

STATISTIK PERBANKAN INDONESIA

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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, November 2020
Jakarta, November 2020

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

HALAMAN KETERANGAN PAGE OF REFERANCE

Jadwal Publikasi Kedepan

Edisi Oktober 2020 akan diterbitkan pada minggu ke III bulan Desember 2020.

Tanda-tanda, simbol dan Sumber Data

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

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

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

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

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

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

Departemen Perizinan dan Informasi Perbankan
Deputi Direktur Publikasi dan Administrasi (IDAP)
Otoritas Jasa Keuangan
Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta Pusat
Email: konsumen@ojk.go.id
Telepon: (021) 157
Fax: (021) 386 6032

Advance Release Calender (ARC)

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

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>).

Bank Licensing and Banking Information Department
Administration and Publication Deputy Director (IDAP)
Indonesia Financial Services Authority
Radius Prawiro Tower
Jl. MH Thamrin No. 2, North Jakarta
Email: konsumen@ojk.go.id
Telephone: +62-21-157
Fax: +62-21-386 6032

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LIST OF ABBREVIATION**

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

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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	Keferangan
62	Tabel 4.10	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
63	Tabel 4.11	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
64	Tabel 4.12	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
65	Tabel 4.13	Kredit dan NPL Kredit Bank Umum Konvensional BUKU 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
66	Tabel 4.14	Kredit dan NPL Kredit Bank Umum Syariah BUKU 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
67	Tabel 4.15	Kredit dan NPL Kredit Bank Umum Syariah BUKU 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	Tabel baru dgn nomor baru
68	Tabel 4.19	Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah berdasarkan Kegiatan Usaha kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu	Tabel baru dgn nomor baru

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Penyaluran Dana																	Distribution of Funds
Bank Umum	6.570.903	7.177.549	7.667.803	8.103.006	8.123.959	8.193.227	8.280.812	8.269.379	8.407.521	8.665.823	8.525.493	8.504.636	8.601.600	8.654.597	8.832.313	9.019.441	Commercial Banks
Bank Perkreditan Rakyat	109.389	121.296	130.523	139.216	140.949	142.803	143.836	144.107	144.712	143.718	140.869	139.650	140.842	141.920	142.594	143.612	Rural Banks
SBI dan SBIS ¹⁾	96.103	19.901	72.826	92.395	84.561	71.554	68.974	46.841	48.588	26.483	25.435	25.111	21.704	25.780	18.484	14.779	SBI and SBIS ¹⁾
Sumber Dana																	Source of Funds
Bank Umum	5.399.210	5.921.039	6.308.824	6.636.015	6.632.788	6.684.541	6.839.563	6.690.966	6.797.999	7.084.691	6.908.139	6.932.888	6.989.047	7.019.607	7.173.233	7.332.718	Commercial Banks
Bank Perkreditan Rakyat	93.622	103.874	111.712	119.474	120.744	122.239	123.227	123.603	124.334	123.391	120.834	119.935	120.869	121.917	122.324	123.041	Rural Banks
Jumlah Aset																	Total Assets
Bank Umum	6.729.799	7.387.634	7.913.491	8.318.280	8.344.887	8.410.906	8.562.974	8.385.407	8.533.127	8.793.204	8.648.896	8.614.839	8.670.413	8.725.913	8.906.965	9.061.792	Commercial Banks
Bank Perkreditan Rakyat	113.501	125.945	135.570	144.779	146.545	148.493	149.623	149.872	150.526	149.659	146.819	145.802	146.866	148.048	148.771	149.814	Rural Banks
Jumlah Bank																	Total Banks
Bank Umum	116	115	115	110	110	110	110	110	110	110	110	110	110	110	110	110	Commercial Banks
Bank Perkreditan Rakyat	1.633	1.619	1.593	1.578	1.554	1.552	1.545	1.542	1.542	1.537	1.533	1.533	1.526	1.520	1.517	1.512	Rural Banks
Jumlah Kantor																	Total Bank Offices
Bank Umum	32.720	32.276	31.609	31.187	31.086	31.077	31.127	31.125	31.087	31.037	31.012	30.995	30.971	30.893	30.837	30.763	Commercial Banks
Bank Perkreditan Rakyat	6.075	6.192	6.014	6.287	6.329	6.327	5.939	5.964	5.930	5.953	5.941	5.949	5.955	5.942	5.936	5.933	Rural Banks

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

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

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

Keterangan	2016	2017	2018	2019				2020								Items		
				Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei ¹⁾	Jun ¹⁾	Jul ¹⁾	Agt ¹⁾		Sep	
Penyaluran Dana																		Distribution of Funds
a. Kredit Yang Diberikan	67.579	43.000	46.933	38.391	38.640	38.641	37.994	37.683	39.238	39.475	29.879	28.702	27.489	27.162	27.344	24.564	24.564	a. Credit
- Kepada Pihak Ketiga	66.902	42.987	46.886	38.361	38.611	38.609	37.960	37.649	39.204	39.430	29.839	28.664	27.451	27.126	27.308	24.514	24.514	- To Third Party
Rupiah	66.813	42.978	46.879	38.361	38.611	38.609	37.960	37.649	38.796	39.118	29.607	28.509	27.451	27.126	27.308	24.514	24.514	Rupiah
Valas	89	9	6	-	-	-	-	-	408	313	232	155	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	677	13	47	30	30	32	35	33	34	45	40	38	37	37	36	50	50	- Inter Bank Credit
Rupiah	677	13	47	30	30	32	35	33	34	45	40	38	37	37	36	50	50	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	5.602	2.854	4.562	5.122	7.303	5.587	4.491	3.329	3.553	3.513	4.068	2.794	3.804	2.328	2.749	3.558	3.558	b. Interbank Placement
- Giro	486	278	474	58	53	43	39	74	310	563	107	105	720	532	481	518	518	- Demand Deposit
- Inter Bank Call Money	2.760	577	1.400	1.160	1.280	1.055	1.515	265	295	525	511	50	25	45	15	15	15	- Inter Bank Call Money
- Deposito Berjangka	2.010	1.857	2.400	3.903	5.971	4.489	2.936	2.990	2.948	2.425	3.450	2.639	3.059	1.751	2.269	3.025	3.025	- Time Deposits
- Lainnya	346	142	92	0	0	0	0	0	0	0	-	-	-	-	-	-	-	- Others
c. Penempatan pada Bank Indonesia	10.793	7.771	9.488	5.241	5.614	6.380	5.939	4.593	5.437	5.293	3.234	2.937	3.568	5.210	4.875	4.628	4.628	c. Placement to Bank Indonesia
- Giro	5.942	3.526	3.914	3.412	3.442	3.136	3.506	2.589	2.392	2.643	1.673	1.080	1.533	1.317	1.152	954	954	- Demand Deposit
- Fine Tune Operation (FTO)	1.310	788	2.122	10	746	388	224	819	522	1.290	527	623	939	2.428	1.077	1.963	1.963	- Fine Tune Operation (FTO)
- Fasbi	3.527	3.443	3.443	1.818	1.420	2.852	2.207	1.183	2.523	1.353	1.030	1.230	1.095	1.464	2.646	1.705	1.705	- Fasbi
- Lainnya	14	15	9	1	3	2	2	2	7	3	4	2	1	1	7	7	7	- Others
d. Surat Berharga	7.668	5.473	3.984	2.873	2.660	2.576	4.982	5.258	2.745	2.485	1.848	2.099	2.136	2.146	1.944	1.719	1.719	d. Securities
- Sertifikat Bank Indonesia (SBI)	1.844	1.299	936	1.204	1.029	815	820	695	544	476	483	488	450	453	260	48	48	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	20	115	32	-	-	-	-	-	-	-	21	21	21	30	30	30	- Treasury Bills
- Obligasi	2.892	1.726	1.866	1.485	1.442	1.442	3.868	4.410	1.995	1.814	1.186	1.350	1.350	1.442	1.427	1.373	1.373	- Bonds
- Lainnya	2.932	2.428	1.068	156	157	320	294	153	206	195	179	240	315	230	226	267	267	- Others
e. Penyertaan	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	829	878	1.008	818	827	899	743	1.016	1.384	1.432	1.131	926	724	709	687	511	511	f. Impairment on Financial Assets
- Kredit yang diterbitkan	586	636	744	786	794	867	702	974	1.341	1.389	1.089	872	671	655	628	507	507	- Credit
- Surat Berharga	-	-	-	-	-	-	-	1	1	0	0	0	0	0	0	0	0	- Securities
- Lainnya	243	242	264	32	32	32	41	41	43	43	42	54	52	54	59	4	4	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	2.276	1.605	1.730	3.598	4.587	3.957	3.752	3.795	3.992	3.516	3.340	2.981	2.938	1.997	3.901	3.285	3.285	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	70.997	48.250	50.814	46.611	49.990	48.117	42.621	42.769	42.679	42.028	32.979	31.265	32.266	31.065	33.655	30.826	30.826	a. Third Party Funds
Rupiah	70.796	48.241	50.808	46.611	49.990	48.117	42.621	42.769	42.659	42.028	32.978	31.265	32.266	31.065	33.655	30.826	30.826	Rupiah
Giro	12.710	7.054	8.321	15.997	19.186	16.946	8.872	11.886	13.009	13.962	10.912	9.385	10.559	9.949	11.946	11.605	11.605	Demand Deposit
Tabungan	12.555	8.994	9.757	6.267	6.407	6.860	8.042	6.591	6.486	6.469	4.419	5.195	4.918	4.830	4.820	4.678	4.678	Saving
Simpanan Berjangka	45.531	32.193	32.730	24.346	24.397	24.311	25.707	24.292	23.164	21.597	17.647	16.684	16.790	16.286	16.889	14.543	14.543	Time Deposits
Valas	201	10	6	-	-	-	-	-	21	0	0	0	-	-	-	-	-	Foreign Exchange
Giro	61	3	4	-	-	-	-	-	21	0	0	0	-	-	-	-	-	Demand Deposit
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	141	7	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	b. Liabilities to BI
c. Kewajiban kepada Bank Lain	8.648	3.174	5.954	2.615	2.575	2.916	4.164	2.689	2.840	2.706	1.213	1.444	1.631	2.121	1.494	1.677	1.677	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	1.808	1.104	1.055	608	608	608	608	608	609	609	609	609	609	609	609	609	609	d. Issued Securities
e. Pinjaman yang Diterima	162	340	321	109	122	128	1.939	1.638	345	350	239	243	266	38	78	38	38	e. Loans received
Rupiah	162	340	321	109	122	128	1.939	1.638	345	350	239	243	266	38	78	38	38	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	228	-	-	-	-	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)	-	464	1.005	517	736	420	1.107	515	640	985	651	479	479	479	535	502	502	g. Other Liabilities
h. Setoran Jaminan	33	25	35	11	12	13	31	25	25	22	5	5	4	3	3	3	3	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	10.501	6.734	7.092	5.461	5.522	5.605	5.621	6.621	7.198	8.198	7.378	7.378	7.439	7.459	7.459	6.999	6.999	a. Paid In Capital
b. Cadangan	2.063	1.601	1.914	1.529	1.477	1.477	1.477	1.398	1.457	1.457	975	1.012	1.012	1.041	1.041	1.029	1.029	b. Reserves
c. L/R Tahun lalu ¹⁾	(69)	(454)	(417)	(860)	(808)	(808)	(808)	(409)	(1.861)	(2.037)	(2.143)	(2.229)	(2.189)	(2.288)	(2.322)	(2.322)	(2.322)	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah paik ²⁾	861	716	700	375	428	434	457	17	13	14	(11)	(32)	(280)	(265)	(273)	(297)	(297)	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	1.347	434	406	728	658	581	1.358	1.364	2.362	1.371	1.004	1.036	1.160	1.158	1.161	936	936	e. Additional Paid In Capital
f. Modal Pinjaman	168	169	169	169	169	169	169	169	829	750	684	234	-	-	-	-	-	f. Loan Capital

¹⁾ Angka-angka diperbaiki

²⁾ Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Penyaluran Dana																		Distribution of Funds
a. Pembiayaan Yang Diberikan	11.431	11.245	10.210	10.721	11.074	11.387	11.408	11.297	11.195	11.270	11.248	11.215	11.322	11.253	11.274	11.253	11.253	a. Financing
- Kepada Pihak Ketiga	11.396	11.237	10.206	10.719	11.072	11.386	11.406	11.297	11.195	11.269	11.248	11.214	11.321	11.252	11.274	11.252	11.252	- To Third Party
Rupiah	11.396	11.237	10.206	10.719	11.072	11.386	11.406	11.297	11.195	11.269	11.248	11.214	11.321	11.252	11.274	11.252	11.252	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Kepada Bank Lain	34	7	3	2	2	2	2	1	1	1	1	1	1	1	0	0	0	- Inter Bank Credit
Rupiah	34	7	3	2	2	2	2	1	1	1	1	1	1	1	0	0	0	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	808	1.040	948	610	432	481	429	401	392	326	348	330	295	288	285	384	384	b. Interbank Placement
- Giro	270	512	566	338	140	189	106	79	90	80	121	104	68	62	59	158	158	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	538	527	382	272	292	292	322	322	302	246	226	226	226	226	226	226	226	- Time Deposits
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
c. Penempatan pada Bank Indonesia	2.851	2.768	2.107	1.832	1.952	2.028	2.258	1.395	1.707	1.055	1.029	857	601	450	585	1.036	1.036	c. Placement to Bank Indonesia
- Giro	561	680	567	613	574	650	643	504	769	632	508	357	209	310	319	280	280	- Demand Deposit
- Fine Tune Operation (FTO)	240	750	785	520	430	395	365	355	305	290	260	210	140	50	50	50	50	- Fine Tune Operation (FTO)
- Fasbi	2.050	1.337	755	699	948	983	1.250	535	633	133	261	290	252	90	216	706	706	- Fasbi
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
d. Surat Berharga	750	1.275	1.158	2.149	2.501	2.801	2.284	3.279	3.076	2.490	2.443	2.409	2.485	2.493	2.257	2.341	2.341	d. Securitless
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
- Surat Perbendaharaan Negara	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Treasury Bills
- Obligasi	286	310	605	1.259	1.617	1.627	1.137	1.947	1.884	1.333	1.330	1.394	1.582	1.638	1.641	1.619	1.619	- Bonds
- Lainnya	463	940	553	890	884	1.174	1.147	1.331	1.192	1.157	1.113	1.015	904	855	616	722	722	- Others
e. Penyertaan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	852	1.179	387	397	401	402	403	408	408	413	421	423	420	417	415	408	408	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	840	1.140	305	297	296	297	302	303	304	307	314	315	320	319	319	318	318	- Financing
- Surat Berharga	4	7	4	4	4	4	3	2	2	2	2	2	3	2	2	2	2	- Securities
- Lainnya	8	32	77	97	101	102	98	103	102	103	104	105	98	96	94	88	88	- Others
g. Tagihan Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Spot and Derivatives Claims
h. Tagihan Lainnya	150	529	173	-	-	-	-	-	-	-	-	-	-	-	-	-	-	h. Other claims
Sumber Dana																		Source of Funds
a. Dana Pihak Ketiga	12.101	12.987	11.217	11.906	12.369	12.893	12.405	12.661	12.634	11.369	11.113	10.652	9.923	9.834	9.962	10.126	10.126	a. Third Party Funds
Rupiah	12.101	12.987	11.217	11.906	12.369	12.893	12.405	12.661	12.634	11.369	11.113	10.652	9.923	9.834	9.962	10.126	10.126	Rupiah
Giro	1.055	1.057	909	694	702	636	815	732	829	789	773	740	780	824	979	1.101	1.101	Demand Deposit
Tabungan	1.599	1.589	1.617	1.677	1.679	1.647	1.723	1.673	1.684	1.850	1.747	1.754	1.713	1.694	1.750	1.705	1.705	Saving
Simpanan Berjangka	9.447	10.342	8.692	9.536	9.987	10.610	9.867	10.255	10.121	8.730	8.594	8.158	7.431	7.315	7.233	7.320	7.320	Time Deposits
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Saving
Simpanan Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Time Deposits
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	21	142	-	201	205	361	297	367	154	104	112	112	b. Liabilities to BI
c. Kewajiban kepada Bank lain	901	1.079	623	441	435	433	425	371	363	279	162	110	170	133	136	564	564	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	883	275	647	57	120	257	303	225	50	199	371	452	467	423	351	373	373	d. Issued Securities
e. Pinjaman yang Diterima	115	285	452	514	544	566	579	577	575	587	600	607	615	620	628	635	635	e. Loans received
Rupiah	115	285	452	514	544	566	579	577	575	587	600	607	615	620	628	635	635	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Other Liabilities
h. Setoran Jaminan	29	32	22	14	15	16	17	15	15	14	14	14	13	13	14	14	14	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	2.069	2.579	3.691	3.691	3.691	3.691	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	3.741	a. Paid In Capital
b. Cadangan	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	b. Reserves
c. I/R Tahun lalu ¹⁾	(123)	(523)	(1.258)	(1.299)	(1.299)	(1.299)	(1.299)	(1.199)	(1.199)	(1.204)	(1.202)	(1.202)	(1.202)	(1.202)	(1.202)	(1.202)	(1.202)	c. Retained Earnings (Profit/Loss) ¹⁾
d. L/R Tahun berjalan sesudah pajak ²⁾	(512)	(380)	(19)	101	107	110	127	3	4	10	15	73	70	76	78	84	84	d. Current Earnings (Profit/Loss) ²⁾
e. Tambahan modal disetor	245	286	(20)	(2)	54	55	2	13	12	(20)	(18)	(6)	1	2	8	7	7	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	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Penyaluran Dana																		Distribution of Funds
a. Pembiayaan Yang Diberikan	111.224	118.638	125.053	134.203	135.022	136.080	138.911	138.030	139.026	142.129	141.402	143.744	137.830	108.046	108.062	109.257	109.257	a. Financing
- Kepada Pihak Ketiga	110.883	118.272	124.766	133.922	134.729	135.825	138.602	137.734	138.731	141.825	141.109	143.444	137.528	107.802	107.817	109.007	109.007	- To Third Party
Rupiah	106.993	114.386	121.498	131.010	131.868	132.959	135.798	134.960	135.831	138.386	137.985	140.389	134.564	104.954	104.917	106.070	106.070	Rupiah
Valas	3.891	3.887	3.269	2.912	2.861	2.866	2.805	2.774	2.900	3.438	3.124	3.055	2.963	2.848	2.901	2.938	2.938	Foreign Exchange
- Kepada Bank Lain	341	366	287	281	293	255	308	296	295	304	293	300	302	244	244	249	249	- Inter Bank Financing
Rupiah	341	366	287	281	293	255	308	296	295	304	293	300	302	244	244	249	249	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
b. Penempatan pada Bank Lain	1.751	1.431	1.785	1.758	1.402	1.123	1.124	5.042	2.585	2.732	2.368	2.525	2.220	1.878	2.235	2.107	2.107	b. Interbank Placement
- Giro	1.265	1.210	1.407	1.431	1.400	1.118	971	5.032	2.582	2.515	2.358	2.522	2.167	1.825	2.182	2.105	2.105	- Demand Deposit
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money
- Deposito Berjangka	440	154	376	1	1	3	100	0	0	100	0	0	50	50	50	0	0	- Time Deposits
- Lainnya	46	68	2	326	2	2	52	10	2	117	10	2	2	2	2	2	2	- Others
c. Penempatan pada Bank Indonesia	19.908	24.003	26.034	19.969	23.324	22.229	27.086	19.594	19.580	21.393	22.000	17.864	18.035	9.361	15.775	16.690	16.690	c. Placement to Bank Indonesia
- Giro	7.039	9.316	8.930	8.745	8.550	9.235	9.024	8.101	7.810	8.188	7.726	5.544	5.269	3.896	4.063	4.429	4.429	- Demand Deposit
- Fine Tune Operation (FTO)	2.650	2.005	3.460	4.625	4.010	4.665	5.985	6.460	6.480	6.635	6.835	6.535	3.920	525	492	513	513	- Fine Tune Operation (FTO)
- Fasbi	9.802	10.320	13.240	5.839	9.590	6.703	10.529	4.154	4.341	4.671	5.399	4.130	5.467	3.899	10.735	9.209	9.209	- Fasbi
- Lainnya	418	2.362	404	761	1.174	1.626	1.548	879	949	1.898	2.040	1.655	3.380	1.040	485	2.539	2.539	- Others
d. Surat Berharga	16.450	24.125	37.084	38.412	41.039	41.356	40.382	42.070	44.992	40.251	39.783	40.690	41.085	28.942	29.088	32.346	32.346	d. Securitless
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)
(SB/PN)	1.979	3.920	3.197	2.283	2.107	2.101	2.101	1.949	1.856	2.406	2.029	2.137	2.249	2.254	2.341	2.379	2.379	Treasury Bills
- Obligasi	11.170	17.371	30.884	30.906	30.373	29.867	31.840	31.189	32.091	28.223	28.481	28.993	29.359	22.984	24.091	24.981	24.981	- Bonds
- Lainnya	3.301	2.834	3.003	5.223	8.559	9.388	6.441	8.932	11.045	9.622	9.273	9.560	9.476	3.704	2.656	4.986	4.986	- Others
e. Penyertaan	29	31	32	8	8	8	471	471	471	471	471	471	471	471	471	471	471	e. Equity Investment
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.361	3.251	2.992	3.083	3.107	3.192	3.307	3.463	3.546	3.694	3.589	3.762	3.444	2.407	2.672	2.622	2.622	f. Impairment on Financial Assets
- Pembiayaan yang diberikan	3.293	3.189	2.926	3.002	3.028	3.114	3.235	3.376	3.458	3.612	3.511	3.680	3.371	2.349	2.614	2.565	2.565	- Financing
Surat Berharga	47	43	53	65	68	68	63	67	70	67	67	68	63	53	54	54	54	Securities
Lainnya	22	20	12	16	11	10	9	20	18	15	11	14	10	5	4	3	3	Others
g. Tagihan Spot dan Derivatif	31	4	3	12	10	10	5	4	15	9	6	4	4	14	11	34	34	g. Spot and Derivatives Claims
h. Tagihan Lainnya	1.713	2.553	1.227	599	509	441	417	541	432	299	161	157	178	180	179	192	192	h. Other claims
Sumber Dana		0																Source of Funds
a. Dana Pihak Ketiga	124.349	147.502	158.917	164.942	171.807	169.150	176.763	174.974	176.114	176.078	177.516	175.305	172.207	127.286	134.279	140.966	140.966	a. Third Party Funds
Rupiah	118.325	141.847	153.371	160.331	167.513	164.949	172.586	166.942	169.929	168.887	170.939	168.751	165.543	123.022	129.955	136.405	136.405	Rupiah
Giro	10.636	14.921	16.355	20.846	24.113	23.412	26.031	25.731	27.019	26.926	27.979	26.394	29.535	20.522	27.081	26.664	26.664	Demand Deposit
Tabungan	35.212	41.462	51.117	52.927	53.617	53.995	58.669	56.619	56.359	56.526	57.259	59.542	58.567	38.421	38.843	39.392	39.392	Saving
Simpanan Berjangka	72.477	85.463	85.898	86.558	89.783	87.543	87.887	84.592	86.551	85.434	85.700	82.815	77.441	64.079	64.032	70.349	70.349	Time Deposits
Valas	6.024	5.656	5.547	4.611	4.294	4.201	4.177	8.031	6.184	7.192	6.577	6.554	6.664	4.264	4.324	4.561	4.561	Foreign Exchange
Giro	1.032	1.471	904	734	874	784	750	4.805	2.207	2.792	2.490	2.431	1.863	1.387	1.371	1.451	1.451	Demand Deposit
Tabungan	163	184	240	342	383	377	467	477	465	462	438	430	408	215	207	209	209	Saving
Simpanan Berjangka	4.829	4.000	4.403	3.535	3.038	3.040	2.960	2.749	3.513	3.938	3.649	3.693	4.393	2.662	2.745	2.901	2.901	Time Deposits
b. Kewajiban kepada Bank Indonesia	1	-	1.556	-	-	713	1.352	499	401	417	1.042	1.839	2.275	2.583	2.589	2.009	2.009	b. Liabilities to BI
c. Kewajiban kepada Bank lain	6.121	3.070	2.483	1.841	1.916	2.390	2.559	2.504	2.290	1.961	1.576	1.569	1.759	1.697	1.749	1.965	1.965	c. Interbank Liabilities
d. Surat Berharga yang diterbitkan	4.612	3.242	5.559	2.705	1.780	2.358	2.795	2.110	2.607	2.963	3.636	4.332	4.981	4.786	3.475	2.593	2.593	d. Issued Securities
e. Pinjaman yang Diterima	2.201	2.443	1.272	852	969	1.001	496	467	468	595	652	680	462	468	1.476	1.523	1.523	e. Loans received
Rupiah	2.201	2.443	1.272	852	941	973	468	467	468	595	652	680	462	468	1.476	1.523	1.523	Rupiah
Valas	-	-	-	-	28	28	28	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Spot dan Derivatif	4	18	3	12	10	10	4	4	15	8	6	10	6	14	12	32	32	f. Spot and Derivatives Liabilities
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	282	389	274	378	289	251	269	377	293	169	57	59	76	80	80	89	89	g. Other Liabilities
h. Setoran Jaminan	37	60	58	41	36	32	46	38	28	26	24	23	22	2	2	2	2	h. Margin Deposits
Beberapa komponen modal																		Components of Capital
a. Modal Disetor	9.939	10.986	15.258	15.277	15.292	16.292	16.292	16.292	16.292	16.547	16.547	16.547	15.942	13.341	13.341	13.341	13.341	a. Paid In Capital
b. Cadangan	2.958	3.004	3.247	3.248	3.706	3.706	3.426	3.426	3.441	3.428	3.428	3.491	3.426	3.233	3.248	3.248	3.248	b. Reserves
c. I/R Tahun lalu ¹⁾	(232)	495	873	2.229	2.229	2.229	2.229	5.373	5.373	5.262	5.275	4.745	1.444	(1.154)	(1.169)	(1.169)	(1.169)	c. Retained Earnings (Profit/loss) ¹⁾
d. I/R Tahun berjalan sesudah pajak ²⁾	1.139	1.005	2.222	1.989	2.209	2.490	2.793	273	531	824	897	952	642	459	560	635	635	d. Current Earnings (Profit/loss) ²⁾
e. Tambahan modal disetor	1.824	3.769	2.291	3.336	3.355	2.363	2.364	2.407	2.418	2.311	2.332	2.348	1.495	1.546	1.597	1.585	1.585	e. Additional Paid In Capital
f. Modal Pinjaman	1.500	1.800	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	f. Loan Capital

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

r) Revised figures
*) Provisional figures

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

Keterangan	2016	2017	2018	2019				2020								Items		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
Penyaluran Dana																		Distribution of Funds
a. Pembiayaan Yang Diberikan	55.388	60.472	67.503	73.554	73.042	73.161	75.289	74.300	74.386	75.446	75.229	75.533	84.145	115.850	116.561	120.445	a. Financing	
- Kepada Pihak Ketiga	55.202	60.280	67.326	73.407	72.896	73.018	75.138	74.153	74.243	75.300	75.082	75.386	84.010	115.659	116.364	120.248	- To Third Party	
Rupiah	50.390	56.465	64.050	70.470	70.020	70.151	72.471	71.563	71.528	72.153	72.241	72.648	81.151	112.657	113.560	117.115	Rupiah	
Valas	4.812	3.814	3.275	2.937	2.876	2.867	2.667	2.590	2.715	3.147	2.842	2.737	2.859	3.002	2.804	3.134	Foreign Exchange	
- Kepada Bank Lain	186	192	177	147	146	142	151	147	143	146	146	147	134	192	197	196	- Inter Bank Financing	
Rupiah	186	192	177	147	146	142	151	147	143	146	146	147	134	192	197	196	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
b. Penempatan pada Bank Lain	1.552	703	1.552	1.153	985	1.260	2.263	2.083	2.195	2.533	3.103	1.832	1.782	3.408	3.114	4.050	b. Interbank Placement	
- Giro	1.551	701	1.551	1.152	984	1.258	2.261	2.082	2.194	2.531	3.101	1.831	1.780	3.407	3.098	4.033	- Demand Deposit	
- Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Inter Bank Call Money	
- Deposito Berjangka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Time Deposits	
- Lainnya	1	1	1	1	1	1	1	1	2	2	2	2	2	2	16	17	- Others	
c. Penempatan pada Bank Indonesia	11.996	14.391	9.658	10.490	10.606	9.011	11.011	11.827	14.741	13.963	13.505	12.039	15.935	16.986	19.641	27.721	c. Placement to Bank Indonesia	
- Giro	3.357	5.754	3.985	3.943	3.916	4.172	4.358	4.479	4.328	4.738	4.603	2.866	3.281	4.623	4.589	6.571	- Demand Deposit	
- Fine Tune Operation (FTO)	5.050	2.350	-	1.250	850	850	1.300	1.450	1.450	1.450	1.150	1.150	4.065	5.640	5.382	6.835	- Fine Tune Operation (FTO)	
- Fasbi	3.589	5.568	4.667	4.232	4.647	2.790	3.582	1.405	4.300	2.800	3.810	2.690	3.956	2.416	5.447	9.628	- Fasbi	
- Lainnya	-	719	1.007	1.065	1.193	1.199	2.221	4.643	4.663	4.975	3.942	5.333	4.633	4.307	4.223	4.687	- Others	
d. Surat Berharga	6.907	10.256	16.262	15.436	17.525	20.173	21.121	20.825	21.230	20.465	18.879	20.900	24.933	38.600	34.601	32.264	d. Securitless	
- Sertifikat Bank Indonesia (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Bank Indonesia Certificates (SBI)	
(SB/PN)	99	1.547	1.176	295	297	298	300	208	31	25	23	22	149	247	530	251	- Treasury Bills	
- Obligasi	5.427	7.598	12.466	9.661	9.928	9.662	9.663	9.661	9.663	8.691	9.560	10.512	11.870	19.054	18.637	17.566	- Bonds	
- Lainnya	1.380	1.110	2.620	5.480	7.300	10.213	11.158	10.957	11.536	11.748	9.296	10.366	12.914	19.299	15.434	14.448	- Others	
e. Penyertaan	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	e. Equity Investment	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.993	1.958	2.253	2.181	2.022	2.059	1.988	2.014	2.040	2.098	2.159	2.242	3.258	4.647	4.795	5.115	f. Impairment on Financial Assets	
- Pembiayaan yang diberikan	1.830	1.930	2.196	2.101	1.935	1.979	1.951	1.976	2.001	2.069	2.122	2.205	3.230	4.570	4.723	5.046	- Financing	
- Surat Berharga	154	20	28	25	33	26	33	34	34	24	32	33	24	42	40	27	- Securities	
- Lainnya	9	9	29	55	54	54	4	5	5	5	5	4	4	35	32	42	- Others Claims	
g. Tagihan Spot dan Derivatif	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	g. Spot and Derivatives Claims	
h. Tagihan Lainnya	1.123	99	1.490	219	217	243	236	257	262	245	208	128	142	140	132	142	h. Other claims	
Sumber Dana																	Source of Funds	
a. Dana Pihak Ketiga	69.957	77.903	87.472	90.494	92.290	93.045	99.810	98.851	102.321	101.916	100.417	99.794	111.244	152.527	151.695	161.010	a. Third Party Funds	
Rupiah	63.641	72.525	81.774	86.088	87.927	88.589	93.414	90.351	93.278	91.939	91.269	90.756	102.405	142.257	141.604	149.392	Rupiah	
Giro	5.097	6.980	7.496	8.093	8.965	9.317	10.573	10.098	11.452	11.071	10.709	10.551	11.097	15.309	15.737	17.560	Demand Deposit	
Tabungan	27.759	31.389	35.070	37.550	37.311	38.108	39.770	39.427	40.305	40.443	40.964	41.670	44.425	66.662	67.817	69.622	Saving	
Simpanan Berjangka	30.785	34.156	39.208	40.445	41.652	41.163	43.071	40.826	41.522	40.425	39.596	38.536	46.883	60.286	58.050	62.209	Time Deposits	
Valas	6.317	5.378	5.698	4.407	4.363	4.456	6.395	8.500	9.043	9.976	9.148	9.038	8.839	10.269	10.090	11.618	Foreign Exchange	
Giro	1.833	1.981	1.891	2.065	2.027	2.042	3.907	4.954	5.304	5.911	5.451	5.413	5.370	5.660	5.745	7.127	Demand Deposit	
Tabungan	-	5	37	35	33	33	30	27	27	29	24	22	20	242	241	251	Saving	
Simpanan Berjangka	4.484	3.392	3.807	2.304	2.301	2.381	2.459	3.519	3.712	4.037	3.673	3.602	3.448	4.367	4.104	4.241	Time Deposits	
b. Kewajiban kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities to BI	
c. Kewajiban kepada Bank lain	494	654	556	595	564	665	568	644	624	537	490	559	535	906	894	935	c. Interbank Liabilities	
d. Surat Berharga yang diterbitkan	-	-	100	-	-	-	-	-	-	-	-	-	-	585	-	200	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)	114	99	249	219	217	243	236	257	262	245	208	128	142	140	132	142	g. Other Liabilities	
h. Setoran Jaminan	24	20	21	23	23	23	23	21	15	16	15	15	14	35	40	37	h. Margin Deposits	
Beberapa komponen modal																	Components of Capital	
a. Modal Disetor	2.489	2.489	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	2.989	3.759	6.680	6.680	6.680	a. Paid In Capital	
b. Cadangan	398	498	598	598	598	598	598	598	598	598	598	598	663	1.117	1.117	1.117	b. Reserves	
c. L/R Tahun lalu ¹⁾	2.845	3.070	3.335	3.940	3.940	3.940	3.940	5.216	5.216	5.216	5.216	5.216	8.517	10.088	10.088	10.088	c. Retained Earnings (Profit/Loss) ¹⁾	
d. L/R Tahun berjalan sesudah naik ²⁾	325	365	604	872	983	1.096	1.276	127	268	368	458	580	1.128	1.526	1.713	1.963	d. Current Earnings (Profit/Loss) ²⁾	
e. Tambahan modal disetor	(24)	548	116	54	43	43	48	48	48	47	47	47	938	892	912	910	e. Additional Paid In Capital	
f. Modal Pinjaman	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	375	f. Loan Capital	

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

Keterangan	2016	2017	2018	2019				2020								Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	681.460	717.761	742.327	619.607	688.723	757.792	828.197	74.316	140.409	201.249	271.753	335.467	398.679	463.817	529.172	596.355	1. Interest Income
a. Dari Bank Indonesia	5.990	7.320	6.205	5.667	6.174	6.698	7.353	738	1.385	2.090	2.759	3.412	3.976	4.724	5.580	6.433	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	6.667	7.358	8.863	7.902	8.631	9.423	10.205	998	1.583	2.082	2.871	3.675	4.160	3.278	3.675	4.160	b. From interbank placement
c. Dari surat berharga	52.404	59.098	61.380	47.861	53.087	58.504	64.336	5.430	10.597	16.652	21.953	27.934	34.370	41.001	47.484	54.326	c. From securities
d. Dari Kredit yang diberikan	474.705	484.938	511.575	413.073	459.233	504.574	552.425	50.365	94.429	131.572	179.872	220.856	261.456	302.537	344.007	385.590	d. From credit
- kepada pihak ketiga bukan bank	472.391	482.484	508.391	409.766	455.533	501.042	548.591	50.016	93.694	130.473	178.332	219.048	259.317	300.020	341.135	382.372	- To Third Party non Bank
- kepada bank lain	2.314	2.454	3.184	3.306	3.700	3.532	3.834	349	735	1.098	1.450	1.809	2.139	2.517	2.873	3.219	- To other Bank
e. Lainnya	141.694	159.047	154.304	145.204	161.598	178.593	193.878	16.785	32.415	48.853	64.821	80.394	95.599	111.880	127.941	145.489	e. Others
2. Beban Bunga	338.622	359.635	365.077	330.998	367.612	403.960	439.201	40.729	74.533	110.972	144.777	178.986	211.794	246.417	280.200	315.493	2. Interest Expenses
a. Kepada Bank Indonesia	447	56	63	397	406	408	450	100	146	187	238	271	292	310	321	330	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	6.924	7.917	9.789	8.949	9.630	10.623	11.570	876	1.715	2.471	3.227	3.899	4.793	5.542	6.027	6.601	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	174.977	176.693	179.623	158.377	176.315	193.134	210.401	17.210	33.525	51.227	67.014	83.462	99.141	115.508	131.616	146.910	c. Third Party non Bank
- Giro	15.819	18.669	20.397	17.707	19.816	21.898	24.188	2.264	4.355	6.676	8.960	11.241	13.472	15.869	18.123	20.435	- Demand Deposit
- Tabungan	22.743	23.097	23.929	18.122	20.955	22.913	24.998	2.087	4.141	6.183	8.095	9.980	11.570	13.329	15.084	16.710	- Saving
- Simpanan Berjangka	136.415	134.927	135.298	121.759	135.543	148.323	161.215	12.858	25.029	38.368	49.958	62.241	74.099	86.310	98.409	109.765	- Time deposits
d. Surat Berharga	8.227	10.034	11.314	9.161	10.123	11.052	11.987	978	1.887	2.806	3.747	4.861	5.636	6.525	7.347	8.206	d. Securities
e. Pinjaman yang diterima	6.327	7.256	11.572	10.590	11.700	12.692	13.655	1.420	2.026	3.091	3.961	4.795	5.601	6.284	7.508	8.300	e. Loans received
f. Lainnya	139.706	155.973	150.931	141.251	157.248	173.842	189.109	16.388	31.518	47.683	63.179	78.193	92.952	108.755	123.869	141.326	f. Others
g. Koreksi atas pendapatan bunga	2.015	1.705	1.784	2.273	2.189	2.207	2.029	3.757	3.717	3.507	3.412	3.505	3.378	3.494	3.512	3.820	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	342.838	358.127	377.250	288.609	321.111	353.832	388.997	33.587	65.876	90.277	126.976	156.480	186.885	217.400	248.972	280.862	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	249.691	231.513	261.214	284.549	326.153	304.782	318.252	53.585	99.010	216.245	207.052	208.785	224.311	254.433	280.269	311.071	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	8.875	10.659	8.442	9.536	10.836	12.060	12.839	2.265	4.286	6.573	7.433	8.776	10.033	12.118	14.291	15.821	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	390	1.327	19	44	38	38	38	1	1	-	-	0	3	3	1	1	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	39	118	31	50	53	58	59	11	33	36	104	117	140	142	145	148	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	101.314	105.410	123.588	156.947	182.600	144.956	144.697	29.307	52.552	148.920	130.954	123.303	128.117	143.052	154.785	165.093	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	63.817	69.513	76.090	60.359	67.341	74.434	82.320	6.672	13.999	21.697	27.530	32.855	38.705	44.901	51.222	57.209	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	75.256	44.486	53.043	57.614	65.283	73.236	78.298	15.329	28.139	39.018	41.031	43.733	47.313	54.216	59.826	72.799	f. Others
2. Beban Operasional Selain Beban Bunga	456.244	424.241	453.025	424.921	482.072	478.986	510.775	68.704	130.669	264.579	270.780	294.998	331.260	380.789	426.152	485.640	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.474	1.666	3.506	1.331	1.402	1.627	1.678	175	419	1.291	1.168	1.231	1.501	1.427	1.451	1.617	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	144	417	152	379	389	402	417	11	23	44	137	140	70	86	100	107	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	26	17	177	51	51	53	46	25	15	33	33	41	27	124	133	128	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	101.792	95.939	113.865	146.280	170.591	132.114	130.660	28.181	49.883	142.642	121.912	112.600	116.778	130.437	142.478	153.394	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	146.623	105.868	102.680	96.287	108.051	122.405	130.473	19.534	39.296	57.167	65.169	79.413	94.087	110.349	123.649	151.883	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.201	3.924	4.756	4.075	4.614	5.070	5.637	476	860	1.335	1.708	2.005	2.369	2.689	2.986	3.278	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	201.984	216.410	227.889	176.519	196.973	217.314	241.863	20.303	40.184	62.067	80.653	99.568	116.427	135.678	155.355	175.233	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	136.311	165.398	185.439	148.237	165.192	179.628	196.474	18.467	34.217	41.944	63.248	70.267	79.936	91.044	103.090	106.293	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	20.712	30.242	24.927	17.290	19.151	23.251	27.176	2.415	4.602	20.810	11.099	12.727	14.917	17.447	21.334	24.471	E. Non Operational Income
F. Beban non-operasional	19.555	28.737	19.647	16.322	18.199	20.370	23.136	2.250	4.135	8.231	8.189	10.112	12.121	14.149	16.040	17.456	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	1.157	1.505	5.280	968	952	2.881	4.041	165	467	12.579	2.909	2.615	2.796	3.298	5.294	7.016	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	137.467	166.903	190.719	149.205	166.144	182.509	200.514	18.632	34.684	54.523	66.158	72.882	82.732	94.342	108.384	113.308	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	67.017	84.137	95.580	(46)	(49)	(62)	105.391	(4)	(5)	(3)	(9)	(15)	(41)	(36)	(40)	(56)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	67.431	84.376	95.682	184	242	197	105.669	(4)	55	63	180	268	295	413	346	331	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	106.544	131.156	150.013	117.594	130.772	143.156	156.487	14.557	27.111	42.831	50.489	54.727	62.572	71.268	81.417	85.123	K. Profit/Loss After Estimation of tax

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

r) Revised figures
*) Provisional figures

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

Keterangan	2016	2017	2018	2019				2020								Items		
				Sep	Okt	Nov	Des	Jan	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul ^{r)}	Agt ^{r)}		Sep	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	15.495	8.976	9.377	5.325	5.940	6.536	7.174	627	1.227	1.850	1.881	2.328	2.755	3.169	3.602	3.543		1. Interest Income
a. Dari Bank Indonesia	273	185	148	65	69	75	83	7	16	23	26	31	36	44	54	56		a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	452	257	267	188	211	236	259	13	26	36	46	58	69	81	89	101		b. From interbank placement
c. Dari surat berharga	545	392	350	185	207	230	262	38	49	73	61	78	93	110	124	130		c. From securities
d. Dari Kredit yang diberikan	9.724	5.647	6.165	3.452	3.845	4.233	4.635	373	761	1.163	1.141	1.416	1.675	1.930	2.185	2.137		d. From credit
- kepada pihak ketiga bukan bank	9.646	5.645	6.162	3.447	3.840	4.227	4.629	372	760	1.161	1.138	1.412	1.671	1.924	2.179	2.130		- To Third Party non Bank
- kepada bank lain	78	2	2	4	5	6	6	1	1	2	3	4	5	5	6	7		- To other Bank
e. Lainnya	4.500	2.495	2.448	1.436	1.607	1.762	1.935	196	374	555	608	746	881	1.005	1.149	1.119		e. Others
2. Beban Bunga	9.505	5.558	5.634	3.364	3.755	4.122	4.515	412	796	1.170	1.232	1.512	1.784	2.046	2.325	2.238		2. Interest Expenses
a. Kepada Bank Indonesia	1	0	-	2	2	2	2	-	-	-	0	0	0	0	0	0		a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	230	84	136	139	152	163	176	14	32	43	47	54	61	69	75	79		b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.640	2.917	2.915	1.788	1.997	2.202	2.407	197	376	554	555	686	812	939	1.065	1.003		c. Third Party non Bank
- Giro	468	370	324	258	292	325	348	21	43	69	71	90	107	125	143	164		- Demand Deposit
- Tabungan	299	210	206	116	128	140	155	14	26	39	26	32	39	46	52	57		- Saving
- Simpanan Berjangka	3.873	2.336	2.385	1.414	1.578	1.737	1.904	162	307	446	458	564	666	769	870	782		- Time deposits
d. Surat Berharga	160	69	107	48	54	59	64	5	11	16	20	25	30	35	40	45		d. Securities
e. Pinjaman yang diterima	15	24	51	16	18	20	24	6	13	19	16	19	21	21	21	21		e. Loans received
f. Lainnya	4.459	2.464	2.425	1.369	1.531	1.675	1.841	190	364	538	594	728	861	982	1.124	1.091		f. Others
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	5.989	3.418	3.743	1.962	2.185	2.414	2.659	215	431	680	649	817	971	1.123	1.277	1.305		B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.285	1.096	970	859	1.029	1.124	1.381	72	187	318	281	332	447	497	571	543		1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	230	17	17	20	20	20	21	-	0	0	-	-	-	-	-	-		a. Increase in fair value and gain from sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		b. Increase in fair value and gain from sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		c. Increase in fair value and gain from sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	2	0	0	-	-	-	-	-	5	5	5	5	7	7	7	7		d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	281	228	294	180	202	222	246	21	49	74	81	95	105	119	133	134		e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	772	851	659	659	807	882	1.114	51	132	238	195	232	334	371	431	402		f. Others
2. Beban Operasional Selain Beban Bunga	5.803	3.546	3.749	2.319	2.632	2.926	3.336	254	567	925	921	1.150	1.678	1.849	2.058	2.074		2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	205	1	18	-	-	-	-	-	-	-	-	-	-	-	-	-		a. Decrease in fair value and losses from sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	6	6	6	6	-	-	-	-	-	-	-	-	-		b. Decrease in fair value and losses from sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		c. Decrease in fair value and losses from sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	0	0	0	-	-	-	-	-	13	11	11	11	11	11	11	11		d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.081	1.071	1.026	769	921	1.064	1.212	101	178	287	285	330	675	703	744	728		e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	13	3	4	1	1	1	1	0	4	4	3	3	3	3	3	3		f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	4.504	2.470	2.702	1.543	1.704	1.855	2.118	153	373	623	623	807	988	1.132	1.300	1.332		g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	1.471	969	963	502	582	612	704	33	50	73	9	(1)	(260)	(230)	(210)	(226)		D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	5.766	14.063	3.138	1.753	2.123	2.532	2.928	399	774	1.105	1.488	1.854	2.254	2.633	3.025	3.437		E. Non Operational Income
F. Beban non-operasional	5.799	14.046	3.113	1.737	2.106	2.516	2.945	398	770	1.104	1.468	1.834	2.215	2.593	3.005	3.417		F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(33)	17	25	16	17	16	(17)	1	3	1	20	20	39	40	21	21		G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	1.438	986	988	518	599	627	687	34	54	75	29	19	(222)	(190)	(189)	(205)		H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	170	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-		J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	861	716	700	375	428	434	457	17	13	14	(11)	(32)	(280)	(265)	(273)	(297)		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	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei ¹⁾	Jun ¹⁾	Jul ¹⁾	Agt ¹⁾	Sep		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	112.706	110.181	102.783	87.851	97.971	108.021	118.622	10.202	20.017	30.157	40.720	50.686	60.019	70.160	80.187	91.447	103.557	1. Interest Income
a. Dari Bank Indonesia	1.188	1.327	1.106	1.098	1.207	1.312	1.414	118	230	283	388	490	583	709	874	1.035	1.205	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.965	2.040	1.780	1.732	1.936	2.148	2.328	162	293	414	522	614	705	798	887	957	1.035	b. From interbank placement
c. Dari surat berharga	5.893	7.150	6.517	5.449	6.103	6.745	7.383	614	1.214	1.761	2.372	3.061	3.721	4.382	5.009	5.683	6.363	c. From securities
d. Dari Kredit yang diberikan	63.246	60.743	55.914	45.041	50.212	55.250	60.566	5.020	9.810	14.719	19.962	24.752	29.391	34.178	38.930	44.023	48.930	d. From credit
- kepada pihak ketiga bukan bank	62.828	60.332	55.438	44.661	49.792	54.793	60.071	4.983	9.738	14.609	19.817	24.573	29.185	33.944	38.668	43.744	48.668	- To Third Party non Bank
- kepada bank lain	418	411	476	380	420	458	495	36	71	110	144	178	206	234	262	280	300	- To other Bank
e. Lainnya	40.413	38.921	37.466	34.532	38.512	42.565	46.931	4.287	8.470	12.980	17.477	21.769	25.619	30.093	34.487	39.749	44.662	e. Others
2. Beban Bunga	72.338	68.658	64.251	58.149	64.879	71.598	78.581	6.954	13.635	20.518	27.618	34.410	40.647	47.555	54.462	62.350	70.000	2. Interest Expenses
a. Kepada Bank Indonesia	20	22	19	17	16	16	16	1	1	1	1	1	2	2	2	2	2	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	1.282	1.276	1.672	1.780	1.970	2.134	2.307	187	358	490	622	729	836	945	1.047	1.140	1.240	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	29.256	27.262	23.945	20.800	23.266	25.659	28.039	2.357	4.581	6.762	9.123	11.372	13.536	15.756	18.055	20.539	23.039	c. Third Party non Bank
- Giro	2.792	2.902	2.177	1.847	2.071	2.293	2.504	205	397	548	770	972	1.162	1.367	1.574	1.815	2.059	- Demand Deposit
- Tabungan	2.556	2.565	2.452	1.940	2.174	2.404	2.638	234	449	676	917	1.135	1.348	1.560	1.777	1.986	2.200	- Saving
- Simpanan Berjangka	23.908	21.794	19.317	17.013	19.021	20.961	22.897	1.918	3.736	5.538	7.436	9.264	11.027	12.829	14.704	16.739	18.880	- Time deposits
d. Surat Berharga	985	744	1.043	902	989	1.074	1.171	98	190	285	388	489	583	663	735	818	900	d. Securities
e. Pinjaman yang diterima	660	571	363	383	415	461	482	37	73	106	148	181	212	244	277	309	342	e. Loans received
f. Lainnya	40.135	38.783	37.207	34.262	38.220	42.250	46.562	4.266	8.424	12.866	17.327	21.630	25.472	29.927	34.330	39.525	44.000	f. Others
g. Koreksi atas pendapatan bunga	1	1	2	4	5	5	5	9	8	8	8	8	8	17	17	17	17	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	40.368	41.524	38.532	29.702	33.091	36.423	40.040	3.247	6.382	9.639	13.102	16.276	19.371	22.605	25.725	29.097	32.352	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	20.573	24.071	21.822	17.819	19.542	21.042	23.339	6.105	9.062	24.097	34.154	35.226	38.027	42.485	44.915	48.039	51.039	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.483	1.747	1.693	1.096	1.216	1.261	1.321	159	373	689	796	890	986	1.182	1.317	1.472	1.617	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	390	1	3	36	36	36	36	1	1	-	-	0	3	3	1	1	1	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	5	-	30	35	36	38	38	6	24	26	91	102	124	124	124	126	126	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	12.403	13.467	11.244	8.966	9.562	10.290	11.278	3.036	4.692	18.290	27.367	28.040	30.205	33.166	34.770	36.700	37.700	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	3.116	3.790	3.453	2.905	3.212	3.485	3.865	258	592	811	1.067	1.281	1.532	1.791	2.069	2.366	2.666	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	3.176	5.066	5.399	4.781	5.479	5.932	6.800	2.646	3.380	4.281	4.834	4.913	5.178	6.219	6.635	7.473	8.266	f. Others
2. Beban Operasional Selain Beban Bunga	47.330	52.484	48.262	37.914	42.162	46.347	52.186	7.975	13.158	31.233	43.767	47.480	51.998	58.833	63.534	69.545	74.511	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.016	800	1.348	489	490	508	545	28	57	144	169	315	366	374	384	407	427	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	139	200	138	100	110	123	136	11	23	44	137	140	70	86	100	107	117	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	3	26	28	28	31	-	-	9	9	12	12	85	99	99	99	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	11.806	12.707	10.591	8.625	9.203	9.846	10.763	2.914	4.586	18.049	26.758	27.288	29.268	32.247	33.815	35.749	37.499	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	9.702	11.272	10.515	8.650	9.574	10.687	12.443	2.869	4.166	6.302	7.561	8.371	8.703	10.130	10.918	12.499	13.999	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	207	361	389	366	418	470	512	40	70	101	131	157	188	216	252	273	293	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	24.459	27.144	25.279	19.657	22.339	24.684	27.756	2.114	4.256	6.583	9.002	11.197	13.391	15.695	17.966	20.412	22.866	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	13.637	13.110	12.092	9.608	10.471	11.119	11.194	1.377	2.286	2.504	3.490	4.022	5.400	6.258	7.106	7.591	7.591	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	2.371	2.451	3.053	2.396	2.629	2.717	4.039	275	527	1.827	1.389	1.366	1.550	1.698	44.539	1.459	1.459	E. Non Operational Income
F. Beban non-operasional	2.297	2.219	2.906	2.067	2.319	2.409	2.807	292	380	1.148	876	954	999	1.116	43.991	859	859	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	74	231	147	328	310	308	1.232	(17)	147	679	513	413	551	583	548	601	601	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	13.710	13.342	12.239	9.936	10.781	11.427	12.426	1.360	2.433	3.183	4.003	4.435	5.951	6.840	7.655	8.192	8.192	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	4.256	4.536	4.805	-	-	-	4.285	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	4.522	4.676	4.908	230	292	258	4.562	-	61	66	189	283	336	449	385	387	387	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	10.327	10.283	9.180	7.541	8.002	8.502	9.001	1.098	1.802	2.290	2.767	2.953	4.159	4.647	5.331	5.639	5.639	K. Profit/Loss After Estimation of tax

¹⁾ Angka-angka diperbaiki

¹⁾ 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	2016	2017	2018	2019				2020								Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	256.602	294.644	313.316	276.586	306.943	336.618	368.651	35.917	65.708	89.010	123.269	159.887	189.800	220.500	252.487	284.708	1. Interest Income
a. Dari Bank Indonesia	1.476	1.883	1.359	1.384	1.505	1.653	1.873	246	412	585	739	1.024	1.211	1.493	1.779	2.051	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.996	2.618	3.467	3.231	3.537	3.823	4.160	550	783	926	991	1.199	1.377	1.520	1.832	2.026	b. From interbank placement
c. Dari surat berharga	24.367	29.080	31.075	24.341	26.957	29.740	32.649	2.847	5.638	9.162	12.070	15.838	19.473	23.351	27.237	31.398	c. From securities
d. Dari Pembiayaan yang diberikan	215.895	243.018	260.158	223.054	247.723	272.519	298.590	29.826	53.945	70.793	99.307	125.228	147.723	170.589	194.495	218.489	d. From credit
- kepada pihak ketiga bukan bank	215.201	241.883	258.456	221.060	245.454	270.545	296.443	29.619	53.477	70.092	98.378	124.035	146.306	168.902	192.556	216.303	- To Third Party non Bank
- kepada bank lain	694	1.136	1.702	1.994	2.269	1.973	2.147	207	469	702	929	1.193	1.417	1.687	1.938	2.186	- To other Bank
e. Lainnya	12.868	18.046	17.258	24.577	27.221	28.883	31.379	2.448	4.930	7.544	10.163	16.599	20.016	23.547	27.143	30.744	e. Others
2. Beban Bunga	80.656	96.977	102.562	106.912	118.400	128.491	139.710	15.400	25.861	37.881	48.236	64.823	76.921	89.524	101.484	113.686	2. Interest Expenses
a. Kepada Bank Indonesia	397	1	32	367	377	379	414	93	137	175	222	248	261	267	267	267	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.106	3.389	4.301	3.796	4.112	4.640	5.083	392	822	1.175	1.584	1.962	2.593	3.055	3.288	3.624	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	59.971	69.631	72.122	69.286	77.135	84.372	92.016	7.757	15.139	23.595	30.554	40.036	47.940	56.198	64.159	71.376	c. Third Party non Bank
- Giro	6.198	9.136	10.573	9.826	11.022	12.192	13.548	1.352	2.570	3.933	5.251	6.799	8.200	9.681	11.049	12.413	- Demand Deposit
- Tabungan	9.920	11.425	11.998	9.970	10.984	11.963	12.984	1.042	2.114	3.149	4.095	5.383	6.334	7.392	8.439	9.414	- Saving
- Simpanan Berjangka	43.854	49.071	49.562	49.490	55.128	60.226	65.484	5.363	10.455	16.512	21.207	27.854	33.405	39.125	44.671	49.549	- Time deposits
d. Surat Berharga	1.217	2.296	3.405	4.153	4.532	4.976	5.341	430	815	1.187	1.550	2.102	2.322	2.718	3.038	3.411	d. Securities
e. Pinjaman yang diterima	3.201	3.980	5.559	4.613	5.125	5.543	5.930	792	811	1.256	1.531	2.076	2.271	2.990	3.272	3.272	e. Loans received
f. Lainnya	11.869	16.008	15.419	22.492	25.000	26.451	28.992	2.226	4.472	7.051	9.474	15.331	18.499	21.707	24.468	28.190	f. Others
g. Koreksi atas pendapatan bunga	1.894	1.673	1.723	2.206	2.119	2.130	1.935	3.710	3.655	3.442	3.321	3.311	3.230	3.308	3.274	3.547	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	175.946	197.667	210.754	169.674	188.543	208.127	228.941	20.517	39.857	51.129	75.033	95.064	112.878	130.976	151.002	171.021	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	104.618	82.068	97.170	121.916	132.354	141.611	155.324	22.726	46.579	79.010	71.333	78.339	83.841	98.221	112.059	130.391	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.504	3.563	3.641	4.017	4.539	5.251	5.547	991	1.896	3.310	3.584	4.097	4.771	5.787	7.014	8.060	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	11	24	2	15	17	19	21	6	8	11	13	15	17	19	22	22	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	14.982	10.482	16.996	39.181	40.593	41.270	42.755	8.531	14.361	33.048	20.824	18.751	17.182	21.667	25.119	27.352	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	38.181	44.693	49.844	40.092	44.766	49.630	55.785	4.593	9.908	15.049	19.255	24.316	28.742	33.351	37.703	42.024	e. Dividen, gain from investment in shares with equity method, fees/comissions/provisions
f. Lainnya	48.941	23.306	26.688	38.611	42.439	45.441	51.215	8.605	20.407	27.593	27.658	31.161	33.130	37.397	42.202	52.933	f. Others
2. Beban Operasional Selain Beban Bunga	192.942	171.721	185.709	190.736	208.165	224.990	246.281	30.921	63.786	106.462	104.903	126.760	145.094	170.795	196.035	231.857	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	236	194	626	221	246	321	369	18	81	588	443	315	322	319	355	404	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	5	38	4	233	233	233	233	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	11	1	0	0	0	0	4	4	4	4	4	4	4	7	7	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	21.469	5.446	13.068	33.907	34.745	34.956	35.777	7.878	13.237	31.216	17.088	14.157	12.986	16.919	21.281	24.183	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	76.407	55.498	53.809	59.259	64.870	70.433	77.632	11.350	27.697	38.922	41.738	54.285	65.113	76.165	85.803	107.534	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	762	1.020	1.104	946	1.109	1.196	1.326	97	214	337	422	607	727	796	867	948	f. Losses from investment in shares with equity method, fees/comissions/provisions
g. Lainnya	94.063	109.515	117.097	96.170	106.962	117.851	130.944	11.574	22.553	35.394	45.208	57.392	65.941	76.592	87.722	98.782	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	87.623	108.014	122.214	100.853	112.732	124.748	137.983	12.322	22.650	23.678	41.463	46.642	51.625	58.402	67.027	69.555	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	1.969	1.744	4.001	711	809	1.001	1.187	56	131	11.445	1.697	1.956	2.330	2.723	4.795	5.914	E. Non Operational Income
F. Beban non-operasional	1.759	759	730	1.152	1.218	1.316	1.780	161	101	176	464	914	1.247	1.243	1.420	1.545	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	210	985	3.270	(441)	(408)	(315)	(594)	(104)	30	11.269	1.233	1.042	1.083	1.480	3.375	4.369	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	87.832	108.999	125.485	100.412	112.324	124.433	137.390	12.217	22.681	34.947	42.696	47.685	52.708	59.881	70.402	73.924	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	53.586	70.963	81.004	-	-	-	88.773	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	53.586	70.963	81.004	-	-	-	88.774	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	69.466	86.589	98.998	79.972	89.379	98.810	108.356	9.672	18.060	28.227	33.204	36.087	40.276	45.746	53.287	55.848	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020								Items		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	2.062	2.084	1.942	1.375	1.580	1.781	2.005	203	395	586	765	947	1.119	1.300	1.482	1.661	1.661	1. Interest Income
a. Dari Bank Indonesia	54	69	90	47	54	59	63	5	8	11	14	15	16	17	18	19	19	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	33	17	12	3	3	3	4	0	1	1	1	1	1	1	1	1	1	b. From interbank placement
c. Dari surat berharga	43	70	74	68	77	85	99	9	19	29	36	48	56	66	76	85	85	c. From securities
d. Dari Pembiayaan yang diberikan	1.289	1.256	1.188	852	953	1.052	1.164	95	190	286	375	459	535	618	698	781	781	d. From financing
- kepada pihak ketiga bukan bank	1.281	1.254	1.187	852	952	1.051	1.164	95	190	286	375	459	535	618	698	781	781	- To Third Party non Bank
- kepada bank lain	8	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- To other Bank
e. Lainnya	644	671	578	403	494	582	675	94	176	258	339	424	511	598	689	775	775	e. Others
2. Beban Bunga	1.498	1.536	1.272	948	1.101	1.251	1.407	156	298	443	575	710	849	989	1.131	1.270	1.270	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	0	1	1	1	1	0	0	0	1	1	2	3	3	3	3	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	45	25	20	15	17	19	21	2	4	5	6	6	7	8	8	8	8	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	798	839	677	536	600	661	724	63	125	189	240	294	344	396	447	498	498	c. Third Party non Bank
- Giro	16	13	11	7	8	8	9	1	2	3	4	5	6	8	9	11	11	- Demand Deposit
- Tabungan	31	31	27	20	22	25	27	2	5	7	9	12	14	16	18	21	21	- Saving
- Simpanan Berjangka	751	796	640	510	570	628	688	59	118	178	227	277	324	372	420	467	467	- Time deposits
d. Surat Berharga	4	9	19	10	15	11	18	0	1	1	4	3	4	10	6	12	12	d. Securities
e. Pinjaman yang diterima	5	5	4	2	2	2	3	0	0	1	1	1	1	1	1	2	2	e. Loans received
f. Lainnya	646	658	551	383	467	557	641	90	168	247	323	405	490	572	665	746	746	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	564	548	670	426	478	529	598	47	96	143	191	236	270	311	350	391	391	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.374	249	212	105	123	135	159	10	20	30	36	43	61	73	87	103	103	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	-	-	10	1	1	1	2	1	-	-	-	-	-	-	-	-	-	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	54	56	51	42	50	56	63	6	9	14	18	22	25	31	35	40	40	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	1.320	193	151	62	72	78	95	4	11	16	18	21	35	42	52	62	62	f. Others
2. Beban Operasional Selain Beban Bunga	2.446	1.169	893	498	561	621	695	54	112	171	219	269	322	368	418	465	465	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	-	-	5	0	0	0	0	-	2	9	5	4	4	4	4	4	4	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	1.930	578	275	80	93	100	111	8	15	20	31	35	45	48	54	57	57	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	516	591	613	418	468	521	584	47	95	142	184	229	272	315	359	402	402	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	(508)	(372)	(11)	34	40	43	63	3	5	2	7	10	9	16	20	30	30	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	11	5	31	72	73	73	74	0	0	11	11	68	68	68	68	68	68	E. Non Operational Income
F. Beban non-operasional	6	6	5	5	6	7	10	0	1	1	1	2	2	2	3	3	3	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(1)	(1)	25	67	67	66	64	(0)	(1)	10	10	66	66	66	65	65	65	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	(502)	(373)	15	101	107	110	127	3	4	12	18	76	74	81	85	93	93	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	(512)	(380)	(19)	101	107	110	127	3	4	10	15	73	70	76	78	84	84	K. Profit/Loss After Estimation of tax

n) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	22.169	25.486	25.998	20.585	22.936	26.787	27.802	2.315	4.589	6.892	8.873	10.916	11.238	10.936	12.456	13.954	13.954	1. Interest Income
a. Dari Bank Indonesia	409	479	462	495	548	599	665	53	96	138	188	230	194	145	161	184	184	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	32	10	10	12	12	12	13	1	1	1	1	1	1	2	2	2	2	b. From interbank placement
c. Dari surat berharga	918	1.342	1.792	1.659	1.844	2.021	2.280	176	331	504	654	824	1.090	873	882	910	910	c. From securities
d. Dari Pembiayaan yang diberikan kepada pihak ketiga bukan bank	12.576	14.772	15.206	12.294	13.698	15.121	16.835	1.432	2.907	4.363	5.524	6.802	6.350	5.628	6.536	7.368	7.368	d. From financing
- kepada pihak ketiga bukan bank	12.555	14.707	15.146	12.268	13.670	15.090	16.602	1.429	2.901	4.353	5.512	6.788	6.332	5.610	6.514	7.343	7.343	- To Third Party non Bank
- kepada bank lain	22	65	60	26	28	31	33	2	6	9	12	14	18	18	21	24	24	- To other Bank
e. Lainnya	8.234	8.884	8.528	6.124	6.834	9.033	8.210	654	1.254	1.887	2.506	3.058	3.602	4.287	4.876	5.490	5.490	e. Others
2. Beban Bunga	13.927	15.491	15.044	11.371	12.665	15.414	15.173	1.239	2.397	3.598	4.755	5.937	6.745	7.373	8.448	9.529	9.529	2. Interest Expenses
a. Kepada Bank Indonesia	1	-	5	6	6	7	10	4	6	9	12	18	26	35	45	55	55	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	269	194	98	56	68	75	81	6	12	17	20	23	26	28	32	35	35	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	5.026	6.008	6.078	5.071	5.629	6.177	6.753	570	1.115	1.669	2.195	2.720	2.955	2.873	3.286	3.697	3.697	c. Third Party non Bank
- Giro	208	232	301	324	353	392	444	58	120	179	235	291	354	308	349	394	394	- Demand Deposit
- Tabungan	306	400	438	386	426	463	505	52	101	150	195	244	286	256	299	337	337	- Saving
- Simpanan Berjangka	4.512	5.376	5.338	4.361	4.850	5.322	5.805	460	894	1.340	1.766	2.185	2.315	2.308	2.638	2.966	2.966	- Time deposits
d. Surat Berharga	240	283	233	144	157	167	181	12	24	39	52	70	88	103	121	136	136	d. Securities
e. Pinjaman yang diterima	9	8	1	3	4	4	5	0	0	1	1	1	1	2	3	12	12	e. Loans received
f. Lainnya	8.382	8.999	8.630	6.090	6.801	8.983	8.143	646	1.240	1.864	2.474	3.027	3.560	4.221	4.804	5.407	5.407	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	0	-	-	-	78	90	111	157	187	187	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	8.242	9.995	10.954	9.214	10.271	11.373	12.629	1.075	2.192	3.294	4.119	4.979	4.493	3.563	4.008	4.425	4.425	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	2.912	2.667	3.268	2.667	2.963	3.186	3.712	468	636	849	1.022	1.235	1.419	1.543	1.824	2.151	2.151	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	19	22	43	41	46	71	81	3	11	15	18	46	30	11	1	97	97	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	57	51	21	3	3	4	5	1	1	3	5	5	2	2	2	2	2	d. Gain from spot and derivative transaction
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	581	865	748	585	661	728	812	82	186	267	350	417	522	535	600	686	686	e. Deviden, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	2.256	1.729	2.456	2.039	2.252	2.383	2.814	382	439	563	649	767	862	995	1.221	1.367	1.367	f. Others
2. Beban Operasional Selain Beban Bunga	9.737	11.154	11.244	9.175	10.233	11.166	12.571	1.173	2.108	3.039	3.942	4.939	5.014	4.430	4.999	5.651	5.651	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	5	-	0	1	0	0	0	-	12	31	31	27	200	176	60	60	60	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	22	82	0	1	0	0	1	1	1	1	2	7	4	2	4	1	1	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	3.228	3.630	3.071	2.765	3.150	3.494	4.089	510	813	1.112	1.351	1.677	1.574	1.545	1.879	2.083	2.083	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	20	27	37	32	35	39	43	3	6	11	17	19	21	23	25	27	27	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	6.462	7.416	8.135	6.376	7.048	7.633	8.439	660	1.276	1.884	2.542	3.210	3.215	2.684	3.031	3.481	3.481	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	1.417	1.508	2.978	2.707	3.001	3.393	3.770	370	720	1.104	1.198	1.274	898	677	833	925	925	D. Operating Profit/Loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	153	152	132	58	67	111	140	10	22	89	30	66	43	46	37	42	42	E. Non Operational Income
F. Beban non-operasional	79	74	131	92	101	159	155	13	29	80	37	71	51	62	79	76	79	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	74	77	1	(34)	(34)	(48)	(14)	(3)	(7)	9	(6)	(4)	(8)	(16)	(42)	(35)	(35)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	1.490	1.586	2.979	2.673	2.966	3.344	3.756	367	713	1.113	1.192	1.270	890	661	791	890	890	H. Current Year Profit
I. Penerimaan Transfer Laba/Rugi	1.310	1.836	2.243	-	-	-	3.048	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	1.310	1.836	2.243	-	-	-	3.048	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	1.139	1.005	2.222	1.989	2.209	2.490	2.793	273	531	824	897	952	642	459	560	635	635	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020								Items		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	7.214	8.156	8.764	7.334	8.149	9.017	9.870	885	1.813	2.701	3.513	4.372	7.229	10.717	12.348	13.884	13.884	1. Interest Income
a. Dari Bank Indonesia	326	382	214	205	228	247	266	18	34	50	64	78	156	255	288	320	320	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	b. From interbank placement
c. Dari surat berharga	467	593	841	720	802	902	1.000	105	202	305	399	504	680	1.178	1.350	1.522	1.522	c. From securities
d. Dari Pembiayaan yang diberikan	5.837	6.526	6.904	5.656	6.269	6.918	7.554	653	1.356	2.011	2.605	3.240	5.732	8.511	9.825	11.034	11.034	d. From financing
- kepada pihak ketiga bukan bank	5.816	6.505	6.885	5.646	6.259	6.909	7.544	652	1.354	2.008	2.600	3.234	5.726	8.500	9.813	11.020	11.020	- To Third Party non Bank
- kepada bank lain	21	21	19	10	10	10	10	1	3	3	5	5	6	10	12	14	14	- To other Bank
e. Lainnya	585	655	805	754	851	950	1.050	108	220	335	444	551	661	773	885	1.008	1.008	e. Others
2. Beban Bunga	3.095	3.304	3.549	3.102	3.470	3.830	4.196	401	760	1.108	1.467	1.822	2.355	3.316	3.748	4.183	4.183	2. Interest Expenses
a. Kepada Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	12	14	9	5	5	6	6	1	1	2	3	4	4	7	9	10	10	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	2.387	2.594	2.715	2.286	2.552	2.806	3.069	256	494	729	972	1.197	1.680	2.524	2.839	3.152	3.152	c. Third Party non Bank
- Giro	118	165	139	98	112	123	140	15	31	47	69	85	103	220	239	259	259	- Demand Deposit
- Tabungan	405	443	501	407	453	491	530	38	76	113	150	187	229	346	398	451	451	- Saving
- Simpanan Berjangka	1.865	1.985	2.076	1.781	1.987	2.192	2.400	203	387	569	753	924	1.348	1.958	2.201	2.442	2.442	- Time deposits
d. Surat Berharga	45	38	38	40	43	47	49	4	8	9	13	18	19	25	30	32	32	d. Securities
e. Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received
f. Lainnya	531	630	731	728	824	921	1.019	104	210	320	426	532	641	747	859	977	977	f. Others
g. Koreksi atas pendapatan bunga	119	29	57	44	46	50	52	36	47	48	54	72	11	10	10	10	10	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	4.120	4.852	5.215	4.232	4.679	5.188	5.675	484	1.053	1.593	2.046	2.550	4.874	7.401	8.600	9.701	9.701	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	9.263	2.744	4.582	1.713	2.793	3.192	2.238	400	529	707	776	830	892	1.210	1.402	1.482	1.482	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	57	57	22	17	25	29	26	3	6	9	12	15	18	55	63	73	73	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of financing
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	20	37	58	63	70	75	81	6	12	21	30	32	35	45	51	57	57	d. Gain from spot and derivative transaction
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee	611	635	733	621	689	764	870	81	167	251	324	410	375	496	566	656	656	e. Dividen, gain from investment in shares with equity method, fees/commissions/provisions
f. Lainnya	8.575	2.015	3.770	1.013	2.010	2.324	1.261	310	344	425	410	373	464	614	723	696	696	f. Others
2. Beban Operasional Selain Beban Bunga	12.955	7.141	8.981	4.731	6.108	6.872	6.147	699	1.218	1.831	2.223	2.629	4.284	6.534	7.667	8.539	8.539	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1	0	0	0	0	5	0	0	0	0	0	0	0	5	5	5	5	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of financing
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	d. Losses from spot and derivative transaction
e. Penyusutan/Amortisasi	9.904	4.059	5.570	2.120	3.172	3.604	2.294	403	611	923	1.032	1.166	1.990	2.799	3.352	3.617	3.617	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	11	16	26	26	29	32	34	2	6	10	13	17	19	23	27	31	31	f. Losses from investment in shares with equity method, fees/commissions/provisions
g. Lainnya	3.039	3.067	3.384	2.585	2.901	3.231	3.818	294	600	898	1.179	1.446	2.274	3.706	4.283	4.885	4.885	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	429	454	816	1.214	1.365	1.507	1.766	185	364	469	599	751	1.483	2.077	2.335	2.644	2.644	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	7	45	38	13	18	28	19	0	1	25	6	9	14	29	29	31	31	E. Non Operational Income
F. Beban non-operasional	5	16	42	54	60	62	69	14	5	0	12	10	18	36	53	42	42	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	3	29	(3)	(41)	(42)	(34)	(50)	(14)	(4)	25	(7)	(2)	(4)	(7)	(24)	(11)	(11)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	431	484	813	1.173	1.323	1.473	1.716	171	360	494	592	750	1.478	2.070	2.311	2.633	2.633	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	325	365	604	872	983	1.096	1.276	127	268	368	458	580	1.128	1.526	1.713	1.963	1.963	K. Profit/Loss After Estimation of tax

n) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Tagihan Komitmen	628.115	673.484	1.063.037	1.093.875	1.060.757	971.181	904.442	987.785	1.137.056	1.274.359	1.206.940	1.129.116	1.127.954	1.153.075	1.065.070	1.136.999	Committed Claims
- Fasilitas pinjaman yang belum ditarik	20.586	29.244	17.310	18.964	18.062	18.572	14.277	14.520	21.245	25.258	23.673	22.402	27.914	32.727	33.995	33.817	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	597.813	641.745	1.040.333	1.066.843	1.032.971	944.781	883.237	964.200	1.101.814	1.238.326	1.167.777	1.097.345	1.089.275	1.109.062	1.020.456	1.094.163	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9.715	2.495	5.395	8.068	9.724	7.827	6.927	9.065	13.997	10.775	15.491	9.368	10.766	11.286	10.619	9.020	- Others
Kewajiban Komitmen	1.983.571	2.160.722	2.724.780	2.848.936	2.878.030	2.760.976	2.659.102	2.764.087	2.860.330	3.142.712	3.051.998	2.867.698	2.851.036	2.937.717	2.853.890	2.913.442	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	1.304.240	1.408.258	1.545.055	1.609.628	1.633.795	1.636.495	1.603.199	1.630.089	1.650.319	1.670.676	1.630.264	1.619.082	1.607.955	1.654.927	1.637.483	1.655.809	- Undisbursed loan facilities to debtors
Committed	298.509	344.860	367.108	374.221	379.017	384.139	371.281	385.370	389.823	393.601	396.878	396.060	397.200	398.403	405.673	408.119	- Committed
Uncommitted	1.005.731	1.063.398	1.177.948	1.235.407	1.254.777	1.252.356	1.231.918	1.244.719	1.260.496	1.277.074	1.233.387	1.223.022	1.210.755	1.256.524	1.231.810	1.247.690	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	12.370	11.229	10.181	17.603	16.399	16.110	16.622	16.574	16.703	15.465	15.577	16.923	14.944	14.710	17.675	16.966	- Undisbursed loan facilities to other banks
Committed	1.581	3.011	1.897	4.028	4.420	4.625	5.138	6.454	5.919	5.570	5.272	4.575	3.348	4.072	5.007	4.506	- Committed
Uncommitted	10.789	8.218	8.284	13.575	11.979	11.486	11.484	10.120	10.784	9.894	10.306	12.348	11.596	10.638	12.668	12.460	- Uncommitted
- Irrevocable L/C yang masih berjalan	66.353	77.108	88.144	72.943	73.716	68.294	67.522	65.496	70.101	75.736	63.627	58.061	55.093	55.453	59.763	60.179	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	594.212	659.107	1.075.275	1.138.972	1.141.211	1.029.207	961.666	1.040.547	1.106.741	1.368.806	1.329.645	1.164.136	1.162.686	1.201.206	1.127.850	1.171.407	- Outstanding spot and derivatives (sold)
- Lainnya	6.397	5.020	6.126	9.790	12.909	10.870	10.093	11.380	16.466	12.029	12.884	9.496	10.356	11.421	11.119	9.081	- Others
Tagihan Kontinjensi	334.875	316.330	286.136	272.680	280.921	269.073	273.864	261.192	245.546	316.882	291.043	291.015	286.005	302.116	289.355	276.620	Contingent Claims
- Garansi yang diterima	288.776	264.819	248.740	222.724	222.895	223.521	226.961	217.076	200.024	260.748	244.934	243.365	236.688	248.208	233.046	224.395	- Received guarantees
- Pendapatan bunga dalam penyelesaian	42.161	46.949	32.405	44.262	52.256	39.722	40.966	38.389	39.383	49.686	39.490	40.782	42.232	46.563	48.765	44.576	- Accrued interest
- Lainnya	3.938	4.562	4.991	5.695	5.770	5.830	5.936	5.727	6.139	6.449	6.619	6.868	7.085	7.345	7.544	7.649	- Others
Kewajiban Kontinjensi	304.665	339.278	366.334	351.621	358.190	360.802	365.644	333.292	345.387	371.170	350.674	339.105	339.115	341.604	335.447	341.020	Contingent Liabilities
- Garansi yang diberikan	302.542	337.695	364.514	349.166	355.498	358.142	363.078	330.709	342.751	368.456	347.948	336.325	336.365	338.793	332.675	338.236	- Issued guarantees
- Lainnya	2.124	1.583	1.820	2.454	2.692	2.661	2.566	2.583	2.636	2.714	2.725	2.780	2.750	2.812	2.772	2.784	- Others
Lainnya	309.064	392.512	445.955	471.526	475.086	479.595	491.618	494.469	503.105	516.340	515.001	519.758	525.195	531.491	535.297	536.904	Others
- Penerusan Kredit	9.441	10.422	12.072	14.025	14.060	13.924	14.246	14.154	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	- Channelling
- Aset produktif yang dihapusbukukan	274.724	350.961	392.081	412.176	415.507	419.821	430.741	433.673	442.048	454.376	453.348	458.142	463.348	469.631	473.256	474.350	- Written off earning assets
Kredit yang diberikan	262.748	339.745	383.718	403.698	407.046	411.078	421.711	424.404	432.969	445.116	444.220	449.040	454.155	460.328	463.942	464.235	- Credit disbursed
Lainnya	11.976	11.216	8.363	8.478	8.461	8.743	9.030	9.269	9.079	9.261	9.128	9.102	9.194	9.302	9.313	10.115	- Others
- Aset produktif yang dihapustagih	24.900	31.129	41.802	45.325	45.519	45.850	46.632	46.642	47.156	48.220	48.018	48.081	48.353	48.672	48.933	49.575	- Charged off earning assets
Kredit yang diberikan	17.557	23.573	34.238	37.993	38.189	38.519	39.304	39.317	39.806	40.843	40.660	40.720	40.982	41.266	41.596	42.233	- Credit disbursed
Lainnya	7.343	7.556	7.564	7.332	7.330	7.331	7.328	7.325	7.350	7.377	7.357	7.361	7.370	7.406	7.337	7.342	- Others

