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KATA PENGANTAR
FOREWARD

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

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

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

Due to change function, job and authority of arrangement and surveillance of financial services activity in banking sector from The Bank of Indonesia to Financial Services Authority since December 31th, 2003, so The SPI's edition on November 2013 will be published by Financial Services Authority and can be accessed through website www.ojk.go.id at data menu and banking statistic.

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

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

Jakarta, September 2014
Jakarta, September 2014

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

HALAMAN KETERANGAN
PAGE OF REFERANCE

Jadwal Publikasi Kedepan
Edisi Agustus 2014 akan diterbitkan pada minggu ke III bulan Oktober 2014.

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 *digit* terakhir
$	Dolar Amerika Serikat

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

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

1. Data yang digunakan dalam Publikasi SPI bersumber dari Laporan Bulanan Bank Umum (LBU), Laporan Bulanan Bank Umum Syariah (LBUS), dan Laporan Bulanan Bank Perkreditan Rakyat (Lapbul BPR) kecuali dinyatakan lain.
2. 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 dihimbau untuk memperhatikan waktu *download* data. Misalnya pemrosesan data bulan laporan Juli 2014 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 Agustus s/d tanggal 15 September 2014.

Sampai dengan bulan Desember 2014 data dalam publikasi ini disediakan melalui website OJK (http://www.ojk.go.id) dan website BI (http://www.bi.go.id).

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Advance Release Calender (ARC)
August 2014 edition will be released on the 3rd week of October 2014.

Notes, Symbols and Sources of Data
Totals do not necessarily agree with the sum of items shown because of roundings.

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

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

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

1. *The data used in the Indonesian Banking Statistics is derive from Commercial Bank Monthly Reports, Sharia Bank Monthly Reports and Rural Bank Monthly Reports.*

2. *Data from the Commercial Bank Monthly Reports and the Sharia Bank Monthly Reports which submitted by the reporting banks to Bank Indonesia, is processed using the Bank Indonesia Banking Information System. The time taken to download data from Banking Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the Juli 2014 monthly reports for this periode of the Indonesian Banking Statistics was done from 10 August until 15 September 2014.*

Until December 2014, The data publication are also provided through OJK website (http://www.ojk.go.id) and BI website (http://www.bi.go.id).

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

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OTORITAS JASA KEUANGAN

DATA

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Aug	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																			***Distribution of Funds***
Bank Umum	2.015.221	2.282.179	2.765.912	3.412.463	4.172.672	4.395.148	4.472.336	4.637.620	4.627.191	4.721.849	4.823.303	4.768.534	4.785.055	4.822.425	4.898.586	4.992.500	5.087.663	4.994.723	*Commercial Banks*
Bank Perkreditan Rakyat	31.313	36.076	43.877	53.534	64.753	69.107	70.378	71.528	72.546	74.071	74.550	74.669	75.378	76.006	76.449	76.722	77.460	78.154	*Rural Banks*
SBI dan SBIS [1)]	166.518	212.116	139.316	117.983	81.158	76.837	73.167	83.044	100.420	107.950	111.689	113.308	109.868	118.935	118.890	114.940	111.554	89.792	***SBI and SBIS [1)]***
Sumber Dana																			***Source of Funds***
Bank Umum	1.990.345	2.180.934	2.563.562	3.093.848	3.542.518	3.736.834	3.794.384	3.918.543	3.884.976	3.955.499	4.070.018	3.983.612	3.989.243	4.013.763	4.087.758	4.165.744	4.258.480	4.182.002	*Commercial Banks*
Bank Perkreditan Rakyat	26.345	30.367	37.034	45.462	55.289	59.295	60.269	61.163	61.824	62.915	64.001	64.015	64.695	65.481	65.969	66.122	66.683	67.286	*Rural Banks*
Jumlah Aset																			***Total Assets***
Bank Umum	2.310.557	2.534.106	3.008.853	3.652.832	4.262.587	4.510.290	4.581.137	4.737.308	4.716.845	4.817.751	4.954.467	4.880.485	4.888.752	4.932.997	5.008.095	5.097.466	5.198.013	5.131.153	*Commercial Banks*
Bank Perkreditan Rakyat	32.533	37.554	45.742	55.799	67.397	72.091	73.858	74.440	75.491	75.017	77.376	77.485	78.189	78.838	79.159	79.524	80.329	81.091	*Rural Banks*
Jumlah Bank																			***Total Banks***
Bank Umum	124	121	122	120	120	120	120	120	120	120	120	120	120	120	119	119	119	119	*Commercial Banks*
Bank Perkreditan Rakyat	1.772	1.733	1.706	1.669	1.653	1.641	1.641	1.641	1.639	1.637	1.635	1.636	1.636	1.636	1.635	1.634	1.634	1.635	*Rural Banks*
Jumlah Kantor																			***Total Bank Offices***
Bank Umum	10.868	12.837	13.837	14.797	16.625	17.688	17.798	17.953	18.114	18.303	18.558	18.612	18.647	18.704	18.799	18.933	19.004	19.224	*Commercial Banks*
Bank Perkreditan Rakyat	3.367	3.644	3.910	4.172	4.425	4.584	4.612	4.630	4.656	4.669	4.678	4.697	4.709	4.717	4.728	4.743	4.765	4.768	*Rural Banks*

Ket : [1)] Sertifikat Bank Indonesia Syariah

Note : [1)] Bank Indonesia Certificates on Sharia Principles (SBIS)

OTORITAS JASA KEUANGAN

DATA BANK UMUM

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	2.725.674	2.787.372	2.844.812	2.909.085	2.982.436	3.045.511	3.091.429	3.170.805	3.182.949	3.241.040	3.319.842	3.284.890	3.293.465	3.334.011	3.388.776	3.429.684	3.494.968	3.521.624	*a. Credit*
- Kepada Pihak Ketiga	2.707.862	2.768.371	2.824.217	2.887.478	2.959.123	3.021.126	3.067.402	3.147.210	3.159.476	3.214.397	3.292.874	3.258.421	3.267.820	3.306.899	3.361.348	3.403.148	3.468.162	3.495.030	*- To Third Party*
Rupiah	2.281.021	2.333.275	2.375.249	2.431.072	2.501.879	2.550.463	2.563.483	2.615.707	2.645.356	2.658.529	2.720.500	2.692.185	2.724.157	2.763.878	2.799.009	2.837.612	2.897.535	2.926.904	*Rupiah*
Valas	426.841	435.096	448.968	456.406	457.244	470.664	503.919	531.503	514.120	555.868	572.374	566.236	543.664	543.020	562.339	565.536	570.628	568.127	*Foreign Exchange*
- Kepada Bank Lain	17.812	19.000	20.595	21.607	23.313	24.384	24.027	23.595	23.473	26.643	26.968	26.469	25.644	27.113	27.428	26.967	26.805	26.594	*- Inter Bank Credit*
Rupiah	10.596	12.042	12.371	13.107	14.123	15.072	15.037	15.587	15.775	16.144	16.681	16.318	16.151	16.665	16.779	17.225	17.889	18.842	*Rupiah*
Valas	7.215	6.958	8.224	8.501	9.190	9.312	8.989	8.008	7.697	10.499	10.287	10.151	9.493	10.448	10.649	9.742	8.916	7.752	*Foreign Exchange*
b. Penempatan pada Bank Lain	166.623	219.424	201.706	196.967	166.884	205.794	184.504	211.452	196.390	182.582	171.915	169.400	174.528	182.726	169.220	212.379	205.824	171.202	*b. Interbank Placement*
- Giro	58.212	86.152	70.087	75.646	50.955	75.859	75.425	80.832	78.350	73.122	65.031	64.245	57.761	67.257	53.081	94.737	72.454	71.551	*- Demand Deposit*
- Inter Bank Call Money	76.279	88.371	80.998	79.050	70.806	90.194	69.911	85.452	78.544	71.870	83.549	79.792	86.503	80.004	75.042	76.591	85.799	68.847	*- Inter Bank Call Money*
- Deposito Berjangka	30.370	42.912	47.568	39.457	41.834	36.827	37.114	41.343	36.807	34.740	20.159	21.935	27.131	30.709	35.971	37.638	43.362	26.872	*- Time Deposits*
- Lainnya	1.761	1.988	3.052*)	2.814*)	3.289	2.914	2.053	3.825	2.690	2.849	3.176	3.428	3.133	4.757	5.126	3.414	4.210	3.932	*- Others*
c. Penempatan pada Bank Indonesia	580.697	500.886	524.578	490.240	512.592	453.788	465.921	475.606	462.291	467.916	506.453	474.693	475.415	441.537	487.425	497.172	515.894	519.387	*c. Placement to Bank Indonesia*
- Giro	289.254	282.198	286.281	286.373	296.954	292.888	295.310	305.147	303.916	310.856	322.562	324.471	312.888	314.474	320.428	294.836	327.083	336.704	*- Demand Deposit*
- Fine Tune Operation (FTO)	198.835	143.552	131.062	130.876	95.543	45.719	34.721	45.289	45.702	34.205	52.034	54.889	63.389	37.487	37.277	57.171	58.117	34.811	*- Fine Tune Operation (FTO)*
- Fasbi	65.431	49.269	84.826	60.563	104.724	102.115	124.388	102.546	97.452	105.363	110.905	77.214	80.926	68.279	114.631	139.411	124.733	145.824	*- Fasbi*
- Lainnya	27.178	25.867	22.409	12.427	15.371	13.066	11.503	22.624	15.220	17.492	20.952	18.119	18.212	21.298	15.089	5.753	5.961	2.047	*- Others*
d. Surat Berharga	429.946	455.037	457.632	468.078	449.670	458.791	460.675	485.539	506.638	530.804	520.642	535.701	530.823	544.414	554.911	542.927	551.232	524.565	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	81.158	94.190	98.327	98.565	83.035	76.837	73.167	83.044	100.420	107.950	111.689	113.308	109.868	118.935	118.890	114.940	111.554	89.792	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SPN)	1.920	4.938	3.779	7.584	10.275	18.318	19.571	19.999	18.520	19.537	17.908	17.832	15.247	15.017	15.797	14.299	16.429	12.650	*- Treasury Bills*
- Obligasi	282.960	298.588	298.100	302.912	301.838	308.846	312.470	321.936	323.930	339.266	323.941	341.977	338.920	346.418	351.123	342.948	357.526	355.909	*- Bonds*
- Lainnya	63.909	57.321	57.426	59.017	54.522	54.789	55.466	60.560	63.767	64.051	67.103	62.584	66.788	64.044	69.102	70.739	65.723	66.214	*- Others*
e. Penyertaan	15.065	14.459	14.438	14.438	15.110	15.507	15.529	15.696	15.806	15.808	15.725	16.452	17.210	18.820	18.880	19.597	19.461	19.753	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	69.931	71.529	72.404	71.277	73.294	74.403	77.036	77.693	84.322	79.304	79.492	81.287	82.997	81.317	83.242	85.939	85.561	87.828	*f. Impairment on Financial Assets*
- Kredit yang diberikan	65.389	68.740	64.944*)	65,015*)	67.604	68.243	70.658	71.827	78.234	72.674	73.108	74.930	75.938	74.449	87.031	79.172	78.583	80.920	*- Credit*
- Surat Berharga	2.105	2.047	2.037*)	2.033*)	2.101	2.151	2.087	2.325	2.271	2.368	2.290	2.301	2.209	2.200	2.171	2.145	2.261	2.202	*- Securities*
- Lainnya	2.437	742	5.423*)	4.230*)	3.589	4.009	4.291	3.541	3.817	4.262	4.095	4.056	4.850	4.668	4.668*)	4.621	4.717	4.707	*- Others*
g. Tagihan Spot dan Derivatif	8.229	8.161	8.501	9.633	9.389	13.603	24.757	26.656	20.838	26.204	26.092	22.585	20.855	19.903	17.890	17.246	17.620	17.646	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	176.507	174.905	157.703	158.463	167.742	127.752	152.486	174.173	157.958	178.191	183.143	183.525	189.762	199.697	178.241	187.557	197.103	132.718	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	3.225.198	3.243.136	3.299.350	3.349.660	3.374.272	3.392.927	3.440.207	3.526.188	3.520.890	3.563.362	3.663.968	3.594.697	3.603.620	3.618.064	3.694.765	3.763.474	3.834.503	3.787.052	*a. Third Party Funds*
Rupiah	2.757.530	2.749.311	2.810.352	2.816.403	2.843.895	2.843.380	2.863.890	2.910.414	2.915.359	2.944.303	3.025.150	2.973.929	2.995.874	3.024.794	3.097.485	3.121.688	3.203.193	3.162.774	*Rupiah*
Giro	567.801	545.965	582.871	563.069	597.833	577.112	575.270	586.301	570.582	579.604	569.927	542.201	550.023	554.551	585.962	603.925	650.249	541.366	*Demand Deposit*
Tabungan	1.010.488	974.296	984.782	986.939	990.719	1.019.789	1.019.866	1.041.941	1.036.545	1.051.840	1.123.696	1.086.970	1.085.697	1.067.542	1.076.271	1.064.749	1.077.892	1.110.904	*Saving*
Simpanan Berjangka	1.179.242	1.229.050	1.242.699	1.266.395	1.255.343	1.246.479	1.268.754	1.282.172	1.308.232	1.312.858	1.331.527	1.344.758	1.360.153	1.402.701	1.435.252	1.453.015	1.475.053	1.510.504	*Time Deposits*
Valas	467.668	493.825	488.999	533.257	530.377	549.546	576.317	615.773	605.531	619.060	638.818	620.768	607.746	593.270	597.280	641.786	631.309	624.278	*Foreign Exchange*
Giro	199.270	208.263	208.604	234.163	229.414	236.631	247.599	270.853	272.050	290.449	276.854	271.898	269.985	254.593	259.071	280.591	261.736	258.134	*Demand Deposit*
Tabungan	66.342	73.138	73.496	74.175	75.290	76.038	78.168	84.072	84.667	86.624	89.011	88.915	88.078	88.399	89.145	90.580	89.125	92.838	*Saving*
Simpanan Berjangka	202.056	212.424	206.899	224.919	225.673	236.877	250.550	260.848	248.815	241.987	272.952	259.955	249.683	250.277	249.064	270.615	280.448	273.306	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	1.864	1.719	1.601	2.500	1.697	1.724	1.805	2.086	1.555	1.598	1.782	1.783	1.835	2.254	2.211	2.486	2.178	1.903	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	124.697	127.253	126.400	125.648	133.384	120.911	114.063	131.998	118.165	121.550	115.793	107.686	115.025	124.328	126.183	128.053	144.539	117.252	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	42.116	52.547	51.487	50.020	51.156	52.746	52.883	53.452	52.442	54.465	54.450	54.348	52.487	51.848	51.693	52.460	53.603	53.557	*d. Issued Securities*
e. Pinjaman yang Diterima	75.341	74.622	72.968	72.306	71.583	82.232	87.999	99.548	93.361	105.324	112.914	115.626	110.235	107.499	107.907	107.866	103.127	105.262	*e. Loans received*
Rupiah	12.229	13.498	13.029	12.747	13.547	14.583	13.917	15.164	15.100	15.601	16.025	15.899	15.679	15.646	15.787	16.187	16.035	15.656	*Rupiah*
Valas	63.112	61.124	59.939	59.560	58.036	67.648	74.082	84.385	78.260	89.723	96.888	99.728	94.556	91.853	92.120	91.679	87.092	89.605	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	7.928	7.445	7.207	9.032	9.863	15.168	25.580	28.392	21.939	28.269	29.987	26.208	23.988	21.849	19.908	19.278	20.602	19.929	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	60.342	60.524	57.492	57.501	64.877	65.948	66.398	71.203	71.073	75.399	85.131	78.017	77.037	82.971	80.101	87.152	94.965	91.906	*g. Other Liabilities*
h. Setoran Jaminan	5.031	4.790	4.682	4.991	4.938	5.179	5.447	5.675	5.551	5.532	5.993	5.247	5.018	4.950	4.989	4.974	4.962	5.141	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	123.279	126.599	130.167	130.937	133.911	134.679	133.044	135.063	135.911	136.476	138.138	139.982	140.691	141.694	143.411	145.389	148.557	149.667	*a. Paid In Capital*
b. Cadangan	38.656	40.516	46.629	47.060	50.437	50.760	50.469	50.759	50.632	50.688	50.619	50.625	52.805	54.771	59.993	62.000	64.712	65.151	*b. Reserves*
c. L/R Tahun lalu [1]	149.971	238.553	217.491	209.113	205.203	203.822	200.985	203.415	203.404	203.341	201.059	311.670	303.020	293.284	278.416	269.399	264.610	263.298	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	92.830	25.132	32.647	42.699	51.118	59.395	70.738	79.149	89.039	98.543	106.707	9.143	17.338	28.420	37.093	47.780	58.435	65.958	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	89.426	91.059	89.911	89.534	84.829	85.632	83.043	85.278	88.399	87.646	92.638	93.354	96.216	96.373	96.106	95.494	94.441	94.039	*e. Additional Paid In Capital*
f. Modal Pinjaman	31.242	29.288	30.403	29.832	30.440	30.564	30.807	31.632	32.099	32.339	33.551	33.208	32.911	32.958	33.060	33.156	34.240	34.098	*f. Loan Capital*

[1], Pada LBU 2008 tdk didefinisikan Vs Metadata

[2], Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

*) Angka-angka sementara

r) Angka-angka diperbaiki

[1] LBU 2008 is not defined vs metada

[2] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada

**) Provisional figures*

r) Revised figures

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	961.994	979.032	1.001.570	1.028.931	1.071.098	1.082.282	1.092.980	1.129.953	1.129.526	1.151.145	1.187.431	1.165.576	1.172.126	1.185.318	1.205.977	1.212.605	1.240.238	1.252.655	*a. Credit*
- Kepada Pihak Ketiga	959.128	976.289	998.187	1.025.125	1.066.945	1.077.916	1.088.499	1.125.090	1.125.057	1.145.988	1.181.726	1.159.580	1.166.047	1.178.302	1.199.339	1.206.035	1.234.235	1.245.669	*- To Third Party*
Rupiah	847.132	860.193	878.031	904.233	945.138	959.545	961.319	989.757	992.083	998.058	1.029.333	1.011.961	1.026.377	1.040.427	1.057.401	1.067.802	1.096.161	1.103.705	*Rupiah*
Valas	111.996	116.096	120.156	120.891	121.807	118.372	127.180	135.334	132.974	147.931	152.393	147.619	139.670	137.875	141.938	138.233	138.074	141.964	*Foreign Exchange*
- Kepada Bank Lain	2.866	2.743	3.384	3.807	4.153	4.366	4.481	4.863	4.469	5.157	5.705	5.997	6.079	7.016	6.638	6.570	6.002	6.985	*- Inter Bank Credit*
Rupiah	2.756	2.586	2.708	3.043	3.301	3.365	3.193	3.425	3.428	3.618	4.099	4.067	4.268	4.602	4.448	4.569	4.657	5.770	*Rupiah*
Valas	111	156	675	764	852	1.001	1.288	1.438	1.041	1.538	1.606	1.929	1.812	2.414	2.190	2.001	1.345	1.215	*Foreign Exchange*
b. Penempatan pada Bank Lain	44.017	71.903	57.729r)	61.465	36.836	58.073	59.300	59.544	59.779	55.346	48.142	42.532	41.622	44.600	37.720	66.732	53.402	53.263	*b. Interbank Placement*
- Giro	23.859	48.476	33.895	42.148	20.726	39.255	41.938	42.793	42.247	39.802	28.630	26.328	23.687	26.219	19.029	48.973	33.722	27.704	*- Demand Deposit*
- Inter Bank Call Money	15.270	20.112	19.378	16.187	12.600	13.565	12.262	13.237	13.519	12.000	16.208	12.402	15.193	15.052	15.277	14.249	15.674	21.558	*- Inter Bank Call Money*
- Deposito Berjangka	4.887	3.314	3.618	2.291	2.945	4.476	5.038	3.457	3.799	3.336	3.095	2.882	2.692	3.279	2.889	2.994	2.996	2.818	*- Time Deposits*
- Lainnya	0	0	839r)	839r)	566	777	61	57	213	208	208	919	50	51	524	516	1.009	1.183	*- Others*
c. Penempatan pada Bank Indonesia	237.866	159.428	192.603	168.655	194.425	155.648	174.849	168.240	179.576	178.660	194.512	165.085	168.525	159.725	195.002	178.033	197.487	169.880	*c. Placement to Bank Indonesia*
- Giro	107.025	97.917	99.271	102.021	107.428	102.980	104.749	106.429	106.267	108.647	113.298	112.185	109.820	112.386	112.934	86.100	115.210	118.128	*- Demand Deposit*
- Fine Tune Operation (FTO)	101.252	39.592	38.775	48.980	36.985	28.142	20.854	25.209	24.527	16.544	31.881	27.293	36.094	17.395	19.394	24.065	29.746	29.746*)	*- Fine Tune Operation (FTO)*
- Fasbi	18.977	10.677	46.508r)	13.956	46.691	22.327	47.602	32.816	46.085	50.894	45.050	23.061	18.513	24.189	59.709	66.218	50.386	46.334	*- Fasbi*
- Lainnya	10.611	11.241	8.049	3.698	3.321	2.199	1.644	3.785	2.696	2.575	4.283	2.546	4.099	5.755	2.965	1.650	2.145	1.200	*- Others*
d. Surat Berharga	189.311	197.355	198.780	201.664	187.097	190.999	192.624	200.191	198.141	201.965	202.644	210.802	211.891	216.630	216.147	211.618	206.673	199.694	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	16.671	18.625	21.429	21.456	11.922	13.338	13.646	17.176	13.211	13.740	14.554	18.205	18.488	21.359	18.321	20.699	13.760	10.418	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	124	683	1.086	1.133	865r)	1.767	2.227	2.095	1.553	2.606	1.966	3.990	1.759	3.276	3.942	3.013	2.553	2.135	*- Treasury Bills*
- Obligasi	148.758	155.048	154.348	155.393	147.986	151.873	152.570	154.894	155.595	160.026	155.670	164.251	161.849	166.838	164.786	158.390	164.340	160.074	*- Bonds*
- Lainnya	23.757	22.999	21.917	23.682	23.964	24.022	24.181	26.026	27.783	25.593	30.455	24.356	29.795	25.156	29.098	29.516	26.020	27.067	*- Others*
e. Penyertaan	6.675	6.681	6.644	6.647	7.271	7.645	7.674	7.690	7.706	7.710	7.639	7.716	7.721	7.201	7.211	8.225	8.225	8.231	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	36.516	36.962	37.639	37.623	37.729	38.122	38.894	39.433	39.332	39.737	40.017	41.270	41.672	40.658	41.050	42.270	42.127	42.777	*f. Impairment on Financial Assets*
- Kredit yang diberikan	34.846	35.136	35.826	35.779	35.943	36.073	36.817	37.287	37.196	37.481	37.942	39.123	39.589	38.556	38.994	40.288	40.080	40.713	*- Credit*
- Surat Berharga	150	161	174	161	158	161	173	173	168	178	172	180	165	162	165	151	145	135	*- Securities*
- Lainnya	1.520	1.664	1.639	1.684	1.627	1.888	1.904	1.974	1.968	2.077	1.903	1.967	1.918	1.940	1.890	1.831	1.902	1.928	*- Others*
g. Tagihan Spot dan Derivatif	342	248	303	772	191	307	1.060	733	379	560	395	393	680	555	314	282	616	455	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	49.032	44.550	34.990	33.039	37.545	33.773	35.270	43.145	43.197	43.751	53.065	43.178	52.408	55.900	44.048	44.755	51.347	43.122	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	1.201.284	1.141.350	1.178.129	1.193.439	1.226.507	1.224.042	1.244.245	1.268.088	1.277.421	1.283.491	1.363.062	1.290.656	1.300.786	1.314.445	1.347.928	1.362.280	1.395.240	1.402.732	*a. Third Party Funds*
Rupiah	1.053.025	985.403	1.028.840	1.005.066	1.038.001	1.034.055	1.048.141	1.056.712	1.068.869	1.074.276	1.154.063	1.101.202	1.115.796	1.140.133	1.175.046	1.157.088	1.201.832	1.212.987	*Rupiah*
Giro	206.540	156.808	184.814	167.726	193.410	181.884	189.975	179.061	184.190	182.153	200.001	177.051	186.170	187.278	210.922	195.432	210.191	187.201	*Demand Deposit*
Tabungan	467.656	442.550	449.201	454.002	459.159	470.679	467.759	483.285	480.931	488.388	533.277	508.527	507.520	502.270	507.056	498.353	507.311	514.972	*Saving*
Simpanan Berjangka	378.829	386.045	394.825	383.338	385.432	381.492	390.407	394.366	403.749	403.735	420.785	415.624	422.106	450.585	457.068	463.303	484.330	510.813	*Time Deposits*
Valas	148.259	155.948	149.289	188.373	188.506	189.987	196.104	211.376	208.552	209.215	208.999	189.453	184.990	174.312	172.882	205.192	193.408	189.746	*Foreign Exchange*
Giro	65.610	73.066	68.518	92.470	91.235	89.093	97.086	107.223	108.800	123.795	100.054	94.745	96.963	86.684	90.353	107.177	92.777	89.854	*Demand Deposit*
Tabungan	15.366	15.864	16.268	16.890	17.338	17.778	17.952	19.555	21.497	22.706	22.042	22.171	22.322	22.303	22.580	22.464	23.565	27.438	*Saving*
Simpanan Berjangka	67.283	67.018	64.503	79.013	79.933	83.116	81.067	84.598	78.255	62.714	86.903	72.537	65.705	65.325	59.948	75.552	77.066	72.453	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	1.437	1.475	1.457	1.512	1.510	1.716	1.798	1.781	1.547	1.591	1.556	1.776	1.828	1.771	1.788	1.871	1.709	1.898	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	21.807	33.296	38.205	36.979	33.257	34.300	35.862	37.820	36.473	38.500	21.421	25.268	30.569	30.086	39.104	40.490	43.918	23.177	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	11.906	18.807	18.812	18.585	18.716	19.029	19.653	20.305	20.002	20.689	20.895	20.941	20.347	20.103	20.304	19.519	19.700	19.427	*d. Issued Securities*
e. Pinjaman yang Diterima	33.898	32.734	31.293	29.303	24.531	29.306	31.379	36.929	33.952	42.022	45.272	47.035	44.581	42.435	42.393	42.262	34.352	31.404	*e. Loans received*
Rupiah	5.988	5.982	5.808	5.811	5.947	5.960	5.934	6.436	6.447	6.462	6.464	6.468	6.457	6.440	6.430	6.328	6.819	6.824	*Rupiah*
Valas	27.910	26.752	25.484	23.492	18.584	23.346	25.445	30.493	27.505	35.560	38.808	40.568	38.124	35.994	35.962	35.934	27.533	24.580	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	771	721	678	1.248	832	1.205	1.908	2.283	1.633	1.960	3.003	2.459	2.034	1.982	1.914	2.091	2.096	1.897	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	20.260	20.781	20.083	21.343	27.121	28.361	28.778	29.829	28.507	27.333	27.388	25.245	25.679	26.503	26.792	32.427	36.023	35.393	*g. Other Liabilities*
h. Setoran Jaminan	2.788	2.538	2.499	2.807	2.871	2.939	3.084	3.276	3.276	2.999	3.088	2.671	2.501	2.444	2.454	2.558	2.562	2.752	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	32.067	32.170	32.170	32.170	32.170	32.171	32.171	32.171	32.171	32.171	32.171	32.171	32.171	32.171	32.171	32.171	32.171	32.171	*a. Paid In Capital*
b. Cadangan	17.693	18.648	23.801	23.802	23.802	23.802	23.802	23.802	23.802	23.802	23.802	23.802	26.151	27.244	31.688	32.729	32.729	32.729	*b. Reserves*
c. L/R Tahun lalu 1)	61.384	101.254	83.778	83.777	83.792	83.777	83.777	83.777	83.777	83.777	83.777	134.810	127.213	122.787	111.995	108.238	108.238	108.238	*c. Retained Earnings (Profit/Loss) 1)*
d. L/R Tahun berjalan sesudah pajak 2)	40.823	11.096	14.665	18.447	22.886	26.666	30.490	34.856	39.339	43.414	48.762	4.046	7.898	13.072	17.628	21.315	26.076	30.233	*d. Current Earnings (Profit /Loss) 2)*
e. Tambahan modal disetor	37.567	36.293	36.666	35.824	33.676	33.032	31.517	32.282	33.928	31.700	31.807	32.035	33.349	33.611	34.170	34.689	34.510	34.100	*e. Additional Paid In Capital*
f. Modal Pinjaman	7.139	7.082	7.122	7.124	7.112	7.116	7.132	7.144	7.139	7.152	6.468	6.466	6.446	5.754	5.758	5.761	5.764	5.756	*f. Loan Capital*

1). Pada LBU 2008 tdk didefinisikan Vs Metadata

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

*) Angka-angka sementara

r) Angka-angka diperbaiki

1) LBU 2008 is not defined vs metada

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

**) Provisional figures*

r) Revised figures

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	1.123.364	1.146.866	1.162.136	1.184.996	1.201.513	1.228.622	1.244.825	1.265.615	1.285.385	1.295.953	1.321.771	1.313.787	1.319.367	1.340.363	1.356.877	1.374.324	1.396.842	1.399.114	*a. Credit*
- Kepada Pihak Ketiga	1.114.279	1.136.637	1.151.702	1.174.225	1.190.263	1.216.555	1.233.648	1.255.994	1.275.573	1.285.761	1.311.522	1.303.765	1.309.430	1.330.329	1.346.741	1.363.998	1.386.170	1.388.486	*- To Third Party*
Rupiah	982.260	1.006.063	1.020.497	1.039.693	1.054.734	1.077.701	1.084.711	1.097.740	1.119.774	1.121.644	1.143.136	1.135.229	1.145.766	1.164.968	1.174.220	1.189.862	1.207.913	1.215.859	*Rupiah*
Valas	132.018	130.574	131.205	134.532	135.529	138.854	148.936	158.254	155.799	164.117	168.385	168.535	163.665	165.362	172.521	174.136	178.256	172.627	*Foreign Exchange*
- Kepada Bank Lain	9.085	10.229	10.434	10.771	11.251	12.066	11.177	9.621	9.812	10.192	10.250	10.022	9.937	10.034	10.136	10.325	10.672	10.628	*- Inter Bank Credit*
Rupiah	6.483	7.690	7.906	8.224	8.670	9.394	9.430	9.621	9.812	10.013	10.065	9.839	9.937	10.034	10.136	10.325	10.672	10.484	*Rupiah*
Valas	2.602	2.539	2.528	2.547	2.581	2.672	1.747	- r)	-	179	184	183	-	-	-	-	-	144	*Foreign Exchange*
b. Penempatan pada Bank Lain	46.221	45.980	50.503	49.863	39.812	53.619	43.352	51.452	45.821	38.616	48.087	50.258	51.075	51.941	48.409	53.142	52.967	54.358	*b. Interbank Placement*
- Giro	20.881	22.309	23.127	22.433	17.684	24.181	20.860	26.177	23.026	19.881	21.542	24.776	22.494	26.768	22.411	31.535	27.342	30.110	*- Demand Deposit*
- Inter Bank Call Money	23.047	21.133	22.879	24.803	18.615	25.871	19.698	22.243	19.473	16.234	23.419	22.371	25.109	21.340	21.370	18.127	22.619	21.021	*- Inter Bank Call Money*
- Deposito Berjangka	1.322	1.501	3.176	1.556	1.666	2.254	1.460	1.550	2.213	1.288	1.420	1.634	1.512	850	1.600	1.405	861	1.104	*- Time Deposits*
- Lainnya	972	1.037	1.321	1.071	1.847	1.313	1.333	1.482	1.110	1.213	1.706	1.477	1.960	2.982	3.028	2.075	2.144	2.124	*- Others*
c. Penempatan pada Bank Indonesia	208.570	211.616	196.174	186.812	187.963	185.865	165.594	180.432	170.978	173.853	200.002	188.549	189.142	169.643	177.985	191.838	193.809	233.204	*c. Placement to Bank Indonesia*
- Giro	114.071	115.930	115.616	113.379	117.185	118.316	118.360	124.797	123.870	127.736	132.240	133.635	130.688	129.848	131.252	131.910	134.449	138.133	*- Demand Deposit*
- Fine Tune Operation (FTO)	61.799	69.387	60.439	53.555	39.820	12.058	11.181	18.464	19.312	16.700	18.839	23.041	25.651	18.824	16.657	29.246	25.543	26.810	*- Fine Tune Operation (FTO)*
- Fasbi	21.895	16.232	11.328	15.629	23.308	48.034	29.613	23.504	19.333	19.639	37.127	22.704	23.541	11.357	21.888	30.250	33.114	67.907	*- Fasbi*
- Lainnya	10.805	10.068	8.791	4.249	7.650	7.457	6.440	13.666	8.463	9.779	11.795	9.169	9.263	9.614	8.188	433	703	354	*- Others*
d. Surat Berharga	154.456	158.456	162.582	158.157	155.747	160.674	167.502	174.956	186.251	198.058	194.752	202.393	200.033	202.058	208.631	201.130	208.839	195.539	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	40.470	47.293	48.903	47.448	44.072	36.880	34.883	36.316	47.270	53.537	57.867	59.717	59.323	62.039	64.061	58.469	58.831	47.599	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	988	289	644	625	1.342	9.278	11.956	12.842	11.174	10.860	9.453	7.936	7.712	5.924	5.747	6.225	7.418	5.415	*- Treasury Bills*
- Obligasi	90.998	91.024	93.050	91.009	92.698	97.118	103.570	106.916	108.120	112.952	107.381	114.198	112.345	110.823	114.815	111.767	119.542	119.122	*- Bonds*
- Lainnya	22.000	19.851	19.985	19.075	17.636	17.398	17.093	18.881	19.688	20.710	20.051	20.542	20.653	23.273	24.008	24.669	23.049	23.402	*- Others*
e. Penyertaan	7.441	6.832	6.850	6.855	6.889	6.911	6.901	7.050	7.143	7.140	7.137	7.662	7.815	9.937	9.961	9.670	9.532	9.841	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	22.335	23.065	23.081	21.715	23.485	23.666	25.031	25.194	25.314	25.443	26.228	26.346	26.611	26.840	27.148	27.814	27.913	28.644	*f. Impairment on Financial Assets*
- Kredit yang diberikan	20.190	18.161 r)	18.096 r)	18.178 r)	20.274	20.320	21.450	22.232	22.097	21.853	22.694	22.912	22.969	23.432	34.355	24.422	24.370	25.182	*- Credit*
- Surat Berharga	1.936	1.849 r)	1.846 r)	1.856 r)	1.928	1.975	1.898	2.133	2.092	2.176	2.105	2.110	2.032	2.008	1.947	1.942	2.062	2.013	*- Securities*
- Lainnya	208	3.055 r)	3.138 r)	1.681 r)	1.283	1.371	1.683	828	1.125	1.414	1.429	1.324	1.610	1.400	1.400 *)	1.450	1.481	1.449	*- Others*
g. Tagihan Spot dan Derivatif	1.430	1.335	1.307	1.330	1.638	2.400	4.165	4.484	3.670	4.810	4.858	4.090	3.462	3.316	3.136	2.981	2.960	2.919	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	87.650	91.152	80.290	85.634	87.526	62.755	83.805	86.745	73.846	93.925	91.326	100.043	97.981	98.020	83.008	88.657	89.963	50.069	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	1.353.149	1.376.721	1.371.061	1.401.000	1.388.005	1.417.093	1.444.523	1.467.392	1.473.669	1.497.036	1.552.385	1.542.429	1.539.878	1.528.384	1.554.660	1.580.368	1.597.793	1.605.340	*a. Third Party Funds*
Rupiah	1.173.913	1.185.234	1.175.406	1.200.564	1.191.448	1.210.439	1.223.102	1.228.404	1.240.216	1.259.079	1.296.639	1.288.074	1.287.848	1.281.186	1.299.918	1.315.704	1.328.014	1.335.101	*Rupiah*
Giro	198.251	200.676	196.075	197.510	199.243	209.168	200.634	198.474	196.336	199.074	204.067	195.469	195.051	191.729	191.778	202.109	208.981	195.766	*Demand Deposit*
Tabungan	433.712	434.565	435.543	433.915	434.133	445.772	449.313	451.573	447.733	452.514	463.249	460.675	462.306	456.362	459.146	458.319	463.442	476.106	*Saving*
Simpanan Berjangka	541.950	549.993	543.789	569.138	558.072	555.499	573.155	578.357	596.146	607.491	629.323	631.931	630.491	633.095	648.994	655.276	655.591	663.229	*Time Deposits*
Valas	179.236	191.487	195.655	200.437	196.557	206.664	221.421	238.989	233.453	237.957	255.746	254.355	252.031	247.198	254.742	264.665	269.779	270.239	*Foreign Exchange*
Giro	66.731	64.909	69.735	71.491	68.255	72.990	75.285	85.796	83.035	82.346	90.113	89.817	87.192	85.684	83.971	87.752	89.233	86.711	*Demand Deposit*
Tabungan	27.326	32.663	33.273	32.997	33.476	33.422	34.929	37.677	37.092	37.494	39.614	39.535	39.353	38.996	39.088	39.465	38.278	38.016	*Saving*
Simpanan Berjangka	85.179	93.915	92.647	95.949	94.826	100.252	111.207	115.516	113.326	118.116	126.018	125.004	125.486	122.519	131.683	137.448	142.268	145.512	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	84	77	77	77	5	4	4	4	4	4	4	3	3	3	3	3	3	2	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	43.163	43.848	46.262	41.489	47.827	38.644	31.676	37.564	31.141	31.522	35.491	31.181	35.621	44.413	35.854	34.595	45.185	35.952	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	16.720	20.349	19.252	18.756	19.260	19.744	19.256	19.784	19.076	20.561	20.834	20.827	19.860	19.004	19.009	19.681	19.977	21.527	*d. Issued Securities*
e. Pinjaman yang Diterima	11.454	10.093	9.692	9.852	11.685	13.957	14.718	18.181	16.049	17.676	19.063	19.366	18.015	18.491	16.366	16.515	16.938	20.314	*e. Loans received*
Rupiah	2.820	2.762	2.465	2.127	2.732	3.489	2.846	3.556	3.501	3.748	4.196	4.151	4.106	3.765	3.590	4.061	3.063	3.157	*Rupiah*
Valas	8.635	7.331	7.228	7.725	8.953	10.468	11.872	14.625	12.548	13.928	14.867	15.215	13.910	14.727	12.776	12.454	13.875	17.157	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	640	640	582	698	976	1.890	3.443	4.176	3.165	4.533	4.526	3.808	3.539	3.235	2.984	2.794	2.868	2.624	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	27.877	26.396	24.909	24.881	26.121	25.378	24.530	28.338	29.238	31.439	38.028	33.519	33.196	36.430	33.051	34.352	37.465	36.186	*g. Other Liabilities*
h. Setoran Jaminan	1.145	1.215	1.292	1.287	1.199	1.275	1.377	1.414	1.384	1.469	1.641	1.498	1.574	1.537	1.484	1.391	1.354	1.428	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	44.383	45.420	45.542	45.873	47.992	48.481	47.025	48.943	49.128	49.532	49.615	51.299	51.260	51.410	51.573	51.631	52.282	53.112	*a. Paid In Capital*
b. Cadangan	10.636	11.020	11.554	11.488	13.718	13.736	13.444	13.736	13.736	13.736	13.736	13.736	13.736	13.771	14.026	14.183	16.264	16.264	*b. Reserves*
c. L/R Tahun lalu [1]	57.402	88.583	87.928	80.688	79.065	79.038	76.637	79.067	79.067	79.067	77.915	111.849	111.600	112.145	111.693	108.466	105.983	105.834	*c. Retained Earnings (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	31.687	7.486	10.025	14.267	16.345	19.273	23.989	25.348	28.376	31.400	33.469	2.775	5.042	7.926	10.493	15.673	18.874	21.119	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	46.335	47.166	47.457	47.609	46.069	47.264	46.655	46.689	48.138	50.076	53.622	53.585	54.875	55.404	55.408	55.202	55.051	54.589	*e. Additional Paid In Capital*
f. Modal Pinjaman	20.893	19.306	19.796	19.805	19.805	19.836	19.900	19.952	20.501	20.570	20.587	20.597	20.544	21.374	21.398	21.412	22.477	22.446	*f. Loan Capital*

[1]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

*) Angka-angka sementara

r) Angka-angka diperbaiki

[1] *LBU 2008 is not defined vs metada*

[2] *Positive difference of op. income and non op. minus op. expenses and non op. vs old metada*

*) *Provisional figures*

r) *Revised figures*

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	90.341	94.972	96.088	98.761	102.306	103.890	103.346	105.764	105.534	106.850	109.303	108.173	109.405	111.698	114.062	116.613	119.724	121.129	*a. Credit*
- Kepada Pihak Ketiga	89.451	94.056	95.191	97.791	101.253	102.789	102.226	104.646	104.423	105.760	108.228	107.131	108.394	110.697	113.081	115.619	118.732	120.127	*- To Third Party*
Rupiah	89.451	94.056	95.191	97.791	101.253	102.789	102.226	104.646	104.423	105.760	108.228	107.131	108.394	110.697	113.081	115.619	118.732	120.127	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
- Kepada Bank Lain	890	916	897	970	1.053	1.102	1.120	1.119	1.111	1.091	1.074	1.042	1.010	1.001	981	994	992	1.001	*- Inter Bank Credit*
Rupiah	890	916	897	970	1.053	1.102	1.120	1.119	1.111	1.091	1.074	1.042	1.010	1.001	981	994	992	1.001	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
b. Penempatan pada Bank Lain	2.519	2.679	2.441	1.977	2.110	2.265	1.121	1.561	1.410	1.635	3.076	2.717	2.665	3.567	3.400	3.508	4.501	4.242	*b. Interbank Placement*
- Giro	190	170	155	126	150	166	98	165	85	97	111	98	160	195	132	583	547	904	*- Demand Deposit*
- Inter Bank Call Money	1.020	1.233	907	659	891	1.156	201	562	402	420	1.786	1.281	982	1.571	1.256	1.356	2.126	1.773	*- Inter Bank Call Money*
- Deposito Berjangka	957	965	1.081	880	764	620	483	508	559	765	742	810	1.019	1.223	1.398	1.253	1.585	1.468	*- Time Deposits*
- Lainnya	352	311	298	313	306	323	340	326	365	352	437	528	504	578	614	317	244	97	*- Others*
c. Penempatan pada Bank Indonesia	24.844	25.081	24.852	25.825	25.204	22.316	21.289	20.991	18.942	17.644	20.546	20.347	21.405	20.482	17.769	19.656	17.776	24.096	*c. Placement to Bank Indonesia*
- Giro	8.179	8.571	9.005	8.961	8.973	9.121	9.147	8.844	9.127	9.124	9.146	9.807	9.387	9.546	9.739	9.914	10.070	10.099	*- Demand Deposit*
- Fine Tune Operation (FTO)	10.479	9.405	9.546	8.995	5.349	1.634	212	212	157	167	146	504	116	468	128	1.417	1.213	1.467	*- Fine Tune Operation (FTO)*
- Fasbi	3.203	4.415	3.756	5.708	8.372	9.446	9.860	9.786	7.481	5.780	8.060	7.189	9.574	6.900	5.482	8.309	6.479	12.516	*- Fasbi*
- Lainnya	2.983	2.690	2.546	2.161	2.511	2.114	2.070	2.149	2.176	2.573	3.193	2.848	2.329	3.569	2.420	17	14	13	*- Others*
d. Surat Berharga	9.843	11.072	11.198	10.686	10.640	10.357	10.737	11.045	12.977	13.029	13.583	13.738	13.778	13.916	14.313	13.200	14.575	13.503	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	3.275	3.836	3.923	3.877	4.058	3.794	4.290	4.626	6.808	6.990	7.398	7.479	7.320	7.351	7.589	6.433	7.490	6.365	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	0	0	0	119[r)]	119[r)]	119	153	33	34	34	34	34	34	34	35	35	35	-	*- Treasury Bills*
- Obligasi	5.047	5.703	5.740	5.270	5.086	5.077	5.047	4.840	4.590	4.373	4.350	4.166	4.712	4.819	4.982	5.031	5.266	5.454	*- Bonds*
- Lainnya	1.521	1.533	1.535	1.421	1.379	1.367	1.247	1.545	1.546	1.632	1.800	2.059	1.712	1.711	1.708	1.702	1.784	1.683	*- Others*
e. Penyertaan	155	152	152	143	157	159	161	163	163	159	158	159	759	758	758	757	757	731	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	1.557	1.565	1.601	1.599	1.550	1.596	1.617	1.615	1.644	1.574	1.525	1.558	1.592	1.516	1.537	1.571	1.633	1.647	*f. Impairment on Financial Assets*
- Kredit yang diberikan	1.499	1.466	1.581	1.577	1.528	1.573	1.599	1.595	1.624	1.562	1.517	1.538	1.577	1.484	1.507	1.545	1.605	1.618	*- Credit*
- Surat Berharga	5	5	5	5	4	4	4	3	3	3	3	4	4	5	5	4	6	5	*- Securities*
- Lainnya	53	94	15	17	19	18	14	17	17	8	4	17	11	27	25	22	22	24	*- Others*
g. Tagihan Spot dan Derivatif	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	1.930	1.159	425	598	1.506	1.631	2.969	4.202	4.007	5.672	8.782	6.605	3.666	4.758	4.946	4.337	6.212	583	*h. Other claims*
Sumber Dana													-						***Source of Funds***
a. Dana Pihak Ketiga	104.346	108.484	108.497	110.976	113.379	112.274	111.550	113.761	112.814	113.845	122.883	120.228	118.435	120.869	120.995	125.040	128.288	130.155	*a. Third Party Funds*
Rupiah	104.346	108.484	108.497	110.976	113.379	112.263	111.550	113.761	112.814	113.845	122.883	120.228	118.435	120.869	120.995	124.946	128.193	130.062	*Rupiah*
Giro	5.074	4.579	4.797	5.055	5.057	5.014	4.799	5.019	5.406	4.835	5.844	5.136	4.684	5.560	4.990	5.413	5.993	5.764	*Demand Deposit*
Tabungan	12.794	13.625	13.948	14.592	14.386	14.611	14.292	14.255	14.585	14.407	14.402	14.366	14.304	14.369	14.883	14.568	15.181	15.609	*Saving*
Simpanan Berjangka	86.478	90.281	89.752	91.329	93.936	92.638	92.459	94.487	92.823	94.604	102.636	100.726	99.448	100.939	101.041	104.965	107.018	108.689	*Time Deposits*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
Giro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Demand Deposit*
Tabungan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Saving*
Simpanan Berjangka	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	5.091	4.403	4.469	4.607	4.639	4.470	4.185	5.571	5.331	5.701	6.567	4.854	5.661	6.771	5.929	4.622	5.815	5.191	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	5.027	5.776	5.776	5.062	5.562	6.354	6.355	5.761	5.762	5.763	5.363	5.364	5.365	5.365	5.366	5.577	6.492	5.793	*d. Issued Securities*
e. Pinjaman yang Diterima	1.051	2.112	2.110	2.110	2.165	1.943	1.937	1.932	1.927	1.917	1.875	1.790	1.786	1.956	1.883	1.829	1.873	1.791	*e. Loans received*
Rupiah	1.051	2.112	2.110	2.110	2.165	1.943	1.937	1.932	1.927	1.917	1.875	1.790	1.786	1.956	1.883	1.829	1.873	1.791	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	-	-	-	-	-	6	-	-	102	102	102	102	102	102	92	21	1	102	*g. Other Liabilities*
h. Setoran Jaminan	8	5	5	5	5	7	7	7	6	6	7	6	6	6	7	12	13	7	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	7.806	7.841	8.005	8.221	8.804	8.853	8.548	8.563	8.779	8.829	9.729	9.752	10.227	10.269	9.464	10.466	10.891	11.191	*a. Paid In Capital*
b. Cadangan	257	266	266	273	298	298	299	300	300	300	300	305	305	307	367	459	465	562	*b. Reserves*
c. L/R Tahun lalu [1)]	4.335	6.995	6.942	6.931	6.895	6.835	6.805	6.804	6.804	6.776	6.776	9.915	9.796	9.695	9.612	9.511	9.506	9.181	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	2.790	788	1.068	1.359	1.637	1.929	2.198	2.488	2.727	2.968	3.084	148	374	653	835	1.067	1.271	1.398	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	2.406	2.419	2.297	2.790	2.558	2.527	2.435	2.540	2.431	2.336	2.538	3.087	3.235	3.252	4.047	3.088	2.713	3.037	*e. Additional Paid In Capital*
f. Modal Pinjaman	14	14	14	14	14	14	14	608	608	608	608	608	608	609	608	659	608	609	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

