249.460	244.186	254.212	264.233	266.174	255.983	262.732	a. Credit
- Kepada Pihak Ketiga	201.357	195.925	213.727	220.921	225.112	223.008	224.885	232.386	237.463	242.850	249.438	244.165	253.750	263.766	265.698	255.235	261.703	- To Third Party
Rupiah	95.948	103.039	123.649	126.854	131.570	129.700	128.230	135.703	140.778	146.934	148.697	144.873	146.755	151.352	154.273	148.847	148.648	Rupiah
- Kepada Bank Lain	105.409	92.886	90.078	94.067	93.542	93.308	96.655	96.683	96.685	95.915	100.741	99.292	106.995	112.415	111.424	106.388	113.055	Foreign Exchange
Rupiah	152	400	435	153	28	28	23	23	24	23	22	21	462	467	476	748	1.029	- Inter Bank Credit
Valas	152	400	435	153	28	28	23	23	24	23	22	21	462	467	476	748	1.029	Rupiah
b. Penempatan pada Bank Lain	19.748	10.894	16.036	11.763	9.893	9.733	11.681	16.250	13.016	11.548	12.571	17.113	11.589	14.677	14.302	14.962	12.459	b. Interbank Placement
- Giro	8.457	4.539	5.473	4.991	4.945	4.045	4.693	6.576	5.408	5.722	7.321	8.990	6.094	6.355	6.294	6.004	5.459	- Demand Deposit
- Inter Bank Call Money	10.633	5.144	9.048	6.054	4.614	5.358	6.649	9.336	7.267	5.485	4.888	7.769	5.126	7.946	7.605	7.961	5.998	- Inter Bank Call Money
- Deposito Berjangka	379	1.091	1.214	679	333	329	338	338	342	341	352	354	362	366	373	996	1.002	- Time Deposits
- Lainnya	279	121	300	39	1	1	1	-	-	-	10	0	8	10	29	-	-	- Others
c. Penempatan pada Bank Indonesia	29.004	26.854	33.188	30.596	31.062	34.334	32.526	29.728	33.073	35.981	42.276	47.707	38.217	38.391	43.654	39.088	44.927	c. Placement to Bank Indonesia
- Giro	19.923	19.235	19.549	18.657	18.503	16.639	17.202	19.197	19.370	19.684	20.723	23.962	21.641	21.554	21.495	21.088	21.182	- Demand Deposit
- Fine Tune Operation (FTO)	968	2.137	6.038	2.662	5.943	9.816	8.676	5.521	9.126	9.521	8.641	18.961	9.910	9.126	7.478	14.954	14.954	- Fine Tune Operation (FTO)
- Fasbi	7.539	5.371	7.249	8.723	5.575	5.498	4.060	5.010	4.577	6.784	12.912	4.784	8.754	6.927	9.339	10.523	8.790	- Fasbi
- Lainnya	573	111	353	555	1.040	2.381	2.588	-	-	-	-	-	-	-	-	-	-	- Others
d. Surat Berharga	17.239	22.745	25.830	33.432	39.977	41.841	43.725	44.502	41.813	37.891	34.794	40.383	39.804	38.962	37.488	36.295	35.179	d. Securities
- Sertifikat Bank Indonesia (SBI)	6.131	4.668	3.424	6.504	887	902	1.818	1.759	1.515	1.472	1.251	1.186	1.891	2.462	2.944	2.988	2.853	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	462	1.998	1.789	1.981	3.117	3.559	3.562	5.259	4.534	2.369	2.867	2.160	2.649	2.331	2.532	1.697	1.700	- Treasury Bills
- Obligasi	6.812	13.190	13.641	19.308	20.344	21.412	21.654	20.949	20.183	20.368	18.103	21.637	21.999	21.955	19.982	19.815	19.223	- Bonds
- Lainnya	3.834	2.888	6.976	5.640	15.629	15.968	16.690	16.535	15.581	13.682	12.573	15.400	13.265	12.214	12.030	11.795	11.403	- Others
e. Penyertaan	94	254	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.751	3.131	5.212	5.727	4.116	4.090	3.655	4.231	4.124	4.147	4.305	4.040	4.413	4.527	4.543	4.468	4.521	f. Impairment on Financial Assets
- Kredit yang diberikan	2.510	3.067	5.090	5.603	3.988	3.979	3.544	4.131	4.024	4.051	4.206	3.927	4.300	4.407	4.427	4.371	4.415	- Credit
- Surat Berharga	2	12	21	25	25	24	22	21	24	20	19	20	19	21	19	18	17	- Securities
- Lainnya	239	52	101	99	103	87	89	80	76	76	80	93	94	99	97	79	89	- Others
g. Tagihan Spot dan Derivatif	5.768	3.730	5.195	3.355	2.000	2.809	2.685	2.136	2.684	2.880	5.132	4.657	6.241	6.032	6.819	5.132	4.853	g. Spot and Derivatives Claims
h. Tagihan Lainnya	10.242	13.876	12.967	13.915	17.278	16.810	16.253	17.116	18.315	16.584	18.679	19.904	20.622	20.328	20.455	21.468	22.060	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	164.533	149.668	163.012	170.477	174.660	172.586	177.831	185.320	179.599	183.063	184.002	192.517	188.303	193.000	197.010	185.958	188.674	a. Third Party Funds
Rupiah	80.847	78.962	95.588	102.675	104.376	103.085	109.544	112.364	112.020	115.608	113.527	118.549	116.854	116.225	118.688	111.594	113.524	Rupiah
- Giro	16.744	13.334	16.318	22.303	25.699	23.251	27.101	25.822	26.646	25.395	26.195	26.080	24.895	26.222	28.150	24.672	24.387	- Demand Deposit
- Tabungan	10.268	7.548	8.340	9.224	9.554	10.751	11.089	10.899	10.948	11.277	11.653	11.407	11.007	10.840	10.532	10.596	9.722	- Saving
- Simpanan Berjangka	53.835	58.079	70.930	71.148	69.123	69.083	71.354	75.642	74.426	78.935	75.680	81.062	80.952	79.164	80.006	76.327	79.415	- Time Deposits
Valas	83.686	70.706	67.424	67.802	70.285	68.287	72.950	67.578	67.456	70.475	73.968	71.449	76.775	78.321	74.363	75.150	75.150	Foreign Exchange
- Giro	27.549	27.525	27.830	27.443	26.448	26.315	26.198	28.784	27.901	28.968	28.749	31.499	30.607	31.856	33.506	32.865	31.420	- Demand Deposit
- Tabungan	12.978	13.377	14.767	16.041	14.452	13.785	13.218	13.385	13.042	13.114	14.129	12.932	12.752	14.893	14.768	13.333	13.996	- Saving
- Simpanan Berjangka	43.160	29.804	24.827	24.317	29.384	29.402	28.871	30.786	26.635	25.374	27.597	29.537	28.090	30.026	30.048	28.165	29.733	- Time Deposits
b. Kewajiban kepada Bank Indonesia	0	-	-	-	232	225	527	302	239	264	257	579	633	753	-	933	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	11.079	11.695	16.840	21.343	22.648	21.444	19.194	22.208	24.676	24.418	25.154	20.116	20.112	19.847	20.513	20.729	21.722	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	498	546	1.253	1.598	2.839	2.825	1.840	1.854	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	44.857	51.831	55.973	50.839	49.369	55.576	56.953	56.451	59.840	60.676	70.165	73.207	73.580	78.093	78.012	72.205	75.407	e. Loans received
Rupiah	1.645	1.942	3.581	4.221	3.261	3.367	3.255	3.256	4.710	4.359	6.699	6.709	5.719	6.929	6.889	7.199	7.230	Rupiah
Valas	43.213	49.889	52.392	46.618	46.108	52.209	53.697	53.195	55.130	56.317	63.466	66.497	67.860	71.164	71.122	65.005	68.177	Foreign Exchange
f. Kewajiban Spot dan Derivatif	5.346	3.752	5.955	2.839	1.641	2.450	2.420	2.129	2.722	3.113	5.167	4.828	6.443	6.731	7.936	6.382	5.900	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli)	8.733	8.515	6.701	7.612	12.009	11.220	11.199	12.514	14.716	12.959	15.773	15.233	15.726	16.053	16.094	16.077	18.506	g. Other Liabilities
h. Setoran Jaminan	158	256	611	157	174	179	186	193	233	222	215	231	229	224	254	250	255	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	18.861	18.401	20.510	20.856	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	21.007	23.797	23.797	23.797	23.797	a. Paid In Capital
b. Cadangan	2.438	2.667	2.854	3.026	3.174	3.189	3.258	3.265	3.228	3.258	3.258	3.258	3.258	3.258	3.258	3.258	3.258	b. Reserves
c. L/R Tahun lalu ¹⁾	14.333	15.892	19.165	20.094	22.677	25.599	26.032	25.906	25.645	25.645	25.452	25.452	25.453	25.239	25.239	25.239	25.239	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	4.538	4.219	1.793	3.160	3.389	454	1.085	1.313	1.602	1.742	1.736	1.986	2.090	2.438	2.750	3.039	3.019	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	2.231	1.564	2.033	2.138	3.444	3.466	3.358	3.339	3.249	3.165	3.014	5.886	5.863	3.026	2.994	3.084	3.105	e. Additional Paid In Capital
f. Modal Pinjaman	4.883	3.514	7.892	8.011	7.915	7.813	8.015	8.028	8.110	8.081	8.328	8.379	8.554	10.023	10.220	11.057	12.266	f. Loan Capital

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 Lama^{*)} Angka-angka sementara^{†)} Angka-angka diperbaiki²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata^{*)} Provisional figures^{†)} Revised figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	234.577	258.505	263.402	253.276	211.486	204.682	215.578	216.819	218.484	225.285	243.280	242.024	246.240	252.592	254.827	251.115	258.593	a. Credit
- Kepada Pihak Ketiga	225.500	244.031	249.952	241.391	200.414	194.115	204.737	204.198	205.740	212.915	230.401	229.250	233.229	239.133	241.094	238.935	244.994	- To Third Party
Rupiah	80.257	88.101	105.269	109.390	86.974	83.301	88.123	91.079	92.529	99.472	110.300	108.292	106.622	108.574	111.864	117.575	119.278	Rupiah
Valas	145.243	155.930	144.683	132.001	113.439	110.814	116.614	113.119	113.211	113.443	120.101	120.957	126.606	130.559	129.231	121.360	125.716	Foreign Exchange
- Kepada Bank Lain	9.077	14.474	13.450	11.885	11.073	10.567	10.841	12.621	12.745	12.370	12.879	12.774	13.011	13.458	13.733	12.179	13.598	- Inter Bank Credit
Rupiah	581	2.067	1.329	558	4	122	129	189	189	188	115	152	129	68	68	65	1	Rupiah
Valas	8.497	12.407	12.121	11.327	11.069	10.445	10.712	12.432	12.556	12.182	12.764	12.623	12.882	13.391	13.664	12.115	13.598	Foreign Exchange
b. Penempatan pada Bank Lain	21.008	16.901	30.908	34.297	33.354	37.196	34.827	43.033	41.300	36.113	42.499	35.755	37.412	35.129	35.171	31.149	22.944	b. Interbank Placement
- Giro	3.973	5.156	4.769	7.112	8.479	8.540	8.997	11.349	11.505	10.051	15.308	9.714	12.813	12.195	10.606	10.511	7.298	- Demand Deposit
- Inter Bank Call Money	17.035	11.744	26.139	27.183	24.874	28.614	25.719	31.612	29.503	25.998	27.165	26.032	24.377	22.817	24.538	20.528	15.646	- Inter Bank Call Money
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits
- Lainnya	1	0	0	1	1	42	111	72	292	64	25	9	222	118	26	111	1	- Others
c. Penempatan pada Bank Indonesia	30.765	36.048	56.184	44.782	44.088	51.568	39.790	38.312	46.466	59.886	53.188	50.173	48.666	49.947	55.350	60.359	53.781	c. Placement to Bank Indonesia
- Giro	19.983	21.675	24.781	23.345	18.259	17.832	18.162	18.078	18.661	19.567	19.108	19.000	21.107	19.032	19.910	18.275	18.514	- Demand Deposit
- Fine Tune Operation (FTO)	0	5.883	14.957	7.992	13.463	12.521	13.463	11.467	19.143	21.371	21.050	17.435	20.989	20.788	22.250	23.302	17.293	- Fine Tune Operation (FTO)
- Fasbi	10.583	7.967	16.427	13.397	13.307	20.274	7.006	8.477	8.049	17.845	11.811	13.737	5.212	10.126	12.923	18.782	17.935	- Fasbi
- Lainnya	199	523	20	47	0	0	290	613	1.102	1.219	0	1.358	0	267	1	39	39	- Others
d. Surat Berharga	60.318	71.673	69.751	87.025	76.692	69.305	79.755	77.143	76.696	67.121	66.758	59.973	63.848	64.861	65.633	61.938	61.323	d. Securities
- Sertifikat Bank Indonesia (SBI)	13.614	7.572	1.018	7.868	148	148	149	150	-	-	-	287	289	290	573	951	957	- Bank Indonesia Certificates
- Surat Perbendaharaan Negara (SB/PN)	5.894	2.981	5.882	11.919	11.349	10.074	13.483	11.565	12.341	10.168	10.343	9.166	8.440	9.261	9.660	9.331	9.494	- Treasury Bills
- Obligasi	32.748	46.205	52.032	56.520	48.644	36.730	42.629	44.249	47.240	41.229	44.692	42.997	47.102	48.379	50.392	46.476	45.846	- Bonds
- Lainnya	8.062	14.915	10.820	10.719	16.552	22.353	23.493	21.179	17.115	15.724	11.724	7.524	8.017	6.930	5.008	5.179	5.026	- Others
e. Penyertaan	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	94	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.798	3.712	7.480	7.104	4.924	5.413	5.444	5.466	5.508	5.765	5.909	6.047	6.125	6.185	6.306	6.256	6.274	f. Impairment on Financial Assets
- Kredit yang diberikan	3.290	2.778	7.294	6.988	4.774	5.286	5.271	5.188	5.197	5.439	5.689	5.819	5.826	5.794	6.085	6.051	6.083	- Credit
- Surat Berharga	3	3	3	3	3	6	10	14	15	11	20	8	8	8	8	9	8	- Securities
- Lainnya	505	932	184	112	143	117	159	266	296	315	200	219	291	383	213	183	183	- Others
g. Tagihan Spot dan Derivatif	15.071	10.729	10.722	7.372	3.456	5.508	3.876	3.334	4.093	4.723	8.394	7.342	10.665	9.844	11.822	9.491	8.267	g. Spot and Derivatives Claims
h. Tagihan Lainnya	16.647	25.867	29.384	27.023	26.442	28.080	25.132	24.493	27.481	19.439	21.043	21.533	20.748	22.454	23.140	26.743	27.039	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	173.395	174.261	190.098	197.252	163.832	162.453	160.799	165.611	170.506	172.153	184.242	172.288	176.772	180.853	185.264	186.665	176.261	a. Third Party Funds
Rupiah	84.697	89.537	95.517	110.939	92.962	94.676	93.062	95.468	94.723	97.181	99.907	96.000	96.778	97.683	100.329	104.747	95.202	Rupiah
Giro	36.873	38.094	41.864	55.791	51.579	51.826	51.499	51.143	51.005	52.185	53.253	48.945	50.446	51.273	52.717	55.965	50.880	Demand Deposit
Tabungan	6.713	7.382	6.951	8.370	6.188	6.618	6.164	5.592	5.432	5.575	5.291	5.374	5.965	6.020	5.374	5.385	5.019	Saving
Simpanan Berjangka	41.111	44.062	46.702	46.777	35.195	36.232	35.400	38.733	38.286	39.421	41.363	41.681	40.367	40.390	42.237	43.396	39.304	Time Deposits
Valas	88.698	84.724	94.581	86.313	70.870	67.777	67.737	70.143	75.783	74.972	84.335	76.288	79.994	83.169	84.936	81.918	81.059	Foreign Exchange
Giro	58.465	55.182	65.849	57.148	49.287	45.564	45.434	47.745	53.538	52.610	59.984	52.983	54.926	57.241	59.528	57.797	56.378	Demand Deposit
Tabungan	14.336	14.129	15.141	16.520	7.681	7.609	7.515	7.493	7.514	7.440	7.534	7.649	7.810	7.980	7.744	7.407	7.308	Saving
Simpanan Berjangka	15.897	15.413	13.591	12.646	13.903	14.605	14.788	14.905	14.731	14.922	16.816	15.656	17.257	17.949	17.664	16.715	17.374	Time Deposits
b. Kewajiban kepada Bank Indonesia	0	0	0	-	10	917	601	-	-	-	-	525	-	207	-	532	-	b. Liabilities to BI
c. Kewajiban kepada Bank lain	18.278	23.600	26.198	27.708	23.310	25.604	28.395	28.180	30.203	29.691	30.358	23.419	25.595	24.163	25.010	26.281	26.194	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Issued Securities
e. Pinjaman yang Diterima	0	1.239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
Rupiah	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	0	1.239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	17.111	11.468	16.654	8.221	3.113	4.427	4.455	3.933	5.076	6.466	11.056	10.696	15.656	14.940	17.866	14.186	13.515	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo))	5.829	8.182	8.267	8.109	6.354	5.532	4.813	5.307	9.200	6.549	8.203	5.393	5.624	5.688	7.188	6.668	7.207	g. Other Liabilities
h. Setoran Jaminan	608	585	664	570	220	263	211	212	178	138	156	128	165	208	196	158	85	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	5.018	6.766	7.433	7.433	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	7.340	a. Paid In Capital
b. Cadangan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R Tahun lalu ¹⁾	17.880	20.982	27.023	25.736	26.062	33.537	33.537	32.691	32.383	32.337	32.382	31.832	31.832	31.263	31.293	31.293	30.209	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	6.121	8.724	5.166	8.418	7.784	703	1.371	2.170	2.693	2.961	3.449	4.329	5.238	5.797	6.840	8.013	8.618	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	(300)	(81)	(386)	(147)	10	(19)	(130)	(165)	(390)	(486)	(722)	(460)	(503)	(520)	(561)	(308)	(273)	e. Additional Paid In Capital
f. Modal Pinjaman	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital

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 diperbaiki²⁾ Positive difference of op. income and non op. minus op. expenses and non op. vs old metadata³⁾ LBU 2008 is not defined vs metadata⁴⁾ Revised figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	458.188	568.014	646.614	681.460	717.761	73.773	128.997	189.354	248.933	300.434	361.292	423.180	486.359	546.666	610.352	674.298	742.327	1. Interest Income
a. Dari Bank Indonesia	8.056	7.816	7.620	5.990	7.320	621	1.113	1.523	1.911	2.453	2.949	3.625	4.060	4.491	4.972	5.417	6.205	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	5.535	6.846	8.026	6.667	7.358	605	1.129	1.762	2.442	3.233	3.900	4.687	5.455	6.206	7.045	7.995	8.863	b. From interbank placement
c. Dari surat berharga	26.305	37.215	42.746	52.404	59.098	5.372	10.189	15.606	20.524	25.790	30.705	35.532	40.476	45.558	50.393	55.499	61.380	c. From securities
d. Dari Kredit yang diberikan	331.606	403.926	450.988	474.705	484.938	44.656	81.922	123.236	163.464	205.424	247.709	289.801	333.609	376.764	420.932	464.978	511.575	d. From credit
- kepada pihak ketiga bukan bank	330.353	402.163	448.959	472.391	482.484	44.401	81.475	122.579	162.595	204.243	246.286	288.089	331.626	374.508	418.374	462.129	508.391	- To Third Party non Bank
- kepada bank lain	1.253	1.763	2.029	2.314	2.454	255	447	657	869	1.180	1.423	1.712	1.983	2.256	2.558	2.849	3.184	- To other Bank
e. Lainnya	86.686	112.211	137.234	141.694	159.047	22.520	34.644	47.227	60.592	63.535	76.029	89.536	102.759	113.647	127.011	140.408	154.304	e. Others
2. Beban Bunga	215.134	293.842	338.259	338.622	359.635	43.385	70.061	99.471	128.606	148.821	177.966	208.067	238.925	267.578	299.108	331.102	365.077	2. Interest Expenses
a. Kepada Bank Indonesia	620	562	477	447	56	4	4	5	7	11	18	21	22	24	25	26	63	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	3.843	4.613	6.486	6.924	7.917	634	1.270	2.198	2.816	3.610	4.410	5.273	6.152	7.073	7.981	9.037	9.789	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	116.392	172.936	187.208	174.977	176.693	14.665	28.079	42.701	56.899	71.470	85.315	100.099	115.253	130.333	146.295	162.475	179.623	c. Third Party non Bank
- Giro	12.257	13.615	14.858	15.819	18.669	1.747	3.315	5.014	6.672	8.428	10.073	11.894	13.415	15.068	16.781	18.522	20.397	- Demand Deposit
- Tabungan	19.231	24.317	22.410	22.743	23.097	2.026	3.955	6.071	7.930	9.857	11.731	13.718	15.844	17.775	19.831	21.822	23.929	- Saving
- Simpanan Berjangka	84.903	135.003	149.940	136.415	134.927	10.893	20.809	31.617	42.297	53.185	63.511	74.487	85.994	97.491	109.683	122.130	135.298	- Time deposits
d. Surat Berharga	5.882	6.993	7.956	8.227	10.034	898	1.795	2.710	3.506	4.525	5.508	6.768	7.683	8.541	9.473	10.296	11.314	d. Securities
e. Pinjaman yang diterima	2.488	3.502	4.334	6.327	7.256	1.175	1.733	2.313	3.118	4.180	5.232	6.096	7.131	8.249	9.361	10.409	11.572	e. Loans received
f. Lainnya	85.131	104.298	130.259	139.706	155.973	22.526	33.946	46.470	59.371	62.365	74.970	87.725	100.748	111.470	124.114	137.098	150.931	f. Others
g. Koreksi atas pendapatan bunga	779	939	1.540	2.015	1.705	3.483	3.234	3.073	2.890	2.660	2.511	2.082	1.937	1.889	1.860	1.762	1.784	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	243.054	274.171	308.355	342.838	358.127	30.389	58.936	89.883	120.327	151.614	183.326	215.113	247.434	279.088	311.243	343.196	377.250	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	139.655	148.439	210.957	249.691	231.513	34.737	50.089	71.778	91.906	109.519	136.426	157.127	181.316	208.207	221.842	235.895	261.214	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	4.206	6.306	5.584	8.875	10.659	1.844	2.600	3.343	4.098	4.815	5.170	5.843	6.371	6.612	7.119	8.073	8.442	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	127	239	49	390	1.327	6	9	6	3	16	19	38	19	19	38	19	19	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	29	55	0	39	118	0	8	29	2	2	2	2	7	2	2	26	31	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	58.608	50.757	107.699	101.314	105.410	17.072	24.092	33.499	43.827	51.482	67.761	77.222	93.027	109.132	110.989	114.417	123.588	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	44.908	54.203	57.923	63.817	69.513	5.872	11.693	18.456	24.238	30.610	36.349	42.608	49.004	55.112	61.694	67.954	76.090	e. Deviden, gain from investment in shares with equity method
f. Lainnya	31.777	36.879	39.702	75.256	44.486	9.942	11.688	16.446	19.739	22.595	27.125	31.415	32.887	37.331	42.000	45.406	53.043	f. Others
2. Beban Operasional Selain Beban Bunga	251.154	278.849	386.114	456.244	424.241	49.881	82.238	116.920	155.826	190.753	234.267	270.736	313.004	354.944	385.014	412.288	453.025	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.964	2.577	2.853	2.474	1.666	474	895	1.050	1.424	2.083	3.009	3.113	3.378	3.298	3.648	3.465	3.506	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	0	68	263	144	417	8	23	42	50	65	82	88	100	114	135	143	152	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	2	1	32	26	17	0	-	1	35	146	161	170	160	155	208	189	177	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	48.690	43.873	98.122	101.792	95.939	15.297	22.166	30.790	40.779	47.880	64.054	72.746	87.947	103.376	105.152	105.370	113.865	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	51.583	64.153	97.213	146.623	105.868	15.643	23.380	29.788	38.987	46.829	55.842	61.835	69.572	77.847	86.082	94.144	102.680	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	2.611	3.509	3.113	3.201	3.924	403	667	1.024	1.413	1.920	2.324	2.606	3.061	3.458	3.852	4.287	4.756	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	145.304	164.669	184.517	201.984	216.410	18.055	35.108	54.225	73.139	91.830	108.795	130.178	148.787	166.695	185.937	204.690	227.889	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	131.555	143.761	133.198	136.311	165.398	15.245	26.787	44.741	56.407	70.380	85.484	101.505	115.747	132.351	148.071	166.803	185.439	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	26.040	25.225	24.080	20.712	30.242	2.026	4.792	6.304	8.575	10.766	14.337	16.142	19.244	21.514	24.305	22.397	24.927	E. Non Operational Income
F. Beban non - operasional	20.432	25.394	23.757	19.555	28.737	2.549	3.471	5.014	6.875	8.817	10.895	12.025	13.819	15.010	16.465	17.364	19.647	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	5.608	(169)	323	1.157	1.505	(523)	1.321	1.301	1.700	1.948	3.441	4.118	5.425	6.504	7.839	5.034	5.280	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	137.162	143.591	133.521	137.467	166.903	14.721	28.108	46.032	58.107	72.328	88.925	105.623	121.172	138.855	155.911	171.837	190.719	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	64.661	66.264	66.405	67.017	84.137	(3)	6	(1)	(3)	1	(16)	(7)	7	28	43	51	95.580	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	66.088	67.023	66.967	67.431	84.376	(3)	(2)	39	70	69	7	(49)	(19)	59	(5)	1	95.682	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	106.707	112.160	104.628	106.544	131.156	11.379	22.094	36.395	46.124	57.479	70.920	83.688	95.914	110.265	123.315	135.998	150.013	K. Profit/Loss After Estimation of tax

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

r) Revised figures
 *) Provisional figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	143.194	179.891	208.660	230.298	246.015	24.987	44.350	65.418	86.754	108.169	130.468	152.663	174.668	197.234	219.353	242.297	266.868	1. Interest Income
a. Dari Bank Indonesia	1.933	2.027	1.590	1.042	1.375	113	188	240	261	349	347	524	569	645	690	728	872	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.557	1.771	1.719	1.713	2.089	190	407	632	794	1.007	1.223	1.457	1.734	2.018	2.219	2.540	2.855	b. From interbank placement
c. Dari surat berharga	10.602	14.572	15.924	19.017	20.598	2.104	3.848	5.754	7.599	9.443	11.107	12.882	14.822	16.586	18.231	20.181	22.313	c. From securities
d. Dari Kredit yang diberikan	121.345	152.187	174.183	193.369	204.714	21.069	36.872	54.274	71.380	89.378	107.831	125.773	144.041	163.129	181.942	201.225	221.679	d. From credit
- kepada pihak ketiga bukan bank	121.099	151.836	173.812	193.031	204.496	21.052	36.839	54.225	71.328	89.297	107.732	125.651	143.892	162.954	181.741	201.003	221.449	- To Third Party non Bank
- kepada bank lain	246	351	371	338	218	17	33	49	53	81	99	122	149	174	201	221	230	- To other Bank
e. Lainnya	7.756	9.334	15.244	15.157	17.240	1.511	3.035	4.518	6.720	7.992	9.961	12.028	13.504	14.856	16.271	17.622	19.150	e. Others
2. Beban Bunga	47.994	70.029	82.304	84.744	90.511	11.701	18.146	25.825	33.587	41.410	49.407	57.502	65.794	74.138	82.629	91.270	100.552	2. Interest Expenses
a. Kepada Bank Indonesia	529	523	421	397	1	0	0	0	0	0	1	1	1	1	1	1	32	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	748	1.058	1.890	2.377	3.551	260	579	1.138	1.365	1.738	2.101	2.519	2.932	3.376	3.811	4.356	4.586	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	35.815	54.939	60.236	58.593	60.541	5.167	9.804	14.853	19.778	24.906	29.805	35.118	40.652	46.476	52.258	58.253	64.743	c. Third Party non Bank
- Giro	3.706	4.213	4.527	5.579	7.564	814	1.530	2.252	2.980	3.721	4.446	5.293	5.868	6.589	7.351	8.150	9.035	- Demand Deposit
- Tabungan	7.482	8.197	8.170	8.649	9.003	840	1.667	2.538	3.318	4.082	4.836	5.621	6.550	7.368	8.210	9.012	9.888	- Saving
- Simpanan Berjangka	24.627	42.529	47.539	44.364	43.974	3.514	6.607	10.063	13.481	17.103	20.523	24.204	28.235	32.519	36.697	41.091	45.820	- Time deposits
d. Surat Berharga	1.253	1.556	1.977	2.278	3.264	285	605	932	1.267	1.680	2.010	2.684	3.041	3.355	3.715	3.984	4.369	d. Securities
e. Pinjaman yang diterima	1.242	1.630	1.894	3.918	4.523	894	1.156	1.398	1.853	2.514	3.103	3.491	4.054	4.698	5.263	5.775	6.306	e. Loans received
f. Lainnya	7.629	9.386	14.347	15.288	16.957	1.709	2.825	4.460	6.485	7.949	9.919	11.664	13.266	14.438	15.817	17.209	18.793	f. Others
g. Koreksi atas pendapatan bunga	778	937	1.539	1.894	1.673	3.386	3.176	3.043	2.838	2.621	2.469	2.025	1.848	1.795	1.765	1.692	1.723	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	95.200	109.862	126.356	145.554	155.504	13.286	26.204	39.593	53.168	66.759	81.061	95.161	108.875	123.096	136.724	151.027	166.316	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	39.298	44.719	52.005	89.282	63.387	10.857	15.214	21.188	25.941	30.808	39.387	45.658	49.416	54.294	61.017	65.202	75.120	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.081	2.114	1.104	2.123	2.755	720	1.011	1.350	1.689	1.922	2.053	2.294	2.360	2.467	2.642	2.813	2.969	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	6.235	5.639	7.864	10.962	7.867	2.787	3.339	3.918	4.740	5.029	8.603	9.067	9.915	9.849	11.468	10.917	11.971	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	18.250	21.513	25.711	29.179	32.456	2.567	5.551	9.051	11.217	14.281	17.007	19.852	22.854	25.679	28.824	31.736	35.904	e. Deviden, gain from investment in shares with equity method
f. Lainnya	13.732	15.454	17.327	47.017	20.309	4.783	5.313	6.869	8.295	9.576	11.724	14.445	14.288	16.299	18.082	19.736	24.276	f. Others
2. Beban Operasional Selain Beban Bunga	75.030	88.752	110.372	168.706	137.822	17.949	29.032	39.044	52.566	63.523	77.253	90.321	100.515	110.580	122.615	133.556	148.001	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	767	1.405	319	147	118	65	176	215	251	263	271	338	323	326	360	325	330	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	3.595	3.567	5.008	19.048	4.106	2.309	2.496	2.760	3.408	3.432	6.392	6.827	6.658	6.135	7.542	7.290	8.073	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	19.075	22.986	36.187	69.712	45.862	8.463	12.733	14.494	19.659	22.812	27.123	29.730	32.611	35.582	38.031	41.909	45.830	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	656	761	793	768	692	52	113	197	281	488	559	449	504	567	612	682	722	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	50.938	60.034	68.065	79.031	87.043	7.060	13.513	21.378	28.968	36.529	42.908	52.977	60.420	67.971	76.070	83.350	93.047	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	59.468	65.830	67.990	66.130	81.069	6.194	12.386	21.737	26.542	34.044	43.194	50.498	57.776	66.810	75.126	82.673	93.435	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	2.789	3.463	2.596	1.487	622	31	456	213	327	424	616	656	718	878	1.039	709	1.168	E. Non Operational Income
F. Beban non - operasional	612	190	279	1.145	295	210	45	60	91	434	463	179	234	257	298	326	500	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	2.177	3.274	2.317	342	326	(179)	411	153	236	(11)	153	476	484	621	741	383	668	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	61.645	69.104	70.307	66.472	81.395	6.015	12.797	21.890	26.778	34.033	43.348	50.975	58.260	67.432	75.868	83.056	94.103	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	33.198	34.975	30.688	28.412	42.042	-	-	-	-	-	-	-	-	-	-	-	49.213	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	33.198	34.975	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)	48.762	54.375	55.861	52.111	64.435	4.856	10.178	17.452	21.547	27.498	35.134	40.648	46.149	53.671	60.096	65.844	74.134	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

*) Angka-angka sementara

r) Revised figures

*) Provisional figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	191.624	244.251	271.884	312.736	329.467	37.037	62.132	89.388	116.122	133.848	160.503	187.891	216.481	244.973	273.940	302.383	332.314	1. Interest Income
a. Dari Bank Indonesia	3.577	3.303	3.478	3.052	3.463	302	533	745	959	1.207	1.490	1.770	1.974	2.172	2.394	2.583	2.884	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	762	1.029	1.149	1.510	1.713	178	313	480	649	816	1.001	1.180	1.359	1.541	1.735	1.926	2.122	b. From interbank placement
c. Dari surat berharga	10.137	14.653	16.464	22.127	26.349	2.358	4.579	7.028	9.391	11.765	14.023	16.350	18.436	20.628	22.885	25.044	27.254	c. From securities
d. Dari Kredit yang diberikan	131.766	160.818	174.834	191.136	189.075	16.103	30.472	46.495	61.986	77.966	93.748	109.635	126.754	143.083	159.791	176.239	193.533	d. From credit
- kepada pihak ketiga bukan bank	130.937	159.720	173.631	189.743	187.422	15.922	30.163	46.039	61.373	77.165	92.753	108.436	125.371	141.513	158.014	174.248	191.302	- To Third Party non Bank
- kepada bank lain	828	1.098	1.203	1.394	1.653	181	310	456	613	801	995	1.198	1.382	1.570	1.777	1.991	2.231	- To other Bank
e. Lainnya	45.382	64.449	75.960	94.910	108.867	18.095	26.234	34.640	43.138	42.094	50.242	58.957	67.959	77.549	87.136	96.591	106.520	e. Others
2. Beban Bunga	102.882	145.373	162.247	185.530	197.096	25.465	40.301	56.006	71.658	77.943	93.264	109.290	125.644	142.558	159.861	176.974	195.031	2. Interest Expenses
a. Kepada Bank Indonesia	72	20	18	16	20	2	3	5	6	8	12	14	15	16	18	19	24	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.601	1.531	2.163	2.105	2.054	174	319	499	685	871	1.052	1.259	1.452	1.667	1.862	2.064	2.265	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	53.341	82.156	84.420	84.589	83.204	6.824	13.101	19.915	26.487	33.130	39.456	46.160	52.986	59.711	66.903	74.042	81.614	c. Third Party non Bank
- Giro	4.458	5.034	5.403	5.736	6.563	632	1.198	1.826	2.401	3.016	3.584	4.189	4.786	5.356	5.947	6.511	7.121	- Demand Deposit
- Tabungan	9.375	13.645	11.648	11.708	11.450	945	1.834	2.782	3.700	4.630	5.517	6.465	7.407	8.305	9.274	10.227	11.191	- Saving
- Simpanan Berjangka	39.508	63.477	67.369	67.146	65.191	5.247	10.068	15.308	20.386	25.484	30.354	35.506	40.794	46.050	51.682	57.304	63.303	- Time deposits
d. Surat Berharga	3.106	3.807	4.184	4.535	5.069	441	839	1.260	1.699	2.178	2.702	3.154	3.588	4.003	4.431	4.860	5.347	d. Securities
e. Pinjaman yang diterima	562	869	972	1.083	963	93	204	321	444	587	779	935	1.112	1.294	1.511	1.720	1.974	e. Loans received
f. Lainnya	44.199	56.991	70.491	93.083	105.756	17.901	25.802	33.977	42.288	41.132	49.222	57.711	66.406	75.777	85.046	94.204	103.751	f. Others
g. Koreksi atas pendapatan bunga	0	-	0	119	30	30	32	29	50	36	41	55	85	90	91	66	57	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	88.742	98.878	109.637	127.206	132.371	11.572	21.831	33.382	44.464	55.905	67.239	78.601	90.837	102.414	114.079	125.409	137.282	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	45.598	48.771	60.176	64.511	61.815	10.479	14.608	21.648	27.899	35.402	42.005	46.710	57.104	71.970	71.737	77.256	84.174	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.194	1.588	1.706	3.301	4.323	561	675	911	1.122	1.259	1.323	1.429	1.563	1.702	1.881	2.207	2.341	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	49	-	1.327	4	3	2	0	13	16	16	16	16	16	16	16	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	29	-	-	11	24	0	0	2	2	2	2	2	7	2	2	2	2	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	13.849	10.428	20.628	16.730	13.372	2.996	4.297	6.071	8.008	11.925	14.213	15.235	22.065	32.572	27.364	28.778	30.386	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	17.375	22.272	21.783	24.579	27.321	2.484	4.615	7.054	9.851	12.385	14.767	17.424	19.975	22.406	24.977	27.571	30.575	e. Deviden, gain from investment in shares with equity method
f. Lainnya	13.150	14.484	16.010	19.891	15.449	4.435	5.018	7.608	8.917	9.819	11.685	12.604	13.478	15.272	17.496	18.682	20.854	f. Others
2. Beban Operasional Selain Beban Bunga	93.115	102.351	130.732	151.409	141.162	16.044	27.534	40.665	53.776	68.050	82.068	92.187	110.764	132.384	139.863	148.390	161.497	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	706	340	328	549	338	143	221	228	312	386	758	669	744	766	865	785	787	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	95	5	141	0	4	4	4	9	10	11	11	10	16	15	15	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	2	-	-	-	11	-	-	1	1	1	1	1	1	1	1	1	1	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	12.051	9.416	18.504	12.988	10.441	2.155	3.841	5.448	7.647	11.265	14.397	15.054	22.636	33.068	28.419	26.593	28.050	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	22.716	27.830	40.487	57.894	43.552	5.916	8.282	11.989	15.068	18.355	21.894	23.867	27.171	31.334	35.701	38.432	41.258	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	646	1.111	818	1.011	1.584	221	334	471	633	789	973	1.186	1.434	1.564	1.743	1.949	2.117	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	56.994	63.654	70.500	78.961	85.096	7.609	14.852	22.526	30.111	37.246	44.035	51.399	58.768	65.641	73.118	80.616	89.269	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	41.225	45.299	39.080	40.308	53.024	6.007	8.905	14.365	18.587	23.256	27.176	33.124	37.177	42.000	45.953	54.275	59.960	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	18.912	18.660	17.433	10.017	12.422	1.242	2.430	3.613	5.303	6.402	8.870	10.334	12.806	14.566	16.749	14.723	16.191	E. Non Operational Income
F. Beban non - operasional	17.382	22.602	19.428	10.707	11.621	1.596	2.024	3.111	4.179	5.216	6.367	7.499	8.662	9.712	10.790	11.415	12.915	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	1.530	(3.941)	(1.994)	(690)	801	(354)	406	512	925	1.185	2.503	2.835	4.144	4.854	5.959	3.308	3.276	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	42.754	41.357	37.086	39.618	53.825	5.654	9.310	14.866	19.512	24.441	29.679	35.959	41.321	46.854	51.912	57.583	63.236	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	23.207	27.491	27.712	33.205	35.984	-	-	-	-	-	-	-	-	-	-	-	39.975	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	23.207	27.491	27.712	33.205	35.984	-	-	-	-	-	-	-	-	-	-	-	39.975	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	33.469	32.860	29.129	31.193	42.368	4.167	7.232	11.635	15.359	19.105	23.206	28.155	32.412	36.973	40.688	45.136	49.497	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

*) Angka-angka sementara

r) Revised figures

*) Provisional figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	32.478	38.604	39.725	10.850	12.819	1.159	2.266	3.450	4.674	5.918	7.141	8.402	9.660	10.905	12.227	13.516	14.861	1. Interest Income
a. Dari Bank Indonesia	692	747	608	222	276	25	52	75	97	120	148	177	201	217	241	265	294	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	113	206	244	168	144	13	23	34	46	56	70	82	92	105	117	129	143	b. From interbank placement
c. Dari surat berharga	601	893	1.051	344	493	45	87	133	168	217	263	312	362	409	457	552	551	c. From securities
d. Dari Kredit yang diberikan	18.313	21.475	22.194	7.955	9.438	851	1.658	2.544	3.419	4.339	5.241	6.152	7.082	7.988	8.968	9.878	10.928	d. From credit
- kepada pihak ketiga bukan bank	18.196	21.348	22.075	7.851	9.306	843	1.642	2.521	3.388	4.297	5.190	6.090	7.010	7.906	8.876	9.777	10.816	- To Third Party non Bank
- kepada bank lain	117	127	119	104	133	8	16	23	31	41	52	62	72	82	92	102	112	- To other Bank
e. Lainnya	12.759	15.283	15.629	2.161	2.468	224	445	663	944	1.186	1.419	1.679	1.922	2.185	2.443	2.691	2.945	e. Others
2. Beban Bunga	21.052	27.227	27.513	5.968	6.794	602	1.167	1.754	2.388	2.995	3.605	4.229	4.851	5.481	6.137	6.787	7.475	2. Interest Expenses
a. Kepada Bank Indonesia	0	1	0	0	-	-	-	-	-	0	0	0	0	0	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	274	321	239	126	122	10	19	28	37	45	53	63	74	84	97	109	125	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	7.509	10.994	10.993	3.678	4.115	355	674	1.022	1.363	1.708	2.045	2.394	2.746	3.096	3.465	3.843	4.242	c. Third Party non Bank
- Giro	195	250	191	73	72	8	16	21	28	34	40	47	53	60	67	75	84	- Demand Deposit
- Tabungan	421	415	434	150	202	20	38	57	76	95	111	130	147	164	182	200	220	- Saving
- Simpanan Berjangka	6.893	10.329	10.369	3.455	3.841	327	620	944	1.259	1.580	1.893	2.218	2.546	2.872	3.217	3.569	3.939	- Time deposits
d. Surat Berharga	553	586	450	4	9	0	29	44	59	75	94	112	130	147	166	179	199	d. Securities
e. Pinjaman yang diterima	146	199	343	13	27	2	4	6	8	10	12	15	17	20	24	28	33	e. Loans received
f. Lainnya	12.571	15.126	15.488	2.146	2.521	235	441	653	921	1.157	1.401	1.645	1.884	2.134	2.385	2.628	2.875	f. Others
g. Koreksi atas pendapatan bunga	0	0	0	0	0	-	0	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	11.426	11.377	12.212	4.882	6.024	557	1.099	1.696	2.286	2.923	3.536	4.173	4.809	5.424	6.090	6.728	7.386	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.397	2.081	1.989	1.834	677	64	112	172	239	311	372	431	491	576	628	687	755	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	96	40	104	8	16	4	4	5	5	6	6	6	6	6	6	6	6	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	3	2	2	1	1	0	0	0	1	1	1	1	1	1	1	1	1	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	390	819	807	162	144	12	26	38	54	71	81	100	114	128	142	154	170	e. Deviden, gain from investment in shares with equity method
f. Lainnya	909	1.216	1.075	1.663	515	48	82	129	180	233	284	325	371	441	479	525	578	f. Others
2. Beban Operasional Selain Beban Bunga	8.840	10.303	11.215	6.228	5.520	436	864	1.317	1.792	2.294	2.771	3.245	3.723	4.223	4.744	5.293	5.889	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	19	1	4	2	0	0	0	1	1	2	2	2	2	3	3	2	2	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	1	0	1	0	0	0	0	0	0	0	0	0	-	-	0	0	0	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	1.591	2.203	2.617	2.930	1.653	100	200	299	427	545	689	780	889	1.015	1.160	1.341	1.552	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	18	53	47	10	13	1	3	4	6	7	8	11	12	16	18	20	21	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	7.210	8.042	8.545	3.286	3.854	335	661	1.013	1.358	1.740	2.071	2.452	2.819	3.189	3.564	3.930	4.314	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	3.983	3.156	2.986	489	1.181	185	347	551	733	940	1.136	1.359	1.578	1.777	1.973	2.122	2.252	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	255	119	82	61	52	5	9	14	17	20	23	27	32	35	39	43	72	E. Non Operational Income
F. Beban non - operasional	151	173	163	65	63	4	7	12	19	23	27	34	41	52	59	65	76	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	103	(54)	(82)	(5)	(11)	1	1	2	(1)	(3)	(4)	(7)	(9)	(17)	(20)	(22)	(4)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	4.086	3.102	2.904	484	1.170	186	349	553	732	937	1.133	1.351	1.569	1.760	1.954	2.100	2.247	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	4.779	350	4.337	1.333	1.836	-	-	-	-	-	-	-	-	-	-	-	2.243	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	4.779	350	4.358	1.333	1.836	-	-	-	-	-	-	-	-	-	-	-	2.243	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	3.084	2.316	2.084	175	753	143	267	415	550	705	844	1.012	1.174	1.314	1.455	1.547	1.654	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