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

Indikator	2016	2017	2018	2019				2020								Indicator		
				Sep	Okt	Nov	Des	Jan	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul ^{r)}	Agt ^{r)}		Sep	
Tagihan Komitmen	11	9	2	2	2	2	2	2	7	2	2	2	2	2	2	2	2	Committed Claims
- Fasilitas pinjaman yang belum ditarik	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	- Others
Kewajiban Komitmen	3.649	2.446	2.503	1.207	1.272	1.253	1.213	1.254	1.367	1.509	1.199	853	832	1.031	1.294	962	Committed Liabilities	
- Fasilitas kredit kepada nasabah yang belum ditarik	3.467	2.394	2.452	1.204	1.270	1.251	1.209	1.249	1.361	1.504	1.195	849	829	1.029	1.292	960	- Undisbursed loan facilities to debtors	
Committed	760	939	1.049	546	589	616	731	696	647	659	396	413	407	429	454	371	- Committed	
Uncommitted	2.707	1.455	1.403	658	681	635	478	553	714	845	799	437	422	600	838	590	- Uncommitted	
- Fasilitas kredit kepada bank lain yang belum ditarik	144	42	39	3	2	2	4	5	6	4	2	2	2	2	2	2	- Undisbursed loan facilities to other banks	
Committed	38	33	32	0	0	0	2	2	3	3	1	1	1	0	0	0	- Committed	
Uncommitted	106	10	7	2	2	1	2	3	3	1	2	1	1	1	1	1	- Uncommitted	
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	38	9	12	0	0	0	0	0	0	1	1	1	0	1	0	0	0	- Others
Tagihan Kontinjensi	1.094	1.144	1.368	1.429	1.454	1.460	1.445	1.152	1.510	1.540	1.276	1.292	1.287	1.305	1.321	1.281	Contingent Claims	
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	658	671	808	889	904	915	906	922	950	977	909	925	913	929	945	905	905	- Accrued interest
- Lainnya	436	473	560	540	550	545	540	230	560	563	367	367	374	376	376	376	376	- Others
Kewajiban Kontinjensi	1.237	742	932	563	687	665	596	400	369	373	338	343	321	322	331	328	Contingent Liabilities	
- Garansi yang diberikan	1.146	712	904	521	562	533	465	383	349	351	324	323	199	200	211	211	211	- Issued guarantees
- Lainnya	91	30	28	42	125	132	131	17	20	22	14	20	122	122	120	118	118	- Others
Lainnya	2.107	1.548	1.824	1.682	1.666	1.663	1.790	1.779	2.280	2.280	2.022	2.021	1.542	1.463	1.529	1.289	Others	
- Penerusan Kredit	479	33	19	14	14	13	12	12	11	11	10	10	10	9	9	9	9	- Channelling
- Aset produktif yang dihapusbukukan	1.613	1.514	1.805	1.654	1.652	1.650	1.777	1.767	2.268	2.269	2.012	2.011	1.532	1.454	1.520	1.280	1.280	- Written off earning assets
Kredit yang diberikan	1.587	1.514	1.805	1.653	1.652	1.650	1.777	1.767	2.268	2.269	2.012	2.011	1.532	1.454	1.520	1.280	1.280	- Credit disbursed
Lainnya	26	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	- Others
- Aset produktif yang dihapustagih	16	1	0	15	-	-	-	-	-	-	-	-	0	0	0	0	0	- Charged off earning assets
Kredit yang diberikan	16	1	0	15	-	-	-	-	-	-	-	-	0	0	0	0	0	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul ^{r)}	Agt ^{r)}	Sep	
Tagihan Komitmen	51.874	58.754	44.036	50.827	50.030	43.091	38.627	54.552	66.850	65.786	56.600	46.784	51.984	43.990	31.768	35.646	Committed Claims
- Fasilitas pinjaman yang belum ditarik	2.013	4.134	3.301	3.240	3.212	3.224	3.185	3.144	3.264	3.614	3.358	3.184	3.793	4.014	4.414	4.643	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	44.447	53.621	40.102	46.546	45.297	37.928	33.598	49.595	60.539	58.950	50.977	41.373	45.500	38.574	26.286	29.905	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	5.415	999	633	1.040	1.521	1.938	1.845	1.813	2.847	3.222	2.265	2.228	2.691	1.402	1.068	1.099	- Others
Kewajiban Komitmen	137.805	142.897	121.255	129.207	129.474	126.915	125.066	138.220	151.532	142.614	134.522	121.139	127.412	118.775	110.224	115.363	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	82.304	82.326	77.849	78.431	80.511	82.912	86.107	87.256	88.692	82.746	82.277	81.937	81.188	78.226	81.757	84.221	- Undisbursed loan facilities to debtors
Committed	33.592	32.651	31.541	32.693	33.543	34.785	35.988	36.422	35.527	28.235	28.069	27.296	27.795	28.478	28.619	29.605	- Committed
Uncommitted	48.712	49.675	46.308	45.738	46.969	48.126	50.119	50.833	53.165	54.511	54.208	54.641	53.392	49.748	53.137	54.616	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	220	321	142	127	133	105	72	108	104	93	84	83	114	127	129	138	- Undisbursed loan facilities to other banks
Committed	100	187	79	40	38	38	32	37	62	45	47	48	75	82	75	95	- Committed
Uncommitted	120	134	63	87	95	67	40	71	41	49	36	35	39	45	54	43	- Uncommitted
- Irrevocable L/C yang masih berjalan	4.088	2.966	2.741	2.134	2.399	2.697	2.386	2.790	2.470	2.480	1.576	1.743	1.318	1.780	1.973	1.922	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	49.810	55.139	39.764	46.629	44.108	37.890	32.610	44.449	55.766	52.334	47.525	35.554	42.543	36.666	24.216	27.146	- Outstanding spot and derivatives (sold)
- Lainnya	1.383	2.145	759	1.885	2.323	3.311	3.891	3.617	4.500	4.961	3.061	1.823	2.249	1.976	2.150	1.936	- Others
Tagihan Kontinjensi	38.035	63.645	35.613	23.798	23.124	22.783	31.218	22.940	24.758	17.613	20.985	18.623	17.431	18.091	18.834	16.080	Contingent Claims
- Garansi yang diterima	34.330	59.110	31.051	18.669	18.072	17.586	21.926	17.185	19.043	12.813	15.792	13.399	12.107	12.524	13.176	10.325	- Received guarantees
- Pendapatan bunga dalam penyelesaian	3.504	4.078	4.280	4.794	4.707	4.842	8.916	5.366	5.322	4.404	4.585	4.609	4.698	4.919	5.000	5.171	- Accrued interest
- Lainnya	202	457	281	335	345	355	376	389	393	395	608	615	626	648	659	584	- Others
Kewajiban Kontinjensi	31.761	29.727	23.885	22.259	21.867	22.081	21.276	19.501	19.783	8.648	8.447	8.503	8.585	8.593	8.989	8.494	Contingent Liabilities
- Garansi yang diberikan	30.964	29.306	23.451	21.861	21.493	21.712	20.897	19.100	19.401	8.291	8.105	8.126	8.224	8.215	8.611	8.120	- Issued guarantees
- Lainnya	798	421	434	398	375	369	379	401	381	357	341	377	361	378	374	378	- Others
Lainnya	17.595	27.235	28.582	30.074	29.927	29.284	31.073	32.465	32.465	33.547	33.765	34.708	35.308	35.739	36.457	37.174	Others
- Penerusan Kredit	1.100	2.078	2.985	4.902	4.953	4.808	5.144	5.250	5.115	4.947	4.891	4.823	4.795	4.708	4.649	4.548	- Channelling
- Aset produktif yang dihapusbukukan	15.983	22.815	22.730	23.160	22.900	22.369	23.830	25.102	25.147	26.201	26.584	27.577	28.107	28.601	29.359	30.145	- Written off earning assets
Kredit yang diberikan	12.338	19.097	22.349	22.775	22.515	21.964	23.430	24.473	24.746	25.801	26.183	27.179	27.711	28.205	28.965	29.750	- Credit disbursed
Lainnya	3.645	3.718	381	386	384	405	400	628	400	401	401	397	395	396	395	395	- Others
- Aset produktif yang dihapustagih	512	2.342	2.867	2.012	2.075	2.106	2.099	2.113	2.203	2.399	2.291	2.309	2.407	2.430	2.449	2.481	- Charged off earning assets
Kredit yang diberikan	404	2.109	2.636	2.012	2.075	2.106	2.099	2.113	2.203	2.399	2.291	2.301	2.382	2.430	2.449	2.481	- Credit disbursed
Lainnya	108	233	231	0	0	0	0	0	0	0	0	8	24	0	0	0	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019				2020								Indicator		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
Tagihan Komitmen	493.076	486.597	622.617	735.647	734.625	676.667	621.178	680.517	772.205	885.120	848.485	818.526	807.362	831.336	758.088	807.888	807.888	Committed Claims
- Fasilitas pinjaman yang belum ditarik	18.566	25.102	14.009	15.014	14.850	14.924	11.092	10.693	16.833	20.644	19.497	19.219	23.123	27.968	27.906	28.430	28.430	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	470.681	460.646	604.424	714.695	712.809	656.144	605.182	663.903	747.272	858.529	818.331	793.417	776.547	794.927	722.446	771.925	771.925	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.829	849	4.184	5.938	6.967	5.598	4.903	5.921	8.100	5.947	10.657	5.890	7.693	8.440	7.735	7.533	7.533	- Others
Kewajiban Komitmen	1.252.443	1.251.581	1.486.720	1.593.491	1.597.046	1.536.486	1.450.575	1.513.853	1.573.913	1.759.956	1.735.663	1.552.859	1.531.907	1.587.101	1.530.615	1.569.196	1.569.196	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	764.243	778.583	849.546	828.408	830.227	836.298	812.605	817.375	833.524	859.159	844.311	766.856	765.187	794.235	794.733	804.334	804.334	- Undisbursed loan facilities to debtors
Committed	116.775	124.150	133.719	99.759	96.199	97.829	97.021	96.045	101.247	109.539	116.143	110.011	110.821	108.073	108.862	109.654	109.654	- Committed
Uncommitted	647.468	654.432	715.828	728.649	734.028	738.469	715.584	721.330	732.278	749.619	728.168	656.844	654.366	686.163	685.870	694.679	694.679	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	10.260	6.311	6.584	10.213	8.625	8.048	8.314	6.838	7.529	6.857	7.279	8.044	6.996	6.834	10.119	9.938	9.938	- Undisbursed loan facilities to other banks
Committed	111	68	506	220	225	227	368	369	406	419	400	595	44	1.031	1.985	1.518	1.518	- Committed
Uncommitted	10.149	6.243	6.077	9.993	8.400	7.821	7.946	6.469	7.123	6.439	6.879	7.449	6.952	5.803	8.134	8.419	8.419	- Uncommitted
- Irrevocable L/C yang masih berjalan	24.993	26.974	30.288	21.128	20.685	19.498	19.154	18.292	20.186	23.687	18.036	14.533	13.374	14.328	15.003	14.084	14.084	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	449.166	438.950	596.207	728.344	730.353	666.991	605.815	665.948	704.960	865.221	860.253	757.977	740.143	765.089	704.518	735.209	735.209	- Outstanding spot and derivatives (sold)
- Lainnya	3.782	763	4.095	5.398	7.156	5.650	4.687	5.400	7.714	5.032	5.784	5.449	6.207	6.615	6.243	5.632	5.632	- Others
Tagihan Kontinjensi	230.199	182.190	197.807	190.333	195.236	181.899	181.443	177.968	159.878	228.438	203.342	201.147	195.836	208.250	195.196	183.799	183.799	Contingent Claims
- Garansi yang diterima	216.409	168.621	180.763	163.950	161.731	161.409	161.443	156.845	137.940	195.724	181.044	178.732	173.021	183.211	167.590	160.463	160.463	- Received guarantees
- Pendapatan bunga dalam penyelesaian	10.673	10.132	13.125	21.826	28.895	15.828	15.253	16.289	17.027	27.709	17.219	17.225	17.499	19.617	22.071	17.697	17.697	- Accrued interest
- Lainnya	3.117	3.437	3.919	4.556	4.610	4.663	4.747	4.835	4.911	5.005	5.078	5.190	5.315	5.422	5.535	5.639	5.639	- Others
Kewajiban Kontinjensi	89.263	96.350	112.882	102.695	102.863	102.047	100.576	94.151	98.727	114.556	106.736	99.693	95.241	95.268	93.452	92.955	92.955	Contingent Liabilities
- Garansi yang diberikan	88.524	95.834	112.442	102.388	102.442	101.722	100.293	93.809	98.400	114.166	106.326	99.312	94.902	94.922	93.153	92.651	92.651	- Issued guarantees
- Lainnya	739	516	440	307	421	325	283	342	326	390	410	380	340	347	299	304	304	- Others
Lainnya	122.144	130.879	144.019	148.672	149.770	153.108	156.992	157.278	159.911	163.881	163.727	124.090	126.322	127.988	129.006	125.538	125.538	Others
- Penerusan Kredit	3.213	3.741	3.906	3.886	3.873	3.882	3.883	3.873	3.880	3.886	3.880	3.529	3.528	3.527	3.526	3.526	3.526	- Channelling
- Aset produktif yang dihapusbukukan	97.080	101.286	104.579	106.854	107.883	110.992	114.212	114.552	116.771	120.030	119.992	95.702	97.848	99.381	100.329	96.782	96.782	- Written off earning assets
Kredit yang diberikan	92.652	97.394	100.375	102.597	103.636	106.758	109.607	109.926	112.139	115.302	115.333	91.274	93.323	94.768	95.702	91.366	91.366	- Credit disbursed
Lainnya	4.428	3.892	4.204	4.257	4.247	4.234	4.605	4.625	4.632	4.729	4.659	4.428	4.524	4.614	4.627	5.416	5.416	- Others
- Aset produktif yang dihapustagih	21.851	25.851	35.534	37.932	38.014	38.234	38.897	38.854	39.260	39.965	39.855	24.858	24.947	25.080	25.152	25.230	25.230	- Charged off earning assets
Kredit yang diberikan	14.617	18.528	28.201	30.810	30.893	31.112	31.775	31.732	32.123	32.827	32.717	18.617	18.707	18.785	18.925	19.004	19.004	- Credit disbursed
Lainnya	7.235	7.323	7.333	7.122	7.122	7.122	7.122	7.122	7.137	7.138	7.138	6.242	6.240	6.295	6.227	6.227	6.227	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019				2020								Indikator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Tagihan Komitmen	82.405	127.318	395.192	306.143	274.776	250.171	243.326	251.448	296.929	322.091	300.335	262.074	266.810	276.037	273.418	291.954	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	710	-	423	-	683	1.148	1.000	818	-	998	745	1.675	744	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	81.946	126.673	394.616	304.345	273.542	249.458	243.149	249.435	292.732	319.486	296.950	260.826	265.431	273.850	269.929	290.823	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	459	646	576	1.089	1.235	290	178	1.330	3.049	1.605	2.567	1.248	381	1.442	1.814	387	- Others
Kewajiban Komitmen	583.148	756.278	1.108.474	1.118.050	1.143.001	1.089.500	1.074.680	1.102.787	1.126.543	1.231.478	1.174.055	1.186.016	1.183.927	1.223.660	1.204.327	1.220.660	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	450.186	540.732	612.318	697.819	717.736	712.278	698.827	719.330	722.690	723.217	699.052	765.792	756.811	777.366	755.563	762.280	- Undisbursed loan facilities to debtors
Committed	146.626	186.507	200.277	240.395	247.406	249.570	235.554	250.046	251.024	253.772	251.511	257.572	257.146	260.326	266.665	267.379	- Committed
Uncommitted	303.559	354.225	412.041	457.424	470.330	462.708	463.273	469.284	471.667	469.445	447.541	508.221	499.665	517.040	488.898	494.901	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	1.727	4.445	3.319	7.166	7.546	7.863	8.138	9.529	8.972	8.416	8.119	8.700	7.738	7.654	7.332	6.795	- Undisbursed loan facilities to other banks
Committed	1.321	2.713	1.280	3.768	4.158	4.359	4.736	6.046	5.448	5.104	4.823	3.931	3.228	2.959	2.947	2.892	- Committed
Uncommitted	406	1.733	2.039	3.398	3.388	3.504	3.402	3.483	3.523	3.312	3.296	4.769	4.510	4.695	4.385	3.902	- Uncommitted
- Irrevocable L/C yang masih berjalan	36.967	46.824	54.708	49.519	50.433	45.858	45.781	44.344	47.371	49.446	43.893	41.609	40.316	39.275	42.672	44.075	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	94.268	163.861	438.025	362.374	365.262	322.952	321.791	328.657	344.654	449.778	420.422	369.196	378.632	398.019	397.525	407.505	- Outstanding spot and derivatives (sold)
- Lainnya	-	416	104	1.172	2.025	550	143	927	2.856	621	2.569	719	431	1.346	1.235	5	- Others
Tagihan Kontinjensi	64.498	68.460	50.401	56.174	59.054	60.879	58.964	58.285	58.544	68.381	64.530	68.999	70.428	73.509	73.071	74.500	Contingent Claims
- Garansi yang diterima	37.819	36.870	36.714	39.895	42.884	44.317	43.581	42.842	42.831	51.971	47.878	51.015	51.344	52.252	52.064	53.388	- Received guarantees
- Pendapatan bunga dalam penyelesaian	26.513	31.400	13.466	16.029	15.918	16.309	15.127	15.185	15.451	15.939	16.101	17.303	18.329	20.374	20.050	20.079	- Accrued interest
- Lainnya	166	189	221	249	251	254	256	258	261	470	551	681	754	882	958	1.033	- Others
Kewajiban Kontinjensi	178.995	208.756	225.065	222.618	229.060	232.107	239.146	216.176	223.486	244.201	231.635	227.002	231.333	233.759	228.921	235.152	Contingent Liabilities
- Garansi yang diberikan	178.502	208.153	224.249	221.035	227.425	230.413	237.517	214.497	221.731	242.422	229.835	225.158	229.504	231.897	227.053	233.292	- Issued guarantees
- Lainnya	493	603	817	1.583	1.635	1.694	1.628	1.678	1.756	1.780	1.799	1.844	1.829	1.862	1.868	1.859	- Others
Lainnya	157.387	218.197	252.621	270.772	273.024	274.617	280.400	281.648	287.000	294.957	293.498	336.909	339.831	344.026	345.778	350.255	Others
- Penerusan Kredit	4.599	4.521	5.114	5.176	5.174	5.174	5.159	4.973	4.848	4.853	4.808	5.126	5.115	4.898	4.879	4.850	- Channelling
- Aset produktif yang dihapusbukukan	150.267	210.741	244.106	260.230	262.420	263.933	269.653	271.048	276.460	284.249	282.818	310.870	313.717	317.966	319.568	323.543	- Written off earning assets
Kredit yang diberikan	146.561	207.307	240.500	256.568	258.764	260.005	265.857	267.262	272.643	280.346	278.978	306.822	309.672	313.902	315.504	319.466	- Credit disbursed
Lainnya	3.707	3.434	3.605	3.662	3.656	3.928	3.796	3.786	3.817	3.902	3.840	4.048	4.046	4.064	4.063	4.076	- Others
- Aset produktif yang dihapustagih	2.521	2.936	3.401	5.366	5.429	5.510	5.588	5.627	5.693	5.856	5.872	20.914	20.999	21.162	21.331	21.863	- Charged off earning assets
Kredit yang diberikan	2.521	2.936	3.401	5.156	5.221	5.301	5.382	5.424	5.480	5.616	5.653	19.803	19.892	20.051	20.221	20.748	- Credit disbursed
Lainnya	-	-	-	210	208	209	206	203	212	239	220	1.111	1.106	1.111	1.111	1.115	- Others

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

Note: r) Revised figures
*) Provisional figures

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

Indikator	2016	2017	2018	2019				2020									Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Tagihan Komitmen	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	1.132	1.383	283	309	301	273	231	235	245	223	216	205	215	215	251	251	251	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	1.113	1.364	280	309	301	273	230	233	244	223	215	205	214	214	250	251	251	- Undisbursed Financing facilities to debtors
<i>Committed</i>	109	129	18	4	29	29	3	26	26	3	3	3	25	25	22	16	16	- Committed
<i>Uncommitted</i>	1.003	1.234	262	304	272	244	227	207	218	220	213	201	189	189	229	235	235	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	19	19	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Undisbursed Financing facilities to other banks
<i>Committed</i>	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	9	9	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Uncommitted
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Tagihan Kontinjensi	107	103	80	83	84	83	85	94	95	100	105	108	112	112	112	112	112	Contingent Claims
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees
- Pendapatan bunga dalam penyelesaian	100	103	80	82	83	83	84	93	94	100	105	108	112	111	112	112	112	- Accrued interest
- Lainnya	7	0	0	1	1	0	1	1	0	0	0	0	0	1	1	0	0	- Others
Kewajiban Kontinjensi	1.607	1.914	1.417	842	977	1.107	1.128	915	891	927	960	1.058	1.048	985	1.004	1.190	1.190	Contingent Liabilities
- Garansi yang diberikan	1.607	1.914	1.354	780	916	1.046	1.067	855	829	856	895	994	1.048	985	1.004	1.190	1.190	- Issued guarantees
- Lainnya	-	-	63	62	61	61	60	59	62	71	65	64	-	-	-	-	-	- Others
Lainnya	187	322	1.863	1.716	1.716	1.716	1.722	1.724	1.724	1.702	1.803	1.803	1.801	1.801	1.800	1.801	1.801	Others
- Penerusan Pembiayaan	50	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	- Channelling
- Aset produktif yang dihapusbukukan	137	275	1.816	1.670	1.669	1.669	1.675	1.677	1.677	1.656	1.757	1.757	1.755	1.755	1.753	1.754	1.754	- Written off earning assets
Pembiayaan yang diberikan	137	275	1.816	1.670	1.669	1.669	1.675	1.677	1.677	1.656	1.757	1.757	1.754	1.755	1.753	1.754	1.754	- Financing disbursed
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Tagihan Komitmen	739	806	1.146	1.230	1.323	1.234	1.309	1.248	1.238	1.361	1.474	1.720	1.682	1.710	1.744	1.510	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	739	806	1.146	1.230	1.323	1.234	1.309	1.248	1.238	1.361	1.474	1.720	1.682	1.710	1.744	1.510	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	4.516	5.350	4.807	5.732	6.271	5.964	6.886	7.027	6.038	6.254	5.561	5.711	5.917	4.617	4.877	4.808	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	2.059	2.216	1.991	2.648	3.256	2.981	3.801	4.000	3.153	3.241	2.561	2.704	2.975	3.135	3.200	3.177	- Undisbursed Financing facilities to debtors
<i>Committed</i>	646	483	504	824	1.252	1.310	1.984	2.136	1.352	1.393	756	766	1.006	1.072	1.050	1.094	- Committed
<i>Uncommitted</i>	1.412	1.732	1.487	1.824	2.004	1.670	1.817	1.865	1.801	1.848	1.805	1.938	1.969	2.064	2.151	2.084	- Uncommitted
- Fasilitas Pembiayaan kepada bank lain belum ditarik	-	90	94	94	94	92	93	93	93	93	93	93	93	93	93	93	- Undisbursed Financing facilities to other banks
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	-	90	94	94	94	92	93	93	93	93	93	93	93	93	93	93	- Uncommitted
- Irrevocable L/C yang masih berjalan	297	202	331	104	81	180	170	39	42	69	63	62	24	24	37	25	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	967	1.156	1.235	1.549	1.435	1.353	1.451	1.460	1.354	1.435	1.374	1.349	1.355	1.364	1.546	1.513	- Outstanding spot and derivatives (sold)
- Lainnya	1.193	1.686	1.156	1.335	1.405	1.358	1.371	1.435	1.396	1.415	1.469	1.503	1.470	-	-	-	- Others
Tagihan Kontinjensi	417	316	344	416	1.513	1.515	450	472	481	499	513	557	612	441	445	459	Contingent Claims
- Garansi yang diterima	23	24	5	6	9	9	11	11	6	8	8	12	13	0	0	0	- Received guarantees
- Pendapatan bunga dalam penyelesaian	385	285	330	398	1.491	1.493	422	447	461	477	490	530	583	434	437	451	- Accrued interest
- Lainnya	9	7	9	13	13	13	17	13	14	14	15	15	16	8	8	8	- Others
Kewajiban Kontinjensi	1.147	1.069	989	1.159	1.201	1.229	1.327	748	688	860	921	961	968	952	952	1.036	Contingent Liabilities
- Garansi yang diberikan	1.144	1.056	951	1.097	1.127	1.149	1.244	662	598	767	825	866	870	848	844	907	- Issued guarantees
- Lainnya	3	13	39	62	75	79	83	85	90	93	96	96	98	104	108	129	- Others
Lainnya	4.423	6.947	7.913	8.603	8.452	8.609	8.777	8.642	8.761	8.913	9.128	9.121	8.274	5.545	5.677	5.762	Others
- Penerusan Pembiayaan	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	4.422	6.947	7.913	8.603	8.452	8.609	8.777	8.642	8.761	8.913	9.128	9.121	8.274	5.545	5.677	5.762	- Written off earning assets
Pembiayaan yang diberikan	4.252	6.911	7.878	8.566	8.416	8.570	8.739	8.604	8.723	8.875	9.090	9.083	8.238	5.544	5.676	5.761	- Financing disbursed
Lainnya	171	35	35	36	36	38	38	38	38	38	38	38	36	1	1	1	- Others
- Aset produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Tagihan Komitmen	9	-	45	26	1	17	-	18	27	-	45	10	114	-	51	-	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	45	26	1	17	-	18	27	-	45	10	114	-	51	-	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	878	787	739	941	664	585	451	710	692	677	782	915	827	2.318	2.302	2.202	Committed Liabilities
- Fasilitas Pembiayaan kepada nasabah belum ditarik	869	644	619	809	494	502	420	647	654	587	653	739	752	721	687	586	- Undisbursed Financing facilities to debtors
<i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Committed
<i>Uncommitted</i>	869	644	619	809	494	502	420	647	654	587	653	739	752	721	687	586	- 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	9	143	75	57	117	61	31	30	32	53	58	115	62	45	79	74	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	45	75	52	22	-	34	7	38	71	61	13	67	45	34	- Outstanding spot and derivatives (sold)
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	1.484	1.491	1.509	- Others
Tagihan Kontinjensi	524	473	523	448	456	453	259	281	282	311	292	289	300	408	375	389	Contingent Claims
- Garansi yang diterima	195	193	207	204	199	200	-	194	203	231	211	207	202	220	216	219	- Received guarantees
- Pendapatan bunga dalam penyelesaian	329	280	317	244	257	253	259	87	79	80	82	82	98	179	151	160	- Accrued interest
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	- Others
Kewajiban Kontinjensi	654	720	1.163	1.485	1.533	1.566	1.595	1.402	1.444	1.605	1.637	1.546	1.618	1.726	1.799	1.866	Contingent Liabilities
- Garansi yang diberikan	654	720	1.163	1.485	1.533	1.566	1.595	1.402	1.444	1.605	1.637	1.546	1.618	1.726	1.799	1.866	- Issued guarantees
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	5.221	7.383	9.133	10.006	10.531	10.599	10.864	10.933	10.964	11.058	11.058	11.104	12.116	14.928	15.049	15.084	Others
- Penerusan Pembiayaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	5.221	7.383	9.133	10.006	10.531	10.599	10.817	10.886	10.964	11.058	11.058	11.104	12.116	14.928	15.049	15.084	- Written off earning assets
Pembiayaan yang diberikan	5.221	7.246	8.996	9.869	10.394	10.462	10.627	10.696	10.774	10.868	10.868	10.914	11.924	14.701	14.822	14.857	- Financing disbursed
Lainnya	-	137	137	137	137	137	190	190	190	190	190	190	192	227	227	227	- Others
- Aset produktif yang dihapusstagh	-	-	-	-	-	-	47	47	-	-	-	-	0	0	0	0	- Charged off earning assets
Pembiayaan yang diberikan	-	-	-	-	-	-	47	47	-	-	-	-	0	0	0	0	- Financing disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Ket: *) Angka-angka sementara

Note: *) Provisional figures

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

Keterangan	2016	2017	2018	2019			2020									Items
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	22,93	23,18	22,97	23,54	23,77	23,40	22,83	22,33	21,67	22,08	22,20	22,55	23,03	23,50	23,52	Capital Adequacy Ratio (%)
- Modal	1.052.597	1.166.002	1.269.616	1.359.807	1.375.342	1.377.558	1.325.611	1.309.621	1.311.595	1.304.954	1.298.772	1.306.117	1.332.881	1.355.083	1.355.177	- Capital
- ATMR	4.589.611	5.029.816	5.526.581	5.776.764	5.787.228	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	21,19	21,50	21,29	21,97	22,20	21,86	21,20	20,67	19,95	20,33	20,53	20,89	21,36	21,76	21,83	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	972.350	1.081.234	1.176.700	1.269.071	1.284.475	1.286.968	1.230.880	1.212.520	1.207.644	1.201.263	1.201.551	1.210.353	1.236.481	1.254.842	1.257.632	- Core Capital (Tier I)
- ATMR	4.589.611	5.029.816	5.526.581	5.776.764	5.787.228	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	- Risk Weighted Assets
Return On Assets Ratio (%)	2,23	2,45	2,55	2,48	2,47	2,47	2,70	2,49	2,57	2,34	2,06	1,94	1,90	1,90	1,76	Return On Assets Ratio (%)
- Laba sebelum pajak	136.048	165.196	186.912	194.097	193.726	194.916	217.089	201.639	211.615	193.070	169.888	160.578	156.907	157.796	146.649	- Profit
- Rata-rata total aset	6.106.959	6.730.350	7.329.250	7.830.875	7.853.104	7.880.981	8.039.018	8.110.478	8.221.380	8.241.134	8.246.434	8.257.688	8.274.161	8.308.424	8.350.416	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	82,22	78,64	77,86	80,65	79,67	79,39	83,49	83,62	88,84	84,85	84,96	84,94	85,09	84,97	86,15	Operating Expenses/Operating Income (%)
- Biaya Operasional	624.173	603.178	638.990	670.348	684.713	735.429	90.545	169.151	321.462	344.123	385.347	437.488	503.612	564.889	640.844	- Operating Expenses
- Pendapatan Operasional	759.146	766.975	820.646	831.134	859.398	926.303	108.454	202.279	361.830	405.567	453.579	515.035	591.889	664.792	743.833	- Operating Income
Net Interest Margin Ratio (%)	5,63	5,32	5,14	4,90	4,89	4,91	4,96	4,81	4,31	4,57	4,50	4,46	4,44	4,43	4,41	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	329.913	342.731	360.412	366.819	367.355	370.095	383.772	375.210	340.943	361.863	356.916	354.497	353.357	355.126	355.126	- Interest income net
- Rata-rata total aset produktif	5.854.786	6.445.076	7.016.192	7.490.477	7.514.009	7.538.955	7.741.917	7.806.265	7.908.138	7.923.909	7.928.274	7.945.045	7.964.420	8.000.338	8.046.171	- Average total earning assets
Loan to Deposits Ratio (%)	90,70	90,04	94,78	93,96	93,50	94,43	93,36	92,50	92,55	92,18	90,94	89,10	88,09	85,38	83,46	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	4.199.713	4.548.155	5.092.584	5.287.464	5.303.951	5.391.846	5.279.629	5.313.982	5.483.646	5.382.545	5.355.885	5.316.379	5.301.453	5.286.411	5.290.086	- Total Credit to third party
- Total Dana Pihak Ketiga	4.630.352	5.050.984	5.372.841	5.627.651	5.672.712	5.709.670	5.655.237	5.744.590	5.924.944	5.839.044	5.889.605	5.967.088	6.018.481	6.191.910	6.338.774	- Total Third Party Funds
Rasio Aset Likuid (%)	17,50	18,56	14,96	15,37	16,02	15,51	15,58	15,10	16,21	16,18	17,42	17,66	19,80	19,41	19,45	Liquid Assets Ratio (%)
- Aset Likuid Primer	837.433	963.833	899.937	838.037	868.865	902.889	838.781	823.148	928.119	861.939	950.187	925.093	1.084.439	1.052.921	1.062.867	- Primary Liquid Asset
- Aset Likuid Sekunder	296.098	353.504	259.472	393.625	424.817	370.524	413.397	412.067	440.462	481.066	489.835	542.765	573.795	606.611	626.541	- Secondary Liquid assets
- Total Aset	6.475.602	7.099.564	7.751.621	8.011.097	8.075.397	8.212.586	8.039.018	8.181.938	8.443.184	8.300.397	8.267.632	8.313.961	8.372.998	8.548.115	8.686.707	- Total Assets

Ket: Data tidak termasuk data kinerja BUS

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

Keterangan	2016	2017	2018	2019			2020									Items
				Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei ¹⁾	Jun ¹⁾	Jul ¹⁾	Agt ¹⁾	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	22,38	21,73	22,21	21,64	22,05	25,13	29,07	29,25	28,60	30,01	29,42	29,43	29,69	26,91	25,37	Capital Adequacy Ratio (%)
- Modal	14.113	8.658	9.137	6.757	6.783	7.587	8.681	9.212	9.040	7.341	7.033	6.822	6.822	6.946	5.914	- Capital
- ATMR	63.072	39.839	41.134	31.231	30.761	30.193	29.861	31.499	31.605	24.463	23.908	23.180	22.976	25.808	23.310	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	21,36	20,59	21,10	20,46	20,88	23,97	27,94	26,57	26,19	27,28	27,61	28,60	28,86	26,07	24,58	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	13.474	8.203	8.680	6.390	6.423	7.236	8.343	8.370	8.277	6.672	6.601	6.629	6.630	6.728	5.728	- Core Capital (Tier I)
- ATMR	63.072	39.839	41.134	31.231	30.761	30.193	29.861	31.499	31.605	24.463	23.908	23.180	22.976	25.808	23.310	- Risk Weighted Assets
Return On Assets Ratio (%)	1,43	1,49	1,39	1,24	1,17	1,17	0,69	0,55	0,51	0,19	0,10	(0,99)	(0,73)	(0,64)	(0,68)	Return On Assets Ratio (%)
- Laba sebelum pajak	1.438	986	988	718	684	687	407	322	298	87	45	(444)	(326)	(284)	(274)	- Profit
- Rata-rata total aset	100.652	65.989	70.874	58.012	58.305	58.596	58.931	58.295	58.252	45.392	44.964	44.798	44.558	44.662	40.324	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	88,09	87,31	87,90	89,33	89,81	89,55	93,62	95,43	95,53	99,44	100,07	111,02	108,48	106,81	107,47	Operating Expenses/Operating Income (%)
- Biaya Operasional	10.881	6.661	6.996	4.871	5.389	6.030	479	1.049	1.568	1.575	1.953	2.624	2.939	3.288	3.253	- Operating Expenses
- Pendapatan Operasional	12.352	7.630	7.959	5.453	6.001	6.733	512	1.100	1.641	1.584	1.951	2.363	2.709	3.079	3.027	- Operating Income
Net Interest Margin Ratio (%)	6,30	5,50	5,60	4,85	4,84	4,87	4,71	4,74	4,99	4,62	4,70	4,68	4,68	4,65	4,69	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	5.989	3.418	3.743	2.622	2.633	2.659	2.576	2.584	2.720	1.947	1.960	1.941	1.925	1.915	1.740	- Interest income net
- Rata-rata total aset produktif	95.052	62.159	66.806	54.094	54.378	54.618	54.749	54.505	54.461	42.160	41.682	41.444	41.139	41.158	37.112	- Average total earning assets
Loan to Deposits Ratio (%)	94,23	89,09	92,27	77,24	80,24	89,06	88,03	91,86	93,82	90,48	91,68	85,08	87,32	81,14	79,52	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	66.902	42.987	46.886	38.611	38.609	37.960	37.649	39.204	39.430	29.839	28.664	27.451	27.126	27.308	24.514	- Total Credit to third party
- Total Dana Pihak Ketiga	70.997	48.250	50.814	49.990	48.117	42.621	42.769	42.679	42.028	32.979	31.265	32.266	31.065	33.655	30.826	- Total Third Party Funds
Rasio Aset Likuid (%)	16,96	18,09	19,11	18,23	17,21	14,54	12,39	14,13	13,19	14,93	13,98	16,18	17,37	16,79	19,13	Liquid Assets Ratio (%)
- Aset Likuid Primer	15.820	11.385	13.003	11.402	10.487	8.935	6.981	7.925	7.473	6.732	5.789	6.888	7.222	7.345	7.851	- Primary Liquid Asset
- Aset Likuid Sekunder	1.158	352	620	82	49	49	320	383	200	76	259	224	268	277	148	- Secondary Liquid assets
- Total Aset	100.103	64.894	71.280	62.985	61.227	61.798	58.931	58.791	58.166	45.608	43.252	43.969	43.118	45.386	41.822	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019			2020									Items
				Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei ¹⁾	Jun ¹⁾	Jul ¹⁾	Agt ¹⁾	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	23,72	26,47	26,28	25,21	25,40	25,44	25,60	26,43	24,59	24,85	25,09	25,10	25,85	25,95	26,27	Capital Adequacy Ratio (%)
- Modal	140.338	150.582	147.821	152.398	153.178	152.816	152.945	155.596	143.291	145.368	145.543	145.141	149.408	150.023	153.087	- Capital
- ATMR	591.571	568.921	562.563	604.467	602.980	600.659	597.497	588.763	582.653	585.024	579.978	578.161	577.882	578.130	582.834	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	21,49	24,80	24,66	23,72	23,93	23,97	24,12	24,87	23,21	23,45	23,62	23,76	24,52	24,60	24,92	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	127.142	141.074	138.725	143.393	144.289	143.997	144.095	146.410	135.254	137.210	136.996	137.361	141.718	142.197	145.214	- Core Capital (Tier I)
- ATMR	591.571	568.921	562.563	604.467	602.980	600.659	597.497	588.763	582.653	585.024	579.978	578.161	577.882	578.130	582.834	- Risk Weighted Assets
Return On Assets Ratio (%)	1,66	1,57	1,54	1,49	1,43	1,42	1,82	1,61	1,47	1,36	1,21	1,35	1,33	1,30	1,26	Return On Assets Ratio (%)
- Laba sebelum pajak	13.710	13.332	12.239	12.937	12.466	12.426	16.323	14.553	12.734	12.008	10.643	11.902	11.726	11.482	11.316	- Profit
- Rata-rata total aset	828.051	846.799	797.174	869.611	873.882	874.411	897.913	903.283	865.388	880.594	879.071	879.509	880.043	885.240	895.210	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	85,38	86,33	86,21	86,86	87,26	88,32	88,60	89,00	93,96	93,95	93,76	92,58	92,45	92,19	92,16	Operating Expenses/Operating Income (%)
- Biaya Operasional	79.660	82.725	75.624	69.240	76.151	84.682	10.703	18.446	38.953	54.159	60.431	67.374	76.685	83.930	92.728	- Operating Expenses
- Pendapatan Operasional	93.297	95.825	87.716	79.711	87.270	95.876	12.080	20.725	41.457	57.649	64.452	72.774	82.945	91.036	100.614	- Operating Income
Net Interest Margin Ratio (%)	5,08	5,14	5,08	4,80	4,78	4,81	4,54	4,44	4,67	4,68	4,66	4,62	4,62	4,57	4,54	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	40.368	41.524	38.532	39.710	39.735	40.040	38.969	38.290	38.557	39.307	39.063	38.742	38.752	38.587	38.796	- Interest income net
- Rata-rata total aset produktif	794.619	807.973	758.958	827.875	831.967	832.151	858.138	863.243	826.138	840.231	838.780	839.155	839.393	844.234	853.767	- Average total earning assets
Loan to Deposits Ratio (%)	98,04	91,22	94,03	86,68	86,59	90,38	88,85	88,55	89,87	89,63	88,96	88,06	87,95	82,77	81,75	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	560.600	523.311	517.132	558.891	557.486	561.326	554.435	558.513	553.663	556.083	552.432	550.326	552.393	553.268	560.426	- Total Credit to third party
- Total Dana Pihak Ketiga	571.782	573.711	549.986	644.753	643.835	621.089	624.040	630.764	616.087	620.452	620.999	624.973	628.057	668.448	685.575	- Total Third Party Funds
Rasio Aset Likuid (%)	17,97	20,51	18,92	18,36	18,11	17,61	18,33	17,15	16,54	15,78	17,02	17,13	20,16	18,97	20,26	Liquid Assets Ratio (%)
- Aset Likuid Primer	132.622	146.135	138.530	144.045	141.684	134.144	138.953	128.314	121.966	116.126	115.698	115.471	142.042	137.654	149.400	- Primary Liquid Asset
- Aset Likuid Sekunder	19.186	26.477	17.326	24.054	24.338	25.245	25.625	27.316	24.012	23.949	32.865	35.544	36.062	37.146	40.841	- Secondary Liquid assets
- Total Aset	844.755	841.721	823.832	915.605	916.591	905.190	897.913	907.521	882.605	887.419	872.980	881.696	883.250	921.615	938.777	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019			2020									Items
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	24,86	24,85	25,07	25,13	25,63	25,34	25,40	25,51	25,52	25,91	26,17	26,40	27,13	27,71	27,78	Capital Adequacy Ratio (%)
- Modal	428.247	432.261	477.227	459.768	465.977	462.892	460.422	470.679	501.762	492.426	455.693	453.179	464.365	470.785	468.621	- Capital
- ATMR	1.722.312	1.739.623	1.903.629	1.829.448	1.818.092	1.826.680	1.812.408	1.844.783	1.965.934	1.900.207	1.741.053	1.716.661	1.711.632	1.699.128	1.686.632	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	22,34	22,16	22,42	22,91	23,40	23,05	22,91	22,93	22,73	22,98	23,38	23,67	24,31	24,74	24,98	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	384.693	385.561	426.769	419.076	425.464	420.993	415.162	423.033	446.792	436.588	407.091	406.354	416.084	420.310	421.383	- Core Capital (Tier I)
- ATMR	1.722.312	1.739.623	1.903.629	1.829.448	1.818.092	1.826.680	1.812.408	1.844.783	1.965.934	1.900.207	1.741.053	1.716.661	1.711.632	1.699.128	1.686.632	- Risk Weighted Assets
Return On Assets Ratio (%)	1,41	1,77	1,82	1,77	1,74	1,72	2,09	1,95	2,16	1,94	1,75	1,72	1,69	1,61	1,45	Return On Assets Ratio (%)
- Laba sebelum pajak	33.067	41.879	48.200	45.653	44.830	44.415	53.750	50.681	58.795	52.887	44.756	43.703	42.853	40.995	37.041	- Profit
- Rata-rata total aset	2.341.535	2.360.755	2.644.252	2.573.247	2.574.360	2.577.891	2.576.519	2.604.408	2.720.009	2.731.219	2.552.589	2.544.526	2.540.113	2.543.976	2.555.234	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	89,33	86,08	85,88	88,75	87,73	87,40	89,35	88,71	91,00	89,70	89,22	88,66	88,50	88,66	89,73	Operating Expenses/Operating Income (%)
- Biaya Operasional	270.022	258.000	282.031	291.903	273.149	284.354	35.040	64.035	142.754	143.567	145.479	162.452	183.586	203.053	225.085	- Operating Expenses
- Pendapatan Operasional	302.265	299.713	328.418	328.904	311.355	325.349	39.218	72.184	156.867	160.050	163.048	183.234	207.431	229.032	250.858	- Operating Income
Net Interest Margin Ratio (%)	4,77	4,40	4,22	3,98	3,96	3,98	3,87	3,81	3,65	3,65	3,59	3,62	3,63	3,57	3,54	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	107.610	100.122	107.383	98.236	97.939	98.455	96.029	95.192	95.149	95.509	87.740	88.056	88.151	87.015	86.561	- Interest income net
- Rata-rata total aset produktif	2.258.170	2.274.921	2.543.395	2.469.023	2.471.102	2.474.863	2.480.058	2.499.706	2.607.508	2.614.983	2.442.523	2.434.194	2.430.071	2.434.202	2.445.467	- Average total earning assets
Loan to Deposits Ratio (%)	95,96	96,63	103,37	101,38	102,06	103,71	101,00	99,71	98,96	98,86	100,15	99,97	98,95	95,64	90,97	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.567.489	1.582.814	1.828.712	1.729.448	1.719.570	1.734.182	1.696.169	1.705.704	1.792.141	1.751.442	1.631.156	1.611.226	1.611.543	1.608.869	1.599.194	- Total Credit to third party
- Total Dana Pihak Ketiga	1.633.429	1.638.013	1.769.026	1.705.898	1.684.856	1.672.217	1.679.307	1.710.745	1.810.928	1.771.636	1.628.734	1.611.651	1.628.614	1.682.147	1.757.983	- Total Third Party Funds
Rasio Aset Likuid (%)	17,00	18,30	15,73	15,34	15,56	15,35	15,33	14,49	16,86	16,82	17,77	17,56	19,25	21,03	21,03	Liquid Assets Ratio (%)
- Aset Likuid Primer	304.819	346.571	331.476	260.636	258.177	277.743	268.115	253.398	342.405	305.830	311.193	291.670	332.988	326.095	371.888	- Primary Liquid Asset
- Aset Likuid Sekunder	105.027	104.224	99.705	138.278	144.172	124.022	126.888	128.103	139.454	159.161	139.459	147.947	151.039	168.913	184.375	- Secondary Liquid assets
- Total Aset	2.410.748	2.463.522	2.741.951	2.600.602	2.585.494	2.616.734	2.576.519	2.632.297	2.858.203	2.764.848	2.536.606	2.504.209	2.513.639	2.570.867	2.645.656	- Total Assets

Ket: r) Angka-Angka Diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019			2020									Items
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,24	21,43	21,05	22,37	22,47	22,00	20,89	19,83	18,93	19,41	19,71	20,17	20,50	20,99	20,98	Capital Adequacy Ratio (%)
- Modal	469.900	574.501	635.431	740.885	749.404	754.263	703.564	674.134	657.502	659.819	691.272	700.974	712.285	727.328	727.556	- Capital
- ATMR	2.212.656	2.681.434	3.019.255	3.311.618	3.335.395	3.428.536	3.367.364	3.399.858	3.472.778	3.400.199	3.506.701	3.474.992	3.475.264	3.464.381	3.468.007	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,20	20,38	19,96	21,14	21,24	20,85	19,70	18,67	17,78	18,26	18,56	18,99	19,34	19,79	19,76	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	447.041	546.397	602.527	700.212	708.300	714.741	663.280	634.707	617.321	620.794	650.818	660.009	672.049	685.607	685.307	- Core Capital (Tier I)
- ATMR	2.212.656	2.681.434	3.019.255	3.311.618	3.335.395	3.428.536	3.367.364	3.399.858	3.472.778	3.400.199	3.506.701	3.474.992	3.475.264	3.464.381	3.468.007	- Risk Weighted Assets
Return On Assets Ratio (%)	3,10	3,15	3,29	3,11	3,12	3,14	3,25	2,99	3,05	2,79	2,40	2,20	2,13	2,18	2,03	Return On Assets Ratio (%)
- Laba sebelum pajak	87.832	108.999	125.485	134.788	135.745	137.390	146.609	136.083	139.788	128.088	114.444	105.417	102.654	105.603	98.566	- Profit
- Rata-rata total aset	2.836.721	3.456.807	3.816.950	4.330.005	4.346.558	4.370.083	4.505.655	4.544.492	4.577.731	4.583.929	4.769.809	4.788.856	4.809.446	4.834.546	4.859.647	- Average total assets
Biaya Operasional thdp Pendapatan Operasional (%)	75,05	70,31	69,18	72,97	72,57	72,31	78,25	79,08	85,37	77,74	79,19	79,89	80,45	80,38	82,13	Operating Expenses/Operating Income (%)
- Biaya Operasional	263.609	255.792	274.338	304.334	330.024	360.362	44.322	85.621	138.187	144.822	177.484	205.038	240.402	274.619	319.779	- Operating Expenses
- Pendapatan Operasional	351.232	363.806	396.553	417.066	454.773	498.345	56.644	108.271	161.864	186.285	224.127	256.663	298.804	341.645	389.334	- Operating Income
Net Interest Margin Ratio (%)	6,50	5,99	5,78	5,47	5,46	5,48	5,66	5,45	4,63	5,09	4,95	4,88	4,82	4,84	4,84	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	175.946	197.667	210.754	226.252	227.048	228.941	246.198	239.145	204.517	225.100	228.154	225.757	224.530	226.504	228.028	- Interest income net
- Rata-rata total aset produktif	2.706.946	3.300.023	3.647.034	4.139.484	4.156.562	4.177.323	4.348.973	4.388.811	4.420.032	4.426.537	4.605.289	4.630.251	4.653.816	4.680.744	4.709.825	- Average total earning assets
Loan to Deposits Ratio (%)	85,16	85,96	89,90	91,74	90,67	90,65	90,40	89,59	89,66	89,20	87,11	84,56	83,37	81,34	80,37	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	2.004.722	2.399.043	2.699.854	2.960.514	2.988.285	3.058.379	2.991.375	3.010.562	3.098.412	3.045.180	3.143.633	3.127.375	3.110.391	3.096.965	3.105.953	- Total Credit to third party
- Total Dana Pihak Ketiga	2.354.143	2.791.010	3.003.015	3.227.010	3.295.904	3.373.744	3.309.120	3.360.402	3.455.901	3.413.977	3.608.608	3.698.197	3.730.745	3.807.660	3.864.390	- Total Third Party Funds
Rasio Aset Likuid (%)	17,79	18,29	13,58	14,74	15,84	15,19	15,21	15,05	15,78	15,89	17,34	17,82	20,04	19,60	18,47	Liquid Assets Ratio (%)
- Aset Likuid Primer	384.172	459.742	416.928	421.953	458.517	482.066	424.733	433.511	456.275	433.251	517.507	511.064	602.187	581.827	533.729	- Primary Liquid Asset
- Aset Likuid Sekunder	170.726	222.451	141.821	231.211	256.258	221.208	260.564	256.265	276.796	297.880	317.252	359.050	386.426	400.275	401.177	- Secondary Liquid assets
- Total Aset	3.119.996	3.729.427	4.114.558	4.431.904	4.512.086	4.628.888	4.505.670	4.583.464	4.644.281	4.602.728	4.814.894	4.884.208	4.933.083	5.010.246	5.060.452	- Total Assets

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

Indikator	2016	2017	2018	2019			2020									Indicator
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Capital Adequacy Ratio (%)	17,64	19,26	21,95	21,39	21,13	20,75	20,92	20,98	20,97	21,25	21,89	22,08	22,37	22,52	22,57	Capital Adequacy Ratio (%)
- Modal	1.765	1.963	2.357	2.363	2.371	2.354	2.325	2.315	2.289	2.314	2.375	2.384	2.386	2.400	2.407	- Capital
- ATMR	10.002	10.194	10.736	11.046	11.218	11.347	11.117	11.034	10.916	10.886	10.846	10.798	10.669	10.656	10.664	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	5,83	8,49	4,44	4,56	4,25	3,97	4,29	4,83	6,14	5,14	5,39	6,25	6,40	6,35	5,75	Classified Earning assets to Earning assets (%)
- APYD	991	1.504	666	742	723	665	812	890	1.086	905	942	972	972	962	913	- Classified Earning Assets
- Total Aktiva Produktif	17.009	17.716	15.003	16.272	16.997	16.763	18.913	18.454	17.695	17.617	17.477	15.556	15.182	15.148	15.881	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	(4,00)	(2,50)	(0,08)	0,36	0,35	0,46	0,20	0,16	0,06	0,13	0,14	0,10	0,17	0,19	0,25	Net Operating Margin (%)
- Pendapatan	(508)	(372)	(11)	48	47	63	36	27	10	22	23	17	27	29	39	- Net Operations Income
- Rata-rata Aktiva	12.680	14.860	14.466	13.335	13.544	13.699	17.744	17.530	17.835	17.485	17.227	16.368	16.014	15.742	15.592	- Average Earning Assets
Return On Assets Ratio (%)	(3,51)	(2,33)	0,09	0,81	0,74	0,78	0,20	0,14	0,29	0,31	1,10	0,90	0,86	0,78	0,76	Return On Assets Ratio (%)
- Laba	(502)	(373)	15	129	120	127	34	24	49	53	183	149	140	127	124	- Profit
- Rata-Rata total aset	14.301	15.983	16.389	15.912	16.081	16.198	17.423	17.420	17.009	16.794	16.617	16.469	16.331	16.229	16.205	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	118,17	122,18	100,68	96,74	96,84	95,87	97,59	98,16	99,33	98,45	98,34	98,77	98,02	97,85	97,10	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	3.302	2.047	1.619	1.196	1.320	1.461	120	242	368	471	577	684	785	888	989	- Operations Expenses
- Pendapatan	2.794	1.675	1.608	1.236	1.364	1.524	123	247	370	478	587	692	801	908	1.018	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	23,18	33,93	29,95	29,16	31,69	30,29	36,47	36,08	32,50	31,09	31,80	28,89	27,73	24,41	24,60	Short Term Mismatch (%)
- Aktiva Jangka Pendek	3.001	4.704	3.636	3.537	4.088	3.777	4.589	4.693	3.618	3.350	3.354	2.864	2.699	2.617	2.634	- Short-Term Assets
- Kewajiban Jangka Pendek	12.951	13.861	12.142	12.132	12.897	12.468	12.583	13.007	11.135	10.775	10.548	9.913	9.731	10.724	10.710	- Short-Term Liabilities
Finance to Deposit Ratio (%)	94,18	86,52	90,99	89,52	88,31	91,95	89,23	88,61	99,13	101,20	105,28	114,09	114,42	113,17	111,12	Finance to Deposit Ratio (%)
- Pembiayaan	11.396	11.237	10.206	11.072	11.386	11.406	11.297	11.195	11.269	11.247	11.214	11.321	11.252	11.274	11.252	- Financing
- Dana Pihak Ketiga	12.101	12.987	11.217	12.369	12.893	12.405	12.661	12.634	11.369	11.113	10.652	9.923	9.834	9.962	10.126	- Third Party Funds

Ket: r) Angka-angka diperbaiki

*) Angka-angka sementara

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

Note: r) Revised figures

*) Provisional figures

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

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

Indikator	2016	2017	2018	2019			2020									Indicator
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Capital Adequacy Ratio (%)	17,78	18,68	22,12	22,40	22,42	22,65	22,20	22,33	22,06	22,25	22,26	20,81	20,24	19,04	19,13	Capital Adequacy Ratio (%)
- Modal	18.438	21.288	25.827	28.086	28.222	28.751	28.994	29.372	29.478	29.579	29.410	24.515	18.917	19.295	18.986	- Capital
- ATMR	103.724	113.945	116.740	125.377	125.899	126.932	130.619	131.522	133.602	132.924	132.145	117.817	93.452	101.323	99.234	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	3,87	4,14	3,19	3,69	3,74	3,35	3,83	3,69	3,83	4,01	3,62	3,91	4,31	4,13	4,06	Classified Earning assets to Earning assets (%)
- APYD	5.649	6.835	5.872	7.223	7.313	6.821	7.763	7.653	8.717	9.053	8.266	7.654	6.314	6.318	6.425	- Classified Earning Assets
- Total Aktiva Produktif	146.136	165.018	183.961	195.525	195.270	203.487	202.502	207.215	227.437	226.003	228.457	195.860	146.588	152.989	158.196	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	1,20	1,01	1,78	1,98	2,02	2,05	2,24	2,15	1,97	1,60	1,36	0,88	0,78	0,84	0,82	Net Operating Margin (%)
- Pendapatan	1.423	1.508	2.978	3.601	3.701	3.770	4.442	4.320	4.416	3.594	3.058	1.797	1.160	1.249	1.233	- Net Operations Income
- Rata-rata Aktiva	118.478	149.540	167.046	182.115	182.918	184.206	197.937	200.745	224.606	224.138	224.325	205.204	149.152	149.207	149.818	- Average Earning Assets
Return On Assets Ratio (%)	1,08	0,94	1,58	1,75	1,78	1,83	2,03	1,96	2,04	1,64	1,39	0,87	0,73	0,76	0,75	Return On Assets Ratio (%)
- Laba	1.497	1.586	2.979	3.560	3.648	3.756	4.408	4.277	4.451	3.576	3.048	1.781	1.133	1.186	1.187	- Profit
- Rata-Rata total aset	138.009	169.268	188.885	203.674	204.432	205.778	217.446	218.058	218.377	218.534	218.510	204.072	154.338	155.809	157.591	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	91,58	92,21	85,67	84,35	83,90	83,92	82,70	81,95	81,24	83,88	85,95	90,06	91,71	91,09	91,22	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	15.473	17.849	17.807	16.180	17.678	19.682	1.769	3.270	4.779	6.232	7.792	8.141	7.490	8.508	9.614	- Operations Expenses
- Pendapatan	16.896	19.357	20.785	19.181	21.070	23.452	2.139	3.990	5.883	7.430	9.067	9.039	8.167	9.341	10.539	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	24,87	32,73	28,32	29,20	30,55	29,04	34,08	31,98	29,84	27,58	26,91	27,83	20,54	23,35	23,53	Short Term Mismatch (%)
- Aktiva Jangka Pendek	30.757	43.437	38.999	41.395	42.655	42.924	50.914	47.159	43.779	40.227	39.260	40.311	27.790	32.905	34.240	- Short-Term Assets
- Kewajiban Jangka Pendek	123.672	132.697	137.713	141.768	139.615	147.805	149.400	147.456	146.702	145.858	145.880	144.829	135.271	140.933	145.493	- Short-Term Liabilities
Finance to Deposit Ratio (%)	89,21	80,18	78,51	78,42	80,30	78,41	78,72	78,77	80,55	79,49	81,83	79,86	84,69	80,29	77,33	Finance to Deposit Ratio (%)
- Pembiayaan	110.929	118.272	124.766	134.729	135.825	138.602	137.734	138.731	141.825	141.109	143.444	137.528	107.802	107.817	109.007	- Financing
- Dana Pihak Ketiga	124.349	147.502	158.917	171.807	169.150	176.763	174.974	176.114	176.078	177.516	175.305	172.207	127.286	134.279	140.966	- Third Party Funds

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

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

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

Indikator	2016	2017	2018	2019			2020									Indicator
				Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Capital Adequacy Ratio (%)	14,02	15,86	16,24	16,29	16,20	16,17	16,02	16,27	16,48	16,47	16,83	21,71	21,40	21,50	21,45	Capital Adequacy Ratio (%)
- Modal	6.950	7.859	8.580	9.393	9.509	9.612	9.750	9.888	9.981	10.067	10.205	15.589	20.995	21.151	21.386	- Capital
- ATMR	49.580	49.556	52.824	57.671	58.703	59.448	60.879	60.782	60.553	61.134	60.651	71.817	98.093	98.366	99.707	- Risk Weighted Assets
Kualitas Aktiva Produktif																Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	4,70	3,41	2,50	1,66	1,69	1,46	1,34	1,26	1,27	1,31	1,18	1,64	1,91	1,90	1,84	Classified Earning assets to Earning assets (%)
- APYD	3.430	2.738	2.307	1.648	1.691	1.532	1.524	1.485	1.595	1.584	1.481	2.036	3.233	3.204	3.240	- Classified Earning Assets
- Total Aktiva Produktif	72.903	80.377	92.389	99.349	100.257	105.115	113.537	117.735	125.957	121.386	125.817	123.821	169.080	168.577	176.306	- Total Earning assets
Rentabilitas																Profitability
Net Operating Margin (%)	0,63	0,61	0,97	1,76	1,76	1,88	1,98	1,91	1,53	1,47	1,47	2,17	1,89	1,89	1,92	Net Operating Margin (%)
- Pendapatan	429	454	816	1.638	1.644	1.766	2.219	2.185	1.877	1.796	1.803	2.965	3.560	3.503	3.525	- Net Operations Income
- Rata-rata Aktiva	67.778	74.545	84.348	92.833	93.360	94.204	112.106	114.183	123.139	122.277	122.653	136.367	187.969	185.301	184.078	- Average Earning Assets
Return On Assets Ratio (%)	0,59	0,59	0,88	1,59	1,60	1,69	1,84	1,91	1,74	1,56	1,59	2,29	1,98	1,93	1,95	Return On Assets Ratio (%)
- Laba	431	484	813	1.587	1.607	1.716	2.052	2.162	1.978	1.776	1.799	2.957	3.549	3.467	3.511	- Profit
- Rata-Rata total aset	73.494	82.319	92.771	99.954	100.476	101.461	111.504	113.215	113.726	113.580	113.421	129.304	179.602	179.306	180.193	- Average Assets
Biaya Operasional thdp Pendapatan Operasional (%)	97,29	95,57	93,50	86,45	86,59	84,00	83,84	82,53	84,56	84,29	83,66	80,15	81,40	81,87	81,61	Operating Expenses to Operations Revenue (%)
- Biaya Operasional	15.399	9.787	11.743	8.708	9.731	9.272	959	1.721	2.571	3.211	3.848	5.987	9.092	10.546	11.734	- Operations Expenses
- Pendapatan	15.827	10.241	12.559	10.073	11.238	11.038	1.144	2.085	3.040	3.809	4.599	7.470	11.169	12.881	14.378	- Operations Income
Likuiditas																Liquidity
Short Term Mismatch (%)	18,04	23,59	25,05	24,30	26,91	31,71	31,77	29,26	28,86	27,11	24,91	24,84	34,52	27,59	26,38	Short Term Mismatch (%)
- Aktiva Jangka Pendek	11.910	17.410	21.180	21.162	23.664	29.334	29.119	28.069	27.543	25.570	23.263	25.912	38.480	30.353	30.749	- Short-Term Assets
- Kewajiban Jangka Pendek	66.033	73.815	84.559	87.090	87.946	92.516	91.656	95.918	95.446	94.313	93.389	104.331	111.468	110.002	116.559	- Short-Term Liabilities
Finance to Deposit Ratio (%)	78,91	77,38	76,97	78,99	78,48	75,28	75,02	72,56	73,89	74,77	75,54	75,52	75,83	76,71	74,68	Finance to Deposit Ratio (%)
- Pembiayaan	55.202	60.280	67.326	72.896	73.018	75.138	74.153	74.243	75.300	75.082	75.386	84.010	115.659	116.364	120.248	- Financing
- Dana Pihak Ketiga	69.957	77.903	87.472	92.290	93.045	99.810	98.851	102.321	101.916	100.417	99.794	111.244	152.527	151.695	161.010	- Third Party Funds

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

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

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

Kelompok Bank	2016	2017	2018	2019				2020								Group of Bank	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
- BUKU 1	100.103	64.894	71.280	59.280	62.985	61.227	61.798	58.931	58.791	58.166	45.608	43.252	43.969	43.118	45.386	41.822	- BUKU 1
- BUKU 2	844.755	841.732	823.832	906.506	915.605	916.591	905.190	897.914	907.521 ^{r)}	882.605 ^{r)}	887.419 ^{r)}	872.980 ^{r)}	881.696 ^{r)}	883.250 ^{r)}	921.615 ^{r)}	938.482	- BUKU 2
- BUKU 3	2.410.757	2.463.537	2.741.984	2.595.774	2.600.602	2.585.519	2.616.734	2.576.519	2.632.337 ^{r)}	2.858.203 ^{r)}	2.764.848 ^{r)}	2.536.606 ^{r)}	2.504.209 ^{r)}	2.513.639 ^{r)}	2.570.867 ^{r)}	2.645.879	- BUKU 3
- BUKU 4	3.120.003	3.729.446	4.114.559	4.431.690	4.431.904	4.512.086	4.628.888	4.505.670	4.583.464	4.644.281	4.602.728	4.814.894	4.884.208	4.933.083	5.010.246	5.060.452	- BUKU 4
- BUKU 1 SYARIAH	15.968	16.999	15.896	16.457	17.075	17.777	17.479	17.423	17.418	16.187	16.150	15.906	15.731	15.498	15.512	16.019	- BUKU 1 SHARIA
- BUKU 2 SYARIAH	159.374	183.177	202.212	205.791	212.133	212.011	220.588	217.446	218.670	219.016	219.003	218.414	210.987	159.123	166.103	171.849	- BUKU 2 SHARIA
- BUKU 3 SYARIAH	78.839	87.850	98.583	102.783	104.582	105.694	112.297	111.504	114.926	114.747	113.140	112.788	129.613	178.201	177.236	187.288	- BUKU 3 SHARIA
Total	6.729.799	7.387.634	8.068.346	8.318.280	8.344.887	8.410.906	8.562.974	8.385.407	4.993.269	5.052.396	4.996.629	5.205.253	5.284.507	5.329.023	5.414.483	9.061.792	Total

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

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

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019				2020									Indikator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset Produktif Neraca	5.748.923	6.377.940	6.954.091	7.302.615	7.345.411	7.373.717	7.426.309	7.376.185	7.532.264	7.704.733	7.611.903	7.669.014	7.665.338	7.629.298	7.802.831	7.915.328	Earning Assets
a. Lancar	5.417.259	6.026.288	6.583.893	6.835.561	6.883.853	6.900.984	6.990.890	6.888.563	7.024.219	7.162.407	7.038.669	7.133.707	7.180.250	7.170.811	7.344.109	7.465.300	a. Current
b. DPK	198.041	223.692	238.955	313.068	304.380	313.324	287.507	329.573	349.117	379.076	406.138	362.908	307.768	275.367	275.735	270.712	b. Special Mention
c. Kurang Lancar	28.452	23.925	22.832	25.894	29.985	27.891	24.828	32.828	27.433	27.699	26.816	27.581	28.902	25.343	20.928	20.012	c. Sub-Standard
d. Diragukan	15.961	18.281	16.704	19.730	19.420	22.947	29.052	19.563	21.985	26.098	24.838	25.798	28.387	31.862	27.962	24.039	d. Doubtful
e. Macet	89.210	85.754	91.708	108.361	107.773	108.572	94.032	105.658	109.510	109.454	115.442	119.019	120.031	125.915	134.097	135.265	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.682.211	1.830.564	2.005.429	2.046.195	2.076.439	2.076.419	2.046.734	2.039.970	2.077.028	2.127.516	2.054.588	2.027.389	2.011.323	2.060.795	2.044.424	2.068.175	Earning Assets - Account Administrative Transactions
a. Lancar	1.656.008	1.804.957	1.975.960	2.020.648	2.043.148	2.046.782	2.017.643	2.008.795	2.045.099	2.093.729	2.021.765	1.993.485	1.976.499	2.027.050	2.009.515	2.029.702	a. Current
b. DPK	22.722	22.483	26.383	22.653	30.528	26.851	25.974	27.923	28.711	30.547	29.535	30.491	30.811	29.767	30.723	35.009	b. Special Mention
c. Kurang Lancar	1.648	1.723	1.257	1.278	1.128	956	1.300	1.435	1.454	1.229	1.464	1.699	1.599	1.305	1.190	1.139	c. Sub-Standard
d. Diragukan	1.005	385	282	267	369	414	454	295	279	274	257	303	716	1.019	909	397	d. Doubtful
e. Macet	827	1.016	1.547	1.349	1.265	1.416	1.365	1.522	1.485	1.737	1.567	1.411	1.698	1.655	2.088	1.928	e. Lost
Non Performing Earning Aset (Nominal)	137.104	131.083	134.328	156.879	159.941	162.194	151.029	161.300	162.145	166.491	170.384	175.811	181.332	187.098	187.174	182.780	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	36.781	44.553	63.130	56.524	55.168	57.839	66.766	64.229	65.829	69.524	66.069	65.527	68.473	71.131	72.239	71.440	Interbank Loans
a. Lancar	36.667	44.433	63.029	56.450	55.097	57.767	66.697	64.106	65.737	69.427	65.939	65.402	68.376	71.060	72.178	71.349	a. Current
b. DPK	19	15	9	12	9	10	6	63	30	29	68	63	36	6	6	35	b. Special Mention
c. Kurang Lancar	-	-	1	-	-	-	0	0	-	-	-	-	-	0	0	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	d. Doubtful
e. Macet	94	105	91	62	62	62	63	60	62	67	62	62	61	65	55	56	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	94	105	92	62	62	62	63	60	62	67	62	62	61	65	56	56	Interbank Non Performing Loan (Nominal)

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

Note: *) Provisional figures
r) Revised figures

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul ^{r)}	Agt ^{r)}		Sep
Aset Produktif Neraca	83.133	52.947	57.272	50.066	53.268	50.840	51.312	50.155	49.623	49.079	39.226	36.836	36.686	34.096	36.419	33.470	Earning Assets
a. Lancar	77.789	48.418	51.959	45.433	48.880	46.330	47.268	45.055	44.163	43.925	34.354	32.267	32.727	30.270	32.699	30.098	a. Current
b. DPK	3.951	3.058	3.633	3.425	3.190	3.241	2.960	3.936	3.772	3.415	3.427	3.394	3.042	2.908	2.859	2.726	b. Special Mention
c. Kurang Lancar	170	226	200	154	103	85	66	121	108	190	112	57	63	54	42	30	c. Sub-Standard
d. Diragukan	121	147	253	182	155	164	154	102	293	264	160	189	154	152	89	57	d. Doubtful
e. Macet	1.102	1.097	1.228	873	940	1.020	863	942	1.287	1.285	1.174	930	702	713	730	559	e. Loss
Aset Produktif Transaksi Rekening Administratif	4.757	3.148	3.395	1.728	1.834	1.786	1.678	1.637	1.716	1.859	1.521	1.175	1.031	1.230	1.504	1.173	Earning Assets - Account Administrative Transactions
a. Lancar	4.734	3.115	3.327	1.700	1.805	1.749	1.622	1.573	1.657	1.794	1.501	1.151	1.009	1.209	1.483	1.158	a. Current
b. DPK	17	26	7	18	19	26	51	26	57	51	30	12	13	9	11	5	b. Special Mention
c. Kurang Lancar	0	0	0	0	0	0	0	0	0	10	-	3	1	0	0	0	c. Sub-Standard
d. Diragukan	0	0	1	0	0	0	0	0	0	17	1	0	3	4	1	0	d. Doubtful
e. Macet	6	8	60	10	10	11	5	7	7	7	7	7	9	6	9	9	e. Loss
Non Performing Earning Aset (Nominal)	1.399	1.478	1.742	1.219	1.208	1.279	1.088	1.171	1.696	1.774	1.453	1.186	931	929	871	655	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	677	13	47	30	30	32	35	33	34	45	40	38	37	37	36	50	Interbank Loans
a. Lancar	673	13	47	30	30	32	35	33	34	44	40	38	37	37	36	50	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019				2020								Indikator	
				Sep	Okt	Nov	Des	Jan	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul ^{r)}	Agt ^{r)}		Sep
Aset Produktif Neraca	703.820	702.071	679.820	756.902	773.262	766.628	758.375	752.439	770.285	740.089	750.265	750.525	758.046	730.849	765.625	768.713	Earning Assets
a. Lancar	652.392	656.428	633.974	704.168	722.685	716.401	714.099	702.641	718.718	687.283	691.592	695.030	709.474	683.871	715.426	719.638	a. Current
b. DPK	32.783	28.550	28.471	30.834	27.544	27.385	24.525	27.806	30.102	31.520	36.133	32.346	26.243	24.665	28.619	27.176	b. Special Mention
c. Kurang Lancar	2.082	1.404	1.664	1.793	2.943	2.333	2.211	3.053	2.162	2.017	1.972	1.986	2.284	2.273	1.550	1.850	c. Sub-Standard
d. Diragukan	1.515	1.529	1.481	2.898	2.756	3.429	3.474	2.726	2.357	3.056	2.528	2.592	2.398	2.159	2.285	2.783	d. Doubtful
e. Macet	15.048	14.160	14.229	17.208	17.333	17.080	14.066	16.213	16.947	16.214	18.041	18.571	17.647	17.880	17.745	17.267	e. Loss
Aset Produktif Transaksi Rekening Administratif	117.575	114.920	104.184	102.554	104.536	107.426	109.462	109.254	110.667	93.610	92.042	91.889	90.844	88.348	92.469	94.401	Earning Assets - Account Administrative Transactions
a. Lancar	116.420	113.477	102.998	101.350	103.245	106.595	108.781	108.409	109.763	92.391	90.654	90.736	89.821	87.532	91.647	93.480	a. Current
b. DPK	898	1.107	901	965	1.038	587	487	599	674	984	1.084	849	672	474	536	625	b. Special Mention
c. Kurang Lancar	20	11	8	2	20	2	12	10	1	3	26	18	12	8	1	2	c. Sub-Standard
d. Diragukan	3	11	5	2	2	1	2	12	18	17	46	25	14	20	6	6	d. Doubtful
e. Macet	233	313	272	236	231	241	181	224	211	213	261	240	313	320	265	287	e. Loss
Non Performing Earning Aset (Nominal)	18.901	17.428	17.659	22.139	23.286	23.086	19.945	22.238	21.695	21.521	22.845	23.453	22.679	22.655	21.866	22.195	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	7.476	7.135	8.582	8.382	8.254	8.247	7.820	7.648	7.930	9.086	8.321	8.173	7.993	8.132	8.072	4.487	Interbank Loans
a. Lancar	7.475	7.133	8.581	8.377	8.249	8.242	7.815	7.642	7.924	9.080	8.315	8.140	7.988	8.127	8.066	4.482	a. Current
b. DPK	-	-	-	-	-	-	-	-	0	-	-	27	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	1	2	-	6	6	6	6	6	6	6	6	6	6	6	6	6	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	1	2	1	6	6	6	6	6	6	6	6	6	6	6	6	6	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset Produktif Neraca	2.110.025	2.130.561	2.358.948	2.293.714	2.302.344	2.281.541	2.287.670	2.258.029	2.309.480	2.428.458	2.383.504	2.194.443	2.188.445	2.175.893	2.234.334	2.261.602	Earning Assets
a. Lancar	1.975.692	2.000.028	2.215.904	2.107.406	2.114.273	2.091.447	2.114.570	2.066.781	2.115.144	2.232.303	2.189.968	2.022.745	2.028.103	2.022.463	2.085.712	2.120.860	a. Current
b. DPK	83.065	91.205	100.352	140.158	139.489	140.718	126.529	141.498	144.476	143.689	140.488	121.808	110.939	101.287	95.995	91.720	b. Special Mention
c. Kurang Lancar	9.197	4.792	5.284	6.401	9.006	7.982	6.528	9.571	7.432	7.875	6.784	6.134	5.416	5.764	5.110	4.302	c. Sub-Standard
d. Diragukan	7.818	6.651	5.113	5.361	5.210	7.609	9.100	6.415	6.550	7.912	8.061	6.613	5.885	6.407	6.661	6.426	d. Doubtful
e. Macet	34.253	27.883	32.296	34.388	34.366	33.785	30.943	33.764	35.878	36.679	38.203	37.142	38.102	39.972	40.856	38.294	e. Loss
Aset Produktif Transaksi Rekening Administratif	888.020	907.702	998.860	962.137	961.979	965.566	940.366	936.314	959.639	1.003.868	975.951	888.745	880.458	910.319	913.008	921.006	Earning Assets - Account Administrative Transactions
a. Lancar	869.117	890.184	978.081	944.556	942.863	945.992	921.160	916.774	940.347	983.829	957.070	867.421	861.247	890.990	893.948	901.989	a. Current
b. DPK	17.008	15.467	18.913	15.671	17.325	17.694	16.892	17.443	17.329	18.017	16.911	19.486	17.409	17.572	17.120	17.175	b. Special Mention
c. Kurang Lancar	1.419	1.384	856	1.015	996	851	1.176	1.047	1.050	859	1.027	1.019	958	913	1.039	963	c. Sub-Standard
d. Diragukan	192	228	122	158	129	209	283	166	87	86	104	104	75	70	99	110	d. Doubtful
e. Macet	283	438	890	737	666	820	855	438	884	827	1.077	839	716	769	773	802	e. Loss
Non Performing Earning Aset (Nominal)	53.162	41.377	44.559	48.060	50.373	51.257	48.886	51.847	51.824	54.488	55.019	51.727	51.204	53.900	54.566	50.864	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	15.195	15.974	22.429	16.564	17.206	19.384	22.160	19.781	19.697	21.534	19.489	18.330	19.315	19.153	19.382	20.259	Interbank Loans
a. Lancar	15.161	15.960	22.414	16.560	17.203	19.381	22.159	19.778	19.694	21.532	19.469	18.302	19.304	19.151	19.380	20.246	a. Current
b. DPK	19	0	0	3	2	2	-	2	2	2	19	27	11	2	2	13	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	15	15	15	2	2	2	2	2	2	0	0	0	0	0	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	15	15	15	2	2	2	2	2	2	0	0	0	0	0	0	0	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset Produktif Neraca	2.621.911	3.242.908	3.572.773	3.906.988	3.912.403	3.969.505	4.011.686	3.987.774	4.065.747	4.122.647	4.080.049	4.321.570	4.353.420	4.364.159	4.436.396	4.508.151	Earning Assets
a. Lancar	2.503.128	3.094.986	3.415.924	3.706.769	3.714.784	3.762.650	3.817.012	3.769.519	3.832.162	3.862.152	3.792.262	4.042.964	4.105.800	4.133.403	4.203.322	4.274.602	a. Current
b. DPK	64.517	86.901	94.037	122.819	120.983	128.659	121.468	140.869	155.293	180.599	205.527	188.162	150.753	130.826	132.954	133.715	b. Special Mention
c. Kurang Lancar	14.747	14.432	14.068	15.857	15.397	15.021	13.607	17.385	15.221	15.398	15.737	17.143	18.952	15.362	12.460	11.947	c. Sub-Standard
d. Diragukan	5.399	8.213	9.010	10.326	10.378	11.021	15.754	9.395	11.721	13.331	12.773	15.370	18.811	21.922	17.741	13.661	d. Doubtful
e. Macet	34.122	38.376	39.733	51.217	50.861	52.155	43.846	50.606	51.351	51.168	53.749	57.932	59.104	62.646	69.919	74.225	e. Loss
Aset Produktif Transaksi Rekening Administratif	667.382	800.154	894.593	975.425	1.003.036	996.298	990.210	987.614	1.000.684	1.023.433	980.835	1.041.203	1.034.337	1.056.172	1.032.609	1.046.426	Earning Assets - Account Administrative Transactions
a. Lancar	661.303	793.773	887.230	968.791	990.288	987.204	981.132	976.953	989.078	1.011.052	968.346	1.029.865	1.019.826	1.042.636	1.017.651	1.027.952	a. Current
b. DPK	4.758	5.882	6.556	5.984	12.136	8.536	8.539	9.818	10.650	11.495	11.520	10.112	12.709	11.703	13.044	17.197	b. Special Mention
c. Kurang Lancar	209	157	390	252	94	93	106	375	398	352	403	653	610	379	145	166	c. Sub-Standard
d. Diragukan	808	144	154	105	235	199	165	113	173	151	136	153	611	926	788	280	d. Doubtful
e. Macet	305	197	263	292	283	266	268	356	385	382	431	420	581	529	980	831	e. Loss
Non Performing Earning Aset (Nominal)	55.588	61.519	63.619	78.048	77.248	78.756	73.745	78.229	79.249	80.782	83.229	91.670	98.669	101.763	102.033	101.110	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	12.310	20.299	31.604	31.118	29.236	29.776	36.289	36.323	37.729	38.408	37.780	38.565	40.691	43.374	44.308	46.197	Interbank Loans
a. Lancar	12.237	20.207	31.519	31.054	29.176	29.715	36.228	36.209	37.647	38.320	37.675	38.473	40.611	43.310	44.254	46.125	a. Current
b. DPK	-	13	9	10	6	8	6	61	28	27	49	36	25	4	4	22	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	0	0	-	-	-	-	-	0	0	0	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	d. Doubtful
e. Macet	74	79	76	54	54	54	54	53	54	62	56	56	55	59	49	50	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	74	79	76	54	54	54	54	53	54	62	56	56	55	59	50	50	Interbank Non Performing Loan (Nominal)