[r)] Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

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

r) Revised figures

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	219.207	227.710	233.721	238.792	245.336	250.414	252.389	257.831	261.649	264.685	265.250	261.021	264.327	269.419	273.946	279.259	284.331	287.360	*a. Credit*
- Kepada Pihak Ketiga	218.851	227.278	233.279	238.337	244.815	249.821	251.775	257.175	260.985	264.014	264.541	260.323	263.662	268.692	273.212	278.900	283.448	286.459	*- To Third Party*
Rupiah	217.563	226.118	232.127	237.413	243.992	248.987	250.900	256.246	260.098	263.077	263.597	259.395	262.788	267.839	272.355	278.011	282.572	285.626	*Rupiah*
Valas	1.287	1.159	1.152	925	824	834	875	929	887	937	944	928	874	852	857	889	876	833	*Foreign Exchange*
- Kepada Bank Lain	357	433	442	454	521	593	614	656	664	671	709	698	665	727	734	791	883	901	*- Inter Bank Credit*
Rupiah	357	433	442	454	521	593	614	656	664	671	709	698	665	727	734	791	883	901	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
b. Penempatan pada Bank Lain	40.194	57.815	58.885	54.133	55.377	48.185	43.366	54.195	46.016	47.329	31.853	30.585	36.602	42.386	48.541	51.674	62.665	31.623	*b. Interbank Placement*
- Giro	1.809	2.590	2.943	2.903	3.111	3.350	2.701	2.458	2.386	2.585	2.318	2.164	2.402	2.407	2.648	2.570	1.794	2.343	*- Demand Deposit*
- Inter Bank Call Money	15.142	17.859	16.079	16.325	15.703	15.193	10.575	14.646	12.750	14.681	14.468	11.704	12.069	13.736	15.728	17.052	22.747	7.864	*- Inter Bank Call Money*
- Deposito Berjangka	22.894	36.870	39.431	34.466	36.142	29.151	29.784	35.341	29.882	29.027	14.522	16.229	21.594	25.306	29.464	31.546	37.312	20.889	*- Time Deposits*
- Lainnya	349	496	432	439	421	492	306	1.750 r)	998	1.036	545	488	538	936	701	506	812	527	*- Others*
c. Penempatan pada Bank Indonesia	48.455	46.644	57.429	52.862	51.412	43.187	43.323	49.550	41.786	44.313	31.626	40.521	38.102	37.529	43.662	49.584	51.873	37.022	*c. Placement to Bank Indonesia*
- Giro	27.642	25.177	29.367	28.763	29.507	27.669	26.786	27.568	28.751	26.740	27.971	29.019	24.265	25.037	27.268	27.644	28.854	32.056	*- Demand Deposit*
- Fine Tune Operation (FTO)	9.368	12.197	11.775	9.921	6.490	2.371	1.815	100	200	200	200	322	200	336	491	390	310	302	*- Fine Tune Operation (FTO)*
- Fasbi	10.033	9.027	15.283 r)	13.429	14.719	12.657	14.559	20.693	12.072	16.338	2.546	10.159	12.760	11.590	14.778	18.033	20.026	4.491	*- Fasbi*
- Lainnya	1.413	243	1.004 r)	749	695	490	162	1.189	763	1.035	909	1.021	877	565	1.125	3.517	2.684	173	*- Others*
d. Surat Berharga	18.640	21.771	21.200	22.948	23.062	25.238	25.828	27.878	33.188	33.812	32.106	29.971	29.455	30.339	30.556	31.988	30.586	27.497	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	6.618	6.463	5.357	5.551	4.981	5.355	4.697	6.036	11.193	11.543	12.125	10.370	9.420	11.117	10.584	10.922	9.825	7.996	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	49,344306	0	0	0	0	197	97	98	98	99	100	0	41	41	41	51	41	42	*- Treasury Bills*
- Obligasi	9.590	12.990	13.341	14.641	14.862	16.723	17.701	18.090	18.015	18.807	16.980	16.468	17.758	17.067	17.678	18.312	18.036	17.107	*- Bonds*
- Lainnya	2.383	2.318	2.503	2.756	3.218	2.963	3.333	3.654	3.882	3.363	2.901	3.132	2.236	2.115	2.252	2.703	2.684	2.352	*- Others*
e. Penyertaan	688	688	687	687	687	687	687	687	688	693	693	693	693	693	692	692	692	692	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.653	4.141	4.413	4.514	4.620	4.829	5.046	5.130	5.601	5.711	5.173	5.666	6.234	6.381	7.391	7.726	7.386	8.254	*f. Impairment on Financial Assets*
- Kredit yang diberikan	3.667	4.144	4.381	4.295 r)	4.606	4.743	5.036	5.117	5.577	5.683	5.155	5.643	6.214	6.362	7.347	7.648	7.314	8.184	*- Credit*
- Surat Berharga	8	7	6	5	5	5	5	5	5	5	4	4	3	21	49	43	43	43	*- Securities*
- Lainnya	(22)	(10)	26	214 r)	9	82	5	8	19	24	15	18	17	(2)	(4)	35	29	26	*- Others*
g. Tagihan Spot dan Derivatif	0	0	0	1	0	0	2	0	3	0	0	0	0	0	3	0	0	2	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	17.366	16.051	17.887	15.992	17.228	6.651	6.549	14.948	10.276	7.133	3.081	3.201	4.624	7.994	13.729	11.526	12.748	7.261	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	278.535	312.209	336.447	332.720	338.089	325.888	322.124	349.517	336.800	338.477	287.709	300.964	309.481	320.552	345.954	361.750	381.311	329.518	*a. Third Party Funds*
Rupiah	277.555	310.871	334.893	331.114	336.591	324.287	320.771	348.324	335.514	337.063	286.021	299.412	307.955	318.740	344.716	360.110	379.981	327.932	*Rupiah*
Giro	112.715	135.448	147.647	140.754	148.919	130.180	128.357	154.427	134.732	143.349	106.398	113.565	115.178	120.304	132.909	148.894	171.014	105.434	*Demand Deposit*
Tabungan	79.938	65.764	68.102	67.461	67.176	72.844	71.866	71.536	76.567	78.998	95.786	86.021	80.793	77.279	79.400	77.185	75.526	86.495	*Saving*
Simpanan Berjangka	84.903	109.659	119.144	122.900	120.497	121.263	120.548	122.361	124.214	114.715	83.838	99.825	111.985	121.158	132.407	134.031	133.441	136.002	*Time Deposits*
Valas	980	1.338	1.554	1.606	1.498	1.601	1.353	1.193	1.286	1.415	1.688	1.552	1.525	1.812	1.238	1.640	1.331	1.586	*Foreign Exchange*
Giro	238	478	764	626	659	560	514	549	545	534	673	524	419	464	559	325	324	287	*Demand Deposit*
Tabungan	30	33	32	30	34	32	33	44	42	40	41	41	42	51	53	41	47	41	*Saving*
Simpanan Berjangka	711	827	759	950	805	1.009	807	600	700	841	974	987	1.064	1.297	627	1.274	960	1.258	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	5	4	4	4	4	4	4	4	4	4	222	3	3	3	3	3	3	3	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	19.869	14.081	10.814	12.600	13.842	11.277	10.106	14.331	13.441	12.740	22.957	14.642	14.965	14.296	14.262	12.630	12.508	10.540	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	7.517	6.669	6.699	6.670	6.670	6.671	6.672	6.653	6.654	6.654	6.860	6.717	6.417	6.877	6.516	6.686	6.437	5.812	*d. Issued Securities*
e. Pinjaman yang Diterima	1.819	1.795	1.797	1.847	1.856	1.851	1.854	1.898	1.888	1.829	1.846	1.849	1.846	2.093	2.094	2.083	2.236	2.334	*e. Loans received*
Rupiah	1.819	1.795	1.797	1.847	1.856	1.851	1.854	1.898	1.888	1.829	1.846	1.849	1.846	2.093	2.094	2.083	2.236	2.334	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	0	0	0	0	0	5	9	0	0	0	0	0	0	0	1	1	0	0	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	2.101	2.928 r)	2.100 r)	1.045 r)	1.254	809	1.125	750	715	1.737	5.051	4.027	2.884	4.331	3.124	2.386	2.378	2.620	*g. Other Liabilities*
h. Setoran Jaminan	479	232	226	232	233	241	251	264	275	298	492	356	287	296	309	298	286	276	*h. Margin Deposits*
Beberapa komponen modal																		-	***Components of Capital***
a. Modal Disetor	19.920	20.462	21.068	21.191	21.462	21.691	21.818	21.904	21.954	22.065	22.744	22.881	23.153	23.459	23.555	23.897	25.270	25.248	*a. Paid In Capital*
b. Cadangan	8.356	8.867	9.285	9.775	10.214	10.486	10.486	10.483	10.357	10.412	10.343	10.343	10.175	11.041	11.504	12.211	12.520	12.837	*b. Reserves*
c. L/R Tahun lalu 1)	344	6.584	4.397	3.269	1.827	582	582	582	572	477	377	12.149	11.886	7.840	5.061	3.349	2.100	1.286	*c. Retained Earnings (Profit/Loss) 1)*
d. L/R Tahun berjalan sesudah pajak 2)	8.946	3.012	3.891	4.803	5.876	6.430	7.375	8.353	9.063	9.981	10.733	917	1.587	3.003	3.334	4.125	5.458	5.287	*d. Current Earnings (Profit /Loss) 2)*
e. Tambahan modal disetor	2.729	2.480	2.719	2.620	2.144	1.711	1.490	1.542	1.743	1.729	2.740	2.251	2.190	2.109	2.220	2.226	1.962	2.075	*e. Additional Paid In Capital*
f. Modal Pinjaman	1.328	1.003	1.003	1.003	1.003	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	*f. Loan Capital*

1). Pada LBU 2008 tdk didefinisikan Vs Metadata

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

r) Angka-angka diperbaiki

1) LBU 2008 is not defined vs metada

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

r) Revised figures

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	153.299	158.798	165.174	168.744	174.380	180.398	187.783	191.597	187.544	195.798	201.510	202.006	198.738	195.471	203.222	206.424	210.855	210.174	*a. Credit*
- Kepada Pihak Ketiga	153.295	158.786	165.160	168.730	174.365	180.383	187.733	191.521	187.471	195.730	201.357	201.863	198.604	195.332	203.099	206.307	210.741	210.059	*- To Third Party*
Rupiah	77.872	79.436	81.523	83.299	85.903	86.632	87.797	88.968	90.397	91.521	95.948	95.959	96.475	96.496	99.289	101.124	104.870	109.521	*Rupiah*
Valas	75.424	79.350	83.637	85.431	88.462	93.751	99.936	102.552	97.074	104.209	105.409	105.904	102.129	98.837	103.810	105.183	105.872	100.538	*Foreign Exchange*
- Kepada Bank Lain	4	12	14	14	16	14	50	76	74	68	152	142	135	139	123	117	113	115	*- Inter Bank Credit*
Rupiah	4	12	14	14	16	14	50	76	74	68	152	142	135	139	123	117	113	115	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Foreign Exchange*
b. Penempatan pada Bank Lain	13.465	15.944	13.373	12.437	12.294	17.666	15.034	18.833	16.664	16.507	19.748	19.269	18.283	18.885	14.081	15.077	12.722	10.404	*b. Interbank Placement*
- Giro	7.682	8.234	6.402	5.610	5.640	6.145	6.909	5.396	5.446	7.419	8.457	7.960	6.427	8.990	5.472	7.298	6.140	6.427	*- Demand Deposit*
- Inter Bank Call Money	5.467	7.386	6.630	6.493	6.273	11.185	7.765	12.744	10.860	8.725	10.633	10.915	11.462	9.635	7.915	7.339	5.974	3.383	*- Inter Bank Call Money*
- Deposito Berjangka	310	262	263	264	318	328	350	486	354	323	379	380	313	50	435	439	608	594	*- Time Deposits*
- Lainnya	6	61	79	69	63	8	10	207[r)]	4[r)]	39	279	15	81	210	259	-	-	-	*- Others*
c. Penempatan pada Bank Indonesia	25.008	23.043	26.390	24.041	24.320	21.145	25.886	26.781	23.557	25.114	29.004	30.966	31.110	28.984	24.799	24.116	25.496	25.650	*c. Placement to Bank Indonesia*
- Giro	14.333	16.574	15.069	15.586	15.657	16.198	17.369	17.838	17.280	18.327	19.923	20.218	19.556	18.545	19.079	18.791	18.820	18.696	*- Demand Deposit*
- Fine Tune Operation (FTO)	4.334	2.517	3.656	4.460	2.466	344	458	146	97	594	968	2.202	1.329	463	253[r)]	302	120	855	*- Fine Tune Operation (FTO)*
- Fasbi	5.554	2.486	5.691[r)]	2.487	5.761	3.808	7.052	6.962	5.088	5.341	7.539	6.874	8.625	8.181	5.466	5.022	6.141	5.833	*- Fasbi*
- Lainnya	786	1.466	1.974	1.508	436	795	1.007	1.835	1.091	852	573	1.671	1.600	1.796	1.796[*)]	0	415	266	*- Others*
d. Surat Berharga	16.119	18.824	15.618	20.899	18.730	16.985	15.455	16.456	17.127	20.652	17.239	17.301	17.109	17.342	20.157	19.817	19.792	20.517	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	4.479	5.482	5.877	7.263	6.354	6.379	5.467	6.260	6.881	6.994	6.131	5.729	5.075	5.582	7.122	6.980	7.252	6.159	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	278	1.831	91	1.688	678	665	548	431	567	518	462	382	407	881	2.191[r)]	1.688	2.269	2.490	*- Treasury Bills*
- Obligasi	7.648	8.153	6.322	8.637	8.642	6.836	5.980	6.120	5.815	8.418	6.812	7.512	8.349	7.932	8.233	8.667	7.594	9.041	*- Bonds*
- Lainnya	3.713	3.358	3.328	3.311	3.056	3.106	3.460	3.646	3.864	4.721	3.834	3.678	3.279	2.947	2.610	2.482	2.678	2.828	*- Others*
e. Penyertaan	94	94	94	94	94	94	94	94	94	94	94	219	218	228	254	250	252	254	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	2.571	2.517	2.393	2.439	2.436	2.590	2.743	2.612	2.612	2.705	2.751	2.636	2.574	2.703	2.896	3.016	3.151	3.148	*f. Impairment on Financial Assets*
- Kredit yang diberikan	2.421	2.402	2.291	2.326	2.296	2.437	2.566	2.411	2.427	2.487	2.510	2.414	2.367	2.483	2.692	2.820	2.954	2.945	*- Credit*
- Surat Berharga	3	5	5	5	4	5	5	8	2	4	2	2	2	2	2	1	1	2	*- Securities*
- Lainnya	146	110	98	108	136	148	172	193	183	214	239	220	205	218	201	195	195	201	*- Others*
g. Tagihan Spot dan Derivatif	1.516	1.537	1.583	1.805	2.020	3.000	4.691	5.624	4.503	5.899	5.768	5.116	4.352	4.073	3.815	3.683	3.801	3.618	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	8.077	8.752	8.915	8.160	7.617	7.210	8.068	8.125	8.650	9.633	10.242	9.989	10.950	12.001	12.681	15.117	13.931	10.841	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	132.454	141.991	143.223	146.002	144.756	147.917	150.472	157.716	148.771	156.766	164.533	163.400	162.759	162.780	159.039	160.299	162.069	155.322	*a. Third Party Funds*
Rupiah	68.704	73.972	76.441	80.294	77.894	77.481	74.525	79.801	73.665	75.920	80.847	79.812	81.745	78.745	78.459	77.981	80.471	76.058	*Rupiah*
Giro	12.226	13.181	14.095	13.524	13.454	13.904	12.710	13.528	13.598	13.358	16.744	15.966	16.540	13.219	13.010	12.869	13.814	12.458	*Demand Deposit*
Tabungan	8.529	9.260	9.369	8.796	8.467	8.720	9.157	13.249	9.826	10.667	10.268	10.626	12.806	10.292	8.644	8.837	9.420	9.905	*Saving*
Simpanan Berjangka	47.948	51.531	52.977	57.974	55.973	54.857	52.658	53.025	50.240	51.894	53.835	53.220	52.400	55.233	56.805	56.275	57.237	53.695	*Time Deposits*
Valas	63.751	68.019	66.782	65.708	66.862	70.436	75.947	77.915	75.106	80.846	83.686	83.588	81.013	84.035	80.580	82.319	81.597	79.263	*Foreign Exchange*
Giro	22.282	23.478	22.522	20.358	20.004	20.332	21.623	21.632	21.690	24.124	27.549	26.660	25.278	24.597	24.628	26.521	24.314	25.709	*Demand Deposit*
Tabungan	10.763	11.910	11.147	11.555	12.213	12.378	12.297	13.031	12.555	12.454	12.978	12.825	12.474	13.135	13.024	13.441	12.585	12.537	*Saving*
Simpanan Berjangka	30.706	32.631	33.112	33.795	34.645	37.726	42.027	43.251	40.862	44.269	43.160	44.103	43.262	46.303	42.928	42.356	44.699	41.017	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	336	163	63	193	178	0	0	0	0	0	0	0	0	282	417	610	386	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	14.927	9.178	11.238	12.349	13.702	9.764	12.590	11.827	12.152	14.399	11.079	12.778	9.728	10.042	11.771	13.075	13.087	15.651	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	946	947	947	947	948	948	948	949	949	798	498	498	498	498	498	997	997	998	*d. Issued Securities*
e. Pinjaman yang Diterima	27.118	27.888	28.077	29.194	31.345	35.175	38.111	40.608	39.545	41.879	44.857	45.586	44.006	41.957	44.594	44.593	46.542	48.261	*e. Loans received*
Rupiah	552	847	849	852	847	1.340	1.346	1.342	1.338	1.645	1.645	1.641	1.484	1.392	1.790	1.886	2.044	1.550	*Rupiah*
Valas	26.567	27.041	27.227	28.342	30.499	33.835	36.765	39.267	38.207	40.234	43.213	43.945	42.522	40.564	42.803	42.707	44.498	46.711	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	1.144	1.090	1.092	1.392	1.624	2.486	3.999	4.910	3.853	5.202	5.346	5.051	4.256	3.784	3.453	3.316	3.418	3.162	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli	5.642	5.940	5.399	5.193	5.903	6.397	6.495	6.711	6.635	8.136	8.733	8.399	8.831	8.991	9.371	9.276	10.145	10.091	*g. Other Liabilities*
h. Setoran Jaminan	99	207	148	116	129	163	121	99	131	209	158	156	179	180	233	197	203	195	*h. Margin Deposits*
Beberapa komponen modal																			***Components of Capital***
a. Modal Disetor	14.814	16.418	18.364	18.464	18.464	18.464	18.464	18.464	18.861	18.861	18.861	18.861	18.861	20.239	21.057	21.057	21.177	21.177	*a. Paid In Capital*
b. Cadangan	1.714	1.715	1.723	1.722	2.405	2.437	2.437	2.437	2.437	2.437	2.438	2.438	2.438	2.408	2.408	2.418	2.734	2.758	*b. Reserves*
c. L/R Tahun lalu [1)]	11.736	15.172	15.149	15.151	14.330	14.298	14.275	14.275	14.275	14.333	14.333	18.863	18.853	17.416	17.392	17.277	16.605	16.582	*c. Retained Earnings (Profit/Loss) [1)]*
d. L/R Tahun berjalan sesudah pajak [2)]	3.448	1.302	1.521	1.870	2.119	2.408	2.870	3.408	3.931	4.275	4.538	538	935	1.246	1.514	1.807	2.134	2.465	*d. Current Earnings (Profit /Loss) [2)]*
e. Tambahan modal disetor	333	2.644	711	697	630	1.414	1.402	2.606	2.249	2.211	2.231	2.572	2.615	1.117	344	335	339	339	*e. Additional Paid In Capital*
f. Modal Pinjaman	1.867	1.883	2.467	1.886	2.506	2.595	2.757	2.924	2.846	3.006	4.883	4.533	4.310	4.217	4.292	4.320	4.386	4.284	*f. Loan Capital*

[1)]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2)]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

*) Angka-angka sementara

[r)] Angka-angka diperbaiki

[1)] LBU 2008 is not defined vs metada

[2)] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada

**) Provisional figures*

r) Revised figures

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																			***Distribution of Funds***
a. Kredit Yang Diberikan	177.468	179.993	186.122	188.861	187.802	199.904	210.106	220.044	213.310	226.608	234.577	234.327	229.502	231.742	234.692	240.459	242.978	251.191	*a. Credit*
- Kepada Pihak Ketiga	172.859	175.326	180.697	183.270	181.482	193.661	203.521	212.784	205.968	217.144	225.500	225.759	221.684	223.546	225.876	232.290	234.835	244.229	*- To Third Party*
Rupiah	66.742	67.409	67.880	68.644	70.860	74.809	76.530	78.351	78.580	78.470	80.257	82.509	84.357	83.452	82.664	85.195	87.286	92.064	*Rupiah*
Valas	106.117	107.917	112.817	114.626	110.622	118.853	126.991	134.433	127.387	138.674	145.243	143.250	137.326	140.095	143.212	147.095	147.549	152.165	*Foreign Exchange*
- Kepada Bank Lain	4.610	4.667	5.425	5.592	6.320	6.243	6.585	7.261	7.343	9.464	9.077	8.568	7.818	8.196	8.816	8.169	8.143	6.962	*- Inter Bank Credit*
Rupiah	107	404	404	401	562	604	631	690	687	683	581	529	136	162	357	429	572	570	*Rupiah*
Valas	4.503	4.264	5.021	5.191	5.757	5.639	5.954	6.570	6.656	8.781	8.497	8.038	7.682	8.034	8.459	7.741	7.571	6.392	*Foreign Exchange*
b. Penempatan pada Bank Lain	20.207	25.104	18.775	17.092	20.454	25.987	22.331	25.867	26.700	23.149	21.008	24.039	24.282	21.348	17.068	22.247	19.569	17.311	*b. Interbank Placement*
- Giro	3.792	4.373	3.566	2.426	3.645	2.762	2.918	3.843	5.159	3.338	3.973	2.919	2.592	2.678	3.388	3.778	2.909	4.063	*- Demand Deposit*
- Inter Bank Call Money	16.333	20.647	15.125	14.583	16.724	23.224	19.410	22.021	21.540	19.810	17.035	21.120	21.688	18.669	13.496	18.468	16.659	13.248	*- Inter Bank Call Money*
- Deposito Berjangka	0	0	0	0	0	0	0	0	0	0	0	0	0	0	185	-	-	-	*- Time Deposits*
- Lainnya	82	83	83	84	85	1	3	3	1	1	1	1	1	0	1	1	1	1	*- Others*
c. Penempatan pada Bank Indonesia	35.955	35.074	27.130	32.045	29.268	25.627	34.980	29.613	27.453	28.331	30.765	29.226	27.131	25.173	28.208	33.946	29.453	29.535	*c. Placement to Bank Indonesia*
- Giro	18.002	18.028	17.953	17.664	18.204	18.604	18.899	19.671	18.620	20.283	19.983	19.608	19.173	19.112	20.156	20.478	19.680	19.593	*- Demand Deposit*
- Fine Tune Operation (FTO)	11.603	10.455	6.871	4.967	4.432	1.169	200	1.158	1.409	0	0	1.526	0	0	606	1.751	1.186	1.158	*- Fine Tune Operation (FTO)*
- Fasbi	5.769	6.432	2.263[r]	9.353	5.872	5.843	15.703	8.784	7.393	7.371	10.583	7.228	7.913	6.061	7.308	11.579	8.587	8.743	*- Fasbi*
- Lainnya	580	159	45	61	759	11	179	0 [r]	31	678	199	864	45	0	138	137	0	41	*- Others*
d. Surat Berharga	41.577	47.559	48.254	53.724	54.393	54.538	48.529	55.013	58.953	63.288	60.318	61.496	58.556	64.129	65.108	65.174	70.767	67.814	*d. Securitiess*
- Sertifikat Bank Indonesia (SBI)	9.643	12.491	12.838	12.970	11.649	11.091	10.185	12.629	15.059	15.145	13.614	11.807	10.242	11.487	11.212	11.438	14.396	11.255	*- Bank Indonesia Certificates (SBI)*
- Surat Perbendaharaan Negara (SB/PN)	481	2.135	1.958	4.018	4.912	6.293	4.590	4.500	5.094	5.421	5.894	5.491	5.294	4.861	3.841	3.288	4.113	2.568	*- Treasury Bills*
- Obligasi	20.918	25.670	25.299	27.963	32.564	31.220	27.602	31.077	31.796	34.689	32.748	35.380	33.907	38.940	40.628	40.781	42.749	45.110	*- Bonds*
- Lainnya	10.535	7.263	8.159	8.773	5.269	5.934	6.151	6.808	7.004	8.033	8.062	8.817	9.113	8.842	9.426	9.667	9.509	8.881	*- Others*
e. Penyertaan	12	12	12	12	12	12	12	12	12	12	3	3	3	3	3	3	3	3	*e. Equity Investment*
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN)	3.299	3.280	3.276	3.387	3.474	3.600	3.704	3.708	3.731	4.135	3.798	3.811	4.313	3.219	3.221	3.541	3.351	3.358	*f. Impairment on Financial Assets*
- Kredit yang diberikan	2.766	2.767	2.768	2.859	2.957	3.097	3.189	3.185	3.224	3.608	3.290	3.300	3.222	2.132	2.136	2.450	2.259	2.276	*- Credit*
- Surat Berharga	2	2	2	2	2	2	3	3	2	2	3	2	2	3	3	4	4	4	*- Securities*
- Lainnya	532	511	507	526	515	502	512	520	505	525	505	510	1.089	1.084	1.082	1.087	1.088	1.078	*- Others*
g. Tagihan Spot dan Derivatif	4.941	5.041	5.309	5.725	5.541	7.895	14.839	15.814	12.284	14.934	15.071	12.987	12.360	11.957	10.622	10.300	10.243	10.652	*g. Spot and Derivatives Claims*
h. Tagihan Lainnya	12.452	13.241	15.195	15.040	16.321	15.733	15.824	17.009	17.981	18.078	16.647	20.510	20.132	21.024	19.829	23.165	22.902	20.842	*h. Other claims*
Sumber Dana																			***Source of Funds***
a. Dana Pihak Ketiga	155.430	162.380	161.994	165.522	163.536	165.712	167.293	169.714	171.416	173.746	173.395	177.020	172.281	171.033	166.190	173.736	169.801	163.985	*a. Third Party Funds*
Rupiah	79.987	85.348	86.274	88.389	86.595	84.855	85.801	83.412	84.282	84.119	84.697	85.201	84.094	85.121	78.432	85.860	84.703	80.634	*Rupiah*
Giro	32.996	35.273	35.443	38.500	37.764	36.961	38.795	35.793	36.320	36.835	36.873	35.014	32.401	36.460	32.353	39.208	40.256	34.742	*Demand Deposit*
Tabungan	7.858	8.533	8.618	8.173	7.399	7.164	7.479	8.044	6.902	6.866	6.713	6.754	7.969	6.970	7.142	7.487	7.012	7.817	*Saving*
Simpanan Berjangka	39.133	41.542	42.213	41.716	41.432	40.730	39.526	39.576	41.060	40.418	41.111	43.432	43.724	41.691	38.937	39.164	37.434	38.076	*Time Deposits*
Valas	75.443	77.033	75.720	77.133	76.940	80.858	81.492	86.301	87.134	89.627	88.698	91.820	88.187	85.912	87.757	87.877	85.099	83.351	*Foreign Exchange*
Giro	44.409	46.332	47.065	49.217	49.247	53.656	53.092	55.653	57.980	59.650	58.465	60.153	60.135	57.164	59.560	58.816	55.088	55.572	*Demand Deposit*
Tabungan	12.857	12.668	12.777	12.704	12.228	12.428	12.958	13.765	13.481	13.930	14.336	14.343	13.887	13.914	14.399	15.168	14.651	14.806	*Saving*
Simpanan Berjangka	18.176	18.033	15.878	15.213	15.464	14.774	15.443	16.882	15.673	16.046	15.897	17.324	14.166	14.834	13.797	13.892	15.360	12.973	*Time Deposits*
b. Kewajiban kepada Bank Indonesia	3	0	0	714	0	0	0	298	0	0	0	0	0	195	0	0	77	-	*b. Liabilities to BI*
c. Kewajiban kepada Bank lain	19.839	22.447	15.412	17.624	20.117	22.456	19.644	24.885	19.626	18.688	18.278	18.963	18.482	18.721	19.263	22.642	24.026	26.740	*c. Interbank Liabilities*
d. Surat Berharga yang diterbitkan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*d. Issued Securities*
e. Pinjaman yang Diterima	0	0	0	0	0	0	0	0	0	0	0	0	0	568	578	584	1.186	1.158	*e. Loans received*
Rupiah	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*Rupiah*
Valas	0	0	0	0	0	0	0	0	0	0	0	0	0	568	578	584	1.186	1.158	*Foreign Exchange*
f. Kewajiban Spot dan Derivatif	5.373	4.994	4.854	5.693	6.430	9.583	16.222	17.022	13.288	16.574	17.111	14.890	14.159	12.849	11.558	11.075	12.220	12.245	*f. Spot and Derivatives Liabilities*
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo)	4.463	4.479	5.000	5.038	4.479	4.998	5.469	5.575	5.876	6.652	5.829	6.724	6.344	6.612	7.672	8.691	8.954	7.514	*g. Other Liabilities*
h. Setoran Jaminan	511	593	512	544	501	555	607	615	478	551	608	561	472	488	501	517	544	483	*h. Margin Deposits*
Beberapa komponen modal																		-	***Components of Capital***
a. Modal Disetor	4.289	4.289	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.018	5.590	6.167	6.766	6.766	*a. Paid In Capital*
b. Cadangan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*b. Reserves*
c. L/R Tahun lalu [1]	14.770	19.965	19.298	19.298	19.294	19.292	18.909	18.910	18.909	18.909	17.880	24.084	23.671	23.400	22.663	22.559	22.178	22.178	*c. Retained Earninas (Profit/Loss) [1]*
d. L/R Tahun berjalan sesudah pajak [2]	5.137	1.448	1.478	1.953	2.254	2.689	3.816	4.696	5.603	6.505	6.121	720	1.502	2.524	3.289	3.794	4.623	5.456	*d. Current Earnings (Profit /Loss) [2]*
e. Tambahan modal disetor	56	56	60	(7[r])	(249)	(316)	(456)	(382)	(90)	(405)	(300)	(176)	(55)	8	(83)	(45)	(134)	(101)	*e. Additional Paid In Capital*
f. Modal Pinjaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*f. Loan Capital*

[1]. Pada LBU 2008 tdk didefinisikan Vs Metadata

[2]. Selisih positif dr Seluruh Pendapatan Op. dan Non Op. Dikurangi Beban Op. dan Non Op. Vs Metadata Lama

[r] Angka-angka diperbaiki

[1] LBU 2008 is not defined vs metada

[2] Positive difference of op. income and non op. minus op. expenses and non op. vs old metada

r) Revised figures

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	391.280	104.311	139.900	176.401	212.911	250.179	289.066	328.937	371.648	414.101	458.188	45.712	87.566	132.808	178.033	222.447	268.963	316.295	*1. Interest Income*
a. Dari Bank Indonesia	9.979	2.498	3.234	3.878	4.552	5.130	5.681	6.375	6.913	7.415	8.056	649	1.165	1.671	2.199	2.726	3.268	3.982	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	4.373	1.140	1.586	2.066	2.506	2.933	3.345	3.806	4.400	4.942	5.535	476	898	1.418	1.963	2.567	3.131	3.771	*b. From interbank placement*
c. Dari surat berharga	24.027	5.880	7.946	9.922	11.937	13.882	15.981	18.465	20.878	23.417	26.305	2.549	5.293	8.310	11.213	14.418	17.322	20.069	*c. From securities*
d. Dari Kredit yang diberikan	279.847	76.142	101.743	128.165	154.310	182.129	210.188	238.517	269.162	299.677	331.606	33.487	63.374	96.243	128.159	159.874	193.299	226.781	*d. From credit*
- kepada pihak ketiga bukan bank	278.874	75.866	101.373	127.693	153.735	181.438	209.377	237.597	268.134	298.529	330.353	33.350	63.105	95.838	127.636	159.020	192.459	225.787	*- To Third Party non Bank*
- kepada bank lain	973	276	370	471	575	691	811	920	1.028	1.149	1.253	136	269	405	523	854	839	994	*- To other Bank*
e. Lainnya	73.054	18.651	25.391	32.371	39.606	46.104	53.871	61.773	70.296	78.650	86.686	8.552	16.836	25.167	34.499	42.862	51.943	61.692	*e Others*
2. Beban Bunga	183.713	48.424	64.778	81.710	98.747	115.450	133.190	152.870	173.435	193.937	215.134	24.308	44.824	67.196	90.790	112.264	136.056	161.332	*2. Interest Expenses*
a. Kepada Bank Indonesia	611	147	197	246	295	347	399	453	506	559	620	54	103	155	206	256	302	345	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	2.644	776	1.086	1.399	1.743	2.062	2.403	2.750	3.134	3.490	3.843	406	752	1.203	1.608	1.943	2.244	2.698	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	100.507	25.946	34.797	44.051	52.863	62.235	71.991	81.795	93.134	104.210	116.392	12.430	23.974	37.026	50.164	64.007	79.561	94.391	*c. Third Party non Bank*
- Giro	11.414	2.862	3.860	4.926	5.947	6.975	7.972	9.007	10.082	11.093	12.257	1.092	1.994	3.038	4.113	5.271	6.415	7.563	*- Demand Deposit*
- Tabungan	18.492	4.730	6.275	7.855	9.360	10.927	12.557	14.151	15.829	17.457	19.231	1.730	3.326	5.042	6.759	8.501	11.662	13.705	*- Saving*
- Simpanan Berjangka	70.601	18.354	24.662	31.270	37.556	44.333	51.462	58.637	67.224	75.661	84.903	9.608	18.653	28.947	39.293	50.235	61.484	73.123	*- Time deposits*
d. Surat Berharga	5.155	1.384	1.855	2.324	2.803	3.315	3.831	4.328	4.838	5.358	5.882	580	1.055	1.617	2.146	2.893	3.507	4.148	*d. Securities*
e. Pinjaman yang diterima	2.452	580	775	992	1.181	1.398	1.594	1.833	2.022	2.231	2.488	310	476	737	1.014	1.335	1.756	1.977	*e. Loans received*
f. Lainnya	71.516	18.203	24.791	31.537	38.785	45.120	52.049	60.816	68.936	77.258	85.131	8.596	16.652	24.841	34.178	40.450	47.463	56.600	*f. Others*
g. Koreksi atas pendapatan bunga	828	1.387	1.278	1.162	1.077	974	923	895	865	831	779	1.932	1.813	1.617	1.474	1.381	1.223	1.173	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**207.568**	**55.887**	**75.122**	**94.691**	**114.164**	**134.729**	**155.876**	**176.066**	**198.213**	**220.164**	**243.054**	**21.404**	**42.741**	**65.612**	**87.244**	**110.183**	**132.907**	**154.962**	***B. Net Interest Income (A1-A2)***
																	-		
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	125.557	37.755	47.267	57.812	72.759	76.480	91.520	110.250	111.344	149.086	139.655	29.025	35.645	50.249	59.937	71.579	80.225	93.531	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	9.929	1.102	1.524	1.697	2.125	2.494	2.639	2.995	3.684	3.958	4.206	615	2.072	2.558	2.706	2.986	3.238	3.589	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	17	1	4	4	3	2	3	3	2	120	127	2	2	1	10	4	9	15	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	12	21	20	22	27	34	41	21	25	29	29	3	7	-	-	1	0	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	32.261	11.869	14.492	17.900	25.192	27.714	37.086	49.968	44.528	76.094	58.608	16.584	16.022	23.267	26.018	27.989	30.944	36.928	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	38.537	9.518	12.990	17.583	21.274	25.088	28.340	32.132	36.170	39.745	44.908	3.540	7.070	10.913	15.084	22.327	26.667	31.469	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	44.800	15.244	18.238	20.607	24.138	21.148	23.413	25.133	26.935	29.140	31.777	8.282	10.472	13.510	16.119	18.272	19.367	21.529	*f Others*
2. Beban Operasional Selain Beban Bunga	218.409	62.902	81.991	100.685	124.891	139.172	161.929	190.423	201.246	249.085	251.154	39.117	56.792	80.384	101.239	120.974	138.921	165.387	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	5.710	728	718	1.100	2.010	2.795	3.001	2.739	2.376	3.109	2.964	431	428	591	1.495	1.498	1.661	1.633	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	123	-	-	-	-	-	-	-	0	0	0	3	1	4	7	7	13	15	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	5	-	0	0	0	0	0	0	0	0	2	-	0	-	-	-	-	0	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	26.045	10.144	12.088	15.104	21.673	23.262	30.720	42.122	36.313	67.016	48.690	15.836	15.825	22.305	23.236	24.629	27.178	32.832	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	52.385	17.932	22.470	26.300	31.528	29.839	33.260	38.225	42.327	45.541	51.583	10.960	15.511	19.461	24.618	29.972	31.856	38.191	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	2.622	657	967	1.218	1.466	1.629	1.874	2.106	2.332	2.368	2.611	291	561	810	1.002	1.315	1.585	1.920	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	131.519	33.442	45.748	56.964	68.214	81.648	93.075	105.231	117.897	131.050	145.304	11.596	24.465	37.213	50.881	63.553	76.628	90.796	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**114.715**	**30.741**	**40.398**	**51.818**	**62.032**	**72.037**	**85.467**	**95.894**	**108.312**	**120.166**	**131.555**	**11.312**	**21.594**	**35.476**	**45.942**	**60.789**	**74.211**	**83.106**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**21.929**	**5.412**	**7.014**	**9.004**	**11.075**	**13.571**	**16.154**	**18.931**	**20.696**	**22.902**	**26,040**[r]	**2.059**	**4.439**	**6.295**	**8.470**	**10.656**	**12.818**	**14.854**	***E. Non Operational Income***
F. Beban non - operasional	**17.133**	**4.354**	**5.698**	**7.167**	**8.744**	**10.611**	**12.898**	**15.143**	**16.476**	**18.366**	**20.432**	**1.805**	**3.865**	**5.689**	**7.363**	**11.468**[r]	**13.556**	**14.917**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**4.796**	**1.058**	**1.316**	**1.837**	**2.331**	**2.960**	**3.256**	**3.788**	**4.220**	**4.536**	**5,608**[r]	**253**	**573**	**604**	**1.106**	**(813)**	**(737)**	**(62)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**119.512**	**31.797**	**41.714**	**53.655**	**64.362**	**74.997**	**88.723**	**99.682**	**112.532**	**124.702**	**137,162**[r]	**11.565**	**22.168**	**36.082**	**47.049**	**59.977**	**73.474**	**83.044**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**56.698**	**22**	**28**	**37**	**49**	**61**	**71**	**83**	**99**	**112**	**64.661**	**13**	**24**	**42**	**59**	**73**	**85**	**146**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**57.793**	**71**	**507**	**537**	**592**	**699**	**638**	**798**	**918**	**1.123**	**66,088**[r]	**16**	**60**	**122**	**177**	**185**	**221**	**239**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**92.830**	**25.132**	**32.647**	**42.699**	**51.118**	**59.395**	**70.738**	**79.149**	**89.039**	**98.543**	**106.707**	**9.143**	**17.338**	**28.423**	**37.093**	**47.780**	**58.430**	**65.958**	***K. Profit/Loss After Estimation of tax***

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	120.662	33.293	44.331	55.269	66.503	78.069	89.756	102.121	115.351	128.204	143.194	15.164	28.265	42.288	56.297	70.142	84.651	99.436	*1. Interest Income*
a. Dari Bank Indonesia	2.937	619	767	923	1.049	1.186	1.322	1.487	1.626	1.752	1.933	154	276	391	510	650	782	971	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1.323	406	535	669	775	889	983	1.101	1.271	1.394	1.557	129	240	381	493	631	770	969	*b. From interbank placement*
c. Dari surat berharga	9.694	2.540	3.383	4.205	4.991	5.612	6.435	7.579	8.480	9.410	10.602	861	2.027	3.297	4.452	5.544	6.596	7.437	*c. From securities*
d. Dari Kredit yang diberikan	100.923	28.257	37.425	46.656	56.229	66.340	76.395	86.843	98.131	109.118	121.345	13.481	24.486	36.547	48.205	60.225	72.730	85.228	*d. From credit*
- kepada pihak ketiga bukan bank	100.690	28.188	37.334	46.544	56.095	66.179	76.205	86.634	97.905	108.871	121.099	13.453	24.422	36.452	48.094	60.084	72.555	85.020	*- To Third Party non Bank*
- kepada bank lain	234	69	91	112	133	161	189	209	226	248	246	28	64	96	111	141	175	208	*- To other Bank*
e. Lainnya	5.784	1.470	2.221	2.816	3.459	4.042	4.622	5.110	5.841	6.529	7.756	538	1.236	1.672	2.637	3.092	3.774	4.830	*e Others*
2. Beban Bunga	41.417	11.768	15.413	19.064	22.613	26.279	30.163	34.082	38.405	42.844	47.994	6.791	10.925	15.619	20.907	26.020	31.477	37.659	*2. Interest Expenses*
a. Kepada Bank Indonesia	506	124	166	208	249	293	336	382	429	477	529	50	97	145	193	240	282	322	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	439	107	157	217	285	353	449	544	646	705	748	72	141	252	301	406	476	565	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	31.277	8.125	10.867	13.696	16.380	19.243	22.224	25.293	28.684	32.060	35.815	3.714	7.182	11.246	15.325	19.657	24.058	28.902	*c. Third Party non Bank*
- Giro	3.837	922	1.190	1.509	1.801	2.099	2.387	2.711	3.016	3.317	3.706	331	612	937	1.263	1.628	1.971	2.314	*- Demand Deposit*
- Tabungan	6.777	1.793	2.379	2.981	3.563	4.160	4.813	5.435	6.098	6.759	7.482	678	1.315	2.005	2.657	3.342	3.999	4.664	*- Saving*
- Simpanan Berjangka	20.664	5.409	7.298	9.205	11.016	12.984	15.024	17.147	19.570	21.984	24.627	2.704	5.255	8.304	11.405	14.687	18.087	21.923	*- Time deposits*
d. Surat Berharga	1.220	251	358	455	558	678	801	907	1.029	1.145	1.253	165	233	355	482	617	776	935	*d. Securities*
e. Pinjaman yang diterima	1.265	317	416	540	625	739	845	946	1.027	1.126	1.242	189	248	363	524	648	898	963	*e. Loans received*
f. Lainnya	5.903	1.456	2.172	2.786	3.439	3.999	4.585	5.115	5.724	6.501	7.629	669	1.211	1.640	2.611	3.075	3.765	4.801	*f. Others*
g. Koreksi atas pendapatan bunga	808	1.387	1.278	1.162	1.076	973	923	895	865	830	778	1.932	1.813	1.617	1.471	1.377	1.222	1.172	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**79.244**	**21.525**	**28.918**	**36.205**	**43.890**	**51.790**	**59.593**	**68.039**	**76.946**	**85.360**	**95.200**	**8.373**	**17.340**	**26.670**	**35.390**	**44.122**	**53.174**	**61.777**	***B. Net Interest Income (A1-A2)***
																	-		
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	50.412	15.595	19.130	23.660	30.827	23.810	26.624	30.048	32.107	34.694	39.298	10.536	11.352	14.622	18.408	21.609	23.735	27.934	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	5.149	269	369	382	557	558	564	697	928	942	1.081	273	264	369	1.275	1.293	1.395	1.487	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	3.734	1.665	1.916	3.473	6.637	2.492	3.479	4.805	5.143	5.175	6.235	2.505	1.426	1.972	2.286	2.672	3.172	3.859	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	14.985	3.778	5.146	6.979	8.417	9.959	11.364	13.015	14.526	16.131	18.250	1.455	2.966	4.593	6.243	7.838	9.616	11.848	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	26.543	9.883	11.699	12.826	15.216	10.801	11.217	11.530	11.510	12.446	13.732	6.303	6.697	7.689	8.603	9.806	9.551	10.740	*f Others*
2. Beban Operasional Selain Beban Bunga	80.785	23.476	30.252	37.614	47.253	43.453	48.899	55.398	61.483	67.488	75.030	13.914	19.089	25.122	32.560	39.919	45.104	53.853	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	3.766	101	120	188	279	436	481	518	564	802	767	60	187	209	1.052	1.020	1.063	1.103	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	2.940	1.338	1.259	2.824	5.877	1.441	1.794	2.671	3.268	2.967	3.595	2.233	1.088	1.662	1.786	1.897	2.135	2.639	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	26.429	10.040	12.374	13.880	16.660	12.368	13.466	14.756	15.711	16.826	19.075	7.681	8.998	10.185	11.658	14.271	14.470	17.242	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	732	204	349	408	463	451	478	547	581	622	656	66	123	186	246	306	364	442	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	46.918	11.793	16.150	20.314	23.975	28.756	32.680	36.906	41.358	46.271	50.938	3.873	8.693	12.879	17.819	22.425	27.072	32.427	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**48.871**	**13.644**	**17.796**	**22.252**	**27.464**	**32.147**	**37.319**	**42.689**	**47.571**	**52.566**	**59.468**	**4.995**	**9.603**	**16.169**	**21.237**	**25.812**	**31.804**	**35.858**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**3.183**	**567**	**556**	**807**	**1.015**	**1.212**	**1.213**	**1.342**	**1.881**	**1.981**	**2.789**	**93**	**177**	**277**	**833**	**958**	**1.161**	**2.064**	***E. Non Operational Income***
F. Beban non - operasional	**386**	**248**	**150**	**232**	**249**	**379**	**640**	**743**	**568**	**507**	**612**	**74**	**26**	**51**	**71**	**101**	**125**	**132**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**2.798**	**320**	**406**	**575**	**766**	**833**	**573**	**599**	**1.313**	**1.474**	**2.177**	**18**	**151**	**225**	**761**	**857**	**1.036**	**1.932**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**51.669**	**13.961**	**18.202**	**22.827**	**28.230**	**32.980**	**37.891**	**43.288**	**48.884**	**54.040**	**61.645**	**5.013**	**9.753**	**16.395**	**21.998**	**26.669**	**32.840**	**37.790**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**26.113**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**33.198**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**26.113**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**33.198**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**40.823**	**11.096**	**14.665**	**18.447**	**22.886**	**26.666**	**30.490**	**34.856**	**39.339**	**43.414**	**48.762**	**4.046**	**7.898**	**13.072**	**17.628**	**21.315**	**26.076**	**30.233**	***K. Profit/Loss After Estimation of tax***

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	165.319	43.429	58.301	73.385	88.758	103.816	120.642	137.237	155.538	173.443	191.624	19.298	37.554	57.237	76.771	95.490	115.441	136.047	*1. Interest Income*
a. Dari Bank Indonesia	3.981	1.202	1.554	1.820	2.160	2.419	2.635	2.947	3.140	3.338	3.577	274	476	668	880	1.087	1.317	1.665	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	675	164	218	279	347	408	483	547	617	681	762	94	180	291	381	433	518	596	*b. From interbank placement*
c. Dari surat berharga	9.376	2.200	2.968	3.726	4.483	5.311	6.138	7.053	8.022	9.046	10.137	1.087	2.109	3.202	4.319	5.723	6.903	8.092	*c. From securities*
d. Dari Kredit yang diberikan	112.085	29.816	40.121	50.914	61.147	72.177	83.537	94.527	106.962	118.972	131.766	12.721	24.692	37.965	50.876	63.066	76.266	89.832	*d. From credit*
- kepada pihak ketiga bukan bank	111.487	29.646	39.888	50.615	60.781	71.739	83.022	93.938	106.299	118.228	130.937	12.635	24.529	37.717	50.545	62.461	75.735	89.203	*- To Third Party non Bank*
- kepada bank lain	599	170	232	298	366	439	515	589	664	744	828	86	163	248	331	606	531	629	*- To other Bank*
e. Lainnya	39.202	10.048	13.441	16.646	20.621	23.500	27.850	32.162	36.796	41.405	45.382	5.121	10.098	15.111	20.316	25.180	30.437	35.862	*e Others*
2. Beban Bunga	87.021	22.806	30.524	38.140	46.591	54.011	62.445	72.494	82.637	92.779	102.882	11.477	22.405	33.870	45.657	55.658	67.395	79.693	*2. Interest Expenses*
a. Kepada Bank Indonesia	90	19	25	31	38	44	51	57	61	67	72	2	3	5	7	9	10	12	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	1.199	365	520	673	835	968	1.095	1.219	1.338	1.471	1.601	147	271	428	601	668	719	853	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	44.873	11.859	15.814	19.998	23.948	28.172	32.669	37.045	42.445	47.587	53.341	5.986	11.539	17.605	23.691	30.085	38.163	45.058	*c. Third Party non Bank*
- Giro	3.911	1.051	1.413	1.780	2.151	2.540	2.914	3.282	3.679	4.052	4.458	408	775	1.168	1.568	1.992	2.407	2.822	*- Demand Deposit*
- Tabungan	9.309	2.342	3.112	3.896	4.636	5.409	6.182	6.953	7.769	8.539	9.375	841	1.607	2.428	3.270	4.123	6.429	7.591	*- Saving*
- Simpanan Berjangka	31.653	8.467	11.289	14.322	17.161	20.223	23.572	26.811	30.997	34.996	39.508	4.736	9.157	14.010	18.853	23.970	29.327	34.646	*- Time deposits*
d. Surat Berharga	2.489	772	1.023	1.275	1.525	1.782	2.044	2.306	2.563	2.828	3.106	293	572	861	1.144	1.581	1.893	2.211	*d. Securities*
e. Pinjaman yang diterima	565	131	178	219	263	305	352	414	460	507	562	52	97	162	206	299	367	435	*e. Loans received*
f. Lainnya	37.805	9.661	12.963	15.944	19.982	22.740	26.234	31.453	35.770	40.319	44.199	4.998	9.923	14.808	20.007	23.014	26.243	31.123	*f. Others*
g. Koreksi atas pendapatan bunga	0	-	-	-	-	-	-	-	-	0	0	-	-	-	-	2	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**78.298**	**20.622**	**27.777**	**35.244**	**42.167**	**49.805**	**58.197**	**64.742**	**72.901**	**80.664**	**88.742**	**7.821**	**15.150**	**23.368**	**31.114**	**39.832**	**48.046**	**56.355**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	33.347	9.351	12.227	15.824	18.970	23.103	28.482	35.943	36.595	64.648	45.598	11.376	8.612	12.659	15.541	21.656	23.852	27.685	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	1.834	541	647	755	752	785	811	945	1.060	1.141	1.194	60	202	307	510	644	711	813	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	10	21	20	22	27	34	41	21	25	29	29	3	7	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	4.710	1.620	2.214	2.775	3.557	5.097	7.760	12.607	10.308	36.336	13.849	8.581	3.001	4.202	4.183	4.810	4.567	5.908	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	14.598	3.537	4.856	6.807	8.304	9.809	10.988	12.411	13.938	15.173	17.375	1.348	2.633	3.987	5.600	10.325	11.981	13.730	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	12.195	3.632	4.490	5.464	6.329	7.378	8.883	9.959	11.264	11.968	13.150	1.385	2.769	4.163	5.249	5.876	6.592	7.233	*f Others*
2. Beban Operasional Selain Beban Bunga	71.838	20.427	27.285	33.693	40.844	49.192	57.930	70.093	74.568	106.766	93.115	15.748	17.220	25.794	33.217	40.203	46.233	55.259	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	426	275	204	381	503	568	699	589	510	739	706	97	46	50	101	98	170	163	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	5	-	0	0	0	0	0	0	0	0	2	-	0	-	-	-	-	0	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	2.993	1.144	1.647	2.127	2.710	4.081	6.407	10.946	8.351	34.662	12.051	8.513	2.713	3.770	3.622	4.177	3.953	5.315	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	17.278	5.346	6.825	8.158	9.860	11.671	13.203	16.219	18.466	19.492	22.716	2.211	4.409	6.507	8.608	10.032	11.070	13.169	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	686	187	246	324	427	487	597	622	686	560	646	102	177	241	252	407	476	591	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	50.449	13.475	18.362	22.703	27.344	32.385	37.023	41.717	46.555	51.313	56.994	4.826	9.876	15.226	20.632	25.488	30.563	36.021	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**39.807**	**9.547**	**12.720**	**17.376**	**20.293**	**23.715**	**28.749**	**30.593**	**34.929**	**38.545**	**41.225**	**3.449**	**6.542**	**10.232**	**13.439**	**21.286**	**25.665**	**28.781**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**15.751**	**3.944**	**5.371**	**6.813**	**8.343**	**10.129**	**12.086**	**13.963**	**15.221**	**17.065**	**18,912**r)	**1.688**	**3.315**	**4.865**	**6.555**	**8.307**	**9.951**	**10.777**	***E. Non Operational Income***
F. Beban non - operasional	**15.124**	**3.802**	**5.160**	**6.436**	**7.828**	**9.309**	**10.887**	**12.518**	**14.132**	**15.696**	**17.382**	**1.597**	**3.309**	**4.864**	**6.529**	**10.285** r)	**12.221**	**13.286**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**628**	**142**	**211**	**377**	**515**	**820**	**1.199**	**1.445**	**1.089**	**1.368**	**1,530**r)	**92**	**6**	**0**	**25**	**(1.982)**	**(2.271)**	**(2.509)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**40.435**	**9.688**	**12.931**	**17.752**	**20.808**	**24.535**	**29.948**	**32.038**	**36.018**	**39.913**	**42,754**r)	**3.540**	**6.548**	**10.233**	**13.465**	**19.305**	**23.394**	**26.271**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**23.361**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**23.207**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**23.511**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**23,206**r)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**31.687**	**7.486**	**10.025**	**14.267**	**16.345**	**19.273**	**23.989**	**25.348**	**28.376**	**31.400**	**33.469**	**2.775**	**5.042**	**7.923**	**10.493**	**15.673**	**18.869**	**21.119**	***K. Profit/Loss After Estimation of tax***

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

r) Revised figures
**) Provisional figures*

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	27.222	7.442	10.036	12.794	15.409	18.302	20.926	23.727	26.574	29.427	32.478	3.061	5.973	9.055	12.152	15.302	18.473	21.143	*1. Interest Income*
a. Dari Bank Indonesia	536	167	233	296	354	412	474	528	580	636	692	69	127	191	250	298	346	395	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	96	26	36	47	59	69	73	81	89	99	113	16	30	48	69	80	95	104	*b. From interbank placement*
c. Dari surat berharga	564	146	197	245	293	341	372	423	483	541	601	61	121	185	250	348	426	498	*c. From securities*
d. Dari Kredit yang diberikan	15.286	4.248	5.703	7.185	8.686	10.323	11.797	13.381	14.987	16.634	18.313	1.696	3.331	5.093	6.801	8.596	10.405	11.707	*d. From credit*
- kepada pihak ketiga bukan bank	15.204	4.222	5.668	7.140	8.632	10.258	11.722	13.296	14.891	16.528	18.196	1.686	3.312	5.064	6.763	8.542	10.341	11.631	*- To Third Party non Bank*
- kepada bank lain	82	26	35	44	54	65	75	86	97	107	117	10	19	29	38	54	65	76	*- To other Bank*
e. Lainnya	10.740	2.855	3.868	5.021	6.017	7.158	8.209	9.314	10.436	11.517	12.759	1.219	2.365	3.538	4.782	5.981	7.201	8.440	*e Others*
2. Beban Bunga	17.226	4.699	6.354	8.165	9.807	11.651	13.357	15.166	17.048	18.937	21.052	2.176	4.161	6.277	8.472	10.621	12.810	15.014	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	1	1	1	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	163	52	69	86	105	129	147	173	202	237	274	36	65	98	132	126	153	185	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	6.043	1.680	2.254	2.842	3.422	4.060	4.644	5.280	5.971	6.704	7.509	896	1.667	2.539	3.378	4.302	5.201	6.070	*c. Third Party non Bank*
- Giro	146	41	53	70	86	107	118	135	154	174	195	24	41	59	78	97	116	136	*- Demand Deposit*
- Tabungan	389	106	141	176	211	248	281	316	353	387	421	34	65	99	131	166	200	235	*- Saving*
- Simpanan Berjangka	5.507	1.533	2.060	2.596	3.125	3.705	4.245	4.829	5.465	6.142	6.893	838	1.561	2.381	3.169	4.039	4.886	5.698	*- Time deposits*
d. Surat Berharga	444	128	174	217	257	306	355	404	454	504	553	46	93	139	186	272	322	377	*d. Securities*
e. Pinjaman yang diterima	87	24	38	53	67	81	95	108	121	134	146	12	23	34	47	92	111	131	*e. Loans received*
f. Lainnya	10.489	2.815	3.819	4.967	5.955	7.074	8.116	9.201	10.299	11.359	12.571	1.185	2.313	3.467	4.729	5.829	7.020	8.251	*f. Others*
g. Koreksi atas pendapatan bunga	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**9.995**	**2.743**	**3.682**	**4.630**	**5.602**	**6.651**	**7.568**	**8.561**	**9.526**	**10.490**	**11.426**	**886**	**1.812**	**2.778**	**3.680**	**4.681**	**5.663**	**6.129**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	1.184	272	384	512	622	739	830	942	1.062	1.234	1.397	121	234	409	550	727	908	1.057	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	104	10	25	51	57	67	73	80	84	89	96	1	4	12	15	18	22	24	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	2	0	0	1	1	1	2	2	3	3	3	0	0	0	1	1	1	1	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	340	88	114	140	172	208	244	276	315	342	390	37	74	118	170	285	372	447	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	738	174	245	321	392	463	512	583	660	800	909	83	155	279	366	424	513	585	*f Others*
2. Beban Operasional Selain Beban Bunga	7.751	2.046	2.752	3.466	4.205	5.010	5.678	6.424	7.207	8.028	8.840	799	1.538	2.326	3.113	3.971	4.862	5.284	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	14	2	3	5	4	5	4	9	12	16	19	2	0	0	0	0	0	0	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	0	0	0	0	0	0	0	1	1	1	1	0	0	0	0	0	0	0	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	1.503	444	544	646	781	914	1.045	1.177	1.314	1.482	1.591	172	289	464	610	766	980	1.128	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	3	3	4	5	7	8	10	12	14	16	18	3	6	9	12	16	20	49	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	6.230	1.597	2.201	2.810	3.413	4.082	4.619	5.226	5.866	6.513	7.210	622	1.242	1.853	2.490	3.189	3.861	4.106	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**3.428**	**969**	**1.314**	**1.676**	**2.019**	**2.380**	**2.719**	**3.078**	**3.381**	**3.697**	**3.983**	**208**	**508**	**860**	**1.117**	**1.437**	**1.710**	**1.902**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**139**	**35**	**46**	**62**	**75**	**91**	**108**	**122**	**137**	**148**	**255**	**10**	**23**	**40**	**49**	**121**	**163**	**181**	***E. Non Operational Income***
F. Beban non - operasional	**94**	**27**	**39**	**52**	**64**	**78**	**95**	**110**	**126**	**138**	**151**	**10**	**21**	**31**	**47**	**135** r)	**169**	**245**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**46**	**8**	**6**	**10**	**11**	**13**	**13**	**12**	**11**	**10**	**103**	**(0)**	**3**	**9**	**2**	**(13)**	**(6)**	**(64)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**3.474**	**977**	**1.321**	**1.686**	**2.030**	**2.393**	**2.733**	**3.090**	**3.392**	**3.707**	**4.086**	**208**	**510**	**869**	**1.120**	**1.424**	**1.704**	**1.838**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**4.354**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4.779**	**-**	**-**	**-**	**-**	**-**	**-**	**50**	***I. Transfer Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**4.354**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4.779**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**2.790**	**788**	**1.068**	**1.359**	**1.637**	**1.929**	**2.198**	**2.488**	**2.727**	**2.968**	**3.084**	**148**	**374**	**653**	**835**	**1.067**	**1.271**	**1.398**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki — *r) Revised figures*

