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BANK INDONESIA

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KATA PENGANTAR

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

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

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

Jakarta, April 2012

BANK INDONESIA

Direktorat Perizinan dan Informasi Perbankan

PREFACE

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

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

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

Jakarta, April 2012

BANK INDONESIA

Directorate of Bank Licensing and Banking Information

Jadwal Publikasi Kedepan

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

Tanda-tanda, dan Sumber Data

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

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

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

Sumber Data : Bank Indonesia kecuali jika dinyatakan lain.

Alamat untuk berlangganan :

Bagian Informasi, Administrasi dan Publikasi
Perbankan (IAdmP)
Bank Indonesia
Menara Radius Prawiro, Lantai 11
Jl. MH Thamrin No. 2, Jakarta 10350
Telepon : (021) 3817080, 3818032
Fax : (021) 3523705

Data dalam publikasi Bank Indonesia ini juga disediakan melalui website Bank Indonesia (<http://www.bi.go.id>) selambat-lambatnya 1 minggu setelah edisi publikasi

Alamat penyampaian pertanyaan :
publikasi-iadmp@bi.go.id
Telepon: (021) 3817080
Fax: 3523705

Advance Release Calender (ARC)

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

Notes, Symbols and Sources of Data

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

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

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

Data Source : Bank Indonesia unless mentioned otherwise.

Address for Subscription :

Information, Administration and Publication Banking
Division (IAdmP)
Bank Indonesia
Radius Prawiro Tower, 11th Floor
Jl. MH Thamrin No. 2, Jakarta 10350
Phone : +62-21-3817080, 3818032
Fax : +62-21-3523705

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

Address for queries :
publikasi-iadmp@bi.go.id
Telephone: (021) 3817080
Fax: 3523705

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PENJELASAN

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

CLARIFICATIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

*The processing of the February 2012 monthly
reports for the February 2012 edition of the
Indonesian Banking Statistics was done from
22 March 2011 until 12 April 2012.*

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

DAFTAR SINGKATAN

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

LIST OF ABBREVIATIONS

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

GLOSARIUM

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

GLOSSARY

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

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

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

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

designated schedule and interest charges, including:

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

Channelling

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

DAFTAR RASIO

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

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

Modal bagi Bank yang berkantor pusat di Indonesia terdiri dari:

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

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

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

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

LIST OF RATIOS

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

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

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

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

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

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

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

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

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

ATMR terdiri dari:

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

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

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

Rasio KAP = $\text{APYD} / \text{Total Aktiva Produktif}$
(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

Rasio ROA = $\text{Laba Sebelum Pajak disetahunkan} / \text{Rata-rata total aset}$
(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

Rasio BOPO = $\text{Total beban operasional} / \text{Total pendapatan operasional}$
Rasio dihitung per posisi (tidak disetahunkan)
(sesuai SE No.6/23/DPNP tanggal 31 Mei 2004)

Rasio Aktiva -Pasiva = $\text{Aktiva Likuid} < 1 \text{ bulan} / \text{Pasiva Likuid} < 1 \text{ bulan}$
Aktiva Likuid < 1 bulan, terdiri dari:
1. Kas
2. Giro BI

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

RWA consists of:

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

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

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

Earning assets

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

Return on Assets

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

Operations Expenses /

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

Liquid Asset to liquid Liabilities

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

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

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

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

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

Rasio NIM = Pendapatan Bunga Bersih / Rata-Rata

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

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

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

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

Aktiva Produktif

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

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

Net Interest Margin

Ratio = Net Interest Income / Average Earning assets

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

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

Net Operating Margin

(NOM) = (operating income - DBH) - operational expenses/Average Earning Assets (pursuant to circular letter No.9/24/DPbS dated October 30, 2007)

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DATA

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
Penyaluran Dana																			Distribution of Funds
Bank Umum	1.380.373	1.702.520	2.015.221	2.282.179	2.765.912	2.756.059	2.834.568	2.834.915	2.897.056	2.967.734	2.995.928	3.010.045	3.143.975	3.180.466	3.249.107	3.412.463	3.388.179	3.397.937	Commercial Banks
Bank Perkreditan Rakyat	21.904	26.549	31.313	36.076	43.877	44.822	45.683	46.059	46.956	47.533	48.328	48.825	50.107	50.969	52.156	53.534	53.843	54.568	Rural Banks
SBI dan SBIS ¹⁾	179.045	203.863	166.518	212.116	139.316	121.302	139.756	133.574	111.449	115.315	114.578	107.359	107.538	111.338	118.599	117.983	107.644	96.171	SBI dan SBIS ¹⁾
Sumber Dana																			Source of Funds
Bank Umum	1.468.369	1.718.965	1.990.345	2.180.934	2.563.562	2.515.919	2.576.974	2.563.204	2.625.759	2.690.940	2.707.891	2.726.189	2.833.685	2.862.679	2.925.400	3.093.848	3.047.490	3.048.179	Commercial Banks
Bank Perkreditan Rakyat	18.733	22.629	26.345	30.367	37.034	37.968	38.746	39.179	39.916	40.334	41.002	41.377	42.494	43.139	44.107	45.462	45.817	46.473	Rural Banks
Jumlah Aset																			Total Assets
Bank Umum	1.693.850	1.986.501	2.310.557	2.534.106	3.008.853	2.993.135	3.065.827	3.069.093	3.136.407	3.195.117	3.216.891	3.252.684	3.371.453	3.407.508	3.471.460	3.652.832	3.598.715	3.628.111	Commercial Banks
Bank Perkreditan Rakyat	23.045	27.741	32.533	37.554	45.742	46.819	47.627	48.001	48.940	49.580	50.476	51.016	52.300	53.244	54.496	55.799	56.172	56.908	Rural Banks
Jumlah Bank																			Total Banks
Bank Umum	130	130	124	121	122	121	121	121	121	121	120	120	120	120	120	120	120	120	Commercial Banks
Bank Perkreditan Rakyat	1.880	1.817	1.772	1.733	1.706	1.671	1.679	1.680	1.680	1.682	1.682	1.681	1.683	1.683	1.684	1.669	1.663	1.665	Rural Banks
Jumlah Kantor																			Total Bank Offices
Bank Umum	9.110	9.680	10.868	12.837	13.837	13.993	14.069	14.140	14.259	14.321	14.347	14.394	14.473	14.510	14.707	14.797	14.820	14.839	Commercial Banks
Bank Perkreditan Rakyat	3.173	3.250	3.367	3.644	3.910	3.928	3.970	3.996	4.021	4.043	4.074	4.102	4.114	4.122	4.140	4.172	4.194	4.217	Rural Banks
Ket : 1) Sertifikat Bank Indonesia Syariah										Note : ¹⁾ Bank Indonesia Certificates on Sharia Principles (SBIS)									
¹⁾ revisi										¹⁾ revised									

DATA BANK UMUM

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb		
Penyaluran Dana																			Distribution of Funds	
a. Kredit ¹⁾	792.297	1.002.012	1.307.688	1.437.930	1.765.845	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.150.957	2.200.094	2.184.306	2.203.029	a. Credit ¹⁾	
Rupiah	638.500	791.605	1.054.289	1.228.656	1.492.407	1.497.508	1.530.507	1.552.656	1.590.748	1.640.039	1.664.262	1.704.910	1.739.276	1.762.073	1.792.622	1.838.953	1.825.088	1.844.413	Rupiah	
Valas	153.798	210.407	253.399	209.273	273.438	276.381	284.339	290.881	298.716	310.688	309.337	326.703	339.985	344.084	358.335	361.142	359.218	358.616	Foreign Exchange	
b. Antar Bank	156.906	139.777	213.779	261.474	228.549	227.863	216.019	203.894	193.662	188.332	176.950	178.022	203.654	188.164	207.531	226.942	211.460	213.722	b. Inter-Bank	
Giro	9.051	11.562	40.318	68.086	41.764	40.492	34.587	34.406	38.170	34.072	34.248	32.581	34.283	35.481	44.412	44.069	48.011	42.401	Demand Deposit	
Inter Bank	83.314	58.717	81.435	110.883	94.116	95.961	87.130	77.399	67.730	63.819	55.179	57.089	76.230	64.988	67.282	75.982	61.927	69.364	Call Money	
Deposito	20.086	12.435	20.436	20.746	27.036	25.095	27.253	26.837	27.291	28.144	23.655	23.727	28.928	26.251	28.078	30.681	28.594	30.856	Times Deposits	
Lainnya	44.455	57.064	71.589	61.758	65.633	66.315	67.049	65.252	60.470	62.296	63.869	64.624	64.214	61.445	67.760	76.211	72.927	71.101	Others	
c. Penempatan di BI	343.455	418.269	322.333	397.897	581.901	558.183	596.704	579.643	598.555	616.691	637.263	585.929	634.108	657.542	652.257	753.986	757.136	721.020	c. Placements at BI	
Giro	125.791	167.566	83.927	101.364	164.833	179.444	194.431	200.606	203.034	218.773	220.580	227.911	227.644	229.373	235.059	245.054	253.165	249.426	Demand Deposit	
SBI	179.045	203.863	166.518	212.116	139.316	121.302	139.756	133.574	111.449	115.315	114.578	107.359	107.538	111.338	118.599	117.983	107.644	96.171	Bank Indonesia Certificates (SBI)	
Call Money	21.216	35.727	49.799	60.758	195.431	207.356	201.847	179.278	211.982	201.037	218.787	172.213	209.543	219.800	191.793	227.217	285.923	269.088	Call Money	
Lainnya	17.403	11.114	22.090	23.659	82.321	50.082	60.669	66.185	72.090	81.567	83.317	78.445	89.383	97.031	106.805	163.732	110.405	106.335	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	55.988	108.007	113.851	134.960	133.454	138.250	146.910	145.121	151.697	144.547	138.254	139.296	153.793	154.103	161.850	157.025	160.616	177.366	d. Securities (not including recapitalization bonds)	
e. Penyertaan	5.924	5.620	6.626	10.010	12.356	12.778	12.874	12.242	12.417	12.598	12.991	14.542	13.460	14.028	14.344	10.968	10.941	9.431	e. Equity Participation	
f. Tagihan Lainnya	25.803	28.835	50.944	39.908	43.807	45.095	47.216	50.477	51.260	54.838	56.870	60.643	59.699	60.471	62.168	63.448	63.720	73.367	f. Other Claims	
Sumber Dana																			Source of Funds	
a. DPK	1.287.102	1.510.834	1.753.292	1.973.042	2.338.824	2.287.844	2.351.357	2.340.213	2.397.179	2.438.011	2.464.083	2.459.898	2.544.862	2.587.282	2.644.742	2.784.912	2.770.571	2.763.943	a. Third Party Funds	
Rupiah	1.093.445	1.284.797	1.460.443	1.656.625	1.990.518	1.933.691	1.988.765	1.989.797	2.049.308	2.092.979	2.109.470	2.113.250	2.183.424	2.219.943	2.259.450	2.398.474	2.372.968	2.366.656	- Rupiah	
Giro	249.564	309.335	307.743	332.729	383.808	367.528	377.265	373.486	406.427	425.466	411.578	378.855	425.895	436.647	444.626	485.692	474.106	454.702	Demand Deposits	
Deposito	510.008	540.982	675.983	758.280	928.089	908.254	944.962	939.649	958.009	970.623	992.082	1.005.374	1.017.894	1.039.189	1.045.395	1.072.665	1.077.430	1.087.572	Times Deposits	
Tabungan	333.873	434.480	476.717	565.616	678.621	657.909	666.538	676.662	684.873	696.890	705.811	729.020	739.636	744.107	769.429	840.118	821.431	824.382	Savings Deposits	
Valas	193.657	226.037	292.849	316.417	348.306	354.153	362.592	350.415	347.870	345.032	354.613	346.648	361.437	367.340	385.292	386.437	397.603	397.287	- Foreign Exchange	
Giro	88.447	96.216	122.257	133.159	152.047	162.245	163.527	154.797	154.803	151.530	155.700	145.349	154.663	159.820	171.834	166.954	174.510	169.465	Demand Deposits	
Deposito	105.155	125.726	148.722	143.429	141.723	136.603	142.872	137.787	137.184	136.713	141.241	144.633	149.401	148.946	155.223	161.302	162.470	168.254	Times Deposits	
Tabungan	55	4.095	21.870	39.829	54.536	55.305	56.193	57.831	55.884	56.789	57.672	56.666	57.373	58.573	58.236	58.181	60.622	59.567	Savings Deposits	
b. Kewajiban kpd BI	10.807	9.105	11.272	8.028	6.107	6.286	6.161	6.129	8.090	5.619	5.919	5.877	5.714	5.394	5.433	5.144	5.324	5.155	b. Liabilities owed to BI	
c. Antar Bank	119.454	137.790	158.648	134.543	152.746	149.203	150.606	146.443	148.777	161.853	164.590	176.443	200.502	186.562	194.644	221.238	194.851	199.659	c. Inter-Bank	
d. Surat Berharga	14.942	17.333	14.301	14.918	17.158	21.160	21.109	21.021	21.905	25.170	23.753	21.495	21.196	20.818	20.823	23.255	23.597	23.187	d. Securities	
e. Pinjaman yang Diterima	12.883	14.319	12.949	21.553	29.323	27.261	29.543	29.539	30.073	32.500	28.504	36.955	35.319	38.576	34.125	32.430	28.580	30.631	e. Loans received	
Rupiah	7.023	8.023	8.395	13.131	18.304	18.226	19.572	18.851	19.037	20.603	21.898	24.375	24.633	25.668	25.560	26.001	25.601	26.004	- Rupiah	
Valas	5.860	6.296	4.554	8.422	11.019	9.035	9.971	10.688	11.035	11.897	6.606	12.580	10.686	12.908	8.565	6.430	2.979	4.627	- Foreign Exchange	
f. Kewajiban Lainnya	19.913	24.893	34.663	22.874	14.646	20.407	14.415	15.797	15.749	23.717	17.055	21.549	21.869	19.467	21.046	21.854	20.185	21.147	f. Other Liabilities	
g. Setoran Jaminan	3.267	4.691	5.220	5.977	4.757	3.759	3.784	4.063	3.987	4.070	3.987	3.973	4.224	4.578	4.587	5.015	4.382	4.457	g. Guarantee Deposits	
Beberapa Komponen Modal																			Components of Capital	
a. Modal Disetor	73.046	78.928	86.283	96.301	105.516	106.577	109.339	109.649	109.825	109.723	108.919	109.273	109.973	111.972	112.088	112.724	113.402	113.973	a. Paid-In Capital	
b. Cadangan	13.997	18.696	21.765	24.054	27.846	27.809	28.283	28.917	30.658	33.987	34.051	34.094	34.092	34.112	34.084	34.208	34.233	34.268	b. Reserves	
c. U/R tahun berjalan	28.334	35.015	30.606	45.215	57.309	11.037	18.319	23.944	29.544	37.096	42.397	48.240	56.748	63.603	69.446	75.077	9.902	19.637	c. Current Earnings(Profit/Loss)	
d. U/R tahun lalu	(6.880)	1.736	35.346	52.805	75.032	136.942	135.138	129.091	120.550	110.041	109.563	109.353	109.347	108.438	108.748	106.666	183.731	183.395	d. Retained Earnings(Profit/Loss)	
e. Perkiraan tambahan modal disetor	42.248	45.413	37.815	40.958	59.744	71.842	72.470	73.030	72.832	73.946	74.303	74.140	77.744	78.680	78.501	79.354	80.755	80.057	e. Estimates of Additional Paid-In Capital	
f. Modal pinjaman	14.946	14.863	1.047	1.454	2.955	4.677	3.036	2.799	2.510	4.186	4.231	4.095	4.203	2.349	3.097	4.160	3.513	3.178	f. Loan Capital	
Ket: ¹⁾ Lihat Penjelasan hal iv																			Note: ¹⁾ see explanation page iv	
¹⁾ revisi																			¹⁾ revised	

Ket: ¹⁾ Lihat Penjelasan hal iv
¹⁾ revisi

Note: ¹⁾ see explanation page iv
¹⁾ revised

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb		
Penyaluran Dana																			Distribution of Funds	
a. Kredit ¹⁾	287.910	356.151	470.665	544.870	642.718	637.831	656.897	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	764.685	767.507	a. Credit ¹⁾	
Rupiah	231.582	282.055	396.024	486.859	569.041	562.850	579.990	586.286	598.490	625.300	636.414	645.197	656.030	660.404	671.863	684.620	675.047	679.443	Rupiah	
Valas	56.328	74.095	74.641	58.011	73.677	74.982	76.907	79.075	83.262	85.469	80.748	88.263	92.008	89.285	92.680	92.213	89.639	88.065	Foreign Exchange	
b. Antar Bank	47.679	41.287	62.023	99.401	72.226	71.088	67.775	60.923	55.759	52.246	47.741	44.854	60.467	55.741	67.603	69.082	65.775	62.221	b. Inter-Bank	
Giro	2.706	3.515	12.447	35.572	24.343	19.212	16.906	15.307	19.718	17.656	16.218	13.552	18.455	18.309	24.644	19.184	23.213	17.581	Demand Deposit	
Inter Bank	29.772	15.574	26.395	39.551	21.742	27.054	24.755	19.722	14.268	11.199	9.769	11.341	20.343	18.594	18.835	21.952	19.696	23.141	Call Money	
Deposito	3.994	3.187	3.728	4.228	5.812	5.962	5.533	5.819	5.527	4.552	4.099	3.393	3.393	3.281	3.771	4.304	4.374	4.259	Times Deposits	
Lainnya	11.207	19.010	19.453	20.050	20.329	18.861	20.581	20.074	16.245	18.839	17.655	16.522	18.277	15.556	20.352	23.642	18.492	17.241	Others	
c. Penempatan di BI	101.745	151.828	114.991	135.860	202.565	154.179	169.473	159.943	164.282	166.425	166.795	147.995	164.190	190.888	180.347	270.822	246.422	198.534	c. Placements at BI	
Giro	52.290	78.113	33.759	39.818	60.036	66.357	66.655	70.059	68.750	75.316	76.060	76.385	77.029	77.989	80.941	84.814	91.273	87.556	Demand Deposit	
SBI	29.736	46.200	36.763	42.320	31.371	23.531	31.088	32.972	26.449	25.149	23.591	19.905	19.136	15.925	14.367	16.592	13.339	11.997	Bank Indonesia Certificates (SBI)	
Call Money	9.649	20.758	34.014	43.835	68.924	60.252	59.482	53.889	64.636	57.749	59.879	49.405	62.760	88.045	66.264	104.629	109.460	84.134	Call Money	
Lainnya	10.070	6.756	10.455	9.887	42.234	4.039	12.248	3.022	4.448	8.210	7.265	2.299	5.265	8.930	18.775	64.788	32.350	14.847	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	11.093	29.617	28.742	35.425	43.648	42.329	46.954	44.548	49.944	48.614	50.449	46.737	48.510	54.348	54.616	54.241	57.363	64.189	d. Securities (not including recapitalization bonds)	
e. Penyertaan	2.872	1.922	1.842	2.000	2.261	2.274	2.277	2.353	2.457	2.446	2.482	3.848	2.492	2.612	2.669	2.874	2.763	2.812	e. Equity Participation	
f. Tagihan Lainnya	10.331	10.372	14.258	13.796	13.820	15.402	15.797	15.339	15.819	17.904	18.926	22.138	22.312	21.288	21.430	21.595	21.852	29.973	f. Other Claims	
Sumber Dana																			Source of Funds	
a. DPK	480.394	571.008	669.827	783.384	898.405	819.032	845.763	833.443	847.258	869.061	876.413	871.186	899.322	926.133	937.971	1.039.257	995.381	960.609	a. Third Party Funds	
Rupiah	426.160	509.552	588.704	680.371	793.338	717.301	738.868	732.508	742.921	768.765	773.058	770.980	790.333	821.945	823.190	924.763	882.986	849.821	- Rupiah	
Giro	88.947	121.749	123.438	136.512	152.770	108.525	116.001	114.651	117.332	130.138	135.285	121.017	134.819	148.019	141.462	190.610	165.622	136.526	Demand Deposits	
Deposito	176.718	179.313	235.219	274.965	328.677	312.719	325.054	319.730	321.500	325.208	323.679	321.405	324.000	340.953	337.096	350.862	348.175	345.566	Times Deposits	
Tabungan	160.496	208.490	230.047	268.894	311.891	296.057	297.814	298.128	304.089	313.420	314.094	328.558	331.513	332.973	344.632	383.291	369.189	367.728	Savings Deposits	
Valas	54.234	61.456	81.123	103.013	105.067	101.731	106.895	100.935	104.337	100.296	103.355	100.206	108.989	104.188	114.781	114.494	112.395	110.789	- Foreign Exchange	
Giro	23.377	24.865	28.329	36.090	41.763	46.561	48.091	42.618	46.577	42.047	44.791	41.566	48.167	46.192	56.207	52.253	52.613	48.421	Demand Deposits	
Deposito	30.818	36.559	45.395	57.236	51.429	43.135	46.391	46.007	45.788	45.510	45.923	46.370	48.520	45.404	46.216	50.161	46.879	49.255	Times Deposits	
Tabungan	38	33	7.399	9.687	11.876	12.036	12.414	12.310	11.972	12.739	12.641	12.270	12.301	12.592	12.358	12.080	12.903	13.113	Savings Deposits	
b. Kewajiban kpd BI	6.493	5.881	5.446	4.409	4.222	4.263	4.269	4.228	4.261	4.253	4.308	4.223	4.481	4.237	4.318	4.034	3.890	4.063	b. Liabilities owed to BI	
c. Antar Bank	33.422	41.998	52.023	45.539	32.571	35.689	37.840	34.360	39.919	41.092	44.459	44.495	51.961	48.787	55.566	61.386	62.087	57.962	c. Inter-Bank	
d. Surat Berharga	9.379	9.259	5.631	5.043	5.813	5.770	5.751	5.732	5.513	6.804	6.066	6.082	6.052	6.041	6.033	6.085	6.074	6.046	d. Securities	
e. Pinjaman yang Diterima	6.750	6.714	3.880	15.886	18.096	15.868	17.549	17.515	18.008	19.769	13.980	19.739	17.634	19.973	15.527	12.453	10.008	11.575	e. Loans received	
Rupiah	4.482	4.118	3.618	8.629	8.274	8.226	8.776	8.005	8.148	9.053	8.542	8.503	8.332	8.460	8.452	8.271	8.265	8.188	- Rupiah	
Valas	2.268	2.595	262	7.257	9.822	7.642	8.773	9.509	9.860	10.716	5.438	11.236	9.301	11.513	7.075	4.182	1.743	3.386	- Foreign Exchange	
f. Kewajiban Lainnya	5.366	7.578	7.174	7.324	6.873	9.235	6.383	6.932	7.255	14.717	8.754	12.343	12.125	10.187	10.872	10.376	10.267	10.900	f. Other Liabilities	
g. Setoran Jaminan	1.645	2.391	2.838	3.401	2.341	1.899	1.883	1.899	1.743	1.763	1.810	1.797	2.074	2.352	2.342	2.615	2.196	2.218	g. Guarantee Deposits	
Beberapa Komponen Modal																			Components of Capital	
a. Modal Disetor	27.751	28.572	29.965	28.179	30.077	31.265	31.293	31.293	31.293	31.293	31.293	31.293	31.293	31.301	31.307	31.307	31.307	31.307	a. Paid-In Capital	
b. Cadangan	8.097	10.837	12.363	12.402	13.567	13.567	13.549	13.606	14.436	15.520	15.520	15.520	15.520	15.520	15.520	15.590	15.590	15.590	b. Reserves	
c. L/R tahun berjalan	9.644	13.332	13.159	18.050	22.766	5.080	8.185	10.791	12.853	16.619	18.291	20.806	24.369	26.984	29.476	32.659	3.657	8.360	c. Current Earnings(Profit/Loss)	
d. L/R tahun lalu	(12.107)	(10.772)	7.508	14.300	24.050	50.567	53.291	49.218	44.893	40.210	40.265	40.265	40.265	39.748	40.234	40.295	74.379	75.455	d. Retained Earnings(Profit/Loss)	
e. Perkiraan tambahan modal disetor	13.145	15.864	11.961	15.398	25.375	34.524	34.916	35.016	34.884	34.575	34.867	34.785	34.474	34.853	34.910	35.243	36.041	35.729	e. Estimates of Additional Paid-In Capital	
f. Modal pinjaman	13.844	13.908	-	-	61	87	63	213	63	63	63	63	212	56	60	199	199	199	f. Loan Capital	
Ket: ¹⁾ Lihat Penjelasan hal iv	Note: ¹⁾ see explanation page iv																			
¹⁾ revisi	¹⁾ revised																			

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
Penyaluran Dana																			Distribution of Funds	
a. Kredit ¹⁾	315.256	407.742	524.295	555.617	718.639	728.002	741.401	756.128	774.377	798.019	804.203	830.444	854.915	870.482	887.709	922.541	914.763	921.643	a. Credit ¹⁾	
Rupiah	276.768	351.351	452.613	492.045	630.777	637.778	648.321	660.297	677.944	695.965	702.339	723.762	743.538	756.733	770.063	801.969	796.268	802.325	Rupiah	
Valas	38.488	56.390	71.682	63.573	87.863	90.224	93.080	95.831	96.432	102.055	101.864	106.681	111.377	113.749	117.646	120.572	118.495	119.319	Foreign Exchange	
b. Antar Bank	45.908	37.716	57.016	58.649	67.057	65.861	60.455	59.298	52.560	52.180	50.966	52.170	54.697	49.796	50.702	60.255	57.728	58.308	b. Inter-Bank	
Giro	3.514	3.191	21.825	23.580	11.341	12.311	10.469	10.820	10.066	10.062	10.855	10.780	8.333	10.022	12.048	13.822	14.568	16.093	Demand Deposit	
Inter Bank	23.795	16.692	16.350	17.242	36.125	32.615	29.944	28.572	24.213	23.396	22.514	22.175	27.689	21.558	20.645	24.020	20.017	18.918	Call Money	
Deposito	3.887	2.783	5.355	4.842	4.662	5.384	5.041	4.120	3.095	3.388	2.126	2.205	2.090	2.410	2.431	3.200	3.162	3.232	Times Deposits	
Lainnya	14.712	15.050	13.486	12.986	14.929	15.552	15.002	15.786	15.187	15.335	15.472	17.009	16.584	15.806	15.578	19.214	19.981	20.065	Others	
c. Penempatan di BI	133.141	146.616	116.730	173.090	248.452	254.173	261.414	259.044	262.477	262.185	282.879	267.989	280.180	276.439	285.158	303.512	312.403	318.420	c. Placements at BI	
Giro	49.313	54.966	32.354	42.473	69.835	74.654	84.431	87.024	87.824	92.270	93.035	98.291	97.554	96.724	99.040	101.459	104.436	103.884	Demand Deposit	
SBI	79.344	83.476	73.834	118.589	63.955	62.684	69.585	61.498	50.863	53.444	54.436	53.123	52.324	54.739	59.673	57.499	55.417	46.819	Bank Indonesia Certificates (SBI)	
Call Money	4.484	8.148	6.909	6.583	89.300	91.740	80.488	71.491	80.950	73.683	90.371	72.117	89.845	79.352	75.556	85.585	95.480	101.886	Call Money	
Lainnya	-	26	3.633	5.444	25.363	25.094	26.910	39.031	42.840	42.788	45.037	44.458	40.457	45.623	50.889	58.969	57.069	65.831	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	29.702	55.471	59.650	69.002	68.885	73.337	79.216	79.876	78.051	75.735	69.828	69.873	70.106	70.727	73.838	73.244	73.876	76.828	d. Securities (not including recapitalization bonds)	
e. Penyertaan	2.979	3.613	4.681	7.888	9.930	10.339	10.429	9.723	9.794	9.986	10.343	10.518	10.791	11.240	11.498	7.919	8.002	6.446	e. Equity Participation	
f. Tagihan Lainnya	8.620	10.892	17.401	14.500	16.700	16.521	16.935	18.465	18.559	18.421	19.792	19.863	19.850	21.571	22.170	23.364	23.400	24.858	f. Other Claims	
Sumber Dana																			Source of Funds	
a. DPK	525.177	606.932	701.710	781.072	975.308	977.251	1.001.422	1.004.067	1.021.827	1.031.629	1.052.110	1.066.147	1.082.802	1.095.158	1.122.451	1.174.957	1.177.919	1.187.610	a. Third Party Funds	
Rupiah	455.098	528.154	597.459	668.798	835.532	833.695	852.469	860.052	882.295	890.992	906.919	925.005	939.601	945.176	971.114	1.021.904	1.017.849	1.025.655	- Rupiah	
Giro	68.884	91.502	89.607	104.102	133.895	135.672	135.906	134.490	149.603	149.675	143.782	144.942	145.426	149.190	156.242	166.328	166.893	165.127	Demand Deposits	
Deposito	244.890	252.222	309.732	326.063	407.603	401.156	412.373	412.962	418.794	425.822	444.188	454.530	460.235	461.223	469.303	491.864	487.205	489.103	Times Deposits	
Tabungan	141.324	184.429	198.120	238.632	294.034	296.867	304.191	312.600	313.897	315.495	318.948	325.533	333.940	334.762	345.569	363.712	363.751	371.425	Savings Deposits	
Valas	70.079	78.778	104.251	112.274	139.777	143.556	148.953	144.016	139.532	140.637	145.192	141.142	143.201	149.982	151.337	153.053	160.071	161.955	- Foreign Exchange	
Giro	35.216	36.676	47.875	49.827	61.322	62.858	65.141	61.137	58.958	59.014	61.181	56.836	57.645	60.474	58.650	59.043	62.926	62.645	Demand Deposits	
Deposito	34.845	42.082	51.326	46.729	56.435	57.906	60.367	57.789	56.396	57.893	59.375	60.828	61.208	64.386	68.517	69.555	71.596	74.351	Times Deposits	
Tabungan	17	21	5.051	15.718	22.020	22.791	23.445	25.090	24.178	23.730	24.636	23.478	24.348	25.122	24.171	24.455	25.549	24.959	Savings Deposits	
b. Kewajiban kpd BI	4.151	3.109	3.910	2.780	1.860	1.948	1.792	1.772	3.687	1.226	1.205	1.193	1.182	1.087	1.016	1.035	1.097	1.006	b. Liabilities owed to BI	
c. Antar Bank	40.308	49.041	48.388	37.640	53.688	53.980	50.995	53.648	48.388	56.513	55.676	60.626	66.593	60.257	60.880	73.540	63.108	64.296	c. Inter-Bank	
d. Surat Berharga	2.537	4.768	5.383	6.415	5.538	7.490	7.479	7.503	8.092	9.292	7.313	5.018	4.761	4.771	4.783	7.936	7.750	7.470	d. Securities	
e. Pinjaman yang Diterima	5.168	6.455	7.683	3.980	9.360	9.555	9.572	9.615	9.680	10.076	11.873	14.544	15.010	15.499	15.513	15.764	14.897	15.374	e. Loans received	
Rupiah	1.576	2.754	3.391	2.815	8.164	8.161	8.374	8.436	8.505	8.895	10.705	13.200	13.625	14.104	14.024	13.517	13.661	14.133	- Rupiah	
Valas	3.592	3.701	4.292	1.165	1.197	1.393	1.198	1.179	1.175	1.180	1.168	1.344	1.385	1.395	1.490	2.248	1.236	1.241	- Foreign Exchange	
f. Kewajiban Lainnya	6.268	6.338	9.834	7.190	4.223	8.654	5.565	6.277	6.242	6.602	5.592	5.967	5.757	6.340	5.793	5.637	6.563	7.348	f. Other Liabilities	
g. Setoran Jaminan	749	886	794	1.022	1.147	981	984	1.283	1.411	1.453	1.371	1.379	1.288	1.367	1.380	1.441	1.376	1.453	g. Guarantee Deposits	
Beberapa Komponen Modal																			Components of Capital	
a. Modal Disetor	24.524	25.523	27.969	36.846	40.155	40.526	41.558	41.560	41.626	42.099	42.140	42.140	42.746	42.746	42.771	43.071	43.071	43.071	a. Paid-In Capital	
b. Cadangan	3.332	4.646	5.186	6.047	7.170	7.170	7.200	7.207	7.292	9.130	9.139	9.139	9.139	9.139	9.139	9.139	9.143	9.139	b. Reserves	
c. U/R tahun berjalan	9.822	11.735	4.809	14.205	20.559	3.350	5.589	7.394	9.838	12.316	14.804	16.761	19.410	21.748	23.791	24.955	2.476	4.621	c. Current Earnings(Profit/Loss)	
d. U/R tahun lalu	(925)	4.468	14.948	21.284	31.038	52.096	50.427	50.302	49.860	44.135	44.073	44.043	44.043	44.043	43.811	41.063	65.858	64.318	d. Retained Earnings(Profit/Loss)	
e. Perkiraan tambahan modal disetor	28.197	28.848	26.893	25.660	32.225	35.401	34.947	35.284	35.236	36.616	36.636	36.597	40.539	40.965	40.761	41.132	41.484	41.255	e. Estimates of Additional Paid-In Capital	
f. Modal pinjaman	229	150	-	224	50	-	-	-	-	-	25	25	25	25	-	500	500	500	f. Loan Capital	

Ket: ¹⁾ Lihat Penjelasan hal ivNote: ¹⁾ see explanation page iv

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
Penyaluran Dana																			Distribution of Funds	
a. Kredit ¹⁾	19.114	23.863	27.122	35.700	48.757	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	68.749	69.998	a. Credit ¹⁾	
Rupiah	19.114	23.863	27.122	35.700	48.757	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	68.749	69.998	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
b. Antar Bank	1.509	1.604	1.238	2.399	4.266	2.604	2.513	2.687	2.559	4.138	3.029	3.676	3.873	3.772	3.647	4.926	3.507	3.307	b. Inter-Bank	
Giro	297	440	121	92	111	135	77	88	72	99	101	108	93	116	115	80	95	74	Demand Deposit	
Inter Bank	720	556	205	1.322	2.290	665	678	759	677	1.855	880	1.100	1.238	1.059	795	1.358	585	361	Call Money	
Deposito	25	59	28	128	369	280	212	280	190	384	446	710	780	804	715	1.192	598	647	Times Deposits	
Lainnya	467	549	884	857	1.497	1.524	1.545	1.560	1.621	1.800	1.601	1.758	1.761	1.793	2.022	2.296	2.228	2.225	Others	
c. Penempatan di BI	5.558	9.238	8.503	10.053	17.105	16.363	18.144	18.008	17.941	18.757	19.944	19.588	21.115	21.830	21.082	24.341	24.333	23.785	c. Placements at BI	
Giro	1.666	2.021	1.678	2.193	4.935	4.800	5.052	4.995	5.244	5.263	5.667	5.734	6.062	6.203	6.368	6.604	7.055	6.930	Demand Deposit	
SBI	3.172	6.352	5.393	6.321	2.982	3.356	3.636	4.166	2.358	2.672	2.842	2.995	3.013	3.263	3.447	3.866	4.509	3.752	Bank Indonesia Certificates (SBI)	
Call Money	713	621	807	975	7.536	6.772	7.952	7.495	8.817	9.340	9.779	9.762	10.230	10.832	9.541	10.866	11.198	11.698	Call Money	
Lainnya	6	243	625	564	1.652	1.436	1.504	1.352	1.522	1.483	1.656	1.098	1.811	1.532	1.726	3.005	1.571	1.404	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	1.100	1.521	2.812	4.528	4.768	3.994	4.021	3.351	3.602	3.539	3.567	3.512	3.754	3.752	4.196	4.463	4.632	5.269	d. Securities (not including recapitalization bonds)	
e. Penyertaan	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	e. Equity Participation	
f. Tagihan Lainnya	52	187	61	74	376	384	358	339	333	331	312	348	341	335	253	255	341	359	f. Other Claims	
Sumber Dana																			Source of Funds	
a. DPK	24.423	30.491	33.213	43.980	58.950	57.536	60.121	60.857	62.696	65.393	68.244	70.184	73.398	75.789	77.350	83.095	83.690	83.662	a. Third Party Funds	
Rupiah	24.423	30.491	33.213	43.979	58.950	57.536	60.121	60.857	62.696	65.393	68.244	70.184	73.398	75.789	77.350	83.095	83.690	83.662	- Rupiah	
Giro	1.811	2.195	1.779	2.183	2.745	2.618	2.686	2.691	2.908	2.864	2.914	2.867	3.085	2.917	3.107	3.634	2.969	3.082	Demand Deposits	
Deposito	20.234	25.103	28.059	37.635	50.026	48.255	50.517	51.193	52.445	54.767	57.095	59.171	61.274	63.441	64.409	69.180	69.924	70.107	Times Deposits	
Tabungan	2.379	3.194	3.375	4.161	6.178	6.662	6.919	6.973	7.344	7.762	8.236	8.146	9.039	9.431	9.834	10.281	10.796	10.473	Savings Deposits	
Valas	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange	
Giro	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposits	
Deposito	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Times Deposits	
Tabungan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Savings Deposits	
b. Kewajiban kpd BI	20	17	388	67	4	3	3	2	2	2	1	1	1	1	0	0	0	-	b. Liabilities owed to BI	
c. Antar Bank	802	2.017	1.088	2.272	2.458	2.318	2.488	2.011	1.941	2.443	1.316	2.162	2.323	1.815	2.229	3.178	1.895	2.835	c. Inter-Bank	
d. Surat Berharga	-	309	301	1.021	3.433	3.430	3.410	3.411	3.411	3.910	3.907	3.907	3.908	3.911	3.912	3.888	3.888	3.889	d. Securities	
e. Pinjaman yang Diterima	59	62	76	128	306	303	888	884	883	885	884	908	937	1.000	998	997	995	994	e. Loans received	
Rupiah	59	62	76	128	306	303	888	884	883	885	884	908	937	1.000	998	997	995	994	- Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange	
f. Kewajiban Lainnya	161	226	244	311	203	282	193	184	165	212	224	261	209	222	248	283	257	250	f. Other Liabilities	
g. Setoran Jaminan	26	6	8	6	9	8	8	9	8	9	8	8	8	9	9	10	7	7	g. Guarantee Deposits	
Beberapa Komponen Modal																			Components of Capital	
a. Modal Disetor	2.258	3.042	3.693	4.295	6.931	6.983	6.987	6.602	7.200	7.200	6.277	6.338	6.338	6.666	6.731	6.837	6.737	7.087	a. Paid-In Capital	
b. Cadangan	194	200	217	254	225	230	241	244	250	252	261	261	261	261	261	261	267	272	b. Reserves	
c. U/R tahun berjalan	399	765	604	360	502	241	421	578	694	826	972	1.103	1.293	1.506	1.678	1.785	199	390	c. Current Earnings(Profit/Loss)	
d. U/R tahun lalu	677	921	1.332	1.503	1.742	2.189	2.119	2.438	2.034	2.012	2.698	2.701	2.701	2.701	2.701	2.776	4.576	4.596	d. Retained Earnings(Profit/Loss)	
e. Perkiraan tambahan modal disetor	46	47	(1)	89	1.368	1.318	1.360	1.389	1.397	1.401	1.425	1.412	1.410	1.450	1.439	1.467	1.552	1.517	e. Estimates of Additional Paid-In Capital	
f. Modal pinjaman	87	256	459	444	281	220	381	208	249	673	697	847	847	830	764	826	934	584	f. Loan Capital	
Ket: ¹⁾ Lihat Penjelasan hal iv																		Note: ¹⁾ see explanation page iv		

Ket: ¹⁾ Lihat Penjelasan hal ivNote: ¹⁾ see explanation page iv

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan	Feb		
Penyaluran Dana																			Distribution of Funds	
a. Kredit ¹⁾	55.955	71.881	96.385	120.754	143.707	145.945	149.427	152.882	156.810	161.654	164.753	167.632	170.352	173.415	176.645	175.702	174.872	177.886	a. Credit ¹⁾	
Rupiah	55.919	71.529	95.751	120.244	143.174	145.459	148.860	152.328	156.345	160.929	164.003	166.879	169.425	172.474	175.637	174.668	173.816	176.833	Rupiah	
Valas	36	351	635	510	534	486	567	553	465	725	750	753	927	941	1.007	1.034	1.056	1.052	Foreign Exchange	
b. Antar Bank	21.139	14.786	19.517	22.312	29.634	28.506	28.672	28.093	31.417	32.221	31.322	32.410	36.797	30.792	33.418	37.963	31.599	34.265	b. Inter-Bank	
Giro	1.191	2.332	734	970	1.299	2.145	1.698	1.582	1.627	900	2.563	2.010	2.328	1.437	1.337	1.410	2.374	1.644	Demand Deposit	
Inter Bank	6.042	4.285	5.923	8.392	8.952	9.568	7.421	7.407	8.463	8.752	8.721	9.785	8.474	6.266	7.383	10.697	4.715	6.251	Call Money	
Deposito	12.018	6.400	11.216	11.434	15.992	13.095	16.098	16.254	18.117	19.456	16.525	16.910	22.188	19.276	20.669	21.368	20.092	22.131	Times Deposits	
Lainnya	1.888	1.769	1.645	1.516	3.391	3.698	3.455	2.849	3.210	3.113	3.514	3.705	3.808	3.813	4.029	4.487	4.418	4.239	Others	
c. Penempatan di BI	69.589	62.827	45.986	32.609	47.372	68.004	72.238	69.176	71.568	76.464	76.145	66.467	82.041	79.859	79.850	66.726	78.041	85.880	c. Placements at BI	
Giro	14.196	20.972	8.677	8.793	16.269	15.536	18.366	18.996	19.847	19.670	21.157	20.462	20.160	22.221	21.260	22.898	21.904	21.078	Demand Deposit	
SBI	43.115	34.842	26.260	10.645	5.411	6.995	7.554	8.294	8.055	7.619	7.432	7.121	5.843	7.615	7.726	8.130	7.533	6.107	Bank Indonesia Certificates (SBI)	
Call Money	4.973	4.000	4.709	6.191	14.763	29.131	31.794	24.516	26.665	28.573	28.103	18.600	35.976	26.484	28.514	14.836	34.178	43.486	Call Money	
Lainnya	7.304	3.014	6.340	6.980	10.930	16.341	14.523	17.370	17.001	20.601	19.453	20.285	20.062	23.539	22.350	20.862	14.426	15.209	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	3.654	9.503	10.212	9.750	3.359	3.530	3.038	4.669	5.408	3.038	2.754	2.692	2.949	3.480	3.763	3.217	3.719	5.710	d. Securities (not including recapitalization bonds)	
e. Penyertaan	13	34	34	36	36	36	36	36	36	36	36	46	46	46	46	46	46	46	e. Equity Participation	
f. Tagihan Lainnya	9	24	341	434	490	509	492	509	580	612	861	704	795	915	1.975	2.049	1.493	978	f. Other Claims	
Sumber Dana																			Source of Funds	
a. DPK	129.141	134.287	143.262	152.251	183.624	210.593	216.693	219.317	229.398	237.031	236.777	222.857	252.118	248.307	252.276	235.265	247.621	263.103	a. Third Party Funds	
Rupiah	129.065	134.077	143.027	151.425	182.685	209.446	215.793	218.577	228.685	236.188	235.625	221.571	250.746	247.307	251.284	234.097	245.868	261.997	- Rupiah	
Giro	74.692	69.123	70.653	63.553	61.725	87.860	89.039	89.689	94.808	99.843	94.420	76.146	104.596	99.672	103.257	88.033	96.327	104.244	Demand Deposits	
Deposito	29.365	31.750	34.877	44.148	67.365	75.939	81.876	83.266	87.788	89.799	91.721	92.521	95.448	95.559	93.571	78.734	88.125	100.485	Times Deposits	
Tabungan	25.008	33.205	37.497	43.724	53.595	45.647	44.878	45.622	46.088	46.545	49.484	52.904	50.703	52.077	54.456	67.329	61.416	57.268	Savings Deposits	
Valas	75	209	235	826	939	1.147	900	740	712	844	1.151	1.286	1.372	1.000	992	1.169	1.753	1.106	- Foreign Exchange	
Giro	31	167	93	294	471	392	384	334	295	390	367	316	448	169	304	362	973	285	Demand Deposits	
Deposito	44	42	138	525	450	731	494	387	400	437	769	954	906	814	668	787	763	804	Times Deposits	
Tabungan	-	1	4	7	19	24	21	19	18	16	15	16	17	16	20	20	17	17	Savings Deposits	
b. Kewajiban kpd BI	144	99	882	41	19	19	17	17	17	14	13	13	11	11	10	9	9	8	b. Liabilities owed to BI	
c. Antar Bank	4.307	5.733	10.092	13.084	14.823	8.013	8.791	7.626	9.162	10.048	10.590	10.651	10.740	9.932	11.457	15.760	9.695	8.959	c. Inter-Bank	
d. Surat Berharga	3.026	2.997	2.887	2.340	2.126	4.221	4.220	4.227	4.740	5.015	6.319	6.339	6.325	5.946	5.947	5.197	5.736	5.634	d. Securities	
e. Pinjaman yang Diterima	905	1.089	1.310	1.559	1.561	1.535	1.533	1.525	1.501	1.770	1.767	1.763	1.738	2.104	2.085	3.216	2.680	2.689	e. Loans received	
Rupiah	905	1.089	1.310	1.559	1.561	1.535	1.533	1.525	1.501	1.770	1.767	1.763	1.738	2.104	2.085	3.216	2.680	2.689	- Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange	
f. Kewajiban Lainnya	5.871	6.812	4.627	4.453	1.781	532	603	604	539	673	745	1.237	819	696	781	3.025	960	812	f. Other Liabilities	
g. Setoran Jaminan	232	466	543	554	407	266	252	254	250	206	210	224	238	255	253	394	307	258	g. Guarantee Deposits	
Beberapa Komponen Modal																			Components of Capital	
a. Modal Disetor	7.136	8.979	9.903	11.501	13.200	13.225	13.550	13.646	13.757	13.985	14.064	14.121	14.215	14.278	14.298	14.528	14.857	15.077	a. Paid-In Capital	
b. Cadangan	1.782	2.367	3.072	4.190	5.570	5.538	6.011	6.566	7.356	7.642	7.686	7.729	7.728	7.746	7.719	7.773	7.786	7.822	b. Reserves	
c. L/R tahun berjalan	3.908	4.530	5.751	6.488	7.511	1.320	2.142	2.776	3.420	4.141	4.836	5.249	6.169	6.901	7.636	7.954	887	1.583	c. Current Earnings(Profit/Loss)	
d. L/R tahun lalu	(68)	(75)	22	4	63	8.481	6.160	4.299	1.262	613	189	62	62	76	133	255	8.968	9.017	d. Retained Earnings(Profit/Loss)	
e. Perkiraan tambahan modal disetor	51	28	(200)	36	1.016	946	968	989	995	1.006	987	989	990	1.010	994	1.054	1.072	1.055	e. Estimates of Additional Paid-In Capital	
f. Modal pinjaman	331	220	206	372	615	643	402	508	459	575	572	521	479	398	783	1.147	840	855	f. Loan Capital	
Ket: ¹⁾ Lihat Penjelasan hal iv																			Note: ¹⁾ see explanation page iv	
²⁾ revisi																			²⁾ revised	

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
Penyaluran Dana																				Distribution of Funds
a. Kredit ¹⁾	40.833	58.520	75.849	80.977	99.020	94.606	96.821	97.360	100.362	103.579	104.378	109.307	111.733	115.938	120.398	120.389	122.976	124.746	a. Credit ¹⁾	
Rupiah	18.166	23.634	33.360	43.962	50.311	49.664	50.348	50.553	52.020	52.835	52.238	54.653	55.546	56.300	57.193	57.276	58.822	60.295	Rupiah	
Valas	22.667	34.886	42.489	37.015	48.709	44.943	46.473	46.806	48.342	50.744	52.140	54.654	56.188	59.639	63.205	63.113	64.155	64.451	Foreign Exchange	
b. Antar Bank	6.901	7.137	14.821	16.828	12.144	16.346	14.406	13.503	12.526	11.945	10.034	11.526	11.664	12.434	11.880	15.172	13.289	16.277	b. Inter-Bank	
Giro	639	803	3.727	5.348	2.748	4.475	3.497	4.072	3.073	3.171	2.497	3.138	3.012	3.463	3.654	6.202	4.766	4.444	Demand Deposit	
Inter Bank	4.910	4.569	7.212	9.495	5.679	7.470	6.629	4.767	4.795	4.999	3.197	4.542	4.655	5.250	4.077	4.461	4.077	6.595	Call Money	
Deposito	162	-	109	114	202	198	195	192	191	192	289	291	301	303	311	436	188	407	Times Deposits	
Lainnya	1.190	1.765	3.773	1.871	3.515	4.204	4.085	4.472	4.467	3.583	4.051	3.554	3.697	3.418	3.838	4.074	4.258	4.831	Others	
c. Penempatan di BI	10.266	16.566	15.687	23.781	24.116	22.481	26.438	23.810	25.630	26.669	29.666	25.325	25.354	27.942	27.392	29.434	33.263	31.087	c. Placements at BI	
Giro	2.139	3.686	2.724	3.538	5.840	7.877	8.501	7.902	8.769	10.425	10.462	10.893	11.237	10.918	11.417	12.529	12.051	12.975	Demand Deposit	
SBI	7.023	11.830	10.384	17.909	9.585	7.228	8.123	7.648	5.824	5.569	5.773	5.170	5.521	6.455	6.904	7.213	6.982	6.041	Bank Indonesia Certificates (SBI)	
Call Money	1.082	296	1.542	2.110	6.994	6.147	8.028	6.531	8.572	8.692	11.721	7.999	7.433	9.337	8.043	8.364	12.334	9.654	Call Money	
Lainnya	22	755	1.037	224	1.697	1.229	1.786	1.729	2.465	1.983	1.710	1.263	1.163	1.232	1.028	1.328	1.897	2.417	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	2.073	3.262	3.726	5.907	5.792	5.567	4.287	4.667	5.498	5.164	3.679	4.272	6.884	4.344	7.090	5.080	5.081	6.381	d. Securities (not including recapitalization bonds)	
e. Penyertaan	36	37	40	73	109	109	111	111	111	111	111	111	111	111	112	112	112	110	e. Equity Participation	
f. Tagihan Lainnya	2.328	2.523	4.727	4.117	4.816	4.497	5.033	5.156	5.403	6.140	6.527	6.956	6.224	6.641	6.933	6.783	6.700	7.060	f. Other Claims	
Sumber Dana																				Source of Funds
a. DPK	35.927	54.934	76.902	94.761	98.161	96.183	97.746	95.698	98.794	100.610	98.768	99.384	100.932	104.593	108.890	110.865	116.319	118.505	a. Third Party Funds	
Rupiah	16.112	26.779	37.691	54.321	54.292	51.438	52.440	52.396	55.296	56.622	55.906	55.234	56.312	58.180	61.665	61.217	64.952	65.702	- Rupiah	
Giro	2.715	4.112	4.976	7.136	7.984	8.228	8.583	7.868	8.380	8.498	8.401	8.278	9.172	9.195	11.090	9.404	10.355	11.580	Demand Deposits	
Deposito	12.173	21.197	29.691	43.203	40.151	37.065	37.848	38.299	40.331	41.242	39.784	39.945	39.721	41.339	42.620	43.504	46.147	45.628	Times Deposits	
Tabungan	1.224	1.471	3.023	3.983	6.156	6.145	6.009	6.230	6.586	6.881	7.720	7.012	7.418	7.646	7.955	8.310	8.451	8.494	Savings Deposits	
Valas	19.815	28.154	39.211	40.440	43.869	44.745	45.306	43.301	43.498	43.988	42.863	44.150	44.620	46.412	47.226	49.647	51.366	52.802	- Foreign Exchange	
Giro	7.410	9.155	13.896	14.336	14.295	14.880	14.492	14.041	14.639	15.151	12.799	13.235	13.785	14.964	15.657	15.797	16.186	16.360	Demand Deposits	
Deposito	12.405	18.999	25.315	22.668	21.223	21.568	22.440	20.802	20.653	19.999	21.153	21.654	21.659	22.201	21.558	23.749	24.870	26.846	Times Deposits	
Tabungan	-	-	0	3.436	8.351	8.297	8.374	8.458	8.206	8.838	8.911	9.262	9.177	9.247	10.010	10.101	10.310	9.596	Savings Deposits	
b. Kewajiban kpd BI	-	-	0	0	0	0	0	0	0	0	0	0	9	5	1	7	269	47	b. Liabilities owed to BI	
c. Antar Bank	14.048	17.644	18.292	16.119	24.873	22.500	24.071	22.969	25.357	26.427	28.744	30.739	33.438	34.921	35.756	37.608	35.731	37.811	c. Inter-Bank	
d. Surat Berharga	-	-	99	99	248	248	248	148	148	148	148	148	148	148	149	149	149	149	d. Securities	
e. Pinjaman yang Diterima	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	e. Loans received	
Rupiah	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	- Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange	
f. Kewajiban Lainnya	416	588	2.411	835	628	747	761	736	698	631	718	585	829	600	942	775	630	536	f. Other Liabilities	
g. Setoran Jaminan	175	134	91	143	102	112	132	99	81	89	54	65	68	97	114	56	37	40	g. Guarantee Deposits	
Beberapa Komponen Modal																				Components of Capital
a. Modal Disetor	8.002	9.434	10.673	11.650	11.324	10.749	12.121	12.121	12.121	11.316	11.316	11.551	11.551	13.151	13.151	13.151	13.600	13.600	a. Paid-In Capital	
b. Cadangan	592	646	927	1.160	1.314	1.304	1.281	1.294	1.324	1.442	1.445	1.445	1.444	1.445	1.444	1.445	1.447	1.446	b. Reserves	
c. U/R tahun berjalan	1.561	1.656	2.026	2.129	2.063	364	604	800	920	1.120	1.167	1.378	1.696	2.051	2.219	2.434	348	580	c. Current Earnings(Profit/Loss)	
d. U/R tahun lalu	1.786	3.579	4.920	6.900	7.468	9.076	9.095	9.020	9.052	9.573	9.580	9.578	9.571	9.580	9.580	9.774	12.251	12.243	d. Retained Earnings(Profit/Loss)	
e. Perkiraan tambahan modal disetor	(400)	(343)	(487)	(369)	(348)	(378)	233	268	270	285	293	288	279	289	280	286	322	302	e. Estimates of Additional Paid-In Capital	
f. Modal pinjaman	456	329	382	329	1.948	3.727	2.190	1.740	1.740	2.875	2.875	2.640	2.640	1.040	1.489	1.489	1.040	1.040	f. Loan Capital	

Ket: ¹⁾ Lihat Penjelasan hal ivNote: ¹⁾ see explanation page iv

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
Distribution of Funds																				
Penyaluran Dana																				
a. Kredit ¹⁾	73.230	83.856	113.372	100.011	113.004	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	138.261	141.249	a. Credit ¹⁾	
Rupiah	36.951	39.171	49.420	49.846	50.348	51.307	51.114	50.142	51.342	48.631	51.359	53.804	52.612	52.152	51.958	52.277	52.386	55.519	Rupiah	
Valas	36.279	44.685	63.952	50.165	62.656	65.747	67.313	68.616	70.215	71.695	73.835	76.352	79.485	80.470	83.796	84.209	85.874	85.730	Foreign Exchange	
b. Antar Bank	33.770	37.246	59.163	61.885	43.223	43.457	42.197	39.390	38.841	35.601	33.858	33.385	36.156	35.630	40.281	39.544	39.562	39.344	b. Inter-Bank	
Giro	704	1.280	1.465	2.524	1.923	2.215	1.940	2.536	3.615	2.185	2.014	2.992	2.063	2.133	2.613	3.371	2.994	2.564	Demand Deposit	
Inter Bank	18.075	17.040	25.350	34.882	19.328	18.589	17.703	16.171	15.315	13.617	10.097	8.146	13.830	12.261	15.546	13.494	12.838	14.099	Call Money	
Deposito	-	5	-	-	-	-	176	174	171	173	170	171	176	177	182	181	180	180	Times Deposits	
Lainnya	14.992	18.921	32.348	24.479	21.972	22.477	22.380	20.511	19.741	19.627	21.577	22.077	20.087	21.059	21.940	22.497	23.550	22.500	Others	
c. Penempatan di BI	23.157	31.195	20.437	22.505	42.290	42.984	48.997	49.663	56.656	66.192	61.833	58.564	61.227	60.584	58.428	59.150	62.674	63.315	c. Placements at BI	
Giro	6.187	7.808	4.735	4.550	7.920	10.219	11.427	11.630	12.601	15.829	14.199	16.145	15.602	15.318	16.035	16.750	16.445	17.003	Demand Deposit	
SBI	16.654	21.163	13.885	16.332	26.011	17.507	19.770	18.995	17.899	20.862	20.504	19.046	21.700	23.339	26.482	24.682	19.864	21.455	Bank Indonesia Certificates (SBI)	
Call Money	315	1.904	1.817	1.064	7.914	13.315	14.103	15.356	22.342	23.000	18.933	14.331	3.299	5.750	3.875	2.938	23.273	18.231	Call Money	
Lainnya	-	320	0	559	445	1.942	3.697	3.682	3.814	6.501	8.197	9.042	20.626	16.176	12.036	14.780	3.092	6.626	Others	
d. Surat Berharga (tidak termasuk obligasi rekap)	8.367	8.633	8.709	10.350	7.002	9.494	9.393	8.010	9.193	8.457	7.977	12.210	21.589	17.451	18.346	16.781	15.945	18.989	d. Securities (not including recapitalization bonds)	
e. Penyertaan	23	12	29	13	19	20	20	19	19	19	19	19	19	19	19	18	18	18	e. Equity Participation	
f. Tagihan Lainnya	4.462	4.837	14.157	6.987	7.605	7.781	8.601	10.668	10.566	11.430	10.452	10.633	10.177	9.721	9.408	9.402	9.935	10.139	f. Other Claims	
Source of Funds																				
Sumber Dana																				
a. DPK	92.040	113.182	128.377	117.594	124.376	127.249	129.612	126.831	137.207	134.288	131.771	130.140	136.290	137.303	145.804	141.473	149.642	150.454	a. Third Party Funds	
Rupiah	42.586	55.743	60.349	57.731	65.722	64.275	69.074	65.408	77.415	75.020	69.718	70.276	73.035	71.546	74.847	73.399	77.624	79.819	- Rupiah	
Giro	12.515	20.655	17.290	19.242	24.689	24.624	25.051	24.098	33.395	34.448	26.775	25.605	28.796	27.653	29.468	27.683	31.940	34.142	Demand Deposits	
Deposito	26.629	31.398	38.405	32.267	34.265	33.119	37.294	34.201	37.151	33.786	35.615	37.803	37.216	36.674	38.396	38.522	37.855	36.683	Times Deposits	
Tabungan	3.442	3.690	4.654	6.222	6.768	6.531	6.728	7.109	6.869	6.786	7.329	6.868	7.023	7.218	6.983	7.195	7.829	8.994	Savings Deposits	
Valas	49.455	57.438	68.028	59.864	58.653	62.975	60.538	61.423	59.791	59.268	62.052	59.864	63.255	65.758	70.956	68.074	72.018	70.635	- Foreign Exchange	
Giro	22.412	25.353	32.064	32.612	34.197	37.554	35.419	36.667	34.334	34.928	36.562	33.395	34.618	38.020	41.015	39.498	41.812	41.754	Demand Deposits	
Deposito	27.042	28.045	26.547	16.270	12.187	13.263	13.180	12.801	13.946	12.873	14.022	14.827	17.107	16.141	18.264	17.050	18.362	16.998	Times Deposits	
Tabungan	-	4.040	9.417	10.982	12.270	12.157	11.939	11.955	11.511	11.466	11.648	11.621	11.530	11.596	11.677	11.526	11.843	11.883	Savings Deposits	
b. Kewajiban kpd BI	-	-	648	731	2	52	80	110	123	124	392	447	30	54	88	60	59	30	b. Liabilities owed to BI	
c. Antar Bank	26.566	21.357	28.764	19.890	24.332	26.703	26.421	25.829	24.008	25.330	23.804	27.771	35.446	30.851	28.756	29.766	22.334	27.795	c. Inter-Bank	
d. Surat Berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Securities	
e. Pinjaman yang Diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Loans received	
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Foreign Exchange	
f. Kewajiban Lainnya	1.832	3.350	10.374	2.759	939	958	911	1.064	850	882	1.023	1.155	2.130	1.423	2.411	1.758	1.509	1.300	f. Other Liabilities	
g. Setoran Jaminan	440	809	947	851	752	494	524	520	493	551	535	499	546	499	488	498	460	482	g. Guarantee Deposits	
Components of Capital																				
Beberapa Komponen Modal																				
a. Modal Disetor	3.376	3.376	4.080	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	3.830	a. Paid-In Capital	
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves	
c. L/R tahun berjalan	3.000	2.998	4.257	3.983	3.907	681	1.378	1.604	1.819	2.074	2.327	2.944	3.811	4.413	4.646	5.289	986	1.657	c. Current Earnings(Profit/Loss)	
d. L/R tahun lalu	3.757	3.614	6.616	8.814	10.670	14.532	14.048	13.814	13.450	13.497	12.758	12.704	12.704	12.289	12.289	12.503	17.699	17.766	d. Retained Earnings(Profit/Loss)	
e. Perkiraan tambahan modal disetor	1.210	970	(352)	144	108	32	47	84	51	62	94	68	52	113	118	173	285	199	e. Estimates of Additional Paid-In Capital	
f. Modal pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Loan Capital	

Ket: ¹⁾ Lihat Penjelasan hal ivNote: ¹⁾ see explanation page iv

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb ¹⁾	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ¹⁾	Feb		
A Pendapatan operasional	212.499	219.653	262.061	298.180	350.873	68.865	94.909	125.882	155.305	186.451	219.415	252.429	287.634	322.288	357.094	390.779	41.154	73.662	A. Operations Income	
1 Pendapatan bunga/bagi hasil/margin	174.463	176.036	201.775	233.750	251.562	45.624	71.138	94.100	117.210	141.635	167.632	193.371	219.912	245.964	270.999	298.261	28.626	51.748	1. Income from interest/profit	
Penduduk	170.252	170.714	198.874	231.797	250.478	45.454	70.912	93.804	116.845	141.195	167.118	192.809	219.277	245.183	270.154	297.323	28.535	51.545	Citizens	
a. Dari Bank Indonesia	18.095	17.874	16.129	18.117	16.980	3.865	5.763	7.600	9.582	11.541	13.545	15.547	17.370	19.226	20.964	24.021	2.017	3.724	a. From Bank Indonesia	
b. Dari bank-bank lain	9.541	8.567	9.005	7.477	5.700	1.236	1.867	2.541	3.250	4.016	5.143	5.587	6.194	7.155	7.485	7.052	629	1.180	b. From other banks	
c. Dari pihak ketiga bukan bank	142.616	144.272	173.739	206.203	227.798	40.354	63.282	83.663	104.014	125.639	148.430	171.675	195.713	218.802	241.706	266.250	25.889	46.642	c. From Third Party non Banks	
Surat berharga	37.247	29.685	29.567	29.372	22.110	3.426	5.059	6.732	8.345	10.036	11.378	12.843	14.291	15.770	17.231	18.712	1.527	2.848	Securities	
Kredit yang diberikan	104.794	113.813	142.927	175.504	203.844	36.609	57.726	76.224	94.854	114.655	135.900	157.416	179.808	201.381	222.623	245.548	24.087	43.423	Credit disbursed	
Lainnya	575	774	1.245	1.328	1.844	318	497	707	815	947	1.152	1.416	1.614	1.651	1.852	1.989	275	371	Others	
Bukan penduduk	4.211	5.323	2.901	1.953	1.083	170	225	296	365	440	514	562	635	781	845	938	91	203	Non-citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	968	987	766	679	28	7	10	12	17	17	17	21	23	25	21	0	0	7	a. Head/Branch Offices outside of Indonesia	
b. Dari bank-bank lain	2.576	2.438	1.421	605	630	86	132	176	212	255	292	332	371	417	448	484	37	90	b. From other banks	
c. Dari pihak ketiga bukan bank	667	1.898	714	669	425	76	83	108	135	168	205	212	243	342	373	433	54	105	c. From Third Party non Banks	
Surat berharga	477	1.592	340	396	239	40	38	47	57	76	92	85	94	99	115	141	9	20	Securities	
Kredit yang diberikan	159	258	264	185	174	35	45	61	78	92	113	127	149	229	258	292	43	82	Credit disbursed	
Lainnya	31	48	110	88	12	1	0	0	0	0	0	0	0	14	0	0	2	3	Others	
2 Kenaikan nilai surat berharga	4.545	2.670	2.090	2.761	8.482	7.736	2.828	3.802	4.608	5.643	7.024	8.129	9.504	11.048	12.137	12.612	1.969	4.232	2. Increase in the value of securities	
3 Keuntungan Transaksi valuta asing/derivatif	11.755	13.142	26.748	24.390	48.300	7.207	8.754	11.529	13.740	14.853	16.652	18.962	22.542	25.114	29.628	30.118	6.629	10.167	3. Profit from foreign exchange transactions / derivatives	
4 Deviden, komisi/provisi/fee	15.730	20.145	24.911	27.852	31.906	5.054	8.007	10.809	13.452	16.564	18.590	21.525	24.267	27.084	29.864	32.379	2.660	5.224	4. Dividends, commissions,	
5 Lainnya	6.051	7.659	6.537	9.427	10.623	3.244	4.183	5.642	6.295	7.755	9.517	10.442	11.409	13.077	14.465	17.410	1.269	2.292	5. Others	
B. Beban operasional	184.826	184.617	232.170	258.311	302.549	59.357	80.768	106.466	131.315	160.370	191.935	225.530	250.863	278.876	307.383	334.322	39.105	63.273	B. Operations Expenses	
1 Beban bunga/bagi hasil	91.374	79.627	88.813	104.496	101.777	19.548	29.229	38.491	48.316	58.042	68.818	78.967	88.717	98.971	109.067	119.408	11.963	21.072	1. Interest/profit sharing charges	
Penduduk	88.449	76.126	85.155	101.776	99.957	17.987	27.438	36.696	46.489	56.320	67.066	77.219	86.910	97.100	107.147	117.527	10.161	19.261	Citizens	
a. Kepada Bank Indonesia	437	456	453	535	702	103	153	202	254	314	363	410	456	502	550	606	52	102	a. At Bank Indonesia	
b. Kepada bank-bank lain	5.568	4.964	5.341	3.924	4.528	833	1.282	1.683	2.129	2.564	2.928	3.282	3.706	4.157	4.539	4.925	399	713	b. At other banks	
c. Kepada pihak ketiga bukan bank	82.444	70.706	79.361	97.316	94.727	17.051	26.004	34.811	44.106	53.443	63.775	73.527	82.748	92.441	102.058	111.996	9.709	18.446	c. At third party non-banks	
Giro	7.536	8.392	9.225	9.754	9.266	1.620	2.461	3.226	4.034	4.910	5.839	6.714	7.608	8.494	9.386	10.359	1.045	1.972	Demand Deposit	
Simpanan berjangka	58.061	45.905	51.975	68.845	59.734	10.696	16.396	22.038	27.973	33.748	39.841	46.018	52.103	58.442	64.641	70.938	6.377	12.195	Time deposits	
Tabungan	12.991	12.536	14.089	15.254	16.648	3.066	4.692	6.275	7.927	9.605	11.246	12.941	14.584	16.223	17.858	19.575	1.729	3.229	Savings Deposit	
Pinjaman yang diterima	577	551	587	689	5.196	881	1.394	1.865	2.356	2.959	4.237	4.629	4.740	5.163	5.633	5.982	103	160	Loans received	
Surat berharga	2.710	2.735	2.299	1.884	2.814	641	800	1.065	1.371	1.673	1.980	2.370	2.747	3.066	3.363	3.744	289	583	Securities	
Lainnya	569	587	1.185	890	1.070	147	261	341	445	548	633	855	967	1.053	1.178	1.398	168	306	Others	
Bukan penduduk	2.919	3.495	3.597	2.700	1.098	186	266	340	428	515	604	633	725	826	925	919	127	235	Non-Citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	1.505	1.413	1.394	1.174	354	52	77	98	126	154	182	211	244	281	320	373	54	100	a. Head/Branch Offices outside of Indonesia	
b. Kepada bank-bank lain	875	1.304	1.411	1.062	514	79	106	134	168	202	239	280	323	372	418	344	54	98	b. At other banks	
c. Kepada pihak ketiga bukan bank	539	778	792	464	229	55	82	107	135	158	182	142	158	174	187	203	19	37	c. At third party non-banks	
Giro	26	43	31	15	17	5	8	11	14	17	21	24	28	31	33	35	4	7	Demand Deposit	
Simpanan berjangka	122	70	166	88	88	12	18	25	32	38	43	54	62	67	73	79	10	21	Time deposits	
Tabungan	8	7	8	18	9	2	3	4	5	6	7	8	9	11	11	13	1	2	Savings Deposit	
Pinjaman yang diterima	102	408	476	273	83	10	16	21	27	31	35	38	41	45	49	53	2	4	Loans received	
Surat berharga	68	31	66	19	5	4	6	7	10	12	15	17	18	19	21	22	1	2	Securities	
Lainnya	214	220	44	52	26	22	31	39	48	54	63	0	0	0	0	0	0	0	Others	
Koreksi atas pendapatan bunga	5	6	61	20	722	1.375	1.525	1.454	1.399	1.207	1.148	1.114	1.082	1.044	995	962	1.676	1.576	Corrections to interest income	
2 Kerugian transaksi valuta/derivatif	9.745	10.966	20.146	18.234	44.614	6.835	7.944	10.532	12.485	13.420	17.819	17.095	20.102	21.819	26.196	26.191	5.817	8.892	2. Losses on foreign exchange transactions / derivatives	
3 Komisi/provisi	989	1.268	1.791	1.834	3.479	403	644	797	1.011	1.536	2.230	2.583	2.835	3.209	3.424	3.749	197	626	3. Commissions/provisions	
4 Penyusutan/amortisasi/penghapusan	29.596	29.285	44.925	50.860	57.268	9.058	16.781	20.548	24.249	31.755	38.142	51.604	54.971	60.096	63.196	64.472	9.737	12.395	4. Depreciation/amortizations/write-	
5 Lainnya	53.122	63.472	76.496	82.886	95.410	23.513	26.169	36.098	45.253	55.617	64.925	75.280	84.238	94.781	105.500	120.502	11.390	20.289	5. Others	
C Laba Operasional	27.719	35.035	29.891	39.869	48.325	9.508	14.142	19.416	23.990	26.081	27.480	26.900	36.771	43.411	49.711	56.457	2.049	10.389	C. Operations Profit	
D Pendapatan non-operasional	77.669	72.003	83.797	104.504	100.948	24.100	37.523	57.546	68.366	70.767	89.841	96.657	104.496	120.215	119.812	130.071	16.391	24.700	D. Non-Operations Income	
E. Beban non operasional	64.832	57.180	65.531	82.589	73.218	19.480	28.828	47.062	55.023	50.276	63.796	62.361	68.869	82.639	80.525	89.392	8.538	15.452	E. Non-Operations Expenses	
F. Laba non operasional	12.837	14.823	18.267	21.915	27.730	4.619	8.696	10.485	13.343	20.491	26.045	34.296	35.627	37.577	39.287	40.679	7.853	9.248	F. Non-Operations Profit	
G Laba tahun berjalan	40.555	49.859	48.158	61.784	76.140	14.118	22.887	30.050	37.303	46.889	53.614	61.217	72.533	81.192	89.060	97.068	9.902	19.637	G. Current profit	
H Laba (setelah taksiran pajak penghasilan)	28.334	35.015	30.606	45.215	57.309	11.037	18.319	23.944	29.544	37.096	42.397	48.240	56.							