*) Angka-angka sementara

r) Revised figures

*) Provisional figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	55.515	65.019	77.184	77.992	84.087	6.965	13.612	20.802	27.735	35.032	41.784	49.008	56.273	60.081	67.458	74.693	81.890	1. Interest Income
a. Dari Bank Indonesia	812	896	1.020	683	1.193	87	164	219	266	329	397	449	484	502	568	640	766	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	2.333	2.946	3.772	2.399	2.125	107	203	347	520	716	874	1.072	1.268	1.426	1.660	1.948	2.177	b. From interbank placement
c. Dari surat berharga	1.715	2.284	3.166	3.773	4.364	332	648	1.038	1.412	1.897	2.215	2.597	2.995	3.341	3.995	4.437	4.897	c. From securities
d. Dari Kredit yang diberikan	36.044	40.599	45.632	47.873	51.263	4.214	8.268	12.724	17.018	21.424	25.791	30.245	34.717	38.629	43.146	47.553	52.115	d. From credit
- kepada pihak ketiga bukan bank	36.033	40.572	45.565	47.817	51.216	4.200	8.249	12.699	16.989	21.359	25.752	30.203	34.677	38.587	43.099	47.500	52.039	- To Third Party non Bank
- kepada bank lain	11	28	67	56	48	14	19	25	29	64	39	43	39	43	47	53	76	- To other Bank
e. Lainnya	14.612	18.294	23.595	23.263	25.142	2.224	4.328	6.474	8.518	10.667	12.507	14.644	16.809	16.183	18.088	20.115	21.934	e. Others
2. Beban Bunga	27.624	35.426	44.477	42.371	46.790	4.082	7.824	11.791	15.627	19.607	23.131	27.004	30.925	31.797	35.564	39.463	43.254	2. Interest Expenses
a. Kepada Bank Indonesia	18	18	21	29	33	2	-	-	-	-	-	0	-	-	-	-	1	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	594	808	672	890	797	70	119	173	239	303	361	427	518	611	694	787	898	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	11.918	15.604	19.867	17.640	19.879	1.608	3.151	4.829	6.459	8.133	9.628	11.166	12.709	14.017	15.702	17.457	19.177	c. Third Party non Bank
- Giro	2.977	2.995	3.559	3.253	3.143	183	368	604	847	1.124	1.356	1.585	1.798	2.017	2.225	2.461	2.683	- Demand Deposit
- Tabungan	1.620	1.712	1.829	1.871	2.029	186	349	589	696	876	1.057	1.253	1.451	1.612	1.806	1.994	2.213	- Saving
- Simpanan Berjangka	7.321	10.896	14.479	12.516	14.707	1.239	2.435	3.635	4.916	6.133	7.215	8.327	9.459	10.387	11.671	13.001	14.281	- Time deposits
d. Surat Berharga	809	766	755	713	926	100	191	294	389	485	586	684	773	866	975	1.073	1.177	d. Securities
e. Pinjaman yang diterima	112	170	209	239	423	53	101	158	212	270	339	418	476	528	587	660	760	e. Loans received
f. Lainnya	14.173	18.058	22.951	22.858	24.730	2.183	4.237	6.337	8.324	10.415	12.213	14.304	16.446	15.771	17.602	19.482	21.236	f. Others
g. Koreksi atas pendapatan bunga	1	2	1	2	2	67	26	1	2	2	2	3	3	4	4	4	5	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	27.891	29.593	32.707	35.621	37.297	2.883	5.788	9.011	12.108	15.425	18.653	22.004	25.348	28.284	31.894	35.230	38.636	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	4.360	5.822	5.718	7.077	8.196	675	1.330	1.893	2.513	3.178	3.730	4.424	5.132	5.808	6.596	7.192	8.163	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	116	114	404	698	759	119	160	208	295	366	396	468	548	588	610	653	703	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	3	3	-	-	-	-	3	0	0	-	-	-	-	-	-	-	0	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	130	204	251	216	79	17	36	42	54	77	79	92	101	107	121	140	144	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.034	1.089	1.232	1.431	1.760	122	250	407	575	739	869	1.040	1.207	1.369	1.544	1.680	1.951	e. Deviden, gain from investment in shares with equity method
f. Lainnya	3.077	4.412	3.832	4.732	5.597	416	882	1.236	1.588	1.996	2.386	2.825	3.275	3.744	4.321	4.719	5.366	f. Others
2. Beban Operasional Selain Beban Bunga	19.826	23.805	26.149	29.190	31.035	2.340	4.846	6.963	9.514	12.202	14.741	17.618	20.220	22.447	25.253	27.993	31.601	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	123	71	590	497	275	31	86	115	173	231	292	335	378	403	428	396	403	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	92	178	210	195	66	16	31	36	47	68	71	79	87	93	103	121	124	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	4.180	6.375	5.875	6.484	7.071	591	1.252	1.419	1.836	2.259	2.697	3.328	3.831	4.234	5.010	5.463	6.106	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	23	20	24	26	38	11	12	16	22	27	33	39	45	50	57	64	73	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	15.407	17.161	19.450	21.989	23.585	1.691	3.464	5.377	7.436	9.618	11.649	13.838	15.880	17.667	19.655	21.949	24.895	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	12.426	11.609	12.276	13.534	14.458	1.217	2.272	3.940	5.107	6.401	7.641	8.810	10.262	11.644	13.237	14.429	15.198	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	1.349	1.620	2.556	7.491	16.007	590	1.324	1.784	2.373	3.017	3.621	3.860	4.138	4.428	4.763	5.060	5.488	E. Non Operational Income
F. Beban non - operasional	1.089	1.506	2.442	7.402	15.881	590	1.283	1.752	2.358	3.005	3.603	3.841	4.109	4.407	4.781	5.119	5.529	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	260	114	114	89	126	1	41	32	16	13	18	19	29	21	(18)	(59)	(41)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	12.686	11.723	12.390	13.623	14.584	1.218	2.314	3.972	5.123	6.413	7.659	8.829	10.291	11.666	13.219	14.370	15.157	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	3.355	3.316	3.473	3.981	4.365	-	-	-	-	-	-	-	-	-	-	-	4.097	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	3.544	3.530	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)	10.733	9.667	10.595	11.487	12.421	1.056	1.962	3.409	4.373	5.467	6.550	7.559	8.850	10.072	11.485	12.418	13.090	K. Profit/Loss After Estimation of tax
r) Angka-angka diperbaiki																		r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	19.329	19.716	25.429	25.076	24.466	2.030	3.637	5.630	7.546	9.596	11.652	13.832	16.059	18.229	20.504	22.701	25.083	1. Interest Income
a. Dari Bank Indonesia	406	340	358	319	328	28	56	79	111	149	187	232	280	317	356	394	469	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	262	262	359	259	288	20	35	57	82	108	134	185	218	260	305	363	407	b. From interbank placement
c. Dari surat berharga	869	1.031	1.539	1.972	2.659	209	411	634	841	1.040	1.226	1.430	1.640	1.839	2.036	2.218	2.409	c. From securities
d. Dari Kredit yang diberikan	12.497	13.920	16.973	16.888	16.265	1.344	2.604	4.036	5.389	6.883	8.409	10.003	11.649	13.266	14.977	16.612	18.348	d. From credit
- kepada pihak ketiga bukan bank	12.495	13.907	16.961	16.881	16.262	1.344	2.604	4.036	5.389	6.882	8.408	10.003	11.648	13.265	14.976	16.611	18.347	- To Third Party non Bank
- kepada bank lain	2	13	12	7	3	0	1	0	1	1	1	1	1	1	1	1	1	- To other Bank
e. Lainnya	5.295	4.163	6.200	5.638	4.926	428	531	823	1.122	1.415	1.696	1.982	2.273	2.548	2.830	3.115	3.450	e. Others
2. Beban Bunga	10.639	10.070	14.612	13.648	12.776	1.111	1.819	2.810	3.865	4.950	6.030	7.219	8.418	9.583	10.787	11.991	13.319	2. Interest Expenses
a. Kepada Bank Indonesia	0	0	0	4	0	-	-	0	0	0	1	1	1	1	1	1	1	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	223	277	443	545	676	68	127	191	268	357	464	554	646	735	831	929	1.031	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.697	5.170	6.984	6.300	5.732	456	876	1.356	1.840	2.349	2.851	3.417	3.997	4.551	5.142	5.718	6.329	c. Third Party non Bank
- Giro	285	355	434	441	558	45	87	133	183	233	278	338	393	448	512	569	625	- Demand Deposit
- Tabungan	238	254	220	232	242	22	44	71	98	124	151	183	214	239	265	289	310	- Saving
- Simpanan Berjangka	4.174	4.560	6.330	5.627	4.932	389	745	1.152	1.560	1.992	2.422	2.897	3.390	3.864	4.365	4.860	5.395	- Time deposits
d. Surat Berharga	89	113	271	266	300	24	40	56	71	87	96	114	132	150	165	181	196	d. Securities
e. Pinjaman yang diterima	408	580	868	1.041	1.237	127	254	405	565	747	937	1.167	1.396	1.625	1.884	2.126	2.391	e. Loans received
f. Lainnya	5.222	3.931	6.045	5.492	4.832	437	522	802	1.120	1.410	1.681	1.965	2.246	2.522	2.765	3.038	3.371	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	8.690	9.646	10.816	11.428	11.690	918	1.818	2.820	3.681	4.646	5.623	6.613	7.642	8.646	9.717	10.709	11.765	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	12.362	11.001	11.851	14.004	14.718	2.186	3.479	5.441	7.346	8.669	10.401	11.547	13.179	14.710	16.083	16.976	18.885	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	107	344	171	565	711	97	194	86	104	238	200	210	340	231	245	260	268	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	55	0	6	7	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	9.480	7.609	8.291	10.056	9.984	1.741	2.701	4.438	6.004	6.899	8.449	9.272	10.525	11.857	12.925	13.493	14.964	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.393	2.500	2.552	2.739	2.925	276	493	763	1.023	1.270	1.477	1.710	1.984	2.289	2.556	2.844	3.117	e. Deviden, gain from investment in shares with equity method
f. Lainnya	383	492	837	639	1.091	72	92	155	214	261	275	355	329	333	358	379	536	f. Others
2. Beban Operasional Selain Beban Bunga	15.508	14.458	19.321	21.598	21.168	2.450	4.276	7.048	9.240	11.485	14.088	15.867	18.294	20.553	22.631	24.286	27.078	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	93	80	152	156	329	71	106	130	196	403	523	514	604	503	534	518	500	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	1	32	26	6	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	7.395	5.973	6.827	8.963	8.998	1.515	2.479	4.181	5.483	6.467	7.864	8.542	9.623	10.959	11.999	12.596	13.916	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	2.082	2.217	5.229	5.045	3.940	205	409	770	902	1.219	1.570	1.935	2.456	2.757	3.059	3.420	3.999	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	436	551	501	524	671	61	101	173	246	328	413	509	588	716	763	856	1.011	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	5.502	5.636	6.580	6.883	7.225	598	1.180	1.794	2.413	3.068	3.718	4.367	5.024	5.618	6.275	6.896	7.651	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	5.545	6.189	3.346	3.834	5.239	654	1.021	1.213	1.787	1.831	1.935	2.293	2.526	2.803	3.169	3.399	3.572	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	1.526	168	487	755	318	72	458	503	497	561	704	730	892	861	854	1.027	1.048	E. Non Operational Income
F. Beban non - operasional	1.082	678	1.140	172	808	142	82	48	176	85	322	345	606	383	297	327	481	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	443	(510)	(653)	582	(490)	(70)	375	455	321	476	382	384	286	478	557	700	566	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	5.988	5.679	2.693	4.417	4.749	584	1.397	1.669	2.108	2.307	2.317	2.677	2.812	3.280	3.726	4.099	4.138	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	22	54	170	61	(30)	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	22	54	170	61	(30)	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	4.538	4.219	1.793	3.160	3.389	454	1.085	1.313	1.602	1.742	1.736	1.986	2.090	2.438	2.750	3.039	3.019	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	16.047	20.532	23.732	24.509	20.907	1.597	3.001	4.667	6.103	7.871	9.744	11.384	13.217	15.244	16.870	18.709	21.311	1. Interest Income
a. Dari Bank Indonesia	636	502	566	672	685	66	119	164	217	298	381	473	551	637	722	806	919	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	508	633	784	617	1.000	97	147	212	351	531	598	711	785	855	1.009	1.089	1.159	b. From interbank placement
c. Dari surat berharga	2.381	3.782	4.603	5.171	4.635	323	618	1.019	1.113	1.428	1.871	1.962	2.221	2.754	2.789	3.068	3.956	c. From securities
d. Dari Kredit yang diberikan	11.640	14.927	17.172	17.484	14.182	1.074	2.047	3.163	4.272	5.434	6.690	7.993	9.366	10.670	12.107	13.471	14.971	d. From credit
- kepada pihak ketiga bukan bank	11.592	14.780	16.916	17.069	13.783	1.040	1.978	3.059	4.129	5.243	6.452	7.707	9.028	10.283	11.667	12.990	14.437	- To Third Party non Bank
- kepada bank lain	48	146	257	415	400	34	69	103	143	191	238	286	338	387	440	481	534	- To other Bank
e. Lainnya	882	688	606	565	404	37	69	110	150	181	204	246	294	327	243	275	305	e. Others
2. Beban Bunga	4.943	5.718	7.105	6.362	5.666	423	804	1.285	1.483	1.916	2.530	2.823	3.295	4.021	4.130	4.616	5.446	2. Interest Expenses
a. Kepada Bank Indonesia	0	0	17	2	1	-	-	-	0	3	5	6	6	6	6	6	6	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	404	618	1.078	881	716	52	106	168	222	297	379	450	529	600	687	792	886	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	3.112	4.073	4.707	4.176	3.222	256	474	726	972	1.244	1.531	1.843	2.162	2.483	2.824	3.161	3.517	c. Third Party non Bank
- Giro	637	768	744	738	768	66	117	177	235	300	369	442	517	598	679	756	849	- Demand Deposit
- Tabungan	95	94	109	133	171	13	23	33	42	51	59	66	76	86	94	101	107	- Saving
- Simpanan Berjangka	2.380	3.212	3.854	3.306	2.283	177	334	516	695	893	1.104	1.335	1.569	1.799	2.051	2.305	2.561	- Time deposits
d. Surat Berharga	72	166	319	431	466	48	90	124	20	20	20	20	20	20	20	20	24	d. Securities
e. Pinjaman yang diterima	18	54	48	33	83	6	14	26	36	51	61	70	77	84	93	100	109	e. Loans received
f. Lainnya	1.337	806	937	838	1.177	62	119	240	233	302	534	435	501	828	500	537	904	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	11.104	14.814	16.626	18.147	15.240	1.173	2.197	3.382	4.620	5.955	7.214	8.561	9.922	11.223	12.740	14.093	15.864	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	36.640	36.044	79.218	72.982	82.720	10.476	15.345	21.436	27.969	31.152	40.532	48.357	55.994	60.849	65.781	68.582	74.116	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.612	2.106	2.095	2.179	2.095	345	556	784	883	1.025	1.194	1.437	1.556	1.618	1.736	2.134	2.156	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	124	232	0	390	-	3	3	3	3	3	3	22	3	3	22	3	3	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	22	87	-	7	27	-	-	-	-	-	-	-	24	30	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	28.911	26.874	70.663	63.350	74.107	9.530	13.719	19.030	25.020	27.551	36.415	43.556	50.420	54.747	59.110	61.087	66.122	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.467	6.010	5.837	5.727	4.906	410	758	1.143	1.517	1.863	2.149	2.482	2.869	3.241	3.651	3.968	4.371	e. Deviden, gain from investment in shares with equity method
f. Lainnya	527	822	622	1.314	1.525	189	302	449	546	710	771	861	1.147	1.241	1.263	1.365	1.435	f. Others
2. Beban Operasional Selain Beban Bunga	38.835	39.181	88.324	79.114	87.544	10.661	15.686	21.882	28.938	33.198	43.345	51.498	59.488	64.756	69.908	72.770	78.958	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.256	680	1.460	1.122	605	163	305	361	491	797	1.163	1.255	1.327	1.298	1.458	1.439	1.484	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	65	168	139	277	8	19	38	46	56	71	77	89	104	119	127	138	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	0	-	-	-	0	-	-	34	145	160	169	159	154	207	188	176	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	25.555	24.738	67.572	60.598	72.328	9.301	13.318	18.364	24.193	26.649	35.330	42.244	48.944	53.122	57.089	58.770	63.702	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	1.939	2.542	6.817	4.559	3.801	368	505	818	1.094	1.639	1.867	2.195	2.615	2.925	3.121	3.579	3.934	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	832	1.012	930	862	927	57	104	163	227	282	339	413	479	546	659	716	812	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	9.254	10.143	11.377	11.834	9.606	763	1.436	2.138	2.853	3.630	4.414	5.145	5.876	6.609	7.255	7.950	8.712	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	8.909	11.677	7.520	12.015	10.417	988	1.855	2.936	3.651	3.909	4.401	5.421	6.428	7.316	8.613	9.905	11.022	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non - operasional	1.210	1.194	926	901	821	85	115	177	257	342	502	536	658	745	859	835	960	E. Non Operational Income
F. Beban non - operasional	116	245	305	63	68	9	29	31	54	54	114	126	168	198	240	112	146	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	1.094	949	620	838	753	76	86	146	203	288	388	410	491	547	619	724	815	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	10.003	12.626	8.140	12.854	11.169	1.065	1.942	3.081	3.855	4.197	4.789	5.831	6.919	7.863	9.232	10.629	11.837	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	100	78	25	25	(61)	(3)	6	(1)	(3)	1	(16)	(7)	7	28	43	51	52	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	1.338	612	607	403	242	(3)	(2)	39	70	69	7	(49)	(19)	59	(5)	1	252	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	6.121	8.724	5.166	8.418	7.784	703	1.371	2.170	2.693	2.961	3.449	4.329	5.238	5.797	6.840	8.013	8.618	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	397.024	472.959	511.743	628.115	673.484	909.304	1.003.642	998.199	973.364	1.045.281	1.085.454	1.029.808	1.016.655	1.072.536	1.029.292	1.032.424	1.063.037	Committed Claims
- Fasilitas pinjaman yang belum ditarik	32.430	24.710	38.641	20.586	29.244	25.522	23.085	23.837	22.449	23.070	17.453	19.337	16.699	17.929	17.510	17.391	17.310	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	359.454	440.874	468.916	597.813	641.745	875.651	967.204	966.873	943.734	1.013.687	1.060.982	1.001.772	993.955	1.047.718	1.004.435	1.006.619	1.040.333	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	5.140	7.376	4.185	9.715	2.495	8.132	13.353	7.489	7.181	8.524	7.019	8.700	6.000	6.889	7.346	8.414	5.395	- Others
Kewajiban Komitmen	1.314.773	1.678.723	1.821.506	1.983.571	2.160.722	2.446.723	2.561.922	2.562.326	2.566.041	2.622.604	2.661.644	2.634.864	2.726.796	2.767.860	2.768.711	2.714.321	2.724.780	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	1.013.477	1.137.501	1.219.520	1.304.240	1.408.258	1.467.966	1.472.277	1.455.321	1.474.863	1.460.021	1.442.724	1.469.754	1.541.709	1.531.977	1.565.928	1.541.230	1.545.055	- Undisbursed loan facilities to debtors
<i>Committed</i>	301.472	297.369	275.413	298.509	344.860	367.652	364.206	369.769	372.009	369.877	356.299	363.125	378.293	369.036	375.231	365.413	367.108	- Committed
<i>Uncommitted</i>	712.005	840.132	944.107	1.005.731	1.063.398	1.100.314	1.108.071	1.085.552	1.102.854	1.090.144	1.086.425	1.106.629	1.163.416	1.162.941	1.190.698	1.175.817	1.177.948	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	8.384	7.868	7.534	12.370	11.229	9.804	12.543	12.538	13.901	14.120	12.344	14.911	19.293	15.241	14.937	8.878	10.181	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.056	1.533	1.064	1.581	3.011	2.019	2.120	2.081	3.330	2.935	1.276	3.341	5.127	2.220	4.232	2.020	1.897	- Committed
<i>Uncommitted</i>	7.328	6.335	6.469	10.789	8.218	7.785	10.423	10.457	10.571	11.185	11.068	11.570	14.166	13.021	10.705	6.858	8.284	- Uncommitted
- Irrevocable L/C yang masih berjalan	95.196	74.274	69.516	66.353	77.108	75.975	77.423	78.902	86.785	87.256	92.944	84.645	89.129	91.755	94.462	91.959	88.144	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	360.465	454.203	520.465	594.212	659.107	883.120	985.512	1.007.886	982.307	1.052.870	1.105.760	1.056.446	1.069.163	1.121.114	1.085.829	1.063.085	1.075.275	- Outstanding spot and derivatives (sold)
- Lainnya	10.515	4.877	4.471	6.397	5.020	9.858	14.167	7.680	8.185	8.337	7.873	9.108	7.501	7.773	7.556	9.168	6.126	- Others
Tagihan Kontinjensi	260.029	284.281	308.392	334.875	316.330	275.297	285.337	286.048	274.217	275.071	275.296	332.943	300.354	305.784	313.649	290.482	286.136	Contingent Claims
- Garansi yang diterima	229.328	244.456	265.333	288.776	264.819	223.098	228.722	233.105	220.233	219.908	218.990	228.175	242.704	247.608	254.386	252.315	248.740	- Received guarantees
- Pendapatan bunga dalam penyelesaian	29.696	36.327	39.402	42.161	46.949	47.708	52.071	48.447	49.411	50.253	51.318	99.832	52.774	53.196	54.099	33.067	32.405	- Accrued interest
- Lainnya	1.005	3.498	3.657	3.938	4.562	4.490	4.544	4.497	4.573	4.910	4.988	4.935	4.875	4.980	5.164	5.099	4.991	- Others
Kewajiban Kontinjensi	232.345	249.737	302.459	304.665	339.278	309.302	317.105	314.818	328.006	325.605	328.221	328.360	337.705	346.889	349.600	343.613	366.334	Contingent Liabilities
- Garansi yang diberikan	229.089	247.851	297.391	302.542	337.695	307.699	315.496	313.123	326.310	323.727	326.470	326.504	335.901	344.952	347.607	341.579	364.514	- Issued guarantees
- Lainnya	3.255	1.886	5.069	2.124	1.583	1.603	1.609	1.695	1.696	1.878	1.750	1.855	1.805	1.937	1.993	2.033	1.820	- Others
Lainnya	216.548	237.956	274.066	309.064	392.512	395.280	393.395	404.629	411.274	416.707	418.086	426.447	430.924	436.410	437.843	438.992	445.955	Others
- Penerusan Kredit	27.375	23.301	23.059	9.441	10.422	10.404	10.399	9.921	10.645	11.022	10.999	11.321	11.360	11.659	11.740	12.000	12.072	- Channelling
- Aset produktif yang dihapusbukukan	180.184	195.932	230.274	274.724	350.961	354.011	352.011	356.678	362.347	366.484	367.713	375.600	380.023	384.992	385.804	386.300	392.081	- Written off earning assets
Kredit yang diberikan	162.254	187.325	219.484	262.748	339.745	342.860	340.741	345.400	351.019	354.934	359.761	363.864	372.023	373.093	377.532	378.067	383.718	- Credit disbursed
Lainnya	17.930	8.607	10.790	11.976	11.216	11.151	11.270	11.278	11.329	11.550	7.952	11.735	8.000	11.899	8.272	8.233	8.363	- Others
- Aset produktif yang dihapustagih	8.988	18.723	20.733	24.900	31.129	30.864	30.986	38.031	38.281	39.201	39.374	39.527	39.540	39.759	40.299	40.693	41.802	- Charged off earning assets
Kredit yang diberikan	8.383	11.883	14.300	17.557	23.573	23.259	23.460	30.505	30.763	31.649	31.816	31.992	32.000	32.192	32.720	33.126	34.238	- Credit disbursed
Lainnya	605	6.840	6.433	7.343	7.556	7.605	7.526	7.526	7.517	7.552	7.558	7.534	7.540	7.567	7.579	7.566	7.564	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	20.614	26.337	46.778	77.543	80.977	257.609	300.680	314.423	289.433	320.619	366.402	331.675	314.022	313.078	280.200	270.012	348.931	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	1.239	4.136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	20.614	24.469	42.311	77.085	80.514	257.293	300.534	314.290	289.312	320.347	366.312	331.488	313.823	312.879	279.635	269.463	348.421	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	630	332	459	462	315	147	133	121	272	90	187	199	199	566	549	510	- Others
Kewajiban Komitmen	280.015	419.249	340.858	413.368	444.740	639.280	687.939	685.017	674.959	688.875	734.483	702.237	719.020	724.161	709.676	691.969	760.781	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	206.070	236.079	266.256	309.129	316.472	344.202	344.821	323.780	333.913	318.934	310.752	321.153	353.146	355.180	371.012	373.778	363.852	- Undisbursed loan facilities to debtors
<i>Committed</i>	51.893	35.199	30.395	28.460	37.399	50.509	51.564	47.317	46.691	44.096	41.027	43.016	44.612	44.007	44.218	39.462	38.083	- Committed
<i>Uncommitted</i>	154.177	200.880	235.861	280.669	279.073	293.693	293.257	276.462	287.222	274.838	269.725	278.137	308.533	311.173	326.794	334.316	325.769	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	95	53	84	442	478	278	281	298	298	276	283	270	277	282	254	220	220	- Undisbursed loan facilities to other banks
<i>Committed</i>	63	39	80	36	6	21	21	16	16	6	5	5	5	5	5	-	-	- Committed
<i>Uncommitted</i>	32	14	4	407	472	257	260	282	283	270	278	265	272	277	249	220	220	- Uncommitted
- Irrevocable L/C yang masih berjalan	43.828	33.335	35.976	31.189	36.367	35.148	36.267	37.615	47.045	47.011	48.326	43.207	45.509	43.560	44.308	43.742	40.819	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	19.396	25.212	38.539	72.605	91.422	259.650	306.568	323.323	293.701	322.652	375.121	337.606	320.087	325.138	294.102	274.227	355.888	- Outstanding spot and derivatives (sold)
- Lainnya	373	4	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2	- Others
Tagihan Kontinjensi	50.379	62.747	73.300	72.249	75.579	74.284	76.169	74.974	75.821	76.465	77.596	77.887	80.335	80.002	82.141	60.247	59.370	Contingent Claims
- Garansi yang diterima	26.599	33.672	41.712	40.367	38.818	37.349	39.089	37.829	37.847	37.828	38.617	38.417	40.299	39.382	40.716	39.740	39.077	- Received guarantees
- Pendapatan bunga dalam penyelesaian	23.130	25.873	28.474	28.783	33.168	33.284	33.371	33.523	34.306	34.766	34.942	35.507	36.003	36.547	37.180	16.332	16.189	- Accrued interest
- Lainnya	650	3.202	3.114	3.099	3.593	3.652	3.708	3.622	3.668	3.872	4.037	3.963	4.032	4.073	4.244	4.175	4.105	- Others
Kewajiban Kontinjensi	109.845	129.354	161.425	170.439	193.096	173.071	179.059	177.076	184.258	180.424	181.182	181.133	185.387	192.143	189.373	185.866	209.293	Contingent Liabilities
- Garansi yang diberikan	109.543	128.883	160.866	169.929	192.450	172.416	178.395	176.421	183.607	179.712	180.477	180.407	184.640	191.369	188.540	185.033	208.451	- Issued guarantees
- Lainnya	302	470	560	510	646	655	664	654	651	712	705	726	746	774	833	833	842	- Others
Lainnya	132.532	138.372	152.581	154.101	202.482	205.417	208.750	209.861	214.535	216.930	219.789	222.397	225.560	226.175	228.381	228.031	232.267	Others
- Penerusan Kredit	19.621	17.503	18.139	4.600	4.522	4.518	4.519	4.057	4.787	4.857	4.880	4.908	4.943	4.984	5.022	5.063	5.115	- Channelling
- Aset produktif yang dihapusbukukan	112.791	120.746	134.306	149.366	197.827	200.769	204.097	205.671	209.612	211.937	214.769	217.348	220.472	221.045	223.210	222.827	227.010	- Written off earning assets
Kredit yang diberikan	109.020	117.233	130.728	145.655	194.900	197.842	201.165	202.737	206.675	209.002	211.826	214.403	217.521	218.177	220.338	219.973	224.154	- Credit disbursed
Lainnya	3.771	3.513	3.578	3.711	2.926	2.926	2.933	2.934	2.937	2.935	2.943	2.945	2.951	2.867	2.872	2.854	2.857	- Others
- Aset produktif yang dihapustagih	120	123	137	135	134	130	134	134	136	136	140	141	145	147	149	141	142	- Charged off earning assets
Kredit yang diberikan	120	123	137	135	134	130	134	134	136	136	140	141	145	147	149	141	142	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	110.257	117.771	103.789	128.920	205.459	224.734	235.446	222.730	225.546	264.018	261.577	245.028	237.472	264.452	271.963	285.077	255.388	Committed Claims
- Fasilitas pinjaman yang belum ditarik	8.179	5.280	4.136	4.042	6.023	7.265	4.124	4.130	4.624	4.368	4.299	7.547	6.419	7.271	5.361	5.091	5.114	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	100.594	111.426	98.995	123.895	198.468	214.102	223.538	216.519	219.392	256.404	254.788	233.816	229.739	255.112	265.239	277.433	249.777	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	1.484	1.065	658	983	968	3.366	7.784	2.080	1.530	3.245	2.490	3.665	1.314	2.070	1.364	2.553	497	- Others
Kewajiban Komitmen	552.285	547.195	627.032	695.577	888.358	933.367	952.127	970.621	983.949	1.008.005	994.723	993.914	1.021.442	1.030.434	1.063.900	1.039.607	1.004.229	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	419.493	466.172	476.484	518.901	626.106	652.758	645.496	658.622	663.568	663.159	646.960	655.405	672.180	666.197	673.000	659.080	670.401	- Undisbursed loan facilities to debtors
<i>Committed</i>	181.364	187.605	170.838	191.134	221.202	228.669	225.617	234.994	234.876	230.819	225.315	230.851	239.581	231.477	236.474	233.832	233.288	- Committed
<i>Uncommitted</i>	238.129	278.567	305.645	327.767	404.903	424.089	419.880	423.628	428.692	432.341	421.645	424.554	432.598	434.721	436.526	425.248	437.114	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	1.683	2.376	1.881	3.203	9.525	8.322	10.314	10.269	11.700	11.226	9.837	11.909	15.360	9.608	11.310	7.445	8.483	- Undisbursed loan facilities to other banks
<i>Committed</i>	883	1.234	750	1.464	2.853	1.841	1.940	1.914	3.163	2.811	1.163	3.229	4.406	1.802	3.812	1.633	1.360	- Committed
<i>Uncommitted</i>	800	1.142	1.131	1.739	6.672	6.482	8.374	8.356	8.538	8.415	8.674	8.680	10.955	7.806	7.498	5.813	7.123	- Uncommitted
- Irrevocable L/C yang masih berjalan	27.686	26.264	19.898	22.759	29.028	27.638	28.774	28.535	27.929	29.165	32.248	29.253	31.412	34.277	36.561	34.614	32.919	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	95.574	110.647	127.458	148.562	220.429	238.987	259.741	269.715	276.969	300.577	302.316	292.976	299.563	317.063	340.569	334.945	290.948	- Outstanding spot and derivatives (sold)
- Lainnya	7.849	1.509	1.311	2.153	3.270	5.662	7.802	3.480	3.782	3.878	3.362	4.371	2.927	3.288	2.460	3.523	1.477	- Others
Tagihan Kontinjensi	9.196	17.417	21.115	23.937	25.821	26.043	25.134	25.252	26.102	26.101	28.332	76.401	29.150	29.333	30.309	32.149	33.480	Contingent Claims
- Garansi yang diterima	4.709	10.390	14.652	15.574	17.110	16.915	15.711	15.637	16.372	16.099	17.701	17.906	18.534	19.047	19.396	21.515	23.039	- Received guarantees
- Pendapatan bunga dalam penyelesaian	4.232	6.890	6.339	8.059	8.349	8.849	9.158	9.357	9.471	9.734	10.364	58.231	10.505	10.178	10.804	10.525	10.333	- Accrued interest
- Lainnya	256	136	124	303	362	279	264	258	260	269	267	263	110	109	109	109	108	- Others
Kewajiban Kontinjensi	43.986	48.820	51.229	54.129	67.382	64.933	65.968	66.621	68.041	68.744	70.079	69.457	69.935	71.429	72.696	74.897	74.173	Contingent Liabilities
- Garansi yang diberikan	41.564	47.734	49.948	52.909	66.496	64.031	65.088	65.650	67.051	67.640	69.086	68.380	68.939	70.324	71.655	73.810	73.305	- Issued guarantees
- Lainnya	2.423	1.087	1.281	1.221	886	902	880	971	989	1.104	993	1.077	997	1.105	1.041	1.087	868	- Others
Lainnya	55.939	65.737	79.401	105.395	136.473	136.636	137.982	140.598	141.999	144.597	142.386	147.441	144.842	152.237	150.860	152.054	152.546	Others
- Penerusan Kredit	5.239	3.491	2.694	2.513	3.846	3.846	3.847	3.847	3.847	4.157	4.112	4.409	4.419	4.697	4.747	4.974	4.995	- Channelling
- Aset produktif yang dihapusbukukan	43.447	45.709	58.636	81.805	108.018	107.970	109.260	111.716	112.923	114.328	112.055	116.688	114.258	121.185	119.275	119.989	120.099	- Written off earning assets
Kredit yang diberikan	30.229	41.047	51.961	74.241	100.324	100.341	101.516	103.963	105.124	106.306	107.642	108.493	109.817	112.762	114.713	115.449	115.482	- Credit disbursed
Lainnya	13.218	4.661	6.674	7.564	7.694	7.629	7.743	7.752	7.799	8.022	4.412	8.194	4.441	8.423	4.562	4.541	4.617	- Others
- Aset produktif yang dihapustagih	7.253	16.537	18.072	21.077	24.609	24.820	24.876	25.036	25.229	26.112	26.219	26.344	26.165	26.355	26.838	27.091	27.452	- Charged off earning assets
Kredit yang diberikan	6.648	9.706	11.735	13.826	17.179	17.307	17.442	17.602	17.804	18.652	18.754	18.902	18.717	18.880	19.351	19.617	19.980	- Credit disbursed
Lainnya	605	6.831	6.337	7.251	7.430	7.513	7.434	7.434	7.425	7.460	7.466	7.442	7.448	7.475	7.487	7.474	7.472	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	25	24	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	25	24	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	6.583	10.331	10.822	4.608	5.621	5.852	5.712	5.376	5.337	5.112	3.871	3.969	4.717	4.763	5.506	4.651	4.266	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	5.880	9.529	10.524	4.434	5.480	5.713	5.576	5.248	5.209	4.963	3.770	3.876	4.612	4.657	5.424	4.503	4.173	- Undisbursed loan facilities to debtors
<i>Committed</i>	3.919	3.620	4.010	1.253	1.472	1.591	1.620	1.556	1.554	1.537	1.432	1.337	1.434	1.436	1.529	1.437	1.503	- Committed
<i>Uncommitted</i>	1.961	5.910	6.514	3.182	4.007	4.122	3.956	3.693	3.655	3.426	2.339	2.539	3.178	3.221	3.895	3.066	2.670	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	75	183	245	146	133	132	130	121	117	115	96	86	93	89	72	138	81	- Undisbursed loan facilities to other banks
<i>Committed</i>	30	46	81	37	42	45	47	47	47	47	37	37	36	37	31	31	31	- Committed
<i>Uncommitted</i>	45	137	164	109	90	86	84	74	70	68	59	49	56	53	41	107	50	- Uncommitted
- Irrevocable L/C yang masih berjalan	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	27	30	49	28	9	7	5	7	11	35	5	7	12	17	11	10	12	- Others
Tagihan Kontinjensi	327	363	553	231	274	287	4.168	367	327	344	354	364	381	377	379	392	294	Contingent Claims
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	318	362	540	221	272	285	4.166	364	324	337	351	362	372	374	378	386	290	- Accrued interest
- Lainnya	9	1	13	10	2	2	2	3	4	7	3	2	5	3	1	6	4	- Others
Kewajiban Kontinjensi	387	551	1.932	1.806	2.067	1.802	1.797	1.720	1.717	1.827	1.775	1.783	1.776	1.764	1.719	1.756	1.556	Contingent Liabilities
- Garansi yang diberikan	324	466	1.842	1.756	2.017	1.758	1.750	1.653	1.661	1.769	1.726	1.736	1.719	1.710	1.669	1.707	1.511	- Issued guarantees
- Lainnya	63	85	90	50	50	44	47	67	55	58	49	47	57	54	49	49	45	- Others
Lainnya	3.103	4.012	5.505	1.117	1.690	1.709	1.745	1.902	1.932	1.978	2.138	2.183	2.242	2.328	2.403	2.456	3.494	Others
- Penerusan Kredit	81	85	85	50	48	48	48	48	48	47	47	47	47	47	47	47	47	- Channelling
- Aset produktif yang dihapusbukukan	2.404	3.211	4.529	1.009	1.521	1.531	1.560	1.708	1.733	1.767	1.910	1.952	1.988	2.069	2.116	2.169	3.187	- Written off earning assets
Kredit yang diberikan	2.166	3.206	4.524	1.009	1.521	1.530	1.560	1.708	1.733	1.766	1.909	1.952	1.988	2.069	2.116	2.169	3.187	- Credit disbursed
Lainnya	239	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	617	716	891	58	122	131	138	146	152	164	181	184	207	212	239	240	259	- Charged off earning assets
Kredit yang diberikan	617	716	891	58	122	131	138	146	152	164	181	184	207	212	239	240	259	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	3.674	3.458	3.619	5.265	708	6.022	7.135	5.252	6.153	5.593	4.915	5.991	5.380	5.214	6.588	6.120	5.262	Committed Claims
- Fasilitas pinjaman yang belum ditarik	80	80	84	86	79	78	79	79	81	79	78	78	79	79	79	79	0	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	366	0	441	1.309	212	3.383	3.352	1.128	2.353	1.955	1.277	2.241	1.631	1.198	1.447	1.134	988	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.228	3.377	3.093	3.870	417	2.561	3.705	4.045	3.719	3.559	3.560	3.672	3.670	3.937	5.062	4.907	4.273	- Others
Kewajiban Komitmen	24.112	27.193	17.956	19.889	22.410	26.505	26.869	23.028	24.896	24.080	22.457	24.831	24.867	24.229	26.172	26.525	26.074	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	19.261	16.493	14.114	14.028	20.163	20.508	19.947	18.572	19.657	19.298	17.908	19.850	20.086	19.646	20.118	20.557	20.832	- Undisbursed loan facilities to debtors
<i>Committed</i>	5.338	3.880	3.361	4.827	6.781	7.229	6.899	6.664	6.495	6.297	5.724	6.019	6.670	7.045	7.140	7.559	7.549	- Committed
<i>Uncommitted</i>	13.922	12.613	10.753	9.201	13.382	13.279	13.048	11.908	13.162	13.001	12.183	13.831	13.417	12.600	12.978	12.998	13.283	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	151	143	312	541	554	507	470	505	495	508	413	383	413	358	329	286	317	- Undisbursed loan facilities to other banks
<i>Committed</i>	36	50	95	43	109	112	112	105	105	71	71	71	75	78	79	70	53	- Committed
<i>Uncommitted</i>	115	93	217	497	444	395	358	400	390	437	342	312	338	280	249	217	264	- Uncommitted
- Irrevocable L/C yang masih berjalan	817	399	443	168	305	292	256	294	246	242	204	213	231	242	194	227	321	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	219	37	480	1.268	50	1.920	2.090	245	1.068	858	192	508	240	157	770	547	106	- Outstanding spot and derivatives (sold)
- Lainnya	1.629	2.607	2.607	3.885	1.339	3.278	4.106	3.413	3.430	3.175	3.740	3.877	3.896	3.827	4.762	4.907	4.498	- Others
Tagihan Kontinjensi	4.506	5.512	5.419	6.166	6.271	6.262	6.304	6.337	6.451	6.657	6.727	6.797	7.014	7.272	6.928	6.910	6.846	Contingent Claims
- Garansi yang diterima	2.852	2.835	2.129	2.133	1.744	1.673	1.679	1.702	1.721	1.728	1.755	1.799	1.810	1.834	1.889	1.799	1.801	- Received guarantees
- Pendapatan bunga dalam penyelesaian	1.573	2.531	2.891	3.519	3.934	4.043	4.068	4.034	4.102	4.179	4.305	4.305	4.492	4.656	4.243	4.316	4.287	- Accrued interest
- Lainnya	81	146	398	515	594	546	558	601	628	749	667	692	713	782	795	794	759	- Others
Kewajiban Kontinjensi	12.140	11.353	13.863	10.678	10.985	7.870	7.355	7.746	8.676	9.459	9.522	10.818	11.700	12.053	12.290	11.679	10.938	Contingent Liabilities
- Garansi yang diberikan	11.763	11.109	13.732	10.336	10.983	7.868	7.337	7.744	8.675	9.455	9.518	10.813	11.696	12.049	12.287	11.676	10.936	- Issued guarantees
- Lainnya	376	244	131	342	1	2	19	2	1	4	3	5	5	4	3	2	3	- Others
Lainnya	8.540	9.784	12.730	16.799	19.965	19.950	20.695	20.750	20.877	20.915	21.147	21.233	24.773	21.898	22.245	22.230	22.919	Others
- Penerusan Kredit	2.434	2.222	2.141	2.278	2.006	1.992	1.985	1.969	1.964	1.960	1.960	1.956	1.951	1.931	1.923	1.916	1.914	- Channelling
- Aset produktif yang dihapusbukukan	5.993	7.439	10.473	14.409	17.813	17.846	18.597	18.669	18.801	18.843	19.076	19.166	22.711	19.856	20.210	20.203	20.843	- Written off earning assets
Kredit yang diberikan	5.610	7.173	10.101	13.916	17.466	17.499	18.252	18.325	18.457	18.500	18.728	18.818	22.351	19.495	19.620	19.613	20.211	- Credit disbursed
Lainnya	383	266	371	493	347	347	345	343	344	343	348	347	360	360	590	590	632	- Others
- Aset produktif yang dihapustagih	113	122	116	112	146	112	112	112	112	112	112	112	112	112	112	112	162	- Charged off earning assets
Kredit yang diberikan	113	113	112	112	112	112	112	112	112	112	112	112	112	112	112	112	162	- Credit disbursed
Lainnya	-	9	4	-	34	-	-	-	-	-	-	-	-	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	63.713	87.157	74.512	93.164	118.522	116.050	116.767	115.950	115.074	124.068	115.556	127.008	124.120	129.181	129.714	133.548	128.139	Committed Claims
- Fasilitas pinjaman yang belum ditarik	10.176	3.868	11.676	16.459	23.141	18.179	18.883	19.628	17.745	18.623	13.076	11.711	10.202	10.580	12.071	12.221	12.196	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	53.155	81.019	62.740	72.305	94.733	95.982	96.167	95.092	95.519	103.997	101.602	114.121	113.229	117.918	117.289	120.923	115.846	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	381	2.270	96	4.400	648	1.889	1.717	1.231	1.811	1.447	879	1.175	690	683	354	404	97	- Others
Kewajiban Komitmen	187.237	228.063	226.085	245.200	283.732	291.868	300.350	294.378	296.334	302.060	302.216	319.145	331.782	337.386	345.251	345.289	339.000	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	125.246	126.435	164.235	170.235	191.843	197.078	201.952	196.134	197.140	195.730	201.405	204.459	211.656	212.473	221.084	221.798	220.935	- Undisbursed loan facilities to debtors
<i>Committed</i>	16.505	17.498	14.762	20.811	22.670	24.179	24.246	25.439	24.398	25.458	24.143	23.332	26.905	25.313	24.841	24.819	26.626	- Committed
<i>Uncommitted</i>	108.741	108.937	149.473	149.424	169.173	172.899	177.706	170.694	172.742	170.271	177.261	181.127	184.752	187.160	196.243	196.979	194.309	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	77	27	47	14	16	15	12	9	8	7	12	6	301	304	310	300	380	- Undisbursed loan facilities to other banks
<i>Committed</i>	10	8	-	0	-	-	-	-	-	-	-	-	295	298	304	287	371	- Committed
<i>Uncommitted</i>	67	19	47	14	16	15	12	9	8	7	12	6	6	6	6	13	9	- Uncommitted
- Irrevocable L/C yang masih berjalan	11.095	6.285	5.223	4.898	5.288	5.725	6.155	5.924	6.282	5.591	6.793	6.048	5.854	7.234	8.564	7.746	7.983	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	50.452	74.958	56.319	69.980	86.206	88.290	89.991	91.724	91.985	99.484	93.332	107.781	113.307	117.071	115.077	114.718	109.594	- Outstanding spot and derivatives (sold)
- Lainnya	366	611	261	73	380	759	2.241	587	918	1.248	674	851	664	304	217	727	108	- Others
Tagihan Kontinjensi	91.364	100.500	98.367	132.501	114.009	113.402	115.623	123.151	124.182	123.368	118.900	125.366	136.000	140.607	144.271	147.420	143.358	Contingent Claims
- Garansi yang diterima	91.016	99.984	97.617	131.477	113.427	112.794	114.976	122.624	123.632	122.812	118.273	124.709	135.396	139.972	143.604	146.760	142.708	- Received guarantees
- Pendapatan bunga dalam penyelesaian	346	509	751	1.024	582	607	646	527	549	555	627	657	604	635	666	660	650	- Accrued interest
- Lainnya	2	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Kontinjensi	20.536	18.093	20.195	25.576	33.740	30.114	30.482	30.251	32.978	33.073	32.793	30.758	34.061	34.987	36.897	34.523	35.828	Contingent Liabilities
- Garansi yang diberikan	20.445	18.093	20.195	25.576	33.740	30.114	30.482	30.251	32.978	33.073	32.793	30.758	34.061	34.987	36.830	34.461	35.765	- Issued guarantees
- Lainnya	91	-	0	0	0	0	0	0	0	0	0	0	0	0	66	62	63	- Others
Lainnya	5.334	6.575	9.245	13.098	17.828	17.506	10.050	17.101	17.295	17.543	17.771	18.239	18.439	18.610	18.590	18.591	18.842	Others
- Penerusan Kredit	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukan	4.900	6.107	8.743	12.006	14.938	15.081	7.576	7.818	7.970	8.212	8.399	8.845	9.018	9.170	9.126	9.181	8.930	- Written off earning assets
Kredit yang diberikan	4.746	6.097	8.733	11.953	14.841	14.983	7.479	7.720	7.872	8.115	8.302	8.748	8.921	9.073	9.029	9.085	8.823	- Credit disbursed
Lainnya	153	10	10	53	97	97	97	97	97	97	97	97	97	97	97	97	107	- Others
- Aset produktif yang dihapus tagih	435	468	502	1.092	2.890	2.425	2.474	9.283	9.325	9.331	9.372	9.394	9.421	9.440	9.465	9.409	9.912	- Charged off earning assets
Kredit yang diberikan	435	468	502	1.092	2.890	2.425	2.474	9.283	9.325	9.331	9.372	9.394	9.421	9.440	9.465	9.409	9.912	- Credit disbursed
Lainnya	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tagihan Komitmen	198.742	238.213	283.040	323.220	267.818	304.890	343.613	339.844	337.157	330.984	337.004	320.106	335.661	360.610	340.826	337.666	325.317	Committed Claims
- Fasilitas pinjaman yang belum ditarik	13.996	14.243	18.610	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	184.725	223.960	264.430	323.220	267.818	304.890	343.613	339.844	337.157	330.984	337.004	320.106	335.534	360.610	340.826	337.666	325.300	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	21	10	-	0	-	-	-	-	-	-	-	-	127	-	-	-	17	- Others
Kewajiban Komitmen	450.692	380.969	598.753	604.929	513.160	549.852	588.925	583.905	580.566	594.473	603.894	590.767	624.969	646.886	618.204	606.279	590.431	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	237.527	282.793	287.908	287.512	248.196	247.708	254.484	252.965	255.376	257.938	261.930	265.011	280.030	273.825	275.290	261.513	264.862	- Undisbursed loan facilities to debtors
Committed	42.453	49.567	52.047	52.025	55.335	55.475	54.260	53.799	57.995	61.671	58.658	58.569	59.092	59.759	61.028	58.304	60.058	- Committed
Uncommitted	195.074	233.226	235.861	235.488	192.861	192.233	200.224	199.166	197.381	196.266	203.272	206.442	220.938	214.067	214.262	203.209	204.804	- Uncommitted
- Fasilitas kredit kepada bank lain yang Belum ditarik	6.303	5.087	4.965	8.023	524	549	1.336	1.336	1.281	1.988	1.703	2.257	2.849	4.599	2.663	489	701	- Undisbursed loan facilities to other banks
Committed	33	156	59	0	-	-	-	-	-	-	-	-	311	-	-	-	83	- Committed
Uncommitted	6.270	4.931	4.905	8.023	524	549	1.336	1.336	1.281	1.988	1.703	2.257	2.539	4.599	2.663	489	618	- Uncommitted
- Irrevocable L/C yang masih berjalan	11.769	7.991	7.971	7.339	6.120	7.172	5.972	6.534	5.283	5.247	5.373	5.926	6.123	6.442	4.836	5.630	6.102	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	194.823	243.348	297.669	301.797	258.300	294.272	327.122	322.879	318.584	329.300	334.798	317.574	335.967	361.685	335.312	338.648	318.739	- Outstanding spot and derivatives (sold)
- Lainnya	271	117	240	257	20	150	12	191	43	-	90	-	-	335	104	-	28	- Others
Tagihan Kontinjensi	104.257	97.743	109.638	99.791	94.377	55.019	57.938	55.967	41.334	42.137	43.387	46.128	47.474	48.193	49.621	43.364	42.788	Contingent Claims
- Garansi yang diterima	104.151	97.575	109.222	99.225	93.721	54.366	57.266	55.314	40.660	41.441	42.644	45.343	46.662	47.373	48.779	42.501	42.117	- Received guarantees
- Pendapatan bunga dalam penyelesaian	98	161	407	555	644	640	661	641	660	682	729	770	797	806	826	848	656	- Accrued interest
- Lainnya	8	7	8	11	12	12	12	12	13	13	14	15	15	14	15	15	16	- Others
Kewajiban Kontinjensi	45.450	41.566	53.816	42.037	32.009	31.512	32.444	31.405	32.337	32.079	32.871	34.410	34.846	34.513	36.625	34.892	34.546	Contingent Liabilities
- Garansi yang diberikan	45.450	41.566	50.809	42.035	32.009	31.512	32.444	31.405	32.337	32.079	32.871	34.410	34.846	34.513	36.625	34.892	34.546	- Issued guarantees
- Lainnya	-	-	3.007	1	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	11.100	13.477	14.604	18.555	14.073	14.063	14.173	14.417	14.636	14.742	14.855	14.953	15.067	15.161	15.363	15.629	15.887	Others
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	10.650	12.720	13.588	16.129	10.844	10.816	10.921	11.097	11.309	11.396	11.505	11.601	11.577	11.668	11.867	11.930	12.012	- Written off earning assets
Kredit yang diberikan	10.483	12.568	13.436	15.973	10.693	10.664	10.770	10.946	11.157	11.245	11.354	11.449	11.426	11.517	11.716	11.779	11.860	- Credit disbursed
Lainnya	166	151	151	156	151	151	151	151	151	151	151	151	151	151	151	151	151	- Others
- Aset produktif yang dihapustagih	450	757	1.016	2.425	3.229	3.247	3.252	3.320	3.328	3.346	3.350	3.352	3.490	3.493	3.496	3.699	3.875	- Charged off earning assets
Kredit yang diberikan	450	757	924	2.333	3.137	3.155	3.160	3.228	3.236	3.254	3.258	3.260	3.398	3.401	3.404	3.607	3.783	- Credit disbursed
Lainnya	-	-	92	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	2013	2014	2015	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	18,13	19,57	21,39	23,18	23,64	23,24	22,65	22,25	22,19	22,01	22,56	22,83	22,91	22,97	23,32	22,97	Capital Adequacy Ratio (%)
- Modal	626.888	754.174	914.657	1.166.002	1.182.823	1.177.340	1.161.653	1.160.316	1.166.181	1.176.676	1.198.170	1.213.589	1.226.367	1.240.430	1.251.213	1.269.616	- Capital
- ATMR	3.458.404	3.854.234	4.276.555	5.029.816	5.003.967	5.065.592	5.129.158	5.213.753	5.254.403	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,36	18,01	19,00	21,50	21,84	21,58	20,98	20,50	20,56	20,42	20,92	21,09	21,19	21,25	21,59	21,29	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	565.774	694.198	812.590	1.081.234	1.092.838	1.093.381	1.076.311	1.068.586	1.080.385	1.091.769	1.110.931	1.120.955	1.134.279	1.147.625	1.158.069	1.176.700	- Core Capital (Tier I)
- ATMR	3.458.404	3.854.234	4.276.555	5.029.816	5.003.967	5.065.592	5.129.158	5.213.753	5.254.418	5.345.488	5.311.506	5.315.028	5.353.846	5.400.855	5.364.358	5.526.581	- Risk Weighted Assets
ROA (%)	3,08	2,85	2,32	2,45	2,50	2,36	2,55	2,40	2,38	2,43	2,46	2,47	2,50	2,52	2,52	2,55	Return On Assets Ratio (%)
- Laba sebelum pajak	134.571	142.769	132.601	165.196	175.466	166.526	180.570	170.741	169.789	173.853	177.127	177.808	181.016	183.358	183.716	186.912	- Profit
- Rata-rata total aset	4.365.364	5.004.089	5.703.813	6.730.350	7.020.879	7.049.879	7.078.453	7.099.936	7.130.626	7.168.225	7.187.449	7.208.105	7.228.114	7.262.656	7.290.852	7.329.250	- Average total assets
BOPO (%)	74,08	76,29	81,49	78,64	81,80	81,09	78,76	79,59	79,43	79,46	79,05	79,26	79,13	78,71	78,03	77,86	Operating Expenses/Operating Income (%)
- Biaya Operasional	368.460	446.217	569.141	603.178	68.078	113.344	162.597	215.324	265.633	322.902	374.211	432.358	490.120	536.041	580.228	638.990	- Operating Expenses
- Pendapatan Operasional	497.384	584.887	698.404	766.975	83.228	139.780	206.441	270.531	334.423	406.359	473.387	545.460	619.357	681.014	743.585	820.646	- Operating Income
NIM (%)	4,89	4,23	5,39	5,32	5,19	5,00	5,07	5,07	5,09	5,11	5,12	5,14	5,14	5,13	5,12	5,14	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	233.841	260.940	293.824	342.731	348.992	338.024	343.588	345.001	347.684	350.332	352.305	354.475	355.477	356.825	357.633	360.412	- Interest income net
- Rata-rata total aset produktif	4.782.557	6.161.761	5.449.642	6.445.076	6.729.232	6.755.977	6.782.807	6.801.445	6.825.468	6.859.225	6.877.219	6.896.128	6.917.324	6.952.549	6.981.469	7.016.192	- Average total earning assets
LDR (%)	89,70	89,42	92,11	90,04	89,10	89,21	90,19	90,43	91,99	92,76	93,11	93,79	94,09	93,71	93,19	94,78	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	3.158.099	3.526.364	3.903.936	4.548.155	4.445.801	4.474.893	4.553.173	4.587.122	4.686.549	4.784.436	4.784.803	4.839.567	4.921.548	4.970.100	4.960.336	5.092.584	- Total Credit to third party
- Total Dana Pihak Ketiga	3.520.616	3.943.697	4.238.349	5.050.984	4.989.468	5.016.043	5.048.278	5.072.433	5.094.582	5.157.744	5.138.722	5.160.189	5.230.922	5.303.577	5.322.634	5.372.841	- Total Third Party Funds
Rasio Aset Likuid (%)	15,77	16,24	16,70	18,56	18,23	18,11	17,91	17,36	17,19	16,68	15,64	15,41	15,35	15,39	15,58	14,96	Liquid Assets Ratio (%)
- Aset Likuid Primer	589.158	686.023	736.720	963.833	920.320	901.106	922.998	921.985	984.962	964.041	823.382	816.952	821.890	843.314	860.438	899.937	- Primary Liquid Asset
- Aset Likuid Sekunder	163.506	192.598	251.623	353.504	359.304	380.975	354.856	321.754	261.775	263.243	319.086	316.172	323.418	322.236	319.336	259.472	- Secondary Liquid assets
- Total Aset	4.773.892	5.410.098	5.919.390	7.099.564	7.020.879	7.078.879	7.135.601	7.163.989	7.253.384	7.356.221	7.302.794	7.352.701	7.462.427	7.573.536	7.572.810	7.751.621	- Total Assets
Ket: Data tidak termasuk BUS																	

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

Keterangan	2013	2014	2015	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	15,91	17,08	19,31	21,09	21,60	21,26	20,15	19,96	19,84	19,56	20,12	20,20	20,80	20,63	20,99	20,88	Capital Adequacy Ratio (%)
- Modal	198.288	235.019	305.497	432.987	440.248	438.195	422.434	419.737	423.971	428.701	435.323	439.587	447.552	451.064	460.095	472.797	- Capital
- ATMR	1.246.469	1.375.677	1.582.361	2.052.876	2.038.350	2.061.088	2.096.137	2.103.369	2.137.458	2.191.370	2.164.077	2.175.660	2.152.197	2.186.783	2.192.369	2.264.360	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	14,58	16,14	16,38	19,90	20,44	20,09	18,99	18,79	18,66	18,39	18,93	19,02	19,57	19,42	19,78	19,67	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	181.769	222.102	259.267	408.430	416.561	414.173	397.980	395.258	398.888	402.941	409.754	413.764	421.259	424.610	433.673	445.335	- Core Capital (Tier I)
- ATMR	1.246.469	1.375.677	1.582.361	2.052.876	2.038.350	2.061.088	2.096.137	2.103.369	2.137.458	2.191.370	2.164.077	2.175.660	2.152.197	2.186.783	2.192.369	2.264.360	- Risk Weighted Assets
ROA (%)	3,87	3,75	3,31	2,98	2,50	2,66	3,02	2,77	2,79	2,94	2,96	2,94	3,01	3,03	2,99	3,08	Return On Assets Ratio (%)
- Laba sebelum pajak	61.645	69.104	70.307	81.395	72.179	76.783	87.562	80.335	81.679	86.695	87.385	87.390	89.909	91.041	90.606	94.103	- Profit
- Rata-rata total aset	1.593.260	1.842.847	2.126.052	2.732.360	2.883.344	2.889.310	2.900.733	2.903.647	2.923.288	2.945.241	2.956.823	2.970.750	2.988.491	3.007.475	3.026.202	3.052.601	- Average total assets
BOPO (%)	66,16	69,57	72,58	72,58	82,03	78,23	73,66	75,11	74,15	73,14	73,05	72,73	71,94	71,73	71,66	71,24	Operating Expenses/Operating Income (%)
- Biaya Operasional	116.272	150.501	179.972	214.610	28.268	44.517	60.775	80.089	97.675	117.614	136.890	154.087	171.303	190.629	209.035	231.407	- Operating Expenses
- Pendapatan Operasional	175.740	216.331	247.961	295.679	34.462	56.903	82.512	106.631	131.719	160.809	187.388	211.863	238.113	265.755	291.708	324.842	- Operating Income
NIM (%)	5,50	5,11	6,19	5,95	5,77	5,68	5,70	5,74	5,73	5,76	5,77	5,75	5,75	5,70	5,69	5,70	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	95.200	109.862	126.356	155.504	159.426	157.223	158.370	159.504	160.222	162.123	163.134	163.312	164.129	164.069	164.756	166.316	- Interest income net
- Rata-rata total aset produktif	1.731.075	2.147.990	2.040.597	2.611.886	2.760.876	2.768.391	2.777.920	2.779.423	2.795.017	2.814.353	2.825.737	2.838.428	2.856.488	2.875.973	2.894.958	2.919.454	- Average total earning assets
LDR (%)	86,70	83,73	88,58	88,67	90,28	90,21	92,27	92,83	93,82	94,31	94,28	93,63	93,52	93,82	92,31	92,83	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.181.726	1.325.087	1.536.852	1.963.039	1.900.180	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	- Total Credit to third party
- Total Dana Pihak Ketiga	1.363.062	1.582.488	1.734.961	2.213.902	2.104.874	2.108.729	2.116.815	2.115.193	2.153.542	2.190.656	2.199.463	2.227.644	2.277.069	2.304.482	2.339.295	2.412.453	- Total Third Party Funds
Rasio Aset Likuid (%)	15,84	16,66	15,99	17,89	16,67	16,79	15,80	14,45	14,30	13,52	13,16	13,71	13,41	13,61	14,68	13,08	Liquid Assets Ratio (%)
- Aset Likuid Primer	199.232	254.338	245.617	361.883	298.166	294.097	289.446	269.895	309.173	300.545	241.340	269.380	262.557	275.577	315.689	329.235	- Primary Liquid Asset
- Aset Likuid Sekunder	79.349	91.707	124.180	172.496	182.370	191.959	172.600	150.906	120.080	112.398	156.959	151.404	157.140	157.048	155.938	107.960	- Secondary Liquid assets
- Total Aset	1.758.873	2.076.518	2.313.309	2.986.598	2.883.344	2.895.276	2.923.580	2.912.388	3.001.854	3.055.002	3.026.317	3.068.242	3.130.413	3.178.335	3.213.470	3.342.995	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	16,01	16,42	18,45	21,06	21,38	20,98	20,81	20,83	20,45	20,40	20,79	21,19	21,05	21,21	21,58	21,21	Capital Adequacy Ratio (%)
- Modal	220.225	252.499	323.381	428.772	437.309	432.380	432.592	437.172	432.983	434.417	443.597	451.303	452.207	457.579	464.119	467.056	- Capital
- ATMR	1.375.870	1.538.222	1.752.329	2.036.207	2.045.462	2.060.492	2.078.343	2.098.263	2.117.668	2.129.471	2.133.270	2.129.848	2.148.116	2.156.994	2.151.006	2.201.949	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	13,78	14,27	16,21	18,97	19,01	18,96	18,77	18,57	18,50	18,57	18,85	19,01	19,02	19,18	19,55	19,34	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	189.602	219.543	284.066	386.303	388.893	390.618	390.086	389.570	391.756	395.339	402.067	404.961	408.498	413.657	420.443	425.953	- Core Capital (Tier I)
- ATMR	1.375.870	1.538.222	1.752.329	2.036.207	2.045.462	2.060.492	2.078.343	2.098.263	2.117.683	2.129.471	2.133.270	2.129.848	2.148.116	2.156.994	2.151.006	2.201.949	- Risk Weighted Assets
ROA (%)	2,43	2,13	1,75	2,04	2,51	2,01	2,09	2,05	2,06	2,07	2,15	2,16	2,17	2,17	2,19	2,20	Return On Assets Ratio (%)
- Laba sebelum pajak	40.571	40.306	38.012	53.425	68.800	55.589	57.805	56.805	56.873	57.305	59.593	59.957	60.294	60.482	61.033	61.409	- Profit
- Rata-rata total aset	1.667.964	1.890.222	2.171.583	2.616.809	2.744.732	2.760.595	2.762.258	2.765.047	2.767.446	2.772.108	2.773.937	2.775.000	2.777.767	2.782.848	2.784.751	2.792.267	- Average total assets
BOPO (%)	78,07	80,70	84,98	79,93	77,52	80,96	80,14	80,58	80,80	81,26	80,19	81,09	81,76	81,38	79,89	79,72	Operating Expenses/Operating Income (%)
- Biaya Operasional	138.893	167.522	209.843	209.785	20.993	37.666	56.229	74.669	94.657	113.207	129.121	153.529	180.804	194.143	208.867	228.426	- Operating Expenses
- Pendapatan Operasional	177.897	207.584	246.924	262.475	27.081	46.523	70.163	92.669	117.157	139.323	161.013	189.339	221.140	238.565	261.451	286.538	- Operating Income
NIM (%)	4,42	3,78	5,07	4,87	4,88	4,55	4,64	4,63	4,66	4,66	4,66	4,71	4,72	4,72	4,72	4,72	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	81.316	87.102	104.434	121.898	128.404	120.459	122.817	122.651	123.342	123.544	123.723	125.080	125.407	125.837	125.740	126.204	- Interest income net
- Rata-rata total aset produktif	1.838.391	2.302.325	2.059.957	2.503.161	2.631.556	2.644.626	2.646.406	2.647.734	2.648.298	2.652.282	2.653.633	2.655.363	2.658.866	2.664.309	2.666.694	2.672.725	- Average total earning assets
LDR (%)	83,77	85,66	87,55	86,06	83,90	84,05	85,11	85,34	87,20	87,53	87,90	89,21	90,34	90,18	90,72	90,63	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.202.706	1.342.612	1.513.839	1.744.621	1.720.470	1.732.402	1.745.961	1.758.668	1.782.632	1.808.987	1.804.514	1.828.991	1.851.094	1.862.994	1.866.006	1.897.167	- Total Credit to third party
- Total Dana Pihak Ketiga	1.435.791	1.567.343	1.729.031	2.027.254	2.050.652	2.061.107	2.051.436	2.060.808	2.044.273	2.066.789	2.052.819	2.050.307	2.049.019	2.065.918	2.056.780	2.093.255	- Total Third Party Funds
Rasio Aset Likuid (%)	14,66	14,87	15,97	17,32	17,53	17,45	17,45	17,33	17,51	17,17	15,41	14,88	14,75	14,33	13,89	14,77	Liquid Assets Ratio (%)
- Aset Likuid Primer	216.884	244.859	292.473	360.087	374.188	367.263	366.305	371.932	400.697	386.867	327.971	312.624	312.123	304.175	288.394	328.549	- Primary Liquid Asset
- Aset Likuid Sekunder	49.644	52.411	65.893	113.215	107.025	117.200	116.397	108.525	85.495	93.245	101.318	101.492	100.972	101.086	101.038	96.113	- Secondary Liquid assets
- Total Aset	1.818.240	1.999.417	2.243.785	2.733.046	2.744.732	2.776.459	2.765.584	2.773.017	2.777.040	2.795.419	2.784.909	2.782.439	2.799.904	2.828.582	2.803.777	2.874.942	- Total Assets
Ket: Data tidak termasuk BUS																	

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

Keterangan	2013	2014	2015	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,16	23,07	22,15	28,34	27,65	27,51	26,93	24,25	25,68	25,83	26,24	26,03	25,85	26,77	26,89	27,63	Capital Adequacy Ratio (%)
- Modal	17.984	20.631	10.609	10.249	10.310	10.312	10.306	9.543	10.381	10.479	10.564	10.647	10.788	10.804	10.923	11.383	- Capital
- ATMR	77.653	89.411	47.895	36.162	37.283	37.489	38.265	39.361	40.432	40.566	40.265	40.902	41.729	40.350	40.619	41.190	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	21,47	21,49	20,08	27,10	26,36	26,31	25,74	22,52	24,46	24,62	25,02	24,82	24,64	25,58	25,55	26,46	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	16.675	19.213	9.615	9.800	9.829	9.863	9.848	8.863	9.891	9.989	10.074	10.153	10.282	10.320	10.377	10.900	- Core Capital (Tier I)
- ATMR	77.653	89.411	47.895	36.162	37.283	37.489	38.265	39.361	40.432	40.566	40.265	40.902	41.729	40.350	40.619	41.190	- Risk Weighted Assets
ROA (%)	3,26	2,16	0,47	1,12	1,65	1,52	1,64	1,60	1,61	1,59	1,64	1,66	1,62	1,59	1,48	1,34	Return On Assets Ratio (%)
- Laba sebelum pajak	3.744	2.839	299	572	934	872	945	927	943	934	972	984	967	953	890	815	- Profit
- Rata-rata total aset	114.799	131.315	63.861	51.007	56.600	57.230	57.689	58.015	58.486	58.833	59.122	59.330	59.673	59.994	60.237	60.775	- Average total assets
BOPO (%)	79,67	86,31	96,03	90,32	85,92	86,66	85,84	86,13	86,09	86,34	85,83	85,74	86,00	86,34	87,30	88,70	Operating Expenses/Operating Income (%)
- Biaya Operasional	14.260	17.751	7.477	5.424	476	943	1.430	1.938	2.456	2.982	3.478	3.995	4.547	5.130	5.740	6.412	- Operating Expenses
- Pendapatan Operasional	17.900	20.567	7.786	6.005	554	1.088	1.666	2.251	2.853	3.453	4.052	4.660	5.287	5.941	6.575	7.229	- Operating Income
NIM (%)	8,73	7,02	3,97	5,56	5,63	5,61	5,72	5,76	5,82	5,86	5,92	5,94	5,93	5,98	5,98	5,94	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	9.761	9.091	2.410	2.705	3.044	3.066	3.154	3.194	3.253	3.295	3.342	3.367	3.380	3.428	3.443	3.454	- Interest income net
- Rata-rata total aset produktif	111.801	129.441	60.730	48.610	54.046	54.694	55.113	55.447	55.886	56.221	56.493	56.692	57.031	57.341	57.588	58.111	- Average total earning assets
LDR (%)	85,10	87,81	81,12	92,49	92,81	91,57	92,84	93,73	92,59	93,46	95,70	96,86	95,64	96,21	98,41	95,02	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	82.634	91.795	43.541	37.927	38.341	38.965	39.848	40.806	41.546	41.753	42.354	43.129	44.006	44.623	45.211	45.642	- Total Credit to third party
- Total Dana Pihak Ketiga	97.102	104.544	53.674	41.007	41.313	42.552	42.920	43.536	44.870	44.677	44.260	44.526	46.014	46.381	45.940	48.036	- Total Third Party Funds
Rasio Aset Likuid (%)	15,03	18,15	16,35	16,32	14,30	13,82	12,73	11,82	12,28	12,73	9,89	8,33	10,97	9,87	9,19	16,52	Liquid Assets Ratio (%)
- Aset Likuid Primer	18.417	24.762	9.820	8.528	7.363	7.227	6.588	6.144	6.593	6.919	5.210	4.237	5.873	5.174	4.705	10.344	- Primary Liquid Asset
- Aset Likuid Sekunder	891	803	1.529	632	729	770	876	828	818	795	808	827	974	1.030	1.053	675	- Secondary Liquid assets
- Total Aset	128.498	140.823	69.419	56.111	56.600	57.859	58.608	58.994	60.367	60.570	60.854	60.789	62.418	62.882	62.667	66.698	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	17,58	17,79	20,61	21,65	22,26	21,07	20,37	20,31	20,34	20,34	20,72	20,65	20,64	21,02	21,51	22,05	Capital Adequacy Ratio (%)
- Modal	40.343	46.922	57.254	71.306	73.121	70.227	69.063	69.763	70.272	70.213	71.310	72.467	72.133	73.541	75.004	77.296	- Capital
- ATMR	229.459	263.682	277.858	329.349	328.438	333.378	339.045	343.487	345.408	345.259	344.243	350.994	349.442	349.818	348.752	350.627	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,33	16,55	18,56	20,44	20,95	19,75	19,05	18,78	18,81	18,80	19,16	19,10	19,10	19,48	19,96	20,51	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	37.474	43.630	51.569	67.324	68.794	65.832	64.599	64.493	64.981	64.914	65.969	67.045	66.742	68.143	69.621	71.899	- Core Capital (Tier I)
- ATMR	229.459	263.682	277.858	329.349	328.438	333.378	339.045	343.487	345.408	345.259	344.243	350.994	349.442	349.818	348.752	350.627	- Risk Weighted Assets
ROA (%)	3,18	2,68	2,40	2,40	2,36	2,26	2,57	2,45	2,44	2,42	2,39	2,44	2,48	2,52	2,47	2,38	Return On Assets Ratio (%)
- Laba sebelum pajak	12.686	11.723	12.390	14.052	13.853	13.318	15.358	14.877	14.865	14.789	14.587	14.884	14.989	15.280	15.076	14.564	- Profit
- Rata-rata total aset	399.075	437.155	516.788	585.037	587.523	589.540	597.979	606.264	610.176	611.504	611.138	610.521	603.293	606.868	610.816	612.053	- Average total assets
BOPO (%)	73,49	78,08	79,57	78,65	78,13	78,96	75,92	76,70	77,02	77,10	77,55	77,23	76,79	76,53	76,86	77,88	Operating Expenses/Operating Income (%)
- Biaya Operasional	34.438	41.363	47.802	51.462	4.128	8.186	12.020	16.287	20.733	24.857	29.351	33.578	37.153	41.631	46.154	51.514	- Operating Expenses
- Pendapatan Operasional	46.864	52.973	60.078	65.429	5.283	10.368	15.832	21.233	26.919	32.239	37.847	43.478	48.384	54.396	60.051	66.142	- Operating Income
NIM (%)	7,04	6,65	6,66	6,42	5,93	5,93	6,06	6,02	6,10	6,13	6,20	6,26	6,28	6,32	6,30	6,32	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	27.891	29.593	32.707	35.786	33.117	33.283	34.557	34.857	35.518	35.784	36.176	36.455	36.150	36.621	36.710	36.880	- Interest income net
- Rata-rata total aset produktif	396.439	444.769	491.269	557.558	558.512	561.122	570.475	579.127	582.501	583.570	583.144	582.431	575.680	579.098	582.922	583.671	- Average total earning assets
LDR (%)	92,34	89,73	92,19	87,62	80,78	79,91	77,63	75,72	77,74	79,60	81,87	83,52	81,25	78,04	77,86	88,86	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	265.661	301.456	328.759	377.525	370.064	372.049	377.918	381.148	386.344	387.988	390.843	394.769	394.050	393.721	395.505	403.549	- Total Credit to third party
- Total Dana Pihak Ketiga	287.709	335.957	356.600	430.890	458.122	465.611	486.828	503.383	496.956	487.413	477.394	472.656	484.985	504.522	507.997	454.162	- Total Third Party Funds
Rasio Aset Likuid (%)	18,19	18,38	15,72	20,14	19,61	19,22	21,20	21,65	20,35	20,59	18,61	18,14	19,26	19,83	18,96	17,79	Liquid Assets Ratio (%)
- Aset Likuid Primer	63.091	72.996	63.680	105.716	102.195	99.926	116.998	121.826	112.136	111.996	98.528	95.316	104.868	112.986	109.175	99.854	- Primary Liquid Asset
- Aset Likuid Sekunder	7.858	8.015	11.086	11.512	13.033	13.792	13.346	14.841	15.216	15.266	14.791	14.644	14.514	13.745	14.108	11.424	- Secondary Liquid assets
- Total Aset	389.964	440.691	475.696	582.113	587.523	591.558	614.855	631.119	625.823	618.146	608.944	606.204	619.704	639.050	650.298	625.658	- Total Assets
Ket: Data tidak termasuk BUS																	