*). Angka-angka sementara — *) Provisional figures*

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	47.630	12.322	16.714	21.598	26.051	30.949	35.630	40.429	45.449	50.384	55.515	4.726	9.272	14.425	19.624	24.814	30.217	35.838	*1. Interest Income*
a. Dari Bank Indonesia	1.470	184	274	349	426	485	538	610	683	736	812	54	103	162	228	292	365	436	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	1.663	421	628	830	1.022	1.218	1.400	1.618	1.877	2.098	2.333	151	298	489	738	1.003	1.277	1.562	*b. From interbank placement*
c. Dari surat berharga	1.407	339	475	592	727	870	1.006	1.156	1.342	1.526	1.715	185	351	544	731	942	1.137	1.328	*c. From securities*
d. Dari Kredit yang diberikan	30.994	8.453	11.309	14.292	17.265	20.370	23.455	26.528	29.605	32.717	36.044	3.164	6.158	9.528	12.730	15.954	19.293	22.773	*d. From credit*
- kepada pihak ketiga bukan bank	30.984	8.450	11.306	14.288	17.260	20.365	23.448	26.520	29.596	32.707	36.033	3.162	6.155	9.524	12.724	15.947	19.283	22.761	*- To Third Party non Bank*
- kepada bank lain	10	2	3	4	5	6	7	8	9	10	11	1	2	4	5	8	10	12	*- To other Bank*
e. Lainnya	12.096	2.925	4.029	5.534	6.612	8.005	9.231	10.517	11.943	13.307	14.612	1.173	2.362	3.702	5.197	6.623	8.145	9.739	*e Others*
2. Beban Bunga	24.774	5.772	7.929	10.530	12.688	15.182	17.530	19.953	22.592	25.125	27.624	2.371	4.655	7.359	10.252	13.109	16.097	19.173	*2. Interest Expenses*
a. Kepada Bank Indonesia	16	4	5	7	8	10	12	14	15	15	18	2	3	4	6	7	9	10	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	274	118	161	206	247	297	333	390	456	520	594	93	168	247	330	414	482	541	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	11.789	2.601	3.595	4.630	5.631	6.646	7.675	8.710	9.841	10.892	11.918	1.002	1.952	3.141	4.392	5.728	7.064	8.448	*c. Third Party non Bank*
- Giro	2.757	657	939	1.222	1.493	1.741	1.991	2.240	2.509	2.732	2.977	235	393	612	848	1.111	1.385	1.657	*- Demand Deposit*
- Tabungan	1.621	402	528	656	780	913	1.053	1.188	1.325	1.461	1.620	155	290	429	564	703	836	978	*- Saving*
- Simpanan Berjangka	7.410	1.542	2.128	2.751	3.357	3.991	4.630	5.282	6.007	6.698	7.321	612	1.269	2.100	2.980	3.914	4.843	5.814	*- Time deposits*
d. Surat Berharga	912	210	269	333	404	474	538	604	667	736	809	60	123	191	257	322	387	451	*d. Securities*
e. Pinjaman yang diterima	158	25	30	35	49	58	59	76	83	90	112	6	12	32	40	48	71	81	*e. Loans received*
f. Lainnya	11.607	2.814	3.868	5.320	6.348	7.697	8.913	10.159	11.530	12.871	14.173	1.209	2.397	3.743	5.224	6.589	8.084	9.640	*f. Others*
g. Koreksi atas pendapatan bunga	20	0	0	0	1	0	0	0	0	1	1	0	0	0	3	1	1	1	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**22.856**	**6.550**	**8.785**	**11.068**	**13.364**	**15.766**	**18.100**	**20.477**	**22.858**	**25.259**	**27.891**	**2.355**	**4.617**	**7.066**	**9.371**	**11.706**	**14.120**	**16.666**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																			***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	5.652	1.308	1.650	1.929	2.246	2.502	2.756	3.106	3.451	3.805	4.360	380	786	1.298	1.841	2.278	2.852	3.153	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	363	35	41	49	52	55	60	68	107	110	116	5	20	26	33	37	41	47	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	17	1	4	4	3	2	3	3	2	2	3	2	2	1	10	4	9	15	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	90	23	28	32	37	51	74	95	107	124	130	8	23	38	54	70	96	116	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	1.000	228	321	411	489	579	644	723	811	904	1.034	72	148	244	335	457	554	630	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	4.180	1.021	1.256	1.433	1.666	1.815	1.977	2.218	2.423	2.665	3.077	294	593	989	1.409	1.708	2.153	2.345	*f Others*
2. Beban Operasional Selain Beban Bunga	18.181	4.498	6.073	7.578	8.970	10.953	12.473	14.118	15.925	17.631	19.826	1.706	3.544	4.911	7.251	9.066	10.654	13.460	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	215	33	35	69	51	74	93	102	110	117	123	11	17	34	30	34	36	38	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	75	18	22	28	30	39	47	62	73	87	92	9	24	38	51	65	87	105	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	3.592	1.119	1.423	1.937	2.201	2.531	2.867	3.205	3.675	4.063	4.180	649	1.328	1.387	2.316	2.890	3.103	4.140	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	29	6	8	10	12	14	18	18	19	21	23	2	3	5	7	8	10	11	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	14.270	3.322	4.584	5.534	6.676	8.294	9.448	10.731	12.047	13.342	15.407	1.036	2.172	3.448	4.847	6.069	7.418	9.166	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**10.327**	**3.360**	**4.363**	**5.419**	**6.640**	**7.315**	**8.384**	**9.465**	**10.384**	**11.433**	**12.426**	**1.029**	**1.858**	**3.453**	**3.961**	**4.918**	**6.318**	**6.359**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**926**	**227**	**339**	**431**	**532**	**653**	**821**	**1.007**	**1.049**	**1.200**	**1.349**	**124**	**251**	**376**	**447**	**670**	**779**	**913**	***E. Non Operational Income***
F. Beban non - operasional	**791**	**184**	**258**	**339**	**439**	**530**	**645**	**786**	**844**	**962**	**1.089**	**93**	**233**	**336**	**388**	**637**	**731**	**886**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**135**	**44**	**81**	**92**	**94**	**123**	**176**	**221**	**204**	**238**	**260**	**31**	**18**	**40**	**59**	**33**	**48**	**27**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**10.462**	**3.404**	**4.444**	**5.511**	**6.733**	**7.438**	**8.560**	**9.686**	**10.588**	**11.671**	**12.686**	**1.060**	**1.876**	**3.493**	**4.020**	**4.951**	**6.367**	**6.386**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**2.910**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3.355**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**3.059**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3.544**	**3**	**-**	**-**	**-**	**-**	**-**	**-**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**8.946**	**3.012**	**3.891**	**4.803**	**5.876**	**6.430**	**7.375**	**8.353**	**9.063**	**9.981**	**10.733**	**917**	**1.587**	**3.003**	**3.334**	**4.125**	**5.458**	**5.287**	***K. Profit/Loss After Estimation of tax***

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	16.784	4.251	5.741	7.328	8.875	10.514	12.213	14.008	15.883	17.671	19.329	1.863	3.427	5.178	6.965	8.754	10.599	12.501	*1. Interest Income*
a. Dari Bank Indonesia	343	101	137	173	205	237	271	307	340	367	406	52	102	144	180	199	224	250	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	236	41	58	71	93	117	141	167	201	231	262	33	63	89	114	137	160	177	*b. From interbank placement*
c. Dari surat berharga	864	190	260	330	409	485	551	621	695	778	869	82	161	242	340	438	529	633	*c. From securities*
d. Dari Kredit yang diberikan	10.457	2.751	3.698	4.711	5.675	6.733	7.819	8.935	10.081	11.228	12.497	1.269	2.451	3.725	4.997	6.277	7.635	9.020	*d. From credit*
- kepada pihak ketiga bukan bank	10.457	2.751	3.698	4.711	5.674	6.733	7.819	8.934	10.080	11.226	12.495	1.267	2.448	3.721	4.992	6.270	7.627	9.010	*- To Third Party non Bank*
- kepada bank lain	0	0	0	0	0	0	1	1	2	2	2	1	3	4	5	6	8	9	*- To other Bank*
e. Lainnya	4.883	1.168	1.587	2.042	2.492	2.942	3.431	3.978	4.566	5.067	5.295	428	649	978	1.333	1.702	2.051	2.421	*e Others*
2. Beban Bunga	9.400	2.314	3.134	4.013	4.895	5.788	6.751	7.808	8.885	9.857	10.639	978	1.715	2.613	3.583	4.544	5.520	6.528	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	0	0	0	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	169	60	76	89	110	119	144	155	175	198	223	16	27	54	77	108	146	187	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	3.973	1.001	1.357	1.737	2.103	2.500	2.914	3.332	3.759	4.204	4.697	486	952	1.461	2.013	2.542	3.066	3.617	*c. Third Party non Bank*
- Giro	256	65	91	119	142	165	188	210	235	263	285	28	52	80	109	137	166	198	*- Demand Deposit*
- Tabungan	258	61	81	102	120	140	164	185	205	222	238	15	34	59	106	127	151	183	*- Saving*
- Simpanan Berjangka	3.458	874	1.185	1.516	1.841	2.195	2.563	2.936	3.318	3.719	4.174	444	866	1.323	1.798	2.277	2.749	3.236	*- Time deposits*
d. Surat Berharga	89	23	31	38	46	53	61	69	76	85	89	4	11	18	27	39	53	68	*d. Securities*
e. Pinjaman yang diterima	292	77	105	135	165	202	229	276	317	359	408	50	95	143	190	241	291	343	*e. Loans received*
f. Lainnya	4.876	1.153	1.566	2.014	2.472	2.913	3.402	3.976	4.558	5.011	5.222	422	631	938	1.276	1.614	1.963	2.314	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**7.384**	**1.937**	**2.607**	**3.315**	**3.980**	**4.726**	**5.462**	**6.200**	**6.998**	**7.814**	**8.690**	**885**	**1.712**	**2.565**	**3.382**	**4.210**	**5.079**	**5.974**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain																		-	***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	7.934	3.239	3.522	3.804	5.421	7.387	7.541	9.017	9.089	10.632	12.362	1.554	3.248	5.568	5.543	6.231	7.583	8.461	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	272	38	65	59	63	63	62	78	122	112	107	29	100	138	164	193	192	227	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	4.975	2.354	2.360	2.450	3.901	5.636	5.542	6.837	6.372	7.535	9.480	1.173	2.644	4.680	4.331	4.782	5.870	6.503	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	2.112	537	735	950	1.150	1.345	1.522	1.740	2.001	2.186	2.393	194	379	580	829	1.022	1.256	1.450	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	575	310	362	345	306	344	416	362	594	800	383	158	125	171	219	233	266	281	*f Others*
2. Beban Operasional Selain Beban Bunga	10.853	3.798	4.428	5.048	7.015	9.363	9.772	11.470	11.647	13.310	15.508	1.779	3.954	6.528	6.858	7.953	9.836	11.136	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	47	40	30	60	143	157	171	123	64	120	93	45	35	34	38	41	25	58	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	3.821	1.968	1.890	1.900	3.133	4.683	4.368	5.462	4.857	5.605	7.395	1.110	2.648	4.447	3.880	4.241	5.297	5.855	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	1.659	448	698	818	993	1.232	1.441	1.587	1.718	1.869	2.082	116	242	472	834	1.043	1.298	1.413	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	382	106	136	173	199	237	275	319	353	393	436	46	99	151	192	205	256	291	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	4.944	1.235	1.674	2.098	2.547	3.053	3.517	3.979	4.654	5.323	5.502	462	930	1.423	1.915	2.422	2.960	3.519	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**4.466**	**1.378**	**1.702**	**2.070**	**2.385**	**2.751**	**3.230**	**3.746**	**4.440**	**5.136**	**5.545**	**660**	**1.006**	**1.605**	**2.068**	**2.488**	**2.827**	**3.299**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**509**	**349**	**361**	**432**	**468**	**557**	**814**	**1.193**	**1.081**	**1.422**	**1.526**	**51**	**464**	**432**	**185**	**143**	**216**	**227**	***E. Non Operational Income***
F. Beban non - operasional	**340**	**57**	**52**	**72**	**100**	**160**	**307**	**470**	**377**	**970**	**1.082**	**13**	**249**	**378**	**252**	**227**	**217**	**252**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**169**	**292**	**309**	**360**	**368**	**397**	**507**	**723**	**703**	**453**	**443**	**38**	**216**	**54**	**(67[r])**	**(84)**	**(1)**	**(25)**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**4.635**	**1.670**	**2.010**	**2.430**	**2.753**	**3.148**	**3.738**	**4.469**	**5.143**	**5.588**	**5.988**	**698**	**1.221**	**1.659**	**2.001**	**2.403**	**2.826**	**3.274**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**(80)**	**(6)**	**(6)**	**(4)**	**(1)**	**2**	**6**	**10**	**14**	**19**	**22**	**2**	**5**	**9**	**13**	**18**	**22**	**28**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**(80)**	**(6)**	**(6)**	**(4)**	**(1)**	**2**	**6**	**10**	**14**	**19**	**22**	**2**	**5**	**9**	**13**	**18**	**22**	**28**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**3.448**	**1.302**	**1.521**	**1.870**	**2.119**	**2.408**	**2.870**	**3.408**	**3.931**	**4.275**	**4.538**	**538**	**935**	**1.246**	**1.514**	**1.807**	**2.134**	**2.465**	***K. Profit/Loss After Estimation of tax***

r) Angka-angka diperbaiki

r) Revised figures

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga																			***A. Interest Income and Interest Expenses***
1. Pendapatan bunga	13.664	3.575	4.778	6.028	7.314	8.530	9.899	11.415	12.852	14.973	16.047	1.600	3.075	4.624	6.224	7.945	9.582	11.329	*1. Interest Income*
a. Dari Bank Indonesia	712	226	268	316	359	391	441	497	543	586	636	45	81	114	151	200	234	265	*a. From Bank Indonesia Placement*
b. Dari Penempatan pada bank lain	379	82	113	169	209	233	264	291	344	439	508	53	87	119	167	283	311	362	*b. From interbank placement*
c. Dari surat berharga	2.122	465	664	824	1.034	1.263	1.480	1.633	1.856	2.115	2.381	272	525	840	1.121	1.422	1.731	2.081	*c. From securities*
d. Dari Kredit yang diberikan	10.102	2.617	3.488	4.407	5.308	6.185	7.186	8.302	9.395	11.007	11.640	1.157	2.256	3.385	4.550	5.756	6.970	8.222	*d. From credit*
- kepada pihak ketiga bukan bank	10.053	2.608	3.479	4.395	5.292	6.165	7.162	8.275	9.364	10.969	11.592	1.147	2.239	3.360	4.518	5.717	6.919	8.162	*- To Third Party non Bank*
- kepada bank lain	48	9	9	13	16	20	24	27	31	38	48	10	18	25	32	40	51	60	*- To other Bank*
e. Lainnya	349	185	246	312	404	457	528	692	714	826	882	74	125	166	234	284	336	399	*e Others*
2. Beban Bunga	3.874	1.065	1.425	1.798	2.154	2.539	2.943	3.368	3.869	4.395	4.943	516	964	1.459	1.918	2.313	2.757	3.267	*2. Interest Expenses*
a. Kepada Bank Indonesia	0	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	*a. Bank Indonesia Liabilites*
b. Kewajiban pada Bank lain	400	75	103	128	162	196	234	270	317	361	404	42	80	124	167	221	268	366	*b. Interbank Liabilities*
c. Kepada pihak ketiga bukan Bank	2.553	680	910	1.148	1.379	1.613	1.865	2.135	2.435	2.763	3.112	347	681	1.034	1.365	1.693	2.009	2.297	*c. Third Party non Bank*
- Giro	507	126	174	226	274	323	373	429	489	555	637	66	120	182	246	305	369	436	*- Demand Deposit*
- Tabungan	139	26	34	43	50	57	65	73	80	88	95	7	15	23	31	39	47	55	*- Saving*
- Simpanan Berjangka	1.908	528	702	880	1.055	1.233	1.428	1.633	1.866	2.121	2.380	274	545	829	1.088	1.349	1.593	1.807	*- Time deposits*
d. Surat Berharga	0	0	1	6	13	21	31	39	49	60	72	12	24	53	50	62	76	106	*d. Securities*
e. Pinjaman yang diterima	84	7	8	10	11	12	13	13	14	15	18	1	1	3	6	7	16	25	*e. Loans received*
f. Lainnya	837	303	403	506	589	696	800	911	1.054	1.197	1.337	114	177	246	331	330	389	472	*f. Others*
g. Koreksi atas pendapatan bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*g. Corrections*
B. Pendapatan Bunga Bersih (A1-A2)	**9.790**	**2.510**	**3.352**	**4.230**	**5.161**	**5.991**	**6.956**	**8.048**	**8.983**	**10.578**	**11.104**	**1.084**	**2.111**	**3.166**	**4.307**	**5.633**	**6.824**	**8.062**	***B. Net Interest Income (A1-A2)***
C Pendapatan dan Beban Operasional Lain							-												***C. Other Operating Income and Expenses***
1. Pendapatan Operasional Selain Bunga	27.028	7.991	10.353	12.083	14.674	18.939	25.288	31.194	29.040	34.074	36.640	5.057	11.415	14.739	18.053	19.077	21.295	25.241	*1. Other Operating Income*
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga	2.206	210	376	401	645	967	1.070	1.126	1.382	1.565	1.612	247	1.483	608	709	800	877	992	*a. Increase in fair value and gain form sale of securities*
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan	-	-	-	-	-	-	-	-	-	119	124	-	-	-	-	-	-	-	*b. Increase in fair value and gain form sale of credit*
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Increase in fair value and gain form sale of other financial assets*
d. Keuntungan Transaksi Spot dan Derivatif	18.751	6.206	7.973	9.169	11.059	14.437	20.230	25.622	22.595	26.921	28.911	4.317	8.928	12.520	15.164	15.654	17.238	20.541	*d. Gain from spot and derivative transaction*
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee	5.502	1.351	1.818	2.296	2.742	3.188	3.579	3.967	4.579	5.009	5.467	434	870	1.392	1.907	2.399	2.888	3.364	*e. Deviden, gain from investment in shares with equity method, fees/comissions/provisions*
f. Lainnya	569	224	186	216	228	347	408	480	484	460	527	59	134	219	273	224	293	345	*f Others*
2. Beban Operasional Selain Beban Bunga	29.002	8.658	11.202	13.287	16.604	21.201	27.177	32.919	30.416	35.862	38.835	5.170	11.447	14.749	18.240	19.862	22.233	26.395	*2. Non Interest Expense*
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga	1.242	277	325	398	1.030	1.554	1.552	1.399	1.116	1.316	1.256	215	143	263	273	304	366	271	*a. Decrease in fair value and losses form sale of securities*
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan	123	-	-	-	-	-	-	-	-	-	-	3	1	4	7	7	13	15	*b. Decrease in fair value and losses form sale of credit*
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Decrease in fair value and losses form sale of other financial assets*
d. Kerugian Transaksi Spot dan Derivatif	16.216	5.676	7.270	8.225	9.923	13.017	18.103	22.980	19.763	23.694	25.555	3.971	9.352	11.435	13.898	14.249	15.706	18.918	*d. Losses from spot and derivative*
e. Penyusutan/Amortisasi	1.923	535	606	862	1.033	1.123	1.238	1.281	1.443	1.808	1.939	133	246	445	592	970	935	1.099	*e. Depreciation/Amortizations*
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi	790	151	223	297	360	430	496	588	678	755	832	73	153	217	293	373	460	535	*f Losses from investment in shares with equity method, fees/comissions/ provisions*
g. Lainnya	8.708	2.019	2.777	3.505	4.258	5.077	5.789	6.671	7.416	8.288	9.254	776	1.552	2.384	3.177	3.960	4.753	5.557	*g. Others*
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2)	**7.816**	**1.843**	**2.504**	**3.025**	**3.231**	**3.729**	**5.066**	**6.323**	**7.607**	**8.790**	**8.909**	**971**	**2.078**	**3.156**	**4.120**	**4.848**	**5.887**	**6.908**	***D. Operating Profit/loss (A1+C1) - (A2+C2)***
E. Pendapatan non - operasional	**1.419**	**289**	**342**	**459**	**641**	**930**	**1.112**	**1.305**	**1.328**	**1.085**	**1.210**	**92**	**209**	**306**	**402**	**457**	**548**	**693**	***E. Non Operational Income***
F. Beban non - operasional	**398**	**36**	**39**	**36**	**64**	**155**	**325**	**517**	**428**	**92**	**116**	**18**	**28**	**29**	**76**	**81**	**92**	**116**	***F. Non Operational Expenses***
G. Laba/Rugi non-operasional (E - F)	**1.021**	**253**	**303**	**423**	**577**	**774**	**787**	**788**	**900**	**993**	**1.094**	**75**	**180**	**276**	**326**	**376**	**457**	**576**	***G. Non Operational Profit (E - F)***
H. Laba/Rugi tahun berjalan sebelum pajak	**8.837**	**2.095**	**2.806**	**3.448**	**3.808**	**4.503**	**5.853**	**7.111**	**8.508**	**9.782**	**10.003**	**1.046**	**2.259**	**3.433**	**4.446**	**5.224**	**6.343**	**7.484**	***H. Current Year profit***
I. Penerimaan Transfer Laba/Rugi	**39**	**27**	**33**	**42**	**51**	**59**	**65**	**73**	**85**	**93**	**100**	**10**	**19**	**33**	**45**	**55**	**63**	**69**	***I. Transfser Profit / Loss Received***
J. Transfer Laba/Rugi ke Kantor Pusat	**835**	**77**	**513**	**541**	**594**	**697**	**632**	**789**	**904**	**1.105**	**1.338**	**10**	**55**	**113**	**164**	**167**	**199**	**211**	***J. Transfer of Profit/Loss to Head Office***
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan)	**5.137**	**1.448**	**1.478**	**1.953**	**2.254**	**2.689**	**3.816**	**4.696**	**5.603**	**6.505**	**6.121**	**720**	**1.502**	**2.593**	**3.289**	**3.794**	**4.623**	**5.456**	***K. Profit/Loss After Estimation of tax***

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

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**275.380**	**306.146**	**314.638**	**336.825**	**350.799**	**362.974**	**369.991**	**350.306**	**369.354**	**385.595**	**397.024**	**411.764**	**429.770**	**427.717**	**440.000**	**434.569**	**477.159**	**467.280**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	16.205	22.273	24.152	26.642	24.822	24.156	28.045	27.757	27.773	28.264	32.430	28.896	24.561	25.632	24.330	26.429	28.361	23.716	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	254.545	278.677	284.528	303.556	321.080	334.583	336.603	317.049	336.281	352.833	359.454	376.783	398.243	393.692	408.515	403.290	443.988	437.965	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	4.630	5.196	5.958	6.627	4.897	4.235	5.343	5.500	5.301	4.498	5.140	6.085	6.967	8.393	7.155	4.850	4.809	5.600	- *Others*
Kewajiban Komitmen	**1.154.122**	**1.223.486**	**1.239.244**	**1.222.703**	**1.262.744**	**1.319.089**	**1.358.317**	**1.399.392**	**1.417.605**r)	**1.620.664**	**1.314.773**	**1.554.793**	**1.326.988**	**1.500.734**	**1.476.856**	**1.511.309**	**1.378.086**	**1.399.162**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	817.271	848.325	860.045	831.029	862.142	895.741	924.868	967.540	979.666	1.156.005	1.013.477	1.060.198	1.028.842	1.001.917	977.945	1.015.154	1.053.002	1.062.143	- *Undisbursed loan facilities to debtors*
Committed	265.664	276.417	280.426	286.104	279.906	288.449	295.450	292.558	296.831	312.401	301.472	312.994	283.400	278.647	285.057	304.360	275.319	306.983	*- Committed*
Uncommitted	551.608	571.908	579.619	544.924	582.236	607.291	629.418	674.983	682.835	843.604	712.005	747.204	745.441	723.270	692.888	710.795	777.683	755.159	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	5.911	7.092	10.972r)	7.184	10.067	11.174	11.534	12.091	9.554	8.195	8.384	8.884	8.189	7.603	8.860	8.834	8.910	10.020	- *Undisbursed loan facilities to other banks*
Committed	1.609	1.519	1.418	1.555	1.266	1.329	1.425	1.416	1.585	1.325	1.056	1.311	1.487	1.375	1.401	1.613	1.724	1.921	*- Committed*
Uncommitted	4.301	5.573	9.554r)	5.629	8.801	9.845	10.109	10.674	7.970	6.870	7.328	7.573	6.702	6.228	7.460	7.221	7.186	8.099	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	73.439	73.766	69.014	68.919	69.362	70.843	74.186	83.841	79.450	90.536	95.196	87.787	82.822	82.595	81.498	74.701	75.653	74.616	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	255.717	291.633	295.939	310.768	315.744	337.524	343.737	332.252	346.145	355.928	360.465	387.078	411.995	401.384	403.663	408.578	444.141	420.820	- *Outstanding spot and derivatives (sold)*
- Lainnya	1.785	2.670	3.275	4.803	5.428	3.807	3.992	3.668	2.789r)	9.999	10.515	10.846	5.780	7.234	4.889	4.040	5.658	5.230	- *Others*
Tagihan Kontinjensi	**199.692**	**206.328**	**203.055**	**199.402**	**201.846**	**208.900**	**224.574**	**237.291**	**228.744**	**252.121**	**260.029**	**265.567**	**257.887**	**255.117**	**268.840**	**271.785**	**281.903**	**281.471**	***Contingent Claims***
- Garansi yang diterima	173.136	178.715	175.220	171.350	173.517	179.418	194.683	207.287	198.782	221.202	229.328	234.503	223.933	224.201	237.183	233.903	242.694	242.135	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	25.849	26.714	26.904	27.117	27.428	28.063	28.951	29.019	28.960	29.864	29.696	30.023	32.992	29.887	30.635	34.710	35.800	35.944	- *Accrued interest*
- Lainnya	706	898	931	936	902	1.420	940	985	1.002	1.056	1.005	1.041	962	1.030	1.022	3.172	3.409	3.392	- *Others*
Kewajiban Kontijensi	**183.675**	**176.201**	**180.446**	**185.477**	**191.643**	**197.657**	**206.708**	**231.331**	**216.443**	**224.438**	**232.345**	**224.440**	**215.780**	**213.925**	**221.479**	**221.368**	**229.452**	**225.029**	***Contingent Liabilities***
- Garansi yang diberikan	180.788	173.106	177.608	182.825	188.556	194.727	203.645	215.273	213.229	221.141	229.089	220.940	212.238	210.516	217.955	219.117	227.853	223.067	- *Issued guarantees*
- Lainnya	2.888	3.095	2.838	2.652	3.087	2.929	3.063	16.058	3.214	3.297	3.255	3.500	3.541	3.410	3.525	2.250	1.599	1.962	- *Others*
Lainnya	**191.889**	**190.414**	**191.592**	**193.721**	**196.474**	**199.522**	**203.622**	**209.931**	**208.410**	**212.461**	**216.548**	**213.654**	**211.547**	**213.800**	**215.567**	**218.034**	**221.146**	**221.362**	***Others***
- Penerusan Kredit	24.576	24.372	24.350	24.249	24.621	25.365	26.008	26.975	26.195	26.205	27.375	27.509	26.145	25.719	25.430	26.519	26.681	25.698	- *Channelling*
- Aset produktif yang dihapusbukukan	159.833	158.130	159.176	161.121	162.993	165.458	168.499	172.409	173.453	177.314	180.184	176.711	175.766	178.367	180.291	181.627	184.412	185.106	- *Written off earning assets*
Kredit yang diberikan	144.316	142.498	143.450	145.046	146.983	149.171	152.116	155.630	156.321	159.780	162.254	158.729	157.959	160.625	162.442	167.087	169.766	170.483	*- Credit disbursed*
Lainnya	15.517	15.632	15.726	16.074	16.010	16.287	16.384	16.779	17.131	17.534	17.930	17.982	17.806	17.742	17.849	14.540	14.646	14.623	*- Others*
- Aset produktif yang dihapustagih	7.480	7.911	8.067	8.352	8.860	8.699	9.114	10.547	8.762	8.942	8.988	9.434	9.636	9.714	9.846	9.888	10.053	10.558	- *Charged off earning assets*
Kredit yang diberikan	6.913	7.169	7.457	7.669	7.869	7.968	8.208	8.333	8.125	8.308	8.383	8.841	9.029	9.104	9.225	9.267	9.439	9.951	*- Credit disbursed*
Lainnya	567	743	610	683	991	731	906	2.214	637	634	605	593	607	610	622	621	614	607	*- Others*

***) Angka-angka sangat-sangat sementara

r) Angka-angka diperbaiki

****) Estimated figures*

r) Revised figures

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

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun r)	Jul	
Tagihan Komitmen	**23.602**	**27.673**	**26.888**	**16.364**	**35.150**	**37.449**	**26.270**	**16.570**	**19.558**	**17.980**	**20.614**	**24.939**	**31.599**	**31.310**	**24.686**	**17.852**	**24.423**	**24.613**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	23.602	27.673	26.888	16.364	35.150	37.449	26.270	16.570	19.558	17.980	20.614	24.551	31.131	30.800	24.473	17.706	24.201	24.299	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	-	-	-	-	-	-	-	-	-	-	-	388	469	510	213	146	222	314	- *Others*
Kewajiban Komitmen	**240.565**	**243.148**	**244.344**	**226.248**	**243.007**	**259.928**	**267.927**	**258.257**	**261.049**	**285.099**	**280.015**	**298.407**	**295.970**	**279.851**	**271.137**	**273.084**	**300.670**	**385.605**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	193.478	193.877	194.779	187.988	188.959	199.733	209.480	202.706	206.946	212.356	206.070	229.016	223.620	210.984	210.722	223.936	216.306	219.132	- *Undisbursed loan facilities to debtors*
Committed	48.414	51.012	52.114	52.618	42.014	49.015	55.883	50.292	54.023	55.594	51.893	58.135	52.496	48.360	49.086	52.806	46.357	56.247	*- Committed*
Uncommitted	145.065	142.864	142.666	135.371	146.945	150.718	153.597	152.414	152.923	156.762	154.177	170.881	171.124	162.624	161.635	171.130	169.949	162.885	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	211	258	269	231	176	190	192	229	201	161	95	163	127	81	101	77	70	370	- *Undisbursed loan facilities to other banks*
Committed	72	132	120	130	92	107	107	92	116	107	63	136	109	59	79	53	42	349	*- Committed*
Uncommitted	140	125	149	101	85	83	85	137	84	54	32	27	19	21	22	24	28	21	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	34.112	32.277	33.349	32.799	32.234	33.142	33.106	37.114	36.871	42.665	43.828	40.915	37.946	37.533	36.274	29.823	33.936	30.189	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	12.749	16.506	15.790	5.064[r)]	21.266	26.496	25.026	18.065	16.869	17.147	19.396	28.218	27.246	31.132	23.944	19.239	24.949	24.020	- *Outstanding spot and derivatives (sold)*
- Lainnya	14	230	157	166	372	367	123	143	162	281	373	95	96	121	96	9	8	7	- *Others*
Tagihan Kontinjensi	**35.686**	**36.971**	**39.201**	**40.165**	**41.147**	**42.505**	**45.779**	**48.562**	**47.849**	**49.351**	**50.379**	**50.454**	**48.836**	**49.787**	**54.037**	**58.027**	**59.864**	**60.106**	***Contingent Claims***
- Garansi yang diterima	15.132	15.677	17.730	18.663	19.354	20.227	22.843	25.430	24.828	25.698	26.599	26.359	24.842	26.115	30.025	30.792	32.282	32.403	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	20.116	20.732	20.899	20.918	21.198	21.672	22.316	22.502	22.379	23.004	23.130	23.428	23.310	22.981	23.298	24.317	24.450	24.588	- *Accrued interest*
- Lainnya	438	562	572	583	595	606	620	630	641	649	650	667	684	691	713	2.918	3.132	3.116	- *Others*
Kewajiban Kontijensi	**82.152**	**76.155**	**79.123**	**81.053**	**84.495**	**87.731**	**93.958**	**100.635**	**99.412**	**103.275**	**109.845**	**105.964**	**102.510**	**101.434**	**106.490**	**108.899**	**112.347**	**109.099**	***Contingent Liabilities***
- Garansi yang diberikan	81.904	75.923	78.952	80.890	84.289	87.514	93.725	100.384	99.143	102.991	109.543	105.700	102.237	101.143	106.186	108.393	111.854	108.581	- *Issued guarantees*
- Lainnya	248	232	171	163	206	217	233	252	269	284	302	265	273	290	304	505	493	518	- *Others*
Lainnya	**121.735**	**117.343**	**117.592**	**118.412**	**119.866**	**121.937**	**124.976**	**128.518**	**128.308**	**131.330**	**132.532**	**127.845**	**125.273**	**125.923**	**127.365**	**128.612**	**130.481**	**130.339**	***Others***
- Penerusan Kredit	19.066	18.418	18.264	18.166	18.345	18.772	**19.326**	**20.084**	**19.714**	**19.700**	**19.621**	**19.782**	**18.417**	**18.064**	**18.234**	**18.341**	**18.528**	**18.113**	- *Channelling*
- Aset produktif yang dihapusbukukan	102.575	98.829	99.232	100.149	101.424	103.064	105.543	108.320	108.483	111.511	112.791	107.944	106.743	107.748	109.017	110.156	111.837	112.111	- *Written off earning assets*
Kredit yang diberikan	99.263	95.535	95.937	96.852	98.115	99.747	102.213	104.602	104.868	107.782	109.020	104.175	103.056	104.067	105.332	106.602	108.211	108.560	*- Credit disbursed*
Lainnya	3.312	3.295	3.296	3.297	3.309	3.317	3.331	3.718	3.615	3.729	3.771	3.769	3.687	3.681	3.686	3.553	3.626	3.551	*- Others*
- Aset produktif yang dihapustagih	94	96	96	96	98	101	108	114	111	118	120	119	114	111	114	115	117	115	- *Charged off earning assets*
Kredit yang diberikan	94	96	96	96	98	101	108	114	111	118	120	119	114	111	114	115	117	115	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**67.659**	**75.685**	**67.725**	**83.133**	**94.209**	**96.307**	**101.196**	**92.295**	**104.133**	**106.463**	**110.257**	**107.563**	**112.748**	**113.417**	**118.915**	**112.047**	**126.454**	**120.781**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	3.427	3.745	3.650	3.676	3.673	3.747	5.828	4.261	5.279	4.098	8.179	5.462	3.923	3.842	5.064	3.944	5.781	4.147	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	62.050	69.440	61.742	76.871	88.245	91.665	93.476	86.217	97.038	101.363	100.594	99.925	106.951	106.218	110.603	106.616	119.228	115.374	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	2.183	2.499	2.334	2.585	2.291	895	1.892	1.816	1.816	1.002	1.484	2.176	1.874	3.357	3.248	1.486	1.445	1.260	- *Others*
Kewajiban Komitmen	**441.539**	**459.243**	**479.337**	**486.074**	**504.098**	**519.892**	**522.114**	**529.149**	**533.371**	**678.923**	**552.285**	**561.969**	**534.038**	**549.194**	**554.284**	**582.325**	**585.642**	**481.626**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	347.941	357.831	372.952	378.050	386.829	399.443	404.123	409.833	408.886	546.378	419.493	429.199	418.113	417.371	419.988	449.690	448.300	459.749	- *Undisbursed loan facilities to debtors*
Committed	163.347	169.214	172.900	175.826	179.225	178.449	177.478	176.507	176.957	188.813	181.364	185.697	165.475	165.050	167.756	188.158	165.571	185.214	*- Committed*
Uncommitted	184.594	188.617	200.052	202.224	207.603	220.994	226.645	233.326	231.930	357.566	238.129	243.502	252.638	252.321	252.232	261.532	282.729	274.536	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	2.234	2.049	6.550[r]	2.071	2.143	2.118	2.136	5.177	2.410	1.840	1.683	1.702	2.069	1.805	1.792	2.463	2.464	2.301	- *Undisbursed loan facilities to other banks*
Committed	1.140	1.023	1.027	1.006	1.038	1.027	1.044	1.135	1.245	968	883	986	1.132	1.097	1.098	1.442	1.465	1.352	*- Committed*
Uncommitted	1.094	1.027	5.523[r]	1.065	1.105	1.091	1.092	4.042	1.165	872	800	716	937	708	695	1.021	1.000	949	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	25.113	25.234	22.877	21.785	22.369	22.739	24.026	26.557	22.253	25.641	27.686	24.937	24.175	23.912	24.510	25.974	23.697	24.628	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	66.171	73.751	75.708	81.455	89.765	95.164	90.430	86.292	99.120	98.059	95.574	97.815	105.147	101.842	106.048	102.831	108.333	99.478	- *Outstanding spot and derivatives (sold)*
- Lainnya	82	378	1.250[r]	2.713	2.993	428	1.398	1.290	702	7.005	7.849	8.316	3.101	4.264	1.945	1.367	2.847	2.018	- *Others*
Tagihan Kontinjensi	**8.659**	**8.983**	**8.767**	**8.877**	**8.635**	**8.715**	**8.742**	**8.850**	**8.561**	**9.184**	**9.196**	**9.418**	**10.093**	**11.937**	**11.686**	**11.755**	**11.866**	**11.789**	***Contingent Claims***
- Garansi yang diterima	4.553	4.661	4.480	4.459	4.234	3.719	4.046	4.277	4.068	4.493	4.709	4.964	5.608	7.345	6.998	4.864	4.874	4.897	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	3.979	4.141	4.085	4.218	4.197	4.292	4.480	4.321	4.236	4.444	4.232	4.186	4.310	4.369	4.499	6.740	6.830	6.718	- *Accrued interest*
- Lainnya	126	181	202	201	204	703	215	252	257	246	256	268	175	222	188	151	162	173	- *Others*
Kewajiban Kontijensi	**37.219**	**36.625**	**37.946**	**38.107**	**39.346**	**39.417**	**39.914**	**41.348[r]**	**40.769**	**42.053**	**43.986**	**41.592**	**40.795**	**40.992**	**42.619**	**39.529**	**40.701**	**40.758**	***Contingent Liabilities***
- Garansi yang diberikan	34.706	34.075	35.454	35.791	36.952	36.905	37.485	38.860	38.420	39.647	41.564	39.135	38.386	38.564	40.269	38.651	39.829	39.689	- *Issued guarantees*
- Lainnya	2.512	2.550	2.491	2.316	2.394	2.513	2.429	2.488[r]	2.349	2.405	2.423	2.457	2.409	2.428	2.349	878	872	1.069	- *Others*
Lainnya	**46.937**	**48.771**	**49.199**	**50.178**	**51.009**	**51.763**	**52.549**	**53.131**	**53.202**	**53.718**	**55.939**	**57.725**	**57.891**	**58.179**	**58.189**	**59.125**	**59.843**	**59.910**	***Others***
- Penerusan Kredit	3.268	3.602	3.585	3.597	3.754	4.091	4.127	4.321	3.932	3.974	5.239	5.243	5.231	5.205	4.748	5.745	5.750	5.207	- *Channelling*
- Aset produktif yang dihapusbukukan	37.317	38.451	38.767	39.617	39.924	40.541	40.922	41.489	42.177	42.516	43.447	44.792	44.769	44.998	45.362	45.321	45.887	46.032	- *Written off earning assets*
Kredit yang diberikan	25.663	26.818	27.046	27.544	27.932	28.283	28.555	29.152	29.402	29.621	30.229	31.531	31.616	31.894	32.184	34.736	35.269	35.427	*- Credit disbursed*
Lainnya	11.655	11.633	11.721	12.073	11.992	12.258	12.367	12.337	12.776	12.895	13.218	13.262	13.153	13.104	13.178	10.585	10.618	10.606	*- Others*
- Aset produktif yang dihapustagih	6.351	6.718	6.847	6.964	7.332	7.131	7.499	7.321	7.092	7.228	7.253	7.689	7.891	7.977	8.079	8.059	8.206	8.670	- *Charged off earning assets*
Kredit yang diberikan	5.784	5.975	6.237	6.282	6.341	6.400	6.593	6.671	6.455	6.598	6.648	7.097	7.293	7.367	7.469	7.447	7.601	8.073	*- Credit disbursed*
Lainnya	567	743	610	683	991	731	906	650	637	630	605	593	598	610	610	612	605	598	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**18**	**20**	**27**	**28**	**27**	**22**	**28**	**23**	**19**	**26**	**25**	**20**	**22**	**24**	**20**	**114**	**21**	**20**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92	-	-	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	18	20	27	28	27	22	28	23	19	26	25	20	22	24	20	22	21	20	- *Others*
Kewajiban Komitmen	**4.861**	**4.980**	**5.663**	**5.467**	**5.368**	**6.521**	**6.051**	**5.412**	**7.049**	**7.400**	**6.583**	**7.774**	**7.992**	**7.172**	**6.971**	**7.410**	**7.220**	**8.205**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	4.762	4.906	5.569	5.387	5.273	6.428	5.975	5.298	6.922	6.679	5.880	7.041	7.250	7.072	6.899	7.324	7.130	7.491	- *Undisbursed loan facilities to debtors*
Committed	2.954	3.437	3.536	3.593	3.996	4.196	4.132	3.928	4.117	4.210	3.919	4.359	4.559	4.627	4.840	3.052	2.936	3.361	*- Committed*
Uncommitted	1.808	1.470	2.033	1.794	1.277	2.232	1.843	1.369	2.806	2.469	1.961	2.681	2.690	2.444	2.059	4.271	4.194	4.130	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	70	38	53	50	54	55	58	72	74	80	75	80	88	76	51	61	61	83	- *Undisbursed loan facilities to other banks*
Committed	41	8	13	17	24	22	25	31	31	31	30	38	48	37	27	30	22	23	*- Committed*
Uncommitted	29	30	40	33	30	33	34	41	42	49	45	42	40	40	23	31	39	60	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Outstanding spot and derivatives (sold)*
- Lainnya	29	36	41	30	41	38	18	43	53	41	27	25	22	24	21	26	29	28	- *Others*
Tagihan Kontinjensi	**309**	**325**	**317**	**315**	**341**	**336**	**326**	**323**	**335**	**329**	**327**	**343**	**342**	**277**	**305**	**312**	**322**	**337**	***Contingent Claims***
- Garansi yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	303	318	308	311	333	325	316	313	326	319	318	328	331	265	290	302	312	325	- *Accrued interest*
- Lainnya	6	6	9	5	8	10	10	10	9	10	9	14	11	11	15	9	10	12	- *Others*
Kewajiban Kontijensi	**374**	**371**	**337**	**343**	**483**	**406**	**359**	**379**	**356**	**353**	**387**	**341**	**318**	**369**	**380**	**408**	**437**	**447**	***Contingent Liabilities***
- Garansi yang diberikan	289	312	270	288	409	324	292	315	293	287	324	277	261	300	315	332	359	348	- *Issued guarantees*
- Lainnya	85	59	67	55	74	82	67	63	64	66	63	64	57	68	65	76	77	99	- *Others*
Lainnya	**2.255**	**2.452**	**2.498**	**2.539**	**2.692**	**2.733**	**2.762**	**2.849**	**2.902**	**3.032**	**3.103**	**3.159**	**3.195**	**3.282**	**3.318**	**3.389**	**3.451**	**3.521**	***Others***
- Penerusan Kredit	82	82	82	82	82	82	82	82	81	81	81	81	81	81	81	86	86	86	- *Channelling*
- Aset produktif yang dihapusbukukan	1.761	1.901	1.928	1.951	2.069	2.090	2.102	2.172	2.218	2.342	2.404	2.457	2.490	2.576	2.609	2.672	2.731	2.799	- *Written off earning assets*
Kredit yang diberikan	1.612	1.753	1.777	1.804	1.921	1.943	1.980	2.040	2.069	2.108	2.166	2.206	2.239	2.323	2.354	2.670	2.728	2.797	*- Credit disbursed*
Lainnya	149	148	151	147	148	147	122	133	149	233	239	251	252	253	255	2	3	3	*- Others*
- Aset produktif yang dihapustagih	412	469	488	506	541	561	577	594	602	609	617	620	624	625	629	631	634	636	- *Charged off earning assets*
Kredit yang diberikan	412	469	488	506	541	561	577	594	602	609	617	620	624	625	629	631	634	636	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