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset Produktif Neraca	15.158	15.437	13.237	14.137	15.020	15.632	15.403	17.744	17.315	16.551	16.435	16.410	14.200	13.887	13.839	14.392	Earning Assets
a. Lancar	13.239	13.094	11.919	12.431	13.429	14.142	14.105	15.900	15.215	13.716	14.353	14.240	11.938	11.643	11.629	12.347	a. Current
b. DPK	754	878	812	1.181	1.057	929	775	1.293	1.557	2.264	1.499	1.578	1.659	1.646	1.619	1.452	b. Special Mention
c. Kurang Lancar	683	283	47	92	108	130	82	106	48	73	71	75	84	60	50	47	c. Sub-Standard
d. Diragukan	83	154	83	14	12	24	50	42	77	60	71	32	20	38	40	81	d. Doubtful
e. Macet	399	1.027	377	419	414	406	392	403	419	437	440	485	500	502	502	465	e. Loss
Aset Produktif Transaksi Rekening Administratif	1.727	2.054	1.372	785	945	1.075	34	883	855	859	898	998	1.073	1.011	1.026	1.205	Earning Assets - Account Administrative Transactions
a. Lancar	1.726	2.054	1.371	783	944	1.072	33	882	854	858	897	996	1.072	1.010	1.024	1.204	a. Current
b. DPK	0	-	-	0	0	2	0	0	0	0	0	0	0	0	0	0	b. Special Mention
c. Kurang Lancar	-	-	0	-	-	-	-	-	0	0	0	-	-	-	0	-	c. Sub-Standard
d. Diragukan	-	-	0	-	-	-	-	-	-	-	-	-	-	-	0	-	d. Doubtful
e. Macet	-	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	e. Loss
Non Performing Earning Aset (Nominal)	1.165	1.465	508	526	535	562	524	552	544	571	583	593	604	600	592	594	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	34	7	3	2	2	2	2	1	1	1	1	1	1	1	0	0	Interbank Financing
a. Lancar	34	7	3	1	1	1	1	1	1	1	1	1	1	1	0	0	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	1	1	1	1	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Aset Produktif Neraca	142.764	154.503	180.891	184.790	191.415	190.941	198.374	197.937	203.554	223.610	222.733	225.073	192.400	143.181	149.595	154.708	Earning Assets
a. Lancar	129.731	139.752	167.302	167.464	175.502	174.778	183.242	179.732	185.809	202.261	199.930	205.410	174.389	128.297	134.987	139.659	a. Current
b. DPK	9.061	9.958	9.679	12.536	10.674	10.940	10.194	12.838	12.519	15.935	17.476	14.413	12.907	10.964	10.645	11.113	b. Special Mention
c. Kurang Lancar	886	1.258	854	836	1.295	1.201	1.244	1.477	1.336	1.140	1.107	992	1.143	552	455	436	c. Sub-Standard
d. Diragukan	554	977	378	524	476	518	413	522	376	693	492	513	570	416	456	439	d. Doubtful
e. Macet	2.532	2.557	2.677	3.430	3.468	3.505	3.280	3.368	3.515	3.579	3.729	3.744	3.390	2.953	3.052	3.062	e. Loss
Aset Produktif Transaksi Rekening Administratif	2.088	1.724	1.786	2.025	2.459	2.640	3.358	2.837	1.992	2.229	1.645	1.719	1.900	1.944	1.931	2.025	Earning Assets - Account Administrative Transactions
a. Lancar	2.044	1.646	1.718	1.937	2.364	2.546	3.292	2.774	1.926	2.147	1.601	1.656	1.845	1.904	1.885	1.978	a. Current
b. DPK	41	0	3	7	10	6	4	6	21	8	30	10	6	11	7	7	b. Special Mention
c. Kurang Lancar	-	19	3	7	9	8	4	4	4	5	8	5	18	4	5	8	c. Sub-Standard
d. Diragukan	2	1	1	2	3	4	4	4	1	1	0	1	2	4	0	1	d. Doubtful
e. Macet	1	59	61	73	74	76	55	50	54	56	27	27	25	26	30	32	e. Loss
Non Performing Earning Aset (Nominal)	3.974	4.870	3.975	4.872	5.324	5.311	4.999	5.424	5.287	5.474	5.363	5.283	5.148	3.954	3.998	3.977	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	341	366	287	281	293	255	308	296	295	304	293	300	302	244	244	249	Interbank Financing
a. Lancar	341	361	287	281	293	255	308	296	295	304	293	300	302	244	244	249	a. Current
b. DPK	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	0	5	0	0	0	-	-	-	0	-	0	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	0	5	0	0	0	-	-	-	0	-	0	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset Produktif Neraca	72.113	79.514	91.150	96.018	97.699	98.630	103.490	112.106	116.259	124.299	119.690	124.156	122.141	167.232	166.624	174.292	Earning Assets
a. Lancar	65.288	73.582	86.912	91.891	94.301	95.237	100.594	108.935	113.009	120.765	116.211	121.051	117.819	160.864	160.334	168.096	a. Current
b. DPK	3.910	3.140	1.971	2.115	1.442	1.452	1.057	1.333	1.399	1.653	1.587	1.207	2.225	3.072	3.044	2.811	b. Special Mention
c. Kurang Lancar	688	1.528	715	762	1.131	1.139	1.090	1.115	1.126	1.006	1.032	1.193	960	1.278	1.262	1.399	c. Sub-Standard
d. Diragukan	471	609	385	425	433	182	108	361	611	781	753	489	551	769	691	593	d. Doubtful
e. Macet	1.755	654	1.167	826	392	621	641	362	114	93	106	215	586	1.250	1.293	1.393	e. Loss
Aset Produktif Transaksi Rekening Administratif	663	863	1.239	1.542	1.650	1.627	1.626	1.431	1.475	1.659	1.696	1.660	1.680	1.772	1.877	1.940	Earning Assets - Account Administrative Transactions
a. Lancar	663	709	1.236	1.532	1.640	1.624	1.623	1.431	1.475	1.659	1.696	1.660	1.678	1.771	1.876	1.940	a. Current
b. DPK	-	-	3	8	-	0	-	-	1	-	-	-	1	1	1	-	b. Special Mention
c. Kurang Lancar	-	151	-	2	10	2	2	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	1	-	0	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	1	-	-	1	0	0	0	-	-	-	-	-	-	-	-	e. Loss
Non Performing Earning Aset (Nominal)	2.914	2.946	2.267	2.015	1.967	1.944	1.841	1.839	1.851	1.880	1.892	1.898	2.097	3.297	3.246	3.385	Non Performing Earning Asset (Nominal)
Pembiayaan kepada Bank Lain	186	192	177	147	146	142	151	147	143	146	146	147	134	192	197	196	Interbank Financing
a. Lancar	186	192	177	147	146	142	151	147	143	146	146	147	134	192	197	196	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	1.124.235	23,24	1.233.480	23,32	1.315.034	23,36	1.425.445	24,19	1.465.848	24,52	1.775.268	26,69	Demand Deposits
Rupiah	821.777	16,99	932.705	17,63	997.007	17,71	1.079.612	18,32	1.100.040	18,72	1.337.243	20,11	Rupiah
Valas	302.458	6,25	300.774	5,69	318.027	5,65	345.833	5,87	365.808	5,79	438.025	6,59	Foreign Exchange
Tabungan	1.551.809	32,08	1.701.224	32,16	1.825.259	32,42	1.836.786	31,17	1.945.185	31,38	2.050.975	30,84	Saving
Rupiah	1.413.351	29,22	1.573.402	29,75	1.690.086	30,02	1.699.499	28,84	1.813.949	29,16	1.893.628	28,47	Rupiah
Valas	138.459	2,86	127.822	2,42	135.173	2,40	137.286	2,33	131.236	2,22	157.347	2,37	Foreign Exchange
Simpanan Berjangka	2.160.714	44,67	2.354.673	44,52	2.490.155	44,23	2.629.687	44,63	2.587.615	44,10	2.824.633	42,47	Time Deposits
Rupiah	1.856.507	38,38	2.035.299	38,48	2.138.035	37,97	2.271.166	38,55	2.250.784	38,34	2.459.211	36,98	Rupiah
Valas	304.208	6,29	319.374	6,04	352.120	6,25	358.521	6,08	336.831	5,76	365.422	5,49	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	932.222	19,27	940.015	17,77	1.032.674	18,34	1.011.083	17,16	989.554	16,94	1.112.955	16,73	Rupiah
Valas	146.848	3,04	154.022	2,91	169.841	3,02	165.525	2,81	163.018	2,77	190.360	2,86	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	517.583	10,70	635.976	12,02	715.403	12,71	741.279	12,58	762.015	12,85	847.755	12,75	Rupiah
Valas	57.140	1,18	55.883	1,06	79.879	1,42	87.940	1,49	82.261	1,34	77.918	1,17	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	193.274	4,00	233.465	4,41	210.895	3,75	277.403	4,71	247.039	4,43	269.553	4,05	Rupiah
Valas	58.625	1,21	58.104	1,10	57.066	1,01	53.531	0,91	43.932	0,75	53.339	0,80	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	213.428	4,41	225.843	4,27	179.064	3,18	241.401	4,10	252.177	4,12	228.949	3,44	Rupiah
Valas	41.595	0,86	51.366	0,97	45.334	0,81	51.524	0,87	47.620	0,90	43.804	0,66	Foreign Exchange
Total DPK	4.836.758	100,00	5.289.377	100,00	5.630.448	100,00	5.891.918	100,00	5.998.648	100,00	6.650.876	100,00	Total Third Party Funds
Rupiah	4.091.634	84,59	4.541.406	85,86	4.825.128	85,70	5.050.278	85,72	5.164.773	86,22	5.690.082	85,55	Rupiah
Valas	745.124	15,41	747.971	14,14	805.320	14,30	841.640	14,28	833.875	13,78	960.794	14,45	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	12.770	17,99	7.056	14,62	8.325	16,38	15.997	34,32	8.872	20,82	11.605	37,65	Demand Deposits
Rupiah	12.710	17,90	7.054	14,62	8.321	16,38	15.997	34,32	8.872	20,82	11.605	37,65	Rupiah
Valas	61	0,09	3	0,01	4	0,01	-	-	-	-	-	-	Foreign Exchange
Tabungan	12.555	17,68	8.994	18,64	9.757	19,20	6.267	13,45	8.042	18,87	4.678	15,18	Saving
Rupiah	12.555	17,68	8.994	18,64	9.757	19,20	6.267	13,45	8.042	18,87	4.678	15,18	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	45.672	64,33	32.200	66,74	32.732	64,42	24.346	52,23	25.707	60,32	14.543	47,18	Time Deposits
Rupiah	45.531	64,13	32.193	66,72	32.730	64,41	24.346	52,23	25.707	60,32	14.543	47,18	Rupiah
Valas	141	0,20	7	0,01	3	0,00	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	23.082	32,51	14.892	30,86	16.633	32,73	11.578	24,84	13.340	31,30	8.455	27,43	Rupiah
Valas	65	0,09	6	0,01	2	0,00	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	9.684	13,64	8.713	18,06	8.226	16,19	5.155	11,06	5.888	13,82	3.276	10,63	Rupiah
Valas	73	0,10	1	0,00	0	0,00	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	6.229	8,77	4.037	8,37	4.199	8,26	4.611	9,89	4.734	11,11	1.678	5,44	Rupiah
Valas	1	0,00	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	6.536	9,21	4.552	9,43	3.672	7,23	3.003	6,44	1.745	4,10	1.134	3,68	Rupiah
Valas	2	0,00	0	0,00	0	0,00	-	-	-	-	-	-	Foreign Exchange
Total DPK	70.997	100,00	48.250	100,00	50.814	100,00	46.611	100,00	42.621	100,00	30.826	100,00	Total Third Party Funds
Rupiah	70.796	99,72	48.241	99,98	50.808	99,99	46.611	100,00	42.621	100,00	30.826	100,00	Rupiah
Valas	201	0,28	10	0,02	6	0,01	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	120.774	21,12	121.249	21,13	121.318	22,06	171.492	27,17	149.365	24,05	182.214	26,58	Demand Deposits
Rupiah	90.901	15,90	95.436	16,63	87.037	15,83	134.625	21,33	109.549	17,64	157.247	22,94	Rupiah
Valas	29.873	5,22	25.813	4,50	34.281	6,23	36.867	5,84	39.817	6,41	24.967	3,64	Foreign Exchange
Tabungan	117.726	20,59	130.922	22,82	123.880	22,52	123.256	19,53	140.198	22,57	136.733	19,94	Saving
Rupiah	112.699	19,71	126.726	22,09	119.402	21,71	118.085	18,71	135.093	21,75	131.115	19,12	Rupiah
Valas	5.027	0,88	4.196	0,73	4.478	0,81	5.170	0,82	5.106	0,82	5.618	0,82	Foreign Exchange
Simpanan Berjangka	333.282	58,29	321.541	56,05	304.788	55,42	336.466	53,30	331.525	53,38	366.628	53,48	Time Deposits
Rupiah	296.193	51,80	292.038	50,90	276.992	50,36	309.318	49,00	307.189	49,46	343.893	50,16	Rupiah
Valas	37.089	6,49	29.503	5,14	27.797	5,05	27.149	4,30	24.336	3,92	22.735	3,32	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	128.866	22,54	124.613	21,72	126.661	23,03	130.517	20,68	121.230	19,52	151.851	22,15	Rupiah
Valas	16.273	2,85	15.319	2,67	15.770	2,87	12.785	2,03	10.903	1,76	10.792	1,57	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	80.871	14,14	73.367	12,79	75.207	13,67	75.703	11,99	78.172	12,59	91.360	13,33	Rupiah
Valas	8.845	1,55	4.546	0,79	5.960	1,08	8.026	1,27	7.101	1,14	4.316	0,63	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	38.514	6,74	45.603	7,95	36.689	6,67	51.622	8,18	53.197	8,57	50.932	7,43	Rupiah
Valas	5.205	0,91	4.688	0,82	1.913	0,35	1.863	0,30	1.873	0,30	3.653	0,53	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	47.943	8,38	48.455	8,45	38.434	6,99	51.475	8,15	54.589	8,79	49.750	7,26	Rupiah
Valas	6.765	1,18	4.950	0,86	4.155	0,76	4.475	0,71	4.459	0,72	3.973	0,58	Foreign Exchange
Total DPK	571.782	100,00	573.711	100,00	549.986	100,00	631.214	100,00	621.089	100,00	685.575	100,00	Total Third Party Funds
Rupiah	499.793	87,41	514.199	89,63	483.431	87,90	562.027	89,04	551.830	88,85	632.255	92,22	Rupiah
Valas	71.989	12,59	59.512	10,37	66.555	12,10	69.186	10,96	69.258	11,15	53.320	7,78	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro	391.212	23,95	398.053	24,30	411.499	23,26	414.243	24,27	418.100	25,00	497.583	28,30	Demand Deposits
Rupiah	269.855	16,52	287.337	17,54	295.261	16,69	306.205	17,94	302.536	18,09	340.611	19,38	Rupiah
Valas	121.357	7,43	110.717	6,76	116.238	6,57	108.038	6,33	115.563	6,91	156.971	8,93	Foreign Exchange
Tabungan	365.784	22,39	327.712	20,01	363.433	20,54	331.572	19,42	350.317	20,95	312.378	17,77	Saving
Rupiah	290.974	17,81	267.371	16,32	301.384	17,04	270.340	15,84	291.165	17,41	243.447	13,85	Rupiah
Valas	74.810	4,58	60.341	3,68	62.049	3,51	61.232	3,59	59.151	3,54	68.931	3,92	Foreign Exchange
Simpanan Berjangka	876.434	53,66	912.247	55,69	994.094	56,19	961.281	56,31	903.801	54,05	948.023	53,93	Time Deposits
Rupiah	750.986	45,98	787.400	48,07	853.038	48,22	842.316	49,34	791.889	47,36	828.128	47,11	Rupiah
Valas	125.448	7,68	124.848	7,62	141.056	7,97	118.965	6,97	111.913	6,69	119.894	6,82	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	373.463	22,86	379.272	23,15	437.842	24,75	410.634	24,05	384.802	23,01	425.186	24,19	Rupiah
Valas	63.926	3,91	58.226	3,55	70.199	3,97	63.672	3,73	61.359	3,67	61.012	3,47	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	211.144	12,93	226.124	13,80	248.418	14,04	239.906	14,05	238.631	14,27	234.292	13,33	Rupiah
Valas	27.798	1,70	23.828	1,45	33.720	1,91	31.233	1,83	29.836	1,78	33.046	1,88	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	87.979	5,39	103.171	6,30	108.174	6,11	117.838	6,90	98.552	5,89	100.731	5,73	Rupiah
Valas	14.927	0,91	21.525	1,31	21.418	1,21	13.457	0,79	10.765	0,64	19.813	1,13	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	78.400	4,80	78.833	4,81	58.603	3,31	73.938	4,33	69.904	4,18	67.919	3,86	Rupiah
Valas	18.798	1,15	21.269	1,30	15.719	0,89	10.602	0,62	9.953	0,60	6.023	0,34	Foreign Exchange
Total DPK	1.633.429	100,00	1.638.013	100,00	1.769.026	100,00	1.707.096	100,00	1.672.217	100,00	1.757.983	100,00	Total Third Party Funds
Rupiah	1.311.815	80,31	1.342.107	81,94	1.449.683	81,95	1.418.861	83,12	1.385.590	82,86	1.412.187	80,33	Rupiah
Valas	321.615	19,69	295.905	18,06	319.343	18,05	288.235	16,88	286.627	17,14	345.797	19,67	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	579.826	24,63	680.711	24,39	746.337	24,85	791.281	24,42	847.436	25,12	1.029.963	26,65	Demand Deposits
Rupiah	431.523	18,33	519.921	18,63	581.628	19,37	593.152	18,31	641.664	19,02	782.455	20,25	Rupiah
Valas	148.302	6,30	160.790	5,76	164.709	5,48	198.128	6,12	205.772	6,10	247.509	6,40	Foreign Exchange
Tabungan	991.013	42,10	1.158.967	41,53	1.240.146	41,30	1.283.159	39,61	1.345.969	39,90	1.486.007	38,45	Saving
Rupiah	932.553	39,61	1.095.871	39,26	1.171.739	39,02	1.212.654	37,43	1.279.486	37,92	1.403.669	36,32	Rupiah
Valas	58.459	2,48	63.096	2,26	68.407	2,28	70.505	2,18	66.483	1,97	82.338	2,13	Foreign Exchange
Simpanan Berjangka	783.305	33,27	951.332	34,09	1.016.532	33,85	1.165.215	35,97	1.180.339	34,99	1.348.420	34,89	Time Deposits
Rupiah	651.088	27,66	793.708	28,44	841.478	28,02	958.647	29,59	985.176	29,20	1.132.769	29,31	Rupiah
Valas	132.217	5,62	157.625	5,65	175.054	5,83	206.568	6,38	195.163	5,78	215.651	5,58	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	355.797	15,11	364.245	13,05	388.637	12,94	399.765	12,34	399.872	11,85	471.284	12,20	Rupiah
Valas	60.637	2,58	76.533	2,74	78.921	2,63	86.391	2,67	87.545	2,59	114.534	2,96	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	197.509	8,39	306.553	10,98	361.459	12,04	391.676	12,09	413.138	12,25	490.868	12,70	Rupiah
Valas	19.582	0,83	26.902	0,96	39.502	1,32	47.933	1,48	44.672	1,32	39.229	1,02	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	45.795	1,95	66.143	2,37	49.310	1,64	85.915	2,65	74.815	2,22	88.952	2,30	Rupiah
Valas	37.098	1,58	29.957	1,07	32.272	1,07	37.499	1,16	30.956	0,92	29.129	0,75	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	51.987	2,21	56.767	2,03	42.073	1,40	81.290	2,51	97.350	2,89	81.665	2,11	Rupiah
Valas	14.901	0,63	24.232	0,87	24.358	0,81	34.745	1,07	31.990	0,95	32.760	0,85	Foreign Exchange
Total DPK	2.354.143	100,00	2.791.010	100,00	3.003.015	100,00	3.239.654	100,00	3.373.744	100,00	3.864.390	100,00	Total Third Party Funds
Rupiah	2.015.164	85,60	2.409.500	86,33	2.594.845	86,41	2.764.454	85,33	2.906.326	86,15	3.318.892	85,88	Rupiah
Valas	338.979	14,40	381.510	13,67	408.170	13,59	475.201	14,67	467.418	13,85	545.498	14,12	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro	1.055	8,72	1.057	8,14	909	8,10	694	5,83	815	6,57	1.101	10,87	Demand Deposits
Rupiah	1.055	8,72	1.057	8,14	909	8,10	694	5,83	815	6,57	1.101	10,87	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	1.599	13,21	1.589	12,23	1.617	14,41	1.677	14,08	1.723	13,89	1.705	16,84	Saving
Rupiah	1.599	13,21	1.589	12,23	1.617	14,41	1.677	14,08	1.723	13,89	1.705	16,84	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	9.447	78,07	10.342	79,63	8.692	77,49	9.536	80,09	9.867	79,54	7.320	72,29	Time Deposits
Rupiah	9.447	78,07	10.342	79,63	8.692	77,49	9.536	80,09	9.867	79,54	7.320	72,29	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	5.349	44,21	5.839	44,96	5.328	47,50	5.823	48,91	6.018	48,51	3.758	37,11	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	2.788	23,04	3.288	25,32	2.399	21,39	2.649	22,25	2.457	19,81	2.534	25,03	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	889	7,34	904	6,96	663	5,91	756	6,35	911	7,34	624	6,16	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	421	3,48	310	2,39	302	2,69	308	2,59	481	3,88	404	3,99	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	12.101	100,00	12.987	100,00	11.217	100,00	11.906	100,00	12.405	100,00	10.126	100,00	Total Third Party Funds
Rupiah	12.101	100,00	12.987	100,00	11.217	100,00	11.906	100,00	12.405	100,00	10.126	100,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro	11.667	9,38	16.393	11,11	17.259	10,86	21.580	13,08	26.781	15,15	28.115	19,94	Demand Deposits
Rupiah	10.636	8,55	14.921	10,12	16.355	10,29	20.846	12,64	26.031	14,73	26.664	18,92	Rupiah
Valas	1.032	0,83	1.471	1,00	904	0,57	734	0,45	750	0,42	1.451	1,03	Foreign Exchange
Tabungan	35.375	28,45	41.646	28,23	51.357	32,32	53.268	32,30	59.136	33,45	39.601	28,09	Saving
Rupiah	35.212	28,32	41.462	28,11	51.117	32,17	52.927	32,09	58.669	33,19	39.392	27,94	Rupiah
Valas	163	0,13	184	0,12	240	0,15	342	0,21	467	0,26	209	0,15	Foreign Exchange
Simpanan Berjangka	77.306	62,17	89.463	60,65	90.301	56,82	90.093	54,62	90.847	51,39	73.249	51,96	Time Deposits
Rupiah	72.477	58,29	85.463	57,94	85.898	54,05	86.558	52,48	87.887	49,72	70.349	49,90	Rupiah
Valas	4.829	3,88	4.000	2,71	4.403	2,77	3.535	2,14	2.960	1,67	2.901	2,06	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	21.114	16,98	23.779	16,12	27.479	17,29	24.401	14,79	33.742	19,09	16.963	12,03	Rupiah
Valas	1.791	1,44	1.025	0,69	1.545	0,97	1.187	0,72	1.589	0,90	507	0,36	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	13.138	10,57	15.110	10,24	15.061	9,48	19.288	11,69	16.718	9,46	15.077	10,70	Rupiah
Valas	762	0,61	424	0,29	501	0,32	384	0,23	260	0,15	1.200	0,85	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	12.542	10,09	12.228	8,29	10.219	6,43	14.814	8,98	12.909	7,30	21.399	15,18	Rupiah
Valas	1.362	1,10	1.891	1,28	1.415	0,89	646	0,39	271	0,15	621	0,44	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	25.682	20,65	34.346	23,28	33.140	20,85	28.055	17,01	24.517	13,87	16.909	12,00	Rupiah
Valas	913	0,73	661	0,45	942	0,59	1.318	0,80	840	0,48	573	0,41	Foreign Exchange
Total DPK	124.349	100,00	147.502	100,00	158.917	100,00	164.942	100,00	176.763	100,00	140.966	100,00	Total Third Party Funds
Rupiah	118.325	95,16	141.847	96,17	153.371	96,51	160.331	97,20	172.586	97,64	136.405	96,76	Rupiah
Valas	6.024	4,84	5.656	3,83	5.547	3,49	4.611	2,80	4.177	2,36	4.561	3,24	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	6.930	9,91	8.961	11,50	9.386	10,73	10.158	11,23	14.480	14,51	24.687	15,33	Demand Deposits
Rupiah	5.097	7,29	6.980	8,96	7.496	8,57	8.093	8,94	10.573	10,59	17.560	10,91	Rupiah
Valas	1.833	2,62	1.981	2,54	1.891	2,16	2.065	2,28	3.907	3,91	7.127	4,43	Foreign Exchange
Tabungan	27.759	39,68	31.394	40,30	35.070	40,09	37.587	41,54	39.800	39,88	69.873	43,40	Saving
Rupiah	27.759	39,68	31.389	40,29	35.070	40,09	37.550	41,49	39.770	39,85	69.622	43,24	Rupiah
Valas	-	-	5	0,01	-	-	37	0,04	30	0,03	251	0,16	Foreign Exchange
Simpanan Berjangka	35.269	50,41	37.548	48,20	43.015	49,18	42.749	47,24	45.529	45,62	66.450	41,27	Time Deposits
Rupiah	30.785	44,01	34.156	43,84	39.208	44,82	40.445	44,69	43.071	43,15	62.209	38,64	Rupiah
Valas	4.484	6,41	3.392	4,35	3.807	4,35	2.304	2,55	2.459	2,46	4.241	2,63	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	24.551	35,09	27.375	35,14	30.094	34,40	28.365	31,34	30.550	30,61	35.458	22,02	Rupiah
Valas	4.156	5,94	2.913	3,74	3.404	3,89	1.490	1,65	1.623	1,63	3.516	2,18	Foreign Exchange
- Jangka Waktu 3 bulan													- Periode 3 Month
Rupiah	2.449	3,50	2.821	3,62	4.633	5,30	6.902	7,63	7.010	7,02	10.348	6,43	Rupiah
Valas	80	0,12	182	0,23	195	0,22	364	0,40	391	0,39	127	0,08	Foreign Exchange
- Jangka Waktu 6 bulan													- Periode 6 Month
Rupiah	1.326	1,90	1.380	1,77	1.641	1,88	1.846	2,04	1.920	1,92	5.237	3,25	Rupiah
Valas	32	0,05	43	0,06	48	0,05	66	0,07	67	0,07	123	0,08	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Periode >= 12 Month
Rupiah	2.459	3,52	2.580	3,31	2.840	3,25	3.332	3,68	3.590	3,60	11.167	6,94	Rupiah
Valas	215	0,31	254	0,33	160	0,18	384	0,42	377	0,38	475	0,29	Foreign Exchange
Total DPK	69.957	100,00	77.903	100,00	87.472	100,00	90.494	100,00	99.810	100,00	161.010	100,00	Total Third Party Funds
Rupiah	63.641	90,97	72.525	93,10	81.774	93,49	86.088	95,13	93.414	93,59	149.392	92,78	Rupiah
Valas	6.317	9,03	5.378	6,90	5.698	6,51	4.407	4,87	6.395	6,41	11.618	7,22	Foreign Exchange

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Giro																	Demand Deposits
Rupiah	2,24	2,16	2,20	2,21	2,19	2,21	2,27	2,22	2,23	2,18	2,25	2,20	2,20	2,15	2,10	2,07	- Rupiah
Valas	0,35	0,37	0,50	0,72	0,66	0,76	0,78	0,76	0,78	0,63	0,62	0,56	0,54	0,63	0,57	0,57	- Foreign Exchange
Tabungan																	Saving
Rupiah	1,69	1,56	1,31	1,24	1,20	1,19	1,17	1,18	1,16	1,14	1,09	1,03	1,03	0,98	0,96	0,95	- Rupiah
Valas	0,28	0,32	0,45	0,44	0,42	0,43	0,43	0,48	0,44	0,42	0,40	0,40	0,39	0,37	0,36	0,36	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,45	5,74	6,92	6,32	6,14	5,98	6,02	5,93	5,87	5,72	5,65	5,61	5,49	5,36	5,17	4,90	Rupiah
Valas	0,97	1,18	2,11	2,05	1,99	1,95	2,09	1,98	1,99	1,79	1,67	1,62	1,69	1,59	1,42	1,26	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,79	6,13	6,84	6,57	6,49	6,37	6,32	6,27	6,22	6,12	5,95	5,87	5,75	5,67	5,54	5,14	Rupiah
Valas	1,17	1,56	2,61	2,63	2,44	2,46	2,44	2,39	2,40	2,14	2,03	1,91	2,04	1,99	1,85	1,61	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,08	6,57	7,00	7,07	6,99	6,89	6,79	6,66	6,54	6,38	6,27	6,19	6,13	6,07	5,95	5,57	Rupiah
Valas	1,20	1,73	2,26	2,42	2,40	2,44	2,37	2,32	2,19	2,32	2,24	2,18	2,52	2,07	2,00	1,93	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,35	6,73	6,65	7,07	7,02	6,97	6,92	6,87	6,82	6,73	6,66	6,56	6,50	6,40	6,37	6,23	Rupiah
Valas	1,17	1,39	1,75	2,11	2,10	2,09	2,17	2,11	2,17	2,14	2,13	2,10	2,04	1,92	1,85	1,81	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Giro																	Demand Deposits
Rupiah	2,54	2,38	2,38	2,97	2,91	2,86	2,65	2,77	2,90	3,04	2,57	2,48	2,52	2,46	2,52	2,48	- Rupiah
Valas	0,37	0,11	0,12	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																	Saving
Rupiah	2,77	3,14	2,35	2,42	2,38	2,33	2,13	2,34	2,36	2,23	1,71	1,65	1,69	1,70	1,67	1,77	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,75	7,14	7,96	7,44	7,32	7,27	7,35	7,13	6,96	6,80	6,77	6,72	6,74	6,64	6,56	6,26	Rupiah
Valas	0,99	0,26	0,25	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	8,10	7,47	8,13	7,97	7,81	7,75	7,89	7,84	7,75	7,49	7,48	7,47	7,54	7,46	7,51	7,27	Rupiah
Valas	3,65	0,47	0,27	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,43	7,99	7,97	8,44	8,42	8,39	8,22	8,17	7,88	7,84	7,88	7,88	7,88	7,86	7,76	7,51	Rupiah
Valas	0,99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,64	8,15	8,00	8,56	8,52	8,42	8,00	8,05	7,96	7,90	7,59	7,83	7,72	7,81	7,89	7,50	Rupiah
Valas	1,19	0,25	0,50	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Giro																		Demand Deposits
Rupiah	2,51	2,38	2,25	2,21	2,19	2,17	2,15	2,20	2,17	2,15	2,27	2,16	2,20	2,18	2,16	2,09		- Rupiah
Valas	0,23	0,30	0,48	0,64	0,61	0,55	0,65	0,66	0,63	0,45	0,39	0,52	0,44	0,44	0,39	0,40		- Foreign Exchange
Tabungan																		Saving
Rupiah	2,29	2,06	2,00	2,09	2,10	2,12	2,01	2,08	2,01	2,00	1,92	1,84	1,82	1,78	1,79	1,77		- Rupiah
Valas	0,22	0,20	0,24	0,23	0,22	0,20	0,30	0,68	0,45	0,37	0,36	0,37	0,46	0,36	0,28	0,34		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,40	6,50	7,31	6,82	6,66	6,56	6,63	6,55	6,43	6,33	6,22	6,22	6,24	6,21	6,14	6,03		Rupiah
Valas	1,22	1,28	2,29	1,99	2,02	1,92	1,87	1,93	1,88	1,62	1,70	1,57	1,57	1,47	1,50	1,39		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,81	7,15	7,77	7,63	7,62	7,48	7,32	7,26	7,21	7,07	6,98	6,99	6,92	6,92	6,91	6,85		Rupiah
Valas	1,43	1,52	2,56	2,46	2,32	2,34	2,40	2,36	2,29	2,11	2,00	1,86	1,94	1,88	1,79	1,59		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,82	7,26	7,87	7,79	7,78	7,71	7,62	7,54	7,46	7,27	7,14	7,18	7,13	7,07	6,77	6,73		Rupiah
Valas	1,53	1,60	2,33	2,50	2,49	2,33	2,39	2,38	2,35	2,27	2,19	2,10	2,10	1,99	2,05	2,25		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	8,11	7,62	7,40	7,71	7,67	7,62	7,51	7,43	7,39	7,30	7,25	7,11	7,07	7,02	7,01	6,97		Rupiah
Valas	1,39	1,77	2,15	2,61	2,62	2,55	2,44	2,36	2,37	2,34	2,27	2,20	2,18	2,12	2,08	2,08		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Giro																		Demand Deposits
Rupiah	2,46	2,33	2,37	2,46	2,46	2,29	2,34	2,39	2,35	2,35	2,32	2,25	2,22	2,22	2,28	2,21		- Rupiah
Valas	0,47	0,44	0,66	0,70	0,70	0,82	0,92	0,85	0,78	0,60	0,55	0,52	0,45	0,49	0,48	0,50		- Foreign Exchange
Tabungan																		Saving
Rupiah	2,64	2,46	2,02	1,97	1,97	1,94	1,94	1,92	1,97	1,88	1,87	1,74	1,69	1,62	1,59	1,58		- Rupiah
Valas	0,30	0,35	0,51	0,56	0,51	0,51	0,52	0,58	0,52	0,46	0,43	0,44	0,42	0,40	0,39	0,39		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,62	5,99	7,24	6,61	6,45	6,28	6,34	6,19	6,11	5,94	5,85	5,87	5,77	5,70	5,63	5,37		Rupiah
Valas	0,98	1,10	2,17	1,92	1,76	1,72	1,89	1,74	1,86	1,29	1,17	1,13	1,22	1,15	1,07	1,00		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,92	6,39	7,37	6,98	6,83	6,68	6,64	6,50	6,47	6,29	6,18	6,14	5,99	5,89	5,84	5,58		Rupiah
Valas	1,18	1,36	2,39	2,17	2,01	2,03	1,96	1,98	1,95	1,73	1,55	1,36	1,72	1,83	1,78	1,55		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,16	6,56	7,21	7,22	7,17	7,01	6,93	6,73	6,60	6,40	6,25	6,11	6,04	5,98	5,98	5,46		Rupiah
Valas	1,16	1,44	2,22	2,28	2,12	2,02	1,92	1,84	1,85	1,77	1,84	1,80	1,76	1,91	1,86	1,81		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,52	6,82	7,02	7,36	7,33	7,26	7,21	7,13	7,10	6,91	6,90	6,91	6,75	6,71	6,66	6,56		Rupiah
Valas	1,42	1,27	1,46	2,31	2,28	2,24	2,22	1,96	2,12	2,14	2,14	1,86	2,21	1,81	1,71	1,66		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Giro																		Demand Deposits
Rupiah	1,96	1,96	2,13	2,10	2,07	2,20	2,26	2,17	2,19	2,11	2,23	2,21	2,22	2,15	2,06	2,04		- Rupiah
Valas	0,18	0,26	0,41	0,75	0,65	0,77	0,75	0,76	0,82	0,68	0,69	0,59	0,62	0,74	0,66	0,64		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,16	1,14	1,04	0,99	0,94	0,94	0,91	0,93	0,90	0,89	0,84	0,82	0,83	0,79	0,76	0,76		- Rupiah
Valas	0,24	0,29	0,41	0,38	0,38	0,38	0,38	0,40	0,39	0,40	0,39	0,38	0,37	0,36	0,35	0,35		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	5,87	5,07	6,45	5,86	5,65	5,46	5,51	5,45	5,40	5,29	5,27	5,22	5,06	4,81	4,46	4,14		Rupiah
Valas	0,90	1,24	2,03	2,16	2,18	2,11	2,25	2,17	2,12	2,14	2,01	1,96	1,98	1,86	1,61	1,32		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,19	5,65	6,27	6,10	6,05	5,97	5,92	5,94	5,90	5,84	5,61	5,54	5,43	5,36	5,15	4,86		Rupiah
Valas	1,03	1,75	2,81	2,95	2,74	2,79	2,77	2,71	2,75	2,49	2,44	2,26	2,28	2,14	1,92	1,66		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,47	6,04	6,07	6,49	6,34	6,21	6,10	5,97	5,90	5,81	5,77	5,69	5,67	5,57	5,43	5,08		Rupiah
Valas	1,18	2,00	2,29	2,46	2,49	2,60	2,53	2,51	2,32	2,59	2,53	2,43	2,27	2,17	2,08	1,98		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,74	6,16	6,25	6,92	6,89	6,86	6,75	6,73	6,66	6,64	6,57	6,43	6,42	6,36	6,23	5,98		Rupiah
Valas	0,78	1,42	1,90	2,02	2,00	2,01	2,14	2,13	2,17	2,14	2,13	2,15	1,99	1,94	1,86	1,82		Foreign Exchange

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Giro																	Demand Deposits
Rupiah	1,42	1,19	1,06	1,24	1,17	1,28	1,19	1,24	1,31	1,21	1,21	1,08	1,18	1,18	1,24	1,41	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																	Saving
Rupiah	2,14	1,99	1,91	2,01	1,86	1,96	1,87	1,77	1,88	1,82	1,78	1,69	1,83	1,70	1,65	1,94	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,79	5,88	6,17	5,58	4,80	5,21	5,17	4,78	5,04	4,82	4,58	4,69	5,32	4,58	4,87	5,33	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,86	6,28	6,21	6,28	5,81	5,93	5,64	5,08	5,30	5,11	4,85	4,79	5,45	4,99	5,35	6,14	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,02	5,77	6,58	7,28	6,86	6,99	6,85	6,32	6,33	6,06	5,83	5,86	5,55	5,11	5,53	5,96	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	6,01	5,58	5,15	5,52	6,45	5,82	6,37	6,13	6,26	6,13	6,03	5,84	5,81	5,79	5,66	5,99	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Giro																		Demand Deposits
Rupiah	1,65	1,72	1,62	1,76	1,73	1,48	2,20	1,96	2,09	2,06	1,87	2,04	1,81	1,17	1,24	1,16		- Rupiah
Valas	0,84	0,98	0,64	0,56	0,56	0,50	0,51	0,75	0,59	0,58	0,61	0,62	0,65	0,99	0,99	0,99		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,68	1,56	1,59	0,99	0,95	1,19	1,30	1,25	1,27	1,23	1,21	1,18	1,12	1,09	1,08	0,95		- Rupiah
Valas	0,26	0,25	0,21	0,18	0,25	0,18	0,22	0,16	0,13	0,16	0,14	0,15	0,14	0,23	0,24	0,24		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,37	6,23	6,49	6,14	5,92	5,98	6,04	6,09	6,25	5,75	6,04	5,73	5,02	5,59	5,60	5,51		Rupiah
Valas	1,01	2,46	1,82	2,03	2,05	1,74	3,01	1,25	0,74	1,22	0,66	0,64	0,60	1,04	1,43	0,99		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,47	6,52	6,70	6,93	6,82	6,20	6,59	6,78	6,22	6,40	6,15	6,10	6,34	6,42	6,56	6,46		Rupiah
Valas	1,63	0,98	2,58	0,68	0,83	0,76	0,71	0,75	0,72	0,24	1,12	1,81	1,66	1,10	0,93	1,01		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	5,86	6,71	6,19	6,22	5,97	6,36	6,13	6,17	5,83	5,86	5,82	5,80	5,29	5,93	5,85	5,78		Rupiah
Valas	1,17	1,25	2,14	0,48	0,49	0,43	0,68	0,44	0,37	0,41	0,32	0,29	0,24	0,47	1,22	1,23		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,45	6,06	5,65	5,41	5,28	5,13	5,45	5,30	5,28	5,08	4,91	4,88	4,51	5,03	5,25	5,02		Rupiah
Valas	0,85	0,74	0,98	0,81	0,79	0,83	0,71	0,61	0,52	0,54	0,48	0,51	0,69	0,69	0,51	0,49		Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Giro																		Demand Deposits
Rupiah	0,85	0,81	0,70	0,70	0,73	0,71	1,70	1,74	1,66	1,58	1,52	1,66	1,61	1,26	1,51	1,26		- Rupiah
Valas	0,63	0,58	0,44	0,45	0,45	0,44	0,35	0,23	0,23	0,22	0,22	0,23	0,16	0,15	0,15	0,13		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,92	1,96	1,90	1,76	1,76	1,43	1,42	1,38	1,36	1,30	1,30	1,32	1,32	1,25	1,31	1,31		- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	0,05	0,05	0,04		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,50	6,65	6,39	5,99	5,99	5,86	5,81	5,60	5,46	5,37	5,22	5,22	5,33	5,15	4,88	5,03		Rupiah
Valas	0,96	0,79	2,06	1,82	1,76	1,64	1,61	1,24	1,22	1,22	1,26	0,38	1,30	1,05	1,04	1,01		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	5,92	5,82	5,96	6,13	6,16	6,06	5,94	5,81	5,56	5,26	5,15	5,06	5,45	5,16	4,83	5,14		Rupiah
Valas	0,81	0,83	1,54	2,52	2,47	2,41	2,38	2,35	2,20	1,79	0,86	0,77	0,72	0,72	0,57	0,53		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,00	5,89	5,02	4,95	4,94	4,86	4,78	4,73	4,67	4,61	4,61	4,63	5,15	4,91	4,95	3,90		Rupiah
Valas	0,90	0,93	0,88	1,28	1,27	1,25	1,24	1,22	1,23	1,21	0,94	0,94	0,94	0,67	0,58	0,50		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	6,05	5,96	5,08	5,21	5,23	5,18	5,08	5,02	4,95	4,88	4,88	4,81	4,74	3,96	4,24	4,08		Rupiah
Valas	1,12	1,53	0,99	2,12	2,12	2,14	2,11	2,09	2,06	2,05	2,06	2,07	2,07	1,72	1,75	1,73		Foreign Exchange

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

Kelompok Bank	2016	2017	2018	2019				2020								Group of Bank		
				Sep	Okt	Nov	Des	Jan	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul ^{r)}	Agt ^{r)}		Sep	
BUKU 1																		BUKU 1
Jumlah Bank	25	18	18	13	13	13	13	13	13	13	11	11	11	11	11	10	10	Total Banks
Jumlah Kantor	919	470	495	383	382	384	392	392	397	393	303	297	298	296	296	264	264	Total Bank Offices
BUKU 2																		BUKU 2
Jumlah Bank	50	54	51	52	52	52	52	52	52	51	53	53	53	53	53	54	54	Total Banks
Jumlah Kantor	4.038	4.347	4.033	4.074	4.076	4.084	4.107	4.112	4.092	4.069	4.145	4.139	4.141	4.130	4.140	4.165	4.165	Total Bank Offices
BUKU 3																		BUKU 3
Jumlah Bank	24	25	27	25	25	25	25	25	25	26	26	25	25	25	25	25	25	Total Banks
Jumlah Kantor	10.410	9.421	9.498	8.755	8.669	8.648	8.666	8.660	8.661	8.649	8.633	8.126	8.111	8.097	8.074	8.016	8.016	Total Bank Offices
BUKU 4																		BUKU 4
Jumlah Bank	4	5	5	6	6	6	6	6	6	6	6	7	7	7	7	7	7	Total Banks
Jumlah Kantor	15.507	16.221	15.717	16.082	16.064	16.057	16.053	16.053	16.026	16.017	16.003	16.501	16.493	16.444	16.404	16.389	16.389	Total Bank Offices
BUKU 1 SYARIAH																		BUKU 1 SHARIA
Jumlah Bank	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	100	101	99	100	100	99	99	99	99	97	97	97	97	96	96	96	96	Total Bank Offices
BUKU 2 SYARIAH																		BUKU 2 SHARIA
Jumlah Bank	9	9	9	9	9	9	9	9	9	9	9	9	8	7	7	7	7	Total Banks
Jumlah Kantor	1.136	1.091	1.157	1.180	1.182	1.192	1.197	1.201	1.204	1.204	1.227	1.227	1.204	910	910	916	916	Total Bank Offices
BUKU 3 SYARIAH																		BUKU 3 SHARIA
Jumlah Bank	1	1	1	1	1	1	1	1	1	1	1	1	2	3	3	3	3	Total Banks
Jumlah Kantor	620	620	605	609	609	609	609	608	608	608	604	608	627	920	917	917	917	Total Bank Offices
Total																		Total
Jumlah Bank	116	115	115	110	110	110	110	110	110	110	110	110	110	110	110	110	110	Total Banks
Jumlah Kantor	32.730	32.271	31.604	31.183	31.082	31.073	31.123	31.125	31.087	31.037	31.012	30.995	30.971	30.893	30.837	30.763	30.763	Note: r) revised figures

Ket: r) Angka-angka diperbaiki

Note: r) revised figures

Tabel 1.8.a. Laporan Laba / Rugi Bank Umum																		
Commercial Banks Income Statements																		
Miliar Rp (Billion Rp)																		
Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	681.460	717.761	742.327	619.607	688.723	757.792	828.197	74.316	140.409	201.249	271.753	335.467	398.679	463.817	529.172	596.355		1. Interest Income
a. Dari Bank Indonesia	5.990	7.320	6.205	5.667	6.174	6.698	7.353	738	1.385	2.090	2.759	3.412	3.976	4.724	5.580	6.433	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	6.667	7.358	8.863	7.802	8.631	9.423	10.205	998	1.583	2.082	2.438	2.871	3.278	3.675	4.160	4.518	b. From interbank placement	
c. Dari surat berharga	52.404	59.098	61.380	47.861	53.087	58.504	64.336	5.430	10.597	16.652	21.953	27.934	34.370	41.001	47.484	54.326	c. From securities	
d. Dari Kredit yang diberikan	474.705	484.938	511.575	413.073	459.233	504.574	552.425	50.365	94.429	131.572	179.782	220.856	261.456	302.537	344.007	385.590	d. From credit	
- kepada pihak ketiga bukan bank	472.391	482.484	508.391	409.766	455.533	501.042	548.591	50.016	93.694	130.473	178.332	219.048	259.317	300.020	341.135	382.372	- To Third Party non Bank	
- kepada bank lain	2.314	2.454	3.184	3.306	3.700	3.532	3.834	349	735	1.088	1.450	1.809	2.139	2.517	2.873	3.219	- To other Bank	
e. Lainnya	141.694	159.047	154.304	145.204	161.598	178.593	193.878	16.785	32.415	48.853	64.821	80.394	95.599	111.880	127.941	145.489	e. Others	
2. Beban Bunga	338.622	359.635	365.077	330.998	367.612	403.960	439.201	40.729	74.533	110.972	144.777	178.986	211.794	246.417	280.200	315.493	2. Interest Expenses	
a. Kepada Bank Indonesia	447	56	63	397	406	408	450	100	146	187	238	271	292	310	321	330	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	6.924	7.917	9.789	8.949	9.630	10.623	11.570	876	1.715	2.471	3.227	3.899	4.793	5.542	6.027	6.601	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	174.977	176.693	179.623	158.377	176.315	193.134	210.401	17.210	33.525	51.227	67.014	83.462	99.141	115.508	131.616	146.910	c. Third Party non Bank	
- Giro	15.819	18.669	20.397	17.707	19.816	21.898	24.188	2.264	4.355	6.676	8.960	11.241	13.472	15.869	18.123	20.435	- Demand Deposit	
- Tabungan	22.743	23.097	23.929	18.912	20.955	22.913	24.998	2.087	4.141	6.183	8.095	9.980	11.570	13.329	15.084	16.710	- Saving	
- Simpanan Berjangka	136.415	134.927	135.298	121.759	135.543	148.323	161.215	12.858	25.029	38.368	49.958	62.241	74.099	86.310	98.409	109.765	- Time deposits	
d. Surat Berharga	8.227	10.034	11.314	9.161	10.123	11.052	11.987	978	1.887	2.806	3.747	4.861	5.636	6.525	7.347	8.206	d. Securities	
e. Pinjaman yang diterima	6.327	7.256	11.572	10.590	11.700	12.692	13.655	1.420	2.026	3.091	3.961	4.795	5.601	6.284	7.508	8.300	e. Loans received	
f. Lainnya	139.706	155.973	150.931	141.251	157.248	173.842	189.109	16.388	31.518	47.683	63.179	78.193	92.952	108.755	123.869	141.326	f. Others	
g. Koreksi atas pendapatan bunga	2.015	1.705	1.784	2.273	2.189	2.207	2.029	3.757	3.717	3.507	3.412	3.505	3.378	3.494	3.512	3.820	g. Corrections	
B. Pendapatan Bunga Bersih (A1-A2)	342.838	358.127	377.250	288.609	321.111	353.832	388.997	33.587	65.876	90.277	126.976	156.480	186.885	217.400	248.972	280.862	B. Net Interest Income (A1-A2)	
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	249.691	231.513	261.214	284.549	326.153	304.782	318.252	53.585	99.010	216.245	207.052	208.785	224.311	254.433	280.269	311.071		1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	8.875	10.659	8.442	9.536	10.836	12.060	12.839	2.265	4.286	6.573	7.433	8.776	10.033	12.118	14.291	15.821	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	390	1.327	19	44	38	38	38	1	1	-	-	0	3	3	1	1	b. Increase in fair value and gain form sale of credit	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	39	118	31	50	53	58	59	11	33	36	104	117	140	142	145	148	c. Increase in fair value and gain form sale of other financial assets	
d. Keuntungan Transaksi Spot dan Derivatif	101.314	105.410	123.588	156.947	182.600	144.956	144.697	29.307	52.552	148.920	130.954	123.303	128.117	143.052	154.785	165.093	d. Gain from spot and derivative	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	63.817	69.513	76.090	60.359	67.341	74.434	82.320	6.672	13.999	21.697	27.530	32.855	38.705	44.901	51.222	57.209	e. Deviden, gain from investment in shares with equity method	
f. Lainnya	75.256	44.486	53.043	57.614	65.283	73.236	78.298	15.329	28.139	39.018	41.031	43.733	47.313	54.216	59.826	72.799	f. Others	
2. Beban Operasional Selain Beban Bunga	456.244	424.241	453.025	424.921	482.072	478.986	510.775	68.704	130.669	264.579	270.780	294.998	331.260	380.789	426.152	485.640		2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2.474	1.666	3.506	1.331	1.402	1.627	1.678	175	419	1.291	1.168	1.231	1.501	1.427	1.451	1.617	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	144	417	152	379	389	402	417	11	23	44	137	140	70	86	100	107	b. Decrease in fair value and losses form sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	26	17	177	51	51	53	46	25	15	33	33	41	27	124	133	128	c. Decrease in fair value and losses form sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	101.792	95.939	113.865	146.280	170.591	132.114	130.660	28.181	49.883	142.642	121.912	112.600	116.778	130.437	142.478	153.394	d. Losses from spot and derivative	
e. Penyusutan/Amortisasi	146.623	105.868	102.680	96.287	108.051	122.405	130.473	19.534	39.286	57.167	65.169	79.413	94.087	110.349	123.649	151.883	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3.201	3.924	4.756	4.075	4.614	5.070	5.637	476	860	1.335	1.708	2.005	2.369	2.689	2.986	3.278	f. Losses from investment in shares with equity method, fees/comissions/	
g. Lainnya	201.984	216.410	227.889	176.519	196.973	217.314	241.863	20.303	40.184	62.067	80.653	99.568	116.427	135.678	155.355	175.233	g. Others	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	136.311	165.398	185.439	148.237	165.192	179.628	196.474	18.467	34.217	41.944	43.248	70.267	79.936	91.044	103.090	106.293	D. Operating Profit/Loss (A1+C1) - (A2+C2)	
E. Pendapatan non - operasional	20.712	30.242	24.927	17.290	19.151	23.251	27.176	2.415	4.602	20.810	11.099	12.727	14.917	17.447	21.334	24.471	E. Non Operational Income	
F. Beban non - operasional	19.555	28.737	19.647	16.322	18.199	20.370	23.136	2.250	4.135	8.231	8.189	10.112	12.121	14.149	16.040	17.456	F. Non Operational Expenses	
G. Laba/Rugi non-operasional (E - F)	1.157	1.505	5.280	968	952	2.881	4.041	165	467	12.579	2.909	2.615	2.796	3.298	5.294	7.016	G. Non Operational Profit (E - F)	
H. Laba/Rugi tahun berjalan sebelum pajak	137.467	166.903	190.719	149.205	166.144	182.509	200.514	18.632	34.684	54.523	66.158	72.882	82.732	94.342	108.384	113.308	H. Current Year profit	
I. Penerimaan Transfer Laba/Rugi	67.017	84.137	95.580	(46)	(49)	105.391	(4)	(4)	(5)	(3)	(9)	(15)	(41)	(36)	(40)	(56)	I. Transfer Profit / Loss Received	
J. Transfer Laba/Rugi ke Kantor Pusat	67.431	84.376	95.682	184	242	197	105.669	(4)	55	63	180	268	295	413	346	331	J. Transfer of Profit/Loss to Head Office	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	106.544	131.156	150.013	117.594	130.772	143.156	156.487	14.557	27.111	42.831	50.489	54.727	62.572	71.268	81.417	85.123	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	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	230.298	246.015	266.868	216.018	239.594	263.750	289.368	29.454	52.776	68.688	95.955	116.898	138.379	160.542	184.013	207.954	207.954	1. Interest Income
a. Dari Bank Indonesia	1.042	1.375	872	809	893	997	1.150	186	308	437	542	689	822	1.039	1.246	1.456	1.456	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	1.713	2.089	2.855	2.561	2.817	3.060	3.354	516	720	832	876	1.026	1.186	1.313	1.609	1.789	1.789	b. From interbank placement
c. Dari surat berharga	19.017	20.598	22.313	16.883	18.627	20.512	22.511	1.939	3.809	6.094	7.895	9.962	12.141	14.426	16.641	19.288	19.288	c. From securities
d. Dari Kredit yang diberikan	193.369	204.714	221.679	181.191	201.083	221.011	242.146	24.839	44.546	56.495	80.401	97.507	115.070	133.007	152.138	171.423	171.423	d. From credit
- kepada pihak ketiga bukan bank	193.031	204.496	221.449	180.754	200.531	220.901	242.018	24.792	44.390	56.267	80.098	97.121	114.623	132.472	151.523	170.733	170.733	- To Third Party non Bank
- kepada bank lain	338	218	230	437	551	110	128	48	156	228	303	386	448	534	615	690	690	- To other Bank
e. Lainnya	15.157	17.240	19.150	14.573	16.175	18.170	20.207	1.974	3.394	4.831	6.242	7.714	9.160	10.757	12.378	13.998	13.998	e. Others
2. Beban Bunga	84.744	90.511	100.552	90.087	99.901	109.756	119.880	14.326	23.233	33.415	42.041	51.574	60.877	70.797	80.095	89.908	89.908	2. Interest Expenses
a. Kepada Bank Indonesia	397	1	32	366	377	414	414	93	137	175	222	248	261	267	267	267	267	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	2.377	3.551	4.586	4.031	4.358	4.905	5.361	395	820	1.178	1.601	1.969	2.585	3.043	3.260	3.586	3.586	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	58.593	60.541	64.743	59.452	66.325	72.657	79.400	6.813	13.334	20.853	26.911	33.675	40.322	47.363	54.205	60.432	60.432	c. Third Party non Bank
- Giro	5.579	7.564	9.035	8.455	9.457	10.439	11.576	1.150	2.181	3.327	4.420	5.535	6.664	7.901	9.006	10.125	10.125	- Demand Deposit
- Tabungan	8.649	9.003	9.888	8.081	8.948	9.766	10.652	895	1.834	2.700	3.491	4.282	5.014	5.846	6.687	7.476	7.476	- Saving
- Simpanan Berjangka	44.364	43.974	45.820	42.915	47.921	52.452	57.173	4.768	9.319	14.826	19.000	23.857	28.643	33.616	38.512	42.832	42.832	- Time deposits
d. Surat Berharga	2.278	3.264	4.369	3.653	4.027	4.440	4.780	391	768	1.129	1.475	1.929	2.112	2.439	2.677	2.992	2.992	d. Securities
e. Pinjaman yang diterima	3.918	4.523	6.306	5.612	6.262	6.816	7.340	950	1.134	1.756	2.213	2.689	3.146	3.547	4.498	5.000	5.000	e. Loans received
f. Lainnya	15.288	16.957	18.793	14.766	16.434	18.430	20.651	1.983	3.392	4.885	6.298	7.753	9.221	10.830	11.914	14.084	14.084	f. Others
g. Koreksi atas pendapatan bunga	1.894	1.673	1.723	2.206	2.119	2.130	1.935	3.701	3.648	3.439	3.321	3.311	3.230	3.308	3.274	3.547	3.547	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	145.554	155.504	166.316	125.931	139.692	153.994	169.488	15.127	29.543	35.273	53.915	65.324	77.503	89.745	103.918	118.046	118.046	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	89.282	63.387	75.120	102.286	110.495	118.402	129.470	18.845	39.089	60.416	56.940	58.772	64.090	74.895	82.787	98.865	98.865	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.123	2.755	2.969	3.317	3.695	4.315	4.603	735	1.546	2.100	2.342	2.566	3.142	3.950	4.326	4.856	4.856	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	10.962	7.867	11.971	35.853	36.673	37.343	37.677	7.155	11.114	20.860	14.845	12.055	11.808	14.813	15.011	16.388	16.388	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	29.179	32.456	35.904	27.992	31.384	34.953	39.652	3.198	7.214	11.106	13.598	15.988	19.215	22.149	25.094	28.395	28.395	e. Deviden, gain from investment in shares with equity method
f. Lainnya	47.017	20.309	24.276	35.125	38.742	41.791	47.537	7.757	19.216	26.350	26.155	28.162	29.925	33.984	38.357	49.227	49.227	f. Others
2. Beban Operasional Selain Beban Bunga	168.706	137.822	148.001	157.785	172.203	186.880	204.182	25.912	52.605	80.642	80.520	91.988	107.188	127.389	143.966	173.138	173.138	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	147	118	330	108	133	202	247	14	66	328	202	167	207	242	273	334	334	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	19.048	4.106	8.073	32.954	33.459	33.934	34.034	6.816	10.603	19.336	10.854	7.874	8.251	10.918	10.571	11.786	11.786	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	69.712	45.862	45.830	51.601	57.060	62.611	69.472	10.326	24.971	35.340	35.859	42.382	51.187	60.525	69.083	88.165	88.165	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	768	692	722	620	749	805	893	64	157	263	325	345	418	446	471	505	505	f. Losses from investment in shares with equity method, fees/commissions/
g. Lainnya	79.031	87.043	93.047	72.502	80.802	89.327	99.535	8.692	16.808	25.374	33.280	41.221	47.125	55.260	63.569	72.348	72.348	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	66.130	81.069	93.435	70.433	77.984	85.516	94.776	8.060	16.028	15.047	30.334	32.108	34.406	37.250	42.739	43.774	43.774	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	1.487	622	1.168	275	305	367	485	25	105	10.881	223	212	223	462	583	785	785	E. Non Operational Income
F. Beban non-operasional	1.145	295	500	469	499	540	772	105	47	100	209	339	497	516	682	727	727	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	342	326	668	(194)	(194)	(173)	(287)	(81)	58	10.781	14	(128)	(74)	(54)	(98)	58	58	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	66.472	81.395	94.103	70.239	77.790	85.343	94.489	7.980	16.085	25.827	30.348	31.981	34.132	37.197	42.641	43.832	43.832	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	28.412	42.042	49.213	-	-	-	51.349	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	28.412	42.042	49.213	-	-	-	51.349	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	52.111	64.435	74.134	56.102	62.075	67.879	74.699	6.319	12.853	20.798	23.030	23.250	25.145	27.276	30.726	32.079	32.079	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	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	312.736	329.467	332.314	282.381	314.157	345.488	375.985	31.243	61.232	92.403	122.625	152.332	181.994	211.975	241.632	270.646	1. Interest Income	
a. Dari Bank Indonesia	3.052	3.463	2.884	2.680	2.888	3.087	3.354	296	576	878	1.183	1.445	1.658	1.957	2.317	2.637	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	1.510	1.713	2.122	1.887	2.086	2.272	2.452	176	319	449	545	631	709	789	882	946	b. From interbank placement	
c. Dari surat berharga	22.127	26.349	27.254	21.277	23.758	26.196	28.750	2.443	4.797	7.541	10.080	12.861	16.047	19.272	22.497	25.543	c. From securities	
d. Dari Kredit yang diberikan	191.136	189.075	193.533	157.166	174.818	191.973	210.012	17.292	33.795	50.616	67.078	83.109	98.623	113.946	128.883	143.601	d. From credit	
- kepada pihak ketiga bukan bank	189.743	187.422	191.302	154.966	172.393	189.340	207.161	17.060	33.340	49.928	66.166	81.977	97.269	112.347	127.055	141.539	- To third Party non Bank	
- kepada bank lain	1.394	1.653	2.231	2.200	2.425	2.632	2.852	233	455	688	912	1.132	1.354	1.599	1.828	2.062	- To other Bank	
e. Lainnya	94.910	108.867	106.520	99.371	110.608	121.961	131.416	11.035	21.745	32.919	43.739	54.287	64.958	76.011	87.054	97.920	e. Others	
2. Beban Bunga	185.530	197.096	195.031	176.702	196.274	215.490	233.032	19.085	37.178	56.100	74.325	92.142	109.434	127.332	145.383	162.619	2. Interest Expenses	
a. Kepada Bank Indonesia	16	20	24	20	21	21	24	4	7	10	13	19	27	38	48	57	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	2.105	2.054	2.265	2.147	2.378	2.600	2.826	197	358	522	658	780	886	1.006	1.127	1.235	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	84.589	83.204	81.614	70.945	78.644	85.908	93.298	7.398	14.357	21.529	28.398	35.216	41.519	48.029	54.623	60.829	c. Third Party non Bank	
- Giro	5.736	6.563	7.121	5.674	6.339	6.996	7.747	727	1.439	2.231	3.038	3.834	4.593	5.389	6.187	6.982	- Demand Deposit	
- Tabungan	11.708	11.450	11.191	8.625	9.547	10.436	11.348	925	1.806	2.733	3.614	4.461	5.083	5.780	6.465	7.084	- Saving	
- Simpanan Berjangka	67.146	65.191	63.303	56.646	62.758	68.475	74.204	5.746	11.112	16.565	21.746	26.920	31.843	36.860	41.971	46.764	- Time deposits	
d. Surat Berharga	4.535	5.069	5.347	4.364	4.830	5.237	5.704	463	879	1.315	1.782	2.320	2.794	3.241	3.726	4.151	d. Securities	
e. Pinjaman yang diterima	1.083	963	1.974	2.995	3.270	3.519	3.775	273	523	786	1.040	1.251	1.434	1.603	1.754	1.908	e. Loans received	
f. Lainnya	93.083	105.756	103.751	96.182	107.081	118.151	127.348	10.696	20.993	31.880	42.359	52.386	62.665	73.277	83.921	94.224	f. Others	
g. Koreksi atas pendapatan bunga	119	30	57	49	50	54	56	54	62	58	76	171	108	138	184	214	g. Corrections	
B. Pendapatan Bunga Bersih (A1-A2)	127.206	132.371	137.282	105.679	117.883	129.999	142.953	12.158	24.054	36.304	48.300	60.190	72.561	84.643	96.249	108.027	B. Net Interest Income (A1-A2)	
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses	
1. Pendapatan Operasional Selain Bunga	64.511	61.815	84.174	82.141	93.305	101.355	97.710	13.340	22.009	56.590	48.403	48.992	50.381	58.530	66.963	72.776	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	3.301	4.323	2.341	3.358	3.919	4.319	4.674	877	1.571	2.848	3.119	3.645	4.056	4.932	6.314	7.187	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	1.327	16	44	38	38	38	-	-	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	11	24	2	15	17	19	21	6	8	11	13	15	17	19	22	22	c. Increase in fair value and gain form sale of other financial assets	
d. Keuntungan Transaksi Spot dan Derivatif	16.730	13.372	30.386	36.772	41.256	41.830	37.383	4.678	9.449	37.205	24.489	21.294	19.177	21.625	25.366	26.905	d. Gain from spot and derivative	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	24.579	27.321	30.575	25.473	28.206	31.008	33.373	2.768	5.382	8.519	11.221	13.627	15.662	18.286	20.617	22.609	e. Deviden, gain from investment in shares with equity method	
f. Lainnya	19.891	15.449	20.854	16.479	19.868	24.141	22.221	5.011	5.599	8.008	9.561	10.411	11.470	13.668	14.645	16.054	f. Others	
2. Beban Operasional Selain Beban Bunga	151.409	141.162	161.497	136.520	153.457	168.773	172.521	19.085	35.127	77.065	76.755	86.112	95.433	110.015	126.239	142.115	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	549	338	787	452	465	512	500	51	176	479	374	425	594	555	485	532	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	5	141	15	273	273	273	275	0	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	11	1	0	7	7	6	4	4	4	6	8	10	10	14	15	c. Decrease in fair value and losses form sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	12.988	10.441	28.050	31.941	35.791	35.924	30.735	4.393	8.582	35.598	22.450	18.273	15.580	17.723	22.680	25.086	d. Losses from spot and derivative	
e. Penyusutan/Amortisasi	57.894	43.552	41.258	31.937	36.635	43.736	43.474	6.326	9.901	15.023	20.947	27.120	31.705	36.949	40.735	47.077	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	1.011	1.584	2.117	1.963	2.185	2.405	2.653	248	428	617	803	959	1.113	1.258	1.425	1.564	f. Losses from investment in shares with equity method, fees/commissions/	
g. Lainnya	78.961	85.096	89.269	69.954	78.101	85.916	94.878	8.063	16.036	25.343	32.175	39.327	46.432	53.520	60.900	67.841	g. Others	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	40.308	53.024	59.960	51.300	57.732	62.580	68.142	6.413	10.936	15.829	19.947	23.070	27.508	33.158	36.973	38.688	D. Operating Profit/loss (A1+C1) - (A2+C2)	
E. Pendapatan non-operasional	10.017	12.422	16.191	12.484	13.649	16.866	19.791	1.722	3.242	6.844	7.668	8.805	10.528	12.290	15.424	18.108	E. Non Operational Income	
F. Beban non-operasional	10.707	11.621	12.915	12.310	13.547	15.016	16.783	1.519	2.821	5.319	5.932	7.210	8.563	9.941	11.207	12.645	F. Non Operational Expenses	
G. Laba/Rugi non-operasional (E - F)	(690)	801	3.276	173	102	1.850	3.008	203	420	1.525	1.735	1.595	1.965	2.349	4.217	5.463	G. Non Operational Profit (E - F)	
H. Laba/Rugi tahun berjalan sebelum pajak	39.618	53.825	63.236	51.474	57.834	64.430	71.150	6.616	11.356	17.354	21.682	24.664	29.473	35.507	41.191	44.151	H. Current Year profit	
I. Penerimaan Transfer Laba/Rugi	33.205	35.984	39.975	-	-	-	47.062	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received	
J. Transfer Laba/Rugi ke Kantor Pusat	33.205	35.984	39.975	-	-	-	47.062	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	31.193	42.368	49.497	40.532	45.565	50.429	55.461	5.111	8.837	13.739	17.179	19.513	23.200	27.966	32.323	34.073	K. Profit/Loss After Estimation of tax	

f) 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	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	10.850	12.819	14.861	13.492	14.906	16.532	18.048	1.699	3.337	5.009	6.452	7.962	8.945	10.412	11.467	12.890	1. Interest Income
a. Dari Bank Indonesia	222	276	294	283	313	340	337	30	59	87	117	145	174	204	227	252	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	168	144	143	142	160	176	193	19	35	49	59	68	74	82	69	75	b. From interbank placement
c. Dari surat berharga	344	493	551	576	649	720	778	94	179	266	355	457	541	639	681	774	c. From securities
d. Dari Kredit yang diberikan	7.955	9.438	10.828	9.395	10.538	11.682	12.761	1.143	2.262	3.408	4.291	5.253	6.176	7.185	8.032	9.022	d. From credit
- kepada pihak ketiga bukan bank	7.851	9.306	10.816	9.307	10.441	11.577	12.647	1.135	2.246	3.385	4.260	5.215	6.131	7.133	7.972	8.957	- To Third Party non Bank
- kepada bank lain	104	133	112	88	97	105	114	8	16	24	31	38	45	52	59	65	- To other Bank
e. Lainnya	2.161	2.468	2.945	3.096	3.245	3.614	3.979	413	803	1.198	1.630	2.039	1.981	2.303	2.459	2.765	e. Others
2. Beban Bunga	5.968	6.794	7.475	7.309	7.962	8.818	9.528	904	1.755	2.631	3.507	4.364	4.731	5.513	5.972	6.696	2. Interest Expenses
a. Kepada Bank Indonesia	0	-	0	4	4	4	4	0	0	0	1	2	2	3	3	4	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	126	122	125	146	165	181	199	17	31	41	48	53	58	63	68	74	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	3.678	4.115	4.242	3.931	4.406	4.865	5.173	456	883	1.331	1.745	2.163	2.569	3.001	3.264	3.656	c. Third Party non Bank
- Giro	73	72	84	84	95	105	115	12	25	39	54	67	80	98	111	127	- Demand Deposit
- Tabungan	150	202	220	176	197	218	238	22	43	66	87	107	126	145	160	178	- Saving
- Simpanan Berjangka	3.455	3.841	3.939	3.671	4.114	4.542	4.821	422	815	1.227	1.604	1.989	2.363	2.757	2.993	3.351	- Time deposits
d. Surat Berharga	4	9	199	148	168	180	208	22	45	66	90	111	133	153	161	177	d. Securities
e. Pinjaman yang diterima	13	27	33	23	25	27	31	5	12	18	24	29	36	45	53	61	e. Loans received
f. Lainnya	2.146	2.521	2.875	3.056	3.195	3.560	3.913	404	785	1.174	1.599	2.006	1.932	2.248	2.423	2.723	f. Others
g. Koreksi atas pendapatan bunga	0	0	-	0	0	0	0	-	-	-	-	0	0	0	0	0	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	4.882	6.024	7.386	6.183	6.943	7.714	8.520	796	1.582	2.378	2.945	3.599	4.214	4.899	5.495	6.194	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	1.834	677	755	802	880	989	1.251	97	176	271	449	517	574	644	712	761	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	8	16	6	1	1	1	1	-	0	1	1	0	1	20	9	13	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	1	1	1	1	1	1	1	0	0	1	1	1	1	1	1	1	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	162	144	170	146	165	178	189	16	29	44	56	66	77	90	87	107	e. Deviden, gain from investment in shares with equity method
f. Lainnya	1.663	515	578	654	714	810	1.060	81	146	226	391	449	495	533	615	641	f. Others
2. Beban Operasional Selain Beban Bunga	6.228	5.520	5.889	4.966	5.598	6.226	6.856	624	1.225	1.876	2.586	3.213	3.760	4.467	5.097	5.763	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	2	0	2	1	1	1	0	0	1	1	1	2	1	1	1	1	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	6	6	6	6	-	-	-	83	83	3	3	3	3	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	2.930	1.653	1.552	1.354	1.579	1.778	1.995	208	410	617	862	1.122	1.376	1.690	1.988	2.253	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	10	13	21	12	15	18	22	1	2	3	4	5	6	7	8	9	f. Losses from investment in shares with equity method, fees/comissions/
g. Lainnya	3.286	3.854	4.314	3.594	3.997	4.424	4.833	414	813	1.255	1.635	2.001	2.373	2.765	3.096	3.497	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	489	1.181	2.252	2.018	2.225	2.476	2.914	268	533	772	808	902	1.028	1.076	1.110	1.192	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	61	52	72	45	50	58	66	9	9	10	9	10	11	11	13	16	E. Non Operational Income
F. Beban non-operasional	65	63	76	45	61	66	115	4	9	12	24	28	34	39	43	51	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	(5)	(11)	(4)	(0)	(11)	(8)	(48)	5	1	(2)	(15)	(17)	(22)	(28)	(31)	(36)	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	484	1.170	2.247	2.018	2.215	2.468	2.866	273	533	771	793	885	1.005	1.048	1.080	1.156	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	1.333	1.836	2.243	-	-	-	3.048	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	1.333	1.836	2.243	-	-	-	3.048	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	175	753	1.654	1.501	1.626	1.810	2.106	203	386	548	559	634	730	748	752	779	K. Profit/Loss After Estimation of tax

f) 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	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	77.992	84.087	81.890	71.771	80.454	88.805	97.447	8.276	16.170	24.623	32.870	41.001	49.047	57.456	65.721	74.871	1. Interest Income	
a. Dari Bank Indonesia	683	1.193	766	520	569	624	696	54	97	138	195	256	312	400	553	711	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	2.399	2.125	2.177	2.067	2.311	2.558	2.753	161	307	451	587	709	826	946	1.039	1.122	b. From interbank placement	
c. Dari surat berharga	3.773	4.364	4.897	4.109	4.608	5.110	5.603	453	851	1.291	1.739	2.263	2.782	3.301	3.792	4.350	c. From securities	
d. Dari Kredit yang diberikan	47.873	51.263	52.115	40.214	45.094	49.740	54.701	4.620	9.111	13.880	18.489	23.089	27.591	32.269	36.853	41.489	d. From credit	
- kepada pihak ketiga bukan bank	47.817	51.216	52.039	40.078	44.946	49.572	54.512	4.596	9.076	13.832	18.430	23.017	27.507	32.172	36.742	41.365	- To Third Party non Bank	
- kepada bank lain	56	48	76	136	148	168	189	25	35	48	59	71	84	97	111	124	- To other Bank	
e. Lainnya	23.263	25.142	21.934	24.861	27.872	30.773	33.695	2.987	5.803	8.863	11.860	14.685	17.537	20.540	23.485	27.199	e. Others	
2. Beban Bunga	42.371	46.790	43.254	42.520	47.652	52.616	57.593	4.988	9.689	14.720	19.595	24.353	29.080	34.011	38.943	44.651	2. Interest Expenses	
a. Kepada Bank Indonesia	29	33	1	2	0	0	4	2	1	1	1	1	1	1	2	2	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	890	797	898	797	867	937	1.024	119	209	290	355	412	475	535	593	648	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	17.640	19.879	19.177	16.167	18.178	20.127	21.999	1.753	3.445	5.235	6.970	8.733	10.396	12.140	13.937	15.804	c. Third Party non Bank	
- Giro	3.253	3.143	2.683	2.175	2.446	2.712	2.949	218	415	625	843	1.066	1.274	1.498	1.723	1.987	- Demand Deposit	
- Tabungan	1.871	2.029	2.213	1.761	1.964	2.164	2.401	216	405	602	793	991	1.183	1.369	1.558	1.733	- Saving	
- Simpanan Berjangka	12.516	14.707	14.281	12.230	13.769	15.252	16.650	1.318	2.624	4.007	5.335	6.677	7.939	9.272	10.657	12.084	- Time deposits	
d. Surat Berharga	713	926	1.177	971	1.073	1.167	1.266	98	190	288	383	478	574	668	758	855	d. Securities	
e. Pinjaman yang diterima	239	423	760	660	715	779	851	88	159	226	296	365	460	515	583	665	e. Loans received	
f. Lainnya	22.858	24.730	21.236	23.906	26.798	29.581	32.412	2.927	5.677	8.670	11.574	14.340	17.134	20.103	23.016	26.617	f. Others	
g. Koreksi atas pendapatan bunga	2	2	5	18	20	23	38	3	7	10	15	23	40	48	54	60	g. Corrections	
B. Pendapatan Bunga Bersih (A1-A2)	35.621	37.297	38.636	29.251	32.802	36.189	39.854	3.287	6.481	9.903	13.275	16.648	19.967	23.446	26.777	30.220	B. Net Interest Income (A1-A2)	
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses	
1. Pendapatan Operasional Selain Bunga	7.077	8.196	8.163	6.359	7.155	7.879	9.028	2.305	3.174	4.396	5.041	4.979	5.900	6.737	7.633	8.516	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	698	759	703	264	318	372	455	98	149	173	191	222	252	323	456	473	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	0	-	-	-	-	-	-	-	-	0	3	3	0	1	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	216	79	144	138	146	152	161	13	62	246	404	444	516	578	640	687	d. Gain from spot and derivative	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.431	1.760	1.951	1.574	1.739	1.920	2.159	167	364	558	727	871	1.041	1.231	1.783	2.050	e. Deviden, gain from investment in shares with equity method	
f. Lainnya	4.732	5.597	5.366	4.382	4.953	5.435	6.253	2.026	2.599	3.419	3.719	3.442	4.087	4.602	4.754	5.305	f. Others	
2. Beban Operasional Selain Beban Bunga	29.190	31.035	31.601	24.477	27.381	30.268	33.786	3.967	6.868	10.607	13.408	15.679	18.053	21.292	24.075	27.436	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	497	275	403	29	51	94	137	12	25	88	91	79	85	85	102	108	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	195	66	124	120	134	134	144	13	48	233	369	399	478	547	594	625	d. Losses from spot and derivative	
e. Penyusutan/Amortisasi	6.484	7.071	6.106	5.533	6.145	6.756	7.155	2.078	2.771	4.192	4.686	4.701	4.795	5.619	6.124	7.157	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	26	38	73	56	66	76	85	4	9	15	21	27	31	38	43	47	f. Losses from investment in shares with equity method, fees/comissions/	
g. Lainnya	21.989	23.585	24.895	18.739	20.985	23.208	26.265	1.859	4.015	6.080	8.242	10.473	12.663	15.003	17.212	19.499	g. Others	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	13.534	14.458	15.198	11.132	12.576	13.800	15.097	1.625	2.787	3.692	4.908	5.947	7.814	8.891	10.335	11.300	D. Operating Profit/loss (A1+C1) - (A2+C2)	
E. Pendapatan non - operasional	7.491	16.007	5.488	3.341	3.898	4.568	5.263	517	1.010	1.604	2.039	2.434	2.936	3.384	3.869	3.853	E. Non Operational Income	
F. Beban non - operasional	7.402	15.881	5.529	3.410	3.975	4.645	5.325	536	993	1.475	1.922	2.413	2.889	3.328	3.817	3.818	F. Non Operational Expenses	
G. Laba/Rugi non-operasional (E - F)	89	126	(41)	(69)	(77)	(77)	(63)	(19)	129	117	21	47	56	52	35	35	G. Non Operational Profit (E - F)	
H. Laba/Rugi tahun berjalan sebelum pajak	13.623	14.584	15.157	11.064	12.499	13.723	15.034	1.606	2.804	3.820	5.024	5.968	7.861	8.947	10.387	11.335	H. Current Year profit	
I. Penerimaan Transfer Laba/Rugi	3.981	4.365	4.097	-	-	-	4.016	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received	
J. Transfer Laba/Rugi ke Kantor Pusat	4.016	4.301	4.000	-	-	-	3.961	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	11.487	12.421	13.090	9.007	10.141	11.092	12.307	1.386	2.311	3.064	4.126	4.885	6.545	7.403	8.582	9.422	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	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
A. Pendapatan dan Beban Bunga																		A. Interest Income and Interest Expenses
1. Pendapatan bunga	25.076	24.466	25.083	17.426	19.345	21.168	23.335	1.852	3.505	5.358	7.027	8.799	10.403	11.985	13.512	15.816	1. Interest Income	
a. Dari Bank Indonesia	319	328	469	288	317	343	406	46	93	143	174	214	247	275	309	354	a. From Bank Indonesia Placement	
b. Dari Penempatan pada bank lain	259	288	407	419	466	507	539	32	61	118	155	186	218	236	244	259	b. From interbank placement	
c. Dari surat berharga	1.972	2.659	2.409	1.753	1.956	2.149	2.365	185	349	516	664	847	1.023	1.203	1.399	1.592	c. From securities	
d. Dari Kredit yang diberikan	16.888	16.265	18.348	12.036	13.314	14.526	15.908	1.254	2.398	3.643	4.830	6.058	7.158	8.244	9.266	10.303	d. From credit	
- kepada pihak ketiga bukan bank	16.881	16.262	18.347	12.035	13.314	14.526	15.908	1.254	2.395	3.638	4.821	6.047	7.146	8.230	9.251	10.288	- To Third Party non Bank	
- kepada bank lain	7	3	1	0	0	0	0	0	3	5	9	10	12	13	14	15	- To other Bank	
e. Lainnya	5.638	4.926	3.450	2.930	3.292	3.643	4.117	336	603	938	1.203	1.494	1.758	2.028	2.294	3.308	e. Others	
2. Beban Bunga	13.648	12.776	13.319	9.561	10.628	11.632	12.909	983	1.832	2.764	3.565	4.357	5.088	5.801	6.501	7.989	2. Interest Expenses	
a. Kepada Bank Indonesia	4	0	1	2	2	2	2	-	-	-	-	-	-	-	-	-	a. Bank Indonesia Liabilities	
b. Kewajiban pada Bank lain	545	676	1.031	722	801	855	931	71	145	190	229	269	306	347	381	416	b. Interbank Liabilities	
c. Kepada pihak ketiga bukan Bank	6.300	5.732	6.329	4.810	5.336	5.832	6.484	496	934	1.409	1.838	2.247	2.635	3.013	3.386	3.757	c. Third Party non Bank	
- Giro	441	558	625	488	538	588	645	53	98	151	200	243	277	308	340	378	- Demand Deposit	
- Tabungan	232	242	310	211	234	257	282	21	39	61	82	100	118	136	155	172	- Saving	
- Simpanan Berjangka	5.627	4.932	5.395	4.110	4.564	4.987	5.557	422	797	1.198	1.556	1.904	2.240	2.568	2.892	3.206	- Time deposits	
d. Surat Berharga	266	300	196	22	24	26	26	-	-	-	-	-	-	1	-	6	d. Securities	
e. Pinjaman yang diterima	1.041	1.237	2.391	1.202	1.315	1.427	1.522	94	176	272	345	407	461	499	535	572	e. Loans received	
f. Lainnya	5.492	4.832	3.371	2.803	3.150	3.490	3.945	322	577	893	1.153	1.434	1.686	1.942	2.199	3.239	f. Others	
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections	
B. Pendapatan Bunga Bersih (A1-A2)	11.428	11.690	11.765	7.864	8.717	9.536	10.426	869	1.674	2.594	3.461	4.442	5.315	6.184	7.011	7.827	B. Net Interest Income (A1-A2)	
C. Pendapatan dan Beban Operasional Lain																		C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	14.004	14.718	18.885	13.325	15.355	16.174	17.446	4.520	5.269	14.333	14.288	15.194	16.266	17.421	18.243	18.822	1. Other Operating Income	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	565	711	268	614	706	764	778	164	358	483	547	843	949	1.115	1.259	1.272	a. Increase in fair value and gain form sale of securities	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	b. Increase in fair value and gain form sale of credit	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	6	7	-	-	-	-	0	-	-	-	-	-	-	-	-	-	c. Increase in fair value and gain form sale of other financial assets	
d. Keuntungan Transaksi Spot dan Derivatif	10.056	9.984	14.964	10.197	11.794	12.280	13.128	3.964	4.337	12.789	12.476	12.920	13.774	14.548	15.039	15.413	d. Gain from spot and derivative	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.739	2.925	3.117	2.060	2.389	2.601	2.816	209	371	533	706	846	965	1.141	1.320	1.493	e. Deviden, gain from investment in shares with equity method	
f. Lainnya	639	1.091	536	454	465	529	725	183	203	527	559	584	578	618	625	643	f. Others	
2. Beban Operasional Selain Beban Bunga	21.598	21.168	27.078	19.268	22.082	23.900	26.409	4.956	5.805	14.291	15.945	17.852	19.802	21.028	22.435	24.381	2. Non Interest Expense	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	156	329	500	30	39	41	23	30	66	115	122	113	123	106	140	149	a. Decrease in fair value and losses form sale of securities	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decrease in fair value and losses form sale of credit	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	26	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Decrease in fair value and losses form sale of other financial assets	
d. Kerugian Transaksi Spot dan Derivatif	8.963	8.998	13.916	9.712	11.213	11.747	12.511	3.932	3.823	11.019	11.645	12.178	12.978	13.165	13.514	13.936	d. Losses from spot and derivative	
e. Penyusutan/Amortisasi	5.045	3.940	3.999	3.354	3.923	4.496	5.231	325	640	1.195	1.549	2.279	2.758	3.165	3.551	4.468	e. Depreciation/Amortizations	
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	524	671	1.011	879	996	1.098	1.254	101	163	243	320	394	463	530	592	647	f. Losses from investment in shares with equity method, fees/comissions/	
g. Lainnya	6.883	7.225	7.651	5.292	5.910	6.519	7.391	569	1.113	1.719	2.310	2.888	3.480	4.062	4.638	5.181	g. Others	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	3.834	5.239	3.572	1.921	1.990	1.810	1.463	432	1.137	2.636	1.804	1.784	1.780	2.576	2.819	2.268	D. Operating Profit/loss (A1+C1) - (A2+C2)	
E. Pendapatan non-operasional	755	318	1.048	432	469	561	633	123	104	349	313	499	550	317	327	353	E. Non Operational Income	
F. Beban non-operasional	172	808	481	63	89	75	111	58	264	1.316	90	110	128	314	281	201	F. Non Operational Expenses	
G. Laba/Rugi non-operasional (E - F)	582	(490)	566	369	380	487	522	66	(159)	(967)	223	389	422	2	46	152	G. Non Operational Profit (E - F)	
H. Laba/Rugi tahun berjalan sebelum pajak	4.417	4.749	4.138	2.290	2.371	2.297	1.986	498	978	1.669	2.027	2.173	2.202	2.579	2.865	2.420	H. Current Year profit	
I. Penerimaan Transfer Laba/Rugi	61	(30)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	I. Transfer Profit / Loss Received	
J. Transfer Laba/Rugi ke Kantor Pusat	61	(30)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	J. Transfer of Profit/Loss to Head Office	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	3.160	3.389	3.019	1.615	1.741	1.650	1.397	333	706	1.104	1.392	1.521	1.458	1.755	1.947	1.599	K. Profit/Loss After Estimation of tax	