Ket : ¹ RevisiNote : ¹ Revised

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ⁰	Feb		
A Pendapatan operasional	74.585	74.745	85.799	102.480	119.152	23.631	36.601	47.719	57.585	70.345	82.028	94.424	107.314	120.173	132.977	146.022	14.762	24.572	A. Operations Income	
1 Pendapatan bunga/bagi hasil/margin	65.869	65.677	73.708	87.974	97.982	17.967	29.085	37.614	45.620	55.145	65.723	75.845	86.537	96.632	105.614	116.185	11.689	19.458	1. Income from interest/profit	
Penduduk	64.455	62.980	72.327	87.054	97.574	17.886	28.996	37.499	45.476	54.972	65.525	75.646	86.310	96.373	105.340	115.875	11.658	19.380	Citizens	
a. Dari Bank Indonesia	4.660	3.107	3.400	3.178	2.996	851	1.176	1.455	1.703	1.956	2.217	2.494	2.707	2.937	3.183	4.730	492	892	a. From Bank Indonesia	
b. Dari bank-bank lain	3.905	3.212	3.111	2.859	1.296	436	639	886	1.197	1.521	2.234	2.220	2.358	2.882	2.830	1.990	206	374	b. From other banks	
c. Dari pihak ketiga bukan bank	55.890	56.660	65.816	81.018	93.283	16.598	27.182	35.159	42.576	51.495	61.074	70.933	81.245	90.555	99.327	109.155	10.960	18.114	c. From Third Party non Banks	
Surat berharga	19.736	15.804	14.869	14.854	12.498	1.992	2.870	3.793	4.666	5.675	6.343	7.145	7.931	8.712	9.510	10.185	822	1.481	Securities	
Kredit yang diberikan	36.047	40.663	50.682	65.901	80.192	14.536	24.218	31.234	37.753	45.635	54.484	63.408	72.904	81.368	89.293	98.418	10.049	16.508	Credit disbursed	
Lainnya	107	192	264	263	593	71	93	131	156	185	247	380	411	474	525	552	89	126	Others	
Bukan penduduk	1.414	2.697	1.381	920	408	80	88	115	145	173	199	199	227	258	274	310	31	78	Non-citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	714	700	557	287	1	1	1	1	4	2	0	0	3	4	6	1	0	0	a. Head/Branch Offices outside of Indonesia	
b. Dari bank-bank lain	355	428	427	216	143	24	36	48	59	71	82	93	103	111	119	127	10	39	b. From other banks	
c. Dari pihak ketiga bukan bank	345	1.569	398	417	264	56	52	66	81	100	117	107	121	143	148	182	21	40	c. From Third Party non Banks	
Surat berharga	156	1.281	116	149	133	28	20	22	27	38	42	26	27	22	30	48	2	6	Securities	
Kredit yang diberikan	158	240	262	182	120	27	32	44	55	63	75	80	94	106	118	133	17	30	Credit disbursed	
Lainnya	31	48	20	86	12	1	0	0	0	0	0	0	0	14	0	0	2	3	Others	
2 Kenaikan nilai surat berharga	1.184	197	107	518	1.290	597	1.624	2.116	2.732	3.482	4.020	4.837	5.689	6.383	6.936	7.029	835	1.793	2. Increase in the value of securities	
3 Keuntungan Transaksi valuta asing/derivatif	902	554	1.472	1.319	3.006	1.024	413	643	829	1.334	686	811	860	1.151	2.837	2.868	719	457	3. Profit from foreign exchange transactions / derivatives	
4 Deviden, komisi/provisi/fee	4.815	6.460	8.544	10.128	13.075	1.951	3.042	4.132	5.270	6.484	6.805	7.837	8.889	9.933	10.943	12.264	1.020	2.028	4. Dividends, commissions,	
5 Lainnya	1.815	1.857	1.968	2.541	3.798	2.093	2.438	3.215	3.133	3.901	4.794	5.093	5.339	6.074	6.647	7.675	499	836	5. Others	
B. Beban operasional	72.383	67.776	77.148	94.645	105.127	19.971	32.182	41.461	50.427	64.734	78.867	95.442	103.648	115.056	124.966	134.247	16.816	22.491	B. Operations Expenses	
1 Beban bunga/bagi hasil	34.318	28.253	30.054	38.534	39.240	8.202	11.789	15.102	18.642	22.088	26.443	30.004	33.174	36.663	40.154	43.723	4.999	7.848	1. Interest/profit sharing charges	
Penduduk	33.026	26.887	28.814	37.697	38.329	6.792	10.224	13.609	17.192	20.820	25.224	28.807	31.999	35.516	39.046	42.639	3.312	6.248	Citizens	
a. Kepada Bank Indonesia	203	181	133	92	459	75	113	150	188	226	263	300	337	374	412	454	40	80	a. At Bank Indonesia	
b. Kepada bank-bank lain	1.575	1.090	1.289	1.131	1.281	218	325	427	572	700	840	878	970	1.046	1.155	1.242	101	191	b. At other banks	
c. Kepada pihak ketiga bukan bank	31.248	25.617	27.392	36.474	36.589	6.499	9.787	13.031	16.432	19.894	24.121	27.629	30.691	34.096	37.480	40.944	3.171	5.977	c. At third party non-banks	
Giro	2.648	2.771	3.176	4.124	3.524	632	942	1.173	1.419	1.700	2.016	2.333	2.646	2.942	3.262	3.619	428	798	Demand Deposit	
Simpanan berjangka	20.942	15.426	16.060	24.529	20.440	3.515	5.372	7.221	9.130	10.986	12.920	14.825	16.695	18.649	20.551	22.490	1.942	3.726	Time deposits	
Tabungan	5.993	5.704	6.351	6.639	6.790	1.232	1.891	2.522	3.185	3.821	4.458	5.133	5.781	6.431	7.067	7.742	651	1.213	Savings Deposit	
Pinjaman yang diterima	303	363	392	436	4.940	799	1.258	1.683	2.128	2.676	3.902	4.249	4.304	4.682	5.107	5.405	58	74	Loans received	
Surat berharga	1.247	1.154	852	503	670	289	269	351	459	576	660	825	971	1.060	1.130	1.257	55	110	Securities	
Lainnya	115	198	563	244	225	32	55	79	110	136	165	264	294	332	363	432	36	57	Others	
Bukan penduduk	1.288	1.365	1.239	836	205	37	43	43	54	65	75	87	97	107	116	125	13	25	Non-Citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	619	626	622	364	38	4	6	0	1	2	1	1	0	0	2	0	0	0	a. Head/Branch Offices outside of Indonesia	
b. Kepada bank-bank lain	326	478	495	394	150	31	34	39	47	57	67	77	88	97	105	114	11	21	b. At other banks	
c. Kepada pihak ketiga bukan bank	343	262	122	79	17	2	3	4	6	7	7	8	9	9	11	2	3	3	c. At third party non-banks	
Giro	3	2	2	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	Demand Deposit	
Simpanan berjangka	47	16	14	12	15	2	3	3	5	6	7	7	8	7	8	10	2	3	Time deposits	
Tabungan	-	-	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	Savings Deposit	
Pinjaman yang diterima	36	31	20	21	1	0	0	0	0	0	0	0	0	0	0	1	0	0	Loans received	
Surat berharga	47	30	57	17	1	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities	
Lainnya	209	182	30	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others	
Koreksi atas pendapatan bunga	4	-	0	0	706	1.372	1.521	1.451	1.395	1.203	1.144	1.111	1.078	1.040	992	958	1.674	1.576	Corrections to interest income	
2 Kerugian transaksi valas/derivatif	179	233	680	831	2.236	1.178	453	661	794	1.290	3.442	813	1.054	1.197	2.925	2.882	526	279	2. Losses on foreign exchange transactions / derivatives	
3 Komisi/provisi	250	271	424	512	1.866	116	201	245	323	707	1.267	1.436	1.573	1.812	1.903	2.092	60	355	3. Commissions/provisions	
4 Penyusutan/amortisasi/penghapusan	18.239	16.846	20.683	26.669	29.258	4.743	10.733	12.452	14.206	19.828	24.201	35.612	37.395	40.656	41.505	40.238	6.372	7.292	4. Depreciation/amortizations/write-	
5 Lainnya	19.397	22.174	25.308	28.100	32.527	5.732	9.006	13.000	16.463	20.820	23.514	27.576	30.453	34.727	38.479	45.313	4.858	6.717	5. Others	
C Laba Operasional	2.202	6.969	8.651	7.835	14.025	3.660	4.418	6.258	7.158	5.611	3.161	(1.018)	3.666	5.117	8.011	11.774	(2.054)	2.082	C. Operations Profit	
D Pendapatan non-operasional	16.208	12.684	13.675	18.816	25.470	9.312	15.202	26.477	29.506	22.686	34.891	39.587	40.235	41.522	40.740	42.217	7.413	9.077	D. Non-Operations Income	
E. Beban non operasional	5.634	1.767	2.346	3.393	9.591	6.422	9.334	19.210	20.414	7.513	15.234	12.409	12.902	12.388	11.206	12.494	1.702	2.798	E. Non-Operations Expenses	
F. Laba non operasional	10.574	10.918	11.328	15.423	15.879	2.890	5.867	7.266	9.091	15.173	19.655	27.177	27.333	29.134	29.534	29.723	5.711	6.279	F. Non-Operations Profit	
G Laba tahun berjalan	12.776	17.887	19.979	23.258	30.003	6.548	10.302	13.547	16.253	20.808	22.820	26.175	31.016	34.287	37.565	41.513	3.657	8.360	G. Current profit	
H Laba (setelah taksiran pajak penghasilan)	9.644	13.332	13.159	18.050	22.766	5.080	8.185	10.791	12.853	16.619	18.291	20.806	24.369	26.984	29.476	32.659	3.062	6.688	H. Profit (after calculation of income taxes)	
Ket : ⁰ Revisi																			Note : ⁰ Revised	

Ket : ⁰ RevisiNote : ⁰ Revised

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ⁰	Feb		
A Pendapatan operasional	79.491	81.770	97.989	115.378	138.422	21.185	32.071	43.230	54.550	65.873	77.728	89.503	101.994	114.071	126.321	139.515	13.066	26.241	A. Operations Income	
1 Pendapatan bunga/bagi hasil/margin	68.289	67.208	78.054	90.783	93.499	17.454	26.378	35.444	44.876	54.116	63.769	73.541	83.299	93.109	103.034	113.418	10.463	20.300	1. Income from interest/profit	
Penduduk	66.617	65.656	77.269	89.960	93.158	17.412	26.316	35.362	44.773	53.992	63.619	73.367	83.103	92.885	102.793	113.158	10.445	20.258	Citizens	
a. Dari Bank Indonesia	6.202	7.737	5.545	8.696	8.087	1.967	2.912	3.892	4.919	5.910	6.967	8.012	9.006	9.980	10.901	11.804	953	1.774	a. From Bank Indonesia	
b. Dari bank-bank lain	2.056	1.920	2.062	1.457	1.531	286	433	563	696	848	1.017	1.174	1.325	1.487	1.644	1.823	181	329	b. From other banks	
c. Dari pihak ketiga bukan bank	58.358	55.999	69.663	79.807	83.540	15.160	22.971	30.907	39.157	47.234	55.636	64.182	72.772	81.418	90.247	99.531	9.311	18.155	c. From Third Party non Banks	
Surat berharga	14.282	11.084	11.125	10.552	7.092	1.133	1.760	2.365	2.984	3.547	4.093	4.629	5.147	5.643	6.116	6.638	519	1.011	Securities	
Kredit yang diberikan	43.748	44.582	57.961	68.429	75.456	13.846	20.921	28.156	35.696	43.117	50.888	58.808	66.768	74.991	83.236	91.926	8.702	16.983	Credit disbursed	
Lainnya	327	333	577	826	992	181	290	386	478	569	654	744	857	784	895	968	90	161	Others	
Bukan penduduk	1.672	1.551	785	823	341	41	63	82	103	124	150	174	196	224	241	259	18	42	Non-citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	204	198	122	380	0	-	-	-	-	-	-	-	-	-	-	-	-	6	a. Head/Branch Offices outside of Indonesia	
b. Dari bank-bank lain	1.176	1.061	450	210	239	30	45	59	74	88	99	113	127	145	152	161	9	18	b. From other banks	
c. Dari pihak ketiga bukan bank	293	293	214	234	102	12	17	23	29	37	50	60	70	79	89	99	9	18	c. From Third Party non Banks	
Surat berharga	292	292	213	233	101	12	17	23	28	35	45	52	58	65	71	77	4	9	Securities	
Kredit yang diberikan	-	-	-	0	0	-	0	0	1	2	5	8	11	15	18	22	4	9	Credit disbursed	
Lainnya	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	Others	
2 Kenaikan nilai surat berharga	808	877	637	554	3.812	273	412	577	751	841	1.270	1.492	1.663	1.834	1.945	2.038	283	809	2. Increase in the value of securities	
3 Keuntungan Transaksi valuta asing/derivatif	1.161	1.986	6.561	8.759	25.025	749	1.024	1.459	1.631	1.966	2.059	2.253	3.180	3.443	3.986	4.718	847	2.330	3. Profit from foreign exchange transactions / derivatives	
4 Deviden, komisi/provisi/fee	6.288	7.845	9.921	10.489	11.273	1.881	3.035	4.034	5.026	6.234	7.298	8.503	9.637	10.764	11.853	12.275	974	1.830	4. Dividends, commissions,	
5 Lainnya	2.991	3.853	2.815	4.793	4.814	809	1.221	1.715	2.266	2.715	3.332	3.714	4.214	4.921	5.504	7.066	499	972	5. Others	
B. Beban operasional	65.603	66.931	91.874	99.540	118.530	17.947	26.970	36.029	44.714	53.611	62.595	72.454	81.933	91.309	101.231	113.046	11.467	22.266	B. Operations Expenses	
1 Beban bunga/bagi hasil	38.026	32.811	38.394	43.464	40.011	7.586	11.562	15.494	19.589	23.689	27.921	32.241	36.511	40.875	45.191	49.537	4.607	8.732	1. Interest/profit sharing charges	
Penduduk	37.491	31.743	37.052	42.299	39.593	7.514	11.459	15.361	19.424	23.497	27.699	32.059	36.306	40.642	44.931	49.373	4.580	8.689	Citizens	
a. Kepada Bank Indonesia	210	245	266	238	236	24	36	47	60	82	93	103	110	118	126	138	8	15	a. At Bank Indonesia	
b. Kepada bank-bank lain	1.635	1.656	1.941	1.072	1.387	301	458	608	762	914	1.067	1.232	1.382	1.567	1.690	1.848	166	286	b. At other banks	
c. Kepada pihak ketiga bukan bank	35.645	29.842	34.845	40.989	37.969	7.189	10.966	14.707	18.602	22.501	26.539	30.724	34.814	38.957	43.116	47.386	4.406	8.388	c. At third party non-banks	
Giro	2.239	2.641	2.848	2.698	2.999	563	840	1.115	1.402	1.707	2.021	2.335	2.653	2.959	3.269	3.611	344	655	Demand Deposit	
Simpanan berjangka	26.258	20.340	24.231	29.728	24.969	4.752	7.261	9.748	12.331	14.863	17.559	20.339	23.082	25.935	28.750	31.608	2.939	5.600	Time deposits	
Tabungan	5.912	5.628	6.181	6.948	7.960	1.476	2.266	3.041	3.845	4.700	5.509	6.331	7.128	7.912	8.698	9.502	837	1.574	Savings Deposit	
Pinjaman yang diterima	158	118	124	171	175	73	109	146	182	217	257	289	326	361	396	425	32	62	Loans received	
Surat berharga	861	905	1.131	1.037	1.340	255	383	515	662	788	932	1.068	1.227	1.375	1.521	1.685	161	320	Securities	
Lainnya	217	211	331	407	526	70	106	143	181	227	261	361	399	415	481	556	93	177	Others	
Bukan penduduk	535	1.063	1.283	1.147	407	69	100	129	161	189	219	179	201	230	256	160	26	43	Non-Citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	208	214	220	376	37	3	3	3	4	4	4	5	6	6	7	8	1	2	a. Head/Branch Offices outside of Indonesia	
b. Kepada bank-bank lain	199	410	557	471	235	26	39	50	63	75	88	101	116	136	154	48	19	29	b. At other banks	
c. Kepada pihak ketiga bukan bank	127	438	506	299	136	40	58	76	95	110	127	73	80	88	96	104	7	13	c. At third party non-banks	
Giro	5	5	3	2	2	0	1	1	1	1	1	1	2	2	2	2	0	0	Demand Deposit	
Simpanan berjangka	29	15	18	21	14	3	5	7	8	10	11	13	15	16	18	20	2	4	Time deposits	
Tabungan	5	4	4	16	7	2	2	3	4	5	6	6	7	8	9	10	1	2	Savings Deposit	
Pinjaman yang diterima	66	378	457	252	83	9	14	19	24	28	32	35	38	42	45	50	2	4	Loans received	
Surat berharga	21	1	10	2	4	4	6	7	10	12	15	17	18	19	21	22	1	2	Securities	
Lainnya	2	35	14	7	26	22	31	39	48	54	62	0	-	0	0	0	0	0	Others	
Koreksi atas pendapatan bunga	1	5	59	18	11	3	3	3	3	3	3	3	3	3	3	3	1	-	Corrections to interest income	
2 Kerugian transaksi valas/derivatif	921	1.624	5.389	6.941	24.409	598	842	1.185	1.299	1.479	1.500	1.633	2.227	2.304	2.710	3.260	668	2.005	2. Losses on foreign exchange transactions / derivatives	
3 Komisi/provisi	236	349	389	488	629	131	190	218	270	334	391	448	499	547	594	647	60	111	3. Commissions/provisions	
4 Penyusutan/amortisasi/penghapusan	6.404	7.816	17.806	16.701	17.185	2.911	4.006	5.171	6.154	7.255	8.320	9.789	10.726	11.877	13.120	15.444	2.111	3.352	4. Depreciation/amortizations/write-	
5 Lainnya	20.016	24.331	29.896	31.945	36.296	6.721	10.370	13.961	17.402	20.853	24.463	28.344	31.970	35.706	39.616	44.158	4.021	8.065	5. Others	
C Laba Operasional	13.933	14.839	6.115	15.838	19.892	3.218	5.101	7.201	9.836	12.261	15.133	17.049	20.062	22.762	25.091	26.469	1.599	3.975	C. Operations Profit	
D Pendapatan non-operasional	51.091	48.138	53.697	63.326	53.945	10.749	16.084	22.561	28.843	35.064	39.107	39.382	44.264	56.607	54.095	60.180	5.967	10.407	D. Non-Operations Income	
E. Beban non operasional	50.986	45.936	49.735	59.548	47.023	9.739	14.288	20.690	26.410	32.091	35.926	35.655	40.255	52.405	49.718	55.116	4.467	8.546	E. Non-Operations Expenses	
F. Laba non operasional	105	2.202	3.962	3.778	6.922	1.010	1.796	1.871	2.433	2.973	3.181	3.727	4.009	4.203	4.377	5.064	1.500	1.861	F. Non-Operations Profit	
G Laba tahun berjalan	14.038	17.040	10.076	19.616	26.875	4.230	6.944	9.216	12.274	15.379	18.460	20.934	24.231	27.129	29.639	31.601	3.107	5.846	G. Current profit	
H Laba (setelah taksiran pajak penghasilan)	9.822	11.735	4.809	14.205	20.559	3.350	5.589	7.394	9.838	12.316	14.804	16.761	19.410	21.748	23.791	24.955	2.476	4.621	H. Profit (after calculation of Income taxes)	
Ket : ⁰ Revisi																			Note : ⁰ Revised	

Ket : ⁰ RevisiNote : ⁰ Revised

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ⁰⁾	Feb		
A Pendapatan operasional	4.178	5.227	5.854	7.689	10.395	1.905	2.938	3.941	5.040	6.092	7.200	8.385	9.601	10.938	12.335	13.746	1.384	2.740	A. Operations income	
1 Pendapatan bunga/bagi hasil/margin	3.823	4.597	5.367	6.912	9.597	1.825	2.790	3.739	4.792	5.809	6.860	7.981	9.138	10.386	11.712	13.017	1.311	2.589	1. Income from interest/profit	
Penduduk	3.823	4.597	5.367	6.912	9.597	1.825	2.790	3.739	4.792	5.809	6.860	7.981	9.138	10.386	11.712	13.017	1.311	2.589	Citizens	
a. Dari Bank Indonesia	294	303	455	540	544	122	189	259	334	403	471	549	626	707	782	858	81	147	a. From Bank Indonesia	
b. Dari bank-bank lain	133	112	134	101	147	36	52	68	86	103	124	145	169	193	216	244	26	50	b. From other banks	
c. Dari pihak ketiga bukan bank	3.395	4.181	4.778	6.271	8.906	1.668	2.549	3.412	4.373	5.303	6.264	7.287	8.343	9.487	10.713	11.914	1.204	2.392	c. From Third Party non Banks	
Surat berharga	217	177	263	377	357	53	76	88	117	136	158	177	198	217	237	259	23	45	Securities	
Kredit yang diberikan	3.174	4.004	4.490	5.881	8.452	1.585	2.411	3.244	4.157	5.050	5.965	6.943	7.945	9.033	10.204	11.353	1.151	2.297	Credit disbursed	
Lainnya	4	1	25	13	97	29	61	80	99	117	141	167	200	236	272	302	30	49	Others	
Bukan penduduk	-	-	-	0	-	-	-	-	-	-	-	-	-	0	-	-	-	-	Non-citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Head/Branch Offices outside of Indonesia	
b. Dari bank-bank lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. From other banks	
c. Dari pihak ketiga bukan bank	-	-	-	0	-	-	-	-	-	-	-	-	-	0	-	-	-	-	c. From Third Party non Banks	
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities	
Kredit yang diberikan	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Credit disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	Others	
2 Kenaikan nilai surat berharga	18	12	1	11	414	25	44	47	57	60	75	95	111	139	148	159	21	42	2. Increase in the value of securities	
3 Keuntungan Transaksi valuta asing/derivatif	1	1	1	1	1	0	0	0	0	1	1	1	1	1	1	1	0	0	3. Profit from foreign exchange transactions / derivatives	
4 Deviden, komisi/provisi/fee	92	122	117	121	117	13	27	48	57	58	63	72	81	99	116	145	13	26	4. Dividends, commissions,	
5 Lainnya	245	495	367	645	267	42	77	106	134	164	202	236	270	313	358	423	39	82	5. Others	
B. Beban operasional	3.854	4.369	5.078	7.307	9.500	1.748	2.575	3.405	4.362	5.316	6.244	7.252	8.258	9.319	10.480	11.798	1.168	2.293	B. Operations Expenses	
1 Beban bunga/bagi hasil	2.311	2.264	2.855	3.599	4.308	848	1.289	1.691	2.206	2.663	3.158	3.667	4.183	4.735	5.282	5.858	596	1.136	1. Interest/profit sharing charges	
Penduduk	2.311	2.255	2.850	3.599	4.305	846	1.287	1.689	2.202	2.659	3.154	3.662	4.178	4.730	5.276	5.853	596	1.136	Citizens	
a. Kepada Bank Indonesia	2	2	6	8	2	0	0	0	0	0	0	0	0	0	0	0	0	0	a. At Bank Indonesia	
b. Kepada bank-bank lain	48	66	94	107	133	24	35	47	60	72	83	92	105	117	127	141	13	23	b. At other banks	
c. Kepada pihak ketiga bukan bank	2.261	2.187	2.750	3.483	4.170	822	1.252	1.641	2.143	2.587	3.071	3.570	4.073	4.613	5.149	5.712	583	1.112	c. At third party non-banks	
Giro	107	103	137	75	101	20	30	41	53	65	78	91	103	116	130	143	13	23	Demand Deposit	
Simpanan berjangka	2.026	1.928	2.447	3.198	3.675	697	1.057	1.386	1.804	2.173	2.574	2.987	3.405	3.852	4.285	4.756	485	927	Time deposits	
Tabungan	119	114	117	137	162	38	59	78	103	125	149	176	202	233	265	296	34	64	Savings Deposit	
Pinjaman yang diterima	4	1	1	2	12	3	7	13	20	27	34	42	49	57	64	72	8	15	Loans received	
Surat berharga	-	32	37	56	208	60	91	120	150	183	218	255	290	329	366	400	36	69	Securities	
Lainnya	5	9	11	16	12	5	8	3	13	15	18	20	24	27	39	43	7	14	Others	
Bukan penduduk	-	8	5	0	1	1	2	3	3	4	4	4	4	5	5	5	0	0	Non-Citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	a. Head/Branch Offices outside of Indonesia	
b. Kepada bank-bank lain	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. At other banks	
c. Kepada pihak ketiga bukan bank	-	8	5	0	1	1	2	3	3	4	4	4	4	5	5	5	0	0	c. At third party non-banks	
Giro	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit	
Simpanan berjangka	-	8	5	0	1	0	0	1	1	1	1	1	1	2	2	2	0	0	Time deposits	
Tabungan	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Savings Deposit	
Pinjaman yang diterima	-	-	-	-	-	1	2	2	2	3	3	3	3	3	3	3	-	-	Loans received	
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others	
Koreksi atas pendapatan bunga	-	-	0	0	2	0	0	0	0	0	0	0	0	0	0	0	-	-	Corrections to interest income	
2 Kerugian transaksi valas/derivatif	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2. Losses on foreign exchange transactions / derivatives	
3 Komisi/provisi	16	13	13	11	5	0	0	1	1	12	1	1	2	4	2	2	0	0	3. Commissions/provisions	
4 Penyusutan/amortisasi/penghapusan	341	502	356	692	1.367	213	282	369	426	525	601	680	768	849	1.013	1.125	144	272	4. Depreciation/amortizations/write-	
5 Lainnya	1.186	1.591	1.854	3.004	3.819	687	1.004	1.343	1.729	2.116	2.483	2.904	3.305	3.731	4.184	4.813	428	885	5. Others	
C Laba Operasional	324	858	777	383	896	157	363	536	678	776	956	1.134	1.344	1.619	1.855	1.948	216	446	C. Operations Profit	
D Pendapatan non-operasional	1.210	1.642	2.180	3.837	5.577	1.243	1.846	2.403	3.035	3.726	4.348	5.023	5.761	6.478	7.198	8.042	944	1.775	D. Non-Operations Income	
E. Beban non operasional	1.002	1.509	2.092	3.592	5.424	1.073	1.660	2.201	2.816	3.424	4.031	4.702	5.404	6.127	6.852	7.673	910	1.730	E. Non-Operations Expenses	
F. Laba non operasional	208	133	88	245	153	170	187	203	219	302	317	321	357	351	346	369	34	45	F. Non-Operations Profit	
G Laba tahun berjalan	531	991	865	628	1.050	327	550	739	898	1.078	1.274	1.455	1.702	1.971	2.202	2.318	250	491	G. Current profit	
H Laba (setelah taksiran pajak penghasilan	399	765	604	360	502	241	421	578	694	826	972	1.103	1.293	1.506	1.678	1.785	199	390	H. Profit (after calculation of income taxes)	
Ket : ⁰⁾ Revisi																			Note : ⁰⁾ Revised	

Ket : ⁰ RevisiNote : ⁰ Revised

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ⁰	Feb		
A Pendapatan operasional	17.599	19.264	22.606	25.375	31.070	5.010	7.853	10.691	13.468	16.419	19.444	22.443	25.529	28.598	31.621	34.924	3.213	5.948	A. Operations Income	
1 Pendapatan bunga/bagi hasil/margin	16.293	17.465	20.580	23.082	28.265	4.655	7.250	9.868	12.402	15.097	17.839	20.547	23.388	26.190	28.946	31.872	2.883	5.342	1. Income from interest/profit	
Penduduk	16.290	17.460	20.578	23.082	28.264	4.654	7.250	9.868	12.402	15.097	17.839	20.547	23.388	26.190	28.946	31.872	2.883	5.342	Citizens	
a. Dari Bank Indonesia	4.872	3.912	4.080	2.743	2.363	369	634	916	1.206	1.497	1.780	2.042	2.263	2.502	2.708	2.947	190	375	a. From Bank Indonesia	
b. Dari bank-bank lain	1.866	1.928	1.984	1.987	1.739	269	407	548	715	892	1.072	1.237	1.397	1.565	1.714	1.858	139	251	b. From other banks	
c. Dari pihak ketiga bukan bank	9.551	11.619	14.514	18.353	24.162	4.017	6.210	8.404	10.481	12.708	14.987	17.268	19.727	22.123	24.524	27.067	2.554	4.716	c. From Third Party non Banks	
Surat berharga	422	517	818	837	405	46	71	90	108	126	156	193	208	251	293	422	36	74	Securities	
Kredit yang diberikan	9.118	11.091	13.680	17.489	23.733	3.969	6.137	8.270	10.369	12.576	14.824	17.066	19.509	21.860	24.215	26.615	2.516	4.639	Credit disbursed	
Lainnya	11	11	16	26	24	1	2	44	3	6	7	9	10	12	16	30	2	4	Others	
Bukan penduduk	3	5	2	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	Non-citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Head/Branch Offices outside of Indonesia	
b. Dari bank-bank lain	3	5	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	b. From other banks	
c. Dari pihak ketiga bukan bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	c. From Third Party non Banks	
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities	
Kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Credit disbursed	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others	
2 Kenaikan nilai surat berharga	193	257	273	205	336	4	33	40	41	42	48	59	78	106	130	156	41	97	2. Increase in the value of securities	
3 Keuntungan Transaksi valuta asing/derivatif	-	4	10	23	20	2	4	6	8	9	10	48	52	55	61	65	9	22	3. Profit from foreign exchange transactions / derivatives	
4 Dividen, komisi/provisi/fee	540	684	912	1.381	980	136	217	301	391	468	549	622	687	769	844	970	82	144	4. Dividends, commissions,	
5 Lainnya	573	854	832	684	1.469	213	349	477	625	803	997	1.167	1.323	1.478	1.640	1.860	197	343	5. Others	
B. Beban operasional	13.403	14.652	16.510	18.687	24.125	3.636	5.631	7.932	10.259	12.601	15.074	17.765	20.015	22.438	24.735	27.639	2.586	4.703	B. Operations Expenses	
1 Beban bunga/bagi hasil	6.906	7.086	7.223	8.677	9.844	1.688	2.690	3.662	4.675	5.708	6.806	7.883	8.948	10.071	11.153	12.259	1.049	2.020	1. Interest/profit sharing charges	
Penduduk	6.906	7.085	7.203	8.675	9.840	1.687	2.690	3.662	4.675	5.708	6.806	7.883	8.948	10.071	11.152	12.250	1.048	2.020	Citizens	
a. Kepada Bank Indonesia	15	23	13	8	4	1	1	2	3	3	3	4	5	6	7	8	1	2	a. At Bank Indonesia	
b. Kepada bank-bank lain	256	370	452	539	604	125	193	262	342	416	499	578	655	729	805	862	65	114	b. At other banks	
c. Kepada pihak ketiga bukan bank	6.635	6.692	6.737	8.129	9.233	1.562	2.496	3.397	4.330	5.289	6.303	7.302	8.288	9.336	10.341	11.381	983	1.904	c. At third party non-banks	
Giro	2.061	2.282	2.212	2.292	2.021	292	477	660	851	1.051	1.261	1.443	1.627	1.841	2.032	2.232	195	377	Demand Deposit	
Simpanan berjangka	3.359	3.159	3.112	4.348	5.544	966	1.523	2.086	2.675	3.261	3.881	4.503	5.118	5.764	6.383	6.971	571	1.111	Time deposits	
Tabungan	818	936	1.084	1.203	1.365	263	389	519	646	778	914	1.051	1.189	1.330	1.476	1.649	173	315	Savings Deposit	
Pinjaman yang diterima	95	70	70	77	69	6	20	23	26	39	43	48	60	63	66	80	5	9	Loans received	
Surat berharga	274	241	250	201	193	31	50	69	88	113	153	204	240	281	324	378	35	82	Securities	
Lainnya	28	4	9	8	42	5	38	41	44	47	51	53	55	57	60	70	3	10	Others	
Bukan penduduk	-	1	18	0	0	0	0	0	0	0	0	0	0	0	0	9	-	-	Non-Citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	0	0	-	-	0	-	-	-	-	-	-	-	9	-	-	a. Head/Branch Offices outside of Indonesia	
b. Kepada bank-bank lain	-	1	-	0	-	-	-	-	-	-	-	-	0	-	-	-	-	-	b. At other banks	
c. Kepada pihak ketiga bukan bank	-	-	18	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	c. At third party non-banks	
Giro	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Demand Deposit	
Simpanan berjangka	-	-	12	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	Time deposits	
Tabungan	-	-	3	-	0	-	0	0	0	0	0	0	0	0	0	0	-	-	Savings Deposit	
Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans received	
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities	
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others	
Koreksi atas pendapatan bunga	-	-	2	2	4	0	0	0	0	0	1	0	0	0	0	0	0	0	Corrections to interest income	
2 Kerugian transaksi valas/derivatif	-	6	0	0	1	0	0	0	0	0	0	39	43	45	51	55	9	21	2. Losses on foreign exchange transactions / derivatives	
3 Komisi/provisi	12	15	11	3	28	4	8	9	11	14	16	19	23	26	28	34	1	4	3. Commissions/provisions	
4 Penyusutan/amortisasi/penghapusan	1.327	1.290	1.505	1.824	3.696	521	724	1.148	1.562	1.917	2.235	2.664	2.888	3.199	3.389	3.403	716	844	4. Depreciation/amortizations/write-	
5 Lainnya	5.157	6.255	7.771	8.182	10.556	1.424	2.209	3.112	4.011	4.961	6.017	7.160	8.112	9.096	10.115	11.888	811	1.814	5. Others	
C Laba Operasional	4.197	4.612	6.096	6.688	6.945	1.374	2.223	2.760	3.209	3.818	4.370	4.678	5.515	6.160	6.886	7.285	627	1.245	C. Operations Profit	
D Pendapatan non-operasional	6.193	6.889	7.436	9.362	11.495	1.787	2.786	3.869	5.133	6.412	7.644	8.769	9.958	11.148	12.300	13.544	1.485	2.507	D. Non-Operations Income	
E. Beban non operasional	5.833	6.346	6.963	8.651	9.632	1.638	2.546	3.449	4.358	5.404	6.387	7.217	8.278	9.339	10.209	11.208	980	1.809	E. Non-Operations Expenses	
F. Laba non operasional	360	543	473	710	1.863	149	240	421	775	1.007	1.257	1.552	1.680	1.809	2.091	2.336	505	698	F. Non-Operations Profit	
G Laba tahun berjalan	4.557	5.155	6.569	7.399	8.805	1.523	2.463	3.180	3.968	4.803	5.601	6.116	7.197	8.022	8.901	9.527	1.118	1.920	G. Current profit	
H Laba (setelah taksiran pajak penghasilan	3.908	4.530	5.751	6.488	7.511	1.320	2.142	2.776	3.420	4.141	4.836	5.249	6.169	6.901	7.636	7.954	887	1.583	H. Profit (after calculation of income taxes)	
Ket : ⁰ Revisi																			Note : ⁰ Revised	

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb ¹⁾	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ¹⁾	Feb		
A Pendapatan operasional	7.860	9.528	14.681	15.772	14.661	9.774	4.617	5.673	8.122	8.523	10.294	12.183	14.042	16.027	17.973	18.389	2.289	3.867	A. Operations Income	
1 Pendapatan bunga/bagi hasil/margin	5.680	6.354	7.894	10.128	9.098	1.572	2.373	3.188	4.022	4.866	5.758	6.609	7.498	8.387	9.277	10.205	1.061	1.816	1. Income from interest/profit	
Penduduk	5.391	6.091	7.751	10.073	8.955	1.553	2.342	3.149	3.977	4.808	5.693	6.534	7.415	8.234	9.109	10.016	1.044	1.783	Citizens	
a. Dari Bank Indonesia	796	1.028	955	1.318	1.085	148	228	302	383	460	542	621	693	792	864	936	76	140	a. From Bank Indonesia	
b. Dari bank-bank lain	354	261	435	409	231	52	84	117	149	178	223	263	305	317	307	342	30	54	b. From other banks	
c. Dari pihak ketiga bukan bank	4.241	4.801	6.361	8.347	7.639	1.353	2.031	2.730	3.444	4.171	4.928	5.650	6.418	7.126	7.938	8.738	938	1.589	c. From Third Party non Banks	
Surat berharga	358	316	427	683	515	88	133	179	217	262	307	345	387	425	466	507	41	77	Securities	
Kredit yang diberikan	3.777	4.318	5.902	7.472	7.047	1.248	1.874	2.520	3.189	3.864	4.573	5.251	5.975	6.638	7.403	8.156	891	1.500	Credit disbursed	
Lainnya	107	168	32	191	76	17	25	31	38	45	48	55	56	63	68	75	7	11	Others	
Bukan penduduk	289	263	144	55	143	19	31	39	46	57	65	75	83	153	169	189	17	33	Non-citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Head/Branch Offices outside of Indonesia	
b. Dari bank-bank lain	288	243	141	43	140	19	31	39	46	57	65	75	83	95	104	116	9	17	b. From other banks	
c. Dari pihak ketiga bukan bank	1	20	3	11	2	0	0	0	0	0	0	0	0	58	65	73	8	16	c. From Third Party non Banks	
Surat berharga	1	2	-	7	2	0	0	0	0	0	0	0	0	0	0	0	0	0	Securities	
Kredit yang diberikan	-	18	3	3	0	-	-	-	-	-	-	-	-	58	65	72	8	16	Credit disbursed	
Lainnya	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others	
2 Kenaikan nilai surat berharga	8	24	50	87	290	6.282	57	85	111	123	174	199	216	295	264	279	91	116	2. Increase in the value of securities	
3 Keuntungan Transaksi valuta asing/derivatif	1.296	1.931	5.504	3.886	3.503	1.632	1.715	1.778	3.202	2.560	3.240	4.070	4.899	5.741	6.659	5.930	960	1.572	3. Profit from foreign exchange transactions / derivatives	
4 Dividen, komisi/provisi/fee	688	1.083	1.137	1.463	1.663	255	432	577	732	907	1.053	1.231	1.349	1.514	1.678	1.835	157	335	4. Dividends, commissions,	
5 Lainnya	187	135	96	207	107	32	39	45	55	67	69	74	80	90	95	139	20	28	5. Others	
B. Beban operasional	6.213	7.601	12.268	13.328	12.328	9.444	4.029	4.872	7.138	7.319	9.112	10.751	12.385	13.853	15.691	15.808	1.978	3.272	B. Operations Expenses	
1 Beban bunga/bagi hasil	2.797	3.004	3.863	4.914	3.711	572	878	1.180	1.496	1.826	2.150	2.481	2.827	3.173	3.526	3.900	383	724	1. Interest/profit sharing charges	
Penduduk	2.527	2.619	3.489	4.658	3.598	553	848	1.139	1.444	1.761	2.074	2.388	2.718	3.045	3.379	3.731	358	678	Citizens	
a. Kepada Bank Indonesia	2	2	4	4	0	3	3	3	3	3	3	3	3	3	5	5	3	6	a. At Bank Indonesia	
b. Kepada bank-bank lain	501	435	394	253	233	26	38	50	65	77	90	105	122	137	153	171	17	32	b. At other banks	
c. Kepada pihak ketiga bukan bank	2.024	2.183	3.091	4.400	3.365	524	807	1.086	1.376	1.681	1.981	2.280	2.592	2.905	3.220	3.555	339	640	c. At third party non-banks	
Giro	166	129	177	174	173	26	43	62	79	95	114	131	149	167	187	210	22	42	Demand Deposit	
Simpanan berjangka	1.700	1.896	2.709	3.888	2.895	445	683	916	1.159	1.408	1.666	1.918	2.172	2.429	2.685	2.950	275	526	Time deposits	
Tabungan	36	61	84	174	173	31	48	64	83	102	124	145	167	187	211	234	22	43	Savings Deposit	
Pinjaman yang diterima	17	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans received	
Surat berharga	8	10	8	12	12	5	7	9	10	11	13	14	16	17	18	20	2	3	Securities	
Lainnya	97	86	112	148	112	17	27	36	45	64	64	72	88	105	119	141	18	26	Others	
Bukan penduduk	271	385	374	257	113	19	30	41	52	65	76	93	109	128	148	169	24	47	Non-Citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	-	22	18	12	7	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Head/Branch Offices outside of Indonesia	
b. Kepada bank-bank lain	228	325	319	175	95	18	28	37	47	58	69	82	95	114	133	154	24	46	b. At other banks	
c. Kepada pihak ketiga bukan bank	42	38	37	70	11	1	2	3	5	6	7	11	14	14	15	15	1	1	c. At third party non-banks	
Giro	4	11	12	9	4	0	0	1	1	1	1	1	1	1	1	1	0	0	Demand Deposit	
Simpanan berjangka	34	24	24	43	6	1	2	3	4	5	6	9	12	12	12	13	0	1	Time deposits	
Tabungan	1	-	1	1	1	0	0	0	0	0	0	1	1	1	1	1	0	0	Savings Deposit	
Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans received	
Surat berharga	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities	
Lainnya	3	3	-	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Others	
Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Corrections to interest income	
2 Kerugian transaksi valas/derivatif	954	1.673	4.542	3.279	2.864	1.554	1.570	1.586	2.925	2.258	2.906	3.726	4.512	5.179	6.101	5.288	813	1.374	2. Losses on foreign exchange transactions / derivatives	
3 Komisi/provisi	85	134	203	288	304	50	93	111	137	144	175	241	233	263	287	322	26	54	3. Commissions/provisions	
4 Penyusutan/amortisasi/penghapusan	902	769	1.077	1.377	1.486	267	429	583	820	948	1.328	1.380	1.551	1.704	1.861	1.910	249	348	4. Depreciation/amortizations/write-	
5 Lainnya	1.476	2.021	2.584	3.469	3.964	7.001	1.060	1.412	1.761	2.143	2.554	2.924	3.263	3.534	3.916	4.387	508	771	5. Others	
C Laba Operasional	1.647	1.927	2.412	2.444	2.333	330	587	801	984	1.204	1.181	1.431	1.657	2.174	2.282	2.582	311	596	C. Operations Profit	
D Pendapatan non-operasional	843	773	1.100	2.340	1.663	524	766	1.002	1.135	1.330	1.635	1.890	2.267	2.471	2.802	3.170	438	644	D. Non-Operations Income	
E. Beban non operasional	305	296	611	1.717	1.248	345	538	736	892	1.073	1.302	1.509	1.674	1.902	2.116	2.455	294	462	E. Non-Operations Expenses	
F. Laba non operasional	538	478	489	623	415	179	229	265	244	257	333	381	593	569	686	715	144	182	F. Non-Operations Profit	
G Laba tahun berjalan	2.185	2.405	2.901	3.067	2.748	509	816	1.066	1.228	1.461	1.514	1.812	2.250	2.743	2.968	3.297	455	777	G. Current profit	
H Laba (setelah taksiran pajak penghasilan)	1.561	1.656	2.026	2.129	2.063	364	604	800	920	1.120	1.167	1.378	1.696	2.051	2.219	2.434	348	580	H. Profit (after calculation of income taxes)	
Ket : ¹⁾ Revisi																			Note : ¹⁾ Revised	

Ket : ¹⁾ RevisiNote : ¹⁾ Revised

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan ⁰	Feb		
A Pendapatan operasional	28.786	29.119	35.132	31.486	37.173	7.380	10.830	14.627	16.540	19.199	22.721	25.492	29.154	32.481	35.866	38.184	6.440	10.295	A. Operations income	
1 Pendapatan bunga/bagi hasil/margin	14.509	14.736	16.171	14.872	13.121	2.151	3.261	4.247	5.497	6.602	7.682	8.849	10.053	11.259	12.417	13.564	1.219	2.243	1. Income from interest/profit	
Penduduk	13.677	13.930	15.582	14.716	12.929	2.122	3.218	4.187	5.426	6.517	7.582	8.734	9.924	11.114	12.255	13.385	1.194	2.194	Citizens	
a. Dari Bank Indonesia	1.270	1.786	1.695	1.644	1.905	408	624	776	1.036	1.316	1.569	1.829	2.076	2.308	2.526	2.746	225	395	a. From Bank Indonesia	
b. Dari bank-bank lain	1.226	1.133	1.279	664	757	157	253	360	407	474	472	549	639	712	774	795	47	123	b. From other banks	
c. Dari pihak ketiga bukan bank	11.181	11.011	12.608	12.409	10.268	1.558	2.341	3.052	3.983	4.727	5.541	6.356	7.208	8.094	8.956	9.844	921	1.676	c. From Third Party non Banks	
Surat berharga	2.231	1.787	2.065	2.068	1.243	114	149	216	252	290	321	354	421	521	608	702	86	159	Securities	
Kredit yang diberikan	8.930	9.155	10.212	10.332	8.963	1.425	2.165	2.800	3.690	4.413	5.166	5.940	6.708	7.491	8.272	9.080	777	1.497	Credit disbursed	
Lainnya	20	70	331	8	61	20	27	35	41	24	54	61	80	82	76	62	58	20	Others	
Bukan penduduk	832	806	589	155	192	29	43	60	71	85	100	114	129	145	161	179	26	49	Non-citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	50	89	88	12	28	6	9	11	13	15	16	17	18	18	19	19	0	1	a. Head/Branch Offices outside of Indonesia	
b. Dari bank-bank lain	754	701	401	137	107	13	20	29	33	39	46	51	58	65	72	80	8	17	b. From other banks	
c. Dari pihak ketiga bukan bank	28	17	100	7	57	9	14	19	24	31	38	46	53	62	70	80	17	32	c. From Third Party non Banks	
Surat berharga	28	16	10	7	4	1	1	2	2	3	5	7	9	12	14	16	3	5	Securities	
Kredit yang diberikan	-	-	0	-	53	9	13	17	22	27	33	39	44	50	56	64	14	27	Credit disbursed	
Lainnya	-	-	90	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	Others	
2 Kenaikan nilai surat berharga	2.334	1.302	1.022	1.386	2.340	555	659	936	916	1.095	1.437	1.446	1.747	2.290	2.714	2.950	699	1.374	2. Increase in the value of securities	
3 Keuntungan Transaksi valuta	8.395	8.665	13.199	10.402	16.744	3.800	5.598	7.642	8.069	8.983	10.657	11.780	13.550	14.724	16.084	16.534	4.094	5.785	3. Profit from foreign exchange	
4 Deviden, komisi/provisi/fee	3.308	3.951	4.280	4.270	4.799	819	1.254	1.719	1.976	2.414	2.821	3.260	3.623	4.006	4.431	4.889	414	861	4. Dividends, commissions,	
5 Lainnya	240	464	460	557	168	54	58	84	82	106	123	157	181	202	221	246	15	31	5. Others	
B. Beban operasional	23.370	23.289	29.292	24.805	32.939	6.611	9.380	12.767	14.415	16.789	20.043	21.865	24.626	26.902	30.281	31.785	5.090	8.249	B. Operations Expenses	
1 Beban bunga/bagi hasil	7.015	6.210	6.425	5.307	4.663	653	1.021	1.361	1.709	2.068	2.340	2.691	3.075	3.453	3.762	4.132	330	611	1. Interest/profit sharing charges	
Penduduk	6.189	5.537	5.747	4.848	4.292	594	930	1.237	1.552	1.875	2.110	2.421	2.761	3.096	3.362	3.681	266	491	Citizens	
a. Kepada Bank Indonesia	6	3	32	186	0	-	-	-	0	0	1	1	1	1	1	1	-	-	a. At Bank Indonesia	
b. Kepada bank-bank lain	1.553	1.349	1.171	821	891	139	234	289	328	385	348	398	472	560	610	661	38	66	b. At other banks	
c. Kepada pihak ketiga bukan bank	4.630	4.186	4.545	3.841	3.401	455	696	949	1.224	1.490	1.761	2.022	2.289	2.535	2.751	3.019	228	425	c. At third party non-banks	
Giro	314	464	675	391	448	86	128	174	230	292	350	382	430	470	505	544	43	77	Demand Deposit	
Simpanan berjangka	3.776	3.156	3.416	3.153	2.210	322	500	682	874	1.057	1.241	1.447	1.630	1.813	1.986	2.163	164	305	Time deposits	
Tabungan	113	94	273	153	198	26	39	53	66	79	93	106	117	130	141	152	11	21	Savings Deposit	
Pinjaman yang diterima	-	-	0	-	1	-	0	0	0	0	0	0	0	0	0	0	-	-	Loans received	
Surat berharga	321	392	22	75	390	1	1	1	2	3	3	4	4	4	4	4	-	-	Securities	
Lainnya	106	79	160	67	154	20	28	39	52	60	74	84	107	118	116	157	11	22	Others	
Bukan penduduk	826	673	677	459	371	60	91	124	158	192	230	270	314	357	400	450	64	120	Non-Citizens	
a. Kantor Pusat/Cabang sendiri di luar Indonesia	678	551	534	422	272	45	69	94	121	149	177	205	239	275	311	356	53	98	a. Head/Branch Offices outside of Indonesia	
b. Kepada bank-bank lain	121	90	39	21	35	4	6	8	10	12	15	20	23	24	26	27	1	3	b. At other banks	
c. Kepada pihak ketiga bukan bank	26	32	104	16	64	11	16	22	27	31	38	45	52	58	63	67	9	19	c. At third party non-banks	
Giro	13	25	10	4	12	5	7	10	12	15	18	22	25	27	30	32	4	7	Demand Deposit	
Simpanan berjangka	12	5	93	12	51	6	8	12	14	16	19	23	27	30	33	35	5	12	Time deposits	
Tabungan	1	2	1	0	1	0	0	0	0	0	1	1	1	1	1	1	0	0	Savings Deposit	
Pinjaman yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans received	
Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Securities	
Lainnya	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	0	0	Others	
Koreksi atas pendapatan bunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Corrections to interest income	
2 Kerugian transaksi valas/derivatif	7.690	7.430	9.535	7.183	15.103	3.505	5.079	7.099	7.467	8.392	9.971	10.884	12.266	13.094	14.410	14.707	3.801	5.212	2. Losses on foreign exchange transactions / derivatives	
3 Komisi/provisi	392	485	752	532	646	101	153	214	270	324	380	438	506	556	610	651	50	101	3. Commissions/provisions	
4 Penyusutan/amortisasi/penghapusan	2.383	2.063	3.497	3.598	4.277	403	608	824	1.082	1.282	1.457	1.479	1.643	1.811	2.308	2.352	144	287	4. Depreciation/amortizations/write-	
5 Lainnya	5.890	7.101	9.083	8.185	8.249	1.948	2.520	3.269	3.887	4.723	5.894	6.373	7.136	7.988	9.192	9.943	765	2.037	5. Others	
C Laba Operasional	5.416	5.830	5.841	6.680	4.234	769	1.450	1.861	2.125	2.411	2.678	3.626	4.528	5.579	5.586	6.399	1.350	2.046	C. Operations Profit	
D Pendapatan non-operasional	2.124	1.877	5.710	6.823	2.798	485	839	1.234	714	1.550	2.216	2.006	2.012	1.989	2.677	2.919	145	291	D. Non-Operations Income	
E. Beban non operasional	1.072	1.326	3.783	5.687	299	263	462	776	133	771	915	868	357	478	424	446	188	108	E. Non-Operations Expenses	
F. Laba non operasional	1.052	550	1.927	1.136	2.499	222	377	459	581	779	1.301	1.138	1.655	1.511	2.253	2.472	(41)	183	F. Non-Operations Profit	
G Laba tahun berjalan	6.468	6.380	7.767	7.816	6.660	982	1.813	2.301	2.682	3.161	3.944	4.724	6.138	7.039	7.784	8.813	1.306	2.224	G. Current profit	
H Laba (setelah taksiran pajak penghasilan)	3.000	2.998	4.257	3.983	3.907	681	1.378	1.604	1.819	2.074	2.327	2.944	3.811	4.413	4.646	5.289	986	1.657	H. Profit (after calculation of income taxes)	
Ket : ⁰ Revisi																				Note : ⁰ Revised

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
Tagihan Komitmen	17.440	33.963	20.983	21.650	131.215	131.733	151.598	151.802	169.706	170.304	177.335	169.445	184.905	192.724	182.457	209.460	229.849	324.247	Claim Commitments	
- Fasilitas pinjaman yang belum ditarik	5.559	7.496	5.246	6.321	8.629	8.701	8.699	10.219	15.275	15.394	18.841	17.170	14.143	13.171	13.017	16.310	15.588	16.321	- Not yet withdrawn loan facilities	
- Posisi pembelian spot yang masih berjalan	9.997	20.181	10.910	13.641	120.109	120.866	140.466	139.070	151.881	152.480	156.039	149.353	166.730	173.507	163.098	185.233	206.521	300.041	- Current spot purchases	
- Lainnya	1.884	6.286	4.828	1.688	2.478	2.166	2.433	2.513	2.550	2.430	2.455	2.922	4.031	6.046	6.342	7.916	7.741	7.885	- Others	
Kewajiban Komitmen	198.826	272.594	296.167	374.255	794.241	861.379	908.941	870.389	851.260	880.256	894.043	902.159	907.712	946.950	954.022	1.083.342	1.049.693	1.139.192	Liabilities Commitments	
- Fasilitas kredit kepada nasabah yang belum ditarik	162.988	208.338	247.673	323.716	554.709	587.496	623.224	576.973	589.455	614.149	623.272	630.782	623.290	641.711	661.872	683.279	702.887	703.770	- Client credit facilities that are not yet withdrawn	
- Fasilitas kredit kepada bank lain yang belum ditarik	515	765	872	803	6.486	4.442	4.447	3.150	3.603	2.837	2.816	2.088	2.193	2.341	2.844	2.491	2.719	2.304	- Other bank credit facilities that are not yet withdrawn	
- Irrevocable L/C yang masih berjalan	23.955	42.019	31.744	37.177	49.967	50.933	54.110	55.194	53.288	51.891	53.551	59.601	62.618	62.474	63.906	149.921	70.044	72.937	- Current Irrevocable L/C	
- Posisi penjualan spot yang masih berjalan	8.390	15.724	10.165	11.382	182.155	217.697	226.475	234.225	204.329	206.438	213.286	209.174	218.826	234.738	223.430	245.727	271.611	358.536	- Current spot sales	
- Lainnya	2.978	5.748	5.713	1.177	924	812	685	847	585	4.941	1.118	513	785	5.686	1.971	1.924	2.163	1.645	- Others	
Tagihan Kontinjensi	84.730	119.740	221.486	139.047	160.947	163.377	167.630	164.446	168.680	166.615	166.388	170.791	174.835	175.119	182.272	179.882	181.047	181.161	Claim Contingency	
- Garansi yang diterima	68.627	102.454	138.537	115.923	136.529	138.478	143.931	140.465	144.354	142.107	140.043	144.007	147.769	147.551	154.442	152.959	153.799	153.116	- Guarantees received	
- Pendapatan bunga dalam penyelesaian	15.460	15.383	69.873	15.498	23.292	23.721	22.493	22.761	22.982	23.195	25.005	25.427	25.685	26.139	26.419	25.546	25.837	26.574	- Adjusted interest income	
- Lainnya	643	1.903	13.075	7.626	1.127	1.178	1.205	1.220	1.344	1.314	1.339	1.356	1.381	1.428	1.410	1.377	1.410	1.471	- Others	
Kewajiban Kontinjensi	44.659	77.430	123.784	101.455	117.228	111.366	114.754	116.649	116.747	119.151	117.639	121.822	127.826	131.394	136.064	142.367	134.125	137.134	Liabilities Contingency	
- Garansi yang diberikan	43.755	74.397	109.488	99.985	116.029	109.896	113.271	115.223	115.327	117.791	116.387	120.299	125.937	129.093	133.834	140.652	131.974	135.218	- Guarantees issued	
- Lainnya	904	3.032	14.296	1.470	1.199	1.470	1.483	1.426	1.420	1.360	1.253	1.522	1.890	2.301	2.230	1.715	2.151	1.916	- Others	
Lainnya	166.370	199.082	148.821	135.192	146.144	147.218	148.344	147.039	147.727	148.740	146.130	147.418	149.695	150.548	152.796	155.839	152.887	154.773	Others	
- Penerusan Kredit	40.719	43.675	45.965	32.896	30.173	30.032	29.377	29.065	29.171	28.955	28.730	29.238	29.355	29.338	29.591	29.435	29.010	28.725	- Channelling Credit	
- Aktiva produktif yang dihapus bukukan	125.650	155.407	102.856	102.296	115.970	117.186	118.967	117.974	118.556	119.784	117.400	118.180	120.339	121.210	123.205	126.404	123.877	126.048	- Written-off Earning assets	

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
Tagihan Komitmen	1.870	2.580	497	36	7.481	10.086	11.074	8.926	10.436	16.849	16.056	19.472	23.513	17.503	17.535	14.040	15.787	17.858	Claim Commitments	
- Fasilitas pinjaman yang belum ditarik	841	175	188	0	199	297	301	307	373	2.030	2.013	2.015	312	310	301	297	263	272	- Not yet withdrawn loan facilities	
- Posisi pembelian spot yang masih berjalan	235	2.023	154	36	6.657	9.164	10.148	7.996	9.440	14.195	13.420	16.832	22.575	16.557	16.577	13.069	14.837	16.890	- Current spot purchases	
- Lainnya	794	382	155	0	625	624	624	623	623	623	623	625	625	635	657	674	687	695	- Others	
Kewajiban Komitmen	59.736	79.368	97.045	150.680	168.046	179.543	182.812	182.294	175.120	193.700	187.220	199.643	207.036	210.299	211.861	309.000	233.558	241.585	Liabilities Commitments	
- Fasilitas kredit kepada nasabah yang belum ditarik	47.703	58.652	79.791	130.405	139.200	152.453	153.345	154.103	151.740	159.888	157.149	164.586	163.932	172.057	176.615	189.035	191.293	199.651	- Client credit facilities that are not yet withdrawn	
- Fasilitas kredit kepada bank lain yang belum ditarik	260	384	494	269	130	155	149	176	167	117	176	166	182	205	222	163	211	193	- Other bank credit facilities that are not yet withdrawn	
- Irrevocable L/C yang masih berjalan	11.334	20.165	16.735	19.995	20.266	18.629	20.486	21.616	21.058	20.741	22.138	22.695	25.848	25.308	25.809	112.773	32.851	31.160	- Current Irrevocable L/C	
- Posisi penjualan spot yang masih berjalan	233	155	11	6	8.442	8.299	8.824	6.390	2.148	8.640	7.751	12.190	17.067	9.430	9.209	7.023	8.927	10.576	- Current spot sales	
- Lainnya	205	13	14	6	7	7	8	8	8	4.314	6	6	7	3.298	6	6	7	7	- Others	
Tagihan Kontinjensi	14.544	14.492	70.167	21.904	24.076	24.917	24.438	24.778	26.822	26.814	28.815	29.374	29.603	31.344	32.283	32.101	32.607	33.368	Claim Contingency	
- Garansi yang diterima	2.728	2.430	3.279	4.090	4.937	5.194	5.993	6.190	8.023	7.810	7.974	8.218	8.153	9.548	10.236	10.440	10.806	11.047	- Guarantees received	
- Pendapatan bunga dalam penyelesaian	11.578	10.944	65.584	10.527	18.224	18.764	17.461	17.596	17.774	17.930	19.760	20.045	20.321	20.629	20.884	20.529	20.664	21.138	- Adjusted interest income	
- Lainnya	238	1.118	1.304	7.286	915	958	984	992	1.026	1.075	1.081	1.111	1.129	1.167	1.164	1.131	1.138	1.183	- Others	
Kewajiban Kontinjensi	17.235	22.386	30.699	34.918	39.794	37.570	38.985	39.561	39.610	40.208	39.851	42.030	43.961	46.256	48.895	54.641	50.821	51.832	Liabilities Contingency	
- Garansi yang diberikan	17.101	22.355	30.305	34.666	39.722	37.380	38.577	39.217	39.290	39.902	39.761	41.888	43.621	45.671	48.318	54.066	50.267	51.151	- Guarantees issued	
- Lainnya	134	31	393	252	72	191	408	344	319	305	89	143	340	585	577	575	554	680	- Others	
Lainnya	109.163	139.519	124.429	106.712	112.091	109.975	110.383	109.871	109.745	110.567	110.086	110.217	112.276	112.686	114.260	114.823	111.640	112.936	Others	
- Penerusan Kredit	35.775	38.318	40.616	27.403	26.948	26.462	26.119	26.061	25.839	26.025	25.849	25.995	26.323	26.297	26.492	26.383	26.029	25.656	- Channelling Credit	
- Aktiva produktif yang dihapus bukukan	73.389	101.201	83.813	79.309	85.143	83.512	84.265	83.810	83.905	84.541	84.237	84.221	85.953	86.389	87.768	88.440	85.611	87.280	- Written-off Earning assets	