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

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**2.426**	**2.903**	**2.852**	**3.260**	**2.720**	**3.990**	**3.900**	**3.423**	**3.961**	**3.571**	**3.674**	**3.616**	**3.969**	**4.074**	**4.678**	**3.839**	**3.837**	**4.047**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	77	78	78	88	79	78	79	79	79	79	80	79	80	81	81	81	81	81	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	10	314	289	721	164	846	640	0	100[r)]	183	366	234	360	205	1.506	827	803	664	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	2.340	2.511	2.485	2.451	2.477	3.066	3.181	3.344	3.282	3.309	3.228	3.303	3.529	3.789	3.091	2.931	2.953	3.302	- *Others*
Kewajiban Komitmen	**21.004**	**20.210**	**20.652**	**21.086**	**19.773**	**22.762**	**22.758**	**21.403**	**21.248**	**21.212**	**24.112**	**25.145**	**24.981**	**22.546**	**23.478**	**21.686**	**20.991**	**30.942**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	18.826	17.572	17.801	18.012	16.990	19.398	19.438	18.809	18.088	18.355	19.261	20.393	20.137	19.763	19.752	18.955	18.375	17.940	- *Undisbursed loan facilities to debtors*
Committed	5.366	4.737	4.875	4.776	4.736	4.934	5.144	5.132	5.110	5.159	5.338	5.621	5.290	5.072	4.885	4.844	4.627	4.750	*- Committed*
Uncommitted	13.460	12.835	12.926	13.236	12.253	14.464	14.294	13.677	12.977	13.196	13.922	14.773	14.847	14.692	14.867	14.111	13.748	13.190	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	78	89	76	79	130	125	164	127	179	185	151	159	153	123	129	119	101	110	- *Undisbursed loan facilities to other banks*
Committed	15	10	7	5	3	3	3	4	45[r)]	55	36	47	45	38	45	50	40	47	*- Committed*
Uncommitted	64	78	69	74	128	122	160	123	135	131	115	111	108	85	84	69	62	62	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	865	814	845	808	869	800	837	804	775	836	817	665	603	513	521	426	435	437	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	39	60	299	565	140	814	615	35	564	219	219	51	131	137	1.021	268	101	340	- *Outstanding spot and derivatives (sold)*
- Lainnya	1.196	1.676	1.631	1.622	1.644	1.625	1.705	1.628	1.642	1.617	1.629	1.851	1.993	2.010	2.056	1.918	1.979	2.423	- *Others*
Tagihan Kontinjensi	**7.391**	**7.445**	**6.376**	**4.276**	**4.240**	**4.084**	**4.139**	**4.181**	**4.697**	**4.801**	**4.506**	**4.402**	**7.243**	**4.401**	**5.228**	**5.953**	**6.808**	**6.799**	***Contingent Claims***
- Garansi yang diterima	6.255	6.200	5.013	2.855	2.814	2.593	2.617	2.623	3.030	3.007	2.852	2.690	2.566	2.490	3.087	3.070	3.070	2.986	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	1.018	1.111	1.231	1.288	1.344	1.402	1.441	1.477	1.584	1.653	1.573	1.629	4.596	1.816	2.046	2.800	3.644	3.733	- *Accrued interest*
- Lainnya	118	133	132	133	82	88	81	81	82	141	81	82	82	95	95	83	94	80	- *Others*
Kewajiban Kontijensi	**11.946**	**9.245**	**9.572**	**10.536**	**11.505**	**11.701**	**12.212**	**12.450**	**12.638**	**11.854**	**12.140**	**10.669**	**9.961**	**10.056**	**10.425**	**11.083**	**11.302**	**11.439**	***Contingent Liabilities***
- Garansi yang diberikan	11.945	9.180	9.498	10.468	11.135	11.651	11.947	12.417	12.163	11.381	11.763	10.040	9.255	9.548	9.728	10.391	11.253	11.350	- *Issued guarantees*
- Lainnya	1	65[r)]	74[r)]	68[r)]	370	49	265	33	475	472	376	629	706	508	696	693	50	89	- *Others*
Lainnya	**7.310**	**7.617**	**7.802**	**7.832**	**7.906**	**7.914**	**7.983**	**8.092**	**8.108**	**8.306**	**8.540**	**8.542**	**8.615**	**8.593**	**8.642**	**8.639**	**8.861**	**8.948**	***Others***
- Penerusan Kredit	2.160	2.270	2.419	2.403	2.440	2.420	2.473	2.488	2.467	2.450	2.434	2.403	2.416	2.370	2.368	2.348	2.317	2.292	- *Channelling*
- Aset produktif yang dihapusbukukan	4.998	5.235	5.270	5.317	5.353	5.382	5.397	5.491	5.528	5.743	5.993	6.026	6.077	6.110	6.150	6.170	6.422	6.534	- *Written off earning assets*
Kredit yang diberikan	4.763	4.995	5.029	5.077	5.109	5.134	5.152	5.219	5.255	5.386	5.610	5.646	5.695	5.725	5.763	5.932	6.184	6.233	*- Credit disbursed*
Lainnya	236	240	241	241	244	248	246	272	273	357	383	380	382	385	387	239	238	302	*- Others*
- Aset produktif yang dihapustagih	153	113	113	113	113	113	113	113	113	113	113	113	122	113	124	122	122	122	- *Charged off earning assets*
Kredit yang diberikan	153	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	113	*- Credit disbursed*
Lainnya	0	-	-	-	-	-	-	-	-	-	-	-	9	-	11	9	9	9	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**41.154**	**52.207**	**60.645**	**59.993**	**56.751**	**56.361**	**63.263**	**55.391**	**58.106**	**59.633**	**63.713**	**68.713**	**70.972**	**71.023**	**70.780**	**74.992**	**83.621**	**82.879**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	4.510	9.241	9.243	11.614	9.656	8.917	9.580	10.100	9.451	10.331	10.176	9.313	7.207	8.645	5.890	8.886	8.866	6.174	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	36.560	42.865	51.265	48.290	46.998	47.195	53.442	45.005	48.472	49.142	53.155	59.228	63.273	61.699	64.306	65.842	74.588	76.001	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	84	101	137	89	98	249	241	285	182	161	381	171	492	679	584	265	167	704	- *Others*
Kewajiban Komitmen	**143.637**	**164.549**	**168.621**	**142.931**	**156.580**	**162.342**	**174.873**	**176.221**	**176.775**	**196.267**	**187.237**	**195.865**	**204.941**	**187.595**	**186.641**	**185.957**	**197.863**	**210.533**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	104.664	115.207	113.425	85.525r)	103.208	107.104	111.848	117.523	118.283	135.951	125.246	127.969	122.348	116.787	115.951	112.816	117.278	116.238	- *Undisbursed loan facilities to debtors*
Committed	12.083	13.754	13.359	15.263	14.247	15.188	14.696	15.654	15.957	16.505	16.505	15.864	15.194	15.054	14.234	13.501	14.898	16.095	*- Committed*
Uncommitted	92.581	101.453	100.066	70.262r)	88.961	91.916	97.152	101.869	102.326	119.446	108.741	112.105	107.154	101.732	101.717	99.315	102.381	100.143	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	15	14	12	11	10	11	185	161	162	155	77	80	82	72	17	17	15	18	- *Undisbursed loan facilities to other banks*
Committed	4	6	6	6	6	7	12	13	16	13	10	8	9	5	9	10	7	7	*- Committed*
Uncommitted	11	8	6	5	3	4	173	147	146	142	67	72	72	67	8	7	8	12	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	6.022	7.400	6.074	6.828	6.383	6.843	8.127	10.307	9.983	11.344	11.095	10.237	9.868	9.290	8.983	8.494	8.582	8.570	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	32.721	41.825	48.984	50.401	46.813	48.206	54.524	47.973	48.117	48.401	50.452	57.075	72.076	60.919	60.920	63.909	71.347	69.377	- *Outstanding spot and derivatives (sold)*
- Lainnya	215	103	126	166	167	177	189	257	229	417	366	504	567	527	770	720	641	588	- *Others*
Tagihan Kontinjensi	**62.290**	**66.669**	**60.718**	**61.201**	**62.707**	**66.477**	**71.208**	**75.594**	**74.231**	**86.458**	**91.364**	**94.904**	**90.600**	**86.342**	**89.145**	**90.368**	**93.454**	**93.259**	***Contingent Claims***
- Garansi yang diterima	62.040	66.403	60.484	60.961	62.498	66.259	70.976	75.366	73.972	86.207	91.016	94.546	90.243	85.976	88.760	89.944	93.018	92.812	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	246	264	232	238	207	216	229	225	256	249	346	356	355	363	381	420	432	442	- *Accrued interest*
- Lainnya	4	2	2	2	2	3	3	3	3	2	2	2	3	3	4	4	4	4	- *Others*
Kewajiban Kontijensi	**15.200**	**16.453**	**16.696**	**17.649**	**17.733**	**17.912**	**19.038**	**20.359**	**19.988**	**20.970**	**20.536**	**20.040**	**19.183**	**18.499**	**18.296**	**18.265**	**20.859**	**20.767**	***Contingent Liabilities***
- Garansi yang diberikan	15.158	16.265	16.662	17.601	17.691	17.844	18.969	20.294	19.931	20.901	20.445	19.954	19.087	18.383	18.187	18.166	20.752	20.581	- *Issued guarantees*
- Lainnya	42	189r)	34	49	42	68	69	65	57	69	91	85	96	116	110	98	107	186	- *Others*
Lainnya	**3.753**	**3.962**	**4.165**	**4.264**	**4.440**	**4.549**	**4.660**	**5.013**	**5.073**	**5.194**	**5.334**	**5.411**	**5.545**	**5.563**	**5.731**	**5.810**	**5.900**	**5.984**	***Others***
- Penerusan Kredit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- *Channelling*
- Aset produktif yang dihapusbukukan	3.506	3.693	3.896	3.982	4.062	4.163	4.257	4.593	4.661	4.762	4.900	4.975	5.124	5.148	5.311	5.388	5.473	5.509	- *Written off earning assets*
Kredit yang diberikan	3.352	3.539	3.743	3.829	3.909	4.009	4.103	4.439	4.508	4.608	4.746	4.822	4.957	4.995	5.119	5.377	5.463	5.499	*- Credit disbursed*
Lainnya	153	153	153	153	153	153	153	153	153	153	153	153	167	153	192	10	10	10	*- Others*
- Aset produktif yang dihapustagih	247	269	269	282	378	387	403	420	412	433	435	436	421	414	419	422	427	474	- *Charged off earning assets*
Kredit yang diberikan	247	269	269	282	378	387	403	420	412	429	435	436	421	414	419	422	427	474	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	*- Others*

r) Angka-angka diperbaiki

r) Revised figures

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

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen	**140.520**	**147.659**	**156.501**	**174.047**	**161.941**	**168.844**	**175.334**	**182.605**	**183.577**	**197.921**	**198.742**	**206.913**	**210.460**	**207.868**	**220.923**	**225.725**	**238.802**	**234.942**	***Commited Claims***
- Fasilitas pinjaman yang belum ditarik	8.192	9.210	11.181	11.264	11.414	11.414	12.558	13.317	12.963	13.757	13.996	14.042	13.350	13.064	13.296	13.426	13.633	13.314	- *Unused borrowing*
- Posisi pembelian spot dan derivatif yang masih berjalan	132.324	138.384	144.345	161.310	150.523	157.427	162.775	169.256	170.613	184.165	184.725	192.845	196.529	194.770	207.627	212.299	225.169	221.627	- *Outstanding spot and derivatives (purchased)*
- Lainnya (Others)	4	65	975	1.472	4	3	1	31	1	-	21	27	580	34	-	-	-	-	- *Others*
Kewajiban Komitmen	**302.516**	**331.357**	**320.628**	**340.897**	**333.919**	**347.644**	**364.593**	**408.950**	**418.420*****)	**444.852**	**450.692**	**352.873**	**338.382**	**454.376**	**434.345**	**440.847**	**500.378**	**351.222**	***Commited Liabilities***
- Fasilitas kredit kepada nasabah yang belum ditarik	147.600	158.931	155.519	156.067	160.885	163.635	174.003	213.372	220.540	236.286	237.527	246.580	237.373	229.941	204.633	202.434	245.612	241.593	- *Undisbursed loan facilities to debtors*
Committed	33.500	34.263	33.643	34.030	35.687	36.668	38.117	41.044	40.667	42.120	42.453	43.317	40.386	40.484	44.305	41.999	40.931	41.317	*- Committed*
Uncommitted	114.101	124.669	121.876	122.037	125.198	126.967	135.886	172.328	179.873	194.166	195.074	203.263	196.987	189.457	160.329	160.435	204.682	200.276	*- Uncommitted*
- Fasilitas kredit kepada bank lain yang Belum ditarik	3.302	4.645	4.011	4.741	7.554	8.674	8.799	6.325	6.529	5.775	6.303	6.701	5.670	5.446	6.771	6.098	6.198	7.138	- *Undisbursed loan facilities to other banks*
Committed	338	340	244	391	103	162	234	141	131	152	33	96	144	139	143	28	149	143	*- Committed*
Uncommitted	2.964	4.304	3.767	4.350	7.452	8.512	8.565	6.184	6.398	5.623	6.270	6.605	5.526	5.307	6.628	6.069	6.050	6.995	*- Uncommitted*
- Irrevocable L/C yang masih berjalan	7.328	8.040	5.869	6.699	7.508	7.319	8.090	9.058	9.568	10.050	11.769	11.034	10.231	11.347	11.211	9.984	9.002	10.791	- *Current Irrevocable L/C*
- Posisi penjualan spot dan derivatif yang masih berjalan	144.037	159.491	155.158	173.283	157.760	166.845	173.142	179.887	181.474	192.103	194.823	203.918	207.396	207.354	211.730	222.331	239.412	227.604	- *Outstanding spot and derivatives (sold)*
- Lainnya	249	249	70	107	212	1.172	559	308	308***)	638	271	55	-	288	-	-	153	167	- *Others*
Tagihan Kontinjensi	**85.357**	**85.936**	**87.676**	**84.567**	**84.776**	**86.784**	**94.380**	**99.781**	**93.073**	**101.999**	**104.257**	**106.047**	**100.773**	**102.373**	**108.440**	**105.370**	**109.590**	**109.182**	***Contingent Claims***
- Garansi yang diterima	85.156	85.774	87.514	84.412	84.616	86.619	94.201	99.591	92.884	101.797	104.151	105.944	100.675	102.274	108.312	105.233	109.450	109.037	- *Received guarantees*
- Pendapatan bunga dalam penyelesaian	187	148	148	143	149	156	168	181	179	194	98	95	92	92	121	130	132	137	- *Accrued interest*
- Lainnya	13	14	14	12	11	10	10	10	10	8	8	7	7	7	7	7	7	7	- *Others*
Kewajiban Kontijensi	**36.785**	**37.351**	**36.773**	**37.788**	**38.081**	**40.490**	**41.227**	**43.002**	**43.280**	**45.933**	**45.450**	**45.834**	**43.012**	**42.576**	**43.269**	**43.185**	**43.806**	**42.518**	***Contingent Liabilities***
- Garansi yang diberikan	36.785	37.351	36.773	37.788	38.081	40.490	41.227	43.002	43.280	45.933	45.450	45.834	43.012	42.576	43.269	43.185	43.806	42.518	- *Issued guarantees*
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Others*
Lainnya	**9.899**	**10.268**	**10.336**	**10.496**	**10.561**	**10.626**	**10.692**	**10.765**	**10.818**	**10.882**	**11.100**	**10.972**	**11.028**	**12.261**	**12.323**	**12.459**	**12.609**	**12.661**	***Others***
- Penerusan Kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- *Channelling*
- Aset produktif yang dihapusbukukan	9.676	10.021	10.082	10.104	10.162	10.218	10.277	10.344	10.385	10.440	10.650	10.515	10.562	11.787	11.842	11.921	12.062	12.119	- *Written off earning assets*
Kredit yang diberikan	9.664	9.858	9.919	9.941	9.999	10.054	10.113	10.178	10.220	10.274	10.483	10.349	10.397	11.622	11.690	11.770	11.911	11.968	*- Credit disbursed*
Lainnya	12	163	163	163	163	164	165	165	165	166	166	166	166	165	151	151	151	151	*- Others*
- Aset produktif yang dihapustagih	223	247	254	391	399	408	415	421	432	442	450	457	465	474	482	538	547	542	- *Charged off earning assets*
Kredit yang diberikan	223	247	254	391	399	408	415	421	432	442	450	457	465	474	482	538	547	542	*- Credit disbursed*
Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Others*

***) Angka-angka sangat-sangat sementara

****) Estimated figures*

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**17,43**	**19,08**	**18,74**	**18,68**	**18,08**	**18,08**	**18,02**	**18,11**	**18,48**	**18,72**	**18,13**	**19,91**	**19,91**	**19,77**	**19,33**	**19,48**	**19,45**	**19,39**	***Capital Adequacy Ratio (%)***
- Modal	496.629	565.431	561.848	569.202	567.388	576.547	582.716	601.394	612.646	633.538	626.888	696.029	692.783	692.611	688.661	702.833	713.581	715.036	- *Capital*
- ATMR	2.849.997	2.963.335	2.997.947	3.047.401	3.137.611	3.188.076	3.234.414	3.320.806	3.315.371	3.383.646	3.458.404	3.495.264	3.479.287	3.502.768	3.561.926	3.608.712	3.669.339	3.687.281	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**15,60**	**17,24**	**16,94**	**16,91**	**16,30**	**16,32**	**16,34**	**16,42**	**16,66**	**16,99**	**16,36**	**18,27**	**18,29**	**18,17**	**17,76**	**17,91**	**17,79**	**17,81**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	444.545	510.947	507.982	515.172	511.475	520.451	528.377	545.432	552.319	575.004	565.774	638.682	636.516	636.301	632.568	646.263	652.912	656.825	- *Core Capital (Tier I)*
- ATMR	2.849.997	2.963.335	2.997.947	3.047.401	3.137.611	3.188.076	3.234.414	3.320.806	3.315.371	3.383.646	3.458.404	3.495.264	3.479.287	3.502.768	3.561.926	3.608.712	3.669.339	3.687.281	- *Risk Weighted Assets*
ROA (%)	**3,11**	**3,03**	**2,96**	**2,99**	**3,02**	**3,00**	**3,03**	**3,06**	**3,09**	**3,09**	**3,08**	**2,90**	**2,79**	**3,01**	**2,93**	**2,98**	**3,02**	**2,91**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	117.103	124.226	122.288	124.437	126.197	126.133	128.398	130.653	132.679	133.732	134.571	136.311	131.164	141.871	138.814	142.439	145.570	140.804	- *Profit*
- Rata-rata total aset	3.761.912	4.105.137	4.132.432	4.155.641	4.179.853	4.203.757	4.230.746	4.269.024	4.296.687	4.328.225	4.365.364	4.704.589	4.704.448	4.719.077	4.745.361	4.778.705	4.817.211	4.832.305	- *Average total assets*
BOPO (%)	**74,10**	**75,11**	**75,02**	**74,54**	**74,66**	**74,14**	**74,06**	**74,35**	**73,74**	**74,95**	**74,08**	**82,93**	**79,48**	**77,34**	**77,19**	**76,20**	**75,45**	**76,54**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	321.357	90.545	118.453	146.520	179.027	202.408	235.035	272.984	298.646	353.066	368.460	53.965	82.430	118.983	152.786	186.053	218.558	259.135	- *Operating Expenses*
- Pendapatan Operasional	433.678	120.546	157.898	196.559	239.786	273.011	317.357	367.168	404.977	471.067	497.384	65.072	103.713	153.836	197.934	244.150	289.661	338.544	- *Operating Income*
NIM (%)	**5,49**	**5,41**	**5,42**	**5,41**	**5,43**	**5,46**	**5,46**	**5,48**	**5,50**	**4,88**	**4,89**	**4,17**	**4,18**	**4,28**	**4,26**	**4,22**	**4,22**	**4,20**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	200.338	215.365	217.071	218.140	219.773	222.215	223.906	226.470	228.967	231.216	233.841	246.975	247.087	252.437	251.690	250.760	252.257	251.819	- *Interest income net*
- Rata-rata total aset produktif	3.648.741	3.980.999	4.006.770	4.029.514	4.050.534	4.073.035	4.097.904	4.134.927	4.161.857	4.742.537	4.782.557	5.922.528	5.905.662	5.896.304	5.909.664	5.936.520	5.978.554	5.992.080	- *Average total earning assets*
LDR (%)	**83,58**	**84,93**	**85,17**	**85,84**	**86,80**	**88,68**	**88,88**	**88,91**	**89,47**	**89,97**	**89,70**	**90,47**	**90,47**	**91,17**	**90,79**	**90,30**	**90,25**	**92,19**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	2.597.026	2.650.434	2.704.323	2.757.639	2.818.238	2.893.020	2.938.954	3.024.448	3.027.457	3.081.594	3.158.099	3.125.561	3.134.461	3.169.647	3.222.850	3.262.111	3.324.847	3.339.705	- *Total Credit to third party*
- Total Dana Pihak Ketiga	3.107.385	3.120.554	3.175.378	3.212.610	3.246.636	3.262.157	3.306.536	3.401.635	3.383.707	3.425.301	3.520.616	3.454.949	3.464.669	3.476.779	3.549.751	3.612.717	3.683.973	3.622.653	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**18,45**	**18,08**	**18,20**	**17,48**	**16,22**	**16,40**	**15,75**	**15,92**	**15,85**	**15,50**	**15,77**	**15,06**	**15,15**	**14,58**	**15,12**	**16,31**	**15,78**	**15,21**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	616.043	598.786	612.040	584.308	547.670	557.523	532.728	560.114	554.127	545.510	589.158	534.690	541.642	514.369	551.766	625.072	610.892	570.498	- *Aset Likuid Primer*
- Aset Likuid Sekunder	142.989	153.233	155.000	158.333	150.046	155.352	163.193	168.325	166.499	174.449	163.506	173.603	171.239	178.448	177.717	176.202	179.425	178.809	- *Aset Likuid Sekunder*
- Total Aset	4.115.003	4.160.081	4.214.319	4.248.473	4.300.917	4.347.177	4.419.669	4.575.253	4.545.650	4.643.724	4.773.892	4.704.589	4.704.307	4.751.823	4.824.212	4.912.082	5.009.817	4.927.835	- *Total Assets*

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan pada tabel 2.13

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

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**16,17**	**18,25**	**17,24**	**17,51**	**16,61**	**16,41**	**16,35**	**16,17**	**16,40**	**16,70**	**15,91**	**18,60**	**17,98**	**17,84**	**17,27**	**16,91**	**16,81**	**16,90**	***Capital Adequacy Ratio (%)***
- Modal	166.297	193.045	184.012	189.996	185.969	187.596	189.265	192.847	194.358	201.731	198.288	233.021	224.844	224.400	220.153	218.610	219.898	223.797	- *Capital*
- ATMR	1.028.287	1.058.063	1.067.313	1.084.825	1.119.932	1.142.853	1.157.567	1.192.526	1.185.125	1.207.733	1.246.469	1.253.042	1.250.738	1.257.797	1.275.095	1.292.751	1.307.776	1.324.087	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**14,59**	**16,73**	**15,93**	**16,13**	**15,17**	**15,00**	**15,13**	**14,96**	**14,89**	**15,39**	**14,58**	**17,47**	**16,92**	**16,78**	**16,22**	**15,89**	**15,62**	**15,87**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	150.049	176.990	169.988	174.983	169.901	171.449	175.169	178.425	176.510	185.826	181.769	218.861	211.623	211.026	206.839	205.391	204.255	210.129	- *Core Capital (Tier I)*
- ATMR	1.028.287	1.058.063	1.067.313	1.084.825	1.119.932	1.142.853	1.157.567	1.192.526	1.185.125	1.207.733	1.246.469	1.253.042	1.250.738	1.257.797	1.275.095	1.292.751	1.307.776	1.324.087	- *Risk Weighted Assets*
ROA (%)	**3,80**	**3,74**	**3,63**	**3,62**	**3,70**	**3,69**	**3,68**	**3,71**	**3,74**	**3,74**	**3,87**	**3,54**	**3,43**	**3,82**	**3,81**	**3,67**	**3,74**	**3,67**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	51.669	55.845	54.605	54.784	56.460	56.537	56.837	57.717	58.661	58.953	61.645	60.155	58.520	65.579	65.995	64.006	65.680	64.640	- *Profit*
- Rata-rata total aset	1.359.034	1.493.920	1.505.655	1.513.866	1.524.660	1.533.619	1.543.907	1.556.473	1.567.429	1.578.204	1.593.260	1.699.767	1.704.083	1.715.900	1.730.410	1.742.727	1.756.695	1.763.662	- *Average total assets*
BOPO (%)	**70,53**	**71,34**	**71,08**	**70,89**	**70,86**	**67,31**	**66,77**	**66,56**	**66,60**	**66,55**	**66,16**	**80,21**	**75,08**	**70,86**	**70,67**	**71,01**	**69,73**	**70,79**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	116.981	33.961	43.733	54.189	66.794	66.178	74.989	84.953	94.840	104.592	116.272	20.247	28.938	39.312	51.173	63.221	73.278	86.766	- *Operating Expenses*
- Pendapatan Operasional	165.852	47.605	61.529	76.441	94.258	98.325	112.307	127.642	142.411	157.158	175.740	25.242	38.541	55.482	72.410	89.033	105.082	122.576	- *Operating Income*
NIM (%)	**5,95**	**5,90**	**5,90**	**5,88**	**5,89**	**5,93**	**5,93**	**5,97**	**6,04**	**5,43**	**5,50**	**4,96**	**5,13**	**5,25**	**5,20**	**5,16**	**5,14**	**5,10**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	79.244	86.099	86.753	86.893	87.781	88.783	89.390	90.692	92.336	93.120	95.200	100.471	104.039	106.678	106.170	105.892	106.347	105.661	- *Interest income net*
- Rata-rata total aset produktif	1.331.277	1.459.374	1.470.244	1.478.354	1.489.445	1.496.562	1.506.273	1.518.879	1.529.793	1.714.676	1.731.075	2.025.132	2.029.010	2.030.993	2.041.956	2.053.920	2.067.818	2.071.693	- *Average total earning assets*
LDR (%)	**79,84**	**85,54**	**84,73**	**85,90**	**86,99**	**88,06**	**87,48**	**88,72**	**88,07**	**89,29**	**86,70**	**89,84**	**89,64**	**89,64**	**88,98**	**88,53**	**88,46**	**88,75**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	959.128	976.289	998.187	1.025.125	1.066.945	1.077.916	1.088.499	1.125.090	1.125.057	1.145.988	1.181.726	1.159.580	1.166.047	1.178.302	1.199.339	1.206.035	1.234.235	1.238.718	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.201.284	1.141.350	1.178.129	1.193.439	1.226.507	1.224.042	1.244.245	1.268.088	1.277.421	1.283.491	1.363.062	1.290.656	1.300.786	1.314.445	1.347.928	1.362.280	1.395.240	1.395.751	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**20,06**	**17,68**	**18,87**	**17,40**	**15,58**	**15,80**	**16,51**	**15,73**	**16,23**	**15,57**	**15,84**	**14,50**	**14,41**	**14,00**	**15,33**	**17,31**	**15,40**	**14,51**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	229.643	184.826	208.090	188.051	172.779	174.285	187.881	179.612	187.883	180.049	199.232	160.709	163.896	154.137	184.291	223.533	193.751	177.735	- *Aset Likuid Primer*
- Aset Likuid Sekunder	78.295	80.955	82.690	81.072	73.128	76.493	78.918	80.985	82.490	82.424	79.349	85.673	83.497	88.200	87.699	86.721	87.591	84.222	- *Aset Likuid Sekunder*
- Total Aset	1.535.343	1.503.293	1.540.859	1.546.709	1.578.632	1.587.370	1.615.923	1.657.000	1.666.037	1.685.957	1.758.873	1.699.767	1.716.756	1.731.177	1.773.941	1.791.994	1.826.532	1.805.468	- *Total Assets*

Ket: Data tidak termasuk BUS, data kinerja BUS disajikan pada tabel 2.13

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

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

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**15,33**	**16,87**	**16,93**	**16,43**	**16,21**	**16,22**	**16,19**	**16,00**	**15,97**	**16,23**	**16,01**	**17,20**	**17,39**	**17,24**	**16,95**	**16,76**	**16,69**	**16,76**	***Capital Adequacy Ratio (%)***
- Modal	177.744	203.036	205.952	203.395	203.549	207.964	209.054	211.681	212.565	219.116	220.225	239.571	241.698	241.575	242.144	241.975	245.211	246.279	- *Capital*
- ATMR	1.159.788	1.203.384	1.216.758	1.237.769	1.255.918	1.281.841	1.290.919	1.323.121	1.330.646	1.349.762	1.375.870	1.393.189	1.390.040	1.401.096	1.428.465	1.443.576	1.469.513	1.469.840	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**13,05**	**14,48**	**14,50**	**14,09**	**13,87**	**13,92**	**13,91**	**13,75**	**13,66**	**13,98**	**13,78**	**15,04**	**15,20**	**15,08**	**14,84**	**14,68**	**14,52**	**14,62**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	151.331	174.212	176.401	174.342	174.135	178.423	179.620	181.938	181.816	188.701	189.602	209.491	211.229	211.333	211.996	211.858	213.439	214.913	- *Core Capital (Tier I)*
- ATMR	1.159.788	1.203.384	1.216.758	1.237.769	1.255.918	1.281.841	1.290.919	1.323.121	1.330.646	1.349.762	1.375.870	1.393.189	1.390.040	1.401.096	1.428.465	1.443.576	1.469.513	1.469.840	- *Risk Weighted Assets*
ROA (%)	**2,64**	**2,27**	**2,28**	**2,41**	**2,45**	**2,48**	**2,50**	**2,50**	**2,51**	**2,52**	**2,43**	**2,21**	**2,07**	**2,14**	**2,11**	**2,47**	**2,49**	**2,38**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	38.452	36.284	36.430	38.667	39.491	40.047	40.641	40.888	41.276	41.632	40.571	39.881	37.484	38.770	38.290	45.037	45.561	43.875	- *Profit*
- Rata-rata total aset	1.455.843	1.599.109	1.599.490	1.604.150	1.610.155	1.616.921	1.624.494	1.635.928	1.644.041	1.654.302	1.667.964	1.806.441	1.807.605	1.810.090	1.813.921	1.822.034	1.833.438	1.841.620	- *Average total assets*
BOPO (%)	**74,88**	**77,77**	**77,68**	**76,67**	**76,35**	**76,65**	**77,00**	**77,78**	**76,82**	**80,03**	**78,07**	**86,84**	**81,50**	**81,12**	**81,04**	**78,20**	**77,85**	**78,90**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	112.722	31.225	41.531	51.821	62.055	73.944	86.644	102.216	110.316	147.270	138.893	21.335	27.466	41.567	54.366	67.058	79.586	94.757	- *Operating Expenses*
- Pendapatan Operasional	150.543	40.149	53.463	67.586	81.281	96.472	112.520	131.421	143.610	184.014	177.897	24.568	33.703	51.244	67.082	85.751	102.233	120.097	- *Operating Income*
NIM (%)	**5,17**	**4,93**	**4,97**	**4,98**	**5,00**	**5,04**	**5,06**	**5,07**	**5,08**	**4,43**	**4,42**	**3,84**	**3,74**	**3,83**	**3,81**	**3,74**	**3,75**	**3,77**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	72.679	76.059	76.695	77.127	77.549	78.492	79.156	79.850	80.376	80.819	81.316	85.688	83.252	85.272	85.106	83.771	84.420	85.091	- *Interest income net*
- Rata-rata total aset produktif	1.404.733	1.544.185	1.543.806	1.547.870	1.550.380	1.558.452	1.564.843	1.575.379	1.583.167	1.824.766	1.838.391	2.234.220	2.228.729	2.227.827	2.231.022	2.240.051	2.251.847	2.259.658	- *Average total earning assets*
LDR (%)	**81,58**	**81,56**	**83,00**	**82,94**	**83,52**	**84,92**	**84,62**	**84,72**	**85,87**	**85,13**	**83,77**	**83,73**	**84,21**	**86,33**	**86,05**	**85,89**	**86,26**	**86,07**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	1.026.324	1.042.830	1.054.307	1.067.706	1.074.089	1.114.375	1.129.846	1.158.362	1.169.129	1.178.509	1.202.706	1.196.529	1.201.696	1.220.565	1.236.069	1.251.699	1.272.478	1.274.333	- *Total Credit to third party*
- Total Dana Pihak Ketiga	1.257.990	1.278.659	1.270.305	1.287.290	1.286.101	1.312.209	1.335.266	1.367.281	1.361.464	1.384.327	1.435.791	1.428.968	1.427.086	1.413.854	1.436.481	1.457.270	1.475.133	1.480.588	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,47**	**15,50**	**15,28**	**14,81**	**13,53**	**14,48**	**12,91**	**13,32**	**13,10**	**12,84**	**14,66**	**13,98**	**13,93**	**12,91**	**13,20**	**13,64**	**13,81**	**15,60**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	203.772	208.654	203.840	199.314	181.959	198.145	167.910	181.023	176.127	173.971	216.884	199.186	199.243	182.025	189.873	202.706	209.084	240.607	- *Aset Likuid Primer*
- Aset Likuid Sekunder	41.689	41.350	42.011	41.009	38.452	41.814	48.700	49.012	48.843	51.569	49.644	53.306	52.653	52.218	51.002	50.173	51.989	54.326	- *Aset Likuid Sekunder*
- Total Aset	1.586.631	1.613.124	1.608.619	1.622.789	1.628.858	1.657.518	1.677.507	1.727.395	1.717.066	1.756.912	1.818.240	1.806.441	1.808.768	1.815.061	1.825.414	1.854.486	1.890.458	1.890.712	- *Total Assets*

Ket: Data tidak termasuk BUS, 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.a. Kinerja BUSN Non Devisa Konvensional
(Non-Foreign Exchange Commercial Banks Performance)
Miliar Rp *(Billion Rp)*

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**20,80**	**21,36**	**21,41**	**22,49**	**21,80**	**21,22**	**21,36**	**22,29**	**22,30**	**22,21**	**23,16**	**24,15**	**24,05**	**23,65**	**23,36**	**23,85**	**23,50**	**23,25**	***Capital Adequacy Ratio (%)***
- Modal	13.530	15.245	15.377	16.332	16.030	15.841	15.985	16.698	16.819	16.921	17.984	19.590	19.667	19.749	19.789	20.538	20.721	20.008	- *Capital*
- ATMR	65.057	71.365	71.834	72.628	73.518	74.664	74.833	74.920	75.431	76.170	77.653	81.122	81.783	83.499	84.710	86.119	88.176	86.066	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**19,38**	**20,06**	**20,10**	**21,17**	**20,52**	**20,34**	**20,48**	**20,60**	**20,63**	**20,54**	**21,47**	**22,55**	**22,84**	**22,42**	**22,16**	**22,28**	**21,94**	**21,68**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	12.610	14.315	14.437	15.379	15.083	15.185	15.326	15.435	15.563	15.643	16.675	18.293	18.678	18.724	18.768	19.191	19.347	18.659	- *Core Capital (Tier I)*
- ATMR	65.057	71.365	71.834	72.628	73.518	74.664	74.833	74.920	75.431	76.170	77.653	81.122	81.783	83.499	84.710	86.119	88.176	86.066	- *Risk Weighted Assets*
ROA (%)	**3,31**	**3,23**	**3,22**	**3,31**	**3,35**	**3,36**	**3,36**	**3,34**	**3,30**	**3,27**	**3,26**	**2,16**	**2,49**	**2,61**	**2,52**	**2,57**	**2,57**	**2,37**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	3.204	3.545	3.561	3.694	3.704	3.730	3.752	3.751	3.725	3.715	3.744	2.716	3.128	3.297	3.203	3.278	3.306	3.051	- *Profit*
- Rata-rata total aset	96.840	109.653	110.540	111.557	110.437	111.042	111.637	112.452	112.988	113.554	114.799	125.653	125.884	126.452	126.875	127.641	128.813	128.577	- *Average total assets*
BOPO (%)	**79,30**	**78,81**	**78,96**	**78,51**	**78,32**	**78,38**	**78,40**	**78,51**	**78,83**	**79,11**	**79,67**	**86,52**	**84,07**	**83,58**	**84,00**	**83,87**	**84,03**	**84,53**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	12.149	3.270	4.423	5.575	6.639	7.836	9.028	10.228	11.519	12.851	14.260	1.454	2.740	4.179	5.617	7.113	8.653	9.680	- *Operating Expenses*
- Pendapatan Operasional	15.320	4.149	5.602	7.100	8.476	9.998	11.515	13.028	14.612	16.246	17.900	1.680	3.259	5.000	6.688	8.481	10.297	11.452	- *Operating Income*
NIM (%)	**9,34**	**9,01**	**9,02**	**9,00**	**9,08**	**9,13**	**9,13**	**9,10**	**9,08**	**8,84**	**8,73**	**7,22**	**7,41**	**7,51**	**7,43**	**7,49**	**7,48**	**6,77**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	8.606	9.425	9.502	9.573	9.553	9.658	9.703	9.750	9.770	9.780	9.761	9.041	9.295	9.461	9.380	9.521	9.586	8.651	- *Interest income net*
- Rata-rata total aset produktif	92.126	104.567	105.391	106.351	105.260	105.785	106.319	107.093	107.592	110.581	111.801	125.257	125.494	126.014	126.317	127.035	128.091	127.844	- *Average total earning assets*
LDR (%)	**82,73**	**84,26**	**85,89**	**85,60**	**86,85**	**88,91**	**89,04**	**88,86**	**89,65**	**90,46**	**85,10**	**86,53**	**89,32**	**89,14**	**91,09**	**89,89**	**89,39**	**89,01**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	69.804	73.160	73.954	75.736	76.863	77.190	77.908	79.835	79.114	80.512	82.634	81.831	83.030	84.551	86.546	88.188	90.427	89.055	- *Total Credit to third party*
- Total Dana Pihak Ketiga	84.374	86.824	86.104	88.477	88.504	86.822	87.501	89.846	88.243	89.001	97.102	94.575	92.962	94.849	95.013	98.111	101.160	100.046	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**19,32**	**19,56**	**19,02**	**19,34**	**18,31**	**16,71**	**15,44**	**14,92**	**14,71**	**13,28**	**15,03**	**14,78**	**16,24**	**14,80**	**13,48**	**14,16**	**13,43**	**17,15**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	19.716	20.264	19.647	20.623	19.715	17.502	16.129	16.314	16.009	14.608	18.417	17.688	19.556	17.968	16.354	17.512	17.114	21.791	- *Aset Likuid Primer*
- Aset Likuid Sekunder	1.291	1.880	1.881	1.737	1.558	1.661	1.751	1.430	1.320	1.218	891	883	920	908	926	1.000	978	873	- *Aset Likuid Sekunder*
- Total Aset	108.758	113.204	113.199	115.624	116.163	114.668	115.803	118.971	117.813	119.212	128.498	125.653	126.115	127.587	128.147	130.704	134.669	132.132	- *Total Assets*

Ket: Data tidak termasuk BUS, 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.a. Kinerja BPD Konvensional
(Regional Development Banks Performance)
Miliar Rp *(Billion Rp)*

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**18,02**	**18,73**	**17,98**	**17,79**	**15,62**	**16,72**	**16,93**	**16,70**	**16,82**	**16,89**	**17,58**	**20,61**	**20,33**	**18,64**	**17,87**	**17,70**	**17,58**	**17,64**	***Capital Adequacy Ratio (%)***
- Modal	35.198	38.809	38.311	38.270	37.681	37.382	37.773	38.083	38.547	39.254	40.343	47.652	47.538	44.403	43.148	43.265	44.174	43.475	- *Capital*
- ATMR	195.318	207.252	213.070	215.175	241.218	223.525	223.048	228.091	229.131	232.437	229.459	231.213	233.794	238.250	241.388	244.448	251.298	246.441	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,66**	**17,44**	**16,70**	**16,52**	**14,47**	**15,46**	**15,66**	**15,43**	**15,56**	**15,63**	**16,33**	**19,41**	**19,13**	**17,37**	**16,68**	**16,49**	**16,42**	**16,47**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	32.531	36.145	35.586	35.538	34.897	34.548	34.935	35.193	35.652	36.328	37.474	44.869	44.729	41.391	40.268	40.316	41.255	40.593	- *Core Capital (Tier I)*
- ATMR	195.318	207.252	213.070	215.175	241.218	223.525	223.048	228.091	229.131	232.437	229.459	231.213	233.794	238.250	241.388	244.448	251.298	246.441	- *Risk Weighted Assets*
ROA (%)	**2,90**	**3,65**	**3,49**	**3,42**	**3,44**	**3,25**	**3,27**	**3,26**	**3,19**	**3,18**	**3,18**	**3,28**	**2,88**	**3,52**	**2,98**	**2,88**	**3,03**	**2,59**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	10.462	13.616	13.331	13.227	13.467	12.751	12.840	12.915	12.706	12.732	12.686	12.723	11.256	13.972	12.059	11.884	12.733	10.862	- *Profit*
- Rata-rata total aset	361.101	373.404	382.399	386.972	391.335	392.194	392.323	396.124	397.998	399.903	399.075	388.106	391.382	396.811	405.119	412.541	420.841	418.834	- *Average total assets*
BOPO (%)	**75,29**	**69,06**	**70,04**	**70,36**	**69,87**	**71,71**	**71,66**	**71,75**	**72,32**	**72,43**	**73,49**	**73,89**	**75,92**	**71,38**	**75,77**	**76,14**	**74,83**	**78,48**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	31.470	7.502	10.200	12.867	15.397	18.540	21.204	24.040	27.128	30.043	34.438	2.913	5.858	8.610	12.385	15.691	18.789	23.038	- *Operating Expenses*
- Pendapatan Operasional	41.797	10.862	14.563	18.286	22.037	25.855	29.588	33.505	37.511	41.476	46.864	3.942	7.717	12.063	16.346	20.609	25.107	29.357	- *Operating Income*
NIM (%)	**6,70**	**7,39**	**7,25**	**7,22**	**7,18**	**7,25**	**7,27**	**7,24**	**7,24**	**6,93**	**7,04**	**7,07**	**6,87**	**6,92**	**6,73**	**6,61**	**6,52**	**6,60**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	22.856	26.201	26.354	26.562	26.727	27.028	27.150	27.302	27.429	27.556	27.891	28.260	27.702	28.263	28.114	28.093	28.241	28.469	- *Interest income net*
- Rata-rata total aset produktif	341.257	354.313	363.468	368.086	372.464	373.051	373.221	377.019	378.917	397.461	396.439	399.777	403.106	408.663	417.438	425.019	433.073	431.113	- *Average total earning assets*
LDR (%)	**78,57**	**72,80**	**69,34**	**71,63**	**72,69**	**76,96**	**78,47**	**73,88**	**77,80**	**78,32**	**92,34**	**86,87**	**85,55**	**83,82**	**78,97**	**77,10**	**74,34**	**86,79**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	218.851	227.278	233.279	238.337	245.766	250.808	252.779	258.209	262.040	265.091	265.661	261.438	264.776	268.692	273.212	278.900	283.448	284.516	- *Total Credit to third party*
- Total Dana Pihak Ketiga	278.535	312.209	336.447	332.720	338.089	325.888	322.124	349.517	336.800	338.477	287.709	300.964	309.481	320.552	345.954	361.750	381.311	327.818	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**22,93**	**26,24**	**26,91**	**25,32**	**24,42**	**23,02**	**21,64**	**24,17**	**22,18**	**23,46**	**18,19**	**18,54**	**20,10**	**20,69**	**22,14**	**23,60**	**25,40**	**15,71**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	80.457	96.263	103.916	95.392	93.943	83.318	76.873	94.516	82.570	88.753	63.091	64.547	71.512	77.066	87.189	96.129	108.525	55.901	- *Aset Likuid Primer*
- Aset Likuid Sekunder	3.626	6.024	6.241	7.238	6.940	8.169	8.210	8.580	9.442	9.545	7.858	7.424	7.801	7.280	8.007	8.256	8.914	8.013	- *Aset Likuid Sekunder*
- Total Aset	366.684	389.850	409.387	405.260	413.154	397.348	393.226	426.527	414.864	419.084	389.964	388.106	394.657	407.669	430.044	442.228	462.415	406.793	- *Total Assets*

Ket: Data tidak termasuk BUS, 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.a. Kinerja Bank Campuran Konvensional
(Joint Venture Banks Performance)
Miliar Rp *(Billion Rp)*

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**18,65**	**20,99**	**20,88**	**20,05**	**20,42**	**20,29**	**19,51**	**19,60**	**19,54**	**19,67**	**19,86**	**20,72**	**21,31**	**20,81**	**20,36**	**20,21**	**19,88**	**19,85**	***Capital Adequacy Ratio (%)***
- Modal	30.770	36.967	38.082	37.924	38.667	39.748	40.166	41.604	37.768	42.275.853	43.832	46.210	46.522	45.041	45.375	45.530	45.349	45.419	- *Capital*
- ATMR	164.956	176.075	182.355	189.111	189.319	195.946	205.845	212.290	193.268	214.954.109	220.744	222.979	218.289	216.486	222.842	225.304	228.078	228.815	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**16,52**	**18,93**	**18,55**	**18,01**	**18,12**	**17,99**	**17,22**	**17,28**	**17,07**	**17,25**	**16,78**	**17,85**	**18,44**	**17,95**	**17,55**	**17,38**	**17,09**	**17,11**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	27.253	33.326	33.819	34.053	34.297	35.259	35.453	36.686	32.995	37.081	37.034	39.792	40.249	38.864	39.108	39.164	38.985	39.139	- *Core Capital (Tier I)*
- ATMR	164.956	176.075	182.355	189.111	189.319	195.946	205.845	212.290	193.268	214.954	220.744	222.979	218.289	216.486	222.842	225.304	228.078	228.815	- *Risk Weighted Assets*
ROA (%)	**2,24**	**3,01**	**2,66**	**2,56**	**2,39**	**2,31**	**2,36**	**2,47**	**2,60**	**2,47**	**2,39**	**2,87**	**2,53**	**2,33**	**2,12**	**2,03**	**1,98**	**1,96**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	4.479	6.555	5.941	5.789	5.458	5.349	5.548	5.900	5.802	6.028	5.922	8.283	7.222	6.523	5.930	5.697	5.602	5.546	- *Profit*
- Rata-rata total aset	200.343	218.099	223.532	226.199	228.556	231.368	234.719	238.552	223.438	243.827	247.500	288.918	285.937	279.615	279.741	281.031	282.224	282.365	- *Average total assets*
BOPO (%)	**77,86**	**78,34**	**78,13**	**77,39**	**79,98**	**81,78**	**80,42**	**80,53**	**78,32**	**78,13**	**79,23**	**78,19**	**83,61**	**83,86**	**81,73**	**81,54**	**82,64**	**82,46**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	15.179	4.890	5.973	7.024	9.431	12.222	13.106	15.313	14.622	18.127	20.899	2.338	5.041	8.192	9.141	10.860	13.343	15.329	- *Operating Expenses*
- Pendapatan Operasional	19.494	6.243	7.645	9.076	11.792	14.944	16.297	19.015	18.669	23.200	26.378	2.990	6.028	9.769	11.185	13.318	16.145	18.589	- *Operating Income*
NIM (%)	**3,63**	**3,50**	**3,49**	**3,51**	**3,47**	**3,49**	**3,48**	**3,46**	**3,36**	**2,99**	**3,00**	**2,37**	**2,32**	**2,37**	**2,36**	**2,35**	**2,36**	**2,38**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	7.163	7.541	7.710	7.835	7.841	7.983	8.073	8.146	7.430	8.402	8.568	10.501	10.133	10.101	10.000	9.965	10.015	10.127	- *Interest income net*
- Rata-rata total aset produktif	197.239	215.355	220.741	223.435	225.795	228.493	231.819	235.563	221.310	281.275	285.548	443.642	437.106	425.817	424.379	423.908	425.172	425.125	- *Average total earning assets*
LDR (%)	**115,63**	**111,80**	**115,10**	**115,36**	**120,29**	**121,42**	**124,18**	**120,98**	**127,98**	**124,38**	**122,20**	**123,14**	**121,69**	**119,71**	**127,58**	**128,47**	**129,81**	**135,21**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	150.061	155.551	163.899	167.465	173.092	179.069	186.401	190.168	173.336	194.350	199.872	200.424	197.228	193.991	201.808	205.001	209.424	208.854	- *Total Credit to third party*
- Total Dana Pihak Ketiga	129.772	139.131	142.399	145.162	143.899	147.484	150.106	157.190	135.442	156.257	163.557	162.765	162.074	162.045	158.186	159.569	161.327	154.465	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**15,39**	**15,13**	**14,81**	**15,15**	**14,21**	**13,93**	**12,93**	**14,24**	**12,89**	**13,28**	**13,79**	**14,30**	**14,55**	**14,64**	**12,13**	**12,03**	**11,91**	**11,29**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	29.856	29.996	31.033	30.189	28.939	31.341	30.426	35.230	28.773	32.110	36.402	37.548	36.495	36.733	28.822	28.721	28.586	24.987	- *Aset Likuid Primer*
- Aset Likuid Sekunder	3.334	4.067	3.297	5.707	5.220	3.251	2.959	3.104	2.231	4.438	3.299	3.756	4.686	4.073	5.155	5.715	5.733	6.988	- *Aset Likuid Sekunder*
- Total Aset	215.621	225.187	231.843	236.866	240.343	248.240	258.174	269.219	240.581	275.287	287.902	288.918	282.957	278.817	280.119	286.190	288.190	283.207	- *Total Assets*

Ket: Data tidak termasuk BUS, 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.a. Kinerja Bank Asing Konvensional
(Foreign Owned Banks Performance)
Miliar Rp *(Billion Rp)*

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%)	**30,89**	**31,69**	**32,48**	**33,60**	**33,17**	**32,69**	**32,06**	**34,67**	**37,31**	**37,75**	**34,46**	**35,06**	**36,93**	**38,43**	**38,15**	**41,99**	**42,60**	**40,98**	***Capital Adequacy Ratio (%)***
- Modal	73.091	78.329	80.112	83.285	85.492	88.016	90.473	100.481	112.590	114.240	106.216	109.986	112.516	117.444	118.054	132.915	138.228	136.059	- *Capital*
- ATMR	236.592	247.195	246.618	247.893	257.707	269.247	282.202	289.857	301.771	302.589	308.209	313.719	304.643	305.640	309.426	316.514	324.498	332.031	- *Risk Weighted Assets*
Rasio Modal Inti terhadap ATMR (%)	**29,91**	**30,73**	**31,53**	**32,63**	**32,27**	**31,79**	**31,14**	**33,73**	**36,38**	**36,82**	**33,49**	**34,23**	**36,11**	**37,61**	**37,36**	**41,18**	**41,80**	**40,17**	***Core Capital Ratio to ATMR (%)***
- Modal Inti (Tier I)	70.771	75.959	77.752	80.876	83.161	85.586	87.873	97.756	109.783	111.426	103.220	107.377	110.008	114.962	115.590	130.344	135.631	133.391	- *Core Capital (Tier I)*
- ATMR	236.592	247.195	246.618	247.893	257.707	269.247	282.202	289.857	301.771	302.589	308.209	313.719	304.643	305.640	309.426	316.514	324.498	332.031	- *Risk Weighted Assets*
ROA (%)	**3,06**	**2,70**	**2,71**	**2,64**	**2,42**	**2,42**	**2,71**	**2,88**	**3,00**	**3,15**	**2,92**	**3,17**	**3,48**	**3,52**	**3,43**	**3,19**	**3,21**	**3,23**	***Return On Assets Ratio (%)***
- Laba sebelum pajak	8.837	8.382	8.419	8.276	7.616	7.719	8.780	9.481	10.510	10.672	10.003	12.553	13.552	13.730	13.337	12.537	12.687	12.830	- *Profit*
- Rata-rata total aset	288.751	310.952	310.817	312.899	314.710	318.613	323.666	329.497	350.792	338.434	342.766	395.704	389.558	390.209	389.294	392.731	395.201	397.247	- *Average total assets*
BOPO (%)	**80,78**	**84,03**	**83,42**	**83,26**	**85,28**	**86,40**	**85,58**	**85,14**	**83,51**	**82,05**	**83,06**	**85,39**	**85,63**	**84,44**	**82,99**	**82,02**	**80,88**	**81,06**	***Operating Expenses/Operating Income (%)***
- Biaya Operasional	32.856	9.697	12.593	15.045	18.712	23.688	30.065	36.235	40.221	40.183	43.697	5.679	12.386	17.122	20.103	22.111	24.908	29.565	- *Operating Expenses*
- Pendapatan Operasional	40.672	11.539	15.097	18.070	21.942	27.417	35.130	42.558	48.164	48.973	52.606	6.650	14.465	20.278	24.223	26.958	30.795	36.473	- *Operating Income*
NIM (%)	**3,47**	**3,31**	**3,32**	**3,32**	**3,36**	**3,31**	**3,31**	**3,34**	**3,41**	**2,79**	**2,65**	**1,87**	**1,86**	**1,87**	**1,93**	**2,03**	**2,03**	**2,04**	***Net Interest Margin Ratio (%)***
- Pendapatan bunga bersih	9.790	10.039	10.057	10.151	10.321	10.271	10.434	10.730	11.627	11.539	11.104	13.013	12.666	12.663	12.920	13.518	13.649	13.821	- *Interest income net*
- Rata-rata total aset produktif	282.108	303.207	303.121	305.417	307.191	310.693	315.430	320.994	341.078	413.777	419.302	694.502	682.217	676.990	668.552	666.588	672.552	676.648	- *Average total earning assets*
LDR (%)	**111,21**	**107,97**	**111,55**	**110,72**	**110,97**	**116,87**	**121,66**	**125,38**	**118,69**	**124,98**	**130,05**	**127,53**	**128,68**	**130,70**	**135,91**	**133,70**	**138,30**	**148,93**	***Loan to Deposits Ratio (%)***
- Total Kredit kepada pihak ketiga bukan Bank	172.859	175.326	180.697	183.270	181.482	193.661	203.521	212.784	218.781	217.144	225.500	225.759	221.684	223.546	225.876	232.290	234.835	244.229	- *Total Credit to third party*
- Total Dana Pihak Ketiga	155.430	162.380	161.994	165.522	163.536	165.712	167.293	169.714	184.337	173.746	173.395	177.020	172.281	171.033	166.190	173.736	169.801	163.985	- *Total Third Party Funds*
Rasio Aset Likuid (%)	**22,30**	**24,65**	**20,74**	**22,51**	**23,19**	**22,48**	**21,21**	**20,90**	**21,82**	**20,99**	**19,88**	**19,60**	**18,94**	**18,44**	**18,15**	**19,88**	**19,15**	**18,04**	***Liquid Assets Ratio (%)***
- Aset Likuid Primer	52.599	58.783	45.514	50.739	50.336	52.932	53.509	53.418	62.766	56.018	55.132	55.012	50.941	46.439	45.239	56.470	53.832	49.477	- *Aset Likuid Primer*
- Aset Likuid Sekunder	14.754	18.957	18.880	21.571	24.748	23.964	22.654	25.214	22.173	25.255	22.464	22.561	21.681	25.769	24.930	24.338	24.220	24.386	- *Aset Likuid Sekunder*
- Total Aset	301.966	315.423	310.412	321.224	323.766	342.033	359.037	376.142	389.287	387.272	390.415	395.704	383.411	391.512	386.547	406.479	407.553	409.524	- *Total Assets*

Ket: Data tidak termasuk BUS, 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 Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank
(Growth of Commercial Banks Assets Based Group Bank)
Miliar *(Billion)*

Kelompok Bank	2012	2013										2014							*Group of Bank*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
- Bank Persero	1.535.343	1.503.293	1.540.859	1.546.709	1.578.632	1.587.370	1.615.923	1.657.000	1.666.037	1.685.957	1.758.873	1.699.767	1.716.770	1.731.177	1.773.954	1.792.021	1.826.534	1.813.415	- *State Owned Banks*
- BUSN Devisa	1.705.408	1.736.757	1.731.693	1.762.054	1.755.355	1.785.750	1.806.348	1.855.771	1.854.386	1.896.373	1.962.539	1.946.984	1.950.219	1.959.219	1.972.793	2.003.325	2.040.291	2.041.885	- *Foreign Exchange Commercial Banks*
- BUSN Non Devisa	135.472	141.242	141.477	144.507	148.432	147.591	146.433	150.541	149.899	151.723	162.457	158.996	158.708	162.521	162.458	165.158	170.947	172.031	- *Non-Foreign Exchange Commercial Banks*
- BPD	366.685	389.851	409.387	405.260	413.154	397.348	393.226	426.527	414.741	419.084	389.964	388.106	394.657	407.669	430.044	442.228	462.415	408.890	- *Regional Development Banks*
- Bank Campuran	217.713	227.265	233.923	238.936	242.443	250.197	260.170	271.328	261.752	277.342	290.219	290.928	284.986	280.898	282.299	288.254	290.273	285.408	- *Joint Venture Banks*
- Bank Asing	301.966	315.423	310.412	321.224	323.766	342.033	359.037	376.142	370.029	387.272	390.415	395.704	383.411	391.512	386.547	406.479	407.553	409.524	- *Foreign Owned Banks*
Total	**4.262.587**	**4.313.832**	**4.367.751**	**4.418.690**	**4.461.783**	**4.510.290**	**4.581.137**	**4.737.308**	**4.716.845**	**4.817.751**	**4.954.467**	**4.880.485**	**4.888.752**	**4.932.997**	**5.008.095**	**5.097.466**	**5.198.013**	**5.131.153**	***Total***

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

Kelompok Bank	Desember 2009				Desember 2010				Desember 2011				Desember 2012				Juli 2013				Desember 2013				Juli 2014				*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	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	0	0	0	4	*State Owned Banks*
BUSN Devisa	2	18	8	6	1	18	10	7	1	18	7	10	1	17	7	11	1	17	7	11	1	15	8	12	1	15	8	12	*Foreign Exchange Commercial Banks*
BUSN Non Devisa	21	9	1	0	21	8	2	0	12	15	3	0	10	17	2	1	11	15	2	1	8	18	2	1	6	20	2	1	*Non-Foreign Exchange Commercial Banks*
BPD	1	17	8	0	0	15	11	0	0	14	11	1	0	14	11	1	0	12	13	1	0	14	11	1	0	11	14	1	*Regional Development Banks*
Bank Campuran	1	8	7	0	1	7	7	0	0	6	8	0	0	6	8	0	0	7	8	0	0	7	7	1	0	5	8	1	*Joint Venture Banks*
Bank Asing	0	4	5	1	0	5	4	1	0	4	3	3	0	3	3	4	0	2	4	4	0	2	4	4	0	2	4	4	*Foreign Owned Banks*
Total	**25**	**56**	**29**	**11**	**23**	**53**	**34**	**12**	**13**	**57**	**32**	**18**	**11**	**57**	**31**	**21**	**12**	**53**	**34**	**21**	**9**	**56**	**32**	**23**	**7**	**53**	**36**	**23**	***Total***