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

Keterangan	2013	2014	2015	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	19,86	19,14	20,39	21,71	21,83	22,08	21,56	21,20	20,59	19,99	22,01	21,71	21,27	21,15	22,29	21,76	Capital Adequacy Ratio (%)
- Modal	43.832	47.767	53.463	57.210	57.342	57.970	58.131	58.216	58.109	58.024	61.427	61.382	62.829	63.265	64.488	65.774	- Capital
- ATMR	220.744	249.533	262.156	263.521	262.715	262.581	269.586	274.664	282.157	290.326	279.076	282.758	295.362	299.155	289.363	302.227	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,78	16,44	16,01	17,71	17,87	18,05	17,61	17,25	16,75	16,13	17,98	17,66	16,87	16,71	17,45	16,71	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	37.034	41.030	41.968	46.658	46.941	47.396	47.466	47.392	47.248	46.844	50.183	49.943	49.827	49.991	50.507	50.490	- Core Capital (Tier I)
- ATMR	220.744	249.533	262.156	263.521	262.715	262.581	269.586	274.664	282.157	290.326	279.076	282.758	295.362	299.155	289.363	302.227	- Risk Weighted Assets
ROA (%)	2,39	2,11	1,01	1,43	2,07	2,46	1,92	1,81	1,54	1,30	1,29	1,18	1,21	1,24	1,23	1,13	Return On Assets Ratio (%)
- Laba sebelum pajak	5.922	6.171	3.453	4.583	6.922	8.313	6.575	6.233	5.357	4.551	4.594	4.215	4.373	4.522	4.515	4.185	- Profit
- Rata-rata total aset	247.500	292.029	341.931	320.332	334.976	337.435	341.944	344.877	347.032	351.212	355.575	358.504	362.146	365.574	366.967	368.859	- Average total assets
BOPO (%)	79,23	78,49	87,55	85,02	82,92	84,63	88,34	87,19	89,55	90,68	90,20	90,65	90,79	90,43	90,54	91,03	Operating Expenses/Operating Income (%)
- Biaya Operasional	20.899	24.353	28.741	28.789	3.138	5.561	9.005	11.957	15.043	18.423	21.117	24.463	27.624	30.568	33.155	36.947	- Operating Expenses
- Pendapatan Operasional	26.378	31.028	32.828	33.861	3.784	6.571	10.194	13.713	16.799	20.316	23.411	26.987	30.426	33.804	36.618	40.589	- Operating Income
NIM (%)	3,00	2,40	3,38	3,69	3,34	3,29	3,35	3,25	3,27	3,26	3,25	3,25	3,24	3,25	3,24	3,25	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	8.568	10.478	11.290	11.598	10.922	10.812	11.161	10.936	11.056	11.157	11.254	11.377	11.448	11.583	11.609	11.693	- Interest income net
- Rata-rata total aset produktif	285.548	437.111	333.773	314.498	327.479	329.096	333.030	336.088	338.260	342.283	346.738	349.669	353.310	356.836	358.286	360.257	- Average total earning assets
LDR (%)	122,20	123,61	132,77	129,02	129,40	126,67	125,64	132,52	132,80	135,55	126,80	134,73	136,64	134,83	137,22	138,67	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	199.872	221.383	230.993	224.628	222.630	224.517	232.029	237.225	242.736	249.359	244.086	253.675	263.692	265.623	255.163	261.631	- Total Credit to third party
- Total Dana Pihak Ketiga	163.557	179.104	173.985	174.099	172.054	177.245	184.670	179.006	182.788	183.967	192.499	188.285	192.983	197.010	185.958	188.674	- Total Third Party Funds
Rasio Aset Likuid (%)	13,79	13,33	15,92	15,41	17,41	17,24	17,18	16,50	15,96	16,21	18,81	15,44	15,36	16,19	15,71	15,72	Liquid Assets Ratio (%)
- Aset Likuid Primer	36.402	34.099	44.406	37.445	41.357	43.224	47.034	47.284	47.769	50.716	59.430	45.847	47.896	53.214	48.724	52.933	- Primary Liquid Asset
- Aset Likuid Sekunder	3.299	8.572	10.346	13.468	16.976	15.386	13.255	11.064	8.983	9.620	12.369	12.686	12.194	10.954	11.096	8.334	- Secondary Liquid assets
- Total Aset	287.902	320.067	343.845	330.320	334.976	339.894	350.963	353.677	355.653	372.112	381.750	379.007	391.284	396.430	380.895	389.668	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2013	2014	2015	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	34,46	44,81	46,46	53,09	56,39	54,18	54,95	46,78	51,46	50,17	50,19	53,22	49,28	50,08	51,59	47,87	Capital Adequacy Ratio (%)
- Modal	106.216	151.336	164.452	165.478	164.492	168.255	169.128	165.884	170.466	174.842	175.949	178.203	180.859	184.177	176.582	175.308	- Capital
- ATMR	308.209	337.709	353.957	311.700	291.720	310.564	307.781	354.608	331.280	348.496	350.574	334.866	367.001	367.756	342.250	366.229	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	33,49	44,03	46,93	52,20	55,47	53,29	54,04	45,97	50,60	49,28	49,31	52,29	48,41	49,19	50,68	47,00	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	103.220	148.681	166.105	162.719	161.820	165.499	166.331	163.010	167.622	171.743	172.884	175.091	177.672	180.904	173.447	172.123	- Core Capital (Tier I)
- ATMR	308.209	337.709	353.957	311.700	291.720	310.564	307.781	354.608	331.280	348.496	350.574	334.866	367.001	367.756	342.250	366.229	- Risk Weighted Assets
ROA (%)	2,92	3,08	1,68	2,63	3,09	2,80	2,95	2,74	2,37	2,23	2,32	2,39	2,40	2,52	2,62	2,67	Return On Assets Ratio (%)
- Laba sebelum pajak	10.003	12.626	8.140	11.169	12.779	11.651	12.326	11.564	10.073	9.579	9.995	10.378	10.483	11.079	11.595	11.837	- Profit
- Rata-rata total aset	342.766	410.520	483.597	424.805	413.704	415.769	417.850	422.086	424.198	429.327	430.854	434.000	436.745	439.896	441.879	442.694	- Average total assets
BOPO (%)	83,06	79,30	92,69	89,94	91,81	89,88	88,74	89,27	89,97	91,24	90,92	90,70	90,37	89,57	88,64	88,43	Operating Expenses/Operating Income (%)
- Biaya Operasional	43.697	44.727	95.307	93.107	11.075	16.470	23.138	30.383	35.068	45.819	54.255	62.705	68.690	73.940	77.277	84.285	- Operating Expenses
- Pendapatan Operasional	52.606	56.405	102.827	103.524	12.063	18.326	26.074	34.034	38.977	50.220	59.676	69.133	76.005	82.553	87.182	95.307	- Operating Income
NIM (%)	2,65	2,12	3,59	3,72	3,55	3,31	3,38	3,43	3,52	3,51	3,57	3,60	3,60	3,65	3,65	3,76	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	11.104	14.814	16.626	15.240	14.080	13.181	13.528	13.860	14.293	14.428	14.677	14.883	14.964	15.288	15.374	15.864	- Interest income net
- Rata-rata total aset produktif	419.302	700.125	463.317	409.364	396.764	398.047	399.864	403.625	405.506	410.516	411.474	413.545	415.949	418.991	421.020	421.973	- Average total earning assets
LDR (%)	130,05	140,04	131,49	122,33	119,49	127,32	123,30	120,66	123,68	125,05	133,06	131,94	132,23	130,14	128,00	138,99	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	225.500	244.031	249.952	200.414	194.115	204.737	204.198	205.740	212.915	230.401	229.250	233.229	239.133	241.094	238.935	244.994	- Total Credit to third party
- Total Dana Pihak Ketiga	173.395	174.261	190.098	163.832	162.453	160.799	165.611	170.506	172.153	184.242	172.288	176.772	180.853	185.264	186.665	176.261	- Total Third Party Funds
Rasio Aset Likuid (%)	19,88	19,89	25,21	32,17	32,93	31,41	31,99	32,31	32,31	30,53	28,12	27,34	27,51	27,88	28,13	25,24	Liquid Assets Ratio (%)
- Aset Likuid Primer	55.132	54.969	80.725	90.174	97.052	89.368	96.628	104.905	108.595	106.998	90.902	89.548	88.574	92.188	93.753	79.021	- Primary Liquid Asset
- Aset Likuid Sekunder	22.464	31.089	38.590	42.181	39.170	41.868	38.382	35.590	31.183	31.918	32.840	35.118	37.625	38.372	36.102	34.966	- Secondary Liquid assets
- Total Aset	390.415	432.582	473.336	411.376	413.704	417.833	422.011	434.794	432.647	454.973	440.019	456.021	458.704	468.258	461.703	451.661	- Total Assets
Ket: Data tidak termasuk BUS																	

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

Kelompok Bank	2013	2014	2015	2016	2017	2018												Group of Bank
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
- Bank Persero	1.758.873	2.076.605	2.313.316	2.666.516	2.986.617	2.883.386	2.895.352	2.923.580	2.912.388	3.001.860	3.055.005	3.026.318	3.068.242	3.130.413	3.178.337	3.213.470	3.342.996	- State Owned Banks
- BUSN Devisa	1.962.539	2.200.142	2.363.516	2.672.238	2.964.855	2.976.478	3.012.262	3.005.468	3.011.529	3.013.683	3.032.543	3.020.937	3.019.126	3.038.886	3.066.900	3.042.940	3.126.359	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	162.457	186.817	193.149	73.684	88.231	87.887	88.810	90.302	90.145	92.245	93.072	93.177	93.222	95.316	95.474	95.743	101.036	- Non-Foreign Exchange Commercial Banks
- BPD	389.964	440.691	475.696	529.746	604.820	608.503	612.853	636.179	652.487	649.190	642.122	632.090	627.912	653.610	671.765	682.421	655.963	- Regional Development Banks
- Bank Campuran	290.219	278.312	313.570	319.328	331.734	336.369	341.335	352.351	354.958	356.646	372.828	382.450	379.667	391.944	397.095	381.559	390.331	- Joint Venture Banks
- Bank Asing	390.415	432.582	473.336	468.286	411.376	413.704	417.833	422.011	434.794	432.647	454.973	440.019	456.021	458.704	468.258	461.703	451.661	- Foreign Owned Banks
Total	4.954.467	5.615.150	6.132.583	6.729.799	7.387.634	7.306.328	7.368.446	7.429.891	7.456.300	7.546.271	7.650.542	7.594.991	7.644.190	7.768.873	7.877.830	7.877.836	8.068.346	Total

n) Angka-angka diperbaiki

r) Revised figures

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

Kelompok Bank	Desember 2013				Desember 2014				Desember 2015				Desember 2016				Desember 2017				Desember 2018				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
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	1	15	8	12	1	16	9	12	0	15	12	12	0	13	15	14	0	11	15	16	0	10	16	16	Foreign Exchange Commercial Banks
BUSN Non Devisa	8	18	2	1	5	21	2	1	5	19	2	1	4	17	0	0	4	16	1	0	3	16	2	0	Non-Foreign Exchange Commercial Banks
BPD	0	14	11	1	0	10	15	1	0	10	15	1	0	11	14	2	0	9	14	4	0	8	15	4	Regional Development Banks
Bank Campuran	0	7	7	1	0	4	7	1	0	2	8	2	0	2	8	2	0	2	8	2	1	1	7	3	Joint Venture Banks
Bank Asing	0	2	4	4	0	2	4	4	0	2	4	4	1	1	4	4	0	1	5	3	0	1	5	3	Foreign Owned Banks
Total	9	56	32	23	6	53	37	23	5	48	41	24	5	44	41	26	4	39	43	29	4	36	45	30	Total

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	4.115.372	4.531.435	5.002.520	5.518.889	6.128.486	6.094.388	6.203.110	6.289.816	6.279.620	6.291.559	6.380.741	6.371.903	6.439.727	6.551.890	6.651.733	6.643.223	6.668.813	Earning Assets
a. Lancar	3.929.648	4.308.971	4.719.729	5.209.001	5.799.860	5.732.291	5.809.952	5.912.417	5.900.725	5.915.108	5.986.304	5.989.839	6.044.410	6.162.699	6.273.022	6.252.438	6.317.761	a. Current
b. DPK	124.978	143.405	183.815	184.315	209.715	233.719	263.272	250.418	249.400	244.510	263.662	248.195	259.998	255.293	243.467	255.134	226.493	b. Special Mention
c. Kurang Lancar	9.481	12.864	18.446	26.195	20.855	26.427	22.449	18.970	21.825	23.048	19.587	22.489	22.339	21.679	22.454	24.345	21.216	c. Sub-Standard
d. Diragukan	9.132	14.395	12.754	14.853	16.540	18.293	22.655	23.458	19.957	20.294	21.453	19.137	20.981	20.291	17.594	16.535	15.858	d. Doubtful
e. Macet	42.131	51.799	67.775	84.525	81.516	83.658	84.782	84.553	87.713	88.599	89.735	92.243	91.999	91.928	95.196	94.772	87.486	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	1.331.086	1.441.570	1.586.820	1.677.733	1.825.924	1.850.531	1.869.441	1.851.124	1.892.914	1.876.115	1.866.574	1.888.023	1.977.575	1.975.348	2.013.881	1.975.671	2.001.032	Earning Assets - Account Administrative Transactions ²⁾
a. Lancar	1.308.578	1.422.274	1.560.089	1.651.573	1.800.549	1.823.811	1.839.911	1.820.348	1.863.208	1.844.990	1.835.211	1.855.490	1.946.874	1.944.194	1.983.873	1.945.875	1.971.636	a. Current
b. DPK	21.134	16.207	23.182	22.682	22.483	23.493	26.469	27.616	26.681	28.222	28.047	28.784	27.640	27.740	27.072	26.934	26.377	b. Special Mention
c. Kurang Lancar	404	1.986	1.731	1.648	1.553	1.717	1.562	1.357	1.464	1.425	1.662	2.338	1.542	1.666	1.373	1.335	1.254	c. Sub-Standard
d. Diragukan	270	402	248	1.003	383	290	369	646	447	344	365	284	423	282	276	256	281	d. Doubtful
e. Macet	699	701	1.570	827	956	1.219	1.130	1.155	1.114	1.133	1.288	1.128	1.098	1.465	1.288	1.271	1.485	e. Lost
Non Performing Earning Aset (Nominal)	68.947	82.148	102.525	129.051	121.803	131.605	132.948	130.140	132.519	134.843	134.090	137.618	138.381	137.310	138.180	138.513	127.579	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	26.968	32.192	34.200	36.220	43.987	42.810	41.676	45.546	49.073	51.185	54.632	54.692	52.011	54.953	56.421	58.069	63.130	Interbank Loans
a. Lancar	26.859	32.089	34.099	36.106	43.873	42.704	41.566	45.329	48.966	51.086	54.537	54.538	51.906	54.836	56.318	57.964	63.029	a. Current
b. DPK	7	11	16	19	14	4	8	122	7	1	1	59	9	21	8	14	9	b. Special Mention
c. Kurang Lancar	1	9	-	-	-	0	-	-	-	0	-	0	-	-	-	-	1	c. Sub-Standard
d. Diragukan	-	0	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	d. Doubtful
e. Macet	101	84	85	94	100	101	102	95	99	97	93	95	95	96	95	91	91	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	102	93	85	94	100	101	102	95	99	97	93	95	96	96	95	91	92	Interbank Non Performing Loan (Nominal)

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

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

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	1.511.620	1.719.355	1.960.362	2.235.880	2.578.753	2.508.788	2.541.155	2.581.053	2.576.778	2.627.440	2.669.405	2.666.006	2.693.992	2.778.313	2.823.262	2.851.399	2.893.140	Earning Assets
a. Lancar	1.423.606	1.618.156	1.846.369	2.108.233	2.437.437	2.347.949	2.367.086	2.420.749	2.412.833	2.465.705	2.501.675	2.504.107	2.529.891	2.611.533	2.658.101	2.683.574	2.740.308	a. Current
b. DPK	64.199	73.414	75.823	74.946	89.621	104.257	117.099	104.206	107.909	104.631	111.064	105.447	106.747	108.795	106.058	109.157	98.144	b. Special Mention
c. Kurang Lancar	2.499	3.258	7.963	14.490	11.307	14.180	12.654	11.293	12.689	12.776	11.551	11.726	11.937	11.711	12.881	12.785	12.039	c. Sub-Standard
d. Diragukan	2.874	4.699	4.584	5.209	7.072	10.279	12.548	13.212	10.514	10.449	10.887	9.155	10.991	11.087	8.523	8.071	7.669	d. Doubtful
e. Macet	18.441	19.829	25.624	33.002	33.316	32.125	31.767	31.593	32.834	33.879	34.227	35.571	34.426	35.189	37.699	37.812	34.980	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	359.504	398.351	463.182	510.689	545.767	552.044	559.764	538.114	564.863	545.933	539.837	545.036	583.572	590.390	604.113	602.773	613.343	Earning Assets - Account Administrative Transactions ²⁾
a. Lancar	352.102	391.594	455.919	504.079	539.307	544.978	551.397	530.072	557.126	537.772	531.219	536.173	575.641	581.941	595.877	594.559	605.260	a. Current
b. DPK	6.828	6.187	6.553	5.326	5.991	6.487	7.745	7.415	7.188	7.584	7.810	8.316	7.363	7.708	7.417	7.389	7.237	b. Special Mention
c. Kurang Lancar	46	66	198	209	142	221	231	219	178	178	212	135	136	310	335	349	391	c. Sub-Standard
d. Diragukan	57	70	81	810	91	98	124	205	159	100	135	127	158	159	144	154	172	d. Doubtful
e. Macet	471	434	431	265	237	261	268	202	213	298	461	285	275	273	340	321	282	e. Loss
Non Performing Earning Aset (Nominal)	31.217	28.355	38.881	53.985	52.164	57.162	57.592	56.725	56.586	57.681	57.473	57.000	57.922	58.728	59.922	59.492	55.533	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	5.705	4.854	5.591	5.417	5.379	4.924	4.319	4.497	5.011	5.298	7.413	7.090	7.349	7.196	5.911	5.796	5.188	Interbank Loans
a. Lancar	5.607	4.774	5.520	5.342	5.304	4.844	4.242	4.419	4.933	5.222	7.335	7.012	7.270	7.116	5.832	5.720	5.112	a. Current
b. DPK	0	8	0	0	0	3	0	0	0	0	0	-	-	1	-	-	0	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	0	-	-	-	-	0	0	-	-	-	d. Doubtful
e. Macet	98	72	71	74	75	76	77	77	77	76	77	78	79	79	79	76	76	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	98	72	71	74	75	77	77	78	77	76	77	78	79	80	79	76	76	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 1.33.a. Aset Produktif BUSN Devisa dan Kualitas Kredit BUSN Devisa kepada Bank Lain
(Earning Asset of Foreign Exchange Banks and Credit Quality of Foreign Exchange Banks to Other Bank)
Miliar Rp (Billion Rp)

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	1.557.562	1.713.244	1.835.674	2.139.165	2.384.379	2.409.090	2.450.566	2.449.523	2.433.768	2.412.044	2.428.136	2.432.630	2.455.513	2.455.438	2.489.162	2.469.181	2.488.313	Earning Assets
a. Lancar	1.499.030	1.636.540	1.726.573	2.011.962	2.247.121	2.263.097	2.286.299	2.286.909	2.273.011	2.251.668	2.258.174	2.267.373	2.279.369	2.290.918	2.332.776	2.302.893	2.342.865	a. Current
b. DPK	37.211	46.023	73.507	76.417	90.308	95.722	112.842	112.975	109.001	107.503	118.779	111.624	121.614	111.682	102.838	111.961	96.716	b. Special Mention
c. Kurang Lancar	4.009	5.171	4.597	8.977	7.211	9.158	6.948	5.073	6.207	7.426	4.709	7.370	7.342	7.420	7.016	8.947	6.877	c. Sub-Standard
d. Diragukan	2.698	6.514	5.549	7.614	7.502	6.108	7.521	7.742	7.326	7.651	8.256	6.747	6.724	6.092	6.997	6.560	6.322	d. Doubtful
e. Macet	14.614	18.996	25.447	34.195	32.237	35.006	36.956	36.824	38.223	37.796	38.219	39.515	40.464	39.327	39.535	38.820	35.533	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	483.630	519.087	544.346	594.287	728.017	746.911	746.363	758.978	766.101	767.029	753.914	760.719	783.978	776.690	789.019	771.304	781.812	Earning Assets - Account Administrative Transactions ²⁾
a. Lancar	480.305	515.068	537.916	590.625	722.750	741.146	739.938	751.865	759.492	759.873	746.050	754.193	777.618	770.503	783.850	766.172	776.552	a. Current
b. DPK	3.181	3.715	5.638	3.354	4.520	4.860	5.786	6.302	5.971	6.541	7.248	5.922	5.742	5.367	4.586	4.586	4.329	b. Special Mention
c. Kurang Lancar	37	90	98	61	358	368	246	132	144	141	147	198	210	175	174	187	222	c. Sub-Standard
d. Diragukan	50	105	98	82	256	166	146	341	185	176	162	102	98	90	102	76	91	d. Doubtful
e. Macet	57	108	596	165	134	370	248	339	308	298	306	304	309	556	306	282	618	e. Loss
Non Performing Earning Aset (Nominal)	21.465	30.984	36.386	51.094	47.697	51.176	52.065	50.451	52.394	53.488	51.799	54.236	55.148	53.660	54.131	54.873	49.663	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	10.250	10.550	12.715	16.514	23.628	24.190	23.448	25.603	28.456	30.246	31.234	30.765	28.223	30.778	33.305	34.738	38.188	Interbank Loans
a. Lancar	10.243	10.532	12.695	16.492	23.605	24.180	23.438	25.482	28.445	30.240	31.234	30.728	28.214	30.758	33.297	34.724	38.179	a. Current
b. DPK	5	-	16	12	13	1	1	119	4	0	-	37	9	19	8	14	9	b. Special Mention
c. Kurang Lancar	-	7	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	11	5	9	9	9	9	1	6	6	0	0	0	0	0	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	18	5	9	9	9	9	1	6	6	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	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	106.351	110.115	122.537	39.021	47.892	48.810	50.033	51.541	52.342	53.283	53.275	53.399	53.994	55.061	55.150	55.656	55.239	Earning Assets
a. Lancar	102.965	104.585	115.522	36.581	44.904	45.466	46.445	47.864	48.418	49.313	49.224	49.511	50.030	51.320	51.053	51.449	51.408	a. Current
b. DPK	2.276	3.796	5.332	1.777	2.028	2.312	2.551	2.634	2.785	2.766	2.780	2.598	2.665	2.410	2.768	2.845	2.717	b. Special Mention
c. Kurang Lancar	226	331	418	129	162	129	127	92	148	174	191	152	158	171	168	193	163	c. Sub-Standard
d. Diragukan	235	590	396	95	158	202	217	224	208	215	269	269	252	245	248	237	219	d. Doubtful
e. Macet	649	813	869	439	640	701	694	727	784	816	810	869	888	914	913	931	731	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	4.500	7.715	9.387	2.926	3.333	3.438	3.380	3.151	3.142	3.080	3.010	3.262	3.340	3.327	3.368	3.468	3.147	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	4.492	7.699	9.344	2.909	3.271	3.338	3.319	3.094	3.078	3.028	2.956	3.211	3.288	3.272	3.313	3.411	3.096	a. Current
b. DPK	7	14	40	15	58	96	56	52	14	3	7	5	6	9	9	10	4	b. Special Mention
c. Kurang Lancar	0	-	0	0	0	0	-	-	45	0	0	0	0	0	0	1	0	c. Sub-Standard
d. Diragukan	0	1	0	0	0	0	0	0	0	45	45	0	0	0	0	0	1	d. Doubtful
e. Macet	1	1	2	2	4	5	5	5	5	5	1	46	46	46	47	47	47	e. Loss
Non Performing Earning Aset (Nominal)	1.111	1.736	1.685	665	965	1.036	1.042	1.048	1.190	1.255	1.317	1.337	1.345	1.377	1.375	1.409	1.161	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	1.072	944	1.025	783	813	776	735	703	786	865	849	832	798	775	762	730	730	Interbank Loans
a. Lancar	1.070	939	1.021	779	811	774	733	701	784	863	847	831	797	774	760	728	729	a. Current
b. DPK	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	1	4	4	2	2	2	2	2	2	2	2	1	1	1	1	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	3	4	4	2	2	2	2	2	2	2	2	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 Aset yang telah dipublikasikan merupakan angka aset produktif pada neraca dalam bentuk kredit.

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

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

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

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

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

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

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

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	334.497	367.146	406.618	412.277	472.111	488.958	502.860	530.498	535.511	534.100	527.034	526.867	524.676	533.719	548.149	552.296	516.071	Earning Assets
a. Lancar	321.098	349.383	384.059	389.621	447.540	459.924	475.459	503.944	509.094	507.914	499.665	500.696	498.955	507.320	522.609	526.664	493.329	a. Current
b. DPK	5.762	7.103	10.210	10.769	11.843	15.750	14.405	13.554	13.106	12.772	13.883	12.523	12.413	13.621	13.160	13.153	11.213	b. Special Mention
c. Kurang Lancar	1.052	785	832	804	724	1.147	986	916	1.119	1.031	900	966	865	838	961	934	754	c. Sub-Standard
d. Diragukan	987	1.378	974	739	1.046	931	1.147	1.129	1.082	1.022	1.027	1.031	959	912	768	844	793	d. Doubtful
e. Macet	5.598	8.497	10.542	10.344	10.959	11.207	10.862	10.955	11.111	11.361	11.559	11.650	11.484	11.027	10.651	10.701	9.981	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	31.877	28.145	28.600	24.212	31.073	28.267	27.099	26.325	28.123	28.423	26.933	30.131	30.965	30.562	31.179	31.297	31.458	Earning Assets - Account Administrative Transactions ²⁾
a. Lancar	31.601	27.796	28.021	23.649	30.518	27.669	26.445	25.689	27.465	27.822	26.365	28.685	30.483	30.068	30.680	30.749	30.880	a. Current
b. DPK	130	179	312	321	109	141	164	145	153	206	199	222	140	134	144	182	194	b. Special Mention
c. Kurang Lancar	3	4	13	7	1	32	9	4	15	5	3	881	18	12	12	13	8	c. Sub-Standard
d. Diragukan	26	26	2	4	11	1	31	40	89	7	7	5	7	12	16	11	4	d. Doubtful
e. Macet	118	140	252	231	434	423	450	447	401	383	359	338	317	336	327	344	371	e. Loss
Non Performing Earning Aset (Nominal)	7.784	10.829	12.615	12.129	13.175	13.741	13.486	13.491	13.816	13.810	13.855	14.871	13.650	13.137	12.735	12.847	11.912	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	709	970	983	1.468	3.067	2.326	2.311	2.100	2.053	2.383	2.235	2.187	2.167	2.278	2.234	3.878	4.396	Interbank Loans
a. Lancar	708	970	979	1.455	3.053	2.312	2.290	2.083	2.036	2.368	2.220	2.172	2.152	2.262	2.220	3.864	4.381	a. Current
b. DPK	-	0	0	7	-	-	7	2	3	1	1	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	0	4	6	15	15	15	15	15	15	15	15	15	15	15	15	15	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	0	4	6	15	15	15	15	15	15	15	15	15	15	15	15	15	Interbank Non Performing Loan (Nominal)

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

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

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	255.735	235.747	272.592	283.059	293.571	293.546	298.955	312.016	312.775	311.551	320.511	325.952	332.180	344.125	344.987	333.741	337.379	Earning Assets
a. Lancar	246.183	225.126	258.717	268.848	282.493	281.707	286.351	298.962	299.841	299.023	307.192	313.628	319.139	330.498	331.503	320.551	324.325	a. Current
b. DPK	7.097	6.827	8.033	9.335	7.393	8.090	8.740	9.270	9.096	8.670	9.076	8.043	8.765	9.083	9.013	8.759	8.776	b. Special Mention
c. Kurang Lancar	376	982	2.039	786	513	495	643	555	603	749	906	913	688	820	706	703	860	c. Sub-Standard
d. Diragukan	983	1.401	903	368	372	385	476	474	555	465	518	890	1.032	663	559	584	530	d. Doubtful
e. Macet	1.097	1.411	2.900	3.722	2.800	2.869	2.745	2.756	2.680	2.643	2.820	2.477	2.557	3.061	3.207	3.144	2.887	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	156.794	149.283	189.653	200.708	230.884	232.930	238.598	232.316	236.407	234.397	241.003	241.271	251.872	254.999	266.788	264.304	265.062	Earning Assets - Account Administrative Transactions
a. Lancar	154.721	147.626	186.746	197.370	226.735	228.346	233.390	226.929	230.655	228.617	235.570	235.967	246.207	249.265	260.873	258.546	259.369	a. Current
b. DPK	1.929	1.563	2.710	3.007	3.826	4.345	4.859	5.025	5.336	5.338	4.906	4.809	5.079	5.203	5.329	5.188	5.337	b. Special Mention
c. Kurang Lancar	58	56	134	218	193	96	203	219	294	315	387	328	313	292	340	317	215	c. Sub-Standard
d. Diragukan	64	18	27	0	0	6	7	2	0	0	3	34	144	7	1	1	1	d. Doubtful
e. Macet	22	20	36	113	129	138	139	141	122	127	138	132	129	232	244	253	141	e. Loss
Non Performing Earning Aset (Nominal)	2.601	3.888	6.038	5.208	4.008	3.989	4.213	4.147	4.254	4.300	4.771	4.775	4.862	5.075	5.057	5.002	4.635	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	152	388	435	153	28	28	23	23	24	23	22	21	462	467	476	748	1.029	Interbank Loans
a. Lancar	152	388	435	153	28	28	23	23	24	23	22	21	462	467	476	748	1.029	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	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset Produktif Neraca	349.606	371.321	404.737	409.487	351.779	345.196	359.540	365.185	368.444	353.141	382.381	367.049	379.372	385.234	391.024	380.951	378.671	Earning Assets
a. Lancar	336.766	360.433	388.489	393.756	340.364	334.148	348.310	353.990	357.529	341.486	370.374	354.523	367.025	371.111	376.980	367.307	365.524	a. Current
b. DPK	8.434	7.201	10.910	11.072	8.522	7.588	7.635	7.778	7.503	8.169	8.081	7.959	7.795	9.703	9.630	9.260	8.928	b. Special Mention
c. Kurang Lancar	1.319	1.648	2.597	1.009	939	1.319	1.090	1.041	1.059	892	1.330	1.362	1.350	718	723	783	522	c. Sub-Standard
d. Diragukan	1.354	668	348	828	390	389	746	678	273	492	496	1.044	1.022	1.293	499	238	324	d. Doubtful
e. Macet	1.732	1.371	2.393	2.823	1.564	1.751	1.758	1.698	2.081	2.103	2.100	2.161	2.180	2.410	3.191	3.363	3.373	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	294.780	302.064	351.652	344.910	286.849	286.941	294.236	292.240	294.277	297.252	301.877	307.604	323.849	319.379	319.414	302.524	306.210	Earning Assets - Account Administrative Transactions ²⁾
a. Lancar	285.358	295.096	342.143	332.941	277.968	278.335	285.422	282.700	285.392	287.878	293.050	297.261	313.638	309.147	309.280	292.439	296.479	a. Current
b. DPK	9.059	5.380	7.928	10.659	7.980	7.565	7.860	8.678	8.018	8.551	7.878	9.511	9.309	9.319	9.588	9.578	9.275	b. Special Mention
c. Kurang Lancar	259	1.432	1.288	1.154	859	1.001	873	783	788	786	913	795	865	877	511	469	418	c. Sub-Standard
d. Diragukan	72	136	40	106	25	20	62	58	13	15	13	15	16	14	12	15	13	d. Doubtful
e. Macet	31	19	253	51	18	21	20	21	66	22	22	22	21	22	23	23	25	e. Loss
Non Performing Earning Aset (Nominal)	4.768	5.274	6.919	5.971	3.794	4.500	4.549	4.279	4.279	4.309	4.874	5.400	5.454	5.333	4.959	4.891	4.675	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	9.077	14.360	13.450	11.885	11.073	10.567	10.841	12.621	12.745	12.370	12.879	12.774	13.011	13.458	13.733	12.179	13.598	Interbank Loans
a. Lancar	9.077	14.360	13.450	11.885	11.073	10.567	10.841	12.621	12.745	12.370	12.879	12.752	13.011	13.458	13.733	12.179	13.598	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 2013		Desember 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	846.781	23,11	889.586	21,62	987.532	22,38	1.124.235	23,24	1.233.480	23,32	1.315.034	23,36	Demand Deposits
Rupiah	569.927	15,55	605.276	14,71	667.537	15,13	821.777	16,99	932.705	17,63	997.007	17,71	Rupiah
Valas	276.854	7,56	284.309	6,91	319.995	7,25	302.458	6,25	300.774	5,69	318.027	5,65	Foreign Exchange
Tabungan	1.212.707	33,10	1.284.458	31,22	1.396.011	31,63	1.551.809	32,08	1.701.224	32,16	1.825.259	32,42	Saving
Rupiah	1.123.696	30,67	1.187.559	28,86	1.274.588	28,88	1.413.351	29,22	1.573.402	29,75	1.690.086	30,02	Rupiah
Valas	89.011	2,43	96.899	2,36	121.423	2,75	138.459	2,86	127.822	2,42	135.173	2,40	Foreign Exchange
Simpanan Berjangka	1.604.480	43,79	1.940.376	47,16	2.029.513	45,99	2.160.714	44,67	2.354.673	44,52	2.490.155	44,23	Time Deposits
Rupiah	1.331.527	36,34	1.641.743	39,90	1.723.319	39,05	1.856.507	38,38	2.035.299	38,48	2.138.035	37,97	Rupiah
Valas	272.952	7,45	298.633	7,26	306.194	6,94	304.208	6,29	319.374	6,04	352.120	6,25	Foreign Exchange
- Jangka Waktu 1 bulan													- Period 1 Month
Rupiah	814.742	22,24	925.812	22,50	902.329	20,45	932.222	19,27	940.015	17,77	1.032.674	18,34	Rupiah
Valas	172.312	4,70	162.363	3,95	166.913	3,78	146.848	3,04	154.022	2,91	169.841	3,02	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	264.156	7,21	374.111	9,09	453.597	10,28	517.583	10,70	635.976	12,02	715.403	12,71	Rupiah
Valas	33.743	0,92	47.267	1,15	55.039	1,25	57.140	1,18	55.883	1,06	79.879	1,42	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	120.795	3,30	149.345	3,63	177.145	4,01	193.274	4,00	233.465	4,41	210.895	3,75	Rupiah
Valas	37.508	1,02	45.471	1,11	49.518	1,12	58.625	1,21	58.104	1,10	57.066	1,01	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	131.834	3,60	192.350	4,68	190.213	4,31	213.428	4,41	225.843	4,27	179.064	3,18	Rupiah
Valas	29.390	0,80	43.433	1,06	34.724	0,79	41.595	0,86	51.366	0,97	45.334	0,81	Foreign Exchange
Total DPK	3.663.968	100,00	4.114.420	100,00	4.413.056	100,00	4.836.758	100,00	5.289.377	100,00	5.630.448	100,00	Total Third Party Funds
Rupiah	3.025.150	82,56	3.434.579	83,48	3.665.444	83,06	4.091.634	84,59	4.541.406	85,86	4.825.128	85,70	Rupiah
Valas	638.818	17,44	679.841	16,52	747.612	16,94	745.124	15,41	747.971	14,14	805.320	14,30	Foreign Exchange

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	300.056	22,01	318.259	20,11	400.515	23,08	487.793	24,58	534.722	24,15	591.681	24,53	Demand Deposits
Rupiah	200.001	14,67	214.126	13,53	269.903	15,56	364.103	18,35	405.812	18,33	459.295	19,04	Rupiah
Valas	100.054	7,34	104.133	6,58	130.612	7,53	123.690	6,23	128.911	5,82	132.385	5,49	Foreign Exchange
Tabungan	555.319	40,74	601.858	38,03	672.347	38,75	755.490	38,08	857.283	38,72	911.346	37,78	Saving
Rupiah	533.277	39,12	572.294	36,16	636.447	36,68	711.441	35,86	814.506	36,79	864.259	35,82	Rupiah
Valas	22.042	1,62	29.565	1,87	35.900	2,07	44.049	2,22	42.776	1,93	47.087	1,95	Foreign Exchange
Simpanan Berjangka	507.687	37,25	662.370	41,86	662.100	38,16	740.891	37,34	821.897	37,12	909.427	37,70	Time Deposits
Rupiah	420.785	30,87	566.153	35,78	560.637	32,31	618.862	31,19	695.737	31,43	764.481	31,69	Rupiah
Valas	86.903	6,38	96.217	6,08	101.462	5,85	122.028	6,15	126.160	5,70	144.946	6,01	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	245.364	18,00	297.812	18,82	289.817	16,70	311.680	15,71	296.386	13,39	342.753	14,21	Rupiah
Valas	58.290	4,28	56.968	3,60	52.476	3,02	51.613	2,60	57.929	2,62	60.130	2,49	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	74.076	5,43	137.470	8,69	157.965	9,10	196.294	9,89	275.741	12,45	346.798	14,38	Rupiah
Valas	4.879	0,36	7.816	0,49	15.738	0,91	19.092	0,96	22.575	1,02	35.595	1,48	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	33.634	2,47	43.608	2,76	36.035	2,08	47.153	2,38	64.164	2,90	36.315	1,51	Rupiah
Valas	12.737	0,93	16.905	1,07	22.060	1,27	36.918	1,86	26.324	1,19	30.475	1,26	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	67.710	4,97	87.264	5,51	76.820	4,43	63.736	3,21	59.447	2,69	38.615	1,60	Rupiah
Valas	10.996	0,81	14.529	0,92	11.189	0,64	14.404	0,73	19.332	0,87	18.745	0,78	Foreign Exchange
Total DPK	1.363.062	100,00	1.582.488	100,00	1.734.961	100,00	1.984.174	100,00	2.213.902	100,00	2.412.453	100,00	Total Third Party Funds
Rupiah	1.154.063	84,67	1.352.573	85,47	1.466.987	84,55	1.694.406	85,40	1.916.055	86,55	2.088.035	86,55	Rupiah
Valas	208.999	15,33	229.915	14,53	267.974	15,45	289.768	14,60	297.847	13,45	324.418	13,45	Foreign Exchange

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	294.181	18,95	309.227	17,86	320.087	17,58	367.757	17,98	433.239	19,49	439.675	19,09	Demand Deposits
Rupiah	204.067	13,15	212.135	12,25	224.669	12,34	273.849	13,39	337.463	15,19	342.207	14,86	Rupiah
Valas	90.113	5,80	97.093	5,61	95.441	5,24	93.907	4,59	95.776	4,31	97.468	4,23	Foreign Exchange
Tabungan	502.864	32,39	522.792	30,20	544.137	29,88	611.159	29,88	653.945	29,43	702.622	30,51	Saving
Rupiah	463.249	29,84	483.010	27,90	488.571	26,83	549.423	26,86	591.105	26,60	635.920	27,61	Rupiah
Valas	39.614	2,55	39.782	2,30	55.566	3,05	61.737	3,02	62.840	2,83	66.702	2,90	Foreign Exchange
Simpanan Berjangka	755.341	48,66	898.991	51,93	956.911	52,54	1.066.783	52,15	1.135.133	51,08	1.160.918	50,40	Time Deposits
Rupiah	629.323	40,54	742.631	42,90	793.250	43,56	923.922	45,16	986.158	44,38	1.002.384	43,52	Rupiah
Valas	126.018	8,12	156.360	9,03	163.746	8,99	142.861	6,98	148.975	6,70	158.534	6,88	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	408.004	26,28	455.492	26,31	449.052	24,66	475.541	23,25	499.346	22,47	522.301	22,68	Rupiah
Valas	73.030	4,70	78.597	4,54	93.379	5,13	75.062	3,67	73.714	3,32	82.163	3,57	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	130.349	8,40	166.425	9,61	205.366	11,28	252.104	12,32	273.886	12,32	275.471	11,96	Rupiah
Valas	21.551	1,39	29.852	1,72	31.434	1,73	28.942	1,41	26.761	1,20	34.180	1,48	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	49.986	3,22	59.592	3,44	86.203	4,73	100.600	4,92	108.770	4,89	116.302	5,05	Rupiah
Valas	16.359	1,05	24.066	1,39	21.616	1,19	17.332	0,85	23.145	1,04	21.626	0,94	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	40.984	2,64	61.097	3,53	52.595	2,89	95.677	4,68	104.156	4,69	88.309	3,83	Rupiah
Valas	15.078	0,97	23.746	1,37	17.317	0,95	21.526	1,05	25.354	1,14	20.566	0,89	Foreign Exchange
Total DPK	1.552.385	100,00	1.731.019	100,00	1.821.244	100,00	2.045.699	100,00	2.222.317	100,00	2.303.215	100,00	Total Third Party Funds
Rupiah	1.296.639	83,53	1.437.776	83,06	1.506.490	82,72	1.747.194	85,41	1.914.726	86,16	1.980.510	85,99	Rupiah
Valas	255.746	16,47	293.243	16,94	314.753	17,28	298.505	14,59	307.591	13,84	322.705	14,01	Foreign Exchange

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	5.844	4,76	7.056	5,00	4.703	3,20	2.817	5,06	3.241	4,97	3.800	5,25	Demand Deposits
Rupiah	5.844	4,76	7.056	5,00	4.703	3,20	2.817	5,06	3.241	4,97	3.800	5,25	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	14.402	11,72	16.422	11,64	17.728	12,05	6.202	11,15	8.451	12,95	9.418	13,01	Saving
Rupiah	14.402	11,72	16.422	11,64	17.728	12,05	6.202	11,15	8.451	12,95	9.418	13,01	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	102.636	83,52	117.549	83,35	124.711	84,76	46.607	83,79	53.583	82,09	59.154	81,74	Time Deposits
Rupiah	102.636	83,52	117.549	83,35	124.711	84,76	46.607	83,79	53.583	82,09	59.154	81,74	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	61.923	50,39	64.013	45,39	56.752	38,57	22.060	39,66	21.883	33,52	28.222	39,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	24.123	19,63	28.290	20,06	36.881	25,06	14.207	25,54	16.811	25,75	17.992	24,86	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	12.534	10,20	16.041	11,37	20.371	13,84	6.441	11,58	8.686	13,31	6.952	9,61	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	4.056	3,30	9.123	6,47	10.707	7,28	3.899	7,01	6.203	9,50	5.987	8,27	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	122.883	100,00	141.027	100,00	147.143	100,00	55.626	100,00	65.276	100,00	72.372	100,00	Total Third Party Funds
Rupiah	122.883	100,00	141.027	100,00	147.143	100,00	55.626	100,00	65.276	100,00	72.372	100,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	107.070	37,21	120.899	35,99	110.344	30,94	103.183	26,90	109.265	24,31	116.814	24,47	Demand Deposits
Rupiah	106.398	36,98	120.531	35,88	110.080	30,87	102.914	26,83	108.911	24,24	116.439	24,39	Rupiah
Valas	673	0,23	368	0,11	264	0,07	270	0,07	353	0,08	375	0,08	Foreign Exchange
Tabungan	95.827	33,31	100.949	30,05	116.601	32,70	128.802	33,58	143.670	31,97	165.828	34,73	Saving
Rupiah	95.786	33,29	100.903	30,03	116.551	32,68	128.691	33,55	143.598	31,95	165.748	34,71	Rupiah
Valas	41	0,01	46	0,01	50	0,01	111	0,03	72	0,02	80	0,02	Foreign Exchange
Simpanan Berjangka	84.812	29,48	114.109	33,97	129.655	36,36	151.545	39,51	196.454	43,72	194.831	40,80	Time Deposits
Rupiah	83.838	29,14	113.270	33,72	127.088	35,64	149.190	38,90	195.502	43,50	193.298	40,48	Rupiah
Valas	974	0,34	839	0,25	2.567	0,72	2.355	0,61	952	0,21	1.533	0,32	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	40.872	14,21	53.562	15,94	56.407	15,82	64.217	16,74	77.898	17,33	84.649	17,73	Rupiah
Valas	854	0,30	795	0,24	1.410	0,40	1.916	0,50	684	0,15	1.346	0,28	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	12.263	4,26	19.129	5,69	23.640	6,63	28.841	7,52	49.068	10,92	44.550	9,33	Rupiah
Valas	5	0,00	8	0,00	697	0,20	187	0,05	82	0,02	17	0,00	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	16.389	5,70	15.889	4,73	12.221	3,43	19.940	5,20	26.273	5,85	26.733	5,60	Rupiah
Valas	84	0,03	15	0,00	425	0,12	17	0,00	87	0,02	71	0,01	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	14.314	0,01	24.670	7,34	34.820	9,76	36.192	9,44	42.264	9,40	37.366	7,83	Rupiah
Valas	32	100,00	21	0,01	35	0,01	235	0,06	100	0,02	100	0,02	Foreign Exchange
Total DPK	287.709	100,00	335.957	100,00	356.600	100,00	383.531	100,00	449.389	100,00	477.473	100,00	Total Third Party Funds
Rupiah	286.021	99,41	334.704	99,63	353.719	99,19	380.794	99,29	448.012	99,69	475.485	99,58	Rupiah
Valas	1.688	0,59	1.253	0,37	2.881	0,81	2.736	0,71	1.377	0,31	1.988	0,42	Foreign Exchange

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	44.293	26,92	40.859	27,30	44.148	27,08	49.746	29,18	52.147	29,86	55.807	29,58	Demand Deposits
Rupiah	16.744	10,18	13.334	8,91	16.318	10,01	22.303	13,08	25.699	14,71	24.387	12,93	Rupiah
Valas	27.549	16,74	27.525	18,39	27.830	17,07	27.443	16,10	26.448	15,14	31.420	16,65	Foreign Exchange
Tabungan	23.245	14,13	20.925	13,98	23.107	14,17	25.266	14,82	24.006	13,74	23.719	12,57	Saving
Rupiah	10.268	6,24	7.548	5,04	8.340	5,12	9.224	5,41	9.554	5,47	9.722	5,15	Rupiah
Valas	12.978	7,89	13.377	8,94	14.767	9,06	16.041	9,41	14.452	8,27	13.996	7,42	Foreign Exchange
Simpanan Berjangka	96.995	58,95	87.883	58,72	95.757	58,74	95.466	56,00	98.507	56,40	109.148	57,85	Time Deposits
Rupiah	53.835	32,72	58.079	38,81	70.930	43,51	71.148	41,73	69.123	39,58	79.415	42,09	Rupiah
Valas	43.160	26,23	29.804	19,91	24.827	15,23	24.317	14,26	29.384	16,82	29.733	15,76	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	33.557	20,40	33.116	22,13	22.699	13,92	30.512	17,90	28.039	16,05	37.010	19,62	Rupiah
Valas	28.477	17,31	15.709	10,50	8.757	5,37	10.886	6,39	12.969	7,43	15.666	8,30	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	11.791	7,17	11.066	7,39	12.375	7,59	18.328	10,75	14.809	8,48	23.106	12,25	Rupiah
Valas	4.910	2,98	7.470	4,99	2.673	1,64	6.117	3,59	4.947	2,83	6.958	3,69	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	5.146	3,13	6.746	4,51	7.463	4,58	11.500	6,75	17.396	9,96	12.379	6,56	Rupiah
Valas	7.141	4,34	3.268	2,18	1.175	0,72	2.968	1,74	6.074	3,48	2.652	1,41	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	3.341	2,03	7.152	4,78	4.165	2,56	10.808	6,34	8.879	5,08	6.920	3,67	Rupiah
Valas	2.632	1,60	3.358	2,24	986	0,61	4.346	2,55	5.395	3,09	4.458	2,36	Foreign Exchange
Total DPK	164.533	100,00	149.668	100,00	163.012	100,00	170.477	100,00	174.660	100,00	188.674	100,00	Total Third Party Funds
Rupiah	80.847	49,14	78.962	52,76	95.588	58,64	102.675	60,23	104.376	59,76	113.524	60,17	Rupiah
Valas	83.686	50,86	70.706	47,24	67.424	41,36	67.802	39,77	70.285	40,24	75.150	39,83	Foreign Exchange

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

Keterangan	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	95.338	54,98	93.276	53,53	107.713	56,66	112.939	57,26	100.866	61,57	107.257	60,85	Demand Deposits
Rupiah	36.873	21,27	38.094	21,86	41.864	22,02	55.791	28,28	51.579	31,48	50.880	28,87	Rupiah
Valas	58.465	33,72	55.182	31,67	65.849	34,64	57.148	28,97	49.287	30,08	56.378	31,99	Foreign Exchange
Tabungan	21.050	12,14	21.511	12,34	22.091	11,62	24.891	12,62	13.868	8,47	12.326	6,99	Saving
Rupiah	6.713	3,87	7.382	4,24	6.951	3,66	8.370	4,24	6.188	3,78	5.019	2,85	Rupiah
Valas	14.336	8,27	14.129	8,11	15.141	7,96	16.520	8,38	7.681	4,69	7.308	4,15	Foreign Exchange
Simpanan Berjangka	57.008	32,88	59.474	34,13	60.294	31,72	59.423	30,13	49.098	29,97	56.678	32,16	Time Deposits
Rupiah	41.111	23,71	44.062	25,28	46.702	24,57	46.777	23,71	35.195	21,48	39.304	22,30	Rupiah
Valas	15.897	9,17	15.413	8,84	13.591	7,15	12.646	6,41	13.903	8,49	17.374	9,86	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	25.022	14,43	21.817	12,52	22.699	11,94	28.212	14,30	16.463	10,05	17.739	10,06	Rupiah
Valas	11.660	6,72	10.294	5,91	8.757	4,61	7.371	3,74	8.726	5,33	10.537	5,98	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	11.553	6,66	11.731	6,73	12.375	6,51	7.809	3,96	5.662	3,46	7.485	4,25	Rupiah
Valas	2.397	1,38	2.122	1,22	2.673	1,41	2.801	1,42	1.518	0,93	3.129	1,78	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	3.107	1,79	7.470	4,29	7.463	3,93	7.640	3,87	8.177	4,99	12.213	6,93	Rupiah
Valas	1.188	0,69	1.218	0,70	1.175	0,62	1.390	0,70	2.474	1,51	2.242	1,27	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	1.429	0,82	3.043	1,75	4.165	2,19	3.116	1,58	4.894	2,99	1.867	1,06	Rupiah
Valas	651	0,38	1.779	1,02	986	0,52	1.084	0,55	1.185	0,72	1.465	0,83	Foreign Exchange
Total DPK	173.395	100,00	174.261	100,00	190.098	100,00	197.252	100,00	163.832	100,00	176.261	100,00	Total Third Party Funds
Rupiah	84.697	48,85	89.537	51,38	95.517	50,25	110.939	56,24	92.962	56,74	95.202	54,01	Rupiah
Valas	88.698	51,15	84.724	48,62	94.581	49,75	86.313	43,76	70.870	43,26	81.059	45,99	Foreign Exchange

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

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))	Location
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total		
1. Jawa Barat	75.123	9.775	201.836	8.472	156.169	13.144	433.129	31.390	464.519	8,25	1. Jawa Barat
2. Banten	38.535	5.694	64.685	4.155	63.582	4.609	166.802	14.458	181.261	3,22	2. Banten
3. DKI Jakarta	591.885	254.373	408.248	85.274	1.236.965	276.265	2.237.098	615.912	2.853.010	50,67	3. DKI Jakarta
4. D.I Yogyakarta	6.655	478	33.755	733	16.784	541	57.194	1.752	58.946	1,05	4. D.I Yogyakarta
5. Jawa Tengah	31.108	3.995	148.766	3.958	89.611	8.233	269.485	16.186	285.670	5,07	5. Jawa Tengah
6. Jawa Timur	82.741	12.364	219.343	10.103	196.373	21.126	498.458	43.592	542.050	9,63	6. Jawa Timur
7. Bengkulu	1.682	81	7.513	36	3.320	7	12.515	124	12.639	0,22	7. Bengkulu
8. Jambi	3.840	194	16.720	279	10.004	93	30.564	565	31.129	0,55	8. Jambi
9. Aceh	7.005	40	22.091	123	10.084	331	39.179	494	39.673	0,70	9. Aceh
10. Sumatera Utara	22.761	6.116	86.712	4.388	88.029	12.689	197.502	23.192	220.694	3,92	10. Sumatera Utara
11. Sumatera Barat	5.086	597	22.790	313	11.748	756	39.624	1.666	41.291	0,73	11. Sumatera Barat
12. Riau	9.776	1.565	38.886	833	24.727	920	73.388	3.318	76.706	1,36	12. Riau
14. Sumatera Selatan	10.797	766	36.979	1.014	28.821	1.735	76.598	3.516	80.113	1,42	14. Sumatera Selatan
15. Bangka Belitung	2.131	398	9.222	297	5.951	407	17.304	1.103	18.407	0,33	15. Bangka Belitung
13. Kepulauan Riau	9.083	3.820	19.165	3.059	10.834	2.834	39.082	9.713	48.796	0,87	13. Kepulauan Riau
16. Lampung	6.177	153	24.097	349	10.417	239	40.692	741	41.433	0,74	16. Lampung
17. Kalimantan Selatan	8.429	726	27.062	666	13.462	309	48.953	1.701	50.654	0,90	17. Kalimantan Selatan
18. Kalimantan Barat	6.000	207	30.283	607	17.777	218	54.060	1.032	55.092	0,98	18. Kalimantan Barat
19. Kalimantan Timur	16.846	3.463	45.130	2.233	29.353	2.892	91.328	8.588	99.916	1,77	19. Kalimantan Timur
20. Kalimantan Tengah	4.145	265	13.744	174	6.988	58	24.877	497	25.374	0,45	20. Kalimantan Tengah
21. Sulawesi Tengah	2.740	54	12.251	108	5.042	39	20.033	201	20.234	0,36	21. Sulawesi Tengah
22. Sulawesi Selatan	11.365	606	52.233	1.121	27.750	530	91.348	2.256	93.605	1,66	22. Sulawesi Selatan
23. Sulawesi Utara	3.620	331	12.502	515	7.003	209	23.125	1.055	24.180	0,43	23. Sulawesi Utara
24. Gorontalo	612	357	3.081	33	1.090	4	4.783	394	5.177	0,09	24. Gorontalo
25. Sulawesi Barat	506	1	3.434	1	470	-	4.411	1	4.412	0,08	25. Sulawesi Barat
26. Sulawesi Tenggara	2.498	259	10.909	52	5.428	24	18.836	335	19.170	0,34	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	4.878	461	17.304	184	6.001	45	28.184	691	28.874	0,51	27. Nusa Tenggara Barat
28. Bali	11.868	2.366	44.019	3.116	31.474	761	87.361	6.244	93.605	1,66	28. Bali
29. Nusa Tenggara Timur	3.444	34	15.330	133	6.124	34	24.897	201	25.098	0,45	29. Nusa Tenggara Timur
30. Maluku	1.491	19	7.632	78	3.415	48	12.538	145	12.684	0,23	30. Maluku
31. Papua	8.703	918	22.461	278	8.737	81	39.902	1.277	41.179	0,73	31. Papua
32. Maluku Utara	1.123	27	4.399	21	1.561	9	7.084	57	7.141	0,13	32. Maluku Utara
33. Papua Barat	4.347	14	7.482	43	2.924	42	14.753	99	14.852	0,26	33. Papua Barat
34. Lainnya	4	7.509	19	2.428	19	2.887	42	12.823	12.865	0,23	34. Others
Total	997.007	318.027	1.690.086	135.173	2.138.035	352.120	4.825.128	805.320	5.630.448	100	Total