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
Tagihan Komitmen	5.081	11.644	7.199	5.332	44.148	53.885	59.456	57.374	56.387	61.684	61.806	53.500	64.772	68.991	65.139	62.293	71.699	62.533	Claim Commitments	
- Fasilitas pinjaman yang belum ditarik	2.206	1.127	654	141	388	427	430	437	429	724	484	500	330	287	323	325	318	320	- Not yet withdrawn loan facilities	
- Posisi pembelian spot yang masih berjalan	2.346	5.016	1.972	4.101	42.830	52.622	57.984	55.791	54.697	59.705	60.181	51.727	62.474	65.932	61.810	58.190	68.329	59.145	- Current spot purchases	
- Lainnya	529	5.501	4.573	1.089	930	836	1.042	1.147	1.261	1.256	1.141	1.272	1.968	2.771	3.006	3.779	3.052	3.068	- Others	
Kewajiban Komitmen	78.586	116.802	127.426	132.078	276.731	301.422	318.320	308.285	310.554	314.243	321.661	332.642	346.535	354.057	363.176	353.226	378.025	369.257	Liabilities Commitments	
- Fasilitas kredit kepada nasabah yang belum ditarik	68.281	93.638	110.519	118.457	212.273	223.914	235.474	224.877	229.127	230.512	238.439	256.313	258.616	262.897	273.952	269.233	283.516	280.504	- Client credit facilities that are not yet withdrawn	
- Fasilitas kredit kepada bank lain yang belum ditarik	246	366	358	486	1.431	1.446	1.538	1.510	1.661	1.536	1.602	1.418	1.540	1.648	1.492	1.383	1.347	1.527	- Other bank credit facilities that are not yet withdrawn	
- Irrevocable L/C yang masih berjalan	7.137	12.666	8.968	9.347	18.506	20.914	21.545	20.734	20.449	19.417	19.556	21.623	22.780	22.496	22.508	21.864	21.286	25.762	- Current Irrevocable L/C	
- Posisi penjualan spot yang masih berjalan	1.487	4.877	2.255	2.735	43.735	54.471	59.228	60.500	58.898	62.393	61.764	53.047	63.319	66.752	65.108	60.678	71.764	61.408	- Current spot sales	
- Lainnya	1.435	5.256	5.326	1.054	787	677	535	664	418	385	300	242	281	264	116	69	112	55	- Others	
Tagihan Kontinjensi	2.086	3.216	15.110	3.787	5.081	7.689	7.796	7.919	7.892	8.005	7.612	7.073	7.093	7.212	8.149	7.752	7.877	7.929	Claim Contingency	
- Garansi yang diterima	273	565	920	690	1.527	4.043	4.095	4.080	4.057	4.221	3.894	3.296	3.323	3.388	4.269	4.094	4.021	4.051	- Guarantees received	
- Pendapatan bunga dalam penyelesaian	1.694	2.047	2.628	3.008	3.464	3.556	3.611	3.747	3.745	3.689	3.627	3.684	3.678	3.733	3.786	3.566	3.764	3.767	- Adjusted interest income	
- Lainnya	119	605	11.561	90	90	90	90	92	90	94	92	94	91	92	94	92	91	110	- Others	
Kewajiban Kontinjensi	8.940	17.381	32.307	18.531	24.355	25.430	25.539	25.765	25.380	26.163	25.133	25.798	27.070	28.316	29.498	30.467	29.153	29.342	Liabilities Contingency	
- Garansi yang diberikan	8.202	14.400	18.422	17.392	23.253	24.189	24.501	24.727	24.382	25.152	24.014	24.467	25.560	26.687	27.951	29.366	27.643	28.311	- Guarantees issued	
- Lainnya	738	2.981	13.885	1.139	1.103	1.241	1.038	1.038	998	1.011	1.118	1.331	1.510	1.629	1.547	1.102	1.510	1.031	- Others	
Lainnya	48.860	50.754	15.274	18.480	22.650	22.874	22.965	23.137	23.420	23.784	21.698	22.335	22.736	22.983	23.434	24.479	24.594	24.956	Others	
- Penerusan Kredit	2.869	2.883	2.854	2.879	680	671	668	664	657	650	646	645	642	640	643	641	640	638	- Channelling Credit	
- Aktiva produktif yang dihapus bukukan	45.991	47.870	12.420	15.601	21.969	22.203	22.298	22.473	22.763	23.134	21.052	21.690	22.093	22.344	22.791	23.839	23.954	24.318	- Written-off Earning assets	

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indikator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen	40	83	75	62	65	60	60	58	69	71	72	77	72	57	58	63	13	10	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	9	9	0	0	0	40	40	50	50	50	50	50	50	50	50	50	0	0	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	-	-	-	-	0	0	0	0	12	0	0	0	0	0	0	0	0	0	- Current spot purchases
- Lainnya	32	74	75	62	65	20	20	8	7	21	22	27	22	7	8	13	13	10	- Others
Kewajiban Komitmen	1.666	1.882	1.966	2.232	2.305	2.297	2.341	2.398	2.377	2.576	2.524	2.381	2.605	2.793	2.907	2.735	2.883	3.079	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	1.618	1.853	1.926	2.197	2.242	2.245	2.292	2.359	2.333	2.520	2.470	2.308	2.547	2.724	2.795	2.651	2.817	3.023	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	5	3	6	10	27	25	23	24	24	32	26	24	33	37	47	51	38	22	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Current spot sales
- Lainnya	44	25	34	25	36	28	26	16	20	25	28	50	26	32	65	33	29	34	- Others
Tagihan Kontinjensi	202	156	100	137	226	240	230	166	267	263	286	261	263	273	266	245	260	375	Claim Contingency
- Garansi yang diterima	-	-	-	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	- Guarantees received
- Pendapatan bunga dalam penyelesaian	177	147	95	136	226	239	229	163	182	261	285	261	261	270	265	244	249	373	- Adjusted interest income
- Lainnya	25	9	4	0	0	0	0	2	84	2	0	0	2	2	1	0	10	2	- Others
Kewajiban Kontinjensi	103	127	120	194	180	189	199	211	267	225	202	208	205	210	215	222	199	206	Liabilities Contingency
- Garansi yang diberikan	95	112	107	121	158	157	169	173	170	189	165	167	168	171	173	185	166	163	- Guarantees issued
- Lainnya	8	16	12	73	22	31	31	38	96	35	37	41	37	39	42	37	34	43	- Others
Lainnya	590	637	530	710	955	1.038	1.094	1.099	1.138	1.196	1.181	1.217	1.214	1.234	1.261	1.288	1.309	1.323	Others
- Penerusan Kredit	41	41	39	21	65	63	63	63	63	63	63	63	86	86	86	85	85	85	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	549	596	491	689	890	974	1.031	1.036	1.075	1.132	1.117	1.153	1.129	1.148	1.175	1.203	1.223	1.238	- Written-off Earning assets

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
Tagihan Komitmen	28	336	35	515	657	609	652	1.890	1.869	1.851	509	2.204	2.277	2.308	2.406	3.270	3.669	3.725	Claim Commitments	
- Fasilitas pinjaman yang belum ditarik	10	21	15	9	55	11	10	9	9	11	6	5	6	5	4	5	6	6	- Not yet withdrawn loan facilities	
- Posisi pembelian spot yang masih berjalan	-	-	0	-	0	1	1	1.299	1.293	1.339	20	1.293	1.310	24	180	0	79	95	- Current spot purchases	
- Lainnya	18	315	20	507	602	597	640	583	567	501	483	905	961	2.280	2.221	3.265	3.585	3.624	- Others	
Kewajiban Komitmen	2.208	3.820	6.799	11.276	12.593	13.308	13.171	12.968	13.098	13.970	14.364	14.420	14.620	15.625	14.949	16.931	17.686	15.895	Liabilities Commitments	
- Fasilitas kredit kepada nasabah yang belum ditarik	2.136	3.426	6.548	10.865	11.889	12.627	12.458	12.281	12.454	13.313	13.764	13.452	13.571	13.435	12.817	14.712	15.195	13.468	- Client credit facilities that are not yet withdrawn	
- Fasilitas kredit kepada bank lain yang belum ditarik	5	12	14	28	41	58	59	60	55	42	47	39	48	56	54	72	67	69	- Other bank credit facilities that are not yet withdrawn	
- Irrevocable L/C yang masih berjalan	18	25	13	320	582	540	584	546	532	500	462	915	930	884	863	894	1.139	1.107	- Current Irrevocable L/C	
- Posisi penjualan spot yang masih berjalan	-	-	-	-	0	1	1	5	0	46	13	0	0	32	0	27	63	28	- Current spot sales	
- Lainnya	50	356	224	64	80	82	70	77	57	69	78	13	72	1.219	1.215	1.226	1.222	1.223	- Others	
Tagihan Kontinjensi	624	599	876	2.066	873	1.565	1.635	1.781	1.794	1.974	2.016	2.088	2.027	2.213	2.162	1.973	1.730	1.765	Claim Contingency	
- Garansi yang diterima	2	56	345	1.389	168	785	821	921	913	1.062	1.072	1.076	1.043	1.125	1.080	989	763	672	- Guarantees received	
- Pendapatan bunga dalam penyelesaian	465	496	463	591	598	664	696	740	753	784	794	879	845	939	934	833	812	932	- Adjusted interest income	
- Lainnya	157	47	68	87	108	116	119	120	129	127	149	133	140	149	148	152	156	161	- Others	
Kewajiban Kontinjensi	2.856	5.788	9.198	10.666	11.258	10.361	10.555	10.734	10.849	10.905	10.823	11.376	11.349	10.679	10.555	10.377	8.752	8.632	Liabilities Contingency	
- Garansi yang diberikan	2.833	5.783	9.193	10.660	11.257	10.355	10.548	10.728	10.843	10.899	10.817	11.369	11.348	10.678	10.554	10.376	8.750	8.631	- Guarantees issued	
- Lainnya	23	5	5	6	1	6	6	6	6	6	6	7	1	1	1	1	2	1	- Others	
Lainnya	4.807	5.112	5.257	5.432	5.179	5.602	6.084	5.033	5.391	5.029	4.956	5.303	5.144	5.206	5.257	5.979	5.928	6.048	Others	
- Penerusan Kredit	2.035	2.280	2.389	2.593	2.479	2.835	2.527	2.276	2.611	2.217	2.172	2.534	2.304	2.316	2.370	2.326	2.256	2.346	- Channelling Credit	
- Aktiva produktif yang dihapus bukukan	2.772	2.832	2.868	2.840	2.700	2.768	3.556	2.757	2.780	2.812	2.784	2.769	2.840	2.890	2.887	3.653	3.672	3.702	- Written-off Earning assets	

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen	2	10.730	5.617	5.262	31.455	29.791	30.140	31.169	39.622	36.058	35.288	35.689	33.736	34.949	35.061	34.781	37.116	36.116	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	2.494	6.163	4.389	3.823	3.031	3.075	3.128	4.706	9.720	7.862	8.200	7.347	5.975	4.994	4.596	7.927	7.360	8.056	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	2.011	4.565	1.227	1.411	28.168	26.628	26.906	26.313	29.816	28.172	27.011	28.284	27.731	29.930	30.395	26.736	29.598	27.889	- Current spot purchases
- Lainnya	502	2	1	29	256	89	107	150	86	24	76	58	30	25	70	119	158	170	- Others
Kewajiban Komitmen	15.427	20.805	16.235	19.575	113.836	117.651	121.575	120.176	123.981	134.600	140.119	135.893	113.229	125.916	126.894	120.035	123.376	123.825	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	10.341	13.298	11.400	14.167	88.396	89.927	90.997	90.578	90.646	102.446	107.765	99.774	79.999	87.216	89.241	85.198	87.052	88.412	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	-	1	10	8	8	8	7	7	5	4	5	7	6	5	7	6	8	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih	2.068	2.890	2.913	3.233	3.985	4.411	4.556	4.339	4.710	4.894	5.485	6.418	5.462	6.414	5.791	6.352	6.113	6.178	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	1.779	4.530	1.809	2.136	21.433	23.288	25.967	25.172	28.542	27.112	26.742	29.557	27.587	32.016	31.603	28.175	29.899	29.014	- Current spot sales
- Lainnya	1.239	87	111	28	14	16	47	80	77	143	123	138	174	265	255	303	306	213	- Others
Tagihan Kontinjensi	20.284	29.927	41.419	32.484	39.315	35.334	38.510	36.193	37.646	37.523	36.826	39.173	41.730	42.773	44.490	45.523	46.432	47.517	Claim Contingency
- Garansi yang diterima	20.042	29.715	41.256	32.153	38.943	35.065	38.239	35.908	37.350	37.226	36.520	38.854	41.397	42.454	44.138	45.322	46.266	47.337	- Guarantees received
- Pendapatan bunga dalam penyelesaian	242	212	163	331	373	269	271	286	295	297	307	319	333	319	352	201	166	180	- Adjusted interest income
- Lainnya	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Others
Kewajiban Kontinjensi	4.507	6.801	9.972	7.453	10.173	8.421	9.321	9.370	9.290	9.376	9.891	10.229	11.115	11.594	11.998	12.035	11.809	12.036	Liabilities Contingency
- Garansi yang diberikan	4.506	6.801	9.971	7.453	10.173	8.420	9.321	9.370	9.290	9.376	9.891	10.229	11.115	11.547	11.935	12.035	11.758	11.875	- Guarantees issued
- Lainnya	1	-	0	-	1	1	0	0	0	0	0	0	0	47	63	0	51	161	- Others
Lainnya	1.217	1.362	1.736	1.783	1.691	1.813	1.863	1.911	1.991	2.069	2.136	2.201	2.111	2.172	2.262	2.304	2.333	2.400	Others
- Penerusan Kredit	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	1.217	1.362	1.736	1.783	1.690	1.812	1.863	1.911	1.991	2.069	2.136	2.201	2.111	2.172	2.262	2.304	2.333	2.400	- Written-off Earning assets

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indikator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen	5.415	8.590	7.562	10.442	47.410	37.303	50.216	52.384	61.324	53.791	63.604	58.503	60.536	68.917	62.258	95.013	101.565	204.005	Claim Commitments
- Fasilitas pinjaman yang belum ditarik	-	-	-	2.349	4.956	4.852	4.789	4.710	4.695	4.717	8.087	7.253	7.472	7.525	7.744	7.707	7.642	7.667	- Not yet withdrawn loan facilities
- Posisi pembelian spot yang masih berjalan	5.406	8.577	7.557	8.093	42.454	32.451	45.426	47.671	56.623	49.069	55.406	51.215	52.641	61.064	54.135	87.238	93.678	196.022	- Current spot purchases
- Lainnya	9	13	5	1	0	1	1	2	6	6	110	34	423	328	380	67	246	316	- Others
Kewajiban Komitmen	41.203	49.917	46.696	58.413	220.729	247.158	270.721	244.269	226.131	221.168	228.155	217.180	223.687	238.260	234.234	281.415	294.165	387.169	Liabilities Commitments
- Fasilitas kredit kepada nasabah yang belum ditarik	32.909	37.471	37.488	47.625	100.708	106.329	128.658	92.776	103.155	105.470	103.685	94.349	104.626	103.382	106.451	122.450	123.014	120.332	- Client credit facilities that are not yet withdrawn
- Fasilitas kredit kepada bank lain yang belum ditarik	-	-	-	-	4.849	2.750	2.670	1.372	1.690	1.106	960	437	383	389	1.024	816	1.051	485	- Other bank credit facilities that are not yet withdrawn
- Irrevocable L/C yang masih berjalan	3.398	6.273	3.114	4.282	6.627	6.439	6.939	7.960	6.539	6.339	5.910	7.950	7.599	7.373	8.936	8.039	8.656	8.731	- Current Irrevocable L/C
- Posisi penjualan spot yang masih berjalan	4.891	6.163	6.089	6.506	108.544	131.638	132.454	142.159	114.741	108.247	117.016	114.381	110.853	126.508	117.509	149.823	160.958	257.509	- Current spot sales
- Lainnya	5	10	4	0	0	1	1	2	6	6	583	64	226	609	315	287	486	113	- Others
Tagihan Kontinjensi	46.991	71.351	93.815	78.670	91.375	93.632	95.020	93.608	94.259	92.036	90.833	92.821	94.119	91.305	94.921	92.289	92.141	90.207	Claim Contingency
- Garansi yang diterima	45.582	69.689	92.737	77.602	90.953	93.390	94.782	93.365	94.011	91.787	90.583	92.563	93.852	91.037	94.719	92.113	91.943	90.009	- Guarantees received
- Pendapatan bunga dalam penyelesaian	1.303	1.538	940	905	409	228	226	229	234	234	233	240	247	249	200	173	182	183	- Adjusted interest income
- Lainnya	105	124	138	163	13	13	12	14	14	15	17	18	19	19	3	2	16	16	- Others
Kewajiban Kontinjensi	11.018	24.947	41.489	29.692	31.467	29.394	30.155	31.009	31.351	32.274	31.740	32.181	34.126	34.338	34.902	34.623	33.390	35.086	Liabilities Contingency
- Garansi yang diberikan	11.018	24.947	41.489	29.692	31.467	29.394	30.155	31.009	31.350	32.273	31.738	32.180	34.125	34.338	34.902	34.623	33.390	35.086	- Guarantees issued
- Lainnya	-	-	-	-	0	0	0	0	1	2	2	1	1	0	0	0	0	0	- Others
Lainnya	1.732	1.698	1.596	2.074	3.578	5.916	5.955	5.988	6.042	6.096	6.074	6.146	6.214	6.267	6.322	6.965	7.084	7.109	Others
- Penerusan Kredit	-	154	67	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- Channelling Credit
- Aktiva produktif yang dihapus bukukan	1.732	1.544	1.529	2.074	3.578	5.916	5.955	5.988	6.042	6.096	6.074	6.146	6.214	6.267	6.322	6.965	7.084	7.109	- Written-off Earning assets

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator	
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ¹⁾	Feb			
CAR (%)	21,27	19,30	16,76	17,42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)	
• Modal	183.391	211.176	238.270	268.601	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital	
• ATMR	862.145	1.094.196	1.421.448	1.541.598	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets	
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	17,18	18,07	17,57	17,76	17,41	17,00	17,24	17,29	16,63	17,15	16,61	16,05	18,41	18,41	-	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	323.246	372.758	373.821	381.060	379.694	380.460	386.621	396.871	393.783	409.894	408.233	404.698	450.319	456.022	-	• Capital	
• ATMR	-	-	-	-	1.881.533	2.063.330	2.127.460	2.145.089	2.181.199	2.237.532	2.242.345	2.295.552	2.367.253	2.390.479	2.457.566	2.520.964	2.445.705	2.477.670	-	• Risk Weighted Assets	
KAP																			-	Earning assets Quality	
• APYD terhadap Aktiva Produktif (%)	3,91	3,03	2,95	2,83	2,36	2,63	2,48	2,56	2,58	2,51	2,51	2,61	2,39	2,42	2,35	2,00	2,15	2,21	-	• Classified Earning assets to Earning assets (%)	
- APYD	61.192	56.026	66.144	69.856	65.071	72.616	69.691	71.735	73.591	72.640	73.059	76.376	73.172	74.550	73.971	66.472	69.595	72.162	-	- Classified Earning assets	
- Total Aktiva Produktif	1.565.103	1.851.990	2.242.282	2.464.256	2.762.578	2.758.567	2.814.592	2.799.829	2.850.270	2.891.286	2.913.313	2.928.716	3.057.109	3.085.796	3.144.596	3.326.566	3.230.362	3.283.014	-	- Total Earning assets	
• PPAPYD terhadap PPAPWD (%)	126,88	193,95	168,12	157,55	130,69	129,08	123,25	134,48	127,38	124,74	159,58	155,01	41,14	193,89	125,34	114,28	107,83	104,55	-	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)	
- PPAPYD	47.918	49.137	64.068	77.526	76.924	76.852	76.574	77.526	78.420	79.120	79.542	80.389	80.074	80.374	80.483	69.915	69.383	69.549	-	- Earning assets Write-off Reserve	
- PPAPWD	37.767	25.335	38.108	49.208	58.860	59.538	62.128	57.650	61.564	63.426	49.845	51.860	194.639	41.454	64.210	61.179	64.347	66.520	-	- Mandatory Earning assets Write-off Reserve	
Rentabilitas																			-	Profitability	
• ROA (%)	2,64	2,78	2,33	2,60	2,86	2,86	3,07	3,01	2,97	3,07	3,00	2,98	3,12	3,11	3,07	3,03	3,70	3,62	-	• ROA (%)	
- Laba	40.555	49.859	48.158	61.784	75.157	83.410	90.043	88.659	88.072	91.948	90.460	90.379	95.272	95.964	95.667	95.555	118.265	117.457	-	- Profit	
- Rata-rata total aset	1.538.821	1.792.481	2.067.044	2.372.152	2.625.033	2.913.767	2.936.721	2.949.533	2.969.648	2.992.266	3.010.570	3.029.020	3.056.004	3.081.028	3.115.850	3.150.826	3.194.096	3.247.910	-	- Average Assets	
• BOPO (%)	86,98	84,05	88,59	86,63	86,14	86,07	85,00	84,46	84,33	85,92	87,43	89,34	87,14	86,44	85,97	85,42	91,78	85,96	-	• Operations Expenses/Operations Income (%)	
- Biaya Operasional	184.826	184.617	232.170	258.311	295.422	57.887	78.549	103.437	126.476	155.746	186.500	219.209	243.634	270.756	298.173	323.825	37.682	62.036	-	- Operations Expenses	
- Pendapatan Operasional	212.499	219.653	262.061	298.180	342.937	67.253	92.407	122.465	149.984	181.268	213.322	245.354	279.596	313.235	346.821	379.120	41.057	72.167	-	- Operations Income	
Likuiditas																			-	Liquidity	
• Aktiva terhadap Pasiva-Likuid (%)	3,06	3,55	4,49	4,03	3,99	3,56	3,40	3,42	3,41	3,56	3,39	4,44	3,60	3,57	3,56	3,80	3,53	3,20	-	• Liquid assets to liquid liabilities ratio	
• LDR (%)	61,56	66,32	74,58	72,88	75,21	77,11	76,83	78,40	78,45	79,67	79,79	82,21	81,36	81,03	81,00	78,77	78,58	79,43	-	• LDR (%)	
- Kredit	792.297	1.002.012	1.307.688	1.437.930	1.710.677	1.715.612	1.754.235	1.781.879	1.825.632	1.883.859	1.905.650	1.958.512	2.003.592	2.028.141	2.070.867	2.117.608	2.078.652	2.120.633	-	- Credits	
- Dana Pihak Ketiga	1.287.102	1.510.834	1.753.292	1.973.042	2.274.489	2.224.826	2.283.375	2.272.766	2.327.073	2.364.630	2.388.436	2.382.356	2.462.736	2.502.986	2.556.469	2.688.364	2.645.430	2.669.949	-	- Third Party Funds	
Ket: Data tidak termasuk BUS (mulai April 2010), data kinerja BUS disajikan pada tabel 2.13 ¹⁾ revisi												Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13 ¹⁾ revised									

Ket: Data tidak termasuk BUS (mulai April 2010), data kinerja BUS disajikan pada tabel 2.13
¹⁾ revisi

Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13
¹⁾ revised

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator	
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ¹⁾	Feb			
CAR (%)	21,20	17,85	14,31	13,81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)		
• Modal	62.577	67.263	68.757	77.893	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital		
• ATMR	295.153	376.844	480.330	563.841	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets		
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	15,36	17,93	17,47	17,56	16,96	16,43	17,16	16,87	15,60	16,54	15,33	15,04	17,82	18,05	CAR (%) - Included Operational Risk		
• Modal	-	-	-	-	101.472	128.514	128.208	131.515	129.883	128.135	133.164	134.809	130.039	136.632	133.504	132.854	154.257	156.087	• Capital		
• ATMR	-	-	-	-	660.561	716.769	733.734	749.011	766.017	780.111	775.945	799.314	833.397	826.054	870.628	883.075	865.871	864.645	• Risk Weighted Assets		
KAP																			Earning assets Quality		
• APYD terhadap Aktiva Produktif (%)	6,55	4,59	3,33	3,03	2,64	3,19	2,90	2,99	3,12	3,02	3,06	3,26	2,90	2,93	2,89	2,32	2,71	2,78	• Classified Earning assets to Earning assets (%)		
- APYD	38.096	31.383	27.388	29.037	27.750	32.471	30.474	31.269	33.255	32.713	33.396	35.548	33.080	34.172	33.881	30.672	32.476	33.621	- Classified Earning assets		
- Total Aktiva Produktif	581.590	683.347	823.508	958.452	1.049.282	1.018.578	1.049.921	1.044.599	1.065.504	1.084.545	1.090.320	1.091.423	1.139.944	1.166.460	1.172.843	1.320.279	1.198.374	1.209.750	- Total Earning assets		
• PPAPYD terhadap PPAPWD (%)	131,12	266,35	258,87	151,62	163,73	150,79	151,29	153,95	146,82	150,04	236,46	221,40	137,87	503,77	142,36	132,47	135,69	132,91	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)		
- PPAPYD	29.480	27.665	28.965	36.087	38.226	38.176	38.035	38.783	39.698	41.048	41.551	42.226	41.892	42.232	42.025	38.292	38.440	38.338	- Earning assets Write-off Reserve		
- PPAPWD	22.483	10.387	11.189	23.800	23.347	25.317	25.141	25.192	27.039	27.358	17.572	19.072	30.384	8.383	29.519	28.906	28.330	28.845	- Mandatory Earning assets Write-off Reserve		
Rentabilitas																			Profitability		
• ROA (%)	2,22	2,76	2,72	2,71	3,08	3,67	3,82	3,76	3,59	3,80	3,56	3,56	3,72	3,67	3,60	3,60	3,76	4,23	• ROA (%)		
- Laba	12.776	17.887	19.979	23.258	30.003	39.286	41.208	40.642	39.006	41.615	39.121	39.262	41.355	41.145	40.980	41.513	43.888	50.163	- Profit		
- Rata-rata total aset	574.323	647.872	734.720	858.353	975.505	1.070.630	1.078.549	1.080.569	1.086.842	1.094.117	1.098.405	1.103.637	1.111.423	1.120.428	1.137.615	1.153.494	1.168.452	1.185.069	- Average Assets		
• BOPO (%)	97,05	90,68	89,92	92,35	88,23	84,51	87,93	86,89	87,57	92,02	96,15	101,08	96,58	95,74	93,98	91,94	113,91	91,53	• Operations Expenses/Operations Income (%)		
- Biaya Operasional	72.383	67.776	77.148	94.645	105.127	19.971	32.182	41.461	50.427	64.734	78.867	95.442	103.648	115.056	124.966	134.247	16.816	22.491	- Operations Expenses		
- Pendapatan Operasional	74.585	74.745	85.799	102.480	119.152	23.631	36.601	47.719	57.585	70.345	82.028	94.424	107.314	120.173	132.977	146.022	14.762	24.572	- Operations Income		
Likuiditas																			Liquidity		
• Aktiva terhadap Pasiva-Likuid (%)	3,17	3,58	4,15	3,96	4,43	3,77	3,73	3,77	3,73	3,84	3,63	5,88	4,19	3,66	3,96	4,11	4,01	3,80	• Liquid assets to liquid liabilities ratio		
• LDR (%)	59,93	62,37	70,27	69,55	71,54	77,88	77,67	79,83	80,47	81,79	81,83	84,19	83,18	80,95	81,51	74,75	76,58	79,90	• LDR (%)		
- Kredit	287.910	356.151	470.665	544.870	642.718	637.831	656.897	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	740.594	767.507	- Credits		
- Dana Pihak Ketiga	480.394	571.008	669.827	783.384	898.405	819.032	845.763	833.443	847.258	869.061	876.413	871.186	899.322	926.133	937.971	1.039.257	967.126	960.609	- Third Party Funds		
Ket: data tidak termasuk BUS (mulai April 2010), data kinerja BUS disajikan pada tabel 2.13												Note : Excluding Sharia Banks (starting April 2010), Sharia Banks Performance on table 2.13									
1) revisi												1) revised									

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

¹⁾ revisi

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

¹⁾ revised

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
CAR (%)	19,84	18,21	14,82	16,61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	70.049	82.094	85.315	100.158	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	353.108	450.710	575.699	603.116	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	15,76	16,07	15,59	15,80	15,82	15,60	15,55	15,58	15,12	15,71	15,34	14,37	16,44	16,42	-	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	119.559	134.699	133.022	136.898	139.434	139.572	141.578	144.829	145.236	152.476	151.344	147.098	163.002	165.394	-	• Capital
• ATMR	-	-	-	-	758.511	838.285	853.232	866.612	881.629	894.622	910.598	929.494	960.560	970.421	986.442	1.023.782	991.339	1.007.143	-	• Risk Weighted Assets
KAP																				Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	2,43	2,03	2,97	2,73	2,27	2,44	2,34	2,43	2,39	2,34	2,31	2,34	2,18	2,18	2,15	1,91	2,00	2,08	-	• Classified Earning assets to Earning assets (%)
- APYD	14.486	14.218	24.426	24.591	23.849	25.969	25.118	25.869	25.601	25.310	25.348	25.879	24.995	25.079	25.290	23.257	24.314	25.477	-	- Classified Earning assets
- Total Aktiva Produktif	596.214	700.622	821.136	899.511	1.049.697	1.065.155	1.072.398	1.066.022	1.072.229	1.082.969	1.098.406	1.105.618	1.147.767	1.152.824	1.175.619	1.220.804	1.215.528	1.234.216	-	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	123,48	141,48	121,45	223,02	115,50	122,55	109,49	120,95	116,05	111,20	121,79	121,90	16,03	120,51	114,05	104,12	95,96	92,75	-	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	10.621	11.334	21.335	25.460	25.251	25.184	25.079	25.129	24.805	23.994	24.018	23.930	23.822	23.904	24.293	20.954	20.560	20.803	-	- Earning assets Write-off Reserve
- PPAPWD	8.601	8.011	17.568	11.416	21.863	20.549	22.905	20.775	21.374	21.577	19.720	19.631	148.614	19.836	21.299	20.124	21.425	22.430	-	- Mandatory Earning assets Write-off Reserve
Rentabilitas																				Profitability
• ROA (%)	2,35	2,44	1,25	2,20	2,58	2,09	2,28	2,26	2,40	2,50	2,56	2,52	2,58	2,58	2,54	2,46	2,66	2,63	-	• ROA (%)
- Laba	14.038	17.040	10.076	19.616	25.959	24.030	26.375	26.256	28.106	29.433	30.306	30.069	30.998	31.234	31.014	30.274	36.245	33.407	-	- Profit
- Rata-rata total aset	596.617	699.122	807.788	889.789	1.006.426	1.150.866	1.157.575	1.163.614	1.170.098	1.177.034	1.184.608	1.192.808	1.202.379	1.210.967	1.220.245	1.232.600	1.364.610	1.269.443	-	- Average Assets
• BOPO (%)	82,53	81,85	93,76	86,27	85,53	84,67	83,96	83,16	81,67	81,01	80,12	80,54	79,80	79,50	79,58	80,47	87,32	78,93	-	• Operations Expenses/Operations Income (%)
- Biaya Operasional	65.603	66.931	91.874	99.540	112.674	16.792	25.198	33.617	41.671	49.915	58.259	67.407	76.136	84.803	93.908	104.657	10.597	20.664	-	- Operations Expenses
- Pendapatan Operasional	79.491	81.770	97.989	115.378	131.734	19.833	30.011	40.426	51.022	61.613	72.718	83.689	95.406	106.673	118.007	130.057	12.136	26.179	-	- Operations Income
Likuiditas																				Liquidity
• Aktiva terhadap Pasiva-Likuid (%)	2,92	3,67	5,25	4,02	3,42	3,33	2,87	2,96	2,96	3,15	2,96	3,95	3,14	3,25	2,98	3,40	3,00	2,58	-	• Liquid assets to liquid liabilities ratio
• LDR (%)	60,03	67,18	74,72	71,14	73,16	73,61	73,24	74,40	74,86	76,50	75,62	76,94	78,13	78,67	78,40	78,16	77,33	77,12	-	• LDR (%)
- Kredit	315.256	407.742	524.295	555.617	673.076	679.731	690.745	704.350	720.638	741.666	747.021	769.633	792.008	806.071	821.912	855.167	847.994	854.368	-	- Credits
- Dana Pihak Ketiga	525.177	606.932	701.710	755.441	920.009	923.455	943.160	946.770	962.632	969.473	987.902	1.000.363	1.013.711	1.024.566	1.048.362	1.094.184	1.096.618	1.107.908	-	- Third Party Funds

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

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

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
CAR (%)	19,27	23,14	24,44	19,01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	3.459	5.020	5.832	6.740	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	17.951	21.694	23.858	35.451	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	18,91	21,85	17,60	21,34	20,80	16,63	19,59	19,74	19,69	20,17	19,69	19,33	21,25	20,87	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	8.381	9.010	9.167	9.609	9.204	9.327	9.080	9.342	9.365	9.849	10.017	10.124	11.040	11.203	• Capital	
• ATMR	-	-	-	-	44.309	41.234	52.088	45.032	44.238	56.091	46.348	47.327	47.567	48.829	50.874	52.367	51.949	53.674	• Risk Weighted Assets	
KAP																				Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	2,90	1,96	1,61	2,02	2,05	2,32	2,08	2,09	2,06	1,92	1,91	1,88	1,85	1,76	1,79	1,56	1,61	1,71	• Classified Earning assets to Earning assets (%)	
- APYD	757	677	608	1.017	1.192	1.312	1.233	1.257	1.252	1.238	1.250	1.262	1.277	1.250	1.276	1.182	1.233	1.288	- Classified Earning assets	
- Total Aktiva Produktif	26.141	34.610	37.729	50.318	58.074	56.485	59.354	60.002	60.800	64.431	65.461	66.961	69.072	70.868	71.216	75.972	76.631	78.300	- Total Earning assets	
• PPAPYD terhadap PPAPWD (%)	177,72	144,47	184,60	147,74	126,86	145,59	115,12	117,38	124,90	135,20	228,30	141,84	96,08	185,81	125,45	196,74	98,38	99,86	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)	
- PPAPYD	500	643	692	1.003	1.335	1.237	1.185	1.153	1.164	1.130	1.140	1.133	1.134	1.141	1.138	1.003	1.012	1.067	- Earning assets Write-off Reserve	
- PPAPWD	282	445	375	679	1.052	850	1.029	982	932	836	499	799	1.180	614	907	510	1.029	1.069	- Mandatory Earning assets Write-off Reserve	
Rentabilitas																				Profitability
• ROA (%)	2,08	2,99	2,20	1,35	1,82	3,18	3,25	3,23	3,12	3,08	3,08	3,04	3,09	3,16	3,14	2,95	3,31	3,67	• ROA (%)	
- Laba	531	991	865	628	1005	2054	2126	2157	2089	2091	2113	2111	2183	2263	2277	2175	2906	2.854	- Profit	
- Rata-rata total aset	25.572	33.119	39.379	46.600	55.248	64.520	65.502	66.742	66.969	67.812	68.547	69.508	70.546	71.568	72.520	73.756	87.835	77.810	- Average Assets	
• BOPO (%)	92,25	83,58	86,73	95,02	89,91	88,58	85,51	83,97	84,26	85,05	84,28	84,09	83,71	82,97	82,79	83,91	81,40	80,22	• Operations Expenses/Operations Income (%)	
- Biaya Operasional	3.854	4.369	5.078	7.307	8.252	1.455	2.156	2.827	3.638	4.443	5.214	6.059	6.901	7.789	8.687	9.794	958	1.910	- Operations Expenses	
- Pendapatan Operasional	4.178	5.227	5.854	7.689	9.178	1.642	2.521	3.366	4.317	5.224	6.187	7.205	8.244	9.387	10.493	11.672	1.176	2.381	- Operations Income	
Likuiditas																				Liquidity
• Aktiva terhadap Pasiva-Likuid (%)	2,49	2,08	2,25	2,35	2,77	2,87	2,73	2,77	2,80	2,91	3,19	2,67	2,81	2,88	2,97	2,67	2,80	2,73	• Liquid assets to liquid liabilities ratio	
• LDR (%)	78,26	78,26	81,66	81,17	79,11	84,40	83,70	85,66	86,24	85,07	83,47	83,29	82,46	81,88	82,40	79,85	80,26	80,25	• LDR (%)	
- Kredit	19.114	23.863	27.122	35.700	39.764	41.092	42.549	43.793	45.111	46.506	47.853	49.023	50.100	51.142	52.344	54.035	54.991	56.033	- Credits	
- Dana Pihak Ketiga	24.423	30.491	33.213	43.980	50.263	48.686	50.833	51.126	52.310	54.671	57.327	58.855	60.759	62.459	63.525	67.669	68.518	69.824	- Third Party Funds	

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

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

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
CAR (%)	19,12	18,35	16,82	15,82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	11.586	14.224	17.025	20.366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	60.591	77.533	101.190	128.744	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	16,68	17,32	16,04	15,58	15,24	14,24	14,52	14,79	15,26	14,10	14,67	14,33	20,03	19,53	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	25.088	29.393	28.736	27.959	26.487	26.691	26.585	27.004	27.008	27.687	28.409	28.900	34.009	34.496	• Capital	
• ATMR	-	-	-	-	150.390	169.754	179.171	179.499	173.759	187.393	183.044	182.528	176.941	196.407	193.626	201.667	169.820	176.586	• Risk Weighted Assets	
KAP																				Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	0,81	0,99	1,00	1,39	1,66	1,89	1,87	2,00	1,95	1,84	1,92	2,06	1,84	2,02	1,89	1,49	1,60	1,54	• Classified Earning assets to Earning assets (%)	
- APYD	1.075	1.393	1.661	2.520	3.466	4.262	4.346	4.609	4.682	4.515	4.732	4.973	4.868	5.138	4.977	3.778	4.221	4.291	- Classified Earning assets	
- Total Aktiva Produktif	131.845	140.981	166.823	181.225	209.002	225.126	231.845	229.956	240.024	244.817	246.205	241.131	264.699	253.953	263.067	253.121	263.110	278.013	- Total Earning assets	
• PPAPYD terhadap PPAPWD (%)	143,57	105,63	110,82	115,83	98,50	97,79	100,48	135,40	120,68	91,91	133,76	146,16	99,10	145,72	141,14	83,01	74,92	66,61	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)	
- PPAPYD	1.570	1.906	2.499	3.147	3.895	4.195	4.188	4.378	4.394	4.435	4.456	4.601	4.508	4.590	4.581	3.260	3.242	3.179	- Earning assets Write-off Reserve	
- PPAPWD	1.094	1.804	2.255	2.717	3.955	4.290	4.169	3.234	3.641	4.826	3.332	3.148	4.549	3.150	3.246	3.927	4.327	4.772	- Mandatory Earning assets Write-off Reserve	
Rentabilitas																				Profitability
• ROA (%)	3,38	3,08	3,70	3,65	3,82	3,62	3,83	3,67	3,61	3,58	3,54	3,37	3,47	3,45	3,44	3,36	4,36	3,92	• ROA (%)	
- Laba	4.557	5.155	6.569	7.399	8.805	9.136	9.851	9.541	9.523	9.605	9.602	9.174	9.596	9.627	9.710	9.527	13.415	11.518	- Profit	
- Rata-rata total aset	134.622	167.279	177.394	202.904	230.303	252.691	257.529	260.247	264.112	268.146	271.300	272.455	276.333	279.026	281.907	283.748	307.452	294.154	- Average Assets	
• BOPO (%)	76,15	76,06	73,04	73,64	77,65	72,58	71,70	74,19	76,17	76,74	77,52	79,16	78,40	78,46	78,22	79,14	80,49	71,35	• Operations Expenses/Operations Income (%)	
- Biaya Operasional	13.403	14.652	16.510	18.687	24.125	3.636	5.631	7.932	10.259	12.601	15.074	17.765	20.015	22.438	24.735	27.639	2.586	4.705	- Operations Expenses	
- Pendapatan Operasional	17.599	19.264	22.606	25.375	31.070	5.010	7.853	10.691	13.468	16.419	19.444	22.443	25.529	28.598	31.621	34.924	3.213	6.595	- Operations Income	
Likuiditas																				Liquidity
• Aktiva terhadap Pasiva-Likuid (%)	6,26	7,74	8,91	11,08	10,80	8,36	8,64	8,60	8,46	8,31	8,23	6,03	7,75	8,90	8,81	9,46	8,49	7,84	• Liquid assets to liquid liabilities ratio	
• LDR (%)	43,33	53,53	67,28	79,31	78,26	69,30	68,96	69,71	68,36	68,20	69,58	75,22	67,57	69,84	70,02	74,74	70,62	67,61	• LDR (%)	
- Kredit	55.955	71.881	96.385	120.754	143.707	145.945	149.427	152.882	156.810	161.654	164.753	167.632	170.352	173.415	176.645	175.702	174.872	177.881	- Credits	
- Dana Pihak Ketiga	129.141	134.287	143.262	152.251	183.624	210.593	216.693	219.317	229.398	237.031	236.777	222.857	252.118	248.307	252.276	235.265	247.621	263.103	- Third Party Funds	

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

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

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
CAR (%)	30,78	28,22	24,95	27,04	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	12.664	15.920	19.266	22.002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	41.151	56.416	77.216	81.375	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	23,34	23,28	23,09	23,20	21,70	22,00	21,79	21,13	20,51	19,95	20,06	20,34	20,66	20,13	CAR (%) - Included Operational Risk	
• Modal	-	-	-	-	23.468	25.398	25.931	25.587	25.684	26.837	27.012	27.020	27.182	27.379	28.376	28.382	29.623	29.576	• Capital	
• ATMR	-	-	-	-	100.551	109.106	112.300	110.303	118.382	121.998	123.984	127.850	132.538	137.257	141.479	139.541	143.386	146.916	• Risk Weighted Assets	
KAP																			Earning assets Quality	
• APYD terhadap Aktiva Produktif (%)	3,10	2,17	1,79	2,06	1,94	1,99	1,89	1,95	1,92	1,88	1,84	1,86	1,81	1,73	1,66	1,53	1,42	1,43	• Classified Earning assets to Earning assets (%)	
- APYD	2.118	2.054	2.242	2.877	2.983	2.949	2.861	2.908	2.939	2.931	2.904	3.007	3.023	3.008	2.979	2.777	2.620	2.690	- Classified Earning assets	
- Total Aktiva Produktif	68.277	94.740	125.190	139.962	153.417	148.059	151.331	149.128	152.689	155.849	157.908	161.894	166.591	173.386	179.581	181.235	184.916	187.779	- Total Earning assets	
• PPAPYD terhadap PPAPWD (%)	113,96	126,44	105,92	125,76	96,44	100,34	90,84	93,87	103,79	97,59	108,65	98,92	94,31	98,76	97,81	77,65	81,46	77,46	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)	
- PPAPYD	1.470	1.527	2.009	2.183	2.614	2.463	2.473	2.466	2.521	2.601	2.832	2.830	2.863	2.893	2.943	2.486	2.338	2.342	- Earning assets Write-off Reserve	
- PPAPWD	1.290	1.208	1.897	1.736	2.711	2.455	2.722	2.628	2.429	2.665	2.606	2.861	3.036	2.929	3.009	3.202	2.870	3.024	- Mandatory Earning assets Write-off Reserve	
Rentabilitas																			Profitability	
• ROA (%)	3,72	3,06	2,87	2,32	2,03	2,07	2,20	2,15	1,97	1,93	1,70	1,77	1,93	2,10	2,04	2,05	2,97	2,76	• ROA (%)	
- Laba	2.185	2.405	2.901	3.067	2.725	3.015	3.232	3.161	2.911	2.881	2.556	2.678	2.957	3.248	3.193	3.253	5.461	4.559	- Profit	
- Rata-rata total aset	58.670	78.492	101.022	131.969	134.111	145.488	146.822	146.846	147.975	149.368	150.394	151.524	152.940	154.618	156.628	158.496	183.695	165.208	- Average Assets	
• BOPO (%)	79,05	79,78	83,57	84,50	84,10	96,58	87,19	85,79	86,02	85,79	88,45	88,18	88,24	86,47	87,34	85,99	85,01	80,60	• Operations Expenses/Operations Income (%)	
- Biaya Operasional	6.213	7.601	12.268	13.328	12.305	9.422	4.003	4.834	6.066	7.264	9.044	10.671	12.309	13.769	15.597	15.703	1.821	3.241	- Operations Expenses	
- Pendapatan Operasional	7.860	9.528	14.681	15.772	14.631	9.756	4.591	5.635	7.052	8.467	10.224	12.101	13.949	15.923	17.857	18.262	2.142	4.020	- Operations Income	
Likuiditas																			Liquidity	
• Aktiva terhadap Pasiva-Likuid (%)	0,51	0,49	0,64	0,80	0,92	0,97	0,96	0,85	0,90	0,96	0,95	1,04	0,91	1,00	0,95	0,96	0,91	0,88	• Liquid assets to liquid liabilities ratio	
• LDR (%)	113,66	106,53	98,63	85,45	100,61	98,07	98,84	101,53	101,52	102,83	105,52	109,76	110,40	110,54	110,26	108,03	105,21	104,70	• LDR (%)	
- Kredit	40.833	58.520	75.849	80.977	98.408	93.958	96.190	96.737	99.763	102.938	103.668	108.608	110.995	115.203	119.668	119.385	121.941	123.596	- Credits	
- Dana Pihak Ketiga	35.927	54.934	76.902	94.761	97.812	95.811	97.315	95.280	98.269	100.106	98.247	98.955	100.536	104.217	108.531	110.515	115.905	118.052	- Third Party Funds	

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

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

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ¹⁾	Feb	
CAR (%)	24,48	24,01	29,06	32,11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	CAR (%)
• Modal	23.057	26.655	41.031	41.443	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Capital
• ATMR	94.192	111.000	141.205	129.071	-	-	-	-	-	-	-	-	-	-	-	-	-	-	• Risk Weighted Assets
CAR (%) - Termasuk Risiko Operasional	-	-	-	-	27,08	24,31	24,76	25,43	24,85	25,29	24,31	25,77	25,41	26,42	26,38	26,00	26,14	25,91	CAR (%) - Included Operational Risk
• Modal	-	-	-	-	45.279	45.743	48.757	49.491	49.003	49.898	49.203	53.867	54.953	55.871	56.583	57.340	58.388	59.266	• Capital
• ATMR	-	-	-	-	167.210	188.182	196.936	194.633	197.174	197.317	202.427	209.039	216.250	211.512	214.517	220.532	223.339	228.706	• Risk Weighted Assets
KAP																			Earning assets Quality
• APYD terhadap Aktiva Produktif (%)	2,89	3,19	3,67	4,18	2,40	2,30	2,26	2,35	2,26	2,29	2,13	2,18	2,20	2,20	1,97	1,74	1,62	1,63	• Classified Earning assets to Earning assets (%)
- APYD	4.659	6.300	9.819	9.814	5.831	5.657	5.663	5.897	5.862	5.934	5.430	5.707	5.930	5.902	5.570	4.805	4.732	4.807	- Classified Earning assets
- Total Aktiva Produktif	161.035	197.690	267.897	234.787	243.313	245.506	250.090	250.470	259.172	258.826	255.167	261.885	269.245	268.523	282.509	275.417	292.076	295.233	- Total Earning assets
• PPAPYD terhadap PPAPWD (%)	106,43	174,18	173,95	108,87	94,43	92,10	91,12	116,06	94,95	95,90	90,67	89,29	85,17	85,83	88,33	86,92	59,56	59,87	• Earning Assets Write-off Reserve / Mandatory Earning assets Write-off Reserve (%)
- PPAPYD	4.276	6.061	8.567	9.646	5.602	5.597	5.615	5.616	5.838	5.911	5.545	5.669	5.857	5.615	5.503	3.920	3.792	3.819	- Earning assets Write-off Reserve
- PPAPWD	4.018	3.480	4.925	8.860	5.933	6.077	6.162	4.839	6.148	6.164	6.115	6.349	6.876	6.542	6.230	4.510	6.367	6.380	- Mandatory Earning assets Write-off Reserve
Rentabilitas																			Profitability
• ROA (%)	4,35	3,83	3,89	3,54	3,05	2,60	3,17	3,00	2,77	2,69	2,86	2,97	3,39	3,47	3,45	3,55	5,70	5,21	• ROA (%)
- Laba	6.468	6.380	7.767	7.816	6.660	5.889	7.251	6.903	6.438	6.323	6.762	7.085	8.183	8.447	8.492	8.813	15.667	13.341	- Profit
- Rata-rata total aset	148.597	166.598	199.670	220.809	218.155	226.865	228.939	230.162	232.570	234.887	236.304	238.202	241.596	243.713	246.292	248.142	274.961	256.226	- Average Assets
• BOPO (%)	81,18	79,98	83,38	78,78	88,61	89,58	86,61	87,28	87,16	87,44	88,21	85,77	84,47	82,82	84,43	83,24	79,03	79,28	• Operations Expenses/Operations Income (%)
- Biaya Operasional	23.370	23.289	29.292	24.805	32.939	6.611	9.380	12.767	14.415	16.789	20.043	21.865	24.626	26.902	30.281	31.785	5.090	8.255	- Operations Expenses
- Pendapatan Operasional	28.786	29.119	35.132	31.486	37.173	7.380	10.830	14.627	16.540	19.199	22.721	25.492	29.154	32.481	35.866	38.184	6.440	10.411	- Operations Income
Likuiditas																			Liquidity
• Aktiva terhadap Pasiva-Likuid (%)	0,68	0,68	0,93	0,91	0,94	0,82	0,78	0,77	0,82	0,83	0,80	0,97	0,82	0,73	0,70	0,81	0,77	0,66	• Liquid assets to liquid liabilities ratio
• LDR (%)	79,56	74,09	88,31	85,05	90,86	91,99	91,37	93,63	88,59	89,60	95,01	100,01	96,92	96,59	93,11	96,47	92,39	93,88	• LDR (%)
- Kredit	73.230	83.856	113.372	100.011	113.004	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	138.261	141.249	- Credits
- Dana Pihak Ketiga	92.040	113.182	128.377	117.594	124.376	127.249	129.612	126.831	137.207	134.288	131.771	130.140	136.290	137.303	145.804	141.473	149.642	150.454	- Third Party Funds

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

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

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Net Interest Margin																			Net Interest Margin
- Bank Persero	5,77	6,03	6,07	5,81	6,11	5,70	6,69	6,51	6,21	6,30	6,38	6,49	6,66	6,67	6,57	6,55	6,27	5,31	- State Owned Banks
- BUSN Devisa	5,67	5,43	5,32	5,64	5,35	5,29	5,27	5,32	5,38	5,38	5,41	5,43	5,42	5,41	5,41	5,42	5,63	5,30	- Foreign Exchange Commercial Banks
- BUSN Non Devisa	6,80	7,98	7,25	7,97	9,10	8,66	8,74	8,87	8,88	8,86	5,30	5,30	5,30	5,30	9,19	9,21	10,78	10,29	- Non-Foreign Exchange Commercial Banks
- BPD	8,20	7,24	8,52	7,88	8,74	8,14	8,18	8,28	8,14	8,14	8,12	8,12	8,11	8,09	8,05	8,10	8,16	7,14	- Regional Development Banks
- Bank Campuran	4,59	4,03	3,75	3,77	3,83	4,06	4,01	4,03	4,04	4,02	4,06	4,03	4,02	3,99	3,94	3,91	4,39	3,97	- Joint Venture Banks
- Bank Asing	4,91	4,70	4,29	3,78	3,54	3,66	3,62	3,49	3,63	3,59	3,63	3,64	3,65	3,65	3,65	3,62	4,48	3,89	- Foreign Owned Banks
- Bank Umum	5,80	5,70	5,66	5,56	5,73	5,53	5,88	5,84	5,76	5,79	5,84	5,89	5,95	5,95	5,91	5,91	6,06	5,40	- Commercial Banks

Tabel 1.30 Jumlah Bank Umum Berdasarkan Tingkat Rasio
(Total Commercial Banks Based on Ratios)

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul ²⁾	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Modal Inti																			Tier One Capital
< 100 m	39	30	22	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	< 100 billion
≥ 100 m	91	100	102	110	111	110	110	110	110	110	109	109	109	109	109	109	109	109	≥ 100 billion
CAR																			Capital Adequacy Ratio
< 12 %	13	14	11	12	7	5	10	9	13	7	9	12	10	12	10	15	5	6	< 12%
≥ 12 %	117	116	113	109	104	105	100	101	97	103	100	97	99	97	99	94	104	103	≥ 12%
NPL																			Non Performing Loan Ratio
< 5 %	100	108	105	107	96	96	95	98	98	98	99	100	100	100	99	102	101	102	< 5%
≥ 5 %	30	22	19	14	15	14	15	12	12	12	10	9	9	9	10	7	8	7	≥ 5%
ROA																			Return on Asset Ratio
< 1,5 %	47	46	41	42	34	47	36	35	36	33	35	34	31	29	31	32	30	30	< 1,5%
≥ 1,5 %	83	84	83	79	77	63	74	75	74	77	74	75	78	80	78	77	79	79	≥ 1,5%
LDR																			Loan to Deposit Ratio
< 50 %	29	20	9	11	5	5	8	8	6	8	6	6	8	6	7	5	4	6	< 50%
≥ 50 %	101	110	115	110	106	105	102	102	104	102	103	103	101	103	102	104	105	103	≥ 50%

Ket : Tidak termasuk BUS, jumlah BUS berdasarkan tingkat rasio disajikan pada tabel 2.14

Note :

Excluding Sharia Banks, Sharia Banks amount based on ratios shown in the table 2.14

¹⁾ Termasuk PT. Bank OCBC Indonesia yang telah merger dengan PT. Bank OCBC NISP, Tbk, tanggal 22 Desember 2010

¹⁾ Including PT. Bank OCBC Indonesia, which has been merged with PT. Bank OCBC NISP, Tbk, dated December 22, 2010

²⁾ Pencabutan izin usaha atas permintaan pemilik atau pemegang saham PT. Bank Barclays Indonesia

²⁾ Self liquidation of PT. Bank Barclays Indonesia

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

Kelompok Bank	2006	2007	2008	2009	2010	2011											2012		Group of Bank
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Bank Persero	621.212	741.988	847.563	979.078	1.115.519	1.059.435	1.094.387	1.086.629	1.111.932	1.130.496	1.129.718	1.140.422	1.173.705	1.201.141	1.210.925	1.328.168	1.264.866	1.255.304	State Owned Banks
BUSN Devisa	663.002	768.730	883.470	958.549	1.203.370	1.220.500	1.239.689	1.249.248	1.265.829	1.284.848	1.305.301	1.327.407	1.360.282	1.370.972	1.399.282	1.464.007	1.459.221	1.473.521	Foreign Exchange Commercial Banks
BUSN Non Devisa	29.657	39.012	42.467	55.762	78.485	76.986	80.424	82.726	82.798	87.125	88.934	91.940	95.439	98.036	100.210	107.085	106.740	107.841	Non-Foreign Exchange Commercial Banks
BPD	159.476	170.012	185.252	200.542	239.141	260.368	267.204	268.400	279.604	288.318	290.140	280.538	307.500	303.405	310.716	304.003	307.452	322.441	Regional Development Banks
Bank Campuran	64.421	90.480	118.131	135.675	149.990	147.676	151.036	148.387	154.046	157.859	158.107	160.894	165.775	171.188	178.194	181.088	185.475	189.726	Joint Venture Banks
Bank Asing	156.083	176.278	233.674	204.502	222.347	228.171	233.087	233.702	242.199	246.472	244.691	251.484	268.752	262.766	272.132	268.482	274.961	279.278	Foreign Owned Banks
Total	1.693.850	1.986.501	2.310.557	2.534.106	3.008.853	2.993.135	3.065.827	3.069.093	3.136.407	3.195.117	3.216.891	3.252.684	3.371.453	3.407.508	3.471.460	3.652.832	3.598.715	3.628.111	Total

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

Kelompok Bank	Desember 2007				Desember 2008				Desember 2009				Desember 2010				Februari 2011				Desember 2011				Februari 2012				Group of Bank
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	
Bank Persero	0	0	2	3	0	0	2	3	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	5	14	11	5	3	16	10	6	2	18	8	6	1	18	10	7	1	19	10	6	1	18	7	10	1	18	6	11	Foreign Exchange Commercial Banks
BUSN Non Devisa	26	9	1	0	24	8	1	0	21	9	1	0	21	8	2	0	21	9	1	0	12	15	3	0	14	13	3	0	Non-Foreign Exchange Commercial Banks
BPD	1	18	7	0	0	19	7	0	1	17	8	0	0	15	11	0	0	15	11	0	0	14	11	1	0	14	11	1	Regional Development Banks
Bank Campuran	0	15	2	0	1	8	6	0	1	8	7	0	1	7	7	0	1	6	7	0	0	6	8	0	0	6	8	0	Joint Venture Banks
Bank Asing	1	4	6	0	0	4	4	2	0	4	5	1	0	5	4	1	0	5	4	1	0	4	3	3	0	4	3	3	Foreign Owned Banks
Total	33	60	29	8	28	55	30	11	25	56	29	11	23	53	34	12	23	54	33	11	13	57	32	18	15	55	31	19	Total

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

Peringkat	Desember 2007			Desember 2008			Desember 2009			Desember 2010			Februari 2011			Desember 2011			Februari 2012			Rating
	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	Nama Bank (Bank Name)	Total Aset (Total Assets)	Pangsa Thd Total Aset Bank Umum (%) (Portion to Total Assets at Commercial Banks (%))	
1	PT Bank Mandiri Tbk	306.563	15,43	PT Bank Mandiri Tbk	340.181	14,72	PT Bank Mandiri (Persero) Tbk	375.239	15,00	PT Bank Mandiri (Persero) Tbk	410.619	13,65	PT Bank Mandiri (Persero) Tbk	408.531	13,65	PT Bank Mandiri (Persero) Tbk	493.050	13,50	PT Bank Mandiri (Persero) Tbk	480.558	13,25	1
2	PT Bank Central Asia Tbk	218.615	11,01	PT BRI Tbk	250.134	10,83	PT BRI (Persero) Tbk	318.447	12,73	PT BRI (Persero) Tbk	395.396	13,14	PT BRI (Persero) Tbk	348.826	11,65	PT BRI (Persero) Tbk	456.382	12,49	PT BRI (Persero) Tbk	417.634	11,51	2
3	PT BRI Tbk	204.009	10,27	PT Bank Central Asia Tbk	246.702	10,68	PT Bank Central Asia Tbk	283.182	11,32	PT Bank Central Asia Tbk	323.345	10,75	PT Bank Central Asia Tbk	327.371	10,94	PT Bank Central Asia Tbk	380.927	10,43	PT Bank Central Asia Tbk	393.374	10,84	3
4	PT BNI Tbk	184.463	9,29	PT BNI Tbk	200.974	8,70	PT BNI (Persero),Tbk	226.911	9,07	PT BNI (Persero),Tbk	241.169	8,02	PT BNI (Persero),Tbk	234.286	7,83	PT BNI (Persero),Tbk	289.458	7,92	PT BNI (Persero),Tbk	273.284	7,53	4
5	PT Bank Danamon Indonesia Tbk	86.684	4,36	PT Bank Danamon Indonesia Tbk	104.842	4,54	PT Bank CIMB Niaga, Tbk	106.889	4,27	PT Bank CIMB Niaga, Tbk	142.932	4,75	PT Bank CIMB Niaga, Tbk	149.182	4,98	PT Bank CIMB Niaga, Tbk	164.247	4,50	PT Bank CIMB Niaga, Tbk	169.572	4,67	5
6	PT Bank Niaga Tbk	54.733	2,76	PT CIMB Niaga Tbk	69.305	3,00	PT Bank Danamon Indonesia Tbk	96.806	3,87	PT Bank Danamon Indonesia Tbk	113.861	3,78	PT Bank Danamon Indonesia Tbk	112.668	3,76	PT Bank Danamon Indonesia Tbk	127.128	3,48	PT Bank Danamon Indonesia Tbk	125.012	3,45	6
7	PT Pan Indonesia Bank Tbk	51.384	2,59	PT Pan Indonesia Bank Tbk	63.628	2,75	PT Pan Indonesia Bank, Tbk	76.270	3,05	PT Pan Indonesia Bank, Tbk	106.508	3,54	PT Pan Indonesia Bank, Tbk	110.087	3,68	PT Pan Indonesia Bank, Tbk	118.991	3,26	PT Pan Indonesia Bank, Tbk	121.445	3,35	7
8	PT BII Tbk	50.941	2,56	PT Bank Permata Tbk	54.220	2,35	PT BII Tbk	58.737	2,35	PT Bank Permata Tbk	74.040	2,46	PT Bank Permata Tbk	77.890	2,60	PT Bank Permata Tbk	101.540	2,78	PT Bank Permata Tbk	106.905	2,95	8
9	Citibank N.A	45.021	2,27	PT BII Tbk	54.068	2,34	PT BTN (Persero)	58.481	2,34	PT BII Tbk	72.030	2,39	PT BII Tbk	70.553	2,36	PT BII Tbk	91.335	2,50	PT BII Tbk	93.054	2,56	9
10	PT Bank Permata Tbk	39.131	1,97	Citibank N.A	53.503	2,32	PT Bank Permata Tbk	56.213	2,25	PT BTN (Persero), Tbk	68.334	2,27	PT BTN (Persero), Tbk	67.792	2,26	PT BTN (Persero), Tbk	89.277	2,44	PT BTN (Persero), Tbk	83.829	2,31	10
	Total	1.241.544	62,50	Total	1.437.557	62,22	Total	1.657.176	66,24	Total	1.948.234	64,75	Total	1.907.186	63,72	Total	2.312.336	63,30	Total	2.264.686	62,42	

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
Aktiva Produktif	1.565.103	1.851.990	2.242.282	2.464.256	2.831.871	2.829.838	2.890.073	2.874.190	2.926.515	2.971.551	2.994.969	3.014.417	3.146.715	3.177.230	3.238.602	3.426.350	3.354.822	3.378.402	Earning Assets
a. Lancar	1.446.264	1.742.691	2.108.571	2.321.463	2.691.806	2.666.133	2.741.845	2.722.499	2.773.939	2.818.404	2.842.261	2.852.864	2.994.271	3.020.832	3.081.584	3.284.630	3.201.503	3.220.058	a. Current
b. DPK	67.604	65.257	80.607	86.232	87.271	107.234	90.473	92.470	90.001	93.197	92.346	99.149	91.168	95.120	97.591	89.062	96.489	101.502	b. Special Mention
c. Kurang Lancar	10.909	6.901	11.472	11.729	10.529	11.287	11.309	11.054	12.226	10.701	9.747	10.755	11.445	10.858	9.477	7.606	11.099	9.430	c. Sub-Standard
d. Diragukan	5.955	3.523	5.500	9.591	8.797	9.853	10.406	9.645	10.757	9.789	10.019	9.098	8.636	8.446	8.690	7.933	7.847	8.578	d. Doubtful
e. Macet	34.370	33.619	36.131	35.241	33.469	35.325	36.034	38.423	39.588	39.420	40.555	42.512	41.192	41.974	41.176	36.988	37.883	38.823	e. Lost
Non Performing Earning Asset (Nominal)	51.234	44.043	53.104	56.560	52.794	56.465	57.748	59.123	62.571	59.910	60.321	62.364	61.274	61.278	59.343	52.527	56.829	56.830	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	3,27	2,38	2,37	2,30	1,86	2,00	2,00	2,06	2,14	2,02	2,01	2,07	1,95	1,93	1,83	1,53	1,69	1,88	Non Performing Earning Asset Ratio (%)
Kredit	792.297	1.002.012	1.307.688	1.437.930	1.765.845	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.150.957	2.200.094	2.184.306	2.203.029	Credit
a. Lancar	680.805	900.094	1.190.245	1.307.983	1.636.854	1.620.643	1.676.714	1.701.778	1.748.041	1.807.517	1.830.436	1.879.723	1.934.965	1.957.610	2.001.942	2.067.704	2.039.031	2.053.369	a. Current
b. DPK	63.436	61.150	75.571	82.399	83.751	103.885	87.162	89.263	86.179	89.712	88.673	95.631	88.789	92.621	95.092	84.695	93.823	98.239	b. Special Mention
c. Kurang Lancar	9.183	5.874	8.177	9.772	9.180	10.182	10.275	10.082	11.279	9.657	9.301	10.236	10.917	10.590	9.146	7.407	10.301	8.772	c. Sub-Standard
d. Diragukan	5.869	3.489	5.406	8.132	7.665	8.742	9.358	8.684	8.975	8.810	9.051	8.092	7.685	7.480	7.690	6.887	6.824	7.577	d. Doubtful
e. Macet	33.005	31.405	28.290	29.644	28.396	30.437	31.336	33.732	34.991	34.992	36.138	37.932	36.904	37.856	37.004	33.401	34.327	35.073	e. Lost
Non Performing Loan (Nominal)	48.057	40.767	41.872	47.548	45.241	49.361	50.969	52.497	55.245	53.458	54.489	56.260	55.507	55.926	53.840	47.695	51.452	51.421	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	6,07	4,07	3,20	3,31	2,56	2,78	2,81	2,85	2,92	2,74	2,76	2,77	2,67	2,66	2,50	2,17	2,36	2,33	Non Performing Loan Ratio (%)