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
A. Pendapatan dan Beban Bunga																	A. Interest Income and Interest Expenses
1. Pendapatan bunga	24.509	20.907	21.311	18.519	20.267	22.050	24.014	1.792	3.389	5.168	6.825	8.474	9.910	11.447	12.827	14.179	1. Interest Income
a. Dari Bank Indonesia	672	685	919	1.086	1.194	1.306	1.410	126	252	407	548	663	763	849	928	1.023	a. From Bank Indonesia Placement
b. Dari Penempatan pada bank lain	617	1.000	1.159	726	792	851	913	94	141	183	215	251	266	309	317	327	b. From interbank placement
c. Dari surat berharga	5.171	4.635	3.956	3.262	3.488	3.818	4.329	316	612	944	1.219	1.544	1.837	2.160	2.475	2.779	c. From securities
d. Dari Kredit yang diberikan	17.484	14.182	14.971	13.071	14.387	15.642	16.897	1.216	2.317	3.529	4.694	5.841	6.838	7.887	8.837	9.752	d. From credit
- kepada pihak ketiga bukan bank	17.069	13.783	14.437	12.625	13.908	15.126	16.346	1.180	2.247	3.423	4.557	5.671	6.642	7.666	8.590	9.491	- To Third Party non Bank
- kepada bank lain	415	400	534	446	480	516	551	36	70	106	137	170	195	221	246	261	- To other Bank
e. Lainnya	565	404	305	374	405	433	466	41	67	105	148	175	205	242	270	298	e. Others
2. Beban Bunga	6.362	5.666	5.446	4.818	5.194	5.649	6.259	442	847	1.343	1.744	2.196	2.584	2.963	3.305	3.631	2. Interest Expenses
a. Kepada Bank Indonesia	2	1	6	3	3	3	3	-	-	-	0	0	0	0	0	0	a. Bank Indonesia Liabilities
b. Kewajiban pada Bank lain	881	716	886	1.105	1.061	1.145	1.229	77	152	251	336	416	483	547	597	641	b. Interbank Liabilities
c. Kepada pihak ketiga bukan Bank	4.176	3.222	3.517	3.072	3.425	3.745	4.047	294	573	870	1.152	1.428	1.699	1.962	2.201	2.431	c. Third Party non Bank
- Giro	738	768	849	830	942	1.058	1.158	105	197	303	405	495	583	673	756	837	- Demand Deposit
- Tabungan	133	171	107	57	65	72	79	7	14	21	29	39	46	53	60	66	- Saving
- Simpanan Berjangka	3.306	2.283	2.561	2.186	2.418	2.615	2.810	183	361	545	718	894	1.071	1.237	1.385	1.529	- Time deposits
d. Surat Berharga	431	466	24	2	2	2	3	5	5	8	17	23	23	23	25	25	d. Securities
e. Pinjaman yang diterima	33	83	109	97	113	124	136	11	22	33	43	54	64	75	84	94	e. Loans received
f. Lainnya	838	1.177	904	538	590	629	841	55	95	182	196	274	314	355	397	439	f. Others
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	g. Corrections
B. Pendapatan Bunga Bersih (A1-A2)	18.147	15.240	15.864	13.701	15.073	16.401	17.756	1.350	2.542	3.825	5.081	6.278	7.326	8.484	9.522	10.548	B. Net Interest Income (A1-A2)
C. Pendapatan dan Beban Operasional Lain																	C. Other Operating Income and Expenses
1. Pendapatan Operasional Selain Bunga	72.982	82.720	74.116	79.635	98.963	59.982	63.346	14.478	29.293	80.241	81.932	80.332	87.100	96.206	103.931	111.329	1. Other Operating Income
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.179	2.095	2.156	1.981	2.198	2.289	2.329	390	661	968	1.234	1.500	1.633	1.779	1.927	2.020	a. Increase in fair value and gain form sale of securities
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	390	-	3	-	-	-	-	-	-	-	-	-	0	-	-	-	b. Increase in fair value and gain form sale of credit
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	22	87	30	35	36	38	38	6	24	26	91	102	124	124	124	126	c. Increase in fair value and gain form sale of other financial assets
d. Keuntungan Transaksi Spot dan Derivatif	63.350	74.107	66.122	73.986	92.730	53.350	56.347	13.496	27.591	77.820	78.738	76.588	82.841	91.487	98.729	105.698	d. Gain from spot and derivative
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.727	4.906	4.371	3.113	3.459	3.774	4.131	314	640	938	1.222	1.456	1.744	2.005	2.321	2.556	e. Deviden, gain from investment in shares with equity method
f. Lainnya	1.314	1.525	1.435	520	540	531	502	272	376	489	647	685	758	811	831	928	f. Others
2. Beban Operasional Selain Beban Bunga	79.114	87.544	78.958	81.905	101.351	62.939	67.020	14.160	29.039	80.097	81.566	80.154	87.025	96.598	104.757	112.806	2. Non Interest Expense
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.122	605	1.484	711	713	777	770	68	84	280	378	446	492	437	451	493	a. Decrease in fair value and losses form sale of securities
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	139	277	138	100	110	124	136	11	23	44	53	56	67	82	97	104	b. Decrease in fair value and losses form sale of credit
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	176	51	44	47	40	21	10	29	26	33	17	114	119	112	c. Decrease in fair value and losses form sale of other financial assets
d. Kerugian Transaksi Spot dan Derivatif	60.598	72.328	63.702	71.552	89.994	50.375	53.236	13.027	26.827	76.455	76.595	73.876	79.491	88.084	95.118	101.961	d. Losses from spot and derivative
e. Penyusutan/Amortisasi	4.559	3.801	3.934	2.508	2.709	3.028	3.147	271	594	800	1.268	1.809	2.267	2.401	2.584	2.762	e. Depreciation/Amortizations
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	862	927	812	545	603	669	730	57	101	193	235	276	338	411	448	506	f. Losses from investment in shares with equity method, fees/commissions/ Others
g. Lainnya	11.834	9.606	8.712	6.438	7.177	7.920	8.962	705	1.400	2.296	3.010	3.658	4.353	5.068	5.940	6.867	g. Others
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	12.015	10.417	11.022	11.432	12.685	13.444	14.082	1.668	2.796	3.968	5.447	6.456	7.401	8.093	8.697	9.070	D. Operating Profit/loss (A1+C1) - (A2+C2)
E. Pendapatan non-operasional	901	821	960	713	780	832	938	18	132	1.122	848	767	668	982	1.118	1.356	E. Non Operational Income
F. Beban non-operasional	63	68	146	25	28	29	30	28	1	9	12	12	11	11	10	13	F. Non Operational Expenses
G. Laba/Rugi non-operasional (E - F)	838	753	815	688	751	803	908	(10)	131	1.113	836	755	657	971	1.108	1.343	G. Non Operational Profit (E - F)
H. Laba/Rugi tahun berjalan sebelum pajak	12.854	11.169	11.837	12.120	13.436	14.248	14.989	1.659	2.927	5.082	6.283	7.211	8.058	9.064	9.804	10.414	H. Current Year profit
I. Penerimaan Transfer Laba/Rugi	25	(61)	52	(46)	(49)	(62)	(84)	(4)	(5)	(3)	(9)	(15)	(41)	(36)	(40)	(56)	I. Transfer Profit / Loss Received
J. Transfer Laba/Rugi ke Kantor Pusat	403	242	252	184	242	197	248	(4)	55	63	180	268	295	413	346	331	J. Transfer of Profit/Loss to Head Office
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	8.418	7.784	8.618	8.837	9.624	10.297	10.517	1.206	2.017	3.579	4.203	4.923	5.494	6.122	6.734	7.172	K. Profit/Loss After Estimation of tax

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019				2020								Indikator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Tagihan Komitmen	628.115	673.484	1.063.037	1.093.875	1.060.757	971.181	904.442	987.785	1.137.056	1.274.359	1.206.940	1.129.116	1.127.954	1.153.075	1.065.070	1.136.999	Committed Claims
- Fasilitas pinjaman yang belum ditarik	20.586	29.244	17.310	18.964	18.062	18.572	14.277	14.520	21.245	25.258	23.673	22.402	27.914	32.727	33.995	33.817	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	597.813	641.745	1.040.333	1.066.843	1.032.971	944.781	883.237	964.200	1.101.814	1.238.326	1.167.777	1.097.345	1.089.275	1.109.062	1.020.456	1.094.163	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	9.715	2.495	5.395	8.068	9.724	7.827	6.927	9.065	13.997	10.775	15.491	9.368	10.766	11.286	10.619	9.020	- Others
Kewajiban Komitmen	1.983.571	2.160.722	2.724.780	2.848.936	2.878.030	2.760.976	2.659.102	2.764.087	2.860.330	3.142.712	3.051.998	2.867.698	2.851.036	2.937.717	2.853.890	2.913.442	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	1.304.240	1.408.258	1.545.055	1.609.628	1.633.795	1.636.495	1.603.199	1.630.089	1.650.319	1.670.676	1.630.264	1.619.082	1.607.955	1.654.927	1.637.483	1.655.809	- Undisbursed loan facilities to debtors
<i>Committed</i>	298.509	344.860	367.108	374.221	379.017	384.139	371.281	385.370	389.823	393.601	396.878	396.060	397.200	398.403	405.673	408.119	- Committed
<i>Uncommitted</i>	1.005.731	1.063.398	1.177.948	1.235.407	1.254.777	1.252.356	1.231.918	1.244.719	1.260.496	1.277.074	1.233.387	1.223.022	1.210.755	1.256.524	1.231.810	1.247.690	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	12.370	11.229	10.181	17.603	16.399	16.110	16.622	16.574	16.703	15.465	15.577	16.923	14.944	14.710	17.675	16.966	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.581	3.011	1.897	4.028	4.420	4.625	5.138	6.454	5.919	5.570	5.272	4.575	3.348	4.072	5.007	4.506	- Committed
<i>Uncommitted</i>	10.789	8.218	8.284	13.575	11.979	11.486	11.484	10.120	10.784	9.894	10.306	12.348	11.596	10.638	12.668	12.460	- Uncommitted
- Irrevocable L/C yang masih berjalan	66.353	77.108	88.144	72.943	73.716	68.294	67.522	65.496	70.101	75.736	63.627	58.061	55.093	55.453	59.763	60.179	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	594.212	659.107	1.075.275	1.138.972	1.141.211	1.029.207	961.666	1.040.547	1.106.741	1.368.806	1.329.645	1.164.136	1.162.686	1.201.206	1.127.850	1.171.407	- Outstanding spot and derivatives (sold)
- Lainnya	6.397	5.020	6.126	9.790	12.909	10.870	10.093	11.380	16.466	12.029	12.884	9.496	10.356	11.421	11.119	9.081	- Others
Tagihan Kontinjensi	334.875	316.330	286.136	272.680	280.921	269.073	273.864	261.192	245.546	316.882	291.043	291.015	286.005	289.355	276.620	289.355	Contingent Claims
- Garansi yang diterima	288.776	264.819	248.740	222.724	222.895	223.521	226.961	217.076	200.024	260.748	244.934	243.365	236.688	248.208	233.046	224.395	- Received guarantees
- Pendapatan bunga dalam penyelesaian	42.161	46.949	32.405	44.262	52.256	39.722	40.966	38.389	39.383	49.686	39.490	40.782	42.232	46.563	48.765	44.576	- Accrued interest
- Lainnya	3.938	4.562	4.991	5.695	5.770	5.830	5.936	5.727	6.139	6.449	6.619	6.868	7.085	7.345	7.544	7.649	- Others
Kewajiban Kontinjensi	304.665	339.278	366.334	351.621	358.190	360.802	365.644	333.292	345.387	371.170	350.674	339.105	339.115	341.604	335.447	341.020	Contingent Liabilities
- Garansi yang diberikan	302.542	337.695	364.514	349.166	355.498	358.142	363.078	330.709	342.751	368.456	347.948	336.325	336.365	338.793	332.675	338.236	- Issued guarantees
- Lainnya	2.124	1.583	1.820	2.454	2.692	2.661	2.566	2.583	2.636	2.714	2.725	2.780	2.750	2.812	2.772	2.784	- Others
Lainnya	309.064	392.512	445.955	471.526	475.086	479.595	491.618	494.469	503.105	516.340	515.001	519.758	525.195	531.491	535.297	536.904	Others
- Penerusan Kredit	9.441	10.422	12.072	14.025	14.060	13.924	14.246	14.154	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	- Channelling
- Aset produktif yang dihapusbukukan	274.724	350.961	392.081	412.176	415.507	419.821	430.741	433.673	442.048	454.376	453.348	458.142	463.348	469.631	473.256	474.350	- Written off earning assets
Kredit yang diberikan	262.748	339.745	383.718	403.698	407.046	411.078	421.711	424.404	432.969	445.116	444.220	449.040	454.155	460.328	463.942	464.235	- Credit disbursed
Lainnya	11.976	11.216	8.363	8.478	8.461	8.743	9.030	9.269	9.079	9.261	9.128	9.102	9.194	9.302	9.313	10.115	- Others
- Aset produktif yang dihapustagih	24.900	31.129	41.802	45.325	45.519	45.850	46.632	46.642	47.156	48.220	48.018	48.081	48.353	48.672	48.933	49.575	- Charged off earning assets
Kredit yang diberikan	17.557	23.573	34.238	37.993	38.189	38.519	39.304	39.317	39.806	40.843	40.660	40.720	40.982	41.266	41.596	42.233	- Credit disbursed
Lainnya	7.343	7.556	7.564	7.332	7.330	7.331	7.328	7.325	7.350	7.377	7.357	7.361	7.370	7.406	7.337	7.342	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Tagihan Komitmen	77.543	80.977	348.931	232.620	209.989	195.301	178.892	186.838	232.194	245.636	230.049	193.380	203.604	212.127	207.322	229.763	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	77.085	80.514	348.421	232.533	209.748	195.148	178.714	186.663	232.022	245.329	229.570	192.985	203.223	211.748	206.899	229.376	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	459	462	510	87	241	153	178	176	171	307	479	395	381	379	423	387	- Others
Kewajiban Komitmen	413.368	444.740	760.781	664.703	685.421	635.408	630.918	650.935	646.966	729.051	689.810	647.498	640.129	676.715	650.832	680.354	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	309.129	316.472	363.852	379.359	390.229	381.822	384.510	390.325	390.509	395.690	371.039	386.798	367.736	378.829	353.454	361.713	- Undisbursed loan facilities to debtors
<i>Committed</i>	28.460	37.399	38.083	36.551	37.938	35.845	37.746	41.602	40.520	45.147	42.825	43.962	41.716	41.731	41.333	42.859	- Committed
<i>Uncommitted</i>	280.669	279.073	325.769	342.808	352.291	345.977	346.764	348.723	349.989	350.543	328.214	342.835	326.019	337.098	312.121	318.854	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	442	478	220	4.548	4.455	4.450	4.358	4.273	4.322	4.567	4.334	4.381	4.126	4.292	4.084	4.032	- Undisbursed loan facilities to other banks
<i>Committed</i>	36	6	-	2.438	2.352	2.347	2.262	2.191	2.254	2.481	2.255	2.105	2.052	2.023	2.016	1.965	- Committed
<i>Uncommitted</i>	407	472	220	2.110	2.102	2.103	2.097	2.082	2.068	2.086	2.079	2.276	2.074	2.269	2.069	2.068	- Uncommitted
- Irrevocable L/C yang masih berjalan	31.189	36.367	40.819	36.449	37.977	35.660	34.403	33.807	36.041	36.836	35.200	33.225	32.048	30.315	32.516	32.607	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	72.605	91.422	355.888	244.332	252.745	213.462	207.633	222.517	216.081	291.945	279.223	223.081	236.208	263.266	260.764	281.988	- Outstanding spot and derivatives (sold)
- Lainnya	2	2	2	14	14	14	14	14	13	13	13	13	13	13	13	13	- Others
Tagihan Kontinjensi	72.249	75.579	59.370	64.127	67.142	68.943	67.408	66.921	67.069	77.089	73.289	77.194	79.381	82.771	82.550	84.212	Contingent Claims
- Garansi yang diterima	40.367	38.818	39.077	40.971	43.931	45.175	44.596	43.534	43.219	52.241	48.147	51.159	51.374	52.206	51.991	53.267	- Received guarantees
- Pendapatan bunga dalam penyelesaian	28.783	33.168	16.189	18.389	18.389	18.889	17.846	18.331	18.715	19.619	19.828	20.603	22.445	24.879	24.760	25.035	- Accrued interest
- Lainnya	3.099	3.593	4.105	4.767	4.823	4.879	4.966	5.056	5.136	5.229	5.314	5.432	5.561	5.686	5.798	5.909	- Others
Kewajiban Kontinjensi	170.439	193.096	209.293	205.120	210.706	213.230	219.994	197.526	204.320	223.775	212.571	203.930	208.758	210.333	205.681	211.842	Contingent Liabilities
- Garansi yang diberikan	169.929	192.450	208.451	204.043	209.543	212.060	218.787	196.305	203.061	222.454	211.213	202.500	207.321	208.878	204.218	210.396	- Issued guarantees
- Lainnya	510	646	842	1.077	1.163	1.170	1.207	1.222	1.259	1.320	1.358	1.431	1.436	1.455	1.463	1.446	- Others
Lainnya	154.101	202.482	232.267	245.254	247.657	248.702	253.628	254.886	260.759	267.475	266.527	269.166	269.952	272.432	273.456	276.090	Others
- Penerusan Kredit	4.600	4.522	5.115	5.177	5.175	5.175	5.160	4.974	4.848	4.853	4.808	4.776	4.765	4.548	4.529	4.500	- Channelling
- Aset produktif yang dihapusbukukan	149.366	197.827	227.010	239.939	242.344	243.389	248.332	249.780	255.772	262.464	261.575	264.248	265.048	267.742	268.785	271.445	- Written off earning assets
Kredit yang diberikan	145.655	194.900	224.154	237.088	239.495	240.540	245.610	247.063	253.042	259.696	258.835	261.512	262.319	265.002	266.045	268.700	- Credit disbursed
Lainnya	3.711	2.926	2.857	2.851	2.849	2.849	2.722	2.717	2.730	2.768	2.740	2.736	2.730	2.740	2.740	2.745	- Others
- Aset produktif yang dihapustagih	135	134	142	139	137	138	136	132	139	158	144	142	138	142	142	145	- Charged off earning assets
Kredit yang diberikan	135	134	142	139	137	138	136	132	139	158	144	142	138	142	142	145	- Credit disbursed
Lainnya	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019				2020								Indikator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Tagihan Komitmen	128.920	205.459	255.388	317.487	302.857	268.281	274.475	298.597	342.252	392.438	343.768	311.498	311.136	322.320	308.951	313.226	Committed Claims
- Fasilitas pinjaman yang belum ditarik	4.042	6.023	5.114	12.399	11.570	12.044	7.289	7.066	13.449	16.578	15.311	14.293	19.299	23.790	24.669	24.169	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	123.895	198.468	249.777	302.588	287.715	254.377	265.576	288.693	322.318	371.859	322.013	294.052	288.426	295.373	281.111	287.488	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	983	968	497	2.501	3.572	1.860	1.610	2.838	6.486	4.001	6.443	3.154	3.411	3.157	3.172	1.570	- Others
Kewajiban Komitmen	695.577	888.358	1.004.229	1.205.261	1.197.260	1.177.268	1.144.084	1.190.886	1.265.088	1.331.505	1.259.872	1.211.959	1.223.275	1.255.341	1.245.936	1.237.766	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	518.901	626.106	670.401	797.721	804.438	811.423	782.190	811.983	821.231	817.656	810.188	791.465	814.078	835.992	844.453	843.431	- Undisbursed loan facilities to debtors
<i>Committed</i>	191.134	221.202	233.288	259.486	262.617	268.249	251.319	262.644	266.900	263.348	264.928	269.181	273.868	275.521	282.943	285.267	- Committed
<i>Uncommitted</i>	327.767	404.903	437.114	538.235	541.821	543.174	530.871	549.339	554.331	554.308	545.260	522.284	540.210	560.471	561.509	558.164	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	3.203	9.525	8.483	8.452	8.796	8.552	9.075	9.898	9.517	8.805	7.991	7.356	6.042	6.054	6.751	6.068	- Undisbursed loan facilities to other banks
<i>Committed</i>	1.464	2.853	1.360	1.562	2.036	2.245	2.842	4.226	3.629	3.056	2.992	2.452	1.233	1.193	1.985	1.562	- Committed
<i>Uncommitted</i>	1.739	6.672	7.123	6.890	6.760	6.306	6.233	5.672	5.889	5.749	4.999	4.904	4.809	4.862	4.766	4.506	- Uncommitted
- Irrevocable L/C yang masih berjalan	22.759	29.028	32.919	28.212	26.644	24.546	24.952	23.128	24.462	26.931	19.393	17.357	16.891	17.782	19.298	20.557	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	148.562	220.429	290.948	367.025	351.366	328.411	323.108	340.313	401.243	471.660	415.604	392.339	383.033	391.216	371.452	365.153	- Outstanding spot and derivatives (sold)
- Lainnya	2.153	3.270	1.477	3.851	6.015	4.336	4.759	5.564	8.635	6.453	6.696	3.442	3.230	4.296	3.983	2.557	- Others
Tagihan Kontinjensi	23.937	25.821	33.480	55.296	57.459	56.731	57.077	53.338	55.369	71.673	61.424	61.531	60.821	62.633	62.074	56.293	Contingent Claims
- Garansi yang diterima	15.574	17.110	23.039	42.899	43.734	42.547	41.163	39.640	41.096	47.904	48.020	47.498	47.241	47.329	47.997	43.451	- Received guarantees
- Pendapatan bunga dalam penyelesaian	8.059	8.349	10.333	12.279	13.604	14.066	15.794	13.581	14.154	23.437	13.005	13.508	12.982	14.589	13.281	12.057	- Accrued interest
- Lainnya	303	362	108	117	122	118	120	117	119	331	399	526	598	714	796	785	- Others
Kewajiban Kontinjensi	54.129	67.382	74.173	79.982	82.853	84.020	82.953	78.177	80.453	85.411	81.177	79.832	77.419	77.419	76.734	75.353	Contingent Liabilities
- Garansi yang diberikan	52.909	66.496	73.305	78.739	81.518	82.731	81.793	76.901	79.166	84.119	79.896	78.574	76.236	76.198	75.559	74.149	- Issued guarantees
- Lainnya	1.221	886	868	1.243	1.335	1.289	1.160	1.276	1.287	1.292	1.281	1.258	1.183	1.221	1.175	1.205	- Others
Lainnya	105.395	136.473	152.546	163.098	163.849	166.625	171.218	172.286	174.637	179.761	179.340	180.767	185.602	188.346	190.703	188.908	Others
- Penerusan Kredit	2.513	3.846	4.995	6.939	6.993	6.860	7.198	7.296	7.163	7.006	6.951	6.884	6.862	6.776	6.718	6.618	- Channelling
- Aset produktif yang dihapusbukukan	81.805	108.018	120.099	124.588	125.131	127.791	131.239	132.200	134.337	139.015	138.615	140.034	144.670	147.318	149.414	147.143	- Written off earning assets
Kredit yang diberikan	74.241	100.324	115.482	119.960	120.517	122.917	125.956	126.896	129.009	133.547	133.251	134.688	139.224	141.748	143.849	140.783	- Credit disbursed
Lainnya	7.564	7.694	4.617	4.628	4.614	4.874	5.283	5.304	5.328	5.468	5.364	5.345	5.446	5.571	5.565	6.359	- Others
- Aset produktif yang dihapustagih	21.077	24.609	27.452	31.571	31.726	31.975	32.781	32.790	33.137	33.740	33.774	33.850	34.071	34.251	34.570	35.147	- Charged off earning assets
Kredit yang diberikan	13.826	17.179	19.980	24.239	24.396	24.644	25.454	25.466	25.803	26.379	26.432	26.504	26.713	26.914	27.233	27.805	- Credit disbursed
Lainnya	7.251	7.430	7.472	7.332	7.330	7.331	7.328	7.325	7.334	7.361	7.341	7.346	7.357	7.338	7.337	7.342	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019				2020									Indikator			
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep				
Tagihan Komitmen	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Committed Claims	
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing	
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (purchased)	
- Lainnya (Others)	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others	
Kewajiban Komitmen	4.608	5.621	4.266	4.332	4.539	4.325	4.132	4.951	4.656	4.486	4.239	4.350	4.480	4.637	4.811	4.350	4.350	Committed Liabilities		
- Fasilitas kredit kepada nasabah yang belum ditarik	4.434	5.480	4.173	4.237	4.413	4.230	4.062	4.848	4.583	4.409	4.176	4.294	4.425	4.579	4.741	4.281	4.281	- Undisbursed loan facilities to debtors		
<i>Committed</i>	1.253	1.472	1.503	1.386	1.365	1.385	1.381	1.587	1.487	1.415	1.412	1.456	1.469	1.452	1.284	1.101	1.101	- Committed		
<i>Uncommitted</i>	3.182	4.007	2.670	2.851	3.048	2.845	2.681	3.261	3.096	2.994	2.764	2.838	2.956	3.126	3.457	3.180	3.180	- Uncommitted		
- Fasilitas kredit kepada bank lain yang belum ditarik	146	133	81	91	105	68	44	73	47	52	37	37	35	40	48	39	39	- Undisbursed loan facilities to other banks		
<i>Committed</i>	37	42	31	11	11	8	10	11	11	7	11	11	11	11	11	10	10	- Committed		
<i>Uncommitted</i>	109	90	50	80	94	59	34	62	36	45	26	26	24	29	37	29	29	- Uncommitted		
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	- Current Irrevocable L/C	
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Outstanding spot and derivatives (sold)	
- Lainnya	28	9	12	3	20	27	26	28	26	25	25	20	20	18	22	31	31	-	- Others	
Tagihan Kontinjensi	231	274	294	336	344	351	324	348	355	374	370	372	387	432	430	436	436	Contingent Claims		
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Received guarantees	
- Pendapatan bunga dalam penyelesaian	221	272	290	331	339	342	319	343	350	373	358	368	387	425	429	436	436	- Accrued interest		
- Lainnya	10	2	4	5	5	9	4	4	5	1	12	4	1	6	1	1	1	-	- Others	
Kewajiban Kontinjensi	1.806	2.067	1.556	901	1.014	1.150	1.166	952	923	946	989	1.106	1.154	1.083	1.069	1.256	1.256	Contingent Liabilities		
- Garansi yang diberikan	1.756	2.017	1.511	859	997	1.134	1.148	936	906	926	977	1.088	1.141	1.070	1.056	1.243	1.243	- Issued guarantees		
- Lainnya	50	50	45	42	18	16	18	16	17	21	12	18	13	14	13	14	14	-	- Others	
Lainnya	1.117	1.690	3.494	4.139	4.295	4.343	4.546	4.604	4.751	4.910	5.030	5.117	5.250	5.249	5.303	5.438	5.438	Others		
- Penerusan Kredit	50	48	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	-	- Channelling	
- Aset produktif yang dihapusbukukan	1.009	1.521	3.187	3.713	3.866	3.889	4.063	4.110	4.249	4.394	4.504	4.583	4.702	4.690	4.744	4.865	4.865	-	- Written off earning assets	
Kredit yang diberikan	1.009	1.521	3.187	3.713	3.866	3.887	4.061	4.108	4.247	4.392	4.502	4.581	4.701	4.688	4.742	4.863	4.863	-	- Credit disbursed	
Lainnya	0	0	0	0	0	2	2	2	2	2	2	2	2	2	2	2	2	2	-	- Others
- Aset produktif yang dihapustagih	58	122	259	380	382	406	436	447	456	469	480	488	501	512	512	527	527	-	- Charged off earning assets	
Kredit yang diberikan	58	122	259	380	382	406	436	447	456	469	480	488	501	512	512	527	527	-	- Credit disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Tagihan Komitmen	5.265	708	5.262	5.818	9.349	6.016	5.439	6.856	8.309	6.944	10.802	7.127	7.150	8.808	9.796	8.668	Committed Claims
- Fasilitas pinjaman yang belum ditarik	86	79	0	138	138	138	138	138	138	138	138	138	138	138	138	138	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	1.309	212	988	697	4.083	578	365	1.033	2.283	551	2.527	1.645	1.179	2.552	3.289	2.038	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	3.870	417	4.273	4.983	5.128	5.299	4.936	5.685	5.889	6.254	8.137	5.344	5.833	6.117	6.369	6.491	- Others
Kewajiban Komitmen	19.889	22.410	26.074	29.014	34.348	30.895	31.921	35.700	35.774	33.844	36.705	32.789	32.713	33.957	34.800	31.007	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	14.028	20.163	20.832	22.643	24.622	24.768	26.403	29.024	27.777	27.635	28.464	25.532	25.255	25.163	25.110	23.262	- Undisbursed loan facilities to debtors
<i>Committed</i>	4.827	6.781	7.549	6.641	7.658	7.541	8.648	8.663	7.081	6.968	6.390	6.177	5.958	6.049	5.847	5.609	- Committed
<i>Uncommitted</i>	9.201	13.382	13.283	16.002	16.964	17.227	17.755	20.361	20.696	20.667	22.074	19.354	19.298	19.114	19.262	17.652	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	541	554	317	281	303	281	299	312	256	274	181	213	312	559	568	642	- Undisbursed loan facilities to other banks
<i>Committed</i>	43	109	53	18	21	24	25	26	26	27	13	7	52	115	121	151	- Committed
<i>Uncommitted</i>	497	444	264	263	282	258	274	286	230	247	168	207	260	443	447	491	- Uncommitted
- Irrevocable L/C yang masih berjalan	168	305	321	179	114	101	98	93	195	203	187	116	101	134	119	127	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	1.268	50	106	384	3.778	271	157	736	1.944	252	2.199	1.354	1.146	2.326	3.045	1.282	- Outstanding spot and derivatives (sold)
- Lainnya	3.885	1.339	4.498	5.527	5.530	5.474	4.964	5.535	5.602	5.481	5.673	5.574	5.899	5.775	5.958	5.695	- Others
Tagihan Kontinjensi	6.166	6.271	6.846	14.554	21.166	7.916	7.671	7.388	7.788	8.015	7.958	7.909	8.014	8.158	8.269	8.450	Contingent Claims
- Garansi yang diterima	2.133	1.744	1.801	1.920	1.927	1.930	1.779	1.737	1.782	1.911	1.824	1.813	1.794	1.801	1.779	1.824	- Received guarantees
- Pendapatan bunga dalam penyelesaian	3.519	3.934	4.287	11.845	18.435	5.179	5.063	5.123	5.143	5.233	5.256	5.207	5.314	5.440	5.565	5.692	- Accrued interest
- Lainnya	515	594	759	789	804	807	829	528	863	871	878	889	906	917	925	934	- Others
Kewajiban Kontinjensi	10.678	10.985	10.938	10.094	10.340	9.979	9.375	5.147	4.694	4.783	4.949	5.007	4.882	4.990	5.159	5.722	Contingent Liabilities
- Garansi yang diberikan	10.336	10.983	10.936	10.063	10.225	9.855	9.254	5.137	4.684	4.773	4.939	4.997	4.766	4.874	5.044	5.610	- Issued guarantees
- Lainnya	342	1	3	31	115	124	121	9	11	10	10	10	117	116	114	112	- Others
Lainnya	16.799	19.965	22.919	24.274	24.134	24.138	24.980	25.287	25.120	25.238	25.384	25.791	25.805	26.473	26.578	26.649	Others
- Penerusan Kredit	2.278	2.006	1.914	1.862	1.846	1.843	1.841	1.838	1.844	1.837	1.829	1.828	1.820	1.818	1.816	1.815	- Channelling
- Aset produktif yang dihapusbukukan	14.409	17.813	20.843	22.250	22.126	22.134	22.977	23.287	23.100	23.224	23.378	23.786	23.810	24.425	24.601	24.673	- Written off earning assets
Kredit yang diberikan	13.916	17.466	20.211	21.508	21.386	21.373	22.227	22.314	22.355	22.475	22.629	23.040	23.066	23.709	23.867	23.936	- Credit disbursed
Lainnya	493	347	632	742	740	761	750	973	745	749	749	746	743	716	734	736	- Others
- Aset produktif yang dihapustagih	112	146	162	162	162	162	162	162	177	177	178	177	175	230	162	162	- Charged off earning assets
Kredit yang diberikan	112	112	162	162	162	162	162	162	162	162	162	162	162	162	162	162	- Credit disbursed
Lainnya	-	34	-	-	-	-	-	-	15	16	16	15	13	68	-	-	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Tagihan Komitmen	93.164	118.522	128.139	129.767	135.249	117.859	98.001	103.677	119.156	122.050	134.224	122.954	118.129	119.571	116.201	129.266	Committed Claims
- Fasilitas pinjaman yang belum ditarik	16.459	23.141	12.196	6.427	6.354	6.390	6.850	7.316	7.658	8.543	8.224	7.972	8.477	8.799	9.188	9.511	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	72.305	94.733	115.846	122.842	128.113	110.954	90.948	95.995	110.046	113.296	125.569	114.507	108.511	109.140	106.359	119.184	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	4.400	648	97	497	782	515	203	367	1.452	212	432	475	1.141	1.632	655	572	- Others
Kewajiban Komitmen	245.200	283.732	339.000	246.138	254.072	233.132	208.535	223.359	243.118	258.105	274.795	253.265	238.335	247.266	249.129	268.505	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	170.235	191.843	220.935	123.725	125.870	127.857	121.613	128.655	132.329	140.338	135.632	126.837	120.061	125.247	131.404	139.505	- Undisbursed loan facilities to debtors
Committed	20.811	22.670	26.626	10.478	9.961	10.718	11.612	11.079	12.825	12.746	16.807	11.388	11.194	11.152	11.569	11.998	- Committed
Uncommitted	149.424	169.173	194.309	113.247	115.909	117.139	110.001	117.576	119.505	127.592	118.824	115.449	108.867	114.094	119.834	127.506	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	14	16	380	717	141	148	6	8	6	3	8	7	8	736	736	901	- Undisbursed loan facilities to other banks
Committed	0	-	371	-	-	-	-	-	-	-	-	-	-	730	437	446	- Committed
Uncommitted	14	16	9	717	141	148	6	8	6	3	8	7	8	6	299	455	- Uncommitted
- Irrevocable L/C yang masih berjalan	4.898	5.288	7.983	4.522	4.935	3.707	5.215	5.336	5.258	5.611	5.241	4.260	3.928	4.159	4.759	3.976	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	69.980	86.206	109.594	116.831	121.796	100.902	81.382	89.120	103.336	112.096	133.438	121.714	113.144	115.805	111.092	123.338	- Outstanding spot and derivatives (sold)
- Lainnya	73	380	108	343	1.329	519	320	240	2.189	56	476	447	1.195	1.319	1.138	786	- Others
Tagihan Kontinjensi	132.501	114.009	143.358	108.965	105.680	105.823	108.996	104.987	83.166	121.677	111.812	110.358	105.855	110.307	107.903	103.168	Contingent Claims
- Garansi yang diterima	131.477	113.427	142.708	108.033	104.697	105.109	107.569	104.519	82.716	121.189	111.320	109.845	105.365	109.732	107.266	102.517	- Received guarantees
- Pendapatan bunga dalam penyelesaian	1.024	582	650	932	983	714	1.427	468	450	488	492	513	489	576	637	650	- Accrued interest
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Kontinjensi	25.576	33.740	35.828	21.399	20.129	19.534	19.783	19.470	21.299	20.110	18.118	17.640	17.090	17.689	16.548	15.968	Contingent Liabilities
- Garansi yang diberikan	25.576	33.740	35.765	21.337	20.068	19.472	19.722	19.411	21.237	20.039	18.053	17.576	17.088	17.683	16.541	15.961	- Issued guarantees
- Lainnya	0	0	63	62	61	61	60	59	63	71	65	64	2	6	7	7	- Others
Lainnya	13.098	17.828	18.842	19.735	20.065	20.602	21.678	21.799	22.138	22.642	22.413	22.566	22.193	22.505	22.688	22.992	Others
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	12.006	14.938	8.930	9.418	9.712	10.238	11.368	11.501	11.715	11.817	11.806	11.974	11.556	11.807	11.981	12.245	- Written off earning assets
Kredit yang diberikan	11.953	14.841	8.823	9.312	9.606	10.132	11.246	11.379	11.594	11.695	11.684	11.852	11.434	11.684	11.859	12.123	- Credit disbursed
Lainnya	53	97	107	106	106	106	122	122	122	122	122	122	123	123	121	121	- Others
- Aset produktif yang dihapustagih	1.092	2.890	9.912	10.317	10.353	10.364	10.310	10.298	10.422	10.824	10.607	10.592	10.637	10.699	10.707	10.748	- Charged off earning assets
Kredit yang diberikan	1.092	2.890	9.912	10.317	10.353	10.364	10.310	10.298	10.422	10.824	10.607	10.592	10.637	10.699	10.707	10.748	- Credit disbursed
Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019				2020									Indikator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Tagihan Komitmen	323.220	267.818	325.317	408.183	403.313	383.724	347.635	391.817	435.145	507.291	488.097	494.156	487.936	490.249	422.800	456.076	Committed Claims
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Unused borrowing
- Posisi pembelian spot dan derivatif yang masih berjalan	323.220	267.818	325.300	408.183	403.313	383.724	347.635	391.817	435.145	507.291	488.097	494.156	487.936	490.249	422.800	456.076	- Outstanding spot and derivatives (purchased)
- Lainnya (Others)	0	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Kewajiban Komitmen	604.929	513.160	590.431	699.488	702.391	679.947	639.512	658.256	664.728	785.719	786.578	717.837	712.103	719.802	668.382	691.460	Committed Liabilities
- Fasilitas kredit kepada nasabah yang belum ditarik	287.512	248.196	264.862	281.943	284.222	286.395	284.421	265.256	273.891	284.949	280.765	284.157	276.400	285.118	278.322	283.618	- Undisbursed loan facilities to debtors
<i>Committed</i>	52.025	55.335	60.058	59.680	59.478	60.402	60.574	59.796	61.011	63.978	64.515	63.896	62.995	62.497	62.696	61.286	- Committed
<i>Uncommitted</i>	235.488	192.861	204.804	222.263	224.743	225.993	223.847	205.460	212.880	220.971	216.250	220.261	213.405	222.621	215.625	222.332	- Uncommitted
- Fasilitas kredit kepada bank lain yang belum ditarik	8.023	524	701	3.514	2.599	2.611	2.840	2.010	2.555	1.763	3.027	4.930	4.422	3.028	5.487	5.284	- Undisbursed loan facilities to other banks
<i>Committed</i>	0	-	83	-	-	-	-	-	-	-	-	-	-	-	437	372	- Committed
<i>Uncommitted</i>	8.023	524	618	3.514	2.599	2.611	2.840	2.010	2.555	1.763	3.027	4.930	4.422	3.028	5.050	4.912	- Uncommitted
- Irrevocable L/C yang masih berjalan	7.339	6.120	6.102	3.582	4.045	4.279	2.855	3.129	4.145	6.155	3.605	3.104	2.126	3.062	3.072	2.913	- Current Irrevocable L/C
- Posisi penjualan spot dan derivatif yang masih berjalan	301.797	258.300	318.739	410.399	411.526	386.162	349.386	387.861	384.137	492.853	499.181	425.648	429.156	428.593	381.497	399.646	- Outstanding spot and derivatives (sold)
- Lainnya	257	20	28	50	-	500	10	-	-	-	-	-	-	-	5	-	- Others
Tagihan Kontinjensi	99.791	94.377	42.788	29.403	29.128	29.309	32.390	28.206	31.799	38.055	36.190	33.652	31.548	37.815	24.730	24.061	Contingent Claims
- Garansi yang diterima	99.225	93.721	42.117	28.901	28.606	28.760	31.854	27.646	31.211	37.503	35.623	33.051	30.913	37.139	24.013	23.336	- Received guarantees
- Pendapatan bunga dalam penyelesaian	555	644	656	486	506	532	518	543	571	534	551	584	615	654	693	705	- Accrued interest
- Lainnya	11	12	16	16	16	17	17	17	17	17	17	17	20	22	24	20	- Others
Kewajiban Kontinjensi	42.037	32.009	34.546	34.126	33.147	32.890	32.374	32.020	33.698	36.145	32.870	31.590	29.813	30.090	30.257	30.878	Contingent Liabilities
- Garansi yang diberikan	42.035	32.009	34.546	34.126	33.147	32.890	32.374	32.020	33.698	36.145	32.870	31.590	29.813	30.090	30.257	30.878	- Issued guarantees
- Lainnya	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Lainnya	18.555	14.073	15.887	15.025	15.086	15.185	15.568	15.608	15.699	16.313	16.307	16.352	16.394	16.487	16.570	16.827	Others
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Channelling
- Aset produktif yang dihapusbukukan	16.129	10.844	12.012	12.269	12.327	12.380	12.762	12.795	12.874	13.462	13.471	13.518	13.562	13.649	13.731	13.981	- Written off earning assets
Kredit yang diberikan	15.973	10.693	11.860	12.117	12.175	12.229	12.611	12.644	12.723	13.311	13.320	13.367	13.411	13.498	13.579	13.829	- Credit disbursed
Lainnya	156	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	- Others
- Aset produktif yang dihapustagih	2.425	3.229	3.875	2.757	2.759	2.805	2.806	2.813	2.825	2.851	2.836	2.834	2.831	2.838	2.839	2.846	- Charged off earning assets
Kredit yang diberikan	2.333	3.137	3.783	2.757	2.759	2.805	2.806	2.813	2.825	2.851	2.836	2.834	2.831	2.838	2.839	2.846	- Credit disbursed
Lainnya	92	92	92	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

***) Angka-angka sangat-sangat sementara

***) Estimated figures

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	22,93	23,18	22,97	23,28	23,54	23,77	23,40	22,83	22,33	21,67	22,08	22,20	22,55	23,03	23,50	23,52	Capital Adequacy Ratio (%)
- Modal	1.052.597	1.166.002	1.269.616	1.347.713	1.359.807	1.375.342	1.377.558	1.325.611	1.309.621	1.311.595	1.304.954	1.298.772	1.306.117	1.332.881	1.355.083	1.355.177	- Capital
- ATMR	4.589.611	5.029.816	5.526.581	5.787.930	5.776.764	5.787.930	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	21,19	21,50	21,29	21,70	21,97	22,20	21,86	21,20	20,67	19,95	20,33	20,53	20,89	21,36	21,76	21,83	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	972.350	1.081.234	1.176.700	1.255.835	1.269.071	1.284.475	1.286.968	1.230.880	1.212.520	1.207.644	1.201.263	1.201.551	1.210.353	1.236.481	1.254.842	1.257.632	- Core Capital (Tier I)
- ATMR	4.589.611	5.029.816	5.526.581	5.787.930	5.776.764	5.787.228	5.886.069	5.807.129	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	- Risk Weighted Assets
ROA (%)	2,23	2,45	2,55	2,48	2,48	2,47	2,47	2,70	2,49	2,57	2,34	2,06	1,94	1,90	1,90	1,76	Return On Assets Ratio (%)
- Laba sebelum pajak	136.048	165.196	186.912	193.676	194.097	193.726	194.916	217.089	201.639	211.615	193.070	169.888	160.578	156.907	157.796	146.649	- Profit
- Rata-rata total aset	6.106.959	6.730.350	7.329.250	7.810.865	7.830.875	7.853.104	7.880.981	8.039.018	8.110.478	8.221.380	8.241.134	8.246.434	8.257.688	8.274.161	8.308.424	8.350.416	- Average total assets
BOPO (%)	82,22	78,64	77,86	80,50	80,65	79,67	79,39	83,49	83,62	88,84	84,85	84,96	84,94	85,09	84,97	86,15	Operating Expenses/Operating Income (%)
- Biaya Operasional	624.173	603.178	638.990	595.663	670.348	684.713	735.429	90.545	169.151	321.462	344.123	385.347	437.488	503.612	564.889	640.844	- Operating Expenses
- Pendapatan Operasional	759.146	766.975	820.646	739.945	831.134	859.398	926.303	108.454	202.279	361.830	405.567	453.579	515.035	591.889	664.792	743.833	- Operating Income
NIM (%)	5,63	5,32	5,14	4,90	4,90	4,89	4,91	4,96	4,81	4,31	4,57	4,50	4,46	4,44	4,43	4,41	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	329.913	342.731	360.412	366.316	366.819	367.355	370.095	383.772	375.210	340.943	361.863	356.916	354.497	353.357	354.022	355.126	- Interest income net
- Rata-rata total aset produktif	5.854.786	6.445.076	7.016.192	7.469.107	7.490.477	7.514.009	7.538.955	7.741.917	7.806.265	7.908.138	7.923.909	7.928.274	7.945.045	7.964.420	8.000.338	8.046.171	- Average total earning assets
LDR (%)	90,70	90,04	94,78	94,34	93,96	93,50	94,43	93,36	92,50	92,55	92,18	90,94	89,10	88,09	85,38	83,46	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	4.199.713	4.548.155	5.092.584	5.306.141	5.287.464	5.303.951	5.391.846	5.279.629	5.313.982	5.483.646	5.382.545	5.355.885	5.316.379	5.301.453	5.286.411	5.290.086	- Total Credit to third party
- Total Dana Pihak Ketiga	4.630.352	5.050.984	5.372.841	5.624.575	5.627.651	5.672.712	5.709.670	5.655.237	5.744.590	5.924.944	5.839.044	5.889.605	5.967.088	6.018.481	6.191.910	6.338.774	- Total Third Party Funds
Rasio Aset Likuid (%)	17,50	18,56	14,96	15,46	15,37	16,02	15,51	15,58	15,10	16,21	16,18	17,42	17,66	19,80	19,41	19,45	Liquid Assets Ratio (%)
- Aset Likuid Primer	837.433	963.833	899.937	861.583	838.037	868.865	902.889	838.781	823.148	928.119	861.939	950.187	925.093	1.084.439	1.052.921	1.062.867	- Primary Liquid Asset
- Aset Likuid Sekunder	296.098	353.504	259.472	374.528	393.625	424.817	370.524	413.397	412.067	440.462	481.066	489.835	542.765	573.795	606.611	626.541	- Secondary Liquid assets
- Total Aset	6.475.602	7.099.564	7.751.621	7.993.184	8.011.097	8.075.397	8.212.586	8.039.018	8.181.938	8.443.184	8.300.397	8.267.632	8.313.961	8.372.998	8.548.115	8.686.707	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,05	21,09	20,88	21,10	21,47	21,63	21,18	19,71	18,36	17,42	18,13	18,37	18,65	18,84	19,31	19,10	Capital Adequacy Ratio (%)
- Modal	380.581	432.987	472.797	508.237	516.070	521.607	526.961	479.823	452.315	439.993	446.592	449.711	454.010	460.433	472.209	468.902	- Capital
- ATMR	1.808.121	2.052.876	2.264.360	2.408.904	2.403.331	2.411.488	2.487.813	2.434.721	2.463.150	2.525.364	2.463.557	2.448.691	2.433.762	2.444.461	2.445.499	2.455.261	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	19,82	19,90	19,67	20,00	20,37	20,52	20,09	18,51	17,07	16,04	16,65	17,01	17,31	17,50	17,84	17,77	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	358.400	408.430	445.335	481.684	489.636	494.842	499.910	450.560	420.492	405.175	410.278	416.580	421.337	427.811	436.234	436.325	- Core Capital (Tier I)
- ATMR	1.808.121	2.052.876	2.264.360	2.408.904	2.403.331	2.411.488	2.487.813	2.434.721	2.463.150	2.525.364	2.463.557	2.448.691	2.433.762	2.444.461	2.445.499	2.455.261	- Risk Weighted Assets
ROA (%)	2,77	2,98	3,08	2,82	2,80	2,78	2,81	2,77	2,76	2,95	2,60	2,19	1,94	1,80	1,80	1,63	Return On Assets Ratio (%)
- Laba sebelum pajak	66.472	81.395	94.103	93.652	93.348	93.102	94.489	95.757	96.511	103.309	91.044	76.754	68.264	63.766	63.961	58.443	- Profit
- Rata-rata total aset	2.403.681	2.732.360	3.052.601	3.324.658	3.332.584	3.345.476	3.364.528	3.462.559	3.491.499	3.507.065	3.504.018	3.510.126	3.526.239	3.541.414	3.562.473	3.585.963	- Average total assets
BOPO (%)	78,41	72,58	71,24	76,98	76,81	76,67	76,39	82,68	81,97	87,95	79,44	81,01	82,33	83,54	83,33	85,16	Operating Expenses/Operating Income (%)
- Biaya Operasional	240.190	214.610	231.407	235.522	258.316	281.080	306.618	38.476	72.879	109.862	117.180	136.957	160.255	189.050	213.575	251.238	- Operating Expenses
- Pendapatan Operasional	306.320	295.679	324.842	305.955	336.300	366.596	401.394	46.536	88.906	124.909	147.515	169.065	194.661	226.300	256.314	295.012	- Operating Income
NIM (%)	6,33	5,95	5,70	5,28	5,25	5,24	5,26	5,40	5,23	4,14	4,75	4,60	4,52	4,47	4,49	4,50	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	145.554	155.504	166.316	167.909	167.631	167.993	169.488	181.530	177.259	141.047	161.744	156.778	155.006	153.848	155.877	157.395	- Interest income net
- Rata-rata total aset produktif	2.300.535	2.611.886	2.919.454	3.182.968	3.192.308	3.205.988	3.224.071	3.360.804	3.390.161	3.406.414	3.402.290	3.407.347	3.427.589	3.444.773	3.467.988	3.494.688	- Average total earning assets
LDR (%)	88,69	88,67	92,83	95,59	96,00	94,38	94,17	94,67	94,06	94,23	94,01	91,96	88,94	87,78	85,51	83,82	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.759.782	1.963.039	2.239.600	2.363.008	2.351.923	2.372.563	2.430.773	2.380.199	2.397.947	2.460.734	2.412.506	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	- Total Credit to third party
- Total Dana Pihak Ketiga	1.984.174	2.213.902	2.412.453	2.472.065	2.449.883	2.513.970	2.581.349	2.514.247	2.549.399	2.611.464	2.566.249	2.618.522	2.712.265	2.744.356	2.817.509	2.890.488	- Total Third Party Funds
Rasio Aset Likuid (%)	17,17	17,89	13,08	13,94	13,97	15,15	14,48	14,54	14,34	14,73	14,39	16,01	16,39	18,88	18,39	18,70	Liquid Assets Ratio (%)
- Aset Likuid Primer	319.954	361.883	329.235	327.193	314.899	344.404	363.560	317.181	327.672	346.374	325.817	383.266	388.552	469.809	440.656	447.628	- Primary Liquid Asset
- Aset Likuid Sekunder	137.896	172.496	107.960	148.822	160.787	181.820	153.929	186.191	177.250	174.790	177.165	182.607	202.547	216.009	241.732	257.918	- Secondary Liquid assets
- Total Aset	2.666.516	2.986.598	3.342.995	3.413.650	3.403.926	3.474.388	3.574.105	3.462.559	3.520.439	3.538.195	3.494.879	3.534.560	3.606.799	3.632.466	3.709.883	3.773.886	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019				2020								Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Rasio Pemenuhan Kecukupan Modal Minimum (%)	20,39	21,06	21,21	21,84	22,03	22,20	22,02	21,88	21,74	21,07	21,60	21,55	22,07	22,77	23,30	23,53	Capital Adequacy Ratio (%)
- Modal	372.582	428.772	467.056	517.998	521.325	526.841	528.287	519.600	521.522	517.421	519.153	512.998	518.148	530.840	537.825	542.088	- Capital
- ATMR	1.827.407	2.036.207	2.201.949	2.371.912	2.366.117	2.372.767	2.399.452	2.374.971	2.398.693	2.455.963	2.402.977	2.381.040	2.347.674	2.331.302	2.308.204	2.303.815	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	18,30	18,97	19,34	19,81	20,04	20,21	20,07	19,82	19,73	19,02	19,54	19,58	20,10	20,76	21,26	21,46	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	334.333	386.303	425.953	469.767	474.146	479.650	481.517	470.611	473.155	467.091	469.660	466.184	471.971	484.071	490.661	494.320	- Core Capital (Tier I)
- ATMR	1.827.407	2.036.207	2.201.949	2.371.912	2.366.117	2.372.767	2.399.452	2.374.971	2.398.693	2.455.963	2.402.977	2.381.040	2.347.674	2.331.302	2.308.204	2.303.815	- Risk Weighted Assets
ROA (%)	1,65	2,04	2,20	2,20	2,23	2,25	2,27	2,47	2,08	2,08	1,95	1,77	1,77	1,82	1,86	1,75	Return On Assets Ratio (%)
- Laba sebelum pajak	38.054	53.425	61.409	66.050	66.866	67.713	68.408	76.117	64.594	65.736	61.934	56.243	55.934	57.765	59.265	55.736	- Profit
- Rata-rata total aset	2.304.126	2.616.809	2.792.267	2.997.208	3.003.600	3.009.309	3.018.379	3.087.565	3.112.111	3.160.072	3.171.052	3.170.836	3.167.387	3.170.992	3.182.576	3.191.666	- Average total assets
BOPO (%)	84,58	79,93	79,72	80,30	80,12	80,31	79,71	80,51	82,10	86,51	84,33	84,28	83,51	82,87	83,08	84,27	Operating Expenses/Operating Income (%)
- Biaya Operasional	212.858	209.785	228.426	200.941	223.847	245.366	256.618	25.290	47.386	95.803	101.711	117.007	131.564	151.577	172.941	194.463	- Operating Expenses
- Pendapatan Operasional	251.668	262.475	286.538	250.231	279.393	305.507	321.953	31.411	57.719	110.744	120.605	138.839	157.552	182.899	208.166	230.751	- Operating Income
NIM (%)	5,27	4,87	4,72	4,51	4,52	4,52	4,55	4,53	4,42	4,39	4,38	4,37	4,37	4,37	4,32	4,31	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	116.031	121.898	126.204	129.138	129.735	130.021	130.995	133.895	131.342	132.051	132.180	132.050	131.971	131.905	131.096	130.892	- Interest income net
- Rata-rata total aset produktif	2.200.551	2.503.161	2.672.725	2.863.089	2.869.181	2.874.723	2.881.835	2.953.759	2.972.879	3.010.507	3.019.909	3.019.784	3.016.955	3.020.698	3.031.190	3.040.404	- Average total earning assets
LDR (%)	84,83	86,06	90,63	91,81	91,29	91,40	91,99	89,36	88,22	88,50	88,26	87,13	86,10	84,27	82,52	80,98	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	1.567.734	1.744.621	1.897.167	2.021.914	2.013.082	2.013.109	2.041.647	2.000.215	2.003.733	2.068.471	2.034.903	2.014.994	1.977.605	1.958.690	1.944.450	1.940.591	- Total Credit to third party
- Total Dana Pihak Ketiga	1.848.001	2.027.254	2.093.255	2.202.383	2.205.267	2.202.533	2.219.407	2.238.482	2.271.269	2.337.374	2.305.480	2.312.616	2.296.767	2.324.200	2.356.217	2.396.384	- Total Third Party Funds
Rasio Aset Likuid (%)	15,89	17,32	14,77	14,52	14,40	14,76	14,46	14,62	13,96	15,28	15,79	16,94	17,06	19,28	18,72	17,35	Liquid Assets Ratio (%)
- Aset Likuid Primer	297.073	360.087	328.549	292.447	282.445	289.589	308.734	296.204	275.622	307.389	281.466	315.261	280.299	349.531	337.090	300.912	- Primary Liquid Asset
- Aset Likuid Sekunder	86.399	113.215	96.113	150.338	158.416	162.922	142.256	155.287	162.124	190.199	224.313	221.767	257.130	265.961	267.044	265.500	- Secondary Liquid assets
- Total Aset	2.413.658	2.733.046	2.874.942	3.050.451	3.061.268	3.066.394	3.118.146	3.087.565	3.136.657	3.255.995	3.203.992	3.169.971	3.150.141	3.192.623	3.227.462	3.264.744	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	25,91	28,34	27,63	27,79	27,70	28,02	30,50	31,79	32,83	31,99	34,26	34,44	33,43	33,55	32,48	32,51	Capital Adequacy Ratio (%)
- Modal	7.958	10.249	11.383	12.425	12.459	12.453	13.676	14.549	15.295	14.993	15.967	16.039	16.219	16.369	15.224	15.460	- Capital
- ATMR	30.718	36.162	41.190	44.712	44.977	44.437	44.840	45.773	46.584	46.867	46.609	46.569	48.523	48.784	46.879	47.555	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	24,55	27,10	26,46	26,66	26,56	26,90	29,34	30,67	31,73	31,04	33,32	33,53	32,49	32,60	31,52	31,56	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	7.541	9.800	10.900	11.919	11.948	11.952	13.157	14.040	14.782	14.548	15.529	15.612	15.763	15.906	14.776	15.007	- Core Capital (Tier I)
- ATMR	30.718	36.162	41.190	44.712	44.977	44.437	44.840	45.773	46.584	46.867	46.609	46.569	48.523	48.784	46.879	47.555	- Risk Weighted Assets
ROA (%)	0,98	1,12	1,34	1,28	1,29	1,21	1,23	1,16	1,13	1,02	0,83	0,90	1,02	0,93	0,89	0,68	Return On Assets Ratio (%)
- Laba sebelum pajak	389	572	815	860	872	829	855	917	897	815	660	715	813	745	676	517	- Profit
- Rata-rata total aset	39.838	51.007	60.775	67.010	67.698	68.378	69.309	78.972	79.741	79.663	79.675	79.757	80.048	80.398	75.608	76.036	- Average total assets
BOPO (%)	91,78	90,32	88,70	89,80	89,62	90,24	89,76	90,80	90,63	91,33	92,61	91,96	90,68	91,32	91,68	93,46	Operating Expenses/Operating Income (%)
- Biaya Operasional	4.473	5.424	6.412	5.670	6.333	7.054	7.868	711	1.447	2.167	2.974	3.620	4.178	4.867	5.308	6.038	- Operating Expenses
- Pendapatan Operasional	4.874	6.005	7.229	6.315	7.066	7.817	8.766	783	1.597	2.372	3.211	3.936	4.607	5.330	5.789	6.461	- Operating Income
NIM (%)	5,78	5,56	5,94	5,67	5,67	5,66	5,66	5,66	5,68	5,79	5,74	5,64	5,50	5,41	5,53	5,50	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	2.184	2.705	3.454	3.634	3.670	3.703	3.751	4.300	4.361	4.440	4.392	4.315	4.220	4.172	4.003	4.001	- Interest income net
- Rata-rata total aset produktif	37.808	48.610	58.111	64.051	64.712	65.382	66.287	76.042	76.779	76.639	76.561	76.568	76.763	77.047	72.347	72.736	- Average total earning assets
LDR (%)	88,37	92,49	95,02	93,27	91,86	92,09	91,54	92,26	92,25	94,57	94,64	92,54	91,90	88,68	90,73	91,00	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	30.307	37.927	45.642	49.899	50.233	50.691	50.963	51.240	52.061	52.730	52.558	51.826	52.353	52.414	50.575	51.215	- Total Credit to third party
- Total Dana Pihak Ketiga	34.296	41.007	48.036	53.499	54.683	55.043	55.674	55.541	56.434	55.759	55.536	56.005	56.966	59.101	55.743	56.278	- Total Third Party Funds
Rasio Aset Likuid (%)	17,09	16,32	16,52	11,22	11,15	12,99	13,61	12,76	12,62	10,34	10,41	14,61	13,48	17,06	13,02	15,53	Liquid Assets Ratio (%)
- Aset Likuid Primer	7.184	8.528	10.344	7.403	7.384	8.798	9.695	8.601	8.586	6.769	6.759	8.061	7.148	10.020	6.505	8.714	- Primary Liquid Asset
- Aset Likuid Sekunder	586	632	675	761	854	972	1.131	1.474	1.577	1.451	1.540	3.638	3.836	4.052	3.687	3.627	- Secondary Liquid assets
- Total Aset	45.466	56.111	66.698	72.783	73.891	75.177	79.557	78.972	80.509	79.506	79.714	80.081	81.504	82.501	78.276	79.458	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,69	21,65	22,05	20,32	20,44	20,62	21,19	21,81	22,21	21,18	20,53	20,54	20,64	20,64	20,67	20,93	Capital Adequacy Ratio (%)
- Modal	64.815	71.306	77.296	77.276	78.515	79.944	81.327	83.350	83.826	82.027	80.294	79.129	80.310	81.167	82.008	83.101	- Capital
- ATMR	298.862	329.349	350.627	380.318	384.164	387.700	383.759	382.235	377.446	387.239	391.193	385.324	389.080	393.224	396.722	397.082	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	20,31	20,44	20,51	18,85	18,97	19,15	19,71	20,33	20,72	19,59	18,94	18,94	19,05	19,06	19,09	19,35	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	60.714	67.324	71.899	71.703	72.880	74.263	75.623	77.716	78.220	75.873	74.105	72.967	74.106	74.929	75.733	76.838	- Core Capital (Tier I)
- ATMR	298.862	329.349	350.627	380.318	384.164	387.700	383.759	382.235	377.446	387.239	391.193	385.324	389.080	393.224	396.722	397.082	- Risk Weighted Assets
ROA (%)	2,58	2,40	2,38	2,15	2,17	2,14	2,15	2,81	2,45	2,24	2,19	2,08	2,27	2,21	2,21	2,17	Return On Assets Ratio (%)
- Laba sebelum pajak	13.486	14.052	14.564	14.019	14.244	14.183	14.267	18.430	16.193	14.759	14.524	13.808	15.168	14.778	14.979	14.920	- Profit
- Rata-rata total aset	522.538	585.037	612.053	652.088	657.750	662.128	663.919	655.851	661.027	660.147	663.963	664.065	667.260	669.337	677.633	687.309	- Average total assets
BOPO (%)	78,08	78,65	77,88	79,36	79,23	79,40	79,56	79,02	79,68	81,86	81,38	81,17	79,25	79,77	79,45	79,66	Operating Expenses/Operating Income (%)
- Biaya Operasional	47.883	51.462	51.514	40.692	45.585	50.419	55.777	5.858	10.518	16.075	20.647	24.714	28.776	33.787	38.403	43.690	- Operating Expenses
- Pendapatan Operasional	61.327	65.429	66.142	51.276	57.533	63.499	70.109	7.413	13.200	19.637	25.371	30.446	36.312	42.354	48.337	54.847	- Operating Income
NIM (%)	7,07	6,42	6,32	5,93	5,93	5,91	5,95	5,96	5,84	5,96	5,96	5,98	5,94	5,97	5,89	5,81	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	35.192	35.786	36.880	36.907	37.270	37.377	37.730	37.460	36.986	37.760	37.953	38.082	38.053	38.321	38.280	38.370	- Interest income net
- Rata-rata total aset produktif	497.909	557.558	583.671	622.718	628.441	632.886	634.080	628.121	633.604	633.192	636.957	636.780	640.243	642.309	650.378	660.049	- Average total earning assets
LDR (%)	93,65	87,62	88,86	79,02	77,02	78,42	88,10	86,98	84,97	86,37	82,72	84,95	82,61	83,20	75,99	73,64	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	345.652	377.525	403.549	434.527	437.639	440.875	444.489	438.180	439.787	443.628	442.877	446.479	447.193	449.616	451.597	456.059	- Total Credit to third party
- Total Dana Pihak Ketiga	369.095	430.890	454.162	549.899	568.201	562.227	504.517	503.747	517.576	513.617	535.414	525.552	541.317	540.430	594.297	619.336	- Total Third Party Funds
Rasio Aset Likuid (%)	18,47	20,14	17,79	17,67	17,93	16,90	16,16	14,96	14,39	14,19	15,16	15,22	16,84	18,38	17,85	20,71	Liquid Assets Ratio (%)
- Aset Likuid Primer	85.910	105.716	99.854	106.746	111.576	102.895	95.947	84.638	81.346	79.741	86.674	77.882	95.995	95.983	100.344	123.128	- Primary Liquid Asset
- Aset Likuid Sekunder	8.456	11.512	11.424	14.627	15.481	16.429	14.558	13.466	14.529	13.663	15.725	23.272	19.073	29.319	30.955	35.225	- Secondary Liquid assets
- Total Aset	510.794	582.113	625.658	687.060	708.707	705.916	683.617	655.851	666.202	658.386	675.413	664.470	683.240	681.793	735.561	764.717	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	21,01	21,71	21,76	23,65	23,55	23,73	23,25	24,09	23,62	24,22	24,90	24,83	24,94	25,38	25,64	26,34	Capital Adequacy Ratio (%)
- Modal	59.420	57.210	65.774	52.257	52.124	51.785	51.365	51.821	52.303	57.239	56.843	56.882	56.176	56.843	57.183	57.414	- Capital
- ATMR	282.768	263.521	302.227	220.919	221.356	218.203	220.952	215.126	221.472	236.363	228.304	229.080	225.225	223.958	222.986	218.006	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	16,75	17,71	16,71	20,09	20,02	20,24	19,86	20,70	20,19	20,63	21,50	21,58	21,81	22,18	22,42	23,01	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	47.370	46.658	50.490	44.379	44.305	44.174	43.875	44.525	44.711	48.768	49.076	49.434	49.117	49.673	49.996	50.155	- Core Capital (Tier I)
- ATMR	282.768	263.521	302.227	220.919	221.356	218.203	220.952	215.126	221.472	236.363	228.304	229.080	225.225	223.958	222.986	218.006	- Risk Weighted Assets
ROA (%)	1,34	1,43	1,13	0,95	0,85	0,76	0,62	1,99	1,94	2,13	1,94	1,62	1,37	1,39	1,36	1,02	Return On Assets Ratio (%)
- Laba sebelum pajak	4.793	4.583	4.185	2.935	2.644	2.356	1.909	5.966	5.882	6.668	6.058	5.062	4.282	4.317	4.208	3.149	- Profit
- Rata-rata total aset	357.807	320.332	368.859	310.465	310.267	309.531	307.127	300.436	303.264	313.518	312.780	313.233	311.555	310.197	309.699	309.754	- Average total assets
BOPO (%)	88,89	85,02	91,03	93,24	94,04	94,89	96,06	92,87	86,10	85,93	91,04	92,08	92,85	90,60	90,44	92,75	Operating Expenses/Operating Income (%)
- Biaya Operasional	33.382	28.789	36.947	26.200	29.817	32.313	35.385	5.621	7.061	16.155	18.360	20.776	23.201	24.885	26.735	29.131	- Operating Expenses
- Pendapatan Operasional	37.555	33.861	40.589	28.099	31.706	34.053	36.838	6.053	8.200	18.800	20.168	22.563	24.988	27.468	29.562	31.408	- Operating Income
NIM (%)	3,63	3,69	3,25	3,47	3,46	3,45	3,48	3,56	3,42	3,41	3,42	3,50	3,51	3,52	3,49	3,46	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	12.804	11.598	11.693	10.460	10.426	10.368	10.375	10.386	10.008	10.345	10.352	10.624	10.596	10.567	10.483	10.403	- Interest income net
- Rata-rata total aset produktif	352.582	314.498	360.257	301.352	301.135	300.378	298.203	291.344	292.835	303.703	302.882	303.365	301.783	300.544	300.144	300.401	- Average total earning assets
LDR (%)	129,01	129,02	138,67	116,09	116,81	116,06	116,25	113,59	114,75	116,51	117,96	114,70	121,14	123,68	118,21	112,03	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	254.847	224.628	261.631	193.143	192.411	188.675	193.708	184.577	190.358	205.394	196.802	200.706	196.581	196.674	196.538	188.422	- Total Credit to third party
- Total Dana Pihak Ketiga	197.534	174.099	188.674	166.379	164.718	162.562	166.635	162.498	165.895	176.288	166.839	174.988	162.272	159.013	166.266	168.183	- Total Third Party Funds
Rasio Aset Likuid (%)	15,41	15,41	15,72	18,99	18,25	17,76	17,22	18,21	16,69	18,32	17,84	18,63	17,21	17,29	18,83	21,15	Liquid Assets Ratio (%)
- Aset Likuid Primer	44.855	37.445	52.933	40.450	38.539	34.189	34.108	36.884	34.009	45.877	38.573	40.016	32.999	34.836	37.252	45.954	- Primary Liquid Asset
- Aset Likuid Sekunder	12.315	13.468	8.334	18.780	17.750	19.481	18.522	17.814	17.082	15.313	16.821	18.686	19.178	17.381	20.393	19.657	- Secondary Liquid assets
- Total Aset	370.889	330.320	389.668	311.836	308.486	302.167	305.648	300.436	306.091	334.027	310.564	315.049	303.165	302.047	306.216	310.188	- Total Assets

Ket: Data tidak termasuk BUS

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	48,94	53,09	47,87	49,71	50,25	51,81	50,38	49,81	51,56	49,83	49,33	50,98	51,98	54,11	54,91	55,51	Capital Adequacy Ratio (%)
- Modal	167.242	165.478	175.308	179.519	179.313	182.713	175.942	176.468	184.359	199.921	186.105	184.012	181.254	187.230	190.633	188.213	- Capital
- ATMR	341.735	311.700	366.229	361.165	356.819	352.633	349.253	354.303	357.558	401.173	377.253	360.936	348.729	346.025	347.157	339.064	- Risk Weighted Assets
Rasio Modal Inti terhadap ATMR (%)	47,99	52,20	47,00	48,84	49,37	50,93	49,50	48,95	50,67	48,90	48,41	50,08	51,06	53,20	53,99	54,56	Core Capital Ratio to ATMR (%)
- Modal Inti (Tier I)	163.993	162.719	172.123	176.382	176.156	179.595	172.885	173.429	181.161	196.188	182.616	180.773	178.059	184.091	187.442	184.987	- Core Capital (Tier I)
- ATMR	341.735	311.700	366.229	361.165	356.819	352.633	349.253	354.303	357.558	401.173	377.253	360.936	348.729	346.025	347.157	339.064	- Risk Weighted Assets
ROA (%)	2,68	2,63	2,67	3,52	3,51	3,39	3,27	4,39	3,79	4,06	3,70	3,40	3,19	3,10	2,94	2,78	Return On Assets Ratio (%)
- Laba sebelum pajak	12.854	11.169	11.837	16.160	16.123	15.543	14.989	19.902	17.562	20.328	18.849	17.307	16.117	15.538	14.707	13.885	- Profit
- Rata-rata total aset	478.969	424.805	442.694	459.438	458.976	458.283	457.719	453.634	462.837	500.916	509.646	508.417	505.199	501.823	500.435	499.688	- Average total assets
BOPO (%)	87,66	89,94	88,43	88,34	89,35	83,59	83,86	89,74	91,44	95,35	93,86	92,72	92,36	92,47	92,54	92,76	Operating Expenses/Operating Income (%)
- Biaya Operasional	85.388	93.107	84.285	86.638	106.451	68.482	73.162	14.590	29.860	81.399	83.251	82.274	89.513	99.445	107.927	116.283	- Operating Expenses
- Pendapatan Operasional	97.403	103.524	95.307	98.070	119.136	81.927	87.243	16.258	32.657	85.367	88.698	88.730	96.914	107.538	116.624	125.354	- Operating Income
NIM (%)	3,90	3,72	3,76	4,20	4,16	4,12	4,09	3,75	3,47	3,20	3,14	3,11	3,04	3,04	2,99	2,94	Net Interest Margin Ratio (%)
- Pendapatan bunga bersih	18.147	15.240	15.864	18.268	18.088	17.892	17.756	16.202	15.253	15.299	15.243	15.068	14.651	14.545	14.284	14.063	- Interest income net
- Rata-rata total aset produktif	465.400	409.364	421.973	434.929	434.699	434.651	434.478	431.846	440.008	477.684	485.312	484.430	481.712	479.048	478.292	477.893	- Average total earning assets
LDR (%)	122,38	122,33	138,99	135,10	130,98	134,96	126,46	124,62	125,04	109,65	115,93	115,78	116,65	122,76	115,86	110,94	Loan to Deposits Ratio (%)
- Total Kredit kepada pihak ketiga bukan Bank	241.391	200.414	244.994	243.651	242.176	238.038	230.266	225.217	230.096	252.690	242.900	233.783	230.391	234.934	233.897	230.881	- Total Credit to third party
- Total Dana Pihak Ketiga	197.252	163.832	176.261	180.350	184.899	176.377	182.088	180.721	184.017	230.443	209.526	201.922	197.502	191.382	201.879	208.106	- Total Third Party Funds
Rasio Aset Likuid (%)	28,38	32,17	25,24	28,10	27,16	29,29	29,01	29,64	28,69	32,41	31,38	32,88	32,94	34,33	35,43	36,69	Liquid Assets Ratio (%)
- Aset Likuid Primer	82.457	90.174	79.021	87.344	83.196	88.991	90.845	95.273	95.913	141.969	122.649	125.700	120.101	124.261	131.074	136.531	- Primary Liquid Asset
- Aset Likuid Sekunder	50.445	42.181	34.966	41.200	40.336	43.193	40.128	39.165	39.505	45.045	45.503	39.864	41.001	41.073	42.800	44.614	- Secondary Liquid assets
- Total Aset	468.286	411.376	451.661	457.404	454.819	451.355	451.514	453.634	472.040	577.074	535.836	503.500	489.112	481.568	490.717	493.715	- Total Assets

Ket: Data tidak termasuk BUS

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

Kelompok Bank	2016	2017	2018	2019				2020								Group of Bank	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
- Bank Persero	2.666.516	2.986.617	3.342.996	3.413.715	3.404.000	3.474.390	3.574.130	3.462.575	3.520.574	3.538.267	3.495.084	3.534.659	3.606.921	3.632.558	3.710.001	3.773.886	- State Owned Banks
- BUSN Devisa	2.672.238	2.964.855	3.126.359	3.304.775	3.317.845	3.324.815	3.393.130	3.361.320	3.414.555	3.532.526	3.479.559	3.445.963	3.432.570	3.473.742	3.509.819	3.562.049	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	73.684	88.231	101.036	113.564	115.514	117.520	120.319	119.624	121.583	119.341	119.582	118.953	120.241	120.997	116.899	118.802	- Non-Foreign Exchange Commercial Banks
- BPD	529.746	604.820	655.963	718.602	745.490	741.705	717.518	687.123	697.592	691.261	707.547	695.979	717.621	714.268	772.582	802.423	- Regional Development Banks
- Bank Campuran	319.328	331.734	390.331	310.220	307.219	301.121	306.364	301.132	306.783	334.736	311.289	315.785	303.947	302.779	306.947	310.916	- Joint Venture Banks
- Bank Asing	468.286	411.376	451.661	457.404	454.819	451.355	451.514	453.634	472.040	577.074	535.836	503.500	489.112	481.568	490.717	493.715	- Foreign Owned Banks
Total	6.729.799	7.387.634	8.068.346	8.318.280	8.344.887	8.410.906	8.562.974	8.385.407	8.533.127	8.793.204	8.648.896	8.614.839	8.670.413	8.725.913	8.906.965	9.061.792	Total

r) Angka-angka diperbaiki

r) Revised figures

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

Kelompok Bank	Desember 2016				Desember 2017				Desember 2018				September 2019				Desember 2019				September 2020				Group of Bank					
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun						
Bank Persero	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	State Owned Banks	
BUSN Devisa	0	13	15	14	0	11	15	16	0	10	16	16	0	9	16	16	0	8	17	16	0	9	16	17	0	9	16	17	Foreign Exchange Commercial Banks	
BUSN Non Devisa	4	17	0	0	4	16	1	0	3	16	2	0	2	14	3	0	1	15	3	0	0	0	15	3	0	0	15	3	0	Non-Foreign Exchange Commercial Banks
BPD	0	11	14	2	0	9	14	4	0	8	15	4	0	8	15	4	0	7	16	4	0	5	18	4	0	5	18	4	Regional Development Banks	
Bank Campuran	0	2	8	2	0	2	8	2	1	1	7	3	1	2	6	2	1	2	6	2	2	2	1	6	2	2	1	6	2	Joint Venture Banks
Bank Asing	1	1	4	4	0	1	5	3	0	1	5	3	0	0	5	3	0	0	5	3	0	0	4	4	0	0	4	4	Foreign Owned Banks	
Total	5	44	41	26	4	39	43	29	4	36	45	30	3	33	45	29	2	32	47	29	2	30	47	31	31	Total				