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

Lokasi	2013	2014	2015	2016	2017	2018												Location
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Jawa Barat	300.671	332.474	370.285	400.209	449.311	439.344	439.907	438.366	439.643	440.717	444.654	441.854	450.059	453.310	455.593	455.801	464.519	1. Jawa Barat
2. Banten	105.532	121.613	129.632	149.874	168.840	167.992	166.042	169.105	169.350	173.540	174.213	173.011	173.814	177.147	176.356	175.195	181.261	2. Banten
3. DKI Jakarta	1.860.446	2.100.489	2.219.848	2.472.780	2.682.094	2.649.013	2.655.306	2.668.403	2.674.619	2.660.404	2.697.135	2.682.082	2.687.298	2.735.976	2.784.212	2.808.882	2.853.010	3. DKI Jakarta
4. D.I Yogyakarta	37.073	41.483	45.655	49.905	55.926	55.506	55.870	56.348	56.790	57.208	57.811	58.884	58.513	58.704	58.936	58.861	58.946	4. D.I Yogyakarta
5. Jawa Tengah	167.398	188.114	216.174	240.399	262.972	262.861	264.030	270.388	276.390	276.017	279.532	278.568	278.236	282.040	283.599	281.544	285.670	5. Jawa Tengah
6. Jawa Timur	335.308	383.290	422.668	455.220	499.384	493.814	498.157	502.698	502.127	509.722	514.149	522.261	526.141	533.014	537.708	539.202	542.050	6. Jawa Timur
7. Bengkulu	7.680	8.556	9.697	10.737	12.148	12.482	12.403	12.746	12.959	12.978	13.235	13.347	13.293	13.298	13.650	13.535	12.639	7. Bengkulu
8. Jambi	19.415	21.965	23.440	26.189	29.579	30.020	30.417	30.840	31.100	31.099	31.333	31.419	31.312	31.073	31.130	31.403	31.129	8. Jambi
9. Aceh	24.263	26.694	31.054	32.372	38.593	36.833	36.738	36.458	36.230	38.456	39.453	38.448	37.095	39.908	39.957	39.357	39.673	9. Aceh
10. Sumatera Utara	155.204	178.653	184.659	201.536	217.961	217.309	220.736	221.704	219.397	224.951	226.474	224.741	225.912	225.935	224.652	224.226	220.694	10. Sumatera Utara
11. Sumatera Barat	26.281	29.985	33.553	35.465	38.969	39.835	40.128	40.145	41.287	41.547	42.033	42.440	42.584	43.110	43.243	42.764	41.291	11. Sumatera Barat
12. Riau	55.524	64.143	62.050	66.695	73.151	72.491	73.886	73.316	73.683	74.502	74.019	75.674	74.780	76.080	78.265	78.598	76.706	12. Riau
13. Sumatera Selatan*)	53.688	57.225	59.756	63.183	72.116	71.922	73.823	76.142	76.889	74.610	75.319	76.220	76.817	77.708	81.381	80.571	80.113	13. Sumatera Selatan
14. Bangka Belitung	11.828	13.145	14.233	15.884	17.464	17.646	17.427	17.516	17.744	18.020	18.140	18.486	18.391	18.654	19.015	18.699	18.407	14. Bangka Belitung
15. Kepulauan Riau*)	38.392	39.455	40.636	42.741	47.129	46.076	46.558	46.736	45.867	46.090	46.084	46.181	46.873	47.158	48.004	47.044	48.796	15. Kepulauan Riau
16. Lampung	25.642	28.640	32.260	35.133	38.564	37.906	38.670	38.999	39.979	40.326	41.434	41.692	41.087	41.810	41.359	42.157	41.433	16. Lampung
17. Kalimantan Selatan	36.447	37.494	38.871	41.907	44.881	45.988	46.837	47.427	47.887	48.474	47.996	48.494	48.527	49.274	49.958	50.098	50.654	17. Kalimantan Selatan
18. Kalimantan Barat	36.273	39.500	43.989	46.258	51.699	51.610	51.567	52.451	52.878	53.129	53.442	53.904	53.965	54.439	54.933	55.207	55.092	18. Kalimantan Barat
19. Kalimantan Timur	85.407	89.468	83.619	83.587	87.967	88.173	88.789	89.358	90.134	91.757	91.930	94.784	94.043	95.033	98.821	97.553	99.916	19. Kalimantan Timur
20. Kalimantan Tengah	16.023	16.771	17.856	19.983	22.513	22.453	23.016	23.395	23.346	24.468	25.075	24.294	22.940	24.774	26.351	26.203	25.374	20. Kalimantan Tengah
21. Sulawesi Tengah	11.330	12.938	15.765	16.064	18.227	17.287	17.735	19.062	18.762	18.988	19.250	18.994	19.276	19.508	20.491	21.024	20.234	21. Sulawesi Tengah
22. Sulawesi Selatan	61.163	67.026	79.249	83.261	88.136	85.413	85.783	86.413	86.381	87.566	88.730	90.239	90.181	91.373	92.083	92.175	93.605	22. Sulawesi Selatan
23. Sulawesi Utara	17.481	19.671	21.487	21.215	23.653	23.121	23.964	24.387	24.108	24.123	24.174	24.428	25.559	25.688	25.200	24.775	24.180	23. Sulawesi Utara
24. Gorontalo*)	3.100	3.489	4.204	4.447	5.166	5.035	5.155	5.425	5.427	5.421	5.757	5.632	5.683	5.841	5.878	5.418	5.177	24. Gorontalo
25. Sulawesi Barat*)	2.868	2.990	3.411	3.495	4.001	3.950	4.080	4.397	4.469	4.715	4.821	4.764	4.723	4.808	4.823	4.952	4.412	25. Sulawesi Barat
26. Sulawesi Tenggara*)	11.033	11.476	14.516	14.857	17.009	17.178	17.612	17.807	18.260	18.401	18.994	18.733	19.177	19.369	19.471	19.660	19.170	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	14.445	16.798	19.368	21.245	25.248	25.368	25.233	25.324	26.136	26.016	25.644	25.403	26.814	27.507	28.357	28.714	28.874	27. Nusa Tenggara Barat
28. Bali	64.234	70.510	75.505	79.530	86.735	86.389	86.703	87.322	88.216	88.015	89.689	91.022	92.717	94.762	95.287	94.988	93.605	28. Bali
29. Nusa Tenggara Timur	16.402	18.571	21.688	21.627	23.163	23.190	23.719	25.012	25.174	25.825	26.865	26.599	26.460	26.658	26.758	26.366	25.098	29. Nusa Tenggara Timur
30. Maluku	9.379	10.509	12.124	11.649	12.273	12.286	12.406	12.774	12.619	12.720	13.202	13.073	13.077	13.112	12.993	13.010	12.684	30. Maluku
31. Papua	29.424	33.717	36.232	38.647	39.482	38.577	37.911	40.478	39.885	39.383	39.944	40.166	41.176	41.415	42.380	41.274	41.179	31. Papua
32. Maluku Utara	4.831	5.217	6.230	6.307	6.827	6.652	6.828	6.859	6.794	6.825	6.991	6.997	7.102	7.096	7.230	7.142	7.141	32. Maluku Utara
33. Papua Barat	10.906	12.385	12.407	12.591	13.734	12.579	12.588	12.572	13.590	13.520	13.621	13.285	12.838	13.740	13.571	13.927	14.852	33. Papua Barat
34. Lainnya	8.876	9.968	10.936	11.767	14.462	12.487	15.275	12.721	19.092	27.045	27.673	13.201	13.533	13.172	12.881	13.067	12.865	34. Others
Total	3.663.968	4.114.420	4.413.056	4.836.758	5.289.377	5.228.787	5.255.301	5.293.098	5.317.212	5.336.577	5.398.817	5.379.318	5.399.993	5.482.493	5.554.526	5.573.389	5.630.448	Total

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																		Demand Deposits
Rupiah	2,12	2,31	2,19	2,24	2,16	2,16	2,19	2,19	2,19	2,14	2,13	2,11	2,11	2,10	2,11	2,09	2,20	- Rupiah
Valas	0,42	0,46	0,36	0,35	0,37	0,39	0,39	0,37	0,37	0,36	0,35	0,40	0,42	0,43	0,49	0,60	0,50	- Foreign Exchange
Tabungan																		Saving
Rupiah	2,01	2,02	1,99	1,69	1,56	1,54	1,52	1,51	1,48	1,46	1,44	1,42	1,42	1,42	1,41	1,39	1,31	- Rupiah
Valas	0,32	0,35	0,26	0,28	0,32	0,32	0,33	0,34	0,35	0,41	0,40	0,42	0,42	0,43	0,45	0,44	0,45	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,72	8,56	7,58	6,45	5,74	5,66	5,65	5,63	5,62	5,59	5,69	5,96	6,16	6,28	6,50	6,66	6,92	Rupiah
Valas	1,81	1,99	1,01	0,97	1,18	1,15	1,23	1,29	1,30	1,35	1,44	1,61	1,73	1,76	1,90	1,94	2,11	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,03	9,14	8,15	6,79	6,13	6,05	6,05	5,90	5,83	5,80	5,86	6,01	6,13	6,29	6,46	6,61	6,84	Rupiah
Valas	2,26	2,29	1,23	1,17	1,56	1,58	1,58	1,62	1,74	1,86	1,92	2,10	2,31	2,33	2,43	2,53	2,61	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,37	9,22	8,54	7,08	6,57	6,46	6,36	6,24	6,19	6,18	6,10	6,19	6,28	6,42	6,57	6,76	7,00	Rupiah
Valas	2,17	2,26	1,36	1,20	1,73	1,75	1,73	1,72	1,73	1,76	1,77	1,94	1,98	2,02	2,14	2,17	2,26	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,14	8,76	8,58	7,35	6,73	6,69	6,59	6,50	6,44	6,40	6,38	6,45	6,42	6,46	6,54	6,60	6,65	Rupiah
Valas	2,07	2,24	1,72	1,17	1,39	1,37	1,39	1,38	1,40	1,47	1,47	1,49	1,48	1,50	1,52	1,62	1,75	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																		Demand Deposits
Rupiah	2,00	2,13	1,91	2,16	2,19	2,01	2,10	2,07	2,05	2,03	2,02	1,97	2,00	1,99	1,98	1,99	2,40	- Rupiah
Valas	0,18	0,18	0,16	0,17	0,23	0,19	0,19	0,18	0,18	0,16	0,16	0,14	0,23	0,26	0,34	0,53	0,43	- Foreign Exchange
Tabungan																		Saving
Rupiah	1,58	1,48	1,49	1,28	1,27	1,24	1,24	1,24	1,22	1,20	1,21	1,20	1,19	1,21	1,20	1,20	1,21	- Rupiah
Valas	0,22	0,23	0,24	0,28	0,29	0,29	0,29	0,29	0,29	0,44	0,44	0,44	0,44	0,44	0,43	0,44	0,45	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,16	8,13	7,18	6,16	5,47	5,32	5,40	5,41	5,44	5,37	5,48	5,83	6,16	6,23	6,47	6,62	6,82	Rupiah
Valas	1,14	1,81	0,73	1,02	1,32	1,25	1,37	1,39	1,38	1,45	1,48	1,74	1,87	1,88	1,90	1,93	2,12	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,60	8,74	7,19	6,35	5,85	5,73	5,73	5,62	5,57	5,57	5,63	5,82	5,93	6,09	6,21	6,27	6,45	Rupiah
Valas	1,37	1,48	0,73	1,05	1,81	1,82	1,84	1,88	1,99	2,12	2,21	2,46	2,68	2,69	2,75	2,76	2,83	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,82	8,83	7,56	6,61	6,20	6,04	5,95	5,80	5,79	5,78	5,78	5,79	5,85	5,93	5,98	6,17	6,36	Rupiah
Valas	1,38	2,00	1,21	1,18	1,91	1,91	1,84	1,84	1,86	1,86	1,91	2,14	2,17	2,21	2,30	2,23	2,29	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,43	9,06	8,60	7,02	6,43	6,42	6,37	6,34	6,31	6,28	6,26	6,28	6,29	6,32	6,28	6,44	6,65	Rupiah
Valas	1,68	1,73	1,44	0,79	1,22	1,22	1,26	1,28	1,31	1,30	1,28	1,28	1,14	1,07	1,20	1,48	1,80	Foreign Exchange

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																		Demand Deposits
Rupiah	1,95	2,12	2,13	2,15	2,01	2,03	2,06	2,03	1,99	1,98	1,99	1,97	1,98	1,93	1,96	1,95	1,94	- Rupiah
Valas	0,62	0,56	0,52	0,48	0,50	0,53	0,56	0,52	0,52	0,50	0,48	0,53	0,53	0,53	0,58	0,65	0,61	- Foreign Exchange
Tabungan																		Saving
Rupiah	2,40	2,22	2,25	1,88	1,64	1,63	1,56	1,54	1,51	1,49	1,46	1,43	1,43	1,41	1,40	1,39	1,35	- Rupiah
Valas	0,44	0,45	0,27	0,29	0,35	0,35	0,36	0,39	0,40	0,42	0,40	0,42	0,42	0,45	0,50	0,47	0,48	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,95	8,85	7,64	6,58	5,81	5,71	5,70	5,71	5,65	5,64	5,75	5,98	6,12	6,29	6,50	6,66	6,90	Rupiah
Valas	2,39	2,30	1,23	0,98	1,10	1,08	1,11	1,18	1,21	1,26	1,35	1,50	1,62	1,67	1,91	1,96	2,12	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,12	9,37	8,62	6,99	6,21	6,15	6,12	5,97	5,94	5,92	5,99	6,12	6,25	6,41	6,66	6,85	7,10	Rupiah
Valas	2,62	2,65	1,54	1,33	1,45	1,48	1,48	1,49	1,66	1,70	1,72	1,74	1,93	2,02	2,19	2,37	2,50	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,21	9,28	8,81	7,13	6,62	6,49	6,35	6,26	6,23	6,23	6,08	6,19	6,26	6,38	6,51	6,69	6,97	Rupiah
Valas	2,65	2,55	1,59	1,26	1,66	1,71	1,72	1,64	1,63	1,69	1,62	1,71	1,76	1,81	1,99	2,12	2,25	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,49	8,09	8,24	7,19	6,54	6,49	6,39	6,21	6,15	6,11	6,10	6,11	6,15	6,18	6,23	6,28	6,29	Rupiah
Valas	2,42	2,53	1,99	1,44	1,49	1,46	1,49	1,45	1,46	1,58	1,57	1,61	1,64	1,68	1,67	1,62	1,62	Foreign Exchange

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																		Demand Deposits
Rupiah	4,48	3,60	2,88	2,32	2,24	2,36	2,38	2,44	2,34	2,23	2,21	2,38	2,33	2,40	2,78	2,62	2,71	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																		Saving
Rupiah	4,33	3,23	3,03	3,25	3,06	2,97	2,86	2,91	2,83	2,78	2,76	2,69	2,75	2,66	2,56	2,63	2,54	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	8,50	9,55	9,01	7,50	6,64	6,48	6,57	6,36	6,35	6,05	6,32	6,39	6,57	6,77	6,81	6,98	7,43	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,55	9,87	9,44	7,79	7,01	6,99	6,95	6,76	6,72	6,50	6,58	6,53	6,72	6,91	7,11	7,32	7,66	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	8,88	9,82	9,00	8,06	7,40	7,26	7,19	7,09	7,06	7,02	7,06	7,00	7,06	7,13	7,29	7,48	7,69	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	8,40	9,20	8,44	8,05	7,43	7,40	7,30	7,29	7,24	7,14	7,08	8,36	7,08	7,16	7,28	7,35	7,54	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																		Demand Deposits
Rupiah	2,44	2,47	2,47	2,32	2,18	2,44	2,39	2,45	2,51	2,39	2,38	2,32	2,32	2,34	2,35	2,31	2,02	- Rupiah
Valas	0,44	0,50	0,26	0,25	0,38	0,44	0,28	0,26	0,25	0,33	0,36	0,42	0,40	0,35	0,35	0,48	0,37	- Foreign Exchange
Tabungan																		Saving
Rupiah	2,31	2,18	2,06	1,91	1,80	1,82	1,78	1,78	1,75	1,72	1,72	1,71	1,72	1,72	1,70	1,68	1,69	- Rupiah
Valas	0,56	0,57	0,23	0,23	0,21	0,21	0,21	0,21	0,21	0,21	0,20	0,18	0,20	0,20	0,21	0,22	0,22	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,76	8,09	7,91	7,30	6,60	6,58	6,35	6,20	6,19	6,00	6,03	6,23	6,37	6,40	6,64	6,73	7,29	Rupiah
Valas	2,66	2,77	1,25	2,44	1,58	1,16	1,04	1,65	0,93	0,88	0,87	0,64	0,73	0,75	0,76	1,88	3,17	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,06	9,09	8,19	7,50	7,09	7,10	6,98	6,68	6,39	6,27	6,36	6,45	6,43	6,63	6,82	7,15	7,58	Rupiah
Valas	1,06	1,14	1,24	1,83	1,07	1,42	1,49	1,36	1,29	1,29	1,43	0,99	1,72	0,71	1,30	0,99	1,04	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,73	9,31	8,36	7,68	7,19	7,16	7,12	6,91	6,68	6,68	6,57	6,64	6,69	6,94	7,23	7,46	7,80	Rupiah
Valas	1,91	1,59	0,99	1,67	0,81	1,05	1,05	0,91	1,40	1,23	1,11	1,09	1,74	1,28	1,49	1,33	1,27	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,31	8,97	9,03	8,26	7,60	7,47	7,22	7,10	7,02	6,99	6,94	6,99	6,97	7,03	7,26	7,25	7,33	Rupiah
Valas	1,07	1,06	0,68	0,53	1,14	1,20	1,16	0,79	0,95	0,95	0,75	1,16	0,80	0,80	1,45	1,51	1,54	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																		Demand Deposits
Rupiah	1,57	2,27	2,17	2,23	1,90	2,00	1,96	2,14	2,05	1,92	2,10	2,44	2,28	2,31	2,41	2,18	2,34	- Rupiah
Valas	0,56	0,89	0,39	0,28	0,32	0,33	0,30	0,34	0,39	0,38	0,45	0,48	0,46	0,51	0,63	0,51	0,47	- Foreign Exchange
Tabungan																		Saving
Rupiah	1,92	2,77	2,66	2,08	1,84	1,87	1,90	1,85	1,86	1,81	1,79	1,83	1,80	1,72	1,79	1,87	1,79	- Rupiah
Valas	0,21	0,19	0,18	0,23	0,22	0,21	0,23	0,24	0,27	0,27	0,27	0,33	0,33	0,32	0,32	0,33	0,33	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,93	8,61	8,08	6,38	5,40	5,30	5,44	5,32	5,50	5,70	5,92	6,09	6,15	6,36	6,66	6,85	7,23	Rupiah
Valas	2,07	1,90	0,67	0,77	1,06	1,10	1,23	1,38	1,44	1,41	1,56	1,60	1,66	1,70	1,81	1,85	1,98	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,49	9,20	8,80	7,01	6,07	6,05	6,00	6,00	6,00	6,04	6,13	6,54	6,69	6,80	7,04	7,25	7,49	Rupiah
Valas	2,00	2,02	0,87	1,04	1,30	1,25	1,36	1,50	1,50	1,63	1,67	1,80	1,90	1,94	2,16	2,27	2,33	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,73	9,41	8,95	7,09	6,37	6,33	6,22	6,15	6,10	6,13	6,19	6,30	6,48	6,57	6,72	6,92	7,14	Rupiah
Valas	2,72	2,03	1,17	1,36	1,48	1,45	1,46	1,45	1,44	1,42	1,50	1,51	1,69	1,65	1,77	1,67	2,17	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,12	9,17	8,78	7,55	6,65	6,58	6,49	6,44	6,36	6,33	6,34	6,36	6,46	6,51	6,59	6,67	6,85	Rupiah
Valas	2,37	2,68	1,73	1,26	1,55	1,52	1,51	1,53	1,54	1,58	1,63	1,70	1,76	1,83	1,81	1,98	2,04	Foreign Exchange

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Giro																		Demand Deposits
Rupiah	2,92	2,33	2,16	2,00	1,81	1,80	1,71	1,84	2,07	1,96	1,89	1,90	2,01	2,02	2,07	2,32	2,52	- Rupiah
Valas	0,37	0,17	0,15	0,13	0,17	0,15	0,18	0,20	0,22	0,25	0,36	0,40	0,32	0,41	0,50	0,44	0,48	- Foreign Exchange
Tabungan																		Saving
Rupiah	1,16	1,09	1,26	1,71	2,04	2,00	1,98	1,88	1,70	1,55	1,59	1,35	1,37	1,36	1,30	1,24	1,28	- Rupiah
Valas	0,14	0,11	0,10	0,13	0,18	0,16	0,18	0,18	0,17	0,17	0,19	0,19	0,21	0,20	0,21	0,18	0,20	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,20	6,72	6,94	5,22	4,08	4,02	4,11	4,26	4,48	4,64	4,98	5,41	5,37	5,58	5,93	5,86	6,15	Rupiah
Valas	0,83	0,60	0,56	0,55	1,18	1,12	1,22	1,37	1,35	1,50	1,68	1,75	1,76	1,86	1,85	2,00	2,07	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	8,24	8,68	7,87	6,26	5,80	5,82	5,71	5,65	5,65	5,69	5,74	5,84	6,07	6,21	6,33	6,51	6,90	Rupiah
Valas	1,21	1,36	0,96	0,69	0,87	1,02	1,23	1,36	1,32	1,53	1,55	1,59	1,66	1,70	1,72	1,94	1,97	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,18	9,45	8,48	6,96	6,34	6,26	6,10	6,04	6,01	6,01	6,06	6,21	6,45	6,60	6,77	6,91	7,02	Rupiah
Valas	1,01	0,99	0,62	0,77	1,29	1,35	1,23	1,30	1,36	1,59	1,68	1,78	1,80	1,89	1,99	2,08	2,16	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,40	9,61	8,69	7,20	6,35	6,33	6,29	6,32	6,31	6,31	6,27	6,28	6,13	6,14	6,23	6,22	6,61	Rupiah
Valas	0,86	2,28	0,71	0,76	1,26	1,30	1,31	1,33	1,38	1,50	1,59	1,66	1,78	1,87	1,92	1,95	2,00	Foreign Exchange

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

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

r) Angka-angka diperbaiki

r) Revised figures

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

Jenis Penggunaan	2013	2014	2015	2016	2017	2018												Type of Use
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Jenis Penggunaan																		1. Type of Use
- Modal Kerja																		- Working Capital
Rupiah	12,14	12,81	12,48	11,38	10,71	10,75	10,71	10,63	10,57	10,54	10,53	10,58	10,51	10,63	10,50	10,51	10,37	Rupiah
Valas	3,90	4,63	4,00	3,94	3,90	3,94	3,97	4,11	4,95	4,15	4,20	4,23	4,26	4,27	4,32	4,36	4,34	Foreign Exchange
- Investasi																		- Investments
Rupiah	11,83	12,36	12,12	11,21	10,56	10,51	10,43	10,38	10,30	10,29	10,35	10,36	10,37	10,54	10,38	10,51	10,38	Rupiah
Valas	4,95	5,08	5,16	4,97	4,94	4,97	4,98	5,09	5,16	5,16	5,27	5,29	5,35	5,61	5,33	5,37	5,30	Foreign Exchange
- Konsumsi																		- Consumption
Rupiah	13,13	13,58	13,88	13,59	12,66	12,64	12,60	12,48	12,40	12,34	12,30	12,20	11,96	11,90	11,83	11,80	11,73	Rupiah
Valas	4,10	3,00	2,65	2,82	3,21	2,45	3,04	4,22	3,93	3,17	4,06	3,74	3,98	4,02	4,53	3,55	3,59	Foreign Exchange
2. Orientasi Penggunaan																		2. User Orientation
- Ekspor																		- Export
Rupiah	10,93	11,55	11,09	10,03	10,38	10,46	10,24	10,28	10,17	10,43	10,23	10,23	10,28	10,25	10,09	10,16	9,88	Rupiah
Valas	4,29	4,44	3,79	3,75	3,86	3,88	3,94	4,08	4,20	4,12	4,43	4,49	4,46	4,54	4,66	4,66	4,44	Foreign Exchange
- Impor																		- Import
Rupiah	10,48	11,60	11,41	10,83	10,14	9,97	9,95	9,90	9,82	9,99	10,08	10,02	10,08	10,04	10,16	10,05	9,50	Rupiah
Valas	3,86	4,36	4,10	4,29	4,80	4,98	5,07	5,16	4,99	4,79	4,69	5,23	5,18	4,99	5,13	5,06	5,01	Foreign Exchange
- Lainnya																		- Other
Rupiah	12,43	12,98	12,87	12,08	11,34	11,36	11,32	11,22	11,15	11,11	11,09	11,08	10,97	11,05	10,93	10,95	10,84	Rupiah
Valas	4,29	4,83	4,59	4,45	4,36	4,38	4,39	4,51	5,12	4,58	4,64	4,63	4,68	4,79	4,70	4,74	4,72	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	2014	2015	2016	2017	2018												Group of Bank
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
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	17.430	17.809	18.106	18.262	18.269	18.269	18.160	18.070	18.053	18.048	18.038	17.989	17.986	17.913	17.867	17.853	Total Bank Offices
BUSN Devisa																	Foreign Exchange Commercial Banks
Jumlah Bank	38	39	42	42	42	42	42	42	42	42	42	42	42	42	42	42	Total Banks
Jumlah Kantor	9.154	8.825	9.658	8.997	8.978	8.965	8.935	8.899	8.855	8.833	8.761	8.724	8.659	8.584	8.567	8.564	Total Bank Offices
BUSN Non Devisa																	Non-Foreign Exchange Commercial Banks
Jumlah Bank	29	27	21	21	21	21	21	21	21	21	21	21	21	21	21	21	Total Banks
Jumlah Kantor	2.234	2.087	468	508	510	513	511	511	507	512	515	513	518	522	525	538	Total Bank Offices
BPD																	Regional Development Banks
Jumlah Bank	26	26	27	27	27	27	27	27	27	27	27	27	27	27	27	27	Total Banks
Jumlah Kantor	3.524	3.781	4.052	4.130	4.141	4.147	4.143	4.157	4.167	4.171	4.184	4.198	4.201	4.217	4.224	4.288	Total Bank Offices
Bank Campuran																	Joint Venture Banks
Jumlah Bank	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	Total Banks
Jumlah Kantor	285	359	355	340	341	341	346	336	336	333	332	329	327	325	325	328	Total Bank Offices
Bank Asing																	Foreign Owned Bank
Jumlah Bank	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9	9	Total Banks
Jumlah Kantor	112	102	91	48	47	49	49	49	48	47	47	47	47	47	47	47	Total Bank Offices
Total																	Total
Jumlah Bank	119	118	116	115	115	115	115	115	115	115	115	115	115	115	115	115	Total Banks
Jumlah Kantor	32.739	32.963	32.730	32.285	32.286	32.284	32.144	32.022	31.966	31.944	31.877	31.800	31.738	31.608	31.555	31.618	Total Bank Offices

r) Angka-angka diperbaiki

r) Revised figures

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

Lokasi	2013	2014	2015	2016	2017	2018												Location
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Jawa Barat	382	384	397	412	413	413	413	412	412	413	413	415	415	415	416	416	416	1. Jawa Barat
2. Banten	95	95	93	96	101	102	104	104	104	104	104	104	105	105	105	105	105	2. Banten
3. DKI Jakarta	501	490	541	545	544	544	539	532	533	528	528	528	528	527	527	527	527	3. DKI Jakarta
4. D.I. Yogyakarta	59	60	60	62	61	62	62	62	62	62	62	62	62	62	63	63	63	4. D.I. Yogyakarta
5. Jawa Tengah	317	320	328	345	346	347	349	346	346	346	346	346	347	347	347	347	345	5. Jawa Tengah
6. Jawa Timur	407	406	415	430	432	432	433	429	429	429	428	428	430	430	432	432	433	6. Jawa Timur
7. Bengkulu	30	32	35	35	34	34	34	34	34	34	34	34	34	34	34	34	34	7. Bengkulu
8. Jambi	58	59	61	62	61	61	61	61	61	61	61	61	61	61	61	61	61	8. Jambi
9. Aceh	75	75	78	81	76	76	76	76	76	76	76	76	76	76	76	76	76	9. Aceh
10. Sumatera Utara	188	190	205	206	208	209	211	209	209	210	210	210	211	210	210	210	212	10. Sumatera Utara
11. Sumatera Barat	79	79	85	84	84	84	84	84	84	84	84	84	84	84	84	86	86	11. Sumatera Barat
12. Riau	91	95	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92	12. Riau
13. Sumatera Selatan	97	95	102	104	107	107	108	107	107	107	107	107	107	107	107	107	107	13. Sumatera Selatan
14. Bangka Belitung	27	29	27	30	29	29	29	29	29	29	29	29	29	29	29	29	29	14. Bangka Belitung
15. Kepulauan Riau	58	59	59	59	61	61	62	62	62	62	62	62	62	62	62	62	62	15. Kepulauan Riau
16. Lampung	58	59	61	64	64	64	64	64	64	64	64	66	66	66	66	66	65	16. Lampung
17. Kalimantan Selatan	76	71	72	73	74	74	74	74	74	73	73	73	74	74	74	74	74	17. Kalimantan Selatan
18. Kalimantan Barat	74	74	73	75	77	77	77	77	77	78	78	78	78	78	78	78	78	18. Kalimantan Barat
19. Kalimantan Timur	114	118	114	114	113	113	114	113	113	113	113	113	113	113	114	114	114	19. Kalimantan Timur
20. Kalimantan Tengah	46	43	43	44	46	46	46	46	46	46	46	46	46	46	46	46	46	20. Kalimantan Tengah
21. Sulawesi Tengah	39	40	41	43	44	44	44	44	45	45	45	45	46	46	46	46	46	21. Sulawesi Tengah
22. Sulawesi Selatan	129	131	131	131	134	134	134	134	134	134	134	134	134	134	135	136	137	22. Sulawesi Selatan
23. Sulawesi Utara	53	54	58	62	64	64	65	64	64	64	64	65	65	65	64	64	64	23. Sulawesi Utara
24. Gorontalo	18	18	18	20	19	19	19	19	19	19	19	19	19	19	19	19	19	24. Gorontalo
25. Sulawesi Barat	15	15	15	16	16	16	16	16	16	16	16	16	16	16	16	16	16	25. Sulawesi Barat
26. Sulawesi Tenggara	34	41	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	49	50	52	53	53	53	53	53	53	53	53	53	53	53	53	53	54	27. Nusa Tenggara Barat
28. Bali	86	87	95	96	93	94	95	94	95	94	94	94	94	94	94	94	94	28. Bali
29. Nusa Tenggara Timur	53	54	56	58	58	58	58	58	58	58	58	58	58	58	58	58	58	29. Nusa Tenggara Timur
30. Maluku	30	32	32	32	34	34	34	34	34	35	35	35	35	35	35	35	35	30. Maluku
31. Papua	54	54	61	62	61	61	61	61	61	61	61	61	61	61	61	61	61	31. Papua
32. Maluku Utara	19	21	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	32. Maluku Utara
33. Irian Jaya Barat	27	24	23	25	26	26	26	26	26	26	26	26	26	26	26	26	26	33. Irian Jaya Barat
34. Lainnya	14	14	17	18	18	18	18	17	17	17	17	17	17	17	17	17	17	34. Others
Total	3.452	3.468	3.605	3.694	3.708	3.713	3.720	3.698	3.701	3.698	3.697	3.702	3.709	3.707	3.712	3.715	3.717	Total

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

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

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
Penyaluran Dana																		Fund Disbursements
a. Kredit	59.176	68.391	74.807	81.684	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	a. Credits
b. Antar Bank Aktiva	15.374	18.540	23.483	27.705	31.815	31.551	30.899	31.077	30.127	27.725	28.633	30.330	30.386	30.506	30.885	31.163	32.504	b. Inter-Bank Assets
Sumber Dana																		Source of Funds
a. DPK	50.520	58.750	67.266	75.725	84.861	85.234	85.623	86.361	86.868	85.772	86.300	88.144	88.404	88.744	89.691	90.514	91.956	a. Third Party Funds
Deposito	33.879	39.919	46.307	51.977	58.137	58.857	59.075	59.362	59.531	59.393	59.614	60.485	60.742	60.810	61.204	61.488	62.465	Time Deposits
Tabungan	16.641	18.831	20.959	23.748	26.723	26.377	26.548	26.999	27.337	26.379	26.686	27.658	27.662	27.935	28.487	29.026	29.491	Savings Deposits
b. Antar Bank Pasiva	1.896	2.006	2.973	3.617	4.417	4.590	4.671	4.717	4.717	4.830	4.932	5.046	5.068	5.051	4.933	4.937	5.111	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	11.165	13.386	13.460	13.613	13.820	13.215	12.948	13.188	13.167	13.477	13.710	13.542	13.389	13.521	13.267	13.274	13.809	c. Loans received
d. Kewajiban Segera	421	452	586	667	776	741	791	839	895	929	952	851	806	797	812	809	802	d. Immediate Liabilities
Beberapa Komponen Modal																		Several Components of Capital
a. Modal Disetor	6.997	8.227	9.550	10.656	11.879	11.947	12.039	12.160	12.215	12.311	12.338	12.441	12.551	12.631	12.767	12.800	12.921	a. Paid In Capital
b. Cadangan	1.573	1.819	2.079	2.351	2.708	2.754	2.794	2.859	2.949	3.000	3.033	3.114	3.121	3.028	3.012	3.011	3.015	b. Reserves
c. L/R Tahun Berjalan	2.661	2.682	2.755	2.936	3.210	295	523	853	1.104	1.364	1.586	1.888	2.148	2.458	2.789	3.109	3.371	c. Current Earnings
d. L/R Tahun Lalu	564	978	1.289	1.755	2.201	4.980	4.636	4.355	3.698	3.100	2.938	2.668	2.641	2.698	2.586	2.506	2.467	d. Retained Earnings (Profit/Loss)
Ket: Sejak data November 2013 pos Antar Bank Pasiva tidak termasuk pinjaman yang diterima dari Bank lain. Sejak data November 2013 pos Pinjaman Yang Diterima termasuk pinjaman yang diterima dari Bank lain. since November 2013, data Inter-Bank liabilities not include Loans received form other bank since November 2013, data Loans received include Loans received form other bank																		

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
LDR (%)	84,34	79,79	77,81	76,24	75,36	74,49	75,19	75,43	76,40	78,13	77,60	76,71	76,89	76,94	76,95	77,17	76,54	LDR (%)
- Total Kredit	59.176	68.391	74.807	81.684	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	- Total Credit
- Penghimpunan Dana	60.024	72.914	81.908	90.997	100.632	100.646	100.935	101.992	102.549	101.845	102.700	104.473	104.673	105.212	105.912	106.600	108.627	- Funds collected
- Modal Inti	10.137	12.801	14.232	16.147	18.105	19.583	19.455	19.512	19.148	18.793	18.801	18.963	19.139	19.309	19.399	19.499	19.696	- Core Capital
NPL (%)	4,41	4,75	5,37	5,83	6,15	6,66	6,83	6,81	6,96	6,91	7,15	7,09	7,15	7,16	7,15	7,03	6,37	NPL (%)
- Kredit Non Lancar	2.610	3.252	4.018	4.765	5.500	5.962	6.179	6.246	6.469	6.515	6.740	6.710	6.808	6.858	6.892	6.837	6.261	- Non Current Credits
- Total Kredit	59.176	68.391	74.807	81.684	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	- Total Credit
ROA (%)	3,44	2,98	2,71	2,59	2,55	2,81	2,49	2,68	2,59	2,58	2,48	2,49	2,47	2,49	2,53	2,54	2,48	ROA (%)
- L/R Tahun Berjalan	2.661	2.682	2.755	2.936	3.210	295	523	853	1.104	1.364	1.586	1.888	2.148	2.458	2.789	3.109	3.371	- Current Earnings (Profit/Loss)
- Total Aktiva	77.376	89.878	101.713	113.501	125.945	125.886	126.211	127.528	127.877	127.058	128.005	130.165	130.664	131.508	132.474	133.678	135.693	- Total Aktiva
ROE (%)	32,41	27,89	24,76	23,61	23,06	25,23	22,20	23,86	22,97	22,51	21,73	21,90	21,63	22,07	22,31	22,56	22,24	ROE (%)
- L/R Tahun Berjalan	2.661	2.682	2.755	2.936	3.210	295	523	853	1.104	1.364	1.586	1.888	2.148	2.458	2.789	3.109	3.371	- Current Earnings (Profit/Loss)
- Modal Disetor	6.997	8.227	9.550	10.656	11.879	11.947	12.039	12.160	12.215	12.311	12.338	12.441	12.551	12.631	12.767	12.800	12.921	- Paid In Capital
- Cadangan Umum	1.214	1.389	1.579	1.778	2.038	2.073	2.099	2.147	2.209	2.237	2.253	2.336	2.342	2.219	2.237	2.237	2.241	- General Reserve
Ket: *) Angka-angka sementara																		*) Provisional figures

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

Lokasi	2013	2014	2015	2016	2017	2018												Location
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Jawa Barat	12.663	15.099	16.380	16.825	18.010	18.015	17.936	18.173	18.185	17.733	17.615	17.875	17.958	18.048	18.137	18.205	18.593	1. Jawa Barat
2. Banten	1.529	1.833	2.250	2.633	3.553	3.528	3.574	3.656	3.823	3.886	3.893	3.960	3.971	4.036	4.099	4.110	4.383	2. Banten
3. DKI Jakarta	1.625	1.889	2.124	2.593	2.524	2.486	2.517	2.517	2.520	2.558	2.545	2.555	2.543	2.527	2.559	2.626	2.737	3. DKI Jakarta
4. D.I Yogyakarta	3.510	4.127	4.760	5.336	5.924	5.908	5.921	5.988	6.074	6.054	6.044	6.134	6.116	6.157	6.199	6.241	6.389	4. D.I Yogyakarta
5. Jawa Tengah	16.844	19.234	22.060	24.876	28.328	28.307	28.508	28.890	29.068	28.846	29.212	29.954	30.123	30.372	30.828	31.273	31.269	5. Jawa Tengah
6. Jawa Timur	8.910	10.226	11.361	12.140	13.264	13.307	13.297	13.349	13.322	13.140	13.329	13.565	13.538	13.604	13.759	13.830	14.002	6. Jawa Timur
7. Bengkulu	39	55	64	72	83	84	85	87	85	89	91	90	89	91	89	93	91	7. Bengkulu
8. Jambi	738	759	745	779	853	857	858	872	872	870	877	897	900	903	900	901	909	8. Jambi
9. Aceh	161	168	222	251	273	260	262	260	263	258	254	253	254	253	254	256	262	9. Aceh
10. Sumatera Utara	967	1.049	1.170	1.348	1.489	1.525	1.540	1.566	1.571	1.569	1.571	1.613	1.618	1.620	1.638	1.646	1.642	10. Sumatera Utara
11. Sumatera Barat	1.337	1.346	1.434	1.562	1.698	1.707	1.704	1.705	1.682	1.630	1.627	1.679	1.696	1.716	1.727	1.741	1.768	11. Sumatera Barat
12. Riau	1.050	1.134	1.202	1.295	1.368	1.364	1.366	1.350	1.324	1.316	1.351	1.355	1.348	1.353	1.340	1.336	1.340	12. Riau
13. Kepulauan Riau	3.842	4.446	4.917	5.844	6.460	6.520	6.544	6.599	6.623	6.597	6.654	6.708	6.758	6.752	6.789	6.793	6.926	13. Kepulauan Riau
14. Sumatera Selatan	1.046	1.156	1.202	1.339	1.433	1.452	1.437	1.476	1.460	1.472	1.476	1.511	1.508	1.513	1.515	1.510	1.526	14. Sumatera Selatan
15. Bangka Belitung	75	89	115	122	140	140	144	142	143	145	148	148	153	156	156	155	158	15. Bangka Belitung
16. Lampung	6.678	7.897	8.885	10.078	11.068	11.170	11.116	11.261	11.125	11.166	11.376	11.443	11.450	11.533	11.558	11.718	11.890	16. Lampung
17. Kalimantan Selatan	416	533	554	573	588	592	590	599	593	581	579	583	578	585	601	598	609	17. Kalimantan Selatan
18. Kalimantan Barat	953	1.020	1.066	1.208	1.335	1.324	1.349	1.323	1.298	1.306	1.301	1.302	1.320	1.291	1.278	1.260	1.266	18. Kalimantan Barat
19. Kalimantan Timur	336	359	392	394	406	403	402	408	409	420	423	427	432	440	443	447	455	19. Kalimantan Timur
20. Kalimantan Tengah	232	287	336	376	480	432	447	453	446	515	531	601	610	610	557	612	615	20. Kalimantan Tengah
21. Sulawesi Tengah	1.372	1.535	1.878	2.209	2.640	2.574	2.597	2.590	2.554	2.505	2.571	2.561	2.581	2.610	2.565	2.556	2.559	21. Sulawesi Tengah
22. Sulawesi Selatan	1.064	1.310	1.448	1.995	2.354	2.379	2.351	2.373	2.400	2.424	2.445	2.482	2.514	2.557	2.566	2.578	2.622	22. Sulawesi Selatan
23. Sulawesi Utara	963	995	1.034	1.143	1.221	1.228	1.221	1.228	1.237	1.225	1.238	1.257	1.252	1.276	1.233	1.252	1.286	23. Sulawesi Utara
24. Sulawesi Tenggara	133	187	261	293	293	290	284	290	285	290	295	301	290	290	290	289	290	24. Sulawesi Tenggara
25. Sulawesi Barat	7	8	65	8	7	7	7	7	7	7	7	7	7	7	7	7	7	25. Sulawesi Barat
26. Gorontalo	36	35	34	35	34	34	33	33	32	32	30	30	31	31	31	32	33	26. Gorontalo
27. Nusa Tenggara Barat	940	1.062	1.240	1.343	1.398	1.396	1.390	1.411	1.424	1.379	1.361	1.387	1.410	1.424	1.436	1.437	1.466	27. Nusa Tenggara Barat
28. Bali	7.721	9.380	11.313	13.074	14.078	14.063	14.182	14.350	14.492	14.423	14.504	14.753	14.888	14.993	15.165	15.396	15.571	28. Bali
29. Nusa Tenggara Timur	337	415	493	594	668	667	684	680	683	699	705	718	724	724	720	718	727	29. Nusa Tenggara Timur
30. Maluku	1.001	1.174	1.313	1.473	1.786	1.787	1.780	1.795	1.784	1.819	1.826	1.853	1.836	1.900	1.879	1.892	1.987	30. Maluku
31. Papua	609	754	911	1.010	1.337	1.267	1.255	1.255	1.247	1.255	1.280	1.272	1.291	1.302	1.311	1.311	1.394	31. Papua
32. Maluku Utara	22	35	45	59	103	106	113	116	122	130	133	170	172	145	148	155	165	32. Maluku Utara
33. Papua Barat	221	280	437	619	750	709	719	726	724	717	712	719	707	690	700	705	753	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	77.376	89.878	101.713	113.501	125.945	125.886	126.211	127.528	127.877	127.058	128.005	130.165	130.664	131.508	132.474	133.678	135.693	Total

Ket: *) Angka-angka diperbaiki

*) Revised figures

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

Total Aset	2013	2014	2015	2016	2017	2018												Total Asset
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Total Aset BPR	9	12	5	10	11	12	10	10	12	11	8	8	7	7	8	9	10	Total Asset Rural bank
< 1 Miliar																		< 1 Billion
Total Aset BPR	213	190	146	126	107	107	107	103	100	101	105	103	100	98	96	92	90	Total Asset Rural bank
1 s.d 5 Miliar																		1 up to 5 Billion
Total Aset BPR	267	245	226	210	181	170	173	172	172	177	171	173	168	165	164	165	173	Total Asset Rural bank
5 s.d 10 Miliar																		5 up to 10 Billion
Total Aset BPR	1.146	1.196	1.260	1.287	1.320	1.328	1.325	1.330	1.325	1.318	1.319	1.319	1.323	1.328	1.331	1.331	1.324	Total Asset Rural bank
> 10 Miliar																		> 10 Billion
Total	1.635	1.643	1.637	1.633	1.619	1.617	1.615	1.615	1.609	1.607	1.603	1.603	1.598	1.598	1.599	1.597	1.597	Total

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

Kolektibilitas	2013	2014	2015	2016	2017	2018												Collectibility
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Kredit	59.176	68.391	74.807	81.684	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	Credit
a. Lancar	56.566	65.139	70.789	76.919	83.982	83.598	84.348	85.409	86.503	87.738	87.539	87.973	88.395	88.942	89.541	90.476	91.959	a. Current
b. Kurang Lancar	640	773	889	925	1.058	1.438	1.581	1.594	1.691	1.651	1.671	1.532	1.514	1.533	1.515	1.408	1.137	b. Sub-Standard
c. Diragukan	537	713	879	974	1.102	1.105	1.113	1.115	1.192	1.255	1.279	1.328	1.378	1.396	1.379	1.380	1.287	c. Doubtful
d. Macet	1.433	1.766	2.250	2.866	3.341	3.420	3.486	3.536	3.586	3.609	3.791	3.850	3.916	3.929	3.998	4.048	3.837	d. Lost
Non Performing Loan (Nominal)	2.610	3.252	4.018	4.765	5.500	5.962	6.179	6.246	6.469	6.515	6.740	6.710	6.808	6.858	6.892	6.837	6.261	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	4,41	4,75	5,37	5,83	6,15	6,66	6,83	6,81	6,96	6,91	7,15	7,09	7,15	7,16	7,15	7,03	6,37	Non Performing Loan Ratio (%)

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

Lokasi	2013	2014	2015	2016	2018													Location
					Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Jawa Barat	529	700	814	858	980	1.020	1.050	1.087	1.092	1.056	1.099	1.067	1.084	1.091	1.109	1.099	1.004	1. Jawa Barat
2. Banten	99	101	110	147	146	161	172	178	187	174	190	203	207	209	206	197	170	2. Banten
3. DKI Jakarta	64	66	87	105	99	120	108	106	98	96	111	115	120	120	115	102	91	3. DKI Jakarta
4. D.I Yogyakarta	123	144	189	182	198	216	233	228	238	244	252	255	252	248	247	250	228	4. D.I Yogyakarta
5. Jawa Tengah	697	825	989	1.129	1.342	1.468	1.550	1.567	1.623	1.680	1.729	1.704	1.721	1.759	1.760	1.763	1.611	5. Jawa Tengah
6. Jawa Timur	247	374	536	621	664	699	713	719	745	764	790	787	787	791	788	797	722	6. Jawa Timur
7. Bengkulu	3	2	4	4	4	4	4	5	5	4	5	5	5	5	4	5	5	7. Bengkulu
8. Jambi	36	64	81	67	58	63	64	63	66	70	72	75	76	72	73	72	69	8. Jambi
9. Aceh	8	11	12	12	15	16	18	17	17	18	19	19	20	20	19	19	19	9. Aceh
10. Sumatera Utara	50	55	65	81	71	72	75	77	82	82	86	85	84	85	86	88	80	10. Sumatera Utara
11. Sumatera Barat	68	83	83	94	98	105	108	108	112	110	110	109	106	105	105	103	89	11. Sumatera Barat
12. Riau	103	112	115	125	123	126	128	117	109	114	112	110	111	108	104	106	100	12. Riau
13. Kepulauan Riau	65	80	107	148	245	278	291	292	305	305	316	309	324	319	334	331	303	13. Kepulauan Riau
14. Sumatera Selatan	47	58	108	154	147	145	149	146	137	127	131	128	122	122	108	105	102	14. Sumatera Selatan
15. Bangka Belitung	2	3	9	6	6	6	5	6	6	6	6	7	7	6	5	5	5	15. Bangka Belitung
16. Lampung	65	77	96	108	118	119	126	126	122	124	127	126	123	125	122	126	115	16. Lampung
17. Kalimantan Selatan	27	44	45	46	39	41	43	45	45	46	47	44	44	45	43	43	39	17. Kalimantan Selatan
18. Kalimantan Barat	22	27	36	60	62	81	84	97	100	95	101	85	82	81	83	82	84	18. Kalimantan Barat
19. Kalimantan Timur	30	32	27	29	25	27	27	25	26	25	25	24	25	25	25	25	23	19. Kalimantan Timur
20. Kalimantan Tengah	7	7	4	12	23	22	16	16	16	19	19	19	20	22	21	18	18	20. Kalimantan Tengah
21. Sulawesi Tengah	12	16	13	20	25	24	25	26	27	28	30	31	34	33	43	44	44	21. Sulawesi Tengah
22. Sulawesi Selatan	12	22	32	28	31	33	35	37	41	40	38	38	40	43	41	42	39	22. Sulawesi Selatan
23. Sulawesi Utara	59	59	89	102	76	79	82	86	95	99	97	96	96	98	95	94	90	23. Sulawesi Utara
24. Sulawesi Tenggara	9	11	14	24	44	48	49	43	45	46	48	51	50	48	47	46	42	24. Sulawesi Tenggara
25. Sulawesi Barat	0	0	0	0	0	1	1	1	0	0	0	0	1	1	1	1	0	25. Sulawesi Barat
26. Gorontalo	3	5	5	6	5	5	5	5	5	5	5	5	5	5	5	5	5	26. Gorontalo
27. Nusa Tenggara Barat	67	66	73	103	128	136	144	147	155	157	159	161	175	169	165	172	162	27. Nusa Tenggara Barat
28. Bali	138	168	223	444	652	741	762	761	824	831	847	883	920	934	962	908	846	28. Bali
29. Nusa Tenggara Timur	6	22	24	24	23	33	41	31	41	40	34	37	34	30	28	27	20	29. Nusa Tenggara Timur
30. Maluku	4	4	5	3	5	5	6	6	5	6	6	6	7	7	8	7	4	30. Maluku
31. Papua	7	10	16	13	20	21	22	25	31	31	30	32	36	38	38	41	38	31. Papua
32. Maluku Utara	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	32. Maluku Utara
33. Papua Barat	0	3	5	7	27	46	45	50	68	70	87	92	90	93	99	114	92	33. Papua Barat
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34. Others
Total	2.610	3.252	4.018	4.765	5.500	5.962	6.179	6.246	6.469	6.515	6.731	6.710	6.808	6.858	6.892	6.837	6.261	Total

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

Indikator	Desember 2013		Desember 2014		Desember 2015		Desember 2016		Desember 2017		Desember 2018		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Deposito	33.879	67,06	39.919	67,95	46.307	68,84	51.977	68,64	58.137	68,51	62.465	67,93	Time Deposits
Tabungan	16.641	32,94	18.831	32,05	20.959	31,16	23.748	31,36	26.723	31,49	29.491	32,07	Saving
Total DPK	50.520	100,00	58.750	100,00	67.266	100,00	75.725	100,00	84.861	100,00	91.956	100,00	Total Third Party Funds

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

Lokasi	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))	Location
	Miliar Rp (Billion Rp)				
1. Jawa Barat	4.111	8.361	12.472	13,56%	1. Jawa Barat
2. Banten	680	2.083	2.763	3,01%	2. Banten
3. DKI Jakarta	124	1.786	1.910	2,08%	3. DKI Jakarta
4. D.I Yogyakarta	1.686	3.197	4.883	5,31%	4. D.I Yogyakarta
5. Jawa Tengah	10.520	13.207	23.726	25,80%	5. Jawa Tengah
6. Jawa Timur	3.049	6.254	9.304	10,12%	6. Jawa Timur
7. Bengkulu	23	24	47	0,05%	7. Bengkulu
8. Jambi	115	539	654	0,71%	8. Jambi
9. Aceh	62	87	149	0,16%	9. Aceh
10. Sumatera Utara	628	626	1.254	1,36%	10. Sumatera Utara
11. Sumatera Barat	829	562	1.391	1,51%	11. Sumatera Barat
12. Riau	384	595	979	1,06%	12. Riau
13. Kepulauan Riau	643	4.878	5.521	6,00%	13. Kepulauan Riau
14. Sumatera Selatan	232	684	916	1,00%	14. Sumatera Selatan
15. Bangka Belitung	25	98	123	0,13%	15. Bangka Belitung
16. Lampung	952	4.752	5.704	6,20%	16. Lampung
17. Kalimantan Selatan	167	195	362	0,39%	17. Kalimantan Selatan
18. Kalimantan Barat	340	669	1.009	1,10%	18. Kalimantan Barat
19. Kalimantan Timur	103	125	228	0,25%	19. Kalimantan Timur
20. Kalimantan Tengah	266	194	460	0,50%	20. Kalimantan Tengah
21. Sulawesi Tengah	97	808	905	0,98%	21. Sulawesi Tengah
22. Sulawesi Selatan	273	1.334	1.607	1,75%	22. Sulawesi Selatan
23. Sulawesi Utara	203	873	1.076	1,17%	23. Sulawesi Utara
24. Sulawesi Tenggara	75	45	119	0,13%	24. Sulawesi Tenggara
25. Sulawesi Barat	10	3	13	0,01%	25. Sulawesi Barat
26. Gorontalo	11	7	18	0,02%	26. Gorontalo
27. Nusa Tenggara Barat	557	445	1.003	1,09%	27. Nusa Tenggara Barat
28. Bali	2.772	8.149	10.921	11,88%	28. Bali
29. Nusa Tenggara Timur	180	375	555	0,60%	29. Nusa Tenggara Timur
30. Maluku	133	640	773	0,84%	30. Maluku
31. Papua	132	364	496	0,54%	31. Papua
32. Maluku Utara	11	83	94	0,10%	32. Maluku Utara
33. Papua Barat	97	423	521	0,57%	33. Papua Barat
34. Lainnya	-	-	-	0,00%	34. Others
Total	29.491	62.465	91.956	100,00%	Total