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

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**3.416.989**	**3.550.589**	**3.573.221**	**3.638.229**	**3.674.645**	**3.748.911**	**3.813.167**	**3.970.762**	**3.956.974**	**4.051.171**	**4.115.372**	**4.093.757**	**4.105.080**	**4.174.744**	**4.202.006**	**4.276.222**	**4.350.313**	**4.238.345**	***Earning Assets***
a. Lancar	3.250.997	3.369.833	3.393.202	3.476.582	3.494.982	3.576.340	3.625.934	3.786.570	3.768.006	3.862.279	3.929.648	3.887.028	3.886.237	3.956.278	3.994.204	4.052.832	4.124.774	4.000.213	*a. Current*
b. DPK	110.176	124.437	123.186	104.178	122.037	114.153	124.522	123.033	126.706	126.643	124.978	142.856	152.204	151.334	138.941	149.700	151.004	161.195	*b. Special Mention*
c. Kurang Lancar	9.189	9.884	10.309	9.783	9.578	10.498	12.298	11.187	11.241	10.717	9.481	11.881	12.265	13.692	13.761	15.566	13.902	13.800	*c. Sub-Standard*
d. Diragukan	9.515	9.509	8.332	8.596	8.779	8.408	8.909	8.973	9.252	9.525	9.132	9.165	11.120	11.042	10.973	12.661	14.825	14.991	*d. Doubtful*
e. Macet	37.113	36.925	38.192	39.090	39.269	39.512	41.505	40.999	41.769	42.007	42.131	42.827	43.255	42.398	44.127	45.463	45.809	48.146	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**1.066.117**	**1.089.701**	**1.101.198**	**1.078.018**	**1.115.012**	**1.155.712**	**1.196.916**	**1.261.094**	**1.266.749**	**1.461.321**	**1.331.086**	**1.369.968**	**1.324.084**	**1.294.608**	**1.277.134**	**1.290.923**	**1.342.684**	**1.341.081**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	1.053.796	1.066.845	1.080.987	1.064.267	1.097.360	1.136.706	1.178.352	1.243.688	1.247.442	1.440.056	1.308.578	1.348.408	1.296.585	1.275.018	1.255.879	1.271.945	1.322.507	1.321.222	*a. Current*
b. DPK	11.337	21.698	18.964	12.332	16.364	17.637	17.120	16.227	18.125	19.950	21.134	20.034	23.265	17.959	19.446	17.094	18.122	17.698	*b. Special Mention*
c. Kurang Lancar	662	557	630	621	626	456	682	385	437	594	404	703	707	781	690	795	959	877	*c. Sub-Standard*
d. Diragukan	141	189	158	204	212	208	219	230	232	240	270	293	320	248	363	350	403	399	*d. Doubtful*
e. Macet	181	412	459	592	451	704	543	564	513	481	699	530	3.207	603	756	739	693	886	*e. Lost*
Non Performing Earning Aset (Nominal)	**60.345**	**66.979**	**65.571**	**61.823**	**65.420**	**63.289**	**70.556**	**66.729**	**67.431**	**67.980**	**68.947**	**65.399**	**70.874**	**68.764**	**70.671**	**75.573**	**76.591**	**79.098**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**17.812**	**19.000**	**20.595**	**21.607**	**23.313**	**24.384**	**24.027**	**23.595**	**23.473**	**26.643**	**26.968**	**26.467**	**25.644**	**27.113**	**27.428**	**26.967**	**26.805**	**26.594**	***Interbank Loans***
a. Lancar	17.668	18.869	20.470	21.487	23.181	24.285	23.887	23.481	23.351	26.479	26.859	26.360	25.485	26.989	27.305	26.828	26.555	26.307	*a. Current*
b. DPK	64	42	39	38	44	9	47	14	23	43	7	2	37	43	39	54	162	178	*b. Special Mention*
c. Kurang Lancar	-	10	5	-	3	0	-	3	3	18	1	5	3	2	4	5	12	7	*c. Sub-Standard*
d. Diragukan	-	-	1	1	1	3	3	-	-	-	-	-	1	2	1	-	-	9	*d. Doubtful*
e. Macet	80	79	81	83	83	86	90	98	95	104	101	101	117	77	79	80	76	92	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**80**	**89**	**87**	**84**	**88**	**90**	**93**	**101**	**98**	**121**	**102**	**106**	**122**	**81**	**84**	**84**	**88**	**108**	***Interbank Non Performing Loan (Nominal)***

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

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

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

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**1.260.415**	**1.309.769**	**1.310.251**	**1.342.141**	**1.350.472**	**1.383.618**	**1.399.401**	**1.451.485**	**1.448.443**	**1.471.593**	**1.511.620**	**1.484.253**	**1.500.432**	**1.525.493**	**1.526.561**	**1.561.514**	**1.577.654**	**1.568.087**	***Earning Assets***
a. Lancar	1.176.286	1.219.165	1.217.021	1.266.068	1.261.044	1.303.034	1.307.597	1.367.546	1.357.198	1.383.136	1.423.606	1.382.735	1.393.143	1.418.429	1.429.014	1.458.144	1.473.510	1.455.967	*a. Current*
b. DPK	59.753	66.462	68.632	51.412	64.871	55.321	64.025	58.394	65.860	63.723	64.199	75.064	80.096	80.481	70.284	74.819	75.572	82.773	*b. Special Mention*
c. Kurang Lancar	2.699	3.633	3.846	3.374	3.020	3.676	5.220	3.646	3.486	2.985	2.499	4.601	3.780	3.515	3.754	4.326	4.242	4.570	*c. Sub-Standard*
d. Diragukan	4.709	4.368	3.475	3.892	3.988	3.232	3.622	3.577	3.502	3.284	2.874	2.838	4.328	4.782	4.071	4.428	5.056	4.937	*d. Doubtful*
e. Macet	16.967	16.141	17.276	17.395	17.549	18.355	18.937	18.322	18.396	18.465	18.441	19.016	19.085	18.286	19.438	19.798	19.274	19.841	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**309.868**	**302.209**	**307.201**	**301.807**	**305.574**	**320.496**	**336.418**	**340.296**	**343.076**	**358.119**	**359.504**	**375.793**	**363.930**	**349.741**	**353.283**	**362.229**	**362.166**	**358.008**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	306.205	292.249	299.247	298.262	298.608	316.512	329.502	335.434	338.643	353.258	352.102	371.068	354.232	344.062	347.797	355.931	355.358	350.802	*a. Current*
b. DPK	3.545	9.502	7.490	2.936	6.505	3.503	6.401	4.390	3.987	4.416	6.828	4.239	6.568	5.170	4.896	5.685	6.148	6.388	*b. Special Mention*
c. Kurang Lancar	63	132	143	153	127	79	135	89	58	78	46	124	85	59	137	97	99	102	*c. Sub-Standard*
d. Diragukan	30	82	61	70	76	74	82	66	77	63	57	57	115	113	70	120	149	112	*d. Doubtful*
e. Macet	24	244	260	386	257	329	298	317	311	303	471	306	2.930	338	384	396	412	604	*e. Loss*
Non Performing Earning Aset (Nominal)	**28.038**	**34.102**	**32.551**	**28.205**	**31.522**	**29.247**	**34.695**	**30.407**	**29.818**	**29.595**	**31.217**	**26.941**	**30.323**	**27.092**	**27.854**	**29.165**	**29.232**	**30.165**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**2.866**	**2.743**	**3.384**	**3.807**	**4.153**	**4.366**	**4.481**	**4.863**	**4.469**	**5.157**	**5.705**	**5.997**	**6.079**	**7.016**	**6.638**	**6.570**	**6.002**	**6.985**	***Interbank Loans***
a. Lancar	2.740	2.630	3.299	3.706	4.033	4.283	4.382	4.763	4.362	5.050	5.607	5.899	5.973	6.905	6.527	6.459	5.880	6.714	*a. Current*
b. DPK	48	36	7	23	39	0[0]	12	7	16	11	0	0	32	37	36	37	47	174	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	9	*d. Doubtful*
e. Macet	78	77	78	78	79	82	86	93	92	96	98	97	75	74	75	75	76	86	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**78**	**77**	**78**	**78**	**80**	**84**	**87**	**93**	**92**	**96**	**98**	**97**	**75**	**74**	**75**	**75**	**76**	**97**	***Interbank Non Performing Loan (Nominal)***

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

r) Angka-angka diperbaiki

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

r) Revised figures

Tabel 1.33 Aset Produktif BUSN Devisa dan Kualitas Kredit BUSN Devisa kepada Bank Lain

(Earning Asset of Foreign Exchange Banks and Credit Quality of Foreign Exchange Banks to Other Bank)

Miliar Rp *(Billion Rp)*

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**1.327.140**	**1.353.800**	**1.364.067**	**1.381.782**	**1.389.622**	**1.411.319**	**1.448.975**	**1.492.362**	**1.495.295**	**1.530.529**	**1.557.562**	**1.570.698**	**1.571.014**	**1.594.282**	**1.597.021**	**1.607.651**	**1.637.715**	**1.587.250**	***Earning Assets***
a. Lancar	1.274.458	1.297.878	1.310.643	1.328.718	1.333.635	1.354.137	1.389.684	1.432.009	1.437.181	1.469.927	1.499.030	1.507.956	1.503.871	1.526.048	1.529.964	1.533.295	1.561.699	1.509.340	*a. Current*
b. DPK	33.686	36.714	34.336	33.709	36.447	38.291	38.828	39.659	36.913	39.063	37.211	40.966	44.382	45.078	43.092	48.307	49.131	49.975	*b. Special Mention*
c. Kurang Lancar	3.810	3.638	3.705	3.724	3.709	3.712	4.076	4.015	4.515	4.534	4.009	4.077	4.605	4.777	4.737	5.672	4.688	5.175	*c. Sub-Standard*
d. Diragukan	2.305	2.544	2.317	2.031	2.186	2.342	2.494	2.500	2.337	2.577	2.698	2.961	3.122	3.315	4.125	4.766	5.666	5.877	*d. Doubtful*
e. Macet	12.881	13.026	13.066	13.601	13.645	12.838	13.893	14.179	14.350	14.428	14.614	14.738	15.034	15.063	15.103	15.611	16.531	16.883	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**402.700**	**412.433**	**426.795**	**431.751**	**442.373**	**454.867**	**461.272**	**471.017**	**465.269**	**606.755**	**483.630**	**488.983**	**476.834**	**475.597**	**479.720**	**492.433**	**494.199**	**500.703**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	400.677	407.971	423.161	430.034	440.257	449.174	459.074	469.023	462.026	602.466	480.305	485.040	471.021	471.037	473.901	488.744	490.659	497.386	*a. Current*
b. DPK	1.830	4.299	3.477	1.552	1.939	5370	1.862	1.800	3.067	4.120	3.181	3.791	5.510	4.252	5.388	3.354	3.251	3.066	*b. Special Mention*
c. Kurang Lancar	85	57	63	71	81	49	186	41	55	65	37	43	148	155	135	117	108	95	*c. Sub-Standard*
d. Diragukan	71	69	53	51	50	44	44	46	49	54	50	54	58	67	145	83	89	77	*d. Doubtful*
e. Macet	37	37	40	43	46	230	106	108	72	49	57	56	96	85	151	135	92	79	*e. Loss*
Non Performing Earning Aset (Nominal)	**19.190**	**19.372**	**19.244**	**19.520**	**19.717**	**19.214**	**20.799**	**20.888**	**21.378**	**21.708**	**21.465**	**21.929**	**23.064**	**23.463**	**24.396**	**26.384**	**27.174**	**28.186**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**9.085**	**10.229**	**10.435**	**10.771**	**11.251**	**12.066**	**11.177**	**9.621**	**9.812**	**10.192**	**10.250**	**10.022**	**9.937**	**10.034**	**10.136**	**10.325**	**10.672**	**10.628**	***Interbank Loans***
a. Lancar	9.069	10.224	10.401	10.755	11.243	12.061	11.152	9.611	9.805	10.142	10.243	10.013	9.889	10.025	10.130	10.311	10.660	10.623	*a. Current*
b. DPK	16	4	32	14	4	2	22	7	6	30	5	2	4	4	2	7	7	1	*b. Special Mention*
c. Kurang Lancar	-	1	1	-	2	0	-	-	-	17	-	4	3	2	2	4	4	4	*c. Sub-Standard*
d. Diragukan	-	-	0	1	1	2	2	-	-		-	-	1	1	-	-	-	-	*d. Doubtful*
e. Macet	-	0	0	0	0	1	1	3	1	3	1	3	40	1	2	2	1	1	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**1**	**1**	**1**	**3**	**3**	**3**	**3**	**1**	**20**	**1**	**7**	**44**	**5**	**5**	**7**	**5**	**5**	***Interbank Non Performing Loan (Nominal)***

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

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

Tabel 1.34 Aset Produktif BUSN Non Devisa dan Kualitas Kredit BUSN Non Devisa kepada Bank Lain

(Earning Asset of Non Foreign Exchange Banks and Credit Quality of Non Foreign Exchange Banks to Other Bank)

Miliar Rp *(Billion Rp)*

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**82.482**	**86.499**	**86.425**	**87.426**	**91.120**	**91.750**	**91.502**	**95.228**	**95.940**	**99.233**	**106.351**	**103.374**	**102.286**	**105.783**	**108.009**	**109.357**	**115.571**	**106.405**	***Earning Assets***
a. Lancar	79.366	82.865	82.809	83.904	87.522	88.083	87.749	91.557	92.250	95.478	102.965	99.012	97.716	101.245	103.149	104.142	109.953	100.652	*a. Current*
b. DPK	1.872	2.455	2.349	2.250	2.380	2.434	2.564	2.532	2.440	2.519	2.276	3.065	3.192	3.304	3.367	3.635	4.038	4.128	*b. Special Mention*
c. Kurang Lancar	361	231	337	338	344	311	215	253	345	294	226	319	258	287	480	327	253	299	*c. Sub-Standard*
d. Diragukan	197	286	262	269	286	324	294	271	263	267	235	288	425	274	336	604	563	505	*d. Doubtful*
e. Macet	686	662	668	665	587	598	681	615	641	675	649	690	694	673	677	648	764	822	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**4.045**	**3.943**	**4.494**	**4.267**	**4.207**	**5.094**	**4.491**	**4.038**	**5.602**	**5.196**	**4.500**	**5.548**	**5.503**	**5.483**	**4.983**	**5.173**	**4.916**	**5.217**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	4.042	3.897	4.448	4.243	4.200	5.089	4.484	4.027	5.597	5.189	4.492	5.536	5.488	5.473	4.981	5.159	4.903	5.206	*a. Current*
b. DPK	3	44	19	16	5	3	6	10	5	6	7	11	15	9	2	13	12	10	*b. Special Mention*
c. Kurang Lancar	0	0	25	6	0	0	0	0	0	0	0	0	0	0	0	-	0	-	*c. Sub-Standard*
d. Diragukan	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	0	0	*d. Doubtful*
e. Macet	1	2	3	3	3	1	1	1	1	1	1	1	1	1	1	1	1	1	*e. Loss*
Non Performing Earning Aset (Nominal)	**1.246**	**1.181**	**1.295**	**1.281**	**1.220**	**1.234**	**1.192**	**1.140**	**1.250**	**1.237**	**1.111**	**1.299**	**1.378**	**1.236**	**1.494**	**1.581**	**1.580**	**1.626**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**890**	**916**	**897**	**970**	**1.053**	**1.102**	**1.120**	**1.119**	**1.111**	**1.091**	**1.072**	**1.042**	**1.010**	**1.001**	**981**	**994**	**992**	**1.001**	***Interbank Loans***
a. Lancar	888	905	890	966	1.049	1.092	1.111	1.114	1.104	1.084	1.070	1.040	1.007	998	977	991	877	996	*a. Current*
b. DPK	-	-	-	0	-	7	7	-	2	2	2	-	1	1	-	0	107	-	*b. Special Mention*
c. Kurang Lancar	-	9	4	0	-	-	-	3	3	-	-	-	-	-	2	0	8	1	*c. Sub-Standard*
d. Diragukan	-	-	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	1	2	2	4	4	3	2	2	2	5	-	2	2	2	2	2	-	4	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**1**	**11**	**7**	**4**	**4**	**3**	**2**	**5**	**5**	**5**	**-**	**2**	**2**	**2**	**4**	**2**	**8**	**6**	***Interbank Non Performing Loan (Nominal)***

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

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

Tabel 1.35 Aset Produktif BPD dan Kualitas Kredit BPD kepada Bank Lain

(Earning Asset of Regional Development Banks and Credit Quality of Regional Development Banks to Other Bank)

Miliar Rp *(Billion Rp)*

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**297.222**	**325.170**	**333.504**	**333.698**	**342.902**	**332.407**	**330.081**	**356.826**	**353.164**	**355.008**	**334.497**	**325.632**	**336.290**	**352.300**	**368.852**	**375.862**	**391.310**	**352.777**	***Earning Assets***
a. Lancar	287.538	312.480	320.695	320.958	329.527	319.090	315.901	341.642	337.868	340.010	321.098	309.037	319.212	334.892	350.401	356.610	372.695	332.361	*a. Current*
b. DPK	4.570	7.068	6.808	6.387	6.859	6.388	7.221	7.828	7.486	7.107	5.762	8.896	9.075	9.068	8.881	8.916	8.721	9.890	*b. Special Mention*
c. Kurang Lancar	945	942	1.137	1.105	1.125	1.154	982	1.459	1.563	1.496	1.052	1.507	1.485	1.312	2.260	2.388	1.686	1.071	*c. Sub-Standard*
d. Diragukan	637	818	795	902	840	1.010	1.006	924	908	1.053	987	859	1.012	1.292	1.065	1.215	1.668	1.711	*d. Doubtful*
e. Macet	3.532	3.863	4.069	4.346	4.551	4.766	4.971	4.973	5.339	5.341	5.598	5.334	5.505	5.737	6.244	6.733	6.540	7.744	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1)]	**31.651**	**27.576**	**28.151**	**29.293**	**28.996**	**31.853**	**32.226**	**32.034**	**31.070**	**30.626**	**31.877**	**31.257**	**30.148**	**29.948**	**30.130**	**29.898**	**30.163**	**29.708**	***Earning Assets - Account Administrative Transactions [1)]***
a. Lancar	31.320	27.290	27.724	28.894	28.607	31.596	31.908	31.666	30.683	30.267	31.601	30.848	29.629	29.394	29.503	29.236	29.593	29.077	*a. Current*
b. DPK	249	215	321	295	284	144	216	235	266	231	130	270	370	386	358	360	302	364	*b. Special Mention*
c. Kurang Lancar	12	3	9	5	7	6	8	4	8	13	3	9	17	4	54	90	44	24	*c. Sub-Standard*
d. Diragukan	25	15	20	17	19	21	20	17	18	19	26	16	9	23	17	28	54	66	*d. Doubtful*
e. Macet	44	53	77	82	79	85	74	112	96	98	118	113	123	141	197	184	172	176	*e. Loss*
Non Performing Earning Aset (Nominal)	**5.195**	**5.693**	**6.106**	**6.457**	**6.621**	**7.041**	**7.061**	**7.488**	**7.931**	**8.020**	**7.784**	**7.837**	**8.152**	**8.508**	**9.838**	**10.638**	**10.163**	**10.792**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**357**	**433**	**442**	**454**	**521**	**593**	**614**	**656**	**664**	**671**	**709**	**698**	**665**	**727**	**734**	**791**	**883**	**901**	***Interbank Loans***
a. Lancar	357	430	441	454	520	593	607	656	664	670	708	697	664	726	732	780	882	897	*a. Current*
b. DPK	-	2	0	1	1	-	7	0	-	-	-	-	-	-	1	10	1	3	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	1	1	1	1	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0	1	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**1**	**1**	**1**	**1**	**1**	**1**	**0**	**1**	***Interbank Non Performing Loan (Nominal)***

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

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

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

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**191.046**	**202.449**	**203.241**	**210.625**	**213.734**	**223.741**	**229.595**	**238.969**	**233.049**	**246.918**	**255.735**	**254.672**	**248.545**	**246.415**	**252.415**	**258.755**	**259.759**	**254.183**	***Earning Assets***
a. Lancar	184.439	195.526	196.812	204.082	206.834	216.420	221.928	230.282	224.946	238.530	246.183	245.560	239.100	237.222	242.377	248.445	249.575	244.024	*a. Current*
b. DPK	4.239	4.596	4.287	4.413	4.976	5.132	5.373	6.487	5.812	6.091	7.097	6.645	7.159	6.732	7.337	6.825	6.341	6.409	*b. Special Mention*
c. Kurang Lancar	540	493	434	399	385	642	758	754	373	276	376	320	247	444	693	1.167	1.276	937	*c. Sub-Standard*
d. Diragukan	482	331	334	345	300	309	296	400	905	989	983	1.029	1.033	912	893	1.189	1.415	1.492	*d. Doubtful*
e. Macet	1.346	1.503	1.373	1.386	1.238	1.239	1.239	1.047	1.015	1.033	1.097	1.118	1.005	1.106	1.116	1.130	1.152	1.321	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1]	**125.802**	**138.877**	**136.153**	**109.956**	**127.286**	**131.797**	**138.955**	**148.136**	**148.212**	**168.205**	**156.794**	**158.239**	**151.382**	**144.531**	**143.134**	**139.490**	**146.621**	**145.405**	***Earning Assets - Account Administrative Transactions*** [1]
a. Lancar	124.223	137.075	134.572	108.025	125.223	129.676	136.735	145.890	146.148	166.123	154.721	156.102	149.414	142.678	141.391	137.671	145.147	143.706	*a. Current*
b. DPK	1.452	1.681	1.447	1.749	1.901	1.993	2.066	2.081	1.896	1.986	1.929	2.052	1.887	1.782	1.695	1.752	1.408	1.609	*b. Special Mention*
c. Kurang Lancar	93	86	97	98	91	40	59	81	128	42	58	46	42	34	37	59	59	65	*c. Sub-Standard*
d. Diragukan	0	0	2	49	50	52	55	83	39	54	64	17	14	12	7	4	3	18	*d. Doubtful*
e. Macet	34	34	35	35	21	36	41	0	0	0	22	22	25	25	3	3	3	7	*e. Loss*
Non Performing Earning Aset (Nominal)	**2.495**	**2.447**	**2.276**	**2.313**	**2.086**	**2.317**	**2.448**	**2.365**	**2.459**	**2.393**	**2.601**	**2.553**	**2.366**	**2.532**	**2.749**	**3.553**	**3.909**	**3.839**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**4**	**12**	**14**	**14**	**16**	**14**	**50**	**76**[r]	**74**	**68**	**152**	**142**	**135**	**139**	**123**	**117**	**113**	**115**	***Interbank Loans***
a. Lancar	4	12	14	14	16	14	50	76[r]	74	68	152	142	135	139	123	117	113	115	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

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

r) Angka-angka diperbaiki

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

r) Revised figures

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

Indikator	2012	2013										2014							*Indicator*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Aset Produktif Neraca	**258.683**	**272.901**	**275.733**	**282.556**	**286.795**	**306.075**	**313.612**	**335.892**	**331.082**	**347.889**	**349.606**	**355.128**	**346.514**	**352.053**	**349.148**	**363.083**	**368.306**	**369.643**	***Earning Assets***
a. Lancar	248.910	261.919	265.221	272.852	276.419	295.576	303.075	323.532	318.562	335.198	336.766	342.730	333.195	340.035	339.300	352.197	357.342	357.870	*a. Current*
b. DPK	6.057	7.142	6.774	6.008	6.503	6.587	6.512	8.133	8.196	8.140	8.434	8.222	8.300	6.674	5.980	7.198	7.201	8.019	*b. Special Mention*
c. Kurang Lancar	833	947	850	843	994	1.004	1.046	1.061	959	1.132	1.319	1.057	1.889	3.342	1.836	1.686	1.758	1.749	*c. Sub-Standard*
d. Diragukan	1.184	1.163	1.150	1.156	1.179	1.193	1.196	1.301	1.338	1.355	1.354	1.188	1.200	467	482	458	457	470	*d. Doubtful*
e. Macet	1.700	1.731	1.739	1.697	1.700	1.716	1.783	1.864	2.028	2.064	1.732	1.931	1.931	1.534	1.550	1.544	1.548	1.535	*e. Loss*
Aset Produktif Transaksi Rekening Administratif [1]	**192.051**	**204.663**	**198.405**	**200.944**	**206.576**	**211.606**	**223.554**	**265.573**	**273.520**	**292.420**	**294.780**	**310.148**	**296.287**	**289.310**	**265.884**	**261.700**	**304.618**	**302.041**	***Earning Assets - Account Administrative Transactions*** [1]
a. Lancar	187.329	198.363	191.836	194.808	200.464	204.658	216.649	257.648	264.346	282.753	285.358	299.814	286.801	282.365	258.305	255.205	296.848	295.045	*a. Current*
b. DPK	4.258	5.957	6.210	5.785	5.731	6.624	6.569	7.709	8.905	9.191	9.059	9.671	8.914	6.360	7.107	5.931	7.002	6.260	*b. Special Mention*
c. Kurang Lancar	409	278	293	289	320	283	293	170	188	395	259	483	414	529	327	430	649	591	*c. Sub-Standard*
d. Diragukan	16	23	21	18	17	18	19	18	48	50	72	149	124	33	124	115	108	126	*d. Doubtful*
e. Macet	40	42	45	44	45	24	23	27	33	31	31	32	33	23	20	19	12	19	*e. Loss*
Non Performing Earning Aset (Nominal)	**4.181**	**4.183**	**4.098**	**4.047**	**4.254**	**4.236**	**4.361**	**4.441**	**4.594**	**5.027**	**4.768**	**4.840**	**5.590**	**5.928**	**4.340**	**4.253**	**4.532**	**4.490**	***Non Performing Earning Asset (Nominal)***
Kredit kepada Bank Lain	**4.610**	**4.667**	**5.425**	**5.592**	**6.320**	**6.243**	**6.585**	**7.261**	**7.343**	**9.464**	**9.077**	**8.568**	**7.818**	**8.196**	**8.816**	**8.169**	**8.143**	**6.962**	***Interbank Loans***
a. Lancar	4.610	4.667	5.425	5.592	6.320	6.243	6.585	7.261	7.343	9.464	9.077	8.568	7.818	8.196	8.816	8.169	8.143	6.962	*a. Current*
b. DPK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Special Mention*
c. Kurang Lancar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*c. Sub-Standard*
d. Diragukan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*d. Doubtful*
e. Macet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Loss*
Non Performing Loan kepada Bank Lain (Nominal)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	***Interbank Non Performing Loan (Nominal)***

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

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

Tabel 1.38 Komposisi Dana Pihak Ketiga Bank Umum

(Composition of Third Party Funds of Commercial Banks)

Miliar Rp *(Billion Rp)*

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		Juli 2013		Desember 2013		Juli 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**465.222**	**23,85**	**535.855**	**22,91**	**652.708**	**23,44**	**767.070**	**23,78**	**813.743**	**23,98**	**846.781**	**23,11**	**799.500**	**21,11**	***Demand Deposits***
Rupiah	332.198	17,03	383.808	16,41	485.716	17,44	567.801	17,61	577.112	17,01	569.927	15,55	541.366	14,30	*Rupiah*
Valas	133.024	6,82	152.047	6,50	166.992	6,00	199.270	6,18	236.631	6,97	276.854	7,56	258.134	6,82	*Foreign Exchange*
Tabungan	**585.707**	**30,03**	**733.157**	**31,35**	**898.245**	**32,25**	**1.076.830**	**33,39**	**1.095.828**	**32,30**	**1.212.707**	**33,10**	**1.203.743**	**31,79**	***Saving***
Rupiah	544.411	27,91	678.621	29,02	840.063	30,16	1.010.488	31,33	1.019.789	30,06	1.123.696	30,67	1.110.904	29,33	*Rupiah*
Valas	41.295	2,12	54.536	2,33	58.181	2,09	66.342	2,06	76.038	2,24	89.011	2,43	92.838	2,45	*Foreign Exchange*
Simpanan Berjangka	**899.783**	**46,13**	**1.069.811**	**45,74**	**1.234.072**	**44,31**	**1.381.298**	**42,83**	**1.483.356**	**43,72**	**1.604.480**	**43,79**	**1.783.810**	**47,10**	***Time Deposits***
Rupiah	761.844	39,05	928.089	39,68	1.072.770	38,52	1.179.242	36,56	1.246.479	36,74	1.331.527	36,34	1.510.504	39,89	*Rupiah*
Valas	137.939	7,07	141.723	6,06	161.302	5,79	202.056	6,26	236.877	6,98	272.952	7,45	273.306	7,22	*Foreign Exchange*
- Jangka Waktu 1 bulan										-					*- Periode 1 Month*
Rupiah	-	-	-	-	673.312	24,18	677.030	20,99	775.193	22,85	814.742	22,24	857.505	22,64	*Rupiah*
Valas	-	-	-	-	110.978	3,98	128.829	3,99	162.117	4,78	172.312	4,70	171.061	4,52	*Foreign Exchange*
- Jangka Waktu 3 bulan										-					*- Periode 3 Month*
Rupiah	-	-	-	-	222.071	7,97	251.926	7,81	247.600	7,30	264.156	7,21	346.549	9,15	*Rupiah*
Valas	-	-	-	-	21.467	0,77	27.543	0,85	34.549	1,02	33.743	0,92	36.390	0,96	*Foreign Exchange*
- Jangka Waktu 6 bulan										-					*- Periode 6 Month*
Rupiah	-	-	-	-	90.412	3,25	125.555	3,89	126.440	3,73	120.795	3,30	150.248	3,97	*Rupiah*
Valas	-	-	-	-	15.504	0,56	27.215	0,84	22.996	0,68	37.508	1,02	30.963	0,82	*Foreign Exchange*
- Jangka Waktu >= 12 bulan										-					*- Periode >= 12 Month*
Rupiah	-	-	-	-	86.975	3,11	124.731	3,87	97.246	2,87	131.834	3,60	155.632	4,11	*Rupiah*
Valas	-	-	-	-	13.352	0,48	18.469	0,57	17.215	0,51	29.390	0,80	34.800	0,92	*Foreign Exchange*
Total DPK	**1.950.712**	**100,00**	**2.338.824**	**100,00**	**2.785.024**	**100,00**	**3.225.198**	**100,00**	**3.392.927**	**100,00**	**3.663.968**	**100,00**	**3.787.052**	**100,00**	***Total Third Party Funds***
Rupiah	1.638.454	83,99	1.990.518	85,11	2.398.549	86,12	2.757.530	85,50	2.843.380	83,80	3.025.150	82,56	3.162.774	83,52	*Rupiah*
Valas	312.258	16,01	348.306	14,89	386.475	13,88	467.668	14,50	549.546	16,20	638.818	17,44	624.278	16,48	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		Juli 2013		Desember 2013		Juli 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**172.602**	**22,03**	**194.533**	**21,65**	**242.853**	**23,37**	**272.149**	**22,65**	**270.977**	**22,14**	**300.056**	**22,01**	**277.055**	**19,75**	***Demand Deposits***
Rupiah	136.512	17,43	152.770	17,00	190.600	18,34	206.540	17,19	181.884	14,86	200.001	14,67	187.201	13,35	*Rupiah*
Valas	36.090	4,61	41.763	4,65	52.253	5,03	65.610	5,46	89.093	7,28	100.054	7,34	89.854	6,41	*Foreign Exchange*
Tabungan	**278.581**	**35,56**	**323.767**	**36,04**	**395.372**	**38,04**	**483.022**	**40,21**	**488.457**	**39,91**	**555.319**	**40,74**	**542.411**	**38,67**	***Saving***
Rupiah	268.894	34,32	311.891	34,72	383.292	36,88	467.656	38,93	470.679	38,45	533.277	39,12	514.972	36,71	*Rupiah*
Valas	9.687	1,24	11.876	1,32	12.080	1,16	15.366	1,28	17.778	1,45	22.042	1,62	27.438	1,96	*Foreign Exchange*
Simpanan Berjangka	**332.201**	**42,41**	**380.106**	**42,31**	**401.027**	**38,59**	**446.113**	**37,14**	**464.608**	**37,96**	**507.687**	**37,25**	**583.266**	**41,58**	***Time Deposits***
Rupiah	274.965	35,10	328.677	36,58	350.866	33,76	378.829	31,54	381.492	31,17	420.785	30,87	510.813	36,42	*Rupiah*
Valas	57.236	7,31	51.429	5,72	50.161	4,83	67.283	5,60	83.116	6,79	86.903	6,38	72.453	5,17	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	229.284	22,06	223.177	18,58	276.731	22,61	245.364	18,00	262.643	18,72	*Rupiah*
Valas	-	-	-	-	35.179	3,39	46.712	3,89	73.318	5,99	58.290	4,28	53.268	3,80	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	62.782	6,04	71.970	5,99	53.417	4,36	74.076	5,43	121.152	8,64	*Rupiah*
Valas	-	-	-	-	4.976	0,48	5.442	0,45	6.535	0,53	4.879	0,36	3.021	0,22	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	19.550	1,88	32.208	2,68	23.793	1,94	33.634	2,47	50.495	3,60	*Rupiah*
Valas	-	-	-	-	5.922	0,57	8.401	0,70	1.861	0,15	12.737	0,93	6.229	0,44	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	39.250	3,78	51.475	4,28	27.551	2,25	67.710	4,97	76.136	5,43	*Rupiah*
Valas	-	-	-	-	4.084	0,39	6.729	0,56	1.402	0,11	10.996	0,81	9.935	0,71	*Foreign Exchange*
Total DPK	**783.384**	**100,00**	**898.405**	**100,00**	**1.039.253**	**100,00**	**1.201.284**	**100,00**	**1.224.042**	**100,00**	**1.363.062**	**100,00**	**1.402.732**	**100,00**	***Total Third Party Funds***
Rupiah	680.371	86,85	793.338	88,31	924.759	88,98	1.053.025	87,66	1.034.055	84,48	1.154.063	84,67	1.212.987	86,47	*Rupiah*
Valas	103.013	13,15	105.067	11,69	114.494	11,02	148.259	12,34	189.987	15,52	208.999	15,33	189.746	13,53	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		Juli 2013		Desember 2013		Juli 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**153.929**	**19,71**	**195.216**	**20,02**	**225.170**	**19,19**	**264.982**	**19,58**	**282.149**	**19,91**	**294.181**	**18,95**	**282.477**	**17,60**	***Demand Deposits***
Rupiah	104.102	13,33	133.895	13,73	166.221	14,17	198.251	14,65	209.168	14,76	204.067	13,15	195.766	12,19	*Rupiah*
Valas	49.827	6,38	61.322	6,29	58.949	5,02	66.731	4,93	72.980	5,15	90.113	5,80	86.711	5,40	*Foreign Exchange*
Tabungan	**254.350**	**32,56**	**316.054**	**32,41**	**388.030**	**33,07**	**461.038**	**34,07**	**479.194**	**33,82**	**502.864**	**32,39**	**514.122**	**32,03**	***Saving***
Rupiah	238.632	30,55	294.034	30,15	363.575	30,99	433.712	32,05	445.772	31,46	463.249	29,84	476.106	29,66	*Rupiah*
Valas	15.718	2,01	22.020	2,26	24.455	2,08	27.326	2,02	33.422	2,36	39.614	2,55	38.016	2,37	*Foreign Exchange*
Simpanan Berjangka	**372.792**	**47,73**	**464.038**	**47,58**	**560.098**	**47,74**	**627.129**	**46,35**	**655.751**	**46,27**	**755.341**	**48,66**	**808.741**	**50,38**	***Time Deposits***
Rupiah	326.063	41,75	407.603	41,79	490.904	41,84	541.950	40,05	555.499	39,20	629.323	40,54	663.229	41,31	*Rupiah*
Valas	46.729	5,98	56.435	5,79	69.194	5,90	85.179	6,29	100.252	7,07	126.018	8,12	145.512	9,06	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	307.839	26,24	320.362	23,68	324.505	22,90	408.004	26,28	418.927	26,10	*Rupiah*
Valas	-	-	-	-	47.742	4,07	49.251	3,64	54.737	3,86	73.030	4,70	84.710	5,28	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	107.755	9,18	127.361	9,41	127.112	8,97	130.349	8,40	150.184	9,36	*Rupiah*
Valas	-	-	-	-	9.728	0,83	14.451	1,07	19.088	1,35	21.551	1,39	23.046	1,44	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	39.826	3,39	54.242	4,01	61.680	4,35	49.986	3,22	50.992	3,18	*Rupiah*
Valas	-	-	-	-	5.505	0,47	12.135	0,90	13.575	0,96	16.359	1,05	18.035	1,12	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	35.483	3,02	39.985	2,95	42.202	2,98	40.984	2,64	43.127	2,69	*Rupiah*
Valas	-	-	-	-	6.219	0,53	9.343	0,69	12.851	0,91	15.078	0,97	19.721	1,23	*Foreign Exchange*
Total DPK	**781.072**	**100,00**	**975.308**	**100,00**	**1.173.297**	**100,00**	**1.353.149**	**100,00**	**1.417.093**	**100,00**	**1.552.385**	**100,00**	**1.605.340**	**100,00**	***Total Third Party Funds***
Rupiah	668.798	85,63	835.532	85,67	1.020.700	86,99	1.173.913	86,75	1.210.439	85,42	1.296.639	83,53	1.335.101	83,17	*Rupiah*
Valas	112.274	14,37	139.777	14,33	152.597	13,01	179.236	13,25	206.654	14,58	255.746	16,47	270.239	16,83	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		Juli 2013		Desember 2013		Juli 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**2.184**	**4,96**	**2.745**	**4,66**	**3.634**	**4,37**	**5.074**	**4,86**	**5.024**	**4,47**	**5.844**	**4,76**	**5.766**	**4,43**	***Demand Deposits***
Rupiah	2.183	4,96	2.745	4,66	3.634	4,37	5.074	4,86	5.014	4,47	5.844	4,76	5.764	4,43	*Rupiah*
Valas	0	0,00	-	-	-	-	-	-	10	0,01	-	-	1	0,00	*Foreign Exchange*
Tabungan	**4.161**	**9,46**	**6.178**	**10,48**	**10.281**	**12,37**	**12.794**	**12,26**	**14.611**	**13,01**	**14.402**	**11,72**	**15.609**	**11,99**	***Saving***
Rupiah	4.161	9,46	6.178	10,48	10.281	12,37	12.794	12,26	14.611	13,01	14.402	11,72	15.609	11,99	*Rupiah*
Valas	-	-	-	-	-	-	-	-	0	0,00	-	-	0	0,00	*Foreign Exchange*
Simpanan Berjangka	**37.635**	**85,57**	**50.026**	**84,86**	**69.180**	**83,25**	**86.478**	**82,88**	**92.639**	**82,51**	**102.636**	**83,52**	**108.781**	**83,58**	***Time Deposits***
Rupiah	37.635	85,57	50.026	84,86	69.180	83,25	86.478	82,88	92.638	82,51	102.636	83,52	108.689	83,51	*Rupiah*
Valas	0	0,00	-	-	-	-	-	-	0	0,00	-	-	92	0,07	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	36.567	44,01	43.915	42,09	48.121	42,86	61.923	50,39	52.742	40,52	*Rupiah*
Valas	-	-	-	-	-	-	-	-	0	0,00	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	18.991	22,86	22.133	21,21	25.070	22,33	24.123	19,63	31.339	24,08	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	11.284	13,58	15.658	15,01	15.563	13,86	12.534	10,20	16.622	12,77	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	2.337	2,81	4.771	4,57	3.885	3,46	4.056	3,30	7.985	6,14	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
Total DPK	**43.980**	**100,00**	**58.950**	**100,00**	**83.095**	**100,00**	**104.346**	**100,00**	**112.274**	**100,00**	**122.883**	**100,00**	**130.155**	**100,00**	***Total Third Party Funds***
Rupiah	43.979	100,00	58.950	100,00	83.095	100,00	104.346	100,00	112.263	99,99	122.883	100,00	130.062	99,93	*Rupiah*
Valas	-	-	-	-	-	-	-	-	11	0,01	-	-	94	0,07	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		Juli 2013		Desember 2013		Juli 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**63.848**	**41,94**	**62.196**	**33,87**	**88.456**	**37,59**	**112.953**	**40,55**	**130.740**	**40,12**	**107.070**	**37,21**	**105.721**	**32,08**	***Demand Deposits***
Rupiah	63.553	41,74	61.725	33,61	88.094	37,43	112.715	40,47	130.180	39,95	106.398	36,98	105.434	32,00	*Rupiah*
Valas	294	0,19	471	0,26	362	0,15	238	0,09	560	0,17	673	0,23	287	0,09	*Foreign Exchange*
Tabungan	**43.728**	**28,72**	**53.614**	**29,20**	**67.338**	**28,61**	**79.968**	**28,71**	**72.876**	**22,36**	**95.827**	**33,31**	**86.537**	**26,26**	***Saving***
Rupiah	43.724	28,72	53.595	29,19	67.318	28,60	79.938	28,70	72.844	22,35	95.786	33,29	86.495	26,25	*Rupiah*
Valas	4	0,00	19	0,01	20	0,01	30	0,01	32	0,01	41	0,01	41	0,01	*Foreign Exchange*
Simpanan Berjangka	**44.673**	**29,34**	**67.815**	**36,93**	**79.555**	**33,80**	**85.614**	**30,74**	**122.272**	**37,52**	**84.812**	**29,48**	**137.260**	**41,65**	***Time Deposits***
Rupiah	44.148	29,00	67.365	36,69	78.767	33,47	84.903	30,48	121.263	37,21	83.838	29,14	136.002	41,27	*Rupiah*
Valas	525	0,34	450	0,24	787	0,33	711	0,26	1.009	0,31	974	0,34	1.258	0,38	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	46.523	19,77	37.513	13,47	68.965	21,16	40.872	14,21	75.600	22,94	*Rupiah*
Valas	-	-	-	-	673	0,29	468	0,17	931	0,29	854	0,30	1.190	0,36	*Foreign Exchange*
- Jangka Waktu 3 bulan								-							*- Periode 3 Month*
Rupiah	-	-	-	-	14.335	6,09	12.214	4,39	22.443	6,89	12.263	4,26	19.469	5,91	*Rupiah*
Valas	-	-	-	-	51	0,02	14	0,01	25	0,01	5	0,00	29	0,01	*Foreign Exchange*
- Jangka Waktu 6 bulan								-							*- Periode 6 Month*
Rupiah	-	-	-	-	12.559	5,34	13.495	4,84	13.590	4,17	16.389	5,70	18.429	5,59	*Rupiah*
Valas	-	-	-	-	5	0,00	27	0,01	7	0,00	84	0,03	5	0,00	*Foreign Exchange*
- Jangka Waktu >= 12 bulan								-							*- Periode >= 12 Month*
Rupiah	-	-	-	-	5.349	2,27	21.682	7,78	16.266	4,99	14.314	0,01	22.323	6,77	*Rupiah*
Valas	-	-	-	-	59	0,03	203	0,07	45	0,01	32	100,00	34	0,01	*Foreign Exchange*
Total DPK	**152.251**	**100,00**	**183.624**	**100,00**	**235.348**	**100,00**	**278.535**	**100,00**	**325.888**	**100,00**	**287.709**	**100,00**	**329.518**	**100,00**	***Total Third Party Funds***
Rupiah	151.425	99,46	182.685	99,49	234.179	99,50	277.555	99,65	324.287	99,51	286.021	99,41	327.932	99,52	*Rupiah*
Valas	826	0,54	939	0,51	1.169	0,50	980	0,35	1.601	0,49	1.688	0,59	1.586	0,48	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		Juli 2013		Desember 2013		Juli 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**21.472**	**22,66**	**22.280**	**22,70**	**25.396**	**22,57**	**34.508**	**26,05**	**34.236**	**23,15**	**44.293**	**26,92**	**38.167**	**24,57**	***Demand Deposits***
Rupiah	7.136	7,53	7.984	8,13	9.485	8,43	12.226	9,23	13.904	9,40	16.744	10,18	12.458	8,02	*Rupiah*
Valas	14.336	15,13	14.295	14,56	15.912	14,14	22.282	16,82	20.332	13,75	27.549	16,74	25.709	16,55	*Foreign Exchange*
Tabungan	**7.418**	**7,83**	**14.507**	**14,78**	**18.503**	**16,44**	**19.292**	**14,57**	**21.098**	**14,26**	**23.245**	**14,13**	**22.442**	**14,45**	***Saving***
Rupiah	3.983	4,20	6.156	6,27	8.402	7,47	8.529	6,44	8.720	5,90	10.268	6,24	9.905	6,38	*Rupiah*
Valas	3.436	3,63	8.351	8,51	10.101	8,98	10.763	8,13	12.378	8,37	12.978	7,89	12.537	8,07	*Foreign Exchange*
Simpanan Berjangka	**65.871**	**69,51**	**61.374**	**62,52**	**68.642**	**60,99**	**78.654**	**59,38**	**92.583**	**62,59**	**96.995**	**58,95**	**94.713**	**60,98**	***Time Deposits***
Rupiah	43.203	45,59	40.151	40,90	44.532	39,57	47.948	36,20	54.857	37,09	53.835	32,72	53.695	34,57	*Rupiah*
Valas	22.668	23,92	21.223	21,62	24.110	21,42	30.706	23,18	37.726	25,50	43.160	26,23	41.017	26,41	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	27.920	24,81	26.748	20,19	30.515	24,00	33.557	20,40	27.924	17,98	*Rupiah*
Valas	-	-	-	-	15.002	13,33	20.389	15,39	23.339	18,36	28.477	17,31	23.121	14,89	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	8.971	7,97	9.285	7,01	12.229	9,62	11.791	7,17	12.729	8,20	*Rupiah*
Valas	-	-	-	-	3.725	3,31	3.964	2,99	5.668	4,46	4.910	2,98	8.060	5,19	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	4.539	4,03	6.842	5,17	6.927	5,45	5.146	3,13	8.835	5,69	*Rupiah*
Valas	-	-	-	-	3.062	2,72	4.743	3,58	6.383	5,02	7.141	4,34	5.376	3,46	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	3.102	2,76	5.073	3,83	5.186	4,08	3.341	2,03	4.208	2,71	*Rupiah*
Valas	-	-	-	-	2.321	2,06	1.611	1,22	2.336	1,84	2.632	1,60	4.460	2,87	*Foreign Exchange*
Total DPK	**94.761**	**100,00**	**98.161**	**100,00**	**112.541**	**100,00**	**132.454**	**100,00**	**147.917**	**100,00**	**164.533**	**100,00**	**155.322**	**100,00**	***Total Third Party Funds***
Rupiah	54.321	57,32	54.292	55,31	62.418	55,46	68.704	51,87	77.481	52,38	80.847	49,14	76.058	48,97	*Rupiah*
Valas	40.440	42,68	43.869	44,69	50.123	44,54	63.751	48,13	70.436	47,62	83.686	50,86	79.263	51,03	*Foreign Exchange*

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

Keterangan	Desember 2009		Desember 2010		Desember 2011		Desember 2012		Juli 2013		Desember 2013		Juli 2014		*Items*
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	
Giro	**51.854**	**44,10**	**58.886**	**47,35**	**67.199**	**47,49**	**77.405**	**49,80**	**90.617**	**54,68**	**95.338**	**54,98**	**90.314**	**55,07**	***Demand Deposits***
Rupiah	19.242	16,36	24.689	19,85	27.683	19,56	32.996	21,23	36.961	22,30	36.873	21,27	34.742	21,19	*Rupiah*
Valas	32.612	27,73	34.197	27,49	39.516	27,93	44.409	28,57	53.656	32,38	58.465	33,72	55.572	33,89	*Foreign Exchange*
Tabungan	**17.203**	**14,63**	**19.038**	**15,31**	**18.721**	**13,23**	**20.715**	**13,33**	**19.591**	**11,82**	**21.050**	**12,14**	**22.622**	**13,80**	***Saving***
Rupiah	6.222	5,29	6.768	5,44	7.195	5,09	7.858	5,06	7.164	4,32	6.713	3,87	7.817	4,77	*Rupiah*
Valas	10.982	9,34	12.270	9,87	11.526	8,15	12.857	8,27	12.428	7,50	14.336	8,27	14.806	9,03	*Foreign Exchange*
Simpanan Berjangka	**48.537**	**41,28**	**46.452**	**37,35**	**55.572**	**39,28**	**57.310**	**36,87**	**55.504**	**33,49**	**57.008**	**32,88**	**51.049**	**31,13**	***Time Deposits***
Rupiah	32.267	27,44	34.265	27,55	38.522	27,23	39.133	25,18	40.730	24,58	41.111	23,71	38.076	23,22	*Rupiah*
Valas	16.270	13,84	12.187	9,80	17.050	12,05	18.176	11,69	14.774	8,92	15.897	9,17	12.973	7,91	*Foreign Exchange*
- Jangka Waktu 1 bulan															*- Periode 1 Month*
Rupiah	-	-	-	-	25.177	17,79	25.315	16,29	26.357	15,91	25.022	14,43	19.671	12,00	*Rupiah*
Valas	-	-	-	-	12.382	8,75	12.011	7,73	9.791	5,91	11.660	6,72	8.771	5,35	*Foreign Exchange*
- Jangka Waktu 3 bulan															*- Periode 3 Month*
Rupiah	-	-	-	-	9.237	6,53	8.962	5,77	7.329	4,42	11.553	6,66	11.677	7,12	*Rupiah*
Valas	-	-	-	-	2.987	2,11	3.673	2,36	3.233	1,95	2.397	1,38	2.235	1,36	*Foreign Exchange*
- Jangka Waktu 6 bulan															*- Periode 6 Month*
Rupiah	-	-	-	-	2.654	1,88	3.110	2,00	4.887	2,95	3.107	1,79	4.874	2,97	*Rupiah*
Valas	-	-	-	-	1.010	0,71	1.910	1,23	1.169	0,71	1.188	0,69	1.318	0,80	*Foreign Exchange*
- Jangka Waktu >= 12 bulan															*- Periode >= 12 Month*
Rupiah	-	-	-	-	1.453	1,03	1.746	1,12	2.157	1,30	1.429	0,82	1.853	1,13	*Rupiah*
Valas	-	-	-	-	670	0,47	583	0,38	581	0,35	651	0,38	649	0,40	*Foreign Exchange*
Total DPK	**117.594**	**100,00**	**124.376**	**100,00**	**141.491**	**100,00**	**155.430**	**100,00**	**165.712**	**100,00**	**173.395**	**100,00**	**163.985**	**100,00**	***Total Third Party Funds***
Rupiah	57.731	49,09	65.722	52,84	73.399	51,88	79.987	51,46	84.855	51,21	84.697	48,85	80.634	49,17	*Rupiah*
Valas	59.864	50,91	58.653	47,16	68.092	48,12	75.443	48,54	80.858	48,79	88.698	51,15	83.351	50,83	*Foreign Exchange*

Tabel 1.45 Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Juli 2014
(*Composition of Third Party Funds of Commercial Banks Based on Location - July 2014)*
Miliar Rp *(Billion Rp)*