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset Produktif Neraca	5.518.889	6.128.486	6.668.813	7.007.670	7.041.278	7.068.514	7.109.042	7.048.397	7.195.135	7.340.274	7.253.045	7.303.374	7.336.597	7.304.998	7.472.773	7.571.936	Earning Assets
a. Lancar	5.209.001	5.799.860	6.317.761	6.563.776	6.600.622	6.616.827	6.692.948	6.583.996	6.710.187	6.825.664	6.708.175	6.793.005	6.876.104	6.870.007	7.037.159	7.145.198	a. Current
b. DPK	184.315	209.715	226.493	297.237	291.207	300.003	275.482	314.110	333.642	359.223	385.576	345.710	290.977	259.686	260.427	255.337	b. Special Mention
c. Kurang Lancar	26.195	20.855	21.216	24.204	27.451	25.420	22.411	30.130	24.923	25.479	24.605	25.320	26.715	23.453	19.161	18.130	c. Sub-Standard
d. Diragukan	14.853	16.540	15.858	18.767	18.499	22.223	28.481	18.638	20.921	24.563	23.522	24.763	27.246	30.640	26.775	22.926	d. Doubtful
e. Macet	84.525	81.516	87.486	103.686	103.500	104.040	89.719	101.524	105.463	105.345	111.167	114.575	115.555	121.211	129.250	130.345	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	1.677.733	1.825.924	2.001.032	2.041.843	2.071.384	2.071.077	2.041.716	2.034.819	2.072.705	2.122.769	2.050.350	2.023.012	2.006.670	2.056.069	2.039.590	2.063.005	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	1.651.573	1.800.549	1.971.636	2.016.397	2.038.201	2.041.540	2.012.694	2.003.708	2.040.844	2.089.066	2.017.571	1.989.173	1.971.903	2.022.366	2.004.729	2.024.579	a. Current
b. DPK	22.682	22.483	26.377	22.639	30.518	26.843	25.970	27.917	28.704	30.526	29.526	30.461	30.800	29.760	30.711	35.003	b. Special Mention
c. Kurang Lancar	1.648	1.553	1.254	1.269	1.110	946	1.294	1.432	1.449	1.224	1.456	1.694	1.581	1.300	1.185	1.131	c. Sub-Standard
d. Diragukan	1.003	383	281	265	367	410	450	291	278	273	257	302	714	1.015	908	397	d. Doubtful
e. Macet	827	956	1.485	1.274	1.189	1.339	1.309	1.471	1.429	1.680	1.539	1.383	1.672	1.628	2.057	1.896	e. Lost
Non Performing Earning Asset (Nominal)	129.051	121.803	127.579	149.466	152.115	154.378	143.664	153.486	154.463	158.565	162.546	168.037	173.483	179.248	179.337	174.824	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	36.220	43.987	63.130	56.524	55.168	57.839	66.766	64.229	65.829	69.524	66.069	65.554	68.473	71.131	72.239	71.440	Interbank Loans
a. Lancar	36.106	43.873	63.029	56.450	55.097	57.767	66.697	64.106	65.737	69.427	65.939	65.402	68.376	71.060	72.178	71.349	a. Current
b. DPK	19	14	9	12	9	10	6	63	30	29	68	90	36	6	6	35	b. Special Mention
c. Kurang Lancar	-	-	1	-	-	-	0	0	-	-	-	1	-	0	0	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0	0	d. Doubtful
e. Macet	94	100	91	62	62	62	63	60	62	67	62	62	61	65	55	56	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	94	100	92	62	62	62	63	60	62	67	62	62	61	65	56	56	Interbank Non Performing Loan (Nominal)

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

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

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset Produktif Neraca	2.235.880	2.578.753	2.893.140	3.014.659	3.013.571	3.060.576	3.107.085	3.079.234	3.139.779	3.158.149	3.111.059	3.172.325	3.204.382	3.189.964	3.290.462	3.330.005	Earning Assets
a. Lancar	2.108.233	2.437.437	2.740.308	2.821.848	2.817.138	2.859.202	2.917.689	2.865.011	2.913.767	2.907.718	2.848.213	2.930.852	2.979.515	2.980.983	3.080.331	3.120.231	a. Current
b. DPK	74.946	89.621	98.144	125.354	129.339	132.140	122.566	142.933	154.605	177.746	188.301	164.875	144.130	125.998	126.322	124.269	b. Special Mention
c. Kurang Lancar	14.490	11.307	12.039	14.568	14.477	13.856	14.108	18.260	15.893	14.654	15.070	15.039	14.658	12.142	10.998	10.708	c. Sub-Standard
d. Diragukan	5.209	7.072	7.669	9.241	9.488	10.566	14.914	8.576	11.237	13.746	12.551	12.803	14.878	16.062	13.330	10.641	d. Doubtful
e. Macet	33.002	33.316	34.980	43.648	43.129	44.811	37.808	44.454	44.278	44.284	46.924	48.755	51.201	54.778	59.481	64.156	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	510.689	545.767	613.343	624.399	642.204	633.992	642.058	624.709	633.933	659.547	621.787	626.904	611.230	622.314	594.272	608.748	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	504.079	539.307	605.260	616.659	628.404	623.723	631.493	612.740	621.928	646.727	608.652	614.591	595.241	607.187	578.197	589.123	a. Current
b. DPK	5.326	5.991	7.237	6.921	13.059	9.444	9.566	10.810	10.777	11.761	12.016	10.944	14.147	13.066	13.987	18.176	b. Special Mention
c. Kurang Lancar	209	142	391	259	111	187	346	518	505	446	497	742	685	556	249	261	c. Sub-Standard
d. Diragukan	810	91	172	192	277	241	292	199	195	184	156	172	515	922	798	288	d. Doubtful
e. Macet	265	237	282	368	353	397	361	442	527	429	466	454	642	582	1.041	899	e. Loss
Non Performing Earning Asset (Nominal)	53.985	52.164	55.533	68.276	67.835	70.059	67.830	72.449	72.635	73.743	75.664	77.966	82.579	85.042	85.897	86.953	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	5.417	5.379	5.188	3.573	4.525	4.309	7.499	7.434	8.013	8.589	8.155	7.490	7.416	9.172	9.101	9.324	Interbank Loans
a. Lancar	5.342	5.304	5.112	3.520	4.471	4.255	7.444	7.381	7.958	8.527	8.099	7.434	7.361	9.113	9.051	9.270	a. Current
b. DPK	0	0	0	-	-	-	0	0	-	-	0	0	0	0	-	4	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	0	-	-	-	-	-	0	0	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	d. Doubtful
e. Macet	74	75	76	54	54	54	54	53	54	62	56	56	55	59	49	50	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	74	75	76	54	54	54	54	53	54	62	56	56	55	59	49	50	Interbank Non Performing Loan (Nominal)

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

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

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset Produktif Neraca	2.139.165	2.384.379	2.488.313	2.687.209	2.695.202	2.701.109	2.719.212	2.709.813	2.757.231	2.819.115	2.803.814	2.808.875	2.800.320	2.808.977	2.833.049	2.887.212	Earning Assets
a. Lancar	2.011.962	2.247.121	2.342.865	2.494.631	2.506.894	2.507.081	2.544.545	2.516.222	2.555.577	2.617.945	2.589.319	2.607.379	2.626.220	2.641.582	2.664.738	2.727.194	a. Current
b. DPK	76.417	90.308	96.716	138.658	132.227	136.340	123.145	137.617	145.401	143.342	155.231	139.191	111.142	101.129	102.921	100.355	b. Special Mention
c. Kurang Lancar	8.977	7.211	6.877	5.592	8.687	8.319	5.355	8.342	5.772	7.194	6.114	6.726	8.788	7.965	5.691	4.730	c. Sub-Standard
d. Diragukan	7.614	7.502	6.322	7.140	6.155	8.593	10.329	7.612	7.213	7.704	7.830	8.860	9.020	11.816	10.218	9.354	d. Doubtful
e. Macet	34.195	32.237	35.533	41.187	41.239	40.776	35.838	40.019	43.267	42.931	45.320	46.719	45.150	46.486	49.481	45.580	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	594.287	728.017	781.812	909.164	917.690	923.597	894.342	918.340	930.841	933.551	913.360	890.592	908.959	931.595	941.493	939.632	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	590.625	722.750	776.552	902.009	910.522	916.629	888.064	911.879	923.676	925.922	905.178	882.320	902.357	925.055	935.150	933.306	a. Current
b. DPK	3.354	4.520	4.329	6.566	6.604	6.291	5.364	5.941	6.637	6.975	7.641	7.860	6.152	6.101	5.954	5.987	b. Special Mention
c. Kurang Lancar	61	358	222	172	222	168	384	108	111	107	128	140	67	55	47	41	c. Sub-Standard
d. Diragukan	82	256	91	54	49	151	107	74	57	34	39	41	153	56	46	55	d. Doubtful
e. Macet	165	134	618	363	292	357	424	338	360	513	375	231	231	328	295	243	e. Loss
Non Performing Earning Asset (Nominal)	51.094	47.697	49.663	54.508	56.644	58.365	52.436	56.493	56.781	58.484	59.805	62.716	63.409	66.705	65.779	60.002	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	16.514	23.628	38.188	39.483	35.552	37.257	40.845	40.822	43.333	44.793	42.784	43.170	45.505	45.627	46.340	48.821	Interbank Loans
a. Lancar	16.492	23.605	38.179	39.473	35.546	37.249	40.839	40.761	43.305	44.766	42.734	43.107	45.480	45.623	46.335	48.802	a. Current
b. DPK	12	13	9	10	6	8	6	61	28	27	49	63	24	4	4	18	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	d. Doubtful
e. Macet	9	9	0	0	0	-	-	-	0	-	0	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	9	9	0	0	0	-	0	-	0	-	0	-	-	0	0	0	Interbank Non Performing Loan (Nominal)

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

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

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset Produktif Neraca	39.021	47.892	55.239	65.113	65.990	65.974	68.831	69.076	70.727	69.199	69.715	69.711	70.907	70.495	69.089	67.991	Earning Assets
a. Lancar	36.581	44.904	51.408	60.233	61.432	61.173	64.731	64.685	65.912	63.928	63.614	64.486	66.806	66.694	65.527	64.360	a. Current
b. DPK	1.777	2.028	2.717	3.430	3.068	3.260	2.761	2.842	3.255	3.646	4.546	3.673	2.644	2.301	2.229	2.374	b. Special Mention
c. Kurang Lancar	129	162	163	283	326	242	205	378	275	322	323	297	284	325	223	195	c. Sub-Standard
d. Diragukan	95	158	219	292	258	339	327	220	290	413	257	313	267	217	229	216	d. Doubtful
e. Macet	439	640	731	875	906	959	807	951	995	890	975	942	906	957	881	846	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	2.926	3.333	3.147	3.177	3.187	3.158	2.972	3.607	3.348	3.214	3.035	3.136	3.132	3.292	3.423	3.027	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	2.909	3.271	3.096	3.159	3.167	3.134	2.952	3.577	3.308	3.158	2.970	3.053	3.081	3.268	3.413	3.009	a. Current
b. DPK	15	58	4	17	19	22	20	30	40	28	37	43	18	11	7	6	b. Special Mention
c. Kurang Lancar	0	0	0	0	0	0	0	0	-	10	10	1	0	0	0	0	c. Sub-Standard
d. Diragukan	0	0	1	-	0	0	0	0	0	17	0	21	12	1	0	0	d. Doubtful
e. Macet	2	4	47	1	1	2	0	0	1	1	17	17	21	12	3	13	e. Loss
Non Performing Earning Asset (Nominal)	665	965	1.161	1.451	1.490	1.543	1.339	1.549	1.561	1.653	1.584	1.591	1.489	1.512	1.337	1.270	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	783	813	730	645	619	597	581	547	530	538	518	516	504	491	474	495	Interbank Loans
a. Lancar	779	811	729	639	612	590	574	542	524	533	512	510	498	486	469	490	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	4	2	-	7	7	7	7	6	6	6	6	6	6	6	6	6	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	4	2	1	7	7	7	7	6	6	6	6	6	6	6	6	6	Interbank Non Performing Loan (Nominal)

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

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

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Aset Produktif Neraca	412.277	472.111	516.071	598.666	625.878	605.932	581.246	573.547	590.774	577.649	591.749	596.774	609.930	589.571	627.532	634.993	Earning Assets
a. Lancar	389.621	447.540	493.329	570.425	599.965	579.490	557.420	544.960	562.605	547.302	557.916	563.077	580.561	561.988	600.944	608.887	a. Current
b. DPK	10.769	11.843	11.213	14.578	12.152	12.785	11.559	15.772	15.066	16.481	18.936	18.481	14.018	12.451	11.605	10.763	b. Special Mention
c. Kurang Lancar	804	724	754	871	833	826	690	1.105	1.033	924	1.195	1.236	1.466	1.317	806	1.177	c. Sub-Standard
d. Diragukan	739	1.046	793	1.085	1.087	1.102	918	841	977	1.369	1.535	1.507	1.424	1.492	1.658	1.276	d. Doubtful
e. Macet	10.344	10.959	9.981	11.709	11.841	11.729	10.659	10.869	11.094	11.573	12.167	12.474	12.462	12.323	12.519	12.890	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	24.212	31.073	31.458	31.638	33.276	32.970	33.298	32.338	31.464	31.454	32.969	29.921	29.504	29.746	29.824	28.564	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	23.649	30.518	30.880	31.136	32.805	32.493	32.762	31.620	30.871	30.720	32.173	29.019	28.829	29.080	29.185	27.904	a. Current
b. DPK	321	109	194	115	90	79	136	154	143	123	201	261	103	98	83	96	b. Special Mention
c. Kurang Lancar	7	1	8	2	1	1	1	3	3	32	5	10	13	26	3	5	c. Sub-Standard
d. Diragukan	4	11	4	1	2	1	1	1	0	4	32	38	7	18	40	26	d. Doubtful
e. Macet	231	434	371	384	379	396	399	560	447	576	558	593	551	524	512	533	e. Loss
Non Performing Earning Asset (Nominal)	12.129	13.175	11.912	14.051	14.142	14.055	12.667	13.378	13.554	14.478	15.492	15.858	15.922	15.700	15.538	15.907	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	1.468	3.067	4.396	3.211	4.413	4.384	5.096	3.054	2.965	3.187	3.526	3.616	4.434	4.585	4.595	5.252	Interbank Loans
a. Lancar	1.455	3.053	4.381	3.207	4.409	4.380	5.094	3.051	2.961	3.185	3.507	3.589	4.423	4.583	4.593	5.239	a. Current
b. DPK	7	-	-	3	2	2	-	2	2	2	19	27	11	2	2	13	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	6	15	15	2	2	2	2	2	2	0	0	0	0	0	0	0	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	6	15	15	2	2	2	2	2	2	0	0	0	0	0	0	0	Interbank Non Performing Loan (Nominal)

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

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

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset Produktif Neraca	283.059	293.571	337.379	265.731	266.403	262.400	262.442	253.598	259.348	282.313	264.222	270.335	265.223	266.343	268.115	267.482	Earning Assets
a. Lancar	268.848	282.493	324.325	254.293	254.983	251.387	252.316	243.537	248.501	269.646	250.973	255.644	250.979	252.713	254.397	253.707	a. Current
b. DPK	9.335	7.393	8.776	5.533	4.672	5.731	5.365	5.251	5.903	7.258	8.016	9.520	9.102	8.250	8.168	8.162	b. Special Mention
c. Kurang Lancar	786	513	860	1.541	1.870	1.623	1.540	1.554	1.282	1.502	1.379	1.475	888	994	775	681	c. Sub-Standard
d. Diragukan	368	372	530	659	1.071	440	953	1.120	936	1.065	801	724	1.462	788	964	1.086	d. Doubtful
e. Macet	3.722	2.800	2.887	3.705	3.809	3.219	2.268	2.136	2.727	2.841	3.053	2.972	2.791	3.598	3.812	3.845	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	200.708	230.884	265.062	150.301	151.014	151.184	146.556	153.409	158.829	165.992	158.933	148.680	141.084	147.825	153.440	160.342	Earning Assets - Account Administrative Transactions
a. Lancar	197.370	226.735	259.369	147.877	148.515	148.649	144.247	150.883	156.649	164.055	156.849	145.499	138.596	145.274	150.606	156.852	a. Current
b. DPK	3.007	3.826	5.337	2.053	2.131	2.167	2.020	2.241	1.930	1.712	1.882	2.993	2.171	2.245	2.532	3.235	b. Special Mention
c. Kurang Lancar	218	193	215	232	204	204	187	176	170	130	86	107	101	144	119	73	c. Sub-Standard
d. Diragukan	0	0	1	1	22	-	1	1	7	17	15	16	10	-	0	1	d. Doubtful
e. Macet	113	129	141	137	143	164	101	109	73	78	101	65	205	162	183	181	e. Loss
Non Performing Earning Asset (Nominal)	5.208	4.008	4.635	6.276	7.117	5.650	5.050	5.095	5.195	5.632	5.435	5.359	5.458	5.685	5.852	5.867	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	153	28	1.029	668	1.225	1.229	1.562	1.239	1.288	1.421	1.321	1.304	1.278	1.304	1.299	1.172	Interbank Loans
a. Lancar	153	28	1.029	668	1.225	1.229	1.562	1.239	1.288	1.421	1.321	1.304	1.278	1.304	1.299	1.172	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

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

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

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset Produktif Neraca	409.487	351.779	378.671	376.292	374.234	372.523	370.226	363.131	377.276	433.849	412.486	385.354	385.836	379.648	384.527	384.253	Earning Assets
a. Lancar	393.756	340.364	365.524	362.346	360.210	358.494	356.246	349.579	363.825	419.125	398.141	371.567	372.023	366.046	371.223	370.820	a. Current
b. DPK	11.072	8.522	8.928	9.684	9.749	9.747	10.086	9.695	9.413	10.750	10.545	9.970	9.942	9.556	9.183	9.414	b. Special Mention
c. Kurang Lancar	1.009	939	522	1.349	1.258	554	514	492	668	884	525	547	631	710	669	638	c. Sub-Standard
d. Diragukan	828	390	324	350	442	1.182	1.041	269	268	265	548	556	195	266	375	353	d. Doubtful
e. Macet	2.823	1.564	3.373	2.563	2.576	2.546	2.339	3.095	3.102	2.826	2.728	2.713	3.045	3.069	3.077	3.028	e. Loss
Aset Produktif Transaksi Rekening Administratif ¹⁾	344.910	286.849	306.210	323.165	324.013	326.175	322.489	302.415	314.289	329.011	320.267	323.779	312.760	321.298	317.137	322.692	Earning Assets - Account Administrative Transactions ¹⁾
a. Lancar	332.941	277.968	296.479	315.556	314.787	316.912	313.177	293.009	304.412	318.485	311.750	314.689	303.799	312.501	308.177	314.386	a. Current
b. DPK	10.659	7.980	9.275	6.967	8.616	8.839	8.863	8.740	9.177	9.927	7.750	8.359	8.207	8.240	8.148	7.503	b. Special Mention
c. Kurang Lancar	1.154	859	418	604	572	386	376	627	660	499	730	694	714	519	767	750	c. Sub-Standard
d. Diragukan	106	25	13	16	17	17	49	16	18	18	15	15	18	18	23	27	d. Doubtful
e. Macet	51	18	25	22	21	21	23	22	22	82	22	22	22	21	22	27	e. Loss
Non Performing Earning Asset (Nominal)	5.971	3.794	4.675	4.904	4.886	4.707	4.342	4.521	4.738	4.575	4.567	4.547	4.625	4.603	4.933	4.823	Non Performing Earning Asset (Nominal)
Kredit kepada Bank Lain	11.885	11.073	13.598	8.943	8.834	10.062	11.184	11.132	9.701	10.996	9.764	9.458	9.336	9.952	10.431	6.376	Interbank Loans
a. Lancar	11.885	11.073	13.598	8.943	8.834	10.062	11.184	11.132	9.701	10.996	9.764	9.458	9.336	9.952	10.431	6.376	a. Current
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Special Mention
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sub-Standard
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Doubtful
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loss
Non Performing Loan kepada Bank Lain (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interbank Non Performing Loan (Nominal)

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

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

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	1.124.235	23,24	1.233.480	23,32	1.315.034	23,36	1.425.445	24,19	1.465.848	24,44	1.775.268	26,69	Demand Deposits
Rupiah	821.777	16,99	932.705	17,63	997.007	17,71	1.079.612	18,32	1.100.040	18,34	1.337.243	20,11	Rupiah
Valas	302.458	6,25	300.774	5,69	318.027	5,65	345.833	5,87	365.808	6,10	438.025	6,59	Foreign Exchange
Tabungan	1.551.809	32,08	1.701.224	32,16	1.825.259	32,42	1.836.786	31,17	1.945.185	32,43	2.050.975	30,84	Saving
Rupiah	1.413.351	29,22	1.573.402	29,75	1.690.086	30,02	1.699.499	28,84	1.813.949	30,24	1.893.628	28,47	Rupiah
Valas	138.459	2,86	127.822	2,42	135.173	2,40	137.286	2,33	131.236	2,19	157.347	2,37	Foreign Exchange
Simpanan Berjangka	2.160.714	44,67	2.354.673	44,52	2.490.155	44,23	2.629.687	44,63	2.587.615	43,14	2.824.633	42,47	Time Deposits
Rupiah	1.856.507	38,38	2.035.299	38,48	2.138.035	37,97	2.271.166	38,55	2.250.784	37,52	2.459.211	36,98	Rupiah
Valas	304.208	6,29	319.374	6,04	352.120	6,25	358.521	6,08	336.831	5,62	365.422	5,49	Foreign Exchange
- Jangka Waktu 1 bulan													- Period 1 Month
Rupiah	932.222	19,27	940.015	17,77	1.032.674	18,34	1.011.083	17,16	989.554	16,50	1.112.955	16,73	Rupiah
Valas	146.848	3,04	154.022	2,91	169.841	3,02	165.525	2,81	163.018	2,72	190.360	2,86	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	517.583	10,70	635.976	12,02	715.403	12,71	741.279	12,58	762.015	12,70	847.755	12,75	Rupiah
Valas	57.140	1,18	55.883	1,06	79.879	1,42	87.940	1,49	82.261	1,37	77.918	1,17	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	193.274	4,00	233.465	4,41	210.895	3,75	277.403	4,71	247.039	4,12	269.553	4,05	Rupiah
Valas	58.625	1,21	58.104	1,10	57.066	1,01	53.531	0,91	43.932	0,73	53.339	0,80	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	213.428	4,41	225.843	4,27	179.064	3,18	241.401	4,10	252.177	4,20	228.949	3,44	Rupiah
Valas	41.595	0,86	51.366	0,97	45.334	0,81	51.524	0,87	47.620	0,79	43.804	0,66	Foreign Exchange
Total DPK	4.836.758	100,00	5.289.377	100,00	5.630.448	100,00	5.891.918	100,00	5.998.648	100,00	6.650.876	100,00	Total Third Party Funds
Rupiah	4.091.634	84,59	4.541.406	85,86	4.825.128	85,70	5.050.278	85,72	5.164.773	86,10	5.690.082	85,55	Rupiah
Valas	745.124	15,41	747.971	14,14	805.320	14,30	841.640	14,28	833.875	13,90	960.794	14,45	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	487.793	24,58	534.722	24,15	591.681	24,53	607.116	24,56	655.766	25,40	789.763	27,32	Demand Deposits
Rupiah	364.103	18,35	405.812	18,33	459.295	19,04	443.039	17,92	487.231	18,88	585.722	20,26	Rupiah
Valas	123.690	6,23	128.911	5,82	132.385	5,49	164.076	6,64	168.535	6,53	204.041	7,06	Foreign Exchange
Tabungan	755.490	38,08	857.283	38,72	911.346	37,78	896.484	36,26	948.189	36,73	984.954	34,08	Saving
Rupiah	711.441	35,86	814.506	36,79	864.259	35,82	855.558	34,61	910.783	35,28	941.693	32,58	Rupiah
Valas	44.049	2,22	42.776	1,93	47.087	1,95	40.926	1,66	37.406	1,45	43.261	1,50	Foreign Exchange
Simpanan Berjangka	740.891	37,34	821.897	37,12	909.427	37,70	968.465	39,18	977.393	37,86	1.115.771	38,60	Time Deposits
Rupiah	618.862	31,19	695.737	31,43	764.481	31,69	798.242	32,29	810.719	31,41	917.650	31,75	Rupiah
Valas	122.028	6,15	126.160	5,70	144.946	6,01	170.223	6,89	166.674	6,46	198.121	6,85	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	311.680	15,71	296.386	13,39	342.753	14,21	328.370	13,28	308.147	11,94	329.399	11,40	Rupiah
Valas	51.613	2,60	57.929	2,62	60.130	2,49	67.818	2,74	71.814	2,78	97.493	3,37	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	196.294	9,89	275.741	12,45	346.798	14,38	341.680	13,82	365.210	14,15	461.471	15,97	Rupiah
Valas	19.092	0,96	22.575	1,02	35.595	1,48	42.751	1,73	39.825	1,54	44.298	1,53	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	47.153	2,38	64.164	2,90	36.315	1,51	56.168	2,27	52.783	2,04	64.958	2,25	Rupiah
Valas	36.918	1,86	26.324	1,19	30.475	1,26	35.174	1,42	27.968	1,08	27.313	0,94	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	63.736	3,21	59.447	2,69	38.615	1,60	72.024	2,91	84.579	3,28	61.822	2,14	Rupiah
Valas	14.404	0,73	19.332	0,87	18.745	0,78	24.480	0,99	27.068	1,05	29.018	1,00	Foreign Exchange
Total DPK	1.984.174	100,00	2.213.902	100,00	2.412.453	100,00	2.472.065	100,00	2.581.349	100,00	2.890.488	100,00	Total Third Party Funds
Rupiah	1.694.406	85,40	1.916.055	86,55	2.088.035	86,55	2.096.839	84,82	2.208.733	85,57	2.445.065	84,59	Rupiah
Valas	289.768	14,60	297.847	13,45	324.418	13,45	375.226	15,18	372.615	14,43	445.423	15,41	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro	367.757	17,98	433.239	19,49	439.675	19,09	470.452	19,47	496.178	20,23	583.749	22,02	Demand Deposits
Rupiah	273.849	13,39	337.463	15,19	342.207	14,86	366.116	15,15	386.801	15,77	449.243	16,94	Rupiah
Valas	93.907	4,59	95.776	4,31	97.468	4,23	104.336	4,32	109.377	4,46	134.506	5,07	Foreign Exchange
Tabungan	611.159	29,88	653.945	29,43	702.622	30,51	742.391	30,72	765.976	31,23	842.348	31,77	Saving
Rupiah	549.423	26,86	591.105	26,60	635.920	27,61	668.838	27,68	694.064	28,30	754.588	28,46	Rupiah
Valas	61.737	3,02	62.840	2,83	66.702	2,90	73.554	3,04	71.911	2,93	87.760	3,31	Foreign Exchange
Simpanan Berjangka	1.066.783	52,15	1.135.133	51,08	1.160.918	50,40	1.203.632	49,81	1.190.434	48,54	1.225.347	46,21	Time Deposits
Rupiah	923.922	45,16	986.158	44,38	1.002.384	43,52	1.059.716	43,85	1.058.296	43,15	1.094.662	41,29	Rupiah
Valas	142.861	6,98	148.975	6,70	158.534	6,88	143.916	5,96	132.138	5,39	130.685	4,93	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	475.541	23,25	499.346	22,47	522.301	22,68	500.258	20,70	523.994	21,36	578.744	21,83	Rupiah
Valas	75.062	3,67	73.714	3,32	82.163	3,57	71.332	2,95	71.020	2,90	70.391	2,65	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	252.104	12,32	273.886	12,32	275.471	11,96	315.647	13,06	304.476	12,41	290.177	10,94	Rupiah
Valas	28.942	1,41	26.761	1,20	34.180	1,48	35.597	1,47	32.704	1,33	26.842	1,01	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	100.600	4,92	108.770	4,89	116.302	5,05	147.032	6,08	129.663	5,29	130.056	4,91	Rupiah
Valas	17.332	0,85	23.145	1,04	21.626	0,94	14.941	0,62	12.722	0,52	22.581	0,85	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	95.677	4,68	104.156	4,69	88.309	3,83	96.779	4,00	100.164	4,08	95.685	3,61	Rupiah
Valas	21.526	1,05	25.354	1,14	20.566	0,89	22.046	0,91	15.691	0,64	10.871	0,41	Foreign Exchange
Total DPK	2.045.699	100,00	2.222.317	100,00	2.303.215	100,00	2.416.476	100,00	2.452.588	100,00	2.651.444	100,00	Total Third Party Funds
Rupiah	1.747.194	85,41	1.914.726	86,16	1.980.510	85,99	2.094.670	86,68	2.139.161	87,22	2.298.493	86,69	Rupiah
Valas	298.505	14,59	307.591	13,84	322.705	14,01	321.805	13,32	313.427	12,78	352.951	13,31	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	2.817	5,06	3.241	4,97	3.800	5,25	4.074	4,95	4.730	5,65	5.604	6,86	Demand Deposits
Rupiah	2.817	5,06	3.241	4,97	3.800	5,25	4.074	4,95	4.730	5,65	5.604	6,86	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	6.202	11,15	8.451	12,95	9.418	13,01	10.705	13,02	11.058	13,21	11.461	14,03	Saving
Rupiah	6.202	11,15	8.451	12,95	9.418	13,01	10.705	13,02	11.058	13,21	11.461	14,03	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Simpanan Berjangka	46.607	83,79	53.583	82,09	59.154	81,74	67.442	82,03	67.943	81,14	64.611	79,11	Time Deposits
Rupiah	46.607	83,79	53.583	82,09	59.154	81,74	67.442	82,03	67.943	81,14	64.611	79,11	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	22.060	39,66	21.883	33,52	28.222	39,00	27.837	33,86	28.796	34,39	25.066	30,69	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	14.207	25,54	16.811	25,75	17.992	24,86	19.976	24,30	18.710	22,35	20.782	25,44	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	6.441	11,58	8.686	13,31	6.952	9,61	11.578	14,08	11.500	13,73	10.837	13,27	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	3.899	7,01	6.203	9,50	5.987	8,27	8.051	9,79	8.937	10,67	7.927	9,71	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	55.626	100,00	65.276	100,00	72.372	100,00	82.221	100,00	83.731	100,00	81.677	100,00	Total Third Party Funds
Rupiah	55.626	100,00	65.276	100,00	72.372	100,00	82.221	100,00	83.731	100,00	81.677	100,00	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	103.183	26,90	109.265	24,31	116.814	24,47	188.073	32,62	141.388	26,56	206.999	31,80	Demand Deposits
Rupiah	102.914	26,83	108.911	24,24	116.439	24,39	187.750	32,57	141.049	26,50	206.860	31,78	Rupiah
Valas	270	0,07	353	0,08	375	0,08	322	0,06	339	0,06	139	0,02	Foreign Exchange
Tabungan	128.802	33,58	143.670	31,97	165.828	34,73	149.215	25,88	182.031	34,20	168.815	25,93	Saving
Rupiah	128.691	33,55	143.598	31,95	165.748	34,71	149.128	25,87	181.965	34,19	168.738	25,92	Rupiah
Valas	111	0,03	72	0,02	80	0,02	87	0,02	66	0,01	76	0,01	Foreign Exchange
Simpanan Berjangka	151.545	39,51	196.454	43,72	194.831	40,80	239.237	41,50	208.839	39,24	275.125	42,27	Time Deposits
Rupiah	149.190	38,90	195.502	43,50	193.298	40,48	238.421	41,35	206.808	38,85	272.862	41,92	Rupiah
Valas	2.355	0,61	952	0,21	1.533	0,32	816	0,14	2.032	0,38	2.262	0,35	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	64.217	16,74	77.898	17,33	84.649	17,73	110.433	19,15	87.105	16,37	126.710	19,47	Rupiah
Valas	1.916	0,50	684	0,15	1.346	0,28	585	0,10	1.794	0,34	2.072	0,32	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	28.841	7,52	49.068	10,92	44.550	9,33	38.918	6,75	46.047	8,65	48.318	7,42	Rupiah
Valas	187	0,05	82	0,02	17	0,00	90	0,02	42	0,01	26	0,00	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	19.940	5,20	26.273	5,85	26.733	5,60	37.135	6,44	29.906	5,62	45.150	6,94	Rupiah
Valas	17	0,00	87	0,02	71	0,01	34	0,01	108	0,02	39	0,01	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	36.192	9,44	42.264	9,40	37.366	7,83	51.935	9,01	43.750	8,22	52.685	8,09	Rupiah
Valas	235	0,06	100	0,02	100	0,02	106	0,02	88	0,02	126	0,02	Foreign Exchange
Total DPK	383.531	100,00	449.389	100,00	477.473	100,00	576.525	100,00	532.258	100,00	650.938	100,00	Total Third Party Funds
Rupiah	380.794	99,29	448.012	99,69	475.485	99,58	575.300	99,79	529.822	99,54	648.461	99,62	Rupiah
Valas	2.736	0,71	1.377	0,31	1.988	0,42	1.225	0,21	2.436	0,46	2.477	0,38	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	49.746	29,18	52.147	29,86	55.807	29,58	41.805	25,45	44.308	26,59	44.504	26,46	Demand Deposits
Rupiah	22.303	13,08	25.699	14,71	24.387	12,93	22.099	13,45	20.221	12,13	23.413	13,92	Rupiah
Valas	27.443	16,10	26.448	15,14	31.420	16,65	19.706	12,00	24.087	14,45	21.091	12,54	Foreign Exchange
Tabungan	25.266	14,82	24.006	13,74	23.719	12,57	24.579	14,96	24.933	14,96	28.713	17,07	Saving
Rupiah	9.224	5,41	9.554	5,47	9.722	5,15	10.298	6,27	10.894	6,54	11.762	6,99	Rupiah
Valas	16.041	9,41	14.452	8,27	13.996	7,42	14.280	8,69	14.039	8,42	16.951	10,08	Foreign Exchange
Simpanan Berjangka	95.466	56,00	98.507	56,40	109.148	57,85	97.898	59,59	97.394	58,45	95.006	56,48	Time Deposits
Rupiah	71.148	41,73	69.123	39,58	79.415	42,09	69.976	42,60	72.934	43,77	70.752	42,06	Rupiah
Valas	24.317	14,26	29.384	16,82	29.733	15,76	27.922	17,00	24.460	14,68	24.253	14,42	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	30.512	17,90	28.039	16,05	37.010	19,62	26.352	16,04	25.712	15,43	30.838	18,33	Rupiah
Valas	10.886	6,39	12.969	7,43	15.666	8,30	16.583	10,09	12.095	7,26	14.921	8,87	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	18.328	10,75	14.809	8,48	23.106	12,25	19.152	11,66	20.508	12,31	20.734	12,33	Rupiah
Valas	6.117	3,59	4.947	2,83	6.958	3,69	5.922	3,60	7.126	4,28	4.698	2,79	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	11.500	6,75	17.396	9,96	12.379	6,56	14.497	8,82	14.568	8,74	11.234	6,68	Rupiah
Valas	2.968	1,74	6.074	3,48	2.652	1,41	1.754	1,07	1.501	0,90	1.956	1,16	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	10.808	6,34	8.879	5,08	6.920	3,67	9.975	6,07	12.147	7,29	7.946	4,72	Rupiah
Valas	4.346	2,55	5.395	3,09	4.458	2,36	3.663	2,23	3.738	2,24	2.678	1,59	Foreign Exchange
Total DPK	170.477	100,00	174.660	100,00	188.674	100,00	164.282	100,00	166.635	100,00	168.223	100,00	Total Third Party Funds
Rupiah	102.675	60,23	104.376	59,76	113.524	60,17	102.374	62,32	104.050	62,44	105.927	62,97	Rupiah
Valas	67.802	39,77	70.285	40,24	75.150	39,83	61.908	37,68	62.586	37,56	62.296	37,03	Foreign Exchange

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

Keterangan	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Items
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Giro	112.939	57,26	100.866	61,57	107.257	60,85	113.926	63,17	123.479	67,81	144.649	69,51	Demand Deposits
Rupiah	55.791	28,28	51.579	31,48	50.880	28,87	56.533	31,35	60.009	32,96	66.400	31,91	Rupiah
Valas	57.148	28,97	49.287	30,08	56.378	31,99	57.393	31,82	63.471	34,86	78.248	37,60	Foreign Exchange
Tabungan	24.891	12,62	13.868	8,47	12.326	6,99	13.411	7,44	12.999	7,14	14.685	7,06	Saving
Rupiah	8.370	4,24	6.188	3,78	5.019	2,85	4.972	2,76	5.184	2,85	5.386	2,59	Rupiah
Valas	16.520	8,38	7.681	4,69	7.308	4,15	8.439	4,68	7.815	4,29	9.299	4,47	Foreign Exchange
Simpanan Berjangka	59.423	30,13	49.098	29,97	56.678	32,16	53.013	29,39	45.610	25,05	48.773	23,44	Time Deposits
Rupiah	46.777	23,71	35.195	21,48	39.304	22,30	37.368	20,72	34.084	18,72	38.673	18,58	Rupiah
Valas	12.646	6,41	13.903	8,49	17.374	9,86	15.644	8,67	11.527	6,33	10.100	4,85	Foreign Exchange
- Jangka Waktu 1 bulan													- Periode 1 Month
Rupiah	28.212	14,30	16.463	10,05	17.739	10,06	17.833	9,89	15.801	8,68	22.198	10,67	Rupiah
Valas	7.371	3,74	8.726	5,33	10.537	5,98	9.206	5,10	6.295	3,46	5.484	2,64	Foreign Exchange
- Jangka Waktu 3 bulan													- Period 3 Months
Rupiah	7.809	3,96	5.662	3,46	7.485	4,25	5.905	3,27	7.064	3,88	6.273	3,01	Rupiah
Valas	2.801	1,42	1.518	0,93	3.129	1,78	3.580	1,99	2.564	1,41	2.054	0,99	Foreign Exchange
- Jangka Waktu 6 bulan													- Period 6 Months
Rupiah	7.640	3,87	8.177	4,99	12.213	6,93	10.993	6,10	8.618	4,73	7.318	3,52	Rupiah
Valas	1.390	0,70	2.474	1,51	2.242	1,27	1.628	0,90	1.633	0,90	1.450	0,70	Foreign Exchange
- Jangka Waktu >= 12 bulan													- Period >= 12 Months
Rupiah	3.116	1,58	4.894	2,99	1.867	1,06	2.637	1,46	2.601	1,43	2.884	1,39	Rupiah
Valas	1.084	0,55	1.185	0,72	1.465	0,83	1.229	0,68	1.035	0,57	1.112	0,53	Foreign Exchange
Total DPK	197.252	100,00	163.832	100,00	176.261	100,00	180.350	100,00	182.088	100,00	208.106	100,00	Total Third Party Funds
Rupiah	110.939	56,24	92.962	56,74	95.202	54,01	98.874	54,82	99.276	54,52	110.459	53,08	Rupiah
Valas	86.313	43,76	70.870	43,26	81.059	45,99	81.476	45,18	82.812	45,48	97.647	46,92	Foreign Exchange

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

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)	Location
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total		
1. Jawa Barat	87.419	12.334	228.013	11.487	186.643	16.318	502.075	40.139	542.214	8,15	1. Jawa Barat
2. Banten	44.596	8.344	72.768	5.076	75.700	4.234	193.064	17.653	210.718	3,17	2. Banten
3. DKI Jakarta	795.137	365.921	458.018	93.080	1.400.810	271.765	2.653.966	730.766	3.384.732	50,89	3. DKI Jakarta
4. D.I Yogyakarta	9.201	408	37.875	887	20.076	515	67.152	1.810	68.963	1,04	4. D.I Yogyakarta
5. Jawa Tengah	42.181	4.607	175.026	5.364	108.852	7.858	326.059	17.829	343.888	5,17	5. Jawa Tengah
6. Jawa Timur	95.308	13.367	249.970	13.690	228.948	24.415	574.226	51.472	625.698	9,41	6. Jawa Timur
7. Bengkulu	2.884	87	8.301	37	3.286	12	14.471	136	14.607	0,22	7. Bengkulu
8. Jambi	5.840	96	18.014	320	12.344	176	36.198	592	36.790	0,55	8. Jambi
9. Aceh	10.946	255	21.713	96	10.330	54	42.989	405	43.394	0,65	9. Aceh
10. Sumatera Utara	35.255	5.377	102.177	6.864	95.956	16.649	233.388	28.890	262.278	3,94	10. Sumatera Utara
11. Sumatera Barat	8.160	195	24.744	352	14.123	458	47.027	1.005	48.032	0,72	11. Sumatera Barat
12. Riau	15.101	1.255	44.957	1.171	27.460	971	87.519	3.397	90.916	1,37	12. Riau
14. Sumatera Selatan	15.798	582	40.375	1.221	32.258	1.750	88.431	3.553	91.984	1,38	14. Sumatera Selatan
15. Bangka Belitung	2.546	625	9.288	391	6.939	347	18.773	1.362	20.136	0,30	15. Bangka Belitung
13. Kepulauan Riau	14.737	4.677	22.209	3.763	13.808	2.031	50.753	10.471	61.225	0,92	13. Kepulauan Riau
16. Lampung	9.516	234	26.469	427	10.712	242	46.696	904	47.600	0,72	16. Lampung
17. Kalimantan Selatan	10.852	342	28.593	559	16.015	448	55.461	1.349	56.810	0,85	17. Kalimantan Selatan
18. Kalimantan Barat	10.927	446	34.057	823	20.050	255	65.034	1.523	66.558	1,00	18. Kalimantan Barat
19. Kalimantan Timur	22.797	4.195	49.728	2.072	36.554	3.805	109.079	10.072	119.151	1,79	19. Kalimantan Timur
20. Kalimantan Tengah	6.219	290	15.188	139	8.554	370	29.962	799	30.761	0,46	20. Kalimantan Tengah
21. Sulawesi Tengah	6.610	103	13.708	111	5.572	46	25.890	259	26.150	0,39	21. Sulawesi Tengah
22. Sulawesi Selatan	16.800	459	57.632	1.310	29.308	930	103.740	2.699	106.439	1,60	22. Sulawesi Selatan
23. Sulawesi Utara	5.113	1.014	13.186	653	9.722	428	28.022	2.095	30.117	0,45	23. Sulawesi Utara
24. Gorontalo	1.333	129	3.278	38	1.572	4	6.184	171	6.355	0,10	24. Gorontalo
25. Sulawesi Barat	1.900	1	3.763	1	600	-	6.262	2	6.265	0,09	25. Sulawesi Barat
26. Sulawesi Tenggara	5.508	249	12.539	67	7.472	45	25.519	360	25.880	0,39	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	4.706	1.643	16.959	220	8.795	38	30.460	1.901	32.361	0,49	27. Nusa Tenggara Barat
28. Bali	12.028	1.761	44.979	3.582	35.714	700	92.721	6.043	98.764	1,48	28. Bali
29. Nusa Tenggara Timur	7.595	21	16.416	133	9.383	57	33.394	211	33.605	0,51	29. Nusa Tenggara Timur
30. Maluku	3.435	24	7.881	110	4.062	31	15.378	165	15.543	0,23	30. Maluku
31. Papua	15.385	498	22.665	327	11.481	85	49.531	910	50.441	0,76	31. Papua
32. Maluku Utara	2.230	3	5.045	17	1.946	31	9.222	52	9.274	0,14	32. Maluku Utara
33. Papua Barat	9.170	23	8.074	42	4.155	29	21.399	94	21.494	0,32	33. Papua Barat
34. Lainnya	6	8.461	19	2.916	9	10.326	34	21.704	21.738	0,33	34. Others
Total	1.337.243	438.025	1.893.628	157.347	2.459.211	365.422	5.690.082	960.794	6.650.876	100	Total

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

Lokasi	2016	2017	2018	2019				2020								Location	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst		Sep
1. Jawa Barat	400.209	449.311	464.519	492.688	494.937	505.478	502.909	497.182	505.604	513.707	510.287	516.915	533.438	521.807	532.873	542.214	1. Jawa Barat
2. Banten	149.874	168.840	181.261	195.567	192.872	193.586	197.033	194.336	197.657	207.083	200.391	200.240	198.486	198.969	207.349	210.718	2. Banten
3. DKI Jakarta	2.472.780	2.682.094	2.853.010	2.919.924	2.914.068	2.940.761	3.006.175	2.982.657	3.037.894	3.173.507	3.100.139	3.125.388	3.140.192	3.200.244	3.282.926	3.384.732	3. DKI Jakarta
4. D.I Yogyakarta	49.905	55.926	58.946	62.836	63.044	63.011	62.794	62.842	63.566	64.045	63.287	63.961	65.405	64.851	68.108	68.963	4. D.I Yogyakarta
5. Jawa Tengah	240.399	262.972	285.670	309.805	310.567	309.240	305.631	302.897	307.326	310.749	310.760	317.469	324.086	324.580	333.741	343.888	5. Jawa Tengah
6. Jawa Timur	455.220	499.384	542.050	579.670	578.453	581.989	581.975	577.835	585.357	592.016	592.120	593.351	606.741	606.857	617.265	625.698	6. Jawa Timur
7. Bengkulu	10.737	12.148	12.639	13.432	13.969	13.864	12.429	12.625	12.748	12.956	13.037	12.991	13.463	13.412	14.131	14.607	7. Bengkulu
8. Jambi	26.189	29.579	31.129	33.492	33.592	34.184	33.506	33.604	34.578	34.305	34.112	34.473	34.954	34.814	36.213	36.790	8. Jambi
9. Aceh	32.372	38.593	39.673	39.676	41.886	41.638	42.244	39.080	38.290	38.966	38.209	37.819	40.231	39.126	43.704	43.394	9. Aceh
10. Sumatera Utara	201.536	217.961	220.694	234.793	236.007	235.559	235.436	233.505	241.603	244.847	240.378	241.872	248.995	250.883	256.597	262.278	10. Sumatera Utara
11. Sumatera Barat	35.465	38.969	41.291	44.610	45.770	45.578	44.096	43.945	44.151	43.864	44.498	44.801	46.301	45.747	46.988	48.032	11. Sumatera Barat
12. Riau	66.695	73.151	76.706	83.324	83.457	83.238	82.430	82.705	83.075	83.073	83.327	84.454	86.554	85.476	89.024	90.916	12. Riau
13. Sumatera Selatan*)	63.183	72.116	80.113	85.085	85.577	85.901	85.621	83.949	84.841	85.668	86.608	86.461	88.698	86.332	89.149	91.984	13. Sumatera Selatan
14. Bangka Belitung	15.884	17.464	18.407	19.653	19.473	19.166	18.774	18.574	18.564	18.555	18.839	19.405	19.536	19.608	20.129	20.136	14. Bangka Belitung
15. Kepulauan Riau*)	42.741	47.129	48.796	50.664	51.163	51.817	52.739	52.907	55.195	57.802	57.246	57.278	58.407	58.304	59.474	61.225	15. Kepulauan Riau
16. Lampung	35.133	38.564	41.433	44.977	45.440	45.702	43.425	42.990	43.116	43.248	43.651	44.560	45.810	45.235	46.626	47.600	16. Lampung
17. Kalimantan Selatan	41.907	44.881	50.654	54.645	52.723	51.941	51.761	52.165	52.808	53.375	53.723	54.129	54.905	55.245	55.986	56.810	17. Kalimantan Selatan
18. Kalimantan Barat	46.258	51.699	55.092	59.193	60.457	60.428	59.759	59.235	59.084	60.802	61.020	61.567	63.145	63.184	65.183	66.558	18. Kalimantan Barat
19. Kalimantan Timur	83.587	87.967	99.916	109.612	108.945	109.532	107.776	106.678	107.998	108.613	109.335	111.477	112.531	112.655	118.064	119.151	19. Kalimantan Timur
20. Kalimantan Tengah	19.983	22.513	25.374	26.615	27.778	27.739	26.743	26.525	26.645	27.807	28.031	28.473	29.304	29.493	30.220	30.761	20. Kalimantan Tengah
21. Sulawesi Tengah	16.064	18.227	20.234	22.313	24.763	24.105	24.041	23.381	23.406	23.162	23.769	23.839	24.699	24.258	25.474	26.150	21. Sulawesi Tengah
22. Sulawesi Selatan	83.261	88.136	93.605	97.670	98.174	98.489	98.138	96.414	96.866	97.346	97.076	98.475	101.271	100.762	103.612	106.439	22. Sulawesi Selatan
23. Sulawesi Utara	21.215	23.653	24.180	26.419	26.560	26.534	25.405	25.307	25.215	25.872	25.946	25.955	27.002	27.031	29.130	30.117	23. Sulawesi Utara
24. Gorontalo*)	4.447	5.166	5.177	5.986	5.996	5.763	5.296	5.234	5.250	5.477	5.356	5.472	5.638	5.538	6.066	6.355	24. Gorontalo
25. Sulawesi Barat*)	3.495	4.001	4.412	5.387	5.433	5.369	4.707	4.706	4.808	4.719	4.947	4.909	5.244	5.333	6.063	6.265	25. Sulawesi Barat
26. Sulawesi Tenggara*)	14.857	17.009	19.170	22.166	23.003	22.705	21.914	21.413	21.197	21.014	22.135	22.072	22.891	23.005	25.102	25.880	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	21.245	25.248	28.874	30.006	32.407	33.425	31.111	30.464	29.669	30.457	30.290	29.951	30.893	30.267	29.648	32.361	27. Nusa Tenggara Barat
28. Bali	79.530	86.735	93.605	102.322	102.750	102.740	101.758	102.154	102.398	103.238	100.779	99.260	98.583	98.011	98.816	98.764	28. Bali
29. Nusa Tenggara Timur	21.627	23.163	25.098	28.748	30.947	30.823	29.497	29.315	29.178	29.651	29.634	30.192	31.154	31.125	32.416	33.605	29. Nusa Tenggara Timur
30. Maluku	11.649	12.273	12.684	13.521	14.159	14.086	13.538	13.615	13.507	13.299	13.491	13.547	14.097	14.171	15.044	15.543	30. Maluku
31. Papua	38.647	39.482	41.179	42.841	44.073	47.117	46.654	44.722	43.375	41.666	42.212	42.157	43.439	43.837	49.536	50.441	31. Papua
32. Maluku Utara	6.307	6.827	7.141	8.197	8.263	8.378	8.215	8.053	7.777	7.838	8.148	8.200	8.496	8.460	9.350	9.274	32. Maluku Utara
33. Papua Barat	12.591	13.734	14.852	14.784	16.353	16.455	18.866	17.842	17.278	16.931	16.985	16.555	17.555	18.378	21.861	21.494	33. Papua Barat
34. Lainnya	11.767	14.462	12.865	11.298	11.059	11.457	16.251	12.864	15.635	18.647	18.321	17.688	18.317	21.127	21.982	21.738	34. Others
Total	4.836.758	5.289.377	5.630.448	5.891.918	5.904.118	5.947.800	5.998.648	5.941.722	6.035.659	6.214.306	6.128.090	6.175.356	6.260.462	6.308.128	6.487.846	6.650.876	Total

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Giro																	Demand Deposits
Rupiah	2,24	2,16	2,20	2,21	2,19	2,21	2,27	2,22	2,23	2,18	2,25	2,20	2,20	2,15	2,10	2,07	- Rupiah
Valas	0,35	0,37	0,50	0,72	0,66	0,76	0,78	0,76	0,78	0,63	0,62	0,56	0,54	0,63	0,57	0,57	- Foreign Exchange
Tabungan																	Saving
Rupiah	1,69	1,56	1,31	1,24	1,20	1,19	1,17	1,18	1,16	1,14	1,09	1,03	1,03	0,98	0,96	0,95	- Rupiah
Valas	0,28	0,32	0,45	0,44	0,42	0,43	0,43	0,48	0,44	0,42	0,40	0,40	0,39	0,37	0,36	0,36	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,45	5,74	6,92	6,32	6,14	5,98	6,02	5,93	5,87	5,72	5,65	5,61	5,49	5,36	5,17	4,90	Rupiah
Valas	0,97	1,18	2,11	2,05	1,99	1,95	2,09	1,98	1,99	1,79	1,67	1,62	1,69	1,59	1,42	1,26	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,79	6,13	6,84	6,57	6,49	6,37	6,32	6,27	6,22	6,12	5,95	5,87	5,75	5,67	5,54	5,14	Rupiah
Valas	1,17	1,56	2,61	2,63	2,44	2,46	2,44	2,39	2,40	2,14	2,03	1,91	2,04	1,99	1,85	1,61	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,08	6,57	7,00	7,07	6,99	6,89	6,79	6,66	6,54	6,38	6,27	6,19	6,13	6,07	5,95	5,57	Rupiah
Valas	1,20	1,73	2,26	2,42	2,40	2,44	2,37	2,32	2,19	2,32	2,24	2,18	2,52	2,07	2,00	1,93	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,35	6,73	6,65	7,07	7,02	6,97	6,92	6,87	6,82	6,73	6,66	6,56	6,50	6,40	6,37	6,23	Rupiah
Valas	1,17	1,39	1,75	2,11	2,10	2,09	2,17	2,11	2,17	2,14	2,13	2,10	2,04	1,92	1,85	1,81	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020								Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Giro																	Demand Deposits
Rupiah	2,16	2,19	2,40	2,37	2,33	2,49	2,55	2,45	2,47	2,37	2,49	2,45	2,45	2,37	2,27	2,23	- Rupiah
Valas	0,17	0,23	0,43	0,80	0,69	0,81	0,80	0,81	0,90	0,76	0,78	0,66	0,70	0,84	0,75	0,72	- Foreign Exchange
Tabungan																	Saving
Rupiah	1,28	1,27	1,21	1,21	1,15	1,15	1,11	1,13	1,11	1,11	1,08	1,02	1,03	0,99	0,97	0,98	- Rupiah
Valas	0,28	0,29	0,45	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,44	0,44	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,16	5,47	6,82	6,29	6,08	5,95	6,01	5,88	5,84	5,78	5,79	5,76	5,57	5,36	4,97	4,48	Rupiah
Valas	1,02	1,32	2,12	2,36	2,40	2,34	2,54	2,42	2,33	2,43	2,29	2,27	2,31	2,14	1,84	1,59	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,35	5,85	6,45	6,25	6,21	6,22	6,20	6,19	6,13	6,06	5,84	5,78	5,62	5,57	5,37	4,86	Rupiah
Valas	1,05	1,81	2,83	3,06	2,82	2,90	2,87	2,82	2,85	2,65	2,61	2,51	2,59	2,54	2,35	1,99	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	6,61	6,20	6,36	6,66	6,56	6,48	6,44	6,27	6,20	6,10	6,11	6,01	5,97	5,88	5,76	5,32	Rupiah
Valas	1,18	1,91	2,29	2,51	2,54	2,68	2,64	2,61	2,42	2,74	2,69	2,61	2,46	2,35	2,30	2,17	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,02	6,43	6,65	7,01	7,00	7,04	7,07	7,00	6,99	6,97	6,94	6,90	6,87	6,84	6,81	6,66	Rupiah
Valas	0,79	1,22	1,80	2,24	2,21	2,21	2,12	2,16	2,18	2,16	2,15	2,13	2,02	1,98	1,91	1,88	Foreign Exchange

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Giro																	Demand Deposits
Rupiah	2,15	2,01	1,94	1,90	1,92	1,89	1,99	2,00	1,99	2,01	2,06	2,05	2,01	1,98	1,95	1,91	- Rupiah
Valas	0,48	0,50	0,61	0,59	0,60	0,67	0,64	0,67	0,62	0,44	0,48	0,46	0,40	0,45	0,46	0,49	- Foreign Exchange
Tabungan																	Saving
Rupiah	1,88	1,64	1,35	1,18	1,16	1,13	1,12	1,12	1,11	1,06	0,99	0,93	0,91	0,86	0,84	0,82	- Rupiah
Valas	0,29	0,35	0,48	0,51	0,48	0,47	0,50	0,58	0,52	0,49	0,46	0,46	0,43	0,41	0,38	0,37	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	6,58	5,81	6,90	6,24	6,08	5,88	5,90	5,84	5,77	5,58	5,45	5,39	5,30	5,16	5,05	4,87	Rupiah
Valas	0,98	1,10	2,12	1,85	1,73	1,67	1,75	1,66	1,78	1,26	1,19	1,12	1,13	1,10	1,07	0,99	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	6,99	6,21	7,10	6,78	6,60	6,36	6,28	6,19	6,18	6,01	5,88	5,79	5,71	5,63	5,54	5,39	Rupiah
Valas	1,33	1,45	2,50	2,28	2,13	2,12	2,07	2,09	2,06	1,80	1,58	1,37	1,32	1,27	1,21	1,13	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	7,13	6,62	6,97	7,00	6,94	6,79	6,68	6,53	6,42	6,25	6,10	6,00	5,94	5,85	6,07	5,53	Rupiah
Valas	1,26	1,66	2,25	2,31	2,18	2,07	1,95	1,91	1,91	1,85	1,85	1,79	1,71	1,76	1,73	1,75	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	7,19	6,54	6,29	6,73	6,68	6,61	6,48	6,41	6,34	6,22	6,09	6,03	5,95	5,81	5,74	5,63	Rupiah
Valas	1,44	1,49	1,62	1,94	1,93	1,92	2,28	2,04	2,19	2,18	2,17	2,12	1,96	1,87	1,79	1,71	Foreign Exchange

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Giro																	Demand Deposits
Rupiah	2,32	2,24	2,71	2,41	2,38	2,45	2,42	2,72	2,69	3,03	3,20	2,98	3,26	3,25	3,14	3,05	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Tabungan																	Saving
Rupiah	3,25	3,06	2,54	2,63	2,64	2,65	2,54	2,62	2,64	2,57	2,51	2,37	2,32	2,26	2,26	2,17	- Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange
Simpanan Berjangka																	Time Deposits
- Simpanan Berjangka 1 bln																	- 1 Month Time Deposits
Rupiah	7,50	6,64	7,43	6,82	6,59	6,55	6,70	6,36	6,34	6,23	6,20	6,31	6,43	6,31	6,24	6,20	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 3 bln																	- 3 Month Time Deposits
Rupiah	7,79	7,01	7,66	7,47	7,41	7,36	7,19	6,96	6,89	6,73	6,66	6,59	6,67	6,63	6,60	6,61	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka 6 bln																	- 6 Month Time Deposits
Rupiah	8,06	7,40	7,69	7,97	7,90	7,84	7,76	7,61	7,52	7,34	7,25	7,18	7,10	7,09	7,03	7,03	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
- Simpanan Berjangka >= 12 bln																	- 12 >= Month Time Deposits
Rupiah	8,05	7,43	7,54	7,97	7,88	7,84	7,78	7,69	7,59	7,43	7,29	7,26	7,18	7,06	7,07	6,99	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020								Items		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
Giro																		Demand Deposits
Rupiah	2,32	2,18	2,02	2,31	2,29	2,15	2,03	2,12	2,10	2,15	2,14	2,01	2,06	2,03	2,04	2,04	2,04	- Rupiah
Valas	0,25	0,38	0,37	0,27	0,29	0,29	0,28	0,36	0,29	0,30	0,33	0,28	0,28	0,29	0,29	0,29	0,30	- Foreign Exchange
Tabungan																		Saving
Rupiah	1,91	1,80	1,69	1,57	1,58	1,61	1,62	1,60	1,57	1,56	1,51	1,40	1,41	1,35	1,31	1,28	1,28	- Rupiah
Valas	0,23	0,21	0,22	0,22	0,23	0,22	0,21	0,22	0,22	0,23	0,22	0,23	0,22	0,22	0,22	0,22	0,22	- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	7,30	6,60	7,29	6,82	6,71	6,58	6,89	6,69	6,63	6,52	6,53	6,48	6,48	6,49	6,41	6,19	6,19	Rupiah
Valas	2,44	1,58	3,17	1,96	0,92	0,88	2,84	2,70	2,88	0,90	1,13	1,13	1,31	1,96	2,00	1,87	1,87	Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,50	7,09	7,58	7,11	7,33	7,05	7,10	7,20	6,94	6,97	6,84	6,87	6,87	6,82	6,85	6,68	6,68	Rupiah
Valas	1,83	1,07	1,04	1,93	1,56	1,46	1,38	0,88	2,69	0,93	1,43	1,03	0,86	0,94	1,20	0,66	0,66	Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,68	7,19	7,80	7,51	7,35	7,43	7,45	7,38	7,23	7,04	6,97	7,01	6,86	6,91	5,80	5,77	5,77	Rupiah
Valas	1,67	0,81	1,27	1,57	0,87	0,84	0,99	1,64	1,57	1,69	1,31	1,48	1,64	1,59	1,31	1,55	1,55	Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	8,26	7,60	7,33	7,50	7,38	7,23	7,29	7,26	7,22	7,10	7,09	6,85	6,82	6,70	6,78	6,66	6,66	Rupiah
Valas	0,53	1,14	1,54	1,54	1,28	1,14	1,13	1,19	1,16	1,16	0,87	0,87	1,33	0,88	1,32	1,04	1,04	Foreign Exchange

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Giro																		Demand Deposits
Rupiah	2,23	1,90	2,34	2,56	2,24	2,28	2,15	2,20	2,24	2,24	2,08	1,89	2,00	1,70	1,88	1,94		- Rupiah
Valas	0,28	0,32	0,47	0,98	0,81	1,08	1,21	1,07	0,90	0,61	0,49	0,43	0,30	0,36	0,34	0,35		- Foreign Exchange
Tabungan																		Saving
Rupiah	2,08	1,84	1,79	1,89	1,90	1,82	1,78	1,80	1,78	1,73	1,70	1,65	1,67	1,68	1,64	1,48		- Rupiah
Valas	0,23	0,22	0,33	0,24	0,20	0,23	0,16	0,16	0,17	0,12	0,11	0,08	0,08	0,08	0,09	0,08		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	6,38	5,40	7,23	6,37	6,03	5,72	5,70	5,64	5,53	5,26	5,07	4,99	4,90	4,92	4,75	4,62		Rupiah
Valas	0,77	1,06	1,98	1,87	1,79	1,64	1,59	1,57	1,54	1,20	0,97	0,71	0,88	0,78	0,71	0,58		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	7,01	6,07	7,49	7,12	6,89	6,68	6,49	6,36	6,28	6,10	5,80	5,67	5,61	5,52	5,46	5,34		Rupiah
Valas	1,04	1,30	2,33	2,14	2,07	2,14	2,11	2,10	2,00	1,71	1,57	1,33	1,63	0,99	0,89	0,93		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	7,09	6,37	7,14	7,53	7,50	7,35	7,18	7,10	6,88	6,64	6,40	6,29	6,12	5,94	5,71	5,66		Rupiah
Valas	1,36	1,48	2,17	2,03	1,90	1,82	1,85	1,71	1,64	1,50	1,48	1,34	1,34	1,16	1,13	1,02		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,55	6,65	6,85	7,69	7,69	7,65	7,38	7,51	7,45	7,34	7,25	7,15	6,58	6,76	6,63	6,45		Rupiah
Valas	1,26	1,55	2,04	2,30	2,28	2,25	2,16	2,13	2,09	2,08	2,02	1,97	2,75	1,83	1,78	1,76		Foreign Exchange

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

Keterangan	2016	2017	2018	2019				2020								Items		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
Giro																		Demand Deposits
Rupiah	2,00	1,81	2,52	2,76	2,70	2,12	2,30	2,26	2,19	1,95	1,98	2,00	2,06	1,90	1,99	1,73		- Rupiah
Valas	0,13	0,17	0,48	0,59	0,61	0,58	0,78	0,66	0,61	0,62	0,46	0,46	0,45	0,39	0,32	0,32		- Foreign Exchange
Tabungan																		Saving
Rupiah	1,71	2,04	1,28	1,67	1,68	1,62	1,54	1,46	1,44	1,53	1,71	1,59	1,37	1,39	1,32	1,22		- Rupiah
Valas	0,13	0,18	0,20	0,16	0,16	0,16	0,15	0,11	0,11	0,11	0,12	0,17	0,18	0,11	0,17	0,20		- Foreign Exchange
Simpanan Berjangka																		Time Deposits
- Simpanan Berjangka 1 bln																		- 1 Month Time Deposits
Rupiah	5,22	4,08	6,15	5,20	5,13	4,77	4,82	4,84	4,70	4,38	4,45	4,51	4,27	3,99	3,69	3,68		Rupiah
Valas	0,55	1,18	2,07	1,67	1,50	1,30	1,38	1,20	1,13	0,63	0,42	0,23	0,25	0,17	0,18	0,20		Foreign Exchange
- Simpanan Berjangka 3 bln																		- 3 Month Time Deposits
Rupiah	6,26	5,80	6,90	6,49	6,33	6,15	6,07	5,99	6,00	5,87	5,61	5,45	5,24	4,98	4,79	4,68		Rupiah
Valas	0,69	0,87	1,97	1,69	1,61	1,39	1,40	1,39	1,37	1,23	1,26	1,22	1,21	0,93	0,91	0,67		Foreign Exchange
- Simpanan Berjangka 6 bln																		- 6 Month Time Deposits
Rupiah	6,96	6,34	7,02	7,05	6,95	6,72	6,50	6,33	6,17	6,02	5,86	5,68	5,52	5,43	5,23	5,06		Rupiah
Valas	0,77	1,29	2,16	1,73	1,67	1,62	1,58	1,53	1,48	1,40	1,57	1,47	1,31	1,29	1,23	1,21		Foreign Exchange
- Simpanan Berjangka >= 12 bln																		- 12 >= Month Time Deposits
Rupiah	7,20	6,35	6,61	7,16	7,11	7,05	6,97	6,90	6,84	6,73	6,53	6,47	6,37	6,07	5,91	5,73		Rupiah
Valas	0,76	1,26	2,00	2,06	2,03	2,01	1,99	1,77	1,73	1,69	1,60	1,52	1,44	1,36	1,10	1,07		Foreign Exchange

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

Jenis Penggunaan	2016	2017	2018	2019				2020								Type of Use		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
1. Jenis Penggunaan																		1. Type of Use
- Modal Kerja																		- Working Capital
Rupiah	11,38	10,71	10,37	10,33	10,26	10,24	10,09	10,13	10,07	9,97	9,73	9,60	9,48	9,47	9,44	9,44		Rupiah
Valas	3,94	3,90	4,34	4,34	4,39	4,35	4,35	4,34	4,27	4,08	3,98	3,85	3,70	3,52	3,41	3,40		Foreign Exchange
- Investasi																		- Investments
Rupiah	11,21	10,56	10,38	10,11	10,04	10,02	9,90	9,87	9,83	9,70	9,45	9,32	9,30	9,21	9,16	9,06		Rupiah
Valas	4,97	4,94	5,30	5,15	5,02	4,94	4,85	4,84	4,81	4,54	4,39	4,26	4,08	3,95	3,83	3,78		Foreign Exchange
- Konsumsi																		- Consumption
Rupiah	13,59	12,66	11,73	11,53	11,51	11,49	11,62	11,43	11,41	11,37	11,29	11,22	11,20	11,16	11,13	11,10		Rupiah
Valas	2,82	3,21	3,59	6,73	6,70	6,63	6,36	6,39	6,40	5,94	5,50	5,47	5,61	5,57	5,26	4,34		Foreign Exchange
2. Orientasi Penggunaan																		2. User Orientation
- Ekspor																		- Export
Rupiah	10,03	10,38	9,88	9,54	9,52	9,59	8,99	9,03	9,02	9,02	8,77	8,53	8,47	8,40	8,29	8,32		Rupiah
Valas	3,75	3,86	4,44	4,40	4,35	4,26	4,16	4,04	3,97	3,70	3,60	3,47	3,18	3,05	2,92	2,84		Foreign Exchange
- Impor																		- Import
Rupiah	10,83	10,14	9,50	10,06	9,73	9,77	9,72	9,93	9,83	9,80	9,71	9,43	9,38	9,26	9,26	9,20		Rupiah
Valas	4,29	4,80	5,01	4,61	4,58	4,88	4,67	4,72	4,68	4,57	4,45	4,35	4,07	3,91	3,83	3,67		Foreign Exchange
- Lainnya																		- Other
Rupiah	12,08	11,34	10,84	10,69	10,63	10,61	10,56	10,52	10,47	10,38	10,19	10,08	10,01	9,98	9,95	9,91		Rupiah
Valas	4,45	4,36	4,72	4,70	4,69	4,63	4,60	4,60	4,54	4,33	4,21	4,07	3,91	3,78	3,66	3,65		Foreign Exchange

¹⁾ Angka-angka diperbaiki

¹⁾ Revised figures

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

Kelompok Bank	2016	2017	2018	2019				2020									Group of Bank
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Bank Persero																	State Owned Banks
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	18.106	18.262	17.853	17.707	17.660	17.624	17.621	17.622	17.597	17.589	17.575	17.571	17.564	17.526	17.502	17.434	Total Bank Offices
BUSN Devisa																	Foreign Exchange Commercial Banks
Jumlah Bank	42	42	42	41	41	41	41	41	41	41	41	41	41	41	42	42	Total Banks
Jumlah Kantor	9.658	8.997	8.564	8.249	8.194	8.211	8.229	8.221	8.201	8.164	8.156	8.150	8.125	8.095	8.085	8.081	Total Bank Offices
BUSN Non Devisa																	Non-Foreign Exchange Commercial Banks
Jumlah Bank	21	21	21	19	19	19	19	19	19	19	19	19	19	19	18	18	Total Banks
Jumlah Kantor	468	508	538	559	544	544	546	548	548	547	545	543	548	547	521	521	Total Bank Offices
BPD																	Regional Development Banks
Jumlah Bank	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	Total Banks
Jumlah Kantor	4.052	4.130	4.288	4.347	4.351	4.363	4.396	4.399	4.406	4.407	4.406	4.401	4.403	4.396	4.399	4.397	Total Bank Offices
Bank Campuran																	Joint Venture Banks
Jumlah Bank	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor	355	340	328	289	301	299	299	299	299	294	294	294	295	293	294	294	Total Bank Offices
Bank Asing																	Foreign Owned Bank
Jumlah Bank	10	9	9	8	8	8	8	8	8	8	8	8	8	8	8	8	Total Banks
Jumlah Kantor	81	39	38	36	36	36	36	36	36	36	36	36	36	36	36	36	Total Bank Offices
Total																	Total
Jumlah Bank	116	115	115	110	110	110	110	110	110	110	110	110	110	110	110	110	Total Banks
Jumlah Kantor	32.720	32.276	31.609	31.187	31.086	31.077	31.127	31.125	31.087	31.037	31.012	30.995	30.971	30.893	30.837	30.763	Total Bank Offices

r) Angka-angka diperbaiki

r) Revised figures

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

Lokasi	2016	2017	2018	2019				2020								Location		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
1. Jawa Barat	412	413	416	414	413	406	406	406	406	406	406	403	403	403	401	401	401	1. Jawa Barat
2. Banten	96	101	105	104	104	102	102	101	101	101	101	101	101	101	101	101	101	2. Banten
3. DKI Jakarta	545	544	527	510	505	472	471	471	470	470	469	469	469	468	468	468	469	3. DKI Jakarta
4. D.I. Yogyakarta	62	61	63	63	62	61	61	61	61	61	61	61	61	61	61	61	61	4. D.I. Yogyakarta
5. Jawa Tengah	345	346	345	344	342	333	332	332	332	332	330	330	330	330	330	330	330	5. Jawa Tengah
6. Jawa Timur	430	432	433	426	423	409	409	409	410	410	409	409	409	409	408	407	407	6. Jawa Timur
7. Bengkulu	35	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	7. Bengkulu
8. Jambi	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	8. Jambi
9. Aceh	81	76	76	77	77	77	77	76	76	76	87	87	87	87	87	87	87	9. Aceh
10. Sumatera Utara	206	208	212	211	210	207	208	208	209	209	208	208	208	208	207	207	207	10. Sumatera Utara
11. Sumatera Barat	84	84	86	87	87	87	87	87	87	87	88	88	88	88	88	88	88	11. Sumatera Barat
12. Riau	92	92	92	92	92	91	90	90	90	90	90	90	90	90	90	90	90	12. Riau
13. Sumatera Selatan	104	107	107	108	107	107	106	106	106	106	106	106	106	106	106	106	106	13. Sumatera Selatan
14. Bangka Belitung	30	29	29	30	30	30	30	30	30	30	30	30	30	30	30	30	30	14. Bangka Belitung
15. Kepulauan Riau	59	61	62	62	62	61	60	60	60	60	60	60	60	60	60	60	61	15. Kepulauan Riau
16. Lampung	64	64	65	66	65	65	65	65	65	65	65	64	64	65	65	65	65	16. Lampung
17. Kalimantan Selatan	73	74	74	74	74	74	74	74	74	74	74	74	74	74	73	73	73	17. Kalimantan Selatan
18. Kalimantan Barat	75	77	78	79	79	79	80	81	81	81	81	81	81	81	81	81	81	18. Kalimantan Barat
19. Kalimantan Timur	114	113	114	116	116	116	117	117	117	117	117	117	117	117	117	117	117	19. Kalimantan Timur
20. Kalimantan Tengah	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	20. Kalimantan Tengah
21. Sulawesi Tengah	43	44	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	21. Sulawesi Tengah
22. Sulawesi Selatan	131	134	137	137	137	136	135	135	135	135	135	135	135	135	136	136	136	22. Sulawesi Selatan
23. Sulawesi Utara	62	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	64	23. Sulawesi Utara
24. Gorontalo	20	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	24. Gorontalo
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	25. Sulawesi Barat
26. Sulawesi Tenggara	43	43	43	44	44	45	45	45	45	45	45	45	45	45	45	45	45	26. Sulawesi Tenggara
27. Nusa Tenggara Barat	53	53	54	54	54	54	53	53	53	53	53	53	53	54	55	55	55	27. Nusa Tenggara Barat
28. Bali	96	93	94	93	93	91	91	91	91	91	92	92	92	92	92	92	92	28. Bali
29. Nusa Tenggara Timur	58	58	58	58	59	60	60	60	60	60	60	60	60	60	60	60	60	29. Nusa Tenggara Timur
30. Maluku	32	34	35	36	35	35	36	36	36	36	36	36	36	36	36	36	36	30. Maluku
31. Papua	62	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	31. Papua
32. Maluku Utara	22	22	22	22	22	22	23	23	23	23	23	23	23	23	23	23	23	32. Maluku Utara
33. Irian Jaya Barat	25	26	26	27	27	27	27	27	27	27	27	27	27	27	27	27	27	33. Irian Jaya Barat
34. Lainnya	18	18	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	34. Others
Total	3.694	3.708	3.717	3.698	3.683	3.611	3.609	3.608	3.609	3.609	3.613	3.613	3.615	3.611	3.610	3.612	Total	

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

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

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

Indikator	2016	2017	2018	2019				2020									Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Penyaluran Dana																		Fund Disbursements
a. Kredit	81.684	89.482	98.220	106.733	107.519	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305		a. Credits
b. Antar Bank Aktiva	27.705	31.815	32.504	32.483	33.430	34.555	35.052	35.037	34.225	32.273	29.466	28.820	30.375	31.375	32.422	33.307		b. Inter-Bank Assets
Sumber Dana																		Source of Funds
a. DPK	75.725	84.861	91.956	99.071	100.379	101.943	102.538	103.209	104.030	102.975	100.598	99.443	100.063	100.908	101.245	102.113		a. Third Party Funds
Deposito	51.977	58.137	62.465	68.271	69.194	69.910	70.406	71.645	72.474	71.428	69.799	69.369	69.686	70.232	70.309	70.946		Time Deposits
Tabungan	23.748	26.723	29.491	30.800	31.185	32.033	32.132	31.564	31.556	31.547	30.799	30.073	30.376	30.677	30.936	31.167		Savings Deposits
b. Antar Bank Pasiva	3.617	4.417	5.111	6.035	6.213	6.294	6.386	6.517	6.625	6.221	5.706	5.647	5.901	5.913	6.075	6.130		b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	13.613	13.820	13.809	13.517	13.303	13.139	13.412	12.987	12.737	13.171	13.398	13.701	13.795	13.981	13.948	13.853		c. Loans received
d. Kewajiban Segera	667	776	802	850	848	863	892	890	942	1.023	1.131	1.145	1.109	1.115	1.056	944		d. Immediate Liabilities
Beberapa Komponen Modal																		Several Components of Capital
a. Modal Disetor	10.656	11.879	12.921	13.343	13.803	13.865	13.989	14.096	14.134	14.236	14.362	14.427	14.435	14.518	14.630	14.707		a. Paid In Capital
b. Cadangan	2.351	2.708	3.015	3.327	3.324	3.333	3.435	3.422	2.537	3.538	3.584	3.631	3.662	3.672	3.668	3.634		b. Reserves
c. L/R Tahun Berjalan	2.936	3.210	3.371	2.484	2.774	3.077	3.456	408	547	853	1.060	1.231	1.452	1.682	1.920	2.187		c. Current Earnings
d. L/R Tahun Lalu	1.755	2.201	2.467	3.142	3.078	3.040	2.905	5.928	5.562	5.101	4.536	4.214	4.043	3.847	3.815	3.690		d. Retained Earnings (Profit/Loss)
Ket: Sejak data November 2013 pos Antar Bank Pasiva tidak termasuk pinjaman yang diterima dari Bank lain. Sejak data November 2013 pos Pinjaman Yang Diterima termasuk pinjaman yang diterima dari													since November 2013, data Inter-Bank liabilities not include Loans received form other bank since November 2013, data Loans received include Loans received form other bank					

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

Indikator	2016	2017	2018	2019				2020								Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
LDR (%)	76,24	75,36	76,54	77,81	77,59	77,19	79,09	76,21	75,98	77,86	79,65	79,87	79,09	78,45	77,89	77,72	LDR (%)
- Total Kredit	81.684	89.482	98.220	106.733	107.519	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	- Total Credit
- Penghimpunan Dana	90.997	100.632	108.627	116.216	117.463	118.950	115.912	120.099	122.364	120.256	117.377	116.433	117.281	118.523	118.890	119.234	- Funds collected
- Modal Inti	16.147	18.105	19.696	20.961	21.116	21.288	21.636	23.023	23.056	22.888	22.496	22.328	22.394	22.384	22.558	22.697	- Core Capital
NPL (%)	5,83	6,15	6,37	7,34	7,36	7,32	6,81	7,26	7,53	7,95	8,32	8,63	8,44	8,34	8,29	8,09	NPL (%)
- Kredit Non Lancar	4.765	5.500	6.261	7.838	7.911	7.923	7.405	7.918	8.320	8.858	9.274	9.562	9.319	9.218	9.135	8.921	- Non Current Credits
- Total Kredit	81.684	89.482	98.220	106.733	107.519	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	- Total Credit
ROA (%)	2,59	2,55	2,48	2,29	2,27	2,26	2,31	3,26	2,18	2,28	2,17	2,03	1,98	1,95	1,94	1,95	ROA (%)
- L/R Tahun Berjalan	2.936	3.210	3.371	2.484	2.774	3.077	3.456	408	547	853	1.060	1.231	1.452	1.682	1.920	2.187	- Current Earnings (Profit/Loss)
- Total Aktiva	113.501	125.945	135.693	144.779	146.545	148.493	149.623	149.849	150.526	149.659	146.819	145.802	146.866	148.048	148.771	149.814	- Total Aktiva
ROE (%)	23,61	23,06	22,24	20,53	20,47	20,56	21,00	29,45	19,69	20,29	18,71	17,27	16,94	16,77	16,64	16,77	ROE (%)
- L/R Tahun Berjalan	2.936	3.210	3.371	2.484	2.774	3.077	3.456	408	547	853	1.060	1.231	1.452	1.682	1.920	2.187	- Current Earnings (Profit/Loss)
- Modal Disetor	10.656	11.879	12.921	13.343	13.803	13.865	13.989	14.096	14.134	14.236	14.362	14.427	14.435	14.518	14.630	14.707	- Paid In Capital
- Cadangan Umum	1.778	2.038	2.241	2.454	2.454	2.463	2.473	2.515	2.537	2.589	2.630	2.675	2.705	2.683	2.682	2.687	- General Reserve