Ket: ¹⁾ revisiNote: ¹⁾ revised

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
Aktiva Produktif	581.590	683.347	823.508	958.452	1.049.282	1.018.578	1.049.921	1.044.599	1.065.504	1.084.545	1.090.320	1.091.423	1.139.944	1.166.460	1.172.843	1.320.279	1.223.098	1.209.750	Earning Assets
a. Lancar	514.140	626.735	766.622	894.206	986.077	942.743	981.517	976.435	995.548	1.014.940	1.020.878	1.017.144	1.071.817	1.095.365	1.100.182	1.253.934	1.150.317	1.134.997	a. Current
b. DPK	34.770	31.412	36.546	43.339	43.829	53.742	46.530	45.595	44.065	44.990	44.184	48.072	43.173	45.852	48.609	45.430	48.879	51.763	b. Special Mention
c. Kurang Lancar	5.102	2.723	3.034	3.516	3.678	4.293	3.897	3.367	4.799	4.393	3.761	3.653	3.835	3.581	3.115	1.978	4.225	3.295	c. Sub-Standard
d. Diragukan	2.899	1.237	2.285	3.790	2.977	3.645	4.333	4.057	5.010	3.809	4.115	3.401	2.998	2.971	3.061	2.444	2.057	2.648	d. Doubtful
e. Macet	24.678	21.240	15.021	13.601	12.721	14.155	13.643	15.144	16.082	16.412	17.383	19.152	18.121	18.690	17.876	16.493	17.619	17.047	e. Lost
Non Performing Earning Asset (Nominal)	32.679	25.201	20.340	20.907	19.376	22.093	21.873	22.569	25.891	24.614	25.259	26.207	24.954	25.243	24.051	20.915	23.901	22.990	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	5,62	3,69	2,47	2,18	1,85	2,17	2,08	2,16	2,43	2,27	2,32	2,40	2,19	2,16	2,05	1,58	1,95	1,90	Non Performing Earning Asset Ratio (%)
Kredit	287.910	356.151	470.665	544.870	642.718	637.831	656.897	665.361	681.752	710.769	717.161	793.460	748.038	749.689	764.543	776.833	764.685	767.507	Credit
a. Lancar	224.579	303.693	418.002	483.886	582.549	564.738	591.215	599.667	615.717	644.217	650.625	662.492	681.962	680.491	693.843	714.755	694.680	695.752	a. Current
b. DPK	32.528	29.310	35.069	42.156	42.187	52.187	45.039	44.316	42.031	43.125	42.359	46.131	42.287	45.115	47.828	42.295	47.349	49.866	b. Special Mention
c. Kurang Lancar	4.374	2.701	2.973	3.410	3.331	4.142	3.788	3.339	4.768	4.249	3.728	3.596	3.760	3.516	3.048	1.955	4.206	3.269	c. Sub-Standard
d. Diragukan	2.839	1.237	2.275	3.756	2.976	3.641	4.259	3.960	4.218	3.803	4.112	3.399	2.996	2.953	3.033	2.428	2.055	2.636	d. Doubtful
e. Macet	23.589	19.210	12.346	11.663	11.675	13.123	12.597	14.078	15.018	15.375	16.337	17.842	17.034	17.614	16.791	15.400	16.396	15.983	e. Lost
Non Performing Loan (Nominal)	30.803	23.148	17.594	18.828	17.982	20.907	20.643	21.378	24.004	23.427	24.177	24.837	23.790	24.083	22.872	19.783	22.657	21.889	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	10,70	6,50	3,74	3,46	2,80	3,28	3,14	3,21	3,52	3,30	3,37	3,39	3,18	3,21	2,99	2,55	2,96	2,85	Non Performing Loan Ratio (%)

Ket: ¹⁾ revisiNote: ¹⁾ revised

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

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
Aktiva Produktif	596.214	700.622	821.136	899.511	1.107.162	1.124.217	1.135.701	1.128.159	1.136.020	1.150.292	1.167.051	1.176.304	1.221.981	1.228.033	1.252.708	1.302.517	1.297.461	1.311.910	Earning Assets	
a. Lancar	565.801	670.749	774.507	851.445	1.056.635	1.065.179	1.083.105	1.073.616	1.082.101	1.094.834	1.111.116	1.117.312	1.166.227	1.171.845	1.196.784	1.251.524	1.242.707	1.254.447	a. Current	
b. DPK	18.274	19.016	27.134	27.546	29.682	37.267	29.599	31.050	30.634	33.444	33.656	36.634	33.399	34.035	33.845	30.600	33.257	35.266	b. Special Mention	
c. Kurang Lancar	3.341	2.068	2.570	4.004	3.596	3.875	4.289	4.454	4.204	3.340	3.505	3.881	4.518	4.396	3.945	3.673	4.472	3.919	c. Sub-Standard	
d. Diragukan	2.203	1.432	2.269	3.256	3.497	4.042	3.868	3.484	3.473	3.633	3.667	3.467	3.285	3.168	3.359	3.327	3.479	3.563	d. Doubtful	
e. Macet	6.595	7.356	14.656	13.261	13.751	13.854	14.840	15.556	15.604	15.002	15.066	14.969	14.552	14.589	14.774	13.394	13.546	14.715	e. Lost	
Non Performing Earning Asset (Nominal)	12.139	10.856	19.495	20.520	20.845	21.771	22.997	23.494	23.281	21.974	22.238	22.317	22.355	22.152	22.078	20.394	21.497	22.197	Non Performing Earning Asset (Nominal)	
Rasio Non Performing Earning Asset (%)	2,04	1,55	2,37	2,28	1,88	1,94	2,02	2,08	2,05	1,91	1,91	1,90	1,83	1,80	1,76	1,57	1,66	1,69	Non Performing Earning Asset Ratio (%)	
Kredit	315.256	407.742	524.295	555.617	718.639	728.002	741.401	756.128	774.377	798.019	804.203	830.444	854.915	870.482	887.709	922.541	914.763	921.643	Credit	
a. Lancar	285.540	378.247	484.022	512.733	672.422	673.201	692.462	705.298	724.044	745.946	751.900	775.026	802.512	817.619	835.118	873.971	862.955	867.406	a. Current	
b. DPK	18.087	18.860	25.975	26.910	29.314	36.829	29.374	30.742	30.394	33.278	33.258	36.180	33.077	33.604	33.563	30.429	33.142	35.068	b. Special Mention	
c. Kurang Lancar	3.069	1.981	2.514	3.208	3.513	3.811	4.225	4.399	4.149	3.286	3.450	3.825	4.443	4.320	3.798	3.620	3.817	3.361	c. Sub-Standard	
d. Diragukan	2.198	1.416	2.223	2.972	3.346	3.885	3.842	3.468	3.453	3.606	3.651	3.459	3.280	3.165	3.332	3.245	3.420	3.558	d. Doubtful	
e. Macet	6.363	7.237	9.560	9.795	10.045	10.275	11.497	12.221	12.336	11.863	11.945	11.953	11.604	11.775	11.899	11.275	11.428	12.251	e. Lost	
Non Performing Loan (Nominal)	11.629	10.635	14.298	15.974	16.904	17.971	19.564	20.089	19.938	18.755	19.046	19.237	19.327	19.260	19.028	18.141	18.665	19.169	Non Performing Loan (Nominal)	
Rasio Non Performing Loan (%)	3,69	2,61	2,73	2,88	2,35	2,47	2,64	2,66	2,57	2,35	2,37	2,32	2,26	2,21	2,14	1,97	2,04	2,08	Non Performing Loan Ratio (%)	

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Aktiva Produktif	26.141	34.610	37.729	50.318	69.067	67.697	70.504	71.246	72.430	76.571	77.594	81.065	83.494	86.128	87.156	92.694	93.093	94.539	Earning Assets
a. Lancar	24.650	33.177	36.296	48.063	66.013	64.181	67.479	68.092	69.236	73.406	74.416	77.813	80.025	82.821	83.568	89.309	89.572	90.900	a. Current
b. DPK	867	935	964	1.463	1.766	2.184	1.840	1.940	1.939	1.874	1.877	1.984	2.180	2.014	2.255	2.142	2.236	2.175	b. Special Mention
c. Kurang Lancar	122	75	145	217	301	292	245	259	287	313	292	251	276	273	335	301	271	370	c. Sub-Standard
d. Diragukan	94	65	116	128	227	246	226	221	221	240	233	243	221	222	209	201	269	264	d. Doubtful
e. Macet	409	357	208	448	760	794	714	734	748	738	776	773	792	798	788	742	745	829	e. Lost
Non Performing Earning Asset (Nominal)	625	497	468	792	1.288	1.332	1.185	1.215	1.256	1.291	1.301	1.268	1.290	1.293	1.333	1.244	1.285	1.463	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	2,39	1,44	1,24	1,57	1,86	1,97	1,68	1,70	1,73	1,69	1,68	1,56	1,54	1,50	1,53	1,34	1,38	1,55	Non Performing Earning Asset Ratio (%)
Kredit	19.114	23.863	27.122	35.700	48.757	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	68.749	69.998	Credit
a. Lancar	17.653	22.468	25.690	33.451	45.765	46.945	48.855	49.901	51.418	53.221	54.736	57.368	58.659	60.709	62.320	64.759	65.230	66.381	a. Current
b. DPK	867	935	964	1.462	1.731	2.177	1.834	1.936	1.934	1.870	1.872	1.980	2.176	2.009	2.255	2.141	2.235	2.174	b. Special Mention
c. Kurang Lancar	122	75	145	212	300	288	245	259	287	313	292	251	276	273	335	301	271	370	c. Sub-Standard
d. Diragukan	93	65	116	128	201	245	226	221	221	240	233	243	221	222	209	201	269	264	d. Doubtful
e. Macet	379	320	207	448	760	794	713	734	747	737	775	773	791	797	788	741	745	809	e. Lost
Non Performing Loan (Nominal)	594	460	468	787	1.261	1.328	1.184	1.214	1.255	1.290	1.300	1.267	1.289	1.292	1.332	1.243	1.285	1.442	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	3,11	1,93	1,73	2,20	2,59	2,63	2,28	2,29	2,30	2,29	2,25	2,09	2,07	2,02	2,02	1,82	1,87	2,06	Non Performing Loan Ratio (%)

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Aktiva Produktif	131.845	140.981	166.823	181.225	209.002	225.126	231.845	229.956	240.024	244.817	246.205	241.131	264.699	253.953	263.067	253.121	263.110	278.013	Earning Assets
a. Lancar	129.815	138.560	163.857	176.715	203.275	217.103	224.241	221.696	231.965	237.410	238.139	232.533	256.462	245.012	254.507	246.405	255.151	270.119	a. Current
b. DPK	1.121	1.195	1.581	2.313	2.715	4.644	3.996	4.503	4.033	3.513	4.066	4.464	4.094	4.590	4.287	3.443	4.420	4.334	b. Special Mention
c. Kurang Lancar	160	178	168	350	266	378	360	377	500	305	386	350	429	551	391	305	704	470	c. Sub-Standard
d. Diragukan	141	174	143	319	365	358	326	341	408	417	368	409	337	341	359	285	285	469	d. Doubtful
e. Macet	609	874	1.075	1.528	2.381	2.643	2.923	3.039	3.117	3.171	3.247	3.376	3.378	3.460	3.441	2.552	2.550	2.622	e. Lost
Non Performing Earning Asset (Nominal)	909	1.227	1.385	2.197	3.012	3.379	3.809	3.757	4.026	3.893	4.000	4.135	4.143	4.351	4.190	3.141	3.539	3.560	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	0,69	0,87	0,83	1,21	1,44	1,50	1,56	1,63	1,68	1,59	1,62	1,71	1,57	1,71	1,59	1,24	1,34	1,28	Non Performing Earning Asset Ratio (%)
Kredit	55.955	71.881	96.385	120.754	143.707	145.945	149.427	152.882	156.810	161.654	164.753	167.632	170.352	173.415	176.645	175.702	174.872	177.886	Credit
a. Lancar	53.942	69.477	93.449	116.386	138.072	137.989	141.907	144.703	148.858	154.325	156.786	159.176	162.211	164.566	168.223	169.212	167.019	170.097	a. Current
b. DPK	1.121	1.194	1.579	2.308	2.669	4.626	3.982	4.486	4.014	3.496	4.033	4.432	4.059	4.559	4.213	3.416	4.388	4.299	b. Special Mention
c. Kurang Lancar	155	172	160	332	261	374	356	373	496	303	383	349	427	547	385	298	698	464	c. Sub-Standard
d. Diragukan	140	174	142	236	362	349	318	340	383	417	362	358	335	339	357	282	282	467	d. Doubtful
e. Macet	598	864	1.056	1.492	2.343	2.607	2.865	2.980	3.060	3.112	3.188	3.317	3.321	3.403	3.384	2.494	2.485	2.558	e. Lost
Non Performing Loan (Nominal)	892	1.209	1.358	2.060	2.966	3.330	3.539	3.693	3.938	3.832	3.933	4.024	4.082	4.290	4.125	3.073	3.465	3.490	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	1,59	1,68	1,41	1,71	2,06	2,28	2,37	2,42	2,51	2,37	2,39	2,40	2,40	2,47	2,34	1,75	1,98	1,96	Non Performing Loan Ratio (%)

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Aktiva Produktif	68.277	94.740	125.190	139.962	154.045	148.714	152.012	149.761	153.364	156.500	158.631	162.609	167.352	174.133	180.319	182.323	185.984	188.958	Earning Assets
a. Lancar	62.684	89.164	119.252	133.713	148.116	142.428	146.194	143.763	147.090	150.197	152.320	156.030	160.930	167.738	174.036	176.496	180.095	183.010	a. Current
b. DPK	3.788	4.150	4.323	3.697	3.207	3.771	3.175	3.371	3.730	3.841	3.909	4.109	3.931	3.907	3.809	3.609	3.793	3.782	b. Special Mention
c. Kurang Lancar	1.158	700	790	958	892	782	899	872	828	715	704	762	597	612	620	434	535	595	c. Sub-Standard
d. Diragukan	214	234	233	483	365	383	421	424	416	457	421	364	536	516	474	427	513	381	d. Doubtful
e. Macet	432	491	592	1.111	1.464	1.350	1.323	1.332	1.300	1.289	1.278	1.344	1.358	1.359	1.381	1.358	1.049	1.191	e. Lost
Non Performing Earning Asset (Nominal)	1.804	1.425	1.615	2.552	2.721	2.515	2.643	2.628	2.544	2.461	2.402	2.470	2.491	2.488	2.474	2.218	2.096	2.166	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	2,64	1,50	1,29	1,82	1,77	1,69	1,74	1,75	1,66	1,57	1,51	1,52	1,49	1,43	1,37	1,22	1,13	1,15	Non Performing Earning Asset Ratio (%)
Kredit	40.833	58.520	75.849	80.977	99.020	94.606	96.821	97.360	100.362	103.579	104.378	109.307	111.733	115.938	120.398	120.389	122.976	124.746	Credit
a. Lancar	36.100	54.044	70.679	75.273	93.866	89.055	91.770	92.122	94.860	98.030	98.828	103.388	105.965	110.227	114.765	115.148	117.529	119.306	a. Current
b. DPK	3.259	3.550	3.630	3.209	2.570	3.135	2.505	2.719	2.997	3.123	3.188	3.491	3.312	3.235	3.180	3.204	3.367	3.291	b. Special Mention
c. Kurang Lancar	835	218	726	949	814	713	830	804	822	711	702	759	594	609	599	414	519	577	c. Sub-Standard
d. Diragukan	209	228	228	453	365	383	421	424	416	456	421	364	536	516	473	427	513	381	d. Doubtful
e. Macet	430	481	587	1.094	1.404	1.320	1.295	1.290	1.267	1.258	1.240	1.305	1.325	1.351	1.380	1.195	1.049	1.191	e. Lost
Non Performing Loan (Nominal)	1.474	926	1.540	2.496	2.583	2.416	2.547	2.518	2.505	2.426	2.362	2.428	2.456	2.476	2.453	2.036	2.080	2.149	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	3,61	1,58	2,03	3,08	2,61	2,55	2,63	2,59	2,50	2,34	2,26	2,22	2,20	2,14	2,04	1,69	1,69	1,72	Non Performing Loan Ratio (%)

Tabel 1.40 Aktiva Produktif Bank Asing
(Earning Assets of Foreign Owned Banks)
Miliar Rp (Billion Rp)

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Aktiva Produktif	161.035	197.690	267.897	234.787	243.313	245.506	250.090	250.470	259.172	258.826	255.167	261.885	269.245	268.523	282.509	275.417	292.076	295.233	Earning Assets
a. Lancar	149.174	184.305	248.037	217.322	231.689	234.499	239.309	238.898	247.999	247.616	245.392	252.032	258.810	258.051	272.507	266.963	283.657	286.585	a. Current
b. DPK	8.784	8.549	10.059	7.873	6.071	5.627	5.332	6.012	5.600	5.535	4.655	3.886	4.392	4.721	4.785	3.839	3.904	4.182	b. Special Mention
c. Kurang Lancar	1.026	1.157	4.766	2.685	1.797	1.666	1.619	1.724	1.608	1.635	1.100	1.857	1.791	1.444	1.071	916	895	780	c. Sub-Standard
d. Diragukan	405	380	455	1.615	1.365	1.184	1.238	1.217	1.229	1.233	1.215	1.214	1.261	1.228	1.230	1.250	1.246	1.253	d. Doubtful
e. Macet	1.647	3.300	4.580	5.292	2.391	2.530	2.591	2.619	2.736	2.808	2.805	2.897	2.991	3.079	2.916	2.449	2.374	2.431	e. Lost
Non Performing Earning Asset (Nominal)	3.077	4.837	9.801	9.592	5.553	5.379	5.449	5.560	5.573	5.676	5.120	5.968	6.043	5.751	5.216	4.616	4.515	4.465	Non Performing Earning Asset (Nominal)
Rasio Non Performing Earning Asset (%)	1,91	2,45	3,66	4,09	2,28	2,19	2,18	2,22	2,15	2,19	2,01	2,28	2,24	2,14	1,85	1,68	1,55	1,51	Non Performing Earning Asset Ratio (%)
Kredit	73.230	83.856	113.372	100.011	113.004	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	138.261	141.249	Credit
a. Lancar	62.991	72.166	98.403	86.254	104.180	108.715	110.505	110.087	113.145	111.778	117.560	122.273	123.656	123.998	127.672	129.857	131.615	134.426	a. Current
b. DPK	7.575	7.301	8.355	6.354	5.279	4.931	4.429	5.064	4.808	4.820	3.963	3.417	3.879	4.100	4.054	3.210	3.342	3.541	b. Special Mention
c. Kurang Lancar	628	727	1.659	1.662	961	852	831	908	756	795	747	1.455	1.417	1.324	981	818	794	730	c. Sub-Standard
d. Diragukan	389	369	422	588	415	238	292	271	285	288	271	269	317	285	286	304	285	271	d. Doubtful
e. Macet	1.647	3.292	4.533	5.153	2.169	2.318	2.370	2.427	2.563	2.645	2.653	2.742	2.829	2.916	2.762	2.296	2.224	2.281	e. Lost
Non Performing Loan (Nominal)	2.664	4.389	6.614	7.403	3.545	3.409	3.493	3.606	3.604	3.728	3.671	4.467	4.563	4.525	4.029	3.418	3.303	3.282	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	3,64	5,23	5,83	7,40	3,14	2,91	2,95	3,04	2,96	3,10	2,93	3,43	3,45	3,41	2,97	2,50	2,39	2,32	Non Performing Loan Ratio (%)

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

Kelompok Bank	Jumlah Bank (<i>Total Banks</i>)														Group of Bank
	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		
	NPL <= 5%	NPL > 5%	NPL <= 5%	NPL > 5%	NPL <= 5%	NPL > 5%	NPL <= 5%	NPL > 5%	NPL <= 5%	NPL > 5%	NPL <= 5%	NPL > 5%	NPL <= 5%	NPL > 5%	
Bank Persero	3	2	3	2	4	0	4	0	4	0	4	0	4	0	State Owned Banks
BUSN Devisa	30	5	30	5	30	4	33	3	32	4	34	2	34	2	Foreign Exchange Commercial Banks
BUSN Non Devisa	29	7	30	3	28	3	26	5	28	3	28	2	27	3	Non-Foreign Exchange Commercial Banks
BPD	25	1	24	2	25	1	23	3	23	3	25	1	25	1	Regional Development Banks
Bank Campuran	15	2	13	2	14	2	13	2	12	2	14	0	14	0	Joint Venture Banks
Bank Asing	6	5	5	5	6	4	8	2	8	2	8	2	9	1	Foreign Owned Banks
Total	108	22	105	19	107	14	107	15	107	14	113	7	113	7	Total

Tabel 1.42 Non Performing Loan Bank Umum Berdasarkan Sektor Ekonomi
(Non Performing Loan of Commercial Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
1. Pertanian, perburuan dan sarana pertanian	3.165	2.121	1.857	2.494	1.659	1.812	1.876	1.709	1.741	1.717	1.835	1.972	2.001	2.135	2.031	1.813	1.872	2.250	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.101	737	911	774	269	259	382	365	1.110	1.081	953	343	728	720	515	302	582	643	2. Mining
3. Perindustrian	19.383	14.593	14.674	12.411	10.238	10.548	11.615	11.912	12.242	11.276	11.538	12.886	12.761	13.087	12.667	11.746	11.862	12.121	3. Manufacturing
4. Listrik, gas dan air	266	96	22	18	193	198	143	192	181	175	177	178	178	177	210	247	202	210	4. Electricity, gas and water
5. Konstruksi	1.698	1.642	1.856	2.316	2.237	2.566	2.514	2.528	2.899	2.956	2.991	3.051	3.130	3.325	3.151	2.865	3.292	3.258	5. Construction
6. Perdagangan, restoran dan hotel	10.200	8.940	8.040	12.254	12.665	13.488	14.035	14.292	15.175	14.554	14.889	16.108	15.447	15.470	14.859	13.129	13.747	13.963	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	2.131	841	1.565	1.762	2.816	3.989	3.784	3.866	3.736	3.636	3.614	3.342	3.091	3.008	2.914	2.355	2.306	2.321	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	3.057	2.798	3.226	3.373	3.100	2.968	2.845	2.900	3.042	2.806	2.783	2.744	2.622	2.532	2.464	2.121	3.341	2.317	8. Business Services
9. Jasa sosial/masyarakat	393	263	291	756	1.761	1.828	1.834	1.909	1.770	1.729	1.785	1.716	1.661	1.552	1.537	1.276	1.360	1.435	9. Social Services
10. Lain-lain	6.663	8.735	9.430	11.388	10.303	11.706	11.942	12.822	13.348	13.529	13.924	13.918	13.887	13.922	13.491	11.840	12.888	12.905	10. Others
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 1.43 Non Performing Loan Bank Persero Berdasarkan Sektor Ekonomi
(Non Performing Loan of State Owned Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
1. Pertanian, perburuan dan sarana pertanian	2.004	1.133	855	1.200	712	781	849	657	671	655	799	919	965	1.126	1.016	887	929	897	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	923	346	367	89	104	108	124	128	895	841	773	90	89	95	100	83	189	259	2. Mining
3. Perindustrian	14.042	10.301	7.950	5.659	3.794	3.931	4.042	4.201	4.790	4.579	4.932	5.053	4.875	5.208	5.254	4.740	4.821	5.022	3. Manufacturing
4. Listrik, gas dan air	261	78	15	12	60	59	8	1	1	1	1	1	2	3	38	39	39	48	4. Electricity, gas and water
5. Konstruksi	1.221	1.027	919	1.152	752	1.067	954	1.020	1.227	1.357	1.183	1.232	1.237	1.262	1.271	1.133	1.204	1.220	5. Construction
6. Perdagangan, restoran dan hotel	7.101	5.576	3.900	6.189	6.079	6.763	6.763	6.832	7.707	7.267	7.510	8.564	8.222	8.168	7.545	6.485	6.966	6.946	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	961	373	473	522	615	1.458	1.186	1.211	1.117	1.080	1.056	1.156	862	921	859	760	762	772	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.577	1.216	476	656	881	679	583	627	643	640	666	699	611	625	564	459	1.611	537	8. Business Services
9. Jasa sosial/masyarakat	230	41	66	262	699	721	677	738	587	582	615	653	630	492	495	442	460	494	9. Social Services
10. Lain-lain	2.484	3.055	2.574	3.088	4.285	5.341	5.457	5.962	6.366	6.426	6.642	6.469	6.298	6.184	5.730	4.756	5.677	5.693	10. Others
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

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

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	952	730	756	1.031	680	750	731	754	763	743	703	713	681	664	666	632	654	972	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	106	131	249	343	91	122	156	157	150	182	122	195	581	554	352	166	328	326	2. Mining
3. Perindustrian	3.384	2.654	3.392	3.249	3.180	3.651	4.481	4.562	4.504	3.857	3.907	4.400	4.448	4.492	4.584	4.628	4.625	4.674	3. Manufacturing
4. Listrik, gas dan air	1	17	5	2	118	124	122	174	160	153	156	158	160	154	156	202	157	155	4. Electricity, gas and water
5. Konstruksi	311	404	626	611	758	753	766	742	720	716	923	896	1.011	987	997	1.011	1.038	1.036	5. Construction
6. Perdagangan, restoran dan hotel	2.499	2.653	3.405	4.737	4.984	4.901	5.513	5.666	5.536	5.365	5.389	5.552	5.146	5.214	5.213	5.064	5.134	5.284	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	808	431	1.047	559	1.365	1.681	1.753	1.834	1.801	1.733	1.743	1.374	1.381	1.310	1.264	1.154	1.193	1.199	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.321	1.379	2.328	2.236	1.847	1.895	1.898	1.945	2.000	1.656	1.634	1.579	1.499	1.430	1.411	1.202	1.271	1.277	8. Business Services
9. Jasa sosial/masyarakat	122	177	188	430	677	730	772	789	779	785	824	694	685	699	662	635	682	704	9. Social Services
10. Lain-lain	2.125	2.058	2.301	2.777	3.203	3.365	3.373	3.466	3.526	3.567	3.646	3.676	3.734	3.755	3.723	3.446	3.581	3.541	10. Others

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

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	8	5	1	6	28	29	22	23	21	19	19	19	19	19	17	16	13	15	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	3	3	0	1	12	3	10	1	8	7	7	8	8	16	16	8	8	8	2. Mining
3. Perindustrian	65	67	37	91	187	174	161	139	133	137	139	132	122	150	172	117	125	200	3. Manufacturing
4. Listrik, gas dan air	-	-	0	-	-	-	-	0	2	2	1	1	1	1	0	0	0	1	4. Electricity, gas and water
5. Konstruksi	41	7	20	36	109	113	89	22	47	93	94	94	102	100	98	96	117	125	5. Construction
6. Perdagangan, restoran dan hotel	149	151	134	169	316	343	296	296	407	328	333	312	313	314	313	309	312	329	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	16	12	12	45	98	104	97	75	85	93	95	92	95	52	49	45	48	47	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	67	72	93	196	202	206	180	132	193	238	242	236	257	256	256	270	265	306	8. Business Services
9. Jasa sosial/masyarakat	25	14	19	29	48	58	51	43	44	55	55	56	56	58	62	58	62	69	9. Social Services
10. Lain-lain	219	129	151	213	263	298	277	483	313	318	317	317	316	328	349	324	333	343	10. Others

Tabel 1.46 Non Performing Loan BPD Berdasarkan Sektor Ekonomi
(Non Performing Loan of Development Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011												2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
1. Pertanian, perburuan dan sarana pertanian	108	145	188	217	221	234	257	259	268	284	297	304	319	310	314	262	261	351	1. Agriculture, hunting and agricultural facilities	
2. Pertambangan	6	4	3	3	60	25	90	76	54	48	50	50	50	55	48	45	56	49	2. Mining	
3. Perindustrian	26	34	87	84	362	383	397	443	429	406	415	409	400	397	397	220	228	236	3. Manufacturing	
4. Listrik, gas dan air	1	-	2	4	15	16	12	17	18	19	19	18	16	19	16	5	6	5	4. Electricity, gas and water	
5. Konstruksi	105	191	266	494	604	620	693	733	893	779	782	818	765	945	770	607	895	838	5. Construction	
6. Perdagangan, restoran dan hotel	285	407	423	667	856	1.078	1.071	1.115	1.150	1.221	1.322	1.338	1.407	1.419	1.408	960	990	982	6. Trade, restaurants and hotels	
7. Pengangkutan, pergudangan dan komunikasi	36	21	22	79	67	78	83	85	71	68	67	63	93	61	61	44	46	46	7. Transportation, warehousing and communications	
8. Jasa Dunia usaha	65	100	86	176	71	134	123	138	150	169	138	132	165	169	188	158	164	165	8. Business Services	
9. Jasa sosial/masyarakat	16	19	14	18	221	199	225	224	241	187	171	197	171	187	202	135	151	163	9. Social Services	
10. Lain-lain	245	287	268	319	490	562	587	603	665	652	672	695	697	727	721	637	669	655	10. Others	

Tabel 1.47 Non Performing Loan Bank Campuran Berdasarkan Sektor Ekonomi
(Non Performing Loan of Joint Venture Banks Based on Economic Sector)
Miliar Rp (*Billion Rp*)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	28	67	53	38	18	18	17	17	17	17	17	17	17	17	17	16	15	15	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	-	-	-	86	-	-	-	-	-	-	0	0	-	-	-	-	-	-	2. Mining
3. Perindustrian	838	593	953	1.232	1.161	1.031	1.213	1.192	1.171	1.067	1.019	1.074	1.071	1.069	1.011	921	923	918	3. Manufacturing
4. Listrik, gas dan air	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Electricity, gas and water
5. Konstruksi	1	3	13	13	14	13	12	12	12	11	9	11	14	30	15	18	26	29	5. Construction
6. Perdagangan, restoran dan hotel	137	94	124	318	320	308	290	281	274	246	237	235	254	284	306	282	290	367	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	309	-	6	414	519	518	518	517	518	520	512	512	514	515	528	210	243	243	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	19	7	197	64	74	43	39	40	38	85	84	79	71	33	33	31	31	31	8. Business Services
9. Jasa sosial/masyarakat	-	8	-	16	14	12	2	9	12	12	12	8	10	7	7	5	4	4	9. Social Services
10. Lain-lain	141	153	194	314	463	473	455	452	463	468	471	492	505	522	536	552	548	541	10. Others

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

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	65	41	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	64	252	291	252	1	1	1	3	2	3	1	-	-	-	-	-	-	-	2. Mining
3. Perindustrian	1.028	943	2.255	2.097	1.554	1.379	1.320	1.375	1.215	1.230	1.126	1.818	1.845	1.771	1.249	1.120	1.140	1.070	3. Manufacturing
4. Listrik, gas dan air	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Electricity, gas and water
5. Konstruksi	19	11	12	10	0	0	0	0	0	1	1	0	0	0	0	0	12	11	5. Construction
6. Perdagangan, restoran dan hotel	29	59	55	173	110	95	101	102	101	126	99	108	105	72	73	29	56	55	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	1	3	5	144	153	150	147	144	144	142	141	144	148	148	153	142	14	14	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	8	24	46	46	25	10	22	18	18	18	19	18	19	18	13	0	0	0	8. Business Services
9. Jasa sosial/masyarakat	-	3	4	1	103	106	107	107	108	109	109	108	109	109	109	1	1	0	9. Social Services
10. Lain-lain	1.450	3.053	3.942	4.678	1.599	1.667	1.793	1.856	2.015	2.099	2.175	2.269	2.337	2.406	2.432	2.125	2.081	2.131	10. Others

Tabel 1.49 Non Performing Loan Bank Umum Berdasarkan Sektor Ekonomi Per Lokasi Bank Penyalur - Februari 2012
(Non Performing Loan of Commercial Banks Based on Economic Sector by Banks Location - February 2012)
 Miliar Rp (Billion Rp)

Lokasi	Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	Pertambangan (Mining)	Perindustrian (Manufacturing)	Listrik, gas dan air (Electricity, gas and Water)	Konstruksi (Construction)	Perdagangan, restoran dan hotel (Trade, restaurants and hotels)	Pengangkutan, pergudangan dan komunikasi (Transportation, cargo storage and communications)	Jasa Dunia usaha (Business Services)	Jasa sosial/masyarakat (Social Services)	Lain-lain (Others)	Location
Jawa Barat	101	29	832	1	311	1.483	47	209	285	1.470	Jawa Barat
Banten	55	2	52	0	59	294	4	30	30	572	Banten
DKI Jakarta	955	371	7.333	155	1.327	4.661	1.697	1.256	563	5.285	DKI Jakarta
D.I. Yogyakarta	7	0	38	-	12	116	5	24	13	137	D.I. Yogyakarta
Jawa Tengah	59	5	472	6	86	1.166	23	73	57	736	Jawa Tengah
Jawa Timur	253	120	2.000	2	171	1.718	277	109	75	1.121	Jawa Timur
Bengkulu	6	4	2	11	5	74	1	4	3	36	Bengkulu
Jambi	60	0	11	-	13	93	0	15	8	88	Jambi
Aceh	18	3	57	0	77	370	6	31	12	281	Aceh
Sumatera Utara	125	2	650	1	154	700	33	116	40	622	Sumatera Utara
Sumatera Barat	105	1	9	0	21	197	11	15	7	128	Sumatera Barat
Riau	95	1	22	0	62	331	4	28	36	237	Riau
Sumatera Selatan	31	1	25	1	143	221	9	59	7	229	Sumatera Selatan
Kepulauan Riau	63	0	38	-	17	74	24	28	7	154	Kepulauan Riau
Bangka Belitung	1	0	0	0	4	9	0	0	0	20	Bangka Belitung
Lampung	63	24	82	2	29	344	9	23	12	146	Lampung
Kalimantan Selatan	49	12	90	-	12	146	9	28	13	100	Kalimantan Selatan
Kalimantan Barat	15	2	15	0	3	79	6	9	5	67	Kalimantan Barat
Kalimantan Timur	16	48	14	-	291	171	73	108	75	264	Kalimantan Timur
Kalimantan Tengah	3	-	0	0	40	39	1	6	8	35	Kalimantan Tengah
Sulawesi Tengah	27	1	19	-	13	149	1	5	15	84	Sulawesi Tengah
Sulawesi Selatan	65	2	275	2	141	603	50	55	59	447	Sulawesi Selatan
Sulawesi Utara	21	2	16	23	22	179	5	12	17	141	Sulawesi Utara
Sulawesi Barat	7	0	1	0	38	34	0	2	7	17	Sulawesi Barat
Gorontalo	1	-	3	-	23	46	1	1	5	47	Gorontalo
Sulawesi Tenggara	6	0	11	0	22	53	0	3	4	43	Sulawesi Tenggara
Nusa Tenggara Barat	19	0	3	-	5	101	1	4	5	85	Nusa Tenggara Barat
Bali	14	0	17	-	50	208	6	22	35	98	Bali
Nusa Tenggara Timur	5	-	0	0	11	75	1	1	14	57	Nusa Tenggara Timur
Maluku	3	1	1	-	53	30	2	3	4	54	Maluku
Papua	2	0	3	3	21	46	1	8	10	62	Papua
Maluku Utara	1	-	2	0	17	26	1	4	4	21	Maluku Utara
Irian Jaya Barat	1	-	2	-	1	23	0	1	1	23	Irian Jaya Barat
Lainnya	-	10	23	-	-	106	11	25	-	0	Others
Total	2.250	643	12.121	210	3.258	13.963	2.321	2.317	1.435	12.905	Total

Ket: *) Angka Sementara

Note: *) Temporary Figures

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

Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
Total Modal Kerja	25.979	19.892	22.953	26.630	27.456	29.158	30.296	31.015	33.168	31.675	32.275	33.251	32.748	32.947	31.801	28.278	29.830	29.970	Total Working Capital
Total Investasi	15.509	12.230	9.607	9.719	8.436	9.713	10.057	10.153	10.484	10.050	10.187	10.854	10.587	10.709	10.007	8.918	10.145	9.998	Total Investment
Total Konsumsi	6.569	8.645	9.313	11.199	9.348	10.490	10.616	11.330	11.594	11.734	12.027	12.155	12.172	12.270	12.032	10.499	11.477	11.453	Total Consumption
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

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

Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
Total Modal Kerja	17.868	11.951	11.028	12.042	12.277	13.789	13.690	14.057	16.440	15.871	16.471	17.129	16.566	16.679	15.802	13.638	14.627	14.652	Total Working Capital
Total Investasi	10.535	8.221	4.092	3.858	2.319	2.933	2.765	2.782	2.888	2.864	2.889	2.934	2.575	2.802	2.728	2.462	3.608	2.834	Total Investment
Total Konsumsi	2.400	2.976	2.474	2.928	3.385	4.185	4.188	4.538	4.677	4.692	4.816	4.774	4.648	4.603	4.342	3.683	4.421	4.403	Total Consumption
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

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

Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Total Modal Kerja	5.385	5.311	7.512	9.288	9.580	9.938	11.041	11.323	11.027	10.088	10.194	10.380	10.365	10.381	10.392	10.005	10.262	10.308	Total Working Capital
Total Investasi	4.127	3.274	4.496	3.937	4.166	4.717	5.192	5.345	5.431	5.144	5.250	5.226	5.271	5.170	4.970	4.746	4.848	5.345	Total Investment
Total Konsumsi	2.118	2.050	2.290	2.750	3.158	3.316	3.331	3.421	3.481	3.523	3.602	3.632	3.691	3.709	3.666	3.390	3.555	3.516	Total Consumption

Tabel 1.53 Non Performing Loan BUSN Non Devisa Berdasarkan Jenis Penggunaan
(Non Performing Loan of Non Foreign Exchange Commercial Banks Based on Type of Use)
 Miliar Rp (Billion Rp)

Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Total Modal Kerja	316	277	248	356	681	697	631	515	575	698	711	687	711	690	710	635	694	790	Total Working Capital
Total Investasi	60	55	69	219	321	336	280	216	367	274	273	264	261	274	273	285	258	310	Total Investment
Total Konsumsi	219	129	151	212	259	294	273	483	313	318	316	317	316	328	349	323	332	342	Total Consumption

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

Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Total Modal Kerja	446	670	776	1.394	1.934	2.072	2.244	2.394	2.581	2.529	2.574	2.626	2.650	2.836	2.700	1.948	2.274	2.253	Total Working Capital
Total Investasi	204	256	320	349	547	704	715	714	708	664	704	718	750	742	715	498	533	591	Total Investment
Total Konsumsi	242	284	262	317	485	553	580	585	649	639	656	680	682	712	710	627	658	646	Total Consumption

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

Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Total Modal Kerja	877	657	1.148	1.399	1.368	1.224	1.301	1.281	1.260	1.183	1.127	1.170	1.181	1.180	1.180	1.083	1.132	1.207	Total Working Capital
Total Investasi	456	116	198	783	752	719	791	786	782	775	764	766	770	775	738	401	400	401	Total Investment
Total Konsumsi	141	153	194	314	463	473	455	452	463	468	471	492	505	521	535	552	548	541	Total Consumption

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

Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Total Modal Kerja	1.088	1.027	2.240	2.153	1.617	1.436	1.390	1.444	1.286	1.305	1.198	1.259	1.274	1.181	1.017	970	844	761	Total Working Capital
Total Investasi	127	309	432	573	330	305	315	311	308	330	307	947	960	946	583	525	498	516	Total Investment
Total Konsumsi	1.450	3.053	3.942	4.678	1.598	1.667	1.788	1.851	2.010	2.094	2.166	2.261	2.329	2.398	2.429	1.924	1.962	2.005	Total Consumption

Tabel 1.57 Non Performing Loan Bank Umum Berdasarkan Jenis Penggunaan Per Lokasi Bank Penyalur - Februari 2012
(Non Performing Loan of Commercial Banks Based on Type of Use by Banks Location - February 2012)
Miliar Rp (Billion Rp)

Lokasi	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Location
Jawa Barat	2.712	780	1.277	Jawa Barat
Banten	482	91	524	Banten
DKI Jakarta	12.731	5.897	4.975	DKI Jakarta
D.I. Yogyakarta	170	64	117	D.I. Yogyakarta
Jawa Tengah	1.850	280	553	Jawa Tengah
Jawa Timur	4.222	710	916	Jawa Timur
Bengkulu	94	19	34	Bengkulu
Jambi	172	40	76	Jambi
Aceh	527	94	235	Aceh
Sumatera Utara	1.526	377	540	Sumatera Utara
Sumatera Barat	290	112	92	Sumatera Barat
Riau	469	122	225	Riau
Sumatera Selatan	477	94	156	Sumatera Selatan
Kepulauan Riau	206	47	152	Kepulauan Riau
Bangka Belitung	18	1	16	Bangka Belitung
Lampung	519	94	120	Lampung
Kalimantan Selatan	288	80	91	Kalimantan Selatan
Kalimantan Barat	104	41	56	Kalimantan Barat
Kalimantan Timur	608	203	250	Kalimantan Timur
Kalimantan Tengah	91	11	32	Kalimantan Tengah
Sulawesi Tengah	213	41	60	Sulawesi Tengah
Sulawesi Selatan	893	399	409	Sulawesi Selatan
Sulawesi Utara	269	50	118	Sulawesi Utara
Sulawesi Barat	80	11	16	Sulawesi Barat
Gorontalo	46	43	37	Gorontalo
Sulawesi Tenggara	89	15	38	Sulawesi Tenggara
Nusa Tenggara Barat	130	20	74	Nusa Tenggara Barat
Bali	196	167	88	Bali
Nusa Tenggara Timur	100	20	45	Nusa Tenggara Timur
Maluku	99	15	37	Maluku
Papua	75	23	57	Papua
Maluku Utara	44	16	17	Maluku Utara
Irian Jaya Barat	27	5	21	Irian Jaya Barat
Lainnya	155	18	0	Others
Total	29.970	9.998	11.453	Total

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

Lokasi	2006	2007	2008	2009	2010	2011											2012		Location
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
Jawa Barat	2.589	2.672	3.345	3.707	4.223	4.537	4.300	4.512	4.719	4.564	4.700	4.847	4.901	4.912	4.707	4.134	4.458	4.769	Jawa Barat
Banten	656	715	605	919	1.019	1.126	1.064	1.143	1.208	1.173	1.213	1.239	1.244	1.211	1.192	980	1.058	1.097	Banten
DKI Jakarta	26.535	20.907	25.773	26.701	21.033	22.176	24.107	24.630	25.307	24.179	24.180	25.445	25.104	25.296	24.457	22.338	24.012	23.603	DKI Jakarta
D.I. Yogyakarta	244	391	181	290	341	423	368	375	400	383	396	402	383	391	392	313	345	351	D.I. Yogyakarta
Jawa Tengah	2.332	1.706	1.742	1.934	2.253	2.500	2.775	2.952	3.063	3.074	3.147	3.092	3.002	2.971	2.790	2.550	2.609	2.684	Jawa Tengah
Jawa Timur	4.796	4.065	2.771	3.964	4.516	5.287	5.408	5.461	6.315	6.085	6.429	6.391	6.209	6.308	6.104	5.490	5.844	5.848	Jawa Timur
Bengkulu	64	73	65	86	101	134	132	123	137	144	153	160	150	145	158	128	144	146	Bengkulu
Jambi	341	260	214	300	291	325	334	348	363	364	366	357	354	358	336	261	281	288	Jambi
Aceh	55	88	177	300	769	917	946	977	1.050	1.074	1.124	1.159	1.157	1.213	1.194	768	836	856	Aceh
Sumatera Utara	3.836	3.308	1.799	2.536	2.710	2.766	2.660	2.668	2.754	2.717	2.792	2.797	2.739	2.755	2.679	2.426	2.477	2.443	Sumatera Utara
Sumatera Barat	301	289	244	368	379	428	444	461	476	487	506	519	511	642	511	466	498	493	Sumatera Barat
Riau	1.002	444	438	585	683	703	665	709	711	700	739	837	808	825	803	710	777	816	Riau
Sumatera Selatan	-	231	312	528	496	582	540	610	690	682	737	753	776	726	707	569	701	727	Sumatera Selatan
Kepulauan Riau	199	208	276	327	416	449	415	384	403	396	410	464	473	471	461	424	452	405	Kepulauan Riau
Bangka Belitung	31	33	26	89	21	26	32	32	36	37	41	42	41	43	38	27	30	35	Bangka Belitung
Lampung	186	272	439	504	577	615	655	718	783	791	777	795	798	804	807	697	735	733	Lampung
Kalimantan Selatan	511	379	433	300	388	598	589	604	617	614	616	648	619	536	495	396	463	459	Kalimantan Selatan
Kalimantan Barat	178	207	202	228	170	203	204	214	229	221	226	227	221	223	207	176	194	201	Kalimantan Barat
Kalimantan Timur	410	490	450	532	723	732	876	902	1.080	906	981	1.071	1.065	1.162	1.050	837	1.141	1.061	Kalimantan Timur
Kalimantan Tengah	48	43	47	63	75	88	82	92	97	101	135	139	137	132	131	114	132	134	Kalimantan Tengah
Sulawesi Tengah	243	290	262	355	303	328	294	313	343	347	360	373	348	356	343	310	335	313	Sulawesi Tengah
Sulawesi Selatan	1.815	1.683	716	1.114	1.271	1.613	1.581	1.650	1.772	1.740	1.743	1.805	1.773	1.765	1.739	1.514	1.629	1.701	Sulawesi Selatan
Sulawesi Utara	245	250	257	299	441	515	508	533	538	533	546	550	529	526	484	430	471	437	Sulawesi Utara
Sulawesi Barat	93	81	93	81	90	96	100	102	107	108	111	116	119	123	118	111	115	106	Sulawesi Barat
Gorontalo	-	73	45	61	79	122	121	128	133	135	141	146	144	142	135	122	127	126	Gorontalo
Sulawesi Tenggara	51	117	105	112	139	161	162	178	178	181	178	164	164	154	154	113	142	142	Sulawesi Tenggara
Nusa Tenggara Barat	71	139	141	164	166	188	191	202	211	217	224	230	227	230	219	203	224	223	Nusa Tenggara Barat
Bali	465	409	245	527	475	550	545	579	584	587	583	569	562	547	523	463	498	451	Bali
Nusa Tenggara Timur	59	65	75	140	154	202	192	195	204	209	202	203	198	198	177	145	168	164	Nusa Tenggara Timur
Maluku	34	30	47	58	92	98	102	109	118	105	111	112	119	119	132	130	151	151	Maluku
Papua	55	72	72	112	104	122	131	136	158	160	170	171	172	177	179	127	149	156	Papua
Maluku Utara	16	19	47	38	37	43	49	52	54	47	55	56	60	60	54	52	61	77	Maluku Utara
Irian Jaya Barat	-	15	22	27	31	39	42	53	54	54	53	55	55	58	57	44	51	52	Irian Jaya Barat
Lainnya	598	743	205	195	676	669	356	354	352	344	343	325	346	347	311	130	143	174	Others
Total	48.057	40.767	41.872	47.548	45.241	49.361	50.969	52.497	55.245	53.458	54.489	56.260	55.507	55.926	53.840	47.695	51.452	51.421	Total

Ket: ¹⁾ revisiNote: ¹⁾ revised

Tabel 1.59 NPL Yang Penarikannya Menggunakan Kartu
(NPL Withdrawn by Credit Card)
 Miliar Rp (Billion Rp)

Kelompok Bank	2006	2007	2008	2009	2010	2011											2012		Group of Bank
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Bank Persero	-	-	270	196	146	158	154	157	139	154	161	143	147	148	153	150	147	142	1. State Owned Banks
2. BUSN Devisa	-	-	273	457	489	474	461	450	440	454	460	434	424	425	447	482	432	373	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4. Regional Development Banks
5. Bank Campuran	-	-	157	226	241	228	219	212	214	219	211	221	221	248	226	222	215	203	5. Joint Venture Banks
6. Bank Asing	-	-	2.505	3.029	668	660	677	694	741	761	776	791	801	811	797	738	726	730	6. Foreign Owned Banks
7. Bank Umum	-	-	3.205	3.908	1.543	1.520	1.511	1.514	1.534	1.589	1.608	1.589	1.593	1.632	1.623	1.592	1.521	1.447	7. Commercial Banks

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

Kelompok Bank	2006	2007	2008	2009	2010	2011											2012		Group of Bank
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
UMKM¹⁾																			
1. Bank Persero	-	-	-	-	-	9.345	9.799	10.225	11.339	10.939	11.376	11.871	11.398	11.284	11.312	9.019	9.415	10.016	1. State Owned Banks
2. Bank Pemerintah Daerah	-	-	-	-	-	1.853	2.021	2.062	2.242	2.033	2.065	2.079	2.118	2.152	2.147	1.593	1.688	2.015	2. Regional Development Banks
3. Bank Swasta Nasional	-	-	-	-	-	5.100	5.160	5.140	5.229	5.244	5.292	5.230	5.213	5.130	5.197	4.710	4.823	4.860	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	-	-	-	-	-	273	261	260	254	262	255	230	240	355	330	352	242	256	4. Joint Venture Banks and Foreign Owned Banks
Jumlah	-	-	-	-	-	16.571	17.241	17.687	19.064	18.478	18.987	19.411	18.969	18.922	18.986	15.674	16.168	17.147	Total
MKM																			
1. Bank Persero	-	8.178	7.812	9.784	10.459	12.578	12.374	12.945	14.082	13.722	14.224	14.602	14.225	14.036	13.848	11.258	12.145	13.007	1. State Owned Banks
2. Bank Pemerintah Daerah	-	1.130	1.195	1.661	2.362	2.743	2.879	3.039	3.178	3.176	3.290	3.337	3.430	3.482	3.497	2.562	2.691	2.795	2. Regional Development Banks
3. Bank Swasta Nasional	-	6.942	7.440	8.467	9.505	10.507	10.327	10.658	10.932	10.935	10.974	11.081	11.229	11.265	11.123	10.204	10.751	10.896	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	-	1.331	2.356	2.809	1.749	1.361	1.814	1.970	1.914	1.916	1.800	1.803	1.848	2.037	1.972	2.091	2.138	2.150	4. Joint Venture Banks and Foreign Owned Banks
Jumlah	-	17.581	18.803	22.720	24.075	27.189	27.394	28.612	30.106	29.749	30.289	30.823	30.732	30.819	30.440	26.115	27.725	28.848	Total

Ket: Lihat penjelasan hal. iv

Note: See the explanation page iv

¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajar¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

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

Kelompok Bank	2006	2007	2008	2009	2010	2011											2012		Group of Bank
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
UMKM¹⁾																			
1. Bank Persero	-	-	-	-	-	9.345	9.799	10.225	11.339	10.939	11.376	11.871	11.398	11.284	11.312	9.019	9.415	10.016	1. State Owned Banks
Mikro	-	-	-	-	-	1.361	1.448	1.507	1.550	1.574	1.641	1.761	1.711	1.330	1.329	1.174	1.241	1.380	Micro
Kecil	-	-	-	-	-	4.952	5.512	5.637	6.523	6.364	6.616	6.014	5.856	5.945	5.962	4.450	4.497	4.965	Small
Menengah	-	-	-	-	-	3.032	2.839	3.081	3.266	3.001	3.119	4.096	3.831	4.009	4.021	3.395	3.677	3.671	Medium
2. BPD	-	-	-	-	-	1.853	2.021	2.062	2.242	2.033	2.065	2.079	2.118	2.152	2.147	1.593	1.688	2.015	2. Regional Development Banks
Mikro	-	-	-	-	-	194	204	206	207	219	246	222	270	267	276	239	245	393	Micro
Kecil	-	-	-	-	-	1.302	1.298	1.298	1.314	1.310	1.332	1.366	1.346	1.390	1.364	915	963	1.062	Small
Menengah	-	-	-	-	-	357	519	558	720	504	487	492	502	496	508	439	480	561	Medium
3. Bank Swasta Nasional	-	-	-	-	-	5.100	5.160	5.140	5.229	5.244	5.292	5.230	5.213	5.130	5.197	4.710	4.823	4.860	3. Commercial Banks
Mikro	-	-	-	-	-	727	734	731	736	755	771	721	682	691	675	618	593	615	Micro
Kecil	-	-	-	-	-	1.593	1.592	1.636	1.648	1.700	1.680	1.736	1.747	1.733	1.796	1.645	1.663	1.644	Small
Menengah	-	-	-	-	-	2.780	2.834	2.773	2.845	2.789	2.841	2.774	2.785	2.707	2.727	2.447	2.567	2.601	Medium
4. Bank Asing dan Campuran	-	-	-	-	-	273	261	260	254	262	255	230	240	355	330	352	242	256	4. Foreign Owned Banks and Joint
Mikro	-	-	-	-	-	36	37	34	32	34	34	31	30	31	30	16	14	13	Micro
Kecil	-	-	-	-	-	17	20	20	20	25	24	21	19	29	29	62	59	60	Small
Menengah	-	-	-	-	-	220	204	205	201	203	197	178	191	295	271	275	168	183	Medium
Jumlah	-	-	-	-	-	16.571	17.241	17.687	19.064	18.478	18.987	19.411	18.969	18.922	18.986	15.674	16.168	17.147	Total
MKM																			
1. Bank Persero	-	-	7.812	9.784	10.459	12.578	12.374	12.945	14.082	13.722	14.224	14.602	14.225	14.036	13.848	11.258	12.145	13.007	1. State Owned Banks
Mikro	-	-	4.137	4.941	3.491	4.136	3.862	4.077	4.084	3.847	3.867	3.941	3.835	3.628	3.464	2.997	3.408	3.417	Micro
Kecil	-	-	1.490	2.085	3.005	3.642	3.673	3.979	4.433	4.378	4.642	4.753	4.630	4.597	4.640	3.722	4.026	4.434	Small
Menengah	-	-	2.185	2.758	3.963	4.800	4.838	4.890	5.565	5.497	5.715	5.908	5.760	5.811	5.744	4.539	4.711	5.155	Medium
2. BPD	-	-	1.195	1.661	2.362	2.743	2.879	3.039	3.178	3.176	3.290	3.337	3.430	3.482	3.497	2.562	2.691	2.795	2. Regional Development Banks
Mikro	-	-	494	540	501	566	547	588	602	602	625	636	694	688	633	470	481	524	Micro
Kecil	-	-	482	697	961	1.116	1.150	1.227	1.303	1.313	1.362	1.392	1.437	1.470	1.489	1.176	1.257	1.316	Small
Menengah	-	-	219	424	900	1.061	1.181	1.224	1.273	1.261	1.304	1.310	1.299	1.323	1.375	915	953	955	Medium
3. Bank Swasta Nasional	-	-	7.440	8.467	9.505	10.507	10.327	10.658	10.932	10.935	10.974	11.081	11.229	11.265	11.123	10.204	10.751	10.896	3. Commercial Banks
Mikro	-	-	1.829	2.132	2.665	2.950	2.883	2.896	2.971	3.015	2.927	2.943	2.944	3.100	3.028	2.802	2.953	2.823	Micro
Kecil	-	-	2.313	2.399	2.851	3.209	3.138	3.310	3.475	3.528	3.604	3.685	3.738	3.717	3.678	3.349	3.545	3.606	Small
Menengah	-	-	3.299	3.936	3.989	4.349	4.307	4.452	4.485	4.392	4.443	4.453	4.547	4.447	4.417	4.053	4.253	4.467	Medium
4. Bank Asing dan Campuran	-	-	2.356	2.809	1.748	1.361	1.814	1.970	1.914	1.916	1.800	1.803	1.848	2.037	1.972	2.091	2.138	2.150	4. Foreign Owned Banks and Joint
Mikro	-	-	1.567	1.888	832	687	1.147	1.267	1.197	1.213	1.098	1.082	1.085	1.077	1.088	1.223	1.247	1.258	Micro
Kecil	-	-	151	211	457	418	442	450	465	481	484	495	517	562	537	542	555	565	Small
Menengah	-	-	638	711	459	256	225	253	252	222	219	226	246	399	347	325	336	327	Medium
Jumlah	-	-	18.803	22.720	24.075	27.189	27.394	28.612	30.106	29.749	30.289	30.823	30.732	30.819	30.440	26.115	27.725	28.848	Total

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

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

Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	
UMKM ¹⁾																			
1 Modal Kerja	-	-	-	-	-	13.594	14.249	14.645	15.767	15.388	15.780	16.195	15.795	15.700	15.763	12.770	13.110	14.022	1 Working Capital
2 Investasi	-	-	-	-	-	2.976	2.992	3.042	3.297	3.090	3.207	3.215	3.174	3.222	3.223	2.903	3.058	3.125	2 Investment
3 Tidak Teridentifikasi	-	-	-	-	-	1	1	0	0	0	0	0	0	0	0	1	0	-	3 Un-identified
Jumlah	-	-	-	-	-	16.571	17.241	17.687	19.064	18.478	18.987	19.411	18.969	18.922	18.986	15.674	16.168	17.147	Total
MKM																			
1 Modal Kerja	-	-	10.393	12.667	14.009	15.740	15.536	16.089	17.068	16.802	16.967	17.353	17.217	17.235	17.062	14.233	14.744	15.567	1 Working Capital
Properti	-	-	171	264	1.142	-	-	-	-	-	-	-	-	-	-	-	-	-	- Property
Agrobisnis	-	-	271	285	16	-	-	-	-	-	-	-	-	-	-	-	-	-	- Agro-business
Lainnya	-	-	9.951	12.119	12.851	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
2 Investasi	-	-	2.365	2.841	2.682	3.146	3.069	3.207	3.407	3.294	3.437	3.504	3.573	3.631	3.578	3.205	3.458	3.591	2 Investment
Properti	-	-	70	64	216	-	-	-	-	-	-	-	-	-	-	-	-	-	- Property
Agrobisnis	-	-	518	597	30	-	-	-	-	-	-	-	-	-	-	-	-	-	- Agro-business
Lainnya	-	-	1.777	2.181	2.436	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
3 Konsumsi	-	-	6.046	7.212	7.384	8.303	8.788	9.316	9.631	9.653	9.884	9.966	9.942	9.954	9.800	8.677	9.523	9.690	3 Consumption
KPD dan Apartemen s.d Tipe 70	-	-	1.430	1.631	2.120	-	-	-	-	-	-	-	-	-	-	-	-	-	- Housing and Apartement up to Type 70
KPR dan Apartemen > 70	-	-	1.052	1.301	848	-	-	-	-	-	-	-	-	-	-	-	-	-	- Housing and Apartement > Type 70
Ruko dan Rukan	-	-	161	207	174	-	-	-	-	-	-	-	-	-	-	-	-	-	- Shop houses and Shop-offices
Lainnya	-	-	3.403	4.073	4.242	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
Jumlah	-	-	18.803	22.720	24.075	27.189	27.394	28.612	30.106	29.749	30.289	30.823	30.732	30.819	30.440	26.115	27.725	28.848	Total

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

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

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
UMKM¹⁾																			
1. Pertanian, Perburuan, dan Kehutanan	-	-	-	-	-	809	870	833	842	831	866	914	920	933	957	892	898	1.013	1. Agriculture, hunting, and forestry
2. Perikanan	-	-	-	-	-	84	76	74	79	88	137	184	189	176	176	161	174	166	2. Fishery
3. Pertambangan dan Penggalian	-	-	-	-	-	112	162	162	180	112	119	113	97	100	105	89	197	203	3. Mining and quarrying
4. Industri Pengolahan	-	-	-	-	-	2.478	2.520	2.605	2.596	2.526	2.620	2.559	2.347	2.419	2.328	1.998	1.932	2.160	4. Processing industry
5. Listrik, Gas dan Air	-	-	-	-	-	51	28	23	13	12	13	13	14	15	38	49	50	48	5. Electricity, gas and water
6. Konstruksi	-	-	-	-	-	1.308	1.363	1.392	1.574	1.458	1.474	1.501	1.545	1.538	1.590	1.324	1.422	1.434	6. Construction
7. Perdagangan Besar dan Eceran	-	-	-	-	-	8.179	8.509	8.599	9.590	9.126	9.302	9.637	9.395	9.361	9.319	7.471	7.748	8.228	7. Wholesale and retail trade
8. Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	363	384	378	376	369	389	412	393	405	412	352	363	339	8. Provision of accommodation and the provision of eating and drinking
9. Transportasi, Pergudangan dan Komunikasi	-	-	-	-	-	428	427	451	471	511	469	540	622	570	563	452	454	444	9. Transportation, warehousing and communications
10. Perantara Keuangan	-	-	-	-	-	103	82	98	123	114	118	127	114	117	121	92	105	117	10. Financial intermediaries
11. Real Estate, Usaha Persewaan, dan jasa perusahaan	-	-	-	-	-	295	511	533	553	579	608	632	617	602	681	629	627	569	11. Real estate, Business Ownership, and Business Services
12. Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	-	-	-	-	-	5	7	7	11	11	14	16	17	15	15	15	13	13	12. Government administration, defense and compulsory social security
13. Jasa Pendidikan	-	-	-	-	-	20	27	29	29	29	31	31	25	27	30	23	22	25	13. Education services
14. Jasa Kesehatan dan Kegiatan Sosial	-	-	-	-	-	233	251	260	104	250	244	247	254	258	250	233	251	251	14. Health services and social activities
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	-	-	-	-	-	576	615	617	640	596	618	641	622	658	647	619	627	678	15. Social services, social, cultural, entertainment and other individual
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	86	91	103	90	37	32	32	35	35	31	36	39	37	16. Individual services which serve households
17. Kegiatan Usaha yang Belum Jelas Batasannya	-	-	-	-	-	4	5	46	54	52	56	65	62	60	59	53	54	58	17. Business activities are not clearly defined
18. Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	1.207	1.313	1.477	1.739	1.777	1.879	1.746	1.701	1.633	1.665	1.185	1.193	1.360	18. Not the business field - households
19. Bukan Lapangan Usaha-Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	19. Not the business field - other
20. Tidak Teridentifikasi	-	-	-	-	-	229	0	0	0	0	0	0	0	1	0	1	0	3	20. Un-identified
Jumlah	-	-	-	-	-	16.571	17.241	17.687	19.064	18.478	18.987	19.411	18.969	18.922	18.986	15.674	16.168	17.147	Total
MKM																			
1. Pertanian, perburuan dan sarana pertanian	-	-	1.134	1.441	702	812	826	812	833	827	812	832	836	856	868	803	828	972	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	-	-	100	93	124	130	131	128	124	134	144	148	141	145	139	124	135	136	2. Mining
3. Perindustrian	-	-	3.774	2.603	2.454	2.857	2.665	2.819	2.843	2.740	2.654	2.742	2.757	2.868	2.766	2.502	2.597	2.624	3. Manufacturing
4. Listrik, gas dan air	-	-	8	18	30	32	27	43	43	38	42	43	44	53	54	45	47	45	4. Electricity, gas and water
5. Konstruksi	-	-	888	1.183	1.270	1.400	1.429	1.514	1.558	1.583	1.615	1.624	1.745	1.785	1.702	1.441	1.533	1.556	5. Construction
6. Perdagangan, restoran dan hotel	-	-	6.301	7.879	8.758	9.604	9.747	9.894	10.724	10.492	10.679	11.017	10.827	10.815	10.785	8.885	9.283	9.735	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	-	-	394	414	458	1.000	670	716	607	603	601	618	601	594	360	313	305	311	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	-	-	1.108	1.396	1.335	593	584	592	678	590	597	597	571	577	1.489	1.252	1.393	1.423	8. Business Services
9. Jasa sosial/masyarakat	-	-	270	292	929	1.854	1.929	2.166	2.402	2.404	2.536	2.523	2.496	2.472	2.478	2.073	2.082	2.352	9. Social Services
10. Lain-lain	-	-	6.736	7.401	8.015	8.906	9.386	9.929	10.294	10.338	10.609	10.679	10.714	10.655	9.800	8.678	9.523	9.694	10. Others
Jumlah	-	-	20.712	22.720	24.075	27.189	27.394	28.612	30.106	29.750	30.289	30.823	30.732	30.819	30.440	26.115	27.725	28.848	Total

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

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

Kelompok Bank	2006	2007	2008	2009	2010	2011											2012		Group of Bank
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Bank Persero																			State Owned Banks
- Non Performing Penerusan Kredit	7.244	4.844	5.780	4.895	4.717	4.680	5.624	4.925	4.924	4.926	5.545	4.865	4.880	8.492	9.312	8.576	8.467	8.520	- Non Performing Channelling Credit
- Total Penerusan Kredit	35.766	38.318	40.613	27.403	26.939	26.454	26.110	26.053	25.831	26.017	25.840	25.987	26.314	26.288	26.483	26.374	26.020	25.647	- Total Channelling Credit
- Rasio Non Performing (%)	20	13	14	18	18	18	22	19	19	19	21	19	19	32	35	33	33	33	- Non Performing Ratio (%)
BUSN Devisa																			Foreign Exchange Commercial Banks
- Non Performing Penerusan Kredit	1.628	1.742	1.850	1.945	434	435	434	434	439	440	439	439	440	440	440	440	442	441	- Non Performing Channelling Credit
- Total Penerusan Kredit	2.869	2.883	2.854	2.879	679	669	666	662	655	648	644	643	641	638	642	639	638	637	- Total Channelling Credit
- Rasio Non Performing (%)	56,73	60,42	64,81	67,55	63,92	65,00	65,24	65,54	67,08	67,98	68,15	68,29	68,63	68,97	68,66	68,79	69,26	69,35	- Non Performing Ratio (%)
BUSN Non Devisa																			Non-Foreign Exchange Commercial Banks
- Non Performing Penerusan Kredit	12	12	11	4	21	21	34	34	34	34	34	34	55	55	55	55	55	57	- Non Performing Channelling Credit
- Total Penerusan Kredit	41	41	39	18	62	63	63	63	63	63	63	63	86	86	86	85	85	85	- Total Channelling Credit
- Rasio Non Performing (%)	30,03	29,95	28,89	23,66	33,27	32,53	54,16	54,08	54,14	54,26	54,33	54,27	64,15	64,29	64,29	64,37	64,40	66,67	- Non Performing Ratio (%)
BPD																			Regional Development Banks
- Non Performing Penerusan Kredit	1.196	1.202	1.359	1.404	1.456	1.475	1.444	1.454	1.561	1.417	1.446	1.415	1.421	1.417	1.421	1.354	1.357	1.423	- Non Performing Channelling Credit
- Total Penerusan Kredit	2.035	2.280	2.389	2.593	2.479	2.835	2.527	2.276	2.611	2.217	2.172	2.534	2.304	2.316	2.370	2.326	2.256	2.346	- Total Channelling Credit
- Rasio Non Performing (%)	58,80	52,73	56,88	54,14	58,73	52,04	57,14	63,88	59,79	63,92	66,57	55,83	61,64	61,19	59,95	58,22	60,16	60,67	- Non Performing Ratio (%)
Bank Campuran																			Joint Venture Banks
- Non Performing Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Channelling Credit
- Total Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Total Channelling Credit
- Rasio Non Performing (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Ratio (%)
Bank Asing																			Foreign Owned Banks
- Non Performing Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Channelling Credit
- Total Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Total Channelling Credit
- Rasio Non Performing (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Non Performing Ratio (%)
Bank Umum																			Commercial Banks
- Non Performing Penerusan Kredit	10.081	7.801	9.000	8.247	6.628	6.611	7.537	6.847	6.959	6.818	7.464	6.753	6.795	10.404	11.228	10.425	10.321	10.441	- Non Performing Channelling Credit
- Total Penerusan Kredit	40.710	43.675	45.962	32.893	30.160	30.021	29.367	29.054	29.161	28.945	28.720	29.228	29.345	29.328	29.580	29.425	28.999	28.715	- Total Channelling Credit
- Rasio Non Performing (%)	24,76	17,86	19,58	25,07	21,98	22,02	25,67	23,57	23,86	23,56	25,99	23,11	23,16	35,48	37,96	35,43	35,59	36,36	- Non Performing Ratio (%)