Lokasi	Giro *(Demand Deposits)*		Tabungan *(Saving Deposits)*		Deposito *(Time Deposits)*		Total DPK *(Total Third Party Funds)*			Pangsa Thd Total DPK (%) *(Portion to Total Third Party (%)*	*Location*
	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Total		
1. Jawa Barat	37.783	8.895	127.649	6.785	120.317	11.387	285.748	27.067	312.815	8,26	1. *Jawa Barat*
2. Banten	18.538	4.642	38.728	2.098	46.711	4.568	103.978	11.308	115.286	3,04	2. *Banten*
3. DKI Jakarta	277.125	204.801	294.312	53.770	869.894	209.115	1.441.330	467.685	1.909.016	50,41	3. *DKI Jakarta*
4. D.I Yogyakarta	4.217	488	20.292	598	12.639	466	37.148	1.553	38.701	1,02	4. *D.I Yogyakarta*
5. Jawa Tengah	20.391	2.899	86.484	3.058	58.413	4.011	165.289	9.968	175.257	4,63	5. *Jawa Tengah*
6. Jawa Timur	38.637	10.650	143.003	8.393	133.950	15.170	315.590	34.213	349.804	9,24	6. *Jawa Timur*
7. Bengkulu	1.631	62	4.728	29	1.828	19	8.187	110	8.297	0,22	7. *Bengkulu*
8. Jambi	2.245	328	11.061	261	7.193	104	20.498	694	21.192	0,56	8. *Jambi*
9. Aceh	5.245	74	11.898	101	6.598	73	23.741	248	23.989	0,63	9. *Aceh*
10. Sumatera Utara	19.714	4.064	61.668	3.741	60.503	13.392	141.884	21.198	163.082	4,31	10. *Sumatera Utara*
11. Sumatera Barat	4.010	453	13.876	263	9.593	138	27.478	854	28.332	0,75	11. *Sumatera Barat*
12. Riau	12.504	1.153	27.195	663	16.876	428	56.575	2.244	58.819	1,55	12. *Riau*
14. Sumatera Selatan	5.522	1.740	24.621	1.024	20.446	738	50.588	3.502	54.090	1,43	14. *Sumatera Selatan*
15. Bangka Belitung	1.483	374	6.670	118	4.029	77	12.182	569	12.751	0,34	15. *Bangka Belitung*
13. Kepulauan Riau	6.450	6.122	13.815	2.768	6.281	2.527	26.545	11.417	37.962	1,00	13. *Kepulauan Riau*
16. Lampung	4.186	325	14.475	302	6.924	221	25.585	848	26.432	0,70	16. *Lampung*
17. Kalimantan Selatan	8.015	698	18.718	439	9.375	219	36.108	1.356	37.464	0,99	17. *Kalimantan Selatan*
18. Kalimantan Barat	5.954	432	19.815	474	10.604	203	36.373	1.108	37.481	0,99	18. *Kalimantan Barat*
19. Kalimantan Timur	15.830	2.752	34.199	2.286	26.671	2.743	76.700	7.781	84.481	2,23	19. *Kalimantan Timur*
20. Kalimantan Tengah	4.236	127	8.370	73	4.525	58	17.132	259	17.390	0,46	20. *Kalimantan Tengah*
21. Sulawesi Tengah	2.265	42	6.935	60	2.335	24	11.535	126	11.660	0,31	21. *Sulawesi Tengah*
22. Sulawesi Selatan	7.910	787	33.122	611	18.581	831	59.612	2.228	61.840	1,63	22. *Sulawesi Selatan*
23. Sulawesi Utara	2.574	212	8.174	501	6.797	254	17.545	968	18.513	0,49	23. *Sulawesi Utara*
24. Gorontalo	363	2	1.799	16	1.085	28	3.247	47	3.294	0,09	24. *Gorontalo*
25. Sulawesi Barat	714	1	1.942	1	292	0	2.948	2	2.950	0,08	25. *Sulawesi Barat*
26. Sulawesi Tenggara	2.719	27	6.037	89	2.446	15	11.201	132	11.333	0,30	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	1.774	60	8.685	146	4.538	48	14.997	255	15.252	0,40	27. *Nusa Tenggara Barat*
28. Bali	9.611	2.496	29.019	2.626	21.768	780	60.398	5.902	66.300	1,75	28. *Bali*
29. Nusa Tenggara Timur	3.988	19	8.888	107	4.796	40	17.672	166	17.838	0,47	29. *Nusa Tenggara Timur*
30. Maluku	2.024	32	4.702	45	2.908	50	9.634	127	9.761	0,26	30. *Maluku*
31. Papua	9.106	435	12.724	226	8.243	106	30.074	767	30.841	0,81	31. *Papua*
32. Maluku Utara	832	45	2.919	20	1.008	12	4.759	77	4.836	0,13	32. *Maluku Utara*
33. Papua Barat	3.754	15	4.346	69	2.295	51	10.395	136	10.530	0,28	33. *Papua Barat*
34. Lainnya	17	2.880	39	1.078	41	5.408	97	9.365	9.462	0,25	34. *Lainnya*
Total	**541.366**	**258.134**	**1.110.904**	**92.838**	**1.510.504**	**273.306**	**3.162.774**	**624.278**	**3.787.052**	**100**	**Total**

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

Lokasi	2012	2013										2014							*Location*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	262.433	262.286	272.114	275.893	277.335	274.398	285.343	290.483	288.858	292.379	300.671	294.968	295.809	295.610	312.220	307.020	317.542	312.815	1. *Jawa Barat*
2. Banten	88.496	89.124	90.876	91.753	92.411	96.176	99.023	101.458	100.998	100.665	105.532	104.964	108.104	111.463	112.798	113.167	115.260	115.286	2. *Banten*
3. DKI Jakarta	1.629.585	1.636.099	1.659.401	1.707.249	1.707.728	1.723.701	1.749.024	1.769.512	1.776.536	1.796.490	1.860.446	1.805.368	1.807.808	1.820.117	1.851.159	1.906.685	1.913.072	1.909.016	3. *DKI Jakarta*
4. D.I Yogyakarta	32.501	33.086	33.597	33.738	34.199	34.597	35.237	36.087	36.188	36.678	37.073	37.116	37.309	37.529	37.983	38.211	38.982	38.701	4. *D.I Yogyakarta*
5. Jawa Tengah	145.257	146.362	148.214	149.491	152.013	153.896	156.054	162.827	160.723	164.096	167.398	165.445	167.353	168.737	172.626	173.434	178.421	175.257	5. *Jawa Tengah*
6. Jawa Timur	292.224	293.347	296.088	298.121	300.502	302.910	307.466	317.370	315.772	324.152	335.308	333.362	333.588	332.446	338.059	340.315	350.744	349.804	6. *Jawa Timur*
7. Bengkulu	7.368	7.569	7.895	7.831	8.070	8.165	8.115	8.379	8.229	8.222	7.680	7.841	7.908	7.997	8.435	8.551	8.939	8.297	7. *Bengkulu*
8. Jambi	17.945	18.376	18.741	18.458	19.155	18.579	18.367	19.521	19.478	19.378	19.415	19.667	19.834	20.069	20.442	21.072	22.307	21.192	8. *Jambi*
9. Aceh	21.969	21.788	24.085	23.681	23.736	22.995	22.328	26.141	25.092	26.211	24.263	23.701	23.544	23.234	25.719	25.415	26.236	23.989	9. *Aceh*
10. Sumatera Utara	139.259	137.289	136.560	135.615	139.131	137.291	140.796	147.985	146.517	147.898	155.204	156.039	156.675	157.493	160.206	163.019	166.571	163.082	10. *Sumatera Utara*
11. Sumatera Barat	25.623	26.405	26.589	26.335	25.906	25.914	26.045	26.780	26.977	27.070	26.281	26.639	27.076	27.487	28.191	28.428	29.548	28.332	11. *Sumatera Barat*
12. Riau	52.243	52.754	54.797	53.913	55.990	55.243	54.145	56.878	56.425	55.581	55.524	54.279	54.201	54.466	54.267	56.719	60.795	58.819	12. *Riau*
13. Sumatera Selatan*)	54.244	53.011	53.803	52.443	53.982	52.643	51.422	53.833	53.226	52.833	53.688	52.808	52.798	52.315	52.684	53.021	55.629	54.090	13. *Sumatera Selatan*
14. Bangka Belitung	12.172	12.612	12.739	12.429	12.663	12.264	12.283	12.693	12.424	12.310	11.828	12.063	12.336	12.239	12.422	12.944	13.286	12.751	14. *Bangka Belitung*
15. Kepulauan Riau*)	28.804	30.406	31.575	31.493	32.289	32.823	33.690	35.589	35.235	36.243	38.392	37.739	37.402	36.701	37.859	37.765	39.798	37.962	15. *Kepulauan Riau*
16. Lampung	22.612	23.201	23.722	23.951	24.349	24.137	24.363	25.525	25.892	26.118	25.642	25.609	25.753	25.854	26.716	26.756	28.358	26.432	16. *Lampung*
17. Kalimantan Selatan	34.118	34.489	35.290	35.254	35.795	35.255	34.480	36.299	36.011	36.117	36.447	36.606	36.869	36.503	36.917	37.606	38.908	37.464	17. *Kalimantan Selatan*
18. Kalimantan Barat	32.000	32.407	32.849	33.243	33.509	33.921	33.578	34.720	34.831	35.466	36.273	35.920	36.254	36.407	37.432	37.671	38.648	37.481	18. *Kalimantan Barat*
19. Kalimantan Timur	79.992	82.037	84.299	82.534	85.228	84.958	83.557	88.869	86.432	85.001	85.407	82.326	80.807	80.152	78.765	83.051	87.680	84.481	19. *Kalimantan Timur*
20. Kalimantan Tengah	14.285	15.497	15.841	15.843	16.247	16.164	15.908	16.738	16.534	16.245	16.023	16.003	16.139	16.575	16.785	17.376	18.495	17.390	20. *Kalimantan Tengah*
21. Sulawesi Tengah	10.022	10.442	10.745	10.837	10.924	10.927	10.704	11.364	11.273	11.280	11.330	11.498	11.672	11.877	12.190	12.236	12.676	11.660	21. *Sulawesi Tengah*
22. Sulawesi Selatan	54.453	53.884	54.292	54.212	55.320	55.636	56.464	58.924	58.841	59.753	61.163	60.292	60.287	59.902	61.265	61.069	63.325	61.840	22. *Sulawesi Selatan*
23. Sulawesi Utara	16.407	16.402	16.803	16.837	16.963	17.152	17.039	17.626	17.537	17.720	17.481	17.638	17.681	17.891	18.405	18.628	19.455	18.513	23. *Sulawesi Utara*
24. Gorontalo*)	2.990	3.162	3.233	3.196	3.178	3.186	3.112	3.361	3.340	3.331	3.100	3.288	3.338	3.412	3.572	3.503	3.633	3.294	24. *Gorontalo*
25. Sulawesi Barat*)	2.585	2.725	2.848	2.837	2.886	2.880	2.875	3.065	3.129	3.185	2.868	3.016	2.987	2.991	3.121	3.198	3.270	2.950	25. *Sulawesi Barat*
26. Sulawesi Tenggara*)	9.870	10.578	10.906	10.985	10.854	10.738	10.780	11.284	11.502	11.665	11.033	11.311	11.559	11.502	11.890	11.850	12.166	11.333	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	12.734	12.749	13.743	13.502	13.378	13.588	13.511	14.318	14.442	14.648	14.445	14.607	14.430	14.451	15.255	15.276	15.936	15.252	27. *Nusa Tenggara Barat*
28. Bali	54.948	55.982	56.344	56.645	57.840	59.042	60.237	62.259	62.329	63.616	64.234	64.223	64.339	63.896	64.878	64.996	66.500	66.300	28. *Bali*
29. Nusa Tenggara Timur	14.884	15.351	15.594	15.602	15.836	15.906	15.546	15.923	16.251	16.694	16.402	16.924	16.940	17.078	17.806	17.847	18.791	17.838	29. *Nusa Tenggara Timur*
30. Maluku	8.340	8.504	8.661	8.720	8.724	8.790	8.713	9.061	9.076	9.359	9.379	9.613	9.549	9.533	9.675	9.971	10.243	9.761	30. *Maluku*
31. Papua	27.148	26.162	28.160	28.247	28.647	30.104	29.791	30.065	29.567	30.255	29.424	29.322	29.377	29.047	31.400	31.887	32.670	30.841	31. *Papua*
32. Maluku Utara	4.425	4.793	4.923	4.847	4.744	4.729	4.757	4.923	4.823	5.012	4.831	5.203	5.086	5.080	5.093	5.143	5.356	4.836	32. *Maluku Utara*
33. Papua Barat	8.284	8.871	8.995	8.811	9.607	9.173	9.996	10.474	10.176	10.091	10.906	10.649	10.288	10.134	10.060	10.363	11.535	10.530	33. *Papua Barat*
34. Lainnya	4.976	5.387	5.030	5.113	5.133	5.048	5.457	5.856	6.228	7.602	8.876	8.650	8.519	7.875	8.468	9.283	9.725	9.462	34. *Others*
Total	**3.225.198**	**3.243.136**	**3.299.350**	**3.349.660**	**3.374.272**	**3.392.927**	**3.440.207**	**3.526.188**	**3.520.890**	**3.563.362**	**3.663.968**	**3.594.697**	**3.603.620**	**3.618.061**	**3.694.765**	**3.763.474**	**3.834.503**	**3.787.052**	***Total***

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

Keterangan	2012	2013											2014							*Items*
	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																				***Demand Deposits***
Rupiah	2,12	2,14	2,16	2,19	2,13	2,17	2,10	2,14	2,15	2,16	2,15	2,12	2,12	2,18	2,23	2,21	2,30	2,32	2,18	*- Rupiah*
Valas	0,37	0,34	0,34	0,36	0,36	0,36	0,36	0,37	0,38	0,36	0,38	0,42	0,38	0,37	0,37	0,38	0,39	0,36	0,38	*- Foreign Exchange*
Tabungan																				***Saving***
Rupiah	1,91	1,87	1,86	1,86	1,98	1,99	1,98	1,99	1,99	1,98	1,98	2,01	2,00	2,00	2,00	2,01	1,88	1,88	1,86	*- Rupiah*
Valas	0,34	0,32	0,30	0,30	0,32	0,33	0,33	0,31	0,31	0,30	0,31	0,32	0,30	0,29	0,29	0,30	0,31	0,27	0,28	*- Foreign Exchange*
Simpanan Berjangka																				***Time Deposits***
- Simpanan Berjangka 1 bln																				*- 1 Month Time Deposits*
Rupiah	5,59	5,56	5,48	5,45	5,48	5,55	5,87	6,13	6,67	6,99	7,20	7,72	7,77	7,87	7,96	8,03	8,19	8,34	8,44	*Rupiah*
Valas	1,57	1,58	1,50	1,49	1,42	1,42	1,52	1,57	1,63	1,69	1,76	1,81	1,90	1,92	1,90	1,92	1,80	1,85	1,93	*Foreign Exchange*
- Simpanan Berjangka 3 bln																				*- 3 Month Time Deposits*
Rupiah	5,90	6,00	5,91	5,90	5,90	5,89	6,11	6,28	6,63	7,13	7,53	8,03	8,38	8,58	8,65	8,79	9,06	9,28	9,42	*Rupiah*
Valas	1,91	2,01	2,05	2,07	1,92	1,69	2,02	1,81	1,80	1,87	2,20	2,26	2,28	2,41	2,34	2,41	2,35	2,37	2,35	*Foreign Exchange*
- Simpanan Berjangka 6 bln																				*- 6 Month Time Deposits*
Rupiah	6,04	6,09	6,06	6,07	6,06	6,06	6,17	6,27	6,51	6,83	7,07	7,37	7,70	8,07	8,24	8,53	8,86	9,02	9,07	*Rupiah*
Valas	2,33	2,26	2,31	2,32	2,29	2,17	2,39	2,23	2,24	2,20	2,18	2,17	2,18	2,17	2,14	2,19	2,27	2,25	2,26	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																				*- 12 >= Month Time Deposits*
Rupiah	6,05	5,88	5,82	5,79	5,77	5,88	5,92	6,11	6,34	6,54	6,95	7,14	7,19	7,33	7,52	7,83	8,18	8,36	8,51	*Rupiah*
Valas	1,97	2,09	2,15	2,08	2,10	2,02	2,16	2,09	2,09	2,11	2,07	2,07	2,08	2,11	2,23	2,21	2,25	2,26	2,26	*Foreign Exchange*

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

Keterangan	2012	2013											2014							*Items*
	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																				***Demand Deposits***
Rupiah	2,08	1,93	1,90	2,03	1,92	2,08	1,96	2,06	1,92	2,04	1,89	2,00	1,88	2,03	1,95	2,04	2,12	2,16	1,94	*- Rupiah*
Valas	0,15	0,18	0,17	0,19	0,25	0,24	0,21	0,21	0,20	0,21	0,25	0,18	0,18	0,19	0,17	0,19	0,16	0,18	0,16	*- Foreign Exchange*
Tabungan																				***Saving***
Rupiah	1,59	1,56	1,57	1,56	1,55	1,57	1,55	1,57	1,59	1,57	1,57	1,58	1,56	1,57	1,58	1,57	1,57	1,59	1,56	*- Rupiah*
Valas	0,22	0,22	0,22	0,22	0,22	0,22	0,23	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,22	0,24	*- Foreign Exchange*
Simpanan Berjangka																				***Time Deposits***
- Simpanan Berjangka 1 bln																				*- 1 Month Time Deposits*
Rupiah	5,23	5,11	5,09	5,03	5,00	5,23	5,36	5,72	6,22	6,52	6,69	7,16	7,22	7,38	7,55	7,72	7,61	7,90	8,08	*Rupiah*
Valas	0,97	0,59	0,51	0,59	0,54	0,76	0,65	0,83	0,94	0,99	1,01	1,14	1,37	1,33	1,35	1,36	1,26	1,37	1,33	*Foreign Exchange*
- Simpanan Berjangka 3 bln																				*- 3 Month Time Deposits*
Rupiah	5,54	5,54	5,54	5,50	5,48	5,59	5,82	6,01	6,37	6,80	6,99	7,60	8,05	8,36	8,41	8,55	8,70	9,08	9,36	*Rupiah*
Valas	1,11	0,66	0,72	0,76	0,90	1,05	0,92	1,06	1,06	1,06	1,29	1,37	1,23	1,15	0,87	1,09	1,14	1,13	1,03	*Foreign Exchange*
- Simpanan Berjangka 6 bln																				*- 6 Month Time Deposits*
Rupiah	5,53	5,53	5,53	5,53	5,51	5,58	5,63	5,77	6,00	6,39	6,49	6,82	7,09	7,49	7,66	7,83	8,17	8,64	8,85	*Rupiah*
Valas	1,99	1,86	1,77	1,67	1,63	1,57	1,24	1,46	1,44	1,40	1,36	1,38	1,37	1,37	1,35	1,29	1,40	1,40	1,35	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																				*- 12 >= Month Time Deposits*
Rupiah	5,91	5,47	5,46	5,46	5,45	5,81	5,67	6,18	6,50	6,67	7,31	7,43	7,39	7,49	7,93	8,09	8,40	8,54	8,74	*Rupiah*
Valas	1,65	0,90	0,64	0,65	0,64	1,65	0,61	1,65	1,65	1,67	1,68	1,68	1,66	1,66	1,67	1,61	1,59	1,62	1,61	*Foreign Exchange*

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

Keterangan	2012	2013											2014							*Items*
	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																				***Demand Deposits***
Rupiah	1,91	1,90	1,92	1,90	1,89	1,90	1,88	1,91	1,91	1,88	1,91	1,95	1,96	2,04	2,08	2,00	2,13	2,06	2,08	*- Rupiah*
Valas	0,50	0,47	0,46	0,47	0,46	0,50	0,51	0,53	0,55	0,53	0,53	0,62	0,56	0,54	0,53	0,55	0,60	0,54	0,58	*- Foreign Exchange*
Tabungan																				***Saving***
Rupiah	2,11	2,03	2,03	2,04	2,33	2,35	2,33	2,34	2,33	2,33	2,33	2,40	2,39	2,39	2,38	2,40	2,11	2,09	2,08	*- Rupiah*
Valas	0,46	0,40	0,40	0,41	0,42	0,45	0,44	0,42	0,42	0,40	0,41	0,44	0,42	0,39	0,40	0,41	0,45	0,37	0,38	*- Foreign Exchange*
Simpanan Berjangka																				***Time Deposits***
- Simpanan Berjangka 1 bln																				*- 1 Month Time Deposits*
Rupiah	5,69	5,67	5,63	5,62	5,66	5,75	6,12	6,40	6,96	7,27	7,48	7,95	8,04	8,14	8,16	8,23	8,54	8,64	8,67	*Rupiah*
Valas	1,94	1,94	1,94	1,90	1,88	1,96	2,05	2,14	2,16	2,19	2,22	2,39	2,36	2,32	2,29	2,38	2,33	2,38	2,49	*Foreign Exchange*
- Simpanan Berjangka 3 bln																				*- 3 Month Time Deposits*
Rupiah	5,86	5,98	5,97	5,95	5,93	5,91	6,12	6,35	6,68	7,27	7,70	8,12	8,38	8,50	8,58	8,84	9,25	9,46	9,54	*Rupiah*
Valas	2,32	2,29	2,37	2,45	2,43	2,42	2,55	2,50	2,49	2,58	2,64	2,62	2,75	2,78	2,73	2,73	2,65	2,67	2,63	*Foreign Exchange*
- Simpanan Berjangka 6 bln																				*- 6 Month Time Deposits*
Rupiah	5,75	5,83	5,86	5,93	5,95	5,98	6,08	6,21	6,43	6,72	6,96	7,21	7,62	7,91	8,11	8,42	8,80	8,99	9,08	*Rupiah*
Valas	2,63	2,59	2,64	2,63	2,60	2,61	2,59	2,66	2,66	2,63	2,65	2,65	2,70	2,75	2,76	2,78	2,72	2,70	2,69	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																				*- 12 >= Month Time Deposits*
Rupiah	5,48	5,41	5,40	5,41	5,47	5,50	5,67	5,63	5,77	6,02	6,21	6,49	6,62	6,78	6,92	7,09	7,47	7,72	7,88	*Rupiah*
Valas	2,22	2,30	2,34	2,28	2,32	2,32	2,39	2,45	2,45	2,45	2,38	2,42	2,44	2,47	2,56	2,56	2,62	2,61	2,61	*Foreign Exchange*

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

Keterangan	2012	2013											2014							*Items*
	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																				***Demand Deposits***
Rupiah	3,25	3,02	3,37	3,26	3,18	3,15	3,05	3,43	3,33	3,55	3,33	4,48	3,73	3,78	3,51	3,65	3,99	3,84	3,86	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Tabungan																				***Saving***
Rupiah	3,70	3,78	4,17	4,18	4,13	4,11	4,08	4,14	4,41	4,43	4,33	4,33	4,27	4,22	4,23	4,33	4,23	4,33	4,24	*- Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*- Foreign Exchange*
Simpanan Berjangka																				***Time Deposits***
- Simpanan Berjangka 1 bln																				*- 1 Month Time Deposits*
Rupiah	6,90	6,62	5,83	5,75	5,78	5,78	5,98	6,28	7,02	7,29	7,65	8,50	8,27	8,05	8,51	8,14	9,46	9,55	10,00	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 3 bln																				*- 3 Month Time Deposits*
Rupiah	7,22	7,05	6,25	6,26	6,28	6,40	6,55	6,68	7,04	7,31	7,86	8,55	8,91	9,16	9,25	9,15	9,91	9,97	10,17	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka 6 bln																				*- 6 Month Time Deposits*
Rupiah	7,45	7,47	7,40	7,35	7,32	7,32	7,39	7,47	7,85	8,14	8,39	8,88	9,28	9,52	9,35	9,98	10,32	10,32	10,32	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																				*- 12 >= Month Time Deposits*
Rupiah	7,67	7,50	7,21	7,18	7,11	7,18	7,08	7,31	7,52	7,66	8,00	8,40	8,68	8,69	6,46	9,02	9,51	9,65	9,66	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*

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

Keterangan	2012	2013											2014							*Items*
	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																				***Demand Deposits***
Rupiah	2,67	2,89	2,87	2,80	2,72	2,74	2,67	2,68	2,72	2,67	2,68	2,44	2,72	2,72	2,77	2,74	2,77	2,80	2,69	*- Rupiah*
Valas	0,47	0,30	0,33	0,35	0,42	0,44	0,38	0,37	0,40	0,40	0,40	0,44	0,50	0,51	0,42	0,62	0,46	0,46	0,44	*- Foreign Exchange*
Tabungan																				***Saving***
Rupiah	2,54	2,54	2,46	2,40	2,38	2,37	2,32	2,31	2,30	2,28	2,27	2,31	2,30	2,30	2,36	2,33	2,23	2,22	2,20	*- Rupiah*
Valas	0,58	0,57	0,58	0,58	0,57	0,59	0,60	0,58	0,61	0,60	0,56	0,56	0,56	0,57	0,56	0,59	0,56	0,56	0,55	*- Foreign Exchange*
Simpanan Berjangka																				***Time Deposits***
- Simpanan Berjangka 1 bln																				*- 1 Month Time Deposits*
Rupiah	6,08	5,86	5,82	5,78	5,77	5,78	5,89	6,15	6,38	6,79	6,91	7,76	7,77	7,97	8,07	8,12	7,71	7,74	7,69	*Rupiah*
Valas	2,11	1,60	1,86	2,01	1,93	1,82	1,96	1,90	2,12	2,22	2,16	2,66	2,73	3,02	2,75	2,72	2,43	2,59	2,85	*Foreign Exchange*
- Simpanan Berjangka 3 bln																				*- 3 Month Time Deposits*
Rupiah	6,57	6,52	6,21	6,33	6,35	6,31	6,36	6,42	6,77	7,01	7,37	8,06	8,72	9,01	9,01	8,81	8,58	8,51	8,54	*Rupiah*
Valas	1,40	1,41	1,34	1,01	1,55	1,35	1,41	1,28	1,79	1,81	1,91	1,06	1,10	2,65	2,38	1,11	1,13	1,61	1,65	*Foreign Exchange*
- Simpanan Berjangka 6 bln																				*- 6 Month Time Deposits*
Rupiah	6,76	6,55	6,46	6,44	6,48	6,39	6,42	6,63	6,88	7,08	7,42	7,73	7,90	8,49	8,65	8,83	9,25	9,07	8,77	*Rupiah*
Valas	1,69	1,47	1,32	1,01	1,01	1,04	1,18	1,24	1,28	1,29	1,37	1,91	1,86	1,16	0,99	1,01	1,00	1,21	1,13	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																				*- 12 >= Month Time Deposits*
Rupiah	6,96	6,77	6,67	6,64	6,55	6,54	6,48	6,57	6,80	7,03	7,13	7,31	7,45	7,72	7,84	8,24	8,46	8,58	8,63	*Rupiah*
Valas	0,96	1,03	1,05	1,04	1,12	1,13	1,05	1,03	1,05	1,05	1,08	1,07	1,11	1,10	1,16	1,19	1,08	1,12	1,06	*Foreign Exchange*

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

Keterangan	2012	2013											2014							*Items*
	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																				***Demand Deposits***
Rupiah	1,70	1,57	1,62	1,77	1,93	1,60	1,80	1,62	1,92	1,94	1,99	1,57	1,51	1,40	2,24	1,81	1,91	1,97	2,23	*- Rupiah*
Valas	0,55	0,53	0,51	0,59	0,45	0,44	0,43	0,52	0,48	0,47	0,55	0,56	0,53	0,52	0,61	0,70	0,64	0,58	0,68	*- Foreign Exchange*
Tabungan																				***Saving***
Rupiah	2,14	2,22	2,24	2,24	2,24	2,17	2,08	1,99	2,10	1,97	1,97	1,92	1,86	2,10	1,90	2,11	2,18	2,11	2,25	*- Rupiah*
Valas	0,19	0,21	0,15	0,20	0,23	0,21	0,21	0,21	0,20	0,19	0,23	0,21	0,21	0,20	0,18	0,19	0,17	0,17	0,17	*- Foreign Exchange*
Simpanan Berjangka																				***Time Deposits***
- Simpanan Berjangka 1 bln																				*- 1 Month Time Deposits*
Rupiah	5,66	5,59	5,65	5,67	5,61	5,79	6,07	6,27	6,90	7,20	7,49	7,93	7,75	8,06	8,36	8,20	8,20	8,47	8,52	*Rupiah*
Valas	2,05	2,01	1,99	1,94	1,81	1,82	1,82	1,88	1,93	1,99	2,03	2,07	2,05	2,04	2,15	1,84	1,73	1,74	1,82	*Foreign Exchange*
- Simpanan Berjangka 3 bln																				*- 3 Month Time Deposits*
Rupiah	6,17	6,17	6,16	6,20	6,24	6,25	6,43	6,63	6,88	7,36	8,01	8,49	8,77	8,84	8,87	9,05	9,12	9,11	9,10	*Rupiah*
Valas	1,71	1,78	1,78	1,72	1,65	1,68	1,84	1,82	1,94	1,97	1,95	2,00	1,95	2,04	2,20	2,22	2,21	2,28	2,32	*Foreign Exchange*
- Simpanan Berjangka 6 bln																				*- 6 Month Time Deposits*
Rupiah	6,64	6,52	6,37	6,15	6,04	6,02	6,14	6,23	6,30	6,66	7,23	7,73	8,27	8,73	9,07	9,08	9,21	9,17	9,13	*Rupiah*
Valas	2,65	2,62	2,60	2,61	2,53	2,59	2,54	2,53	2,71	2,69	2,70	2,72	2,75	2,65	2,46	2,38	2,40	2,18	2,17	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																				*- 12 >= Month Time Deposits*
Rupiah	6,76	6,79	6,78	6,77	6,72	6,72	6,71	6,70	6,75	6,76	6,80	7,12	7,22	7,33	7,37	7,76	8,27	8,53	8,65	*Rupiah*
Valas	2,24	2,21	2,33	2,34	2,22	2,23	2,27	2,26	2,35	2,39	2,41	2,37	2,35	2,27	2,50	2,49	2,67	2,62	2,64	*Foreign Exchange*

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

Keterangan	2012	2013											2014							*Items*
	Des	Feb	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Giro																				***Demand Deposits***
Rupiah	1,71	1,48	1,68	1,91	1,75	1,61	1,79	1,77	1,91	2,40	2,72	2,92	2,21	2,04	2,29	2,09	1,84	2,20	2,11	*- Rupiah*
Valas	0,52	0,32	0,41	0,38	0,42	0,40	0,35	0,40	0,36	0,33	0,38	0,37	0,33	0,30	0,30	0,24	0,20	0,20	0,22	*- Foreign Exchange*
Tabungan																				***Saving***
Rupiah	1,17	1,08	1,08	1,09	1,04	1,01	1,02	1,14	1,14	1,19	1,21	1,16	1,11	1,17	1,19	1,14	1,18	1,12	1,15	*- Rupiah*
Valas	0,24	0,35	0,13	0,13	0,16	0,17	0,15	0,15	0,14	0,14	0,14	0,14	0,12	0,12	0,11	0,11	0,10	0,11	0,11	*- Foreign Exchange*
Simpanan Berjangka																				***Time Deposits***
- Simpanan Berjangka 1 bln																				*- 1 Month Time Deposits*
Rupiah	4,52	4,46	4,60	4,52	4,57	4,70	5,21	5,71	6,48	6,93	6,99	7,20	7,32	7,50	7,26	7,18	6,88	6,63	7,15	*Rupiah*
Valas	1,57	1,09	1,04	0,65	0,66	0,41	0,51	0,52	0,60	0,59	0,48	0,83	0,67	0,75	0,59	0,59	0,58	0,54	0,56	*Foreign Exchange*
- Simpanan Berjangka 3 bln																				*- 3 Month Time Deposits*
Rupiah	5,06	5,20	5,16	4,86	4,85	4,89	5,22	5,60	6,27	7,33	7,94	8,24	8,52	8,71	8,75	8,68	8,65	8,63	8,57	*Rupiah*
Valas	1,65	1,66	1,49	1,32	1,53	1,32	1,38	1,29	1,36	1,26	1,27	1,21	1,25	1,33	1,30	1,25	1,20	1,19	1,23	*Foreign Exchange*
- Simpanan Berjangka 6 bln																				*- 6 Month Time Deposits*
Rupiah	4,90	5,41	5,42	5,29	5,20	5,35	5,42	5,46	5,67	6,38	6,72	7,18	7,62	7,99	8,28	8,60	8,71	8,76	8,81	*Rupiah*
Valas	0,90	0,89	1,16	1,12	0,99	1,00	1,04	1,13	1,18	1,18	1,13	1,01	1,01	1,01	1,02	0,96	0,99	0,96	0,97	*Foreign Exchange*
- Simpanan Berjangka >= 12 bln																				*- 12 >= Month Time Deposits*
Rupiah	5,70	5,70	5,63	5,58	5,52	5,81	5,99	6,13	6,18	6,28	6,24	6,40	6,79	7,13	7,71	8,05	8,41	8,65	8,95	*Rupiah*
Valas	2,03	1,01	1,48	1,33	1,35	1,20	1,18	1,18	1,02	0,96	0,93	0,86	0,85	0,74	0,78	0,63	0,64	0,66	0,69	*Foreign Exchange*

Tabel 1.54 Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Average of Credit Interest Rate of Commercial Banks to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients)

Persen *(Percent)*

Keterangan	2012	2013										2014							*Items*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			***Credit Recipients Industrial Origin***
1. Pertanian, perburuan dan Kehutanan																			*1. Agricultures, hunting and forestry*
Rupiah	11,32	11,34	11,32	11,30	11,11	11,24	11,29	11,41	11,60	11,74	11,78	11,87	11,93	11,93	11,94	11,86	11,92	12,11	*Rupiah*
Valas	4,59	4,78	4,47	4,47	4,51	4,68	4,75	4,50	4,47	4,43	4,44	4,43	4,41	4,63	4,39	4,60	4,43	4,47	*Foreign Exchange*
2. Perikanan																			*2. Fisheries*
Rupiah	13,37	13,34	13,31	13,20	13,32	13,36	13,28	13,26	13,31	13,37	13,51	13,61	13,80	13,82	13,81	13,75	13,85	13,94	*Rupiah*
Valas	7,36	7,23	7,25	6,92	6,60	6,57	6,54	6,58	6,65	6,70	6,63	6,66	6,77	6,70	6,66	6,61	6,42	6,33	*Foreign Exchange*
3. Pertambangan dan Penggalian																			*3. Mining and Quarrying*
Rupiah	11,29	11,52	11,56	11,54	11,38	11,53	11,67	11,88	12,07	12,12	11,82	12,22	12,32	12,37	12,37	12,31	12,43	12,80	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
4. Industri Pengolahan																			*4. Procesing industry*
Rupiah	9,98	10,00	10,01	10,01	9,96	10,22	10,25	10,56	10,73	10,90	11,01	11,11	11,19	11,24	11,31	11,47	11,54	11,63	*Rupiah*
Valas	4,24	4,10	4,09	4,07	4,08	3,99	4,02	4,08	4,09	4,08	4,10	4,20	4,06	4,31	4,13	4,31	4,18	4,22	*Foreign Exchange*
5. Listrik, gas dan air																			*5. Electricity, gas and water*
Rupiah	8,93	8,67	8,54	8,41	8,34	8,37	8,81	8,75	9,00	8,96	9,59	9,47	9,28	9,56	9,63	9,68	9,98	10,03	*Rupiah*
Valas	4,68	4,69	4,69	4,69	4,68	4,67	4,71	4,65	4,71	4,73	4,21	4,21	4,20	4,34	4,37	4,52	5,18	5,21	*Foreign Exchange*
6. Konstruksi																			*6. Construction*
Rupiah	11,49	11,31	11,24	11,31	11,23	11,33	11,53	11,66	11,86	11,98	12,08	12,03	12,10	12,16	12,21	12,27	12,44	12,60	*Rupiah*
Valas	5,60	5,70	5,36	5,27	5,08	4,99	4,98	4,86	5,04	4,94	4,93	4,94	5,02	5,04	5,00	5,13	5,24	5,11	*Foreign Exchange*
7. Perdagangan Besar dan Eceran																			*7. Big and retail trade*
Rupiah	12,67	12,56	12,56	12,67	12,73	12,88	12,73	12,91	12,99	13,14	13,21	13,31	13,33	13,33	13,42	13,62	13,48	13,55	*Rupiah*
Valas	4,84	4,81	4,87	4,90	4,89	4,88	4,92	4,86	4,85	4,86	4,87	4,82	4,84	5,07	4,86	4,99	4,95	4,91	*Foreign Exchange*
8. Penyediaan akomodasi dan penyediaan makan																			*8. Provision of accomodation and food supply*
Rupiah	12,05	11,94	11,88	11,81	11,74	11,88	12,00	12,18	12,28	12,43	12,55	12,65	12,68	12,69	12,73	13,05	13,12	13,23	*Rupiah*
Valas	6,17	6,13	6,11	6,18	6,16	6,15	6,14	6,18	6,30	6,30	6,29	6,24	6,17	6,17	6,16	6,15	6,01	6,16	*Foreign Exchange*
9. Transportasi, pergudangan dan komunikasi																			*9. Transportation, warehousing and communications*
Rupiah	10,54	10,50	10,44	10,32	10,15	10,38	10,46	10,65	10,82	10,92	11,08	11,19	11,23	11,26	11,37	11,58	11,72	11,76	*Rupiah*
Valas	5,04	4,82	4,86	4,89	4,82	4,86	4,73	4,66	4,71	4,74	4,73	4,71	4,71	4,57	4,56	4,89	4,79	4,74	*Foreign Exchange*
10. Perantara Keuangan																			*10. Transitional Finance*
Rupiah	9,69	9,58	9,58	9,53	9,36	9,56	9,67	9,92	10,13	10,35	10,47	10,56	11,38	10,71	10,76	11,18	12,47	12,27	*Rupiah*
Valas	2,28	2,20	2,15	2,12	2,15	2,14	2,14	2,16	2,12	2,12	2,07	1,96	1,96	1,84	1,82	1,86	1,93	1,91	*Foreign Exchange*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																			*11. Real estate, Rental Business, and services company*
Rupiah	12,12	12,02	12,01	11,99	11,99	12,15	12,22	12,27	12,36	12,39	12,47	12,52	12,55	13,10	12,65	12,20	12,22	12,35	*Rupiah*
Valas	5,85	5,95	5,74	5,90	5,88	5,95	5,99	6,08	6,06	5,95	6,08	6,10	6,09	6,11	6,13	5,88	5,93	5,93	*Foreign Exchange*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																			*12. Government administration, the defense and compulsory social security*
Rupiah	11,95	12,04	12,03	12,00	11,91	11,89	11,90	11,95	7,52 r)	7,55	4,52	7,64	7,65	7,91	11,26	11,04	11,17	10,51	*Rupiah*
Valas	2,84	2,94	2,80	2,77	2,82	2,85	2,85	2,72	2,73	2,63	2,66	2,66	3,24	3,24	3,29	3,28	3,40	3,40	*Foreign Exchange*
13. Jasa Pendidikan																			*13. Education services*
Rupiah	14,06	14,16	13,36	13,23	13,13	13,14	13,19	13,32	13,44	12,30	12,44	12,50	12,50	12,53	12,65	14,05	14,06	14,10	*Rupiah*
Valas	9,29	9,09	8,99	8,96	8,98	9,01	8,64	9,67	10,59	5,77	6,07	6,27	6,36	6,36	5,96	6,29	6,28	6,28	*Foreign Exchange*
14. Jasa Kesehatan dan Kegiatan Sosial																			*14. Health and social services*
Rupiah	12,18	12,14	12,02	11,97	11,94	12,06	12,08	12,16	12,33	12,30	12,26	12,33	12,42	12,50	12,51	12,65	12,73	13,33	*Rupiah*
Valas	5,60	6,97	6,98	6,97	6,97	6,98	6,97	6,97	6,99	6,65	6,86	6,91	6,90	6,90	6,89	6,89	6,89	6,90	*Foreign Exchange*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya																			*15. Community, Sociocultural,Entertainment and Other Individual Services*
Rupiah	12,67	12,94	12,80	12,79	12,38	14,28	14,12	13,10	13,20	13,27	13,26	13,31	13,36	13,40	13,47	13,62	13,81	13,94	*Rupiah*
Valas	5,35	5,28	5,30	5,31	5,36	5,26	5,45	5,51	5,30	5,33	5,44	5,86	5,12	5,16	5,20	4,92	4,72	5,11	*Foreign Exchange*
16. Jasa Perorangan yang Melayani Rumah Tangga																			*16. Individual services which serve households*
Rupiah	16,18	15,60	15,45	15,24	15,08	14,95	14,90	14,83	14,83	14,82	14,71	14,72	14,67	14,64	14,57	15,25	15,35	15,45	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																			*17. Extra agency international agency and other international*
Rupiah	9,50	9,43	9,44	9,47	9,48	9,49	9,51	9,51	9,70	9,70	9,65	9,82	9,94	9,99	10,01	10,07	10,12	10,16	*Rupiah*
Valas	2,72	2,69	2,75	2,74	2,80	2,87	2,85	2,85	2,83	2,82	2,82	2,93	2,95	4,16	2,91	2,88	2,86	2,82	*Foreign Exchange*
18. Kegiatan yang belum jelas batasannya																			*18. Business Activities which are not clearly defined*
Rupiah	11,51	12,31	12,25	12,22	7,70 r)	8,77	9,95	10,20	10,83	10,24	10,56	11,07	14,65	14,85	14,75	22,48	15,14	15,86	*Rupiah*
Valas	4,58	4,77	4,45	4,47	3,33	3,31	4,13	4,09	4,20	3,95	4,14	4,27	4,26	4,35	3,85	5,79	30,94	38,82	*Foreign Exchange*
Penerima Kredit Bukan Lapangan Usaha																			***Credit Recipients Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal																			*- For House Ownership*
Rupiah	10,46	10,39	10,36	10,32	10,31	10,28	10,31	10,32	10,39	10,42	10,44	10,45	10,50	10,55	10,59	10,72	10,83	10,82	*Rupiah*
Valas	6,93	6,56	6,25	6,29	6,30	5,17	4,71	6,78	6,78	6,76	6,76	6,76	6,75	6,75	6,75	6,78	6,87	6,86	*Foreign Exchange*
- Untuk Pemilikan Flat atau Apartemen																			*- For Apartement Ownership*
Rupiah	8,78	8,72	8,69	8,65	9,14	9,12	9,15	9,19	9,30	9,36	9,46	9,52	9,58	9,64	9,73	9,95	10,08	10,22	*Rupiah*
Valas	6,20	6,80	6,81	6,39	6,39	6,39	6,39	6,39	6,39	6,31	6,31	6,31	6,31	6,50	6,50	6,51	6,51	6,49	*Foreign Exchange*
- Untuk Pemilikan Ruko atau Rukan																			*- For Shop House Ownership*
Rupiah	9,94	9,85	9,83	9,79	9,75	9,72	9,74	9,78	9,87	9,93	10,02	10,04	10,11	10,21	10,28	10,06	9,82	10,56	*Rupiah*
Valas	7,64	8,02	6,34	6,79	7,18	6,37	9,50 r)	9,51	6,23	6,23	9,15	9,03	6,23	6,23	6,23	2,53	4,75	6,48	*Foreign Exchange*
- Untuk Pemilikan Kendaraan Bermotor																			*- For Vehicles Ownership*
Rupiah	11,33	10,93	10,80	10,68	10,58	10,49	10,44	10,44	10,47	10,50	10,50	10,60	10,68	10,79	10,85	11,22	11,17	11,25	*Rupiah*
Valas	6,70 r)	6,68 r)	6,38 r)	6,38 r)	6,31	6,23	6,00	6,00	2,00 r)	6,75	5,29	1,87 r)	0,00	24,00	0,00	0,00	0,00	0,00	*Foreign Exchange*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya																			*- Others*
Rupiah	14,36	14,08	14,05	13,99	14,27	14,26	14,24	14,21	14,23	14,27	14,30	14,31	14,39	14,36	14,38	14,33	14,34	14,14	*Rupiah*
Valas	4,85	4,48	4,66	4,62	4,19	4,71	4,24	4,32	4,05	4,06	4,05	3,99	3,92	3,02	3,83	2,90	3,28	3,81	*Foreign Exchange*
- Bukan Lapangan Usaha Lainnya																			*- Non Industrial Origin Others*
Rupiah	18,82	18,06	17,87	18,01	17,51	17,32	17,30	17,21	17,27	17,30	17,20	17,31	17,22	17,12	17,12	17,97	17,97	17,99	*Rupiah*
Valas	4,01	4,14	4,17	3,87	3,66	4,59	4,72	2,99	3,41	3,48	3,57	3,62	3,73	3,66	4,04	3,52	3,77	3,58	*Foreign Exchange*

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

**) Provisional figures*
r) Revised figures

Tabel 1.55 Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Average of Credit Interest Rate of Commercial Banks Based on Types and Orientation User)

Persen *(Percent)*

Jenis Penggunaan	2012	2013										2014							*Type of Use*
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jenis Penggunaan																			***1. Type of Use***
- Modal Kerja																			***- Working Capital***
Rupiah	11,50	11,45	11,45	11,47	11,42	11,68	11,65	11,81	11,95	12,08	12,14	12,24	12,35	12,39	12,40	12,65	12,64	12,72	*Rupiah*
Valas	4,08	3,99	3,90	3,92	3,89	3,87	4,00	3,92	3,95	3,91	3,90	3,96	3,85	3,89	3,80	3,92	4,27	4,56	*Foreign Exchange*
- Investasi																			***- Investments***
Rupiah	11,28	11,24	11,21	11,17	11,14	11,29	11,37	11,49	11,65	11,74	11,83	11,93	11,98	12,00	12,06	12,18	12,25	12,32	*Rupiah*
Valas	5,03	4,99	4,93	4,88	4,94	4,93	5,03	4,94	4,95	4,94	4,95	4,92	4,89	5,09	4,95	5,16	5,01	5,01	*Foreign Exchange*
- Konsumsi																			***- Consumption***
Rupiah	13,58	13,28	13,22	13,20	13,14	13,06	13,05	13,03	13,08	13,12	13,13	13,17	13,20	13,21	13,25	13,26	13,30	13,32	*Rupiah*
Valas	4,33	4,48	4,30	4,33	4,19	4,51	4,92	3,82	3,96	3,99	4,10	3,24	4,11	3,67	4,28	3,73	3,92	4,03	*Foreign Exchange*
2. Orientasi Penggunaan																			***2. User Orientation***
- Ekspor																			***- Ekspor***
Rupiah	10,18	10,00	10,16	10,18	10,06	10,08	10,18	10,59	10,78	10,87	10,93	10,94	10,98	11,12	11,06	11,06	11,17	11,66	*Rupiah*
Valas	4,41	4,25	4,15	4,13	4,19	4,11	4,10	4,28	4,42	4,37	4,29	4,32	4,33	4,32	4,24	4,25	4,41	4,58	*Foreign Exchange*
- Impor																			***- Impor***
Rupiah	9,76	9,77	9,73	12,91	13,32	13,35	9,09[r)]	9,78	9,98	10,27	10,48	10,60	10,72	10,76	10,80	10,89	10,98	11,27	*Rupiah*
Valas	4,04	4,00	3,70	3,80	3,80	3,78	3,77	3,99	3,99	3,97	3,86	3,77	3,87	4,29	4,36	4,43	4,20	4,28	*Foreign Exchange*
- Lainnya																			***- Other***
Rupiah	12,19	12,07	12,04	12,00	11,94	12,06	12,11	12,19	12,31	12,39	12,43	12,52	12,59	12,61	12,64	12,78	12,80	12,87	*Rupiah*
Valas	4,42	4,36	4,29	4,28	4,31	4,30	4,43	4,30	4,33	4,29	4,29	4,33	4,24	4,32	4,20	4,37	4,57	4,76	*Foreign Exchange*

r) Revisi

r) Revised figures

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

Kelompok Bank	2012	2013									2014							*Group of Bank*
	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Bank Persero																		***State Owned Banks***
Jumlah Bank	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	*Total Banks*
Jumlah Kantor	5.363	5.595	5.681	5.803	5.946	6.008	6.084	6.165	6.287	6.415	6.424	6.431	6.442	6.503	6.617	6.646	6.799	*Total Bank Offices*
BUSN Devisa																		***Foreign Exchange Commercial Banks***
Jumlah Bank	36	36	36	36	36	36	36	36	36	36	36	36	36	35	35	35	35	*Total Banks*
Jumlah Kantor	7.647	7.778	7.812	7.841	7.860	7.875	7.910	7.944	7.965	8.052	8.057	8.064	8.076	8.088	8.091	8.093	8.115	*Total Bank Offices*
BUSN Non Devisa																		***Non-Foreign Exchange Commercial Banks***
Jumlah Bank	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	*Total Banks*
Jumlah Kantor	1.447	1.488	1.490	1.499	1.510	1.532	1.545	1.554	1.563	1.578	1.589	1.592	1.602	1.606	1.609	1.611	1.633	*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	*Total Banks*
Jumlah Kantor	1.712	1.871	1.883	1.900	1.909	1.919	1.950	1.987	2.021	2.044	2.073	2.090	2.113	2.131	2.145	2.182	2.203	*Total Bank Offices*
Bank Campuran																		***Joint Venture Banks***
Jumlah Bank	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	*Total Banks*
Jumlah Kantor	263	264	265	266	267	268	268	268	270	272	272	273	274	274	274	275	277	*Total Bank Offices*
Bank Asing																		***Foreign Owned Bank***
Jumlah Bank	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	*Total Banks*
Jumlah Kantor	193	195	195	195	196	196	196	196	197	197	197	197	197	197	197	197	197	*Total Bank Offices*
Total																		***Total***
Jumlah Bank	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**120**	**119**	**119**	**119**	**119**	***Total Banks***
Jumlah Kantor	**16.625**	**17.191**	**17.326**	**17.504**	**17.688**	**17.798**	**17.953**	**18.114**	**18.303**	**18.558**	**18.612**	**18.647**	**18.704**	**18.799**	**18.933**	**19.004**	**19.224**	***Total Bank Offices***