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

Lokasi	2013	2014	2015	2016	2017	2018												Location
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Jawa Barat	8.804	10.754	11.424	11.501	12.327	12.346	12.290	12.405	12.447	11.814	11.652	11.890	11.973	11.981	12.110	12.165	12.472	1. Jawa Barat
2. Banten	953	1.114	1.373	1.641	2.334	2.298	2.321	2.346	2.418	2.407	2.404	2.424	2.421	2.470	2.534	2.559	2.763	2. Banten
3. DKI Jakarta	1.001	1.209	1.410	1.754	1.777	1.797	1.799	1.814	1.822	1.844	1.833	1.849	1.838	1.806	1.838	1.857	1.910	3. DKI Jakarta
4. D.I Yogyakarta	2.540	2.934	3.580	4.079	4.536	4.480	4.486	4.547	4.617	4.608	4.603	4.690	4.675	4.700	4.737	4.769	4.883	4. D.I Yogyakarta
5. Jawa Tengah	12.097	13.909	16.416	18.666	21.355	21.321	21.485	21.755	21.923	21.675	22.001	22.653	22.674	22.870	23.223	23.654	23.726	5. Jawa Tengah
6. Jawa Timur	5.459	6.241	6.999	7.703	8.576	8.655	8.637	8.688	8.716	8.520	8.684	8.880	8.874	8.914	9.069	9.158	9.304	6. Jawa Timur
7. Bengkulu	27	32	44	45	40	43	40	41	44	47	49	48	47	48	46	50	47	7. Bengkulu
8. Jambi	532	567	573	580	616	622	624	630	630	626	633	647	655	656	650	646	654	8. Jambi
9. Aceh	80	85	112	129	148	143	143	141	145	142	141	141	141	141	142	143	149	9. Aceh
10. Sumatera Utara	690	774	889	1.038	1.148	1.181	1.193	1.212	1.230	1.223	1.221	1.258	1.248	1.240	1.250	1.251	1.254	10. Sumatera Utara
11. Sumatera Barat	917	973	1.103	1.238	1.354	1.363	1.362	1.356	1.334	1.276	1.272	1.323	1.334	1.354	1.361	1.372	1.391	11. Sumatera Barat
12. Riau	699	787	854	951	1.027	1.019	1.020	1.005	979	969	1.003	1.008	998	998	982	976	979	12. Riau
13. Kepulauan Riau	3.097	3.610	3.982	4.769	5.291	5.328	5.401	5.441	5.450	5.406	5.463	5.488	5.501	5.473	5.517	5.478	5.521	13. Kepulauan Riau
14. Sumatera Selatan	657	715	731	831	860	867	856	866	866	869	877	906	907	908	908	887	916	14. Sumatera Selatan
15. Bangka Belitung	60	70	93	102	117	116	119	116	119	118	120	119	124	125	124	123	123	15. Bangka Belitung
16. Lampung	3.373	3.724	4.362	4.881	5.368	5.612	5.610	5.539	5.495	5.498	5.528	5.620	5.654	5.643	5.679	5.697	5.704	16. Lampung
17. Kalimantan Selatan	228	338	344	348	341	346	348	356	354	341	339	343	338	344	355	353	362	17. Kalimantan Selatan
18. Kalimantan Barat	737	770	810	910	1.015	1.028	1.056	1.044	1.032	1.044	1.043	1.058	1.072	1.046	1.027	1.004	1.009	18. Kalimantan Barat
19. Kalimantan Timur	202	191	205	193	187	188	190	194	196	197	200	203	206	212	218	222	228	19. Kalimantan Timur
20. Kalimantan Tengah	190	232	263	277	353	303	314	323	317	383	395	462	465	465	410	460	460	20. Kalimantan Tengah
21. Sulawesi Tengah	332	412	565	693	840	831	867	880	872	857	861	872	867	861	869	884	905	21. Sulawesi Tengah
22. Sulawesi Selatan	497	721	899	1.227	1.511	1.538	1.517	1.517	1.514	1.551	1.580	1.592	1.601	1.594	1.578	1.591	1.607	22. Sulawesi Selatan
23. Sulawesi Utara	728	772	847	965	1.045	1.052	1.049	1.048	1.062	1.054	1.063	1.076	1.065	1.080	1.046	1.051	1.076	23. Sulawesi Utara
24. Sulawesi Tenggara	78	94	123	122	110	106	102	106	106	107	114	122	112	111	112	117	119	24. Sulawesi Tenggara
25. Sulawesi Barat	2	3	42	8	10	10	11	10	10	10	11	11	11	11	11	12	13	25. Sulawesi Barat
26. Gorontalo	21	20	20	17	18	17	17	16	17	17	16	16	17	16	16	17	18	26. Gorontalo
27. Nusa Tenggara Barat	602	690	824	888	922	922	912	924	942	897	879	904	927	949	964	972	1.003	27. Nusa Tenggara Barat
28. Bali	4.959	5.905	7.007	8.354	9.368	9.433	9.567	9.746	9.911	9.884	10.000	10.194	10.353	10.435	10.581	10.725	10.921	28. Bali
29. Nusa Tenggara Timur	248	309	382	469	523	519	523	522	525	536	534	551	553	554	551	541	555	29. Nusa Tenggara Timur
30. Maluku	313	329	365	555	633	690	696	694	696	756	759	770	737	735	742	732	773	30. Maluku
31. Papua	229	251	294	346	495	480	487	493	492	497	501	486	476	473	494	492	496	31. Papua
32. Maluku Utara	11	17	22	31	59	65	67	68	68	73	71	78	75	76	81	83	94	32. Maluku Utara
33. Papua Barat	155	198	312	413	555	515	513	517	521	529	447	459	463	453	468	475	521	33. Papua Barat
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34. Others
Total	50.520	58.750	67.266	75.725	84.861	85.234	85.623	86.361	86.868	85.772	86.300	88.144	88.404	88.744	89.691	90.514	91.956	Total

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

Indikator	2013	2014	2015	2016	2018													Indicator
					Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Tabungan	4,63	4,56	5,17	3,95	3,71	3,69	3,68	3,57	3,57	3,52	3,49	3,49	3,49	3,50	3,47	3,43	3,44	Saving
Deposito	9,61	10,10	9,69	9,80	8,12	8,08	7,97	7,99	7,99	8,17	7,85	7,90	7,92	8,58	8,06	8,10	8,14	Time Deposits
Ket: Data tersedia mulai Desember 2008																		Note: Data available on December 2008
r) Angka-angka diperbaiki																		r) revised figures

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

Sektor Ekonomi	2013	2014	2015	2016	2017	2018												Economic Sector
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Pertanian, Perburuhan, dan Kehutanan	35,51	33,78	33,77	31,28	29,83	30,46	29,83	29,73	29,75	29,68	29,56	29,49	29,70	29,80	29,59	29,55	29,48	1. Agriculture, hunting, and forestry
2 Perikanan	31,19	30,22	29,42	27,58	27,60	27,49	27,31	27,12	26,81	26,52	26,64	26,36	26,42	26,36	26,54	26,49	26,13	2. Fisheryies
3 Pertambangan dan Penggalian	25,22	25,17	25,66	25,28	24,54	24,54	24,80	24,79	24,62	24,56	24,42	24,64	24,32	24,48	24,49	24,64	24,76	3. Mining and quarrying
4 Industri Pengolahan	27,62	27,68	27,98	26,31	24,90	25,16	24,57	24,09	23,77	23,90	23,66	23,56	23,55	23,63	23,66	23,40	23,26	4. Processing industry
5 Listrik, Gas dan Air	27,89	29,06	28,56	27,39	26,86	27,61	27,66	27,78	27,65	27,72	27,58	27,33	26,76	26,70	26,53	26,42	24,06	5. Electricity, gas and water
6 Konstruksi	24,93	26,31	26,72	26,35	25,05	24,96	25,10	24,86	24,73	24,79	24,64	24,68	24,68	24,52	24,66	24,48	24,31	6. Construction
7 Perdagangan Besar dan Eceran	30,24	28,91	29,27	27,93	26,86	27,15	26,78	26,65	26,55	26,50	26,38	26,28	26,20	26,29	26,15	25,96	25,84	7. Big and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	25,72	26,04	26,18	25,05	23,24	23,25	23,17	23,09	22,88	22,99	22,91	22,82	22,53	22,74	22,84	22,54	22,00	8. Provision of accommodation and food supply drinking
9 Transportasi, Pergudangan dan Komunikasi	27,47	26,85	26,72	25,62	24,54	24,70	24,70	24,58	24,41	24,38	24,24	24,38	24,19	24,21	24,23	24,22	23,54	9. Transportation, warehousing and communications
10 Perantara Keuangan	22,80	22,19	19,84	19,23	18,27	18,09	17,93	17,76	17,43	17,28	17,08	17,26	17,47	16,96	17,26	16,92	17,12	10. Transitional finance
11 Real Estate	22,76	22,76	22,76	22,22	20,61	20,55	20,55	20,48	20,45	20,35	20,33	20,19	20,11	20,40	20,26	20,02	20,05	11. Real estate, rental business, and services company
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial	28,85	26,44	25,87	26,13	26,31	26,85	26,72	26,45	26,76	26,92	26,90	27,13	26,48	26,35	26,44	25,38	25,75	12. Government administration, the defense and compulsory social security
13 Jasa Pendidikan	26,41	27,97	27,73	26,95	24,91	24,89	24,69	24,56	24,41	23,93	24,80	24,58	24,67	24,73	24,43	24,33	23,90	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	22,60	27,46	27,51	27,06	25,92	25,73	25,83	25,44	25,11	25,11	24,95	24,95	24,62	24,81	24,84	24,43	24,40	14. Health and social services
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	28,63	29,43	30,05	28,56	26,62	27,30	26,20	26,05	25,81	25,83	25,63	25,41	25,47	25,64	25,66	25,32	25,15	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	28,94	28,71	28,01	27,17	26,80	26,84	27,47	26,99	26,80	26,66	26,72	26,48	26,55	27,11	26,59	26,87	26,90	16. Individual services serving the household
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,24	28,92	28,94	27,47	26,23	25,91	25,91	25,95	25,89	25,64	25,60	25,58	25,59	25,58	25,50	25,42	25,29	17. International Agency and Other Extra Agency International
18 Bukan Lapangan Usaha - Rumah Tangga	25,17	24,90	24,95	24,95	23,74	23,76	23,70	23,58	23,57	23,54	23,47	23,42	23,33	28,95	23,47	23,35	23,32	18. Business Activities which are not clearly defined
19 Bukan Lapangan Usaha - Lainnya	25,18	25,55	26,36	25,49	24,21	24,29	23,97	23,81	23,73	23,68	23,63	23,54	23,53	24,42	23,48	23,34	23,21	19. Not the business field - other

r) Angka-angka diperbaiki

r) Revised figures

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

Jenis Penggunaan	2013	2014	2015	2016	2017	2018												Type of Use
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Modal Kerja	30,56	29,45	29,52	28,12	26,81	27,08	26,72	26,56	26,43	26,37	26,25	26,16	26,12	26,17	26,07	25,88	25,73	Total Working Capital
Investasi	25,36	25,88	26,26	25,07	24,09	24,12	24,08	24,01	23,97	23,92	23,84	23,79	23,72	23,94	23,78	23,68	23,58	Total Investment
Konsumsi	25,13	25,50	26,24	25,44	24,17	24,24	23,94	23,79	23,71	23,67	23,61	23,53	23,51	24,85	23,48	23,34	23,22	Total Consumption
Ket: Data tersedia mulai Desember 2008																		Note: Data available on December 2008
r) Angka-angka diperbaiki																		r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Information
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jumlah BPR	1.635	1.643	1.637	1.633	1.619	1.617	1.615	1.615	1.609	1.607	1.603	1.603	1.603	1.598	1.599	1.597	1.597	Total Rural Banks
Jumlah Kantor	4.678	4.895	5.100	6.075	6.192	6.174	6.231	6.226	6.191	6.225	6.226	6.214	6.258	6.242	6.252	6.260	6.273	Total Bank Offices

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

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
1. Jawa Barat	277	349	430	1.056	1. Jawa Barat
2. Banten	58	56	60	174	2. Banten
3. DKI Jakarta	23	12	17	52	3. DKI Jakarta
4. D.I Yogyakarta	53	43	145	241	4. D.I Yogyakarta
5. Jawa Tengah	253	530	811	1.594	5. Jawa Tengah
6. Jawa Timur	304	260	1.019	1.583	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	42	44	140	10. Sumatera Utara
11. Sumatera Barat	89	41	92	222	11. Sumatera Barat
12. Riau	30	15	22	67	12. Riau
13. Kepulauan Riau	43	29	6	78	13. Kepulauan Riau
14. Sumatera Selatan	24	14	11	49	14. Sumatera Selatan
15. Bangka Belitung	4	3	10	17	15. Bangka Belitung
16. Lampung	26	31	18	75	16. Lampung
17. Kalimantan Selatan	26	5	3	34	17. Kalimantan Selatan
18. Kalimantan Barat	21	6	3	30	18. Kalimantan Barat
19. Kalimantan Timur	15	10	26	51	19. Kalimantan Timur
20. Kalimantan Tengah	5	6	6	17	20. Kalimantan Tengah
21. Sulawesi Tengah	8	19	20	47	21. Sulawesi Tengah
22. Sulawesi Selatan	22	11	10	43	22. Sulawesi Selatan
23. Sulawesi Utara	18	27	21	66	23. Sulawesi Utara
24. Sulawesi Tenggara	16	4	6	26	24. Sulawesi Tenggara
25. Sulawesi Barat	1	1	-	2	25. Sulawesi Barat
26. Gorontalo	4	3	1	8	26. Gorontalo
27. Nusa Tenggara Barat	29	47	38	114	27. Nusa Tenggara Barat
28. Bali	135	55	132	322	28. Bali
29. Nusa Tenggara Timur	12	4	3	19	29. Nusa Tenggara Timur
30. Maluku	2	9	9	20	30. Maluku
31. Papua	8	15	3	26	31. Papua
32. Maluku Utara	3	5	-	8	32. Maluku Utara
33. Papua Barat	5	3	2	10	33. Papua Barat
34. Lainnya	-	-	-	-	34. Others
Total	1.597	1.682	2.994	6.273	Total

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

Indikator	2014	2015	2016	2017	2018												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penyaluran Dana iB	6.287	7.367	8.689	10.289	10.402	10.410	10.530	10.633	10.529	10.586	10.953	11.076	11.234	11.262	11.506	11.766	Disbursement of Fund iB
Pembiayaan iB	5.005	5.765	6.663	7.764	7.769	7.894	8.078	8.298	8.536	8.521	8.576	8.615	8.680	8.791	8.934	9.084	Financing iB
Antar Bank Aktiva iB	1.282	1.602	2.027	2.525	2.633	2.517	2.452	2.336	1.993	2.065	2.377	2.461	2.554	2.471	2.572	2.682	Interbank Assets iB
Sumber Dana iB	5.439	6.456	7.678	9.046	9.258	9.292	9.458	9.544	9.479	9.519	9.879	9.975	10.124	10.121	10.314	10.538	Source of Funds iB
Dana Pihak Ketiga	4.028	4.802	5.824	6.987	7.105	7.148	7.243	7.274	7.150	7.166	7.486	7.598	7.739	7.752	7.977	8.135	Third Party Funds
Tabungan iB Wadiah	790	997	1.179	1.458	1.467	1.434	1.440	1.428	1.384	1.386	1.524	1.556	1.571	1.517	1.651	1.739	Wadiah Savings iB
Tabungan iB Mudharabah	750	861	983	1.120	1.124	1.123	1.137	1.135	1.071	1.064	1.113	1.130	1.160	1.177	1.213	1.260	Mudharabah Savings iB
Deposito iB Mudharabah	2.488	2.944	3.663	4.409	4.513	4.592	4.666	4.710	4.694	4.716	4.849	4.911	5.009	5.058	5.113	5.137	Deposit Mudharabah iB
Antar Bank Passiva	1.265	1.480	1.655	1.965	1.862	1.852	1.893	1.927	1.990	2.011	2.038	2.035	2.057	2.153	2.127	2.160	Interbank Liabilities
Pinjaman yang Diterima	92	120	129	115	205	198	217	229	238	248	260	252	232	119	118	124	Loan received
Kewajiban Lainnya	54	54	69	93	86	94	105	114	101	94	96	90	95	97	92	119	Other Liabilities
Beberapa Komponen Modal	844	1.028	1.181	1.398	1.414	1.407	1.347	1.363	1.375	1.390	1.403	1.437	1.455	1.494	1.470	1.508	Some Components of Capital
Modal Disetor	646	840	908	1.062	1.067	1.075	1.084	1.104	1.116	1.118	1.117	1.133	1.137	1.151	1.169	1.177	Paid-In Capital
Cadangan	109	121	154	180	183	185	193	194	200	201	201	201	201	200	200	200	Reserves
L/R Tahun berjalan	122	138	159	213	23	36	60	73	88	104	119	137	154	181	143	174	Current Earnings (Profit/Loss)
L/R Tahun Lalu	(32)	(70)	(40)	(57)	141	111	10	(7)	(30)	(33)	(34)	(33)	(37)	(37)	(41)	(43)	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	2014	2015	2016	2017	2018												Indicator
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Aset	6.573	7.739	9.158	10.840	10.964	11.000	11.115	11.217	11.169	11.223	11.602	11.721	11.895	11.929	12.120	12.362	Assets
Pembiayaan iB	5.005	5.765	6.663	7.764	7.769	7.894	8.078	8.298	8.536	8.521	8.576	8.615	8.680	8.791	8.934	9.084	Financing iB
<i>Lancar</i>	4.610	5.292	6.087	7.012	6.945	7.008	7.192	7.338	7.550	7.518	7.564	7.603	7.673	7.793	7.957	8.239	<i>Current</i>
<i>Kurang Lancar</i>	136	135	109	159	207	230	219	269	279	268	253	240	253	250	241	148	<i>Sub Standard</i>
<i>Diragukan</i>	81	95	101	123	131	152	157	164	163	185	176	186	168	158	161	146	<i>Doubtful</i>
<i>Macet</i>	177	243	365	470	486	504	511	527	544	551	583	587	585	590	575	551	<i>Lost</i>
Non Performing Financing (Nominal)	395	473	575	752	824	885	887	959	986	1.004	1.012	1.013	1.007	998	977	845	Non Performing Financing (Nominal)
Non Performing Financing (%)	7,89	8,20	8,63	9,68	10,60	11,21	10,98	11,56	11,55	11,78	11,80	11,75	11,60	11,35	10,94	9,30	Non Performing Financing (%)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	254.954	283.827	317.373	315.524	314.957	319.600	322.685	329.490	334.522	339.258	340.574	338.567	344.096	345.383	354.878	1. <i>Agricultures, Hunting and Forestry</i>
NPL	4.853	6.286	4.332	4.140	4.059	4.182	4.646	4.552	4.544	4.557	5.229	5.092	5.058	5.090	4.672	NPL
2. Perikanan	8.843	9.479	11.273	10.974	10.880	10.639	10.773	11.008	11.214	11.240	11.426	11.519	11.609	11.674	12.137	2. <i>Fishery</i>
NPL	262	242	302	321	256	256	251	271	276	270	260	254	250	249	221	NPL
3. Pertambangan dan Penggalian	135.273	126.335	113.615	105.000	102.507	104.750	98.968	105.319	113.514	116.178	129.143	137.179	139.649	132.933	137.912	3. <i>Mining and Quarrying</i>
NPL	5.582	9.043	7.019	6.782	6.359	6.572	5.869	5.172	4.929	5.282	5.307	5.119	6.774	6.595	6.423	NPL
4. Industri Pengolahan	760.048	781.765	824.111	778.611	782.934	793.325	798.313	813.860	843.890	832.268	840.810	868.916	874.216	859.480	899.088	4. <i>Processing Industry</i>
NPL	18.977	26.924	22.287	23.066	23.795	23.578	24.262	23.875	24.031	25.257	25.384	25.145	22.894	23.414	22.724	NPL
5. Listrik, gas dan air	99.447	135.461	146.133	150.616	152.369	154.238	158.695	160.514	164.681	161.783	170.011	173.478	169.265	159.257	170.190	5. <i>Electricity, Gas and Water</i>
NPL	2.289	2.218	1.573	2.144	2.173	1.984	1.827	2.025	1.828	1.817	1.876	2.035	2.168	2.138	2.259	NPL
6. Konstruksi	172.934	214.757	258.931	246.767	244.129	254.714	256.441	267.356	277.219	282.394	287.139	290.871	305.327	310.312	316.097	6. <i>Construction</i>
NPL	7.005	8.279	9.491	12.853	12.441	11.973	12.234	12.369	12.085	12.254	12.324	11.919	11.469	11.722	9.919	NPL
7. Perdagangan Besar dan Eceran	792.503	841.384	885.462	867.492	873.234	885.838	905.220	919.799	930.037	926.183	934.039	961.465	961.334	964.806	975.995	7. <i>Wholesale and Retail Trade</i>
NPL	27.948	35.789	36.083	38.073	38.824	37.066	37.259	37.510	37.508	37.737	38.500	38.131	39.232	39.269	35.285	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	85.861	93.390	97.886	96.809	97.381	97.367	97.968	98.019	97.773	97.756	98.890	97.800	99.275	98.999	99.751	8. <i>Provision of accomodation and the provision of eating and drinking</i>
NPL	1.967	2.533	4.239	5.399	5.492	5.377	6.357	6.431	4.773	4.517	4.837	4.731	5.028	5.983	5.516	NPL
9. Transportasi, pergudangan dan komunikasi	177.546	171.795	182.628	178.144	183.379	192.105	194.208	208.440	214.226	208.724	209.696	210.082	212.928	210.777	217.323	9. <i>Transportation, Warehousing</i>
NPL	6.815	8.303	6.836	6.986	6.892	6.704	6.633	6.440	6.409	6.425	6.126	6.317	6.103	5.972	5.825	NPL
10. Perantara Keuangan	164.681	193.946	214.182	205.151	206.814	211.490	215.017	222.242	230.761	226.854	223.313	225.945	228.456	227.379	244.486	10. <i>Financial intermediaries</i>
NPL	1.052	2.415	1.640	1.952	2.166	1.955	1.739	3.650	3.622	3.649	3.641	3.529	3.626	3.526	2.863	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	184.755	209.999	221.922	217.427	220.557	225.520	221.724	225.117	229.839	233.915	236.835	238.363	244.822	246.872	248.218	11. <i>Real Estate, Business, Ownership, and Business Services</i>
NPL	4.817	5.470	5.473	5.452	5.581	4.942	5.446	6.068	5.237	5.862	5.952	5.947	6.615	6.308	4.606	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.914	14.702	21.822	21.845	21.948	21.981	21.826	21.801	22.528	23.129	23.648	24.597	23.211	22.907	25.068	12. <i>Government administration, Defense and Compulsory social security</i>
NPL	11	4	3	4	6	7	6	6	5	5	5	5	4	3	3	NPL
13. Jasa Pendidikan	8.129	8.553	10.104	10.117	10.185	10.166	10.346	10.497	10.750	10.973	11.189	11.227	11.299	11.364	12.322	13. <i>Education Services</i>
NPL	140	127	128	134	136	97	117	113	127	127	124	126	116	120	100	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	21.488	16.966	19.092	19.231	19.410	19.799	19.840	19.273	19.351	19.365	19.908	20.282	20.627	21.016	22.698	14. <i>Health Services and Social Activities</i>
NPL	157	134	318	349	364	342	364	371	344	368	412	409	404	409	381	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	57.989	58.707	72.365	66.502	67.642	70.715	71.770	72.785	72.154	74.184	74.498	75.223	75.882	76.622	79.914	15. <i>Community, Sociocultural, Entertainment and Other Individual Services</i>
NPL	2.175	1.775	1.828	2.151	2.176	2.101	2.736	2.658	2.331	2.354	2.368	2.206	2.015	1.801	1.474	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.708	2.644	2.744	2.720	2.708	2.703	2.735	2.746	2.717	2.688	2.704	2.692	2.694	2.715	2.715	16. <i>Individual Services which Serve Households</i>
NPL	54	68	57	67	69	73	76	81	77	76	68	71	71	71	59	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	110	231	156	155	158	152	141	127	112	122	126	134	170	172	173	17. <i>International Agency and Other Extra International Agency</i>
NPL	2	31	14	14	14	10	13	11	0	0	0	0	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	11.960	10.611	2.752	3.807	5.462	3.488	3.193	2.788	2.890	2.681	2.716	2.544	2.142	2.835	2.257	18. <i>Business Activities which are not clearly defined</i>
NPL	240	73	157	198	265	193	155	159	142	140	129	152	289	309	282	NPL
Penerima Kredit Bukan Lapangan Usaha																Loans to Non Industrial Origin
Rumah Tangga																<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	326.327	353.648	392.914	393.878	394.826	401.484	403.451	411.629	414.964	419.306	425.321	430.732	431.607	437.921	445.196	- <i>For Home Ownership</i>
NPL	7.555	8.666	9.958	10.713	10.977	10.722	10.924	11.442	11.413	11.728	11.617	11.611	11.422	11.489	10.274	NPL
- Untuk Pemilikan Flat atau Apartemen	13.017	12.922	15.440	15.861	16.240	16.793	17.174	17.052	17.021	17.272	17.570	18.125	19.163	19.465	19.913	- <i>For Apartment Ownership</i>
NPL	176	290	329	336	405	346	342	323	366	411	413	399	380	407	364	NPL
- Untuk Pemilikan Ruko atau Rukan	26.579	27.421	27.117	26.880	26.674	26.532	26.356	26.221	25.950	25.829	25.677	25.553	25.602	25.498	25.548	- <i>For Shop House Ownership</i>
NPL	827	1.063	1.157	1.240	1.292	1.272	1.227	1.294	1.326	1.310	1.300	1.279	1.305	1.289	1.227	NPL
- Untuk Pemilikan Kendaraan Bermotor	120.557	118.133	124.510	128.321	128.619	129.563	130.932	133.175	135.157	136.482	137.294	139.403	138.780	140.240	140.449	- <i>For Vehicles Ownership</i>
NPL	1.691	1.561	1.630	1.719	1.782	1.724	1.817	1.929	2.044	2.061	2.212	2.072	1.984	1.914	1.919	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	429.773	468.215	542.095	539.761	552.589	561.744	562.265	567.007	568.851	572.541	575.249	580.021	590.090	594.383	606.712	- <i>Others</i>
NPL	3.917	3.976	5.089	5.530	5.879	6.018	6.241	6.180	6.302	6.414	6.332	6.294	6.389	6.458	5.856	NPL
Bukan Lapangan Usaha Lainnya	189.508	222.306	233.317	230.714	226.739	228.530	228.121	233.031	233.991	234.825	234.720	235.382	236.533	237.207	235.841	Non Industrial Origin Others
NPL	2.419	2.864	2.978	3.082	2.944	2.962	2.954	3.245	3.305	3.371	3.342	3.218	3.318	3.070	3.011	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	2.032	1.080	678	674	675	687	688	693	702	696	689	699	713	722	729	1. Agriculture, Hunting and Forestry
NPL	94	58	61	67	67	70	76	62	58	56	55	53	51	55	56	NPL
2. Perikanan	192	98	68	85	84	81	83	90	91	91	92	93	94	94	107	2. Fishery
NPL	10	5	4	4	4	4	4	4	4	4	3	3	3	3	3	NPL
3. Pertambangan dan Penggalian	999	177	156	143	140	168	169	156	158	154	154	158	157	168	225	3. Mining and Quarrying
NPL	23	33	8	8	8	8	8	9	9	8	8	9	8	8	9	NPL
4. Industri Pengolahan	5.837	3.734	2.307	2.242	2.288	2.348	2.350	2.447	2.464	2.442	2.365	2.429	2.529	2.548	2.654	4. Processing Industry
NPL	120	97	77	75	106	103	106	129	125	88	88	88	84	88	87	NPL
5. Listrik, gas dan air	223	134	53	18	18	17	16	16	15	15	17	18	17	13	12	5. Electricity, Gas and Water
NPL	1	0	1	1	1	1	1	1	1	1	1	1	1	1	0	NPL
6. Konstruksi	3.039	2.102	2.328	2.159	2.293	2.408	2.514	2.533	2.591	2.695	2.695	2.870	2.815	2.762	2.630	6. Construction
NPL	95	113	120	123	129	126	153	159	167	158	166	171	175	238	224	NPL
7. Perdagangan Besar dan Eceran	16.456	11.426	7.398	7.276	7.264	7.453	7.558	7.546	7.624	7.529	7.597	7.609	7.600	7.596	7.440	7. Wholesale and Retail Trade
NPL	599	306	429	449	445	453	475	497	522	440	448	445	441	437	322	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	2.636	1.230	639	673	671	669	646	660	652	648	691	718	722	722	679	8. Provision of accomodation and the provision of eating and drinking
NPL	94	28	18	17	19	18	19	18	52	49	49	49	48	47	46	NPL
9. Transportasi, pergudangan dan komunikasi	1.907	1.185	778	775	796	792	794	823	835	834	830	845	843	843	866	9. Transportation, Warehousing and Communications
NPL	39	22	43	40	51	51	54	53	46	46	43	43	42	38	37	NPL
10. Perantara Keuangan	4.927	2.559	2.159	2.072	2.046	2.130	2.217	2.368	2.402	2.335	2.245	2.265	2.257	2.205	2.144	10. Financial intermediaries
NPL	73	103	22	22	23	30	32	28	29	30	30	30	30	27	21	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.446	1.804	1.448	1.436	1.410	1.459	1.451	1.443	1.437	1.591	1.630	1.654	1.637	1.579	1.661	11. Real Estate, Business, Ownership, and Business Services
NPL	97	39	38	50	56	53	55	54	61	49	50	49	49	43	36	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	30	0	0	0	0	0	0	0	0	0	0	5	6	14	27	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	0	0	0	-	0	-	-	0	0	-	-	-	NPL
13. Jasa Pendidikan	199	108	62	64	64	66	65	65	111	67	68	68	66	67	71	13. Education Services
NPL	2	6	5	5	3	3	3	4	5	4	3	3	3	4	1	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	508	246	50	50	52	52	52	53	93	92	94	96	99	97	96	14. Health Services and Social Activities
NPL	3	4	0	0	2	2	3	3	3	3	3	2	2	2	2	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.599	2.868	770	753	712	746	753	748	699	716	738	699	678	688	651	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	78	55	53	45	43	44	39	35	37	25	32	28	29	35	44	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	87	77	30	29	28	28	27	28	28	29	29	27	27	34	33	16. Individual Services which Serve Households
NPL	2	1	2	2	2	2	2	2	2	1	1	1	1	2	2	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	0	0	0	-	-	-	0	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	30	90	20	19	21	8	8	9	9	9	10	11	8	7	4	18. Business Activities which are not clearly defined
NPL	2	2	0	0	0	0	0	0	0	0	0	0	1	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	800	792	784	809	809	806	834	829	825	836	849	867	- For Home Ownership
NPL	44	60	67	66	70	72	76	65	69	177	178	181	176	151	124	NPL
- Untuk Pemilikan Flat atau Apartemen	32	202	135	132	131	126	124	124	124	121	118	117	113	112	111	- For Apartement Ownership
NPL	0	5	14	13	15	14	17	13	15	55	53	54	55	45	36	NPL
- Untuk Pemilikan Ruko atau Rukan	68	38	8	7	8	7	6	8	8	10	10	10	10	9	9	- For Shop House Ownership
NPL	9	3	0	0	1	0	0	0	0	0	0	0	0	0	0	NPL
- Untuk Pemilikan Kendaraan Bermotor	277	77	19	18	18	17	12	12	12	11	11	10	9	8	7	- For Vehicles Ownership
NPL	2	8	10	10	10	9	6	6	6	6	6	5	6	5	4	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	16.245	15.858	11.372	11.478	11.668	12.379	12.851	13.064	13.116	13.196	13.296	13.362	13.402	13.384	13.326	- Others
NPL	83	89	140	137	139	153	160	173	179	187	192	171	183	189	207	NPL
Bukan Lapangan Usaha Lainnya	22.017	19.654	11.715	11.749	11.812	11.901	12.002	12.057	12.030	12.037	12.102	12.166	12.324	12.436	12.537	Non Industrial Origin Others
NPL	122	112	106	111	110	113	116	121	120	120	120	119	122	123	124	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	19.091	20.778	21.300	20.698	20.918	22.133	23.410	24.665	25.025	24.843	23.785	23.516	25.181	24.796	27.120	1. Agriculture, Hunting and Forestry
NPL	1.230	1.224	991	1.056	867	866	891	790	816	828	864	905	934	954	865	NPL
2. Perikanan	1.382	1.662	1.719	1.662	1.512	1.564	1.577	1.605	1.679	1.634	1.666	1.702	1.709	1.634	1.702	2. Fishery
NPL	46	52	72	67	39	38	39	39	41	39	39	39	42	45	34	NPL
3. Pertambangan dan Penggalian	15.532	17.570	7.370	7.178	7.101	6.752	6.953	7.039	9.845	9.656	10.159	10.205	10.032	8.904	8.116	3. Mining and Quarrying
NPL	655	1.241	519	500	206	201	203	191	193	201	183	160	166	286	261	NPL
4. Industri Pengolahan	107.512	97.790	83.183	79.126	77.806	79.135	82.290	83.216	85.337	87.327	87.879	82.027	82.996	84.615	86.056	4. Processing Industry
NPL	2.449	3.620	1.951	2.357	2.265	2.208	2.310	2.295	2.249	2.865	2.991	3.092	3.092	3.039	2.964	NPL
5. Listrik, gas dan air	10.203	8.653	5.496	5.823	5.803	5.699	5.778	5.614	5.493	5.783	5.889	7.150	7.514	7.732	8.579	5. Electricity, Gas and Water
NPL	48	20	70	71	69	69	58	58	58	58	59	52	55	55	54	NPL
6. Konstruksi	33.623	44.563	25.262	23.423	22.435	22.853	22.861	24.277	25.459	25.672	27.456	25.108	25.898	26.728	26.289	6. Construction
NPL	2.231	2.259	2.340	2.502	1.842	1.843	1.841	1.942	1.925	1.963	1.923	1.830	1.893	1.905	1.862	NPL
7. Perdagangan Besar dan Eceran	80.874	78.759	79.353	78.156	75.829	77.156	77.743	78.575	79.247	79.128	79.475	80.823	81.552	82.296	81.999	7. Wholesale and Retail Trade
NPL	3.665	4.567	4.178	4.389	4.314	4.167	4.163	4.433	4.422	4.561	4.716	4.301	4.581	4.549	4.130	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	14.608	17.814	18.345	17.857	17.995	18.258	18.703	18.670	18.704	18.730	18.862	19.014	18.656	18.287	18.260	8. Provision of accomodation and the provision of eating and drinking
NPL	357	710	947	1.434	1.421	1.435	1.522	1.543	1.502	1.384	1.577	1.628	1.245	1.284	1.302	NPL
9. Transportasi, pergudangan dan komunikasi	16.657	16.717	13.112	12.608	11.985	11.643	13.168	13.945	14.926	14.931	15.262	14.826	15.082	14.619	15.409	9. Transportation, Warehousing and Communications
NPL	1.156	735	604	615	426	417	458	460	476	535	574	622	584	512	456	NPL
10. Perantara Keuangan	21.839	28.207	24.687	22.764	21.666	23.281	23.395	23.310	23.141	22.781	22.669	22.521	21.746	21.622	23.015	10. Financial intermediaries
NPL	196	369	371	383	512	581	597	720	887	1.022	1.012	926	968	947	394	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	42.427	50.603	30.657	30.486	30.985	31.244	29.499	29.446	30.145	29.916	30.053	30.078	30.445	30.194	29.683	11. Real Estate, Business, Ownership, and Business Services
NPL	608	667	1.340	1.224	1.138	1.026	1.119	1.149	946	937	986	1.000	1.243	1.117	1.162	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	601	620	1.117	1.061	677	753	735	665	666	655	643	770	914	1.267	1.547	12. Government administration, Defense and Compulsory social security
NPL	-	0	0	1	1	1	0	0	0	0	0	-	-	-	-	NPL
13. Jasa Pendidikan	1.076	1.226	1.277	1.271	851	859	885	895	924	954	937	956	950	948	1.067	13. Education Services
NPL	18	28	19	20	15	17	18	18	17	18	22	24	22	22	18	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	2.539	3.587	3.380	3.457	2.411	2.490	2.485	2.460	2.445	2.435	2.482	2.487	2.439	2.521	2.760	14. Health Services and Social Activities
NPL	23	18	23	24	21	19	20	19	19	20	20	24	26	29	25	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	8.465	8.347	14.346	15.270	14.016	15.091	14.938	15.124	15.144	14.966	14.755	14.287	13.775	13.427	13.317	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	713	487	489	705	484	490	868	864	847	837	884	696	558	369	307	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	141	210	253	248	246	242	239	238	239	256	276	304	328	345	355	16. Individual Services which Serve Households
NPL	8	6	11	11	12	12	14	13	11	12	12	13	15	15	13	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	71	192	60	54	53	46	33	17	0	0	0	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	1	30	14	14	13	10	13	11	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	748	754	647	640	1.017	696	649	661	689	729	761	692	603	594	914	18. Business Activities which are not clearly defined
NPL	10	4	4	6	9	9	10	13	14	14	14	37	36	36	35	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	15.363	14.030	13.994	13.996	14.124	14.225	14.074	14.330	13.952	14.071	14.156	14.589	- For Home Ownership
NPL	711	832	969	1.003	994	994	1.042	1.130	1.167	1.185	1.125	1.131	1.128	1.117	1.004	NPL
- Untuk Pemilikan Flat atau Apartemen	833	685	1.183	1.463	1.667	1.898	2.041	2.090	2.090	2.113	2.109	2.264	2.249	2.260	2.245	- For Apartement Ownership
NPL	15	46	14	15	71	18	21	28	74	75	71	39	23	71	17	NPL
- Untuk Pemilikan Ruko atau Rukan	1.177	1.108	1.052	1.074	1.049	1.041	1.051	1.056	1.047	1.045	1.014	1.020	1.025	1.006	1.023	- For Shop House Ownership
NPL	74	82	95	101	105	103	108	107	109	109	106	115	114	108	98	NPL
- Untuk Pemilikan Kendaraan Bermotor	9.305	8.835	8.197	9.352	8.693	8.148	8.496	8.747	8.682	8.642	8.525	8.519	8.358	8.353	8.531	- For Vehicles Ownership
NPL	278	182	256	308	316	306	332	334	322	316	313	253	253	250	257	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	74.753	68.280	88.082	88.342	89.093	91.394	91.484	91.586	92.009	91.855	92.963	93.117	95.147	96.341	97.086	- Others
NPL	382	334	620	701	698	701	686	731	746	753	761	770	792	998	786	NPL
Bukan Lapangan Usaha Lainnya	46.829	67.532	78.530	78.079	51.578	51.244	51.987	52.775	51.994	52.862	52.552	49.358	48.203	47.911	47.469	Non Industrial Origin Others
NPL	160	293	476	505	421	432	467	495	502	525	527	504	483	319	380	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	60.282	58.456	47.271	51.023	51.427	50.841	52.790	56.438	56.434	58.008	56.469	55.998	55.616	56.071	55.650	1. Agriculture, Hunting and Forestry
NPL	1.654	2.414	925	920	978	998	994	1.045	1.035	992	999	956	962	962	919	NPL
2. Perikanan	2.066	1.737	1.788	1.740	1.864	1.844	1.859	1.789	1.833	1.796	1.796	1.731	1.815	1.870	2.145	2. Fishery
NPL	87	45	40	48	65	64	64	76	92	93	84	78	79	79	76	NPL
3. Pertambangan dan Penggalian	57.005	49.308	46.986	46.174	45.966	44.358	44.253	45.016	49.152	51.381	59.505	64.133	65.249	64.475	62.483	3. Mining and Quarrying
NPL	1.958	3.499	2.622	2.375	2.492	2.743	2.915	2.592	2.548	3.358	3.386	2.574	2.887	2.794	2.580	NPL
4. Industri Pengolahan	299.274	311.611	290.923	281.507	287.591	290.872	291.196	292.105	302.689	301.322	311.592	324.533	323.476	316.318	327.804	4. Processing Industry
NPL	8.745	10.633	6.167	6.562	7.042	7.019	7.014	6.996	7.624	7.426	7.664	7.133	7.140	7.053	6.808	NPL
5. Listrik, gas dan air	23.437	25.626	29.589	30.156	30.317	30.907	31.249	31.237	32.705	32.582	37.986	42.022	42.718	36.501	40.958	5. Electricity, Gas and Water
NPL	1.302	1.233	738	730	746	624	232	323	327	329	332	334	336	328	328	NPL
6. Konstruksi	71.509	85.844	125.085	120.066	123.036	125.308	126.300	131.263	135.523	138.523	141.907	141.899	147.640	146.381	145.610	6. Construction
NPL	3.342	3.457	4.119	4.710	4.910	4.738	5.170	5.178	4.971	5.132	5.271	5.152	4.639	4.822	3.672	NPL
7. Perdagangan Besar dan Eceran	255.327	256.217	252.346	248.566	256.461	256.419	257.351	259.907	266.586	256.627	255.631	271.532	261.403	260.286	263.634	7. Wholesale and Retail Trade
NPL	10.947	12.566	10.565	11.238	11.693	11.135	10.971	11.288	11.240	11.757	11.764	11.960	12.337	12.970	11.921	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	32.785	35.568	27.708	27.373	28.151	27.726	27.413	27.344	27.357	27.055	27.303	25.811	27.536	27.084	27.539	8. Provision of accomodation and the provision of eating and drinking
NPL	725	950	1.262	1.771	1.813	1.866	1.834	1.842	1.830	1.785	1.774	1.727	1.708	1.689	1.776	NPL
9. Transportasi, pergudangan dan komunikasi	65.287	59.447	60.462	59.541	63.201	70.504	69.453	75.851	76.963	72.744	72.646	69.068	72.193	73.849	76.449	9. Transportation, Warehousing and Communications
NPL	2.708	2.161	1.542	1.857	2.040	2.049	2.147	2.126	2.189	2.186	2.064	2.032	1.918	1.718	1.565	NPL
10. Perantara Keuangan	89.699	100.089	113.011	111.556	116.172	118.495	121.784	126.566	131.709	131.117	130.025	133.630	134.018	132.660	145.714	10. Financial intermediaries
NPL	304	576	297	375	444	443	433	586	696	606	601	586	607	473	597	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	72.282	80.441	89.487	87.844	90.097	91.847	93.222	95.536	97.601	99.925	100.727	100.432	104.703	106.316	105.670	11. Real Estate, Business, Ownership, and Business Services
NPL	2.481	2.652	1.094	1.234	1.300	1.302	1.725	2.212	1.797	2.309	2.379	2.341	2.638	2.451	1.696	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.109	1.102	740	958	1.104	1.079	1.132	1.132	857	1.133	1.173	1.189	1.057	938	1.292	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	2.481	2.908	2.976	3.050	3.111	3.195	3.155	3.276	3.150	3.072	3.032	3.086	13. Education Services
NPL	37	47	31	31	34	31	44	35	39	44	38	36	46	48	42	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	4.743	4.204	4.284	4.412	5.453	5.606	5.762	5.200	5.194	4.918	4.840	4.926	5.111	5.165	5.512	14. Health Services and Social Activities
NPL	61	47	62	70	72	93	100	99	72	76	61	69	70	78	66	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	20.908	16.362	11.233	10.910	12.612	12.232	12.734	13.087	11.544	12.211	12.460	12.261	12.677	12.587	11.827	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	810	705	444	441	629	506	563	458	413	472	475	475	503	495	429	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	133	85	80	80	90	92	92	100	95	97	98	91	100	102	112	16. Individual Services which Serve Households
NPL	4	7	2	2	1	1	1	1	2	1	1	2	2	2	2	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	36	1	13	12	4	4	3	4	3	4	4	4	4	3	3	17. International Agency and Other Extra International Agency
NPL	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	2.431	1.220	1.235	1.843	2.399	1.410	2.119	1.702	1.894	1.650	1.646	1.520	1.097	1.417	755	18. Business Activities which are not clearly defined
NPL	10	1	1	2	2	3	4	5	5	4	5	5	31	31	22	NPL
Penerima Kredit Bukan Lapangan Usaha																<i>Loans to Non Industrial Origin</i>
Rumah Tangga																<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	178.730	198.924	207.041	207.204	207.963	212.348	214.789	218.578	219.876	222.383	226.393	229.405	233.235	237.410	242.140	- For Home Ownership
NPL	4.292	4.838	5.030	5.396	5.541	5.411	5.536	5.635	5.732	5.755	5.730	5.719	5.686	5.670	5.241	NPL
- Untuk Pemilikan Flat atau Apartemen	7.063	6.871	6.869	6.943	7.027	7.181	7.291	7.430	7.508	7.629	7.758	7.896	8.045	8.140	8.338	- For Apartement Ownership
NPL	94	147	147	151	157	156	156	161	175	167	169	183	176	171	193	NPL
- Untuk Pemilikan Ruko atau Rukan	11.740	12.186	11.289	11.203	11.141	11.123	11.158	11.158	11.106	11.097	11.053	10.997	11.013	11.012	11.098	- For Shop House Ownership
NPL	450	576	494	504	523	517	483	508	539	540	538	516	525	513	502	NPL
- Untuk Pemilikan Kendaraan Bermotor	48.460	43.081	41.147	42.541	42.475	43.212	43.243	43.870	44.577	45.320	46.163	47.507	47.386	47.772	48.363	- For Vehicles Ownership
NPL	566	548	505	516	533	496	539	579	629	635	666	664	668	644	663	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	122.318	128.385	129.988	128.002	133.945	132.043	132.433	128.915	126.574	126.577	126.974	128.299	129.082	130.673	137.423	- Others
NPL	1.508	1.677	1.852	1.949	2.238	2.372	2.513	2.398	2.562	2.526	2.507	2.437	2.378	2.293	2.258	NPL
Bukan Lapangan Usaha Lainnya	79.147	88.741	81.756	80.714	102.461	103.027	103.438	107.462	107.998	107.285	106.859	107.293	107.102	107.731	105.106	Non Industrial Origin Others
NPL	1.215	1.385	1.185	1.211	1.136	1.139	1.106	1.396	1.440	1.453	1.413	1.324	1.244	1.195	1.116	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	167.003	196.628	240.499	235.673	234.486	238.297	238.006	239.696	243.441	246.945	251.125	249.623	253.927	255.330	263.317	1. <i>Agricultures, Hunting and Forestry</i>
NPL	1.525	2.303	2.149	1.886	1.936	1.985	2.472	2.466	2.452	2.466	3.073	2.946	2.943	2.974	2.695	NPL
2. Perikanan	4.205	4.743	6.402	6.205	6.137	6.265	6.374	6.480	6.569	6.700	6.827	6.947	6.946	7.035	7.123	2. <i>Fishery</i>
NPL	103	112	142	156	100	98	94	106	107	102	102	99	96	92	79	NPL
3. Pertambangan dan Penggalian	56.915	54.294	54.068	46.698	44.478	48.719	42.954	48.736	50.974	51.602	55.913	59.319	60.841	56.294	64.060	3. <i>Mining and Quarrying</i>
NPL	2.560	3.708	3.569	3.492	3.333	3.302	2.394	2.066	2.095	1.647	1.660	2.333	3.663	3.458	3.548	NPL
4. Industri Pengolahan	333.026	352.894	431.107	400.067	399.446	404.842	406.214	419.787	436.586	424.253	422.132	443.116	448.842	439.422	465.498	4. <i>Processing Industry</i>
NPL	6.896	11.814	12.819	12.781	12.940	13.115	13.796	13.349	13.114	13.880	13.629	13.791	11.661	12.275	11.988	NPL
5. Listrik, gas dan air	59.588	93.339	102.809	106.277	107.842	109.283	113.437	115.690	119.335	115.975	117.909	116.229	110.334	106.732	112.395	5. <i>Electricity, Gas and Water</i>
NPL	514	455	240	818	836	830	755	865	877	871	921	923	933	886	1.049	NPL
6. Konstruksi	57.072	73.852	95.675	90.971	86.303	93.453	93.933	98.437	102.779	104.441	103.297	108.864	116.320	121.171	127.393	6. <i>Construction</i>
NPL	887	2.068	2.024	4.598	4.597	4.542	4.310	4.339	4.350	4.330	4.304	4.346	4.357	4.309	3.833	NPL
7. Perdagangan Besar dan Eceran	417.673	469.101	520.220	507.879	508.038	519.316	536.828	547.282	550.027	557.340	565.802	575.841	585.625	589.282	597.682	7. <i>Wholesale and Retail Trade</i>
NPL	10.885	16.550	19.201	20.063	20.466	19.413	19.732	19.297	19.502	19.170	19.776	19.718	19.795	19.490	17.071	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	34.150	36.830	49.154	48.837	48.516	48.579	48.986	48.958	48.668	48.825	49.545	49.697	49.825	50.362	50.491	8. <i>Provision of accomodation and the provision of eating and drinking</i>
NPL	763	773	1.941	2.101	2.164	2.000	2.918	2.962	1.318	1.231	1.362	1.255	1.952	2.890	2.343	NPL
9. Transportasi, pergudangan dan komunikasi	84.041	85.000	99.443	96.769	99.060	100.628	102.364	109.563	113.247	111.856	112.681	117.136	117.223	114.250	117.179	9. <i>Transportation, Warehousing and Communications</i>
NPL	2.453	4.877	3.881	3.801	3.778	3.676	3.448	3.365	3.360	3.331	3.142	3.088	3.249	3.377	3.463	NPL
10. Perantara Keuangan	36.273	51.362	63.052	57.826	56.193	56.409	56.334	58.491	63.059	59.606	57.365	56.856	59.445	59.505	62.095	10. <i>Financial intermediaries</i>
NPL	296	960	490	633	643	630	423	2.057	1.924	1.896	1.889	1.887	1.928	1.924	1.700	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	57.974	67.835	90.979	88.648	88.917	91.926	88.852	90.046	92.167	93.990	95.938	97.455	99.440	99.850	102.866	11. <i>Real Estate, Business, Ownership, and Business Services</i>
NPL	1.250	1.217	2.049	1.967	2.118	1.618	1.583	1.638	1.652	1.763	1.735	1.769	1.744	1.740	1.512	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	10.908	12.971	19.959	19.818	20.160	20.144	19.955	20.000	21.002	21.336	21.826	22.627	21.233	20.685	22.199	12. <i>Government administration, Defense and Compulsory social security</i>
NPL	7	3	1	2	4	5	4	4	4	4	4	4	3	3	3	NPL
13. Jasa Pendidikan	1.908	1.841	2.069	2.080	2.151	2.195	2.246	2.263	2.317	2.357	2.539	2.673	2.974	3.064	3.436	13. <i>Education Services</i>
NPL	15	23	22	24	26	15	16	19	24	22	22	24	20	22	14	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	11.497	6.214	7.731	7.724	7.913	8.076	8.085	8.060	8.122	8.404	8.716	9.000	9.132	9.317	9.982	14. <i>Health Services and Social Activities</i>
NPL	20	50	176	187	205	181	186	189	189	207	214	203	209	204	209	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	23.614	27.197	41.944	35.503	36.235	36.839	37.435	37.917	39.228	40.911	41.241	42.773	43.770	45.218	49.684	15. <i>Community, Sociocultural, Entertainment and Other Individual Services</i>
NPL	570	325	698	757	827	746	836	847	869	847	800	794	721	691	517	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.077	1.939	2.055	2.042	2.026	2.018	2.047	2.040	2.009	1.963	1.956	1.916	1.884	1.811	1.857	16. <i>Individual Services which Serve Households</i>
NPL	37	41	31	40	43	47	47	51	49	50	43	43	43	41	33	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3	38	83	89	102	103	105	106	108	119	122	130	166	168	169	17. <i>International Agency and Other Extra International Agency</i>
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	7.420	8.015	457	917	970	1.048	94	94	97	93	117	137	139	139	138	18. <i>Business Activities which are not clearly defined</i>
NPL	0	10	1	40	39	39	0	0	0	0	3	2	2	2	2	NPL
Penerima Kredit Bukan Lapangan Usaha																<i>Loans to Non Industrial Origin</i>
Rumah Tangga																<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	103.340	108.896	140.194	140.545	142.076	144.139	142.692	146.733	149.122	150.578	152.198	154.446	151.271	153.032	154.921	- <i>For Home Ownership</i>
NPL	1.767	2.252	3.122	3.367	3.488	3.429	3.326	3.629	3.760	3.831	3.818	3.815	3.694	3.721	3.146	NPL
- Untuk Pemilikan Flat atau Apartemen	4.315	4.279	6.424	6.504	6.596	6.769	6.893	6.566	6.490	6.604	6.785	7.052	7.957	8.158	8.416	- <i>For Apartment Ownership</i>
NPL	40	70	117	118	125	126	108	81	78	90	96	98	104	98	96	NPL
- Untuk Pemilikan Ruko atau Rukan	12.147	12.743	13.436	13.299	13.175	13.059	12.920	12.768	12.581	12.457	12.372	12.265	12.296	12.276	12.213	- <i>For Shop House Ownership</i>
NPL	241	353	507	548	574	562	547	595	606	582	583	568	586	588	553	NPL
- Untuk Pemilikan Kendaraan Bermotor	58.007	61.880	71.246	72.493	73.510	74.161	75.082	76.364	77.689	78.285	78.274	78.950	78.518	79.578	78.836	- <i>For Vehicles Ownership</i>
NPL	760	777	807	832	869	863	902	956	1.012	1.042	1.057	1.036	972	970	954	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	200.029	228.138	280.508	279.646	285.633	293.078	292.764	300.307	304.340	307.771	308.517	310.357	316.993	318.146	322.086	- <i>Others</i>
NPL	1.446	1.461	2.015	2.227	2.305	2.352	2.428	2.412	2.399	2.520	2.462	2.512	2.671	2.606	2.265	NPL
Bukan Lapangan Usaha Lainnya	38.704	44.693	59.528	58.333	58.656	60.435	58.847	58.810	60.344	60.708	61.271	61.381	63.816	64.203	65.820	<i>Non Industrial Origin Others</i>
NPL	794	983	1.170	1.193	1.208	1.212	1.194	1.165	1.186	1.209	1.213	1.180	1.377	1.350	1.312	NPL

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Pembiayaan Lapangan Usaha																Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	397	53	59	44	43	43	44	42	41	41	109	113	92	107	115	1. Agriculture, Hunting and Forestry
NPF	11	11	11	12	12	11	11	11	11	11	31	31	11	11	6	NPF
2. Perikanan	71	3	21	21	30	30	29	29	28	28	27	26	25	23	23	2. Fishery
NPF	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	NPF
3. Pertambangan dan Penggalian	201	43	84	81	80	79	77	72	107	95	111	85	85	84	90	3. Mining and Quarrying
NPF	32	28	25	29	29	25	32	25	25	25	25	0	1	1	5	NPF
4. Industri Pengolahan	1.103	446	560	533	510	509	479	494	489	420	427	499	498	496	398	4. Processing Industry
NPF	48	74	133	135	114	113	113	113	111	113	113	114	111	111	14	NPF
5. Listrik, gas dan air	180	220	334	336	335	333	264	264	258	258	232	231	230	229	230	5. Electricity, Gas and Water
NPF	2	2	2	2	2	2	40	40	38	38	38	37	37	37	0	NPF
6. Konstruksi	815	785	644	554	605	594	607	644	598	597	653	645	645	672	741	6. Construction
NPF	96	85	99	113	112	104	114	104	101	101	100	98	93	95	65	NPF
7. Perdagangan Besar dan Eceran	3.149	1.277	1.041	1.007	1.005	986	1.019	1.028	939	957	953	929	949	956	902	7. Wholesale and Retail Trade
NPF	287	146	119	125	124	232	234	269	273	271	267	266	269	265	216	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	214	175	141	171	173	182	181	242	241	239	258	266	265	265	243	8. Provision of accomodation and the provision of eating and drinking
NPF	6	24	25	25	25	25	25	26	27	27	35	35	35	35	14	NPF
9. Transportasi, pergudangan dan komunikasi	1.109	631	554	549	541	454	512	507	434	427	434	425	417	423	446	9. Transportation, Warehousing and Communications
NPF	68	88	246	258	245	160	164	164	60	60	61	59	24	25	24	NPF
10. Perantara Keuangan	1.379	987	813	790	758	764	765	773	766	772	899	619	579	558	580	10. Financial intermediaries
NPF	23	32	34	35	34	43	37	37	19	18	18	13	8	6	5	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.342	1.465	1.596	1.439	1.412	1.459	1.354	1.314	1.251	1.260	1.253	1.508	1.566	1.542	986	11. Real Estate, Business, Ownership, and Business Services
NPF	61	598	632	633	633	634	636	636	596	595	595	596	609	603	27	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12. Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
13. Jasa Pendidikan	513	674	845	839	834	832	833	836	862	894	864	861	846	845	829	13. Education Services
NPF	2	1	2	2	2	2	2	1	1	4	5	5	5	5	5	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	203	361	517	498	501	499	478	482	475	474	481	449	532	534	533	14. Health Services and Social Activities
NPF	0	1	22	21	21	21	27	27	26	28	28	26	26	25	12	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	281	140	102	89	90	83	86	83	82	82	81	81	79	81	79	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	5	5	9	9	9	3	4	4	4	6	7	7	7	7	6	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	3	2	3	3	2	2	2	3	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	18. Business Activities which are not clearly defined
NPF	-	-	-	-	-	-	-	-	-	-	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	539	550	562	592	609	633	654	684	708	729	752	793	- For Home Ownership
NPF	21	25	25	25	28	27	35	30	31	34	36	33	33	32	27	NPF
- Untuk Pemilikan Flat atau Apartemen	24	17	22	22	22	23	26	26	27	28	28	30	35	36	40	- For Apartement Ownership
NPF	0	0	1	1	1	1	1	1	1	1	1	2	2	2	2	NPF
- Untuk Pemilikan Ruko atau Rukan	13	12	15	15	16	16	15	15	15	15	15	14	15	15	14	- For Shop House Ownership
NPF	-	0	0	0	0	0	0	2	2	3	3	0	0	0	0	NPF
- Untuk Pemilikan Kendaraan Bermotor	3.174	537	104	73	67	67	67	67	66	65	65	64	62	62	61	- For Vehicles Ownership
NPF	39	1	1	1	1	1	1	1	4	4	4	3	3	3	3	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	2.983	3.249	3.238	3.200	3.121	3.120	3.101	3.065	3.027	3.010	3.013	3.022	3.046	3.063	3.087	- Others
NPF	42	43	77	77	77	78	82	82	81	83	79	79	78	78	72	NPF
Bukan Lapangan Usaha Lainnya	48	34	15	14	15	15	15	15	14	14	14	14	13	14	14	Non Industrial Origin Others
NPF	1	1	1	0	0	0	1	1	1	1	1	1	1	2	2	NPF