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

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		Indicator
	Nominal	Komposisi thd Total DPK (%) (<i>Composition to Total Third Party Funds (%)</i>)	Nominal	Komposisi thd Total DPK (%) (<i>Composition to Total Third Party Funds (%)</i>)	Nominal	Komposisi thd Total DPK (%) (<i>Composition to Total Third Party Funds (%)</i>)	Nominal	Komposisi thd Total DPK (%) (<i>Composition to Total Third Party Funds (%)</i>)	Nominal	Komposisi thd Total DPK (%) (<i>Composition to Total Third Party Funds (%)</i>)	Nominal	Komposisi thd Total DPK (%) (<i>Composition to Total Third Party Funds (%)</i>)	Nominal	Komposisi thd Total DPK (%) (<i>Composition to Total Third Party Funds (%)</i>)	
Giro	405.551	26,84	430.000	24,53	465.222	23,85	535.855	22,91	529.773	23,16	652.646	23,44	624.167	22,58	Demand Deposits
Rupiah	309.335	20,47	307.743	17,55	332.198	17,03	383.808	16,41	367.528	16,06	485.692	17,44	454.702	16,45	Rupiah
Valas	96.216	6,37	122.257	6,97	133.024	6,82	152.047	6,50	162.245	7,09	166.954	5,99	169.465	6,13	Foreign Exchange
Deposito	666.708	44,13	824.704	47,04	899.783	46,13	1.069.811	45,74	1.044.857	45,67	1.233.967	44,31	1.255.826	45,44	Time Deposits
Rupiah	540.982	35,81	675.983	38,56	761.844	39,05	928.089	39,68	908.254	39,70	1.072.665	38,52	1.087.572	39,35	Rupiah
Valas	125.726	8,32	148.722	8,48	137.939	7,07	141.723	6,06	136.603	5,97	161.302	5,79	168.254	6,09	Foreign Exchange
Tabungan	438.574	29,03	498.587	28,44	585.707	30,03	733.157	31,35	713.213	31,17	898.299	32,26	883.950	31,98	Saving Deposits
Rupiah	434.480	28,76	476.717	27,19	544.411	27,91	678.621	29,02	657.909	28,76	840.118	30,17	824.382	29,83	Rupiah
Valas	4.095	0,27	21.870	1,25	41.295	2,12	54.536	2,33	55.305	2,42	58.181	2,09	59.567	2,16	Foreign Exchange
Total DPK	1.510.834	100,00	1.753.292	100,00	1.950.712	100,00	2.338.824	100,00	2.287.844	100,00	2.784.912	100,00	2.763.943	100,00	Total Third Party Funds
Rupiah	1.284.797	85,04	1.460.443	83,30	1.638.454	83,99	1.990.518	85,11	1.933.691	84,52	2.398.474	86,12	2.366.656	85,63	Rupiah
Valas	226.037	14,96	292.849	16,70	312.258	16,01	348.306	14,89	354.153	15,48	386.437	13,88	397.287	14,37	Foreign Exchange
Ket: *) Angka Sementara															Note: *) Temporary Figures

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

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		Indicator
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro	146.613	25,68	151.767	22,66	172.602	22,03	194.533	21,65	155.085	18,94	242.863	23,37	184.948	19,25	Demand Deposits
Rupiah	121.749	21,32	123.438	18,43	136.512	17,43	152.770	17,00	108.525	13,25	190.610	18,34	136.526	14,21	Rupiah
Valas	24.865	4,35	28.329	4,23	36.090	4,61	41.763	4,65	46.561	5,68	52.253	5,03	48.421	5,04	Foreign Exchange
Deposito	215.871	37,81	280.614	41,89	332.201	42,41	380.106	42,31	355.854	43,45	401.023	38,59	394.821	41,10	Time Deposits
Rupiah	179.313	31,40	235.219	35,12	274.965	35,10	328.677	36,58	312.719	38,18	350.862	33,76	345.566	35,97	Rupiah
Valas	36.559	6,40	45.395	6,78	57.236	7,31	51.429	5,72	43.135	5,27	50.161	4,83	49.255	5,13	Foreign Exchange
Tabungan	208.524	36,52	237.446	35,45	278.581	35,56	323.767	36,04	308.093	37,62	395.371	38,04	380.841	39,65	Saving Deposits
Rupiah	208.490	36,51	230.047	34,34	268.894	34,32	311.891	34,72	296.057	36,15	383.291	36,88	367.728	38,28	Rupiah
Valas	33	0,01	7.399	1,10	9.687	1,24	11.876	1,32	12.036	1,47	12.080	1,16	13.113	1,37	Foreign Exchange
Total DPK	571.008	100,00	669.827	100,00	783.384	100,00	898.405	100,00	819.032	100,00	1.039.257	100,00	960.609	100,00	Total Third Party Funds
Rupiah	509.552	89,24	588.704	87,89	680.371	86,85	793.338	88,31	717.301	87,58	924.763	88,98	849.821	88,47	Rupiah
Valas	61.456	10,76	81.123	12,11	103.013	13,15	105.067	11,69	101.731	12,42	114.494	11,02	110.789	11,53	Foreign Exchange
Ket: *) Angka Sementara															Note: *) Temporary Figures

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

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		Indicator
	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	
Giro	128.178	21,12	137.481	19,59	153.929	19,71	195.216	20,02	198.530	20,32	225.371	19,18	227.772	19,18	Demand Deposits
Rupiah	91.502	15,08	89.607	12,77	104.102	13,33	133.895	13,73	135.672	13,88	166.328	14,16	165.127	13,90	Rupiah
Valas	36.676	6,04	47.875	6,82	49.827	6,38	61.322	6,29	62.858	6,43	59.043	5,03	62.645	5,27	Foreign Exchange
Deposito	294.304	48,49	361.058	51,45	372.792	47,73	464.038	47,58	459.062	46,97	561.419	47,78	563.454	47,44	Time Deposits
Rupiah	252.222	41,56	309.732	44,14	326.063	41,75	407.603	41,79	401.156	41,05	491.864	41,86	489.103	41,18	Rupiah
Valas	42.082	6,93	51.326	7,31	46.729	5,98	56.435	5,79	57.906	5,93	69.555	5,92	74.351	6,26	Foreign Exchange
Tabungan	184.450	30,39	203.171	28,95	254.350	32,56	316.054	32,41	319.658	32,71	388.167	33,04	396.384	33,38	Saving Deposits
Rupiah	184.429	30,39	198.120	28,23	238.632	30,55	294.034	30,15	296.867	30,38	363.712	30,96	371.425	31,28	Rupiah
Valas	21	0,00	5.051	0,72	15.718	2,01	22.020	2,26	22.791	2,33	24.455	2,08	24.959	2,10	Foreign Exchange
Total DPK	606.932	100,00	701.710	100,00	781.072	100,00	975.308	100,00	977.251	100,00	1.174.957	100,00	1.187.610	100,00	Total Third Party Funds
Rupiah	528.154	87,02	597.459	85,14	668.798	85,63	835.532	85,67	833.695	85,31	1.021.904	86,97	1.025.655	86,36	Rupiah
Valas	78.778	12,98	104.251	14,86	112.274	14,37	139.777	14,33	143.556	14,69	153.053	13,03	161.955	13,64	Foreign Exchange

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

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		Indicator
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	
Giro	2.195	7,20	1.779	5,36	2.184	4,96	2.745	4,66	2.618	4,55	3.634	4,37	3.082	3,68	Demand Deposits
Rupiah	2.195	7,20	1.779	5,36	2.183	4,96	2.745	4,66	2.618	4,55	3.634	4,37	3.082	3,68	Rupiah
Valas	-	-	0	0,00	0	0,00	-	-	-	-	-	-	-	-	Foreign Exchange
Deposito	25.103	82,33	28.059	84,48	37.635	85,57	50.026	84,86	48.255	83,87	69.180	83,25	70.107	83,80	Time Deposits
Rupiah	25.103	82,33	28.059	84,48	37.635	85,57	50.026	84,86	48.255	83,87	69.180	83,25	70.107	83,80	Rupiah
Valas	-	-	-	-	0	0,00	-	-	-	-	-	-	-	-	Foreign Exchange
Tabungan	3.194	10,48	3.375	10,16	4.161	9,46	6.178	10,48	6.662	11,58	10.281	12,37	10.473	12,52	Saving Deposits
Rupiah	3.194	10,48	3.375	10,16	4.161	9,46	6.178	10,48	6.662	11,58	10.281	12,37	10.473	12,52	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
Total DPK	30.491	100,00	33.213	100,00	43.980	100,00	58.950	100,00	57.536	100,00	83.095	100,00	83.662	100,00	Total Third Party Funds
Rupiah	30.491	100,00	33.213	100,00	43.979	100,00	58.950	100,00	57.536	100,00	83.095	100,00	83.662	100,00	Rupiah
Valas	-	-	0	0,00	0	0,00	-	-	-	-	-	-	-	-	Foreign Exchange

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

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		Indicator
	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	
Giro	69.289	51,60	70.746	49,38	63.848	41,94	62.196	33,87	88.252	41,91	88.395	37,57	104.529	39,73	Demand Deposits
Rupiah	69.123	51,47	70.653	49,32	63.553	41,74	61.725	33,61	87.860	41,72	88.033	37,42	104.244	39,62	Rupiah
Valas	167	0,12	93	0,07	294	0,19	471	0,26	392	0,19	362	0,15	285	0,11	Foreign Exchange
Deposito	31.792	23,67	35.015	24,44	44.673	29,34	67.815	36,93	76.670	36,41	79.521	33,80	101.290	38,50	Time Deposits
Rupiah	31.750	23,64	34.877	24,34	44.148	29,00	67.365	36,69	75.939	36,06	78.734	33,47	100.485	38,19	Rupiah
Valas	42	0,03	138	0,10	525	0,34	450	0,24	731	0,35	787	0,33	804	0,31	Foreign Exchange
Tabungan	33.205	24,73	37.498	26,17	43.728	28,72	53.614	29,20	45.670	21,69	67.349	28,63	57.285	21,77	Saving Deposits
Rupiah	33.205	24,73	37.497	26,17	43.724	28,72	53.595	29,19	45.647	21,68	67.329	28,62	57.268	21,77	Rupiah
Valas	-	-	1	0,00	4	0,00	19	0,01	24	0,01	20	0,01	17	0,01	Foreign Exchange
Total DPK	134.287	100,00	143.262	100,00	152.251	100,00	183.624	100,00	210.593	100,00	235.265	100,00	263.103	100,00	Total Third Party Funds
Rupiah	134.077	99,84	143.027	99,84	151.425	99,46	182.685	99,49	209.446	99,46	234.097	99,50	261.997	99,58	Rupiah
Valas	209	0,16	235	0,16	826	0,54	939	0,51	1.147	0,54	1.169	0,50	1.106	0,42	Foreign Exchange

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

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		Indicator
	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	
Giro	13.267	24,15	18.872	24,54	21.472	22,66	22.280	22,70	23.108	24,03	25.201	22,73	27.941	23,58	Demand Deposits
Rupiah	4.112	7,48	4.976	6,47	7.136	7,53	7.984	8,13	8.228	8,56	9.404	8,48	11.580	9,77	Rupiah
Valas	9.155	16,67	13.896	18,07	14.336	15,13	14.295	14,56	14.880	15,47	15.797	14,25	16.360	13,81	Foreign Exchange
Deposito	40.196	73,17	55.007	71,53	65.871	69,51	61.374	62,52	58.633	60,96	67.253	60,66	72.474	61,16	Time Deposits
Rupiah	21.197	38,59	29.691	38,61	43.203	45,59	40.151	40,90	37.065	38,54	43.504	39,24	45.628	38,50	Rupiah
Valas	18.999	34,59	25.315	32,92	22.668	23,92	21.223	21,62	21.568	22,42	23.749	21,42	26.846	22,65	Foreign Exchange
Tabungan	1.471	2,68	3.023	3,93	7.418	7,83	14.507	14,78	14.441	15,01	18.411	16,61	18.090	15,27	Saving Deposits
Rupiah	1.471	2,68	3.023	3,93	3.983	4,20	6.156	6,27	6.145	6,39	8.310	7,50	8.494	7,17	Rupiah
Valas	-	-	-	-	3.436	3,63	8.351	8,51	8.297	8,63	10.101	9,11	9.596	8,10	Foreign Exchange
Total DPK	54.934	100,00	76.902	100,00	94.761	100,00	98.161	100,00	96.183	100,00	110.865	100,00	118.505	100,00	Total Third Party Funds
Rupiah	26.779	48,75	37.691	49,01	54.321	57,32	54.292	55,31	51.438	53,48	61.217	55,22	65.702	55,44	Rupiah
Valas	28.154	51,25	39.211	50,99	40.440	42,68	43.869	44,69	44.745	46,52	49.647	44,78	52.802	44,56	Foreign Exchange

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

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		Indicator
	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition n to Total Third Party Funds) (%)</i>	
Giro	46.009	40,65	49.354	38,44	51.854	44,10	58.886	47,35	62.179	48,86	67.181	47,49	75.896	50,44	Demand Deposits
Rupiah	20.655	18,25	17.290	13,47	19.242	16,36	24.689	19,85	24.624	19,35	27.683	19,57	34.142	22,69	Rupiah
Valas	25.353	22,40	32.064	24,98	32.612	27,73	34.197	27,49	37.554	29,51	39.498	27,92	41.754	27,75	Foreign Exchange
Deposito	59.443	52,52	64.952	50,59	48.537	41,28	46.452	37,35	46.383	36,45	55.572	39,28	53.681	35,68	Time Deposits
Rupiah	31.398	27,74	38.405	29,92	32.267	27,44	34.265	27,55	33.119	26,03	38.522	27,23	36.683	24,38	Rupiah
Valas	28.045	24,78	26.547	20,68	16.270	13,84	12.187	9,80	13.263	10,42	17.050	12,05	16.998	11,30	Foreign Exchange
Tabungan	7.730	6,83	14.071	10,96	17.203	14,63	19.038	15,31	18.688	14,69	18.721	13,23	20.877	13,88	Saving Deposits
Rupiah	3.690	3,26	4.654	3,63	6.222	5,29	6.768	5,44	6.531	5,13	7.195	5,09	8.994	5,98	Rupiah
Valas	4.040	3,57	9.417	7,34	10.982	9,34	12.270	9,87	12.157	9,55	11.526	8,15	11.883	7,90	Foreign Exchange
Total DPK	113.182	100,00	128.377	100,00	117.594	100,00	124.376	100,00	127.249	100,00	141.473	100,00	150.454	100,00	Total Third Party Funds
Rupiah	55.743	49,25	60.349	47,01	57.731	49,09	65.722	52,84	64.275	50,51	73.399	51,88	79.819	53,05	Rupiah
Valas	57.438	50,75	68.028	52,99	59.864	50,91	58.653	47,16	62.975	49,49	68.074	48,12	70.635	46,95	Foreign Exchange

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

Peringkat	Desember 2007			Desember 2008			Desember 2009			Desember 2010			Februari 2011			Desember 2011			Februari 2012			Rating
	Nama Bank (<i>Bank Name</i>)	Total DPK (<i>Total Third Party Funds</i>)	Pangsa Thd Total DPK Bank Umum (%) (<i>Portion to Total Third Party Funds at Commercial Banks (%)</i>)	Nama Bank (<i>Bank Name</i>)	Total DPK (<i>Total Third Party Funds</i>)	Pangsa Thd Total DPK Bank Umum (%) (<i>Portion to Total Third Party Funds at Commercial Banks (%)</i>)	Nama Bank (<i>Bank Name</i>)	Total DPK (<i>Total Third Party Funds</i>)	Pangsa Thd Total DPK Bank Umum (%) (<i>Portion to Total Third Party Funds at Commercial Banks (%)</i>)	Nama Bank (<i>Bank Name</i>)	Total DPK (<i>Total Third Party Funds</i>)	Pangsa Thd Total DPK Bank Umum (%) (<i>Portion to Total Third Party Funds at Commercial Banks (%)</i>)	Nama Bank (<i>Bank Name</i>)	Total DPK (<i>Total Third Party Funds</i>)	Pangsa Thd Total DPK Bank Umum (%) (<i>Portion to Total Third Party Funds at Commercial Banks (%)</i>)	Nama Bank (<i>Bank Name</i>)	Total DPK (<i>Total Third Party Funds</i>)	Pangsa Thd Total DPK Bank Umum (%) (<i>Portion to Total Third Party Funds at Commercial Banks (%)</i>)	Nama Bank (<i>Bank Name</i>)	Total DPK (<i>Total Third Party Funds</i>)	Pangsa Thd Total DPK Bank Umum (%) (<i>Portion to Total Third Party Funds at Commercial Banks (%)</i>)	
1	PT Bank Mandiri	235.802	15,61	PT Bank Mandiri	273.566	15,60	PT Bank Mandiri (Persero) Tbk	299.722	15,36	PT Bank Mandiri (Persero) Tbk	332.728	14,23	PT Bank Mandiri (Persero) Tbk	317.331	13,87	PT Bank Mandiri (Persero) Tbk	380.236	13,65	PT Bank Mandiri (Persero) Tbk	362.202	13,10	1
2	PT Bank Central Asia Tbk	189.178	12,52	PT Bank Central Asia Tbk	209.535	11,95	PT BRI (Persero) Tbk.	254.790	13,06	PT BRI (Persero) Tbk.	328.779	14,06	PT BRI (Persero) Tbk.	279.891	12,23	PT BRI (Persero) Tbk.	372.126	13,36	PT. BCA Tbk	334.000	12,08	2
3	PT BRI	164.997	10,92	PT BRI	201.093	11,47	PT Bank Central Asia Tbk.	244.666	12,54	PT Bank Central Asia Tbk.	277.534	11,87	PT Bank Central Asia Tbk.	276.280	12,08	PT Bank Central Asia Tbk.	323.457	11,61	PT. BRI (Persero) Tbk	331.619	12,00	3
4	PT BNI Tbk	145.567	9,63	PT BNI Tbk	162.775	9,28	PT BNI (Persero),Tbk	188.656	9,67	PT BNI (Persero),Tbk	189.351	8,10	PT BNI (Persero),Tbk	175.042	7,65	PT BNI (Persero),Tbk	224.902	8,08	PT. BNI (Persero) Tbk	208.346	7,54	4
5	PT Bank Danamon Indonesia Tbk	58.047	3,84	PT Bank Danamon Indonesia Tbk	74.492	4,25	PT Bank CIMB Niaga, Tbk	86.258	4,42	PT Bank CIMB Niaga, Tbk	117.820	5,04	PT Bank CIMB Niaga, Tbk	121.297	5,30	PT Bank CIMB Niaga, Tbk	131.794	4,73	PT Bank CIMB Niaga, Tbk	133.462	4,83	5
6	PT Bank Niaga Tbk	45.108	2,99	PT Bank CIMB Niaga Tbk	51.560	2,94	PT Bank Danamon Indonesia Tbk	67.782	3,47	PT Bank Danamon Indonesia Tbk	80.225	3,43	PT Pan Indonesia Bank, Tbk	78.620	3,44	PT Bank Danamon Indonesia Tbk	88.665	3,18	PT. Pan Indonesia Bank, Tbk	89.449	3,24	6
7	PT BII Tbk	37.006	2,45	PT Pan Indonesia Bank Tbk	46.254	2,64	PT Pan Indonesia Bank, Tbk	56.307	2,89	PT Pan Indonesia Bank, Tbk	75.055	3,21	PT Bank Danamon Indonesia Tbk	77.587	3,39	PT Pan Indonesia Bank, Tbk	85.537	3,07	PT Bank Permata Tbk	86.840	3,14	7
8	Citibank N.A	31.828	2,11	PT BII Tbk	43.712	2,49	PT BII Tbk	47.515	2,44	PT BII Tbk	59.979	2,56	PT Bank Permata Tbk	61.791	2,70	PT Bank Permata Tbk	82.925	2,98	PT. Bank Danamon Indonesia, Tbk	85.575	3,10	8
9	PT Pan Indonesia Bank Tbk	31.364	2,08	PT Bank Permata Tbk	42.803	2,44	PT Bank Permata Tbk	45.751	2,35	PT Bank Permata Tbk	59.512	2,54	PT BII Tbk	58.344	2,55	PT BII Tbk	70.479	2,53	PT BII Tbk	73.133	2,65	9
10	PT Lippo Bank Tbk	30.366	2,01	Citibank N.A	34.289	1,96	PT BTN (Persero)	40.216	2,06	PT BTN (Persero), Tbk	47.547	2,03	PT BTN (Persero), Tbk	46.768	2,04	PT BTN (Persero), Tbk	61.992	2,23	PT BTN (Persero), Tbk	58.442	2,11	10
	Total	969.284	64,15	Total	1.140.078	65,03	Total	1.331.664	68,27	Total	1.568.529	67,06	Total	1.492.952	65,28	Total	1.822.114	65,43	Total	1.783.068	63,79	

Tabel 1.73 Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan (Februari 2012)
(Composition of Third Party Funds of Commercial Banks based on Location - February 2012)
Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)	Location
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total		
Jawa Barat	31.435	6.313	88.116	4.129	80.376	7.133	199.927	17.575	217.502	7,87	Jawa Barat
Banten	12.175	3.438	24.634	956	27.864	3.278	64.673	7.672	72.345	2,62	Banten
DKI Jakarta	222.581	128.611	227.442	34.012	641.076	131.818	1.091.099	294.441	1.385.540	50,13	DKI Jakarta
D.I. Yogyakarta	3.610	417	13.788	322	8.643	705	26.040	1.444	27.485	0,99	D.I. Yogyakarta
Jawa Tengah	16.477	2.267	61.114	2.102	40.260	3.774	117.851	8.144	125.994	4,56	Jawa Tengah
Jawa Timur	34.082	6.954	102.995	6.356	92.096	7.637	229.173	20.947	250.120	9,05	Jawa Timur
Bengkulu	1.794	17	3.338	24	1.180	8	6.312	49	6.361	0,23	Bengkulu
Jambi	3.128	230	8.616	158	4.433	87	16.178	474	16.652	0,60	Jambi
Aceh	6.220	106	9.217	68	3.859	56	19.296	230	19.526	0,71	Aceh
Sumatera Utara	18.010	3.387	51.470	2.979	46.708	5.114	116.188	11.481	127.669	4,62	Sumatera Utara
Sumatera Barat	5.073	380	10.506	176	6.744	114	22.323	670	22.992	0,83	Sumatera Barat
Riau	10.553	1.120	21.198	445	12.803	448	44.554	2.013	46.567	1,68	Riau
Sumatera Selatan	7.392	971	19.631	487	22.587	650	49.610	2.108	51.718	1,87	Sumatera Selatan
Kepulauan Riau	5.499	3.849	9.498	1.058	4.174	771	19.171	5.677	24.849	0,90	Kepulauan Riau
Bangka Belitung	1.446	363	5.548	58	3.140	136	10.134	557	10.691	0,39	Bangka Belitung
Lampung	3.954	242	10.159	267	4.779	205	18.892	715	19.607	0,71	Lampung
Kalimantan Selatan	6.946	1.023	14.509	315	5.967	175	27.422	1.513	28.935	1,05	Kalimantan Selatan
Kalimantan Barat	4.697	399	15.503	380	7.282	109	27.482	888	28.371	1,03	Kalimantan Barat
Kalimantan Timur	16.392	3.023	25.949	1.702	20.356	1.820	62.697	6.545	69.242	2,51	Kalimantan Timur
Kalimantan Tengah	3.959	166	6.044	44	2.662	21	12.665	232	12.897	0,47	Kalimantan Tengah
Sulawesi Tengah	1.987	50	4.900	56	1.893	27	8.779	132	8.911	0,32	Sulawesi Tengah
Sulawesi Selatan	6.382	804	24.432	547	12.698	703	43.512	2.054	45.566	1,65	Sulawesi Selatan
Sulawesi Utara	2.303	245	6.542	320	4.788	210	13.634	775	14.409	0,52	Sulawesi Utara
Sulawesi Barat	610	1	1.320	0	164	1	2.095	2	2.097	0,08	Sulawesi Barat
Gorontalo	417	11	1.447	11	854	11	2.717	34	2.751	0,10	Gorontalo
Sulawesi Tenggara	1.905	80	4.760	134	1.756	12	8.421	226	8.648	0,31	Sulawesi Tenggara
Nusa Tenggara Barat	2.214	75	5.805	83	2.524	52	10.543	210	10.753	0,39	Nusa Tenggara Barat
Bali	7.469	1.882	20.615	1.389	14.147	795	42.230	4.065	46.295	1,67	Bali
Nusa Tenggara Timur	2.870	23	6.451	66	3.475	30	12.796	120	12.916	0,47	Nusa Tenggara Timur
Maluku	1.705	44	3.370	33	2.033	43	7.108	121	7.229	0,26	Maluku
Papua	7.778	1.563	10.135	110	4.189	384	22.102	2.057	24.159	0,87	Papua
Maluku Utara	1.195	85	2.006	7	730	8	3.931	100	4.031	0,15	Maluku Utara
Irian Jaya Barat	2.442	22	3.316	53	1.325	48	7.083	124	7.207	0,26	Irian Jaya Barat
Lainnya	1	1.305	8	718	6	1.869	16	3.893	3.909	0,14	Others
Total	454.702	169.465	824.382	59.567	1.087.572	168.254	2.366.656	397.287	2.763.943	100	Total

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

Lokasi	2006	2007	2008	2009	2010	2011											2012		Location
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ^{r)}	Feb	
Jawa Barat	104.431	119.504	135.580	154.212	186.368	183.688	186.128	185.745	188.931	196.846	196.230	197.080	204.444	205.797	210.665	219.405	217.474	217.502	Jawa Barat
Banten	27.317	28.310	33.011	39.103	56.531	56.882	59.183	58.921	60.305	62.217	63.126	63.586	65.972	65.734	66.953	70.218	70.304	72.345	Banten
DKI Jakarta	620.919	751.466	868.803	995.417	1.197.604	1.141.149	1.180.064	1.164.689	1.197.538	1.202.544	1.225.583	1.230.557	1.255.394	1.293.125	1.320.964	1.417.266	1.410.213	1.385.540	DKI Jakarta
D.I. Yogyakarta	13.908	15.323	16.834	19.679	22.919	23.005	23.276	23.577	23.981	24.323	24.840	24.776	25.839	26.134	26.270	26.837	26.985	27.485	D.I. Yogyakarta
Jawa Tengah	62.701	70.139	80.782	91.223	105.605	105.040	109.545	110.668	112.896	115.121	116.897	111.322	118.301	118.404	122.107	124.743	124.768	125.994	Jawa Tengah
Jawa Timur	127.851	143.778	171.426	193.720	214.993	213.282	216.775	217.690	221.755	226.753	228.094	225.597	234.007	235.536	241.240	250.524	248.576	250.120	Jawa Timur
Bengkulu	2.760	3.482	4.143	3.967	4.691	5.035	5.188	5.316	5.482	5.686	5.752	5.640	5.986	6.024	6.232	6.190	6.380	6.361	Bengkulu
Jambi	7.535	9.321	10.069	10.843	13.254	14.338	14.478	14.699	14.897	15.437	15.440	15.335	16.079	15.973	16.149	16.415	16.313	16.652	Jambi
Aceh	21.956	18.341	20.464	19.215	18.851	18.106	17.922	17.887	19.276	19.295	18.554	17.958	20.063	19.438	19.251	20.333	19.605	19.526	Aceh
Sumatera Utara	60.126	71.021	83.941	94.458	108.612	110.086	112.139	112.630	114.365	115.920	117.380	115.577	120.200	120.910	124.317	127.076	126.631	127.669	Sumatera Utara
Sumatera Barat	11.490	13.974	15.349	17.728	20.829	20.204	20.206	20.461	20.836	20.960	21.164	20.704	22.554	22.319	23.076	23.126	22.844	22.992	Sumatera Barat
Riau	40.074	30.155	31.760	30.892	37.142	39.149	40.188	39.073	40.114	42.534	41.856	41.415	44.115	43.074	43.189	45.067	44.365	46.567	Riau
Sumatera Selatan	21.068	24.867	30.058	34.119	40.559	41.651	42.744	43.609	44.695	46.538	45.517	46.887	48.668	49.377	50.378	51.235	50.926	51.718	Sumatera Selatan
Kepulauan Riau	-	13.587	16.341	17.088	20.228	20.518	20.659	21.172	21.380	22.303	22.143	22.173	22.547	22.500	22.950	24.114	23.675	24.849	Kepulauan Riau
Bangka Belitung	4.728	6.384	6.828	7.469	8.645	9.004	9.523	9.448	9.727	10.277	10.458	10.235	10.616	10.230	10.129	10.243	10.335	10.691	Bangka Belitung
Lampung	9.496	14.789	21.559	14.836	16.748	16.801	17.454	17.563	17.988	18.599	18.568	18.354	19.222	19.150	19.591	19.745	19.571	19.607	Lampung
Kalimantan Selatan	10.813	12.798	16.026	18.164	21.572	21.579	22.383	22.447	23.158	24.285	24.442	24.374	26.282	26.262	27.006	28.305	28.216	28.935	Kalimantan Selatan
Kalimantan Barat	12.793	14.965	17.570	18.995	23.071	23.720	24.264	24.641	25.089	25.524	25.538	25.481	26.213	26.327	27.597	27.857	27.989	28.371	Kalimantan Barat
Kalimantan Timur	30.596	34.316	41.518	43.719	49.911	52.444	53.331	51.586	53.126	56.831	56.446	57.158	61.696	61.829	62.426	66.880	65.287	69.242	Kalimantan Timur
Kalimantan Tengah	5.510	6.530	6.909	7.708	8.889	9.463	9.862	10.631	11.090	11.505	11.394	11.456	12.064	12.099	12.003	11.924	12.396	12.897	Kalimantan Tengah
Sulawesi Tengah	4.448	5.171	5.721	6.301	7.460	7.430	7.464	7.425	7.685	8.003	7.818	7.767	8.054	8.241	8.593	8.865	8.878	8.911	Sulawesi Tengah
Sulawesi Selatan	21.952	24.794	29.013	34.271	38.038	37.432	38.224	38.170	38.688	39.908	40.205	40.088	41.879	42.390	43.727	46.262	45.591	45.566	Sulawesi Selatan
Sulawesi Utara	6.057	7.133	8.941	10.082	11.554	11.659	11.929	12.059	12.341	12.738	12.805	12.802	13.447	13.563	13.908	14.340	14.358	14.409	Sulawesi Utara
Sulawesi Barat	-	1.076	1.451	1.440	1.622	1.691	1.672	1.746	1.825	1.854	1.816	1.773	1.863	1.861	2.043	1.934	2.105	2.097	Sulawesi Barat
Gorontalo	1.392	1.641	1.833	1.909	2.191	2.305	2.343	2.353	2.416	2.426	2.411	2.389	2.590	2.659	2.738	2.712	2.787	2.751	Gorontalo
Sulawesi Tenggara	3.218	3.977	4.563	5.207	5.972	6.407	6.583	6.787	7.006	7.165	7.170	7.479	7.962	8.155	8.256	8.428	8.580	8.648	Sulawesi Tenggara
Nusa Tenggara Barat	4.441	5.402	6.363	7.101	8.473	8.445	8.664	8.872	9.176	9.379	9.574	9.298	10.018	10.246	10.694	10.872	10.806	10.753	Nusa Tenggara Barat
Bali	19.030	23.522	28.524	32.247	37.848	38.213	38.536	38.864	39.542	40.340	40.965	41.124	42.801	43.646	44.799	45.604	45.807	46.295	Bali
Nusa Tenggara Timur	6.628	7.296	8.005	9.119	10.208	10.684	10.791	11.021	11.292	11.423	11.537	11.522	11.827	11.974	12.438	12.755	12.977	12.916	Nusa Tenggara Timur
Maluku	3.993	4.413	4.671	5.101	5.710	5.777	5.909	6.008	6.096	6.219	6.131	6.126	6.409	6.477	6.735	6.989	7.216	7.229	Maluku
Papua	15.096	13.276	14.227	16.344	19.534	20.004	21.515	21.584	21.174	21.704	21.391	20.564	23.996	23.945	23.857	23.946	23.970	24.159	Papua
Maluku Utara	2.184	2.576	2.800	2.673	2.750	3.002	3.123	3.187	3.184	3.274	3.258	3.194	3.431	3.552	3.714	3.769	3.892	4.031	Maluku Utara
Irian Jaya Barat	-	4.506	5.084	5.334	5.747	5.908	5.912	6.366	6.449	6.523	6.249	6.910	7.123	6.838	7.305	7.097	7.047	7.207	Irian Jaya Barat
Lainnya	2.596	3.000	3.126	3.358	4.694	3.741	3.382	3.316	3.674	3.559	3.331	3.201	3.198	3.494	3.443	3.835	3.703	3.909	Others
Total	1.287.102	1.510.834	1.753.292	1.973.042	2.338.824	2.287.844	2.351.357	2.340.213	2.397.179	2.438.011	2.464.083	2.459.898	2.544.862	2.587.282	2.644.742	2.784.912	2.770.570	2.763.943	Total

Ket: r) revisi

Note: r) revised

Tabel 1.75 Suku Bunga Rata-rata DPK Bank Umum
(Average of Interest Rate of Third Party Funds of Commercial Banks)
Persen (Percent)

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			Demand Deposits
Rupiah	-	-	2,90	2,39	2,23	2,24	2,19	2,24	2,28	2,21	2,16	2,22	2,23	2,11	2,26	2,04	2,24	2,08	Rupiah
Valas	-	-	1,05	0,41	0,23	0,23	0,21	0,21	0,21	0,21	0,21	0,21	0,22	0,20	0,23	0,25	0,31	0,24	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	10,71	6,77	6,64	6,65	6,77	6,77	6,78	6,77	6,77	6,75	6,84	6,78	6,57	6,40	6,31	6,05	Rupiah
Valas	-	-	3,40	1,74	1,22	1,14	1,19	1,16	1,21	1,24	1,29	1,32	1,35	1,42	1,43	1,56	1,56	1,62	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	11,17	7,45	6,94	6,97	7,05	7,07	7,09	7,06	7,05	7,06	7,19	7,21	7,14	6,90	6,75	6,56	Rupiah
Valas	-	-	4,18	2,14	1,29	1,27	1,32	1,35	1,41	1,40	1,45	1,52	1,56	1,79	1,87	1,93	1,82	1,95	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	10,32	7,89	7,07	7,07	7,14	7,15	7,16	7,18	7,07	7,04	7,19	7,18	7,18	7,27	7,23	6,94	Rupiah
Valas	-	-	3,94	2,32	1,47	1,48	1,55	1,55	1,54	1,57	1,62	1,61	1,77	1,86	1,99	2,12	2,15	2,20	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	10,34	9,54	7,65	7,13	7,08	7,04	7,01	7,00	6,96	6,94	6,97	6,97	6,94	6,84	6,72	6,82	Rupiah
Valas	-	-	3,08	2,72	1,86	1,88	1,80	1,77	1,34	1,47	1,53	1,47	1,48	1,54	1,51	1,58	1,81	1,73	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	3,11	2,79	2,92	2,60	2,51	2,46	2,46	2,56	2,47	2,46	2,42	2,34	2,32	2,27	2,25	2,10	Rupiah
Valas	-	-	1,21	0,50	0,34	0,27	0,19	0,18	0,19	0,37	0,25	0,28	0,29	0,26	0,29	0,27	0,33	0,25	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Note : Data available since January 2008

Tabel 1.76 Suku Bunga Rata-rata DPK Bank Persero
(Average of Interest Rate of Third Party Funds of State Owned Banks)
 Persen (Percent)

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			Demand Deposits
Rupiah	-	-	3,23	2,52	2,22	2,22	2,17	2,12	2,10	2,01	1,97	2,09	2,00	1,81	1,95	1,77	2,07	2,01	Rupiah
Valas	-	-	1,24	0,42	0,11	0,15	0,11	0,11	0,09	0,11	0,11	0,11	0,11	0,11	0,14	0,12	0,14	0,12	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	10,07	6,49	6,43	6,47	6,55	6,54	6,54	6,51	6,48	6,53	6,58	6,43	6,24	6,04	5,90	5,72	Rupiah
Valas	-	-	3,99	2,44	1,36	1,22	1,26	1,17	1,25	1,29	1,33	1,30	1,30	1,34	1,30	1,33	0,89	1,24	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	10,44	7,34	6,74	6,77	6,84	6,82	6,90	6,90	6,87	6,89	6,89	6,88	6,84	6,65	6,36	6,25	Rupiah
Valas	-	-	5,28	3,20	1,66	1,64	1,68	1,63	1,65	1,65	1,62	1,61	1,55	1,89	2,16	2,10	1,57	1,79	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	10,59	7,70	6,55	6,55	6,56	6,57	6,58	6,59	6,60	6,62	6,64	6,63	6,60	6,54	6,44	6,34	Rupiah
Valas	-	-	3,99	2,95	1,64	1,73	1,74	1,69	1,68	1,66	1,67	1,60	1,71	1,82	1,94	2,05	1,77	2,15	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	11,32	9,35	6,93	6,98	7,01	6,98	6,97	6,97	6,98	6,96	6,99	7,00	6,97	6,92	6,59	6,64	Rupiah
Valas	-	-	3,59	2,74	2,16	2,07	1,82	1,76	1,11	1,31	1,41	1,38	1,37	1,37	1,43	1,46	1,08	1,50	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	2,79	2,62	2,37	2,42	2,25	2,23	2,23	2,48	2,28	2,27	2,22	2,08	2,08	1,98	1,91	1,78	Rupiah
Valas	-	-	2,80	0,53	0,23	0,36	0,02	0,00	0,00	0,76	0,23	0,23	0,23	0,23	0,23	0,23	0,23	0,23	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Note : Data available since January 2008

Tabel 1.77 Suku Bunga Rata-rata DPK BUSN Devisa
(Average of Interest Rate of Third Party Funds of Foreign Exchange Commercial Banks)
 Persen (Percent)

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			Demand Deposits
Rupiah	-	-	2,61	2,09	2,11	2,06	2,00	2,11	2,26	2,07	2,16	2,11	2,15	2,08	2,11	2,16	2,18	1,99	Rupiah
Valas	-	-	1,80	0,68	0,44	0,44	0,40	0,40	0,40	0,41	0,40	0,39	0,42	0,38	0,40	0,45	0,49	0,46	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	11,20	6,85	6,75	6,69	6,78	6,76	6,78	6,78	6,79	6,76	6,92	6,93	6,68	6,53	6,48	6,25	Rupiah
Valas	-	-	4,18	1,71	1,32	1,25	1,28	1,22	1,27	1,27	1,38	1,39	1,46	1,57	1,63	1,80	1,94	1,95	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	11,55	7,31	6,78	6,82	6,89	6,92	6,91	6,85	6,79	6,79	7,11	7,22	7,16	6,87	6,72	6,55	Rupiah
Valas	-	-	4,82	1,85	1,53	1,40	1,43	1,41	1,50	1,51	1,62	1,71	1,81	2,03	2,00	2,16	2,14	2,30	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	9,86	7,68	6,72	6,77	6,79	6,85	6,86	6,91	6,73	6,68	6,95	6,93	6,92	7,06	6,98	6,66	Rupiah
Valas	-	-	4,26	2,06	1,53	1,40	1,42	1,39	1,36	1,53	1,66	1,79	2,06	2,16	2,35	2,47	2,54	2,58	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	9,56	9,09	6,39	6,47	6,55	6,55	6,55	6,54	6,55	6,63	6,73	6,69	6,68	6,53	6,51	6,65	Rupiah
Valas	-	-	3,10	3,04	1,71	1,62	1,62	1,63	1,61	1,67	1,62	1,66	1,67	1,68	1,68	1,68	2,08	1,85	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	3,32	2,88	2,70	2,70	2,69	2,59	2,59	2,55	2,53	2,50	2,48	2,44	2,41	2,40	2,43	2,30	Rupiah
Valas	-	-	0,82	0,79	0,37	0,37	0,37	0,36	0,37	0,38	0,39	0,42	0,40	0,39	0,41	0,41	0,42	0,40	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Data available since January 2008

Tabel 1.78 Suku Bunga Rata-rata DPK BUSN Non Devisa
(Average of Interest Rate of Third Party Funds of Non-Foreign Exchange Commercial Banks)
Persen (Percent)

Indikator	2006	2007	2008	2009	2010	2011												2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
Giro																			Demand Deposits	
Rupiah	-	-	4,68	3,59	3,60	3,70	4,02	3,73	3,64	3,91	4,09	3,93	3,61	3,51	3,54	3,54	3,73	3,28	Rupiah	
Valas	-	-	-	0,94	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
Deposito																			Time Deposits	
Deposito 1 bln																			1 month deposit	
Rupiah	-	-	11,64	8,65	8,17	6,92	8,15	8,19	8,13	8,09	8,11	8,05	7,99	7,99	7,86	7,78	7,47	7,19	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
Deposito 3 bln																			3 month deposit	
Rupiah	-	-	11,77	9,00	8,90	8,36	8,62	8,59	8,52	8,46	8,49	8,48	8,40	8,34	8,21	8,04	7,88	7,67	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
Deposito 6 bln																			6 month deposit	
Rupiah	-	-	11,35	9,44	9,11	8,89	9,00	8,94	8,89	8,82	8,78	8,73	8,70	8,65	8,60	8,57	8,43	8,31	Rupiah	
Valas	-	-	-	2,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
Deposito 12 bln																			12 month deposit	
Rupiah	-	-	11,52	10,49	9,22	8,95	9,16	9,18	9,13	8,98	8,89	8,79	8,69	8,69	8,62	8,49	8,47	8,40	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
Tabungan																			Saving Deposits	
Rupiah	-	-	4,28	3,33	3,56	3,69	3,73	3,63	3,66	3,78	3,72	3,86	3,95	4,04	3,92	3,69	3,98	3,46	Rupiah	
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange	
Ket: Data tersedia mulai Januari 2008																			Data available since January 2008	

Tabel 1.79 Suku Bunga Rata-rata DPK Bank Pembangunan Daerah
(Average of Interest Rate of Third Party Funds of Regional Development Banks)
Persen (Percent)

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			Demand Deposits
Rupiah	-	-	3.16	3.02	3.01	2.85	2.73	2.81	2.81	2.91	2.80	2.94	2.88	2.86	2.88	2.67	2.94	2.71	Rupiah
Valas	-	-	1.33	0.79	0.65	0.62	0.63	0.63	0.61	0.54	0.65	0.62	0.64	0.69	0.65	0.71	0.65	0.54	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	10.07	7.69	7.93	7.73	7.54	7.56	7.58	7.54	7.52	7.45	7.49	7.53	7.40	7.43	6.99	6.66	Rupiah
Valas	-	-	4.03	3.22	1.79	2.84	1.83	1.39	3.42	4.02	2.68	2.41	2.59	3.08	3.43	3.08	3.33	3.70	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	9.41	8.28	8.57	8.25	8.19	8.03	8.13	8.11	8.07	8.02	8.06	8.12	8.13	7.96	7.69	7.40	Rupiah
Valas	-	-	3.27	3.96	1.88	1.77	1.49	1.92	1.04	1.08	1.87	1.87	1.01	2.10	2.12	1.90	2.07	1.93	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	10.18	9.16	9.69	8.68	8.74	8.71	8.59	8.54	8.42	8.31	8.10	8.09	8.09	8.28	8.14	7.74	Rupiah
Valas	-	-	4.47	4.18	1.41	1.26	1.25	1.15	1.15	1.09	1.01	1.10	0.99	1.01	0.99	0.98	1.01	1.41	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	8.74	11.33	11.89	8.86	8.47	8.36	8.27	8.29	8.00	7.75	7.64	8.03	7.90	7.76	8.06	7.47	Rupiah
Valas	-	-	3.25	4.48	1.30	1.31	1.30	1.32	1.32	1.31	1.30	1.30	1.45	1.50	1.49	1.49	1.46	1.52	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	3.62	3.37	3.08	2.99	2.86	2.92	2.87	3.02	3.02	3.06	3.05	3.01	2.99	2.92	2.93	2.64	Rupiah
Valas	-	-	1.88	2.11	0.98	0.91	0.91	0.92	0.90	0.77	0.76	0.80	0.92	0.76	0.89	0.76	0.74	0.66	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Data available since January 2008

Tabel 1.80 Suku Bunga Rata-rata DPK Bank Campuran
(Average of Interest Rate of Third Party Funds of Joint Venture Banks)
Persen (Percent)

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			Demand Deposits
Rupiah	-	-	1,46	2,62	1,37	1,66	1,85	1,80	1,65	1,60	1,59	1,59	1,67	1,67	1,70	1,82	1,76	1,69	Rupiah
Valas	-	-	0,33	0,20	0,13	0,14	0,14	0,15	0,11	0,14	0,16	0,21	0,17	0,15	0,26	0,27	0,37	0,23	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	11,06	6,44	6,30	6,44	6,46	6,40	6,41	6,56	6,57	6,47	6,46	6,41	6,19	6,07	5,86	5,68	Rupiah
Valas	-	-	2,91	1,01	1,13	1,11	1,26	1,43	1,45	1,39	1,38	1,55	1,56	1,58	1,59	1,80	1,71	1,82	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	12,63	7,06	6,95	6,96	7,03	7,02	6,98	7,03	7,10	6,96	7,02	7,00	6,88	6,65	6,52	6,28	Rupiah
Valas	-	-	3,93	1,55	1,05	1,08	1,10	1,27	1,31	1,29	1,30	1,52	1,54	1,68	1,75	1,84	1,78	1,89	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	11,14	7,78	7,12	7,12	7,09	7,05	6,93	7,01	6,99	6,89	6,91	6,94	6,98	6,87	6,83	6,67	Rupiah
Valas	-	-	4,07	1,40	1,51	1,27	1,78	1,92	1,93	2,00	2,03	1,77	1,75	1,82	1,85	2,07	2,08	2,07	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	10,76	8,97	7,01	7,00	6,92	7,01	7,04	7,07	7,12	6,88	6,81	6,69	6,66	6,56	6,38	6,32	Rupiah
Valas	-	-	2,49	1,83	1,64	1,74	0,97	1,00	0,98	1,56	1,26	1,19	1,19	1,35	1,38	1,41	1,47	1,76	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	5,04	2,83	2,87	2,78	2,38	2,55	2,63	3,09	3,16	3,15	3,17	2,87	2,93	2,77	2,86	2,61	Rupiah
Valas	-	-	0,75	0,41	0,15	0,19	0,14	0,14	0,16	0,19	0,14	0,28	0,35	0,22	0,33	0,25	0,23	0,17	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Data available since January 2008

Tabel 1.81 Suku Bunga Rata-rata DPK Bank Asing
(Average of Interest Rate of Third Party Funds of Foreign Owned Banks)
 Persen (Percent)

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro																			Demand Deposits
Rupiah	-	-	1,16	0,86	1,17	1,14	1,29	1,41	1,54	1,47	0,81	1,30	1,33	1,11	2,50	1,04	2,24	0,88	Rupiah
Valas	-	-	0,10	0,09	0,04	0,03	0,04	0,04	0,06	0,03	0,03	0,03	0,03	0,04	0,09	0,09	0,31	0,07	Foreign Exchange
Deposito																			Time Deposits
Deposito 1 bln																			1 month deposit
Rupiah	-	-	10,03	5,85	3,76	5,41	5,65	5,63	5,70	5,56	5,61	5,42	5,18	4,84	4,64	4,51	6,31	3,85	Rupiah
Valas	-	-	1,23	0,28	0,19	0,29	0,35	0,35	0,37	0,44	0,45	0,71	0,77	0,71	0,70	0,82	1,56	0,85	Foreign Exchange
Deposito 3 bln																			3 month deposit
Rupiah	-	-	11,65	6,57	4,70	6,21	6,39	6,48	6,54	6,62	6,69	6,68	6,36	5,89	5,54	5,27	6,75	5,12	Rupiah
Valas	-	-	2,39	0,66	0,38	0,60	0,63	0,70	0,90	0,91	0,92	0,93	1,02	1,19	1,26	1,18	1,82	1,19	Foreign Exchange
Deposito 6 bln																			6 month deposit
Rupiah	-	-	10,64	7,18	5,46	6,43	6,49	6,53	6,62	6,66	6,71	6,75	6,75	6,66	6,51	6,20	7,23	5,43	Rupiah
Valas	-	-	2,63	0,77	0,43	0,67	0,66	0,64	0,63	0,63	0,61	0,60	0,59	0,58	0,72	0,73	2,15	0,89	Foreign Exchange
Deposito 12 bln																			12 month deposit
Rupiah	-	-	9,87	9,67	4,46	6,25	6,25	6,28	6,30	6,32	6,59	6,73	6,72	6,75	6,74	6,69	6,72	6,53	Rupiah
Valas	-	-	3,45	2,42	0,88	0,77	1,54	1,54	1,32	1,08	1,76	1,77	2,04	1,98	1,20	2,16	1,81	2,00	Foreign Exchange
Tabungan																			Saving Deposits
Rupiah	-	-	3,98	2,67	2,67	2,22	2,27	2,27	2,26	2,23	2,14	2,01	1,94	1,97	1,67	1,76	2,25	1,56	Rupiah
Valas	-	-	0,17	0,08	0,02	0,04	0,03	0,03	0,04	0,04	0,03	0,05	0,06	0,04	0,06	0,04	0,33	0,03	Foreign Exchange
Ket: Data tersedia mulai Januari 2008																			Data available since January 2008

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

Peringkat	Desember 2007			Desember 2008			Desember 2009			Desember 2010			Februari 2011			Desember 2011			Februari 2012			Rating
	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	Nama Bank (Bank Name)	Total Kredit (Total Credits)	Pangsa Thd Total Kredit Bank Umum (%) (Portion to Total Commercial Bank Credit (%))	
1	PT Bank Mandiri Tbk	125.280	12,50	PT BRI	161.130	12,32	PT BRI (Persero) Tbk.	206.117	14,53	PT BRI (Persero) Tbk.	241.020	13,65	PT BRI (Persero) Tbk.	238.120	13,42	PT BRI (Persero) Tbk.	283.832	13,14	PT Bank Mandiri (Persero) Tbk	275.539	12,51	1
2	PT BRI	114.361	11,41	PT Bank Mandiri Tbk	156.900	12,00	PT Bank Mandiri (Persero) Tbk	178.043	12,55	PT Bank Mandiri (Persero) Tbk	217.809	12,33	PT Bank Mandiri (Persero) Tbk	216.360	12,20	PT Bank Mandiri (Persero) Tbk	272.197	12,60	PT BRI (Persero) Tbk.	272.804	12,38	2
3	PT BNI Tbk	87.774	8,76	PT Bank Central Asia Tbk	112.686	8,62	PT Bank Central Asia Tbk.	122.991	8,67	PT Bank Central Asia Tbk.	153.116	8,67	PT Bank Central Asia Tbk.	149.108	8,41	PT Bank Central Asia Tbk.	199.487	9,24	PT BCA, Tbk.	199.926	9,08	3
4	PT Bank Central Asia Tbk	82.503	8,23	PT BNI Tbk	111.044	8,49	PT BNI (Persero),Tbk	119.991	8,46	PT BNI (Persero),Tbk	132.431	7,50	PT BNI (Persero),Tbk	131.020	7,39	PT BNI (Persero),Tbk	157.252	7,28	PT BNI (Persero),Tbk	154.697	7,02	4
5	PT Bank Danamon Indonesia Tbk	51.107	5,10	PT Bank Danamon Indonesia Tbk	64.376	4,92	PT Bank Cimb Niaga, Tbk	82.158	5,79	PT Bank CIMB Niaga, Tbk	102.715	5,82	PT Bank CIMB Niaga, Tbk	105.064	5,92	PT Bank CIMB Niaga, Tbk	122.179	5,66	PT Bank CIMB Niaga, Tbk	123.583	5,61	5
6	PT Bank Niaga Tbk	41.843	4,18	PT Bank CIMB Niaga Tbk	50.117	3,83	PT Bank Danamon Indonesia Tbk	60.162	4,24	PT Bank Danamon Indonesia Tbk	75.264	4,26	PT Bank Danamon Indonesia Tbk	76.410	4,31	PT Bank Danamon Indonesia Tbk	87.185	4,04	PT Bank Danamon Indonesia Tbk	86.908	3,94	6
7	PT Pan Indonesia Bank Tbk	29.026	2,90	PT Pan Indonesia Bank Tbk	36.588	2,80	PT Pan Indonesia Bank, Tbk	41.284	2,91	PT Pan Indonesia Bank, Tbk	55.705	3,15	PT Pan Indonesia Bank, Tbk	57.016	3,21	PT Pan Indonesia Bank, Tbk	68.733	3,18	PT Pan Indonesia Bank, Tbk	69.721	3,16	7
8	PT BII	28.189	2,81	PT Bank Permata Tbk	34.880	2,67	PT Bank Permata Tbk	41.243	2,91	PT Bank Permata Tbk	51.529	2,92	PT Bank Permata Tbk	52.549	2,96	PT Bank Permata Tbk	67.180	3,11	PT Bank Permata Tbk	69.308	3,15	8
9	PT Bank Permata Tbk	25.989	2,59	PT BII	34.757	2,66	PT BTN (Persero)	40.719	2,87	PT BTN (Persero)	51.458	2,91	PT BTN (Persero)	52.332	2,95	PT BTN (Persero)	63.552	2,94	PT BTN (Persero)	64.467	2,93	9
10	PT BTN	22.352	2,23	PT BTN	32.022	2,45	PT BII Tbk	37.114	2,62	PT BII Tbk	50.065	2,84	PT BII Tbk	51.664	2,91	PT BII Tbk	62.628	2,90	PT BII Tbk	63.494	2,88	10
	Total	608.424	60,72	Total	794.500	60,76	Total	929.822	65,53	Total	#####	64,06	Total	#####	63,68	Total	#####	64,08	Total	#####	62,66	

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

Sektor Ekonomi	2006	2007	2008	2009	2010	2011										2012		Economic Sector	
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾		Feb
1. Pertanian, perburuan dan sarana pertanian	-	-	14,38	13,10	11,46	11,43	11,31	11,29	11,31	10,02	11,46	11,52	11,44	11,55	11,64	11,51	11,47	11,13	1. Agriculture, hunting and agricultural facilities
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	7,73	5,60	4,58	4,58	4,36	4,19	4,41	4,35	4,50	4,47	4,46	4,69	4,70	5,43	4,74	4,80	Foreign Exchange
2. Pertambangan	-	-	14,83	10,95	10,57	11,36	10,01	10,28	10,31	10,21	11,49	11,44	11,24	11,24	11,17	11,84	11,25	11,16	2. Mining
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	5,44	4,47	3,76	3,64	3,42	3,40	3,32	3,43	3,61	3,52	3,50	3,70	3,80	4,04	3,74	3,98	Foreign Exchange
3. Perindustrian	-	-	13,92	11,81	10,75	10,70	10,42	10,43	10,38	10,30	10,64	10,52	10,44	10,37	10,35	10,50	10,17	10,07	3. Manufacturing
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	6,62	5,43	4,34	4,29	4,07	4,07	4,03	3,96	4,05	4,08	4,15	4,17	4,20	4,45	4,27	4,28	Foreign Exchange
4. Listrik, Gas dan Air	-	-	11,27	9,42	8,48	8,22	6,05	6,19	6,23	5,87	7,27	6,74	6,68	6,62	6,12	8,05	7,20	7,05	4. Water, gas and electricity
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	6,28	4,29	3,87	3,70	4,13	4,05	4,10	3,45	3,91	3,93	3,91	4,09	4,22	4,79	4,72	4,53	Foreign Exchange
5. Konstruksi	-	-	14,18	13,30	12,19	12,07	11,65	11,62	11,63	11,52	11,93	11,92	11,90	11,89	11,83	11,78	11,73	11,54	5. Construction
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	6,89	6,07	5,43	5,63	5,49	5,21	5,25	5,21	6,02	5,92	5,86	5,93	5,89	6,02	5,88	6,04	Foreign Exchange
6. Perdagangan, restoran dan hotel	-	-	15,69	14,67	13,63	13,64	12,42	12,49	12,49	11,50	13,55	13,54	13,42	13,44	13,41	13,26	13,26	13,20	6. Trade, restaurants and hotels
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	7,58	6,20	4,86	4,75	4,52	4,59	4,55	4,67	4,77	4,66	4,78	4,91	4,89	5,04	4,95	5,03	Foreign Exchange
7. Pengangkutan, pergudangan dan komunikasi	-	-	12,72	10,45	10,29	10,41	10,02	10,07	10,10	9,88	10,45	10,38	10,38	10,32	10,21	10,03	9,81	9,74	7. Transportation, warehousing and communications
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	6,49	5,76	5,92	5,47	5,34	5,41	5,34	5,15	5,31	5,05	5,19	5,16	5,16	5,25	5,12	5,27	Foreign Exchange
8. Jasa Dunia Usaha	-	-	14,22	13,01	12,07	11,96	11,95	11,90	11,96	11,97	12,02	11,92	11,79	11,75	11,69	11,64	11,53	11,42	8. Business Services
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	6,52	4,94	3,44	3,26	3,26	3,38	3,26	3,23	3,18	3,10	3,24	3,32	3,39	3,46	3,55	3,53	Foreign Exchange
9. Jasa Sosial/masyarakat	-	-	14,67	14,59	14,50	14,28	14,21	13,98	13,87	13,28	13,67	13,61	13,56	13,50	13,40	13,29	13,23	13,07	9. Social Services
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	5,02	5,49	4,46	5,23	4,19	4,15	3,98	4,44	4,47	4,45	4,51	4,52	4,54	4,71	4,76	4,77	Foreign Exchange
10. Lain-lain	-	-	15,71	15,74	13,73	13,55	14,77	14,85	14,82	10,37	13,63	13,66	13,59	13,55	13,49	13,37	13,41	13,06	10. Others
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Rupiah
Valas	-	-	3,85	0,67	2,20	1,93	1,05	0,75	0,68	0,21	2,49	1,56	1,67	1,79	1,41	2,58	2,26	2,35	Foreign Exchange
Ket: ¹⁾ revisi																			Note: ¹⁾ Revised

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

Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan ¹⁾	Feb	
1. Modal Kerja																			1. Working Capital
Rupiah	-	-	14,63	13,27	12,39	12,44	11,69	11,81	11,79	11,77	12,29	12,22	12,11	12,09	12,00	11,98	11,89	11,83	Rupiah
Valas	-	-	6,44	5,02	4,00	3,87	3,52	3,54	3,48	3,57	3,71	3,67	3,70	3,75	3,76	3,89	3,78	3,87	Foreign Exchange
2. Investasi																			2. Investment
Rupiah	-	-	13,99	12,55	11,86	11,79	11,81	11,80	11,81	11,75	11,75	11,74	11,70	11,66	11,59	11,69	11,40	11,29	Rupiah
Valas	-	-	7,01	5,88	5,02	4,96	5,04	4,99	4,96	4,88	4,77	4,70	4,83	4,97	5,02	5,37	5,12	5,17	Foreign Exchange
3. Konsumsi																			3. Consumption
Rupiah	-	-	15,82	15,81	13,79	13,48	14,77	14,74	14,72	14,63	13,57	13,50	13,44	13,40	13,37	13,38	13,35	12,90	Rupiah
Valas	-	-	3,85	0,67	0,43	0,42	0,42	0,35	0,34	0,26	1,07	0,97	0,28	0,25	0,39	0,34	0,90	0,98	Foreign Exchange
Ket: r) revisi																			Note: r) revised

Tabel 1.85 Perkembangan Jumlah Bank dan Kantor Bank Umum
(Growth of Total Commercial Banks and Bank Offices)

Kelompok Bank	2006	2007	2008	2009	2010	2011											2012		Group of Bank
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Bank Persero																			State Owned Banks
Jumlah Bank	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	Total Banks
Jumlah Kantor	2.548	2.765	3.134	3.854	4.189	4.210	4.214	4.216	4.236	4.245	4.246	4.248	4.289	4.303	4.343	4.362	4.362	4.363	Total Bank Offices
BUSN Devisa																			Foreign Exchange Commercial Banks
Jumlah Bank	35	35	32	34	36	36	36	36	36	36	36	36	36	36	36	36	36	36	Total Banks
Jumlah Kantor	4.395	4.694	5.196	6.181	6.608	6.730	6.771	6.832	6.918	6.956	6.994	7.024	7.043	7.062	7.168	7.209	7.230	7.244	Total Bank Offices
BUSN Non Devisa																			Non-Foreign Exchange Commercial Banks
Jumlah Bank	36	36	36	31	31	31	31	31	31	31	30	30	30	30	30	30	30	30	Total Banks
Jumlah Kantor	759	778	875	976	1.131	1.153	1.187	1.194	1.206	1.215	1.213	1.228	1.244	1.249	1.271	1.288	1.299	1.303	Total Bank Offices
BPD																			Regional Development Banks
Jumlah Bank	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	Total Banks
Jumlah Kantor	1.217	1.205	1.310	1.358	1.413	1.434	1.437	1.438	1.440	1.444	1.444	1.447	1.448	1.453	1.468	1.472	1.478	1.478	Total Bank Offices
Bank Campuran																			Joint Venture Banks
Jumlah Bank	17	17	15	16	15	14	14	14	14	14	14	14	14	14	14	14	14	14	Total Banks
Jumlah Kantor	77	96	168	238	263	244	245	245	245	247	246	246	246	246	259	260	260	260	Total Bank Offices
Bank Asing																			Foreign Owned Bank
Jumlah Bank	11	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	Total Banks
Jumlah Kantor	114	142	185	230	233	222	215	215	214	214	204	201	203	197	198	206	191	191	Total Bank Offices
Total																			Total
Jumlah Bank	130	130	124	121	122	121	121	121	121	121	120	120	120	120	120	120	120	120	Total Banks
Jumlah Kantor	9.110	9.680	10.868	12.837	13.837	13.993	14.069	14.140	14.259	14.321	14.347	14.394	14.473	14.510	14.707	14.797	14.820	14.839	Total Bank Offices

Tabel 1.86 Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Wilayah - Februari 2012
(Growth of Total Branch Offices Based on Banks Location - February 2012)

Lokasi	2006	2007	2008	2009	2010	2011												2012		Location
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
Jawa Barat	292	309	324	337	354	357	357	359	362	364	361	362	363	364	365	369	370	370	Jawa Barat	
Banten	57	59	61	66	73	74	75	75	76	79	76	76	77	77	78	79	80	82	Banten	
DKI Jakarta	435	442	464	506	534	539	541	543	543	543	532	532	533	534	532	535	537	538	DKI Jakarta	
D.I. Yogyakarta	42	44	47	51	53	53	54	55	54	54	54	54	54	54	54	54	54	54	D.I. Yogyakarta	
Jawa Tengah	247	258	263	271	285	289	289	290	290	292	291	295	296	299	300	300	301	301	Jawa Tengah	
Jawa Timur	339	350	355	365	390	393	391	391	391	392	392	392	393	394	394	397	398	399	Jawa Timur	
Bengkulu	18	19	21	21	22	22	22	22	22	22	22	22	22	25	26	27	27	27	Bengkulu	
Jambi	39	39	41	44	45	45	46	46	46	47	48	48	48	48	48	48	50	51	Jambi	
Aceh	50	53	57	65	70	70	70	71	71	71	71	71	71	72	73	73	73	73	Aceh	
Sumatera Utara	135	141	146	161	174	173	173	174	174	174	173	174	176	177	178	178	181	181	Sumatera Utara	
Sumatera Barat	66	67	70	71	74	74	75	75	75	75	75	75	75	76	77	77	77	77	Sumatera Barat	
Riau	62	65	69	76	84	84	84	85	86	85	85	86	86	86	86	88	88	88	Riau	
Sumatera Selatan	60	63	64	67	76	76	78	78	78	78	77	77	78	80	80	81	81	81	Sumatera Selatan	
Kepulauan Riau	40	45	47	49	52	52	51	51	51	51	51	51	51	51	51	51	51	51	Kepulauan Riau	
Bangka Belitung	12	13	17	20	22	22	22	22	22	22	22	22	22	23	23	23	23	24	Bangka Belitung	
Lampung	43	43	45	45	48	49	48	48	48	49	49	49	49	50	50	50	50	50	Lampung	
Kalimantan Selatan	53	54	55	63	69	69	69	69	69	68	69	69	69	69	70	70	71	71	Kalimantan Selatan	
Kalimantan Barat	49	51	58	62	66	66	66	66	66	67	67	68	68	69	69	69	69	69	Kalimantan Barat	
Kalimantan Timur	79	84	87	98	100	102	103	104	104	103	102	102	103	103	104	104	104	104	Kalimantan Timur	
Kalimantan Tengah	26	27	33	36	40	40	42	42	42	42	42	42	42	42	43	43	43	43	Kalimantan Tengah	
Sulawesi Tengah	25	28	29	32	35	36	36	36	36	37	36	36	36	36	36	36	36	36	Sulawesi Tengah	
Sulawesi Selatan	92	100	111	111	116	116	117	118	117	119	120	119	119	122	121	121	121	122	Sulawesi Selatan	
Sulawesi Utara	48	48	49	52	54	54	54	53	53	53	53	53	53	53	53	53	53	53	Sulawesi Utara	
Sulawesi Barat	8	8	9	11	12	12	12	12	12	13	13	13	13	13	13	13	13	14	Sulawesi Barat	
Gorontalo	13	10	11	12	13	13	14	14	14	14	14	14	15	16	16	16	16	16	Gorontalo	
Sulawesi Tenggara	21	22	23	25	27	28	29	29	29	29	29	29	30	30	30	30	30	30	Sulawesi Tenggara	
Nusa Tenggara Barat	32	33	36	35	39	39	39	39	40	40	41	41	41	42	42	42	42	43	Nusa Tenggara Barat	
Bali	70	72	73	72	74	74	75	76	77	80	80	80	80	80	80	80	81	81	Bali	
Nusa Tenggara Timur	39	39	40	43	46	46	46	46	47	49	49	49	49	49	49	49	49	49	Nusa Tenggara Timur	
Maluku	22	23	24	25	32	32	32	32	32	32	31	31	31	31	32	33	33	33	Maluku	
Papua	32	35	38	41	47	48	48	48	48	49	50	50	54	54	54	54	55	55	Papua	
Maluku Utara	11	12	13	13	14	14	14	14	14	14	14	14	14	14	14	14	14	14	Maluku Utara	
Irian Jaya Barat	14	15	18	19	22	22	22	22	22	22	22	22	22	23	23	23	24	24	Irian Jaya Barat	
Lainnya	18	18	18	17	17	17	17	17	17	17	17	17	17	17	18	18	18	17	Others	
Total	2.589	2.689	2.816	2.982	3.179	3.200	3.211	3.222	3.229	3.246	3.228	3.235	3.250	3.273	3.282	3.298	3.313	3.321	Total	