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

Lokasi	2012	2013										2014							Location
	Des	Mar	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	380	385	386	388	392	394	394	394	394	393	393	396	396	397	396	396	396	395	1. *Jawa Barat*
2. Banten	93	93	93	94	94	94	94	94	94	94	94	94	94	94	95	95	95	95	2. *Banten*
3. DKI Jakarta	564	573	573	574	575	574	574	575	572	572	574	574	574	574	576	575	576	576	3. *DKI Jakarta*
4. D.I. Yogyakarta	56	57	57	57	58	58	58	58	59	59	59	60	60	60	60	60	60	60	4. *D.I Yogyakarta*
5. Jawa Tengah	311	319	320	320	322	322	324	326	326	326	328	328	328	328	329	330	330	331	5. *Jawa Tengah*
6. Jawa Timur	411	413	415	418	419	418	418	417	417	419	425	426	428	428	428	428	428	427	6. *Jawa Timur*
7. Bengkulu	28	28	29	29	30	30	30	30	30	30	30	30	30	30	31	31	31	31	7. *Bengkulu*
8. Jambi	53	54	55	55	56	57	57	58	58	58	59	59	59	59	59	59	59	59	8. *Jambi*
9. Aceh	77	77	77	77	77	78	78	78	78	78	79	79	79	79	79	79*)	79	79	9. *Aceh*
10. Sumatera Utara	192	194	194	195	195	195	197	198	197	198	199	199	199	199	199	201	201	201	10. *Sumatera Utara*
11. Sumatera Barat	81	82	82	82	84	84	84	84	83	83	84	84	84	84	84	84	84	84	11. *Sumatera Barat*
12. Riau	88	88	88	89	89	89	89	90	90	91	91	94	94	94	94	94	94	94	12. *Riau*
13. Sumatera Selatan	93	96	98	98	99	99	99	99	99	101	102	102	103	102	103	103	103	103	13. *Sumatera Selatan*
14. Bangka Belitung	22	23	23	24	24	24	24	24	24	24	24	25	25	26	26	26	26	26	14. *Bangka Belitung*
15. Kepulauan Riau	56	57	58	58	58	58	58	58	58	59	59	59	59	59	59	59	59	59	15. *Kepulauan Riau*
16. Lampung	56	56	57	57	57	57	57	57	58	58	58	58	58	58	58	59	59	59	16. *Lampung*
17. Kalimantan Selatan	74	74	74	76	77	77	77	78	78	78	78	78	78	78	78	77	77	77	17. *Kalimantan Selatan*
18. Kalimantan Barat	69	69	70	70	70	70	70	72	72	73	74	74	75	75	75	75	75	76	18. *Kalimantan Barat*
19. Kalimantan Timur	108	111	112	112	112	112	113	113	113	113	115	116	116	117	117	117	117	117	19. *Kalimantan Timur*
20. Kalimantan Tengah	46	46	46	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47	20. *Kalimantan Tengah*
21. Sulawesi Tengah	38	38	38	38	38	38	38	38	38	38	39	39	39	39	40	40	40	40	21. *Sulawesi Tengah*
22. Sulawesi Selatan	124	126	127	127	128	128	128	129	130	130	131	131	131	131	132	132	132	133	22. *Sulawesi Selatan*
23. Sulawesi Utara	55	55	55	56	56	56	57	57	57	57	57	60	60	60	60	61	61	61	23. *Sulawesi Utara*
24. Gorontalo	16	16	16	16	16	16	16	16	16	17	17	17	17	18	18	18	18	18	24. *Gorontalo*
25. Sulawesi Barat	14	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	16	16	25. *Sulawesi Barat*
26. Sulawesi Tenggara	31	32	33	33	33	33	33	33	34	34	35	35	35	35	36	36	36	36	26. *Sulawesi Tenggara*
27. Nusa Tenggara Barat	44	45	47	48	48	48	50	50	50	50	49	49	49	51	51	51	52	52	27. *Nusa Tenggara Barat*
28. Bali	85	88	88	88	89	89	91	91	92	92	92	92	92	92	92	92	92	92	28. *Bali*
29. Nusa Tenggara Timur	51	51	51	51	51	52	52	52	52	52	53	53	53	54	54	54	54	54	29. *Nusa Tenggara Timur*
30. Maluku	30	30	30	30	30	30	30	30	30	30	30	30	30	30	31	31	31	31	30. *Maluku*
31. Papua	56	58	58	58	58	58	58	59	59	59	59	60	60	60	60	60	60	60	31. *Papua*
32. Maluku Utara	18	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	21	32. *Maluku Utara*
33. Irian Jaya Barat	25	25	25	25	25	25	25	26	27	27	27	27	27	27	27	27	27	27	33. *Papua Barat*
34. Lainnya	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	34. *Others*
Total	**3.461**	**3.509**	**3.525**	**3.540**	**3.557**	**3.560**	**3.570**	**3.581**	**3.582**	**3.590**	**3.611**	**3.625**	**3.629**	**3.635**	**3.644**	**3.647**	**3.650**	**3.653**	***Total***

r) Angka-angka diperbaiki

r) Revised figures

OTORITAS JASA KEUANGAN

DATA BANK SYARIAH

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des[r]	Jan[r]	Feb[r]	Mar	Apr	Mei[*]	Jun[*]	Jul[*]	
Penyaluran Dana iB	**48.264**	**64.355**	**94.884**	**140.980**	**188.562**	**211.826**	**214.864**	**220.190**	**222.164**	**225.373**	**233.345**	**244.838**	**225.312**	**231.701**	**234.020**	**234.020**	**234.020**	**234.020**	***Fund Disbursements iB***
a. Pembiayaan	38.199	46.886	68.181	102.655	147.505	174.486	174.537	177.320	179.284	180.833	184.122	189.998	181.772	184.964	188.063	188.063	188.063	188.063	*a. Financing*
Rupiah	35.879	44.938	64.817	97.847	139.880	165.378	164.924	167.172	169.134	170.221	173.224	177.011	171.740	174.941	176.532	176.532	176.532	176.532	*Rupiah*
Valas	2.320	1.948	3.364	4.808	7.625	9.108	9.613	10.148	10.150	10.612	10.898	12.987	10.032	10.023	11.531	11.531	11.531	11.531	*Foreign Exchange*
b. Antar Bank	1.978	3.036	4.138	4.846	6.004	5.780	5.353	6.178	5.833	5.222	5.836	5.699	5.319	6.571	6.684	6.684	6.684	6.684	*b. Inter-Bank*
c. Penempatan di BI	5.189	10.393	16.393	27.127	26.713	21.940	25.146	26.007	26.103	27.742	31.946	36.235	27.466	29.284	28.090	28.090	28.090	28.090	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	2.683	3.786	5.733	5.902	7.822	9.106	9.187	9.619	9.518	9.721	9.684	10.675	9.045	9.066	9.567	9.567	9.567	9.567	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	79	83	88	47	47	47	47	47	48	48	48	48	48	40	40	40	40	40	*e. Equity participation*
f. Tagihan Lainnya	136	171	351	403	471	466	594	1.019	1.378	1.808	1.709	2.183	1.662	1.776	1.577	1.577	1.577	1.577	*f. Other claims*
Sumber Dana iB	**40.591**	**57.762**	**83.184**	**126.409**	**165.404**	**186.116**	**189.283**	**193.776**	**194.954**	**198.065**	**204.571**	**210.781**	**198.392**	**204.357**	**207.362**	**207.362**	**207.362**	**207.362**	***Sources of Funds iB***
a. DPK	36.852	52.271	76.036	115.415	147.512	166.453	170.222	171.701	174.018	176.292	183.534	189.870	178.154	180.945	185.508	185.508	185.508	185.508	*a. Third Party Funds*
Rupiah	35.449	50.266	72.807	110.910	140.547	158.279	161.435	162.236	164.249	165.945	171.900	177.252	166.610	169.957	172.707	172.707	172.707	172.707	*Rupiah*
Giro Wadiah	3.741	5.403	7.914	10.678	15.683	14.817	14.992	13.552	13.892	14.553	15.736	15.015	12.473	11.640	11.376	11.376	11.376	11.376	*Wadiah Demand Deposit*
Deposito Mudharabah	19.273	28.484	42.206	67.942	80.576	93.961	96.349	97.241	98.327	99.193	100.105	107.601	99.529	103.914	106.714	106.714	106.714	106.714	*Mudharabah Time Deposits*
Tabungan Mudharabah	12.436	16.379	22.688	32.290	44.288	49.501	50.093	51.443	52.030	52.199	56.059	54.636	54.609	54.403	54.617	54.617	54.617	54.617	*Mudharabah Savings Accounts*
Valas	1.403	2.006	3.229	4.505	6.965	8.174	8.788	9.464	9.769	10.347	11.634	12.618	11.544	10.988	12.801	12.801	12.801	12.801	*Foreign Exchange*
Giro Wadiah	498	798	1.142	1.329	2.026	1.958	1.879	1.970	2.026	2.034	2.787	3.061	2.482	2.214	2.602	2.602	2.602	2.602	*Wadiah Demand Deposit*
Deposito Mudharabah	870	1.111	1.869	2.864	4.155	5.407	6.046	6.557	6.773	7.309	7.706	8.505	8.016	7.730	9.015	9.015	9.015	9.015	*Mudharabah Time Deposits*
Tabungan Mudharabah	35	96	218	312	784	810	863	937	970	1.004	1.141	1.051	1.045	1.045	1.184	1.184	1.184	1.184	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	68	6	3	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	*b. Liabilities at BI*
c. Antar Bank	2.419	3.717	4.924	6.648	11.576	12.442	11.647	13.946	12.640	11.800	11.742	9.978	10.682	13.094	11.339	11.339	11.339	11.339	*c. Inter-Bank*
d. Surat Berharga	311	340	325	924	1.537	1.980	1.980	1.997	1.997	1.997	1.997	2.382	1.997	1.997	1.997	1.997	1.997	1.997	*d. Money Instruments*
e. Pinjaman yang Diterima	150	512	483	1.520	-	-	-	-	-	-	2.704	3.304	2.703	2.703	2.703	2.703	2.703	2.703	*e. Loans received*
Rupiah	150	512	483	1.520	1.952	2.138	2.139	2.139	2.139	2.140	2.704	3.304	2.703	2.703	2.703	2.703	2.703	2.703	*Rupiah*
Valas	-	-	-	-	103	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	727	845	1.321	1.783	2.634	3.020	3.214	3.912	4.079	5.756	4.512	5.158	4.773	5.546	5.741	5.741	5.741	5.741	*f. Other Liabilities*
g. Setoran Jaminan	64	69	90	119	89	81	81	81	82	81	83	90	83	72	74	74	74	74	*g. Guarantee Deposits*
Komponen Modal																			***Capital Components***
a. Modal Disetor	1.752	1.946	5.965	6.611	7.211	8.151	8.150	8.150	8.151	8.150	8.181	9.952	8.938	8.939	8.939	8.939	8.939	8.939	*a. Paid-In Capital*
b. Cadangan	335	449	491	579	913	1.013	1.013	1.013	1.014	1.014	1.013	1.306	1.013	1.014	1.014	1.014	1.014	1.014	*b. Reserves*
c. L/R tahun berjalan	432	790	1.051	1.475	2.541	2.186	2.515	2.895	3.088	3.445	3.278	(101)	530	817	1.038	1.038	1.038	1.038	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	152	315	527	1.069	1.895	3.187	3.186	3.186	3.186	3.186	3.186	9.212	5.888	5.147	5.066	5.066	5.066	5.066	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	466	468	516	816	618	514	514	514	514	514	1.865	2.044	1.545	1.540	1.541	1.541	1.541	1.541	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Capital Loans*
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	**2.824**	**3.076**	**5.408**	**9.244**	**4.993**	**4.640**	**4.299**	**4.523**	**5.213**	**5.107**	**6.699**	**5.253**	**5.331**	**5.842[r]**	**6.234**	**6.234**	**6.234**	**6.234**	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**49.555**	**66.090**	**97.519**	**145.467**	**195.018**	**219.183**	**223.503**	**227.711**	**229.557**	**233.130**	**242.276**	**233.305**	**234.081**	**240.931[r]**	**244.209**	**244.209**	**244.209**	**244.209**	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	32	31	34	34	35	35	34	34	34	34	34	34	34	34	34	34	34	34	*Total Banks*
Jumlah Kantor 1)	790	998	1.477	1.702	2.227	2.397	2.439	2.461	2.492	2.496	2.554	2.574	2.581	2.558	2.564	2.564	2.564	2.564	*Total Bank Offices 1)*

Ket: 1) Tidak termasuk Gerai Muamalat
r) Angka-angka diperbaiki
*). Angka-angka sementara

Note: 1) Excluding Gerai Muamalat
r) Revised figures
**) Provisional figures*

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des[r]	Jan[r]	Feb[r]	Mar	Apr	Mei[*]	Jun[*]	Jul[*]	
Penyaluran Dana iB	**33.026**	**46.386**	**76.602**	**112.853**	**142.148**	**156.813**	**159.573**	**163.521**	**164.740**	**167.687**	**172.411**	**187.813**	**168.193**	**172.951**	**174.766**	**174.766**	**174.766**	**174.766**	***Fund Disbursements iB***
a. Pembiayaan	26.109	34.452	56.357	83.704	112.396	131.049	131.117	133.376	134.626	135.447	137.268	144.008	135.868	138.590	139.847	139.847	139.847	139.847	*a. Financing*
Rupiah	24.422	33.190	53.864	80.038	106.987	124.787	124.479	126.326	127.721	128.162	129.650	134.283	128.889	131.484	132.494	132.494	132.494	132.494	*Rupiah*
Valas	1.688	1.261	2.493	3.665	5.410	6.262	6.638	7.051	6.905	7.285	7.619	9.725	6.978	7.106	7.353	7.353	7.353	7.353	*Foreign Exchange*
b. Antar Bank	1.016	1.415	1.968	2.571	3.071	2.610	2.387	2.874	2.503	2.957	3.426	3.114	3.049	3.638	4.085	4.085	4.085	4.085	*b. Inter-Bank*
c. Penempatan di BI	3.827	7.345	12.642	20.975	19.189	14.749	17.524	17.872	18.028	19.205	21.657	28.896	19.479	20.795	20.626	20.626	20.626	20.626	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	1.859	2.922	5.203	5.166	6.988	7.891	7.906	8.333	8.167	8.232	8.328	9.594	8.101	8.127	8.606	8.606	8.606	8.606	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	79	83	88	47	47	47	47	47	48	48	48	48	48	40	40	40	40	40	*e. Equity participation*
f. Tagihan Lainnya	136	169	344	391	456	466	593	1.018	1.369	1.798	1.684	2.153	1.648	1.761	1.562	1.562	1.562	1.562	*f. Other claims*
Sumber Dana iB	**30.546**	**43.858**	**69.992**	**105.500**	**133.170**	**147.488**	**150.382**	**153.940**	**154.844**	**157.183**	**161.924**	**170.404**	**156.882**	**161.914**	**164.617**	**164.617**	**164.617**	**164.617**	***Sources of Funds iB***
a. DPK	27.734	39.624	64.335	96.548	117.817	130.834	133.690	135.083	137.014	138.062	143.174	151.688	138.967	141.260	145.014	145.014	145.014	145.014	*a. Third Party Funds*
Rupiah	26.498	37.881	61.404	92.571	112.664	124.732	126.739	127.700	129.465	130.109	134.293	141.783	130.487	132.528	135.204	135.204	135.204	135.204	*Rupiah*
Giro Wadiah	2.250	3.612	6.620	8.874	13.445	12.318	12.380	11.173	11.371	12.062	12.721	12.433	9.733	9.136	8.831	8.831	8.831	8.831	*Wadiah Demand Deposit*
Deposito Mudharabah	14.588	21.510	35.350	57.067	63.748	73.248	74.613	75.572	76.680	76.600	77.236	85.707	77.629	80.291	83.075	83.075	83.075	83.075	*Mudharabah Time Deposits*
Tabungan Mudharabah	9.659	12.759	19.435	26.630	35.471	39.166	39.746	40.956	41.414	41.447	44.336	43.644	43.124	43.101	43.298	43.298	43.298	43.298	*Mudharabah Savings Accounts*
Valas	1.237	1.743	2.931	3.977	5.153	6.103	6.952	7.382	7.548	7.953	8.881	9.905	8.480	8.733	9.810	9.810	9.810	9.810	*Foreign Exchange*
Giro Wadiah	465	683	1.095	1.274	1.948	1.889	1.803	1.893	1.945	1.951	2.594	2.916	2.355	2.102	2.436	2.436	2.436	2.436	*Wadiah Demand Deposit*
Deposito Mudharabah	772	1.060	1.834	2.699	2.856	3.843	4.761	5.058	5.131	5.486	5.650	6.485	5.637	6.142	6.788	6.788	6.788	6.788	*Mudharabah Time Deposits*
Tabungan Mudharabah	-	-	2	4	349	371	387	431	472	516	637	503	488	488	586	586	586	586	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	68	6	3	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	*b. Liabilities at BI*
c. Antar Bank	1.736	3.005	3.944	5.416	9.989	10.504	10.285	11.755	10.528	10.200	10.500	8.820	9.407	11.405	10.188	10.188	10.188	10.188	*c. Inter-Bank*
d. Surat Berharga	311	340	325	725	1.338	1.781	1.781	1.797	1.797	1.797	1.797	2.182	1.797	1.797	1.797	1.797	1.797	1.797	*d. Money Instruments*
e. Pinjaman yang Diterima	150	112	81	1.119	1.654	1.737	1.737	1.737	1.737	1.737	2.270	2.870	2.270	2.270	2.270	2.270	2.270	2.270	*e. Loans received*
Rupiah	150	112	81	1.119	1.551	1.737	1.737	1.737	1.737	1.737	2.270	2.870	2.270	2.270	2.270	2.270	2.270	2.270	*Rupiah*
Valas	-	-	-	-	103	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	513	735	1.236	1.603	2.325	2.591	2.847	3.522	3.722	5.339	4.140	4.787	4.389	5.141	5.306	5.306	5.306	5.306	*f. Other Liabilities*
g. Setoran Jaminan	35	36	69	89	47	40	42	46	47	48	44	56	52	41	43	43	43	43	*g. Guarantee Deposits*
Komponen Modal																			***Capital Components***
a. Modal Disetor	1.701	1.946	5.965	6.611	7.211	8.151	8.150	8.150	8.151	8.150	8.181	9.952	8.938	8.939	8.939	8.939	8.939	8.939	*a. Paid-In Capital*
b. Cadangan	335	449	491	579	913	1.013	1.013	1.013	1.014	1.014	1.013	1.306	1.013	1.014	1.014	1.014	1.014	1.014	*b. Reserves*
c. L/R tahun berjalan	499	499	776	1.065	1.790	1.160	1.312	1.495	1.610	1.875	2.037	(212)	295	483	612	612	612	612	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	138	295	499	1.054	1.829	3.112	3.112	3.112	3.112	3.112	3.112	8.513	5.246	4.874	4.874	4.874	4.874	4.874	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	466	468	516	816	618	514	514	514	514	514	1.865	2.044	1.574	1.566	1.566	1.566	1.566	1.566	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-								*f. Capital Loans*
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	**2.824**	**3.076**	**5.408**	**9.244**	**4.993**	**4.640**	**4.299**	**4.523**	**5.213**	**5.107**	**6.699**	**5.253**	**5.331**	**5.843**	**6.234**	**6.234**	**6.234**	**6.234**	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**34.036**	**48.014**	**79.186**	**116.930**	**147.581**	**163.433**	**166.383**	**170.218**	**171.400**	**174.056**	**180.360**	**175.300**	**176.010**	**181.148**	**183.864**	**183.864**	**183.864**	**183.864**	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*Total Banks*
Jumlah Kantor [1)]	576	711	1.215	1.390	1.734	1.871	1.909	1.926	1.939	1.942	1.987	2.002	2.006	2.133	2.139	2.139	2.139	2.139	*Total Bank Offices [1)]*

Ket: [1)] Tidak termasuk Gerai Muamalat
[r)] Angka-angka diperbaiki
*). Angka-angka sementara

Note: [1)] Excluding Gerai Muamalat
[r)] Revised figures
**) Provisional figures*

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des[r]	Jan[r]	Feb[r]	Mar	Apr	Mei[*]	Jun[*]	Jul[*]	
Penyaluran Dana iB	**15.238**	**17.969**	**18.282**	**28.127**	**46.414**	**55.013**	**55.290**	**56.669**	**57.423**	**57.686**	**60.935**	**57.026**	**57.119**	**58.750**	**59.254**	**59.254**	**59.254**	**59.254**	***Fund Disbursements iB***
a. Pembiayaan	12.090	12.435	11.824	18.952	35.109	43.437	43.420	43.943	44.658	45.386	46.854	45.990	45.905	46.374	48.216	48.216	48.216	48.216	*a. Financing*
Rupiah	11.457	11.748	10.953	17.809	32.894	40.591	40.445	40.846	41.413	42.059	43.575	42.728	42.851	43.457	44.038	44.038	44.038	44.038	*Rupiah*
Valas	632	687	871	1.143	2.215	2.846	2.975	3.097	3.245	3.326	3.279	3.261	3.054	2.918	4.178	4.178	4.178	4.178	*Foreign Exchange*
b. Antar Bank	962	1.621	2.170	2.276	2.933	3.170	2.966	3.305	3.330	2.264	2.410	2.585	2.270	2.934	2.599	2.599	2.599	2.599	*b. Inter-Bank*
c. Penempatan di BI	1.362	3.048	3.751	6.152	7.524	7.191	7.623	8.135	8.075	8.538	10.289	7.339	7.986	8.489	7.464	7.464	7.464	7.464	*c. Placements at BI*
d. Surat Berharga (tidak termasuk obligasi rekap)	824	864	530	736	834	1.215	1.281	1.286	1.351	1.489	1.356	1.081	943	939	961	961	961	961	*d. Money Instruments (not including recapitalization bonds)*
e. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*e. Equity participation*
f. Tagihan Lainnya	-	1	7	12	14	0	1	1	9	10	25	30	14	14	14	14	14	14	*f. Other claims*
Sumber Dana iB	**10.044**	**13.903**	**13.191**	**20.908**	**32.234**	**38.628**	**38.901**	**39.836**	**40.110**	**40.882**	**42.647**	**40.377**	**41.510**	**42.443**	**42.745**	**42.745**	**42.745**	**42.745**	***Sources of Funds iB***
a. DPK	9.118	12.648	11.702	18.867	29.695	35.619	36.532	36.618	37.004	38.230	40.360	38.182	39.187	39.685	40.494	40.494	40.494	40.494	*a. Third Party Funds*
Rupiah	8.952	12.385	11.403	18.339	27.883	33.548	34.696	34.536	34.784	35.836	37.608	35.469	36.123	37.429	37.503	37.503	37.503	37.503	*Rupiah*
Giro Wadiah	1.490	1.791	1.294	1.804	2.238	2.500	2.612	2.379	2.521	2.491	3.015	2.583	2.739	2.504	2.545	2.545	2.545	2.545	*Wadiah Demand Deposit*
Deposito Mudharabah	4.684	6.974	6.856	10.875	16.828	20.713	21.737	21.670	21.646	22.593	22.869	21.894	21.900	23.623	23.639	23.639	23.639	23.639	*Mudharabah Time Deposits*
Tabungan Mudharabah	2.777	3.620	3.253	5.660	8.817	10.335	10.347	10.487	10.617	10.752	11.723	10.993	11.484	11.302	11.319	11.319	11.319	11.319	*Mudharabah Savings Accounts*
Valas	166	263	298	528	1.812	2.072	1.836	2.082	2.220	2.394	2.752	2.713	3.063	2.256	2.991	2.991	2.991	2.991	*Foreign Exchange*
Giro Wadiah	33	116	47	54	78	69	76	76	81	83	192	145	127	112	166	166	166	166	*Wadiah Demand Deposit*
Deposito Mudharabah	98	51	35	165	1.300	1.563	1.285	1.499	1.642	1.823	2.056	2.020	2.379	1.587	2.227	2.227	2.227	2.227	*Mudharabah Time Deposits*
Tabungan Mudharabah	35	96	217	308	435	439	475	507	498	487	504	548	557	557	598	598	598	598	*Mudharabah Savings Accounts*
b. Kewajiban Kepada BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Liabilities at BI*
c. Antar Bank	684	712	981	1.232	1.587	1.938	1.362	2.191	2.112	1.600	1.243	1.158	1.275	1.689	1.150	1.150	1.150	1.150	*c. Inter-Bank*
d. Surat Berharga	-	-	-	199	199	199	199	200	200	200	200	200	200	200	200	200	200	200	*d. Money Instruments*
e. Pinjaman yang Diterima	0	400	402	401	401	401	402	402	403	403	434	434	434	434	434	434	434	434	*e. Loans received*
Rupiah	0	400	402	401	401	401	402	402	403	403	434	434	434	434	434	434	434	434	*Rupiah*
Valas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Foreign Exchange*
f. Kewajiban Lainnya	214	111	86	180	309	429	367	390	357	416	372	370	384	405	436	436	436	436	*f. Other Liabilities*
g. Setoran Jaminan	29	33	21	30	42	41	39	36	35	33	39	33	30	31	31	31	31	31	*g. Guarantee Deposits*
Komponen Modal											-	-	-	-					***Capital Components***
a. Modal Disetor	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*a. Paid-In Capital*
b. Cadangan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*b. Reserves*
c. L/R tahun berjalan	(66)	291	275	410	752	1.026	1.203	1.400	1.478	1.570	1.242	112	236	334	426	426	426	426	*c. Current Earnings (Profit/Loss)*
d. L/R tahun Lalu	14	20	28	15	66	75	75	75	75	75	75	699	642	273	191	191	191	191	*d. Retained Earnings (Profit/Loss)*
e. Perkiraan tambahan modal disetor	-	-	-	-	-	-	-	-	-	-	-	-	(29)	(26)	(25)	(25)	(25)	(25)	*e. Estimate of Additional Paid-In Capital*
f. Modal Pinjaman	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*f. Capital Loans*
Sertifikat Wadiah Bank Indonesia (BUS & UUS)	**2.824**	**3.076**	**5.408**	**9.244**	**4.993**	**4.640**	**4.299**	**4.523**	**5.213**	**5.107**	**6.699**	**5.253**	**5.331**	**5.843**	**6.234**	**6.234**	**6.234**	**6.234**	***Bank Indonesia Syariah Money Certificates (BUS & UUS)***
Total Aset	**15.519**	**18.076**	**18.333**	**28.536**	**47.437**	**55.750**	**57.120**	**57.492**	**58.157**	**59.074**	**61.916**	**58.005**	**58.071**	**59.784[r]**	**60.346**	**60.346**	**60.346**	**60.346**	***Total Assets***
Jaringan Kantor																			***Office Network***
Jumlah Bank	27	25	23	23	24	24	23	23	23	23	23	23	23	23	23	23	23	23	*Total Banks*
Jumlah Kantor [1)]	214	287	262	312	493	526	530	535	553	554	567	572	575	425	425	425	425	425	*Total Bank Offices [1)]*

Ket: [1)] Tidak termasuk Gerai Muamalat
[r)] Angka-angka diperbaiki
*). Angka-angka sementara

Note: [1)] Excluding Gerai Muamalat
[r)] Revised figures
**) Provisional figures*

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	Mei[*)]	Jun[*)]	Jul[*)]	
Bank Umum Syariah	34.036	48.014	79.186	116.930	147.581	163.433	166.383	170.218	171.400	174.056	180.360	175.300	176.010	181.148	183.864	183.864	183.864	183.864	*Syariah Commercial Banks*
Unit Usaha Syariah	15.519	18.076	18.333	28.536	47.437	55.750	57.120	57.492	58.157	59.074	61.916	58.005	58.071	59.784	60.346	60.346	60.346	60.346	*Syariah Business Units*

Ket: [r)] Angka-angka diperbaiki
*). Angka-angka sementara

Note: [r)] Revised figures
**) Provisional figures*

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov[r]	Des[r]	Jan[r]	Feb[r]	Mar	Apr	Mei[*]	Jun[*]	Jul[*]	
Pembiayaan iB	**38.195**	**46.886**	**68.181**	**102.655**	**151.754**	**174.486**	**174.537**	**177.320**	**179.284**	**180.830**	**184.120**	**181.398**	**181.772**	**184.964**	**187.885**	**187.885**	**187.885**	**187.885**	***Financing iB***
a. Lancar	35.076	41.931	63.006	95.480	142.501	161.418	159.983	163.497	165.368	166.658	171.229	165.648	164.517	167.015	169.077	169.077	169.077	169.077	*a. Current*
b. Dalam Perhatian Khusus	1.610	3.074	3.114	4.587	5.822	8.271	9.305	8.861	8.614	8.612	8.063	10.294	10.830	11.996	12.253	12.253	12.253	12.253	*b. Special Mention*
c. Kurang Lancar	525	435	677	1.075	995	1.647	1.895	1.492	1.452	1.420	1.353	1.746	2.080	1.762	2.039	2.039	2.039	2.039	*c. Sub-Standard*
d. Diragukan	224	582	332	297	557	812	801	900	926	1.140	739	761	1.097	795	1.035	1.035	1.035	1.035	*d. Doubtful*
e. Macet	759	865	1.052	1.216	1.878	2.339	2.554	2.569	2.924	3.000	2.735	2.948	3.249	3.395	3.480	3.480	3.480	3.480	*e. Lost*
Non Performing Financing (Nominal)	**1.509**	**1.882**	**2.061**	**2.588**	**3.430**	**4.798**	**5.249**	**4.962**	**5.302**	**5.561**	**4.828**	**5.455**	**6.425**	**5.953**	**6.554**	**6.554**	**6.554**	**6.554**	***Non Performing Financing (Nominal)***
Rasio Non Performing Financing (%)	**3,95**	**4,01**	**3,02**	**2,52**	**2,26**	**2,75**	**3,01**	**2,80**	**2,96**	**3,08**	**2,62**	**3,07**	**3,53**	**3,21**	**3,48**	**3,48**	**3,48**	**3,48**	***Non Performing Financing Ratio (%)***

Ket: [r] Angka-angka diperbaiki
*). Angka-angka sementara

Note: [r] Revised figures
**) Provisional figures*

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

Indikator	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Desember 2012		Juli 2013		Desember 2013		Juli 2014*)		*Indicator*
	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	Nominal	Komposisi thdp total DPK (%) *(Composition to Total Third Party Funds)* (%)	
Giro Wadiah iB	**4.238**	**11,50**	**6.202**	**11,86**	**9.056**	**11,91**	**12.006**	**11,79**	**17.708**	**12,00**	**16.775**	**10,08**	**18.523**	**10,09**	**13.978**	**7,54**	***Demand Deposit iB***
Rupiah	3.741	10,15	5.403	10,34	7.914	10,41	10.678	10,49	15.683	10,63	14.817	8,90	15.736	8,57	11.376	6,13	*Rupiah*
Valas	498	1,35	798	1,53	1.142	1,50	1.329	1,30	2.026	1,37	1.958	1,18	2.787	1,52	2.602	1,40	*Foreign Exchange*
Deposito Mudharabah iB	**20.143**	**54,66**	**29.595**	**56,62**	**44.075**	**57,97**	**70.806**	**69,55**	**84.732**	**57,44**	**99.368**	**59,70**	**107.812**	**58,74**	**115.729**	**62,38**	***Deposits iB***
Rupiah	19.273	52,30	28.484	54,49	42.206	55,51	67.942	66,74	80.576	54,62	93.961	56,45	100.105	54,54	106.714	57,53	*Rupiah*
Valas	870	2,36	1.111	2,13	1.869	2,46	2.864	2,81	4.155	2,82	5.407	3,25	7.706	4,20	9.015	4,86	*Foreign Exchange*
Tabungan Mudharabah iB	**12.471**	**33,84**	**16.475**	**31,52**	**22.906**	**30,13**	**32.602**	**32,02**	**45.072**	**30,55**	**50.311**	**30,23**	**57.200**	**31,17**	**55.801**	**30,08**	***Savings iB***
Rupiah	12.436	33,74	16.379	31,33	22.688	29,84	32.290	31,72	44.288	30,02	49.501	29,74	56.059	30,54	54.617	29,44	*Rupiah*
Valas	35	0,10	96	0,18	218	0,29	312	0,31	784	0,53	810	0,49	1.141	0,62	1.184	0,64	*Foreign Exchange*
Total DPK iB	**36.852**	**100**	**52.271**	**100**	**76.036**	**100**	**115.415**	**113,37**	**147.512**	**100,00**	**166.453**	**100,00**	**183.534**	**100,00**	**185.508**	**100,00**	***Total Third Party Funds iB***
Rupiah	35.449	96,19	50.266	96,16	72.807	95,75	110.910	108,94	140.547	95,28	158.279	95,09	171.900	93,66	172.707	93,10	*Rupiah*
Valas	1.403	3,81	2.006	3,84	3.229	4,25	4.505	4,42	6.965	4,72	8.174	4,91	11.634	6,34	12.801	6,90	*Foreign Exchange*

*). Angka-angka sementara

*) *Provisional figures*

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	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	Mei[*)]	Jun[*)]	Jul[*)]	
Giro iB																			***Wadiah Demand Deposit iB***
Rupiah	1,21	1,04	1,26	2,15	1,01	0,81	0,76	0,76	0,84	0,82	0,74	0,87	0,86	0,80	0,85	0,85	0,85	0,85	*Rupiah*
Valas	0,95	0,38	0,77	1,13	0,26	0,11	0,12	0,11	0,12	0,12	0,11	0,13	0,12	0,10	0,16	0,16	0,16	0,16	*Foreign Exchange*
Deposito iB																			***Mudharabah Deposits iB***
Rupiah	8,61	7,48	7,03	7,46	6,33	5,31	5,38	5,14	5,21	5,02	5,10	5,70	5,74	5,86	5,85	5,85	5,85	5,85	*Rupiah*
Valas	2,69	3,18	4,35	3,36	2,89	3,22	3,19	2,69	2,60	2,52	2,76	3,24	3,33	3,24	3,33	3,33	3,33	3,33	*Foreign Exchange*
Tabungan iB																			***Mudharabah Saving iB***
Rupiah	3,61	2,76	3,08	3,23	2,41	5,44	5,50	5,40	5,33	5,31	5,66	5,81	5,75	5,80	5,86	5,86	5,86	5,86	*Rupiah*
Valas	0,92	1,01	0,92	0,87	0,68	0,78	0,78	0,44	0,45	0,88	1,01	0,78	1,09	1,15	1,18	1,18	1,18	1,18	*Foreign Exchange*

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

r) Revised figures
**) Provisional figures*

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	2008	2009	2010	2011	2012	2013						2014							*Sektor Ekonomi*
						Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	Mei[*)]	Jun[*)]	Jul[*)]	
1. Pertanian, perburuan dan sarana pertanian	16,34	17,78	14,91	13,72	15,07	14,69	14,05	15,14	15,13	15,28	15,46	15,78	15,80	15,97	16,09	16,09	16,09	16,09	*1. Agriculture, hunting and agricultural facilities*
Rupiah	16,36	17,78	14,97	14,04	15,23	14,83	14,17	15,32	15,30	15,46	15,65	15,97	15,97	16,13	16,26	16,26	16,26	16,26	*Rupiah*
Valas	0,00	0,00	12,11	9,89	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	12,05	*Foreign Exchange*
2. Pertambangan	15,57	15,44	16,29	12,22	11,36	12,61	13,18	12,22	12,46	12,43	12,44	12,26	12,40	12,32	12,51	12,51	12,51	12,51	*2. Mining*
Rupiah	10,39	14,20	14,32	13,70	13,03	14,98	15,94	15,21	15,30	15,53	15,77	15,59	15,48	15,55	15,72	15,72	15,72	15,72	*Rupiah*
Valas	22,74	18,51	19,03	9,60	7,99	8,26	8,25	7,85	7,66	7,69	7,64	7,71	7,67	8,20	8,57	8,57	8,57	8,57	*Foreign Exchange*
3. Industri pengolahan	14,68	15,48	13,99	13,49	12,18	13,78	11,21	11,25	11,29	11,22	11,45	11,50	11,58	11,31	11,56	11,56	11,56	11,56	*3. Manufacturing*
Rupiah	15,58	15,34	14,32	13,56	12,58	14,01	11,32	11,46	11,55	11,50	11,84	11,84	11,88	11,57	11,87	11,87	11,87	11,87	*Rupiah*
Valas	2,49	39,77	10,04	11,78	9,65	9,25	9,08	8,07	8,06	7,91	7,97	8,21	8,15	8,24	8,01	8,01	8,01	8,01	*Foreign Exchange*
4. Listrik, gas dan air	13,90	15,30	15,34	14,03	12,91	11,42	11,38	11,31	11,05	11,03	11,24	11,18	11,22	11,33	11,38	11,38	11,38	11,38	*4. Electricity, gas and water*
Rupiah	18,97	16,18	16,31	14,56	13,77	12,60	12,60	12,62	12,49	12,54	12,94	12,86	12,84	12,90	13,00	13,00	13,00	13,00	*Rupiah*
Valas	10,42	10,76	7,86	10,30	8,90	8,51	8,50	8,29	8,04	8,05	8,18	8,18	8,19	8,22	8,26	8,26	8,26	8,26	*Foreign Exchange*
5. Konstruksi	13,67	13,49	14,32	14,32	13,95	12,83	12,73	13,33	12,29	12,28	12,26	11,90	12,03	12,58	12,60	12,60	12,60	12,60	*5. Construction*
Rupiah	13,90	14,15	14,63	14,54	14,46	13,10	12,99	13,44	12,45	12,45	12,42	12,10	12,22	12,80	12,85	12,85	12,85	12,85	*Rupiah*
Valas	8,85	4,60	9,91	12,11	10,62	9,35	9,41	11,88	9,79	9,80	9,61	9,55	9,57	9,64	9,32	9,32	9,32	9,32	*Foreign Exchange*
6. Perdagangan, restoran dan hotel	17,00	19,34	19,64	19,25	18,33	17,62	17,56	17,61	17,86	17,76	17,87	18,13	17,75	17,73	17,57	17,57	17,57	17,57	*6. Trade, restaurants and hotels*
Rupiah	17,08	19,49	20,18	19,60	18,74	17,97	17,95	18,09	18,26	18,15	18,26	18,51	18,07	18,07	17,89	17,89	17,89	17,89	*Rupiah*
Valas	15,00	12,04	9,32	8,99	9,14	9,35	9,35	8,58	9,09	9,08	8,97	8,96	8,94	9,03	9,22	9,22	9,22	9,22	*Foreign Exchange*
7. Pengangkutan, pergudangan dan komunikasi	16,00	15,24	15,49	15,08	13,96	13,28	13,18	12,96	12,68	12,37	12,13	12,06	11,87	12,04	10,04	10,04	10,04	10,04	*7. Transportation, warehousing and communications*
Rupiah	16,85	15,80	16,38	16,20	15,40	14,40	14,35	14,45	14,40	14,05	13,81	13,65	13,56	13,71	13,63	13,63	13,63	13,63	*Rupiah*
Valas	9,49	8,12	9,60	9,12	8,94	9,70	9,71	9,24	8,09	8,09	8,07	8,06	7,46	7,45	4,39	4,39	4,39	4,39	*Foreign Exchange*
8. Jasa Dunia usaha	15,97	15,26	15,03	14,37	13,86	13,81	13,78	14,00	13,63	13,45	13,20	13,31	13,31	15,05	12,90	12,90	12,90	12,90	*8. Business Services*
Rupiah	16,82	15,54	15,38	14,51	13,98	13,95	13,92	14,18	13,67	13,49	13,22	13,34	13,34	15,10	12,93	12,93	12,93	12,93	*Rupiah*
Valas	3,93	8,22	5,88	8,89	8,61	9,21	9,19	10,32	11,99	11,98	12,29	12,27	12,28	12,77	11,70	11,70	11,70	11,70	*Foreign Exchange*
9. Jasa sosial/masyarakat	14,04	16,89	17,91	14,57	12,76	19,24	17,95	12,20	12,62	11,93	11,66	11,71	11,91	12,11	12,69	12,69	12,69	12,69	*9. Social Services*
Rupiah	14,04	16,89	17,91	14,67	12,74	19,35	18,04	12,45	12,57	12,02	11,74	11,78	11,98	12,18	12,78	12,78	12,78	12,78	*Rupiah*
Valas	0,00	-	8,00	7,98	14,41	12,75	12,56	9.09*	15.37*	7,46	8,55	7,75	7,80	7,79	7,34	7,34	7,34	7,34	*Foreign Exchange*
10. Lain-lain	11,60	11,04	10,17	9,68	10,29	10,78	10,83	15,81	10,79	10,75	10,64	10,78	10,81	12,03	12,10	12,10	12,10	12,10	*10. Others*
Rupiah	11,82	11,41	10,47	9,99	10,63	11,12	11,20	16.41*	11.20*	11,16	11,03	11,14	11,17	12,15	12,24	12,24	12,24	12,24	*Rupiah*
Valas	0,09	0,13	0,70	0,78	0,36	0,97	0,99	0,73	0,49	0,40	0,54	1,21	0,84	0,38	0,49	0,49	0,49	0,49	*Foreign Exchange*

Ket: [1)] terdapat formulasi baru untuk perhitungan bagi hasil akad ijarah
r) Angka-angka diperbaiki
*) Angka-angka sementara
-) Tidak ada

Note: [1)] there is a new formulation for the calculation of the results ijara contract
r) Revised figures
**) Provisional figures*
-) Not available

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	2008	2009	2010	2011	2012	2013						2014							*Type of Use*
						Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	Mei[*)]	Jun[*)]	Jul[*)]	
Modal Kerja	**16,49**	**16,99**	**16,55**	**15,33**	**14,33**	**15,12**	**14,66**	**14,00**	**13,69**	**13,54**	**13,38**	**13,44**	**13,46**	**14,72**	**13,21**	**13,21**	**13,21**	**13,21**	***Working Capital***
Rupiah	19,34	17,15	16,96	15,65	14,63	15,48	15,02	14,46	14,04	13,89	13,73	13,81	13,80	15,10	13,73	13,73	13,73	13,73	*Rupiah*
Valas	4,26	12,55	10,56	9,67	9,29	8,89	8,87	8,72	8,10	8,09	8,05	8,02	7,94	8,02	6,31	6,31	6,31	6,31	*Foreign Exchange*
Investasi	**13,67**	**13,75**	**14,54**	**14,42**	**13,96**	**13,42**	**13,33**	**13,37**	**13,36**	**13,15**	**13,00**	**13,03**	**13,03**	**13,02**	**13,07**	**13,07**	**13,07**	**13,07**	***Investment***
Rupiah	18,04	14,22	14,82	14,74	14,37	13,80	13,73	13,75	13,68	13,51	13,33	13,36	13,38	13,36	13,42	13,42	13,42	13,42	*Rupiah*
Valas	2,23	7,65	8,88	10,14	9,48	9,61	9,61	10,18	10,48	10,06	10,19	10,18	9,88	10,02	10,03	10,03	10,03	10,03	*Foreign Exchange*
Konsumsi	**11,58**	**11,03**	**10,16**	**9,68**	**10,38**	**10,90**	**10,94**	**15,99**	**10,93**	**10,90**	**10,79**	**10,94**	**10,98**	**12,03**	**12,10**	**12,10**	**12,10**	**12,10**	***Consumption***
Rupiah	14,32	11,40	10,47	9,99	10,72	11,25	11,33	16,60	11,33	11,31	11,19	11,31	11,34	12,15	12,24	12,24	12,24	12,24	*Rupiah*
Valas	0,01	0,13	0,70	0,78	0,36	0,97	0,99	0,82	0,65	0,53	0,55	1,31	0,97	0,38	0,77	0,77	0,77	0,77	*Foreign Exchange*

Ket: [1)] terdapat formulasi baru untuk perhitungan bagi hasil akad ijarah
r) Angka-angka diperbaiki
*) Angka-angka sementara

Note: [1)] there is a new formulation for the calculation of the results ijara contract
r) Revised figures
**) Provisional figures*

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana iB	**1.591**	**1.995**	**2.586**	**3.328**	**4.459**	**4.984**	**5.112**	**5.215**	**5.299**	**5.390**	**5.544**	**5.534**	**5.587**	**5.644**	**5.635**	**5.631**	**5.620**	**5.648**	***Disbursement of Fund iB***
Pembiayaan iB	1.257	1.587	2.060	2.676	3.554	4.261	4.241	4.316	4.354	4.415	4.433	4.423	4.539	4.635	4.727	4.789	4.845	4.850	*Financing iB*
Antar Bank Aktiva iB	334	408	525	652	906	723	872	900	944	975	1.110	1.112	1.048	1.009	908	842	774	798	*Interbank Assets iB*
Sumber Dana iB	**849**	**1.679**	**2.196**	**2.892**	**3.911**	**4.367**	**4.496**	**4.583**	**4.653**	**4.727**	**4.866**	**4.864**	**4.914**	**4.979**	**4.958**	**4.942**	**4.916**	**4.929**	***Source of Funds iB***
Dana Pihak Ketiga	570	1.251	1.604	2.095	2.938	3.240	3.340	3.411	3.458	3.539	3.666	3.669	3.711	3.765	3.734	3.681	3.599	3.592	*Third Party Funds*
Tabungan iB Wadiah	10	234	285	412	527	538	575	603	607	629	668	658	673	684	683	678	671	662	*Wadiah Savings iB*
Tabungan iB Mudharabah	280	319	374	448	590	556	581	610	627	649	701	675	689	703	693	687	651	629	*Mudharabah Savings iB*
Deposito iB Mudharabah	280	697	945	1.235	1.820	2.146	2.184	2.198	2.224	2.261	2.297	2.337	2.349	2.378	2.358	2.316	2.277	2.300	*Deposit Mudharabah iB*
Antar Bank Passiva	-	353	521	694	855	1.038	1.056	1.080	1.102	1.097	1.104	1.100	1.102	1.106	1.120	1.155	1.207	1.229	*Interbank Liabilities*
Pinjaman yang Diterima	8	57	52	80	91	52	55	55	54	54	55	53	52	54	55	56	59	61	*Loan received*
Kewajiban Lainnya	271	18	19	23	27	37	33	38	39	38	41	41	50	54	49	49	52	48	*Other Liabilities*
Beberapa Komponen Modal	**265**	**1.240**	**434**	**501**	**616**	**649**	**656**	**687**	**706**	**721**	**732**	**746**	**744**	**738**	**704**	**640[r)]**	**758**	**758**	***Some Components of Capital***
Modal Disetor	222	751	347	390	472	531	544	551	554	557	556	566	574	585	600	603	613	621	*Paid-In Capital*
Cadangan	28	456	42	50	61	81	81	82	82	82	82	83	91	101	104	106[r)]	109	109	*Reserves*
L/R Tahun berjalan	30	55	70	87	106	72	65	89	105	118	129	9	23	32	40[r)]	50	62	58	*Current Earnings (Profit/Loss)*
L/R Tahun Lalu	(15)	(22)	(25)	(26)	(24)	(35)	(35)	(35)	(36)	(36)	(35)	88	55	20	5[r)]	(12)	(27)	(30)	*Current Earnings (Profit/Loss)*

Ket: r) Angka-angka diperbaiki

Note: r) Revised figures

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	Mei	Jun	Jul	
Aset	**1.693**	**2.126**	**2.739**	**3.520**	**4.699**	**5.247**	**5.361**	**5.488**	**5.591**	**5.685**	**5.833**	**5.840**	**5.899**	**5.959**	**5.946**	**5.937**	**5.933**	**5.934**	***Assets***
Pembiayaan iB	**1.257**	**1.587**	**2.060**	**2.676**	**3.554**	**4.261**	**4.241**	**4.316**	**4.354**	**4.415**	**4.433**	**4.423**	**4.539**	**4.635**	**4.727**	**4.789**	**4.845**	**4.850**	***Financing iB***
Lancar	1.151	1.475	1.927	2.512	3.335	3.948	3.906	3.989	4.029	4.091	4.145	4.082	4.189	4.276	4.348	4.395	4.449	4.432	*Current*
Kurang Lancar	35	31	39	49	73	110	113	111	112	109	91	121	126	133	150	152	154	161	*Sub Standard*
Diragukan	21	31	30	45	52	73	75	74	76	76	66	74	80	73	72	81	81	86	*Doubtful*
Macet	49	50	65	70	94	130	146	142	138	139	132	146	144	153	156	162	162	171	*Lost*
Non Performing Financing (Nominal)	**105**	**112**	**134**	**164**	**219**	**313**	**335**	**327**	**326**	**324**	**288**	**341**	**350**	**359**	**378**	**394**	**396**	**418**	***Non Performing Financing (Nominal)***
Non Performing Financing (%)	**8,38**	**7,03**	**6,50**	**6,11**	**6,15**	**7,35**	**7,89**	**7,58**	**7,48**	**7,34**	**6,50**	**7,70**	**7,71**	**7,74**	**8,00**	**8,23**	**8,18**	**8,62**	***Non Performing Financing (%)***

Ket: r) Angka-angka diperbaiki *Note: r) Revised figures*

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	Mei	Jun	Jul	
Bank Umum Syariah (BUS)																			***Sharia Commercial Banks***
Jumlah Bank	5	6	11	11	11	11	11	11	11	11	11	11	11	11	11	11 *)	11 *)	11 *)	*Total Banks*
Jumlah Kantor	576	711	1.215	1.390	1.734	1.871	1.909	1.926	1.939	1.942	1.987	2.002	2.006	2.133	2.139	2.139 *)	2.139 *)	2.139 *)	*Total Bank Offices*
Unit Usaha Syariah (UUS)																			***Sharia Business Units***
Jumlah Bank	27	25	23	24	24	24	24	23	23	23	23	23	23	23	23	23 *)	23 *)	23 *)	*Total Banks*
Jumlah Kantor	214	287	262	312	493	526	530	535	553	554	567	572	575	425	425	425 *)	425 *)	425 *)	*Total Bank Offices*
BPR Syariah																			***Sharia Rural Bank***
Jumlah Bank	131	139	150	155	158	160 [r)]	160	160	160	160	163	163	163	163	163	163	163	163	*Total Banks*
Jumlah Kantor	202	223	286	364	401	398	398	413	399	399	402	420	428	431	425	428	429	424	*Total Bank Offices*

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

Note: r) Revised figures
**) Provisional figures*

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des[r]	Jan[r]	Feb[r]	Mar [*]	Apr	Mei [*]	Jun[*]	Jul[*]	
CAR (%)	-	-	**16,76**	**16,63**	**14,14**	**15,28**	**14,71**	**14,19**	**12,45**	**12,23**	**14,42**	**16,76**	**16,71**	**16,20**	**16,68**	**16,68**	**16,68**	**16,68**	***CAR (%)***
- Modal	-	-	9.578	11.297	13.866	16.266	16.084	16.140	16.247	16.329	18.089	19.591	18.999	19.033	19.372	19.372	19.372	19.372	*- Capital*
- ATMR	-	-	57.156	67.936	98.071	106.476	109.354	113.722	130.446	133.473	125.429	116.878	113.693	117.508	116.124	116.124	116.124	116.124	*- Risk Weighted Assets*
KAP																			***Earning Assset Quality***
APYD terhadap Aktiva	-	-	**96,84**	**94,38**	**97,34**	**96,91**	**96,59**	**96,80**	**96,64**	**96,50**	**96,96**	**96,40**	**96,09**	**95,98**	**95,77**	**95,77**	**95,77**	**95,77**	***Classified Earning assets to***
- APYD	-	-	2.121	757	3.341	4.380	4.913	4.457	4.967	5.298	4.668	5.426	5.896	6.141	6.664	6.664	6.664	6.664	*- Classified Earning Assets*
- Total Aktiva Produktif	-	-	67.230	13.471	125.551	141.541	144.145	139.412	147.760	151.143	153.688	150.617	150.784	152.871	157.506	157.506	157.506	157.506	*- Total Earning assets*
Rentabilitas																			***Profitability***
NOM (%)	-	-	**1,77**	**1,20**	**2,04**	**2,23**	**1,77[r]**	**1,46**	**1,55**	**1,49**	**1,82**	**1,45**	**0,87**	**1,38**	**1,45**	**1,45**	**1,45**	**1,45**	***NOM (%)***
- Pendapatan	-	-	936	949	2.184	2.830	2.297[r]	1.924	2.091	2.050	2.558	2.069	1.256	2.001	2.147	2.147	2.147	2.147	*- Net Operations Income*
- Rata-rata Aktiva	-	-	53.024	79.144	107.114	126.978	129.429[r]	132.122	134.740	138.016	140.544	142.741	144.770	144.982	148.543	148.543	148.543	148.543	*- Average Earning Assets*
ROA (%)	-	-	**1,59**	**1,59**	**1,94**	**1,57**	**1,54**	**1,43**	**1,48**	**1,43**	**1,58**	**1,01**	**1,00**	**1,30**	**1,09**	**1,09**	**1,09**	**1,09**	***ROA (%)***
- Laba	-	-	960	1.460	2.397	2.423	2.402	2.247	2.334	2.282	2.573	1.770	1.728	2.050	1.949	1.949	1.949	1.949	*- Profit*
- Rata-Rata total aset	-	-	60.268	92.058	123.667	154.656	155.990	156.782	158.232	160.094	162.544	175.675	172.379	158.192	179.112	179.112	179.112	179.112	*- Average Assets*
BOPO (%)	-	-	**82,38**	**81,65**	**76,35**	**75,68**	**83,30**	**81,52**	**84,11**	**83,88**	**82,16**	**89,25**	**89,22**	**90,91**	**84,50**	**84,50**	**84,50**	**84,50**	***Operating Expenses to Operations Revenue (%)***
- Biaya Operasional	-	-	4.368	6.378	7.678	5.464	7.845	8.527	10.387	11.151	12.012	968	2.244	3.451	4.443	4.443	4.443	4.443	*- Operations Expenses*
- Pendapatan	-	-	5.302	7.812	10.057	7.220	9.418	10.460	12.350	13.294	14.621	1.084	2.515	3.796	5.258	5.258	5.258	5.258	*- Operations Income*
Likuiditas																			***Liquidity***
Short Term Mistmach (%)	-	-	**16,76**	**19,64**	**18,04**	**16,12**	**17,03**	**16,32**	**16,21**	**16,61**	**16,33**	**16,61**	**15,95**	**16,79**	**18,37**	**18,37**	**18,37**	**18,37**	***Short Term Mistmach (%)***
- Aktiva Jangka Pendek	-	-	9.578	16.779	18.689	19.181	19.932	19.844	19.552	20.155	20.277	20.116	19.364	20.818	20.589	20.589	20.589	20.589	*- Short-Term Assets*
- Kewajiban Jangka	-	-	57.156	85.448	103.588	118.997	117.050	121.573	120.611	121.348	124.192	121.077	121.407	123.969	112.068	112.068	112.068	112.068	*- Short-Term Liabilities*
FDR (%)	-	-	**87,60**	**91,41**	**120,65**	**119,86[r]**	**119.36**	**121,05**	**120,24**	**121,46**	**95,87**	**94,94**	**97,77**	**98,11**	**95,50**	**95,50**	**95,50**	**95,50**	***FDR (%)***
- Pembiayaan	-	-	56.357	32.165	142.148	156.813[r]	159.573	163.521	164.740	167.687	137.268	144.008	135.868	138.590	138.492	138.492	138.492	138.492	*- Financing*
- Dana Pihak Ketiga	-	-	64.335	35.186	117.817	130.834[r]	133.690	135.083	137.014	138.062	143.174	151.688	138.967	141.260	145.014	145.014	145.014	145.014	*- Third Party Funds*

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

Note: r) Revised figures
**) Provisional figures*

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	Mei [*)]	Jun[*)]	Jul[*)]	
Modal Inti																			***Tier One Capital***
<100 miliar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*<100 billion*
>100 miliar	0	0	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*>100 billion*
CAR																			***Capital Adequacy Ratio***
<12%	0	0	3	3	2	1	0	1	3	4	2	1	1	2	1	1	1	1	*<12%*
>12%	0	0	8	8	9	10	11	10	8	7	9	10	10	9	10	10	10	10	*>12%*
NPL																			***Non Performing Loan Ratio***
<5%	0	0	11	11	11	11	11	11	11	11	11	11	10	10	8	8	8	8	*<5%*
>5%	0	0	0	0	0	0	0	0	0	0	0	0	1	1	3	3	3	3	*>5%*
ROA																			***Return on Asset Ratio***
<1,5%	0	0	6	5	4	6	6	6	6	6	6	9	9	9	10	10	10	10	*<1,5%*
>1,5%	0	0	5	6	7	5	5	5	5	5	5	2	2	2	1	1	1	1	*>1,5%*
FDR																			***Finance to Deposit Ratio***
<50%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*<50%*
>50%	0	0	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	*>50%*