Ket: *) Angka-angka sementara

*) Provisional figures

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

Lokasi	2016	2017	2018	2019				2020									Location
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
1. Jawa Barat	16.825	18.010	18.593	19.529	19.955	20.238	20.474	20.609	20.712	20.561	19.721	19.321	19.323	19.414	19.401	19.561	1. Jawa Barat
2. Banten	2.633	3.553	4.383	5.030	5.097	5.194	5.328	5.318	5.293	5.205	4.926	4.874	4.877	4.911	4.887	4.906	2. Banten
3. DKI Jakarta	2.593	2.524	2.737	3.005	3.058	3.070	3.118	3.170	3.109	3.070	3.024	3.042	3.059	3.137	3.134	3.176	3. DKI Jakarta
4. D.I Yogyakarta	5.336	5.924	6.389	6.858	6.919	6.982	7.135	7.117	7.166	7.102	7.039	7.069	7.194	7.280	7.278	7.354	4. D.I Yogyakarta
5. Jawa Tengah	24.876	28.328	31.269	34.305	34.718	35.544	35.523	35.420	35.737	36.061	35.584	35.338	35.782	36.090	36.450	36.822	5. Jawa Tengah
6. Jawa Timur	12.140	13.264	14.002	14.739	15.076	15.181	15.467	15.568	15.688	15.572	15.267	14.986	15.147	15.235	15.365	15.558	6. Jawa Timur
7. Bengkulu	72	83	91	98	96	100	106	106	109	108	106	104	100	104	105	102	7. Bengkulu
8. Jambi	779	853	909	1.005	1.027	1.025	1.047	1.054	1.066	1.064	1.023	1.021	1.026	1.044	1.045	1.062	8. Jambi
9. Aceh	251	273	262	253	251	252	297	251	249	244	244	241	241	239	242	243	9. Aceh
10. Sumatera Utara	1.348	1.489	1.642	1.764	1.790	1.793	1.798	1.833	1.853	1.832	1.817	1.792	1.791	1.816	1.831	1.852	10. Sumatera Utara
11. Sumatera Barat	1.562	1.698	1.768	1.744	1.760	1.790	1.835	1.817	1.815	1.796	1.759	1.735	1.774	1.777	1.797	1.818	11. Sumatera Barat
12. Riau	1.295	1.368	1.340	1.367	1.366	1.381	1.401	1.396	1.388	1.377	1.360	1.352	1.365	1.362	1.377	1.405	12. Riau
13. Kepulauan Riau	5.844	6.460	6.926	7.313	7.343	7.372	7.407	7.428	7.389	7.315	7.134	7.089	7.090	7.182	7.246	7.352	13. Kepulauan Riau
14. Sumatera Selatan	1.339	1.433	1.526	1.682	1.688	1.698	1.706	1.738	1.741	1.769	1.735	1.790	1.819	1.826	1.810	1.812	14. Sumatera Selatan
15. Bangka Belitung	122	140	158	168	170	173	176	175	181	179	178	176	179	179	183	185	15. Bangka Belitung
16. Lampung	10.078	11.068	11.890	12.208	12.266	12.274	12.251	12.243	12.230	12.143	12.035	11.986	12.141	12.321	12.398	12.410	16. Lampung
17. Kalimantan Selatan	573	588	609	618	637	681	705	674	685	687	657	661	661	656	661	666	17. Kalimantan Selatan
18. Kalimantan Barat	1.208	1.335	1.266	1.280	1.268	1.260	1.284	1.294	1.309	1.307	1.310	1.323	1.353	1.391	1.430	1.458	18. Kalimantan Barat
19. Kalimantan Timur	394	406	455	462	467	471	396	394	396	397	386	380	382	384	382	385	19. Kalimantan Timur
20. Kalimantan Tengah	376	480	615	616	601	681	627	717	692	672	706	690	732	721	682	645	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	-	-	87	86	85	88	84	84	83	83	84	86	21. Kalimantan Utara
22. Sulawesi Tengah	2.209	2.640	2.559	2.593	2.596	2.615	2.621	2.592	2.617	2.590	2.610	2.613	2.622	2.632	2.617	2.584	22. Sulawesi Tengah
23. Sulawesi Selatan	1.995	2.354	2.622	2.875	2.883	2.886	2.854	2.880	2.908	2.858	2.775	2.773	2.762	2.771	2.770	2.800	23. Sulawesi Selatan
24. Sulawesi Utara	1.143	1.221	1.286	1.552	1.596	1.623	1.670	1.671	1.666	1.647	1.615	1.638	1.643	1.667	1.665	1.694	24. Sulawesi Utara
25. Sulawesi Tenggara	293	293	290	294	297	300	333	304	297	295	297	292	296	295	317	303	25. Sulawesi Tenggara
26. Sulawesi Barat	8	7	7	8	8	8	8	9	9	8	8	8	9	9	9	9	26. Sulawesi Barat
27. Gorontalo	35	34	33	30	28	31	34	32	29	30	29	31	31	33	34	34	27. Gorontalo
28. Nusa Tenggara Barat	1.343	1.398	1.466	1.512	1.527	1.553	1.583	1.588	1.576	1.565	1.527	1.517	1.536	1.564	1.570	1.596	28. Nusa Tenggara Barat
29. Bali	13.074	14.078	15.571	16.861	17.010	17.155	17.130	17.185	17.303	16.965	16.754	16.794	16.767	16.811	16.876	16.839	29. Bali
30. Nusa Tenggara Timur	594	668	727	739	761	776	800	813	812	795	778	783	796	806	827	852	30. Nusa Tenggara Timur
31. Maluku	1.473	1.786	1.987	2.082	2.082	2.147	2.123	2.115	2.120	2.073	2.052	2.070	2.070	2.077	2.086	2.042	31. Maluku
32. Papua	1.010	1.337	1.394	1.300	1.320	1.342	1.353	1.332	1.353	1.361	1.362	1.339	1.335	1.338	1.333	1.321	32. Papua
33. Maluku Utara	59	103	165	202	207	208	219	218	226	225	226	230	232	235	239	246	33. Maluku Utara
34. Papua Barat	619	750	753	686	673	689	727	725	718	699	689	657	649	656	641	637	34. Papua Barat
35. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35. Others
Total	113.501	125.945	135.693	144.779	146.545	148.493	149.623	149.872	150.526	149.659	146.819	145.802	146.866	148.048	148.771	149.814	Total

Ket: *) Angka-angka diperbaiki

*) Revised figures

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

Total Aset	2016	2017	2018	2019				2020								Total Asset	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Total Aset BPR < 1 Miliar	10	11	10	8	8	9	9	8	9	9	10	9	7	7	7	8	Total Asset Rural bank < 1 Billion
Total Aset BPR 1 s.d 5 Miliar	126	107	90	82	78	72	66	63	58	63	62	61	54	55	55	54	Total Asset Rural bank 1 up to 5 Billion
Total Aset BPR 5 s.d 10 Miliar	210	181	173	143	140	140	146	142	136	134	138	144	140	134	130	127	Total Asset Rural bank 5 up to 10 Billion
Total Aset BPR > 10 Miliar	1.287	1.320	1.324	1.345	1.328	1.331	1.325	1.329	1.339	1.331	1.323	1.319	1.325	1.324	1.325	1.323	Total Asset Rural bank > 10 Billion
Total	1.633	1.619	1.597	1.578	1.554	1.552	1.546	1.542	1.542	1.537	1.533	1.533	1.526	1.520	1.517	1.512	Total

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

Kolektibilitas	2016	2017	2018	2019				2020								Collectibility	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Kredit	81.684	89.482	98.220	106.733	107.519	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	Credit
a. Lancar	76.919	83.982	91.959	98.896	99.609	100.324	101.379	101.152	102.167	102.587	102.129	101.268	101.149	101.327	101.037	101.384	a. Current
b. Kurang Lancar	925	1.058	1.137	1.738	1.687	1.599	1.373	1.732	1.993	2.411	2.439	2.390	1.948	1.757	1.610	1.385	b. Sub-Standard
c. Diragukan	974	1.102	1.287	1.506	1.539	1.576	1.512	1.475	1.512	1.514	1.758	1.786	1.839	1.846	1.837	1.778	c. Doubtful
d. Macet	2.866	3.341	3.837	4.594	4.685	4.748	4.520	4.711	4.815	4.933	5.076	5.386	5.531	5.614	5.687	5.758	d. Lost
Non Performing Loan (Nominal)	4.765	5.500	6.261	7.838	7.911	7.923	7.405	7.918	8.320	8.858	9.274	9.562	9.319	9.218	9.135	8.921	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	5,83	6,15	6,37	7,34	7,36	7,32	6,81	7,26	7,53	7,95	8,32	8,63	8,44	8,34	8,29	8,09	Non Performing Loan Ratio (%)

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

Lokasi	2016	2017	2018	2019				2020									Location
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
1. Jawa Barat	858	980	1.004	1.179	1.210	1.232	1.153	1.220	1.277	1.340	1.423	1.502	1.475	1.503	1.488	1.446	1. Jawa Barat
2. Banten	147	146	170	232	244	234	221	230	267	276	282	314	302	286	291	290	2. Banten
3. DKI Jakarta	105	99	91	125	123	122	108	123	132	130	135	158	157	148	149	145	3. DKI Jakarta
4. D.I Yogyakarta	182	198	228	272	277	280	252	283	305	361	344	344	333	326	313	326	4. D.I Yogyakarta
5. Jawa Tengah	1.129	1.342	1.611	2.072	2.064	2.046	1.917	2.057	2.126	2.343	2.493	2.469	2.378	2.319	2.286	2.248	5. Jawa Tengah
6. Jawa Timur	621	664	722	871	872	895	827	880	908	959	1.016	1.055	1.027	1.020	1.015	1.005	6. Jawa Timur
7. Bengkulu	4	4	5	6	6	6	5	6	7	6	6	6	6	6	7	7	7. Bengkulu
8. Jambi	67	58	69	98	99	106	93	103	108	114	120	123	120	116	113	113	8. Jambi
9. Aceh	12	15	19	22	21	21	21	21	23	25	25	27	25	24	25	24	9. Aceh
10. Sumatera Utara	81	71	80	99	96	98	91	97	107	119	132	138	134	135	131	116	10. Sumatera Utara
11. Sumatera Barat	94	98	89	115	113	109	94	106	110	123	136	144	140	139	139	133	11. Sumatera Barat
12. Riau	125	123	100	129	135	135	127	135	136	140	154	163	165	161	162	152	12. Riau
13. Kepulauan Riau	148	245	303	398	404	415	397	429	453	461	497	524	528	544	527	495	13. Kepulauan Riau
14. Sumatera Selatan	154	147	102	101	106	104	93	119	117	122	125	135	128	130	125	123	14. Sumatera Selatan
15. Bangka Belitung	6	6	5	9	9	8	8	8	9	9	10	10	9	9	9	10	15. Bangka Belitung
16. Lampung	108	118	115	182	185	185	170	198	201	222	237	263	235	228	234	223	16. Lampung
17. Kalimantan Selatan	46	39	39	44	43	42	40	42	46	46	48	50	51	53	56	53	17. Kalimantan Selatan
18. Kalimantan Barat	60	62	84	89	91	92	90	81	80	84	88	94	93	95	94	93	18. Kalimantan Barat
19. Kalimantan Timur	29	25	23	24	24	24	22	23	22	24	26	26	31	31	33	31	19. Kalimantan Timur
20. Kalimantan Tengah	12	23	18	46	41	41	43	43	45	40	38	41	47	50	71	55	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	-	-	1	1	2	3	3	3	3	3	3	2	21.
22. Sulawesi Tengah	20	25	44	34	37	37	39	41	37	39	41	44	44	44	44	39	22. Sulawesi Tengah
23. Sulawesi Selatan	28	31	39	51	45	46	46	51	52	56	68	70	71	71	65	66	23. Sulawesi Selatan
24. Sulawesi Utara	102	76	90	101	103	101	94	98	105	111	123	123	127	109	104	100	24. Sulawesi Utara
25. Sulawesi Tenggara	24	44	42	39	38	39	36	39	40	40	42	44	45	45	44	43	25. Sulawesi Tenggara
26. Sulawesi Barat	0	0	0	0	1	1	0	0	1	1	1	1	1	1	1	1	26. Sulawesi Barat
27. Gorontalo	6	5	5	4	4	4	4	4	1	1	1	1	2	2	2	2	27. Gorontalo
28. Nusa Tenggara Barat	103	128	162	160	156	156	149	154	158	164	172	178	173	175	175	172	28. Nusa Tenggara Barat
29. Bali	444	652	846	924	930	901	856	898	1.008	1.052	1.024	1.015	992	961	949	947	29. Bali
30. Nusa Tenggara Timur	24	23	20	21	26	28	21	39	41	37	52	53	37	39	37	30	30. Nusa Tenggara Timur
31. Maluku	3	5	4	4	4	4	3	3	4	5	6	7	6	7	6	7	31. Maluku
32. Papua	13	20	38	51	51	50	49	53	54	56	59	55	53	53	50	47	32. Papua
33. Maluku Utara	1	1	1	2	2	2	2	2	2	3	3	3	3	4	4	4	33. Maluku Utara
34. Papua Barat	7	27	92	334	350	357	332	331	337	345	345	380	378	381	383	372	34. Papua Barat
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35. Others
Total	4.765	5.500	6.261	7.838	7.911	7.923	7.405	7.918	8.320	8.858	9.274	9.562	9.319	9.218	9.135	8.921	Total

Tabel 2.7 Komposisi DPK Bank Perkreditan Rakyat (Composition of Third Party Funds of Rural Bank) Miliar Rp (Billion Rp)													
Indikator	Desember 2016		Desember 2017		Desember 2018		September 2019		Desember 2019		September 2020		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Deposito	51.977	68,64	58.137	68,51	62.465	67,93	68.271	68,91	70.406	68,66	70.946	69,48	Time Deposits
Tabungan	23.748	31,36	26.723	31,49	29.491	32,07	30.800	31,09	32.132	31,34	31.167	30,52	Saving
Total DPK	75.725	100,00	84.861	100,00	91.956	100,00	99.071	100,00	102.538	100,00	102.113	100,00	Total Third Party Funds

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

Lokasi	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))	Location
	Miliar Rp (Billion Rp)				
1. Jawa Barat	3.995	9.104	13.099	12,83%	1. Jawa Barat
2. Banten	673	2.312	2.985	2,92%	2. Banten
3. DKI Jakarta	157	2.094	2.251	2,20%	3. DKI Jakarta
4. D.I Yogyakarta	1.816	3.708	5.524	5,41%	4. D.I Yogyakarta
5. Jawa Tengah	11.839	15.793	27.632	27,06%	5. Jawa Tengah
6. Jawa Timur	3.217	7.031	10.248	10,04%	6. Jawa Timur
7. Bengkulu	23	31	55	0,05%	7. Bengkulu
8. Jambi	123	643	766	0,75%	8. Jambi
9. Aceh	54	83	137	0,13%	9. Aceh
10. Sumatera Utara	704	727	1.431	1,40%	10. Sumatera Utara
11. Sumatera Barat	821	585	1.405	1,38%	11. Sumatera Barat
12. Riau	396	606	1.003	0,98%	12. Riau
13. Kepulauan Riau	670	5.262	5.931	5,81%	13. Kepulauan Riau
14. Sumatera Selatan	246	870	1.116	1,09%	14. Sumatera Selatan
15. Bangka Belitung	30	113	143	0,14%	15. Bangka Belitung
16. Lampung	967	5.322	6.289	6,16%	16. Lampung
17. Kalimantan Selatan	163	210	373	0,37%	17. Kalimantan Selatan
18. Kalimantan Barat	339	808	1.147	1,12%	18. Kalimantan Barat
19. Kalimantan Timur	87	118	205	0,20%	19. Kalimantan Timur
20. Kalimantan Tengah	212	192	405	0,40%	20. Kalimantan Tengah
21. Kalimantan Utara	12	19	31	0,03%	21. Kalimantan Utara
22. Sulawesi Tengah	103	848	951	0,93%	22. Sulawesi Tengah
23. Sulawesi Selatan	271	1.575	1.846	1,81%	23. Sulawesi Selatan
24. Sulawesi Utara	246	1.084	1.329	1,30%	24. Sulawesi Utara
25. Sulawesi Tenggara	65	61	126	0,12%	25. Sulawesi Tenggara
26. Sulawesi Barat	16	3	19	0,02%	26. Sulawesi Barat
27. Gorontalo	6	10	17	0,02%	27. Gorontalo
28. Nusa Tenggara Barat	561	522	1.083	1,06%	28. Nusa Tenggara Barat
29. Bali	2.731	8.836	11.567	11,33%	29. Bali
30. Nusa Tenggara Timur	175	455	630	0,62%	30. Nusa Tenggara Timur
31. Maluku	153	812	965	0,94%	31. Maluku
32. Papua	154	582	736	0,72%	32. Papua
33. Maluku Utara	15	126	141	0,14%	33. Maluku Utara
34. Papua Barat	128	399	527	0,52%	34. Papua Barat
35. Lainnya	-	-	-	0,00%	35. Others
Total	31.167	70.946	102.113	100,00%	Total

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

Lokasi	2016	2017	2018	2019				2020									Location
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
1. Jawa Barat	11.501	12.327	12.472	12.946	13.290	13.484	13.665	14.046	13.933	13.730	13.154	12.849	12.824	12.977	12.977	13.099	1. Jawa Barat
2. Banten	1.641	2.334	2.763	3.173	3.216	3.300	3.377	3.284	3.357	3.221	3.006	2.977	2.956	3.000	2.993	2.985	2. Banten
3. DKI Jakarta	1.754	1.777	1.910	2.094	2.118	2.131	2.159	2.059	2.165	2.090	2.110	2.134	2.153	2.211	2.229	2.251	3. DKI Jakarta
4. D.I Yogyakarta	4.079	4.536	4.883	5.223	5.289	5.306	5.453	5.439	5.469	5.419	5.358	5.379	5.433	5.489	5.418	5.524	4. D.I Yogyakarta
5. Jawa Tengah	18.666	21.355	23.726	25.916	26.208	26.951	26.738	26.730	26.935	27.139	26.806	26.434	26.784	27.029	27.313	27.632	5. Jawa Tengah
6. Jawa Timur	7.703	8.576	9.304	9.768	9.986	10.026	10.144	10.264	10.424	10.294	10.034	9.789	9.913	10.037	10.118	10.248	6. Jawa Timur
7. Bengkulu	45	40	47	52	49	52	54	52	55	53	52	55	52	56	58	55	7. Bengkulu
8. Jambi	580	616	654	743	760	753	766	777	788	787	749	742	738	751	751	766	8. Jambi
9. Aceh	129	148	149	139	138	138	149	145	143	136	137	135	134	133	135	137	9. Aceh
10. Sumatera Utara	1.038	1.148	1.254	1.348	1.362	1.353	1.361	1.392	1.406	1.383	1.369	1.375	1.386	1.407	1.418	1.431	10. Sumatera Utara
11. Sumatera Barat	1.238	1.354	1.391	1.367	1.377	1.396	1.425	1.405	1.395	1.378	1.344	1.326	1.363	1.369	1.389	1.405	11. Sumatera Barat
12. Riau	951	1.027	979	993	992	1.002	1.012	1.005	998	987	975	972	984	979	987	1.003	12. Riau
13. Kepulauan Riau	4.769	5.291	5.521	5.880	5.918	5.949	5.980	6.025	6.015	5.937	5.790	5.741	5.713	5.780	5.845	5.931	13. Kepulauan Riau
14. Sumatera Selatan	831	860	916	1.007	1.012	1.020	1.021	1.042	1.042	1.056	1.027	1.100	1.122	1.136	1.125	1.116	14. Sumatera Selatan
15. Bangka Belitung	102	117	123	132	134	135	136	135	141	139	140	142	143	143	145	143	15. Bangka Belitung
16. Lampung	4.881	5.368	5.704	6.069	6.112	6.167	6.205	6.398	6.455	6.378	6.287	6.189	6.177	6.215	6.242	6.289	16. Lampung
17. Kalimantan Selatan	348	341	362	356	364	404	424	395	394	399	368	369	367	362	369	373	17. Kalimantan Selatan
18. Kalimantan Barat	910	1.015	1.009	1.019	1.009	993	1.001	1.010	1.034	1.035	1.032	1.035	1.062	1.094	1.125	1.147	18. Kalimantan Barat
19. Kalimantan Timur	193	187	228	230	232	233	211	210	208	212	203	202	202	204	202	205	19. Kalimantan Timur
20. Kalimantan Tengah	277	353	460	430	407	480	426	510	477	452	484	470	506	487	440	405	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	-	-	31	31	30	31	29	29	28	28	30	31	21. Kalimantan Utara
22. Sulawesi Tengah	693	840	905	941	929	953	959	949	995	994	1.004	1.043	1.027	959	936	951	22. Sulawesi Tengah
23. Sulawesi Selatan	1.227	1.511	1.607	1.873	1.885	1.879	1.858	1.899	1.905	1.849	1.776	1.784	1.787	1.801	1.813	1.846	23. Sulawesi Selatan
24. Sulawesi Utara	965	1.045	1.076	1.233	1.271	1.295	1.331	1.350	1.368	1.342	1.311	1.317	1.303	1.310	1.310	1.329	24. Sulawesi Utara
25. Sulawesi Tenggara	122	110	119	120	120	122	155	126	121	120	121	125	124	124	140	126	25. Sulawesi Tenggara
26. Sulawesi Barat	8	10	13	11	12	12	11	5	19	19	19	19	19	20	12	19	26. Sulawesi Barat
27. Gorontalo	17	18	18	13	12	14	17	16	12	13	12	15	14	16	17	17	27. Gorontalo
28. Nusa Tenggara Barat	888	922	1.003	1.041	1.054	1.080	1.100	1.094	1.083	1.062	1.029	1.019	1.035	1.055	1.059	1.083	28. Nusa Tenggara Barat
29. Bali	8.354	9.368	10.921	12.291	12.445	12.578	12.568	12.615	12.833	12.533	12.074	11.852	11.740	11.705	11.655	11.567	29. Bali
30. Nusa Tenggara Timur	469	523	555	555	569	577	591	600	595	580	571	578	591	600	615	630	30. Nusa Tenggara Timur
31. Maluku	555	633	773	848	845	854	834	864	875	843	866	906	966	990	987	965	31. Maluku
32. Papua	346	495	496	619	615	651	688	654	679	698	702	684	740	748	711	736	32. Papua
33. Maluku Utara	31	59	94	116	119	107	107	105	107	110	111	116	133	133	136	141	33. Maluku Utara
34. Papua Barat	413	555	521	526	532	549	581	580	576	558	549	543	545	554	545	527	34. Papua Barat
35. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35. Others
Total	75.725	84.861	91.956	99.071	100.379	101.943	102.538	103.209	104.030	102.975	100.598	99.443	100.063	100.908	101.245	102.113	Total

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Tabungan	3,95	3,71	3,44	3,35	3,32	3,33	3,33	3,32	3,27	3,26	3,26	3,23	3,21	3,17	3,15	3,14	Saving
Deposito	9,80	8,12	8,14	8,40	8,42	8,35	8,16	8,11	8,05	8,04	8,00	7,97	7,86	7,80	7,68	7,67	Time Deposits

Ket: Data tersedia mulai Desember 2008

r) Angka-angka diperbaiki

Note: Data available on December 2008

r) revised figures

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

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

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

Jenis Penggunaan	2016	2017	2018	2019				2020									Type of Use
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Modal Kerja	28,12	26,81	25,73	25,29	25,21	25,13	24,65	24,60	24,48	24,66	24,44	24,45	24,10	24,04	24,00	23,95	Working Capital
Investasi	25,07	24,09	23,58	22,97	22,76	22,90	22,67	22,56	22,51	22,51	22,27	22,13	21,83	21,80	21,67	21,61	Investment
Konsumsi	25,44	24,17	23,22	22,86	23,05	23,11	22,38	22,18	22,18	22,22	22,16	21,93	21,56	21,53	21,47	21,45	Consumption

Ket: Data tersedia mulai Desember 2008

Note: Data available on December 2008

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Information
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Jumlah BPR	1.633	1.619	1.597	1.578	1.554	1.552	1.545	1.542	1.542	1.537	1.533	1.533	1.526	1.520	1.517	1.512	Total Rural Banks
Jumlah Kantor	6.075	6.192	6.273	6.287	6.329	6.327	5.939	5.964	5.930	5.953	5.941	5.949	5.955	5.942	5.936	5.933	Total Bank Offices

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

Lokasi	BPR (Rural Bank)			Total	Location
	KP	KC	KPK		
1. Jawa Barat	240	385	340	965	1. Jawa Barat
2. Banten	57	65	50	172	2. Banten
3. DKI Jakarta	23	13	7	43	3. DKI Jakarta
4. D.I Yogyakarta	51	49	138	238	4. D.I Yogyakarta
5. Jawa Tengah	250	552	765	1.567	5. Jawa Tengah
6. Jawa Timur	283	273	859	1.415	6. Jawa Timur
7. Bengkulu	5	5	2	12	7. Bengkulu
8. Jambi	19	8	4	31	8. Jambi
9. Aceh	5	14	19	38	9. Aceh
10. Sumatera Utara	53	45	36	134	10. Sumatera Utara
11. Sumatera Barat	88	41	82	211	11. Sumatera Barat
12. Riau	28	13	15	56	12. Riau
13. Kepulauan Riau	43	29	12	84	13. Kepulauan Riau
14. Sumatera Selatan	24	15	13	52	14. Sumatera Selatan
15. Bangka Belitung	4	3	5	12	15. Bangka Belitung
16. Lampung	24	34	25	83	16. Lampung
17. Kalimantan Selatan	14	19	3	36	17. Kalimantan Selatan
18. Kalimantan Barat	20	6	4	30	18. Kalimantan Barat
19. Kalimantan Timur	13	11	25	49	19. Kalimantan Timur
20. Kalimantan Tengah	6	6	4	16	20. Kalimantan Tengah
21. Kalimantan Utara	2	-	2	4	21. Kalimantan Utara
22. Sulawesi Tengah	8	19	15	42	22. Sulawesi Tengah
23. Sulawesi Selatan	23	13	8	44	23. Sulawesi Selatan
24. Sulawesi Utara	18	25	10	53	24. Sulawesi Utara
25. Sulawesi Tenggara	16	4	5	25	25. Sulawesi Tenggara
26. Sulawesi Barat	1	1	-	2	26. Sulawesi Barat
27. Gorontalo	4	4	3	11	27. Gorontalo
28. Nusa Tenggara Barat	29	47	35	111	28. Nusa Tenggara Barat
29. Bali	133	55	125	313	29. Bali
30. Nusa Tenggara Timur	12	4	8	24	30. Nusa Tenggara Timur
31. Maluku	1	9	8	18	31. Maluku
32. Papua	7	16	2	25	32. Papua
33. Maluku Utara	3	5	-	8	33. Maluku Utara
34. Papua Barat	5	3	1	9	34. Papua Barat
35. Lainnya	-	-	-	-	35. Others
Total	1.512	1.791	2.630	5.933	Total

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Penyaluran Dana iB	8.689	10.289	11.766	12.495	12.687	13.050	12.807	13.280	13.170	13.181	12.774	12.658	12.728	12.898	12.888	13.098	Disbursement of Fund iB
Pembiayaan iB	6.663	7.764	9.084	10.078	10.222	10.336	9.943	10.328	10.427	10.678	10.642	10.531	10.503	10.536	10.526	10.601	<i>Financing iB</i>
Antar Bank Aktiva iB	2.027	2.525	2.682	2.417	2.465	2.714	2.864	2.952	2.743	2.502	2.132	2.127	2.225	2.363	2.362	2.498	<i>Interbank Assets iB</i>
Sumber Dana iB	7.678	9.046	10.538	11.301	11.456	11.774	11.535	11.978	11.984	12.088	11.489	11.473	11.614	11.816	11.831	11.995	Source of Funds iB
Dana Pihak Ketiga	5.824	6.987	8.135	8.635	8.691	8.903	8.732	9.094	9.078	9.103	8.889	8.864	8.890	9.005	9.005	9.119	<i>Third Party Funds</i>
Tabungan iB Wadiah	1.179	1.458	1.739	1.774	1.743	1.853	1.874	1.891	1.797	1.744	1.641	1.666	1.646	1.776	1.737	1.749	<i>Wadiah Savings iB</i>
Tabungan iB Mudharabah	983	1.120	1.260	1.258	1.271	1.299	1.329	1.325	1.328	1.330	1.283	1.228	1.228	1.210	1.229	1.250	<i>Mudharabah Savings iB</i>
Deposito iB Mudharabah	3.663	4.409	5.137	5.603	5.677	5.751	5.529	5.878	5.953	6.029	5.964	5.970	6.016	6.020	6.039	6.121	<i>Deposit Mudharabah iB</i>
Antar Bank Passiva	1.655	1.965	2.160	2.405	2.522	2.611	2.423	2.571	2.555	2.502	2.132	2.127	2.225	2.363	2.362	2.398	<i>Interbank Liabilities</i>
Pinjaman yang Diterima	129	115	124	156	145	156	291	233	258	146	148	171	200	200	202	203	<i>Loan received</i>
Kewajiban Lainnya	69	93	119	105	99	104	89	81	93	337	320	311	299	248	262	275	<i>Other Liabilities</i>
Beberapa Komponen Modal	1.181	1.398	1.508	1.661	1.693	1.726	1.671	1.752	1.757	1.708	1.721	1.736	1.749	1.785	1.804	1.877	Some Components of Capital
Modal Disetor	908	1.062	1.177	1.247	1.248	1.251	1.183	1.238	1.248	1.291	1.319	1.317	1.327	1.353	1.360	1.410	<i>Paid-In Capital</i>
Cadangan	154	180	200	226	226	225	206	220	229	238	239	243	246	248	248	248	<i>Reserves</i>
L/R Tahun berjalan	159	213	174	176	203	233	262	27	49	69	80	95	110	124	140	162	<i>Current Earnings (Profit/Loss)</i>
L/R Tahun Lalu	(40)	(57)	(43)	12	17	17	20	266	231	110	83	81	65	59	55	56	<i>Current Earnings (Profit/Loss)</i>

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2016	2017	2018	2019				2020									Indicator
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Aset	9.158	10.840	12.362	13.315	13.519	13.893	13.758	14.155	14.151	14.045	13.635	13.547	13.608	13.767	13.802	14.007	Assets
Pembiayaan iB	6.663	7.764	9.084	10.078	10.222	10.336	9.943	10.328	10.427	10.678	10.642	10.531	10.503	10.536	10.526	10.601	Financing iB
<i>Lancar</i>	6.087	7.012	8.239	9.245	9.376	9.517	9.243	9.554	9.589	9.790	9.690	9.568	9.543	9.559	9.552	9.688	<i>Current</i>
<i>Kurang Lancar</i>	109	159	148	218	233	204	141	208	261	264	283	277	246	229	213	186	<i>Sub Standard</i>
<i>Diragukan</i>	101	123	146	132	129	131	124	121	119	131	160	173	190	215	222	194	<i>Doubtful</i>
<i>Macet</i>	365	470	551	483	485	485	135	444	457	493	509	514	525	533	538	532	<i>Lost</i>
Non Performing Financing (Nominal)	575	752	845	833	846	819	700	773	837	888	952	963	960	977	973	912	Non Performing Financing (Nominal)
Non Performing Financing (%)	8,63	9,68	9,30	8,27	8,28	7,92	7,04	7,49	8,73	8,32	8,94	9,15	9,14	9,27	9,25	8,60	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	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Penerima Kredit Lapangan Usaha																	<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	283.827	317.373	354.878	370.141	365.080	370.334	369.903	366.712	372.109	383.091	379.363	377.036	378.182	375.091	378.779	386.281	1. Agriculture, Hunting and Forestry
NPL	6.286	4.332	4.672	5.391	5.356	5.362	5.642	6.373	6.337	5.533	5.715	5.618	6.706	6.832	7.084	7.785	NPL
2. Perikanan	9.479	11.273	12.137	13.778	13.813	13.888	14.115	14.080	14.438	14.500	14.577	13.950	14.268	14.707	15.300	15.346	2. Fishery
NPL	242	302	221	755	772	765	750	785	784	795	802	811	790	768	770	756	NPL
3. Pertambangan dan Penggalian	126.335	113.615	137.912	129.722	133.521	129.534	134.315	133.780	134.498	150.032	142.752	147.415	147.051	152.018	156.036	149.080	3. Mining and Quarrying
NPL	9.043	7.019	6.423	4.027	5.066	4.976	4.808	4.748	5.146	5.494	5.330	7.409	7.292	8.857	8.537	8.142	NPL
4. Industri Pengolahan	781.765	824.111	899.088	917.459	900.067	903.943	931.727	891.896	904.083	961.569	931.054	933.269	913.107	916.574	910.487	916.260	4. Processing Industry
NPL	26.924	22.287	22.724	33.452	37.119	37.868	36.191	37.536	38.142	38.958	38.871	40.965	41.727	42.378	42.424	41.537	NPL
5. Listrik, gas dan air	135.461	146.133	170.190	197.443	195.485	195.052	198.255	196.748	199.749	215.082	211.590	213.069	212.884	203.495	197.115	192.246	5. Electricity, Gas and Water
NPL	2.218	1.573	2.259	1.854	1.828	1.911	1.770	1.801	1.836	2.032	1.929	1.875	1.720	1.749	1.787	2.035	NPL
6. Konstruksi	214.757	258.931	316.097	367.268	362.870	361.726	362.271	349.490	350.500	353.292	354.195	360.526	363.687	365.045	365.665	370.879	6. Construction
NPL	8.279	9.491	9.919	13.038	13.277	13.671	12.863	13.347	13.337	13.527	13.932	14.092	13.949	14.225	13.815	13.704	NPL
7. Perdagangan Besar dan Eceran	841.384	885.462	975.995	1.002.342	997.224	994.104	1.006.069	975.541	974.243	999.463	972.219	960.548	947.590	939.542	938.110	940.905	7. Wholesale and Retail Trade
NPL	35.789	36.083	35.285	38.713	39.127	39.521	34.739	38.499	38.855	40.053	40.776	41.249	43.509	44.423	44.612	43.065	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	93.390	97.886	99.751	106.868	107.115	108.663	109.842	109.487	111.210	113.223	112.163	112.757	112.153	113.646	114.990	116.436	8. Provision of accomodation and theprovision of eating and drinking
NPL	2.533	4.239	5.516	6.482	6.278	6.336	6.111	6.464	6.296	5.713	6.357	7.001	6.601	7.146	7.328	7.361	NPL
9. Transportasi, pergudangan dan komunikasi	171.795	182.628	217.323	232.235	236.911	241.651	246.935	244.517	246.485	253.160	248.352	249.865	255.643	258.299	256.134	258.541	9. Transportation, Warehousing
NPL	8.303	6.836	5.825	5.008	5.050	5.039	4.047	4.199	4.265	5.533	5.578	5.298	5.229	5.189	5.203	5.334	NPL
10. Perantara Keuangan	193.946	214.182	244.486	243.991	242.095	241.673	249.782	239.087	242.558	263.848	261.482	253.227	241.269	237.528	231.089	220.409	10. Financial intermediaries
NPL	2.415	1.640	2.863	3.163	1.873	2.050	1.247	1.595	1.559	1.554	1.569	1.229	1.164	1.196	1.197	1.168	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	209.999	221.922	248.218	262.477	262.892	265.690	269.360	263.860	264.190	272.235	268.749	266.507	263.607	264.511	263.302	264.874	11. Real Estate, Business, Ownership, and Business Services
NPL	5.470	5.473	4.806	5.332	5.280	6.053	6.190	7.029	7.087	7.217	7.534	6.243	6.456	7.325	6.987	6.820	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.702	21.822	25.068	26.617	25.778	26.508	28.901	28.775	29.272	32.052	29.528	29.664	29.627	31.558	31.772	29.703	12. Government administration, Defense and Compulsory social security
NPL	4	3	3	10	11	8	7	10	10	9	10	11	10	10	13	3	NPL
13. Jasa Pendidikan	8.553	10.104	12.322	13.444	13.764	13.697	14.194	13.814	13.858	13.814	13.785	13.842	13.932	13.930	13.899	13.378	13. Education Services
NPL	127	128	100	142	149	162	119	160	144	145	241	260	172	261	257	254	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	16.966	19.092	22.698	27.995	29.170	29.128	33.576	29.777	28.526	29.084	29.030	28.931	28.970	28.463	28.874	28.870	14. Health Services and Social Activities
NPL	134	318	381	437	428	431	413	363	357	368	371	363	434	418	419	415	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	58.707	72.365	79.914	80.222	79.821	80.298	82.543	81.546	82.680	84.006	82.141	82.073	83.798	84.993	84.644	83.506	15. Community, Sociocultural,Entertainment and Other Individual Services
NPL	1.775	1.828	1.474	1.987	1.961	1.869	1.839	1.990	2.045	2.121	2.070	2.161	2.346	2.309	2.393	2.363	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.644	2.744	2.715	3.412	3.363	3.307	3.415	3.313	3.243	3.183	3.103	3.127	3.155	3.134	3.167	3.192	16. Individual Services which Serve Households
NPL	68	57	59	74	76	69	64	68	69	70	72	73	69	67	69	69	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	231	156	173	265	272	283	280	294	323	352	335	315	317	442	327	335	17. International Agency and Other Extra International Agency
NPL	31	14	0	-	-	-	-	-	0	0	0	0	0	0	0	-	NPL
18. Kegiatan yang belum jelas batasannya	10.611	2.752	2.257	1.756	1.760	1.751	1.976	2.352	2.642	1.891	2.017	1.968	2.492	2.550	2.621	2.540	18. Business Activities which are not clearly defined
NPL	73	157	282	131	135	113	130	124	102	111	112	187	270	268	255	158	NPL
Penerima Kredit Bukan Lapangan Usaha																	<i>Loans to Non Industrial Origin</i>
Rumah Tangga																	<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	353.648	392.914	445.196	475.263	477.098	475.662	479.928	478.747	480.073	482.255	481.630	481.796	482.032	484.657	487.134	485.013	- For Home Ownership
NPL	8.666	9.958	10.274	12.901	12.853	12.806	12.120	13.158	13.526	13.936	15.004	15.303	15.421	15.391	15.123	14.409	NPL
- Untuk Pemilikan Flat atau Apartemen	12.922	15.440	19.913	21.969	22.108	22.126	22.309	22.264	22.533	22.566	22.537	22.424	22.257	22.386	22.434	22.413	- For Apartment Ownership
NPL	290	329	364	361	358	432	348	397	476	523	523	591	636	616	619	585	NPL
- Untuk Pemilikan Ruko atau Rukan	27.421	27.117	25.548	24.570	24.455	24.393	24.340	24.039	23.886	23.769	23.497	23.245	22.888	22.742	22.598	22.435	- For Shop House Ownership
NPL	1.063	1.157	1.227	1.379	1.367	1.425	1.353	1.409	1.373	1.380	1.451	1.467	1.449	1.459	1.403	1.352	NPL
- Untuk Pemilikan Kendaraan Bermotor	118.133	124.510	140.449	140.637	140.832	140.497	140.399	141.856	142.848	143.058	138.969	133.361	128.111	124.271	119.814	115.021	- For Vehicles Ownership
NPL	1.561	1.630	1.919	2.199	2.174	2.115	1.904	2.030	2.123	2.268	2.491	3.197	3.694	3.715	3.391	2.966	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	468.215	542.095	606.712	630.258	636.446	645.118	652.364	653.148	655.506	659.531	655.375	649.223	655.149	649.013	649.245	662.551	- Others
NPL	3.976	5.089	5.856	7.061	7.108	7.260	6.490	7.232	7.535	7.958	8.385	8.932	9.172	9.583	9.685	9.453	NPL
Bukan Lapangan Usaha Lainnya	222.306	233.317	235.841	234.060	234.221	235.154	240.193	237.690	239.152	236.985	231.540	227.790	227.068	227.571	228.600	230.738	Non Industrial Origin Others
NPL	2.864	2.978	3.011	2.861	2.755	2.799	2.690	2.840	2.958	3.006	3.180	3.381	3.738	4.213	4.364	4.163	NPL

f) 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	2016	2017	2018	2019				2020								Items		
				Sep	Okt	Nov	Des	Jan	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul ^{r)}	Agt ^{r)}		Sep	
Penerima Kredit Lapangan Usaha																		<i>Loans by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	1,080	678	729	592	596	597	606	613	649	695	671	673	674	685	695	758		<i>1. Agriculture, Hunting and Forestry</i>
NPL	58	61	56	16	14	14	12	12	12	12	10	13	11	13	12	12		<i>NPL</i>
2. Perikanan	98	68	107	101	121	124	107	123	130	134	118	113	107	108	112	111		<i>2. Fishery</i>
NPL	5	4	3	2	2	2	1	1	1	1	1	1	1	1	1	1		<i>NPL</i>
3. Pertambangan dan Penggalian	177	156	225	175	171	161	172	166	166	158	137	133	131	228	241	246		<i>3. Mining and Quarrying</i>
NPL	33	8	9	9	35	59	31	28	28	28	27	28	3	2	2	2		<i>NPL</i>
4. Industri Pengolahan	3.734	2.307	2.654	1.164	1.153	1.169	1.154	1.115	1.595	1.608	1.581	1.355	1.103	1.098	1.080	1.003		<i>4. Processing Industry</i>
NPL	97	77	87	53	48	100	89	97	449	487	473	269	93	92	38	34		<i>NPL</i>
5. Listrik, gas dan air	134	53	12	13	13	12	8	8	8	7	7	6	6	8	8	7		<i>5. Electricity, Gas and Water</i>
NPL	0	1	0	0	0	0	0	1	1	1	1	1	1	1	1	0		<i>NPL</i>
6. Konstruksi	2.102	2.328	2.630	1.886	1.924	1.842	1.567	1.450	1.489	1.602	1.212	1.217	1.238	1.252	1.298	1.250		<i>6. Construction</i>
NPL	113	120	224	244	240	238	217	215	217	377	246	249	271	265	270	214		<i>NPL</i>
7. Perdagangan Besar dan Eceran	11.426	7.398	7.440	5.553	5.550	5.510	5.274	5.170	5.897	5.940	5.663	5.474	4.890	4.726	4.775	3.071		<i>7. Wholesale and Retail Trade</i>
NPL	306	429	322	257	257	244	211	205	355	286	257	235	150	149	145	104		<i>NPL</i>
8. Penyediaan akomodasi dan penyediaan makan minum	1.230	639	679	432	432	439	437	434	431	439	426	424	426	425	438	429		<i>8. Provision of accommodation and the provision of eating and drinking</i>
NPL	28	18	46	32	32	27	12	12	18	13	14	11	19	26	27	18		<i>NPL</i>
9. Transportasi, pergudangan dan komunikasi	1.185	778	866	313	292	275	233	230	363	394	333	331	191	188	193	184		<i>9. Transportation, Warehousing and Communications</i>
NPL	22	43	37	23	22	21	13	31	31	30	14	14	15	16	17	7		<i>NPL</i>
10. Perantara Keuangan	2.559	2.159	2.144	1.560	1.534	1.497	1.398	1.362	1.318	1.292	317	373	417	517	451	706		<i>10. Financial intermediaries</i>
NPL	103	22	21	81	81	96	79	79	80	72	65	65	65	65	64	54		<i>NPL</i>
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.804	1.448	1.661	935	914	913	948	899	896	883	652	650	609	566	596	543		<i>11. Real Estate, Business, Ownership, and Business Services</i>
NPL	39	38	36	36	40	39	34	34	39	43	33	27	36	32	31	22		<i>NPL</i>
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	27	24	24	20	30	27	20	22	2	2	2	3	2	2		<i>12. Government administration, Defense and Compulsory social security</i>
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		<i>NPL</i>
13. Jasa Pendidikan	108	62	71	20	20	20	20	21	23	22	16	16	16	16	16	16		<i>13. Education Services</i>
NPL	6	5	1	0	5	5	0	0	0	0	0	0	0	0	5	5		<i>NPL</i>
14. Jasa Kesehatan dan Kegiatan Sosial	246	50	96	80	93	91	70	66	70	71	63	62	62	62	62	62		<i>14. Health Services and Social Activities</i>
NPL	4	0	2	2	2	3	3	3	3	3	3	3	4	3	2	2		<i>NPL</i>
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.868	770	651	555	531	522	473	467	466	472	387	385	385	380	385	373		<i>15. Community, Sociocultural, Entertainment and Other Individual Services</i>
NPL	55	53	44	90	58	57	52	51	56	36	21	21	28	25	25	26		<i>NPL</i>
16. Jasa Perorangan yang Melayani Rumah Tangga	77	30	33	26	27	26	27	23	23	26	26	25	24	24	24	24		<i>16. Individual Services which Serve Households</i>
NPL	1	2	2	2	2	2	2	1	0	0	0	0	1	1	1	1		<i>NPL</i>
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		<i>17. International Agency and Other Extra International Agency</i>
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		<i>NPL</i>
18. Kegiatan yang belum jelas batasannya	90	20	4	4	3	3	5	3	3	2	2	2	2	2	1	1		<i>18. Business Activities which are not clearly defined</i>
NPL	2	0	0	1	0	1	1	1	1	1	1	1	1	1	1	1		<i>NPL</i>
Penerima Kredit Bukan Lapangan Usaha																		<i>Loans to Non Industrial Origin</i>
Rumah Tangga																		<i>House Hold</i>
- Untuk Pemilikan Rumah Tinggal	2.156	796	867	841	845	837	843	852	889	706	464	477	468	482	506	518		<i>- For Home Ownership</i>
NPL	60	67	124	47	42	40	31	28	31	32	26	25	29	24	21	11		<i>NPL</i>
- Untuk Pemilikan Flat atau Apartemen	202	135	111	84	83	82	80	79	78	16	14	13	13	13	14	14		<i>- For Apartment Ownership</i>
NPL	5	14	36	6	4	3	3	2	2	2	2	2	2	2	2	2		<i>NPL</i>
- Untuk Pemilikan Ruko atau Rukan	38	8	9	10	11	10	10	11	9	10	3	3	6	7	7	6		<i>- For Shop House Ownership</i>
NPL	3	0	0	1	1	0	0	1	1	0	0	0	0	0	0	-		<i>NPL</i>
- Untuk Pemilikan Kendaraan Bermotor	77	19	7	6	6	6	6	6	6	6	6	5	5	5	5	2		<i>- For Vehicles Ownership</i>
NPL	8	10	4	4	4	4	4	4	4	4	4	4	4	4	4	1		<i>NPL</i>
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	15.858	11.372	13.326	14.085	14.274	14.469	14.527	14.507	14.562	14.760	8.342	7.538	7.285	6.924	7.005	5.793		<i>- Others</i>
NPL	89	140	207	165	168	168	150	198	199	174	124	109	84	92	90	60		<i>NPL</i>
Bukan Lapangan Usaha Lainnya	19.654	11.715	12.537	9.902	9.993	9.988	9.963	10.018	10.112	10.166	9.399	9.385	9.390	9.406	9.392	9.394		<i>Non Industrial Origin Others</i>
NPL	112	106	124	104	107	112	105	107	106	105	56	63	70	72	71	70		<i>NPL</i>

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul ^{r)}	Agt ^{r)}	Sep	
Penerima Kredit Lapangan Usaha																	
1. Pertanian, Perburuan dan Kehutanan	20.778	21.300	27.120	29.243	28.950	29.422	30.380	30.082	30.792	30.112	30.026	30.164	30.185	30.387	30.709	31.018	<i>Loans by Industrial Origin</i>
NPL	1.224	991	865	1.775	1.773	1.700	1.593	1.600	1.645	1.639	1.653	1.842	1.855	1.784	1.875		1. Agriculture, Hunting and Forestry
2. Perikanan	1.662	1.719	1.702	1.993	2.016	2.007	2.018	2.005	2.020	2.097	2.023	1.515	1.476	1.476	1.498	1.505	2. Fishery
NPL	52	72	34	62	63	61	55	58	60	63	67	66	64	62	63	61	NPL
3. Pertambangan dan Penggalian	17.570	7.370	8.116	11.283	11.177	11.144	11.500	10.625	10.435	10.223	9.719	9.465	9.178	9.382	9.776	9.939	3. Mining and Quarrying
NPL	1.241	519	261	177	196	257	220	299	298	192	249	443	496	415	405	395	NPL
4. Industri Pengolahan	97.790	83.183	86.056	86.771	85.381	83.480	83.469	83.016	84.451	85.790	82.912	82.479	81.538	80.789	82.412	83.470	4. Processing Industry
NPL	3.620	1.951	2.964	3.778	4.183	3.870	3.560	4.307	4.225	3.627	3.411	3.414	3.132	3.107	3.039	2.847	NPL
5. Listrik, gas dan air	8.653	5.496	8.579	10.806	10.432	10.422	10.501	10.381	10.764	7.257	6.785	6.891	6.984	6.747	6.591	6.597	5. Electricity, Gas and Water
NPL	20	70	54	53	53	52	46	98	101	103	99	99	101	100	100	110	NPL
6. Konstruksi	44.563	25.262	26.289	34.209	34.490	33.868	33.404	31.081	31.613	29.462	30.773	30.951	31.724	31.677	31.776	32.281	6. Construction
NPL	2.259	2.340	1.862	2.410	2.461	2.512	2.251	2.262	2.323	2.498	2.844	2.929	3.097	2.959	2.969	3.023	NPL
7. Perdagangan Besar dan Eceran	78.759	79.353	81.999	85.023	85.103	84.905	85.648	84.308	82.189	83.646	82.856	81.354	80.524	81.525	80.836	82.456	7. Wholesale and Retail Trade
NPL	4.567	4.178	4.130	5.199	5.924	5.807	5.038	5.409	4.642	4.829	5.010	5.031	4.453	4.610	4.531	4.528	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	17.814	18.345	18.260	20.165	20.290	20.699	20.477	20.541	20.787	20.968	20.872	20.941	20.690	20.902	20.835	21.140	8. Provision of accomodation and the provision of eating and drinking
NPL	710	947	1.302	1.645	1.616	1.743	1.339	1.671	1.632	1.490	1.636	1.635	1.567	1.631	1.622	1.551	NPL
9. Transportasi, pergudangan dan komunikasi	16.717	13.112	15.409	18.847	18.892	18.570	18.642	18.820	19.532	16.858	16.748	16.500	16.141	16.453	16.267	16.545	9. Transportation, Warehousing and Communications
NPL	735	604	456	423	365	327	354	430	412	493	612	614	556	560	552	552	NPL
10. Perantara Keuangan	28.207	24.687	23.015	24.273	23.718	23.482	24.486	22.955	23.700	22.363	21.396	20.193	19.975	20.374	19.875	19.782	10. Financial Intermediaries
NPL	369	371	394	645	771	910	464	599	550	409	419	443	432	455	495	481	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	50.603	30.657	29.683	31.104	31.207	30.766	30.296	30.244	30.151	31.157	31.177	31.586	31.421	31.489	30.785	31.504	11. Real Estate, Business, Ownership, and Business Services
NPL	667	1.340	1.162	1.469	1.552	1.712	1.393	1.708	1.941	1.956	2.310	2.263	2.013	1.994	1.723	1.703	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	620	1.117	1.547	934	919	1.219	1.793	1.792	1.648	1.599	1.659	1.611	1.333	1.220	1.180	1.088	12. Government administration, Defense and Compulsory social security
NPL	0	0	-	0	0	0	0	0	0	0	1	1	0	0	0	0	NPL
13. Jasa Pendidikan	1.226	1.277	1.067	988	1.000	1.032	1.004	994	1.031	1.049	1.044	1.043	1.041	1.077	1.061	1.028	13. Education Services
NPL	28	19	18	49	41	35	28	30	36	41	40	40	64	66	64	61	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	3.587	3.380	2.760	2.791	2.761	2.800	2.800	2.592	2.576	2.974	2.935	2.925	2.934	2.927	2.917	2.909	14. Health Services and Social Activities
NPL	18	23	25	74	73	70	72	27	23	32	34	33	34	33	32	29	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	8.347	14.346	13.317	12.596	12.431	12.430	12.323	12.125	12.374	12.351	12.317	12.219	12.271	12.578	12.608	11.956	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	487	489	307	347	389	380	380	393	405	413	445	480	477	512	495	474	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	210	253	355	552	560	574	580	590	603	621	652	660	674	688	697	712	16. Individual Services which Serve Households
NPL	6	11	13	15	15	12	7	8	7	9	9	9	10	10	9	9	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	192	60	0	1	1	0	0	0	0	0	0	0	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	30	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	754	647	914	378	374	362	352	315	320	428	444	336	336	341	382	307	18. Business Activities which are not clearly defined
NPL	4	4	35	18	25	29	25	26	26	29	29	103	103	101	101	26	NPL
Penerima Kredit Bukan Lapangan Usaha																	
Rumah Tangga																	
- Untuk Pemilikan Rumah Tinggal	16.108	14.703	14.589	14.833	14.931	15.135	15.204	15.064	15.211	15.479	15.784	15.760	16.001	16.057	16.305	16.517	<i>Loans to Non Industrial Origin</i>
NPL	832	969	1.004	1.096	1.062	1.069	978	1.004	1.010	1.057	1.148	1.133	1.105	1.089	1.044	997	- For Home Ownership
- Untuk Pemilikan Flat atau Apartemen	685	1.183	2.245	2.238	2.257	2.266	2.294	2.286	2.296	2.299	2.267	2.198	2.068	2.074	2.074	2.076	- For Apartement Ownership
NPL	46	14	17	16	19	24	24	23	23	25	28	34	38	35	37	37	NPL
- Untuk Pemilikan Ruko atau Rukan	1.108	1.052	1.023	1.021	1.022	1.039	1.025	1.019	1.025	1.019	1.009	994	980	968	958	967	- For Shop House Ownership
NPL	82	95	98	113	120	125	118	122	122	122	133	131	129	128	127	129	NPL
- Untuk Pemilikan Kendaraan Bermotor	8.835	8.197	8.531	9.132	8.853	8.765	9.107	9.217	9.207	9.203	8.789	8.625	8.270	7.945	7.656	7.352	- For Vehicles Ownership
NPL	182	256	257	309	279	304	193	216	237	236	282	381	313	236	236	239	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	68.280	88.082	97.086	105.417	107.673	108.456	108.830	109.885	110.523	111.546	117.621	117.736	117.973	118.579	118.747	121.170	- Others
NPL	334	620	786	893	903	928	832	897	936	993	1.058	1.143	1.213	1.216	1.195	1.224	NPL
Bukan Lapangan Usaha Lainnya	67.532	78.530	47.469	54.130	54.453	54.645	55.192	54.496	55.264	55.165	56.273	56.286	56.610	56.737	57.323	58.104	<i>Non Industrial Origin Others</i>
NPL	293	476	380	424	402	393	379	400	405	409	426	444	466	473	472	477	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	2016	2017	2018	2019				2020							Items		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Agt	Sep
Penerima Kredit Lapangan Usaha																	
1. Pertanian, Perburuan dan Kehutanan	58.456	47.271	55.650	51.432	49.390	48.537	46.591	45.962	47.197	52.153	50.020	45.548	43.621	41.421	40.664	44.892	Loans by Industrial Origin
NPL	2.414	925	919	482	481	481	616	617	499	486	665	639	617	596	610	592	1. Agriculture, Hunting and Forestry
2. Perikanan	1.737	1.788	2.145	2.323	2.339	2.318	2.389	2.328	2.373	2.175	2.318	2.186	2.139	2.275	2.337	2.302	2. Fishery
NPL	45	40	76	52	51	49	51	54	51	54	57	57	57	61	59	37	NPL
3. Pertambangan dan Penggalian	49.308	46.986	62.483	56.159	56.755	52.944	51.312	51.291	51.336	56.190	55.426	59.521	59.320	64.558	68.291	61.855	3. Mining and Quarrying
NPL	3.499	2.622	1.996	1.996	3.023	2.685	2.023	1.528	1.748	2.010	1.928	1.954	1.874	3.120	2.818	1.842	NPL
4. Industri Pengolahan	311.611	290.923	327.804	310.992	309.655	308.506	318.840	303.137	308.750	343.593	329.850	308.817	304.559	309.668	309.393	307.004	4. Processing Industry
NPL	10.633	6.167	6.808	8.587	9.803	10.548	9.093	9.611	9.455	10.436	10.028	9.456	8.878	8.994	8.822	7.796	NPL
5. Listrik, gas dan air	25.626	29.589	40.958	43.440	42.444	42.444	42.871	42.399	43.743	56.575	54.037	51.984	51.203	50.255	50.904	49.755	5. Electricity, Gas and Water
NPL	1.233	738	328	194	193	312	290	290	290	373	372	361	357	356	357	355	NPL
6. Konstruksi	85.844	125.085	145.610	157.765	153.422	151.158	148.575	144.369	141.311	136.354	137.093	135.639	136.218	136.883	138.958	140.807	6. Construction
NPL	3.457	4.119	3.672	6.058	6.187	6.599	7.579	8.370	8.447	8.409	8.447	8.133	7.744	8.136	7.967	7.898	NPL
7. Perdagangan Besar dan Eceran	256.217	252.346	263.634	239.001	238.624	234.637	239.627	230.684	230.009	237.272	231.480	193.877	188.848	182.689	180.736	179.832	7. Wholesale and Retail Trade
NPL	12.566	10.565	11.921	12.401	12.382	11.753	10.857	11.953	12.015	12.879	13.081	11.250	11.449	11.405	11.560	10.926	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	35.568	27.708	27.539	20.956	20.833	20.675	21.468	21.319	21.415	22.399	21.700	20.229	20.128	20.099	20.031	20.167	8. Provision of accomodation and the provision of eating and drinking
NPL	950	1.262	1.776	1.069	1.088	1.008	1.154	1.228	999	758	761	927	925	1.290	1.304	1.356	NPL
9. Transportasi, pergudangan dan komunikasi	59.447	60.462	76.449	74.167	77.059	77.682	77.672	76.028	75.323	80.295	77.660	73.504	74.240	75.476	72.511	72.942	9. Transportation, Warehousing and Communications
NPL	2.161	1.542	1.565	1.173	1.177	1.180	1.049	918	915	1.004	949	1.105	1.134	1.119	1.224	1.467	NPL
10. Perantara Keuangan	100.089	113.011	145.714	120.753	119.882	122.364	123.152	118.665	122.391	140.380	135.111	120.997	116.684	115.502	113.585	106.832	10. Financial Intermediaries
NPL	576	297	597	535	548	559	381	413	415	407	404	311	291	283	263	267	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	80.441	89.487	105.670	85.500	86.628	86.687	86.364	84.823	85.053	88.594	87.527	83.128	80.061	80.142	80.014	81.183	11. Real Estate, Business, Ownership, and Business Services
NPL	2.652	1.094	1.696	1.254	1.063	1.672	1.430	1.812	1.623	2.001	2.044	1.923	1.946	2.027	2.194	1.895	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.102	740	1.292	1.307	1.023	1.030	1.084	1.139	1.119	1.146	867	864	653	651	651	607	12. Government administration, Defense and Compulsory social security
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	1.982	2.482	3.086	2.916	2.945	2.917	3.202	3.237	3.214	3.222	3.215	3.235	3.228	3.187	3.197	3.210	13. Education Services
NPL	47	31	42	48	50	76	53	81	55	52	151	169	52	152	153	151	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	4.204	4.284	5.512	4.195	4.262	4.302	4.370	4.994	4.934	5.064	4.964	4.762	4.651	4.512	4.499	4.453	14. Health Services and Social Activities
NPL	47	62	66	54	56	59	48	48	49	49	43	41	45	43	45	43	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	16.362	11.233	11.827	8.751	8.752	8.705	9.507	9.190	8.858	8.657	7.986	7.738	7.890	7.361	7.248	7.464	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	705	444	429	427	418	404	437	420	422	443	387	368	358	352	609	604	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	85	80	112	118	116	115	242	233	219	213	195	174	167	157	143	134	16. Individual Services which Serve Households
NPL	7	2	2	1	0	0	0	1	1	1	7	6	6	6	6	6	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	1	13	3	0	0	7	7	0	0	0	0	0	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	1	0	0	-	-	-	-	-	0	0	0	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	1.220	1.235	755	1.116	1.116	1.109	1.214	1.192	1.181	1.119	1.087	1.088	942	950	949	973	18. Business Activities which are not clearly defined
NPL	1	1	22	37	36	35	36	28	28	33	33	29	29	29	29	29	NPL
Penerima Kredit Bukan Lapangan Usaha																	
Rumah Tangga																	
- Untuk Pemilikan Rumah Tinggal	198.924	207.041	242.140	247.558	247.700	245.970	247.874	247.405	248.430	249.477	249.347	243.249	243.690	244.879	246.130	247.476	Loans to Non Industrial Origin
NPL	4.838	5.030	5.241	6.349	6.396	6.462	6.262	6.977	7.265	7.290	7.711	7.465	7.503	7.570	7.517	7.301	House Hold
- Untuk Pemilikan Flat atau Apartemen	6.871	6.869	8.338	8.741	8.762	8.799	8.846	8.821	8.875	8.890	8.887	8.609	8.606	8.631	8.658	8.752	- For Home Ownership
NPL	147	147	193	196	186	193	194	215	222	257	251	290	325	312	318	295	NPL
- Untuk Pemilikan Ruko atau Rukan	12.186	11.289	11.098	7.794	7.779	7.766	7.764	7.649	7.606	7.523	7.467	6.774	6.666	6.582	6.569	6.548	- For Apartment Ownership
NPL	576	494	502	428	422	454	429	437	439	428	457	442	488	523	505	485	NPL
- Untuk Pemilikan Kendaraan Bermotor	43.081	41.147	48.363	44.848	44.663	43.994	42.716	43.502	43.740	43.075	40.743	23.078	21.394	20.581	19.395	17.573	- For Shop House Ownership
NPL	548	505	663	666	661	635	626	705	738	776	812	483	535	619	570	554	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	128.385	129.988	137.423	147.840	149.225	151.143	152.466	152.965	154.255	154.611	153.307	147.452	147.363	146.682	146.161	146.527	- For Vehicles Ownership
NPL	1.677	1.852	2.258	2.515	2.524	2.576	2.432	2.614	2.724	2.808	2.922	2.882	3.030	3.245	3.421	3.344	- Others
Bukan Lapangan Usaha Lainnya	88.741	81.756	105.106	96.421	95.875	95.762	96.032	94.837	94.370	93.165	91.156	89.602	88.956	88.402	87.843	87.908	Non Industrial Origin Others
NPL	1.385	1.185	1.116	1.075	1.060	1.047	1.008	1.021	1.042	1.068	1.136	1.217	1.343	1.606	1.712	1.590	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	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	196.628	240.499	263.317	279.965	277.556	282.897	283.218	281.017	284.513	291.138	289.246	291.209	293.841	292.507	295.178	298.544	1. Agriculture, Hunting and Forestry
NPL	2.303	2.149	2.695	2.979	2.953	3.043	3.011	3.701	3.740	3.011	2.996	2.924	3.874	4.007	4.298	4.870	NPL
2. Perikanan	4.743	6.402	7.123	8.276	8.223	8.293	8.405	8.418	8.654	8.787	8.730	8.750	8.898	9.136	9.357	9.673	2. Fishery
NPL	112	142	79	601	614	620	615	642	641	644	636	645	622	607	603	611	NPL
3. Pertambangan dan Penggalian	54.294	54.068	64.060	58.791	62.104	62.431	68.491	68.910	69.764	80.353	74.374	75.238	74.364	73.717	73.583	72.871	3. Mining and Quarrying
NPL	3.708	3.569	3.548	1.816	1.785	1.935	2.495	2.853	3.032	3.226	3.139	4.962	4.904	5.304	5.277	5.825	NPL
4. Industri Pengolahan	352.894	431.107	465.498	500.058	485.725	492.535	509.827	486.328	491.186	512.028	498.230	522.196	507.655	506.857	499.435	506.118	4. Processing Industry
NPL	11.814	12.819	11.988	19.874	21.456	21.680	21.457	21.520	22.006	22.368	23.016	25.817	27.865	28.425	28.660	29.001	NPL
5. Listrik, gas dan air	93.339	102.809	112.395	135.518	134.956	134.783	137.631	136.770	138.082	143.924	143.249	146.394	146.993	138.768	132.985	128.990	5. Electricity, Gas and Water
NPL	455	240	1.049	955	946	949	899	874	887	920	866	835	810	841	871	1.102	NPL
6. Konstruksi	73.852	95.675	127.393	157.947	157.404	158.994	161.638	155.496	158.113	167.384	167.572	175.160	177.390	178.081	176.316	178.115	6. Construction
NPL	2.068	2.024	3.833	3.892	3.896	3.885	2.419	1.978	1.953	1.850	1.927	2.318	2.399	2.351	2.097	2.048	NPL
7. Perdagangan Besar dan Eceran	469.101	520.220	597.682	646.130	641.156	642.470	648.318	628.772	629.236	645.311	625.949	650.904	645.301	642.382	643.535	647.107	7. Wholesale and Retail Trade
NPL	16.550	19.201	17.071	18.905	18.565	19.690	17.196	19.421	20.324	20.503	20.817	23.188	25.769	26.600	26.822	25.923	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	38.830	49.154	50.491	62.098	62.307	63.589	64.198	64.266	65.480	66.333	66.041	68.063	67.613	68.899	70.226	71.234	8. Provision of accommodation and the provision of eating and drinking
NPL	773	1.941	2.343	3.561	3.370	3.387	3.440	3.386	3.483	3.284	3.745	4.251	3.919	4.031	4.209	4.268	NPL
9. Transportasi, pergudangan dan komunikasi	85.000	99.443	117.179	131.887	133.652	137.865	143.119	142.268	144.104	148.383	146.199	152.193	157.324	158.403	158.583	160.212	9. Transportation, Warehousing and Communications
NPL	4.877	3.881	3.463	3.104	3.282	3.281	2.513	2.679	2.775	3.845	3.814	3.378	3.312	3.287	3.205	3.104	NPL
10. Perantara Keuangan	51.362	63.052	62.095	85.849	85.752	82.679	88.790	84.433	83.718	88.332	93.259	101.440	93.190	90.584	88.139	83.532	10. Financial Intermediaries
NPL	960	490	1.700	1.810	407	239	393	425	562	581	322	269	264	236	236	230	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	67.835	90.979	102.866	136.672	135.955	139.086	143.219	139.650	140.367	143.579	140.685	142.320	142.576	143.306	142.900	142.707	11. Real Estate, Business, Ownership, and Business Services
NPL	1.217	2.049	1.512	2.472	2.505	2.505	3.210	3.348	3.352	3.108	3.030	1.924	2.356	3.163	2.933	3.093	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.971	19.959	22.199	24.328	23.788	24.223	25.978	25.802	26.469	29.270	26.986	27.172	27.625	29.672	29.924	27.991	12. Government administration, Defense and Compulsory social security
NPL	3	1	3	9	10	8	7	10	10	8	10	10	9	12	3	3	NPL
13. Jasa Pendidikan	1.841	2.069	3.436	4.097	4.337	4.149	4.164	4.120	4.130	4.064	4.043	4.056	4.093	4.072	4.064	3.509	13. Education Services
NPL	23	22	14	23	20	19	17	26	26	23	20	22	23	14	9	9	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	6.214	7.731	9.982	15.167	15.800	15.720	19.688	15.588	14.847	14.950	15.089	15.362	15.638	15.474	15.977	15.950	14. Health Services and Social Activities
NPL	50	176	209	255	246	249	247	235	239	241	266	267	258	243	246	243	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	27.197	41.944	49.684	52.896	52.684	53.251	54.863	54.494	55.795	57.393	56.696	57.281	59.088	60.542	61.157	60.515	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	325	698	517	763	748	721	705	817	865	937	1.005	1.086	1.281	1.208	1.068	1.093	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	1.939	2.055	1.857	1.668	1.669	1.651	1.687	1.654	1.641	1.623	1.566	1.573	1.591	1.597	1.647	1.682	16. Individual Services which Serve Households
NPL	41	31	33	46	49	45	42	47	47	44	38	34	31	29	33	31	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	38	83	169	264	271	276	272	293	322	351	329	314	315	439	324	333	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	NPL
18. Kegiatan yang belum jelas batasannya	8.015	457	138	60	59	63	73	66	74	53	62	118	130	134	135	134	18. Business Activities which are not clearly defined
NPL	10	1	2	2	1	2	2	2	2	0	0	5	8	8	8	5	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	108.896	140.194	154.921	176.912	178.226	178.126	180.181	179.662	179.658	179.601	179.501	185.709	184.926	186.128	186.623	182.206	- For Home Ownership
NPL	2.252	3.122	3.146	4.415	4.372	4.245	3.966	4.184	4.282	4.543	5.133	5.690	5.639	5.608	5.485	5.056	NPL
- Untuk Pemilikan Flat atau Apartemen	4.279	6.424	8.416	10.150	10.245	10.220	10.338	10.332	10.538	10.608	10.630	10.864	10.831	10.931	10.948	10.830	- For Apartment Ownership
NPL	70	117	96	119	125	185	107	135	195	206	212	235	234	234	239	225	NPL
- Untuk Pemilikan Ruko atau Rukan	12.743	13.436	12.213	14.493	14.406	14.332	14.286	14.109	14.011	13.873	13.791	14.245	13.998	13.839	13.718	13.574	- For Shop House Ownership
NPL	353	507	553	743	731	756	714	747	714	723	759	786	724	698	663	631	NPL
- Untuk Pemilikan Kendaraan Bermotor	61.880	71.246	78.836	80.697	81.253	81.625	82.474	83.022	83.806	84.699	83.470	95.804	92.705	90.253	87.415	84.818	- For Vehicles Ownership
NPL	777	807	954	1.175	1.183	1.124	1.032	1.056	1.094	1.176	1.314	2.264	2.760	2.780	2.503	2.090	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	228.138	280.508	322.086	321.746	323.477	328.762	333.120	332.161	332.613	334.433	331.346	331.339	335.043	327.694	326.865	336.640	- Others
NPL	1.461	2.015	2.265	3.089	3.123	3.207	2.718	3.136	3.319	3.569	3.851	4.345	4.384	4.562	4.495	4.322	NPL
Bukan Lapangan Usaha Lainnya	44.693	59.528	65.820	69.295	69.509	70.267	74.402	73.743	73.442	71.939	68.138	65.931	66.248	66.975	67.930	68.669	Non Industrial Origin Others
NPL	983	1.170	1.312	1.145	1.117	1.118	1.096	1.207	1.231	1.292	1.433	1.531	1.762	1.965	2.011	1.932	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	2016	2017	2018	2019				2020									Items		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep			
Penerima Pembiayaan Lapangan Usaha																			<i>Financing by Industrial Origin</i>
1. Pertanian, Perburuan dan Kehutanan	53	59	115	40	42	34	54	53	52	52	52	52	52	28	28	17		1. Agriculture, Hunting and Forestry	
NPF	11	11	6	5	5	5	5	5	5	6	6	6	6	5	5	5		NPF	
2. Perikanan	3	21	23	8	7	7	6	6	6	5	5	4	4	3	3	2		2. Fishery	
NPF	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0		NPF		
3. Pertambangan dan Penggalian	43	84	90	29	67	158	167	162	148	154	155	157	117	156	145	155		3. Mining and Quarrying	
NPF	28	25	5	5	4	13	4	5	5	3	2	2	2	2	2	2		NPF	
4. Industri Pengolahan	446	560	398	403	325	398	399	395	392	394	347	346	345	344	342	341		4. Processing Industry	
NPF	74	133	14	28	27	48	47	48	48	48	48	47	47	47	47	47		NPF	
5. Listrik, gas dan air	220	334	230	233	377	411	411	417	425	444	444	443	417	441	455	454		5. Electricity, Gas and Water	
NPF	2	2	0	0	0	0	0	0	0	20	20	20	20	20	20	20		NPF	
6. Konstruksi	785	644	741	603	639	694	687	644	660	615	623	640	436	464	473	478		6. Construction	
NPF	85	99	65	68	68	65	65	87	77	61	61	62	59	86	80	85		NPF	
7. Perdagangan Besar dan Eceran	1.277	1.041	902	870	840	863	935	900	878	897	927	903	919	850	896	902		7. Wholesale and Retail Trade	
NPF	146	119	216	241	231	254	239	239	240	242	257	258	257	238	238	236		NPF	
8. Penyediaan akomodasi dan penyediaan makan minum	175	141	243	254	255	254	254	253	252	255	255	254	252	252	252	251		8. Provision of accommodation and the provision of eating and drinking	
NPF	24	25	14	12	12	12	12	13	13	13	13	13	13	14	14	14		NPF	
9. Transportasi, pergudangan dan komunikasi	631	554	446	507	538	531	526	519	501	502	505	504	721	721	717	715		9. Transportation, Warehousing and Communications	
NPF	88	246	24	10	10	8	8	8	8	10	8	8	8	8	8	8		NPF	
10. Perantara Keuangan	987	813	580	498	468	477	460	450	444	433	427	417	529	521	484	479		10. Financial Intermediaries	
NPF	32	34	5	12	12	12	10	11	11	22	22	22	21	21	21	22		NPF	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	1.465	1.596	986	1.054	1.189	1.192	1.201	1.186	1.180	1.224	1.218	1.211	1.227	1.194	1.191	1.197		11. Real Estate, Business, Ownership, and Business Services	
NPF	598	632	27	19	29	27	25	25	28	28	29	30	34	32	30	29		NPF	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		12. Government administration, Defense and Compulsory social security	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		NPF	
13. Jasa Pendidikan	674	845	829	875	870	869	859	856	854	806	793	785	777	770	755	739		13. Education Services	
NPF	1	2	5	1	12	5	1	1	1	1	1	1	1	1	1	1		NPF	
14. Jasa Kesehatan dan Kegiatan Sosial	361	517	533	755	783	798	691	700	622	658	655	653	650	659	662	659		14. Health Services and Social Activities	
NPF	1	22	12	11	11	11	11	11	11	11	11	11	11	11	11	11		NPF	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	140	102	79	84	83	86	74	72	73	74	72	72	72	70	69	68		15. Community, Sociocultural, Entertainment and Other Individual Services	
NPF	5	9	6	4	4	3	3	3	3	3	3	3	3	3	3	3		NPF	
16. Jasa Perorangan yang Melayani Rumah Tangga	2	3	2	2	2	2	2	2	2	2	2	2	2	2	1	1		16. Individual Services which Serve Households	
NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		NPF	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		17. International Agency and Other Extra International Agency	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		NPF	
18. Kegiatan yang belum jelas batasannya	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0		18. Business Activities which are not clearly defined	
NPF	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0		NPF	
Penerima Pembiayaan Bukan Lapangan Usaha																		<i>Financing to Non Industrial Origin</i>	
Rumah Tangga																		<i>House Hold</i>	
- Untuk Pemilikan Rumah Tinggal	284	526	793	956	1.001	1.024	1.051	1.056	1.066	1.086	1.101	1.109	1.129	1.143	1.161	1.182		- For Home Ownership	
NPF	25	25	27	33	34	25	24	25	24	33	29	34	35	38	38	37		NPF	
- Untuk Pemilikan Flat atau Apartemen	17	22	40	38	38	39	40	40	49	50	46	47	50	51	51	53		- For Apartment Ownership	
NPF	0	1	2	2	2	2	1	1	2	2	2	2	2	2	2	2		NPF	
- Untuk Pemilikan Ruko atau Rukan	12	15	14	17	19	19	21	23	25	29	28	26	26	26	25	25		- For Shop House Ownership	
NPF	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0		NPF	
- Untuk Pemilikan Kendaraan Bermotor	537	104	61	53	53	53	52	50	49	48	46	46	46	45	45	43		- For Vehicles Ownership	
NPF	1	1	3	3	3	3	3	3	3	3	3	3	4	3	3	3		NPF	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.249	3.238	3.087	3.344	3.374	3.379	3.414	3.412	3.415	3.441	3.448	3.443	3.451	3.414	3.421	3.391		- Others	
NPF	43	77	72	64	64	62	60	61	61	62	65	66	76	64	65	65		NPF	
Bukan Lapangan Usaha Lainnya	34	15	14	96	99	99	101	100	100	100	100	100	100	100	99	99		<i>Non Industrial Origin Others</i>	
NPF	1	1	2	2	2	2	1	1	1	1	1	1	1	1	1	1		NPF	

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Penerima Pembiayaan Lapangan Usaha																	
1. Pertanian, Perburuan dan Kehutanan	2.777	3.528	4.474	4.892	4.972	4.912	5.156	5.111	5.061	5.149	5.532	5.530	5.246	4.692	4.695	4.632	1. Agriculture, Hunting and Forestry
NPF	145	129	82	98	95	85	331	337	337	349	354	355	323	301	303	302	NPF
2. Perikanan	1.155	1.215	986	1.041	1.071	1.104	1.155	1.167	1.223	1.270	1.352	1.350	1.578	1.607	1.620	1.650	2. Fishery
NPF	16	40	26	38	41	32	25	29	30	31	40	40	43	33	39	32	NPF
3. Pertambangan dan Penggalian	3.219	3.109	1.752	1.735	1.717	1.694	1.685	1.653	1.662	1.866	1.950	1.926	2.604	2.407	2.483	2.486	3. Mining and Quarrying
NPF	375	258	20	20	19	26	26	25	25	24	16	18	12	11	11	12	NPF
4. Industri Pengolahan	11.071	12.554	13.282	13.883	14.090	14.102	14.325	14.183	13.984	14.412	14.450	14.405	14.138	11.906	11.608	11.827	4. Processing Industry
NPF	425	674	399	469	883	899	1.220	1.224	1.229	1.251	1.173	1.237	987	655	769	764	NPF
5. Listrik, gas dan air	3.383	3.801	3.710	3.964	3.828	3.758	3.760	3.734	3.675	3.716	4.117	4.140	4.188	2.767	2.679	2.684	5. Electricity, Gas and Water
NPF	35	251	3	72	61	22	2	13	13	13	12	12	11	1	12	12	NPF
6. Konstruksi	5.388	6.756	7.990	8.618	8.673	8.528	9.022	8.861	8.918	9.761	8.640	8.636	8.771	6.551	6.651	6.763	6. Construction
NPF	190	334	228	348	404	347	309	416	300	310	312	311	293	309	310	311	NPF
7. Perdagangan Besar dan Eceran	18.848	20.637	20.892	22.558	22.828	23.088	23.456	22.989	23.400	23.808	22.787	25.479	17.598	15.312	15.288	15.158	7. Wholesale and Retail Trade
NPF	1.020	1.083	1.463	1.619	1.677	1.685	1.103	1.182	1.192	1.227	1.268	1.170	1.142	1.014	977	971	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	1.268	1.085	1.700	1.886	1.941	1.971	1.998	2.002	2.037	2.148	2.173	2.179	2.217	2.017	2.041	2.059	8. Provision of accomodation and the provision of eating and drinking
NPF	22	34	23	143	143	142	141	146	146	148	181	156	145	137	136	137	NPF
9. Transportasi, pergudangan dan komunikasi	4.783	4.940	4.531	4.443	4.373	4.366	4.312	4.250	4.275	4.236	4.492	4.450	4.703	3.978	4.935	4.991	9. Transportation, Warehousing and Communications
NPF	185	43	205	89	87	115	88	122	122	128	160	160	158	138	136	135	NPF
10. Perantara Keuangan	6.053	5.010	4.779	5.278	5.184	5.674	5.765	5.588	5.532	5.505	5.518	5.390	5.211	3.518	3.424	3.130	10. Financial Intermediaries
NPF	260	370	20	38	40	52	49	74	59	62	59	56	38	42	41	36	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.852	5.553	5.084	5.221	5.142	5.233	5.404	5.284	4.964	4.960	5.617	5.584	5.712	5.057	5.020	4.977	11. Real Estate, Business, Ownership, and Business Services
NPF	268	301	129	75	83	92	87	91	93	78	84	74	69	27	31	33	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	9	6	3	25	25	16	15	15	15	15	14	14	13	13	12	14	12. Government administration, Defense and Compulsory social security
NPF	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPF
13. Jasa Pendidikan	1.888	1.993	2.001	2.638	2.670	2.749	2.941	2.910	2.919	2.934	2.951	2.958	3.033	1.679	1.695	1.699	13. Education Services
NPF	15	48	16	21	20	22	16	17	19	21	22	20	24	13	8	10	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	1.159	1.454	1.414	1.616	1.637	1.636	1.836	1.875	1.861	1.854	1.904	1.893	1.919	1.257	1.235	1.238	14. Health Services and Social Activities
NPF	4	30	9	34	33	33	32	38	33	33	9	9	8	6	4	4	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.476	2.396	3.072	4.383	4.396	4.420	4.446	4.377	4.316	4.279	3.914	3.970	3.645	3.519	2.690	2.658	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	117	89	132	316	310	272	230	271	257	250	168	177	175	164	147	135	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	247	277	331	1.032	977	929	865	800	746	686	638	629	96	88	86	84	16. Individual Services which Serve Households
NPF	7	7	6	9	9	9	10	12	13	16	17	21	2	2	2	3	NPF
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	0	0	-	-	-	-	-	2	2	2	2	17. International Agency and Other Extra International Agency
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
18. Kegiatan yang belum jelas batasannya	531	390	445	198	207	214	331	776	1.063	289	423	423	1.082	1.123	1.153	1.125	18. Business Activities which are not clearly defined
NPF	56	150	223	72	72	46	65	67	45	48	49	49	130	128	116	96	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	
Rumah Tangga																	
- Untuk Pemilikan Rumah Tinggal	20.044	21.888	22.844	24.547	24.638	24.680	24.577	24.474	24.467	25.007	25.001	25.004	25.314	13.759	13.891	14.132	- For Home Ownership
NPF	488	613	553	823	808	831	734	805	768	839	812	800	954	525	514	520	NPF
- Untuk Pemilikan Flat atau Apartemen	621	594	554	511	512	509	501	497	487	488	481	482	474	440	436	430	- For Apartement Ownership
NPF	16	32	17	19	18	21	15	16	28	28	27	26	36	25	19	20	NPF
- Untuk Pemilikan Ruko atau Rukan	1.148	1.146	1.066	1.118	1.101	1.111	1.113	1.108	1.085	1.099	1.071	1.056	1.067	327	327	325	- For Shop House Ownership
NPF	38	56	71	93	92	89	90	99	95	102	100	103	104	28	27	26	NPF
- Untuk Pemilikan Kendaraan Bermotor	3.567	3.166	2.702	2.781	2.815	2.823	2.759	2.760	2.748	2.736	2.671	2.597	2.553	2.211	2.111	2.117	- For Vehicles Ownership
NPF	42	50	36	33	33	33	33	32	31	54	54	44	58	50	49	52	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	13.744	15.002	16.258	17.339	17.645	17.914	18.676	18.825	18.429	19.156	18.939	18.863	20.599	17.622	17.721	18.262	- Others
NPF	127	192	138	216	210	208	196	214	183	235	249	256	265	182	181	199	NPF
Bukan Lapangan Usaha Lainnya	1.652	1.772	4.895	4.217	4.291	4.394	4.503	4.494	5.864	6.451	6.474	6.488	5.765	5.949	6.012	6.563	Non Industrial Origin Others
NPF	90	40	77	111	67	128	102	104	173	131	128	125	96	96	98	94	NPF