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Pembiayaan Lapangan Usaha																Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	2.061	2.777	3.528	3.433	3.437	3.628	3.838	3.907	4.874	4.800	4.418	4.666	4.677	4.526	4.474	1. Agriculture, Hunting and Forestry
NPF	131	145	129	130	137	195	141	113	108	141	149	152	110	86	82	NPF
2. Perikanan	879	1.155	1.215	1.202	1.195	798	795	960	958	936	963	967	969	966	986	2. Fishery
NPF	12	16	40	42	44	49	48	44	30	29	29	31	27	27	26	NPF
3. Pertambangan dan Penggalian	3.112	3.219	3.109	2.939	2.964	2.925	2.919	2.873	1.871	1.958	1.970	1.994	2.000	1.817	1.752	3. Mining and Quarrying
NPF	196	375	258	356	271	272	295	269	39	40	42	42	49	47	20	NPF
4. Industri Pengolahan	8.831	11.071	12.554	12.039	12.184	12.245	12.420	12.523	12.622	12.837	12.739	12.724	12.362	12.807	13.282	4. Processing Industry
NPF	423	425	674	685	862	560	442	511	326	407	420	451	345	385	399	NPF
5. Listrik, gas dan air	3.202	3.383	3.801	4.018	4.041	4.033	3.998	3.780	2.962	3.289	3.480	3.338	3.971	3.700	3.710	5. Electricity, Gas and Water
NPF	35	35	251	252	248	200	326	327	119	115	115	4	3	3	3	NPF
6. Konstruksi	4.787	5.388	6.756	6.411	6.322	6.840	7.039	7.124	6.782	7.029	7.285	7.238	7.299	7.518	7.990	6. Construction
NPF	227	190	334	344	381	310	350	352	306	305	302	303	298	313	228	NPF
7. Perdagangan Besar dan Eceran	13.183	18.848	20.637	20.284	20.355	20.266	20.609	21.480	21.630	20.682	20.688	20.857	20.453	20.925	20.892	7. Wholesale and Retail Trade
NPF	759	1.020	1.083	1.254	1.227	1.113	1.192	1.226	1.074	1.072	1.063	972	1.402	1.375	1.463	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	1.127	1.268	1.085	1.095	1.088	1.054	1.151	1.172	1.197	1.315	1.297	1.377	1.375	1.403	1.700	8. Provision of accomodation and the provision of eating and drinking
NPF	24	22	34	38	39	25	26	27	28	26	26	25	27	26	23	NPF
9. Transportasi, pergudangan dan komunikasi	4.452	4.783	4.940	4.830	4.837	5.024	4.986	4.964	4.931	5.102	5.054	5.069	4.576	4.258	4.531	9. Transportation, Warehousing and Communications
NPF	215	185	43	60	80	83	90	81	92	96	108	348	139	133	205	NPF
10. Perantara Keuangan	6.609	6.053	5.010	4.819	4.711	4.959	4.922	5.054	4.260	4.438	4.308	4.189	4.106	4.527	4.779	10. Financial intermediaries
NPF	60	260	370	440	441	166	152	150	16	12	22	19	21	20	20	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.585	5.852	5.553	5.572	5.592	5.412	5.192	5.266	5.178	5.169	5.038	5.096	4.949	5.126	5.084	11. Real Estate, Business, Ownership, and Business Services
NPF	279	268	301	325	306	281	286	337	147	153	168	171	309	311	129	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	16	9	6	7	7	4	4	4	3	2	2	2	3	3	3	12. Government administration, Defense and Compulsory social security
NPF	2	1	2	2	2	2	2	2	0	0	0	0	0	0	0	NPF
13. Jasa Pendidikan	1.689	1.888	1.993	2.005	1.993	1.796	1.807	1.819	1.811	1.779	1.807	1.807	1.672	1.689	2.001	13. Education Services
NPF	40	15	48	51	40	14	16	19	19	15	19	18	17	16	16	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	1.109	1.159	1.454	1.462	1.460	1.280	1.195	1.153	1.171	1.193	1.392	1.427	1.420	1.403	1.414	14. Health Services and Social Activities
NPF	9	4	30	41	38	23	24	22	23	23	26	23	10	11	9	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.849	2.476	2.396	2.421	2.412	4.131	4.201	4.177	3.814	3.698	3.656	3.579	3.405	3.147	3.072	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	62	117	89	143	134	268	378	400	111	119	126	159	157	161	132	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	155	247	277	274	273	283	289	299	310	308	309	319	323	329	331	16. Individual Services which Serve Households
NPF	2	7	7	8	7	8	8	8	9	8	8	9	8	8	6	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	-	-	-	-	-	-	-	-	-	-	0	0	0	-	17. International Agency and Other Extra International Agency
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	1.311	531	390	388	1.054	326	323	321	201	200	182	184	293	678	445	18. Business Activities which are not clearly defined
NPF	218	56	150	151	214	141	140	141	122	121	107	107	219	240	223	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	21.647	21.588	21.730	22.009	22.123	21.721	22.138	22.176	22.634	22.640	22.831	22.844	- For Home Ownership
NPF	563	488	613	698	710	658	743	772	473	561	550	571	556	637	553	NPF
- Untuk Pemilikan Flat atau Apartemen	469	621	594	584	586	586	588	606	570	566	561	557	560	556	554	- For Apartement Ownership
NPF	16	16	32	33	33	27	35	35	17	17	18	19	17	16	17	NPF
- Untuk Pemilikan Ruko atau Rukan	1.269	1.148	1.146	1.115	1.118	1.116	1.124	1.101	1.078	1.090	1.097	1.126	1.124	1.063	1.066	- For Shop House Ownership
NPF	41	38	56	80	83	83	84	78	68	74	69	78	78	78	71	NPF
- Untuk Pemilikan Kendaraan Bermotor	1.125	3.567	3.166	3.164	3.112	3.137	3.077	3.032	2.964	2.907	2.859	2.866	2.846	2.738	2.702	- For Vehicles Ownership
NPF	41	42	50	51	50	47	50	54	57	51	160	48	79	40	36	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	3.757	13.744	15.002	15.070	14.879	15.114	15.104	15.150	14.837	14.878	14.913	15.927	16.116	16.025	16.258	- Others
NPF	144	127	192	223	215	175	195	196	148	163	168	170	158	158	138	NPF
Bukan Lapangan Usaha Lainnya	2.765	1.652	1.772	1.825	2.217	1.908	1.833	1.912	1.611	1.918	1.922	5.170	5.074	4.911	4.895	Non Industrial Origin Others
NPF	126	90	40	61	69	66	71	66	56	63	69	90	91	82	77	NPF

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Pembiayaan Lapangan Usaha																Financing by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	4.088	4.054	4.038	3.979	3.972	3.970	3.909	4.049	4.005	3.925	3.979	3.952	3.890	3.831	3.472	1. Agricultures, Hunting and Forestry
NPF	208	131	66	69	63	57	60	65	63	63	59	48	47	49	50	NPF
2. Perikanan	47	81	59	59	57	57	56	56	56	55	54	53	52	51	51	2. Fishery
NPF	4	11	3	3	3	2	2	2	3	2	2	2	2	2	2	NPF
3. Pertambangan dan Penggalian	1.500	1.725	1.841	1.786	1.777	1.750	1.644	1.426	1.407	1.332	1.330	1.286	1.286	1.191	1.186	3. Mining and Quarrying
NPF	148	160	18	21	21	21	21	21	20	3	3	0	1	1	1	NPF
4. Industri Pengolahan	4.466	4.218	3.477	3.098	3.108	3.374	3.363	3.288	3.703	3.667	3.676	3.588	3.512	3.274	3.396	4. Processing Industry
NPF	295	262	466	472	465	461	482	482	482	478	478	476	460	463	463	NPF
5. Listrik, gas dan air	2.615	4.106	4.051	3.988	4.013	3.966	3.951	3.913	3.913	3.880	4.498	4.490	4.480	4.351	4.308	5. Electricity, Gas and Water
NPF	388	474	272	269	273	257	415	410	408	405	411	684	803	829	826	NPF
6. Konstruksi	2.089	2.222	3.181	3.184	3.135	3.259	3.187	3.078	3.488	3.437	3.846	4.247	4.710	5.079	5.443	6. Construction
NPF	128	107	454	462	469	309	296	297	265	265	259	19	15	40	34	NPF
7. Perdagangan Besar dan Eceran	5.841	5.756	4.466	4.325	4.280	4.242	4.111	3.981	3.984	3.920	3.892	3.875	3.752	3.466	3.446	7. Wholesale and Retail Trade
NPF	870	633	509	555	555	554	492	500	475	467	466	470	409	183	164	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	341	504	815	803	788	900	888	974	955	944	933	916	895	876	839	8. Provision of accomodation and the provision of eating and drinking
NPF	19	26	11	12	13	10	14	14	15	15	14	12	13	12	11	NPF
9. Transportasi, pergudangan dan komunikasi	4.094	4.032	3.340	3.072	2.958	3.060	2.932	2.788	2.889	2.829	2.789	2.712	2.594	2.537	2.442	9. Transportation, Warehousing and Communications
NPF	176	235	478	355	271	268	272	191	186	171	133	124	147	168	75	NPF
10. Perantara Keuangan	3.956	4.689	5.450	5.324	5.267	5.451	5.602	5.680	5.423	5.805	5.802	5.865	6.305	6.302	6.159	10. Financial intermediaries
NPF	99	116	55	65	68	62	65	73	52	65	70	67	65	129	127	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.437	2.000	2.202	2.003	2.144	2.174	2.154	2.066	2.060	2.063	2.196	2.140	2.083	2.266	2.268	11. Real Estate, Business, Ownership, and Business Services
NPF	40	30	19	19	30	28	43	43	39	57	38	21	23	43	44	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	1.376	1.384	1.442	1.460	1.508	1.530	1.767	1.698	1.713	1.719	1.719	1.833	13. Education Services
NPF	27	8	1	1	15	15	18	18	22	21	16	16	4	4	4	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	889	1.195	1.677	1.627	1.620	1.796	1.783	1.866	1.851	1.849	1.904	1.897	1.893	1.979	2.401	14. Health Services and Social Activities
NPF	41	12	5	6	5	3	5	12	12	12	62	61	60	60	59	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.534	1.317	1.574	1.557	1.565	1.594	1.624	1.650	1.643	1.600	1.567	1.544	1.500	1.473	1.284	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	144	81	46	50	50	44	49	50	49	48	46	46	40	42	38	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	113	84	46	44	41	39	37	38	34	32	33	32	30	28	25	16. Individual Services which Serve Households
NPF	1	5	4	4	4	3	4	5	4	4	3	4	2	3	3	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18. Business Activities which are not clearly defined
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																Financing to Non Industrial Origin
Rumah Tangga																House Hold
- Untuk Pemilikan Rumah Tinggal	6.396	7.236	7.766	7.780	7.827	7.927	8.564	8.653	8.582	8.645	8.711	8.761	8.825	8.891	9.043	- For Home Ownership
NPF	158	170	132	157	146	129	165	181	182	185	180	161	149	161	179	NPF
- Untuk Pemilikan Flat atau Apartemen	280	246	213	213	210	210	210	209	213	210	210	209	204	203	210	- For Apartment Ownership
NPF	11	7	4	5	4	4	4	4	5	5	5	4	4	4	4	NPF
- Untuk Pemilikan Ruko atau Rukan	166	187	171	166	168	170	115	114	115	114	116	121	119	117	124	- For Shop House Ownership
NPF	12	11	4	6	6	5	4	4	1	2	1	2	2	3	2	NPF
- Untuk Pemilikan Kendaraan Bermotor	210	156	630	678	744	820	954	1.083	1.167	1.252	1.398	1.487	1.600	1.729	1.948	- For Vehicles Ownership
NPF	5	3	2	2	3	2	2	2	2	2	2	2	2	2	2	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	9.688	10.561	13.906	14.024	14.251	14.617	14.528	14.921	14.948	15.253	15.572	15.937	16.304	16.752	17.447	- Others
NPF	313	246	191	215	207	187	176	189	187	182	164	156	128	135	130	NPF
Bukan Lapangan Usaha Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Non Industrial Origin Others
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
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	2.118.630	2.137.840	2.185.021	2.209.472	2.275.952	2.344.924	2.329.057	2.353.260	2.423.637	2.436.850	2.432.748	2.512.476	1. Working Capital
NPL	57.302	73.591	70.732	74.999	75.876	73.088	74.352	76.142	74.997	76.461	77.958	77.648	76.615	77.203	70.785	NPL
2. Investasi	1.035.889	1.125.467	1.179.728	1.178.261	1.178.813	1.193.570	1.200.388	1.215.232	1.233.254	1.240.645	1.263.414	1.267.245	1.290.153	1.272.692	1.308.747	2. Investments
NPL	27.045	36.123	31.048	35.084	35.190	34.326	35.638	35.621	33.270	34.234	34.583	33.540	35.502	35.776	31.829	NPL
3. Konsumsi	1.105.759	1.202.630	1.335.393	1.335.418	1.345.688	1.364.646	1.368.304	1.388.115	1.395.935	1.406.250	1.415.821	1.429.217	1.441.775	1.454.714	1.473.659	3. Consumption
NPL	16.586	18.422	21.141	22.620	23.279	23.044	23.506	24.412	24.755	25.295	25.216	24.873	24.799	24.627	22.650	NPL
Total Kredit	4.057.904	4.377.195	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	Total Credit
NPL	100.933	128.135	122.922	132.703	134.346	130.458	133.497	136.175	133.022	135.991	137.757	136.061	136.916	137.606	125.264	NPL
Orientasi Penggunaan																User Orientation
Kredit kepada Pihak Ketiga																Credit to Third Party
1. Ekspor	93.281	96.852	121.345	113.593	116.115	112.912	112.438	116.670	121.469	119.816	124.047	124.324	130.523	125.816	131.582	1. Ekspor
NPL	2.327	2.059	2.044	2.231	2.516	2.491	2.459	2.480	2.400	2.623	2.623	2.657	2.637	2.542	2.294	NPL
2. Impor	62.694	44.759	61.598	60.709	60.493	61.425	59.920	67.748	68.515	66.917	66.364	72.061	74.434	78.509	77.129	2. Impor
NPL	2.325	1.189	1.459	1.441	1.485	1.380	1.384	2.625	1.156	793	782	845	855	1.023	1.203	NPL
3. Lainnya	3.901.930	4.235.584	4.555.001	4.458.007	4.485.733	4.568.900	4.605.806	4.694.881	4.784.129	4.789.219	4.842.084	4.923.715	4.963.821	4.955.830	5.086.171	3. Other
NPL	96.281	124.888	119.419	129.031	130.344	126.587	129.654	131.070	129.466	132.575	134.353	132.559	133.425	134.041	121.766	NPL
Total Kredit	4.057.904	4.377.195	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	Total Credit
NPL	100.933	128.135	122.922	132.703	134.346	130.458	133.497	136.175	133.022	135.991	137.757	136.061	136.916	137.606	125.264	NPL
r) Angka-angka diperbaiki																
r) Revised figures																

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																<i>Type of Use</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Modal Kerja	29.951	21.534	14.585	14.129	14.271	14.793	15.077	15.190	15.413	15.498	15.474	15.588	15.544	15.405	15.228	1. Working Capital
NPL	863	623	602	614	637	639	689	720	777	693	715	709	706	743	614	NPL
2. Investasi	15.195	7.383	4.358	4.338	4.292	4.318	4.317	4.487	4.500	4.446	4.469	4.673	4.724	4.753	4.800	2. Investments
NPL	470	249	281	295	321	329	339	337	346	269	267	267	262	285	276	NPL
3. Konsumsi	40.947	37.985	24.045	24.184	24.428	25.215	25.803	26.074	26.095	26.210	26.367	26.489	26.694	26.799	26.857	3. Consumption
NPL	260	277	337	338	344	361	376	379	388	545	549	531	542	513	495	NPL
Total Kredit	86.092	66.902	42.987	42.652	42.991	44.326	45.197	45.751	46.008	46.154	46.310	46.750	46.962	46.957	46.886	Total Credit
NPL	1.594	1.149	1.221	1.247	1.302	1.329	1.404	1.436	1.510	1.507	1.530	1.507	1.511	1.541	1.385	NPL
Orientasi Penggunaan																<i>User Orientation</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Ekspor	28	60	61	61	62	64	66	66	61	62	62	66	68	79	82	1. Ekspor
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Impor	41	55	40	33	32	33	26	23	30	22	21	27	8	15	2	2. Impor
NPL	3	-	13	13	13	13	13	13	13	13	13	13	-	-	-	NPL
3. Lainnya	86.024	66.787	42.886	42.558	42.896	44.229	45.105	45.663	45.917	46.070	46.228	46.657	46.886	46.862	46.802	3. Other
NPL	1.591	1.149	1.207	1.234	1.289	1.316	1.391	1.423	1.497	1.494	1.517	1.494	1.511	1.541	1.385	NPL
Total Kredit	86.092	66.902	42.987	42.652	42.991	44.326	45.197	45.751	46.008	46.154	46.310	46.750	46.962	46.957	46.886	Total Credit
NPL	1.594	1.149	1.221	1.247	1.302	1.329	1.404	1.436	1.510	1.507	1.530	1.507	1.511	1.541	1.385	NPL
r) Angka-angka diperbaiki																
r) Revised figures																

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
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	204.476	201.294	208.287	211.791	216.232	221.424	221.433	223.422	220.735	223.380	225.614	229.186	1. Working Capital
NPL	9.596	10.779	9.256	9.957	8.822	8.700	9.084	9.456	9.470	10.293	10.561	10.097	10.497	10.523	9.327	NPL
2. Investasi	119.949	131.294	117.075	117.304	112.013	111.606	113.551	114.190	117.685	118.961	119.587	115.732	116.439	114.916	117.002	2. Investments
NPL	3.819	5.258	4.687	5.422	4.830	4.708	5.060	5.101	4.953	5.001	5.314	5.253	4.962	4.639	4.554	NPL
3. Konsumsi	150.725	162.548	191.747	193.676	166.112	167.719	169.055	170.378	170.047	170.592	171.493	168.231	169.055	170.026	170.943	3. Consumption
NPL	1.619	1.770	2.431	2.632	2.606	2.554	2.642	2.823	2.932	2.968	2.904	2.872	2.792	2.862	2.543	NPL
Total Kredit	528.114	560.600	523.311	515.456	479.419	487.612	494.397	500.801	509.156	510.986	514.502	504.698	508.874	510.556	517.132	Total Credit
NPL	15.034	17.806	16.374	18.011	16.259	15.962	16.785	17.380	17.355	18.262	18.779	18.221	18.250	18.025	16.424	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	9.429	10.293	8.972	9.463	9.970	13.049	13.902	13.850	13.603	13.640	13.179	15.573	1. Ekspor
NPL	515	303	97	96	97	97	98	98	100	99	98	120	120	93	54	NPL
2. Impor	7.503	5.544	4.237	4.016	4.554	4.577	4.416	4.679	5.001	4.713	4.831	4.549	4.570	4.655	4.642	2. Impor
NPL	190	165	6	8	10	10	10	10	10	10	10	9	9	9	217	NPL
3. Lainnya	502.651	540.512	507.043	502.011	464.571	474.063	480.518	486.152	491.106	492.371	495.821	486.545	490.664	492.722	496.916	3. Other
NPL	14.329	17.338	16.271	17.907	16.153	15.856	16.678	17.272	17.246	18.154	18.671	18.092	18.121	17.923	16.153	NPL
Total Kredit	528.114	560.600	523.311	515.456	479.419	487.612	494.397	500.801	509.156	510.986	514.502	504.698	508.874	510.556	517.132	Total Credit
NPL	15.034	17.806	16.374	18.011	16.259	15.962	16.785	17.380	17.355	18.262	18.779	18.221	18.250	18.025	16.424	NPL
r) Angka-angka diperbaiki																

r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																<i>Type of Use</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Modal Kerja	701.323	734.389	769.286	749.127	773.511	781.350	791.124	810.259	840.532	837.959	858.513	888.455	886.071	875.132	898.203	1. Working Capital
NPL	22.742	25.236	20.024	21.434	23.024	22.620	23.293	23.937	24.217	24.669	25.009	24.565	25.000	24.795	23.184	NPL
2. Investasi	359.052	354.927	335.438	337.116	345.343	351.169	350.638	357.131	360.801	356.290	360.573	365.474	373.413	369.924	378.041	2. Investments
NPL	12.435	15.758	9.887	10.932	11.239	10.996	10.917	10.925	10.665	11.901	11.887	10.896	10.903	11.197	9.316	NPL
3. Konsumsi	447.456	478.174	478.090	476.608	505.011	508.935	512.320	517.413	517.638	520.292	525.201	531.398	535.862	542.739	552.468	3. Consumption
NPL	8.127	9.171	9.213	9.729	10.129	10.094	10.334	10.676	11.077	11.077	11.023	10.842	10.678	10.485	9.973	NPL
Total Kredit	1.507.831	1.567.489	1.582.814	1.562.850	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	Total Credit
NPL	43.304	50.164	39.124	42.094	44.391	43.709	44.545	45.538	45.958	47.647	47.919	46.303	46.580	46.478	42.473	NPL
Orientasi Penggunaan																<i>User Orientation</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Ekspor	59.473	66.089	63.810	62.288	63.649	62.222	62.758	60.452	63.905	67.631	71.966	73.673	80.284	76.916	77.094	1. Ekspor
NPL	1.353	1.357	636	642	654	673	653	566	581	799	837	866	862	871	851	NPL
2. Impor	49.644	34.000	46.944	46.312	45.601	46.884	46.042	38.490	42.595	54.643	53.382	56.404	56.626	57.600	55.398	2. Impor
NPL	2.033	965	574	559	563	490	521	455	556	707	694	747	768	940	911	NPL
3. Lainnya	1.398.715	1.467.401	1.472.060	1.454.251	1.514.615	1.532.348	1.545.281	1.585.862	1.612.471	1.592.266	1.618.939	1.655.251	1.658.437	1.653.278	1.696.220	3. Other
NPL	39.918	47.843	37.915	40.893	43.174	42.546	43.370	44.517	44.822	46.141	46.387	44.690	44.949	44.667	40.710	NPL
Total Kredit	1.507.831	1.567.489	1.582.814	1.562.850	1.623.865	1.641.454	1.654.081	1.684.803	1.718.971	1.714.540	1.744.286	1.785.327	1.795.346	1.787.795	1.828.712	Total Credit
NPL	43.304	50.164	39.124	42.094	44.391	43.709	44.545	45.538	45.958	47.647	47.919	46.303	46.580	46.478	42.473	NPL
r) Angka-angka diperbaiki																r) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																<i>Type of Use</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Modal Kerja	863.669	957.997	1.152.275	1.081.558	1.079.124	1.108.832	1.119.019	1.161.192	1.196.080	1.182.678	1.183.912	1.226.942	1.240.416	1.244.904	1.297.434	1. Working Capital
NPL	20.288	32.964	36.587	38.274	38.683	37.042	37.031	37.649	37.260	37.453	38.374	39.137	37.715	38.347	35.142	NPL
2. Investasi	501.678	586.095	675.432	672.465	669.849	679.309	685.223	692.453	703.655	714.047	731.148	733.395	747.650	734.731	760.130	2. Investments
NPL	8.493	12.322	12.847	15.072	15.374	15.198	15.983	15.971	14.626	14.362	14.302	14.092	15.605	16.031	14.917	NPL
3. Konsumsi	416.541	460.629	571.337	570.820	579.646	591.641	589.205	601.549	610.566	616.398	619.407	624.452	630.852	635.393	642.291	3. Consumption
NPL	5.048	5.896	7.739	8.286	8.569	8.544	8.505	8.838	9.042	9.273	9.229	9.209	9.405	9.334	8.326	NPL
Total Kredit	1.781.889	2.004.722	2.399.043	2.324.843	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	2.615.029	2.699.854	Total Credit
NPL	33.829	51.182	57.172	61.631	62.627	60.785	61.519	62.458	60.928	61.089	61.905	62.438	62.726	63.713	58.384	NPL
Orientasi Penggunaan																<i>User Orientation</i>
Kredit kepada Pihak Ketiga																<i>Credit to Third Party</i>
1. Ekspor	15.351	16.015	45.348	41.633	41.943	41.327	39.826	39.666	38.900	37.852	37.803	36.766	36.315	35.422	38.661	1. Ekspor
NPL	459	399	1.312	1.493	1.765	1.721	1.708	1.817	1.720	1.726	1.687	1.671	1.654	1.579	1.388	NPL
2. Impor	5.051	4.959	10.112	10.005	9.960	9.587	9.089	8.696	7.943	7.100	7.674	10.595	12.726	15.771	16.544	2. Impor
NPL	57	58	777	772	811	779	751	753	57	62	65	75	77	74	76	NPL
3. Lainnya	1.761.487	1.983.748	2.343.583	2.273.205	2.276.716	2.328.867	2.344.531	2.406.832	2.463.458	2.468.170	2.488.991	2.537.428	2.569.877	2.563.835	2.644.649	3. Other
NPL	33.313	50.725	55.084	59.366	60.051	58.284	59.061	59.887	59.151	59.301	60.153	60.691	60.995	62.060	56.920	NPL
Total Kredit	1.781.889	2.004.722	2.399.043	2.324.843	2.328.619	2.379.781	2.393.447	2.455.194	2.510.301	2.513.123	2.534.468	2.584.789	2.618.918	2.615.029	2.699.854	Total Credit
NPL	33.829	51.182	57.172	61.631	62.627	60.785	61.519	62.458	60.928	61.089	61.905	62.438	62.726	63.713	58.384	NPL

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																Type of Use
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Modal Kerja	6.202	3.699	3.442	3.143	3.061	2.975	3.000	3.085	2.932	2.868	3.027	3.021	3.003	3.012	2.980	1. Working Capital
NPF	348	331	391	417	382	485	519	538	494	495	505	487	437	436	304	NPF
2. Investasi	4.759	3.565	3.875	3.811	3.862	3.875	3.730	3.728	3.642	3.678	3.757	3.719	3.809	3.806	3.218	2. Investments
NPF	293	764	968	983	979	891	921	918	799	803	817	802	798	791	95	NPF
3. Konsumsi	6.534	4.133	3.921	3.864	3.790	3.802	3.816	3.797	3.782	3.785	3.819	3.852	3.901	3.940	4.009	3. Consumption
NPF	104	71	105	105	107	108	120	116	120	126	124	119	118	118	106	NPF
Total Pembiayaan	17.495	11.396	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	10.603	10.592	10.713	10.759	10.206	Total Financing
NPF	746	1.165	1.465	1.504	1.468	1.484	1.561	1.573	1.413	1.424	1.447	1.408	1.353	1.344	505	NPF
Orientasi Penggunaan																User Orientation
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Ekspor	-	0	0	-	0	-	-	-	-	-	68	68	68	67	67	1. Ekspor
NPF	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	24	-	-	-	-	-	-	-	-	-	-	-	-	0	0	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	17.472	11.396	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	10.535	10.524	10.645	10.692	10.139	3. Other
NPF	746	1.165	1.465	1.504	1.468	1.484	1.561	1.573	1.413	1.424	1.447	1.408	1.353	1.344	505	NPF
Total Pembiayaan	17.495	11.396	11.237	10.818	10.713	10.652	10.546	10.611	10.356	10.332	10.603	10.592	10.713	10.759	10.206	Total Financing
NPF	746	1.165	1.465	1.504	1.468	1.484	1.561	1.573	1.413	1.424	1.447	1.408	1.353	1.344	505	NPF

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																Type of Use
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Modal Kerja	40.616	46.048	49.478	47.909	48.335	49.611	50.466	51.424	49.860	49.865	49.587	49.348	48.289	48.808	49.531	1. Working Capital
NPF	1.924	2.458	2.815	3.178	3.194	2.677	2.860	2.953	1.954	2.056	2.005	2.046	1.721	1.699	1.580	NPF
2. Investasi	18.340	24.060	25.226	25.291	25.591	25.392	25.220	25.451	24.713	24.871	25.005	25.485	25.564	26.012	26.917	2. Investments
NPF	771	683	1.027	1.142	1.276	1.034	1.056	1.075	612	624	725	789	1.420	1.464	1.405	NPF
3. Konsumsi	26.815	40.776	43.568	43.405	43.501	43.591	43.735	43.925	42.783	43.498	43.528	48.280	48.360	48.123	48.319	3. Consumption
NPF	932	801	983	1.146	1.159	1.057	1.178	1.200	818	928	1.034	975	980	1.011	891	NPF
Total Pembiayaan	85.771	110.883	118.272	116.606	117.426	118.594	119.422	120.800	117.355	118.234	118.119	123.113	122.213	122.943	124.766	Total Financing
NPF	3.627	3.942	4.824	5.466	5.629	4.767	5.094	5.228	3.385	3.609	3.764	3.810	4.121	4.174	3.876	NPF
Orientasi Penggunaan																User Orientation
Pembiayaan kepada Pihak Ketiga																Financing to Third Party
1. Ekspor	469	145	94	182	168	327	324	6.516	5.553	369	298	148	148	154	105	1. Ekspor
NPF	-	0	0	0	0	0	-	0	0	0	0	0	0	0	0	NPF
2. Impor	442	200	265	343	345	344	347	15.861	12.946	440	457	485	504	467	542	2. Impor
NPF	42	0	88	88	88	88	88	1.393	521	-	-	-	-	-	-	NPF
3. Lainnya	84.860	110.538	117.913	116.081	116.913	117.923	118.750	98.423	98.856	117.426	117.364	122.481	121.561	122.323	124.119	3. Other
NPF	3.584	3.941	4.736	5.378	5.540	4.679	5.006	3.836	2.865	3.609	3.764	3.810	4.121	4.174	3.876	NPF
Total Pembiayaan	85.771	110.883	118.272	116.606	117.426	118.594	119.422	120.800	117.355	118.234	118.119	123.113	122.213	122.943	124.766	Total Financing
NPF	3.627	3.942	4.824	5.466	5.629	4.767	5.094	5.228	3.385	3.609	3.764	3.810	4.121	4.174	3.876	NPF
*) Angka-angka Sementara																*) Provisional figures
f) Angka-angka diperbaiki																f) Revised figures

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

Keterangan	2015	2016	2017	2018												Items
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																<i>Type of Use</i>
Pembiayaan kepada Pihak Ketiga																<i>Financing to Third Party</i>
1. Modal Kerja	16.821	18.674	19.268	18.287	18.245	19.172	18.995	18.569	18.683	18.757	19.325	19.548	20.148	19.873	19.914	1. Working Capital
NPF	1.610	1.201	1.057	1.125	1.133	925	875	888	825	803	790	609	538	659	634	NPF
2. Investasi	17.140	18.143	18.326	17.936	17.864	17.901	17.710	17.791	18.258	18.352	18.875	18.767	18.552	18.550	18.639	2. Investments
NPF	977	1.088	1.351	1.239	1.171	1.170	1.362	1.295	1.269	1.273	1.271	1.440	1.552	1.368	1.266	NPF
3. Konsumsi	16.740	18.385	22.686	22.861	23.200	23.744	24.370	24.979	25.024	25.474	26.006	26.515	27.052	27.694	28.773	3. Consumption
NPF	499	437	334	385	365	327	351	380	378	377	353	325	285	305	317	NPF
Total Pembiayaan	50.701	55.202	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	<i>Total Financing</i>
NPF	3.085	2.727	2.741	2.749	2.669	2.422	2.588	2.562	2.472	2.454	2.413	2.374	2.376	2.332	2.217	<i>NPF</i>
Orientasi Penggunaan																<i>User Orientation</i>
Pembiayaan kepada Pihak Ketiga																<i>Financing to Third Party</i>
1. Ekspor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Ekspor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	50.701	55.202	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	3. Other
NPF	3.085	2.727	2.741	2.749	2.669	2.422	2.588	2.562	2.472	2.454	2.413	2.374	2.376	2.332	2.217	NPF
Total Pembiayaan	50.701	55.202	60.280	59.084	59.309	60.817	61.074	61.339	61.965	62.583	64.206	64.831	65.752	66.117	67.326	<i>Total Financing</i>
NPF	3.085	2.727	2.741	2.749	2.669	2.422	2.588	2.562	2.472	2.454	2.413	2.374	2.376	2.332	2.217	<i>NPF</i>

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

Pengelompokan Bank	2015	2016	2017	2018												Group of Banks
				Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. BUKU 1	-	0	-	-	-	-	-	-	-	-	-	-	0	-	0	1. BUKU 1
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. BUKU 2	103	265	450	461	481	493	513	509	534	527	554	588	585	605	617	2. BUKU 2
NPL	7	12	19	18	18	19	19	20	21	23	26	26	25	24	24	NPL
3. BUKU 3	41.914	44.684	36.461	36.211	36.036	32.992	33.181	31.427	33.675	32.682	32.683	32.880	32.542	33.151	33.248	3. BUKU 3
NPL	1.098	1.253	1.012	1.013	1.064	1.113	1.093	1.138	1.238	1.246	1.226	1.171	1.072	966	972	NPL
4. BUKU 4	28.523	30.691	42.267	38.352	42.594	42.639	43.049	42.797	43.781	39.030	44.413	44.605	45.013	45.349	46.431	4. BUKU 4
NPL	712	746	1.006	937	1.021	1.038	1.030	1.014	1.040	931	1.013	1.016	969	962	1.001	NPL
5 BUKU 1 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 BUKU 1 SYARIAH
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
6 BUKU 2 SYARIAH	385	368	349	371	356	380	387	386	387	392	381	394	389	395	332	6 BUKU 2 SYARIAH
NPF	19	18	33	36	22	13	16	20	23	26	23	21	19	19	11	NPF
7 BUKU 3 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 BUKU 3 SYARIAH
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
8 Bank Umum	70.926	76.007	79.526	75.395	79.467	76.504	77.129	75.118	78.378	72.631	78.031	78.467	78.529	79.500	80.628	8 Commercial Bank
NPL	1.836	2.029	2.070	2.005	2.125	2.182	2.158	2.192	2.322	2.226	2.287	2.234	2.085	1.970	2.009	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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ag	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	212.386	254.954	283.827	317.373	315.524	314.957	319.600	322.685	329.490	334.522	339.258	340.574	338.567	344.096	345.383	354.878	1. Agriculture, Hunting and Forestry
NPL	3.827	4.853	6.286	4.332	4.140	4.059	4.182	4.646	4.552	4.544	4.557	5.229	5.092	5.058	5.090	4.672	NPL
2. Perikanan	7.698	8.843	9.479	11.273	10.974	10.880	10.639	10.773	11.008	11.214	11.240	11.426	11.519	11.609	11.674	12.137	2. Fishery
NPL	195	262	242	302	321	256	256	251	271	276	270	260	254	250	249	221	NPL
3. Pertambangan dan Penggalian	141.824	135.273	126.335	113.615	105.000	102.507	104.750	98.968	105.319	113.514	116.178	129.143	137.179	139.649	132.933	137.912	3. Mining and Quarrying
NPL	3.574	5.582	9.043	7.019	6.782	6.359	6.572	5.869	5.172	4.929	5.282	5.307	5.119	6.774	6.595	6.423	NPL
4. Industri Pengolahan	660.536	760.048	781.765	824.111	778.611	782.934	793.325	798.313	813.860	843.890	832.268	840.810	868.916	874.216	859.480	899.088	4. Processing Industry
NPL	12.267	18.977	26.924	22.287	23.066	23.795	23.578	24.262	23.875	24.031	25.257	25.384	25.145	22.894	23.414	22.724	NPL
5. Listrik, gas dan air	81.130	99.447	135.461	146.133	150.616	152.369	154.238	158.695	160.514	164.681	161.783	170.011	173.478	169.265	159.257	170.190	5. Electricity, Gas and Water
NPL	1.547	2.289	2.218	1.573	2.144	2.173	1.984	1.827	2.025	1.828	1.817	1.876	2.035	2.168	2.138	2.259	NPL
6. Konstruksi	147.266	172.934	214.757	258.931	246.767	244.129	254.714	256.441	267.356	277.219	282.394	287.139	290.871	305.327	310.312	316.097	6. Construction
NPL	6.784	7.005	8.279	9.491	12.853	12.441	11.973	12.234	12.369	12.085	12.254	12.324	11.919	11.469	11.722	9.919	NPL
7. Perdagangan Besar dan Eceran	716.733	792.503	841.384	885.462	867.492	873.234	885.838	905.220	919.799	930.037	926.183	934.039	961.465	961.334	964.806	975.995	7. Wholesale and Retail Trade
NPL	22.782	27.948	35.789	36.083	38.073	38.824	37.066	37.259	37.508	37.737	38.500	38.131	39.232	39.269	35.285	39.269	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	73.583	85.861	93.390	97.886	96.809	97.381	97.367	97.968	98.019	97.773	97.756	98.890	97.800	99.275	98.999	99.751	8. Provision of accommodation and the provision of eating and drinking
NPL	1.057	1.967	2.533	4.239	5.399	5.492	5.377	6.357	6.431	4.773	4.517	4.837	4.731	5.028	5.983	5.516	NPL
9. Transportasi, pergudangan dan komunikasi	171.805	177.546	171.795	182.628	178.144	183.379	192.105	194.208	208.440	214.226	208.724	209.696	210.082	212.928	210.777	217.323	9. Transportation, Warehousing and Communications
NPL	5.516	6.815	8.303	6.836	6.986	6.892	6.704	6.633	6.440	6.409	6.425	6.126	6.317	6.103	5.972	5.825	NPL
10. Perantara Keuangan	166.182	164.681	193.946	214.182	205.151	206.814	211.490	215.017	222.242	230.761	226.854	223.313	225.945	228.456	227.379	244.486	10. Financial intermediaries
NPL	1.559	1.052	2.415	1.640	1.952	2.166	1.955	1.739	3.650	3.622	3.649	3.641	3.529	3.626	3.526	2.863	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	165.466	184.755	209.999	221.922	217.427	220.557	225.520	221.724	225.117	229.839	233.915	236.835	238.363	244.822	246.872	248.218	11. Real Estate, Business, Ownership, and Business Services
NPL	3.391	4.817	5.470	5.473	5.452	5.581	4.942	5.446	6.068	5.237	5.862	5.952	5.947	6.615	6.308	4.606	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	11.002	12.914	14.702	21.822	21.845	21.948	21.981	21.826	21.801	22.528	23.129	23.648	24.597	23.211	22.907	25.068	12. Government administration, Defense and Compulsory social security
NPL	7	11	4	3	4	6	7	6	6	5	5	5	5	4	3	3	NPL
13. Jasa Pendidikan	6.648	8.129	8.553	10.104	10.117	10.185	10.166	10.346	10.497	10.750	10.973	11.189	11.227	11.299	11.364	12.322	13. Education Services
NPL	69	140	127	128	134	136	97	117	113	127	127	124	126	116	120	100	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	12.325	21.488	16.966	19.092	19.231	19.410	19.799	19.840	19.273	19.351	19.365	19.908	20.282	20.627	21.016	22.698	14. Health Services and Social Activities
NPL	197	157	134	318	349	364	342	364	371	344	368	412	409	404	409	381	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	67.744	57.989	58.707	72.365	66.502	67.642	70.715	71.770	72.785	72.154	74.184	74.498	75.223	75.882	76.622	79.914	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	1.929	2.175	1.775	1.828	2.151	2.176	2.101	2.736	2.658	2.331	2.354	2.368	2.206	2.015	1.801	1.474	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.220	2.708	2.644	2.744	2.720	2.708	2.703	2.735	2.746	2.717	2.688	2.704	2.692	2.694	2.652	2.715	16. Individual Services which Serve Households
NPL	53	54	68	57	67	69	73	76	81	77	76	68	71	71	71	59	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	211	110	231	156	155	158	152	141	127	112	122	126	134	170	172	173	17. International Agency and Other Extra International Agency
NPL	7	2	31	14	14	14	10	13	11	0	0	0	0	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	15.889	11.960	10.611	2.752	3.807	5.462	3.488	3.193	2.788	2.890	2.681	2.716	2.544	2.142	2.835	2.257	18. Business Activities which are not clearly defined
NPL	304	240	73	157	198	265	193	155	159	142	140	129	152	289	309	282	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	302.916	326.327	353.648	392.914	393.878	394.826	401.484	403.451	411.629	414.964	419.306	425.321	430.732	431.607	437.921	445.196	- For Home Ownership
NPL	6.533	7.555	8.666	9.958	10.713	10.977	10.722	10.924	11.442	11.413	11.728	11.617	11.611	11.422	11.489	10.274	NPL
- Untuk Pemilikan Flat atau Apartemen	13.236	13.017	12.922	15.440	15.861	16.240	16.793	17.174	17.052	17.021	17.272	17.570	18.125	19.163	19.465	19.913	- For Apartement Ownership
NPL	144	176	290	329	336	405	346	342	323	366	411	413	399	380	407	364	NPL
- Untuk Pemilikan Ruko atau Rukan	25.969	26.579	27.421	27.117	26.880	26.674	26.532	26.356	26.221	25.950	25.829	25.677	25.553	25.602	25.498	25.548	- For Shop House Ownership
NPL	651	827	1.063	1.157	1.240	1.292	1.272	1.294	1.326	1.310	1.310	1.279	1.305	1.289	1.227	1.227	NPL
- Untuk Pemilikan Kendaraan Bermotor	123.165	120.557	118.133	124.510	128.321	128.619	129.563	130.932	133.175	135.157	136.482	137.294	139.403	138.780	140.240	140.449	- For Vehicles Ownership
NPL	1.312	1.691	1.561	1.630	1.719	1.782	1.724	1.817	1.929	2.044	2.061	2.212	2.072	1.984	1.914	1.919	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	367.466	429.773	468.215	542.095	539.761	552.589	561.744	562.265	567.007	568.851	572.541	575.249	580.021	590.090	594.383	606.712	- Others
NPL	3.667	3.917	3.976	5.089	5.530	5.879	6.018	6.241	6.180	6.302	6.414	6.332	6.294	6.389	6.458	5.856	NPL
Bukan Lapangan Usaha Lainnya	180.908	189.508	222.306	233.317	230.714	226.739	228.530	228.121	233.031	233.991	234.825	234.720	235.382	236.533	237.207	235.841	Non Industrial Origin Others
NPL	2.017	2.419	2.864	2.978	3.082	2.944	2.962	2.954	3.245	3.305	3.371	3.342	3.218	3.318	3.070	3.011	NPL
r) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	124.393	149.120	175.746	199.270	195.332	193.459	195.811	194.642	197.276	198.466	202.817	207.694	205.340	208.102	211.253	217.110	1. Agriculture, Hunting and Forestry
NPL	1.291	1.432	2.182	1.746	1.483	1.532	1.571	1.989	2.007	1.972	1.948	2.576	2.591	2.578	2.612	2.438	NPL
2. Perikanan	3.208	3.616	4.204	5.093	5.029	4.997	5.031	5.160	5.260	5.315	5.410	5.473	5.594	5.630	5.697	5.766	2. Fishery
NPL	88	105	115	145	158	103	100	96	107	108	104	104	102	99	95	81	NPL
3. Pertambangan dan Penggalian	55.977	51.148	52.953	51.276	44.023	41.283	45.719	39.890	45.238	48.166	48.879	52.146	55.540	56.556	51.267	58.614	3. Mining and Quarrying
NPL	881	2.592	3.661	3.215	3.151	2.986	2.954	1.865	1.714	1.732	1.275	1.284	1.905	3.234	3.056	3.196	NPL
4. Industri Pengolahan	199.191	248.139	261.154	297.636	273.411	273.177	278.361	277.679	289.843	302.058	289.874	283.655	301.357	310.071	299.758	317.241	4. Processing Industry
NPL	3.388	6.729	11.273	11.572	11.453	11.519	11.776	12.435	11.973	11.707	12.535	12.242	12.387	10.347	10.997	10.876	NPL
5. Listrik, gas dan air	41.458	51.217	83.715	88.544	90.796	92.450	94.019	98.426	100.774	100.511	97.185	95.067	93.422	87.555	86.080	89.927	5. Electricity, Gas and Water
NPL	441	494	434	217	795	812	811	735	735	747	740	792	794	804	758	921	NPL
6. Konstruksi	56.121	68.129	87.889	106.403	101.646	97.599	105.484	106.818	112.128	117.207	117.725	118.443	124.352	131.409	134.678	139.135	6. Construction
NPL	2.012	1.910	2.924	2.114	4.856	5.017	4.919	4.985	5.019	5.024	5.118	5.239	5.070	5.476	5.334	4.675	NPL
7. Perdagangan Besar dan Eceran	282.359	330.005	378.547	384.361	377.251	375.642	385.030	401.450	407.923	411.916	421.745	425.150	431.985	439.343	441.826	450.251	7. Wholesale and Retail Trade
NPL	8.537	10.603	14.873	15.404	15.627	15.797	15.469	15.738	15.619	15.825	15.071	15.480	15.683	15.993	15.466	13.622	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	17.052	21.408	25.306	28.728	28.433	28.419	28.748	28.877	28.933	28.967	28.770	29.310	29.598	29.799	30.141	30.296	8. Provision of accommodation and the provision of eating and drinking
NPL	378	734	772	886	1.097	1.160	1.027	1.140	1.170	767	686	750	693	599	524	451	NPL
9. Transportasi, pergudangan dan komunikasi	60.622	62.562	64.111	75.486	72.618	75.032	75.788	76.625	82.886	86.325	84.524	85.436	87.453	87.677	83.985	89.258	9. Transportation, Warehousing and Communications
NPL	1.005	1.752	3.838	2.409	2.362	2.373	2.285	2.072	2.104	2.092	2.068	1.865	1.835	2.000	2.164	2.305	NPL
10. Perantara Keuangan	26.878	27.051	35.644	35.511	30.896	29.569	28.988	29.790	32.036	34.502	33.628	32.868	33.022	33.010	33.098	36.537	10. Financial intermediaries
NPL	78	311	982	439	587	598	592	385	1.786	1.650	1.616	1.615	1.614	1.619	1.621	1.603	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	37.668	46.231	56.971	64.100	61.971	61.818	65.140	61.614	62.509	64.358	66.334	67.669	70.578	72.559	72.691	76.076	11. Real Estate, Business, Ownership, and Business Services
NPL	633	1.257	1.020	1.198	1.184	1.202	953	916	981	966	1.084	1.072	1.103	1.187	1.028	823	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9.551	10.898	12.971	19.964	19.823	20.160	20.144	19.955	20.000	21.002	21.336	21.826	22.627	21.233	20.685	22.199	12. Government administration, Defense and Compulsory social security
NPL	3	7	3	1	2	4	5	4	4	4	4	4	4	3	3	3	NPL
13. Jasa Pendidikan	1.164	1.324	1.389	1.584	1.604	1.680	1.737	1.757	1.777	1.806	1.845	2.060	2.145	2.455	2.540	2.836	13. Education Services
NPL	16	18	25	27	27	29	27	31	28	27	32	28	29	33	39	27	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	3.305	10.381	5.210	5.756	5.649	5.824	6.223	6.304	5.882	5.883	6.339	6.559	6.928	7.027	7.163	8.058	14. Health Services and Social Activities
NPL	45	32	58	213	223	241	218	227	229	204	227	235	224	231	225	223	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	26.366	21.721	24.461	33.586	27.057	27.591	28.478	28.675	29.066	30.177	31.625	32.360	34.221	35.146	36.521	41.075	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	474	613	356	521	591	634	601	699	712	729	715	668	663	620	591	526	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	1.762	2.077	1.940	2.027	2.006	1.989	1.979	2.004	2.001	1.969	1.934	1.925	1.892	1.862	1.790	1.837	16. Individual Services which Serve Households
NPL	34	37	41	29	38	42	45	46	50	48	49	42	42	43	41	33	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	4	3	38	83	89	102	102	105	106	108	119	122	124	166	167	169	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	7.084	8.194	8.200	584	1.040	1.095	1.171	256	269	291	354	372	288	288	286	274	18. Business Activities which are not clearly defined
NPL	7	6	11	1	40	41	42	4	5	5	4	4	4	31	30	22	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	152.583	171.736	197.197	229.922	230.959	232.419	237.786	237.969	243.992	247.715	250.442	254.386	258.299	258.049	263.191	268.935	- For Home Ownership
NPL	3.572	3.957	4.402	4.976	5.466	5.603	5.438	5.384	5.620	5.759	5.791	5.868	5.800	5.689	5.697	4.886	NPL
- Untuk Pemilikan Flat atau Apartemen	5.309	5.213	5.134	6.004	6.035	6.129	6.271	6.317	5.910	5.798	5.850	5.927	6.062	6.837	6.897	7.082	- For Apartment Ownership
NPL	58	86	110	154	161	167	163	146	127	127	133	135	137	165	151	138	NPL
- Untuk Pemilikan Ruko atau Rukan	4.942	5.376	6.235	6.935	6.929	6.923	6.973	6.923	6.871	6.795	6.762	6.747	6.721	6.849	6.901	6.921	- For Shop House Ownership
NPL	221	298	383	456	497	504	485	475	513	517	505	531	512	533	539	508	NPL
- Untuk Pemilikan Kendaraan Bermotor	24.568	25.807	26.379	30.632	31.267	31.779	31.957	32.432	33.177	34.556	34.807	34.879	34.894	34.837	35.852	36.275	- For Vehicles Ownership
NPL	320	418	434	485	504	534	508	518	548	604	609	617	603	524	519	519	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	158.388	186.020	210.299	249.800	247.875	254.595	262.028	261.223	267.982	272.335	275.166	275.158	276.341	282.875	284.058	289.609	- Others
NPL	1.770	1.730	1.666	2.030	2.198	2.227	2.253	2.301	2.239	2.208	2.194	2.204	2.218	2.365	2.368	2.043	NPL
Bukan Lapangan Usaha Lainnya	25.134	29.477	34.087	39.754	38.440	38.495	40.250	38.540	39.722	40.286	40.542	40.788	42.712	42.991	44.116	44.116	Non Industrial Origin Others
NPL	392	624	776	757	778	797	805	787	756	768	785	788	751	966	942	900	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	58.658	74.054	80.256	90.109	93.194	93.906	95.214	97.966	99.034	103.671	103.496	99.699	100.583	103.638	101.801	104.822	1. Agriculture, Hunting and Forestry
NPL	1.385	1.719	2.651	1.253	1.296	1.273	1.358	1.394	1.400	1.393	1.430	1.445	1.305	1.312	1.321	1.131	NPL
2. Perikanan	3.068	3.203	3.930	4.754	4.582	4.512	4.241	4.214	4.377	4.506	4.486	4.588	4.542	4.609	4.604	4.971	2. Fishery
NPL	41	78	84	99	108	93	96	95	103	104	105	95	95	92	94	86	NPL
3. Pertambangan dan Penggalian	43.657	44.830	39.673	41.586	39.945	40.952	39.725	39.686	39.290	38.368	38.147	41.264	39.344	44.601	44.688	45.454	3. Mining and Quarrying
NPL	1.889	1.590	4.278	3.192	3.061	2.854	3.107	3.480	3.055	2.771	3.572	3.614	2.826	3.181	3.187	2.876	NPL
4. Industri Pengolahan	271.943	311.728	331.052	357.410	342.876	344.688	349.295	355.439	359.154	370.530	368.673	379.378	386.965	379.952	379.174	395.685	4. Processing Industry
NPL	5.126	6.562	10.555	7.555	8.055	8.645	8.323	8.275	8.384	8.300	8.443	8.874	8.454	8.237	8.107	7.908	NPL
5. Listrik, gas dan air	28.408	30.123	31.686	40.491	42.875	42.632	42.188	40.609	40.356	43.434	43.480	51.328	50.922	51.959	47.750	50.415	5. Electricity, Gas and Water
NPL	957	1.637	1.535	1.101	1.092	1.104	912	804	909	699	693	696	858	980	1.005	1.002	NPL
6. Konstruksi	62.013	72.123	92.473	111.051	107.845	108.940	109.884	108.885	110.902	113.257	116.943	116.459	114.529	121.319	122.895	126.882	6. Construction
NPL	1.840	2.023	3.078	4.905	5.486	5.084	4.670	4.801	4.882	4.628	4.606	4.610	4.432	3.518	3.777	2.772	NPL
7. Perdagangan Besar dan Eceran	319.318	343.801	358.041	391.871	382.473	385.485	389.921	392.864	399.361	400.377	393.905	397.968	415.881	407.380	409.438	408.723	7. Wholesale and Retail Trade
NPL	9.143	9.818	14.341	15.306	16.680	17.204	15.861	15.778	15.851	15.512	16.224	16.539	16.048	16.839	17.316	15.670	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	47.078	54.093	59.801	59.431	58.668	58.756	58.292	58.749	58.675	58.300	58.440	58.659	56.945	58.009	57.406	57.949	8. Provision of accommodation and the provision of eating and drinking
NPL	464	673	1.298	2.512	2.977	2.998	2.992	3.818	3.867	2.577	2.475	2.822	2.702	3.568	4.583	4.190	NPL
9. Transportasi, pergudangan dan komunikasi	78.969	78.764	79.871	82.875	81.313	82.500	83.481	85.591	88.021	88.739	89.654	90.345	90.145	91.840	92.201	92.163	9. Transportation, Warehousing and Communications
NPL	2.632	3.573	3.679	3.517	3.709	3.751	3.755	3.865	3.628	3.723	3.756	3.687	3.900	3.550	3.357	3.107	NPL
10. Perantara Keuangan	66.962	73.240	86.994	100.021	97.590	98.241	102.548	101.656	105.129	107.174	104.190	101.854	101.537	103.943	105.751	108.231	10. Financial Intermediaries
NPL	1.106	524	1.123	998	1.130	1.240	1.002	1.024	1.533	1.482	1.510	1.518	1.426	1.523	1.431	841	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	107.844	114.910	130.031	132.246	130.500	132.138	132.078	131.400	134.069	135.776	136.296	138.543	136.419	140.807	142.216	142.944	11. Real Estate, Business, Ownership, and Business Services
NPL	1.966	2.852	3.216	2.489	2.735	2.885	2.500	2.962	3.660	2.927	3.394	3.551	3.539	4.087	3.947	3.182	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	32	274	172	319	344	209	302	304	311	326	344	360	367	371	443	433	12. Government administration, Defense and Compulsory social security
NPL	4	2	1	2	2	2	2	2	2	1	1	1	1	1	1	0	NPL
13. Jasa Pendidikan	4.018	4.858	5.296	6.314	6.303	6.307	6.236	6.400	6.496	6.621	6.782	6.808	6.745	6.707	6.690	7.307	13. Education Services
NPL	35	83	83	77	81	84	45	59	55	68	65	68	66	55	53	52	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	7.025	8.599	9.083	10.045	10.301	10.351	10.313	10.375	10.508	10.529	10.068	10.357	10.359	10.505	10.632	11.232	14. Health Services and Social Activities
NPL	118	94	57	60	81	77	78	82	89	87	86	122	128	114	126	116	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	32.145	27.352	26.220	25.659	26.054	26.674	28.392	28.828	28.277	27.852	27.899	27.518	26.675	26.571	25.983	25.741	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	970	867	862	742	987	969	920	1.448	1.344	1.048	1.042	1.091	1.089	946	756	582	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	173	273	299	237	240	243	237	239	244	232	217	218	200	200	192	188	16. Individual Services which Serve Households
NPL	6	8	17	13	14	12	13	13	15	12	9	9	11	8	8	8	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	54	75	27	13	13	4	4	4	4	4	4	4	10	4	4	3	17. International Agency and Other Extra International Agency
NPL	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
18. Kegiatan yang belum jelas batasannya	589	884	1.079	963	937	2.626	1.230	1.156	728	765	777	879	861	991	2.021	1.456	18. Business Activities which are not clearly defined
NPL	23	33	58	152	153	216	143	140	141	123	122	110	110	222	242	225	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	122.500	124.040	129.322	138.773	138.610	138.418	139.626	141.289	143.390	142.995	144.814	146.780	148.396	149.401	150.485	151.686	- For Home Ownership
NPL	2.048	2.365	2.919	3.473	3.652	3.768	3.677	3.849	4.087	3.902	4.037	3.899	3.989	3.924	4.010	3.786	NPL
- Untuk Pemilikan Flat atau Apartemen	7.066	6.866	6.874	8.718	9.099	9.396	9.816	10.161	10.446	10.529	10.741	10.980	11.401	11.661	11.898	12.067	- For Apartment Ownership
NPL	78	78	126	116	119	180	126	137	134	174	174	176	158	110	162	139	NPL
- Untuk Pemilikan Ruko atau Rukan	20.032	20.100	20.320	19.471	19.244	19.046	18.851	18.726	18.645	18.489	18.407	18.278	18.174	18.094	17.958	17.987	- For Shop House Ownership
NPL	350	420	561	602	639	682	678	645	666	695	690	653	648	656	638	603	NPL
- Untuk Pemilikan Kendaraan Bermotor	92.918	91.251	87.802	90.114	93.309	93.154	93.966	94.929	96.471	97.118	98.257	99.061	101.141	100.712	101.214	100.921	- For Vehicles Ownership
NPL	959	1.246	1.107	1.116	1.185	1.216	1.185	1.274	1.354	1.410	1.420	1.563	1.440	1.432	1.369	1.375	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	67.585	83.431	133.214	152.415	151.916	150.857	150.407	150.490	151.701	148.667	149.380	150.218	151.910	152.749	154.415	155.279	- Others
NPL	1.214	1.363	1.666	2.128	2.331	2.379	2.409	2.490	2.679	2.789	2.914	2.829	2.805	2.725	2.626	2.549	NPL
Bukan Lapangan Usaha Lainnya	39.753	27.907	33.564	34.711	34.998	36.005	35.475	35.476	35.102	35.604	35.554	35.305	35.282	35.554	35.623	36.437	Non Industrial Origin Others
NPL	808	793	914	828	853	860	847	841	842	861	890	897	881	826	798	801	NPL