Halaman ini sengaja dikosongkan

DATA BANK SYARIAH

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep ^{r)}	Okt ^{r)}	Nov	Des	Jan	Feb	
Penyaluran Dana iB	25.927	32.304	48.264	64.355	94.884	93.285	98.442	98.428	101.516	106.736	109.583	113.079	119.586	123.308	128.302	140.980	139.496	140.915	Fund Disbursements iB
a. Pembiayaan	20.445	26.149	38.199	46.886	68.181	71.449	74.253	75.771	78.619	82.616	84.556	90.540	93.509	96.805	99.427	102.655	101.689	103.713	a. Financing
Rupiah	19.530	24.878	35.879	44.938	64.817	68.134	70.764	72.419	74.976	78.727	80.506	86.322	89.181	92.462	94.932	97.847	96.959	98.622	Rupiah
Valas	915	1.270	2.320	1.948	3.364	3.315	3.488	3.352	3.643	3.889	4.051	4.217	4.328	4.343	4.494	4.808	4.730	5.091	Foreign Exchange
b. Antar Bank	991	1.437	1.978	3.036	4.138	3.617	3.793	3.283	3.379	3.506	3.435	4.313	3.716	3.661	3.847	4.846	4.587	4.970	b. Inter-Bank
c. Penempatan di BI	3.641	3.238	5.189	10.393	16.393	11.396	13.689	11.897	12.930	14.203	15.242	12.068	16.148	16.376	18.686	27.127	26.978	24.623	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	829	1.302	2.683	3.786	5.733	6.364	6.224	6.988	6.048	5.986	5.963	5.823	5.924	6.162	5.892	5.902	5.798	7.094	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	6	41	79	83	88	88	88	88	90	90	90	47	47	47	47	47	47	47	e. Equity participation
f. Tagihan Lainnya	15	138	136	171	351	371	395	401	450	335	296	288	242	256	403	403	397	468	f. Other claims
Sumber Dana iB	22.337	27.948	40.591	57.762	83.184	82.023	86.588	85.895	89.173	93.633	96.196	99.769	106.115	109.818	113.726	126.409	125.102	124.633	Sources of Funds iB
a. DPK	20.672	25.473	36.852	52.271	76.036	75.085	79.651	79.862	82.861	87.025	89.786	92.021	97.741	101.794	105.330	115.415	116.517	114.616	a. Third Party Funds
Rupiah	19.818	24.324	35.449	50.266	72.807	71.718	76.467	76.907	79.642	83.494	86.291	88.471	94.303	98.274	101.649	110.910	112.214	110.000	Rupiah
Giro Wadiah	3.180	2.925	3.741	5.403	7.914	6.748	7.736	7.127	7.191	8.413	8.377	7.872	9.116	10.053	9.242	10.678	11.391	9.376	Wadiah Demand Deposit
Deposito Mudharabah	10.208	12.919	19.273	28.484	42.206	42.636	45.909	46.116	48.296	49.906	52.223	53.854	57.369	59.982	63.127	67.942	68.842	67.825	Mudharabah Time Deposits
Tabungan Mudharabah	6.430	8.480	12.436	16.379	22.688	22.334	22.821	23.665	24.155	25.175	25.691	26.744	27.817	28.239	29.279	32.290	31.981	32.799	Mudharabah Savings Accounts
Valas	854	1.149	1.403	2.006	3.229	3.367	3.184	2.955	3.219	3.531	1.964	3.550	3.438	3.520	3.682	4.505	4.304	4.616	Foreign Exchange
Giro Wadiah	236	424	498	798	1.142	1.267	1.411	1.320	1.373	1.047	1.535	1.360	1.188	1.023	1.180	1.329	1.275	1.458	Wadiah Demand Deposit
Deposito Mudharabah	618	726	870	1.111	1.869	1.862	1.528	1.500	1.558	2.217	1.674	1.914	1.980	2.207	2.211	2.864	2.704	2.828	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	35	96	218	238	245	135	288	267	286	277	269	291	291	312	324	330	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	32	32	68	6	3	3	3	2	2	2	2	1	1	1	1	0	0	0	b. Liabilities at BI
c. Antar Bank	874	1.499	2.419	3.717	4.924	4.515	4.300	3.712	3.704	4.072	3.760	5.053	5.365	4.658	4.961	6.648	4.119	5.291	c. Inter-Bank
d. Surat Berharga	268	350	311	340	325	440	440	340	540	540	540	540	540	540	539	924	819	849	d. Money Instruments
e. Pinjaman yang Diterima	181	161	150	512	483	482	482	283	481	481	481	481	780	1.072	1.071	1.520	1.652	1.652	e. Loans received
Rupiah	181	161	150	512	483	482	482	283	481	481	481	481	780	1.072	1.071	1.520	1.652	1.652	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	285	401	727	845	1.321	1.419	1.633	1.580	1.500	1.435	1.535	1.581	1.588	1.656	1.714	1.783	1.891	2.123	f. Other Liabilities
g. Setoran Jaminan	25	32	64	69	90	79	79	116	84	78	92	92	99	97	111	119	103	101	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	991	1.017	1.752	1.946	5.965	5.965	6.165	6.265	6.265	6.265	6.311	6.311	6.311	6.311	6.311	6.611	6.611	6.911	a. Paid-In Capital
b. Cadangan	268	275	335	449	491	491	468	470	471	576	579	579	579	578	579	579	585	580	b. Reserves
c. L/R tahun berjalan	355	481	432	790	1.051	239	400	582	626	777	927	1.051	1.205	1.319	1.515	1.475	128	362	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	27	149	152	315	527	1.401	1.408	1.337	1.286	1.114	1.068	1.068	1.068	1.068	1.068	1.069	2.478	2.407	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	142	132	466	468	516	516	516	516	545	823	816	816	816	816	816	816	816	516	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.358	1.761	2.824	3.076	5.408	3.659	5.870	4.150	3.879	5.011	5.214	3.647	5.885	5.656	6.447	9.244	10.663	4.243	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset	26.722	33.016	49.555	66.090	97.519	95.987	101.189	100.568	104.333	109.750	112.864	116.807	123.362	127.150	132.462	145.467	143.888	145.624	Total Assets
Jaringan Kantor																			Office Network
Jumlah Bank	23	29	32	31	34	34	34	34	34	34	34	34	34	34	34	34	35	35	Total Banks
Jumlah Kantor 1)	509	568	790	998	1.477	1.533	1.575	1.591	1.578	1.640	1.603	1.632	1.652	1.659	1.690	1.702	1.778	1.971	Total Bank Offices ¹⁾

Ket: ¹⁾ Tidak termasuk Gerai Muamalat
^{r)} revisi

Note:

¹⁾ Not Including Muamalat Outlets
^{r)} revised

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep ¹⁾	Okt ¹⁾	Nov	Dec	Jan	Feb	
Penyaluran Dana iB	19.839	25.663	33.026	46.386	76.602	75.573	80.486	79.402	82.222	85.921	88.000	90.752	95.943	97.970	102.065	112.853	111.253	109.918	Fund Disbursements iB
a. Pembiayaan	16.113	20.717	26.109	34.452	56.357	59.480	61.904	62.916	65.086	68.147	69.262	74.413	76.838	79.304	81.256	83.704	82.726	83.611	a. Financing
Rupiah	15.224	19.602	24.422	33.190	53.864	56.744	59.020	60.015	62.150	65.032	66.056	71.085	73.461	75.941	77.791	80.038	79.159	79.997	Rupiah
Valas	889	1.115	1.688	1.261	2.493	2.736	2.884	2.901	2.937	3.114	3.206	3.328	3.377	3.362	3.465	3.665	3.568	3.615	Foreign Exchange
b. Antar Bank	535	672	1.016	1.415	1.968	1.787	1.777	1.540	1.604	1.638	1.639	2.316	1.781	1.532	1.715	2.571	2.338	2.429	b. Inter-Bank
c. Penempatan di BI	2.715	3.286	3.827	7.345	12.642	8.127	10.741	8.983	9.590	10.341	11.365	8.486	11.724	11.360	13.465	20.975	20.686	17.153	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	457	766	1.859	2.922	5.203	5.730	5.580	5.485	5.401	5.380	5.356	5.211	5.312	5.471	5.179	5.166	5.082	6.222	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	6	41	79	83	88	88	88	88	90	90	90	47	47	47	47	47	47	47	e. Equity participation
f. Tagihan Lainnya	14	182	136	169	344	361	395	391	450	326	287	279	242	256	403	391	374	454	f. Other claims
Sumber Dana iB	18.509	23.960	30.546	43.858	69.992	68.787	73.485	72.261	75.171	78.601	80.636	83.753	88.796	90.708	94.923	105.500	103.683	101.892	Sources of Funds iB
a. DPK	17.216	21.966	27.734	39.624	64.335	63.018	67.982	67.446	70.105	73.381	75.647	77.518	82.175	84.501	88.275	96.548	96.886	93.985	a. Third Party Funds
Rupiah	16.380	20.880	26.498	37.881	61.404	60.216	65.209	64.746	67.287	70.313	72.623	74.458	79.213	81.504	85.091	92.571	93.065	90.035	Rupiah
Giro Wadiah	2.523	2.624	2.250	3.612	6.620	5.316	6.675	5.816	5.888	6.876	6.908	6.193	7.244	7.901	7.503	8.874	9.437	7.406	Wadiah Demand Deposit
Deposito Mudharabah	8.456	10.555	14.588	21.510	35.350	35.736	38.871	39.020	40.821	41.953	43.957	45.717	48.566	49.936	53.284	57.067	57.412	56.044	Mudharabah Time Deposits
Tabungan Mudharabah	5.401	7.702	9.659	12.759	19.435	19.164	19.664	19.911	20.578	21.484	21.757	22.547	23.403	23.667	24.304	26.630	26.216	26.585	Mudharabah Savings Accounts
Valas	836	1.085	1.237	1.743	2.931	2.802	2.773	2.700	2.818	3.068	1.494	3.060	2.962	2.997	3.184	3.977	3.821	3.950	Foreign Exchange
Giro Wadiah	232	262	465	683	1.095	1.228	1.362	1.235	1.329	1.002	1.493	1.301	1.140	972	1.135	1.274	1.233	1.413	Wadiah Demand Deposit
Deposito Mudharabah	604	823	772	1.060	1.834	1.572	1.410	1.463	1.487	2.064	1.529	1.755	1.817	2.022	2.046	2.699	2.581	2.528	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	-	-	2	2	2	2	2	2	3	3	4	3	3	4	7	9	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	32	32	68	6	3	3	3	2	2	2	2	1	1	1	1	0	0	0	b. Liabilities at BI
c. Antar Bank	603	1.049	1.736	3.005	3.944	3.980	3.494	2.974	3.187	3.434	3.105	4.342	4.398	3.639	4.058	5.416	3.166	4.104	c. Inter-Bank
d. Surat Berharga	247	329	311	340	325	340	340	340	340	340	340	340	340	340	340	725	620	650	d. Money Instruments
e. Pinjaman yang Diterima	179	154	150	112	81	80	80	80	80	80	80	80	379	671	670	1.119	1.251	1.251	e. Loans received
Rupiah	179	154	150	112	81	80	80	80	80	80	80	80	379	671	670	1.119	1.251	1.251	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	215	400	513	735	1.236	1.306	1.523	1.343	1.385	1.297	1.391	1.399	1.426	1.476	1.491	1.603	1.685	1.828	f. Other Liabilities
g. Setoran Jaminan	17	31	35	36	69	60	63	75	72	66	71	72	76	80	87	89	74	74	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	991	1.001	1.701	1.946	5.965	5.965	6.165	6.265	6.265	6.265	6.311	6.311	6.311	6.311	6.311	6.611	6.611	6.911	a. Paid-In Capital
b. Cadangan	268	275	335	449	491	491	468	470	471	576	579	579	578	579	579	579	585	580	b. Reserves
c. L/R tahun berjalan	310	459	499	499	776	167	298	388	474	567	667	759	861	978	1.084	1.065	60	244	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	24	143	138	295	499	1.316	1.343	1.254	1.270	1.099	1.052	1.052	1.052	1.052	1.052	1.054	2.338	2.260	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	142	132	466	468	516	516	516	516	545	823	816	816	816	816	816	816	816	516	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.358	2.599	2.824	3.076	5.408	3.659	5.870	4.150	3.879	5.011	5.214	3.647	5.885	5.656	6.447	9.244	10.663	4.243	Bank Indonesia Syariah Money Certificates (BUS & UUS)
Total Aset Jaringan Kantor	21.151	27.286	34.036	48.014	79.186	78.126	83.198	81.981	85.040	88.834	90.734	94.325	99.480	101.597	105.905	116.930	115.296	114.306	Total Assets Office Network
Jumlah Bank	3	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor ¹⁾	346	398	576	711	1.215	1.253	1.268	1.276	1.280	1.319	1.304	1.332	1.349	1.354	1.380	1.390	1.424	1.410	Total Bank Offices ¹⁾

Ket: ¹⁾ Tidak termasuk Gerai Muamalat

Note:

¹⁾ Not Including Muamalat Outletsⁿ⁾ revisiⁿ⁾ revised

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana iB	6.087	10.099	15.238	17.969	18.282	17.712	17.956	19.027	19.294	20.815	21.582	22.327	23.643	25.338	26.237	28.127	28.243	30.998	Fund Disbursements iB
a. Pembiayaan	4.332	7.227	12.090	12.435	11.824	11.970	12.349	12.856	13.533	14.469	15.294	16.127	16.672	17.502	18.171	18.952	18.963	20.102	a. Financing
Rupiah	4.305	6.910	11.457	11.748	10.953	11.390	11.744	12.405	12.827	13.695	14.449	15.237	15.720	16.521	17.142	17.809	17.800	18.625	Rupiah
Valas	26	318	632	687	871	580	605	451	706	774	845	890	952	981	1.029	1.143	1.163	1.476	Foreign Exchange
b. Antar Bank	457	996	962	1.621	2.170	1.831	2.016	1.743	1.774	1.868	1.795	1.997	1.935	2.128	2.132	2.276	2.249	2.540	b. Inter-Bank
c. Penempatan di BI	926	1.254	1.362	3.048	3.751	3.269	2.948	2.914	3.339	3.862	3.877	3.582	4.424	5.016	5.221	6.152	6.292	7.470	c. Placements at BI
d. Surat Berharga (tidak termasuk obligasi rekap)	372	622	824	864	530	634	644	1.503	648	606	607	613	613	692	713	736	716	872	d. Money Instruments (not including recapitalization bonds)
e. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Equity participation
f. Tagihan Lainnya	1	-	-	1	7	10	0	10	0	9	9	9	0	0	0	12	23	14	f. Other claims
Sumber Dana iB	3.828	7.061	10.044	13.903	13.191	13.236	13.103	13.634	14.002	15.032	15.560	16.016	17.319	19.110	18.803	20.908	21.419	22.740	Sources of Funds iB
a. DPK	3.456	6.045	9.118	12.648	11.702	12.067	11.669	12.416	12.756	13.644	14.138	14.503	15.566	17.293	17.055	18.867	19.631	20.631	a. Third Party Funds
Rupiah	3.438	6.003	8.952	12.385	11.403	11.502	11.258	12.161	12.355	13.181	13.668	14.013	15.090	16.769	16.558	18.339	19.148	19.965	Rupiah
Giro Wadiah	657	836	1.490	1.791	1.294	1.432	1.062	1.311	1.303	1.537	1.470	1.679	1.872	2.152	1.740	1.804	1.954	1.971	Wadiah Demand Deposit
Deposito Mudharabah	1.752	3.416	4.684	6.974	6.856	6.901	7.039	7.096	7.475	7.953	8.265	8.137	8.804	10.046	9.843	10.875	11.430	11.781	Mudharabah Time Deposits
Tabungan Mudharabah	1.030	1.751	2.777	3.620	3.253	3.170	3.158	3.754	3.577	3.691	3.933	4.197	4.414	4.572	4.975	5.660	5.765	6.214	Mudharabah Savings Accounts
Valas	18	42	166	263	298	565	411	255	401	463	470	490	476	524	498	528	483	666	Foreign Exchange
Giro Wadiah	4	29	33	116	47	38	49	86	45	45	42	59	48	51	45	54	42	45	Wadiah Demand Deposit
Deposito Mudharabah	14	13	98	51	35	290	119	36	70	152	145	158	163	185	165	165	123	301	Mudharabah Time Deposits
Tabungan Mudharabah	-	-	35	96	217	236	243	133	286	265	283	273	265	288	288	308	317	321	Mudharabah Savings Accounts
b. Kewajiban Kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Liabilities at BI
c. Antar Bank	271	902	684	712	981	535	806	738	518	638	655	711	966	1.019	903	1.232	953	1.187	c. Inter-Bank
d. Surat Berharga	21	21	-	-	-	100	100	-	200	200	200	200	200	200	199	199	199	199	d. Money Instruments
e. Pinjaman yang Diterima	1	1	0	400	402	401	401	203	401	401	401	401	401	401	401	401	401	401	e. Loans received
Rupiah	1	1	0	400	402	401	401	203	401	401	401	401	401	401	401	401	401	401	Rupiah
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Foreign Exchange
f. Kewajiban Lainnya	70	73	214	111	86	114	111	236	116	138	144	182	163	180	222	180	206	296	f. Other Liabilities
g. Setoran Jaminan	8	19	29	33	21	20	16	41	12	12	22	20	23	17	23	30	29	27	g. Guarantee Deposits
Komponen Modal																			Capital Components
a. Modal Disetor	-	16	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Paid-In Capital
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Reserves
c. L/R tahun berjalan	45	81	(66)	291	275	71	102	195	151	210	260	292	344	341	432	410	67	118	c. Current Earnings (Profit/Loss)
d. L/R tahun Lalu	3	6	14	20	28	85	64	83	15	15	15	15	15	15	15	15	140	147	d. Retained Earnings (Profit/Loss)
e. Perkiraan tambahan modal disetor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	e. Estimate of Additional Paid-In Capital
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	f. Capital Loans
SWBI (BUS & UUS)	2.358	2.599	2.824	3.076	5.408	3.659	5.870	4.150	3.879	5.011	5.214	3.647	5.885	5.656	6.447	9.244	10.663	4.243	Bank Indonesia Syariah
Total Aset	5.571	9.252	15.519	18.076	18.333	17.861	17.991	18.587	19.293	20.916	22.130	22.482	23.881	25.553	26.557	28.536	28.592	31.318	Money Certificates (BUS & Total Assets)
Jaringan Kantor																			Office Network
Jumlah Bank	20	26	27	25	23	23	23	23	23	23	23	23	23	23	23	23	24	24	Total Banks
Jumlah Kantor ¹⁾	163	170	214	287	262	280	307	315	298	321	299	300	303	305	310	312	354	561	Total Bank Offices ¹⁾

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

Tabel 2.4 Perkembangan Aset Perbankan Syariah (Growth of Assets of Sharia Banks) Miliar Rp (Billion Rp)																			
Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Bank Umum Syariah	21.151	27.286	34.036	48.014	79.186	78.126	83.198	81.981	85.040	88.834	90.734	94.325	99.480	101.597	105.905	116.930	115.296	114.306	Syariah Commercial Banks
Unit Usaha Syariah	5.571	9.252	15.519	18.076	18.333	17.861	17.991	18.587	19.293	20.916	22.130	22.482	23.881	25.553	26.557	28.536	28.592	31.318	Syariah Business Units

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Pembiayaan iB	20.445	27.944	38.195	46.886	68.181	71.449	74.253	75.727	78.619	82.616	84.556	90.540	92.839	96.805	99.427	102.655	101.689	103.713	<i>Financing iB</i>
a. Lancar	18.583	25.494	35.076	41.931	63.006	64.694	68.148	69.252	71.928	75.572	77.029	82.573	84.679	88.413	91.030	95.480	93.787	95.314	<i>a. Current</i>
b. Dalam Perhatian Khusus	891	1.319	1.610	3.074	3.114	4.141	3.429	3.606	3.737	4.108	4.360	4.768	4.907	5.377	5.672	4.587	5.181	5.469	<i>b. Special Mention</i>
c. Kurang Lancar	353	321	525	435	677	1.020	1.064	1.072	1.051	1.030	1.116	1.078	1.473	1.367	1.055	1.075	982	806	<i>c. Sub-Standard</i>
d. Diragukan	236	267	224	582	332	382	359	419	424	396	463	465	348	279	309	297	487	739	<i>d. Doubtful</i>
e. Macet	383	543	759	865	1.052	1.213	1.252	1.377	1.480	1.510	1.589	1.655	1.432	1.368	1.361	1.216	1.252	1.384	<i>e. Lost</i>
<i>Non Performing Financing (Nominal)</i>	971	1.131	1.509	1.882	2.061	2.615	2.675	2.869	2.955	2.937	3.168	3.198	3.253	3.015	2.725	2.588	2.722	2.930	<i>Non Performing Financing (Nominal)</i>
<i>Rasio Non Performing Loan (%)</i>	4,75	4,05	3,95	4,01	3,02	3,66	3,60	3,79	3,76	3,55	3,75	3,53	3,50	3,11	2,74	2,52	2,68	2,82	<i>Non Performing Loan Ratio (%)</i>

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

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		Indikator
	Nominal	Komposisi thdp total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thdp total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thdp total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thdp total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thdp total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thdp total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Komposisi thdp total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	
Giro Wadiah iB	3.750	13,39	4.238	11,50	6.202	11,86	9.056	11,91	8.015	47,0%	12.006	11,8%	10.834	9,5%	<i>Current iB</i>
Rupiah	3.459	12,35	3.741	10,15	5.403	10,34	7.914	10,41	6.748	9,4%	10.678	10,5%	9.376	8,2%	<i>Rupiah</i>
Valas	291	1,04	498	1,35	798	1,53	1.142	1,50	1.267	37,6%	1.329	1,3%	1.458	1,3%	<i>Foreign Exchange</i>
Deposito Mudharabah iB	14.807	52,86	20.143	54,66	29.595	56,62	44.075	57,97	44.498	114,7%	70.806	69,6%	70.653	61,6%	<i>Deposits iB</i>
Rupiah	13.971	49,88	19.273	52,30	28.484	54,49	42.206	55,51	42.636	59,4%	67.942	66,7%	67.825	59,2%	<i>Rupiah</i>
Valas	836	2,98	870	2,36	1.111	2,13	1.869	2,46	1.862	55,3%	2.864	2,8%	2.828	2,5%	<i>Foreign Exchange</i>
Tabungan Mudharabah iB	9.453	33,75	12.471	33,84	16.475	31,52	22.906	30,13	22.572	38,2%	32.602	32,0%	33.129	28,9%	<i>Savings iB</i>
Rupiah	9.453	33,75	12.436	33,74	16.379	31,33	22.688	29,84	22.334	31,1%	32.290	31,7%	32.799	28,6%	<i>Rupiah</i>
Valas	-	0,00	35	0,10	96	0,18	218	0,29	238	7,1%	312	0,3%	330	0,3%	<i>Foreign Exchange</i>
Total DPK iB	28.011	100	36.852	100	52.271	100	76.036	100	75.085	100,0%	115.415	113,4%	114.616	100,0%	<i>Total Third Party Funds iB</i>
Rupiah	26.884	95,98	35.449	96,19	50.266	96,16	72.807	95,75	71.718	95,5%	110.910	108,9%	110.000	96,0%	<i>Rupiah</i>
Valas	1.127	4,02	1.403	3,81	2.006	3,84	3.229	4,25	3.367	4,5%	4.505	4,4%	4.616	4,0%	<i>Foreign Exchange</i>

Tabel 2.7 Tingkat Bagi Hasil Rata-rata DPK Bank Syariah (Average of Profit Sharing Rates of Third Party Fund of Sharia Banks) Persen (Percent)																			
Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar ¹⁾	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Giro iB																			Wadiah Current iB
Rupiah	1,28	1,07	1,21	1,04	1,26	1,16	1,19	1,32	1,33	1,47	1,42	0,97	1,51	1,45	1,51	2,15	2,62	2,00	Rupiah
Valas	1,12	1,08	0,95	0,38	0,77	0,75	0,65	0,51	1,01	1,60	0,97	0,34	1,20	0,65	1,29	1,13	1,24	1,21	Foreign Exchange
Deposito iB																			Mudharabah Deposits iB
Rupiah	9,75	7,97	8,61	7,48	7,03	5,79	6,65	6,77	6,71	6,72	6,51	6,28	7,78	8,05	7,69	7,46	7,28	7,12	Rupiah
Valas	3,87	5,71	2,69	3,18	4,35	4,16	4,27	3,22	3,41	3,34	3,48	2,77	3,22	3,09	2,98	3,36	4,70	4,41	Foreign Exchange
Tabungan iB																			Mudharabah Savings iB
Rupiah	3,72	3,32	3,61	2,76	3,08	2,89	2,84	2,90	3,06	3,09	2,77	2,92	2,93	2,85	2,91	3,23	3,13	3,08	Rupiah
Valas	-	0,63	0,92	1,01	0,92	0,74	0,77	0,91	0,89	0,89	0,86	0,89	1,02	0,89	1,18	0,87	0,87	0,84	Foreign Exchange

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

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Sektor Ekonomi
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	11,34	15,97	16,34	17,78	14,91	14,45	14,59	14,57	14,72	14,70	14,69	14,70	14,84	14,45	14,16	13,72	13,85	13,64	1. Agriculture, hunting and agricultural facilities
Rupiah	11,50	15,97	16,36	17,78	14,97	15,11	15,25	15,20	15,36	15,32	15,12	15,14	14,96	14,85	14,54	14,04	13,92	13,70	Rupiah
Valas	0,00	0,00	0,00	-	12,11	9,16	9,13	9,10	9,08	9,07	9,96	9,95	12,05	9,90	9,90	9,89	12,05	12,05	Foreign Exchange
2. Pertambangan	12,58	12,59	15,57	15,44	16,29	13,24	13,17	12,70	12,98	12,88	12,76	12,35	11,06	11,52	11,27	12,22	12,25	12,22	2. Mining
Rupiah	15,49	13,96	10,39	14,20	14,32	14,39	14,52	14,59	15,05	15,32	15,38	14,77	13,21	13,21	12,55	13,70	14,02	13,64	Rupiah
Valas	1,52	10,33	22,74	18,51	19,03	11,68	11,55	10,56	10,51	10,10	9,86	9,09	8,02	8,84	9,22	9,60	9,23	9,70	Foreign Exchange
3. Perindustrian	12,17	15,01	14,68	15,48	13,99	13,42	13,95	14,30	14,54	14,44	14,59	14,62	14,67	14,67	13,70	13,49	13,50	13,32	3. Manufacturing
Rupiah	12,33	16,33	15,58	15,34	14,32	13,73	14,33	14,73	14,90	14,81	14,97	15,00	14,90	14,87	13,79	13,56	13,58	13,41	Rupiah
Valas	4,98	6,40	2,49	39,77	10,04	9,95	9,92	9,76	10,10	9,88	10,04	10,10	11,75	11,87	11,90	11,78	11,82	11,85	Foreign Exchange
4. Listrik, gas dan air	15,17	15,40	13,90	15,30	15,34	15,14	14,44	14,50	14,59	14,51	14,46	14,45	14,44	14,22	14,20	14,03	13,96	13,76	4. Electricity, gas and water
Rupiah	15,17	15,80	18,97	16,18	16,31	16,15	15,16	15,21	15,28	15,03	14,97	14,92	14,87	14,63	14,60	14,56	14,47	14,23	Rupiah
Valas	0,00	9,27	10,42	10,76	7,86	6,89	7,64	7,57	7,52	8,58	8,64	8,63	8,13	8,14	8,16	10,30	10,28	10,24	Foreign Exchange
5. Konstruksi	10,47	15,51	13,67	13,49	14,32	13,92	14,23	13,93	14,08	14,50	14,39	14,13	14,01	13,95	13,75	14,32	14,42	14,31	5. Construction
Rupiah	11,29	16,03	13,90	14,15	14,63	14,19	14,51	14,25	14,39	14,77	14,62	14,32	14,21	14,11	13,90	14,54	14,67	14,55	Rupiah
Valas	0,00	3,20	8,85	4,60	9,91	11,58	11,69	9,70	10,37	12,03	12,32	12,29	12,10	12,43	12,30	12,11	12,25	12,22	Foreign Exchange
6. Perdagangan, restoran dan hotel	8,71	15,78	17,00	19,34	19,64	20,04	20,03	19,58	19,92	19,85	19,77	19,77	19,46	19,41	19,18	19,25	19,34	19,23	6. Trade, restaurants and hotels
Rupiah	8,73	15,75	17,08	19,49	20,18	20,39	20,45	20,00	20,36	20,23	20,14	20,17	19,85	19,78	19,55	19,60	19,67	19,55	Rupiah
Valas	7,01	16,40	15,00	12,04	9,32	10,14	9,57	11,83	11,76	9,44	9,36	9,10	9,10	9,08	8,97	8,99	9,03	8,94	Foreign Exchange
7. Pengangkutan, pergudangan dan komunikasi	16,09	14,28	16,00	15,24	15,49	15,52	15,47	15,49	15,65	15,30	15,60	15,36	15,47	15,35	15,25	15,08	15,08	14,95	7. Transportation, warehousing and communications
Rupiah	16,55	15,54	16,85	15,80	16,38	16,41	16,29	16,29	16,44	16,20	16,57	16,57	16,37	16,42	16,36	16,20	16,17	16,03	Rupiah
Valas	10,50	6,75	9,49	8,12	9,60	9,59	9,60	9,60	9,60	9,25	9,21	8,46	9,40	9,08	9,21	9,12	9,15	9,11	Foreign Exchange
8. Jasa Dunia usaha	15,09	15,19	15,97	15,26	15,03	15,06	15,17	15,00	15,01	15,05	14,70	14,68	14,80	14,50	14,54	14,37	14,37	14,34	8. Business Services
Rupiah	15,31	15,85	16,82	15,54	15,38	15,20	15,28	15,12	15,17	15,19	14,87	14,83	14,89	14,64	14,69	14,51	14,51	14,48	Rupiah
Valas	4,63	6,57	3,93	8,22	5,88	8,37	9,45	9,20	8,51	8,79	7,71	7,84	8,39	8,28	8,08	8,89	8,91	9,02	Foreign Exchange
9. Jasa sosial/masyarakat	10,66	12,95	14,04	16,89	17,91	16,88	16,75	16,56	16,31	15,76	15,87	15,71	15,56	15,19	14,72	14,57	14,40	13,86	9. Social Services
Rupiah	11,15	12,95	14,04	16,89	17,91	16,89	16,75	16,56	16,31	15,90	16,02	15,84	15,69	15,31	14,82	14,67	14,48	13,93	Rupiah
Valas	0,00	0,00	0,00	-	8,00	8,00	8,00	8,00	8,00	8,00	7,95	8,00	8,00	8,00	8,00	7,98	8,00	8,00	Foreign Exchange
10. Lain-lain	11,01	11,49	11,60	11,04	10,17	10,06	11,55	11,55	11,55	10,34	10,20	9,85	9,67	9,63	9,50	9,68	9,73	9,84	10. Others
Rupiah	11,12	11,58	11,82	11,41	10,47	10,35	11,55	11,55	11,55	10,65	10,53	10,17	9,98	9,92	9,79	9,99	10,05	10,22	Rupiah
Valas	8,69	0,47	0,09	0,13	0,70	0,75	0,65	0,70	0,12	0,14	0,25	0,25	0,25	0,73	0,84	0,78	0,80	0,70	Foreign Exchange

Tabel 2.9 Tingkat Margin Rata-rata Pembiayaan Berdasarkan Jenis Penggunaan (Average of Margin Rates of Financing Based on Type of Use) Persen (Percent)																			
Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Jan-00	Okt	Nov	Des	Jan	Feb	
Modal Kerja	11,71	15,51	16,49	16,99	16,55	16,33	16,39	16,15	16,26	16,21	15,99	15,86	15,85	15,58	15,40	15,33	15,37	15,20	Working Capital
Rupiah	11,97	15,92	19,34	17,15	16,96	16,69	16,74	16,51	16,63	16,59	16,37	16,25	16,16	15,92	15,73	15,65	15,66	15,48	Rupiah
Valas	1,45	8,51	4,26	12,55	10,56	10,40	10,62	10,29	10,20	10,21	10,04	9,61	9,88	9,76	9,69	9,67	9,86	10,03	Foreign Exchange
Investasi	13,34	13,87	13,67	13,75	14,54	14,42	14,63	14,59	14,60	14,53	14,52	14,57	14,54	14,44	14,44	14,42	14,46	14,47	Investment
Rupiah	13,80	14,59	18,04	14,22	14,82	14,73	14,95	14,91	14,92	14,86	14,85	14,87	14,80	14,73	14,71	14,74	14,78	14,78	Rupiah
Valas	6,01	7,41	2,23	7,65	8,88	8,90	8,93	8,92	8,93	8,65	8,69	8,77	9,71	9,52	9,62	10,14	10,07	10,09	Foreign Exchange
Konsumsi	10,99	11,48	11,58	11,03	10,16	10,06	11,55	11,55	10,30	10,34	10,19	9,85	9,67	9,63	9,49	9,68	9,73	9,84	Consumption
Rupiah	11,10	11,56	14,32	11,40	10,47	10,34	11,55	11,55	10,61	10,65	10,53	10,17	9,98	9,92	9,78	9,99	10,05	10,22	Rupiah
Valas	8,69	0,47	0,01	0,13	0,70	0,75	0,65	0,70	0,12	0,14	0,25	0,25	0,25	0,73	0,84	0,78	0,80	0,70	Foreign Exchange

Tabel 2.10 Kegiatan Usaha BPR Syariah
(Sharia Rural Banks Operation)
 Miliar Rp (*Billion Rp*)

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana iB	-	1.107	1.591	1.995	2.586	2.655	2.676	2.715	2.806	2.899	2.951	3.028	3.095	3.168	3.272	3.328	3.406	3.482	Disbursemen of Fund iB
Pembiayaan iB	-	877	1.257	1.587	2.060	2.140	2.164	2.217	2.311	2.432	2.486	2.577	2.563	2.620	2.692	2.676	2.727	2.819	<i>Financing iB</i>
Antar Bank Aktiva iB	-	230	334	408	525	515	512	499	496	467	465	451	532	548	580	652	679	663	<i>Interbank Assets iB</i>
Sumber Dana iB																			Source of Funds iB
Dana Pihak Ketiga	-	708	570	1.251	1.604	1.668	1.672	1.700	1.747	1.786	1.811	1.846	1.902	1.962	2.035	2.095	2.192	2.255	<i>Third Party Funds</i>
Tabungan iB Wadiah	-	87	10	234	285	298	297	298	310	326	343	347	373	376	394	412	426	431	<i>Wadiah Savings iB</i>
Tabungan iB Mudharabah	-	204	280	319	374	391	394	402	413	404	409	392	409	427	438	448	473	485	<i>Mudharabah Savings iB</i>
Deposito iB Mudharabah	-	417	280	697	945	979	981	1.000	1.024	1.055	1.059	1.107	1.121	1.160	1.204	1.235	1.294	1.339	<i>Deposit Mudharabah iB</i>
Antar Bank Passiva	-	174	-	353	521	529	545	547	586	623	634	685	691	688	691	694	677	686	<i>Interbank Liabilities</i>
Pinjaman yang Diterima	-	52	8	57	52	52	62	68	64	67	72	70	71	75	77	80	81	77	<i>Loan received</i>
Kewajiban Lainnya	-	3	271	18	19	21	26	22	22	23	24	27	26	28	28	23	26	28	<i>Other Liabilities</i>
Beberapa Komponen Modal																			Some Components of Capital
Modal Disetor	-	176	222	751	347	849	839	843	884	891	875	388	381	391	395	390	394	407	<i>Paid-In Capital</i>
Cadangan	-	21	28	456	42	492	484	485	514	514	507	58	59	59	59	50	51	55	<i>Reserves</i>
L/R Tahun berjalan	-	27	30	55	70	14	19	27	37	45	53	59	67	67	80	87	8	17	<i>Current Earnings (Profit/Loss)</i>
L/R Tahun Lalu	-	(9)	(15)	(22)	(25)	37	13	2	(17)	(20)	(19)	(27)	(26)	(26)	(26)	(26)	54	38	<i>Current Earnings (Profit/Loss)</i>

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Aset	-	1.203	1.693	2.126	2.739	2.825	2.844	2.887	2.980	3.082	3.133	3.212	3.284	3.352	3.461	3.520	3.613	3.697	Assets
Pembiayaan iB	-	882	1.257	1.587	2.060	2.140	2.164	2.217	2.311	2.432	2.486	2.577	2.563	2.620	2.692	2.676	2.727	2.819	Financing iB
Lancar	-	807	1.151	1.475	1.927	1.989	2.009	2.061	2.151	2.260	2.312	2.395	2.386	2.434	2.495	2.512	2.545	2.633	Current
Kurang Lancar	-	22	35	31	39	48	51	56	55	54	55	63	57	57	62	49	61	63	Sub Standard
Diragukan	-	22	21	31	30	33	34	33	33	37	42	42	40	47	45	45	40	41	Doubtful
Macet	-	31	49	50	65	70	69	67	71	81	77	77	80	82	90	70	82	82	Lost
Non Performing Financing (Nominal)	-	75	105	112	134	151	155	156	159	172	174	182	178	186	197	164	182	186	Non Performing Financing (Nominal)
Non Performing Financing (%)	-	8,56	8,38	7,03	6,50	7,04	7,15	7,02	6,90	7,09	7,00	7,05	6,94	7,10	7,30	6,11	6,68	6,61	Non Performing Financing (%)

Tabel 2.12 Jaringan Kantor Perbankan Syariah (Sharia Bank Office Network)																			
Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Bank Umum Syariah (BUS)																			Sharia Commercial Banks
Jumlah Bank	3	3	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	Total Banks
Jumlah Kantor	346	398	576	711	1215	1253	1268	1276	1280	1319	1304	1332	1349	1354	1380	1390	1424	1410	Total Bank Offices
Unit Usaha Syariah (UUS)																			Sharia Business Units
Jumlah Bank	20	26	27	25	23	23	23	23	23	23	23	23	23	23	23	24	24	24	Total Banks
Jumlah Kantor	163	170	214	287	262	280	307	315	298	321	299	300	303	305	310	312	354	561	Total Bank Offices
BPR Syariah																			Sharia Rural Bank
Jumlah Bank	-	114	131	139	150	151	153	153	154	154	154	154	154	154	154	155	155	155	Total Banks
Jumlah Kantor	-	185	202	223	286	291	293	293	300	300	300	362	362	362	362	364	364	374	Total Bank Offices

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
CAR (%)	-	-	-	-	16,76	15,17	16,17	16,61	19,58	16,59	15,83	15,43	16,18	15,30	14,88	16,63	16,27	15,91	CAR (%)
- Modal	-	-	-	-	9.578	9.295	9.489	9.398	9.497	9.965	10.050	10.170	10.257	10.359	10.397	11.297	11.845	11.970	- Capital
- ATMR	-	-	-	-	57.156	61.265	58.684	56.586	48.511	60.051	63.509	65.888	63.405	67.720	69.893	67.936	72.814	75.228	- Risk Weighted Assets
KAP	-	-	-	-	96,84	96,37	96,70	96,46	96,39	96,43	96,27	96,25	96,31	96,70	96,89	94,38	96,64	95,89	Earning Asset Quality
APYD terhadap Aktiva Produktif (%)	-	-	-	-	96,84	96,37	96,70	96,46	96,39	96,43	96,27	96,25	96,31	96,70	96,89	94,38	96,64	95,89	Classified Earning assets to Earning assets (%)
- APYD	-	-	-	-	2.121	2.535	2.457	2.567	2.674	2.787	2.968	3.122	3.225	2.932	2.855	757	441	905	- Classified Earning Assets
- Total Aktiva Produktif	-	-	-	-	67.230	69.941	74.364	72.454	74.017	77.974	79.513	83.314	87.484	88.860	91.748	13.471	13.095	22.002	- Total Earning assets
Rentabilitas	-	-	-	-	1,77	1,71	1,85	1,55	1,62	1,79	1,50	1,59	1,70	1,61	1,07	1,20	1,72	1,36	Profitability
NOM (%)	-	-	-	-	1,77	1,71	1,85	1,55	1,62	1,79	1,50	1,59	1,70	1,61	1,07	1,20	1,72	1,36	NOM (%)
- Pendapatan	-	-	-	-	936	962	1.087	948	1.038	1.181	1.018	1.109	1.226	1.194	819	949	1.426	1.153	- Net Operations Income
- Rata-rata Aktiva	-	-	-	-	53.024	56.320	58.843	61.131	63.921	65.812	67.681	69.752	72.051	74.336	76.657	79.144	82.997	84.929	- Average Earning Assets
ROA (%)	-	-	-	-	1,59	1,65	1,89	1,98	1,71	1,65	1,65	1,63	1,64	1,62	1,64	1,59	0,57	1,37	ROA (%)
- Laba	-	-	-	-	960	1.289	1.505	1.582	1.390	1.361	1.379	1.360	1.426	1.428	1.443	1.460	652	1.577	- Profit
- Rata-Rata total aset	-	-	-	-	60.268	78.165	79.843	79.998	81.081	82.564	83.731	83.337	86.697	88.186	87.913	92.058	115.296	114.801	- Average Assets
BOPO (%)	-	-	-	-	82,38	81,98	78,85	79,92	80,35	80,41	80,20	80,60	80,52	80,67	80,94	81,65	92,09	82,71	(Operations Expenses / Operations Income (%))
- Biaya Operasional	-	-	-	-	4.368	893	1.335	1.840	2.302	2.782	3.262	3.794	4.318	4.862	5.518	6.378	808	1.237	- Operations Expenses
- Pendapatan	-	-	-	-	5.302	1.089	1.694	2.302	2.865	3.459	4.067	4.707	5.363	6.027	6.817	7.812	877	1.495	- Operations Income
Likuiditas	-	-	-	-	16,76	21,19	20,40	17,92	18,90	18,74	18,55	21,50	21,66	23,30	22,59	19,64	19,48	20,57	Likuidity
Short Term Mismatch (%)	-	-	-	-	16,76	21,19	20,40	17,92	18,90	18,74	18,55	21,50	21,66	23,30	22,59	19,64	19,48	20,57	Short Term Mismatch (%)
- Aktiva Jangka Pendek	-	-	-	-	9.578	11.921	12.481	10.829	11.867	12.386	12.555	15.206	16.459	18.046	18.436	16.779	16.428	16.886	- Short-Term Assets
- Kewajiban Jangka	-	-	-	-	57.156	56.263	61.169	60.435	62.793	66.091	67.681	70.711	76.005	77.437	81.614	85.448	84.322	82.101	- Short-Term Liabilities
FDR (%)	-	-	-	-	87,60	94,39	93,28	93,28	92,84	92,87	91,56	95,99	93,51	93,85	91,41	91,41	114,83	116,95	FDR (%)
- Pembiayaan	-	-	-	-	56.357	59.480	62.916	62.916	65.086	68.147	69.262	74.413	76.838	79.304	32.165	32.165	111.253	109.918	- Financing
- Dana Pihak Ketiga	-	-	-	-	64.335	63.018	67.446	67.446	70.105	73.381	75.647	77.518	82.175	84.501	35.186	35.186	96.886	93.985	- Third Party Funds

Ket: Data tersedia mulai posisi Maret 2010

Note: Data Available on March 2010

Tabel 2.14 Bank Umum Syariah Berdasarkan Tingkat Rasio (Sharia Commercial Based on Ratios)																			
Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Modal Inti																			Tier One Capital
<100 miliar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<100 billion
>100 miliar	-	-	-	-	11	11	11	11	11	11	11	11	11	11	11	11	11	11	>100 billion
CAR																			Capital Adequacy Ratio
<12%	-	-	-	-	3	1	2	1	-	1	1	1	1	1	1	3	-	-	<12%
>12%	-	-	-	-	8	10	9	10	11	10	10	10	10	10	10	8	11	11	>12%
NPL																			Non Performing Loan Ratio
<5%	-	-	-	-	11	11	11	11	11	11	11	10	10	11	11	11	11	11	<5%
>5%	-	-	-	-	0	0	0	0	0	0	0	1	1	0	-	-	-	-	>5%
ROA																			Return on Asset Ratio
<1,5%	-	-	-	-	6	5	4	4	5	5	5	5	6	6	5	5	4	7	<1,5%
>1,5%	-	-	-	-	5	6	7	7	6	6	6	6	5	5	6	6	7	4	>1,5%
LDR																			Loan to Deposit Ratio
<50%	-	-	-	-	1	1	1	1	1	1	1	1	1	0	-	-	-	-	<50%
>50%	-	-	-	-	10	10	10	10	10	10	10	10	10	11	11	11	11	11	>50%

Halaman ini sengaja dikosongkan

DATA BPR

Tabel 3.1 Kegiatan Usaha Bank Perkreditan Rakyat (Rural Bank Operations) Miliar Rp (Billion Rp)																			
Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana																			Fund Disbursements
a. Kredit	16.948	20.540	25.472	28.001	33.844	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	41.424	42.485	a. Credits
b. Antar Bank Aktiva	4.956	6.009	5.841	8.075	10.033	9.961	10.014	9.694	9.752	9.444	9.419	9.094	10.442	10.711	11.476	12.434	12.419	12.083	b. Inter-Bank Assets
Sumber Dana																			Source of Funds
a. DPK																			a. Third Party Funds
Deposito	11.190	12.701	14.204	17.280	21.455	22.223	22.644	22.975	23.321	23.476	23.839	24.345	24.949	25.336	25.788	26.174	26.596	27.090	Time Deposits
Tabungan	4.581	6.018	7.135	8.272	9.857	10.136	10.330	10.447	10.671	10.525	10.762	10.394	10.911	11.128	11.494	12.035	12.199	12.332	Savings Deposits
b. Antar Bank Pasiva	2.401	3.240	4.214	3.947	4.739	4.598	4.744	4.743	4.967	5.375	5.410	5.544	5.684	5.808	5.979	6.420	6.236	6.259	b. Inter-Bank Liabilities
c. Pinjaman yang Diterima	416	482	542	541	610	620	633	630	562	553	604	606	581	508	451	443	416	429	c. Loans received
d. Kewajiban Segera	145	189	250	328	373	390	396	383	395	406	389	488	368	358	395	389	370	363	d. Immediate Liabilities
Beberapa Komponen Modal																			Several Components of Capital
a. Modal Disetor	2.333	2.776	3.241	4.072	4.757	4.869	4.938	4.991	5.051	5.188	5.269	5.320	5.352	5.426	5.459	5.517	5.541	5.578	a. Paid-In Capital
b. Cadangan	697	828	1.098	1.033	1.272	1.359	1.381	1.415	1.447	1.449	1.451	1.452	1.456	1.456	1.464	1.465	1.549	1.581	b. Reserves
c. L/R Tahun Berjalan	509	663	849	1.158	1.447	295	466	631	799	949	1.109	1.234	1.400	1.591	1.764	1.853	165	336	c. Current Earnings
d. L/R Tahun Lalu	129	38	(100)	(118)	(157)	916	576	187	22	(15)	(43)	(53)	(66)	(77)	(108)	(125)	1.399	1.177	d. Retained Earnings (Profit/Loss)

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
LDR (%)	87,37	80,03	82,54	79,61	79,02	79,39	80,00	81,10	81,57	82,69	83,16	84,26	81,81	81,59	80,67	78,54	78,35	79,47	LDR (%)
- Total Kredit	16.953	20.684	25.480	28.012	33.878	34.894	35.704	36.399	37.240	38.131	38.953	39.777	39.711	40.304	40.728	41.144	41.467	42.526	- Total Credit
- Penghimpunan Dana	17.879	21.696	25.944	29.496	36.420	36.961	37.644	38.031	38.731	39.133	39.790	40.052	41.288	42.028	43.042	44.836	44.779	45.299	- Funds collected
- Modal Inti	1.525	4.149	4.926	5.691	6.450	6.990	6.988	6.851	6.921	6.980	7.050	7.153	7.251	7.370	7.443	7.551	8.146	8.213	- Core Capital
NPL (%)	9,73	7,98	9,88	6,90	6,12	6,52	6,41	6,44	6,29	6,21	6,17	6,09	6,09	5,99	5,91	5,22	5,56	5,57	NPL (%)
- Kredit Non Lancar	1.649	1.639	2.516	1.932	2.070	2.274	2.286	2.342	2.341	2.367	2.401	2.419	2.416	2.412	2.405	2.146	2.301	2.367	- Non Current Credits
- Total Kredit	16.948	20.540	25.472	28.001	33.844	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	41.424	42.485	- Total Credit
ROA (%)	2,21	2,39	2,61	3,08	3,16	3,77	3,92	3,95	3,92	3,83	3,77	3,63	3,57	3,59	3,53	3,32	3,53	3,54	ROA (%)
- L/R Tahun Berjalan	509	663	849	1.158	1.447	295	466	631	799	949	1.109	1.234	1.400	1.591	1.764	1.853	165	336	- Current Earnings (Profit/Loss)
- Total Aktiva	23.045	27.741	32.533	37.554	45.742	46.819	47.627	48.001	48.940	49.580	50.476	51.016	52.300	53.244	54.496	55.799	56.172	56.908	- Total Aktiva
ROE (%)	19,25	20,98	22,67	25,08	26,71	31,84	33,02	33,04	33,07	31,98	31,54	30,43	30,53	30,84	30,91	29,46	31,36	31,53	ROE (%)
- L/R Tahun Berjalan	509	663	849	1.158	1.447	295	466	631	799	949	1.109	1.234	1.400	1.591	1.764	1.853	165	336	- Current Earnings (Profit/
- Modal Disetor	2.333	2.776	3.241	4.072	4.757	4.869	4.938	4.991	5.051	5.188	5.269	5.320	5.352	5.426	5.459	5.517	5.541	5.578	- Paid-In Capital
- Cadangan Umum	312	384	506	546	661	681	712	741	750	750	760	762	762	764	767	772	787	808	- General Reserve

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

Lokasi	2006	2007	2008	2009	2010	2011											2012		Location
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Jawa Barat	4.354	4.818	5.868	7.061	8.511	8.602	8.727	8.885	8.989	8.941	9.014	9.079	9.234	9.383	9.528	9.771	9.828	10.008	Jawa Barat
Banten	388	512	632	737	907	929	945	956	978	993	1.013	1.032	951	979	1.030	1.056	1.055	1.068	Banten
DKI Jakarta	350	489	571	708	922	984	1.004	1.002	1.061	1.108	1.137	1.162	1.262	1.302	1.346	1.341	1.314	1.343	DKI Jakarta
D.I Yogyakarta	1.101	1.409	1.634	1.848	2.250	2.254	2.292	2.313	2.343	2.410	2.447	2.487	2.500	2.530	2.584	2.610	2.598	2.610	D.I Yogyakarta
Jawa Tengah	5.665	6.723	7.790	9.190	10.899	11.055	11.208	11.277	11.483	11.612	11.748	11.754	12.180	12.388	12.597	12.851	12.853	12.966	Jawa Tengah
Jawa Timur	3.145	3.616	4.030	4.739	5.607	5.672	5.743	5.793	5.895	5.969	6.098	6.129	6.294	6.356	6.509	6.562	6.656	6.709	Jawa Timur
Bengkulu	15	18	23	25	30	30	30	30	30	30	31	32	32	32	32	33	33	35	Bengkulu
Jambi	140	216	205	244	323	334	346	349	355	358	365	370	370	386	406	424	428	450	Jambi
Aceh	38	54	110	121	104	105	106	107	108	111	110	113	115	116	123	125	125	125	Aceh
Sumatera Utara	376	419	495	580	677	699	702	702	704	701	712	714	741	757	760	763	770	780	Sumatera Utara
Sumatera Barat	537	733	901	1.025	1.157	1.170	1.185	1.190	1.210	1.218	1.208	1.183	1.210	1.224	1.242	1.278	1.260	1.269	Sumatera Barat
Riau	247	392	491	601	735	770	790	800	811	824	844	820	848	858	856	899	928	938	Riau
Kepulauan Riau	428	620	855	1.349	2.161	2.301	2.367	2.398	2.449	2.536	2.626	2.685	2.734	2.774	2.798	2.836	2.913	2.967	Kepulauan Riau
Sumatera Selatan	206	336	394	520	645	689	691	686	725	738	772	767	784	797	821	834	912	907	Sumatera Selatan
Bangka Belitung	10	8	9	20	25	25	27	27	31	33	43	43	46	49	49	50	50	51	Bangka Belitung
Lampung	3.038	3.516	3.563	3.037	3.539	3.665	3.689	3.651	3.713	3.779	3.827	3.945	3.962	4.002	4.182	4.386	4.441	4.461	Lampung
Kalimantan Selatan	107	167	260	250	348	364	395	399	415	433	436	414	402	393	404	389	387	402	Kalimantan Selatan
Kalimantan Barat	307	403	511	577	670	737	741	714	722	723	736	749	759	767	782	820	820	849	Kalimantan Barat
Kalimantan Timur	99	154	193	233	272	260	255	251	256	260	260	252	258	269	269	282	270	265	Kalimantan Timur
Kalimantan Tengah	3	7	10	28	46	46	49	51	65	52	55	61	63	64	67	67	70	74	Kalimantan Tengah
Sulawesi Tengah	89	134	209	254	309	308	339	342	330	333	351	393	421	461	499	504	460	434	Sulawesi Tengah
Sulawesi Selatan	119	194	272	336	457	472	492	500	525	550	578	597	618	628	630	669	690	745	Sulawesi Selatan
Sulawesi Utara	131	171	194	241	395	415	423	424	453	474	495	519	542	546	585	625	641	653	Sulawesi Utara
Sulawesi Tenggara	31	47	57	65	68	62	71	71	73	73	76	74	73	76	75	80	80	79	Sulawesi Tenggara
Sulawesi Barat	-	-	3	2	3	3	3	3	3	4	4	4	3	4	4	4	4	4	Sulawesi Barat
Gorontalo	22	23	21	26	29	27	28	28	28	29	28	28	29	29	30	30	30	30	Gorontalo
Nusa Tenggara Barat	321	375	456	535	585	592	601	614	623	614	616	628	648	675	693	716	728	725	Nusa Tenggara Barat
Bali	1.467	1.851	2.318	2.663	3.431	3.583	3.722	3.778	3.886	3.956	4.083	4.160	4.341	4.454	4.625	4.801	4.825	4.920	Bali
Nusa Tenggara Timur	23	35	64	109	153	155	159	158	161	163	171	176	177	181	187	200	204	204	Nusa Tenggara Timur
Maluku	127	160	210	210	217	222	207	201	207	232	261	293	321	355	385	391	391	427	Maluku
Papua	162	137	184	215	231	248	249	250	254	265	268	288	305	328	317	314	315	314	Papua
Maluku Utara	1	1	1	2	8	8	8	8	10	10	13	13	13	13	13	13	14	14	Maluku Utara
Papua Barat	-	-	-	-	29	34	36	40	43	46	49	53	61	69	69	74	79	82	Papua Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	23.045	27.741	32.533	37.554	45.742	46.819	47.627	48.001	48.940	49.580	50.476	51.016	52.300	53.244	54.496	55.799	56.172	56.908	Total

Ket: Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : Change location accordance region expansion since June 2010

Tabel 3.4 Jumlah BPR Berdasarkan Total Aset (Rural Banks Based on Total Assets) Miliar Rp (Billion Rp)																			
Total Aset	2006	2007	2008	2009	2010	2011											2012		Total Asset
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Total Aset BPR < 1 Miliar	111	85	56	46	25	23	22	23	24	21	23	23	24	19	18	16	16	16	Total Asset Rural bank < 1 Billion
Total Aset BPR 1 s.d 5 Miliar	835	651	536	429	341	316	314	312	302	307	302	303	290	289	279	264	262	259	Total Asset Rural bank 1 up to 5 Billion
Total Aset BPR 5 s.d 10 Miliar	479	527	511	479	433	405	398	394	396	393	386	382	377	373	383	387	370	363	Total Asset Rural bank 5 up to 10 Billion
Total Aset BPR > 10 Miliar	455	554	669	779	907	927	945	951	958	961	971	973	992	1.002	1.004	1.002	1.015	1.027	Total Asset Rural bank > 10 Billion
Total	1.880	1.817	1.772	1.733	1.706	1.671	1.679	1.680	1.680	1.682	1.682	1.681	1.683	1.683	1.684	1.669	1.663	1.665	Total

Tabel 3.5 Non Performing Loan Bank Perkreditan Rakyat (NPL of Rural Bank) Miliar Rp (Billion Rp)																			
Kolektibilitas	2006	2007	2008	2009	2010	2011											2012		Collectibility
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Kredit	16.948	20.540	25.472	28.001	33.844	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	41.424	42.485	Credit
a. Lancar	15.299	18.901	22.956	26.068	31.775	32.586	33.383	34.023	34.864	35.722	36.509	37.312	37.249	37.847	38.276	38.953	39.123	40.118	a. Current
b. Kurang Lancar	473	407	1.039	457	514	647	633	646	644	622	617	640	623	612	598	495	622	651	b. Sub-Standard
c. Diragukan	482	319	342	335	398	434	437	476	458	477	484	477	479	462	464	420	420	424	c. Doubtful
d. Macet	694	913	1.135	1.140	1.158	1.193	1.217	1.220	1.239	1.268	1.299	1.302	1.314	1.338	1.343	1.231	1.259	1.292	d. Lost
Non Performing Loan (Nominal)	1.649	1.639	2.516	1.932	2.070	2.274	2.286	2.342	2.341	2.367	2.401	2.419	2.416	2.412	2.405	2.146	2.301	2.367	Non Performing Loan (Nominal)
Rasio Non Performing Loan (%)	9,73	7,98	9,88	6,90	6,12	6,52	6,41	6,44	6,29	6,21	6,17	6,09	6,09	5,99	5,91	5,22	5,56	5,57	Non Performing Loan Ratio (%)

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

Lokasi	2006	2007	2008	2009	2010	2011											2012		Location
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Jawa Barat	413	379	408	417	427	447	446	449	446	476	481	483	492	485	487	455	474	490	Jawa Barat
Banten	36	42	43	70	81	88	91	90	92	96	96	99	95	96	97	85	90	92	Banten
DKI Jakarta	11	17	26	36	46	55	57	57	62	62	62	51	57	56	50	46	43	44	DKI Jakarta
D.I Yogyakarta	93	83	80	80	103	121	124	129	134	133	133	129	128	130	128	109	123	129	D.I Yogyakarta
Jawa Tengah	607	614	591	618	658	704	707	753	750	750	750	764	760	759	743	675	719	735	Jawa Tengah
Jawa Timur	184	170	157	155	176	215	215	221	224	227	225	230	230	235	231	194	211	221	Jawa Timur
Bengkulu	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	Bengkulu
Jambi	4	9	11	14	14	14	15	14	14	14	14	14	14	14	13	13	13	14	Jambi
Aceh	6	6	7	33	10	9	9	9	10	10	9	9	9	8	8	6	7	7	Aceh
Sumatera Utara	33	27	29	35	39	36	37	41	40	41	41	45	44	45	51	48	50	51	Sumatera Utara
Sumatera Barat	33	32	40	67	87	96	94	86	83	84	85	83	80	80	80	66	73	75	Sumatera Barat
Riau	12	14	18	27	40	47	44	47	47	45	49	50	51	55	55	49	57	59	Riau
Kepulauan Riau	3	5	9	9	22	33	31	36	41	39	46	50	48	47	50	37	44	46	Kepulauan Riau
Sumatera Selatan	16	16	20	24	31	34	33	34	30	29	32	28	29	28	28	27	28	31	Sumatera Selatan
Bangka Belitung	2	2	1	1	2	2	1	1	1	1	1	1	1	1	1	1	1	1	Bangka Belitung
Lampung	45	58	909	84	52	63	59	48	47	45	53	54	53	51	54	51	57	56	Lampung
Kalimantan Selatan	5	5	5	9	8	10	10	9	9	12	28	23	20	19	19	12	13	10	Kalimantan Selatan
Kalimantan Barat	13	13	17	19	17	18	18	17	17	18	17	17	17	17	18	16	16	18	Kalimantan Barat
Kalimantan Timur	4	8	10	27	30	30	30	29	30	29	29	29	29	30	30	24	25	25	Kalimantan Timur
Kalimantan Tengah	0	0	0	1	2	2	3	3	2	2	2	2	2	2	3	4	4	4	Kalimantan Tengah
Sulawesi Tengah	3	2	4	4	4	4	4	4	4	6	5	6	6	6	6	4	5	6	Sulawesi Tengah
Sulawesi Selatan	9	11	11	13	19	18	17	17	16	17	16	18	18	17	16	15	14	14	Sulawesi Selatan
Sulawesi Utara	5	4	5	6	12	14	15	15	17	15	16	17	17	19	19	18	18	20	Sulawesi Utara
Sulawesi Tenggara	1	1	3	2	6	6	7	7	8	8	7	8	9	8	9	9	9	10	Sulawesi Tenggara
Sulawesi Barat	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Sulawesi Barat
Gorontalo	3	4	3	4	5	4	4	3	4	3	4	4	4	4	4	3	3	3	Gorontalo
Nusa Tenggara Barat	27	30	33	40	64	67	71	73	73	72	71	71	70	69	74	69	71	73	Nusa Tenggara Barat
Bali	74	78	71	126	98	121	127	130	122	114	111	116	113	112	111	95	114	115	Bali
Nusa Tenggara Timur	2	1	1	4	5	6	6	6	7	7	7	6	6	6	8	6	6	6	Nusa Tenggara Timur
Maluku	1	1	1	2	6	5	5	6	7	6	6	6	6	6	6	5	5	5	Maluku
Papua	3	4	5	6	6	6	6	6	6	6	5	5	5	5	5	4	5	4	Papua
Maluku Utara	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Maluku Utara
Papua Barat	-	-	-	-	0	0	-	-	-	-	-	-	0	0	0	0	0	0	Papua Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	1.649	1.639	2.516	1.932	2.070	2.274	2.286	2.342	2.341	2.367	2.401	2.419	2.416	2.412	2.405	2.146	2.301	2.367	Total

Ket: Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : Change location accordance region expansion since June 2010

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

Indikator	Desember 2007		Desember 2008		Desember 2009		Desember 2010		Februari 2011		Desember 2011		Februari 2012		Indicator
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	
Deposito	12.701	67,85	14.204	66,56	17.280	67,63	21.455	68,52	22.223	68,68	26.174	68,50	27.090	68,72	Time Deposits
Tabungan	6.018	32,15	7.135	33,44	8.272	32,37	9.857	31,48	10.136	31,32	12.035	31,50	12.332	31,28	Saving Deposits
Total DPK	18.719	100,00	21.339	100,00	25.552	100,00	31.312	100,00	32.360	100	38.209	100,00	39.422	100	Total Third Party Funds

Tabel 3.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Februari 2012
(Composition of Third Party Funds of Rural Banks Based on Location - February 2012)

Lokasi	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))	Location
	Miliar Rp (Billion Rp)				
Jawa Barat	1.731	5.365	7.096	18,00	Jawa Barat
Banten	160	534	694	1,76	Banten
DKI Jakarta	168	683	851	2,16	DKI Jakarta
D.I Yogyakarta	541	1.298	1.839	4,67	D.I Yogyakarta
Jawa Tengah	3.800	5.390	9.191	23,31	Jawa Tengah
Jawa Timur	1.329	2.851	4.180	10,60	Jawa Timur
Bengkulu	11	11	21	0,05	Bengkulu
Jambi	64	278	342	0,87	Jambi
Aceh	26	30	56	0,14	Aceh
Sumatera Utara	266	290	556	1,41	Sumatera Utara
Sumatera Barat	559	352	912	2,31	Sumatera Barat
Riau	298	365	663	1,68	Riau
Kepulauan Riau	323	2.140	2.462	6,25	Kepulauan Riau
Sumatera Selatan	248	333	582	1,48	Sumatera Selatan
Bangka Belitung	11	32	43	0,11	Bangka Belitung
Lampung	499	2.506	3.005	7,62	Lampung
Kalimantan Selatan	112	157	268	0,68	Kalimantan Selatan
Kalimantan Barat	315	371	686	1,74	Kalimantan Barat
Kalimantan Timur	68	96	165	0,42	Kalimantan Timur
Kalimantan Tengah	29	19	48	0,12	Kalimantan Tengah
Sulawesi Tengah	40	189	229	0,58	Sulawesi Tengah
Sulawesi Selatan	131	307	437	1,11	Sulawesi Selatan
Sulawesi Utara	85	381	466	1,18	Sulawesi Utara
Sulawesi Tenggara	29	24	53	0,13	Sulawesi Tenggara
Sulawesi Barat	1	1	2	0,01	Sulawesi Barat
Gorontalo	6	10	16	0,04	Gorontalo
Nusa Tenggara Barat	247	213	460	1,17	Nusa Tenggara Barat
Bali	1.074	2.291	3.365	8,54	Bali
Nusa Tenggara Timur	56	91	147	0,37	Nusa Tenggara Timur
Maluku	32	240	272	0,69	Maluku
Papua	47	194	241	0,61	Papua
Maluku Utara	3	3	7	0,02	Maluku Utara
Papua Barat	23	46	69	0,17	Papua Barat
<i>Others</i>	-	-	-	-	<i>Others</i>
Total	12.332	27.090	39.422	100	Total