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Penerima Pembiayaan Lapangan Usaha																	
1. Pertanian, Perburuan dan Kehutanan	4.054	4.038	3.472	3.977	3.573	3.935	3.898	3.875	3.845	3.791	3.814	3.862	4.564	5.371	6.810	6.420	1. Agriculture, Hunting and Forestry
NPF	131	66	50	36	35	33	98	100	98	29	30	29	34	55	70	129	NPF
2. Perikanan	81	59	51	37	36	35	34	33	32	31	32	32	66	101	103	102	2. Fishery
NPF	11	3	2	1	1	2	1	1	1	2	2	2	2	4	5	13	NPF
3. Pertambangan dan Penggalian	1.725	1.841	1.186	1.550	1.529	1.003	987	973	986	1.088	991	975	1.338	1.569	1.517	1.528	3. Mining and Quarrying
NPF	160	18	1	4	4	0	11	10	9	10	2	2	2	3	24	65	NPF
4. Industri Pengolahan	4.218	3.477	3.396	4.188	3.739	3.752	3.714	3.722	3.724	3.744	3.684	3.769	3.769	5.914	6.216	6.498	4. Processing Industry
NPF	262	466	463	663	718	724	725	728	730	741	723	724	725	1.058	1.049	1.049	NPF
5. Listrik, gas dan air	4.106	4.051	4.308	3.469	3.239	3.222	3.073	3.039	3.051	3.159	2.951	3.212	3.092	4.510	3.493	3.759	5. Electricity, Gas and Water
NPF	474	272	826	581	575	575	532	525	545	603	559	547	420	429	428	436	NPF
6. Konstruksi	2.222	3.181	5.443	6.240	6.318	6.643	7.378	7.588	7.945	8.114	8.282	8.284	7.909	10.138	10.193	11.185	6. Construction
NPF	107	454	34	18	22	25	23	19	19	23	94	89	86	120	121	126	NPF
7. Perdagangan Besar dan Eceran	5.756	4.466	3.446	3.208	3.122	2.631	2.810	2.718	2.634	2.590	2.557	2.556	9.510	12.057	12.044	12.378	7. Wholesale and Retail Trade
NPF	633	509	164	91	91	88	94	90	86	86	87	117	289	408	339	377	NPF
8. Penyediaan akomodasi dan penyediaan makan minum	504	815	839	1.076	1.056	1.037	1.009	673	808	680	695	668	827	1.052	1.168	1.155	8. Provision of accommodation and the provision of eating and drinking
NPF	26	11	11	18	16	17	12	8	6	8	8	8	12	17	16	17	NPF
9. Transportasi, pergudangan dan komunikasi	4.032	3.340	2.442	2.072	2.105	2.363	2.433	2.402	2.386	2.492	2.414	2.384	2.323	3.080	2.928	2.952	9. Transportation, Warehousing and Communications
NPF	235	478	75	187	106	106	21	11	2	22	21	20	46	61	61	61	NPF
10. Perantara Keuangan	4.689	5.450	6.159	5.780	5.556	5.502	5.732	5.634	5.454	5.543	5.454	5.316	5.264	6.512	5.131	5.588	10. Financial Intermediaries
NPF	116	55	127	42	14	15	24	26	19	21	19	11	48	66	77	80	NPF
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	2.000	2.202	2.268	1.991	1.857	1.812	1.930	1.773	1.579	1.838	1.875	2.028	2.000	2.757	2.796	2.764	11. Real Estate, Business, Ownership, and Business Services
NPF	30	19	44	6	8	6	12	10	11	3	4	2	2	50	45	45	NPF
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	-	1	-	-	3	2	12. Government administration, Defense and Compulsory social security
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
13. Jasa Pendidikan	834	1.375	1.833	1.910	1.922	1.961	2.004	1.677	1.687	1.717	1.723	1.748	1.742	3.129	3.110	3.178	13. Education Services
NPF	8	1	4	1	1	1	5	5	7	7	7	8	8	15	13	16	NPF
14. Jasa Kesehatan dan Kegiatan Sosial	1.195	1.677	2.401	3.391	3.834	3.783	4.121	3.962	3.617	3.514	3.421	3.274	3.116	3.571	3.523	3.598	14. Health Services and Social Activities
NPF	12	5	59	6	6	6	1	2	0	0	5	0	75	79	79	84	NPF
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.317	1.574	1.284	956	944	883	858	822	797	781	769	408	447	543	485	472	15. Community, Sociocultural, Entertainment and Other Individual Services
NPF	81	46	38	40	35	32	32	36	37	40	41	27	24	46	47	29	NPF
16. Jasa Perorangan yang Melayani Rumah Tangga	84	46	25	13	12	11	12	11	10	12	25	65	602	579	569	554	16. Individual Services which Serve Households
NPF	5	4	3	1	1	1	1	1	1	1	2	20	20	19	19	19	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18. Business Activities which are not clearly defined
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
Penerima Pembiayaan Bukan Lapangan Usaha																	
Rumah Tangga																	Financing to Non Industrial Origin
- Untuk Pemilikan Rumah Tinggal	7.236	7.766	9.043	9.616	9.756	9.890	10.197	10.232	10.352	10.899	10.434	10.489	10.505	22.210	22.517	22.982	House Hold
NPF	170	132	179	136	140	132	125	135	145	142	146	156	156	535	505	488	- For Home Ownership
- Untuk Pemilikan Flat atau Apartemen	246	213	210	208	212	211	210	208	211	216	212	212	216	246	252	259	- For Apartment Ownership
NPF	7	4	4	4	5	4	4	4	3	3	3	3	4	3	4	4	NPF
- Untuk Pemilikan Ruko atau Rukan	187	171	124	118	117	117	120	120	123	217	128	147	146	993	994	989	- For Shop House Ownership
NPF	11	4	2	1	1	1	1	1	1	3	2	4	3	82	81	81	NPF
- Untuk Pemilikan Kendaraan Bermotor	156	630	1.948	3.119	3.189	3.231	3.285	3.298	3.292	3.291	3.245	3.205	3.137	3.230	3.187	3.116	- For Vehicles Ownership
NPF	3	2	2	8	10	12	13	15	16	19	21	19	21	24	26	28	NPF
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya	10.561	13.906	17.447	20.488	20.779	20.996	21.331	21.393	21.709	21.584	22.373	22.852	23.435	28.097	29.325	30.768	- Others
NPF	246	191	130	118	116	112	103	111	113	118	117	130	120	222	239	239	NPF
Bukan Lapangan Usaha Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	0	1	1	1	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	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Jenis Penggunaan																		Type of Use
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	2.049.098	2.222.823	2.512.476	2.567.513	2.536.346	2.534.003	2.576.497	2.473.086	2.492.500	2.603.316	2.559.281	2.546.101	2.528.907	2.510.706	2.502.891	2.504.927	1. Working Capital	
NPL	73.591	70.732	70.785	83.401	85.236	86.846	83.081	89.830	90.936	93.791	94.838	97.767	100.194	101.422	101.424	98.880	NPL	
2. Investasi	1.125.467	1.179.728	1.308.747	1.429.921	1.434.655	1.447.226	1.481.226	1.471.984	1.481.653	1.540.560	1.497.154	1.501.989	1.482.827	1.494.821	1.489.154	1.487.495	2. Investments	
NPL	36.123	31.048	31.829	36.596	38.553	39.357	33.859	35.260	35.434	35.443	36.432	37.078	38.251	42.000	41.726	42.090	NPL	
3. Konsumsi	1.202.630	1.335.393	1.473.659	1.526.756	1.535.159	1.542.951	1.559.269	1.557.742	1.563.997	1.568.164	1.553.548	1.537.838	1.537.506	1.530.639	1.529.822	1.538.172	3. Consumption	
NPL	18.422	21.141	22.650	26.762	26.615	26.838	24.894	27.066	27.992	29.071	31.035	32.872	34.109	34.977	34.586	32.929	NPL	
Total Kredit	4.377.195	4.737.944	5.294.882	5.524.190	5.506.161	5.524.180	5.616.992	5.502.812	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	Total Credit	
NPL	128.135	122.922	125.264	146.759	150.404	153.041	141.834	152.156	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	NPL	
Orientasi Penggunaan																	User Orientation	
Kredit kepada Pihak Ketiga																	Credit to Third Party	
1. Ekspor	96.852	121.345	131.582	133.780	127.730	125.892	129.120	128.627	131.669	149.322	143.210	138.358	141.473	146.346	148.499	151.120	1. Ekspor	
NPL	2.059	2.044	2.294	3.195	3.171	3.078	2.472	2.827	3.010	3.106	3.007	2.877	2.734	2.722	2.827	3.080	NPL	
2. Impor	44.759	61.598	77.129	82.396	84.484	83.287	84.457	74.179	75.221	82.843	80.066	81.723	80.590	78.066	77.867	73.711	2. Impor	
NPL	1.189	1.459	1.203	1.823	2.140	2.167	2.307	2.433	2.659	2.148	2.201	2.106	2.311	2.290	2.011	2.187	NPL	
3. Lainnya	4.235.584	4.555.001	5.086.171	5.308.015	5.293.947	5.315.001	5.403.414	5.300.005	5.331.261	5.479.875	5.386.707	5.365.848	5.327.176	5.311.755	5.295.500	5.305.763	3. Other	
NPL	124.888	119.419	121.766	141.741	145.092	147.796	137.055	146.896	148.694	153.050	157.096	162.733	167.509	173.387	172.898	168.633	NPL	
Total Kredit	4.377.195	4.737.944	5.294.882	5.524.190	5.506.161	5.524.180	5.616.992	5.502.812	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	Total Credit	
NPL	128.135	122.922	125.264	146.759	150.404	153.041	141.834	152.156	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	NPL	

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

*) Provisional figures
 **) Very provisional figures
 ***) Estimated figures
 r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul ^{r)}	Agt ^{r)}	Sep		
Jenis Penggunaan																		Type of Use
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	21.534	14.585	15.228	10.855	10.848	10.712	10.104	9.763	10.965	10.999	9.078	8.722	7.953	7.957	7.967	6.373	6.373	1. Working Capital
NPL	623	602	614	673	682	759	628	653	1.129	1.235	1.043	817	599	588	536	420	420	NPL
2. Investasi	7.383	4.358	4.800	2.578	2.550	2.505	2.426	2.414	2.583	2.768	2.534	2.521	2.332	2.331	2.412	2.414	2.414	2. Investments
NPL	249	281	276	177	157	150	130	118	162	156	123	123	98	104	104	83	83	NPL
3. Konsumsi	37.985	24.045	26.857	24.928	25.213	25.392	25.430	25.473	25.656	25.663	18.227	17.422	17.167	16.838	16.929	15.727	15.727	3. Consumption
NPL	277	337	495	327	327	328	293	341	344	317	212	203	189	195	189	143	143	NPL
Total Kredit	66.902	42.987	46.886	38.361	38.611	38.609	37.960	37.649	39.204	39.430	29.839	28.664	27.451	27.126	27.308	24.514	24.514	Total Credit
NPL	1.149	1.221	1.385	1.176	1.166	1.237	1.051	1.111	1.635	1.707	1.377	1.143	886	887	829	646	646	NPL
Orientasi Penggunaan																		User Orientation
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	60	61	82	135	135	103	125	125	125	125	123	122	121	115	136	159	159	1. Ekspor
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Impor	55	40	2	18	14	16	11	13	220	217	210	-	-	-	-	-	-	2. Impor
NPL	-	13	-	0	0	0	-	-	207	217	210	-	-	-	-	-	-	NPL
3. Lainnya	66.787	42.886	46.802	38.208	38.462	38.490	37.824	37.512	38.859	39.088	29.506	28.542	27.330	27.011	27.171	24.355	24.355	3. Other
NPL	1.149	1.207	1.385	1.176	1.166	1.237	1.051	1.111	1.428	1.490	1.167	1.143	886	887	829	646	646	NPL
Total Kredit	66.902	42.987	46.886	38.361	38.611	38.609	37.960	37.649	39.204	39.430	29.839	28.664	27.451	27.126	27.308	24.514	24.514	Total Credit
NPL	1.149	1.221	1.385	1.176	1.166	1.237	1.051	1.111	1.635	1.707	1.377	1.143	886	887	829	646	646	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul ^{r)}	Agt ^{r)}	Sep		
Jenis Penggunaan																		Type of Use
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	266.758	214.490	229.186	240.066	238.494	235.939	236.769	229.513	230.164	228.379	226.388	222.415	221.087	222.232	222.389	225.834	1. Working Capital	
NPL	10.779	9.256	9.327	12.849	14.253	13.928	11.970	13.332	12.392	12.112	12.297	12.290	11.733	11.806	11.765	11.766	NPL	
2. Investasi	131.294	117.075	117.002	131.890	131.209	131.241	132.904	132.955	134.823	130.575	127.954	128.419	127.339	127.801	127.816	128.405	2. Investments	
NPL	5.258	4.687	4.554	5.290	5.247	5.548	4.856	5.592	5.934	5.711	6.571	6.965	6.707	6.663	6.218	5.959	NPL	
3. Konsumsi	162.548	191.747	170.943	186.770	189.188	190.306	191.653	191.968	193.525	194.710	201.741	201.598	201.900	202.361	203.063	206.187	3. Consumption	
NPL	1.770	2.431	2.543	2.852	2.785	2.843	2.523	2.662	2.733	2.842	3.075	3.267	3.259	3.179	3.108	3.103	NPL	
Total Kredit	560.600	523.311	517.132	558.726	558.891	557.486	561.326	554.435	558.513	553.663	556.083	552.432	550.326	552.393	553.268	560.426	Total Credit	
NPL	17.806	16.374	16.424	20.990	22.285	22.319	19.348	21.586	21.059	20.665	21.943	22.521	21.700	21.649	21.091	20.828	NPL	
Orientasi Penggunaan																	User Orientation	
Kredit kepada Pihak Ketiga																	Credit to Third Party	
1. Ekspor	14.543	12.032	15.573	16.553	16.538	16.603	17.531	18.444	18.062	19.615	18.061	17.390	17.878	18.621	18.418	18.669	1. Ekspor	
NPL	303	97	54	226	199	229	192	212	398	144	81	81	80	81	80	81	NPL	
2. Impor	5.544	4.237	4.642	4.483	4.469	4.632	4.492	4.324	3.986	4.316	4.362	4.188	4.207	4.233	4.296	4.269	2. Impor	
NPL	165	6	217	234	233	235	206	205	1	1	3	3	6	6	7	9	NPL	
3. Lainnya	540.512	507.043	496.916	537.690	537.884	536.251	539.303	531.666	536.466	529.733	533.659	530.855	528.242	529.539	530.555	537.488	3. Other	
NPL	17.338	16.271	16.153	20.531	21.853	21.855	18.950	21.169	20.660	20.520	21.859	22.438	21.614	21.563	21.004	20.738	NPL	
Total Kredit	560.600	523.311	517.132	558.726	558.891	557.486	561.326	554.435	558.513	553.663	556.083	552.432	550.326	552.393	553.268	560.426	Total Credit	
NPL	17.806	16.374	16.424	20.990	22.285	22.319	19.348	21.586	21.059	20.665	21.943	22.521	21.700	21.649	21.091	20.828	NPL	

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020								Items		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	734.389	769.286	898.203	833.326	827.587	819.026	832.019	798.746	804.831	860.571	842.258	770.895	759.512	754.694	753.925	744.819		1. Working Capital
NPL	25.236	20.024	23.184	26.328	26.680	27.459	27.014	29.721	29.428	31.550	31.734	29.815	29.356	29.468	29.479	26.845		NPL
2. Investasi	354.927	335.438	378.041	347.564	347.856	347.112	346.730	342.245	343.597	374.829	358.278	341.498	335.041	341.093	340.190	339.591		2. Investments
NPL	15.758	9.887	9.316	8.040	9.879	9.962	8.096	7.652	7.583	7.844	7.621	6.914	6.407	8.502	8.540	8.419		NPL
3. Konsumsi	478.174	478.090	552.468	553.201	554.005	553.433	555.432	555.179	557.276	556.741	550.906	518.763	516.674	515.756	514.754	514.754		3. Consumption
NPL	9.171	9.213	9.973	11.229	11.249	11.367	10.940	11.969	12.430	12.628	13.288	12.779	13.224	13.875	14.041	13.569		NPL
Total Kredit	1.567.489	1.582.814	1.828.712	1.734.091	1.729.448	1.719.570	1.734.182	1.696.169	1.705.704	1.792.141	1.751.442	1.631.156	1.611.226	1.611.543	1.608.869	1.599.194		Total Credit
NPL	50.164	39.124	42.473	45.597	47.808	48.788	46.050	49.342	49.441	52.021	52.643	49.508	48.987	51.844	52.060	48.832		NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	66.089	63.810	77.094	79.590	76.012	75.139	79.097	78.181	79.769	92.511	90.291	84.289	86.163	88.845	88.754	88.516		1. Ekspor
NPL	1.357	636	851	1.634	1.570	1.443	1.085	1.062	1.072	1.444	1.356	1.326	1.206	1.200	1.191	1.234		NPL
2. Impor	34.000	46.944	55.398	57.299	58.255	56.504	58.530	56.530	57.513	63.642	61.470	53.063	53.183	51.328	51.171	47.031		2. Impor
NPL	965	574	911	1.367	1.477	1.455	1.332	1.364	1.411	1.491	1.451	1.287	1.205	1.178	1.041	1.234		NPL
3. Lainnya	1.467.401	1.472.060	1.696.220	1.597.202	1.595.180	1.587.927	1.596.555	1.561.459	1.568.422	1.635.989	1.599.681	1.493.804	1.471.881	1.471.370	1.468.944	1.463.646		3. Other
NPL	47.843	37.915	40.710	42.596	44.761	45.890	43.633	46.916	46.958	49.086	49.836	46.895	46.576	49.467	49.829	46.364		NPL
Total Kredit	1.567.489	1.582.814	1.828.712	1.734.091	1.729.448	1.719.570	1.734.182	1.696.169	1.705.704	1.792.141	1.751.442	1.631.156	1.611.226	1.611.543	1.608.869	1.599.194		Total Credit
NPL	50.164	39.124	42.473	45.597	47.808	48.788	46.050	49.342	49.441	52.021	52.643	49.508	48.987	51.844	52.060	48.832		NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	957.997	1.152.275	1.297.434	1.405.278	1.381.076	1.390.568	1.417.618	1.356.357	1.368.194	1.423.823	1.402.955	1.464.593	1.459.922	1.446.306	1.439.797	1.447.486	1. Working Capital	
NPL	32.964	36.587	35.142	40.629	40.005	41.196	39.768	42.210	44.166	45.043	45.950	51.072	54.789	56.043	56.119	56.098	NPL	
2. Investasi	586.095	675.432	760.130	896.393	902.323	914.385	945.960	941.989	948.300	979.435	955.349	975.148	963.703	968.265	963.669	961.732	2. Investments	
NPL	12.322	12.847	14.917	20.439	20.847	21.229	18.746	19.721	19.640	19.531	19.956	20.917	22.921	24.348	24.475	25.360	NPL	
3. Konsumsi	460.629	571.337	642.291	673.293	677.115	683.331	694.801	693.029	694.068	695.153	686.876	703.893	703.751	695.820	693.500	696.736	3. Consumption	
NPL	5.896	7.739	8.326	10.687	10.651	10.635	9.633	10.465	10.836	11.509	12.701	14.852	15.503	15.847	15.396	14.256	NPL	
Total Kredit	2.004.722	2.399.043	2.699.854	2.974.964	2.960.514	2.988.285	3.058.379	2.991.375	3.010.562	3.098.412	3.045.180	3.143.633	3.127.375	3.110.391	3.096.965	3.105.953	Total Credit	
NPL	51.182	57.172	58.384	71.756	71.503	73.059	68.147	72.397	74.642	76.083	78.608	86.841	93.213	96.239	95.989	95.713	NPL	
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	16.015	45.348	38.661	36.873	34.245	33.219	31.613	31.120	32.860	36.176	34.115	35.919	36.806	38.354	40.807	43.098	1. Ekspor	
NPL	399	1.312	1.388	1.335	1.402	1.406	1.195	1.553	1.540	1.518	1.571	1.471	1.448	1.442	1.555	1.765	NPL	
2. Impor	4.959	10.112	16.544	19.742	20.900	21.266	20.616	12.539	12.644	13.749	13.144	23.630	22.249	21.517	21.410	21.422	2. Impor	
NPL	58	777	76	222	430	477	769	864	1.039	438	537	817	1.101	1.106	963	943	NPL	
3. Lainnya	1.983.748	2.343.583	2.644.649	2.918.348	2.905.370	2.933.800	3.006.583	2.947.717	2.965.057	3.048.487	2.997.921	3.084.084	3.068.320	3.050.520	3.034.748	3.041.434	3. Other	
NPL	50.725	55.084	56.920	70.198	69.671	71.176	66.183	69.980	72.063	74.126	76.500	84.553	90.664	93.691	93.471	93.006	NPL	
Total Kredit	2.004.722	2.399.043	2.699.854	2.974.964	2.960.514	2.988.285	3.058.379	2.991.375	3.010.562	3.098.412	3.045.180	3.143.633	3.127.375	3.110.391	3.096.965	3.105.953	Total Credit	
NPL	51.182	57.172	58.384	71.756	71.503	73.059	68.147	72.397	74.642	76.083	78.608	86.841	93.213	96.239	95.989	95.713	NPL	

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Jenis Penggunaan																		Type of Use
Pembiayaan kepada Pihak Ketiga																		Financing to Third Party
1. Modal Kerja	3.699	3.442	2.980	2.897	3.038	3.319	3.407	3.326	3.286	3.328	3.294	3.188	3.206	3.168	3.173	3.185	3.185	1. Working Capital
NPF	331	391	304	325	320	325	307	330	324	341	336	338	339	341	333	336	336	NPF
2. Investasi	3.565	3.875	3.218	3.318	3.450	3.453	3.319	3.287	3.286	3.187	3.184	3.256	3.314	3.305	3.300	3.274	3.274	2. Investments
NPF	764	968	95	91	106	138	124	126	324	127	144	145	144	147	147	146	146	NPF
3. Konsumsi	4.133	3.921	4.009	4.504	4.584	4.614	4.680	4.683	3.286	4.754	4.769	4.770	4.802	4.779	4.801	4.794	4.794	3. Consumption
NPF	71	105	106	105	104	94	90	93	324	101	100	107	119	109	109	108	108	NPF
Total Pembiayaan	11.396	11.237	10.206	10.719	11.072	11.386	11.406	11.297	9.858	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.252	Total Financing
NPF	1.165	1.465	505	522	531	557	520	549	971	568	580	590	601	597	589	591	591	NPF
Orientasi Penggunaan																		User Orientation
Pembiayaan kepada Pihak Ketiga																		Financing to Third Party
1. Ekspor	0	0	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Ekspor
NPF	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	11.396	11.237	10.139	10.719	11.072	11.386	11.406	11.297	11.195	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.252	3. Other
NPF	1.165	1.465	505	522	531	557	520	549	541	568	580	590	601	597	589	591	591	NPF
Total Pembiayaan	11.396	11.237	10.206	10.719	11.072	11.386	11.406	11.297	11.195	11.269	11.247	11.214	11.321	11.252	11.274	11.252	11.252	Total Financing
NPF	1.165	1.465	505	522	531	557	520	549	541	568	580	590	601	597	589	591	591	NPF

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Jenis Penggunaan																		Type of Use
Pembiayaan kepada Pihak Ketiga																		Financing to Third Party
1. Modal Kerja	46.048	49.478	49.531	54.670	55.055	55.292	56.697	56.066	56.076	56.528	55.796	57.374	50.731	41.377	41.369	41.074		1. Working Capital
NPF	2.458	2.815	1.580	1.797	2.276	2.186	2.418	2.615	2.537	2.583	2.494	2.490	2.282	1.879	1.956	1.950		NPF
2. Investasi	24.060	25.226	26.917	28.740	28.673	29.102	29.776	29.509	29.575	30.360	30.676	31.581	31.025	26.116	25.951	26.103		2. Investments
NPF	683	1.027	1.405	1.663	1.700	1.694	1.316	1.449	1.378	1.407	1.430	1.374	1.275	1.101	1.086	1.043		NPF
3. Konsumsi	40.776	43.568	48.319	50.512	51.001	51.431	52.130	52.159	53.080	54.937	54.637	54.488	55.772	40.309	40.498	41.830		3. Consumption
NPF	801	983	891	1.295	1.228	1.310	1.169	1.270	1.279	1.389	1.370	1.352	1.512	907	887	911		NPF
Total Pembiayaan	110.883	118.272	124.766	133.922	134.729	135.825	138.602	137.734	138.731	141.825	141.109	143.444	137.528	107.802	107.817	109.007		Total Financing
NPF	3.942	4.824	3.876	4.756	5.205	5.190	4.904	5.333	5.193	5.379	5.294	5.216	5.070	3.887	3.929	3.904		NPF
Orientasi Penggunaan																		User Orientation
Pembiayaan kepada Pihak Ketiga																		Financing to Third Party
1. Ekspor	145	94	105	253	412	417	415	414	444	446	293	287	294	291	269	268		1. Ekspor
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		NPF
2. Impor	200	265	542	853	846	870	809	774	859	920	880	843	951	987	989	989		2. Impor
NPF	0	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-		NPF
3. Lainnya	110.538	117.913	124.119	132.816	133.471	134.539	137.378	136.546	137.428	140.459	139.936	142.314	136.283	106.523	106.559	107.750		3. Other
NPF	3.941	4.736	3.876	4.756	5.205	5.190	4.904	5.333	5.193	5.379	5.294	5.216	5.070	3.887	3.929	3.904		NPF
Total Pembiayaan	110.883	118.272	124.766	133.922	134.729	135.825	138.602	137.734	138.731	141.825	141.109	143.444	137.528	107.802	107.817	109.007		Total Financing
NPF	3.942	4.824	3.876	4.756	5.205	5.190	4.904	5.333	5.193	5.379	5.294	5.216	5.070	3.887	3.929	3.904		NPF

) Angka-angka Sementara
 r) Angka-angka diperbaiki

) Provisional figures
 r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Jenis Penggunaan																		Type of Use
Pembiayaan kepada Pihak Ketiga																		Financing to Third Party
1. Modal Kerja	18.674	19.268	19.914	20.421	20.247	19.147	19.882	19.315	18.984	19.687	19.512	18.913	26.496	34.972	34.272	36.156	36.156	1. Working Capital
NPF	1.201	1.057	634	800	1.019	993	977	970	960	928	984	946	1.096	1.297	1.236	1.465	1.465	NPF
2. Investasi	18.143	18.326	18.639	19.437	18.595	19.427	20.113	19.586	19.572	19.407	19.178	19.568	20.075	25.910	25.817	25.977	25.977	2. Investments
NPF	1.088	1.351	1.266	896	616	636	616	602	612	668	618	641	698	1.134	1.156	1.080	1.080	NPF
3. Konsumsi	18.385	22.686	28.773	33.549	34.053	34.444	35.143	35.252	35.687	36.206	36.392	36.904	37.440	54.777	56.275	58.115	58.115	3. Consumption
NPF	437	334	317	267	271	261	246	266	279	284	289	312	303	865	854	840	840	NPF
Total Pembiayaan	55.202	60.280	67.326	73.407	72.896	73.018	75.138	74.153	74.243	75.300	75.082	75.386	84.010	115.659	116.364	120.248	120.248	Total Financing
NPF	2.727	2.741	2.217	1.962	1.906	1.891	1.839	1.838	1.851	1.880	1.892	1.898	2.097	3.297	3.246	3.385	3.385	NPF
Orientasi Penggunaan																		User Orientation
Pembiayaan kepada Pihak Ketiga																		Financing to Third Party
1. Ekspor	-	-	-	375	387	411	339	344	409	450	326	352	212	120	116	410	410	1. Ekspor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
2. Impor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Impor
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
3. Lainnya	55.202	60.280	67.326	73.032	72.509	72.607	74.798	73.808	73.808	74.850	74.756	75.033	83.799	115.539	116.249	119.839	119.839	3. Other
NPF	2.727	2.741	2.217	1.962	1.906	1.891	1.839	1.838	1.838	1.880	1.892	1.898	2.097	3.297	3.246	3.385	3.385	NPF
Total Pembiayaan	55.202	60.280	67.326	73.407	72.896	73.018	75.138	74.153	74.217	75.300	75.082	75.386	84.010	115.659	116.364	120.248	120.248	Total Financing
NPF	2.727	2.741	2.217	1.962	1.906	1.891	1.839	1.838	1.838	1.880	1.892	1.898	2.097	3.297	3.246	3.385	3.385	NPF

) Angka-angka Sementara
 r) Angka-angka diperbaiki

) Provisional figures
 r) Revised figures

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

Pengelompokan Bank	2016	2017	2018	2019				2020									Group of Banks	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
1. BUKU 1	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1. BUKU 1
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. BUKU 2	265	450	617	634	630	655	642	644	657	632	622	617	623	634	634	634	634	2. BUKU 2
NPL	12	19	24	26	26	26	27	28	29	32	33	35	35	36	40	42	42	NPL
3. BUKU 3	44.684	36.461	33.248	32.797	32.268	32.844	33.587	33.047	32.787	31.312	29.349	25.654	25.531	25.449	25.380	25.202	25.202	3. BUKU 3
NPL	1.253	1.012	972	892	852	837	835	834	835	852	892	903	1.057	1.284	1.388	1.293	1.293	NPL
4. BUKU 4	30.691	42.267	46.431	50.283	50.211	50.993	52.314	51.657	51.497	49.287	45.461	46.459	46.365	46.733	47.330	46.607	46.607	4. BUKU 4
NPL	746	1.006	1.001	974	933	934	918	1.036	1.025	1.067	1.180	1.330	1.538	1.767	1.811	1.688	1.688	NPL
5. BUKU 1 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5. BUKU 1 SYARIAH
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPF
6. BUKU 2 SYARIAH	368	349	332	358	359	360	343	351	353	346	325	316	324	-	-	-	-	6. BUKU 2 SYARIAH
NPF	18	33	11	11	11	10	10	9	9	13	12	15	18	-	-	-	-	NPF
7. BUKU 3 SYARIAH	-	-	-	-	-	-	-	-	-	-	-	-	-	333	340	344	344	7. BUKU 3 SYARIAH
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	19	22	21	21	NPF
8. Bank Umum	76.007	79.526	80.628	84.072	83.468	84.853	86.886	85.699	85.294	81.577	75.756	73.046	72.843	73.149	73.683	72.786	72.786	8. Commercial Bank
NPL	2.029	2.070	2.009	1.902	1.822	1.808	1.790	1.907	1.899	1.964	2.118	2.283	2.649	3.106	3.261	3.044	3.044	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																	
<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>																	
Miliar Rp (Billion Rp)																	
Keterangan	2016	2017	2018	2019				2020								Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Penerima Kredit Lapangan Usaha																	
1. Pertanian, Perburuan dan Kehutanan	283.827	317.373	354.878	370.141	365.080	370.334	369.903	366.712	372.109	383.091	379.363	377.036	378.182	375.091	378.779	386.281	1. Agriculture, Hunting and Forestry
NPL	6.286	4.332	4.672	5.391	5.356	5.362	5.642	6.373	6.337	5.533	5.715	5.618	6.706	6.832	7.084	7.785	NPL
2. Perikanan	9.479	11.273	12.137	13.778	13.813	13.888	14.115	14.080	14.438	14.500	14.577	13.950	14.268	14.707	15.030	15.346	2. Fishery
NPL	242	302	221	755	772	765	750	785	784	795	802	811	790	768	770	756	NPL
3. Pertambangan dan Penggalian	126.335	113.615	137.912	129.722	133.521	129.534	134.315	133.780	134.498	150.032	142.752	147.415	147.051	152.018	156.036	149.080	3. Mining and Quarrying
NPL	9.043	7.019	6.423	4.027	5.066	4.976	4.808	4.748	5.146	5.494	5.330	7.409	7.292	8.857	8.142	8.142	NPL
4. Industri Pengolahan	781.765	824.111	899.088	917.459	900.067	903.943	931.727	891.896	904.083	961.569	931.054	933.269	913.107	916.574	910.487	916.260	4. Processing Industry
NPL	26.924	22.287	22.724	33.452	37.119	37.868	36.191	37.536	38.142	38.958	38.871	40.965	41.727	42.378	42.424	41.537	NPL
5. Listrik, gas dan air	135.461	146.133	170.190	197.443	195.485	195.052	198.255	196.748	199.749	215.082	211.590	213.069	212.884	203.495	197.115	192.246	5. Electricity, Gas and Water
NPL	2.218	1.573	2.259	1.854	1.828	1.911	1.770	1.801	1.836	2.032	1.929	1.875	1.720	1.749	1.787	2.035	NPL
6. Konstruksi	214.757	258.931	316.097	367.268	362.870	361.726	362.271	349.490	350.050	353.292	354.195	360.526	363.687	365.045	365.665	370.879	6. Construction
NPL	8.279	9.491	9.919	13.038	13.277	13.671	12.863	13.347	13.337	13.527	13.932	14.092	13.949	14.225	13.815	13.704	NPL
7. Perdagangan Besar dan Eceran	841.384	885.462	975.959	1.002.342	997.224	994.104	1.006.069	975.541	974.243	999.463	972.219	960.548	947.590	939.542	938.110	940.905	7. Wholesale and Retail Trade
NPL	35.789	36.083	35.285	38.713	39.127	39.521	34.739	38.499	38.855	40.053	40.776	41.249	43.509	44.423	44.612	43.065	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	93.390	97.886	99.751	106.868	107.115	108.663	109.842	109.487	111.210	113.223	112.163	112.757	112.153	113.646	114.990	116.436	8. Provision of accomodation and the provision of eating and drinking
NPL	2.533	4.239	5.516	6.482	6.278	6.336	6.111	6.464	6.296	5.713	6.357	7.001	6.601	7.146	7.328	7.361	NPL
9. Transportasi, pergudangan dan komunikasi	171.795	182.628	217.323	232.235	236.911	241.651	246.935	244.517	246.485	253.160	248.352	249.865	255.643	258.299	256.134	258.541	9. Transportation, Warehousing and Communications
NPL	8.303	6.836	5.825	5.008	5.050	5.039	4.047	4.199	4.265	5.533	5.578	5.298	5.229	5.189	5.203	5.334	NPL
10. Perantara Keuangan	193.946	214.182	244.486	243.991	242.095	241.673	249.782	239.087	242.558	263.848	261.482	253.227	241.269	237.528	231.089	220.049	10. Financial intermediaries
NPL	2.415	1.640	2.863	3.163	1.873	2.050	1.247	1.595	1.559	1.554	1.569	1.229	1.164	1.196	1.197	1.168	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	209.999	221.922	248.218	262.477	262.892	265.690	269.360	263.860	264.190	278.235	268.749	266.507	263.607	264.511	263.302	264.874	11. Real Estate, Business, Ownership, and Business Services
NPL	5.470	5.473	4.606	5.332	5.280	6.053	6.190	7.029	7.087	7.217	7.534	6.243	6.456	7.325	6.987	6.820	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	14.702	21.822	25.068	26.617	25.778	26.508	28.901	28.775	29.272	32.052	29.528	29.664	29.627	31.558	31.772	29.703	12. Government administration, Defense and Compulsory social security
NPL	4	3	3	10	11	8	7	10	10	9	10	11	10	10	13	3	NPL
13. Jasa Pendidikan	8.553	10.104	12.322	13.444	13.764	13.697	14.194	13.814	13.858	13.814	13.785	13.842	13.932	13.930	13.899	13.378	13. Education Services
NPL	127	128	100	142	149	162	119	160	144	145	241	260	172	261	257	254	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	16.966	19.092	22.698	27.995	29.170	29.128	33.576	29.777	28.526	29.084	29.030	28.931	28.970	28.463	28.874	28.870	14. Health Services and Social Activities
NPL	134	318	381	437	428	431	413	363	357	368	371	363	434	418	419	415	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	58.707	72.365	79.914	80.222	79.821	80.298	82.543	81.546	82.680	84.006	82.141	82.073	83.798	84.993	84.644	83.506	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	1.775	1.828	1.474	1.987	1.961	1.869	1.839	1.990	2.045	2.121	2.070	2.161	2.346	2.309	2.393	2.363	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	2.644	2.744	2.715	3.412	3.363	3.307	3.415	3.313	3.243	3.183	3.103	3.127	3.155	3.134	3.167	3.192	16. Individual Services which Serve Households
NPL	68	57	59	74	76	69	64	68	69	70	72	73	69	67	69	69	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	231	156	173	265	272	283	280	294	323	352	335	315	317	442	327	335	17. International Agency and Other Extra International Agency
NPL	31	14	0	-	-	-	-	-	0	0	0	0	0	0	0	-	NPL
18. Kegiatan yang belum jelas batasannya	10.611	2.752	2.257	1.756	1.760	1.751	1.976	2.352	2.642	1.891	2.017	1.968	2.492	2.550	2.621	2.540	18. Business Activities which are not clearly defined
NPL	73	157	282	131	135	113	130	124	102	111	112	187	270	268	255	158	NPL
Penerima Kredit Bukan Lapangan Usaha																	
Rumah Tangga																	
- Untuk Pemilikan Rumah Tinggal	353.648	392.914	445.196	475.263	477.098	475.662	479.928	478.747	480.073	482.255	481.630	481.796	482.032	484.657	487.134	485.013	- For Home Ownership
NPL	8.666	9.958	10.274	12.901	12.853	12.806	12.120	13.158	13.526	13.936	15.004	15.303	15.421	15.391	15.123	14.409	NPL
- Untuk Pemilikan Flat atau Apartemen	12.922	15.440	19.913	21.969	22.108	22.126	22.309	22.264	22.533	22.566	22.537	22.424	22.257	22.386	22.434	22.413	- For Apartment Ownership
NPL	290	329	364	361	358	432	397	476	523	523	591	636	616	619	585	619	NPL
- Untuk Pemilikan Ruko atau Rukan	27.421	27.117	25.548	24.570	24.455	24.393	24.340	24.039	23.886	23.769	23.497	23.245	22.888	22.742	22.598	22.435	- For Shop House Ownership
NPL	1.063	1.157	1.227	1.379	1.367	1.425	1.353	1.409	1.373	1.380	1.451	1.467	1.459	1.403	1.352	1.352	NPL
- Untuk Pemilikan Kendaraan Bermotor	118.133	124.510	140.449	140.637	140.832	140.497	140.399	141.856	142.848	143.058	138.969	133.361	128.111	124.271	119.814	115.021	- For Vehicles Ownership
NPL	1.561	1.630	2.199	2.174	2.115	2.104	2.030	2.123	2.268	2.491	3.197	3.694	3.715	3.391	2.966	3.391	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	468.215	542.095	606.712	630.258	636.446	645.118	652.364	653.148	655.506	659.531	655.375	649.223	655.149	649.013	649.245	662.551	- Others
NPL	3.976	5.089	5.856	7.061	7.108	7.260	6.490	7.232	7.535	7.958	8.385	8.932	9.172	9.583	9.685	9.453	NPL
Bukan Lapangan Usaha Lainnya	222.306	233.317	235.841	234.060	234.221	235.154	240.193	237.690	239.152	236.985	231.540	227.790	227.068	227.571	230.738	230.738	Non Industrial Origin Others
NPL	2.864	2.978	3.011	2.861	2.755	2.799	2.690	2.840	2.958	3.006	3.180	3.381	3.738	4.213	4.364	4.163	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.2.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit Channeling and NPL Credit Channeling of State Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary) Miliar Rp (Billion Rp)																	
Keterangan	2016	2017	2018	2019				2020								Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	175.746	199.270	217.110	226.458	225.630	229.983	233.296	230.785	234.616	239.607	238.440	238.074	239.039	240.109	243.333	246.043	1. Agriculture, Hunting and Forestry
NPL	2.182	1.746	2.438	2.519	2.492	2.506	2.452	3.097	3.140	2.412	2.355	2.303	3.380	3.494	3.785	4.527	NPL
2. Perikanan	4.204	5.093	5.766	6.805	6.759	6.851	6.880	6.934	7.131	7.256	7.180	7.132	7.287	7.545	7.765	8.089	2. Fishery
NPL	115	145	81	499	504	500	495	523	529	532	525	519	507	491	495	504	NPL
3. Pertambangan dan Penggalian	52.953	51.276	58.614	53.088	56.436	56.742	62.764	62.452	62.619	72.106	66.863	67.560	67.761	67.222	67.187	66.388	3. Mining and Quarrying
NPL	3.661	3.215	3.196	1.692	1.662	1.814	2.391	2.746	2.931	3.121	3.037	4.854	4.872	5.307	5.280	5.825	NPL
4. Industri Pengolahan	261.154	297.636	317.241	324.141	312.102	316.009	326.481	310.151	313.269	329.540	314.848	316.238	309.768	307.986	304.191	309.488	4. Processing Industry
NPL	11.273	11.572	10.876	15.934	17.516	17.600	17.235	17.654	17.937	18.859	19.321	20.238	22.334	22.449	23.443	24.070	NPL
5. Listrik, gas dan air	83.715	88.544	89.927	108.856	108.112	107.984	110.495	109.772	111.118	116.205	115.840	118.304	118.687	113.756	110.450	107.213	5. Electricity, Gas and Water
NPL	434	217	921	917	908	907	867	843	846	878	818	799	777	780	809	1.061	NPL
6. Konstruksi	87.889	106.403	139.135	156.938	156.344	156.532	158.369	152.202	153.452	160.518	160.321	164.671	166.909	169.445	166.785	167.820	6. Construction
NPL	2.924	2.114	4.675	5.835	5.887	6.379	6.556	6.397	6.642	6.690	6.789	6.798	6.866	6.962	6.876	6.712	NPL
7. Perdagangan Besar dan Eceran	378.547	384.361	450.251	466.798	462.817	465.039	466.193	452.639	453.728	462.160	444.774	437.745	437.924	439.263	444.693	450.622	7. Wholesale and Retail Trade
NPL	14.873	15.404	13.622	14.754	14.644	15.523	13.278	14.830	15.037	15.450	16.069	15.940	17.084	17.455	17.684	17.687	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	25.306	28.728	30.296	35.862	36.325	37.384	38.120	38.505	39.605	40.287	40.112	40.728	40.699	42.133	43.703	44.637	8. Provision of accommodation and the provision of eating and drinking
NPL	772	886	451	599	586	594	1.148	1.175	1.054	1.117	1.518	2.318	1.870	2.110	2.363	2.414	NPL
9. Transportasi, pergudangan dan komunikasi	64.111	75.486	89.258	100.262	101.964	104.591	109.308	109.731	111.675	114.170	112.677	114.850	120.110	121.412	120.534	120.130	9. Transportation, Warehousing and Communications
NPL	3.838	2.409	2.305	2.622	2.796	2.823	2.048	2.225	2.365	2.420	2.496	2.728	2.637	2.615	2.614	2.546	NPL
10. Perantara Keuangan	35.644	35.511	36.537	43.674	42.429	41.866	47.417	43.446	42.569	47.011	42.788	47.011	42.705	40.207	38.633	36.267	10. Financial intermediaries
NPL	982	439	1.603	1.766	363	364	201	359	390	555	571	287	269	265	236	237	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	56.971	64.100	76.076	87.505	86.512	87.950	90.997	88.562	89.318	91.319	88.760	86.994	86.668	87.488	87.354	87.469	11. Real Estate, Business, Ownership, and Business Services
NPL	1.020	1.198	823	2.312	2.179	2.390	3.273	3.377	3.299	3.059	2.906	1.606	1.541	1.686	1.514	1.668	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	12.971	19.964	22.199	24.328	23.788	24.223	25.977	25.802	26.469	29.270	26.986	27.171	27.624	29.671	29.923	27.990	12. Government administration, Defense and Compulsory social security
NPL	3	1	3	9	10	8	7	10	10	8	10	10	10	9	12	3	NPL
13. Jasa Pendidikan	1.389	1.584	2.836	3.182	3.279	3.073	3.108	3.076	3.092	3.039	3.014	3.001	3.002	3.005	3.005	2.468	13. Education Services
NPL	25	27	27	45	43	54	46	77	51	44	41	41	44	39	39	36	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	5.210	5.756	8.058	11.336	11.839	11.821	15.614	11.502	10.789	10.772	10.617	10.683	10.987	11.320	11.361	11.361	14. Health Services and Social Activities
NPL	58	213	223	254	248	251	249	243	243	245	260	257	250	244	247	245	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	24.461	33.586	41.075	42.154	42.166	42.825	44.044	43.801	45.214	46.302	44.956	45.116	46.972	48.034	48.554	48.001	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	356	521	526	747	736	725	758	829	864	873	810	784	941	940	858	909	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	1.940	2.027	1.837	1.651	1.653	1.626	1.671	1.634	1.625	1.608	1.551	1.555	1.574	1.580	1.666	1.666	16. Individual Services which Serve Households
NPL	41	29	33	46	49	45	42	47	47	44	43	39	36	34	38	36	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	38	83	169	264	271	276	272	293	322	351	329	314	315	439	324	332	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	NPL
18. Kegiatan yang belum jelas batasannya	8.200	584	274	113	111	110	227	215	183	93	91	91	112	125	129	163	18. Business Activities which are not clearly defined
NPL	11	1	22	35	34	34	36	28	28	29	28	29	28	28	28	28	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	197.197	229.922	268.935	290.294	290.784	287.978	290.692	290.120	291.145	291.639	291.477	292.002	291.940	294.040	295.602	292.554	- For Home Ownership
NPL	4.402	4.976	4.886	6.971	6.984	7.069	6.658	7.350	7.687	7.646	8.087	7.954	7.797	7.730	7.614	7.339	NPL
- Untuk Pemilikan Flat atau Apartemen	5.134	6.004	7.082	7.578	7.618	7.562	7.589	7.551	7.548	7.519	7.476	7.437	7.366	7.348	7.327	7.183	- For Apartment Ownership
NPL	110	154	138	186	189	247	183	218	273	278	274	278	289	276	284	271	NPL
- Untuk Pemilikan Ruko atau Rukan	6.235	6.935	6.921	6.815	6.828	6.832	6.833	6.747	6.647	6.555	6.545	6.464	6.393	6.329	6.275	6.197	- For Shop House Ownership
NPL	383	456	508	586	573	597	545	579	545	526	542	522	525	506	490	473	NPL
- Untuk Pemilikan Kendaraan Bermotor	26.379	30.632	36.275	36.089	37.354	38.686	40.210	40.936	41.694	42.202	41.534	40.467	39.356	38.624	37.649	36.468	- For Vehicles Ownership
NPL	434	485	519	521	522	514	531	540	590	632	801	1.038	1.264	1.148	910	910	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	210.299	249.800	289.609	282.289	284.124	289.250	293.745	292.905	293.717	295.274	292.533	287.555	292.139	285.191	284.983	295.467	- Others
NPL	1.666	2.030	2.043	2.652	2.727	2.825	2.469	2.777	2.952	3.074	3.250	3.318	3.305	3.347	3.341	3.380	NPL
Bukan Lapangan Usaha Lainnya	34.087	39.754	44.116	46.487	46.677	47.359	50.471	50.438	50.401	50.225	48.294	46.932	46.919	47.404	48.005	48.901	Non Industrial Origin Others
NPL	776	757	900	770	764	776	740	840	872	921	1.002	1.047	1.236	1.408	1.485	1.446	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	2016	2017	2018	2019				2020							Items			
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Agt	Sep	
Penerima Kredit Lapangan Usaha																		Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	80.256	90.109	104.822	111.905	109.187	109.845	106.624	106.242	107.234	113.347	110.942	109.894	109.697	107.315	107.852	109.872	1. Agriculture, Hunting and Forestry	
NPL	2.651	1.253	1.131	1.653	1.651	1.646	2.094	2.288	2.205	2.123	2.335	2.311	2.354	2.391	2.356	2.240	NPL	
2. Perikanan	3.930	4.754	4.971	5.196	5.239	5.209	5.384	5.278	5.381	5.249	5.438	4.889	5.052	5.070	5.096	5.086	2. Fishery	
NPL	84	99	86	188	202	201	194	195	187	190	199	210	200	192	191	169	NPL	
3. Pertambangan dan Penggalian	39.673	41.586	45.454	45.901	46.866	44.882	47.955	47.933	48.373	52.455	51.218	48.826	48.103	49.576	51.020	49.122	3. Mining and Quarrying	
NPL	4.278	3.192	2.876	1.278	2.340	2.087	2.014	1.447	1.689	1.776	1.714	1.974	1.884	3.017	2.725	1.794	NPL	
4. Industri Pengolahan	331.052	357.410	395.685	433.626	428.210	430.184	441.066	425.914	429.705	451.039	443.288	444.077	430.915	431.505	428.593	432.624	4. Processing Industry	
NPL	10.555	7.555	7.908	12.831	14.385	15.513	14.287	15.170	15.232	15.239	14.857	16.245	15.187	15.326	14.795	13.279	NPL	
5. Listrik, gas dan air	31.686	40.491	50.415	60.919	60.340	60.333	61.182	60.787	61.245	66.910	66.108	65.482	65.605	61.897	58.902	56.756	5. Electricity, Gas and Water	
NPL	1.535	1.101	1.002	745	728	812	721	776	804	865	828	792	681	687	684	684	NPL	
6. Konstruksi	92.473	111.051	126.882	151.664	151.371	151.482	155.311	153.770	152.337	148.307	149.177	149.880	150.719	148.674	151.406	154.233	6. Construction	
NPL	3.078	4.905	2.772	3.876	3.949	3.903	3.322	3.916	3.569	3.329	3.761	3.850	3.701	3.383	3.433	3.433	NPL	
7. Perdagangan Besar dan Eceran	358.041	391.871	408.723	417.382	416.503	412.546	420.917	408.583	406.565	417.566	410.916	407.770	398.239	391.483	385.489	381.437	7. Wholesale and Retail Trade	
NPL	14.341	15.306	15.670	17.172	17.254	17.358	15.455	17.610	17.622	17.917	17.956	18.417	19.506	20.145	20.046	18.479	NPL	
8. Penyediaan akomodasi dan penyediaan makan minum	59.801	59.431	57.949	57.912	57.467	57.632	57.701	56.794	57.132	57.824	57.023	56.882	56.366	56.165	56.145	56.346	8. Provision of accommodation and the provision of eating and drinking	
NPL	1.298	2.512	4.190	4.735	4.570	4.590	4.028	4.156	4.136	3.488	3.584	3.424	3.299	3.420	3.368	3.436	NPL	
9. Transportasi, pergudangan dan komunikasi	79.871	82.875	92.163	102.817	102.717	104.461	105.485	103.181	103.098	106.687	103.001	102.885	103.352	103.915	107.205	107.205	9. Transportation, Warehousing and Communications	
NPL	3.679	3.517	3.107	2.054	1.924	2.000	1.799	1.677	1.563	2.749	2.697	2.182	2.197	2.169	2.186	2.384	NPL	
10. Perantara Keuangan	86.994	100.021	108.231	127.886	126.171	125.918	127.772	122.011	124.212	139.864	136.727	133.391	125.812	125.205	122.111	119.015	10. Financial intermediaries	
NPL	1.123	998	841	1.208	1.047	1.208	658	773	753	606	599	517	483	515	553	546	NPL	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	130.031	132.246	142.944	146.546	147.899	149.160	151.054	148.427	147.028	151.366	151.109	151.500	151.243	151.106	150.773	152.060	11. Real Estate, Business, Ownership, and Business Services	
NPL	3.216	2.489	3.182	2.074	2.145	2.758	2.111	2.826	2.940	3.186	3.418	3.349	3.849	4.761	4.552	4.219	NPL	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	172	319	433	420	401	397	269	305	318	318	259	262	74	16	18	19	12. Government administration, Defense and Compulsory social security	
NPL	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL	
13. Jasa Pendidikan	5.296	6.314	7.307	7.935	8.079	8.163	8.669	8.354	8.380	8.464	8.500	8.533	8.651	8.655	8.658	8.723	13. Education Services	
NPL	83	77	52	66	65	74	54	63	63	65	166	166	166	162	156	159	NPL	
14. Jasa Kesehatan dan Kegiatan Sosial	9.083	10.045	11.232	12.842	13.376	13.501	14.148	14.636	14.282	14.834	14.990	14.821	14.564	14.247	14.122	14.089	14. Health Services and Social Activities	
NPL	57	60	116	84	84	86	79	84	77	83	68	65	135	128	124	126	NPL	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	26.220	25.659	25.741	24.662	24.386	24.327	25.558	25.217	24.800	24.904	24.380	24.221	24.102	24.091	23.216	22.971	15. Community, Sociocultural, Entertainment and Other Individual Services	
NPL	862	742	582	745	764	688	629	691	693	766	760	859	875	820	993	925	NPL	
16. Jasa Perorangan yang Melayani Rumah Tangga	299	237	188	167	165	163	162	165	153	153	163	197	256	252	270	265	16. Individual Services which Serve Households	
NPL	17	13	8	6	5	4	4	3	3	3	4	4	4	5	5	5	NPL	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	27	13	3	0	0	0	0	0	0	0	0	0	0	2	3	2	17. International Agency and Other Extra International Agency	
NPL	1	0	0	-	-	-	-	-	0	0	0	0	0	0	0	-	NPL	
18. Kegiatan yang belum jelas batasannya	1.079	963	1.456	574	592	602	711	1.151	1.454	676	821	841	1.512	1.551	1.625	1.522	18. Business Activities which are not clearly defined	
NPL	58	152	225	77	83	61	76	78	56	65	65	141	225	222	210	113	NPL	
Penerima Kredit Bukan Lapangan Usaha																		Loans to Non Industrial Origin
Rumah Tangga																		House Hold
- Untuk Pemilikan Rumah Tinggal	129.322	138.773	151.686	159.327	160.593	161.863	163.449	162.979	163.155	164.707	164.167	163.816	163.834	164.317	165.079	165.762	- For Home Ownership	
NPL	2.919	3.473	3.786	4.159	4.101	3.985	3.784	4.000	3.995	4.314	4.734	5.131	5.405	5.447	5.323	4.911	NPL	
- Untuk Pemilikan Flat atau Apartemen	6.874	8.718	12.067	13.608	13.704	13.774	13.914	13.903	14.161	14.275	14.276	14.192	14.204	14.343	14.389	14.489	- For Apartment Ownership	
NPL	126	116	139	124	129	142	124	139	163	205	209	266	297	289	285	264	NPL	
- Untuk Pemilikan Ruko atau Rukan	20.320	19.471	17.987	17.079	16.948	16.878	16.824	16.610	16.546	16.519	16.265	16.100	15.828	15.757	15.672	15.597	- For Shop House Ownership	
NPL	561	602	603	673	676	706	658	712	706	731	775	810	777	798	761	738	NPL	
- Untuk Pemilikan Kendaraan Bermotor	87.802	90.114	100.921	101.017	99.976	98.241	96.449	97.102	97.365	97.103	93.973	89.420	85.321	82.247	78.884	75.323	- For Vehicles Ownership	
NPL	1.107	1.116	1.375	1.659	1.630	1.570	1.368	1.478	1.561	1.655	1.832	2.365	2.623	2.422	2.218	2.032	NPL	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	133.214	152.415	155.279	158.583	158.890	159.969	160.058	159.023	158.640	158.617	158.856	155.710	156.070	155.253	154.901	155.615	- Others	
NPL	1.666	2.128	2.549	3.067	3.028	3.048	2.714	2.993	3.053	3.304	3.503	3.882	4.046	4.237	4.291	4.043	NPL	
Bukan Lapangan Usaha Lainnya	33.564	34.711	36.437	38.357	38.400	38.831	40.135	39.529	40.618	39.498	36.856	35.388	34.725	34.998	35.316	36.111	Non Industrial Origin Others	
NPL	914	828	801	855	777	824	807	822	893	885	972	1.052	1.071	1.182	1.197	1.130	NPL	

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

r) Revised figures
*) Provisional figures

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

Keterangan	2016	2017	2018	2019				2020								Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	1.621	1.942	2.904	3.925	4.030	4.140	4.365	4.471	4.590	4.740	4.807	4.884	4.993	5.102	5.084	5.191	1. Agriculture, Hunting and Forestry
NPL	59	50	59	85	75	73	69	69	66	69	72	76	69	75	69	66	NPL
2. Perikanan	165	226	253	238	237	238	234	230	267	269	261	257	256	258	268	267	2. Fishery
NPL	1	3	1	1	1	2	1	2	3	3	4	3	3	3	2	3	NPL
3. Pertambangan dan Penggalian	207	257	367	661	700	778	795	787	765	741	735	729	657	693	385	435	3. Mining and Quarrying
NPL	59	32	13	46	47	80	42	42	5	4	4	4	13	12	12	3	NPL
4. Industri Pengolahan	3.409	3.784	3.720	3.700	3.681	3.857	3.865	3.830	3.882	3.898	3.825	3.845	3.844	3.869	3.652	3.633	4. Processing Industry
NPL	143	194	61	107	118	204	172	184	207	204	189	202	176	175	120	117	NPL
5. Listrik, gas dan air	246	391	350	500	644	677	673	679	688	706	704	703	673	696	561	560	5. Electricity, Gas and Water
NPL	2	4	2	0	2	2	2	2	2	22	22	22	20	20	20	20	NPL
6. Konstruksi	2.197	2.609	2.867	2.774	2.823	2.844	2.726	2.639	2.682	2.696	2.644	2.714	2.525	2.575	2.452	2.495	6. Construction
NPL	106	152	141	163	169	172	141	179	169	276	212	216	201	231	207	228	NPL
7. Perdagangan Besar dan Eceran	15.373	16.959	19.559	22.572	22.940	23.359	23.468	23.678	24.141	24.631	24.561	24.320	24.226	24.191	24.271	24.436	7. Wholesale and Retail Trade
NPL	414	593	689	826	857	832	788	835	857	892	945	934	880	834	828	795	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.243	1.277	2.179	3.463	3.581	3.766	3.834	4.065	4.261	4.436	4.549	4.721	4.871	5.045	4.793	4.929	8. Provision of accomodation and the provision of eating and drinking
NPL	36	40	68	59	60	51	38	41	45	41	43	42	52	60	60	53	NPL
9. Transportasi, pergudangan dan komunikasi	2.030	2.154	2.099	2.109	2.157	2.107	1.965	1.930	2.027	2.015	2.000	1.972	2.167	2.149	2.077	2.126	9. Transportation, Warehousing and Communications
NPL	117	304	59	39	38	36	27	68	67	53	53	54	55	56	54	53	NPL
10. Perantara Keuangan	5.579	5.312	5.202	5.680	5.494	5.400	5.450	5.368	5.416	5.145	4.663	4.641	4.725	4.438	3.938	4.081	10. Financial intermediaries
NPL	135	90	41	114	110	124	108	155	103	85	94	123	115	128	136	107	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	3.501	3.966	4.218	4.200	4.192	4.253	4.134	4.091	4.089	4.188	4.256	4.237	4.298	4.189	4.192	4.192	11. Real Estate, Business, Ownership, and Business Services
NPL	617	653	54	59	83	69	59	65	70	82	81	76	83	82	71	68	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	0	0	2	3	0	0	3	0	1	2	2	2	3	2	2	2	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	777	958	946	1.000	994	1.021	1.010	1.005	1.006	955	939	934	923	915	870	850	13. Education Services
NPL	6	7	7	3	19	11	2	2	2	2	2	2	2	2	7	7	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	602	713	810	1.022	1.045	1.054	954	949	868	921	914	911	910	916	893	887	14. Health Services and Social Activities
NPL	9	24	17	17	17	16	17	16	16	16	18	18	21	17	17	17	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.349	7.156	8.513	7.179	6.995	6.858	6.810	6.665	6.511	6.431	6.295	6.168	6.370	6.271	6.139	6.058	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	14	41	61	123	94	96	92	96	105	86	94	100	103	95	89	92	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	223	255	468	1.367	1.323	1.287	1.237	1.181	1.143	1.102	1.085	1.086	1.050	1.037	1.012	1.016	16. Individual Services which Serve Households
NPL	4	6	7	10	11	10	12	12	13	16	17	21	21	21	20	20	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	33	25	67	63	63	65	68	64	67	66	160	67	67	65	15	15	18. Business Activities which are not clearly defined
NPL	1	0	1	1	1	1	2	2	2	2	2	2	2	2	2	2	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	1.235	1.391	1.681	1.836	1.877	1.886	1.904	1.908	1.913	1.920	1.929	1.940	1.954	1.980	1.971	2.014	- For Home Ownership
NPL	67	62	72	74	85	75	52	55	53	63	63	73	71	77	71	67	NPL
- Untuk Pemilikan Flat atau Apartemen	150	157	185	173	175	176	177	177	187	184	179	177	179	179	179	179	- For Apartment Ownership
NPL	3	1	9	4	4	8	8	8	8	8	8	8	10	10	10	10	NPL
- Untuk Pemilikan Ruko atau Rukan	31	32	36	46	47	47	49	51	51	55	55	55	56	53	53	53	- For Shop House Ownership
NPL	1	1	1	1	1	1	1	2	2	2	2	2	2	2	1	1	NPL
- Untuk Pemilikan Kendaraan Bermotor	987	462	582	425	416	407	402	383	371	358	342	327	312	298	238	225	- For Vehicles Ownership
NPL	9	11	7	8	7	7	7	7	7	7	7	8	8	7	7	7	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	7.338	8.467	9.807	11.031	11.199	11.405	11.504	11.463	11.581	11.950	12.018	11.605	11.631	11.679	11.904	12.081	- Others
NPL	100	197	242	247	262	265	264	286	301	318	287	286	278	269	258	256	NPL
Bukan Lapangan Usaha Lainnya	866	916	1.140	1.326	1.353	1.389	1.382	1.353	1.410	1.434	1.404	1.423	1.439	1.405	1.341	1.311	Non Industrial Origin Others
NPL	14	62	68	70	71	72	74	75	71	70	25	34	29	28	18	17	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.5.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary) Miliar Rp (Billion Rp)																	
Keterangan	2016	2017	2018	2019				2020								Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	10.040	10.487	11.528	13.818	13.351	13.451	13.261	12.919	13.054	13.182	13.213	13.097	13.061	13.092	13.147	13.327	1. Agriculture, Hunting and Forestry
NPL	1.320	1.206	1.001	1.027	1.035	1.031	918	809	819	820	847	823	797	770	851	770	NPL
2. Perikanan	606	792	884	973	993	983	986	990	1.004	1.002	991	994	997	1.109	1.137	1.144	2. Fishery
NPL	40	51	51	66	64	62	60	64	65	70	75	79	82	80	82	80	NPL
3. Pertambangan dan Penggalian	858	662	785	1.107	1.096	1.095	1.120	1.251	1.285	1.279	1.254	1.246	1.243	1.336	1.325	1.297	3. Mining and Quarrying
NPL	335	138	100	120	142	135	95	257	258	405	406	408	358	355	354	351	NPL
4. Industri Pengolahan	8.367	9.038	9.414	11.019	10.349	11.302	11.639	11.388	11.493	11.703	11.316	12.227	12.105	12.009	12.249	11.991	4. Processing Industry
NPL	696	474	443	511	507	506	453	466	472	488	586	602	617	596	613	610	NPL
5. Listrik, gas dan air	3.548	3.032	4.077	2.626	2.470	2.559	2.463	2.409	2.485	2.890	2.837	3.125	3.180	3.159	3.149	3.120	5. Electricity, Gas and Water
NPL	126	222	204	102	101	100	95	96	99	100	94	94	97	97	97	54	NPL
6. Konstruksi	19.491	25.126	29.854	38.461	38.809	38.681	35.824	31.485	31.320	31.633	31.803	33.844	34.251	35.268	35.991	37.249	6. Construction
NPL	2.128	2.241	2.160	3.005	3.115	3.137	2.775	2.788	2.878	3.090	3.081	3.142	3.307	3.202	3.216	3.196	NPL
7. Perdagangan Besar dan Eceran	30.436	31.630	32.163	34.228	34.323	34.357	36.022	34.958	35.335	35.834	35.448	35.921	36.197	35.879	36.053	36.894	7. Wholesale and Retail Trade
NPL	2.962	2.993	2.637	2.964	3.016	3.106	2.754	2.849	2.924	3.062	3.144	3.235	3.313	3.276	3.260	3.209	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	4.938	5.748	6.253	6.741	6.822	6.883	7.179	7.162	7.132	7.237	7.265	7.283	7.152	7.167	7.187	7.168	8. Provision of accommodation and the provision of eating and drinking
NPL	426	723	630	914	887	926	724	886	855	862	1.006	1.011	1.174	1.350	1.330	1.251	NPL
9. Transportasi, pergudangan dan komunikasi	2.820	3.520	3.393	3.820	3.951	3.959	4.427	4.346	4.343	4.336	4.378	4.448	5.223	5.453	5.485	5.954	9. Transportation, warehousing and Communications
NPL	474	394	215	201	201	158	150	148	196	208	229	232	238	241	237	239	NPL
10. Perantara Keuangan	7.862	8.172	14.914	9.283	9.901	9.882	10.816	10.531	9.580	9.472	8.656	8.755	9.546	9.448	8.953	8.953	10. Financial intermediaries
NPL	94	52	200	209	224	224	201	206	211	205	202	200	194	186	171	176	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	6.892	8.193	6.872	7.561	7.405	7.389	7.310	7.029	6.985	7.115	7.273	7.370	5.104	5.153	5.024	5.195	11. Real Estate, Business, Ownership, and Business Services
NPL	550	879	440	843	830	807	691	714	726	821	1.065	1.140	909	715	769	758	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1.052	1.315	2.316	1.808	1.586	1.884	2.647	2.664	2.480	2.458	2.277	2.226	1.923	1.866	1.825	1.689	12. Government administration, Defense and Compulsory social security
NPL	0	-	-	0	0	0	0	0	0	0	1	1	0	-	-	0	NPL
13. Jasa Pendidikan	986	1.192	1.199	1.270	1.354	1.379	1.377	1.350	1.315	1.289	1.269	1.343	1.320	1.285	1.298	1.298	13. Education Services
NPL	9	14	14	24	18	20	14	16	23	27	27	48	54	53	52	53	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	1.951	2.201	2.454	2.542	2.657	2.499	2.611	2.443	2.333	2.304	2.259	2.269	2.281	2.284	2.293	2.296	14. Health Services and Social Activities
NPL	10	21	26	82	79	79	69	20	20	21	23	21	26	29	29	28	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	3.870	4.665	3.095	4.798	4.813	4.784	4.708	4.457	4.629	4.740	4.783	4.763	4.652	4.625	4.661	4.928	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	519	511	293	363	357	350	352	368	368	379	390	398	408	433	433	417	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	182	225	222	213	209	204	329	317	309	307	294	280	270	259	243	243	16. Individual Services which Serve Households
NPL	6	9	12	12	12	9	5	6	6	7	8	8	8	7	7	7	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	158	58	0	0	1	7	7	0	0	0	6	0	0	0	0	0	17. International Agency and Other Extra International Agency
NPL	30	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	286	131	20	31	28	25	27	16	16	19	16	15	17	15	53	52	18. Business Activities which are not clearly defined
NPL	3	2	2	3	3	3	2	2	2	3	4	3	3	3	3	2	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	22.336	20.164	20.500	21.556	21.598	21.701	21.643	21.547	21.703	21.855	21.959	21.955	22.267	22.302	22.481	22.695	- For Home Ownership
NPL	1.239	1.375	1.464	1.626	1.601	1.590	1.534	1.652	1.688	1.803	2.011	2.029	2.033	2.020	1.993	1.961	NPL
- Untuk Pemilikan Flat atau Apartemen	550	378	410	427	430	434	451	457	460	412	423	438	331	342	368	391	- For Apartment Ownership
NPL	51	57	76	45	35	34	31	30	31	29	31	37	37	39	38	38	NPL
- Untuk Pemilikan Ruko atau Rukan	609	487	395	422	428	432	434	434	448	451	446	440	427	420	427	429	- For Shop House Ownership
NPL	105	82	86	91	88	91	84	88	92	96	106	107	113	118	117	117	NPL
- Untuk Pemilikan Kendaraan Bermotor	493	439	514	526	538	531	529	517	512	516	506	494	494	491	487	481	- For Vehicles Ownership
NPL	5	6	3	4	4	4	4	4	4	3	4	4	5	4	4	4	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	109.550	124.934	142.625	167.922	171.684	173.844	176.269	178.385	180.150	182.220	182.791	183.450	184.672	186.484	187.267	189.568	- Others
NPL	376	569	716	786	792	793	690	794	811	808	856	902	876	914	921	935	NPL
Bukan Lapangan Usaha Lainnya	119.977	127.785	127.769	122.338	122.107	121.957	122.355	120.897	121.281	121.443	121.533	120.662	120.833	120.784	120.631	120.729	Non Industrial Origin Others
NPL	297	560	518	555	546	535	476	522	537	553	582	582	583	567	554	537	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.6.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit Channeling and NPL Credit Channeling of Join Venture Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary) Miliar Rp (Billion Rp)																	
Keterangan	2016	2017	2018	2019				2020								Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	11.848	12.068	13.708	8.822	8.594	8.615	8.609	8.183	8.061	7.392	7.110	7.080	6.814	6.863	6.807	6.705	1. Agriculture, Hunting and Forestry
NPL	75	76	45	107	104	105	109	110	107	109	106	106	106	103	103	102	NPL
2. Perikanan	476	380	254	535	549	575	589	605	623	685	687	652	649	708	747	741	2. Fishery
NPL	1	6	1	1	1	0	0	0	0	0	0	0	0	0	0	0	NPL
3. Pertambangan dan Penggalian	16.934	8.352	15.973	9.464	8.659	8.747	7.879	7.952	8.324	8.771	8.013	12.781	12.769	14.699	14.817	12.129	3. Mining and Quarrying
NPL	566	381	114	699	692	676	89	88	92	105	96	96	94	94	96	96	NPL
4. Industri Pengolahan	84.674	83.806	90.959	65.240	64.994	64.381	69.838	64.063	67.333	77.149	72.227	73.317	72.699	72.075	72.275	70.022	4. Processing Industry
NPL	2.083	1.007	1.137	1.624	2.037	1.451	1.455	1.481	1.510	1.604	1.517	1.287	1.054	1.070	1.093	1.162	NPL
5. Listrik, gas dan air	7.742	3.306	9.469	7.346	7.268	6.901	6.703	6.598	6.909	8.230	7.594	7.427	7.248	6.580	6.561	6.698	5. Electricity, Gas and Water
NPL	-	-	-	-	-	-	84	84	84	168	168	168	165	165	165	215	NPL
6. Konstruksi	4.001	8.386	9.512	8.263	7.538	6.991	5.660	5.221	5.654	5.444	5.566	4.782	4.890	4.665	4.651	4.613	6. Construction
NPL	43	78	171	159	157	80	69	67	79	142	88	87	95	110	105	107	NPL
7. Perdagangan Besar dan Eceran	31.970	38.928	37.929	32.227	32.583	30.352	31.343	29.309	29.027	30.528	30.583	30.388	27.851	27.320	26.811	25.823	7. Wholesale and Retail Trade
NPL	1.679	1.062	1.642	2.335	2.663	1.919	1.909	1.804	1.832	1.939	1.879	1.943	1.955	1.937	2.020	2.118	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	344	539	608	709	771	997	1.058	1.048	1.074	1.145	1.079	1.073	1.028	1.032	1.209	1.209	8. Provision of accomodation and the provision of eating and drinking
NPL	0	79	72	70	71	71	68	101	101	101	101	101	101	102	102	102	NPL
9. Transportasi, pergudangan dan komunikasi	7.825	8.745	16.860	8.083	8.056	8.106	8.271	7.982	8.117	8.952	9.013	9.036	8.432	8.403	8.739	8.333	9. Transportation, Warehousing and Communications
NPL	148	171	98	91	91	22	24	80	74	103	103	102	102	106	111	111	NPL
10. Perantara Keuangan	21.243	25.686	29.874	14.679	15.266	14.967	16.181	15.764	16.737	18.128	17.615	16.809	17.623	17.434	17.041	15.508	10. Financial intermediaries
NPL	82	61	179	129	129	129	78	103	103	103	103	103	102	102	102	101	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	7.402	8.341	10.679	9.376	9.493	9.403	9.320	9.175	9.505	10.393	9.821	9.720	9.439	9.602	9.514	9.406	11. Real Estate, Business, Ownership, and Business Services
NPL	54	250	102	43	42	28	56	47	52	70	64	71	74	80	81	107	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	124	1	-	0	4	4	4	4	4	4	3	3	3	3	3	3	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	-	NPL
13. Jasa Pendidikan	64	47	35	57	57	60	30	29	64	66	63	31	36	71	69	39	13. Education Services
NPL	4	3	1	4	4	4	3	2	5	6	5	2	2	5	2	0	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	115	338	11	11	12	12	8	9	13	14	13	11	11	15	15	12	14. Health Services and Social Activities
NPL	0	0	0	0	0	0	0	0	0	3	3	3	3	3	3	0	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	967	1.123	1.148	1.056	1.053	1.090	1.004	1.049	1.238	1.346	1.252	1.334	1.194	1.576	1.676	1.210	15. Community, ociocultural, Entertainment and Other Individual Services
NPL	24	12	12	10	10	10	8	7	16	17	16	22	19	21	21	20	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	0	0	0	14	14	17	16	15	14	13	10	8	6	5	4	3	16. Individual Services which Serve Households
NPL	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	8	2	-	0	0	0	-	-	-	-	-	-	-	-	-	-	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	150	57	34	115	108	90	98	63	69	170	77	75	77	88	92	93	18. Business Activities which are not clearly defined
NPL	-	1	33	14	14	14	14	14	14	13	13	13	13	13	13	13	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	2.477	2.238	2.014	1.888	1.880	1.874	1.881	1.840	1.809	1.789	1.749	1.740	1.697	1.679	1.655	1.655	- For Home Ownership
NPL	37	69	63	68	80	84	89	99	101	106	107	114	113	114	120	129	NPL
- Untuk Pemilikan Flat atau Apartemen	139	137	131	145	144	142	142	141	145	144	147	146	145	143	142	142	- For Apartment Ownership
NPL	-	0	1	1	1	1	1	1	2	2	2	2	2	2	1	1	NPL
- Untuk Pemilikan Ruko atau Rukan	210	192	207	208	203	203	199	196	193	188	186	185	183	181	170	159	- For Shop House Ownership
NPL	13	17	29	27	29	31	30	28	28	25	26	26	33	35	34	24	NPL
- Untuk Pemilikan Kendaraan Bermotor	2.398	2.798	2.102	2.525	2.492	2.578	2.754	2.864	2.853	2.828	2.565	2.604	2.581	2.567	2.511	2.480	- For Vehicles Ownership
NPL	7	13	14	10	12	11	11	10	11	13	16	19	20	17	13	12	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguana)	3.492	6.014	8.858	9.955	10.040	10.092	10.220	10.794	10.844	10.899	10.604	10.323	10.055	9.828	9.613	9.245	- Others
NPL	68	141	275	269	259	296	319	345	380	419	454	505	625	770	818	784	NPL
Bukan Lapangan Usaha Lainnya	16.318	13.629	11.339	11.704	11.934	11.788	11.904	11.674	11.746	11.116	10.825	11.181	11.150	11.138	11.589	12.194	Non Industrial Origin Others
NPL	410	259	289	241	242	239	238	236	239	232	248	285	346	415	435	402	NPL