(*) 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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	2.185	2.659	1.621	1.942	1.932	1.880	1.915	1.931	1.971	2.061	2.142	2.266	2.397	2.509	2.701	2.904	1. Agriculture, Hunting and Forestry
NPL	77	124	59	50	54	51	48	53	55	56	58	77	77	54	58	59	NPL
2. Perikanan	374	837	165	226	220	237	242	242	274	274	238	237	237	242	253	253	2. Fishery
NPL	24	31	1	3	3	3	3	4	2	2	2	2	2	2	2	1	NPL
3. Pertambangan dan Penggalian	1.104	737	207	257	252	265	258	267	252	296	287	301	293	285	364	367	3. Mining and Quarrying
NPL	45	102	59	32	36	35	32	39	32	32	32	32	7	9	9	13	NPL
4. Industri Pengolahan	9.473	10.843	3.409	3.784	3.679	3.635	3.820	3.779	3.793	3.877	3.724	3.704	3.651	3.718	3.711	3.720	4. Processing Industry
NPL	287	449	143	194	191	169	167	168	178	167	162	169	171	161	163	61	NPL
5. Listrik, gas dan air	445	291	246	391	361	362	358	289	288	282	283	358	356	355	350	350	5. Electricity, Gas and Water
NPL	3	3	2	4	4	3	3	41	41	38	39	39	39	40	40	2	NPL
6. Konstruksi	3.980	4.433	2.197	2.609	2.429	2.533	2.715	2.774	2.803	2.776	2.802	2.836	2.875	2.812	2.839	2.867	6. Construction
NPL	125	166	106	152	161	159	149	181	180	187	180	189	189	172	176	141	NPL
7. Perdagangan Besar dan Eceran	25.140	29.580	15.373	16.959	16.715	16.796	17.087	17.518	17.707	17.924	18.009	18.473	18.759	18.944	19.360	19.559	7. Wholesale and Retail Trade
NPL	809	948	414	593	627	631	752	776	833	877	907	920	892	885	862	689	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	3.214	3.425	1.243	1.277	1.348	1.346	1.369	1.317	1.327	1.369	1.484	1.674	1.860	1.940	2.078	2.179	8. Provision of accommodation and the provision of eating and drinking
NPL	91	77	36	40	39	39	39	40	41	77	78	88	88	87	87	68	NPL
9. Transportasi, pergudangan dan komunikasi	3.539	3.924	2.030	2.154	2.123	2.103	2.012	2.110	2.148	2.081	2.070	2.056	2.046	2.051	2.058	2.099	9. Transportation, Warehousing and Communications
NPL	111	264	117	304	315	305	210	215	217	102	104	98	100	65	71	59	NPL
10. Perantara Keuangan	10.287	9.160	5.579	5.312	5.115	5.113	5.169	5.388	5.767	5.631	5.688	5.700	5.322	5.270	5.203	5.202	10. Financial intermediaries
NPL	334	94	135	90	125	127	142	137	133	116	115	114	125	120	115	41	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.403	6.624	3.501	3.966	3.857	3.894	3.966	3.904	3.841	3.809	4.167	4.298	4.614	4.672	4.620	4.218	11. Real Estate, Business, Ownership, and Business Services
NPL	95	147	617	653	665	670	669	672	681	640	628	627	627	650	639	54	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	67	7	0	0	0	0	0	0	0	0	0	0	0	0	0	2	12. Government administration, Defense and Compulsory social security
NPL	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	709	1.054	777	958	952	946	943	943	946	1.017	1.007	973	968	951	946	946	13. Education Services
NPL	1	10	6	7	8	5	7	8	7	8	10	11	11	11	11	7	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	699	923	602	713	699	706	705	688	693	725	725	737	705	788	829	810	14. Health Services and Social Activities
NPL	4	6	9	24	23	25	24	31	31	30	32	32	34	34	33	17	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.369	2.885	2.349	7.156	7.627	8.065	8.507	8.907	9.314	9.313	9.147	8.991	8.854	8.731	8.599	8.513	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	77	76	14	41	40	41	36	41	42	45	47	49	50	52	67	61	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	165	221	223	255	253	253	263	270	282	300	322	346	383	414	452	468	16. Individual Services which Serve Households
NPL	4	3	4	6	5	6	6	6	6	7	8	7	9	8	9	7	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	6.182	1.038	33	25	24	27	13	13	14	14	14	14	15	13	11	67	18. Business Activities which are not clearly defined
NPL	272	197	1	0	0	0	0	0	0	0	0	1	1	1	1	1	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	4.144	4.029	1.235	1.391	1.410	1.408	1.411	1.441	1.461	1.472	1.513	1.528	1.551	1.620	1.606	1.681	- For Home Ownership
NPL	153	151	67	62	63	67	66	83	76	77	78	81	82	84	81	72	NPL
- Untuk Pemilikan Flat atau Apartemen	251	368	150	157	165	165	160	166	168	171	170	163	169	178	178	185	- For Apartment Ownership
NPL	0	5	3	1	1	1	1	1	7	7	7	7	8	10	9	9	NPL
- Untuk Pemilikan Ruko atau Rukan	162	164	31	32	31	32	30	29	30	30	33	33	39	39	38	36	- For Shop House Ownership
NPL	3	3	1	1	1	1	1	1	2	2	3	3	1	1	1	1	NPL
- Untuk Pemilikan Kendaraan Bermotor	3.052	1.825	987	462	425	428	433	431	444	450	474	492	548	550	564	582	- For Vehicles Ownership
NPL	15	13	9	11	11	10	10	6	6	10	10	10	9	9	8	7	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	42.588	46.263	7.338	8.467	8.538	8.579	8.748	8.800	8.882	8.898	8.997	9.187	9.477	9.703	9.791	9.807	- Others
NPL	196	211	100	197	190	191	198	209	220	224	235	238	222	236	257	242	NPL
Bukan Lapangan Usaha Lainnya	469	543	866	916	910	899	907	911	915	928	944	963	1.135	1.219	1.235	1.140	Non Industrial Origin Others
NPL	5	14	14	62	64	64	67	70	71	70	70	70	66	66	67	68	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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	11.231	10.324	10.040	10.487	10.340	10.324	10.484	10.609	10.871	10.910	10.798	10.832	10.925	10.993	11.185	11.528	1. Agriculture, Hunting and Forestry
NPL	1.073	1.218	1.320	1.206	1.227	1.127	1.129	1.157	1.033	1.065	1.062	1.073	1.062	1.058	1.042	1.001	NPL
2. Perikanan	499	524	606	792	750	760	772	792	821	841	839	856	858	853	859	884	2. Fishery
NPL	42	49	40	51	47	53	52	51	55	57	54	55	55	57	57	51	NPL
3. Pertambangan dan Penggalian	1.129	979	858	662	618	591	620	655	1.102	1.094	1.060	1.062	519	526	685	785	3. Mining and Quarrying
NPL	146	422	335	138	96	95	94	95	96	96	108	101	101	99	108	100	NPL
4. Industri Pengolahan	7.645	8.105	8.367	9.038	8.942	9.096	9.013	8.884	8.520	8.427	8.993	8.970	9.999	9.561	9.204	9.414	4. Processing Industry
NPL	525	610	696	474	490	438	450	460	459	462	461	444	443	453	453	443	NPL
5. Listrik, gas dan air	3.302	4.501	3.548	3.032	3.005	2.997	2.879	2.864	2.845	3.736	4.029	4.021	4.070	4.289	4.241	4.077	5. Electricity, Gas and Water
NPL	146	155	126	222	224	225	224	213	213	213	213	213	206	206	205	204	NPL
6. Konstruksi	16.682	17.878	19.491	25.126	21.004	21.263	22.558	22.926	25.292	26.742	28.298	30.821	30.586	30.042	31.014	29.854	6. Construction
NPL	2.366	2.657	2.128	2.241	2.267	2.092	2.152	2.185	2.204	2.161	2.199	2.130	2.073	2.138	2.265	2.160	NPL
7. Perdagangan Besar dan Eceran	28.531	29.051	30.436	31.630	30.715	30.972	31.270	31.390	31.639	31.700	31.606	31.600	31.632	31.721	31.995	32.163	7. Wholesale and Retail Trade
NPL	2.490	2.896	2.962	2.993	3.104	3.104	3.088	3.095	3.176	3.202	3.133	3.119	2.959	2.953	2.957	2.637	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	4.936	5.151	4.938	5.748	5.663	6.049	6.077	6.115	6.175	6.175	6.165	6.211	6.210	6.232	6.237	6.253	8. Provision of accommodation and the provision of eating and drinking
NPL	123	481	426	723	1.208	1.215	1.238	1.277	1.279	1.277	1.274	1.172	1.173	699	714	630	NPL
9. Transportasi, pergudangan dan komunikasi	3.323	2.629	2.820	3.520	3.506	3.256	3.259	3.326	3.337	3.315	3.326	3.329	3.355	3.379	3.390	3.393	9. Transportation, arehousing and Communications
NPL	977	598	474	394	387	241	234	260	261	261	260	237	242	243	237	215	NPL
10. Perantara Keuangan	6.105	6.586	7.862	8.172	7.121	6.334	6.795	7.793	7.768	9.274	7.492	7.508	9.516	8.611	7.107	14.914	10. Financial intermediaries
NPL	38	67	94	52	56	69	87	61	66	159	63	48	49	49	49	200	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.054	5.775	6.892	8.193	7.570	8.399	8.932	8.459	8.605	7.995	8.790	8.662	8.986	8.627	8.875	6.872	11. Real Estate, Business, Ownership, and Business Services
NPL	618	521	550	879	618	622	621	691	623	580	633	582	558	569	579	440	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	761	1.064	1.052	1.315	1.457	1.352	1.306	1.336	1.316	1.021	1.272	1.281	1.419	1.421	1.661	2.316	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	639	729	986	1.192	1.202	1.193	1.198	1.192	1.216	1.238	1.288	1.276	1.291	1.150	1.154	1.199	13. Education Services
NPL	12	25	9	14	14	14	15	15	19	19	16	14	16	14	14	14	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	1.057	1.384	1.951	2.201	2.192	2.132	2.156	2.064	2.093	2.113	2.125	2.143	2.171	2.186	2.253	2.454	14. Health Services and Social Activities
NPL	28	24	10	21	22	21	21	24	22	23	22	23	23	25	24	26	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	4.432	4.075	3.870	4.665	4.504	4.003	4.056	4.080	4.102	3.332	4.101	4.180	4.051	4.022	4.057	3.095	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	397	563	519	511	514	511	523	526	540	489	535	541	387	386	377	293	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	118	138	182	225	221	223	224	221	219	215	214	214	217	217	217	222	16. Individual Services which Serve Households
NPL	10	6	6	9	9	9	10	10	10	10	10	10	10	13	12	12	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	133	19	158	58	53	52	46	33	18	0	0	1	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	6	1	30	14	14	13	10	13	11	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	112	101	286	131	112	413	335	306	284	199	225	183	140	31	28	20	18. Business Activities which are not clearly defined
NPL	0	3	3	2	2	4	4	4	4	4	3	3	4	2	2	2	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	20.451	22.867	22.336	20.164	20.296	20.023	20.124	20.223	20.268	20.277	20.094	20.226	20.115	20.149	20.247	20.500	- For Home Ownership
NPL	714	1.025	1.239	1.375	1.465	1.476	1.480	1.545	1.596	1.608	1.753	1.697	1.667	1.657	1.633	1.464	NPL
- Untuk Pemilikan Flat atau Apartemen	470	450	550	378	377	372	371	357	353	349	342	334	331	326	328	410	- For Apartement Ownership
NPL	9	7	51	57	56	57	56	58	55	57	96	95	96	95	84	76	NPL
- Untuk Pemilikan Ruko atau Rukan	586	721	609	487	486	486	484	472	468	432	427	418	415	411	391	395	- For Shop House Ownership
NPL	70	95	105	82	87	88	92	91	94	93	93	93	97	96	91	86	NPL
- Untuk Pemilikan Kendaraan Bermotor	499	468	493	439	438	444	442	434	433	426	419	416	409	400	397	514	- For Vehicles Ownership
NPL	5	6	5	6	6	6	5	4	5	6	6	6	4	5	5	3	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	92.864	102.497	109.550	124.934	124.922	126.157	128.372	129.673	130.871	130.762	131.309	132.033	133.446	135.701	136.867	142.625	- Others
NPL	364	389	376	569	642	654	653	680	721	718	711	700	704	732	898	716	NPL
Bukan Lapangan Usaha Lainnya	90.896	102.745	119.977	127.785	127.218	127.890	128.906	129.668	130.530	130.194	130.376	130.987	131.380	130.510	130.808	127.769	Non Industrial Origin Others
NPL	247	253	297	560	613	649	646	694	704	687	693	701	678	687	525	518	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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	11.265	12.960	11.848	12.068	11.229	10.984	11.864	12.962	14.943	14.925	15.184	14.195	13.653	14.053	13.634	13.708	1. Agriculture, Hunting and Forestry
NPL	1	361	75	76	79	76	75	54	57	57	58	58	56	56	57	45	NPL
2. Perikanan	466	589	476	380	376	353	330	339	251	250	246	257	262	243	236	254	2. Fishery
NPL	-	-	1	6	5	5	5	5	5	5	4	4	-	1	1	1	NPL
3. Pertambangan dan Penggalian	15.124	16.604	16.934	8.352	8.799	8.810	8.509	8.403	8.446	8.704	8.858	14.833	16.326	14.703	14.806	15.973	3. Mining and Quarrying
NPL	547	704	566	381	376	265	265	268	153	172	169	148	150	119	114	114	NPL
4. Industri Pengolahan	77.632	85.052	84.674	83.806	82.504	84.389	86.771	85.489	84.159	84.761	85.332	88.498	89.914	91.570	87.378	90.959	4. Processing Industry
NPL	1.329	1.846	2.083	1.007	1.049	1.125	978	1.047	1.021	1.149	860	851	1.000	1.009	1.124	1.137	NPL
5. Listrik, gas dan air	1.655	3.621	7.742	3.306	3.287	3.416	4.241	5.708	5.563	5.697	5.719	7.658	11.529	11.666	7.960	9.469	5. Electricity, Gas and Water
NPL	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	NPL
6. Konstruksi	2.517	2.860	4.001	8.386	8.309	7.489	7.557	8.881	9.266	9.237	8.679	9.713	10.206	10.939	9.714	9.512	6. Construction
NPL	440	249	43	78	83	89	83	83	85	86	150	156	154	165	170	171	NPL
7. Perdagangan Besar dan Eceran	35.324	34.970	31.970	38.928	39.586	39.339	37.663	37.588	38.916	40.438	36.334	36.221	37.597	38.434	38.265	37.929	7. Wholesale and Retail Trade
NPL	1.097	2.130	1.679	1.062	1.081	1.134	1.099	1.062	1.222	1.282	1.477	1.515	1.623	1.638	1.642	1.642	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	594	582	344	539	540	571	588	585	602	587	520	538	619	644	614	608	8. Provision of accommodation and the provision of eating and drinking
NPL	-	3	0	79	79	80	81	82	75	75	4	4	75	74	74	72	NPL
9. Transportasi, pergudangan dan komunikasi	8.467	9.229	7.825	8.745	9.069	9.248	14.307	14.673	17.389	18.909	17.199	16.635	16.840	16.803	16.449	16.860	9. Transportation, Warehousing and Communications
NPL	645	424	148	171	171	179	179	179	188	189	196	197	199	204	102	98	NPL
10. Perantara Keuangan	21.383	16.489	21.243	25.686	24.342	25.683	25.915	27.036	27.336	29.462	29.783	29.605	31.120	30.637	29.798	29.874	10. Financial intermediaries
NPL	4	56	82	61	54	132	132	132	216	216	345	347	314	314	310	179	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.667	6.765	7.402	8.341	8.587	8.400	9.104	9.963	9.628	10.813	10.767	9.873	10.020	10.289	10.422	10.679	11. Real Estate, Business, Ownership, and Business Services
NPL	44	33	54	250	246	197	196	202	120	120	118	115	115	117	110	102	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	179	170	124	1	2	2	2	2	2	2	0	0	0	-	-	-	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	118	125	64	47	47	45	43	45	52	56	40	52	60	36	35	35	13. Education Services
NPL	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	235	195	115	338	339	333	332	333	14	15	13	14	14	12	11	11	14. Health Services and Social Activities
NPL	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	471	811	967	1.123	1.101	1.150	1.121	1.136	1.882	1.157	1.167	1.182	1.146	1.115	1.154	1.148	15. Community, ociocultural, Entertainment and Other Individual Services
NPL	11	56	24	12	18	21	21	21	21	20	15	18	16	12	10	12	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2	0	0	0	0	0	0	1	1	1	1	1	1	1	0	0	16. Individual Services which Serve Households
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	20	14	8	2	1	1	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	265	179	150	57	65	63	46	47	79	67	85	63	48	77	76	34	18. Business Activities which are not clearly defined
NPL	-	-	-	1	2	3	4	7	9	10	11	11	33	34	34	33	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	2.668	3.020	2.477	2.238	2.181	2.148	2.131	2.125	2.113	2.099	2.046	2.016	1.992	2.010	2.013	2.014	- For Home Ownership
NPL	47	57	37	69	65	60	58	61	61	65	65	69	70	66	64	63	NPL
- Untuk Pemilikan Flat atau Apartemen	129	107	139	137	139	134	130	129	130	128	124	122	121	118	126	131	- For Apartement Ownership
NPL	0	-	-	0	0	1	0	0	0	0	-	-	-	-	-	1	NPL
- Untuk Pemilikan Ruko atau Rukan	244	218	210	192	188	186	193	204	205	203	199	201	204	209	209	207	- For Shop House Ownership
NPL	7	12	13	17	15	16	16	16	18	18	18	20	20	20	20	29	NPL
- Untuk Pemilikan Kendaraan Bermotor	2.104	1.181	2.398	2.798	2.817	2.750	2.700	2.641	2.586	2.545	2.463	2.386	2.351	2.222	2.155	2.102	- For Vehicles Ownership
NPL	12	8	7	13	14	15	15	16	16	15	17	16	16	15	13	14	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	1.423	6.914	3.492	6.014	6.044	11.936	11.741	11.624	7.103	7.717	7.224	8.185	8.354	8.551	8.731	8.858	- Others
NPL	38	112	68	141	144	402	481	531	290	330	323	326	309	294	277	275	NPL
Bukan Lapangan Usaha Lainnya	7.974	11.073	16.318	13.629	13.457	7.453	7.098	7.549	12.183	11.665	12.182	11.503	11.388	11.366	11.449	11.339	Non Industrial Origin Others
NPL	232	299	410	259	262	59	91	70	380	429	445	417	389	331	304	289	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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	4.654	5.836	4.315	3.498	3.497	4.404	4.313	4.576	5.394	4.489	4.821	5.888	5.669	4.801	4.809	4.807	1. Agriculture, Hunting and Forestry
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Perikanan	83	75	97	28	17	21	24	26	25	29	22	17	26	31	25	10	2. Fishery
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Pertambangan dan Penggalian	24.833	20.975	15.711	11.484	11.363	10.605	9.919	10.066	10.992	16.886	18.947	19.537	25.157	22.977	21.123	16.719	3. Mining and Quarrying
NPL	65	172	145	62	61	123	121	122	122	126	126	128	130	133	122	123	NPL
4. Industri Pengolahan	94.653	96.181	93.110	72.438	67.199	67.949	66.064	67.043	68.392	74.237	75.674	76.605	77.029	79.344	80.254	82.068	4. Processing Industry
NPL	1.612	2.781	2.172	1.485	1.828	1.899	1.884	1.878	1.859	2.246	2.796	2.804	2.689	2.687	2.570	2.299	NPL
5. Listrik, gas dan air	5.861	9.694	8.524	10.368	10.291	10.511	10.553	10.800	10.688	11.023	11.086	11.578	13.178	13.440	12.876	15.952	5. Electricity, Gas and Water
NPL	-	-	121	29	29	30	33	34	126	130	132	136	137	139	130	131	NPL
6. Konstruksi	5.954	7.512	8.704	5.355	5.535	6.304	6.515	6.157	6.964	7.999	7.948	8.866	8.322	8.806	9.171	7.847	6. Construction
NPL	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
7. Perdagangan Besar dan Eceran	26.062	25.096	27.016	21.713	20.752	25.000	24.867	24.410	24.253	27.683	24.583	24.627	25.612	25.512	23.923	27.369	7. Wholesale and Retail Trade
NPL	706	1.552	1.520	724	954	954	798	809	810	810	925	926	926	925	1.024	1.025	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	709	1.202	1.756	2.162	2.156	2.240	2.294	2.326	2.307	2.374	2.378	2.497	2.567	2.652	2.524	2.466	8. Provision of accomodation and the provision of eating and drinking
NPL	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
9. Transportasi, pergudangan dan komunikasi	16.885	20.439	15.138	9.847	9.514	11.239	13.259	11.883	14.659	14.857	11.951	11.896	10.243	11.178	12.694	13.550	9. Transportation, Warehousing and Communications
NPL	145	205	47	41	41	41	41	41	41	41	41	41	41	41	41	41	NPL
10. Perantara Keuangan	34.568	32.156	36.623	39.480	40.088	41.874	42.074	43.354	44.207	44.719	46.072	45.778	45.427	46.985	46.422	49.728	10. Financial intermediaries
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	4.830	4.450	5.203	5.076	4.944	5.908	6.301	6.385	6.466	7.089	7.561	7.791	7.746	7.868	8.048	7.429	11. Real Estate, Business, Ownership, and Business Services
NPL	35	7	13	5	5	4	4	3	3	4	5	5	4	4	4	5	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	413	502	383	222	220	225	226	228	171	176	177	181	183	187	117	118	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	0	39	41	10	10	14	9	8	11	12	12	20	17	0	0	0	13. Education Services
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	4	5	5	39	51	63	69	76	82	86	95	99	106	109	128	133	14. Health Services and Social Activities
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	961	1.146	840	176	159	159	161	145	145	322	244	266	276	298	307	342	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16. Individual Services which Serve Households
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	1.655	1.563	862	992	1.629	1.239	693	1.415	1.415	1.554	1.225	1.205	1.192	742	412	406	18. Business Activities which are not clearly defined
NPL	1	2	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	570	635	1.082	426	422	410	406	403	405	405	398	384	378	379	379	379	- For Home Ownership
NPL	-	0	2	2	2	2	2	2	2	2	4	3	3	3	3	3	NPL
- Untuk Pemilikan Flat atau Apartemen	11	13	75	45	45	45	44	44	46	46	45	43	42	42	39	39	- For Apartement Ownership
NPL	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	NPL
- Untuk Pemilikan Ruko atau Rukan	2	1	16	1	1	1	1	1	1	1	1	1	1	1	1	1	- For Shop House Ownership
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
- Untuk Pemilikan Kendaraan Bermotor	24	24	74	65	65	64	65	66	63	62	61	61	60	59	58	56	- For Vehicles Ownership
NPL	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	4.617	4.648	4.322	466	467	465	448	454	467	474	466	469	494	513	521	535	- Others
NPL	85	113	100	24	25	26	26	30	31	33	38	35	36	37	33	29	NPL
Bukan Lapangan Usaha Lainnya	16.682	17.762	17.494	16.522	15.691	15.997	15.893	15.874	15.760	15.879	15.482	15.420	15.409	15.171	15.103	15.042	Non Industrial Origin Others
NPL	333	436	453	513	512	515	506	493	492	489	488	469	454	443	434	436	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.8.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit - Desember 2018
Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - December 2018)
Miliar Rp (Billion Rp)

Keterangan	Lapangan Usaha																		Bukan Lapangan Usaha						Location
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, perdagangan 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	6.236	577	849	56.496	819	22.024	85.352	6.961	11.956	3.290	14.353	110	1.269	2.631	6.669	420	0	96	95.790	2.220	2.415	4.866	61.822	42.612	Jawa Barat
NPL	146	25	44	3.976	6	605	3.037	412	173	56	439	0	14	27	172	8	0	37	2.006	39	103	82	675	214	NPL
Banten	889	69	299	21.155	614	10.075	18.278	1.274	3.898	3.622	9.242	35	413	461	2.332	87	0	61	33.253	1.032	950	9.661	18.897	9.943	Banten
NPL	7	5	13	507	1	322	503	17	36	146	54	1	1	6	55	2	0	4	438	14	17	75	194	63	NPL
DKI Jakarta	178.237	4.169	109.989	521.480	156.503	200.370	352.053	49.647	150.982	218.088	180.845	6.854	3.836	7.905	36.439	313	172	1.456	110.487	12.232	7.788	105.773	116.354	84.326	DKI Jakarta
NPL	2.220	23	5.343	8.301	1.803	4.122	12.253	3.744	4.111	2.341	2.714	0	32	25	492	6	0	78	2.547	188	272	1.466	1.822	2.065	NPL
D.I Yogyakarta	568	117	23	2.704	28	1.372	10.716	2.189	902	701	1.120	3	722	629	1.342	54	0	5	4.482	158	229	357	7.813	681	D.I Yogyakarta
NPL	7	2	0	63	0	15	397	235	34	7	19	0	0	0	25	1	0	0	93	1	8	1	51	5	NPL
Jawa Tengah	8.449	1.200	281	49.592	475	13.821	90.383	5.811	6.097	5.451	4.593	48	1.262	2.268	4.639	424	0	182	21.959	355	1.055	2.880	26.223	30.810	Jawa Tengah
NPL	160	26	4	1.726	1	296	3.327	48	135	124	56	0	9	12	60	10	0	6	388	8	36	38	249	138	NPL
Jawa Timur	14.849	1.686	1.153	132.316	5.227	21.887	125.308	6.616	11.766	2.304	11.409	62	1.453	1.932	7.408	497	0	179	45.209	2.164	2.396	4.534	74.336	4.086	Jawa Timur
NPL	264	15	42	6.103	63	703	4.053	84	314	52	215	0	13	15	148	7	0	12	946	34	109	44	547	89	NPL
Bengkulu	2.093	43	8	381	6	344	3.652	190	83	28	169	94	96	323	490	11	0	3	2.287	16	151	58	4.968	3.793	Bengkulu
NPL	19	1	0	8	0	25	159	5	2	0	2	0	0	3	5	0	0	2	30	0	6	0	19	15	NPL
Jambi	6.810	79	141	1.435	13	1.129	7.510	677	299	82	462	53	116	125	822	24	0	6	4.046	64	288	132	12.108	160	Jambi
NPL	43	1	5	23	1	80	527	42	7	2	9	0	0	1	9	1	0	5	101	3	22	1	74	6	NPL
Aceh	2.994	87	44	2.754	149	951	6.384	239	213	19	334	46	34	163	664	58	0	5	2.699	65	128	270	16.739	854	Aceh
NPL	36	3	0	16	2	74	269	4	3	2	4	0	1	2	35	0	0	3	29	1	8	1	56	2	NPL
Sumatera Utara	46.872	340	196	39.064	263	9.511	50.454	2.002	6.125	1.315	3.013	66	417	1.335	2.459	158	0	82	15.373	388	1.718	4.258	31.219	1.831	Sumatera Utara
NPL	502	12	3	743	2	413	2.055	27	143	5	70	0	6	227	45	6	0	43	514	8	70	59	260	25	NPL
Sumatera Barat	7.405	169	137	1.977	17	658	12.852	573	472	309	487	10	101	166	789	21	0	6	3.616	41	187	141	7.740	11.930	Sumatera Barat
NPL	129	7	3	29	0	15	640	9	16	14	19	0	4	1	16	0	0	5	75	1	18	2	70	34	NPL
Riau	13.184	80	196	3.057	150	2.227	11.663	1.250	1.061	293	1.707	23	148	662	1.197	28	0	19	9.427	60	611	275	17.431	568	Riau
NPL	381	5	4	34	1	115	473	84	31	4	153	0	0	7	31	1	0	5	240	5	23	1	138	6	NPL
Sumatera Selatan	12.431	173	290	8.068	246	4.233	17.521	1.257	966	208	1.544	69	319	406	1.141	36	0	16	9.029	93	797	689	21.254	817	Sumatera Selatan
NPL	239	4	42	160	2	690	884	55	18	1	131	0	4	5	19	0	0	2	266	5	74	9	175	11	NPL
Bangka Belitung	707	124	1.339	740	44	189	3.045	204	98	56	105	12	8	46	155	6	0	0	1.758	21	119	68	3.570	31	Bangka Belitung
NPL	4	4	17	5	1	10	68	1	2	0	2	0	0	1	5	0	0	0	35	0	6	0	12	0	NPL
Kepulauan Riau	132	144	42	3.794	784	1.659	6.266	1.151	4.388	33	2.072	3	108	110	380	15	0	12	6.853	59	657	175	6.919	947	Kepulauan Riau
NPL	1	1	1	81	67	55	98	26	246	1	86	0	0	0	7	0	0	1	146	4	23	0	43	8	NPL
Lampung	8.712	470	122	4.485	69	1.103	14.346	424	2.847	927	689	48	471	322	734	38	0	15	4.463	64	235	192	5.957	4.929	Lampung
NPL	57	7	0	85	0	27	789	8	24	19	5	0	2	11	12	1	0	5	111	5	5	1	63	32	NPL
Kalimantan Selatan	10.142	167	1.383	1.873	287	1.687	9.850	453	1.907	322	1.350	76	101	313	819	20	0	16	9.484	40	470	171	10.491	425	Kalimantan Selatan
NPL	74	6	80	32	152	72	425	10	43	2	49	0	0	5	25	1	0	15	269	2	42	1	65	3	NPL
Kalimantan Barat	8.887	207	92	1.318	102	1.262	11.264	743	1.111	1.254	698	45	79	279	695	10	0	6	5.795	55	691	426	14.206	132	Kalimantan Barat
NPL	37	5	0	68	0	85	444	35	4	1	13	0	0	2	12	1	0	0	101	1	25	4	58	3	NPL
Kalimantan Timur	4.841	233	2.467	7.243	705	4.364	13.367	1.897	3.974	759	4.029	24	83	202	1.353	43	0	52	8.124	137	736	1.317	16.155	523	Kalimantan Timur
NPL	48	5	768	308	7	359	712	50	282	5	240	0	0	17	127	1	0	46	543	9	86	16	181	6	NPL
Kalimantan Tengah	4.649	72	153	2.026	102	609	5.167	240	295	89	325	214	76	99	458	18	0	1	3.406	71	102	42	8.537	81	Kalimantan Tengah
NPL	12	1	0	5	0	11	122	6	2	0	4	0	0	0	5	0	0	0	43	0	1	0	28	0	NPL
Sulawesi Tengah	1.846	128	107	305	22	668	6.833	360	153	7	189	283	202	74	310	17	0	2	2.358	36	240	63	13.446	57	Sulawesi Tengah
NPL	22	3	3	10	0	32	286	10	2	0	9	0	0	0	12	0	0	0	52	0	18	3	79	0	NPL
Sulawesi Selatan	4.531	701	381	7.420	230	6.047	31.975	3.460	2.293	1.912	3.595	89	363	493	2.155	123	0	15	15.397	143	1.618	2.779	23.054	9.149	Sulawesi Selatan
NPL	49	12	31	110	3	1.131	1.169	219	107	70	180	1	4	3	52	4	0	5	459	11	162	101	225	45	NPL
Sulawesi Utara	639	247	1.782	600	78	1.405	7.437	763	411	10	440	204	71	69	632	26	0	5	4.650	61	262	146	9.400	7.543	Sulawesi Utara
NPL	35	27	0	49	0	83	321	16	6	0	8	0	0	0	16	0	0	1	225	2	12	1	150	132	NPL
Gorontalo	785	56	10	155	518	190	2.690	201	70	0	83	39	5	18	160	9	0	0	881	5	44	12	3.753	2.492	Gorontalo

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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	1.757.449	1.916.256	2.049.098	2.222.823	2.118.630	2.137.840	2.185.021	2.209.472	2.275.952	2.344.924	2.329.057	2.353.260	2.423.637	2.436.850	2.432.748	2.512.476	1. Working Capital
NPL	43.840	57.302	73.591	70.732	74.999	75.876	73.088	74.352	76.142	74.997	76.461	77.958	77.648	76.615	77.203	70.785	NPL
2. Investasi	903.194	1.035.889	1.125.467	1.179.728	1.178.261	1.178.813	1.193.570	1.200.388	1.215.232	1.233.254	1.240.645	1.263.414	1.267.245	1.290.153	1.272.692	1.308.747	2. Investments
NPL	21.223	27.045	36.123	31.048	35.084	35.190	34.326	35.638	35.621	33.270	34.234	34.583	33.540	35.502	35.776	31.829	NPL
3. Konsumsi	1.013.666	1.105.759	1.202.630	1.335.393	1.335.418	1.345.688	1.364.646	1.368.304	1.388.115	1.395.935	1.406.250	1.415.821	1.429.217	1.441.775	1.454.714	1.473.659	3. Consumption
NPL	14.324	16.586	18.422	21.141	22.620	23.279	23.044	23.506	24.412	24.755	25.295	25.216	24.873	24.799	24.627	22.650	NPL
Total Kredit	3.674.308	4.057.904	4.377.195	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	Total Credit
NPL	79.388	100.933	128.135	122.922	132.703	134.346	130.458	133.497	136.175	133.022	135.991	137.757	136.061	136.916	137.606	125.264	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	61.014	93.281	96.852	121.345	113.593	116.115	112.912	112.438	116.670	121.469	119.816	124.047	124.324	130.523	125.816	131.582	1. Export
NPL	2.224	2.327	2.059	2.044	2.231	2.516	2.491	2.459	2.480	2.400	2.623	2.623	2.657	2.637	2.542	2.294	NPL
2. Impor	56.049	62.694	44.759	61.598	60.709	60.493	61.425	59.920	67.748	68.515	66.917	66.364	72.061	74.434	78.509	77.129	2. Import
NPL	636	2.325	1.189	1.459	1.441	1.485	1.380	1.384	2.625	1.156	793	782	845	855	1.023	1.203	NPL
3. Lainnya	3.557.246	3.901.930	4.235.584	4.555.001	4.458.007	4.485.733	4.568.900	4.605.806	4.694.881	4.784.129	4.789.219	4.842.084	4.923.715	4.963.821	4.955.830	5.086.171	3. Others
NPL	76.528	96.281	124.888	119.419	129.031	130.344	126.587	129.654	131.070	129.466	132.575	134.353	132.559	133.425	134.041	121.766	NPL
Total Kredit	3.674.308	4.057.904	4.377.195	4.737.944	4.632.308	4.662.341	4.743.237	4.778.165	4.879.299	4.974.113	4.975.952	5.032.495	5.120.099	5.168.778	5.160.155	5.294.882	Total Credit
NPL	79.388	100.933	128.135	122.922	132.703	134.346	130.458	133.497	136.175	133.022	135.991	137.757	136.061	136.916	137.606	125.264	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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	629.678	714.270	798.563	880.751	824.512	821.505	848.090	856.612	894.987	921.467	913.696	911.042	947.561	959.220	962.478	1.008.823	1. Working Capital
NPL	14.936	20.476	31.054	30.548	31.773	32.008	31.454	31.326	32.240	32.259	32.206	33.187	33.971	33.156	33.159	30.747	NPL
2. Investasi	324.486	398.953	481.889	519.241	514.162	510.379	519.864	523.410	528.919	537.560	546.746	557.092	558.905	570.666	557.150	577.838	2. Investments
NPL	4.375	8.156	11.514	9.590	11.901	12.081	11.939	12.042	12.003	11.348	11.069	10.814	10.774	11.742	11.427	11.078	NPL
3. Konsumsi	370.924	423.630	479.330	563.047	561.507	570.340	585.265	583.513	596.471	606.922	613.314	617.639	623.106	632.159	639.889	652.939	3. Consumption
NPL	6.333	7.113	7.772	8.858	9.604	9.832	9.652	9.610	9.802	9.982	10.016	10.144	10.021	10.242	10.216	8.994	NPL
Total Kredit	1.325.087	1.536.852	1.759.782	1.963.039	1.900.180	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	Total Credit
NPL	25.643	35.745	50.339	48.995	53.278	53.922	53.046	52.977	54.045	53.589	53.292	54.144	54.767	55.140	54.801	50.819	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	11.572	14.113	14.783	43.670	39.899	39.928	39.055	37.492	37.368	36.575	35.273	35.234	34.195	33.531	32.931	36.001	1. Export
NPL	796	459	399	1.302	1.483	1.748	1.704	1.691	1.800	1.702	1.708	1.669	1.653	1.635	1.561	1.371	NPL
2. Impor	1.995	2.017	2.463	6.301	5.936	5.653	4.925	4.476	4.024	2.896	1.961	2.397	5.063	7.155	9.852	9.699	2. Import
NPL	8	57	58	701	699	704	704	706	706	2	1	1	1	0	0	0	NPL
3. Lainnya	1.311.520	1.520.722	1.742.536	1.913.069	1.854.346	1.856.642	1.909.239	1.921.567	1.978.985	2.026.477	2.036.521	2.048.142	2.090.314	2.121.359	2.116.733	2.193.900	3. Others
NPL	24.839	35.230	49.883	46.993	51.096	51.470	50.638	50.580	51.539	51.885	51.583	52.475	53.113	53.504	53.240	49.448	NPL
Total Kredit	1.325.087	1.536.852	1.759.782	1.963.039	1.900.180	1.902.224	1.953.219	1.963.535	2.020.377	2.065.948	2.073.756	2.085.774	2.129.573	2.162.045	2.159.517	2.239.600	Total Credit
NPL	25.643	35.745	50.339	48.995	53.278	53.922	53.046	52.977	54.045	53.589	53.292	54.144	54.767	55.140	54.801	50.819	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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	714.698	783.624	857.336	957.520	925.619	935.688	949.926	957.006	973.038	994.730	987.596	999.456	1.015.105	1.016.360	1.018.377	1.039.684	1. Working Capital
NPL	16.570	19.374	27.758	28.583	31.136	31.714	29.478	30.617	31.398	29.618	30.361	30.917	30.007	29.720	30.203	27.259	NPL
2. Investasi	417.254	459.562	478.663	497.876	500.433	503.476	503.655	507.360	511.896	515.730	516.209	526.784	527.925	537.047	535.513	544.916	2. Investments
NPL	11.139	12.762	19.159	15.390	16.511	16.779	16.297	17.423	17.518	15.836	17.172	17.935	16.983	18.513	19.109	16.489	NPL
3. Konsumsi	349.856	353.596	411.081	444.202	447.176	446.877	448.141	451.072	455.755	453.402	457.148	460.611	466.304	468.171	471.593	474.376	3. Consumption
NPL	5.456	6.264	7.293	8.264	8.778	9.086	8.922	9.236	9.762	9.831	10.125	10.017	9.922	9.672	9.603	9.253	NPL
Total Kredit	1.481.808	1.596.781	1.747.080	1.899.598	1.873.228	1.886.041	1.901.723	1.915.438	1.940.690	1.963.862	1.960.952	1.986.850	2.009.334	2.021.578	2.025.482	2.058.976	Total Credit
NPL	33.165	38.401	54.210	52.237	56.426	57.579	54.698	57.275	58.678	55.285	57.658	58.869	56.911	57.906	58.915	53.001	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	18.501	14.018	13.476	13.625	14.038	14.221	14.381	14.879	18.609	18.092	17.889	17.441	18.463	18.018	17.497	18.846	1. Export
NPL	740	286	834	215	211	216	215	191	160	161	164	219	219	228	281	225	NPL
2. Impor	21.058	22.074	19.098	40.956	40.601	39.589	41.405	41.150	49.407	47.822	45.972	47.784	47.253	47.939	50.188	52.286	2. Import
NPL	398	964	165	668	655	700	597	552	1.793	1.008	644	639	701	723	900	941	NPL
3. Lainnya	1.442.249	1.560.690	1.714.506	1.845.017	1.818.588	1.832.232	1.845.937	1.859.409	1.872.674	1.897.948	1.897.092	1.921.626	1.943.618	1.955.621	1.957.797	1.987.844	3. Others
NPL	32.027	37.150	53.211	51.354	55.560	56.663	53.886	56.532	56.725	54.116	56.850	58.011	55.991	56.954	57.735	51.835	NPL
Total Kredit	1.481.808	1.596.781	1.747.080	1.899.598	1.873.228	1.886.041	1.901.723	1.915.438	1.940.690	1.963.862	1.960.952	1.986.850	2.009.334	2.021.578	2.025.482	2.058.976	Total Credit
NPL	33.165	38.401	54.210	52.237	56.426	57.579	54.698	57.275	58.678	55.285	57.658	58.869	56.911	57.906	58.915	53.001	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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	51.507	53.759	28.702	35.538	35.292	35.872	37.045	38.075	39.007	39.352	39.658	40.365	40.717	41.007	41.636	42.152	1. Working Capital
NPL	1.509	1.715	810	992	1.062	1.043	1.156	1.245	1.292	1.311	1.314	1.354	1.340	1.289	1.287	926	NPL
2. Investasi	23.828	24.882	10.853	12.446	12.292	12.290	12.297	12.263	12.413	12.395	12.451	12.598	12.617	12.690	12.737	12.371	2. Investments
NPL	850	982	914	1.202	1.235	1.227	1.132	1.167	1.187	1.075	1.087	1.100	1.083	1.059	1.055	353	NPL
3. Konsumsi	50.666	53.193	10.608	11.425	11.479	11.510	11.691	11.779	11.901	11.948	12.130	12.367	12.918	13.308	13.412	13.430	3. Consumption
NPL	373	397	194	333	330	335	342	370	383	391	403	409	387	405	422	399	NPL
Total Kredit	126.001	131.833	50.163	59.409	59.064	59.673	61.032	62.117	63.320	63.696	64.240	65.330	66.253	67.005	67.785	67.953	Total Credit
NPL	2.732	3.093	1.917	2.526	2.626	2.605	2.629	2.782	2.862	2.777	2.805	2.864	2.809	2.753	2.764	1.678	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	5	0	51	61	156	155	315	311	309	311	310	309	163	164	185	187	1. Export
NPL	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	NPL
2. Impor	293	68	63	40	71	69	69	60	56	61	90	87	105	84	81	82	2. Import
NPL	-	3	-	13	13	13	13	13	13	13	13	13	13	-	-	-	NPL
3. Lainnya	125.703	131.765	50.049	59.307	58.836	59.449	60.649	61.746	62.955	63.324	63.840	64.934	65.985	66.757	67.519	67.684	3. Others
NPL	2.732	3.091	1.917	2.513	2.613	2.591	2.616	2.769	2.849	2.764	2.791	2.850	2.796	2.753	2.764	1.678	NPL
Total Kredit	126.001	131.833	50.163	59.409	59.064	59.673	61.032	62.117	63.320	63.696	64.240	65.330	66.253	67.005	67.785	67.953	Total Credit
NPL	2.732	3.093	1.917	2.526	2.626	2.605	2.629	2.782	2.862	2.777	2.805	2.864	2.809	2.753	2.764	1.678	NPL
f) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																	Type of Use
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Modal Kerja	59.395	63.930	65.060	75.296	68.222	68.448	71.126	72.353	74.694	77.065	78.452	80.950	84.549	82.757	81.775	84.407	1. Working Capital
NPL	6.172	7.658	6.922	6.967	6.822	6.568	6.653	6.771	6.811	6.813	6.858	6.734	6.355	6.439	6.559	6.022	NPL
2. Investasi	36.290	35.082	39.284	40.889	40.751	40.962	40.854	40.693	41.529	41.263	42.171	42.199	41.396	41.104	42.388	45.035	2. Investments
NPL	2.826	2.637	2.806	2.975	3.477	3.284	3.299	3.369	3.260	3.264	3.190	3.032	3.009	2.523	2.537	2.405	NPL
3. Konsumsi	205.771	229.748	253.514	274.187	273.740	275.372	278.699	280.826	282.924	282.440	282.968	284.414	286.096	287.498	289.037	292.212	3. Consumption
NPL	1.408	1.775	2.073	2.650	2.868	2.929	2.933	3.072	3.175	3.168	3.352	3.290	3.246	3.271	3.237	2.864	NPL
Total Kredit	301.456	328.759	357.859	390.372	382.713	384.782	390.679	393.872	399.147	400.768	403.590	407.563	412.041	411.359	413.200	421.655	Total Credit
NPL	10.406	12.070	11.801	12.592	13.167	12.782	12.885	13.212	13.246	13.245	13.400	13.056	12.610	12.234	12.332	11.291	NPL
Orientasi Penggunaan																	User Orientation
Kredit kepada Pihak Ketiga																	Credit to Third Party
1. Ekspor	51	25	16	6	6	7	9	12	11	7	8	7	7	7	7	6	1. Export
NPL	11	8	2	2	2	2	2	2	2	2	2	2	2	2	2	2	NPL
2. Impor	3	2	1	1	1	1	1	2	2	1	1	1	1	2	2	2	2. Import
NPL	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Lainnya	301.402	328.733	357.842	390.365	382.707	384.774	390.669	393.859	399.134	400.760	403.581	407.555	412.033	411.350	413.191	421.647	3. Others
NPL	10.395	12.062	11.800	12.591	13.165	12.780	12.883	13.210	13.244	13.243	13.398	13.055	12.608	12.232	12.330	11.289	NPL
Total Kredit	301.456	328.759	357.859	390.372	382.713	384.782	390.679	393.872	399.147	400.768	403.590	407.563	412.041	411.359	413.200	421.655	Total Credit
NPL	10.406	12.070	11.801	12.592	13.167	12.782	12.885	13.212	13.246	13.245	13.400	13.056	12.610	12.234	12.332	11.291	NPL

f) Angka-angka diperbaiki

g) 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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	131.308	131.643	136.727	145.397	141.899	143.831	146.648	152.475	156.147	161.207	157.650	167.945	175.147	176.638	167.102	171.757	1. Working Capital
NPL	3.111	4.951	4.245	2.265	2.247	2.469	2.426	2.467	2.463	2.675	2.849	2.884	3.092	3.126	3.138	3.042	NPL
2. Investasi	50.075	59.572	59.160	54.707	56.285	56.446	61.745	60.715	62.381	63.874	62.277	61.393	64.210	64.584	63.450	65.296	2. Investments
NPL	1.011	916	514	923	1.001	842	697	679	629	710	564	544	648	621	614	563	NPL
3. Konsumsi	14.542	22.512	25.034	25.008	24.825	24.607	23.993	24.273	24.322	24.357	24.237	24.412	24.409	24.475	24.683	24.650	3. Consumption
NPL	336	488	535	498	500	553	661	693	765	858	867	848	804	725	679	672	NPL
Total Kredit	195.925	213.727	220.921	225.112	223.008	224.885	232.386	237.463	242.850	249.438	244.165	253.750	263.766	265.698	255.235	261.703	Total Credit
NPL	4.458	6.355	5.294	3.685	3.749	3.864	3.784	3.838	3.858	4.243	4.280	4.276	4.544	4.472	4.431	4.278	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	20.269	33.237	32.529	33.947	33.073	34.080	34.362	33.293	31.827	34.382	33.751	37.441	36.320	41.532	38.743	41.526	1. Export
NPL	366	760	288	297	294	299	299	301	245	256	472	457	489	479	343	348	NPL
2. Impor	16.213	17.106	10.073	9.953	9.750	10.542	10.082	9.996	10.418	10.823	10.202	10.352	10.948	10.740	10.413	11.494	2. Import
NPL	221	417	359	75	73	67	65	112	112	133	134	129	130	132	123	262	NPL
3. Lainnya	159.444	163.383	178.319	181.212	180.186	180.263	187.942	194.174	200.604	204.233	200.211	205.957	216.499	213.425	206.079	208.683	3. Others
NPL	3.870	5.178	4.646	3.313	3.382	3.498	3.419	3.425	3.501	3.854	3.675	3.691	3.925	3.861	3.965	3.668	NPL
Total Kredit	195.925	213.727	220.921	225.112	223.008	224.885	232.386	237.463	242.850	249.438	244.165	253.750	263.766	265.698	255.235	261.703	Total Credit
NPL	4.458	6.355	5.294	3.685	3.749	3.864	3.784	3.838	3.858	4.243	4.280	4.276	4.544	4.472	4.431	4.278	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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	170.863	169.031	162.710	128.321	123.087	132.495	132.187	132.951	138.078	151.103	152.005	153.503	160.558	160.868	161.379	165.653	1. Working Capital
NPL	1.542	3.126	2.803	1.378	1.958	2.074	1.921	1.927	1.937	2.321	2.872	2.882	2.883	2.885	2.858	2.789	NPL
2. Investasi	51.261	57.839	55.618	54.568	54.338	55.260	55.154	55.947	58.094	62.431	60.791	63.348	62.192	64.062	61.455	63.290	2. Investments
NPL	1.023	1.592	1.216	968	960	978	961	959	1.024	1.037	1.153	1.157	1.044	1.044	1.034	940	NPL
3. Konsumsi	21.907	23.082	23.063	17.525	16.691	16.982	16.857	16.841	16.743	16.866	16.453	16.378	16.383	16.164	16.101	16.051	3. Consumption
NPL	418	549	555	539	540	543	534	526	525	525	531	508	492	484	470	469	NPL
Total Kredit	244.031	249.952	241.391	200.414	194.115	204.737	204.198	205.740	212.915	230.401	229.250	233.229	239.133	241.094	238.935	244.994	Total Credit
NPL	2.984	5.268	4.574	2.885	3.457	3.594	3.416	3.412	3.486	3.883	4.556	4.547	4.419	4.413	4.362	4.197	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	10.616	31.888	35.997	30.036	26.421	27.724	24.792	26.451	28.545	32.104	32.585	33.615	35.176	37.271	36.453	35.016	1. Export
NPL	311	814	536	229	241	251	272	274	274	279	278	275	293	292	356	348	NPL
2. Impor	16.486	21.428	13.061	4.347	4.350	4.639	4.943	4.236	3.842	6.910	8.691	5.743	8.691	8.514	7.972	3.567	2. Import
NPL	8	884	607	1	1	1	-	-	-	-	-	-	-	-	-	-	NPL
3. Lainnya	216.928	196.636	192.333	166.031	163.344	172.374	174.463	175.053	180.528	191.387	187.974	193.870	195.266	195.310	194.510	206.412	3. Others
NPL	2.665	3.570	3.431	2.655	3.216	3.342	3.144	3.138	3.212	3.604	4.278	4.272	4.126	4.121	4.006	3.849	NPL
Total Kredit	244.031	249.952	241.391	200.414	194.115	204.737	204.198	205.740	212.915	230.401	229.250	233.229	239.133	241.094	238.935	244.994	Total Credit
NPL	2.984	5.268	4.574	2.885	3.457	3.594	3.416	3.412	3.486	3.883	4.556	4.547	4.419	4.413	4.362	4.197	NPL
f) Angka-angka diperbaiki																	r) Revised figures

Tabel 3.16.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - Desember 2018
(Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for December 2018)
Miliar Rp (Billion Rp)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			Location
				Ekspor	Impor	Lainnya	
1. Jawa Barat	166.757	53.349	209.726	3.836	1.383	424.614	1. Jawa Barat
NPL	6.551	2.625	3.118	158	108	12.028	NPL
2. Banten	49.420	23.381	73.736	404	199	145.933	2. Banten
NPL	1.430	249	801	3	20	2.457	NPL
3. DKI Jakarta	1.345.289	834.048	436.961	89.047	64.960	2.462.292	3. DKI Jakarta
NPL	28.446	19.162	8.360	513	948	54.507	NPL
4. D.I Yogyakarta	14.892	8.303	13.719	259	37	36.618	4. D.I Yogyakarta
NPL	467	338	159	9	-	955	NPL
5. Jawa Tengah	151.539	43.437	83.282	3.326	777	274.154	5. Jawa Tengah
NPL	5.109	892	857	151	39	6.668	NPL
6. Jawa Timur	275.987	70.065	132.725	15.015	5.416	458.347	6. Jawa Timur
NPL	10.613	1.488	1.768	453	38	13.378	NPL
7. Bengkulu	5.399	2.615	11.274	121	-	19.167	7. Bengkulu
NPL	176	56	70	7	-	295	NPL
8. Jambi	11.298	8.485	16.798	504	5	36.072	8. Jambi
NPL	625	131	207	61	-	903	NPL
9. Aceh	11.302	3.832	20.755	144	1	35.745	9. Aceh
NPL	375	79	97	20	-	532	NPL
10. Sumatera Utara	103.685	59.987	54.786	8.913	2.356	207.189	10. Sumatera Utara
NPL	3.280	1.020	935	367	4	4.864	NPL
11. Sumatera Barat	18.908	7.241	23.655	906	1	48.897	11. Sumatera Barat
NPL	750	159	199	61	-	1.047	NPL
12. Riau	21.075	15.870	28.372	535	339	64.443	12. Riau
NPL	839	491	413	71	0	1.672	NPL
13. Sumatera Selatan	30.067	18.857	32.679	675	65	80.863	13. Sumatera Selatan
NPL	1.621	637	539	73	-	2.723	NPL
14. Bangka Belitung	5.582	1.296	5.566	321	-	12.123	14. Bangka Belitung
NPL	104	15	53	9	-	162	NPL
15. Kepulauan Riau	11.521	9.574	15.609	112	220	36.372	15. Kepulauan Riau
NPL	210	461	224	1	-	894	NPL
16. Lampung	24.139	11.683	15.840	1.314	108	50.240	16. Lampung
NPL	929	125	218	39	2	1.231	NPL
17. Kalimantan Selatan	15.627	15.138	21.080	458	37	51.352	17. Kalimantan Selatan
NPL	564	427	383	5	0	1.368	NPL
18. Kalimantan Barat	15.954	12.098	21.304	487	49	48.820	18. Kalimantan Barat
NPL	576	133	192	44	37	820	NPL
19. Kalimantan Timur	26.865	18.768	26.992	506	12	72.107	19. Kalimantan Timur
NPL	1.525	1.448	841	48	6	3.760	NPL
20. Kalimantan Tengah	7.759	6.833	12.239	314	1	26.517	20. Kalimantan Tengah
NPL	142	28	73	6	-	236	NPL
21. Sulawesi Tengah	8.759	2.750	16.200	324	0	27.383	21. Sulawesi Tengah
NPL	323	65	152	23	-	517	NPL
22. Sulawesi Selatan	45.762	20.022	52.140	1.212	130	116.582	22. Sulawesi Selatan
NPL	2.469	682	1.003	47	-	4.107	NPL
23. Sulawesi Utara	9.729	5.091	22.063	541	1	36.341	23. Sulawesi Utara
NPL	445	119	523	30	-	1.058	NPL
26. Gorontalo	3.305	1.686	7.187	114	-	12.065	26. Gorontalo
NPL	197	72	87	19	-	336	NPL
25. Sulawesi Barat	2.423	702	4.400	98	-	7.427	25. Sulawesi Barat
NPL	75	19	20	8	-	106	NPL
24. Sulawesi Tenggara	6.278	2.101	14.547	130	0	22.795	24. Sulawesi Tenggara
NPL	262	105	135	7	-	495	NPL
27. Nusa Tenggara Barat	11.044	8.170	19.108	160	1	38.161	27. Nusa Tenggara Barat
NPL	254	53	165	11	-	461	NPL
28. Bali	28.627	16.826	29.933	664	1	74.722	28. Bali
NPL	1.027	509	428	27	-	1.936	NPL
29. Nusa Tenggara Timur	8.999	2.234	17.461	104	1	28.589	29. Nusa Tenggara Timur
NPL	395	55	115	2	-	563	NPL
30. Maluku	3.158	972	6.768	66	2	10.830	30. Maluku
NPL	78	17	44	3	-	136	NPL
31. Papua	9.423	4.017	14.142	361	1	27.221	31. Papua
NPL	383	134	256	4	-	770	NPL
32. Maluku Utara	2.108	457	5.797	160	0	8.202	32. Maluku Utara
NPL	74	13	31	10	-	109	NPL
33. Papua Barat	3.924	1.278	6.731	256	-	11.676	33. Papua Barat
NPL	95	22	184	6	-	296	NPL
34. Lainnya	55.873	17.577	84	196	1.026	72.312	34. Others
NPL	376	0	-	-	-	376	NPL
Total	2.512.476	1.308.747	1.473.659	131.582	77.129	5.086.171	Total
NPL	70.785	31.829	22.650	2.294	1.203	121.766	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	2014	2015	2016	2017	2018												Items
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Jawa Barat	304.196	333.595	364.038	395.749	390.052	394.425	400.448	402.636	409.442	410.099	409.012	414.802	417.565	420.035	424.229	429.832	1. Jawa Barat
NPL	8.094	8.724	12.932	14.625	15.758	16.412	15.946	16.160	16.500	16.393	16.068	16.233	15.908	14.351	14.356	12.294	NPL
2. Banten	89.177	97.056	112.602	123.285	123.703	125.362	132.331	134.555	135.820	140.102	139.716	139.983	143.257	143.133	145.572	146.537	2. Banten
NPL	1.645	2.054	2.373	2.587	2.721	2.781	2.696	2.804	2.738	2.720	2.802	2.756	2.682	2.559	2.547	2.480	NPL
3. DKI Jakarta	1.782.027	1.981.495	2.117.143	2.271.848	2.213.963	2.230.280	2.260.090	2.279.294	2.349.281	2.426.126	2.416.057	2.452.113	2.507.652	2.545.313	2.521.842	2.616.299	3. DKI Jakarta
NPL	34.143	46.765	63.315	51.450	55.238	55.496	53.050	54.969	56.500	54.747	55.969	57.670	56.886	60.466	61.497	55.968	NPL
4. D.I Yogyakarta	25.734	27.162	29.938	33.545	33.315	33.845	34.340	34.723	35.238	35.281	35.880	36.202	36.511	36.609	36.676	36.914	4. D.I Yogyakarta
NPL	461	471	700	701	963	1.034	1.093	1.207	1.271	1.268	1.245	1.297	1.265	1.245	1.236	964	NPL
5. Jawa Tengah	196.929	215.788	235.966	256.993	253.907	255.868	258.684	260.783	265.262	266.303	266.752	269.700	270.328	273.046	275.137	278.257	5. Jawa Tengah
NPL	4.414	6.531	6.716	5.727	6.265	6.357	6.328	6.164	6.596	6.515	6.526	6.897	7.066	7.384	7.334	6.858	NPL
6. Jawa Timur	342.988	374.106	399.479	433.493	419.973	418.833	427.978	431.561	435.715	441.546	445.916	450.414	460.151	462.880	465.900	478.778	6. Jawa Timur
NPL	6.277	6.824	10.567	13.124	14.088	14.322	14.230	15.357	14.940	14.711	15.491	15.473	15.567	15.428	14.665	13.869	NPL
7. Bengkulu	12.601	14.345	15.891	17.399	17.403	17.609	17.891	18.057	18.252	18.282	18.355	18.507	18.713	18.922	19.037	19.288	7. Bengkulu
NPL	283	321	254	241	289	327	328	338	344	333	333	343	336	337	348	303	NPL
8. Jambi	26.225	28.729	30.651	33.059	32.792	33.214	33.561	33.931	34.448	34.327	34.715	35.160	35.454	35.813	36.141	36.581	8. Jambi
NPL	654	809	805	687	730	766	718	776	787	975	947	1.025	1.072	1.030	1.080	963	NPL
9. Aceh	25.221	27.219	29.949	33.159	32.389	32.713	33.587	33.721	33.951	34.012	34.294	34.570	35.083	35.068	35.229	35.890	9. Aceh
NPL	1.101	993	789	634	707	716	688	710	725	705	709	691	683	679	681	551	NPL
10. Sumatera Utara	166.025	178.387	187.937	203.975	199.945	200.749	202.952	204.882	209.188	208.761	210.213	209.165	209.140	210.039	210.463	218.458	10. Sumatera Utara
NPL	4.140	4.821	4.704	5.278	5.567	5.652	5.694	5.714	5.835	5.770	5.987	5.947	5.651	5.669	5.630	5.235	NPL
11. Sumatera Barat	37.682	41.309	44.436	47.600	47.205	47.463	48.049	48.289	48.505	48.510	48.641	47.762	48.264	48.770	49.101	49.804	11. Sumatera Barat
NPL	987	1.201	1.232	1.125	1.210	1.283	1.260	1.243	1.270	1.203	1.176	1.173	1.231	1.236	1.289	1.108	NPL
12. Riau	52.114	56.425	58.333	60.558	59.424	59.673	60.836	61.260	62.149	62.226	62.190	62.670	63.284	63.580	64.264	65.316	12. Riau
NPL	1.688	2.101	2.007	1.754	2.031	2.083	1.988	1.965	2.042	1.982	1.919	1.895	1.837	1.844	1.846	1.743	NPL
13. Sumatera Selatan	60.193	64.873	70.848	76.314	74.931	76.022	77.541	78.842	78.689	79.547	78.514	79.128	78.947	79.157	80.737	81.602	13. Sumatera Selatan
NPL	1.995	1.992	2.288	2.395	2.584	2.651	2.636	2.710	2.668	2.582	2.675	2.688	2.848	2.895	2.940	2.796	NPL
14. Bangka Belitung	8.767	9.397	10.578	10.933	10.572	10.556	11.329	10.809	11.157	11.024	11.650	11.862	12.160	12.027	12.435	12.444	14. Bangka Belitung
NPL	147	234	359	644	647	649	649	266	261	246	250	254	252	243	246	171	NPL
15. Kepulauan Riau	29.785	31.980	33.712	35.310	33.829	34.053	34.422	34.452	34.865	35.169	35.115	35.345	35.726	35.918	35.862	36.704	15. Kepulauan Riau
NPL	484	549	625	1.145	1.209	1.207	1.172	1.049	1.040	1.017	989	1.004	791	763	971	895	NPL
16. Lampung	38.488	41.410	44.526	49.467	48.046	48.306	49.211	49.729	50.282	50.366	50.419	50.277	50.677	51.073	51.281	51.661	16. Lampung
NPL	859	850	1.098	1.025	1.172	1.182	1.217	1.212	1.305	1.263	1.303	1.289	1.308	1.401	1.412	1.272	NPL
17. Kalimantan Selatan	34.920	39.640	43.057	49.675	48.882	49.228	49.793	49.664	50.031	50.112	50.006	50.608	51.300	50.999	51.305	51.846	17. Kalimantan Selatan
NPL	848	1.224	1.254	1.378	1.476	1.437	1.452	1.456	1.490	1.448	1.432	1.394	1.380	1.421	1.488	1.373	NPL
18. Kalimantan Barat	34.790	38.257	44.472	47.712	47.141	47.985	49.118	49.712	50.247	50.236	50.398	50.867	50.910	51.174	51.300	49.357	18. Kalimantan Barat
NPL	412	665	1.309	873	899	933	913	938	975	980	997	962	957	979	980	901	NPL
19. Kalimantan Timur	65.898	67.023	67.602	70.111	68.189	67.995	70.006	70.454	69.903	70.614	71.234	71.862	71.900	71.981	72.160	72.625	19. Kalimantan Timur
NPL	3.076	4.125	4.922	4.610	4.799	4.804	4.448	3.996	3.991	3.931	4.739	4.581	4.598	4.180	4.215	3.814	NPL
20. Kalimantan Tengah	17.356	17.990	19.618	24.533	24.146	21.103	21.483	21.774	23.135	23.722	24.096	23.286	24.687	25.369	26.281	26.831	20. Kalimantan Tengah
NPL	205	229	281	276	299	322	300	310	318	305	295	259	302	283	283	243	NPL
21. Sulawesi Tengah	18.806	20.702	23.044	25.657	25.019	25.401	26.719	26.437	26.705	26.743	26.869	27.132	27.523	27.522	27.555	27.708	21. Sulawesi Tengah
NPL	353	407	621	633	660	623	598	642	698	669	659	662	673	684	642	540	NPL
22. Sulawesi Selatan	83.568	95.041	103.891	113.134	111.175	112.126	114.103	114.101	114.857	115.217	113.999	114.934	116.274	115.961	116.496	117.924	22. Sulawesi Selatan
NPL	2.620	3.034	2.376	3.904	4.850	5.020	4.967	5.132	5.183	5.182	5.161	5.156	5.130	4.214	4.337	4.153	NPL
23. Sulawesi Utara	25.997	29.529	31.420	34.512	33.959	34.520	35.624	35.270	35.402	35.224	35.293	34.189	36.318	36.353	36.470	36.883	23. Sulawesi Utara
NPL	788	984	1.070	1.137	1.159	1.183	1.155	1.152	1.166	1.108	1.096	1.114	1.105	1.097	1.099	1.087	NPL
24. Gorontalo	8.184	9.040	9.717	11.278	11.156	11.279	11.567	11.616	11.687	11.712	11.722	11.836	11.952	11.950	11.930	12.179	24. Gorontalo
NPL	292	348	326	361	385	405	404	420	420	388	394	400	398	395	382	355	NPL
25. Sulawesi Barat	4.280	4.598	5.684	6.674	6.652	6.736	6.859	6.906	7.011	7.071	7.122	7.188	7.284	7.350	7.437	7.525	25. Sulawesi Barat
NPL	147	74	79	87	103	109	96	114	126	125	130	136	129	123	125	114	NPL
26. Sulawesi Tenggara	14.186	16.090	18.262	20.600	20.414	20.572	21.326	21.603	21.801	21.824	21.952	22.157	22.400	22.511	22.684	22.926	26. Sulawesi Tenggara
NPL	335	393	491	561	540	554	524	538	569	558	549	526	543	530	542	502	NPL
27. Nusa Tenggara Barat	21.242	23.977	31.392	35.844	35.488	35.981	36.221	36.635	37.004	36.735	37.009	37.122	37.553	37.909	37.830	38.322	27. Nusa Tenggara Barat
NPL	370	476	496	463	503	520	516	545	560	522	543	569	546	557	551	472	NPL
28. Bali	55.483	60.973	67.033	71.317	70.741	71.009	71.647	71.908	72.293	72.438	72.675	73.489	74.127	74.352			