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

Lokasi	2006	2007	2008	2009	2010	2011											2012		Location
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Jawa Barat	2.995	3.305	4.035	5.072	6.061	6.145	6.274	6.392	6.471	6.341	6.353	6.358	6.480	6.550	6.700	6.859	6.961	7.096	Jawa Barat
Banten	214	274	308	382	509	532	545	559	570	553	563	565	592	617	635	661	677	694	Banten
DKI Jakarta	218	288	305	420	600	642	640	637	673	697	735	757	761	788	793	837	829	851	DKI Jakarta
D.I Yogyakarta	805	1.043	1.142	1.290	1.511	1.528	1.548	1.576	1.584	1.621	1.653	1.669	1.697	1.729	1.780	1.814	1.829	1.839	D.I Yogyakarta
Jawa Tengah	4.041	4.712	5.395	6.449	7.529	7.729	7.812	7.940	8.045	8.004	8.119	8.037	8.448	8.634	8.816	9.052	9.104	9.191	Jawa Tengah
Jawa Timur	2.077	2.349	2.476	2.964	3.497	3.564	3.596	3.670	3.736	3.724	3.788	3.759	3.906	3.944	4.008	4.041	4.158	4.180	Jawa Timur
Bengkulu	9	11	15	17	18	18	18	18	18	18	18	19	19	20	20	20	20	21	Bengkulu
Jambi	101	161	146	186	244	249	256	264	270	267	272	274	275	288	302	316	323	342	Jambi
Aceh	26	34	57	37	41	43	43	44	45	46	44	47	50	50	52	55	55	56	Aceh
Sumatera Utara	273	307	357	426	493	507	517	517	517	508	515	511	527	533	544	538	546	556	Sumatera Utara
Sumatera Barat	330	475	580	715	829	864	887	889	891	881	867	832	863	872	887	913	899	912	Sumatera Barat
Riau	183	293	350	417	525	559	580	595	605	610	626	599	612	614	613	629	656	663	Riau
Kepulauan Riau	357	476	657	1.071	1.758	1.884	1.942	1.966	2.018	2.090	2.169	2.229	2.243	2.261	2.288	2.324	2.390	2.462	Kepulauan Riau
Sumatera Selatan	156	258	308	386	471	504	501	497	505	513	540	534	545	554	555	556	585	582	Sumatera Selatan
Bangka Belitung	7	8	8	17	21	22	23	24	27	29	38	38	41	43	43	43	43	43	Bangka Belitung
Lampung	2.045	2.287	2.140	1.945	2.427	2.535	2.547	2.535	2.560	2.597	2.615	2.654	2.718	2.719	2.794	2.883	2.990	3.005	Lampung
Kalimantan Selatan	65	97	144	154	177	195	217	232	250	266	265	255	248	245	251	251	251	268	Kalimantan Selatan
Kalimantan Barat	247	319	399	470	547	607	619	586	592	585	599	605	604	595	626	651	657	686	Kalimantan Barat
Kalimantan Timur	64	89	114	152	177	163	157	155	160	164	163	160	164	166	163	174	165	165	Kalimantan Timur
Kalimantan Tengah	2	6	6	15	28	27	30	31	46	32	34	40	41	41	44	44	46	48	Kalimantan Tengah
Sulawesi Tengah	40	54	93	99	130	145	181	188	174	172	185	217	243	271	275	277	241	229	Sulawesi Tengah
Sulawesi Selatan	72	122	128	185	259	268	272	278	303	318	330	350	356	358	360	366	391	437	Sulawesi Selatan
Sulawesi Utara	97	126	145	171	282	303	308	308	330	349	353	374	395	387	420	439	457	466	Sulawesi Utara
Sulawesi Tenggara	28	42	50	55	56	50	50	50	52	53	52	51	53	55	54	56	54	53	Sulawesi Tenggara
Sulawesi Barat	-	-	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	Sulawesi Barat
Gorontalo	7	9	7	10	14	14	15	15	14	15	14	14	14	15	15	16	16	16	Gorontalo
Nusa Tenggara Barat	172	209	260	319	366	371	379	390	397	384	387	391	400	414	427	452	464	460	Nusa Tenggara Barat
Bali	949	1.179	1.455	1.803	2.331	2.455	2.559	2.610	2.673	2.670	2.782	2.831	2.954	3.035	3.154	3.254	3.292	3.365	Bali
Nusa Tenggara Timur	9	17	38	71	108	111	114	116	116	118	123	127	126	127	130	143	146	147	Nusa Tenggara Timur
Maluku	64	71	100	99	105	111	116	110	111	132	151	176	202	226	233	251	244	272	Maluku
Papua	119	95	119	152	166	180	187	188	190	198	198	213	223	246	230	224	230	241	Papua
Maluku Utara	0	0	0	1	4	5	5	5	6	6	6	6	6	6	6	6	6	7	Maluku Utara
Papua Barat	-	-	-	-	26	30	32	37	38	39	41	45	51	58	59	63	67	69	Papua Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others
Total	15.771	18.719	21.339	25.552	31.312	32.360	32.974	33.422	33.992	34.001	34.600	34.739	35.860	36.464	37.282	38.209	38.794	39.422	Total

Ket: Perubahan lokasi sesuai pemekaran daerah mulai Juni 2010

Note : Change location accordance region expansion since June 2010

Tabel 3.10 Suku Bunga Rata-rata DPK Bank Perkreditan Rakyat (Average of Third Party Interest Rates of Rural Banks) Persen (Percent)																			
Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar ¹⁾	Apr	Mei	Jun	Jul	Ags	Sep	Okt	0,00%	Des	Jan	Feb	
Tabungan	-	-	7,16	6,32	5,53	5,45	5,51	5,43	5,40	5,43	5,33	5,31	5,33	5,30	5,30	5,21	5,22	5,08	Saving Deposits
Deposito	-	-	12,43	10,81	10,25	10,18	9,60	10,27	10,10	10,11	10,10	10,05	10,09	10,05	9,99	9,85	9,75	9,47	Time Deposits
Ket: Data tersedia mulai Desember 2008																	Note: Data available on December 2008		

Tabel 3.11 Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi (Average of Credit Interest Rates of Rural Banks Based on Economic Sector) Persen (Percent)															
Sektor Ekonomi	2005	2006	2007	2008	2009	2010 ¹⁾									Economic Sector
						Jan	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	
1. Pertanian, perburuan dan sarana pertanian	-	-	-	38,70	39,21	39,12	39,07	38,99	38,85	38,76	38,92	38,84	38,71	38,34	1. Agriculture, hunting and agricultural facilities
2. Perindustrian	-	-	-	32,87	32,38	32,38	32,25	32,47	31,78	31,60	31,57	31,55	31,38	31,16	2. Manufacturing
3. Perdagangan, restoran dan hotel	-	-	-	33,60	34,32	34,21	34,05	33,92	33,72	33,67	33,45	33,36	33,35	33,18	3. Trade, restaurants and hotels
4. Jasa sosial/masyarakat	-	-	-	31,61	31,67	31,18	31,08	30,92	30,58	30,56	30,42	30,23	30,05	29,85	4. Social Services
5. Lain-lain	-	-	-	29,50	29,33	29,24	29,08	28,98	28,87	28,70	28,59	28,51	28,38	28,27	5. Others
Ket: Data tersedia mulai Desember 2008															
¹⁾ Data bulan Oktober 2010 bersambung di halaman 119 karena terdapat perubahan sektor ekonomi dalam laporan bulanan BPR															
Note: Data available on December 2008															
¹⁾ October 2010 data continued on page 119 because there are changes economic sector in the rural bank's monthly report															

Tabel 3.11 Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi
(Average of Credit Interest Rates of Rural Banks Based on Economic Sector)
 Persen (Percent)

Sektor Ekonomi	2010 ¹⁾			2011											2012		Economic Sector
	Okt	Nov	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1 Pertanian, Perburuhan, dan Kehutanan	38,42	36,76	38,29	38,05	37,61	37,89	37,74	37,31	37,26	37,36	37,20	37,40	37,32	36,58	36,65	36,27	1. Agriculture, hunting, and forestry
2 Perikanan	38,25	32,65	33,39	33,01	31,83	31,88	32,73	32,28	32,16	31,75	31,77	31,95	32,91	32,10	32,33	32,08	2. Fishery
3 Pertambangan dan Penggalian	29,21	27,89	28,29	27,01	29,95	27,71	28,68	28,61	29,60	28,32	28,14	26,44	26,24	26,58	25,13	25,99	3. Mining and quarrying
4 Industri Pengolahan	32,60	31,18	30,67	29,89	29,21	30,16	29,63	29,29	29,26	29,53	29,02	29,05	29,17	29,14	29,05	29,15	4. Processing industry
5 Listrik, Gas dan Air	36,65	32,00	34,43	33,19	30,13	33,95	33,47	33,01	33,53	33,31	31,99	31,69	30,83	30,33	29,42	29,25	5. Electricity, gas and water
6 Konstruksi	32,28	32,09	31,41	30,80	30,60	30,83	30,92	30,52	30,15	30,04	29,51	29,06	29,35	29,72	29,47	29,82	6. Construction
7 Perdagangan Besar dan Eceran	32,85	33,03	33,14	32,84	32,72	32,63	32,58	32,48	32,46	32,55	32,55	32,46	32,13	31,97	31,91	31,76	7. Wholesale and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	26,75	27,76	27,99	26,58	26,58	27,13	27,77	27,91	28,39	28,37	27,89	28,11	28,23	28,53	28,30	28,39	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	32,61	30,15	30,12	29,17	29,51	29,13	29,01	31,03	27,81	28,17	28,14	28,03	28,00	28,11	29,02	28,97	9. Transportation, warehousing and communications
10 Perantara Keuangan	26,42	24,36	25,28	24,58	24,48	23,39	24,53	25,29	23,75	23,79	23,73	23,56	23,38	24,20	24,25	24,39	10. Financial intermediaries
11 Real Estate	27,99	27,31	27,26	25,86	25,80	25,98	26,69	26,27	26,51	26,04	22,95	23,13	23,09	22,77	23,14	23,10	11. Real estate
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	29,68	34,99	35,78	34,68	36,12	38,80	38,56	38,97	38,78	38,29	37,92	37,16	26,69	26,38	25,98	29,11	12. Government administration, land and compulsory social security
13 Jasa Pendidikan	33,11	31,29	31,61	31,74	28,97	30,24	29,74	30,01	29,64	30,28	29,30	29,57	29,74	28,84	28,66	28,81	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	31,00	30,40	30,51	29,97	29,72	29,87	30,73	31,35	31,11	31,26	31,20	31,01	31,10	30,86	30,78	30,06	14. Health services and social activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	30,64	29,41	29,05	27,90	28,31	28,29	27,85	27,14	28,64	28,66	28,60	28,49	28,59	28,23	28,57	28,63	15. Social services, social, cultural, entertainment and other individual
16 Jasa Perorangan yang Melayani Rumah Tangga	32,82	33,62	31,07	30,65	30,60	30,60	30,14	30,56	30,71	34,15	32,93	33,26	30,77	32,82	32,55	32,07	16. Individual services which serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,26	29,49	29,35	30,54	29,11	30,16	29,81	29,34	29,70	29,20	29,26	29,34	28,93	29,11	29,17	29,34	17. Business activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	28,74	28,44	28,12	27,95	24,97	28,18	28,20	27,90	27,96	27,88	27,78	27,91	27,64	27,39	27,54	27,09	18. Not the business field - households
19 Bukan Lapangan Usaha - Lainnya	28,94	28,09	27,71	27,57	27,57	27,08	27,46	27,55	27,46	27,30	27,38	27,26	26,92	26,88	27,03	27,13	19. Not the business field - other

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

Tabel 3.12 Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan (Average of Credit Interest Rates of Rural Banks Based on Type of Use) Persen (Percent)																			
Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar ^{r)}	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Modal Kerja	-	-	34,43	34,83	33,21	32,85	32,65	32,78	32,67	32,54	32,58	32,67	32,55	32,49	32,22	32,05	32,09	31,98	Total Working Capital
Investasi	-	-	27,67	30,37	29,01	28,85	28,78	28,88	28,75	28,60	28,48	28,70	28,43	28,43	28,19	28,23	28,36	28,33	Total Investment
Konsumsi	-	-	29,57	29,14	27,81	27,67	26,97	27,33	27,63	27,63	21,53	27,43	27,47	27,41	27,09	27,00	27,15	27,12	Total Consumption
Ket: Data tersedia mulai Desember 2008																	Note: Data available on December 2008		

Tabel 3.13 Perkembangan Jumlah Bank Perkreditan Rakyat (Growth of Total Rural Bank)																			
Keterangan	2006	2007	2008	2009	2010	2011											2012		Information
						Feb	Mar ¹⁾	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Jumlah BPR	1.880	1.817	1.772	1.733	1.706	1.671	1.679	1.680	1.680	1.682	1.682	1.681	1.683	1.683	1.684	1.669	1.663	1.665	Total Rural Banks
Jumlah Kantor	3.173	3.250	3.367	3.644	3.910	3.928	3.970	3.996	4.021	4.043	4.074	4.102	4.114	4.122	4.140	4.172	4.194	4.217	Total Bank Offices

Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Februari 2012
(Growth of Total Rural Bank and Rural Bank Offices Based on Location - February 2012)

Lokasi	BPR (<i>Rural Bank</i>)			Total	Location
	KP	KC	KPK		
Jawa Barat	321	247	168	736	Jawa Barat
Banten	70	29	34	133	Banten
DKI Jakarta	27	9	25	61	DKI Jakarta
D.I Yogyakarta	54	22	113	189	D.I Yogyakarta
Jawa Tengah	263	464	324	1.051	Jawa Tengah
Jawa Timur	331	180	471	982	Jawa Timur
Bengkulu	3	4	4	11	Bengkulu
Jambi	15	5	3	23	Jambi
Aceh	5	13	-	18	Aceh
Sumatera Utara	53	30	13	96	Sumatera Utara
Sumatera Barat	99	36	20	155	Sumatera Barat
Riau	31	6	9	46	Riau
Kepulauan Riau	39	20	2	61	Kepulauan Riau
Sumatera Selatan	18	9	7	34	Sumatera Selatan
Bangka Belitung	1	2	-	3	Bangka Belitung
Lampung	26	27	6	59	Lampung
Kalimantan Selatan	22	4	1	27	Kalimantan Selatan
Kalimantan Barat	19	5	5	29	Kalimantan Barat
Kalimantan Timur	13	7	5	25	Kalimantan Timur
Kalimantan Tengah	4	-	-	4	Kalimantan Tengah
Sulawesi Tengah	9	10	7	26	Sulawesi Tengah
Sulawesi Selatan	22	5	4	31	Sulawesi Selatan
Sulawesi Utara	17	18	9	44	Sulawesi Utara
Sulawesi Tenggara	12	4	2	18	Sulawesi Tenggara
Sulawesi Barat	1	-	-	1	Sulawesi Barat
Gorontalo	4	3	-	7	Gorontalo
Nusa Tenggara Barat	29	46	4	79	Nusa Tenggara Barat
Bali	137	28	65	230	Bali
Nusa Tenggara Timur	9	1	2	12	Nusa Tenggara Timur
Maluku	2	4	2	8	Maluku
Papua	6	7	1	14	Papua
Maluku Utara	2	1	-	3	Maluku Utara
Papua Barat	1	-	-	1	Papua Barat
Lainnya	-	-	-	-	Others
Total	1.665	1.246	1.306	4.217	Total

DATA PERKREDITAN

Tabel 4.1 Kredit Bank Umum Berdasarkan Sektor Ekonomi (Credit of Commercial Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
1. Pertanian, perburuan dan sarana pertanian	45.180	56.901	67.202	77.412	90.999	90.807	91.660	93.586	95.389	97.050	95.638	99.141	101.492	104.393	109.047	114.725	114.550	117.519	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	14.086	26.212	32.215	42.894	61.365	62.299	65.526	69.335	71.403	70.759	69.053	75.334	78.743	78.663	83.107	87.780	90.188	85.017	2. Mining
3. Perindustrian	184.023	205.610	271.187	247.440	275.404	276.832	278.298	283.210	292.447	300.141	305.394	315.570	324.930	331.228	339.395	344.597	349.579	355.774	3. Manufacturing
4. Listrik, gas dan air	7.224	7.920	18.475	24.560	34.116	34.885	34.123	34.247	34.424	40.584	46.924	54.073	54.155	55.428	61.616	45.841	52.164	52.069	4. Electricity, gas and water
5. Konstruksi	33.088	44.088	58.753	64.225	63.500	62.717	65.045	63.275	65.484	69.107	70.404	71.213	74.916	76.239	78.622	75.395	72.923	76.179	5. Construction
6. Perdagangan, restoran dan hotel	163.443	216.874	259.632	301.382	339.639	326.994	331.782	332.666	343.117	355.555	354.197	367.296	379.510	380.140	392.512	405.442	398.164	398.422	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	27.068	36.807	62.579	73.213	75.142	73.677	78.533	78.815	79.747	84.538	83.730	87.575	87.057	89.430	91.101	95.206	94.450	94.838	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	78.455	109.748	152.302	150.843	179.398	182.433	186.094	193.019	197.053	201.433	203.247	211.753	217.069	218.289	222.111	224.146	228.639	234.633	8. Business Services
9. Jasa sosial/masyarakat	12.040	13.882	15.747	17.038	44.232	45.262	46.974	49.320	49.272	49.953	50.752	53.423	54.985	56.756	57.081	57.980	57.715	57.747	9. Social Services
10. Lain-lain	227.690	283.970	369.596	438.923	602.049	617.984	636.810	646.065	661.129	681.607	694.259	696.237	706.405	715.590	716.365	748.983	725.936	730.832	10. Others
Jumlah	792.297	1.002.012	1.307.688	1.437.930	1.765.845	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.150.957	2.200.094	2.184.306	2.203.029	Total
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 4.2 Kredit Bank Persero Berdasarkan Sektor Ekonomi (Credit of State Owned Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ^{r)}	Des	Jan ^{r)}	Feb	
1. Pertanian, perburuan dan sarana pertanian	25.993	31.275	38.451	47.095	49.474	49.454	48.433	49.447	50.594	52.079	51.332	53.688	55.781	57.657	61.729	66.319	65.979	66.099	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	4.961	11.288	15.473	18.124	26.462	25.884	26.493	28.773	30.707	31.281	28.982	32.079	31.962	29.867	32.820	35.009	35.560	33.216	2. Mining
3. Perindustrian	72.736	74.594	98.878	94.201	94.975	94.392	94.792	95.968	96.824	99.608	98.284	100.238	104.149	105.509	107.244	109.948	107.974	108.658	3. Manufacturing
4. Listrik, gas dan air	5.221	4.762	12.702	15.175	17.816	18.277	17.603	17.381	17.414	22.388	28.134	34.401	34.036	34.504	39.696	20.762	26.288	26.235	4. Electricity, gas and water
5. Konstruksi	13.966	17.325	23.178	25.792	20.541	20.741	22.155	22.724	23.576	24.472	24.876	25.410	26.958	27.483	28.385	27.728	27.130	27.666	5. Construction
6. Perdagangan, restoran dan hotel	62.439	86.775	103.680	131.454	114.607	107.741	111.022	108.504	111.083	113.865	112.622	119.528	124.694	122.417	128.506	134.335	127.715	127.889	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	8.113	13.857	22.880	28.517	27.076	25.456	28.740	28.508	29.061	30.585	29.565	30.691	29.132	30.402	30.615	33.704	32.518	32.552	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	12.604	16.340	25.356	23.227	24.761	24.745	24.158	24.992	26.253	27.850	28.342	34.124	35.127	35.138	36.663	38.442	39.383	41.897	8. Business Services
9. Jasa sosial/masyarakat	4.429	4.371	3.345	3.772	9.341	9.351	9.759	11.519	11.329	11.722	12.218	13.395	13.899	13.465	14.351	14.327	14.229	14.037	9. Social Services
10. Lain-lain	77.450	95.564	126.723	157.513	257.664	261.790	273.742	277.546	284.912	296.919	302.805	289.907	292.300	293.248	284.533	296.259	287.910	289.259	10. Others
Jumlah	287.910	356.151	470.665	544.870	642.718	637.831	656.897	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	764.685	767.507	Total
Ket: ^{r)} revisi *)angka sementara																			Note: ^{r)} revised *) Temporary Figures

Tabel 4.3 Kredit BUSN Devisa Berdasarkan Sektor Ekonomi
(Credit of Foreign Exchange Commercial Banks Based on Economic Sector)
Miliar Rp (*Billion Rp*)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		<i>Economic Sector</i>
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	11.156	15.212	19.032	20.229	29.033	28.482	30.096	30.732	31.568	31.245	30.391	31.242	31.151	31.943	32.298	34.511	34.169	34.961	1. <i>Agriculture, hunting and agricultural facilities</i>
2. Pertambangan	6.421	10.612	11.069	14.403	20.649	22.249	24.005	25.146	24.619	25.140	25.060	26.862	27.924	29.016	29.866	32.282	31.321	29.311	2. <i>Mining</i>
3. Perindustrian	60.322	72.330	95.520	87.315	108.878	111.036	112.837	114.747	120.376	124.371	125.976	129.950	134.599	136.728	138.603	145.923	145.208	147.876	3. <i>Manufacturing</i>
4. Listrik, gas dan air	1.787	2.770	5.140	7.449	10.574	10.897	11.371	11.692	11.790	11.919	12.402	12.989	13.270	13.852	14.360	17.119	17.789	17.475	4. <i>Electricity, gas and water</i>
5. Konstruksi	12.322	18.167	23.303	25.640	28.423	28.821	29.749	27.343	28.293	30.246	30.521	30.097	31.241	31.627	32.451	32.818	32.394	35.058	5. <i>Construction</i>
6. Perdagangan, restoran dan hotel	81.018	103.927	125.572	131.868	174.537	170.657	170.724	173.511	177.823	186.726	186.182	190.685	197.689	199.812	204.175	213.343	209.439	208.755	6. <i>Trade, restaurants and hotels</i>
7. Pengangkutan, pergudangan dan komunikasi	13.028	17.429	26.323	31.269	33.630	34.465	36.148	36.677	37.230	39.245	39.267	40.407	41.644	42.589	43.599	46.174	45.631	45.986	7. <i>Transportation, warehousing and communications</i>
8. Jasa Dunia usaha	42.303	59.648	79.004	80.482	97.000	97.741	98.520	105.047	107.475	108.526	109.812	111.785	113.861	113.468	114.493	117.569	117.395	119.218	8. <i>Business Services</i>
9. Jasa sosial/masyarakat	5.182	6.487	7.564	7.912	26.235	27.196	27.035	28.011	28.002	28.772	28.525	29.369	30.656	32.388	32.399	33.934	33.385	33.222	9. <i>Social Services</i>
10. Lain-lain	81.717	101.159	131.768	149.051	189.679	196.458	200.916	203.222	207.202	211.829	216.068	227.057	232.881	239.060	245.465	248.867	248.032	249.781	10. <i>Others</i>
Jumlah	315.256	407.742	524.295	555.617	718.639	728.002	741.401	756.128	774.377	798.019	804.203	830.444	854.915	870.482	887.709	922.541	914.763	921.643	Total

Tabel 4.4 Kredit BUSN Non Devisa Berdasarkan Sektor Ekonomi (Credit of Non-Foreign Exchange Commercial Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	274	323	153	374	418	413	404	393	417	463	471	480	500	516	599	738	717	765	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	39	75	161	340	353	360	342	347	324	321	334	358	423	368	351	404	364	365	2. Mining
3. Perindustrian	1.215	1.529	1.618	2.208	2.476	2.664	2.680	2.694	2.721	2.794	2.820	2.916	3.050	3.058	4.117	4.266	4.239	4.335	3. Manufacturing
4. Listrik, gas dan air	4	6	11	54	84	84	86	113	113	97	85	84	85	86	87	187	187	197	4. Electricity, gas and water
5. Konstruksi	307	422	442	713	1.112	1.162	1.118	1.061	1.067	1.172	1.173	1.379	1.388	1.442	1.540	1.618	1.600	1.675	5. Construction
6. Perdagangan, restoran dan hotel	4.647	4.826	5.083	6.547	7.710	8.143	8.422	8.786	9.279	9.315	9.605	9.933	10.329	10.804	11.449	11.916	12.289	12.735	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	617	690	817	1.506	1.387	1.320	1.283	1.267	1.263	1.462	1.535	1.509	1.611	1.560	1.604	1.731	1.814	1.869	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.921	2.335	2.540	3.938	7.755	7.747	8.448	8.698	9.148	9.295	9.792	10.066	10.219	10.464	9.714	10.298	10.238	10.257	8. Business Services
9. Jasa sosial/masyarakat	659	929	1.382	1.917	1.444	1.453	1.561	1.591	1.675	1.995	2.114	2.261	2.297	2.500	2.663	2.817	2.980	3.186	9. Social Services
10. Lain-lain	9.430	12.728	14.915	18.103	26.019	27.103	27.531	28.100	28.600	29.467	29.979	31.629	32.222	33.214	33.783	34.167	34.321	34.615	10. Others
Jumlah	19.114	23.863	27.122	35.700	48.757	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	68.749	69.998	Total

Tabel 4.5 Kredit BPD Berdasarkan Sektor Ekonomi
(Credit of Regional Development Banks Based on Economic Sector)
Miliar Rp (*Billion Rp*)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		<i>Economic Sector</i>
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ^{r)}	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	2.030	2.275	3.182	3.721	4.498	4.882	4.916	5.155	5.049	5.409	5.450	5.675	5.642	5.789	6.049	6.121	6.193	8.615	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	58	43	270	675	992	903	947	967	857	1.078	1.092	1.138	1.270	1.340	1.313	1.280	1.288	1.483	2. Mining
3. Perindustrian	462	631	815	1.146	2.969	2.824	2.946	3.015	3.042	3.404	3.553	3.582	3.633	3.718	3.734	3.727	3.584	3.706	3. Manufacturing
4. Listrik, gas dan air	11	29	213	787	1.409	1.448	1.548	1.588	1.607	1.689	1.734	1.757	1.810	1.867	2.206	2.205	2.241	2.527	4. Electricity, gas and water
5. Konstruksi	3.790	5.140	6.458	7.704	9.179	7.963	8.304	8.538	8.918	9.612	10.402	10.877	11.753	12.126	12.473	10.291	8.594	8.455	5. Construction
6. Perdagangan, restoran dan hotel	8.242	9.619	12.060	15.280	17.426	17.468	18.041	18.565	19.407	19.814	20.457	20.995	20.757	20.936	21.507	21.106	20.977	19.951	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	400	463	1.655	1.887	1.806	1.855	1.898	2.018	2.176	2.267	2.434	2.449	2.530	2.613	2.710	2.789	2.784	2.738	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	1.802	2.198	3.401	5.264	3.114	3.067	3.470	3.437	3.124	3.527	3.293	3.023	3.548	3.907	4.060	4.101	3.848	3.795	8. Business Services
9. Jasa sosial/masyarakat	862	967	1.528	1.951	5.164	5.083	4.970	5.006	5.039	4.697	4.476	4.556	4.494	5.219	4.538	4.483	4.330	4.510	9. Social Services
10. Lain-lain	38.299	50.515	66.803	82.340	97.150	100.454	102.387	104.592	107.591	110.156	111.861	113.579	114.916	115.900	118.055	119.601	121.034	122.105	10. Others
Jumlah	55.955	71.881	96.385	120.754	143.707	145.945	149.427	152.882	156.810	161.654	164.753	167.633	170.352	173.415	176.645	175.702	174.872	177.886	Total

Tabel 4.6 Kredit Bank Campuran Berdasarkan Sektor Ekonomi
(Credit of Joint Venture Banks Based on Economic Sector)
 Miliar Rp (*Billion Rp*)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		<i>Economic Sector</i>
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	2.331	4.597	4.018	4.143	5.108	5.107	5.020	5.037	5.066	5.493	5.457	5.593	5.789	5.749	5.717	5.207	5.322	5.350	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	755	1.753	2.196	3.899	4.299	4.245	4.498	4.540	4.739	5.120	5.203	5.819	5.756	6.266	6.833	7.141	7.444	7.380	2. Mining
3. Perindustrian	17.451	23.774	30.568	29.258	32.155	30.090	29.860	30.510	31.819	32.569	33.327	35.597	36.990	38.912	41.649	41.936	42.749	42.958	3. Manufacturing
4. Listrik, gas dan air	186	313	256	286	584	618	590	575	610	591	667	697	709	757	790	1.264	1.390	1.387	4. Electricity, gas and water
5. Konstruksi	1.520	1.167	1.487	1.900	2.051	1.808	1.741	1.714	1.735	1.873	1.909	1.964	2.068	2.107	2.315	2.384	2.369	2.559	5. Construction
6. Perdagangan, restoran dan hotel	4.467	6.691	7.108	9.808	15.370	13.520	13.996	13.925	14.881	15.243	15.159	15.501	15.188	15.678	15.708	15.748	17.297	18.124	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	2.588	2.330	5.147	6.815	7.049	5.930	5.830	5.878	5.796	6.139	5.982	6.199	6.152	6.206	6.283	6.198	5.780	6.147	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	7.823	13.516	18.200	16.329	20.165	20.573	22.116	21.613	21.869	22.683	22.630	23.555	24.416	25.392	25.919	24.821	25.023	25.125	8. Business Services
9. Jasa sosial/masyarakat	396	461	602	973	872	942	1.249	1.234	1.278	1.184	1.345	1.353	1.351	1.343	1.376	1.240	1.309	1.296	9. Social Services
10. Lain-lain	3.315	3.917	6.267	7.565	11.367	11.772	11.921	12.334	12.568	12.683	12.701	13.030	13.315	13.527	13.808	14.450	14.293	14.420	Others 10.
Jumlah	40.833	58.520	75.849	80.977	99.019	94.606	96.821	97.360	100.362	103.579	104.378	109.307	111.733	115.938	120.398	120.389	122.976	124.746	Total

Tabel 4.7 Kredit Bank Asing Berdasarkan Sektor Ekonomi (Credit of Foreign Owned Banks Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	3.397	3.220	2.366	1.850	2.468	2.468	2.791	2.822	2.694	2.360	2.537	2.462	2.628	2.740	2.655	1.828	2.170	1.729	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.852	2.440	3.047	5.453	8.609	8.657	9.241	9.562	10.157	7.819	8.382	9.079	11.408	11.806	11.923	11.664	14.211	13.262	2. Mining
3. Perindustrian	31.837	32.753	43.788	33.312	33.950	35.826	35.184	36.277	37.665	37.395	41.434	43.288	42.509	43.302	44.049	38.797	45.826	48.241	3. Manufacturing
4. Listrik, gas dan air	15	40	153	809	3.649	3.561	2.925	2.898	2.891	3.899	3.901	4.144	4.245	4.363	4.477	4.305	4.268	4.248	4. Electricity, gas and water
5. Konstruksi	1.183	1.866	3.885	2.478	2.195	2.222	1.977	1.895	1.896	1.732	1.524	1.485	1.509	1.454	1.457	556	836	765	5. Construction
6. Perdagangan, restoran dan hotel	2.631	5.035	6.130	6.426	9.990	9.465	9.578	9.376	10.644	10.592	10.172	10.655	10.853	10.493	11.166	8.995	10.447	10.969	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	2.322	2.039	5.756	3.218	4.194	4.651	4.634	4.468	4.221	4.840	4.946	6.319	5.988	6.060	6.291	4.609	5.923	5.546	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	12.002	15.711	23.801	21.603	26.602	28.561	29.384	29.232	29.184	29.552	29.377	29.199	29.899	29.920	31.262	28.916	32.751	34.340	8. Business Services
9. Jasa sosial/masyarakat	512	666	1.326	512	1.177	1.237	2.399	1.959	1.949	1.584	2.074	2.489	2.288	1.841	1.754	1.178	1.481	1.496	9. Social Services
10. Lain-lain	17.479	20.086	23.120	24.351	20.169	20.407	20.313	20.270	20.257	20.553	20.845	21.035	20.771	20.642	20.720	35.639	20.347	20.653	Others
Jumlah	73.230	83.856	113.372	100.011	113.004	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	138.261	141.249	Total

Tabel 4.8 Kredit Bank Umum Berdasarkan Sektor Ekonomi per Lokasi Bank Penyalur - Februari 2012
(Credit of Commercial Banks Based on Economic Sector by Region - February 2012
 Miliar Rp (Billion Rp)

Lokasi	Pertanian, perburuan dan sarana pertanian (Agriculture, hunting and agricultural facilities)	Pertambangan (Mining)	Perindustrian (Manufacturing)	Listrik, Gas dan Air (Electricity, Gas and Water)	Konstruksi (Construction)	Konstruksi (Construction)	Pengangkutan, pergudangan dan komunikasi (Transportation, warehousing and communications)	Jasa Dunia usaha (Business Services)	Jasa sosial/masyarakat (Social Services)	Lain-lain (Others)	Location
Jawa Barat	4.244	1.075	26.260	179	5.054	32.854	6.411	8.486	3.999	86.482	Jawa Barat
Banten	474	292	5.112	164	1.621	5.964	270	5.369	1.494	31.936	Banten
DKI Jakarta	53.382	74.115	201.604	48.430	41.174	140.451	64.641	178.470	29.872	243.453	DKI Jakarta
D.I Yogyakarta	290	8	910	55	201	3.692	168	1.194	530	8.131	D.I Yogyakarta
Jawa Tengah	2.335	263	23.890	106	2.156	33.843	1.991	4.943	2.381	49.889	Jawa Tengah
Jawa Timur	4.949	1.213	52.544	630	5.749	44.609	5.913	8.147	4.032	62.158	Jawa Timur
Bengkulu	286	148	277	14	114	2.005	79	252	128	4.278	Bengkulu
Jambi	1.927	74	742	5	500	3.746	173	731	329	7.046	Jambi
Aceh	159	78	1.007	3	786	3.362	26	405	337	12.409	Aceh
Sumatera Utara	14.752	264	20.763	1.051	2.799	25.198	2.432	3.466	1.517	33.300	Sumatera Utara
Sumatera Barat	2.514	270	1.327	4	263	5.991	329	1.008	402	12.631	Sumatera Barat
Riau	6.998	357	1.769	106	907	7.845	1.173	2.131	846	15.014	Riau
Kepulauan Riau	5.560	219	2.149	67	1.896	7.890	454	1.388	513	15.628	Kepulauan Riau
Sumatera Selatan	128	292	3.193	196	1.220	3.155	1.431	1.431	287	7.293	Sumatera Selatan
Bangka Belitung	126	176	378	29	151	988	47	245	115	2.501	Bangka Belitung
Lampung	3.466	66	2.836	16	458	6.829	860	935	879	7.787	Lampung
Kalimantan Selatan	2.277	704	1.070	229	676	4.393	1.004	1.587	310	8.865	Kalimantan Selatan
Kalimantan Barat	2.877	115	657	94	571	4.383	853	899	339	8.819	Kalimantan Barat
Kalimantan Timur	2.004	2.311	1.128	116	3.019	7.737	3.269	4.766	2.283	15.359	Kalimantan Timur
Kalimantan Tengah	4.095	4	233	1	269	1.578	70	367	131	4.814	Kalimantan Tengah
Sulawesi Tengah	349	50	203	4	219	3.290	93	266	205	6.389	Sulawesi Tengah
Sulawesi Selatan	937	333	3.312	139	2.048	14.841	1.630	2.922	1.583	25.515	Sulawesi Selatan
Sulawesi Utara	378	116	386	46	434	4.731	125	687	224	8.905	Sulawesi Utara
Sulawesi Tenggara	132	1	28	0	45	849	4	41	169	1.576	Sulawesi Tenggara
Sulawesi Barat	75	2	25	0	116	1.359	63	26	159	2.768	Sulawesi Barat
Gorontalo	229	33	70	1	271	2.089	58	284	156	5.218	Gorontalo
Nusa Tenggara Barat	204	9	100	2	317	3.093	61	253	312	7.998	Nusa Tenggara Barat
Bali	646	97	1.239	37	732	10.880	179	1.366	1.171	13.891	Bali
Nusa Tenggara Timur	29	6	153	6	268	1.742	101	100	321	7.487	Nusa Tenggara Timur
Maluku	45	2	46	1	232	1.093	47	87	159	3.242	Maluku
Papua	114	51	302	14	931	2.903	150	335	785	5.408	Papua
Maluku Utara	35	2	37	0	168	666	17	84	135	1.951	Maluku Utara
Papua Barat	29	1	59	2	475	1.179	60	145	82	1.941	Papua Barat
Lainnya	1.476	2.269	1.967	323	339	3.195	655	1.815	1.561	749	Others
Total	117.519	85.017	355.774	52.069	76.179	398.422	94.838	234.633	57.747	730.832	Total

Tabel 4.9 Kredit Bank Umum Berdasarkan Jenis Penggunaan
(Credit of Commercial Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
1. Total Modal Kerja	414.749	533.240	684.672	703.002	880.208	857.854	870.605	882.824	906.284	940.339	950.041	982.210	1.014.741	1.022.269	1.003.718	1.068.676	1.041.701	1.058.568	1. Total Working Capital
2. Total Investasi	151.209	186.218	255.900	297.939	348.518	357.049	375.849	383.425	394.351	407.063	413.450	423.877	429.404	436.439	447.897	464.262	472.620	475.745	2. Total Investment
3. Total Konsumsi	226.339	282.553	367.117	436.989	537.118	558.986	568.392	577.289	588.830	603.325	610.108	625.527	635.116	647.448	699.343	667.155	669.985	668.717	3. Total Consumption
Total	792.297	1.002.012	1.307.688	1.437.930	1.765.844	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.150.957	2.200.094	2.184.306	2.203.029	Total
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 4.10 Kredit Bank Persero Berdasarkan Jenis Penggunaan
(Credit of State Owned Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
1. Total Modal Kerja	148.675	188.052	249.782	269.867	333.006	318.136	332.867	336.217	346.205	365.311	371.391	384.215	396.903	394.776	364.603	407.101	389.729	397.034	1. Total Working Capital
2. Total Investasi	62.928	73.733	96.237	118.994	113.896	114.149	115.569	117.773	120.395	124.379	124.667	126.687	126.746	126.545	127.630	135.196	138.963	140.222	2. Total Investment
3. Total Konsumsi	76.307	94.366	124.646	156.009	195.816	205.547	208.463	211.370	215.152	221.079	221.103	222.558	224.389	228.368	272.310	234.535	235.994	230.252	3. Total Consumption
Total	287.910	356.151	470.665	544.870	642.718	637.831	656.899	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	764.685	767.507	Total

Ket: ¹⁾ revisiNote: ¹⁾ revised

Tabel 4.11 Kredit BUSN Devisa Berdasarkan Jenis Penggunaan
(Credit of Foreign Exchange Commercial Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Total Modal Kerja	165.997	218.715	277.345	282.916	360.823	353.793	346.737	355.286	365.179	379.849	379.042	390.046	403.380	406.307	412.302	434.210	423.474	426.513	1. Total Working Capital
2. Total Investasi	67.699	88.028	115.543	123.993	170.096	179.418	195.600	199.556	203.886	208.185	210.869	216.023	221.277	227.644	233.935	242.948	246.266	247.201	2. Total Investment
3. Total Konsumsi	81.561	101.000	131.406	148.709	187.720	194.791	199.064	201.287	205.311	209.986	214.292	224.375	230.259	236.531	241.472	245.384	245.023	247.929	3. Total Consumption
Total	315.256	407.742	524.295	555.617	718.639	728.003	741.401	756.128	774.377	798.019	804.203	830.444	854.915	870.482	887.709	922.541	914.763	921.643	Total

Tabel 4.12 Kredit BUSN Non Devisa Berdasarkan Jenis Penggunaan
(Credit of Non-Foreign Exchange Commercial Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011												2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
1. Total Modal Kerja	7.861	8.952	9.609	12.113	15.277	15.443	16.187	16.656	16.928	17.792	18.557	19.256	19.861	20.304	20.957	22.195	22.345	22.937	1. Total Working Capital	
2. Total Investasi	1.836	2.208	2.609	5.549	7.490	7.927	8.183	8.324	9.112	9.167	9.426	9.794	10.121	10.594	11.277	11.858	12.184	12.578	2. Total Investment	
3. Total Konsumsi	9.417	12.704	14.904	18.037	25.991	27.080	27.503	28.070	28.566	29.421	29.926	31.566	32.141	33.113	33.673	34.090	34.221	34.483	3. Total Consumption	
Total	19.114	23.863	27.122	35.700	48.757	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	68.749	69.998	Total	

Tabel 4.13 Kredit BPD Berdasarkan Jenis Penggunaan
(Credit of Regional Development Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan	Feb	
1. Total Modal Kerja	13.120	15.709	20.717	25.268	29.719	27.866	29.297	30.049	30.964	32.734	33.753	34.716	35.812	37.473	37.808	35.304	33.179	33.999	1. Total Working Capital
2. Total Investasi	4.574	5.690	8.896	13.169	17.205	17.946	18.071	18.530	18.534	19.013	19.412	19.599	19.897	20.318	21.095	21.081	21.011	22.056	2. Total Investment
3. Total Konsumsi	38.261	50.481	66.773	82.317	96.782	100.133	102.059	104.302	107.312	109.907	111.588	113.317	114.643	115.623	117.742	119.317	120.682	121.831	3. Total Consumption
Total	55.955	71.881	96.385	120.754	143.706	145.945	149.427	152.882	156.810	161.654	164.753	167.633	170.352	173.415	176.645	175.702	174.872	177.886	Total

Tabel 4.14 Kredit Bank Campuran Berdasarkan Jenis Penggunaan
(Credit of Joint Venture Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011												2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
1. Total Modal Kerja	29.882	44.477	50.449	51.867	65.169	62.665	64.398	64.647	67.034	68.789	68.558	72.240	74.090	76.954	79.445	80.077	80.738	81.507	1. Total Working Capital	
2. Total Investasi	7.636	10.126	19.133	21.544	22.530	20.214	20.545	20.422	20.804	22.120	23.132	24.050	24.384	25.469	27.156	26.317	28.012	28.831	2. Total Investment	
3. Total Konsumsi	3.315	3.917	6.267	7.565	11.321	11.727	11.878	12.291	12.524	12.670	12.687	13.018	13.260	13.516	13.797	13.994	14.227	14.409	3. Total Consumption	
Total	40.833	58.520	75.849	85.471	94.779	94.606	96.821	97.360	100.362	103.579	104.378	109.307	111.733	115.938	120.398	120.389	122.976	124.746	Total	

Tabel 4.15 Kredit Bank Asing Berdasarkan Jenis Penggunaan
(Credit of Foreign Owned Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011												2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb		
1. Total Modal Kerja	49.214	57.336	76.771	60.971	76.215	79.950	81.119	79.969	79.973	75.865	78.740	81.737	84.695	86.456	88.603	89.789	92.237	96.578	1. Total Working Capital	
2. Total Investasi	6.536	6.434	13.481	14.690	17.301	17.396	17.881	18.819	21.619	24.200	25.943	27.725	26.980	25.870	26.803	26.862	26.185	24.857	2. Total Investment	
3. Total Konsumsi	17.479	20.086	23.120	22.871	19.488	19.709	19.427	19.969	19.965	20.262	20.511	20.694	20.423	20.296	20.348	19.834	19.839	19.814	3. Total Consumption	
Total	73.230	83.856	113.372	98.531	113.004	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	138.261	141.249	Total	

Tabel 4.16 Kredit Bank Umum Berdasarkan Jenis Penggunaan per Lokasi Bank - Februari 2012
(Credit of Commercial Banks Based on Type of Use by Location of Banks - February 2012)
Miliar Rp (*Billion Rp*)

Lokasi	Modal Kerja (<i>Working Capital</i>)	Investasi (<i>Investment</i>)	Konsumsi (<i>Consumption</i>)	Location
Jawa Barat	75.601	21.591	77.852	Jawa Barat
Banten	16.914	4.820	30.962	Banten
DKI Jakarta	552.545	292.377	230.670	DKI Jakarta
D.I. Yogyakarta	5.884	2.190	7.105	D.I. Yogyakarta
Jawa Tengah	66.577	13.497	41.722	Jawa Tengah
Jawa Timur	111.211	25.407	53.324	Jawa Timur
Bengkulu	2.791	883	3.907	Bengkulu
Jambi	6.277	2.608	6.388	Jambi
Aceh	6.234	1.080	11.257	Aceh
Sumatera Utara	51.784	23.755	30.002	Sumatera Utara
Sumatera Barat	9.656	3.804	11.279	Sumatera Barat
Riau	12.744	10.677	13.724	Riau
Sumatera Selatan	13.940	7.801	14.021	Sumatera Selatan
Kepulauan Riau	7.157	4.333	7.135	Kepulauan Riau
Bangka Belitung	2.092	591	2.072	Bangka Belitung
Lampung	11.661	5.464	7.007	Lampung
Kalimantan Selatan	7.244	5.554	8.318	Kalimantan Selatan
Kalimantan Barat	6.714	4.678	8.214	Kalimantan Barat
Kalimantan Timur	14.876	12.699	14.419	Kalimantan Timur
Kalimantan Tengah	2.521	4.628	4.413	Kalimantan Tengah
Sulawesi Tengah	4.676	903	5.489	Sulawesi Tengah
Sulawesi Selatan	19.796	9.793	23.670	Sulawesi Selatan
Sulawesi Utara	5.402	2.368	8.264	Sulawesi Utara
Sulawesi Barat	1.129	266	1.452	Sulawesi Barat
Gorontalo	1.378	799	2.417	Gorontalo
Sulawesi Tenggara	2.771	807	4.830	Sulawesi Tenggara
Nusa Tenggara Barat	3.552	1.293	7.504	Nusa Tenggara Barat
Bali	11.958	5.883	12.397	Bali
Nusa Tenggara Timur	2.575	624	7.016	Nusa Tenggara Timur
Maluku	1.514	597	2.841	Maluku
Papua	4.611	1.432	4.951	Papua
Maluku Utara	1.059	274	1.761	Maluku Utara
Papua Barat	1.919	365	1.689	Papua Barat
Lainnya	11.801	1.903	645	<i>Others</i>
Total	1.058.568	475.745	668.717	Total

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

Lokasi	2006	2007	2008	2009	2010	2011											2012		Location
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
Jawa Barat	63.398	77.007	97.419	113.367	139.218	140.285	144.976	146.592	149.838	154.578	155.727	158.795	161.803	164.849	167.515	172.550	172.590	175.045	Jawa Barat
Banten	17.957	20.754	28.254	31.399	41.465	41.735	42.365	42.898	44.077	45.367	45.536	48.129	49.241	50.535	51.301	52.115	51.995	52.697	Banten
DKI Jakarta	396.230	507.496	674.870	709.804	864.130	860.517	874.284	891.357	913.994	944.000	955.448	996.778	1.021.891	1.032.182	1.061.309	1.080.426	1.073.618	1.075.593	DKI Jakarta
D.I. Yogyakarta	6.487	7.843	9.138	10.162	12.174	12.363	12.620	12.836	13.082	13.493	13.604	13.977	14.292	14.551	14.855	15.154	14.941	15.179	D.I. Yogyakarta
Jawa Tengah	47.801	56.736	72.972	82.752	99.042	100.997	104.697	105.160	106.743	110.515	111.930	111.403	114.529	117.108	118.146	120.950	119.730	121.797	Jawa Tengah
Jawa Timur	74.028	92.270	115.892	128.479	155.238	156.235	161.297	162.442	166.762	171.952	173.035	174.478	179.800	180.897	183.593	190.058	186.917	189.942	Jawa Timur
Bengkulu	2.086	2.956	4.232	4.747	5.751	5.852	6.092	6.289	6.474	6.663	6.763	6.872	6.951	7.051	7.231	7.399	7.410	7.581	Bengkulu
Jambi	4.347	5.641	7.593	9.117	11.641	11.992	12.372	12.715	13.023	13.435	13.782	14.226	14.249	14.454	14.722	15.104	15.018	15.273	Jambi
Aceh	4.610	6.606	9.334	12.496	16.171	16.671	17.160	17.459	17.742	18.163	18.296	18.447	18.589	18.700	18.803	18.714	18.387	18.571	Aceh
Sumatera Utara	40.784	53.439	65.643	72.315	87.117	89.620	90.119	90.537	93.412	95.743	96.567	98.055	98.704	101.351	101.659	106.073	105.612	105.541	Sumatera Utara
Sumatera Barat	8.838	11.247	13.553	15.787	20.052	20.360	21.198	21.600	22.168	22.739	22.913	23.192	23.447	23.713	24.004	24.573	24.241	24.738	Sumatera Barat
Riau	20.454	15.787	20.304	24.186	29.326	29.440	30.338	30.782	31.416	32.418	32.849	33.560	33.882	34.726	35.373	36.387	36.094	37.145	Riau
Sumatera Selatan	-	13.566	17.524	21.987	27.553	28.317	29.051	29.510	30.430	31.562	32.318	32.641	33.221	34.001	34.250	35.249	34.766	35.762	Sumatera Selatan
Kepulauan Riau	10.617	8.136	10.605	11.890	14.494	14.432	14.816	15.402	15.558	16.080	16.305	16.648	16.976	17.213	17.626	18.147	18.302	18.625	Kepulauan Riau
Bangka Belitung	1.635	1.474	2.359	2.658	3.737	3.505	3.633	3.671	3.805	3.959	4.044	4.488	4.529	4.593	4.771	4.993	4.874	4.755	Bangka Belitung
Lampung	7.919	11.657	14.737	16.089	19.018	19.415	20.029	20.177	20.739	21.520	21.679	21.782	22.373	22.565	23.072	23.782	23.876	24.133	Lampung
Kalimantan Selatan	6.899	9.020	11.803	13.745	17.180	17.304	17.898	18.101	18.557	19.111	19.385	19.638	20.236	20.352	20.497	21.006	20.789	21.116	Kalimantan Selatan
Kalimantan Barat	5.448	6.830	9.182	11.461	15.287	15.467	15.633	16.037	16.717	17.261	17.515	17.889	18.146	18.331	18.802	19.433	19.256	19.607	Kalimantan Barat
Kalimantan Timur	12.458	15.731	20.474	24.976	32.513	32.945	34.118	34.681	35.535	36.765	37.288	38.103	39.281	39.948	40.935	41.908	41.179	41.994	Kalimantan Timur
Kalimantan Tengah	2.576	3.293	4.319	5.689	8.838	9.165	9.480	10.213	10.467	10.908	11.014	11.145	11.204	11.350	11.503	11.491	11.424	11.562	Kalimantan Tengah
Sulawesi Tengah	3.588	4.600	5.936	7.255	9.109	9.156	9.566	9.754	9.963	10.237	10.323	10.481	10.680	10.800	10.912	11.125	10.894	11.068	Sulawesi Tengah
Sulawesi Selatan	17.734	21.478	27.205	32.760	41.658	42.276	43.989	44.509	45.551	47.117	47.522	48.631	50.049	50.619	51.275	53.068	52.300	53.259	Sulawesi Selatan
Sulawesi Utara	5.133	6.650	9.048	10.630	13.037	12.996	13.510	13.732	14.067	14.553	14.762	15.023	15.304	15.486	15.744	16.121	15.879	16.033	Sulawesi Utara
Sulawesi Barat	1.993	998	1.693	1.711	2.171	2.244	2.360	2.425	2.490	2.559	2.601	2.649	2.690	2.727	2.747	2.782	2.814	2.846	Sulawesi Barat
Gorontalo	-	1.515	2.065	2.670	3.638	3.704	3.866	3.949	4.028	4.134	4.207	4.252	4.305	4.319	4.366	4.433	4.438	4.594	Gorontalo
Sulawesi Tenggara	1.126	2.783	3.788	4.725	6.095	6.239	6.522	6.652	6.815	7.073	7.233	7.432	7.581	7.742	7.934	8.153	8.202	8.408	Sulawesi Tenggara
Nusa Tenggara Barat	3.677	4.747	5.976	7.272	9.511	9.709	10.191	10.344	10.607	10.922	11.112	11.321	11.537	11.702	11.835	12.122	12.090	12.350	Nusa Tenggara Barat
Bali	10.606	12.592	16.298	19.498	24.321	24.493	24.828	25.209	25.691	26.534	26.712	27.512	28.065	28.410	28.905	29.793	29.678	30.238	Bali
Nusa Tenggara Timur	3.196	4.202	5.404	6.663	7.877	7.879	8.213	8.386	8.663	8.968	9.211	9.417	9.682	9.830	9.992	10.184	10.031	10.214	Nusa Tenggara Timur
Maluku	1.064	1.427	2.168	2.980	3.989	4.004	4.223	4.319	4.470	4.608	4.672	4.748	4.782	4.823	4.897	4.926	4.877	4.951	Maluku
Papua	3.420	3.536	4.905	6.352	8.412	8.403	8.971	9.194	9.466	9.957	10.141	10.232	10.535	10.708	10.979	11.013	10.734	10.994	Papua
Maluku Utara	648	837	1.246	1.665	2.243	2.315	2.420	2.522	2.583	2.655	2.722	2.787	2.867	2.935	2.979	3.017	3.037	3.095	Maluku Utara
Papua Barat	-	1.196	1.786	2.398	3.043	2.991	3.202	3.294	3.379	3.530	3.565	3.554	3.717	3.749	3.817	3.914	3.844	3.973	Papua Barat
Lainnya	5.541	7.959	9.964	8.242	10.795	10.862	10.809	10.790	11.155	11.648	12.819	13.331	14.122	13.838	14.523	13.932	14.470	14.349	Others
Total	792.297	1.002.012	1.307.688	1.437.930	1.765.845	1.773.889	1.814.846	1.843.538	1.889.465	1.950.727	1.973.599	2.031.614	2.079.261	2.106.157	2.150.873	2.200.094	2.184.306	2.203.029	Total

Ket: ¹⁾ revisiNote: ¹⁾ revised

Tabel 4.18 Kredit Bank Umum Berdasarkan Hubungan Dengan Bank
(Credit of Commercial Banks Based on Bank Relationship)
 Miliar Rp (*Billion Rp*)

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
Kredit Kepada Pihak Tidak Terkait	779.716	987.064	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	Loan for Non Connected Parties
a. Lancar	669.203	885.304	1.181.095	1.290.058	1.613.938	1.601.139	1.660.752	1.684.812	1.728.565	1.787.652	1.810.169	1.858.706	1.912.160	1.935.663	1.977.383	2.038.259	2.013.848	2.032.193	a. Current
b. DPK	62.683	61.070	75.304	82.184	83.538	103.721	87.025	89.069	86.033	89.557	88.503	95.384	88.636	92.463	94.924	84.542	93.613	98.019	b. Special Mention
c. Kurang Lancar	9.181	5.866	8.119	9.738	8.983	9.929	10.194	10.000	11.196	9.578	9.281	10.142	10.828	10.581	9.137	7.400	10.285	8.757	c. Sub-Standard
d. Diragukan	5.868	3.487	5.402	8.127	7.657	8.735	9.176	8.502	8.955	8.794	9.040	8.082	7.677	7.471	7.682	6.882	6.817	7.569	d. Doubtful
e. Macet	32.781	31.337	28.262	29.605	28.356	30.398	31.294	33.710	34.781	34.783	35.930	37.723	36.699	37.652	36.803	33.207	34.135	34.884	e. Lost
Non Performing Loan Pihak Tidak Terkait	47.829	40.690	41.784	47.469	44.996	49.062	50.664	52.212	54.932	53.155	54.250	55.947	55.204	55.704	53.622	47.489	51.236	51.210	Non Performing Loan of Non Connected Parties
Rasio Non Performing Loan Pihak Tidak Terkait (%)	6,04	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	Non Performing Loan of Non Connected Parties Ratio %
Kredit Kepada Pihak Terkait	12.582	14.948	9.506	18.219	23.373	19.968	16.405	17.445	19.935	20.323	20.677	21.577	23.261	22.327	24.944	29.803	25.609	21.607	Loan for Connected Parties
a. Lancar	11.601	14.791	9.150	17.925	22.916	19.504	15.963	16.946	19.477	19.864	20.267	21.017	22.805	21.948	24.559	29.445	25.183	21.176	a. Current
b. DPK	753	80	267	215	213	164	137	194	146	155	171	247	154	158	168	153	210	221	b. Special Mention
c. Kurang Lancar	2	8	57	34	197	253	81	82	82	79	20	93	89	9	9	7	17	14	c. Sub-Standard
d. Diragukan	1	1	4	5	8	8	182	182	20	16	11	10	7	9	8	5	7	8	d. Doubtful
e. Macet	224	68	28	40	40	39	43	41	210	208	209	209	206	204	201	194	192	189	e. Lost
Non Performing Loan Pihak Terkait	228	77	89	79	245	300	305	306	312	303	240	312	303	222	218	206	215	211	Non Performing Loan of Non Connected Parties
Rasio Non Performing Loan Pihak Terkait (%)	0,03	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	Non Performing Loan of Non Connected Parties Ratio %

Ket: ¹⁾ revisiNote: ¹⁾ revised

Tabel 4.19 Kredit yang Penarikannya Menggunakan Kartu
(Credit Withdrawn by Credit Card)
Miliar Rp *(Billion Rp)*

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan ¹⁾	Feb	
1. Bank Persero	-	-	4.652	6.143	6.228	6.366	6.312	6.613	6.261	6.944	6.931	6.885	6.952	7.172	7.424	7.683	7.662	7.545	1. State Owned Banks
2. BUSN Devisa	-	-	9.501	12.055	11.548	11.216	10.884	11.546	11.357	11.870	11.905	12.556	12.549	12.662	12.935	14.014	12.987	13.092	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	3	2	3	2	1	3	3	3	3	3	2	2	0	2	1	1	4. Regional Development Banks
5. Bank Campuran	-	-	2.259	2.851	3.353	3.366	3.281	3.267	3.280	3.345	3.317	3.312	3.328	3.288	3.242	3.248	3.278	3.262	5. Joint Venture Banks
6. Bank Asing	-	-	13.287	15.000	12.212	12.256	11.982	12.133	12.283	12.461	12.659	12.690	12.470	12.363	12.385	12.386	12.403	12.289	6. Foreign Owned Banks
7. Bank Umum	-	-	29.701	36.051	33.345	33.206	32.461	33.561	33.184	34.623	34.814	35.446	35.301	35.488	35.986	37.333	36.330	36.189	7. Commercial Bank
Ket: ¹⁾ revisi																			Note: ¹⁾ revised

Tabel 4.20 Penerusan Kredit (Off - Balance Sheet) Bank Umum Berdasarkan Sektor Ekonomi
(Channelling Credit of Commercial Banks Based on Economic Sector)
 Miliar Rp (*Billion Rp*)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		<i>Economic Sector</i>
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	7.707	7.680	7.694	7.585	2.039	2.092	2.100	1.693	1.831	1.716	1.717	1.728	1.723	1.672	1.679	1.716	1.711	1.942	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	1.536	1.461	884	618	208	153	151	1.027	441	149	148	296	304	306	322	321	325	325	2. Mining
3. Perindustrian	1.188	1.193	1.363	1.205	2.480	2.504	2.476	2.507	2.476	2.353	2.297	2.309	2.972	3.030	2.896	2.868	1.753	2.845	3. Manufacturing
4. Listrik, gas dan air	9.668	10.995	12.550	7.588	5.699	5.608	5.536	5.551	5.471	5.859	5.679	10.492	9.984	9.892	10.051	9.999	11.142	9.480	4. Electricity, gas and water
5. Konstruksi	11.946	13.204	15.957	8.940	6.339	6.210	6.038	5.467	5.979	6.053	6.135	794	781	785	804	766	771	785	5. Construction
6. Perdagangan, restoran dan hotel	908	1.217	766	630	4.168	4.083	4.007	3.983	3.972	3.964	4.043	4.065	4.167	4.144	4.233	4.218	4.204	4.121	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan komunikasi	2.105	2.684	2.873	2.472	2.343	2.230	2.202	2.218	2.190	2.204	2.147	2.740	2.798	2.790	2.828	2.822	2.784	2.733	7. Transportation, warehousing and communications
8. Jasa Dunia usaha	541	684	580	370	198	234	241	239	229	229	230	231	230	230	228	225	228	252	8. Business Services
9. Jasa sosial/masyarakat	192	301	213	281	960	801	800	795	785	937	924	920	936	953	955	952	953	908	9. Social Services
10. Lain-lain	4.919	4.258	3.083	3.204	5.726	6.105	5.816	5.574	5.787	5.480	5.401	5.653	5.453	5.526	5.584	5.536	5.129	5.324	10. Others
Jumlah	40.710	43.675	45.962	32.893	30.160	30.021	29.367	29.054	29.161	28.945	28.720	29.228	29.345	29.328	29.580	29.425	28.999	28.715	Total

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

Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Berdasarkan Jenis Kredit																			Based on the type of credit
1. Kredit Usaha Kecil	3.034	3.043	2.972	2.839	1.101	1.098	1.110	1.110	1.112	1.108	1.120	1.121	1.142	1.139	1.122	1.122	1.132	927	1. Small business loans
a. Dalam rangka penerusan kredit dari BI	9.976	11.359	13.386	6.203	6.001	6.131	5.836	5.835	5.796	5.660	5.636	5.691	5.708	5.663	5.540	5.442	5.407	5.196	a. within the framework
b. Lainnya																			b. Other
2. Bukan KUK	26.328	27.797	28.434	23.355	13.834	13.567	13.396	13.196	13.152	13.258	13.092	13.131	13.337	13.341	13.570	13.473	13.472	13.377	2. Not KUK
a. Kredit kelolaan	405	424	261	331	72	71	71	71	71	71	71	71	76	76	75	75	75	74	a. Loans
b. Dalam rangka penerusan kredit dari BI																			b. natural order channeling credit from BI
c. Bantuan Proyek	240	310	306	83	57	57	57	65	65	66	24	24	24	24	24	23	23	9	c. Aid Project
d. Kredit Kelolaan di luar bantuan proyek	365	221	200	199	17	8	8	8	8	14	8	8	7	7	7	11	218	11	d. Credit Channeling
3. Mudharabah Muqayaddah	362	522	403	346	9.078	9.088	8.888	8.769	8.956	8.768	8.769	9.181	9.051	9.079	9.243	9.279	8.672	9.122	3. Mudharabah Muqayaddah
Berdasarkan Golongan Penyalur																			Based Distribution Group
1. Koperasi	5.505	5.496	5.519	5.615	771	803	801	801	930	854	806	805	806	807	804	758	757	600	1. Cooperation
2. Lembaga Swadaya Masyarakat	649	641	597	599	8.300	8.214	8.148	8.134	8.103	8.148	8.182	8.225	8.311	8.318	8.423	8.405	8.078	8.312	2. Non-Governmental Organization
3. Swasta Lainnya	34.555	37.538	39.846	27.142	21.090	21.004	20.418	20.119	20.128	19.942	19.732	20.197	20.228	20.203	20.353	20.262	20.165	19.803	3. Other Private
Total	40.710	43.675	45.962	33.356	30.160	30.021	29.367	29.054	29.161	28.945	28.720	29.228	29.345	29.328	29.580	29.425	28.999	28.715	Total

Tabel 4.22 Kredit Berdasarkan Nilai (Credit Based on Value) Miliar Rp (Billion Rp)																			
Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov ¹⁾	Des	Jan	Feb	
Nilai Nominal Kredit																			Nominal Value of Credit
1. Bank Persero	-	-	-	-	644.093	639.834	651.772	660.338	676.230	706.066	711.494	723.766	741.250	742.579	757.684	769.265	749.440	760.604	1. State Owned Banks
2. BUSN Devisa	-	-	-	-	719.285	764.117	742.180	758.617	775.998	822.498	805.732	765.558	853.823	870.221	886.081	924.722	917.531	923.518	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	-	48.417	50.273	51.752	52.984	54.622	56.536	58.152	49.290	62.470	64.395	66.337	68.601	69.211	70.469	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	-	-	141.904	143.862	147.381	151.920	154.632	159.609	162.494	160.980	168.034	171.050	173.992	173.007	171.906	175.152	4. Development Banks
5. Bank Campuran	-	-	-	-	99.082	96.150	96.918	97.432	100.403	103.623	104.425	108.627	111.744	115.950	120.418	120.396	123.020	124.785	5. Joint Venture Banks
6. Bank Asing	-	-	-	-	113.503	117.253	118.641	118.966	121.937	120.556	125.412	130.364	132.372	132.871	135.992	137.148	138.418	141.923	6. Foreign Owned Banks
7. Bank Umum	-	-	-	-	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	2.169.526	#####	7. Commercial Banks
Nilai Wajar Kredit																			Fair Value of Credit
1. Bank Persero	-	-	-	-	642.718	637.831	656.897	665.361	681.752	710.769	717.161	733.460	748.038	749.689	764.543	776.833	764.685 ¹⁾	767.507	1. State Owned Banks
2. BUSN Devisa	-	-	-	-	718.566	728.002	741.401	756.128	774.381	798.019	804.203	830.444	854.915	870.482	887.709	922.541	914.763	921.643	2. Foreign Exchange Commercial Banks
3. BUSN Non Devisa	-	-	-	-	48.700	50.450	51.873	53.050	54.607	56.380	57.909	60.615	62.124	64.011	65.907	68.143	68.749	69.998	3. Non-Foreign Exchange Commercial Banks
4. BPD	-	-	-	-	143.687	145.945	149.427	152.882	156.810	161.654	164.753	167.632	170.352	173.415	176.645	175.702	174.872	177.886	4. Development Banks
5. Bank Campuran	-	-	-	-	99.020	94.606	96.821	97.360	100.362	103.579	104.378	109.307	111.733	115.938	120.398	120.389	122.976	124.746	5. Joint Venture Banks
6. Bank Asing	-	-	-	-	113.004	117.054	118.427	118.757	121.557	120.327	125.194	130.156	132.098	132.622	135.755	136.486	138.261	141.249	6. Foreign Owned Banks
7. Bank Umum	-	-	-	-	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####	2.184.306 ¹⁾	#####	7. Commercial Banks
Ket: ¹⁾ revisi																			Note : ¹⁾ Revised

Tabel 4.23 Pembiayaan Perbankan Syariah (Financing of Syariah Banks) Miliar Rp (Billion Rp)																			
Indikator	2006	2007	2008	2009	2010	2011											2012		Indicator
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Pembiayaan Musyarakah	2.335	4.406	7.411	10.412	14.624	14.677	14.988	15.057	15.396	16.295	16.421	17.131	17.379	17.769	18.209	18.960	18.759	19.225	Musyarakah Financing
Pembiayaan Mudharabah	4.062	5.578	6.205	6.597	8.631	8.606	8.767	8.843	9.077	9.549	9.766	9.989	10.020	10.150	10.203	10.229	10.133	10.122	Mudharabah Financing
Piutang Murabahah	12.624	16.553	22.486	26.321	37.508	38.983	40.877	42.453	44.118	46.161	47.453	49.455	49.883	52.148	53.993	56.365	56.473	58.326	Murabahah Accounts Receivable
Piutang Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Salam Accounts Receivable
Piutang Istishna'	337	351	369	423	347	360	328	315	317	322	319	319	335	329	325	326	307	312	Istishna' Accounts Receivable
Lainnya	1.087	1.056	1.724	3.134	7.071	8.824	9.293	9.058	9.710	10.289	10.597	13.645	15.222	16.409	16.697	16.776	16.018	15.728	Others
Total	20.445	27.944	38.195	46.886	68.181	71.449	74.253	75.726	78.619	82.616	84.556	90.540	92.839	96.805	99.427	102.655	101.689	103.713	Total

Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi
(Financing of Syariah Banks Based on Economic Sector)
 Miliar Rp (*Billion Rp*)

Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		<i>Economic Sector</i>
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1. Pertanian, perburuan dan sarana pertanian	701	837	1.177	1.331	1.762	1.946	1.981	1.986	2.005	2.063	1.979	1.948	1.904	2.043	2.080	2.201	2.140	2.182	1. Agriculture, hunting and agricultural facilities
2. Pertambangan	375	511	965	1.047	1.120	968	1.015	1.026	1.063	1.130	1.227	1.323	1.581	1.693	1.743	1.733	1.749	1.765	2. Mining
3. Perindustrian	940	1.371	1.340	1.579	2.337	2.633	2.549	2.472	2.596	2.783	2.869	2.906	2.898	2.804	3.859	4.077	3.766	3.823	3. Manufacturing
4. Listrik, gas dan air	17	166	248	698	1.354	1.401	1.857	1.944	1.970	1.954	1.988	2.044	2.090	2.203	2.234	2.381	2.437	2.589	4. Electricity, gas and water
5. Konstruksi	1.637	2.371	3.368	3.516	4.194	4.563	4.680	4.664	4.831	5.163	5.234	5.637	5.539	5.631	5.863	5.858	5.610	5.662	5. Construction
6. Perdagangan, restoran dan hotel	3.041	4.152	4.426	5.000	7.609	7.305	7.689	7.837	7.929	8.143	8.250	8.482	8.736	9.091	9.599	9.778	9.775	9.980	6. Trade, restaurants and hotels
7. Pengangkutan, pergudangan dan	1.165	1.569	2.759	3.349	3.696	3.558	3.768	3.793	3.882	3.693	3.683	3.595	3.474	3.394	3.344	3.369	3.325	3.340	7. Transportation, warehousing and
8. Jasa Dunia usaha	5.458	8.425	11.757	13.664	20.233	20.204	20.210	20.660	21.228	22.440	23.272	24.263	24.262	25.152	24.591	25.630	25.361	25.721	8. Business Services
9. Jasa sosial/masyarakat	1.456	1.904	2.463	2.661	2.975	3.135	3.407	3.551	3.645	4.031	3.852	4.015	4.037	4.152	4.331	4.464	4.600	4.820	9. Social Services
10. Lain-lain	5.655	6.639	9.693	14.042	22.902	25.737	27.098	27.792	29.470	31.215	32.204	36.328	38.319	40.640	41.784	43.164	42.927	43.831	10. Others
Jumlah	20.445	27.944	38.195	46.886	68.181	71.449	74.253	75.726	78.619	82.616	84.556	90.540	92.839	96.805	99.427	102.655	101.689	103.713	Total

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

Lokasi	2006	2007	2008	2009	2010	2011											2012		Location
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
DI Aceh	-	279	538	849	1.617	1.844	1.937	1.979	2.037	2.101	2.138	2.235	2.300	2.308	2.330	2.338	2.309	2.326	DI Aceh
Sumatera Utara	-	1.668	2.369	2.840	3.133	3.627	3.714	3.800	3.678	4.097	4.175	4.525	4.649	4.770	4.833	4.936	5.004	5.057	Sumatera Utara
Sumatera Barat	-	398	602	833	1.833	1.639	1.725	1.744	1.867	1.993	2.026	2.205	2.302	2.386	2.435	2.476	2.490	2.562	Sumatera Barat
Sumatera Selatan	-	509	761	1.052	1.566	1.647	1.712	1.740	1.815	1.894	1.928	2.031	2.082	2.156	2.244	2.272	2.281	2.371	Sumatera Selatan
Bangka Belitung	-	39	41	37	135	158	180	193	206	219	228	239	249	271	281	286	292	302	Bangka Belitung
Jambi	-	145	275	411	712	782	817	854	886	924	960	1.023	1.045	1.088	1.130	1.194	1.204	1.232	Jambi
Bengkulu	-	175	201	235	311	314	319	332	340	357	369	386	393	406	417	421	418	419	Bengkulu
Riau	-	696	893	1.047	1.589	1.703	1.772	1.832	1.890	1.972	2.039	2.180	2.231	2.270	2.311	2.323	2.329	2.362	Riau
Kepulauan Riau	-	297	337	401	852	911	977	1.021	1.073	1.136	1.178	1.251	1.299	1.322	1.326	1.380	1.371	1.402	Kepulauan Riau
Lampung	-	235	368	515	922	951	1.011	1.037	1.094	1.159	1.177	1.294	1.330	1.397	1.463	1.501	1.524	1.566	Lampung
DKI Jakarta	-	12.959	18.172	21.158	26.900	27.735	28.272	30.062	30.909	32.386	33.087	34.926	35.071	36.798	37.779	38.981	38.048	39.113	DKI Jakarta
Jawa Barat	-	3.065	3.766	4.666	8.029	8.295	8.621	8.408	8.761	9.237	9.531	10.269	10.720	11.234	11.578	11.945	11.945	12.090	Jawa Barat
Banten	-	962	841	1.111	2.086	2.321	2.857	2.918	2.877	2.750	2.810	3.118	3.245	3.487	3.571	3.707	3.720	3.711	Banten
Jawa Tengah	-	1.240	1.958	2.611	4.170	4.469	4.622	4.189	4.341	4.551	4.664	5.198	5.432	5.759	6.043	6.503	6.492	6.529	Jawa Tengah
DI Yogyakarta	-	318	508	629	868	913	950	955	997	1.047	1.076	1.213	1.343	1.388	1.447	1.451	1.394	1.382	DI Yogyakarta
Jawa Timur	-	1.774	2.566	3.519	5.627	6.030	6.267	6.323	6.661	7.096	7.218	7.894	8.224	8.513	8.676	9.075	8.949	9.086	Jawa Timur
Bali	-	44	73	115	298	319	333	337	368	431	401	434	474	508	516	545	537	543	Bali
Kalimantan Barat	-	364	476	588	720	759	800	806	832	877	921	952	966	981	1.022	1.080	1.104	1.165	Kalimantan Barat
Kalimantan Tengah	-	21	25	37	772	117	126	130	136	140	150	158	168	178	188	196	203	208	Kalimantan Tengah
Kalimantan Timur	-	575	706	1.048	924	1.589	1.632	1.667	1.720	1.861	1.900	2.031	2.088	2.131	2.240	2.193	2.143	2.142	Kalimantan Timur
Kalimantan Selatan	-	570	795	847	1.156	1.192	1.244	1.254	1.294	1.305	1.341	1.411	1.440	1.450	1.469	1.477	1.496	1.514	Kalimantan Selatan
Sulawesi Utara	-	73	114	145	240	242	246	257	271	285	302	320	322	330	338	356	353	365	Sulawesi Utara
Gorontalo	-	71	63	86	168	172	176	182	188	195	201	210	212	210	219	221	225	225	Gorontalo
Sulawesi Barat	-	-	-	7	53	62	67	69	75	81	85	62	105	111	119	131	139	152	Sulawesi Barat
Sulawesi Tengah	-	98	136	163	390	413	453	469	493	515	535	563	551	615	633	642	648	668	Sulawesi Tengah
Sulawesi Tenggara	-	161	180	157	187	191	202	209	218	220	223	231	238	253	260	310	297	315	Sulawesi Tenggara
Sulawesi Selatan	-	858	978	1.098	1.672	1.736	1.823	1.920	2.040	2.131	2.180	2.480	2.617	2.678	2.704	2.844	2.865	2.960	Sulawesi Selatan
Maluku	-	14	16	13	28	29	33	35	38	43	46	50	53	53	53	54	54	52	Maluku
Maluku Utara	-	33	36	35	87	90	94	98	101	107	112	116	118	123	122	123	123	124	Maluku Utara
NTB	-	200	261	396	556	599	631	663	695	721	753	781	805	830	855	895	897	924	NTB
NTT	-	15	24	33	75	80	91	106	121	131	131	135	135	137	142	156	156	159	NTT
Irian Jaya Barat	-	35	42	62	89	89	93	97	102	104	107	110	110	112	115	114	116	119	Irian Jaya Barat
Papua	-	53	77	140	272	286	312	315	323	381	369	312	349	350	359	348	362	366	Papua
Luar Indonesia	-	-	-	3	145	145	142	140	171	169	195	197	176	200	203	183	200	202	<i>Outside Indonesia</i>
Total	-	27.944	38.195	46.886	68.181	71.449	74.253	76.142	78.619	82.616	84.556	90.540	92.839	96.805	99.427	102.655	101.689	103.713	Total

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

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

Sektor Ekonomi	2010 ¹⁾			2011											2012		Economic Sector
	Okt	Nov	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
1 Pertanian, Perburuhan, dan Kehutanan	2.526	2.701	2.565	2.588	2.664	2.728	2.825	2.908	2.975	3.069	2.925	2.896	2.975	3.062	3.115	3.272	1. Agriculture, hunting, and forestry
2 Perikanan	27	37	40	45	55	55	58	61	62	66	63	67	68	73	73	79	2. Fishery
3 Pertambangan dan Penggalian	30	37	37	42	39	50	47	48	47	46	46	59	59	65	67	69	3. Mining and quarrying
4 Industri Pengolahan	505	550	478	500	517	583	531	561	567	581	576	587	584	584	592	607	4. Processing industry
5 Listrik, Gas dan Air	16	15	14	16	18	19	19	20	21	22	23	24	24	26	26	27	5. Electricity, gas and water
6 Konstruksi	227	257	259	307	345	375	388	417	440	454	478	553	619	617	619	656	6. Construction
7 Perdagangan Besar dan Eceran	10.869	10.591	10.342	10.572	10.911	11.139	11.312	11.567	11.888	12.013	11.792	11.937	11.948	12.119	12.087	12.528	7. Wholesale and retail trade
8 Penyediaan Akomodasi dan Penyediaan Makan Minum	286	284	288	325	307	310	297	285	282	294	297	307	307	310	309	330	8. Provision of accommodation and the provision of eating and drinking
9 Transportasi, Pergudangan dan Komunikasi	439	568	577	611	680	676	688	707	922	899	897	890	909	902	919	948	9. Transportation, warehousing and communications
10 Perantara Keuangan	29	31	32	32	34	35	37	37	39	40	40	44	43	48	48	48	10. Financial intermediaries
11 Real Estate	60	69	66	111	128	115	120	129	137	137	171	183	183	202	193	198	11. Real estate
12 Administrasi Pemerintahan,	88	130	120	119	145	109	109	109	111	113	113	116	77	82	83	53	12. Government administration, land
13 Jasa Pendidikan	51	60	56	59	69	66	68	74	74	77	79	81	79	84	83	85	13. Education services
14 Jasa Kesehatan dan Kegiatan Sosial	82	81	81	91	95	100	100	100	98	96	96	91	90	90	88	87	14. Health services and social activities
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan	1.899	1.845	1.807	1.841	1.731	1.736	1.764	1.786	1.560	1.563	1.543	1.567	1.554	1.512	1.480	1.491	15. Social services, social, cultural, entertainment and other individual
16 Jasa Perorangan yang Melayani Rumah Tangga	275	290	275	324	320	348	348	363	378	411	372	376	393	396	394	439	16. Individual services which serve
17 Kegiatan Usaha yang Belum Jelas Batasannya	1.639	1.631	1.683	1.654	1.667	1.615	1.841	1.754	1.824	1.921	1.780	1.740	1.691	1.748	1.714	1.915	17. Business activities are not clearly defined
18 Bukan Lapangan Usaha - Rumah Tangga	4.038	3.833	3.785	3.816	3.704	3.700	3.849	4.032	4.087	3.992	4.354	4.438	4.485	4.502	4.646	4.304	18. Not the business field - households
19 Bukan Lapangan Usaha - Lainnya	10.199	10.571	11.341	11.807	12.242	12.607	12.802	13.131	13.398	13.937	14.020	14.303	14.591	14.677	14.886	15.348	19. Not the business field - other
Total	33.284	33.580	33.844	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	41.424	42.485	Total

Ket: 1) Merupakan sambungan halaman 118

Note : ¹⁾ Continue from page 118

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

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

Ket

r) Revisi

Note: r) Revised

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

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

Sektor Ekonomi	2010			2011											2012		Economic Sector
	Okt	Nov	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Modal Kerja																	Working Capital
- Pertanian, Perburuhan, dan Kehutanan	2.273	2.260	2.277	2.286	2.355	2.400	2.486	2.554	2.613	2.686	2.538	2.508	2.572	2.617	2.654	2.782	- Agriculture, hunting, and forestry
- Perikanan	25	36	38	43	52	52	56	58	58	61	59	62	62	67	67	71	- Fishery
- Pertambangan dan Penggalian	26	32	32	36	33	43	40	41	39	39	39	53	53	56	58	60	- Mining and quarrying
- Industri Pengolahan	446	455	451	473	489	548	499	519	528	534	538	544	539	536	546	560	- Processing industry
- Listrik, Gas dan Air	14	14	13	15	17	17	16	18	19	19	21	21	22	24	24	25	- Electricity, gas and water
- Konstruksi	207	230	238	286	325	347	355	382	402	409	433	507	570	565	567	600	- Construction
- Perdagangan Besar dan Eceran	10.160	9.790	9.679	9.898	10.232	10.454	10.616	10.876	11.180	11.310	11.083	11.211	11.227	11.368	11.311	11.741	- Wholesale and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	238	243	249	287	266	267	253	241	237	247	252	260	255	261	259	280	- Provision of accommodation and the provision of eating and drinking
- Transportasi, Pergudangan dan Komunikasi	310	380	387	402	453	441	441	455	462	471	476	467	473	477	511	533	- Transportation, warehousing and communications
- Perantara Keuangan	26	26	27	29	31	33	33	33	36	36	36	40	39	43	42	43	- Financial intermediaries
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	56	64	59	99	116	101	104	113	120	121	155	164	163	183	173	177	- Real estate, Business Ownership, and Business Services
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	82	122	111	110	131	101	102	102	103	105	103	107	68	72	72	43	- Government administration, defense and compulsory social security
- Jasa Pendidikan	41	47	44	46	56	52	54	58	57	60	62	64	61	62	60	63	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	58	62	62	71	74	80	80	78	76	75	75	71	70	70	68	68	- Health services and social activities
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.431	1.329	1.437	1.444	1.319	1.318	1.338	1.359	1.342	1.347	1.327	1.350	1.333	1.330	1.302	1.303	- Social services, social, cultural, entertainment and other individual
- Jasa Perorangan yang Melayani Rumah Tangga	217	253	241	300	297	320	321	332	344	373	331	340	356	356	355	395	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	1.391	1.382	1.446	1.400	1.417	1.364	1.592	1.491	1.573	1.660	1.530	1.485	1.432	1.470	1.432	1.589	- Business activities are not clearly defined
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field - households
- Bukan Lapangan Usaha - Lainnya	22	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	- Not the business field - other
Total Modal Kerja	17.021	16.724	16.790	17.227	17.663	17.937	18.385	18.710	19.189	19.555	19.058	19.253	19.295	19.557	19.501	20.334	Total Working Capital
Investasi																	Investment
- Pertanian, Perburuhan, dan Kehutanan	253	441	288	302	309	328	339	354	361	382	387	388	403	445	462	490	- Agriculture, hunting, and forestry
- Perikanan	2	2	2	2	2	3	3	3	4	5	4	5	6	6	6	8	- Fishery
- Pertambangan dan Penggalian	4	5	5	6	6	7	8	8	8	7	7	6	6	9	9	9	- Mining and quarrying
- Industri Pengolahan	59	95	28	27	29	35	32	42	40	47	38	42	45	48	46	46	- Processing industry
- Listrik, Gas dan Air	2	1	1	1	1	3	2	3	3	3	2	3	3	2	2	2	- Electricity, gas and water
- Konstruksi	20	27	22	21	19	28	32	35	39	45	45	46	49	52	53	55	- Construction
- Perdagangan Besar dan Eceran	709	801	663	674	679	685	697	691	708	703	710	726	721	750	776	787	- Wholesale and retail trade
- Penyediaan Akomodasi dan Penyediaan Makan Minum	48	42	39	38	41	43	45	45	45	46	45	46	52	49	50	49	- Provision of accommodation and the provision of eating and drinking
- Transportasi, Pergudangan dan Komunikasi	129	188	190	209	227	235	247	252	459	429	421	423	436	424	408	415	- Transportation, warehousing and communications
- Perantara Keuangan	3	5	5	3	2	3	3	3	3	4	4	5	5	5	5	5	- Financial intermediaries
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	4	5	7	12	12	13	16	15	17	16	16	19	20	19	20	21	- Real estate, Business Ownership, and Business
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	7	8	9	9	14	7	8	8	8	9	9	9	10	10	11	10	- Government administration, defense and compulsory social security
- Jasa Pendidikan	10	13	12	13	13	15	14	16	17	16	16	17	18	22	23	23	- Education services
- Jasa Kesehatan dan Kegiatan Sosial	24	19	19	20	21	20	21	22	22	21	21	20	20	20	19	20	- Health services and social activities
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	468	515	370	397	412	417	426	427	218	216	216	217	221	182	178	187	- Social services, social, cultural, entertainment and other individual
- Jasa Perorangan yang Melayani Rumah Tangga	58	37	33	23	23	28	27	31	34	38	41	36	37	40	39	44	- Individual services which serve households
- Kegiatan Usaha yang Belum Jelas Batasannya	249	250	237	254	249	251	248	263	250	261	250	255	259	278	282	325	- Business activities are not clearly defined
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field - households
- Bukan Lapangan Usaha - Lainnya	13	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	- Not the business field - other
Total Investasi	2.061	2.453	1.929	2.011	2.061	2.121	2.168	2.217	2.235	2.248	2.233	2.265	2.309	2.364	2.391	2.498	Total Investment
Konsumsi																	Consumption
- Kredit pemilihan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	361	373	382	404	423	435	458	474	478	497	504	516	527	532	534	556	- Housing Loan (mortgage) secured by first mortgage in order to live
- Kredit pemilihan kendaraan bermotor	677	651	1.072	1.174	1.126	1.167	1.180	1.192	1.229	1.283	1.319	1.334	1.346	1.346	1.367	1.386	- Vehicle Loans
- Kredit konsumsi lainnya	13.164	13.380	13.672	14.045	14.396	14.704	15.014	15.496	15.778	16.148	16.551	16.890	17.203	17.300	17.631	17.711	- Other consumer credit
Total Konsumsi	14.201	14.403	15.126	15.623	15.945	16.306	16.651	17.162	17.485	17.929	18.374	18.740	19.076	19.178	19.532	19.652	Total consumption
Total	33.284	33.580	33.844	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	41.424	42.485	Total

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

Lokasi	2006	2007	2008	2009	2010	2011											2012		Location
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
Jawa Barat	3.096	3.515	4.401	4.803	5.862	6.080	6.243	6.397	6.522	6.670	6.824	6.959	6.955	7.017	7.029	7.043	7.066	7.191	Jawa Barat
Banten	301	402	480	575	697	717	736	764	774	794	814	831	850	874	885	899	913	943	Banten
DKI Jakarta	254	365	423	473	592	658	657	657	674	677	680	677	674	679	676	700	707	710	DKI Jakarta
D.I. Yogyakarta	852	1.047	1.289	1.481	1.766	1.782	1.818	1.851	1.887	1.936	1.974	2.002	1.993	2.013	2.028	2.039	2.047	2.085	D.I Yogyakarta
Jawa Tengah	4.399	5.280	6.355	7.399	8.516	8.609	8.775	8.946	9.131	9.350	9.526	9.699	9.586	9.651	9.697	9.788	9.809	10.035	Jawa Tengah
Jawa Timur	2.274	2.557	2.977	3.564	4.150	4.202	4.301	4.387	4.502	4.618	4.755	4.876	4.823	4.829	4.846	4.849	4.888	5.028	Jawa Timur
Bengkulu	11	12	17	19	21	21	22	22	22	22	22	23	24	25	25	26	27	29	Bengkulu
Jambi	95	144	161	183	214	219	222	227	235	241	246	254	256	267	278	289	300	319	Jambi
Aceh	26	26	64	99	76	79	82	85	88	90	91	90	89	89	90	90	90	94	Aceh
Sumatera Utara	283	319	382	438	493	492	499	507	513	511	527	532	531	538	536	541	540	551	Sumatera Utara
Sumatera Barat	372	514	660	757	829	848	864	872	889	915	944	949	947	967	979	975	975	997	Sumatera Barat
Riau	163	222	316	385	501	514	524	534	546	564	579	587	584	591	598	601	587	610	Riau
Kep. Riau	232	376	554	828	1.376	1.445	1.498	1.541	1.587	1.638	1.690	1.729	1.756	1.803	1.850	1.892	1.930	1.971	Kepulauan Riau
Sumatera Selatan	136	204	280	345	449	467	480	500	516	529	556	547	549	564	566	573	580	603	Sumatera Selatan
Bangka-Belitung	7	5	7	12	15	17	18	19	20	21	22	24	25	26	27	28	29	29	Bangka Belitung
Lampung	2.247	2.787	3.398	2.281	2.899	3.023	3.075	3.026	3.117	3.138	3.166	3.272	3.194	3.303	3.400	3.467	3.550	3.676	Lampung
Kalimantan Selatan	76	105	180	196	250	292	306	320	333	340	334	303	297	277	265	252	226	225	Kalimantan Selatan
Kalimantan Barat	173	219	281	309	347	357	369	381	400	423	435	458	475	487	500	511	513	526	Kalimantan Barat
Kalimantan Timur	71	96	132	155	178	178	178	181	185	186	188	185	188	188	191	189	183	187	Kalimantan Timur
Kalimantan Tengah	3	4	9	19	34	37	41	39	42	39	42	48	49	52	53	49	48	54	Kalimantan Tengah
Sulawesi Tengah	75	113	180	188	221	245	277	284	266	273	265	303	326	362	388	379	372	351	Sulawesi Tengah
Sulawesi Selatan	89	142	218	263	364	394	414	429	448	469	487	501	511	523	535	546	564	620	Sulawesi Selatan
Sulawesi Utara	106	131	158	203	288	308	322	344	366	384	393	407	420	433	449	456	463	483	Sulawesi Utara
Sulawesi Tenggara	20	32	42	51	51	50	49	50	52	53	54	54	54	54	55	57	58	61	Sulawesi Tenggara
Sulawesi Barat	-	-	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	4	Sulawesi Barat
Gorontalo	13	14	15	20	20	19	19	19	19	19	19	20	19	22	21	20	20	21	Gorontalo
Nusa Tenggara Barat	237	283	341	424	464	479	486	495	501	514	522	529	529	529	538	541	541	557	Nusa Tenggara Barat
Bali	1.091	1.347	1.777	2.092	2.666	2.791	2.862	2.953	3.038	3.103	3.153	3.223	3.266	3.350	3.410	3.520	3.600	3.690	Bali
Nusa Tenggara Timur	17	25	50	88	122	119	124	126	127	131	134	141	145	148	150	152	147	151	Nusa Tenggara Timur
Maluku	111	137	167	167	161	181	162	157	149	172	195	218	241	268	296	311	331	355	Maluku
Papua **)	118	115	154	182	193	204	209	211	210	221	221	237	254	266	257	253	255	265	Papua
Maluku Utara	1	1	1	1	5	6	7	7	7	7	7	9	9	9	9	9	10	10	Maluku Utara
Papua Barat	-	-	-	-	20	25	29	32	35	37	39	42	44	48	51	52	52	56	Papua Barat
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>Others</i>
Total	16.948	20.540	25.472	28.001	33.844	34.860	35.669	36.365	37.204	38.089	38.910	39.732	39.665	40.259	40.681	41.100	41.424	42.485	Total

Tabel 4.29 Kredit UMKM dan MKM Menurut Sektor Ekonomi (SMEs Credit & Micro, Small, and Medium Credit Based on Economic Sector) Miliar Rp (Billion Rp)																			
Sektor Ekonomi	2006	2007	2008	2009	2010	2011											2012		Economic Sector
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
UMKM ¹⁾																			
1. Pertanian, Perburuan dan Kehutanan						16.922	18.417	17.700	18.046	19.174	18.486	19.823	21.816	23.785	24.123	27.192	25.631	29.452	1. Agriculture, hunting, and forestry
2. Perikanan						2.088	2.216	2.219	2.240	2.360	2.300	2.438	2.469	2.582	2.547	2.602	2.531	2.570	2. Fishery
3. Pertambangan dan Penggalian						3.219	3.563	3.383	3.467	3.616	3.764	3.617	3.676	3.542	3.648	3.938	3.616	3.798	3. Mining and quarrying
4. Industri Pengolahan						42.166	44.186	44.736	45.991	47.333	48.086	48.610	48.591	49.500	49.956	52.231	46.721	47.952	4. Processing industry
5. Listrik, Gas dan Air						1.173	1.083	1.036	1.106	1.050	1.081	1.061	1.463	1.134	1.187	1.218	1.172	1.349	5. Electricity, gas and water
6. Konstruksi						20.095	20.746	20.477	21.375	21.618	22.385	22.721	23.920	24.722	24.977	24.279	21.902	23.093	6. Construction
7. Perdagangan Besar dan Eceran						162.038	170.695	169.211	173.181	178.294	176.227	183.757	188.223	189.686	191.912	202.447	187.587	196.294	7. Wholesale and retail trade
8. Penyediaan Akomodasi dan Penyediaan Makan Minum						7.128	7.681	7.820	8.368	8.184	8.414	8.681	8.807	9.088	9.616	10.014	9.915	10.153	8. Provision of accommodation and the provision of eating and drinking
9. Transportasi, Pergudangan dan Komunikasi						12.845	13.703	13.718	16.046	16.482	16.249	17.078	17.072	17.437	17.828	18.398	17.673	17.793	9. Transportation, warehousing and communications
10. Perantara Keuangan						7.053	7.661	7.940	8.335	8.925	8.999	9.542	10.052	9.945	10.162	10.311	9.787	9.718	10. Financial intermediaries
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan						12.217	20.416	20.180	20.403	20.890	21.035	21.450	20.358	18.977	19.256	19.953	19.374	19.352	11. Real estate, Business Ownership, and Business Services
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib						178	260	314	316	410	345	323	405	408	346	399	411	373	12. Government administration, defense and compulsory social security
13. Jasa Pendidikan						1.225	1.277	1.206	1.307	1.426	1.391	1.384	1.353	1.396	1.490	1.517	1.494	1.512	13. Education services
14. Jasa Kesehatan dan Kegiatan Sosial						2.535	2.643	2.636	2.434	2.596	2.635	2.782	2.787	2.866	2.817	2.918	2.837	2.948	14. Health services and social activities
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya						20.368	20.490	20.972	20.977	21.015	21.221	22.071	23.418	24.830	25.033	25.530	25.236	25.420	15. Social services, social, cultural, entertainment and other individual
16. Jasa Perorangan yang Melayani Rumah Tangga						1.267	1.278	1.232	1.209	1.049	838	776	680	679	596	655	610	593	16. Individual services which serve households
17. Badan Internasional dan Badan Ekstra Internasional Lainnya						95	130	1.303	1.365	1.384	1.464	1.716	1.892	2.012	2.008	2.355	2.199	2.232	17. International agencies and other International extra intitutions
18. Kegiatan yang Belum Jelas Batasannya						47.225	55.311	56.314	59.006	61.813	64.496	60.705	59.016	57.256	58.004	52.205	42.763	54.217	18. Business activities are not clearly defined
19. Penerima Kredit Bukan Lapangan Usaha						-	-	-	-	-	-	-	-	-	-	-	-	-	19. Debtor is not the business field - other
20. Tidak Teridentifikasi						7.953	3	4	1	1	0	0	0	5	0	0	-	6	20. Un-identified
Jumlah						367.790	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	421.458	448.825	Total
MKM																			
1. Pertanian	13.924	16.114	19.424	22.592	17.128	17.106	17.920	17.704	17.879	18.560	18.733	20.191	21.001	22.836	23.310	26.285	24.751	27.408	1. Agriculture
2. Pertambangan	1.311	1.527	1.823	4.261	7.041	6.648	6.538	6.863	8.294	7.200	5.499	8.629	9.526	8.596	9.047	9.020	9.494	9.112	2. Mining
3. Perindustrian	36.647	37.796	46.045	44.083	55.434	55.988	56.780	58.721	59.111	61.102	63.632	63.924	65.348	66.675	69.734	70.380	67.946	67.635	3. Manufacturing
4. Listrik	1.483	286	560	705	964	1.047	1.047	1.049	935	980	1.008	1.090	1.159	1.178	1.065	1.316	1.114	1.071	4. Electricity
5. Konstruksi	10.123	13.241	17.114	19.291	21.655	20.676	21.420	22.102	22.946	23.690	24.579	24.975	25.924	27.066	27.478	25.834	23.594	24.144	5. Construction
6. Perdagangan	107.288	134.574	157.132	187.980	195.489	190.898	196.560	197.202	201.217	206.320	206.609	214.868	220.029	221.667	224.673	235.105	224.293	231.812	6. Trading
7. Pengangkutan	6.605	7.200	8.639	9.306	12.398	14.309	14.834	15.898	14.974	16.117	16.277	17.096	17.447	18.056	11.072	11.293	11.553	11.397	7. Transportation
8. Jasa Dunia Usaha	23.514	30.519	40.851	44.128	56.679	38.518	39.255	39.909	41.464	42.840	42.811	44.680	44.993	46.660	77.535	78.206	72.604	64.416	8. Business Services
9. Jasa Sosial	6.020	6.670	7.586	8.746	28.299	71.223	78.933	81.391	83.704	86.466	88.538	86.806	86.761	87.134	87.458	86.867	73.616	84.470	9. Social Services
10. Lain-lain	203.528	254.870	334.773	396.293	531.695	521.952	541.875	548.061	559.430	571.837	582.589	594.210	602.607	613.641	600.089	607.085	604.518	615.654	10. Others
Jumlah	410.442	502.796	633.945	737.385	926.782	938.365	975.161	988.898	1.009.954	1.035.111	1.050.275	1.076.469	1.094.794	1.113.510	1.131.461	1.151.392	1.113.483	1.137.120	Total
Ket: Lihat penjelasan hal. iv																			Note: See the explanation page iv
¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajar																			¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

Tabel 4.30 Kredit UMKM dan MKM Menurut Jenis Penggunaan (SMEs Credit and MKM Credit Based on Type of Use) Miliar Rp (Billion Rp)																			
Jenis Penggunaan	2006	2007	2008	2009	2010	2011											2012		Type of Use
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
UMKM ¹⁾																			
Total Modal Kerja						287.275	306.949	306.828	316.218	327.509	328.161	335.098	341.069	342.838	345.700	355.888	318.675	345.516	Total Working Capital
Total Investasi						80.342	84.808	85.572	88.953	90.110	91.256	93.437	94.930	97.011	99.805	102.275	102.783	103.309	Total Investment
Total Konsumsi						-	-	-	-	-	-	-	-	-	-	-	-	-	Total Consumption
Tidak Teridentifikasi						173	3	0	1	1	0	0	1	1	0	1	-	-	Un-identified
Jumlah						367.790	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	421.458	448.825	Total
MKM																			
Total Modal Kerja	171.118	204.765	247.442	279.264	353.218	349.389	363.729	368.724	375.801	386.096	388.654	400.366	408.748	412.394	418.022	427.154	391.450	403.439	Total Working Capital
Total Investasi	37.147	44.578	54.209	63.762	84.590	89.079	92.262	94.959	96.897	100.149	102.876	106.206	107.584	110.321	113.420	117.247	117.629	118.176	Total Investment
Total Konsumsi	202.177	253.453	332.294	394.359	488.974	499.897	519.170	526.507	537.255	548.867	558.745	569.897	578.462	590.794	600.019	606.991	604.403	615.505	Total Consumption
Jumlah	410.442	502.796	633.945	737.385	926.782	938.365	975.161	990.190	1.009.954	1.035.113	1.050.275	1.076.469	1.094.794	1.113.510	1.131.461	1.151.392	1.113.483	1.137.120	Total
Ket: Lihat penjelasan hal. iv										Note: See the explanation page iv									
¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajar										¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value									

Tabel 4.31 Kredit UMKM dan MKM Menurut Kelompok Bank (SMEs Credit & MKM Credit Based on Group of Bank) Miliar Rp (Billion Rp)																			
Kelompok Bank	2006	2007	2008	2009	2010	2011											2012		Category of Bank
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
UMKM ¹⁾																			
1. Bank Persero						164.829	186.447	185.007	193.791	202.232	201.448	208.081	211.612	213.182	214.801	222.645	197.259	216.297	1. State Owned Banks
2. BPD						31.330	31.771	31.832	32.546	30.244	31.105	31.116	31.803	32.011	32.517	31.314	30.045	36.525	2. Regional Development Banks
3. Bank Swasta Nasional						163.871	166.331	167.136	170.108	176.237	179.215	182.039	185.723	184.917	188.252	194.234	187.047	189.103	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran						7.760	7.210	8.426	8.727	8.908	7.649	7.300	6.863	9.739	9.934	9.971	7.107	6.900	4. Joint Venture Banks and Foreign Owned Banks)
Jumlah						367.790	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	421.458	448.825	Total
MKM																			
1. Bank Persero	144.935	176.740	230.152	285.134	343.990	337.020	360.995	364.351	372.923	381.938	384.967	393.444	397.915	400.301	404.602	415.623	386.730	412.216	1. State Owned Banks
2. BPD	52.859	67.774	87.655	107.675	126.561	131.144	133.920	136.960	140.631	144.567	147.466	149.963	151.887	154.537	156.413	155.024	154.653	157.050	2. Regional Development Banks
3. Bank Swasta Nasional	195.326	238.211	290.731	315.369	404.986	420.946	430.063	435.474	445.033	455.860	463.384	475.761	485.700	493.033	502.893	512.566	512.296	518.909	3. Foreign Exchange Commercial Banks
4. Bank Asing dan Campuran	17.322	20.073	25.406	29.208	51.246	49.254	50.184	52.113	51.366	52.747	54.459	57.300	59.292	65.639	67.552	68.180	59.804	48.945	4. Joint Venture Banks and Foreign Owned Banks)
Jumlah	410.442	502.796	633.945	737.385	926.782	938.365	975.161	988.898	1.009.954	1.035.112	1.050.275	1.076.469	1.094.794	1.113.510	1.131.461	1.151.392	1.113.483	1.137.120	Total
Ket: Lihat penjelasan hal. iv										Note: See the explanation page iv									
¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajar										¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value									

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

Lokasi	2006	2007	2008	2009	2010	2011											2012		Location
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
UMKM¹⁾																			
Jawa Barat	-	-	-	-	-	43.679	46.794	47.784	51.190	52.985	52.985	54.566	54.906	55.264	55.806	58.034	54.477	58.702	Jawa Barat
Banten	-	-	-	-	-	12.932	13.450	13.525	13.086	13.202	13.165	13.352	13.686	14.810	14.966	16.026	14.360	15.561	Banten
DKI Jakarta	-	-	-	-	-	72.737	75.277	73.139	75.537	78.729	77.966	78.101	80.703	78.458	79.858	82.225	74.868	78.489	DKI Jakarta
D.I Yogyakarta	-	-	-	-	-	4.065	4.431	4.621	5.011	5.056	5.134	5.190	5.236	5.324	5.409	5.413	4.280	5.301	D.I Yogyakarta
Jawa Tengah	-	-	-	-	-	33.363	36.277	37.560	38.703	40.256	41.070	42.112	42.671	42.383	42.767	43.721	37.703	43.467	Jawa Tengah
Jawa Timur	-	-	-	-	-	53.387	56.271	56.094	57.470	59.072	60.297	61.393	61.293	61.761	61.621	62.346	56.185	59.875	Jawa Timur
Bengkulu	-	-	-	-	-	2.118	2.274	2.370	2.441	2.539	2.576	2.638	2.678	2.904	2.967	3.115	3.053	3.150	Bengkulu
Jambi	-	-	-	-	-	4.578	4.970	5.637	5.756	6.027	5.501	5.664	5.817	6.186	6.299	6.724	6.460	6.637	Jambi
Aceh	-	-	-	-	-	4.630	5.004	5.195	5.842	6.000	6.072	6.067	6.044	6.101	6.226	5.850	5.523	5.637	Aceh
Sumatera Utara	-	-	-	-	-	21.113	22.598	23.026	23.204	23.955	23.865	24.381	24.848	25.514	26.204	26.707	24.484	25.673	Sumatera Utara
Sumatera Barat	-	-	-	-	-	6.466	7.009	7.261	7.574	7.861	7.803	7.975	8.209	8.290	8.352	8.721	8.422	8.630	Sumatera Barat
Riau	-	-	-	-	-	10.548	11.290	11.573	11.926	12.531	12.674	12.919	13.001	13.357	13.502	13.995	13.085	14.000	Riau
Kepulauan Riau	-	-	-	-	-	8.904	9.377	9.737	10.029	10.983	10.817	10.993	11.588	12.098	12.177	12.190	11.993	12.579	Kepulauan Riau
Sumatera Selatan	-	-	-	-	-	3.540	3.713	3.631	3.693	3.787	3.847	3.997	3.990	4.093	4.411	4.648	4.586	4.630	Sumatera Selatan
Bangka Belitung	-	-	-	-	-	1.448	1.532	1.547	1.435	1.492	1.518	1.767	1.858	2.164	1.932	2.225	2.017	2.077	Bangka Belitung
Lampung	-	-	-	-	-	7.052	7.438	7.587	7.851	7.917	8.103	8.109	8.227	8.491	8.495	9.060	8.607	8.782	Lampung
Kalimantan Selatan	-	-	-	-	-	4.665	5.155	5.514	5.582	5.837	5.925	6.147	6.206	6.165	6.170	6.242	6.100	6.246	Kalimantan Selatan
Kalimantan Barat	-	-	-	-	-	4.502	4.990	5.004	5.224	5.729	5.637	5.769	6.182	6.321	6.548	6.910	6.375	6.811	Kalimantan Barat
Kalimantan Timur	-	-	-	-	-	14.223	15.208	15.428	15.709	13.489	13.496	13.892	14.212	14.584	14.916	15.118	14.323	14.651	Kalimantan Timur
Kalimantan Tengah	-	-	-	-	-	2.308	2.571	2.639	2.857	2.995	2.961	3.296	3.387	3.511	3.588	3.590	3.465	3.564	Kalimantan Tengah
Sulawesi Tengah	-	-	-	-	-	3.661	3.917	4.045	4.168	4.367	4.434	4.664	4.715	4.835	4.881	5.183	4.894	4.998	Sulawesi Tengah
Sulawesi Selatan	-	-	-	-	-	14.125	14.877	14.826	15.101	15.683	15.961	16.537	16.678	16.942	17.206	17.926	17.159	17.591	Sulawesi Selatan
Sulawesi Utara	-	-	-	-	-	4.319	4.978	5.126	5.318	5.531	5.506	5.738	5.925	6.038	6.141	5.923	5.714	5.825	Sulawesi Utara
Sulawesi Tenggara	-	-	-	-	-	961	1.048	1.096	1.134	1.185	1.227	1.260	1.271	1.282	1.275	1.326	1.288	1.325	Sulawesi Tenggara
Sulawesi Barat	-	-	-	-	-	1.199	1.156	1.242	1.186	1.241	1.286	1.374	1.396	1.513	1.464	1.701	1.673	1.741	Sulawesi Barat
Gorontalo	-	-	-	-	-	1.726	2.081	2.172	2.419	2.533	2.601	2.692	2.701	2.773	2.808	2.871	2.797	2.923	Gorontalo
Nusa Tenggara Barat	-	-	-	-	-	2.505	2.729	2.834	2.867	2.941	2.981	3.132	3.252	3.281	3.540	3.820	3.254	3.887	Nusa Tenggara Barat
Bali	-	-	-	-	-	9.787	10.584	10.982	11.395	11.761	11.774	12.085	12.405	12.355	12.708	13.050	11.725	12.845	Bali
Nusa Tenggara Timur	-	-	-	-	-	2.047	2.159	2.208	2.271	2.327	2.456	2.513	2.553	2.594	2.635	2.624	2.484	2.564	Nusa Tenggara Timur
Maluku	-	-	-	-	-	1.244	1.408	1.501	1.559	1.652	1.676	1.724	1.730	1.731	1.746	1.756	1.673	1.715	Maluku
Papua	-	-	-	-	-	3.151	3.538	3.668	3.814	4.004	4.089	4.398	4.529	4.606	4.736	4.752	4.405	4.541	Papua
Maluku Utara	-	-	-	-	-	729	809	913	965	1.001	1.028	1.066	1.068	1.101	1.122	1.204	1.194	1.242	Maluku Utara
Papua Barat	-	-	-	-	-	1.243	1.471	1.475	1.460	1.588	1.603	1.666	1.742	1.746	1.750	1.881	1.753	1.881	Papua Barat
Lainnya	-	-	-	-	-	169	183	172	175	170	214	190	230	212	219	259	274	294	<i>Others</i>
Tidak Teridentifikasi	-	-	-	-	-	4.665	5.194	1.270	1.222	1.192	1.172	1.168	1.062	1.062	1.059	1.030	804	991	<i>Un-identified</i>
Total	-	-	-	-	-	367.790	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	421.458	448.825	Total

Ket: Lihat penjelasan hal. iv

Note: See the explanation page iv

¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajar¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

		Tabel 4.32 Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I (SMEs Credit and MKM Credit Based on Project Location) Miliar Rp (Billion Rp)																	
Lokasi	2006	2007	2008	2009	2010	2011											2012		Location
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
MKM																			
Jawa Barat	81.153	77.588	97.334	112.595	129.981	140.166	144.889	147.760	150.827	154.421	156.736	161.619	165.344	168.662	172.205	175.897	173.856	175.942	Jawa Barat
Banten	-	21.447	29.250	30.899	43.277	42.424	43.386	44.426	43.486	44.219	45.027	47.079	48.132	52.482	54.369	56.857	54.784	55.727	Banten
DKI Jakarta	97.807	114.979	136.823	155.459	266.146	195.403	200.516	198.453	206.532	210.988	212.175	215.897	214.432	214.198	213.717	215.963	205.953	198.969	DKI Jakarta
D.I Yogyakarta	5.345	6.421	7.843	8.956	9.837	10.930	11.289	11.539	11.789	11.949	12.085	12.484	12.774	13.018	13.148	13.368	11.909	13.261	D.I Yogyakarta
Jawa Tengah	38.186	46.220	56.964	64.538	68.762	77.976	81.557	83.433	84.916	86.886	88.031	90.031	91.944	93.017	94.477	95.742	88.691	95.620	Jawa Tengah
Jawa Timur	49.836	60.790	74.109	85.526	95.098	105.552	109.624	113.425	114.295	116.309	117.831	119.717	122.334	124.150	126.086	128.190	121.547	127.766	Jawa Timur
Bengkulu	2.080	2.956	4.312	5.291	5.633	6.632	6.977	7.343	7.534	7.751	7.882	8.147	8.437	8.545	8.745	8.430	8.481	9.067	Bengkulu
Jambi	3.904	5.409	7.604	9.018	9.483	11.016	11.555	12.014	12.317	12.687	13.007	13.479	13.963	14.451	14.907	15.415	15.393	15.567	Jambi
Aceh	4.438	6.249	9.080	12.045	14.069	16.086	16.938	17.478	17.789	18.109	18.318	18.498	18.635	18.789	18.902	18.585	18.309	18.500	Aceh
Sumatera Utara	21.270	26.192	34.076	39.380	43.171	47.681	49.239	50.366	51.396	52.518	53.462	54.620	55.438	56.590	57.666	58.917	57.502	59.452	Sumatera Utara
Sumatera Barat	6.920	8.899	11.593	13.629	15.858	18.091	18.981	19.656	20.230	20.717	21.072	21.497	21.881	22.130	22.504	23.000	22.800	23.148	Sumatera Barat
Riau	14.449	12.171	16.681	19.799	22.881	24.801	25.725	26.415	27.104	27.873	28.401	29.269	30.067	30.713	31.541	32.210	31.473	32.678	Riau
Kepulauan Riau	9.386	10.234	14.006	17.995	20.834	23.534	24.526	25.198	25.892	26.744	27.452	28.086	29.093	29.492	30.173	30.079	29.815	30.480	Kepulauan Riau
Sumatera Selatan	-	6.041	7.566	8.419	9.258	10.171	10.458	10.682	11.031	11.277	11.400	11.685	11.901	12.081	12.534	12.940	12.842	12.967	Sumatera Selatan
Bangka Belitung	-	1.229	1.740	2.247	2.695	2.962	3.080	3.174	3.031	3.106	3.451	3.425	3.591	4.062	4.272	4.551	4.559	4.437	Bangka Belitung
Lampung	6.552	8.315	10.759	13.052	14.583	16.460	17.106	17.760	17.858	18.197	18.512	18.919	19.614	19.907	20.324	20.742	20.730	21.004	Lampung
Kalimantan Selatan	5.257	6.589	8.795	10.434	11.881	13.290	14.122	14.499	14.661	15.029	15.234	15.761	16.245	16.635	16.994	17.238	17.142	17.364	Kalimantan Selatan
Kalimantan Barat	4.961	6.149	7.669	9.440	11.391	12.417	12.944	13.340	13.786	14.251	14.479	14.798	15.208	15.571	16.030	16.295	15.530	16.527	Kalimantan Barat
Kalimantan Timur	9.003	11.194	13.959	16.303	19.660	21.133	21.938	22.408	23.003	23.620	24.020	24.797	25.539	26.110	26.816	27.365	26.665	27.301	Kalimantan Timur
Kalimantan Tengah	1.818	2.544	3.522	4.731	5.418	6.223	6.609	6.816	6.962	7.160	7.311	7.691	7.856	8.111	8.318	8.452	8.383	8.484	Kalimantan Tengah
Sulawesi Tengah	3.415	4.356	5.609	6.795	6.969	8.813	9.426	9.629	9.856	10.102	10.268	10.471	10.656	10.872	11.016	11.587	11.466	11.735	Sulawesi Tengah
Sulawesi Selatan	14.467	17.186	22.143	26.785	29.859	33.698	35.500	36.503	37.324	38.216	38.754	39.823	40.664	41.451	41.986	42.958	42.226	43.245	Sulawesi Selatan
Sulawesi Utara	5.565	5.950	8.214	9.676	12.510	12.820	13.526	13.897	14.258	14.681	14.930	15.241	15.557	15.809	16.092	15.716	15.462	15.497	Sulawesi Utara
Sulawesi Tenggara	-	1.061	1.780	1.805	1.350	2.408	2.570	2.701	2.774	2.844	2.895	2.956	3.038	3.095	3.143	3.211	3.213	3.295	Sulawesi Tenggara
Sulawesi Barat	-	1.380	2.022	3.002	1.078	3.585	3.728	3.801	3.688	3.796	3.875	4.003	4.071	4.268	4.327	4.775	4.805	4.984	Sulawesi Barat
Gorontalo	1.965	2.755	3.873	4.716	4.859	6.149	6.595	6.815	6.999	7.236	7.425	7.689	7.933	8.152	8.335	8.595	8.622	8.829	Gorontalo
Nusa Tenggara Barat	3.912	4.892	6.310	7.664	8.520	10.012	10.623	10.889	11.098	11.376	11.537	11.857	12.081	12.243	12.490	12.762	11.404	12.922	Nusa Tenggara Barat
Bali	9.708	11.537	14.532	17.115	19.595	21.452	22.373	22.805	23.369	24.036	24.242	24.757	25.352	25.780	26.288	27.122	25.714	27.292	Bali
Nusa Tenggara Timur	3.271	4.282	5.558	6.808	6.865	8.079	8.556	8.760	9.031	9.303	9.539	9.735	10.022	10.155	10.272	10.291	10.138	10.308	Nusa Tenggara Timur
Maluku	1.080	1.457	2.161	2.857	3.250	3.888	4.201	4.237	4.255	4.365	4.426	4.583	4.606	4.659	4.715	4.725	4.758	4.813	Maluku
Papua	3.127	3.149	4.376	5.620	6.330	7.486	7.892	7.985	8.202	8.592	8.810	8.916	9.181	9.366	9.560	9.505	9.296	9.472	Papua
Maluku Utara	647	818	1.228	1.646	1.773	2.069	2.340	2.455	2.549	2.626	2.695	2.777	2.848	2.920	2.958	3.104	3.102	3.174	Maluku Utara
Papua Barat	-	1.129	1.486	2.043	1.548	2.385	2.767	2.867	2.976	3.132	3.180	3.174	3.357	3.406	3.508	3.630	3.524	3.658	Papua Barat
Lainnya	920	1.227	967	1.097	2.362	12.572	13.605	9.368	9.133	10.997	11.812	12.988	13.003	12.618	13.043	13.176	13.388	13.637	Others
Total	410.442	502.796	633.945	737.385	926.782	938.365	975.161	988.898	1.009.954	1.035.112	1.050.275	1.076.469	1.094.794	1.113.510	1.131.461	1.151.392	1.113.483	1.137.120	Total
Ket: Lihat penjelasan hal. iv																			Note: See the explanation page iv

Tabel 4.33 Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2006	2007	2008	2009	2010	2011											2012		Category of Bank
						Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	
UMKM¹⁾																			
1. Bank Persero						164.829	186.447	185.007	193.791	202.232	201.448	208.081	211.612	213.182	214.801	222.645	197.259	216.297	1. State Owned Banks
Mikro						41.429	50.034	50.700	51.956	53.366	54.924	58.618	59.149	56.135	56.197	58.287	47.588	58.350	Micro
Kecil						81.084	92.499	92.858	92.268	97.689	97.227	80.389	80.877	82.875	83.411	86.113	76.165	82.435	Small
Menengah						42.316	43.914	41.449	49.567	51.177	49.297	69.074	71.585	74.173	75.193	78.245	73.506	75.512	Medium
2. BPD						31.330	31.771	31.832	32.546	30.244	31.105	31.116	31.803	32.011	32.517	31.314	30.045	36.525	2. Regional Development Banks
Mikro						3.508	3.759	3.872	4.044	4.210	4.749	4.532	4.764	4.576	4.710	4.509	4.600	7.291	Micro
Kecil						18.216	18.237	17.960	18.204	18.590	18.879	19.180	19.195	19.169	19.270	18.880	18.028	19.485	Small
Menengah						9.606	9.775	10.000	10.298	7.444	7.476	7.404	7.844	8.267	8.537	7.925	7.417	9.748	Medium
3. Bank Swasta Nasional						163.871	166.331	167.136	170.108	176.237	179.215	182.039	185.723	184.917	188.252	194.234	187.047	189.103	3. Foreign Exchange Commercial
Mikro						23.958	23.612	24.214	24.625	25.461	25.198	25.770	26.001	25.358	25.029	24.759	22.384	22.845	Micro
Kecil						31.227	32.049	32.492	33.348	35.296	36.994	39.406	40.240	40.695	40.269	40.660	40.906	40.542	Small
Menengah						108.685	110.669	110.430	112.136	115.480	117.024	116.863	119.482	118.864	122.954	128.816	123.758	125.716	Medium
4. Bank Asing dan Campuran						7.760	7.210	8.426	8.727	8.908	7.649	7.300	6.863	9.739	9.934	9.971	7.107	6.900	4. Joint Venture Banks and Foreign
Mikro						383	380	379	378	371	217	208	249	507	573	470	114	113	Micro
Kecil						692	671	650	664	636	611	469	471	698	792	874	586	567	Small
Menengah						6.685	6.159	7.397	7.685	7.901	6.820	6.623	6.143	8.534	8.570	8.627	6.408	6.220	Medium
Jumlah						367.790	391.759	392.401	405.172	417.621	419.417	428.536	436.000	439.850	445.505	458.164	421.458	448.825	Total
MKM																			
1. Bank Persero	-	-	230.152	285.134	343.990	337.020	360.995	364.351	372.923	381.938	384.967	393.444	397.915	400.301	404.602	415.623	386.730	412.216	1. State Owned Banks
Mikro	-	-	99.483	114.355	110.715	105.935	115.709	115.935	117.163	117.023	116.616	119.877	121.386	120.114	120.468	122.104	115.881	118.896	Micro
Kecil	-	-	71.190	98.306	144.647	144.489	155.302	158.230	162.746	167.757	171.547	175.737	176.978	180.317	182.649	188.524	174.676	191.703	Small
Menengah	-	-	59.479	72.474	88.629	86.597	89.984	90.187	93.014	97.158	96.804	97.830	99.550	99.870	101.485	104.996	96.172	101.616	Medium
2. BPD	-	-	87.655	107.675	126.561	131.144	133.920	136.960	140.631	144.567	147.466	149.963	151.887	154.537	156.413	155.024	154.653	157.050	2. Regional Development Banks
Mikro	-	-	39.019	38.657	37.484	37.242	37.255	36.775	36.494	36.289	36.406	35.933	35.891	35.933	35.484	36.921	35.711	34.348	Micro
Kecil	-	-	43.377	61.922	80.667	85.930	88.301	91.617	95.103	98.651	100.957	103.404	104.953	107.043	109.042	107.321	109.104	112.610	Small
Menengah	-	-	5.258	7.095	8.409	7.972	8.363	8.568	9.035	9.627	10.103	10.627	11.043	11.562	11.887	10.782	9.838	10.093	Medium
3. Bank Swasta Nasional	-	-	290.731	315.369	404.986	420.946	430.063	435.474	445.033	455.860	463.384	475.761	485.700	493.033	502.893	512.566	512.296	518.909	3. Foreign Exchange Commercial
Mikro	-	-	65.411	70.346	83.332	86.565	87.715	86.870	87.987	89.418	90.721	92.506	94.007	96.420	99.133	97.877	98.867	98.496	Micro
Kecil	-	-	96.410	110.221	150.890	157.835	161.377	164.039	167.807	171.368	175.375	181.419	185.004	188.657	191.148	195.035	195.822	198.772	Small
Menengah	-	-	128.911	134.802	170.764	176.547	180.970	184.565	189.240	195.074	197.287	201.836	206.688	207.956	212.612	219.654	217.606	221.640	Medium
4. Bank Asing dan Campuran	-	-	25.406	29.208	51.246	49.254	50.184	52.113	51.366	52.747	54.459	57.300	59.292	65.639	67.552	68.180	59.804	48.945	4. Joint Venture Banks and Foreign
Mikro	-	-	12.211	12.004	32.644	34.407	34.927	36.086	34.934	36.351	37.716	40.144	41.901	44.254	45.584	46.218	37.930	26.815	Micro
Kecil	-	-	3.227	4.857	6.248	5.464	5.612	5.846	5.841	5.883	5.904	6.017	5.905	6.700	6.823	7.005	6.987	7.010	Small
Menengah	-	-	9.968	12.347	12.354	9.383	9.645	10.181	10.591	10.513	10.840	11.139	11.485	14.685	15.145	14.957	14.888	15.120	Medium
Jumlah	-	-	633.945	737.385	926.782	938.365	975.161	988.898	1.009.954	1.035.112	1.050.275	1.076.469	1.094.794	1.113.510	1.131.460	1.151.392	1.113.483	1.137.120	Total

Ket: Lihat penjelasan hal. iv

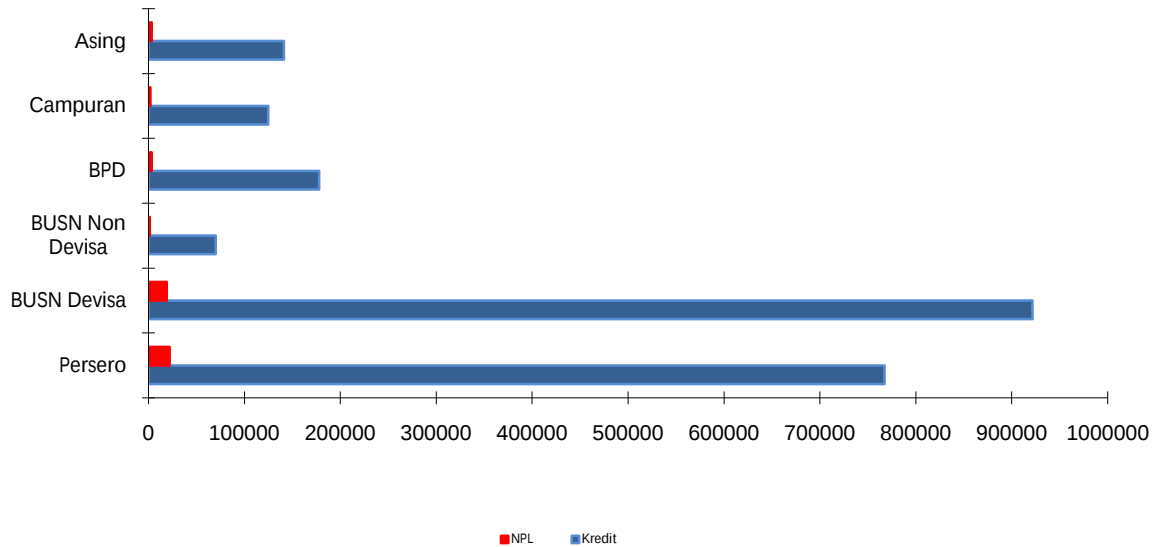
¹⁾ sejak Januari 2011 menggunakan angka berdasarkan nilai wajar

Note: See the explanation page iv

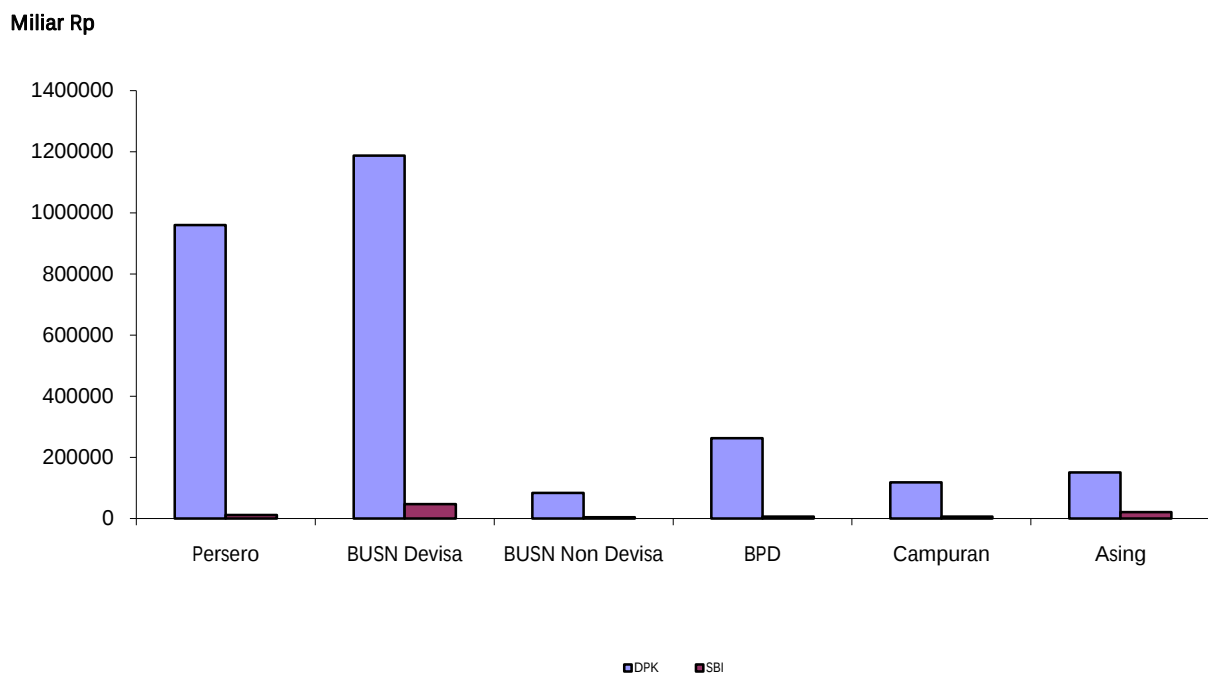
¹⁾ since January 2011, micro, small & medium credit are presented according to the fair value

GRAFIK

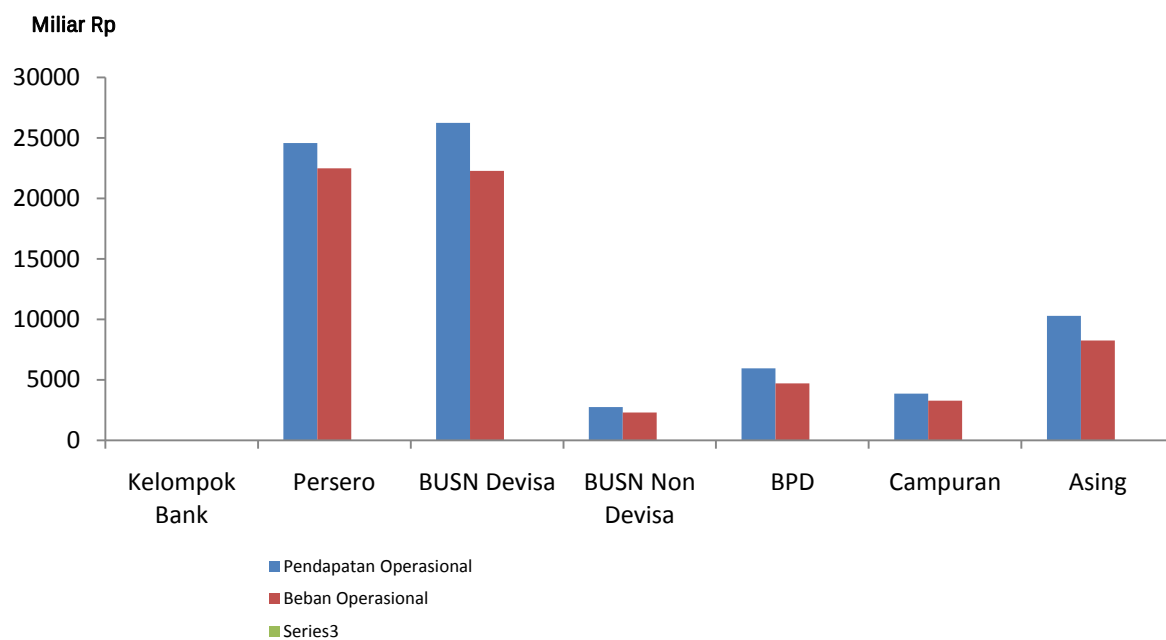
**Grafik 1. Kredit dan NPL Kelompok Bank
Februari 2012**



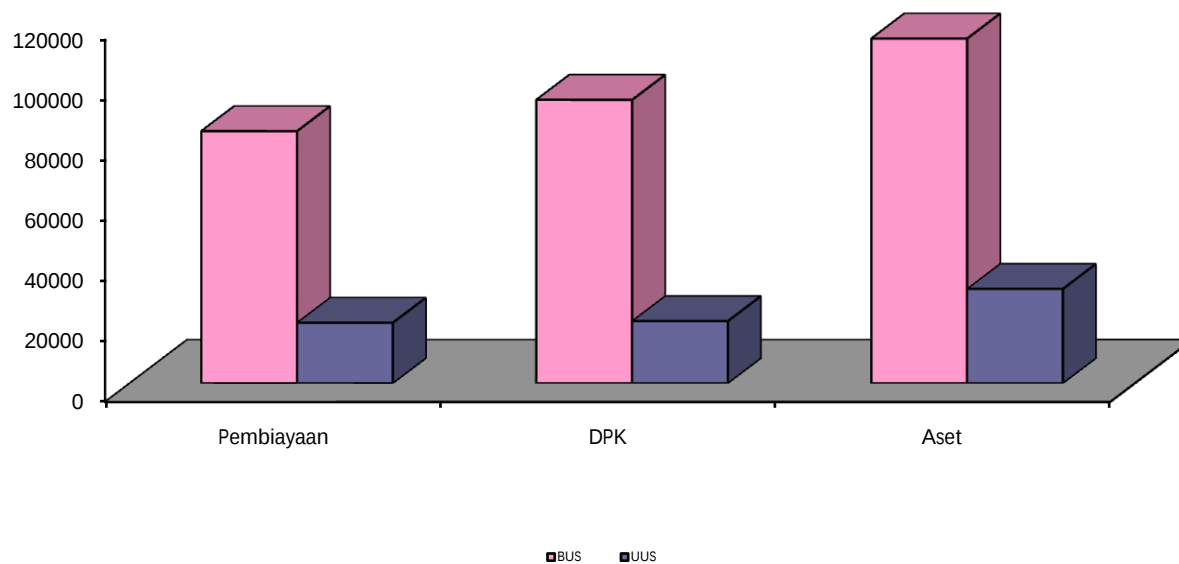
**Grafik 2. Dana Pihak Ketiga dan Penempatan SBI Kelompok Bank
Februari 2012**



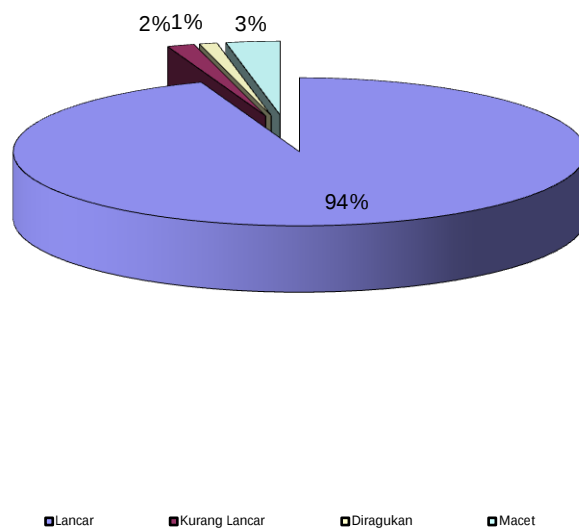
**Grafik 3. Pendapatan dan Beban Operasional Kelompok Bank
Februari 2012**



**Grafik 4. Pembiayaan, DPK dan Aset Perbankan Syariah
Februari 2012**



**Grafik 5. Kolektibilitas Kredit BPR
Februari 2012**



**Grafik 6. Kredit MKM per Kelompok Bank
Februari 2012**