r) Angka-angka diperbaiki

r) Revised figures

Tabel 3.7.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit Channeling and NPL Credit Channeling of Foreign Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary) Miliar Rp (Billion Rp)																	
Keterangan	2016	2017	2018	2019				2020								Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Penerima Kredit Lapangan Usaha																	Loans by Industrial Origin
1. Pertanian, Perburuan dan Kehutanan	4.315	3.498	4.807	5.212	4.287	4.301	3.747	4.112	4.554	4.824	4.851	4.007	4.578	2.609	2.557	5.143	1. Agriculture, Hunting and Forestry
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
2. Perikanan	97	28	10	32	37	31	43	43	32	38	20	25	26	18	19	19	2. Fishery
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Pertambangan dan Penggalian	15.711	11.484	16.719	19.501	19.763	17.290	13.803	13.404	13.132	14.682	14.669	16.273	16.517	18.492	21.303	19.709	3. Mining and Quarrying
NPL	145	62	123	192	183	184	175	168	134	82	74	73	71	73	73	74	NPL
4. Industri Pengolahan	93.110	72.438	82.068	79.732	80.731	78.210	78.838	76.549	78.400	88.239	85.551	83.565	83.776	89.130	89.527	88.502	4. Processing Industry
NPL	2.172	1.485	2.299	2.445	2.556	2.594	2.590	2.580	2.783	2.564	2.401	2.392	2.360	2.360	2.360	2.300	NPL
5. Listrik, gas dan air	8.524	10.368	15.952	17.195	16.651	16.599	16.739	16.504	17.304	20.141	18.507	18.028	17.491	17.407	17.492	17.899	5. Electricity, Gas and Water
NPL	121	29	131	91	90	90	-	-	-	-	-	-	-	-	-	-	NPL
6. Konstruksi	8.704	5.355	7.847	9.128	5.985	5.196	4.381	4.172	4.604	4.694	4.685	4.634	4.392	4.418	4.381	4.469	6. Construction
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	20	28	28	NPL
7. Perdagangan Besar dan Eceran	27.016	21.713	27.369	29.134	28.058	28.452	28.125	26.374	25.446	28.743	25.936	24.404	23.153	21.405	20.793	21.692	7. Wholesale and Retail Trade
NPL	1.520	724	1.025	663	694	783	555	571	582	792	782	780	770	776	775	777	NPL
8. Penyediaan akomodasi dan penyediaan makan minum	1.756	2.162	2.466	2.181	2.148	2.002	1.950	1.914	2.005	2.294	2.136	2.071	2.037	2.105	2.132	2.147	8. Provision of accommodation and the provision of eating and drinking
NPL	-	-	105	105	105	105	105	105	105	105	105	105	105	105	105	105	NPL
9. Transportasi, pergudangan dan komunikasi	15.138	9.847	13.550	15.143	18.065	18.427	17.479	17.348	17.224	17.000	17.283	16.673	16.255	17.530	15.385	14.792	9. Transportation, Warehousing and Communications
NPL	47	41	41	-	-	-	-	-	-	-	-	-	-	1	1	1	NPL
10. Perantara Keuangan	36.623	39.480	49.728	42.789	42.832	43.640	42.146	41.969	44.043	48.524	46.533	42.620	40.858	40.796	39.818	36.225	10. Financial intermediaries
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	5.203	5.076	7.429	7.289	7.392	7.535	6.544	6.575	7.265	7.854	7.531	6.686	6.855	6.854	6.448	6.552	11. Real Estate, Business, Ownership, and Business Services
NPL	13	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	383	222	118	58	-	-	-	-	-	-	-	-	-	-	-	-	12. Government administration, Defense and Compulsory social security
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
13. Jasa Pendidikan	41	10	0	1	1	1	0	0	0	0	0	0	0	0	0	0	13. Education Services
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
14. Jasa Kesehatan dan Kegiatan Sosial	5	39	133	241	241	240	240	238	242	239	237	236	235	231	226	226	14. Health Services and Social Activities
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	840	176	342	374	409	414	419	357	287	283	474	471	508	396	397	337	15. Community, Sociocultural, Entertainment and Other Individual Services
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16. Individual Services which Serve Households
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	17. International Agency and Other Extra International Agency
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
18. Kegiatan yang belum jelas batasannya	862	992	406	860	859	859	846	842	852	866	852	879	706	706	706	695	18. Business Activities which are not clearly defined
NPL	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
Penerima Kredit Bukan Lapangan Usaha																	Loans to Non Industrial Origin
Rumah Tangga																	House Hold
- Untuk Pemilikan Rumah Tinggal	1.082	426	379	362	366	360	360	352	348	344	348	344	340	339	337	335	- For Home Ownership
NPL	2	2	3	3	3	3	2	2	3	2	2	2	2	2	2	2	NPL
- Untuk Pemilikan Flat atau Apartemen	75	45	39	38	37	38	37	34	32	32	35	33	34	31	30	28	- For Apartment Ownership
NPL	-	-	0	0	0	0	1	1	0	0	0	0	1	0	0	1	NPL
- Untuk Pemilikan Ruko atau Rukan	16	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	- For Shop House Ownership
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
- Untuk Pemilikan Kendaraan Bermotor	74	65	56	55	56	55	55	53	52	51	50	48	46	44	44	43	- For Vehicles Ownership
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	4.322	466	535	477	509	557	568	577	575	572	574	580	582	578	577	576	- Others
NPL	100	24	29	39	40	34	35	36	39	37	37	38	43	46	56	54	NPL
Bukan Lapangan Usaha Lainnya	17.494	16.522	15.042	13.848	13.750	13.831	13.945	13.798	13.697	13.270	12.628	12.205	12.002	11.843	11.719	11.491	Non Industrial Origin Others
NPL	453	513	436	370	354	354	355	346	346	345	352	380	473	613	676	630	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020								Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
Jenis Penggunaan																	<i>Type of Use</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Modal Kerja	2.049.098	2.222.823	2.512.476	2.567.513	2.536.346	2.534.003	2.576.497	2.473.086	2.492.500	2.603.316	2.559.281	2.546.101	2.528.907	2.510.706	2.502.891	2.504.927	1. Working Capital
NPL	73.591	70.732	70.785	83.401	85.236	86.846	83.081	89.830	90.936	93.791	94.838	97.767	100.194	101.422	101.424	98.880	NPL
2. Investasi	1.125.467	1.179.728	1.308.747	1.429.921	1.434.655	1.447.226	1.481.226	1.471.984	1.481.653	1.540.560	1.497.154	1.501.989	1.482.827	1.494.821	1.489.154	1.487.495	2. Investments
NPL	36.123	31.048	31.829	36.596	38.553	39.357	33.859	35.260	35.434	35.443	36.432	37.078	38.251	42.000	41.726	42.090	NPL
3. Konsumsi	1.202.630	1.335.393	1.473.659	1.526.756	1.535.159	1.542.951	1.559.269	1.557.742	1.563.997	1.568.164	1.553.548	1.537.838	1.537.506	1.530.639	1.529.822	1.538.172	3. Consumption
NPL	18.422	21.141	22.650	26.762	26.615	26.838	24.894	27.066	27.992	29.071	31.035	32.872	34.109	34.977	34.586	32.929	NPL
Total Kredit	4.377.195	4.737.944	5.294.882	5.524.190	5.506.161	5.524.180	5.616.992	5.502.812	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	Total Credit
NPL	128.135	122.922	125.264	146.759	150.404	153.041	141.834	152.156	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	NPL
Orientasi Penggunaan																	<i>User Orientation</i>
Kredit kepada Pihak Ketiga																	<i>Credit to Third Party</i>
1. Ekspor	96.852	121.345	131.582	133.780	127.730	125.892	129.120	128.627	131.669	149.322	143.210	138.358	141.473	146.346	148.499	151.120	1. Export
NPL	2.059	2.044	2.294	3.195	3.171	3.078	2.472	2.827	3.010	3.106	3.007	2.877	2.734	2.722	2.827	3.080	NPL
2. Impor	44.759	61.598	77.129	82.396	84.484	83.287	84.457	74.179	75.221	82.843	80.066	81.723	80.590	78.066	77.867	73.711	2. Import
NPL	1.189	1.459	1.203	1.823	2.140	2.167	2.307	2.433	2.659	2.148	2.201	2.106	2.311	2.290	2.011	2.187	NPL
3. Lainnya	4.235.584	4.555.001	5.086.171	5.308.015	5.293.947	5.315.001	5.403.414	5.300.005	5.331.261	5.479.875	5.386.707	5.365.848	5.327.176	5.311.755	5.295.500	5.305.763	3. Others
NPL	124.888	119.419	121.766	141.741	145.092	147.796	137.055	146.896	148.694	153.050	157.096	162.733	167.509	173.387	172.898	168.633	NPL
Total Kredit	4.377.195	4.737.944	5.294.882	5.524.190	5.506.161	5.524.180	5.616.992	5.502.812	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	Total Credit
NPL	128.135	122.922	125.264	146.759	150.404	153.041	141.834	152.156	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	NPL
f) Angka-angka diperbaiki																	r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Jenis Penggunaan																		Type of Use
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Modal Kerja	798.563	880.751	1.008.823	1.033.599	1.013.520	1.021.501	1.044.312	997.244	1.005.441	1.039.493	1.018.629	1.020.962	1.029.383	1.025.589	1.025.731	1.035.996	1.035.996	1. Working Capital
NPL	31.054	30.548	30.747	35.181	34.635	36.078	36.885	39.353	40.181	40.387	41.213	43.704	46.597	47.607	48.108	49.252	49.252	NPL
2. Investasi	481.889	519.241	577.838	659.856	665.017	673.394	696.920	694.257	701.354	727.828	706.018	706.278	698.759	704.600	703.783	700.153	700.153	2. Investments
NPL	11.514	9.590	11.078	15.405	16.022	16.437	14.197	15.107	15.233	15.949	16.385	15.847	16.850	17.699	18.214	19.255	19.255	NPL
3. Konsumsi	479.330	563.047	652.939	669.552	673.385	677.668	689.541	688.698	691.152	693.413	687.859	680.857	684.113	678.935	679.840	686.770	686.770	3. Consumption
NPL	7.772	8.858	8.994	11.683	11.758	12.036	11.145	12.295	12.870	13.034	13.787	13.921	14.190	14.529	14.363	13.820	13.820	NPL
Total Kredit	1.759.782	1.963.039	2.239.600	2.363.008	2.351.923	2.372.563	2.430.773	2.380.199	2.397.947	2.460.734	2.412.506	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	2.422.918	Total Credit
NPL	50.339	48.995	50.819	62.268	62.416	64.551	62.226	66.755	68.284	69.370	71.385	73.471	77.637	79.835	80.685	82.327	82.327	NPL
Orientasi Penggunaan																		User Orientation
Kredit kepada Pihak Ketiga																		Credit to Third Party
1. Ekspor	14.783	43.670	36.001	34.256	31.167	30.365	28.376	28.198	30.170	32.519	30.883	30.610	31.840	33.297	35.273	37.614	37.614	1. Export
NPL	399	1.302	1.371	1.332	1.392	1.395	1.192	1.302	1.332	1.311	1.332	1.237	1.217	1.202	1.323	1.533	1.533	NPL
2. Impor	2.463	6.301	9.699	12.917	13.009	13.378	11.827	4.277	4.510	5.066	4.978	4.994	4.916	5.044	5.126	5.202	5.202	2. Import
NPL	58	701	0	34	34	40	41	41	42	9	9	9	11	11	11	17	17	NPL
3. Lainnya	1.742.536	1.913.069	2.193.900	2.315.835	2.307.747	2.328.820	2.390.569	2.347.724	2.363.267	2.423.149	2.376.645	2.372.492	2.375.500	2.370.784	2.368.955	2.380.101	2.380.101	3. Others
NPL	49.883	46.993	49.448	60.902	60.990	63.116	60.993	65.411	66.910	68.050	70.044	72.225	76.409	78.623	79.351	80.777	80.777	NPL
Total Kredit	1.759.782	1.963.039	2.239.600	2.363.008	2.351.923	2.372.563	2.430.773	2.380.199	2.397.947	2.460.734	2.412.506	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	2.422.918	Total Credit
NPL	50.339	48.995	50.819	62.268	62.416	64.551	62.226	66.755	68.284	69.370	71.385	73.471	77.637	79.835	80.685	82.327	82.327	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020								Items		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	857.336	957.520	1.039.684	1.113.088	1.103.140	1.098.634	1.117.365	1.080.707	1.083.538	1.129.837	1.117.821	1.105.076	1.082.215	1.066.069	1.059.153	1.058.627	1.058.627	1. Working Capital
NPL	27.758	28.583	27.259	32.729	34.504	35.746	32.158	36.093	35.947	37.603	37.899	38.311	37.927	38.462	37.826	34.020	34.020	NPL
2. Investasi	478.663	497.876	544.916	595.266	595.830	600.170	612.868	608.043	608.160	630.127	616.241	619.277	612.138	614.091	610.062	612.721	612.721	2. Investments
NPL	19.159	15.390	16.489	15.801	16.692	17.242	15.381	15.662	15.644	14.846	15.112	16.194	16.481	19.199	18.513	17.969	17.969	NPL
3. Konsumsi	411.081	444.202	474.376	487.971	488.511	489.556	490.564	489.145	490.484	490.719	482.392	474.626	469.982	466.915	464.240	462.898	462.898	3. Consumption
NPL	7.293	8.264	9.253	10.538	10.342	10.274	9.444	10.145	10.370	11.095	12.024	13.506	14.219	14.375	14.075	13.119	13.119	NPL
Total Kredit	1.747.080	1.899.598	2.058.976	2.196.326	2.187.480	2.188.360	2.220.797	2.177.895	2.182.182	2.250.683	2.216.454	2.198.979	2.164.335	2.147.075	2.133.456	2.134.246	2.134.246	Total Credit
NPL	54.210	52.237	53.001	59.068	61.538	63.263	56.982	61.900	61.962	63.544	65.034	68.012	68.628	72.036	70.415	65.108	65.108	NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	13.476	13.625	18.846	38.629	35.211	35.005	39.586	39.610	39.127	43.812	42.071	41.729	41.803	42.840	44.370	45.786	45.786	1. Export
NPL	834	215	225	604	546	565	513	745	706	795	777	741	629	620	582	576	576	NPL
2. Impor	19.098	40.956	52.286	57.134	58.376	57.072	61.646	58.523	58.969	65.227	63.548	64.288	63.638	60.416	60.060	59.572	59.572	2. Import
NPL	165	668	941	1.105	1.283	1.235	1.368	1.478	1.663	1.076	1.212	1.341	1.562	1.520	1.236	1.489	1.489	NPL
3. Lainnya	1.714.506	1.845.017	1.987.844	2.100.563	2.093.894	2.096.283	2.119.565	2.079.761	2.084.085	2.141.643	2.110.835	2.092.962	2.058.893	2.043.820	2.029.025	2.028.888	2.028.888	3. Others
NPL	53.211	51.354	51.835	57.359	59.709	61.463	55.101	59.677	59.593	61.673	63.046	65.930	66.437	69.896	68.597	63.043	63.043	NPL
Total Kredit	1.747.080	1.899.598	2.058.976	2.196.326	2.187.480	2.188.360	2.220.797	2.177.895	2.182.182	2.250.683	2.216.454	2.198.979	2.164.335	2.147.075	2.133.456	2.134.246	2.134.246	Total Credit
NPL	54.210	52.237	53.001	59.068	61.538	63.263	56.982	61.900	61.962	63.544	65.034	68.012	68.628	72.036	70.415	65.108	65.108	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	28.702	35.538	42.152	48.379	48.824	49.781	50.062	50.180	50.980	51.409	50.891	50.624	50.865	50.937	49.841	50.438		1. Working Capital
NPL	810	992	926	1.235	1.277	1.353	1.203	1.389	1.357	1.445	1.431	1.474	1.430	1.414	1.339	1.303		NPL
2. Investasi	10.853	12.446	12.371	12.076	12.073	11.922	11.529	11.453	11.424	11.533	11.510	11.567	11.692	11.597	10.758	10.736		2. Investments
NPL	914	1.202	353	418	423	427	368	379	411	410	421	418	387	400	374	348		NPL
3. Konsumsi	10.608	11.425	13.430	14.836	15.067	15.310	15.417	15.336	15.512	15.901	15.927	15.527	15.572	15.594	15.686	15.863		3. Consumption
NPL	194	333	399	404	430	428	406	433	441	468	392	410	398	395	364	358		NPL
Total Kredit	50.163	59.409	67.953	75.291	75.965	77.013	77.009	76.969	77.917	78.843	78.327	77.718	78.129	78.128	76.285	77.037		Total Credit
NPL	1.917	2.526	1.678	2.057	2.130	2.207	1.977	2.201	2.209	2.323	2.243	2.302	2.214	2.208	2.077	2.009		NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	51	61	187	498	493	404	417	412	446	420	375	352	346	338	364	401		1. Export
NPL	-	0	-	-	-	-	-	-	-	-	-	0	0	0	0	0		NPL
2. Impor	63	40	82	400	387	457	401	369	433	396	405	380	476	484	485	473		2. Import
NPL	-	13	-	1	1	1	-	-	-	-	2	2	2	2	2	2		NPL
3. Lainnya	50.049	59.307	67.684	74.393	75.085	76.152	76.191	76.189	77.038	78.026	77.547	76.986	77.307	77.306	75.436	76.163		3. Others
NPL	1.917	2.513	1.678	2.056	2.129	2.207	1.977	2.201	2.209	2.323	2.242	2.300	2.212	2.207	2.075	2.007		NPL
Total Kredit	50.163	59.409	67.953	75.291	75.965	77.013	77.009	76.969	77.917	78.843	78.327	77.718	78.129	78.128	76.285	77.037		Total Credit
NPL	1.917	2.526	1.678	2.057	2.130	2.207	1.977	2.201	2.209	2.323	2.243	2.302	2.214	2.208	2.077	2.009		NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	65.060	75.296	84.407	88.902	89.500	89.989	89.698	83.131	82.316	82.775	81.544	84.064	83.989	84.336	85.312	86.660		1. Working Capital
NPL	6.922	6.967	6.022	7.686	7.888	8.015	7.069	7.222	7.429	8.011	8.130	8.280	8.487	8.367	8.415	8.397		NPL
2. Investasi	39.284	40.889	45.035	51.396	50.618	51.334	53.056	52.585	52.782	54.024	53.793	55.143	54.535	55.070	55.367	56.138		2. Investments
NPL	2.806	2.975	2.405	2.760	2.702	2.637	2.287	2.474	2.494	2.557	3.058	3.165	3.094	3.027	3.006	2.886		NPL
3. Konsumsi	253.514	274.187	292.212	313.191	316.785	318.899	321.681	322.237	324.553	326.897	327.657	327.438	329.023	330.823	331.658	334.292		3. Consumption
NPL	2.073	2.650	2.864	3.107	3.066	3.048	2.818	3.090	3.162	3.292	3.589	3.661	3.646	3.662	3.627	3.592		NPL
Total Kredit	357.859	390.372	421.655	453.490	456.903	460.222	464.434	457.953	459.651	463.697	462.994	466.646	467.547	470.229	472.337	477.090		Total Credit
NPL	11.801	12.592	11.291	13.553	13.657	13.700	12.175	12.786	13.085	13.861	14.777	15.106	15.226	15.055	15.048	14.876		NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	16	6	6	322	317	327	410	371	372	378	372	378	375	387	392	399		1. Export
NPL	2	2	2	1	1	1	1	1	1	1	1	1	1	2	1	1		NPL
2. Impor	1	1	2	581	560	544	416	415	411	363	360	379	378	377	341	345		2. Import
NPL	-	-	-	5	5	3	5	5	5	6	2	2	2	4	7	7		NPL
3. Lainnya	357.842	390.365	421.647	452.587	456.026	459.351	463.609	457.168	458.868	462.956	462.262	465.889	466.794	469.465	471.604	476.346		3. Others
NPL	11.800	12.591	11.289	13.547	13.651	13.696	12.168	12.779	13.079	13.854	14.774	15.104	15.224	15.049	15.041	14.868		NPL
Total Kredit	357.859	390.372	421.655	453.490	456.903	460.222	464.434	457.953	459.651	463.697	462.994	466.646	467.547	470.229	472.337	477.090		Total Credit
NPL	11.801	12.592	11.291	13.553	13.657	13.700	12.175	12.786	13.085	13.861	14.777	15.106	15.226	15.055	15.048	14.876		NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	136.727	145.397	171.757	125.271	124.341	120.647	126.656	116.930	121.457	134.431	129.105	132.554	129.737	128.686	128.844	119.992		1. Working Capital
NPL	4.245	2.265	3.042	3.566	3.782	2.378	2.613	2.621	2.691	2.941	2.942	2.787	2.586	2.374	2.532	2.762		NPL
2. Investasi	59.160	54.707	65.296	40.729	40.680	40.660	39.956	40.139	41.310	43.998	41.620	41.973	41.035	42.452	42.004	42.556		2. Investments
NPL	514	923	563	1.731	2.234	2.133	1.355	1.367	1.380	1.541	1.318	1.316	1.300	1.537	1.481	1.493		NPL
3. Konsumsi	25.034	25.008	24.650	26.425	26.693	26.676	27.101	27.510	27.591	26.965	26.077	26.179	25.810	25.536	25.690	25.875		3. Consumption
NPL	535	498	672	617	623	662	688	719	760	797	852	952	1.138	1.354	1.422	1.352		NPL
Total Kredit	220.921	225.112	261.703	192.425	191.714	187.983	193.713	184.579	190.358	205.394	196.802	200.706	196.581	196.675	196.538	188.422		Total Credit
NPL	5.294	3.685	4.278	5.905	6.638	5.172	4.656	4.707	4.832	5.279	5.112	5.055	5.024	5.264	5.435	5.607		NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	32.529	33.947	41.526	29.837	30.129	29.035	31.822	30.001	31.521	38.522	35.787	35.829	35.995	37.100	36.607	36.715		1. Export
NPL	288	297	348	830	795	677	434	454	469	490	407	403	397	403	427	432		NPL
2. Impor	10.073	9.953	11.494	5.941	6.859	7.053	6.583	6.593	7.434	7.444	6.701	6.838	6.754	7.442	7.783	4.132		2. Import
NPL	359	75	262	271	270	246	214	213	217	226	219	9	9	9	13	15		NPL
3. Lainnya	178.319	181.212	208.683	156.646	154.727	151.894	155.308	147.985	151.403	159.429	154.315	158.039	153.832	152.132	152.148	147.575		3. Others
NPL	4.646	3.313	3.668	4.804	5.573	4.249	4.008	4.040	4.145	4.563	4.487	4.644	4.618	4.853	4.996	5.160		NPL
Total Kredit	220.921	225.112	261.703	192.425	191.714	187.983	193.713	184.579	190.358	205.394	196.802	200.706	196.581	196.675	196.538	188.422		Total Credit
NPL	5.294	3.685	4.278	5.905	6.638	5.172	4.656	4.707	4.832	5.279	5.112	5.055	5.024	5.264	5.435	5.607		NPL

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Jenis Penggunaan																		<i>Type of Use</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Modal Kerja	162.710	128.321	165.653	158.273	157.021	153.450	148.404	144.895	148.767	165.371	161.292	152.821	152.718	155.088	154.009	153.216		1. Working Capital
NPL	2.803	1.378	2.789	3.014	3.148	3.277	3.153	3.152	3.331	3.403	3.222	3.211	3.167	3.199	3.202	3.147		NPL
2. Investasi	55.618	54.568	63.290	70.597	70.437	69.746	66.898	65.507	66.624	73.050	67.971	67.751	64.668	67.012	67.181	65.192		2. Investments
NPL	1.216	968	940	481	480	480	272	271	272	140	139	139	139	139	138	138		NPL
3. Konsumsi	23.063	17.525	16.051	14.781	14.718	14.842	14.965	14.815	14.705	14.268	13.636	13.211	13.005	12.835	12.707	12.474		3. Consumption
NPL	555	539	469	412	397	391	394	385	388	384	392	421	518	662	734	688		NPL
Total Kredit	241.391	200.414	244.994	243.651	242.176	238.038	230.266	225.217	230.096	252.690	242.900	233.783	230.391	234.934	233.897	230.881		Total Credit
NPL	4.574	2.885	4.197	3.907	4.025	4.148	3.819	3.809	3.991	3.927	3.753	3.771	3.825	3.999	4.075	3.972		NPL
Orientasi Penggunaan																		<i>User Orientation</i>
Kredit kepada Pihak Ketiga																		<i>Credit to Third Party</i>
1. Ekspor	35.997	30.036	35.016	30.238	30.413	30.757	28.509	30.036	30.032	33.671	33.722	29.459	31.114	32.385	31.493	30.204		1. Export
NPL	536	229	348	428	438	439	332	324	503	510	491	495	490	495	495	538		NPL
2. Impor	13.061	4.347	3.567	5.423	5.294	4.782	3.585	4.003	3.464	4.347	4.074	4.845	4.428	4.302	4.072	3.988		2. Import
NPL	607	1	-	406	546	643	680	696	731	831	758	745	727	744	742	657		NPL
3. Lainnya	192.333	166.031	206.412	207.991	206.468	202.499	198.172	191.178	196.599	214.672	205.103	199.479	194.850	198.247	198.332	196.689		3. Others
NPL	3.431	2.655	3.849	3.073	3.040	3.066	2.807	2.788	2.757	2.586	2.504	2.531	2.608	2.760	2.838	2.778		NPL
Total Kredit	241.391	200.414	244.994	243.651	242.176	238.038	230.266	225.217	230.096	252.690	242.900	233.783	230.391	234.934	233.897	230.881		Total Credit
NPL	4.574	2.885	4.197	3.907	4.025	4.148	3.819	3.809	3.991	3.927	3.753	3.771	3.825	3.999	4.075	3.972		NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			Location
				Ekspor	Impor	Lainnya	
1. Jawa Barat	172.675	62.664	224.428	5.289	1.994	452.485	1. Jawa Barat
NPL	9.061	2.267	4.517	377	4	15.464	NPL
2. Banten	52.097	28.953	69.918	695	266	150.006	2. Banten
NPL	2.256	469	1.091	4	-	3.812	NPL
3. DKI Jakarta	1.315.578	952.546	425.437	108.863	59.014	2.525.683	3. DKI Jakarta
NPL	42.944	23.272	13.541	1.306	1.911	76.540	NPL
4. D.I Yogyakarta	15.025	9.831	14.787	345	97	39.200	4. D.I Yogyakarta
NPL	465	267	227	4	-	955	NPL
5. Jawa Tengah	161.313	49.393	89.044	3.734	1.481	294.535	5. Jawa Tengah
NPL	10.549	3.418	1.008	231	27	14.718	NPL
6. Jawa Timur	253.837	78.523	139.424	12.186	5.253	454.346	6. Jawa Timur
NPL	12.666	2.428	3.025	367	214	17.537	NPL
7. Bengkulu	5.879	3.111	12.952	200	68	21.675	7. Bengkulu
NPL	175	67	124	5	-	361	NPL
8. Jambi	13.252	9.618	18.809	526	123	41.030	8. Jambi
NPL	687	128	272	44	0	1.044	NPL
9. Aceh	10.741	3.668	22.910	21	3	37.295	9. Aceh
NPL	577	194	8	8	1	926	NPL
10. Sumatera Utara	96.778	65.545	57.626	7.509	2.126	210.314	10. Sumatera Utara
NPL	4.373	2.417	1.096	379	24	7.483	NPL
11. Sumatera Barat	19.791	7.675	25.481	958	75	51.914	11. Sumatera Barat
NPL	811	175	251	22	-	1.216	NPL
12. Riau	21.739	17.956	30.978	476	487	69.708	12. Riau
NPL	92	588	623	18	3	2.092	NPL
13. Sumatera Selatan	30.223	18.129	36.020	539	127	83.706	13. Sumatera Selatan
NPL	1.608	1.598	658	36	-	3.829	NPL
14. Bangka Belitung	4.441	1.773	6.243	180	16	12.261	14. Bangka Belitung
NPL	411	36	104	5	-	546	NPL
15. Kepulauan Riau	11.093	9.870	16.756	79	338	37.303	15. Kepulauan Riau
NPL	558	695	335	2	1	1.585	NPL
16. Lampung	24.560	10.683	17.480	946	103	51.674	16. Lampung
NPL	1.097	170	292	48	0	1.512	NPL
17. Kalimantan Selatan	15.150	13.048	22.832	627	41	50.362	17. Kalimantan Selatan
NPL	562	259	474	6	-	1.289	NPL
18. Kalimantan Barat	15.370	15.420	23.153	555	81	53.307	18. Kalimantan Barat
NPL	663	141	266	19	0	1.051	NPL
19. Kalimantan Timur	25.997	18.518	27.719	669	103	71.462	19. Kalimantan Timur
NPL	2.439	1.217	901	24	-	4.532	NPL
20. Kalimantan Tengah	9.073	8.717	14.618	432	62	31.913	20. Kalimantan Tengah
NPL	210	84	145	6	-	433	NPL
21. Sulawesi Tengah	9.876	2.616	18.144	384	46	30.206	21. Sulawesi Tengah
NPL	342	155	203	9	-	691	NPL
22. Sulawesi Selatan	47.028	17.078	55.932	2.247	170	117.621	22. Sulawesi Selatan
NPL	1.634	481	1.092	74	0	3.133	NPL
23. Sulawesi Utara	9.999	5.513	23.965	495	12	38.971	23. Sulawesi Utara
NPL	664	151	662	29	-	1.448	NPL
26. Gorontalo	3.337	2.933	8.144	119	5	14.289	26. Gorontalo
NPL	193	207	115	9	-	506	NPL
25. Sulawesi Barat	2.772	978	5.175	123	14	8.788	25. Sulawesi Barat
NPL	65	15	34	4	-	110	NPL
24. Sulawesi Tenggara	7.323	2.592	16.539	165	15	26.275	24. Sulawesi Tenggara
NPL	324	82	195	3	-	598	NPL
27. Nusa Tenggara Barat	19.617	8.737	21.709	378	26	49.660	27. Nusa Tenggara Barat
NPL	267	57	189	4	-	509	NPL
28. Bali	28.627	21.101	31.354	767	70	80.245	28. Bali
NPL	1.003	629	601	26	-	2.208	NPL
29. Nusa Tenggara Timur	11.077	2.316	20.358	399	69	33.284	29. Nusa Tenggara Timur
NPL	432	72	124	2	-	626	NPL
30. Maluku	3.783	810	7.985	176	23	12.380	30. Maluku
NPL	100	16	72	0	-	187	NPL
31. Papua	9.428	4.815	16.231	513	88	29.872	31. Papua
NPL	396	117	219	5	0	727	NPL
32. Maluku Utara	2.188	494	6.939	131	8	9.483	32. Maluku Utara
NPL	75	10	49	4	-	129	NPL
33. Papua Barat	3.990	1.604	8.070	294	45	13.325	33. Papua Barat
NPL	96	16	227	2	-	338	NPL
34. Lainnya	71.272	30.266	1.009	98	1.263	101.186	34. Others
NPL	272	221	5	-	-	497	NPL
Total	2.504.927	1.487.495	1.538.172	151.120	73.711	5.305.763	Total
NPL	98.880	42.090	32.929	3.080	2.187	168.633	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
Kredit Kepada Pihak Tidak Terkait	4.320.302	4.675.396	5.215.150	5.469.020	5.452.842	5.468.627	5.550.039	5.456.887	5.489.298	5.659.942	5.559.885	5.533.344	5.498.617	5.484.745	5.471.580	5.479.657	<i>Loan for Unconnected Parties</i>
a. Lancar	3.996.019	4.328.991	4.853.549	5.013.152	5.001.450	5.005.585	5.124.871	4.979.973	4.990.927	5.127.930	4.997.710	5.008.410	5.023.489	5.036.777	5.023.483	5.040.425	a. Current
b. DPK	196.928	223.734	236.528	309.259	301.136	310.155	283.382	324.840	344.137	373.874	400.031	357.403	302.775	270.854	271.311	266.287	b. Special Mention
c. Kurang Lancar	26.997	22.374	20.363	23.358	27.664	26.287	23.277	31.293	25.851	25.831	25.139	25.765	27.063	23.508	19.261	17.780	c. Sub-Standard
d. Diragukan	15.842	18.277	16.686	18.198	17.911	20.899	27.086	17.976	21.892	25.989	24.585	25.712	28.249	31.713	27.814	23.877	d. Doubtful
e. Macet	84.516	82.019	88.024	105.054	104.680	105.701	91.422	102.805	106.492	106.316	112.420	116.054	117.041	121.892	129.711	131.288	e. Lost
Non Performing Loan Pihak Tidak Terkait	127.355	122.670	125.073	146.609	150.255	152.887	141.785	152.074	154.235	158.137	162.144	167.531	172.353	177.113	176.786	172.945	<i>Non Performing Loan of Non Connected Parties</i>
Kredit Kepada Pihak Terkait	56.893	62.548	79.732	55.170	53.319	55.553	66.953	45.925	48.852	52.099	50.099	52.585	50.622	51.421	50.287	50.938	<i>Loan for Connected Parties</i>
a. Lancar	55.454	61.629	77.804	53.003	51.407	53.660	65.356	44.107	46.866	49.930	48.196	50.551	48.654	48.747	47.316	47.994	a. Current
b. DPK	659	668	1.737	2.018	1.764	1.740	1.548	1.736	1.858	2.001	1.742	1.848	1.767	1.389	2.022	1.989	b. Special Mention
c. Kurang Lancar	123	32	6	2	2	2	4	13	27	50	18	33	42	35	35	25	c. Sub-Standard
d. Diragukan	3	6	4	3	2	4	24	27	53	56	58	61	12	6	16	23	d. Doubtful
e. Macet	655	214	180	144	144	147	21	42	48	61	86	92	147	1.244	898	906	e. Lost
Non Performing Loan Pihak Terkait	780	251	191	150	148	153	49	82	128	167	161	186	201	1.285	949	955	<i>Non Performing Loan of Connected Parties</i>

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

Pengelompokan Bank	2016	2017	2018	2019				2020									Group of Banks
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	
1. Bank Persero	19.998	22.681	25.445	27.435	27.382	28.057	28.398	28.306	28.337	27.571	25.699	25.129	24.697	24.829	25.091	24.545	1. State Owned Banks
NPL	546	612	609	597	577	590	567	651	668	699	751	779	937	1.112	1.174	1.104	NPL
2. BUSN Devisa	39.990	44.197	43.382	44.509	44.390	44.915	46.440	45.504	45.161	42.820	39.615	37.920	38.210	38.435	38.747	38.486	2. Foreign Exchange Commercial Banks
NPL	1.012	1.078	1.014	987	949	923	922	954	929	961	1.049	1.152	1.267	1.412	1.460	1.375	NPL
3. BUSN Non Devisa	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
4. BPD	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Regional Development Banks
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
5. Bank Campuran	4.764	4.435	3.855	4.631	4.249	4.335	4.397	4.418	4.445	4.334	4.142	3.991	3.953	3.906	3.839	3.848	5. Joint Venture Banks
NPL	192	144	178	125	115	117	119	123	125	126	136	157	203	271	282	249	NPL
6. Bank Asing	11.255	8.212	7.945	7.496	7.447	7.545	7.651	7.472	7.351	6.853	6.301	6.005	5.983	5.980	6.007	5.908	6. Foreign Owned Banks
NPL	279	236	208	192	181	177	181	178	177	178	182	195	242	311	344	316	NPL
7. Bank Umum	76.007	79.526	80.628	84.072	83.468	84.853	86.886	85.699	85.294	81.577	75.756	73.046	72.843	73.149	73.684	72.786	7. Commercial Bank
NPL	2.029	2.070	2.009	1.902	1.822	1.808	1.790	1.907	1.899	1.964	2.118	2.283	2.649	3.106	3.261	3.044	NPL

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Keterangan	2016	2017	2018	2019				2020									Items	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Penerima Kredit Lapangan Usaha																		Loan by Industrial Origin
1. Pertanian, Perburuan dan NPL	2.651 1.891	3.759 2.221	4.191 2.271	6.452 2.382	6.549 2.382	6.874 2.385	6.729 2.463	6.120 2.456	6.016 2.461	5.979 2.461	6.034 2.509	5.916 2.518	5.924 2.525	5.919 2.530	5.858 2.532	5.747 2.519	1. Agriculture, Hunting and Forestry NPL	
2. Perikanan NPL	100 70	99 68	112 69	109 73	109 73	109 75	86 62	87 61	85 61	85 61	84 62	84 61	81 61	81 61	80 62	80 61	80 61	2. Fishery NPL
3. Pertambangan dan Penggalian NPL	2 1	27 1	3 2	3 2	3 2	3 2	3 2	3 2	3 2	3 2	3 2	3 2	2 2	2 2	2 2	2 2	2 2	3. Mining and Quarrying NPL
4. Industri Pengolahan NPL	248 41	249 40	852 246	666 38	616 39	41 39	40 39	606 39	607 39	559 39	534 39	536 39	536 39	526 39	525 39	523 39	523 39	4. Processing Industry NPL
5. Listrik, gas dan air NPL	4 2	4 4	4 4	33 0	33 4	108 4	108 4	108 4	108 4	108 4	108 4	79 4	79 4	79 4	4 4	4 4	4 4	5. Electricity, Gas and Water NPL
6. Konstruksi NPL	31 11	36 16	16 16	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	15 15	6. Construction NPL
7. Perdagangan Besar dan Eceran NPL	584 351	597 386	579 539	508 469	508 472	511 474	500 464	474 414	452 413	424 362	400 363	423 362	422 362	422 362	422 362	434 362	434 362	7. Big and Retail Trade NPL
8. Penyediaan akomodasi dan penyediaan makan minum NPL	39 37	35 35	36 36	36 35	36 35	46 35	46 35	44 34	42 32	41 27	41 27	41 27	41 31	41 31	41 31	41 31	41 31	8. Provision of accommodation and Food Supply Drinking NPL
9. Transportasi, pergudangan dan komunikasi NPL	34 32	32 32	40 39	40 36	40 39	340 39	902 39	1.051 39	1.051 39	1.051 39	1.051 39	1.051 39	1.029 39	1.029 39	1.029 39	1.029 39	1.029 39	9. Transportation, Warehousing and Communications NPL
10. Perantara Keuangan NPL	480 455	601 577	540 537	471 467	467 463	469 464	468 463	468 463	467 463	449 445	408 404	412 400	400 397	400 397	400 397	401 397	401 398	10. Transitional Finance NPL
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan NPL	176 132	160 132	160 155	157 153	157 153	157 153	156 153	156 153	156 153	136 133	136 133	136 133	135 133	135 133	135 133	135 133	135 133	11. Real Estate, Business, Ownership, and Business Services NPL
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib NPL	40 37	40 37	40 39	40 40	40 40	40 40	40 40	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	40 39	12. Government administration, Defense and Compulsory Social Security NPL
13. Jasa Pendidikan NPL	30 30	30 30	30 30	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	38 38	13. Education Services NPL
14. Jasa Kesehatan dan Kegiatan Sosial NPL	93 93	93 93	96 95	94 92	93 93	93 93	93 92	91 91	94 94	102 101	96 95	95 94	93 93	94 94	94 94	94 94	95 95	14. Health Services and Social Activities NPL
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya NPL	516 513	526 487	525 487	523 486	523 486	523 486	523 486	523 486	522 486	522 486	522 486	522 486	523 486	522 485	523 486	523 486	523 486	15. Community, Sociocultural, Entertainment and Other Individual Services NPL
16. Jasa Perorangan yang Melayani Rumah Tangga NPL	12 11	12 11	12 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	11 11	16. Individual Services which Serve Households NPL
17. Badan Internasional dan Badan Ekstra Internasional Lainnya NPL	77 77	74 73	83 81	83 81	83 81	82 81	82 81	80 79	79 77	77 75	77 75	76 75	76 75	72 71	72 71	71 70	71 70	17. International Agency and Other Extra Agency International NPL
18. Kegiatan yang belum jelas batasannya NPL	4.326 3.682	4.048 3.584	4.754 3.779	4.744 3.775	4.738 3.785	4.463 3.793	4.404 3.788	4.240 3.646	4.116 3.552	4.104 3.549	4.068 3.536	4.059 3.549	4.049 3.550	3.839 3.378	3.820 3.393	3.792 3.380	3.792 3.380	18. Business Activities which are not clearly defined NPL
Total	9.441	10.422	12.072	14.025	14.060	13.924	14.246	14.154	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	12.980	Total
NPL	7.467	7.828	8.436	8.192	8.210	8.226	8.274	8.069	7.976	7.887	7.876	7.893	7.899	7.729	7.747	7.720	7.720	NPL

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2016	2017	2018	2019				2020									Indicator	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Berdasarkan Jenis Kredit																		Based on the type of credit
1. Kredit Usaha Kecil																		1. Small Business Loans
a. Dalam rangka penerusan kredit dari BI	2.451	2.736	2.759	2.799	2.791	2.796	2.795	2.790	2.792	2.771	2.772	2.771	2.771	2.771	2.771	2.771	2.771	a. Channeling Credit From BI
NPL	2.401	2.702	2.702	2.769	2.761	2.766	2.762	2.757	2.760	2.739	2.739	2.738	2.738	2.738	2.738	2.738	2.738	NPL
b. Lainnya	1.134	1.299	1.287	1.291	1.329	1.320	1.332	1.341	1.340	1.330	1.327	1.330	1.331	1.329	1.329	1.329	1.329	b. Other
NPL	974	1.117	1.128	1.137	1.178	1.179	1.248	1.246	1.246	1.246	1.246	1.246	1.247	1.245	1.245	1.230	NPL	
2. Bukan KUK																		2. Not Small Business Loans
a. Kredit kelolaan	934	929	943	876	835	863	854	851	856	876	857	840	835	831	830	827	a. Loans	
NPL	224	238	230	165	150	178	167	163	163	184	185	184	186	187	188	186	NPL	
b. Dalam rangka penerusan kredit dari BI	41	44	31	32	31	31	31	31	31	31	32	31	31	31	31	31	b. Channeling Credit from BI	
NPL	41	44	31	31	31	31	31	31	31	31	31	31	31	31	31	31	NPL	
c. Bantuan Proyek	6	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	c. Aid Project	
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NPL	
d. Kredit Kelolaan di luar bantuan proyek	17	4	4	4	4	4	4	4	4	4	4	4	4	4	4	5	d. Credit Channeling	
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	5	NPL	
e. Lainnya	4.858	5.403	7.042	9.017	9.065	8.905	9.224	9.132	8.872	8.726	8.638	8.553	8.517	8.217	8.138	8.011	e. Others	
NPL	3.823	3.722	4.341	4.086	4.087	4.068	4.063	3.868	3.773	3.684	3.671	3.689	3.693	3.523	3.541	3.530	NPL	
Berdasarkan Golongan Penyalur																		Based Distribution Group
1. Koperasi	2.148	2.561	2.569	2.540	2.524	2.540	2.635	2.625	2.627	2.627	2.619	2.619	2.617	2.619	2.619	2.618	1. Cooperation	
NPL	2.068	2.478	2.486	2.484	2.476	2.483	2.576	2.566	2.569	2.569	2.569	2.570	2.568	2.570	2.570	2.557	NPL	
2. Lembaga Swadaya Masyarakat	3.990	4.005	4.611	4.689	4.673	4.673	4.648	4.462	4.336	4.341	4.315	4.299	4.290	4.074	4.055	4.030	2. Non-Governmental Organization	
NPL	3.910	3.827	4.010	4.039	4.028	4.034	4.020	3.875	3.777	3.785	3.780	3.798	3.806	3.633	3.651	3.639	NPL	
3. Swasta Lainnya	3.302	3.855	4.893	6.797	6.863	6.711	6.962	7.068	6.938	6.775	6.701	6.617	6.586	6.496	6.435	6.332	3. Other Private	
NPL	1.488	1.524	1.940	1.669	1.707	1.708	1.678	1.628	1.630	1.532	1.527	1.525	1.524	1.526	1.526	1.524	NPL	
Total	9.441	10.422	12.072	14.025	14.060	13.924	14.246	14.154	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	Total	

r) Angka-angka diperbaiki

r) Revised figures

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

Sektor Ekonomi	2016	2017	2018	2019				2020									Economic Sector
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	
1 Pertanian, Perburuhan, dan Kehutanan	4.908	5.430	5.635	6.241	6.265	6.290	5.760	6.204	6.390	6.468	6.398	6.350	6.280	6.378	6.277	6.355	1. Agriculture, Hunting, and Forestry
2 Perikanan	289	336	426	473	485	500	326	338	358	370	370	371	375	389	409	499	2. Fishery
3 Pertambangan dan Penggalian	162	212	282	333	346	347	1.012	628	671	657	646	650	597	627	625	641	3. Mining and Quarrying
4 Industri Pengolahan	1.044	1.194	1.494	1.563	1.592	1.643	2.057	2.103	2.140	2.141	2.150	2.164	2.261	2.326	2.325	2.365	4. Processing industry
5 Listrik, Gas dan Air	73	89	137	141	144	157	117	115	117	118	120	121	121	126	121	125	5. Electricity, Gas and Water
6 Konstruksi	2.112	2.657	3.644	4.423	4.553	4.663	3.834	3.724	3.804	3.913	3.970	3.912	4.037	4.110	4.141	4.186	6. Construction
7 Perdagangan Besar dan Eceran	21.021	22.712	24.681	26.324	26.261	26.417	23.544	23.297	23.433	23.806	23.654	23.684	23.790	23.698	23.500	23.529	7. Wholesale and Retail Trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	696	877	1.089	1.275	1.322	1.278	1.514	1.618	1.682	1.712	1.764	1.599	1.840	1.871	1.929	1.942	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	1.650	1.922	2.296	2.566	2.622	2.644	2.291	2.279	2.374	2.431	2.490	2.514	2.578	2.636	2.631	2.682	9. Transportation, Warehousing and communications
10 Perantara Keuangan	173	219	379	589	578	555	620	633	652	686	676	688	703	714	703	702	10. Financial intermediaries
11 Real Estate, Usaha Persewaan, dan Jasa Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	1.909	2.374	2.693	3.053	3.149	3.211	3.403	3.416	3.938	4.020	4.024	3.318	4.094	4.093	4.223	4.159	11. Real Estate, Business, Ownership, and Business
12 Jasa Pendidikan	105	133	148	139	145	152	93	91	92	91	92	92	89	94	92	92	12. Government administration, Defense and Compulsory Social Security
13 Jasa Kesehatan dan Kegiatan Sosial	208	257	342	403	416	421	321	321	325	360	377	387	346	362	369	375	13. Education services
14 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	193	246	275	295	285	287	746	709	702	709	700	677	665	650	636	627	14. Health Services and Social Activities
15 Jasa Perorangan yang Melayani Rumah Tangga	2.070	2.300	2.549	2.800	2.810	2.787	7.629	7.680	7.408	7.108	7.290	6.835	7.053	6.863	6.708	6.425	15. Community, Sociocultural, Entertainment and Other Individual Services
16 Kegiatan Usaha yang Belum Jelas Batasannya	985	1.058	1.212	1.248	1.257	1.277	678	663	695	765	708	695	686	699	666	682	16. Individual Services which Serve
17 Bukan Lapangan Usaha - Rumah Tangga	4.001	4.225	4.382	4.708	4.755	4.755	3.523	3.344	3.332	3.305	3.219	3.203	3.027	2.981	2.983	2.953	17. Business Activities are not clearly defined
18 Bukan Lapangan Usaha - Lainnya	3.733	4.012	4.369	4.892	4.976	4.981	8.276	9.101	9.467	9.140	9.364	11.096	10.751	10.896	11.117	11.296	18. Loans to Non Industrial Origin - House Hold
19 Bukan Lapangan Usaha - Lainnya	36.352	39.229	42.187	45.267	45.559	45.882	43.040	42.805	42.906	43.646	43.390	42.471	41.174	41.036	40.719	40.671	19. Non Industrial Origin-Others
Total	81.684	89.482	98.220	106.733	107.519	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	Total

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

Sektor Ekonomi	2016	2017	2018	2019				2020									Economic Sector	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
Modal Kerja																		Working Capital
- Pertanian, Perburuhan, dan Kehutanan	4.248	4.736	4.878	5.445	5.437	5.464	4.920	5.336	5.503	5.584	5.518	5.468	5.421	5.520	5.415	5.485	5.485	- Agricultures, hunting and forestry
- Perikanan	262	301	383	423	434	450	295	307	326	338	336	337	341	355	369	452	452	- Fishery
- Pertambangan dan Penggalian	143	179	229	267	277	276	899	506	529	516	509	516	479	517	515	523	523	- Mining and Quarrying
- Industri Pengolahan	904	1.034	1.250	1.316	1.348	1.398	1.774	1.806	1.843	1.859	1.862	1.878	1.967	2.015	2.001	2.026	2.026	- Processing industry
- Listrik, Gas dan Air	64	80	123	126	129	142	103	99	102	100	103	104	103	108	103	107	107	- Electricity, gas and water
- Konstruksi	1.959	2.429	3.340	4.033	4.160	4.264	3.519	3.416	3.492	3.601	3.667	3.615	3.747	3.814	3.832	3.878	3.878	- Construction
- Perdagangan Besar dan Eceran	19.183	20.604	22.370	23.644	23.532	23.673	21.101	20.933	21.056	21.351	21.264	21.330	21.514	21.415	21.247	21.265	21.265	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	506	650	801	917	953	912	1.120	1.194	1.217	1.204	1.238	1.171	1.310	1.342	1.370	1.379	1.379	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	1.011	1.139	1.444	1.600	1.653	1.660	1.589	1.586	1.658	1.620	1.667	1.713	1.745	1.786	1.742	1.781	1.781	- Transportation, warehousing and
- Perantara Keuangan	151	195	348	532	521	530	569	591	604	637	631	642	658	673	661	660	660	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	1.635	2.050	2.327	2.603	2.689	2.744	2.956	2.981	3.470	3.549	3.566	2.809	3.641	3.638	3.734	3.683	3.683	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	77	100	114	96	100	104	64	62	61	63	63	62	59	65	62	62	62	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	123	155	201	253	257	259	197	197	198	233	235	240	208	215	215	221	221	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	137	167	183	203	197	195	523	496	504	509	499	490	476	464	452	443	443	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.691	1.860	2.005	2.084	2.000	2.054	6.117	6.081	5.829	5.605	5.804	5.413	5.643	5.475	5.331	5.026	5.026	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	745	794	943	942	944	956	513	501	525	572	539	530	518	531	498	517	517	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	3.119	3.302	3.340	3.641	3.697	3.702	2.884	2.632	2.621	2.609	2.535	2.530	2.401	2.352	2.352	2.329	2.329	- International Agency and Other Extra International Agency
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	23	68	68	31	42	45	40	35	11	14	14	- Not the business field – other
Total Modal Kerja	35.958	39.773	44.279	48.123	48.327	48.782	49.166	48.792	49.606	49.980	50.079	48.893	50.271	50.321	49.911	49.851	49.851	Total Working Capital
Investasi																		Investment
- Pertanian, Perburuhan, dan Kehutanan	659	695	756	796	828	826	839	867	887	884	880	882	860	858	862	869	869	- Agricultures, hunting and forestry
- Perikanan	27	35	44	50	51	50	31	31	33	32	34	34	34	40	47	47	47	- Fishery
- Pertambangan dan Penggalian	19	33	53	66	69	71	113	122	141	142	138	134	118	109	110	118	118	- Mining and Quarrying
- Industri Pengolahan	140	161	244	248	244	245	283	297	297	282	288	286	294	310	324	339	339	- Processing industry
- Listrik, Gas dan Air	10	9	14	15	15	16	14	16	15	17	17	17	18	18	18	18	18	- Electricity, gas and water
- Konstruksi	153	229	304	391	393	399	316	308	313	311	303	297	291	296	309	308	308	- Construction
- Perdagangan Besar dan Eceran	1.838	2.108	2.311	2.680	2.728	2.744	2.443	2.364	2.377	2.456	2.390	2.354	2.277	2.282	2.253	2.264	2.264	- Big and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	190	227	288	358	368	366	394	424	464	508	526	428	530	529	559	563	563	- Provision of accommodation and food supply
- Transportasi, Pergudangan dan Komunikasi	639	783	853	966	969	984	702	694	716	811	823	801	833	850	889	901	901	- Transportation, warehousing and communications
- Perantara Keuangan	22	24	31	57	57	26	50	42	48	49	44	46	45	41	41	42	42	- Transitional Finance
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	274	323	367	450	460	467	447	436	467	471	457	509	453	455	488	475	475	- Real estate, Rental Business, and services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	28	33	34	44	45	48	29	29	31	28	30	30	30	29	30	30	30	- Government administration, the defense and compulsory social security
- Jasa Pendidikan	85	102	141	150	159	163	124	124	127	127	142	147	138	146	153	154	154	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	56	79	92	92	88	92	223	213	198	200	201	187	189	185	184	183	183	- Health and social services
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	379	440	544	717	810	733	1.513	1.598	1.579	1.502	1.487	1.422	1.410	1.388	1.377	1.399	1.399	- Community, Sociocultural, Entertainment and Other Individual Services
- Jasa Perorangan yang Melayani Rumah Tangga	240	263	269	307	313	322	165	162	170	192	169	166	168	168	169	165	165	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	882	923	1.041	1.067	1.058	1.053	639	712	711	696	684	673	625	628	631	624	624	- International Agency and Other Extra International Agency
- Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field – households
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	1	17	15	1	1	1	1	1	1	5	5	- Not the business field – other
Total Investasi	5.641	6.467	7.385	8.451	8.658	8.603	8.327	8.457	8.591	8.711	8.614	8.415	8.312	8.329	8.437	8.505	8.505	Total Investment
Konsumsi																		Consumption
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	1.695	1.715	1.910	2.070	2.055	2.103	2.106	2.091	2.105	2.111	2.104	2.412	2.069	2.080	2.084	2.051	2.051	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilikan kendaraan bermotor	1.723	930	1.069	1.192	1.228	1.247	1.190	1.192	1.196	1.193	1.179	1.161	1.128	1.117	1.103	1.094	1.094	- Vehicle Loans
- Kredit konsumsi lainnya	36.668	40.596	43.578	46.897	47.252	47.513	47.995	48.537	48.990	49.451	49.428	49.948	48.687	48.699	48.637	48.804	48.804	- Other consumer credit
Total Konsumsi	40.085	43.241	46.556	50.160	50.535	50.863	51.291	51.821	52.290	52.755	52.711	53.522	51.885	51.899	51.824	51.948	51.948	Total consumption
Total	81.684	89.482	98.220	106.733	107.519	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.305	Total

r) Angka-angka diperbaiki

r) Revised figures

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

Lokasi	2016	2017	2018	2019				2020								Location	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep
1. Jawa Barat	10.794	11.637	12.554	13.693	13.838	13.916	13.848	13.844	14.000	14.061	13.900	13.698	13.568	13.522	13.406	13.391	1. Jawa Barat
2. Banten	2.016	2.631	3.393	3.833	3.914	3.970	3.991	4.031	4.128	4.160	4.078	4.037	4.007	4.006	3.985	3.986	2. Banten
3. DKI Jakarta	1.493	1.408	1.571	1.772	1.808	1.825	1.848	1.857	1.865	1.896	1.892	1.888	1.905	1.909	1.915	1.929	3. DKI Jakarta
4. D.I Yogyakarta	3.938	4.349	4.724	5.116	5.170	5.194	5.263	5.285	5.357	5.408	5.446	5.467	5.507	5.556	5.573	5.607	4. D.I Yogyakarta
5. Jawa Tengah	18.605	21.014	23.620	26.303	26.428	26.657	26.912	27.028	27.548	27.896	28.063	27.966	27.921	28.024	28.017	28.029	5. Jawa Tengah
6. Jawa Timur	8.788	9.271	9.836	10.535	10.601	10.709	10.797	10.820	11.014	11.147	11.174	11.070	10.957	10.919	10.849	10.851	6. Jawa Timur
7. Bengkulu	46	54	71	71	72	72	73	74	76	79	78	76	74	75	75	74	7. Bengkulu
8. Jambi	535	596	687	768	771	779	774	772	785	793	795	789	791	793	797	800	8. Jambi
9. Aceh	160	161	153	150	151	151	152	148	150	150	146	144	142	139	136	135	9. Aceh
10. Sumatera Utara	914	1.022	1.128	1.241	1.250	1.248	1.252	1.236	1.249	1.261	1.252	1.237	1.222	1.223	1.217	1.211	10. Sumatera Utara
11. Sumatera Barat	1.090	1.157	1.238	1.290	1.303	1.319	1.331	1.330	1.349	1.365	1.367	1.350	1.342	1.349	1.346	1.349	11. Sumatera Barat
12. Riau	936	910	939	985	990	984	984	978	979	982	983	981	971	968	961	959	12. Riau
13. Kepulauan Riau	4.301	4.504	5.094	5.374	5.388	5.398	5.379	5.347	5.342	5.364	5.317	5.290	5.271	5.245	5.214	5.209	13. Kepulauan Riau
14. Sumatera Selatan	937	972	1.206	1.381	1.405	1.427	1.436	1.438	1.439	1.438	1.423	1.465	1.445	1.428	1.408	1.422	14. Sumatera Selatan
15. Bangka Belitung	75	86	94	110	112	112	111	114	118	122	120	117	118	118	119	121	15. Bangka Belitung
16. Lampung	7.787	8.590	9.111	9.548	9.600	9.645	9.664	9.708	9.785	9.845	9.859	9.815	9.803	9.820	9.799	9.807	16. Lampung
17. Kalimantan Selatan	332	339	360	420	424	426	426	431	439	441	443	437	436	433	434	431	17. Kalimantan Selatan
18. Kalimantan Barat	626	637	630	709	707	704	711	694	705	707	716	740	733	760	777	792	18. Kalimantan Barat
19. Kalimantan Timur	246	225	252	269	273	279	240	237	242	246	246	243	243	246	243	245	19. Kalimantan Timur
20. Kalimantan Tengah	258	319	436	485	495	522	518	542	570	574	589	589	605	628	491	485	20. Kalimantan Tengah
21. Kalimantan Utara	-	-	-	-	-	-	43	41	42	42	41	40	39	39	39	41	21. Kalimantan Utara
22. Sulawesi Tengah	1.927	2.187	2.165	2.249	2.260	2.267	2.274	2.277	2.287	2.295	2.299	2.295	2.295	2.294	2.298	2.301	22. Sulawesi Tengah
23. Sulawesi Selatan	1.707	2.010	2.226	2.443	2.451	2.464	2.467	2.484	2.504	2.518	2.495	2.462	2.427	2.391	2.356	2.323	23. Sulawesi Selatan
24. Sulawesi Utara	793	841	977	1.193	1.231	1.233	1.221	1.234	1.261	1.270	1.268	1.256	1.253	1.253	1.287	1.309	24. Sulawesi Utara
25. Sulawesi Tenggara	214	215	226	242	242	240	238	237	242	242	240	235	231	231	230	231	25. Sulawesi Tenggara
26. Sulawesi Barat	10	13	17	21	22	22	23	24	22	23	22	22	22	22	23	24	26. Sulawesi Barat
27. Gorontalo	26	23	24	24	23	23	25	27	29	33	33	34	35	37	39	41	27. Gorontalo
28. Nusa Tenggara Barat	983	1.025	1.056	1.073	1.099	1.122	1.150	1.164	1.185	1.194	1.181	1.152	1.120	1.110	1.112	1.134	28. Nusa Tenggara Barat
29. Bali	9.032	9.633	10.431	11.158	11.185	11.201	11.287	11.302	11.364	11.452	11.485	11.499	11.542	11.526	11.536	11.542	29. Bali
30. Nusa Tenggara Timur	449	514	567	609	615	624	641	635	642	645	645	647	647	654	658	662	30. Nusa Tenggara Timur
31. Maluku	1.274	1.494	1.671	1.794	1.809	1.821	1.825	1.842	1.856	1.873	1.879	1.871	1.874	1.882	1.885	1.896	31. Maluku
32. Papua	858	1.004	1.048	1.117	1.125	1.136	1.130	1.138	1.154	1.169	1.169	1.162	1.169	1.185	1.197	1.220	32. Papua
33. Maluku Utara	38	75	115	154	159	163	166	170	176	181	180	181	183	188	191	194	33. Maluku Utara
34. Papua Barat	495	566	600	604	598	594	584	582	582	576	580	573	570	570	559	553	34. Papua Barat
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35. Others
Total	81.684	89.482	98.220	106.733	107.519	108.248	108.784	109.070	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	Total

Tabel 3.25.a. Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi (SMEs Credit & Micro, Small, and NPL Based on Economic Sector) Miliar Rp (Billion Rp)																		
Sektor Ekonomi	2016	2017	2018	2019				2020							Economic Sector			
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul		Agt	Sep	
UMKM																	UMKM	
1. Pertanian, Perburuan dan Baki Debet	67.014	78.731	89.560	103.315	104.179	105.037	104.989	105.954	108.850	110.957	110.261	110.273	110.977	113.153	113.403	116.335	1. Agriculture, hunting, and forestry	
NPL	2.587	2.424	2.073	2.632	2.644	2.569	2.325	2.566	2.658	2.593	2.595	2.499	2.358	2.349	2.587	2.602	Total	
2. Perikanan Baki Debet	4.762	5.928	7.200	8.461	8.559	8.532	8.642	8.660	8.978	9.132	9.112	9.043	9.154	9.265	9.451	9.659	2. Fishery	
NPL	150	192	171	226	240	229	220	251	259	267	265	262	252	231	231	205	Total	
3. Pertambangan dan Pencaharian Baki Debet	4.703	5.380	6.608	7.553	7.471	7.421	7.947	8.113	8.077	7.821	7.327	7.229	7.578	7.746	7.725	7.330	3. Mining and quarrying	
NPL	306	1.116	272	346	369	367	327	426	364	354	361	365	327	1.380	1.336	1.132	Total	
4. Industri Pengolahan Baki Debet	84.196	93.175	99.028	104.160	105.410	106.709	106.936	106.388	108.343	110.652	109.486	108.672	107.341	107.444	108.019	108.040	4. Processing industry	
NPL	3.177	3.122	3.292	3.916	4.079	4.077	4.396	4.485	4.495	4.692	4.988	4.972	5.211	5.602	6.198	5.337	Total	
5. Listrik, Gas dan Air Baki Debet	2.501	3.577	4.307	6.230	6.220	6.289	6.288	6.094	6.082	5.600	5.374	5.413	5.308	4.566	3.987	3.676	5. Electricity, gas and water	
NPL	72	168	135	149	158	164	101	100	110	119	107	95	91	89	89	77	Total	
6. Konstruksi Baki Debet	48.190	55.802	62.521	68.507	68.958	68.875	65.148	59.856	58.490	58.906	56.299	57.483	55.753	55.990	56.726	57.158	6. Construction	
NPL	3.277	3.594	3.947	5.087	5.236	5.493	5.155	5.629	5.471	5.694	5.799	5.863	5.887	5.871	5.802	5.785	Total	
7. Perdagangan Besar dan Eceran Baki Debet	432.560	462.729	499.248	528.042	527.505	527.062	526.356	519.798	522.244	524.066	515.495	506.987	505.656	504.319	504.998	508.227	7. Wholesale and retail trade	
NPL	16.555	17.498	17.170	20.024	20.187	19.921	17.774	19.317	20.015	20.071	20.424	20.383	20.059	19.595	19.545	18.835	Total	
8. Penyediaan Akomodasi dan Penyediaan Makan Minum Baki Debet	30.914	33.290	37.877	41.946	42.056	42.568	43.364	43.760	44.470	45.258	45.272	45.356	45.177	46.036	46.715	47.464	8. Provision of accommodation and the provision of eating and drinking	
NPL	1.101	1.097	1.193	1.490	1.456	1.403	1.379	1.463	1.575	1.730	1.668	1.913	1.705	1.906	1.952	1.988	Total	
9. Transportasi, Pergudangan dan Komunikasi Baki Debet	27.403	31.441	37.975	40.175	40.244	40.750	42.466	43.083	42.891	43.242	41.279	41.615	41.182	40.649	40.354	40.550	9. Transportation, warehousing and communications	
NPL	1.303	2.628	1.171	1.358	1.345	1.367	1.203	1.313	1.290	1.476	1.377	1.414	1.428	1.398	1.427	1.346	Total	
10. Perantara Keuangan Baki Debet	13.707	14.715	16.267	14.538	14.407	14.309	14.087	14.046	13.989	13.809	13.600	13.358	14.372	12.516	12.382	12.401	10. Financial intermediaries	
NPL	355	438	336	419	416	423	245	450	483	444	421	470	352	366	371	368	Total	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan Baki Debet	38.504	42.981	48.371	53.191	53.466	53.580	54.162	52.692	52.100	52.346	50.765	50.579	49.155	48.385	48.024	48.086	11. Real estate, Business Ownership, and Business Services	
NPL	1.400	1.422	1.495	1.878	1.885	1.863	1.603	1.742	1.731	1.830	1.823	2.018	1.960	2.144	2.228	1.905	Total	
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Baki Debet	222	176	532	137	136	126	142	124	117	113	202	136	95	94	89	86	12. Government administration, defense and compulsory social security	
NPL	3	-	2	2	2	1	1	1	1	1	1	1	1	-	3	3	Total	
13. Jasa Pendidikan Baki Debet	2.895	2.865	3.612	3.594	3.606	3.596	3.633	3.657	3.677	3.690	3.927	3.941	3.904	3.869	3.872	3.898	13. Education services	
NPL	74	60	60	86	90	93	75	93	89	83	80	98	83	75	80	76	Total	
14. Jasa Kesehatan dan Keaktifan Sosial Baki Debet	6.045	6.574	8.131	8.649	8.762	8.511	8.654	8.337	8.054	8.075	7.799	7.739	7.663	7.640	7.782	7.842	14. Health services and social activities	
NPL	112	93	120	202	191	197	200	144	141	147	176	175	169	154	158	153	Total	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Baki Debet	35.782	42.690	46.281	48.654	48.716	48.939	49.008	48.623	49.709	50.459	49.823	49.456	49.671	49.587	49.848	50.257	15. Community, Sociocultural, Entertainment and Other Individual	
NPL	1.164	1.267	923	1.224	1.165	1.140	1.136	1.262	1.308	1.324	1.384	1.409	1.434	1.423	1.538	1.521	Total	
16. Jasa Perorangan yang Melayani Rumah Tanqqa Baki Debet	2.247	2.309	2.199	2.186	2.189	2.193	2.209	2.194	2.191	2.208	2.193	2.183	2.216	2.261	2.321	2.395	16. Individual services which serve households	
NPL	55	43	48	63	65	57	51	54	53	51	47	43	41	39	41	40	Total	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya Baki Debet	165	65	4	6	4	6	6	5	4	4	11	1	4	4	4	4	17. International Agency and Other Extra International Agency	
NPL	31	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total	
18. Kegiatan yang Belum Jelas Batasannya Baki Debet	288	553	252	278	276	261	273	235	250	350	255	261	233	226	224	228	18. Business activities are not clearly defined	
NPL	13	1	12	13	12	11	12	11	11	13	12	15	17	18	18	14	Total	
19. Penerima Kredit Bukan Lapangan Baki Debet	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1	1	19. Debtor is not the business field -
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total	
20. Tidak Teridentifikasi Baki Debet	14	-	-	-	-	-	264	1	-	-	-	-	-	-	-	-	20. Un-identified	
NPL	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	Total	
Jumlah																	Total	
Baki Debet	802.113	882.981	969.973	1.039.622	1.042.162	1.044.764	1.044.576	1.031.621	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	Baki Debet	
NPL	31.734	35.177	32.420	39.115	39.539	39.376	36.219	39.308	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388	NPL	

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

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

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

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

f) Angka-angka diperbaiki

r) revised figures

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

Jenis Penggunaan	2016	2017	2018	2019				2020								Type of Use		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
UMKM																		UMKM
1. Modal Kerja																		1. Working Capital
Baki Debet	587.340	659.102	728.191	759.626	761.040	763.736	758.596	742.740	750.189	756.290	744.908	737.841	738.272	736.818	739.971	748.666		Total
NPL	23.525	25.451	25.125	30.244	30.756	30.650	28.249	30.517	31.239	31.846	32.466	32.469	32.363	32.418	32.804	31.385		NPL
2. Investasi																		2. Investment
Baki Debet	214.773	223.880	241.781	279.993	281.122	281.028	285.979	288.881	288.329	290.398	283.573	281.887	277.166	276.933	275.956	274.968		Total
NPL	8.209	9.726	7.296	8.873	8.783	8.726	7.969	8.791	8.816	9.044	9.060	9.524	9.012	10.222	10.800	10.002		NPL
3. Konsumsi																		3. Consumption
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
3. Tidak Teridentifikasi																		4. Un-identified
Baki Debet	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NPL
Jumlah																		Total
Baki Debet	802.113	882.982	969.972	1.039.620	1.042.162	1.044.764	1.044.576	1.031.621	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635		Baki Debet
NPL	31.734	35.178	32.421	39.117	39.539	39.376	36.219	39.308	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388		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 3.27.a. Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)
 Miliar Rp (Billion Rp)

Kelompok Bank	2016	2017	2018	2019				2020									Category of Bank	
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep		
UMKM¹⁾																		UMKM
1. Bank Persero																		1. State Owned Banks
Baki Debet	446.774	495.186	551.935	608.595	611.373	614.152	612.748	611.529	618.972	623.886	612.232	605.458	607.561	611.567	614.495	623.293		Total
Mikro	156.962	175.296	202.279	227.333	227.916	228.724	230.095	230.959	236.674	241.613	236.180	233.121	225.899	218.835	212.804	207.025		Micro
Kecil	175.938	195.643	215.481	232.477	234.140	236.647	236.740	235.395	238.390	239.722	236.573	235.308	236.470	237.810	241.165	246.150		Small
Menengah	113.874	124.247	134.175	148.785	149.317	148.781	145.913	145.175	143.908	142.551	139.478	137.029	145.191	154.922	160.526	170.117		Medium
NPL	14.668	17.460	13.998	17.866	18.134	18.478	16.836	19.287	19.613	19.674	20.078	19.428	19.021	18.899	19.204	18.735		NPL
Mikro	2.354	2.702	2.719	3.544	3.567	3.525	3.279	4.054	4.225	4.156	4.000	3.537	3.204	2.982	2.831	2.932		Micro
Kecil	6.094	6.612	6.619	8.232	8.460	8.626	7.559	8.626	9.041	9.047	9.369	9.213	9.039	8.739	8.735	8.495		Small
Menengah	6.220	8.147	4.660	6.089	6.106	6.327	5.998	6.606	6.347	6.471	6.709	6.678	6.778	7.178	7.638	7.308		Medium
2. BPD																		2. Regional Development Banks
Baki Debet	60.466	70.366	70.089	78.242	79.097	79.093	75.264	70.938	70.361	71.744	71.920	71.237	71.584	69.438	70.208	71.442		Total
Mikro	9.191	15.516	13.891	15.484	16.008	15.818	15.443	15.143	15.463	15.610	15.748	15.381	15.390	15.309	15.397	15.649		Micro
Kecil	25.314	27.858	28.774	32.379	32.835	32.761	31.287	30.092	30.208	31.031	31.115	30.986	31.258	30.998	31.408	32.152		Small
Menengah	25.962	26.992	27.423	30.379	30.254	30.514	28.534	25.703	24.690	25.102	25.057	24.870	24.936	23.131	23.403	23.640		Medium
NPL	6.421	6.636	5.603	6.744	6.844	6.873	5.933	6.111	6.261	6.561	6.801	6.956	7.146	7.142	7.207	7.112		NPL
Mikro	361	560	479	568	595	539	481	485	500	520	557	582	589	587	593	580		Micro
Kecil	1.854	1.971	2.002	2.315	2.278	2.284	2.079	2.203	2.271	2.331	2.425	2.457	2.486	2.431	2.428	2.411		Small
Menengah	4.206	4.105	3.122	3.862	3.971	4.050	3.373	3.424	3.490	3.710	3.819	3.917	4.071	4.124	4.186	4.121		Medium
3. Bank Swasta Nasional																		3. Foreign Exchange Commercial Banks
Baki Debet	280.379	310.222	338.455	343.860	342.752	342.991	347.783	340.476	340.614	342.436	335.693	334.439	327.818	324.365	322.911	320.624		Total
Mikro	16.661	15.918	20.047	22.178	21.493	21.416	22.009	21.985	22.266	22.557	23.229	23.079	22.946	21.997	21.775	21.541		Micro
Kecil	39.505	44.847	53.004	57.869	58.248	58.461	60.619	60.005	59.753	60.680	58.257	57.948	57.965	57.827	57.350	58.141		Small
Menengah	224.213	249.457	265.404	263.813	263.011	263.113	265.156	258.486	258.595	259.200	254.206	253.413	246.908	244.541	243.786	240.941		Medium
NPL	9.772	10.570	11.892	13.585	13.640	13.385	12.773	13.275	13.559	14.003	13.967	14.918	14.489	15.815	16.401	14.746		NPL
Mikro	731	579	698	1.111	1.062	915	857	852	853	848	861	895	862	831	843	749		Micro
Kecil	2.012	1.973	1.871	1.701	1.647	1.574	1.520	1.614	1.621	1.776	1.801	1.829	1.744	1.685	1.647	1.647		Small
Menengah	7.028	8.018	9.324	10.774	10.931	10.897	10.396	10.809	11.085	11.379	11.306	12.194	11.883	13.300	13.874	12.350		Medium
4. Bank Asing dan Campuran																		4. Joint Venture Banks and Foreign Owned Banks
Baki Debet	14.494	7.208	9.493	8.922	8.940	8.529	8.780	8.678	8.570	8.622	8.636	8.593	8.475	8.381	8.312	8.277		Total
Mikro	62	952	651	437	436	481	468	550	607	627	583	670	642	636	629	663		Micro
Kecil	716	814	806	677	760	635	572	592	652	779	545	531	532	533	521	515		Small
Menengah	13.715	5.443	8.037	7.808	7.744	7.413	7.740	7.536	7.311	7.217	7.508	7.392	7.301	7.212	7.162	7.099		Medium
NPL	873	512	928	921	922	640	677	635	621	652	680	692	719	784	791	795		NPL
Mikro	4	10	7	9	9	9	9	9	9	9	8	11	12	13	11	11		Micro
Kecil	34	196	243	157	147	139	70	68	89	94	82	88	85	89	86	91		Small
Menengah	835	306	678	755	765	491	598	558	523	549	589	593	623	682	694	693		Medium
Jumlah																		Total
Baki Debet	802.113	882.982	969.972	1.039.620	1.042.162	1.044.764	1.044.576	1.031.621	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635		Baki Debet
NPL	31.734	35.178	32.421	39.117	39.539	39.376	36.219	39.308	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388		NPL

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

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

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

Kelompok Bank	2016	2017	2018	2019				2020								Category of Bank		
				Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt		Sep	
UMKM																		UMKM
1. Jawa Barat	101.893	114.725	127.799	137.584	138.319	138.600	137.712	136.146	137.255	138.877	135.468	135.164	134.278	133.846	134.312	135.631	1. Jawa Barat	
2. Banten	32.359	37.000	42.503	44.659	45.444	45.007	45.604	44.434	44.385	44.726	43.852	43.423	43.553	43.056	42.805	43.396	2. Banten	
3. DKI Jakarta	117.595	132.530	141.315	146.990	146.229	146.244	148.302	146.113	145.499	145.497	143.325	141.195	140.183	139.136	137.856	137.050	3. DKI Jakarta	
4. D.I Yogyakarta	12.108	13.143	14.505	15.322	15.377	15.530	15.627	15.481	15.662	15.805	15.570	15.424	15.438	15.486	15.538	15.761	4. D.I Yogyakarta	
5. Jawa Tengah	88.372	96.772	108.057	118.998	119.470	120.348	120.170	118.940	120.789	122.654	121.267	119.970	119.997	120.101	121.281	122.466	5. Jawa Tengah	
6. Jawa Timur	110.143	122.548	137.124	149.344	150.456	151.285	151.337	149.784	150.779	152.312	149.959	150.287	148.929	148.741	149.809	151.479	6. Jawa Timur	
7. Bengkulu	5.641	6.496	7.474	8.236	8.256	8.396	8.332	8.286	8.513	8.700	8.587	8.517	8.505	8.618	8.648	8.790	7. Bengkulu	
8. Jambi	10.755	12.330	14.323	15.715	15.686	15.782	15.876	15.482	15.572	15.757	15.475	15.227	15.224	15.210	15.234	15.341	8. Jambi	
9. Aceh	8.435	9.119	9.792	10.197	10.172	10.017	9.808	9.109	8.337	7.729	7.043	5.920	4.753	4.039	3.903	3.603	9. Aceh	
10. Sumatera Utara	47.206	49.611	53.877	56.872	56.771	56.449	56.265	55.750	55.706	56.171	54.781	54.619	54.162	53.839	54.259	54.451	10. Sumatera Utara	
11. Sumatera Barat	14.084	14.857	16.554	18.175	18.221	18.246	18.150	18.060	18.406	18.587	18.069	17.820	17.834	17.938	18.016	18.275	11. Sumatera Barat	
12. Riau	21.769	22.617	24.926	26.195	26.367	26.409	27.084	26.823	27.139	27.490	27.097	26.739	26.685	26.853	26.866	27.076	12. Riau	
13. Kepulauan Riau	7.815	8.413	9.267	9.294	9.367	9.364	9.019	8.904	8.914	8.935	8.642	8.505	8.442	8.335	8.178	8.217	13. Kepulauan Riau	
14. Sumatera Selatan	21.073	23.709	26.018	26.958	26.965	26.957	26.308	25.602	25.941	26.047	25.808	25.226	25.174	25.503	25.539	25.723	14. Sumatera Selatan	
15. Bangka Belitung	4.302	4.541	4.804	5.376	5.366	5.359	5.403	5.327	5.418	5.329	5.281	5.202	5.044	5.028	5.013	5.055	15. Bangka Belitung	
16. Lampung	14.817	15.990	17.602	19.012	19.112	19.050	19.148	18.991	19.280	19.516	19.495	19.381	19.512	19.358	19.510	19.755	16. Lampung	
17. Kalimantan Selatan	11.005	11.587	13.197	13.811	13.831	13.717	13.443	13.574	13.953	13.881	13.591	13.518	13.446	13.693	13.580	13.640	17. Kalimantan Selatan	
18. Kalimantan Barat	15.071	17.132	17.904	19.193	19.299	19.560	19.658	19.359	19.552	19.512	19.118	19.221	19.358	19.832	19.639	19.751	18. Kalimantan Barat	
19. Kalimantan Timur	21.700	20.345	21.912	23.176	22.974	23.226	22.909	22.854	22.645	22.860	22.533	22.244	22.143	22.192	22.250	22.533	19. Kalimantan Timur	
20. Kalimantan Tengah	7.964	9.354	10.051	11.012	11.165	11.190	11.131	11.118	11.219	11.337	10.950	10.849	10.760	10.910	11.032	11.114	20. Kalimantan Tengah	
21. Sulawesi Tengah	8.066	8.868	9.186	9.861	9.841	9.934	9.772	9.718	9.817	10.043	9.834	9.770	9.874	9.869	9.789	9.943	21. Sulawesi Tengah	
22. Sulawesi Selatan	30.613	33.769	35.803	38.710	38.735	38.699	38.799	38.501	38.791	38.878	38.382	38.128	38.504	38.094	38.391	38.935	22. Sulawesi Selatan	
23. Sulawesi Utara	8.370	9.203	10.290	11.451	11.406	11.419	11.188	10.938	10.984	10.963	10.699	10.603	10.676	10.618	10.698	10.644	23. Sulawesi Utara	
24. Sulawesi Tenggara	5.833	6.216	7.240	8.125	8.159	8.290	8.251	8.245	8.426	8.618	8.456	8.406	8.427	8.545	8.608	8.745	24. Sulawesi Tenggara	
25. Sulawesi Barat	3.066	3.300	4.044	4.463	4.487	4.545	4.541	4.507	4.602	4.644	4.569	4.451	4.503	4.529	4.584	4.648	25. Sulawesi Barat	
26. Gorontalo	2.947	3.623	3.776	4.109	4.139	4.160	4.066	4.041	4.093	4.111	4.059	4.015	3.984	3.977	3.977	4.007	26. Gorontalo	
27. Nusa Tenggara Barat	8.851	10.547	11.034	12.624	12.694	12.847	12.811	12.868	13.265	13.410	13.278	13.127	13.108	13.227	13.380	13.646	27. Nusa Tenggara Barat	
28. Bali	31.438	33.689	36.015	38.545	38.190	38.196	38.251	38.216	38.511	38.597	38.242	38.007	37.916	38.099	38.452	38.607	28. Bali	
29. Nusa Tenggara Timur	7.249	8.459	10.099	11.505	11.571	11.545	11.419	11.182	11.422	11.744	11.558	11.572	11.697	11.723	11.157	11.306	29. Nusa Tenggara Timur	
30. Maluku	2.748	3.112	3.506	3.985	4.020	4.036	3.966	3.933	3.989	4.105	4.039	4.013	4.040	4.006	4.020	4.131	30. Maluku	
31. Papua	10.405	10.156	10.313	10.504	10.445	10.605	10.455	9.916	10.138	10.247	10.028	9.907	9.901	9.936	10.015	10.115	31. Papua	
32. Maluku Utara	1.774	2.025	2.120	2.398	2.432	2.404	2.441	2.388	2.377	2.367	2.341	2.369	2.328	2.321	2.351	2.367	32. Maluku Utara	
33. Papua Barat	4.441	4.240	3.881	3.956	3.932	3.977	3.921	3.742	3.826	3.852	3.817	3.766	3.786	3.783	3.838	3.882	33. Papua Barat	
34. Lainnya	136	174	578	54	52	37	32	19	17	13	12	20	21	39	18	28	34. Others	
35. Tidak Teridentifikasi	2.068	2.782	3.083	3.211	3.212	3.334	3.377	3.270	3.295	3.374	3.256	3.122	3.253	3.271	3.401	3.524	35. Un-identified	
Jumlah	802.113	882.982	969.972	1.039.620	1.042.162	1.044.764	1.044.576	1.031.621	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	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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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



**Departemen Perizinan
dan Informasi Perbankan**
OTORITAS JASA KEUANGAN

Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta - 10350
konsumen@ojk.go.id
1500 655/ fax (021) 386 032
www.ojk.go.id

- ⊕ www.ojk.go.id
- f official.ojk
- 🐦 @OJKINDONESIA
- 📷 @OJKINDONESIA
- ▶ Jasakeuangan