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Kredit Kepada Pihak Tidak Terkait	3.263.361	3.639.181	4.012.012	4.320.302	4.675.396	4.571.189	4.596.820	4.674.515	4.710.787	4.811.985	4.905.654	4.908.621	4.965.828	5.049.592	5.097.128	5.089.813	5.215.150	Loan for Unconnected Parties
a. Lancar	3.076.570	3.407.570	3.715.373	3.996.019	4.328.991	4.187.166	4.181.951	4.278.756	4.311.789	4.415.370	4.492.322	4.508.095	4.551.277	4.642.441	4.703.581	4.683.646	4.853.549	a. Current
b. DPK	128.616	152.304	195.983	196.928	223.734	251.990	281.194	266.001	265.611	260.571	280.435	264.750	276.995	271.296	256.823	268.755	236.528	b. Special Mention
c. Kurang Lancar	10.232	14.273	19.320	26.997	22.374	28.137	24.045	20.151	23.349	24.234	20.544	22.670	22.860	22.114	22.320	24.151	20.363	c. Sub-Standard
d. Diragukan	8.633	15.282	13.423	15.842	18.277	19.978	23.899	24.635	21.186	21.602	22.404	20.568	22.188	21.992	19.155	17.712	16.686	d. Doubtful
e. Macet	39.310	49.751	67.912	84.516	82.019	83.917	85.731	84.972	88.853	90.209	89.949	92.538	92.507	91.749	95.249	95.549	88.024	e. Lost
Non Performing Loan Pihak Tidak Terkait	58.175	79.306	100.655	127.355	122.670	132.033	133.675	129.759	133.388	136.045	132.897	135.776	137.556	135.856	136.724	137.412	125.073	Non Performing Loan of Non Connected Parties
Kredit Kepada Pihak Terkait	29.513	35.128	45.893	56.893	62.548	61.120	65.522	68.721	67.377	67.313	68.460	67.332	66.667	70.507	71.650	70.342	79.732	Loan for Connected Parties
a. Lancar	29.235	34.920	44.462	55.454	61.629	60.231	64.615	67.648	66.859	66.641	67.632	66.841	65.909	68.275	69.506	68.240	77.804	a. Current
b. DPK	174	126	1.153	659	668	218	236	374	410	543	702	275	557	2.027	1.952	1.907	1.737	b. Special Mention
c. Kurang Lancar	15	5	246	123	32	33	36	7	9	25	5	125	131	3	7	13	6	c. Sub-Standard
d. Diragukan	8	5	3	3	6	12	11	4	4	5	62	25	5	9	3	2	4	d. Doubtful
e. Macet	81	71	28	655	214	625	624	688	96	100	58	65	65	193	182	179	180	e. Lost
Non Performing Loan Pihak Terkait	104	82	277	780	251	670	671	699	109	130	125	215	201	205	192	194	191	Non Performing Loan of Connected Parties

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

Pengelompokan Bank	2013	2014	2015	2016	2017	2018												Group of Banks
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Bank Persero	10.726	16.261	19.114	19.998	22.681	22.597	22.628	22.650	23.047	23.128	23.780	23.612	24.310	24.617	24.708	24.810	25.445	1. State Owned Banks
NPL	221	320	548	546	612	632	625	645	636	620	640	614	607	605	581	573	609	NPL
2. BUSN Devisa	24.184	30.898	35.308	39.990	44.197	44.260	44.486	41.856	42.047	40.191	42.518	37.372	42.085	37.822	42.288	42.992	43.382	2. Foreign Exchange Commercial Banks
NPL	386	554	874	1.012	1.078	1.086	1.097	1.080	1.071	1.067	1.133	1.066	1.155	1.054	1.073	1.002	1.014	NPL
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	3. Non-Foreign Exchange Commercial Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
4. BPD	2	0	0	0	0	0	0	-	0	0	0	-	-	-	0	0	1	4. Regional Development Banks
NPL	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
5. Bank Campuran	3.984	4.382	5.133	4.764	4.435	4.383	4.267	4.084	4.084	3.906	3.985	3.862	3.831	3.800	3.745	3.825	3.855	5. Joint Venture Banks
NPL	195	113	151	192	144	144	169	227	227	279	323	317	301	271	216	189	178	NPL
6. Bank Asing	12.770	11.791	11.457	11.255	8.212	8.109	8.086	7.915	7.950	7.893	8.095	7.786	7.805	7.873	7.788	7.872	7.945	6. Foreign Owned Banks
NPL	622	213	264	279	236	237	234	230	224	226	226	229	224	216	215	207	208	NPL
7. Bank Umum	51.666	63.332	71.013	76.007	79.526	79.350	79.467	76.504	77.129	75.118	78.378	72.631	78.031	74.111	78.529	79.500	80.628	7. Commercial Bank
NPL	1.424	1.200	1.836	2.029	2.070	2.099	2.125	2.182	2.158	2.192	2.322	2.226	2.287	2.146	2.085	1.970	2.009	NPL

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2013	2014	2015	2016	2017	2018												Items
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Penerima Kredit Lapangan Usaha																		Loan by Industrial Origin
1. Pertanian, Perburuan dan NPL	2.943	2.922	2.812	2.651	3.759	3.753	3.760	3.788	3.831	3.816	3.851	3.834	3.882	4.081	4.196	4.213	4.191	1. Agriculture, Hunting and Forestry NPL
2. Perikanan NPL	1.966	2.005	1.902	1.891	2.221	2.216	2.222	2.280	2.281	2.278	2.279	2.279	2.288	2.265	2.266	2.318	2.271	2. Fishery NPL
3. Pertambangan dan Penggalian NPL	103	101	102	100	99	99	104	104	105	106	107	107	111	110	111	111	112	3. Mining and Quarrying NPL
4. Industri Pengolahan NPL	69	69	68	70	68	68	73	68	68	68	67	68	67	68	67	67	69	4. Processing Industry NPL
5. Listrik, gas dan air NPL	1.265	1	159	2	27	27	27	27	27	27	2	2	2	2	2	3	3	5. Electricity, Gas and Water NPL
6. Konstruksi NPL	0	1	1	1	1	1	26	26	26	26	1	1	1	2	2	2	2	6. Construction NPL
7. Perdagangan Besar dan Eceran NPL	4.356	3.276	3.373	248	249	249	249	249	249	560	560	853	852	852	852	852	852	7. Big and Retail Trade NPL
8. Penyediaan akomodasi dan penyediaan makan minum NPL	117	325	406	41	40	245	245	245	245	245	245	245	245	245	245	246	246	8. Provision of accomodation and Food Supply Drinking NPL
9. Transportasi, pergudangan dan komunikasi NPL	8.581	7.093	7.048	4	4	4	4	4	4	4	4	4	4	4	4	4	4	9. Transportation, Warehousing and Communications NPL
10. Perantara Keuangan NPL	292	291	225	2	4	4	4	4	4	4	4	4	4	4	4	4	4	10. Transitional Finance NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL	1.002	1.037	1.133	31	36	37	36	36	36	36	16	16	16	16	16	16	16	11. Real Estate, Business, Ownership, and Business Services NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib NPL	976	1.001	1.110	11	16	37	36	36	36	36	16	16	16	16	16	16	16	12. Government administration, Defese and Compulsory Social Security NPL
13. Jasa Pendidikan NPL	804	844	715	584	597	596	596	616	605	605	582	602	580	631	579	579	579	13. Education Services NPL
14. Jasa Kesehatan dan Kegiatan Sosial NPL	356	374	369	351	386	385	549	549	552	540	540	539	539	539	539	539	539	14. Health Services and Social Activities NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL	16	91	39	39	35	35	35	29	29	36	35	34	35	35	35	36	36	15. Community, Sociocultural, Entertainment and Other Individual Services NPL
16. Jasa Perorangan yang Melayani Rumah Tangga NPL	2.002	1.741	1.819	34	32	32	32	31	31	39	39	40	40	40	40	40	40	16. Individual Services which Serve Households NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya NPL	45	51	50	32	32	31	31	30	30	39	39	39	39	39	39	39	39	17. International Agency and Other Extra Agency International NPL
18. Kegiatan yang belum jelas batasannya NPL	346	355	453	480	601	593	593	546	539	540	540	539	528	539	539	491	540	18. Business Activities which are not clearly defined NPL
Total	342	330	427	455	577	590	590	537	536	537	537	536	526	537	538	488	537	Total
NPL	171	600	222	176	160	160	160	160	161	162	162	162	163	163	159	160	160	NPL
	140	134	132	132	132	155	159	159	159	159	159	159	159	159	155	155	155	
	197	199	178	40	40	39	39	39	39	40	40	40	40	40	40	40	40	
	140	141	140	37	37	37	39	39	39	39	39	39	39	39	39	39	39	
	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
	29	29	29	30	30	30	30	30	30	30	30	30	30	30	30	30	30	
	73	90	96	93	93	92	94	94	94	94	96	96	98	98	99	96	96	
	73	90	95	93	93	92	93	93	93	94	96	96	97	98	98	95	95	
	550	529	535	516	526	519	523	517	514	526	526	526	526	526	525	525	525	
	503	501	522	513	487	480	485	478	475	487	487	487	487	487	487	487	487	
	189	13	13	12	12	12	12	12	12	12	12	12	12	12	12	12	12	
	14	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
	-	80	79	77	74	74	74	71	79	83	83	83	82	83	83	83	83	
	-	79	79	77	73	73	73	70	78	81	81	81	80	81	81	81	81	
	4.747	4.300	4.253	4.326	4.048	4.054	4.030	3.568	4.260	4.305	4.314	4.340	4.359	4.397	4.416	4.710	4.754	
	123	3.749	3.765	3.682	3.584	3.597	3.573	3.108	3.833	3.774	3.781	3.782	3.783	3.772	3.777	3.778	3.779	
	27.375	23.301	23.059	9.441	10.422	10.404	10.399	9.921	10.645	11.022	10.999	11.321	11.360	11.659	11.740	12.000	12.072	
	5.202	9.220	9.372	7.467	7.828	8.086	8.274	7.793	8.525	8.484	8.448	8.447	8.448	8.428	8.430	8.431	8.436	

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2013	2014	2015	2016	2017	2018												Indicator
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Berdasarkan Jenis Kredit																		Based on the type of credit
1. Kredit Usaha Kecil																		1. Small Business Loans
a. Dalam rangka penerusan kredit dari BI	2.394	2.425	2.437	2.451	2.736	2.758	2.767	2.770	2.775	2.762	2.762	2.760	2.760	2.759	2.760	2.759	2.759	a. Channeling Credit From BI
NPL	2.345	2.375	2.387	2.401	2.702	2.703	2.713	2.713	2.718	2.705	2.705	2.703	2.703	2.702	2.704	2.702	2.702	NPL
b. Lainnya	1.166	1.201	1.164	1.134	1.299	1.276	1.283	1.272	1.268	1.282	1.282	1.283	1.289	1.288	1.287	1.287	1.287	b. Other
NPL	922	972	988	974	1.117	1.116	1.125	1.118	1.115	1.127	1.128	1.129	1.129	1.128	1.127	1.128	1.128	NPL
2. Bukan KUK																		2. Not Small Business Loans
a. Kredit kelolaan	16.013	13.841	14.461	934	929	928	917	927	931	936	939	940	941	941	940	941	943	a. Loans
NPL	1.739	1.957	2.067	224	238	238	225	225	222	222	223	221	222	225	225	229	230	NPL
b. Dalam rangka penerusan kredit dari BI	44	40	44	41	44	44	44	44	44	44	44	44	45	31	31	31	31	b. Channeling Credit from BI
NPL	44	40	44	41	44	44	44	44	44	44	44	44	45	31	31	31	31	NPL
c. Bantuan Proyek	6	6	6	6	7	7	7	7	7	7	7	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	0	NPL
d. Kredit Kelolaan di luar bantuan proyek	5	4	10	17	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	3	NPL
e. Lainnya	7.746	5.783	4.937	4.858	5.403	5.387	5.376	4.897	5.616	5.987	5.962	6.284	6.317	6.630	6.712	6.972	7.042	e. Others
NPL	148	3.872	3.882	3.823	3.722	3.981	4.164	3.689	4.422	4.381	4.344	4.345	4.346	4.337	4.338	4.337	4.341	NPL
Berdasarkan Golongan Penyalur																		Based Distribution Group
1. Koperasi	2.148	2.149	2.144	2.148	2.561	2.561	2.560	2.565	2.561	2.576	2.574	2.577	2.576	2.570	2.568	2.569	2.569	1. Cooperation
NPL	2.058	2.063	2.065	2.068	2.478	2.477	2.476	2.482	2.478	2.493	2.491	2.494	2.493	2.488	2.487	2.486	2.486	NPL
2. Lembaga Swadaya Masyarakat	212	4.014	4.008	3.990	4.005	4.001	4.005	3.543	4.274	4.357	4.380	4.408	4.446	4.479	4.518	4.559	4.611	2. Non-Governmental Organization
NPL	211	3.960	3.956	3.910	3.827	3.818	3.808	3.334	4.050	4.009	4.016	4.017	4.016	4.015	4.021	4.006	4.010	NPL
3. Swasta Lainnya	25.015	17.138	16.907	3.302	3.855	3.842	3.834	3.812	3.811	4.089	4.045	4.336	4.338	4.610	4.653	4.871	4.893	3. Other Private
NPL	2.933	3.197	3.351	1.488	1.524	1.790	1.989	1.977	1.997	1.982	1.940	1.935	1.939	1.924	1.923	1.938	1.940	NPL
Total	27.375	23.301	23.059	9.441	10.422	10.404	10.399	9.921	10.645	11.022	10.999	11.321	11.360	11.659	11.740	12.000	12.072	Total
r) Angka-angka diperbaiki																		r) Revised figures

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

Sektor Ekonomi	2013	2014	2015	2016	2017	2018												Economic Sector
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1 Pertanian, Perburuhan, dan Kehutanan	4.040	4.477	4.573	4.908	5.430	5.412	5.510	5.493	5.465	5.542	5.502	5.521	5.452	5.507	5.570	5.585	5.635	1. Agriculture, Hunting, and Forestry
2 Perikanan	137	196	228	289	336	343	360	368	373	381	385	397	398	401	403	410	426	2. Fishery
3 Pertambangan dan Penggalian	113	138	118	162	212	213	226	232	236	233	235	234	244	245	269	276	282	3. Mining and Quarrying
4 Industri Pengolahan	783	881	943	1.044	1.194	1.215	1.248	1.292	1.326	1.314	1.353	1.378	1.391	1.414	1.434	1.452	1.494	4. Processing industry
5 Listrik, Gas dan Air	38	52	61	73	89	90	93	95	99	100	106	101	112	114	122	128	137	5. Electricity, Gas and Water
6 Konstruksi	1.426	1.469	1.797	2.112	2.657	2.568	2.622	2.729	2.875	3.006	3.016	3.151	3.292	3.461	3.511	3.625	3.644	6. Construction
7 Perdagangan Besar dan Eceran	15.088	17.593	19.151	21.021	22.712	22.634	22.871	23.178	23.611	24.009	23.987	24.136	24.161	24.322	24.133	24.446	24.681	7. Wholesale and Retail Trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	405	495	571	696	877	878	905	910	908	916	916	949	970	995	995	1.029	1.089	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	1.104	1.339	1.439	1.650	1.922	1.908	1.949	1.961	1.968	1.981	2.046	2.075	2.056	2.076	2.109	2.131	2.296	9. Transportation, Warehousing and communications
10 Perantara Keuangan	69	96	170	173	219	220	222	242	266	283	303	294	304	336	373	381	379	10. Financial intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa	516	1.406	1.891	1.909	2.374	2.369	2.394	2.429	2.482	2.505	2.523	2.530	2.574	2.622	2.647	2.741	2.693	11. Real Estate, Business, Ownership, and Business
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	78	90	113	105	133	142	152	164	174	159	160	157	166	154	156	148	148	12. Government administration, Defese and Compulsory Social Security
13 Jasa Pendidikan	149	159	197	208	257	272	272	278	283	304	309	301	305	307	317	331	342	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	139	138	184	193	246	247	240	242	246	249	250	248	254	255	258	269	275	14. Health Services and Social Activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.427	3.087	2.642	2.070	2.300	2.341	2.382	2.394	2.430	2.455	2.480	2.493	2.496	2.502	2.494	2.520	2.549	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Jasa Perorangan yang Melayani Rumah Tangga	683	870	919	985	1.058	1.061	1.014	1.073	1.149	1.194	1.197	1.185	1.202	1.148	1.252	1.190	1.212	16. Individual Services which Serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	2.611	2.905	3.416	4.001	4.225	4.175	4.209	4.243	4.297	4.523	4.392	4.379	4.430	4.350	4.379	4.387	4.382	17. Business Activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	2.470	2.726	3.192	3.733	4.012	4.066	4.042	4.084	4.114	4.141	4.113	4.130	4.162	4.287	4.349	4.317	4.369	18. Loans to Non Industrial Origin - House Hold
19 Bukan Lapangan Usaha - Lainnya	26.900	30.273	33.200	36.352	39.229	39.407	39.816	40.249	40.671	40.955	41.006	41.025	41.231	41.303	41.663	41.946	42.187	19. Non Industrial Origin-Others
Total	59.176	68.391	74.807	81.684	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	Total

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

Sektor Ekonomi	2013	2014	2015	2016	2017	2018												Economic Sector
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
Modal Kerja																		Working Capital
- Pertanian, Perburuhan, dan Kehutanan	3.455	3.833	3.911	4.248	4.736	4.730	4.825	4.792	4.749	4.812	4.776	4.788	4.715	4.761	4.823	4.826	4.878	- Agricultures, hunting and forestry
- Perikanan	127	183	209	262	301	308	325	331	334	344	347	355	352	358	362	369	383	- Fishery
- Pertambangan dan Penggalian	97	126	101	143	179	177	187	189	191	189	191	191	198	193	215	222	229	- Mining and Quarrying
- Industri Pengolahan	703	774	828	904	1.034	1.050	1.075	1.100	1.117	1.110	1.149	1.173	1.181	1.194	1.201	1.219	1.250	- Processing industry
- Listrik, Gas dan Air	37	46	51	64	80	79	81	84	88	89	95	89	99	101	108	114	123	- Electricity, gas and water
- Konstruksi	1.315	1.307	1.619	1.959	2.429	2.349	2.392	2.496	2.639	2.758	2.766	2.890	3.016	3.165	3.215	3.326	3.340	- Construction
- Perdagangan Besar dan Eceran	14.028	16.243	17.592	19.183	20.604	20.561	20.760	21.086	21.508	21.895	21.846	21.961	21.963	22.050	21.938	22.177	22.370	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	326	375	422	506	650	654	666	666	656	662	665	692	710	725	725	748	801	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	718	854	939	1.011	1.139	1.132	1.162	1.174	1.181	1.191	1.266	1.277	1.280	1.287	1.296	1.306	1.444	- Transportation, warehousing and
- Perantara Keuangan	56	84	149	151	195	196	198	218	243	259	281	269	281	305	332	342	348	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	443	1.235	1.657	1.635	2.050	2.048	2.077	2.105	2.149	2.175	2.172	2.172	2.209	2.254	2.276	2.367	2.327	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	59	66	78	77	100	109	116	127	138	122	122	121	131	121	122	113	114	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	102	107	118	123	155	168	169	173	174	183	194	183	186	182	186	199	201	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	85	102	132	137	167	167	161	163	166	167	170	167	172	172	177	180	183	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	2.161	2.815	2.311	1.691	1.860	1.902	1.937	1.945	1.975	1.992	2.018	2.027	2.007	2.001	1.991	1.992	2.005	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	563	687	691	745	794	800	786	801	873	911	906	903	915	901	946	928	943	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	2.165	2.361	2.705	3.119	3.302	3.222	3.239	3.281	3.336	3.542	3.396	3.393	3.439	3.360	3.340	3.347	3.340	- International Agency and Other Extra International Agency
- Bukan Lapangan Usaha - Rumah Tangga	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	376	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
Total Modal Kerja	26.860	31.198	33.514	35.958	39.773	39.650	40.154	40.732	41.517	42.401	42.360	42.651	42.854	43.130	43.252	43.774	44.279	Total Working Capital
Investasi																		Investment
- Pertanian, Perburuhan, dan Kehutanan	585	644	662	659	695	681	685	701	715	730	726	734	737	746	747	759	756	- Agricultures, hunting and forestry
- Perikanan	9	13	19	27	35	35	36	37	38	38	38	42	45	43	41	41	44	- Fishery
- Pertambangan dan Penggalian	16	12	17	19	33	36	40	43	45	44	44	44	46	52	54	54	53	- Mining and Quarrying
- Industri Pengolahan	80	107	116	140	161	165	173	191	209	204	205	205	210	220	232	233	244	- Processing industry
- Listrik, Gas dan Air	2	6	10	10	9	11	12	11	11	12	11	11	13	14	14	14	14	- Electricity, gas and water
- Konstruksi	111	162	178	153	229	220	230	233	236	247	250	261	276	296	296	299	304	- Construction
- Perdagangan Besar dan Eceran	1.059	1.350	1.559	1.838	2.108	2.073	2.112	2.092	2.103	2.114	2.141	2.176	2.199	2.272	2.195	2.269	2.311	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	78	17.787	149	190	227	224	239	244	252	254	251	257	260	271	269	281	288	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	386	484	500	639	783	776	787	787	787	790	780	798	776	789	813	825	853	- Transportation, warehousing and communications
- Perantara Keuangan	13	13	22	22	24	24	24	24	23	23	23	24	24	31	41	39	31	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	73	171	234	274	323	322	317	323	333	330	351	359	365	368	371	374	367	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	20	24	35	28	33	33	36	37	36	37	38	35	35	33	34	35	34	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	47	52	79	85	102	104	103	105	108	122	114	118	118	125	131	132	141	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	54	36	52	56	79	80	79	79	81	81	80	81	82	82	82	89	92	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	266	272	331	379	440	438	444	449	455	463	462	466	489	500	504	528	544	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	120	183	228	240	263	261	229	273	276	283	290	282	287	247	306	262	269	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	445	544	711	882	923	952	970	962	961	981	996	986	991	990	1.039	1.040	1.041	- International Agency and Other Extra International Agency
- Jasa Perorangan yang Melayani Rumah Tangga	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	111	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – other
Total Investasi	3.486	4.194	4.900	5.641	6.467	6.437	6.515	6.590	6.670	6.755	6.800	6.877	6.954	7.080	7.169	7.275	7.385	Total Investment
Konsumsi																		Consumption
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	940	1.239	1.511	1.695	1.715	1.721	1.739	1.748	1.769	1.788	1.805	1.830	1.837	1.861	1.850	1.870	1.910	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	1.815	1.926	1.917	1.723	930	937	914	961	950	961	961	970	1.020	1.033	1.045	1.047	1.069	- Vehicle Loans
- Kredit konsumsi lainnya	26.075	29.834	32.965	36.668	40.596	40.814	41.205	41.624	42.066	42.347	42.354	42.355	42.537	42.697	43.118	43.346	43.578	- Other consumer credit
Total Konsumsi	28.831	32.999	36.393	40.085	43.241	43.472	43.858	44.333	44.785	45.097	45.120	45.155	45.393	45.590	46.012	46.263	46.556	Total consumption
Total	59.176	68.391	74.807	81.684	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	Total

r) Angka-angka diperbaiki

r) Revised figures

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

Lokasi	2013	2014	2015	2016	2017	2018												Location
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
1. Jawa Barat	9.549	11.172	11.018	10.794	11.637	11.648	11.783	11.975	12.151	12.282	12.195	12.196	12.247	12.331	12.398	12.517	12.554	1. Jawa Barat
2. Banten	1.289	1.437	1.676	2.016	2.631	2.671	2.763	2.844	2.922	2.984	3.010	3.048	3.074	3.148	3.208	3.237	3.393	2. Banten
3. DKI Jakarta	981	1.164	1.343	1.493	1.408	1.400	1.360	1.370	1.388	1.407	1.406	1.422	1.445	1.466	1.507	1.539	1.571	3. DKI Jakarta
4. D.I Yogyakarta	2.768	3.245	3.559	3.938	4.349	4.336	4.401	4.468	4.526	4.592	4.610	4.635	4.662	4.691	4.696	4.686	4.724	4. D.I Yogyakarta
5. Jawa Tengah	13.137	14.967	16.660	18.605	21.014	21.047	21.344	21.669	22.102	22.582	22.587	22.746	22.903	22.988	23.159	23.394	23.620	5. Jawa Tengah
6. Jawa Timur	6.841	7.754	8.230	8.788	9.271	9.270	9.375	9.479	9.626	9.838	9.797	9.774	9.764	9.745	9.734	9.761	9.836	6. Jawa Timur
7. Bengkulu	29	39	42	46	54	55	57	59	63	66	66	66	67	68	68	69	71	7. Bengkulu
8. Jambi	544	525	510	535	596	594	613	622	636	642	651	660	669	680	678	685	687	8. Jambi
9. Aceh	118	126	131	160	161	157	159	161	162	162	158	158	157	155	153	153	153	9. Aceh
10. Sumatera Utara	714	769	840	914	1.022	1.017	1.030	1.047	1.067	1.080	1.078	1.082	1.088	1.096	1.109	1.121	1.128	10. Sumatera Utara
11. Sumatera Barat	995	1.002	1.022	1.090	1.157	1.149	1.160	1.174	1.197	1.208	1.198	1.201	1.203	1.209	1.217	1.231	1.238	11. Sumatera Barat
12. Riau	733	818	889	936	910	893	894	893	891	905	903	906	914	919	931	932	939	12. Riau
13. Kepulauan Riau	2.770	3.358	3.783	4.301	4.504	4.522	4.549	4.633	4.702	4.737	4.833	4.844	4.915	4.982	5.034	5.080	5.094	13. Kepulauan Riau
14. Sumatera Selatan	769	868	868	937	972	962	965	968	978	995	994	1.005	1.007	1.045	1.093	1.145	1.206	14. Sumatera Selatan
15. Bangka Belitung	47	56	67	75	86	89	93	96	100	101	99	95	95	95	94	94	94	15. Bangka Belitung
16. Lampung	5.465	6.454	7.142	7.787	8.590	8.620	8.692	8.765	8.817	8.847	8.842	8.876	8.879	8.886	8.988	9.063	9.111	16. Lampung
17. Kalimantan Selatan	257	348	327	332	339	333	331	331	332	333	326	327	328	333	341	348	360	17. Kalimantan Selatan
18. Kalimantan Barat	520	537	598	626	637	617	610	603	601	603	609	581	585	602	606	597	630	18. Kalimantan Barat
19. Kalimantan Timur	231	231	241	246	225	225	225	226	228	233	234	236	235	240	241	243	252	19. Kalimantan Timur
20. Kalimantan Tengah	143	182	220	258	319	322	327	349	370	385	354	368	386	435	432	435	436	20. Kalimantan Tengah
21. Sulawesi Tengah	1.187	1.337	1.680	1.927	2.187	2.184	2.183	2.165	2.166	2.174	2.170	2.175	2.187	2.186	2.177	2.174	2.165	21. Sulawesi Tengah
22. Sulawesi Selatan	931	1.067	1.190	1.707	2.010	2.034	2.050	2.078	2.112	2.140	2.148	2.165	2.191	2.213	2.223	2.227	2.226	22. Sulawesi Selatan
23. Sulawesi Utara	723	677	728	793	841	835	853	863	871	881	883	903	916	933	950	967	977	23. Sulawesi Utara
24. Sulawesi Tenggara	97	136	176	214	215	218	220	221	221	222	219	218	220	221	218	219	226	24. Sulawesi Tenggara
25. Sulawesi Barat	5	5	38	10	13	13	13	14	14	15	15	15	15	16	16	17	17	25. Sulawesi Barat
26. Gorontalo	27	27	26	26	23	24	25	25	25	26	25	25	25	26	25	25	24	26. Gorontalo
27. Nusa Tenggara Barat	709	820	900	983	1.025	1.023	1.030	1.041	1.053	1.043	1.020	1.027	1.021	1.018	1.027	1.047	1.056	27. Nusa Tenggara Barat
28. Bali	5.942	7.120	8.279	9.032	9.633	9.627	9.703	9.749	9.821	9.902	9.975	10.029	10.072	10.118	10.125	10.310	10.431	28. Bali
29. Nusa Tenggara Timur	256	319	369	449	514	510	514	520	538	545	546	552	554	557	559	561	567	29. Nusa Tenggara Timur
30. Maluku	757	945	1.112	1.274	1.494	1.507	1.525	1.553	1.574	1.595	1.594	1.610	1.629	1.641	1.658	1.670	1.671	30. Maluku
31. Papua	498	643	778	858	1.004	1.010	1.021	1.030	1.046	1.051	1.052	1.058	1.062	1.060	1.058	1.054	1.048	31. Papua
32. Maluku Utara	17	23	29	38	75	80	83	86	92	99	98	102	106	109	112	115	115	32. Maluku Utara
33. Papua Barat	125	222	337	495	566	569	576	579	581	580	583	579	583	590	596	597	600	33. Papua Barat
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34. Others
Total	59.176	68.391	74.807	81.684	89.482	89.560	90.527	91.655	92.972	94.253	94.279	94.683	95.202	95.800	96.433	97.313	98.220	Total

Tabel 3.25.a. Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi (SMEs Credit & Micro, Small, and NPL Based on Economic Sector) Miliar Rp (Billion Rp)																		
Sektor Ekonomi	2013	2014	2015	2016	2017	2018												Economic Sector
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM																		UMKM
1. Pertanian, Perburuan dan Baki Debet	48.193	54.506	61.083	67.014	78.731	78.876	79.928	81.509	82.132	82.927	83.439	84.437	84.984	83.881	85.821	87.412	89.560	1. Agriculture, hunting, and forestry
NPL	1.615	2.146	2.520	2.587	2.424	2.554	2.547	2.592	2.512	2.506	2.519	2.503	2.339	2.229	2.247	2.302	2.073	Total
2. Perikanan Baki Debet	3.707	4.153	4.447	4.762	5.928	5.830	5.993	6.168	6.353	6.439	6.616	6.565	6.612	6.761	6.926	6.987	7.200	2. Fishery
NPL	171	157	180	150	192	210	196	192	189	215	218	213	201	197	199	197	171	Total
3. Pertambangan dan Penqqaalian Baki Debet	4.753	4.763	4.838	4.703	5.380	5.118	5.135	5.433	4.892	4.604	4.547	4.367	4.483	4.538	6.782	6.237	6.608	3. Mining and quarrying
NPL	184	258	429	306	1.116	1.114	1.178	901	353	752	359	299	291	286	358	278	272	Total
4. Industri Pengolahan Baki Debet	60.087	67.558	76.518	84.196	93.175	87.566	88.192	90.551	90.706	91.211	93.234	92.028	93.236	94.648	96.330	97.007	99.028	4. Processing industry
NPL	1.736	2.140	2.759	3.177	3.122	3.384	3.439	3.534	3.452	3.854	3.811	3.674	3.573	3.640	3.693	3.696	3.292	Total
5. Listrik, Gas dan Air Baki Debet	1.750	2.187	2.079	2.501	3.577	2.782	2.751	3.457	3.408	3.389	3.497	3.430	2.926	2.891	3.622	3.673	4.307	5. Electricity, gas and water
NPL	22	26	99	72	168	241	192	708	632	641	698	691	110	123	140	142	135	Total
6. Konstruksi Baki Debet	38.780	40.614	43.246	48.190	55.802	49.767	50.202	51.707	54.190	56.215	57.924	59.509	57.802	60.240	63.855	63.906	62.521	6. Construction
NPL	1.865	2.990	3.197	3.277	3.594	5.311	5.309	5.244	5.473	5.521	5.506	5.608	4.210	4.059	4.190	4.198	3.947	Total
7. Perdagangan Besar dan Eceran Baki Debet	323.056	355.198	395.843	432.560	462.729	453.276	456.536	462.998	472.578	479.863	480.540	478.407	479.374	487.080	493.331	495.762	499.248	7. Wholesale and retail trade
NPL	10.621	13.004	15.125	16.555	17.498	18.401	19.175	18.914	19.377	20.061	19.896	19.270	19.201	18.960	18.988	18.969	17.170	Total
8. Penyediaan Akomodasi dan Penyediaan Makan Minum Baki Debet	18.132	21.144	26.170	30.914	33.290	32.807	33.345	33.591	33.449	33.765	34.225	34.756	34.477	34.332	36.901	37.084	37.877	8. Provision of accommodation and the provision of eating and drinking
NPL	357	550	764	1.101	1.097	1.141	1.143	1.163	1.317	1.361	1.342	1.291	1.362	1.324	1.357	1.340	1.193	Total
9. Transportasi, Pergudangan dan Komunikasi Baki Debet	24.354	24.658	26.112	27.403	31.441	30.927	31.274	31.471	32.466	33.807	34.013	33.142	33.355	33.447	36.228	36.195	37.975	9. Transportation, warehousing and communications
NPL	654	964	1.292	1.303	2.628	2.695	2.536	2.467	2.264	2.353	2.374	1.313	1.333	1.243	1.254	1.264	1.171	Total
10. Perantara Keuangan Baki Debet	13.963	14.578	14.340	13.707	14.715	14.225	14.099	13.976	14.318	14.490	15.551	14.184	14.076	13.987	13.904	13.704	16.267	10. Financial intermediaries
NPL	377	447	339	355	438	438	451	446	248	273	367	272	274	279	316	270	336	Total
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan Baki Debet	31.572	33.462	36.894	38.504	42.981	38.859	39.169	40.870	41.241	42.198	42.436	42.700	43.072	44.442	47.449	48.092	48.371	11. Real estate, Business Ownership, and Business Services
NPL	881	1.189	1.477	1.400	1.422	1.428	1.476	1.491	1.530	1.597	1.613	1.797	1.773	1.813	1.857	1.843	1.495	Total
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Baki Debet	284	221	233	222	176	177	169	187	203	243	296	426	408	461	515	480	532	12. Government administration, defense and compulsory social security
NPL	4	4	8	3	-	2	4	4	3	3	4	4	4	4	3	3	2	Total
13. Jasa Pendidikan Baki Debet	2.221	2.301	2.852	2.895	2.865	2.863	2.902	3.037	3.061	3.097	3.173	3.097	3.196	3.214	3.464	3.410	3.612	13. Education services
NPL	39	47	53	74	60	59	60	48	63	57	66	67	61	65	69	74	60	Total
14. Jasa Kesehatan dan Kegiatan Sosial Baki Debet	4.237	4.803	5.595	6.045	6.574	6.466	6.535	6.674	6.882	6.962	7.079	7.163	7.217	7.272	7.561	7.726	8.131	14. Health services and social activities
NPL	72	122	84	112	93	113	132	110	124	126	100	104	113	107	115	121	120	Total
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Baki Debet	31.499	38.015	36.835	35.782	42.690	42.531	43.193	43.913	44.918	45.430	45.040	45.970	46.218	45.806	46.606	46.848	46.281	15. Community, Sociocultural, Entertainment and Other Individual
NPL	876	1.052	1.407	1.164	1.267	1.338	1.415	1.347	1.513	1.456	1.446	1.456	1.459	1.285	1.204	1.190	923	Total
16. Jasa Perorangan yang Melayani Rumah Tangga Baki Debet	1.499	2.090	2.388	2.247	2.309	2.285	2.274	2.263	2.289	2.280	2.243	2.231	2.239	2.227	2.227	2.166	2.199	16. Individual services which serve households
NPL	33	52	52	55	43	52	55	59	61	65	62	61	53	57	58	58	48	Total
17. Badan Internasional dan Badan Ekstra Internasional Lainnya Baki Debet	225	140	24	165	65	57	58	51	39	24	4	4	5	10	4	4	4	17. International Agency and Other Extra International Agency
NPL	6	6	2	31	14	14	14	10	13	11	-	-	-	-	-	-	-	Total
18. Kegiatan yang Belum Jelas Batasannya Baki Debet	509	1.330	303	288	553	1.009	1.067	1.126	179	209	219	228	233	212	249	234	252	18. Business activities are not clearly defined
NPL	1	5	7	13	1	40	42	42	3	3	3	3	3	3	2	2	12	Total
19. Penerima Kredit Bukan Lapangan Baki Debet	-	-	-	-	-	14	-	-	-	-	-	5	10	-	-	-	-	19. Debtor is not the business field -
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
20. Tidak Teridentifikasi Baki Debet	3	0	1	14	-	-	-	-	-	-	-	-	-	-	-	-	-	20. Un-identified
NPL	-	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
Jumlah																		Total
Baki Debet	608.823	671.721	739.801	802.113	882.982	855.435	862.820	878.983	893.307	907.153	914.077	912.649	913.922	925.451	951.775	956.928	969.972	Baki Debet
NPL	19.515	25.159	29.792	31.734	35.178	38.534	39.365	39.272	39.129	40.855	40.383	38.626	36.362	35.674	36.049	35.947	32.421	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

r) Angka-angka diperbaiki

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

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

r) revised figures

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

Jenis Penggunaan	2013	2014	2015	2016	2017	2018												Type of Use
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM																		UMKM
1. Modal Kerja																		1. Working Capital
Baki Debet	444.030	490.262	537.186	587.340	659.102	633.702	639.006	651.413	662.787	672.743	678.119	677.082	679.975	690.698	704.198	723.030	728.191	Total
NPL	14.652	18.761	22.351	23.525	25.451	26.784	27.610	27.280	27.389	28.564	28.407	27.762	27.884	27.417	27.844	28.022	25.125	NPL
2. Investasi																		2. Investment
Baki Debet	164.792	181.459	202.615	214.773	223.880	221.732	223.814	227.570	230.520	234.410	235.958	235.567	233.947	234.753	247.577	233.898	241.781	Total
NPL	4.863	6.398	7.441	8.209	9.726	11.749	11.754	11.992	11.740	12.292	11.976	10.864	8.478	8.256	8.205	7.925	7.296	NPL
3. Konsumsi																		3. Consumption
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Tidak Teridentifikasi																		4. Un-identified
Baki Debet	1	-	0	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
Jumlah																		Total
Baki Debet	608.823	671.721	739.801	802.113	882.982	855.435	862.820	878.983	893.307	907.153	914.077	912.649	913.922	925.451	951.775	956.928	969.972	Baki Debet
NPL	19.515	25.159	29.792	31.734	35.178	38.534	39.365	39.272	39.129	40.855	40.383	38.626	36.362	35.674	36.049	35.947	32.421	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

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

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

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

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

Kelompok Bank	2013	2014	2015	2016	2017	2018												Category of Bank
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM¹⁾																		UMKM
1. Bank Persero																		1. State Owned Banks
Baki Debet	304.751	341.804	383.166	446.774	495.186	485.644	491.417	503.402	514.676	523.166	527.800	527.265	527.888	532.987	539.204	543.560	551.935	Total
Mikro	87.657	106.269	131.573	156.962	175.296	175.854	179.185	183.462	187.837	192.290	190.910	193.591	195.623	199.330	203.591	203.014	202.279	Micro
Kecil	122.730	136.580	146.373	175.938	195.643	192.927	194.957	199.243	201.800	204.493	205.575	205.318	207.201	209.798	211.355	213.358	215.481	Small
Menengah	94.363	98.956	105.221	113.874	124.247	116.864	117.275	120.696	125.039	126.383	131.315	128.356	125.064	123.860	124.257	127.188	134.175	Medium
NPL	10.362	12.138	13.437	14.668	17.460	20.322	21.347	21.207	20.869	22.192	21.309	19.516	17.059	16.723	16.367	16.276	13.998	NPL
Mikro	1.481	1.829	2.223	2.354	2.702	3.168	3.435	3.323	3.414	3.491	3.521	3.370	3.268	3.214	3.158	3.175	2.719	Micro
Kecil	4.922	5.552	5.733	6.094	6.612	7.301	7.871	7.727	8.139	8.706	8.320	8.155	8.177	8.112	7.862	7.810	6.619	Small
Menengah	3.960	4.757	5.481	6.220	8.147	9.853	10.041	10.158	9.316	9.995	9.468	7.991	5.614	5.397	5.346	5.291	4.660	Medium
2. BPD																		2. Regional Development Banks
Baki Debet	46.896	50.837	51.858	60.466	70.366	61.177	61.288	62.705	63.443	65.281	66.172	67.463	68.668	70.952	70.903	71.232	70.089	Total
Mikro	9.156	8.733	9.187	9.191	15.516	12.049	12.131	12.307	12.416	12.897	12.953	13.065	13.279	13.456	13.471	13.790	13.891	Micro
Kecil	21.232	23.456	23.843	25.314	27.858	25.894	26.049	26.556	27.050	27.616	27.726	28.165	28.708	29.550	29.674	29.632	28.774	Small
Menengah	16.509	18.647	18.829	25.962	26.992	23.234	23.109	23.841	23.977	24.768	25.492	26.233	26.680	27.947	27.759	27.809	27.423	Medium
NPL	2.965	5.015	5.851	6.421	6.636	6.828	6.362	6.478	6.592	6.671	6.690	6.626	6.489	6.104	6.107	6.132	5.603	NPL
Mikro	685	1.013	780	361	560	618	648	664	653	688	685	559	553	535	532	531	479	Micro
Kecil	1.338	1.647	1.949	1.854	1.971	2.073	2.114	2.153	2.159	2.210	2.240	2.203	2.230	2.181	2.174	2.187	2.002	Small
Menengah	943	2.354	3.123	4.206	4.105	4.136	3.601	3.662	3.780	3.773	3.765	3.864	3.706	3.388	3.402	3.414	3.122	Medium
3. Bank Swasta Nasional																		3. Foreign Exchange Commercial Banks
Baki Debet	245.101	261.365	289.578	280.379	310.222	301.439	302.767	305.460	307.675	311.190	312.628	310.451	309.883	313.857	331.898	332.523	338.455	Total
Mikro	21.998	25.077	24.032	16.661	15.918	16.109	15.908	15.891	16.451	17.727	17.878	17.019	16.796	15.333	21.302	19.617	20.047	Micro
Kecil	41.954	41.458	44.953	39.505	44.847	44.710	45.530	45.985	46.879	46.807	46.844	48.159	48.452	48.830	51.594	51.720	53.004	Small
Menengah	181.148	194.831	220.593	224.213	249.457	240.620	241.329	243.583	244.345	246.655	247.906	245.273	244.636	249.694	259.003	261.186	265.404	Medium
NPL	5.933	7.666	9.690	9.772	10.570	10.858	11.033	10.959	11.080	11.393	11.776	11.667	11.998	12.008	12.657	12.633	11.892	NPL
Mikro	750	775	748	731	579	586	579	580	594	625	606	633	717	788	964	936	698	Micro
Kecil	2.077	2.248	2.519	2.012	1.973	2.046	1.979	1.977	1.942	1.922	1.953	1.952	1.936	1.880	1.936	1.918	1.871	Small
Menengah	3.105	4.643	6.423	7.028	8.018	8.226	8.475	8.402	8.544	8.846	9.217	9.082	9.345	9.340	9.757	9.779	9.324	Medium
4. Bank Asing dan Campuran																		4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	12.076	17.714	15.199	14.494	7.208	7.175	7.348	7.416	7.512	7.517	7.478	7.470	7.482	7.654	9.770	9.613	9.493	Total
Mikro	78	192	77	62	952	953	976	961	1.002	1.018	1.008	991	1.037	1.048	731	691	651	Micro
Kecil	466	482	756	716	814	816	835	813	796	791	812	762	721	724	822	807	806	Small
Menengah	11.532	17.040	14.366	13.715	5.443	5.405	5.537	5.641	5.715	5.708	5.658	5.717	5.725	5.882	8.216	8.116	8.037	Medium
NPL	256	341	815	873	512	526	624	627	588	600	608	817	816	838	918	907	928	NPL
Mikro	7	7	9	4	10	10	9	9	9	9	9	9	9	8	8	8	7	Micro
Kecil	10	13	26	34	196	195	258	256	233	232	236	230	233	235	242	237	243	Small
Menengah	238	321	780	835	306	321	356	363	346	358	364	578	574	595	668	663	678	Medium
Jumlah																		Total
Baki Debet	608.823	671.721	739.801	802.113	882.982	855.435	862.820	878.983	893.307	907.153	914.077	912.649	913.922	925.451	951.775	956.928	969.972	Baki Debet
NPL	19.515	25.159	29.792	31.734	35.178	38.534	39.365	39.272	39.129	40.855	40.383	38.626	36.362	35.674	36.049	35.947	32.421	NPL

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

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

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

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

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

Kelompok Bank	2013	2014	2015	2016	2017	2018												Category of Bank
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	
UMKM																		UMKM
1. Jawa Barat	78.774	85.429	90.224	101.893	114.725	110.883	111.716	114.202	116.075	118.182	119.062	119.066	120.168	122.316	125.832	126.067	127.799	1. Jawa Barat
2. Banten	22.631	25.305	29.224	32.359	37.000	34.783	35.397	36.145	37.130	37.533	37.795	37.613	38.329	39.091	41.286	42.303	42.503	2. Banten
3. DKI Jakarta	95.185	104.891	118.432	117.595	132.530	124.536	124.803	127.569	127.392	127.824	129.892	126.792	125.154	126.346	135.321	136.442	141.315	3. DKI Jakarta
4. D.I Yogyakarta	8.431	9.806	10.954	12.108	13.143	13.058	13.306	13.427	13.745	13.940	14.035	14.066	14.054	14.227	14.450	14.405	14.505	4. D.I Yogyakarta
5. Jawa Tengah	62.679	70.415	78.824	88.372	96.772	95.215	96.314	97.812	100.312	102.874	103.035	103.930	104.598	105.906	107.043	107.944	108.057	5. Jawa Tengah
6. Jawa Timur	79.322	86.569	97.159	110.143	122.548	118.987	120.024	122.642	124.833	127.326	128.920	128.397	128.791	131.874	134.315	135.830	137.124	6. Jawa Timur
7. Bengkulu	4.103	4.551	5.328	5.641	6.496	6.383	6.471	6.620	6.815	7.000	7.011	7.095	7.148	7.056	7.355	7.412	7.474	7. Bengkulu
8. Jambi	8.772	9.383	10.576	10.755	12.330	12.044	12.196	12.483	12.862	13.074	13.182	13.420	13.591	13.969	14.122	14.182	14.323	8. Jambi
9. Aceh	7.026	7.729	8.287	8.435	9.119	8.761	8.845	9.044	9.278	9.419	9.371	9.499	9.571	9.656	9.716	9.728	9.792	9. Aceh
10. Sumatera Utara	36.947	41.483	46.080	47.206	49.611	48.766	49.259	49.825	50.826	51.102	51.525	51.477	51.300	51.580	52.069	52.245	53.877	10. Sumatera Utara
11. Sumatera Barat	11.804	13.238	13.644	14.084	14.857	14.669	14.894	15.148	15.394	15.470	15.536	15.565	15.834	16.113	16.381	16.511	16.554	11. Sumatera Barat
12. Riau	17.968	21.292	20.795	21.769	22.617	21.912	22.088	22.333	22.719	23.011	23.156	23.333	23.603	24.018	24.818	24.779	24.926	12. Riau
13. Kepulauan Riau	7.402	6.947	7.380	7.815	8.413	8.279	8.278	8.339	8.346	9.015	8.638	8.651	8.747	8.648	8.643	8.689	9.267	13. Kepulauan Riau
14. Sumatera Selatan	17.506	18.987	20.194	21.073	23.709	23.390	23.664	24.417	25.220	25.732	25.748	25.666	25.436	25.438	25.739	25.760	26.018	14. Sumatera Selatan
15. Bangka Belitung	2.990	3.214	3.307	4.302	4.541	4.397	4.508	4.646	4.306	4.407	4.409	4.407	4.494	4.588	4.738	4.762	4.804	15. Bangka Belitung
16. Lampung	11.664	12.086	13.467	14.817	15.990	15.638	15.727	15.984	16.361	16.587	16.506	16.714	16.840	17.050	17.973	17.445	17.602	16. Lampung
17. Kalimantan Selatan	8.914	9.794	10.249	11.005	11.587	11.370	11.633	11.760	11.988	12.350	12.467	12.486	12.505	12.739	13.005	13.088	13.197	17. Kalimantan Selatan
18. Kalimantan Barat	10.673	12.715	13.974	15.071	17.132	16.486	16.613	16.705	17.038	17.183	17.314	17.419	17.271	17.329	17.507	17.520	17.904	18. Kalimantan Barat
19. Kalimantan Timur	20.018	19.982	21.296	21.700	20.345	19.777	20.086	20.395	20.602	20.958	21.051	21.164	20.952	20.550	21.927	21.835	21.912	19. Kalimantan Timur
20. Kalimantan Tengah	4.837	5.604	6.643	7.964	9.354	9.236	9.334	9.454	9.714	9.815	9.793	9.783	9.020	9.767	9.862	9.886	10.051	20. Kalimantan Tengah
21. Sulawesi Tengah	6.595	7.155	7.749	8.066	8.868	8.818	8.816	8.776	8.864	9.133	9.219	9.148	9.227	9.377	9.319	9.290	9.186	21. Sulawesi Tengah
22. Sulawesi Selatan	23.596	25.765	27.627	30.613	33.769	33.022	33.141	33.579	33.936	34.215	34.528	34.535	34.726	35.084	35.554	35.628	35.803	22. Sulawesi Selatan
23. Sulawesi Utara	6.431	7.150	7.658	8.370	9.203	8.934	9.174	9.297	9.529	9.752	9.864	9.852	9.915	9.909	10.301	10.446	10.290	23. Sulawesi Utara
24. Sulawesi Tenggara	4.516	4.914	5.248	5.833	6.216	6.100	6.196	6.348	6.499	6.606	6.612	6.690	6.794	6.930	7.078	7.140	7.240	24. Sulawesi Tenggara
25. Sulawesi Barat	1.875	2.212	2.690	3.066	3.300	3.273	3.322	3.375	3.463	3.540	3.651	3.689	3.735	3.791	3.875	3.924	4.044	25. Sulawesi Barat
26. Gorontalo	2.011	2.316	2.698	2.947	3.623	3.566	3.623	3.709	3.778	3.847	3.850	3.875	3.926	3.717	3.780	3.799	3.776	26. Gorontalo
27. Nusa Tenggara Barat	6.318	6.703	7.278	8.851	10.547	10.413	10.522	10.628	10.889	11.042	10.904	10.878	10.805	10.519	10.901	10.988	11.034	27. Nusa Tenggara Barat
28. Bali	19.951	23.483	27.019	31.438	33.689	33.282	33.489	34.193	34.529	34.692	35.052	35.242	35.122	35.436	35.992	35.922	36.015	28. Bali
29. Nusa Tenggara Timur	4.127	5.234	6.201	7.249	8.459	8.102	8.201	8.429	8.629	8.807	8.960	8.999	9.126	9.269	9.410	9.490	10.099	29. Nusa Tenggara Timur
30. Maluku	2.000	17.787	2.446	2.748	3.112	3.044	3.104	3.218	3.299	3.462	3.487	3.369	3.327	3.404	3.458	3.443	3.506	30. Maluku
31. Papua	7.471	8.608	9.342	10.405	10.156	9.638	9.471	9.665	9.841	10.047	10.147	10.297	10.219	10.257	10.341	10.275	10.313	31. Papua
32. Maluku Utara	1.474	1.391	1.632	1.774	2.025	1.825	1.847	1.906	2.004	1.998	2.028	2.036	2.052	2.073	2.105	2.112	2.120	32. Maluku Utara
33. Papua Barat	3.376	3.836	4.005	4.441	4.240	3.974	3.757	3.840	3.900	3.969	3.978	4.092	4.061	3.979	3.995	3.980	3.881	33. Papua Barat
34. Lainnya	335	87	33	136	174	190	205	235	286	318	368	421	495	561	528	540	578	34. Others
35. Tidak Teridentifikasi	1.099	1.205	2.141	2.068	2.782	2.684	2.796	2.835	2.905	2.923	2.983	2.983	2.986	2.884	3.036	3.118	3.083	35. Un-identified
Jumlah	608.823	671.721	739.801	802.113	882.982	855.435	862.820	878.983	893.307	907.153	914.077	912.649	913.922	925.451	951.775	956.928	969.972	Total

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

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

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



**Departemen Perizinan
dan Informasi Perbankan**

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