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

Note: r) Revised figures
**) Provisional figures*

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OTORITAS JASA KEUANGAN

DATA BPR

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penyaluran Dana																			***Fund Disbursements***
a. Kredit	25.472	28.001	33.844	41.100	49.818	57.462	57.634	58.218	58.677	59.770	59.176	59.503	60.812	62.055	63.036	64.209	65.507	66.268	*a. Credits*
b. Antar Bank Aktiva	5.841	8.075	10.033	12.434	14.935	11.645	12.744	13.310	13.869	14.301	15.374	15.166	14.567	13.952	13.413	12.513	11.953	11.886	*b. Inter-Bank Assets*
Sumber Dana																			***Source of Funds***
a. DPK	21.339	25.552	31.312	38.209	44.870	46.201	47.255	47.895	48.476	49.750	50.520	50.853	51.367	51.799	52.113	52.224	52.120	52.474	*a. Third Party Funds*
Deposito	14.204	17.280	21.455	26.174	30.401	31.723	32.345	32.600	32.903	33.387	33.879	34.365	34.775	34.963	35.101	35.326	35.640	36.272	*Time Deposits*
Tabungan	7.135	8.272	9.857	12.035	14.468	14.477	14.909	15.295	15.573	16.363	16.641	16.489	16.591	16.835	17.012	16.898	16.480	16.202	*Savings Deposits*
b. Antar Bank Pasiva	4.214	3.947	4.739	6.420	9.528	12.050	12.021	12.245	12.353	1.956	1.896	1.882	1.919	1.905	1.850	1.762	1.672	1.593	*b. Inter-Bank Liabilities*
c. Pinjaman yang Diterima	542	541	610	443	426	541	551	573	555	10.739	11.165	10.882	10.988	11.263	11.462	11.644	12.411	12.719	*c. Loans received*
d. Kewajiban Segera	250	328	373	389	466	503	442	448	439	471	421	398	421	514	543	492	480	500	*d. Immediate Liabilities*
Beberapa Komponen Modal																			***Several Components of Capital***
a. Modal Disetor	3.241	4.072	4.757	5.517	6.227	6.719	6.769	6.825	6.896	6.959	6.997	7.106	7.131	7.258	7.334	7.357	7.532	7.644	*a. Paid In Capital*
b. Cadangan	1.098	1.033	1.272	1.465	1.726	2.033	1.999	2.034	2.005	1.597	1.573	1.598	1.648	1.718	1.757	1.783	1.786	1.802	*b. Reserves*
c. L/R Tahun Berjalan	849	1.158	1.447	1.853	2.328	1.556	1.759	2.022	2.288	2.408	2.661	214	417	674	875	1.117	1.354	1.506	*c. Current Earnings*
d. L/R Tahun Lalu	(100)	(118)	(157)	(125)	(24)	226	231	189	201	553	564	3.067	2.652	1.999	1.462	1.290	1.209	1.131	*d. Retained Earnings (Profit/Loss)*

Ket: Sejak data November 2013 pos Antar Bank Pasiva tidak termasuk pinjaman yang diterima dari Bank lain.
Sejak Data November 2013 pos Pinjaman Yang Diterima termasuk pinjaman yang diterima dari Bank lain.

since November 2013, data Inter-Bank liabilities not include Loans received form other bank
since November 2013, data Loans received include Loans received form other bank

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
LDR (%)	**82,54**	**79,61**	**79,02**	**78,54**	**78,63**	**85,44**	**84,37**	**83,88**	**83,41**	**82,38**	**84,34**	**81,06**	**82,11**	**83,18**	**84,25**	**85,37**	**85,80**	**86,71**	***LDR (%)***
- Total Kredit	25.480	28.012	33.878	41.144	49.866	57.522	57.694	58.281	58.737	59.770	59.176	60.197	61.456	62.570	63.508	64.844	66.397	67.005	- *Total Credit*
- Penghimpunan Dana	25.944	29.496	36.420	44.836	54.535	57.645	58.627	59.584	60.367	61.832	60.024	62.461	63.101	63.782	64.253	64.679	65.301	65.739	- *Funds collected*
- Modal Inti	4.926	5.691	6.450	7.551	8.880	9.680	9.752	9.894	10.057	10.723	10.137	11.804	11.747	11.441	11.124	11.282	12.086	11.535	- *Core Capital*
NPL (%)	**9,88**	**6,90**	**6,12**	**5,22**	**4,75**	**4,97**	**5,22**	**5,12**	**5,13**	**4,91**	**4,41**	**4,94**	**4,99**	**4,96**	**5,06**	**5,17**	**5,08**	**5,24**	***NPL (%)***
- Kredit Non Lancar	2.516	1.932	2.070	2.146	2.369	2.855	3.009	2.981	3.011	2.935	2.610	2.941	3.033	3.078	3.190	3.321	3.325	3.471	- *Non Current Credits*
- Total Kredit	25.472	28.001	33.844	41.100	49.818	57.462	57.634	58.218	58.677	59.770	59.176	59.503	60.812	62.055	63.036	64.209	65.507	66.268	- *Total Credit*
ROA (%)	**2,61**	**3,08**	**3,16**	**3,32**	**3,46**	**3,70**	**3,57**	**3,62**	**3,64**	**3,56**	**3,44**	**3,31**	**3,20**	**3,42**	**3,32**	**3,37**	**3,37**	**3,18**	***ROA (%)***
- L/R Tahun Berjalan	849	1.158	1.447	1.853	2.328	1.556	1.759	2.022	2.288	2.408	2.661	214	417	674	875	1.117	1.354	1.506	- *Current Earnings (Profit/Loss)*
- Total Aktiva	32.533	37.554	45.742	55.799	67.397	72.091	73.858	74.440	75.491	73.820	77.376	77.485	78.189	78.838	79.159	79.524	80.329	81.091	- *Total Aktiva*
ROE (%)	**22,67**	**25,08**	**26,71**	**29,46**	**32,63**	**34,15**	**33,56**	**34,01**	**34,32**	**32,15**	**32,41**	**30,71**	**29,82**	**31,43**	**30,25**	**30,74**	**30,44**	**28,64**	***ROE (%)***
- L/R Tahun Berjalan	849	1.158	1.447	1.853	2.328	1.556	1.759	2.022	2.288	2.408	2.661	214	417	674	875	1.117	1.354	1.506	- *Current Earnings (Profit/Loss)*
- Modal Disetor	3.241	4.072	4.757	5.517	6.227	6.719	6.769	6.825	6.896	6.959	6.997	7.106	7.131	7.258	7.334	7.357	7.532	7.644	- *Paid In Capital*
- Cadangan Umum	506	546	661	772	909	1.092	1.095	1.103	1.104	1.213	1.214	1.239	1.268	1.321	1.343	1.362	1.365	1.374	- *General Reserve*

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

Lokasi	2008	2009	2010	2011	2012	2013						2014							*Location*
						Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	5.868	7.061	8.511	9.771	11.293	11.898	12.669	12.187	12.389	12.043	12.663	12.835	13.014	13.107	13.160	13.357	13.381	13.548	*1. Jawa Barat*
2. Banten	632	737	907	1.056	1.308	1.426	1.433	1.466	1.496	1.441	1.529	1.508	1.512	1.522	1.537	1.498	1.522	1.537	*2. Banten*
3. DKI Jakarta	571	708	922	1.341	1.579	1.725	1.673	1.628	1.627	1.581	1.625	1.637	1.636	1.674	1.628	1.667	1.678	1.694	*3. DKI Jakarta*
4. D.I Yogyakarta	1.634	1.848	2.250	2.610	3.097	3.232	3.295	3.330	3.383	3.273	3.510	3.522	3.529	3.535	3.568	3.596	3.671	3.704	*4. D.I Yogyakarta*
5. Jawa Tengah	7.790	9.190	10.899	12.851	14.938	15.372	15.685	16.043	16.373	16.034	16.844	16.836	16.945	17.127	17.131	17.170	17.267	17.440	*5. Jawa Tengah*
6. Jawa Timur	4.030	4.739	5.607	6.562	7.898	8.520	8.639	8.796	8.837	8.555	8.910	8.961	9.035	9.141	9.221	9.329	9.436	9.572	*6. Jawa Timur*
7. Bengkulu	23	25	30	33	39	39	39	39	40	38	39	40	44	44	45	49	50	49	*7. Bengkulu*
8. Jambi	205	244	323	424	644	725	744	760	759	724	738	737	744	739	734	729	732	736	*8. Jambi*
9. Aceh	110	121	104	125	138	148	151	154	155	1.352	161	162	164	163	164	163	160	157	*9. Aceh*
10. Sumatera Utara	495	580	677	763	877	928	949	968	979	941	967	976	980	983	978	978	991	997	*10. Sumatera Utara*
11. Sumatera Barat	901	1.025	1.157	1.278	1.406	1.277	1.292	1.296	1.301	1.244	1.337	1.318	1.322	1.322	1.313	1.306	1.288	1.253	*11. Sumatera Barat*
12. Riau	491	601	735	899	1.015	1.015	1.027	1.043	1.040	991	1.050	1.070	1.072	1.078	1.054	1.048	1.071	1.052	*12. Riau*
13. Kepulauan Riau	855	1.349	2.161	2.836	3.425	3.587	3.713	3.785	3.802	3.715	3.842	3.827	3.844	3.855	3.864	3.894	4.001	4.041	*13. Kepulauan Riau*
14. Sumatera Selatan	394	520	645	834	996	1.025	1.003	984	985	973	1.046	1.016	1.033	1.035	1.036	1.027	1.021	1.036	*14. Sumatera Selatan*
15. Bangka Belitung	9	20	25	50	59	53	67	67	70	67	75	74	76	80	75	75	75	75	*15. Bangka Belitung*
16. Lampung	3.563	3.037	3.539	4.386	5.167	6.170	6.239	6.385	6.509	6.311	6.678	6.740	6.838	6.802	6.871	6.872	7.000	7.058	*16. Lampung*
17. Kalimantan Selatan	260	250	348	389	396	392	400	402	408	411	416	416	418	421	430	426	423	424	*17. Kalimantan Selatan*
18. Kalimantan Barat	511	577	670	820	979	965	958	957	988	969	953	922	927	926	977	942	956	946	*18. Kalimantan Barat*
19. Kalimantan Timur	193	233	272	282	310	300	301	307	309	298	336	338	335	336	328	330	328	315	*19. Kalimantan Timur*
20. Kalimantan Tengah	10	28	46	67	137	190	161	169	168	161	232	173	178	281	185	192	197	207	*20. Kalimantan Tengah*
21. Sulawesi Tengah	209	254	309	504	955	1.255	1.266	1.304	1.329	1.438	1.372	1.358	1.367	1.416	1.425	1.424	1.429	1.443	*21. Sulawesi Tengah*
22. Sulawesi Selatan	272	336	457	669	925	1.048	1.050	1.081	1.099	1.072	1.064	1.117	1.131	1.156	1.164	1.163	1.190	1.205	*22. Sulawesi Selatan*
23. Sulawesi Utara	194	241	395	625	820	924	952	959	958	942	963	947	922	903	900	891	897	896	*23. Sulawesi Utara*
24. Sulawesi Tenggara	57	65	68	80	103	109	110	112	114	117	133	128	129	133	135	141	142	150	*24. Sulawesi Tenggara*
25. Sulawesi Barat	3	2	3	4	6	7	7	7	7	6	7	7	7	6	6	6	6	8	*25. Sulawesi Barat*
26. Gorontalo	21	26	29	30	35	33	33	34	34	32	36	35	35	34	35	35	35	34	*26. Gorontalo*
27. Nusa Tenggara Barat	456	535	585	716	840	841	846	866	896	866	940	933	941	943	944	952	929	940	*27. Nusa Tenggara Barat*
28. Bali	2.318	2.663	3.431	4.801	6.326	7.085	7.264	7.416	7.501	7.470	7.721	7.845	7.925	7.981	8.123	8.104	8.250	8.347	*28. Bali*
29. Nusa Tenggara Timur	64	109	153	200	253	281	306	303	309	308	337	338	343	343	345	352	355	363	*29. Nusa Tenggara Timur*
30. Maluku	210	210	217	391	747	808	825	848	856	871	1.001	856	880	917	927	949	977	980	*30. Maluku*
31. Papua	184	215	231	314	516	540	555	564	575	570	609	586	587	607	626	628	640	643	*31. Papua*
32. Maluku Utara	1	2	8	13	17	18	20	21	21	20	22	22	23	23	24	24	24	30	*32. Maluku Utara*
33. Papua Barat	-	-	29	74	152	159	186	159	173	182	221	207	252	202	206	206	204	209	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**32.533**	**37.554**	**45.742**	**55.799**	**67.397**	**72.091**	**73.858**	**74.440**	**75.491**	**75.017**	**77.376**	**77.485**	**78.189**	**78.838**	**79.159**	**79.524**	**80.329**	**81.091**	***Total***

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

Total Aset	2008	2009	2010	2011	2012	2013						2014							*Total Asset*
						Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Total Aset BPR	56	46	25	16	12	11	10	11	10	14	9	13	12	11	10	10	8	9	*Total Asset Rural bank*
< 1 Miliar																			*< 1 Billion*
Total Aset BPR	536	429	341	264	229	229	230	225	217	227	213	207	212	208	204	203	207	201	*Total Asset Rural bank*
1 s.d 5 Miliar																			*1 up to 5 Billion*
Total Aset BPR	511	479	433	387	333	278	269	265	261	270	267	263	253	257	263	263	262	264	*Total Asset Rural bank*
5 s.d 10 Miliar																			*5 up to 10 Billion*
Total Aset BPR	669	779	907	1.002	1.079	1.123	1.132	1.140	1.151	1.126	1.146	1.153	1.159	1.160	1.158	1.158	1.157	1.161	*Total Asset Rural bank*
> 10 Miliar																			*> 10 Billion*
Total	**1.772**	**1.733**	**1.706**	**1.669**	**1.653**	**1.641**	**1.641**	**1.641**	**1.639**	**1.637**	**1.635**	**1.636**	**1.636**	**1.636**	**1.635**	**1.634**	**1.634**	**1.635**	***Total***

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

Kolektibilitas	2008	2009	2010	2011	2012	2013						2014							*Collectibility*
						Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Kredit	**25.472**	**28.001**	**33.844**	**41.100**	**49.818**	**57.462**	**57.634**	**58.218**	**58.677**	**59.770**	**59.176**	**59.503**	**60.812**	**62.055**	**63.036**	**64.209**	**65.507**	**66.268**	***Credit***
a. Lancar	22.956	26.068	31.775	38.953	47.450	54.607	54.625	55.237	55.666	56.835	56.566	56.562	57.779	58.977	59.847	60.888	62.181	62.796	*a. Current*
b. Kurang Lancar	1.039	457	514	495	577	809	899	856	862	814	640	890	932	941	957	979	982	1.039	*b. Sub-Standard*
c. Diragukan	342	335	398	420	453	533	553	576	566	575	537	567	570	570	617	652	645	687	*c. Doubtful*
d. Macet	1.135	1.140	1.158	1.231	1.339	1.513	1.558	1.549	1.583	1.546	1.433	1.483	1.531	1.567	1.616	1.690	1.698	1.745	*d. Lost*
Non Performing Loan (Nominal)	**2.516**	**1.932**	**2.070**	**2.146**	**2.369**	**2.855**	**3.009**	**2.981**	**3.011**	**2.935**	**2.610**	**2.941**	**3.033**	**3.078**	**3.190**	**3.321**	**3.325**	**3.471**	***Non Performing Loan (Nominal)***
Rasio Non Performing Loan (%)	**9,88**	**6,90**	**6,12**	**5,22**	**4,75**	**4,97**	**5,22**	**5,12**	**5,13**	**4,91**	**4,41**	**4,94**	**4,99**	**4,96**	**5,06**	**5,17**	**5,08**	**5,24**	***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	2008	2009	2010	2011	2012	2013						2014							*Location*
						Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	408	417	427	455	501	565	592	585	590	577	529	566	590	593	605	625	625	677	*1. Jawa Barat*
2. Banten	43	70	81	85	89	109	116	117	119	109	99	106	107	104	107	109	96	108	*2. Banten*
3. DKI Jakarta	26	36	46	46	64	70	78	70	70	80	64	83	84	79	84	78	82	70	*3. DKI Jakarta*
4. D.I Yogyakarta	80	80	103	109	115	151	160	150	151	121	123	136	146	147	148	154	164	169	*4. D.I Yogyakarta*
5. Jawa Tengah	591	618	658	675	687	777	801	789	805	803	697	793	814	818	838	878	886	917	*5. Jawa Tengah*
6. Jawa Timur	157	155	176	194	204	268	288	296	285	282	247	278	291	305	332	339	340	363	*6. Jawa Timur*
7. Bengkulu	1	1	1	1	2	2	2	3	3	3	3	3	3	3	3	3	3	3	*7. Bengkulu*
8. Jambi	11	14	14	13	14	29	33	34	40	39	36	43	44	48	50	52	55	58	*8. Jambi*
9. Aceh	7	33	10	6	6	9	10	10	10	8	8	10	10	10	12	12	13	13	*9. Aceh*
10. Sumatera Utara	29	35	39	48	40	46	47	48	48	52	50	56	57	57	57	56	58	57	*10. Sumatera Utara*
11. Sumatera Barat	40	67	87	66	68	93	94	95	88	85	68	79	84	86	90	97	98	106	*11. Sumatera Barat*
12. Riau	18	27	40	49	89	111	118	114	116	114	103	113	114	115	113	120	121	127	*12. Riau*
13. Kepulauan Riau	9	9	22	37	62	81	83	78	88	82	65	84	76	76	84	96	89	88	*13. Kepulauan Riau*
14. Sumatera Selatan	20	24	31	27	34	53	54	54	79	58	47	50	47	48	55	54	55	62	*14. Sumatera Selatan*
15. Bangka Belitung	1	1	2	1	2	2	3	3	3	2	2	2	2	3	3	3	3	3	*15. Bangka Belitung*
16. Lampung	909	84	52	51	57	80	94	92	80	77	65	70	74	72	76	73	75	78	*16. Lampung*
17. Kalimantan Selatan	5	9	8	12	17	25	28	29	25	27	27	30	32	36	40	41	42	44	*17. Kalimantan Selatan*
18. Kalimantan Barat	17	19	17	16	27	32	33	31	24	24	22	22	23	22	24	24	27	28	*18. Kalimantan Barat*
19. Kalimantan Timur	10	27	30	24	29	31	31	33	31	32	30	32	33	34	33	33	33	33	*19. Kalimantan Timur*
20. Kalimantan Tengah	0	1	2	4	4	6	8	7	8	8	7	9	10	10	11	14	12	11	*20. Kalimantan Tengah*
21. Sulawesi Tengah	4	4	4	4	7	12	12	12	13	13	12	13	14	14	14	15	16	17	*21. Sulawesi Tengah*
22. Sulawesi Selatan	11	13	19	15	13	16	20	18	18	16	12	17	22	21	26	28	28	30	*22. Sulawesi Selatan*
23. Sulawesi Utara	5	6	12	18	25	43	49	58	58	62	59	72	78	82	83	78	77	69	*23. Sulawesi Utara*
24. Sulawesi Tenggara	3	2	6	9	10	12	14	13	11	11	9	10	11	12	12	12	12	12	*24. Sulawesi Tenggara*
25. Sulawesi Barat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*25. Sulawesi Barat*
26. Gorontalo	3	4	5	3	3	3	3	3	3	3	3	3	3	4	4	4	4	4	*26. Gorontalo*
27. Nusa Tenggara Barat	33	40	64	69	79	67	73	72	72	77	67	72	74	77	76	80	77	77	*27. Nusa Tenggara Barat*
28. Bali	71	126	98	95	103	130	135	140	142	144	138	156	165	167	178	205	194	203	*28. Bali*
29. Nusa Tenggara Timur	1	4	5	6	7	13	12	11	11	11	6	19	13	18	15	18	21	23	*29. Nusa Tenggara Timur*
30. Maluku	1	2	6	5	4	5	6	6	6	5	4	5	5	5	5	5	6	4	*30. Maluku*
31. Papua	5	6	6	4	5	8	9	8	9	8	7	7	8	9	9	10	9	9	*31. Papua*
32. Maluku Utara	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*32. Maluku Utara*
33. Papua Barat	-	-	0	0	0	5	4	3	3	-	-	-	-	3	3	4	4	4	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**2.516**	**1.932**	**2.070**	**2.146**	**2.369**	**2.855**	**3.009**	**2.981**	**3.011**	**2.935**	**2.610**	**2.941**	**3.035**	**3.078**	**3.190**	**3.321**	**3.325**	**3.471**	***Total***

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

Indikator	Desember 2008		Desember 2009		Desember 2010		Desember 2011		Desember 2012		Juli 2013		Desember 2013		Juli 2014		*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)* (%)	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds)* (%)	
Deposito	14.204	66,56	17.280	67,63	21.455	68,52	26.174	68,50	30.401	67,75	31.723	68,66%	33.879	67,06%	36.272	69,12%	*Time Deposits*
Tabungan	7.135	33,44	8.272	32,37	9.857	31,48	12.035	31,50	14.468	32,25	14.477	31,34%	16.641	32,94%	16.202	30,88%	*Saving*
Total DPK	**21.339**	**100,00**	**25.552**	**100,00**	**31.312**	**100,00**	**38.209**	**100,00**	**44.870**	**100,00**	**46.201**	**100%**	**50.520**	**100%**	**52.474**	**100%**	***Total Third Party Funds***

Tabel 3.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Juli 2014
(Composition of Third Party Funds of Rural Banks Based on Location - July 2014)

Lokasi	Tabungan *(Saving Deposits)*	Deposito *(Time Deposits)*	Total DPK *(Total of Third Party Funds)*	Pangsa Thd Total DPK (%) *(Portion to Total Third Party Funds (%)*	*Location*
	Miliar Rp *(Billion Rp)*				
1. Jawa Barat	2.251	7.141	9.392	17,90	*1. Jawa Barat*
2. Banten	207	730	937	1,79	*2. Banten*
3. DKI Jakarta	149	915	1.064	2,03	*3. DKI Jakarta*
4. D.I Yogyakarta	838	1.804	2.641	5,03	*4. D.I Yogyakarta*
5. Jawa Tengah	5.092	7.274	12.365	23,56	*5. Jawa Tengah*
6. Jawa Timur	1.709	4.060	5.769	10,99	*6. Jawa Timur*
7. Bengkulu	14	16	30	0,06	*7. Bengkulu*
8. Jambi	84	458	542	1,03	*8. Jambi*
9. Aceh	31	46	78	0,15	*9. Aceh*
10. Sumatera Utara	354	372	725	1,38	*10. Sumatera Utara*
11. Sumatera Barat	521	341	862	1,64	*11. Sumatera Barat*
12. Riau	324	400	724	1,38	*12. Riau*
13. Kepulauan Riau	472	2.817	3.289	6,27	*13. Kepulauan Riau*
14. Sumatera Selatan	175	457	632	1,20	*14. Sumatera Selatan*
15. Bangka Belitung	14	45	59	0,11	*15. Bangka Belitung*
16. Lampung	599	2.894	3.493	6,66	*16. Lampung*
17. Kalimantan Selatan	106	132	238	0,45	*17. Kalimantan Selatan*
18. Kalimantan Barat	300	411	711	1,35	*18. Kalimantan Barat*
19. Kalimantan Timur	74	112	186	0,35	*19. Kalimantan Timur*
20. Kalimantan Tengah	77	82	159	0,30	*20. Kalimantan Tengah*
21. Sulawesi Tengah	60	307	367	0,70	*21. Sulawesi Tengah*
22. Sulawesi Selatan	164	451	614	1,17	*22. Sulawesi Selatan*
23. Sulawesi Utara	127	563	690	1,31	*23. Sulawesi Utara*
24. Sulawesi Tenggara	44	34	78	0,15	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1	1	3	0,01	*25. Sulawesi Barat*
26. Gorontalo	7	11	19	0,04	*26. Gorontalo*
27. Nusa Tenggara Barat	316	276	592	1,13	*27. Nusa Tenggara Barat*
28. Bali	1.811	3.495	5.306	10,11	*28. Bali*
29. Nusa Tenggara Timur	106	159	265	0,50	*29. Nusa Tenggara Timur*
30. Maluku	68	185	253	0,48	*30. Maluku*
31. Papua	67	167	234	0,45	*31. Papua*
32. Maluku Utara	6	10	15	0,03	*32. Maluku Utara*
33. Papua Barat	36	108	144	0,28	*33. Papua Barat*
34. Lainnya	-	-	-	0,00	*34. Others*
Total	**16.202**	**36.272**	**52.474**	**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	2008	2009	2010	2011	2012	2013						2014							*Location*
						Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	4.035	5.072	6.061	6.859	7.746	7.977	8.188	8.244	8.437	8.601	8.804	8.946	9.105	9.131	9.224	9.352	9.235	9.392	*1. Jawa Barat*
2. Banten	308	382	509	661	816	880	874	902	938	948	953	958	957	955	961	948	945	937	*2. Banten*
3. DKI Jakarta	305	420	600	837	1.063	1.008	1.025	992	993	1.024	1.001	1.010	1.027	1.057	1.032	1.062	1.054	1.064	*3. DKI Jakarta*
4. D.I Yogyakarta	1.142	1.290	1.511	1.814	2.193	2.277	2.345	2.379	2.420	2.443	2.540	2.538	2.542	2.527	2.569	2.572	2.614	2.641	*4. D.I Yogyakarta*
5. Jawa Tengah	5.395	6.449	7.529	9.052	10.585	10.732	11.046	11.303	11.563	11.800	12.097	12.166	12.232	12.335	12.422	12.450	12.351	12.365	*5. Jawa Tengah*
6. Jawa Timur	2.476	2.964	3.497	4.041	4.893	5.095	5.210	5.301	5.333	5.406	5.459	5.530	5.605	5.628	5.661	5.710	5.741	5.769	*6. Jawa Timur*
7. Bengkulu	15	17	18	20	25	26	26	26	26	26	27	27	27	28	30	31	31	30	*7. Bengkulu*
8. Jambi	146	186	244	316	482	525	540	551	541	536	532	534	541	541	536	536	540	542	*8. Jambi*
9. Aceh	57	37	41	55	61	67	68	71	72	381	80	82	85	83	83	83	80	78	*9. Aceh*
10. Sumatera Utara	357	426	493	538	612	654	665	676	681	690	690	702	707	719	726	722	727	725	*10. Sumatera Utara*
11. Sumatera Barat	580	715	829	913	972	835	850	855	860	881	917	911	918	924	927	920	892	862	*11. Sumatera Barat*
12. Riau	350	417	525	629	678	659	674	686	689	680	699	719	725	730	727	717	728	724	*12. Riau*
13. Kepulauan Riau	657	1.071	1.758	2.324	2.735	2.872	2.975	3.016	3.031	3.082	3.097	3.101	3.107	3.111	3.134	3.151	3.251	3.289	*13. Kepulauan Riau*
14. Sumatera Selatan	308	386	471	556	625	642	618	604	602	607	657	640	634	635	642	627	616	632	*14. Sumatera Selatan*
15. Bangka Belitung	8	17	21	43	48	42	51	53	55	55	60	58	59	62	62	62	60	59	*15. Bangka Belitung*
16. Lampung	2.140	1.945	2.427	2.883	3.249	3.191	3.229	3.248	3.261	3.301	3.373	3.443	3.529	3.501	3.484	3.474	3.441	3.493	*16. Lampung*
17. Kalimantan Selatan	144	154	177	251	222	207	214	217	223	236	228	232	232	233	246	241	237	238	*17. Kalimantan Selatan*
18. Kalimantan Barat	399	470	547	651	783	741	737	730	758	758	737	700	700	698	750	713	723	711	*18. Kalimantan Barat*
19. Kalimantan Timur	114	152	177	174	192	179	180	182	183	185	202	204	203	205	201	202	199	186	*19. Kalimantan Timur*
20. Kalimantan Tengah	6	15	28	44	105	148	124	129	127	127	190	130	133	235	139	146	149	159	*20. Kalimantan Tengah*
21. Sulawesi Tengah	93	99	130	277	284	353	348	347	288	402	332	323	341	389	353	360	365	367	*21. Sulawesi Tengah*
22. Sulawesi Selatan	128	185	259	366	476	513	518	516	527	526	497	547	555	565	574	580	590	614	*22. Sulawesi Selatan*
23. Sulawesi Utara	145	171	282	439	588	665	695	702	714	730	728	732	712	683	692	683	681	690	*23. Sulawesi Utara*
24. Sulawesi Tenggara	50	55	56	56	61	68	68	70	70	72	78	76	75	78	78	79	77	78	*24. Sulawesi Tenggara*
25. Sulawesi Barat	2	1	2	2	3	2	2	2	2	2	2	2	3	3	3	3	3	3	*25. Sulawesi Barat*
26. Gorontalo	7	10	14	16	20	18	18	18	19	19	21	19	20	19	19	19	19	19	*26. Gorontalo*
27. Nusa Tenggara Barat	260	319	366	452	521	515	526	543	563	578	602	604	606	608	610	612	586	592	*27. Nusa Tenggara Barat*
28. Bali	1.455	1.803	2.331	3.254	4.054	4.534	4.638	4.727	4.746	4.891	4.959	5.099	5.161	5.198	5.298	5.225	5.265	5.306	*28. Bali*
29. Nusa Tenggara Timur	38	71	108	143	186	200	216	212	218	223	248	246	250	250	253	253	257	265	*29. Nusa Tenggara Timur*
30. Maluku	100	99	105	251	271	231	233	235	187	191	313	195	198	259	257	280	263	253	*30. Maluku*
31. Papua	119	152	166	224	203	215	226	230	225	214	229	224	221	250	265	254	246	234	*31. Papua*
32. Maluku Utara	0	1	4	6	8	9	9	10	11	10	11	11	13	14	14	14	14	15	*32. Maluku Utara*
33. Papua Barat	-	-	26	63	111	119	119	117	115	125	155	141	143	142	144	143	141	144	*33. Papua Barat*
34. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*34. Others*
Total	**21.339**	**25.552**	**31.312**	**38.209**	**44.870**	**46.201**	**47.255**	**47.895**	**48.476**	**49.750**	**50.520**	**50.853**	**51.367**	**51.799**	**52.113**	**52.224**	**52.120**	**52.474**	***Total***

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

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tabungan	7,16	6,32	5,53	5,21	4,68	4,59	4,57	4,61	4,60	4,88	4,63	4,62	5,03	5,07	4,62	4,68	4,66	4,62	*Saving*
Deposito	12,43	10,81	10,25	9,85	8,40	8,42	8,53	8,75	9,03	9,39	9,61	9,65	10,19	10,19	9,80	10,30	9,73	9,81	*Time Deposits*

Ket: Data tersedia mulai Desember 2008

[r)] Revisi

Note: Data available on December 2008

r) revised

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	2011	2012	2013								2014							*Economic Sector*
	Des	Des	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1 Pertanian, Perburuhan, dan Kehutanan	38,29	36,58	35,51	34,71	34,11	34,30	34,17	34,11	33,58	35,73	35,51	35,55	37,15	37,19	36,87	33,90	33,95	33,68	*1. Agriculture, hunting, and forestry*
2 Perikanan	33,39	32,10	31,32	30,61	30,69	30,71	30,57	30,81	30,69	31,17	31,19	31,20	32,05	32,11	31,96	30,45	30,19	30,42	*2. Fisheries*
3 Pertambangan dan Penggalian	28,29	26,58	26,60	25,86	25,84	26,60	26,87	27,12	28,24	25,36	25,22	25,78	25,98	25,90	26,39	26,01	25,47	26,03	*3. Mining and quarrying*
4 Industri Pengolahan	30,67	29,14	28,44	27,81	27,94	28,39	28,45	28,56	28,22	28,32	27,62	27,60	33,47	27,65	27,29	27,23	27,67	27,49	*4. Processing industry*
5 Listrik, Gas dan Air	34,43	30,33	29,08	28,74	29,54	28,72	27,58	29,29	28,56	30,60	27,89	27,47	27,45	27,99	27,97	27,92	27,27	28,72	*5. Electricity, gas and water*
6 Konstruksi	31,41	29,72	28,59	29,00	28,58	29,17	29,24	29,76	29,56	25,28	24,93	24,92	26,84	27,40	27,64	25,02	25,09	24,67	*6. Construction*
7 Perdagangan Besar dan Eceran	33,14	31,97	30,41	29,78	29,68	29,69	29,57	29,58	29,47	30,80	30,24	30,31	31,53	30,38	30,48	29,05	29,03	28,95	*7. Big and retail trade*
8 Penyediaan Akomodasi dan Penyedian Makan Minum	27,99	28,53	28,53	27,70	28,48	28,82	28,77	29,03	29,32	25,95	25,72	26,11	26,23	26,32	26,32	26,10	26,26	26,43	*8. Provision of accommodation and food supply drinking*
9 Transportasi, Pergudangan dan Komunikasi	30,12	28,11	27,89	27,70	27,65	27,63	27,59	27,43	27,36	26,86	27,47	27,18	39,39	27,83	27,59	26,97	26,86	26,91	*9. Transportation, warehousing and communications*
10 Perantara Keuangan	25,28	24,20	23,52	22,36	22,46	22,43	22,42	22,50	22,26	22,21	22,80	22,72	22,52	22,19	22,14	21,57	21,84	21,70	*10. Transitional finance*
11 Real Estate	27,26	22,77	21,50	23,05	23,12	22,87	22,43	22,85	23,20	23,05	22,76	23,41	23,51	23,56	25,32	24,03	24,11	24,36	*11. Real estate, rental business, and services company*
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	35,78	26,38	27,60	25,26	25,09	25,30	25,69	25,61	26,06	27,47	28,85	27,64	27,64	27,86	26,90	27,28	27,08	27,28	*12. Government administration, the defense and compulsory social security*
13 Jasa Pendidikan	31,61	28,84	28,20	27,76	27,91	28,41	28,51	28,37	28,81	26,15	26,41	27,14	28,37	27,19	27,24	27,98	27,81	27,91	*13. Education services*
14 Jasa Kesehatan dan Kegiatan Sosial	30,51	30,86	28,89	28,49	28,29	28,48	28,22	28,86	29,37	27,61	22,60	22,74	27,07	27,68	27,22	26,78	26,56	26,41	*14. Health and social services*
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	29,05	28,23	27,98	27,47	27,73	28,16	27,70	28,23	27,69	29,94	28,63	28,63	32,91	29,10	28,01	28,51	28,95	28,83	*15. Community, Sociocultural,Entertainment and Other Individual Services*
16 Jasa Perorangan yang Melayani Rumah Tangga	31,07	32,82	31,15	29,82	29,85	29,81	30,06	29,95	29,75	30,94	28,94	29,17	29,63	29,89	30,10	29,39	29,27	29,45	*16. Individual services serving the household*
17 Kegiatan Usaha yang Belum Jelas Batasannya	29,35	29,11	28,00	28,72	29,42	29,95	30,15	30,05	29,38	30,03	29,24	30,08	36,70	30,12	29,82	29,61	29,27	28,38	*17. International Agency and Other Extra Agency International*
18 Bukan Lapangan Usaha - Rumah Tangga	28,12	27,39	26,19	25,25	24,93	24,77	24,57	24,56	24,59	24,33	25,17	24,55	25,51	24,43	24,18	24,56	24,94	25,03	*18. Business Activities which are not clearly defined*
19 Bukan Lapangan Usaha - Lainnya	27,71	26,88	25,90	25,34	25,04	25,23	25,18	25,27	25,01	25,13	25,18	25,16	25,59	25,51	27,33	24,93	25,13	25,53	*19. Not the business field - other*

Ket: [r)] revisi [r)] *revised*

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	2008	2009	2010	2011	2012	2013						2014							*Type of Use*
						Jul	Ags	Sep	Okt	Nov[r)]	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Modal Kerja	34,43	34,83	33,21	32,05	30,91	30,44	30,32	30,41	30,17	31,06	30,56	30,71	33,56	36,72	36,17	29,64	29,64	29,44	*Total Working Capital*
Investasi	27,67	30,37	29,01	28,23	26,62	26,03	25,93	25,70	25,65	25,60	25,36	25,49	25,73	25,94	26,22	26,08	26,04	26,02	*Total Investment*
Konsumsi	29,57	29,14	27,81	27,00	25,97	25,12	25,11	25,19	24,96	25,10	25,13	25,05	25,58	25,42	27,07	24,90	25,11	25,48	*Total Consumption*

Ket: Data tersedia mulai Desember 2008
[r)] revisi

Note: Data available on December 2008
[r)] revised

Tabel 3.13 Perkembangan Jumlah Bank Perkreditan Rakyat
(Growth of Total Rural Banks)

Keterangan	2008	2009	2010	2011	2012	2013						2014							*Information*
						Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jumlah BPR	1.772	1.733	1.706	1.669	1.653	1.641	1.641	1.641	1.639	1.637	1.635	1.636	1.636	1.636	1.635	1.634	1.634	1.635	*Total Rural Banks*
Jumlah Kantor	3.367	3.644	3.910	4.172	4.425	4.584	4.612	4.630	4.656	4.669	4.678	4.697	4.709	4.717	4.728	4.743	4.765	4.768	*Total Bank Offices*

Tabel 3.14 Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Juli 2014
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - July 2014)

Lokasi	BPR *(Rural Bank)*			Total	*Location*
	KP	KC	KPK		
1. Jawa Barat	300	315	203	818	*1. Jawa Barat*
2. Banten	66	44	34	144	*2. Banten*
3. DKI Jakarta	25	10	35	70	*3. DKI Jakarta*
4. D.I Yogyakarta	54	32	135	221	*4. D.I Yogyakarta*
5. Jawa Tengah	251	498	419	1.168	*5. Jawa Tengah*
6. Jawa Timur	325	216	603	1.144	*6. Jawa Timur*
7. Bengkulu	4	5	4	13	*7. Bengkulu*
8. Jambi	19	6	3	28	*8. Jambi*
9. Aceh	5	14	1	20	*9. Aceh*
10. Sumatera Utara	54	38	17	109	*10. Sumatera Utara*
11. Sumatera Barat	95	38	17	150	*11. Sumatera Barat*
12. Riau	33	9	13	55	*12. Riau*
13. Kepulauan Riau	40	26	2	68	*13. Kepulauan Riau*
14. Sumatera Selatan	19	11	8	38	*14. Sumatera Selatan*
15. Bangka Belitung	2	3	1	6	*15. Bangka Belitung*
16. Lampung	26	30	6	62	*16. Lampung*
17. Kalimantan Selatan	25	5	1	31	*17. Kalimantan Selatan*
18. Kalimantan Barat	20	6	2	28	*18. Kalimantan Barat*
19. Kalimantan Timur	14	8	5	27	*19. Kalimantan Timur*
20. Kalimantan Tengah	4	-	1	5	*20. Kalimantan Tengah*
21. Sulawesi Tengah	9	14	7	30	*21. Sulawesi Tengah*
22. Sulawesi Selatan	23	7	7	37	*22. Sulawesi Selatan*
23. Sulawesi Utara	17	24	10	51	*23. Sulawesi Utara*
24. Sulawesi Tenggara	12	4	2	18	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1	-	-	1	*25. Sulawesi Barat*
26. Gorontalo	4	3	1	8	*26. Gorontalo*
27. Nusa Tenggara Barat	29	47	4	80	*27. Nusa Tenggara Barat*
28. Bali	137	41	110	288	*28. Bali*
29. Nusa Tenggara Timur	11	3	3	17	*29. Nusa Tenggara Timur*
30. Maluku	2	6	2	10	*30. Maluku*
31. Papua	6	9	1	16	*31. Papua*
32. Maluku Utara	2	2	-	4	*32. Maluku Utara*
33. Papua Barat	1	2	-	3	*33. Papua Barat*
34. Lainnya	-	-	-	-	*34. Others*
Total	**1.635**	**1.476**	**1.657**	**4.768**	***Total***

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OTORITAS JASA KEUANGAN

DATA PERKREDITAN

Tabel 4.1.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun r)	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	109.790	142.451	148.680	151.957	154.657	157.176	158.525	165.006	167.372	169.934	177.162	176.796	178.639	182.528	188.096	191.801	194.180	196.758	*1. Agricultures, Hunting and Forestry*
NPL	1.523	2.603	2.894	2.945	2.679	2.711	2.783	2.686	2.749	2.710	2.553	2.851	2.995	3.007	2.966	3.751	4.070	3.962	*NPL*
2. Perikanan	4.935	5.492	5.682	5.701	5.670	5.718	5.792	6.063	6.084	6.060	6.391	6.317	6.243	6.329	6.464	6.695	6.936	6.735	*2. Fisher*
NPL	291	197	244	244	206	157	171	151	191	190	185	205	216	206	228	236	204	247	*NPL*
3. Pertambangan dan Penggalian	87.780	104.207	113.096	113.258	109.030	103.394	112.580	114.391	109.795	121.198	126.826	121.459	122.565	119.213	124.408	117.358	116.626	122.258	*3. Mining and Quarrying*
NPL	302	1.292	1.134	1.092	1.082	1.563	1.775	1.688	2.042	1.793	1.920	1.949	2.046	2.309	2.401	2.907	2.900	3.778	*NPL*
4. Industri Pengolahan	344.597	445.807	457.900	469.764	485.150	500.982	519.946	542.605	538.245	555.964	577.880	574.794	567.640	572.834	580.929	587.325	607.190	611.010	*4. Procesing Industry*
NPL	11.746	10.479	9.801	9.669	9.324	9.123	9.749	9.703	9.844	9.631	10.023	10.178	10.723	12.186	11.550	11.704	12.126	12.410	*NPL*
5. Listrik, gas dan air	45.841	59.073	63.719	68.111	69.652	72.236	67.868	72.736	73.736	79.211	79.493	84.659	89.839	89.535	90.340	91.012	83.257	86.651	*5. Electricity, Gas and Water*
NPL	247	253	265	267	269	280	280	266	275	606	587	590	581	762	767	890	879	881	*NPL*
6. Konstruksi	75.395	95.921	96.464	103.013	108.911	111.614	118.001	120.474	118.020	117.802	116.090	111.062	112.239	116.372	119.956	121.942	128.019	133.573	*6. Construction*
NPL	2.865	3.410	3.740	4.088	4.037	4.086	4.131	3.999	4.566	4.433	4.746	4.514	4.603	4.571	5.286	5.651	5.429	5.885	*NPL*
7. Perdagangan Besar dan Eceran	375.017	499.567	543.471	549.983	595,465	605.348	606.233	620.769	627.483	628.493	644.047	631.958	636.212	650.833	664.979	679.164	698.881	699.325	*7. Wholesale and Retail Trade*
NPL	12.500	12.668	14.533	15.004	15.742	16.046	16.554	16.168	16.534	16.558	15.898	17.026	18.565	18.299	18.832	20.639	20.858	22.231	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	30.425	44.640	48.075	49.141	51.833	53.344	52.401	53.722	56.324	57.698	59.306	59.226	60.924	62.240	63.699	65.254	66.762	66.437	*8. Provision of accomodation and the provision of eating and drinking*
NPL	629	443	874	894	894	901	869	876	873	857	571	683	736	854	1.041	1.133	1.467	1.168	*NPL*
9. Transportasi, pergudangan dan komunikasi	97.966	122.235	128.906	133.892	140.890	142.652	148.072	153.687	153.356	156.739	163.418	160.024	157.610	160.246	167.688	181.487	181.200	178.921	*9. Transportation, Warehousing and Communications*
NPL	2.400	2.522	3.178	3.263	3.160	2.959	3.511	3.714	3.789	3.851	3.208	3.344	3.640	3.818	4.288	4.790	4.461	4.977	*NPL*
10. Perantara Keuangan	105.184	124.958	128.538	136.552	137.614	142.820	145.035	148.065	146.393	147.692	151.154	146.748	144.402	149.166	148.907	160.700	173.646	170.039	*10. Financial intermediaries*
NPL	309	193	239	255	244	250	334	348	365	385	427	476	517	507	518	720	1.484	1.121	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	116.201	150.568	158.480	161.718	174.709	179.046	180.567	182.414	188.148	189.420	193.182	190.016	190.397	193.181	195.357	153.210	157.973	159.276	*11. Real Estate, Business, Ownership, and Business Services*
NPL	1.767	2.446	2.491	2.732	2.856	2.792	3.177	3.139	3.351	3.598	3.477	3.987	3.923	4.130	4.882	2.873	2.790	3.245	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	3.014	2.793	2.776	2.803	4.803	4.986	5.885	5.912	6.062	6.529	12.475	6.659	7.972	8.037	7.954	8.239	8.672	8.726	*12. Government administration, Defese and Compulsory social security*
NPL	15	5	4	4	3	3	3	4	2	2	4	5	5	7	16	9	9	7	*NPL*
13. Jasa Pendidikan	4.064	4.612	4.614	4.836	4.835	4.900	4.991	5.075	5.128	5.161	5.477	5.446	5.650	5.753	6.005	6.327	6.562	6.655	*13. Education Services*
NPL	63	50	75	73	62	60	63	63	57	61	57	64	67	59	73	55	71	74	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	7.611	8.671	9.257	9.254	9.481	9.517	9.630	9.685	9.509	9.713	10.153	10.110	10.174	10.186	10.655	10.631	11.010	11.357	*14. Health Services and Social Activities*
NPL	334	396	374	310	310	238	242	206	206	201	197	196	204	221	240	252	253	288	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	39.294	45.006	45.595	46.441	48.123	51.592	50.694	51.355	51.992	52.352	53.861	53.901	54.020	53.871	54.749	51.077	50.622	56.880	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	774	1.088	1.176	1.178	1.180	1.288	1.320	1.291	1.412	1.416	1.181	1.257	1.341	1.357	1.460	1.547	1.577	2.120	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	691	711	895	939	1.178	1.239	1.299	1.381	1.420	1.478	1.537	1.562	1.633	1.671	1.749	1.849	1.927	2.007	*16. Individual Services which Serve Households*
NPL	37	49	50	48	51	35	38	40	42	42	34	39	45	42	43	51	52	64	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3.305	501	422	406	381	357	351	338	334	335	318	329	309	300	294	297	286	282	*17. International Agency and Other Extra Agency International*
NPL	53	8	9	8	9	9	8	8	8	8	6	6	6	7	7	8	10	9	*NPL*
18. Kegiatan yang belum jelas batasannya	81.689	50.396	40.633	40.280	4.583	2.953	2.332	2.473	2.165	4.316	3.984	3.748	3.460	3.473	4.355	21.386	14.746	11.088	*18. Business Activities which are not clearly defined*
NPL	1.339	892	768	749	58	57	44	45	46	39	25	25	28	14	21	2.059	1.118	218	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	176.659	211.476	224.835	229.283	248.697	255.078	257.753	262.762	264.345	266.132	268.764	268.238	269.770	272.002	273.023	288.374	292.821	291.883	*- For Home Ownership*
NPL	3.291	4.395	5.572	5.496	5.974	6.296	6.622	6.398	6.286	6.237	5.766	6.517	6.752	6.578	6.694	7.196	7.136	7.457	*NPL*
- Untuk Pemilikan Flat atau Apartemen	5.573	10.275	11.114	11.424	10.587	11.070	11.359	11.938	11.943	11.999	12.024	11.972	11.931	12.000	12.020	13.044	13.068	13.076	*- For Apartement Ownership*
NPL	57	86	101	100	75	78	91	107	94	81	89	94	91	98	108	119	119	126	*NPL*
- Untuk Pemilikan Ruko atau Rukan	15.207	19.988	21.687	22.252	23.001	23.759	24.231	24.734	24.754	24.830	24.979	24.760	24.707	24.824	24.871	37.771	36.664	25.614	*- For Shop House Ownership*
NPL	260	380	506	489	517	527	563	555	539	539	532	578	626	622	636	950	866	631	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	105.725	98.658	93.498	93.632	98.449	103.318	103.450	105.329	106.601	107.354	104.458	108.679	108.795	108.118	105.775	114.183	115.859	122.046	*- For Vehicles Ownership*
NPL	998	1.082	946	944	915	863	886	886	876	859	849	862	872	1.012	1.189	1.407	1.477	1.422	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	119.841	278.867	282.631	288.041	266.066	268.311	269.910	271.814	273.558	275.112	277.825	278.006	280.701	282.372	283.960	298.034	302.173	313.982	*- Others*
NPL	1.413	2.663	2.920	2.951	2.461	2.520	2.627	2.576	2.622	2.621	2.483	2.689	2.810	2.798	2.834	3.510	3.521	3.862	*NPL*
Bukan Lapangan Usaha Lainnya	244.288	180.987	193.250	194.797	205.358	209.717	210.498	214.481	216.711	218.877	222.068	221.951	221.986	221.814	225.117	195.989	199.084	200.448	*Non Industrial Origin Others*
NPL	4.482	2.995	3.386	3.494	3.472	3.519	3.538	3.596	3.644	3.713	3.462	3.698	3.688	2.614	2.799	1.845	1.956	2.027	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.2.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of State Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun[r])	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	63.980	87.012	90.152	91.552	94.211	94.738	94.633	97.652	98.846	100.324	105.912	105.006	105.442	106.997	111.350	111.617	113.673	115.131	*1. Agricultures, Hunting and Forestry*
NPL	677	1.397	1.369	1.401	1.184	1.178	1.227	1.193	1.193	1.152	1.186	1.252	1.258	1.255	1.259	1.295	1.322	1.309	*NPL*
2. Perikanan	2.339	2.659	2.774	2.785	2.754	2.734	2.755	2.908	2.902	2.998	3.095	3.036	3.002	3.037	3.088	3.087	3.235	2.969	*2. Fisher*
NPL	209	108	148	146	111	68	81	79	116	113	112	129	136	128	138	141	122	156	*NPL*
3. Pertambangan dan Penggalian	35.009	40.792	47.388	46.534	45.507	35.857	40.020	41.344	43.282	47.891	50.148	49.039	47.998	44.102	46.516	43.415	41.121	44.903	*3. Mining and Quarrying*
NPL	83	217	199	187	176	290	287	231	218	215	217	254	256	305	310	360	339	899	*NPL*
4. Industri Pengolahan	109.948	142.652	138.427	143.465	152.448	155.755	164.053	171.887	167.267	171.751	180.215	176.578	171.256	173.446	174.253	171.897	178.930	176.649	*4. Procesing Industry*
NPL	4.740	4.499	3.844	3.787	3.755	3.877	4.048	3.945	3.912	3.820	3.883	4.169	4.177	3.996	4.045	3.955	3.935	3.945	*NPL*
5. Listrik, gas dan air	20.762	27.584	31.548	35.038	36.233	38.078	33.028	37.924	37.624	41.914	37.373	42.539	48.658	45.786	46.180	47.292	45.135	47.990	*5. Electricity, Gas and Water*
NPL	39	14	31	22	33	15	16	14	14	15	13	16	13	13	15	16	17	19	*NPL*
6. Konstruksi	27.728	37.676	38.452	40.109	43.648	44.705	44.885	45.928	45.931	45.994	46.871	44.351	45.768	47.319	48.337	48.897	51.187	52.775	*6. Construction*
NPL	1.133	1.198	1.386	1.497	1.548	1.655	1.718	1.748	1.904	1.681	1.598	1.756	1.777	1.630	1.856	2.016	2.038	2.152	*NPL*
7. Perdagangan Besar dan Eceran	127.969	174.264	200.287	205.366	244.816	249.367	248.293	254.096	254.264	253.853	262.550	253.090	253.271	262.073	268.190	273.161	283.988	281.925	*7. Wholesale and Retail Trade*
NPL	6.206	6.391	7.573	7.706	8.380	8.525	8.703	8.500	8.444	8.319	7.887	8.771	9.108	8.791	8.905	9.543	9.256	9.631	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	6.366	8.734	9.521	9.760	11.740	12.274	12.314	12.554	12.664	12.859	13.195	13.184	13.449	13.808	14.338	14.511	14.822	14.975	*8. Provision of accomodation and the provision of eating and drinking*
NPL	279	134	252	259	281	276	256	260	261	258	257	352	365	358	392	418	783	436	*NPL*
9. Transportasi, pergudangan dan komunikasi	34.037	41.533	43.746	47.307	54.123	54.908	56.149	58.823	57.372	57.679	58.896	57.329	56.412	57.024	58.940	61.006	60.276	61.677	*9. Transportation, Warehousing and Communications*
NPL	761	680	717	711	727	744	765	708	715	630	617	688	812	989	987	1.016	983	998	*NPL*
10. Perantara Keuangan	20.872	27.563	28.766	30.780	28.822	27.849	27.400	28.448	27.773	28.098	27.419	25.276	25.862	26.490	26.328	25.785	26.547	25.659	*10. Financial intermediaries*
NPL	173	47	64	66	44	51	120	122	129	137	137	140	167	156	146	154	83	84	*NPL*
11. Real Estate, Usaha Persewaan,	17.237	21.618	22.661	23.752	33.105	34.489	34.194	35.828	36.423	36.959	38.921	38.096	38.386	38.409	38.352	35.936	37.914	38.205	*11. Real Estate, Business, Ownership,*
NPL	285	364	426	462	591	608	609	616	610	597	540	644	645	641	670	577	580	638	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	2.382	2.199	2.177	2.198	4.227	4.401	5.272	5.361	5.547	5.994	11.926	6.113	7.451	7.534	7.449	7.559	8.022	8.158	*12. Government administration, Defese and Compulsory social security*
NPL	15	5	4	4	2	2	3	4	1	2	4	4	5	6	5	3	3	3	*NPL*
13. Jasa Pendidikan	682	701	740	774	777	784	777	860	867	835	896	934	1.009	1.061	1.060	1.086	1.123	1.103	*13. Education Services*
NPL	17	11	23	21	13	13	13	13	14	13	13	13	15	15	17	14	15	18	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	2.201	2.607	2.839	2.799	2.835	2.731	2.771	2.770	2.793	2.960	2.914	2.896	2.834	2.870	2.924	2.951	3.022	3.118	*14. Health Services and Social Activities*
NPL	214	260	255	246	240	140	144	141	136	135	134	130	134	141	153	150	148	172	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	5.633	7.631	7.588	7.728	9.329	9.784	9.975	10.283	10.627	10.993	11.588	11.795	12.305	12.599	13.166	13.443	13.955	16.092	*15. Community, Sociocultural,Entertainment and Other*
NPL	136	176	183	182	163	168	188	195	205	217	203	238	252	244	247	433	470	557	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	222	350	527	567	785	866	909	981	1.032	1.087	1.154	1.180	1.232	1.292	1.362	1.425	1.502	1.543	*16. Individual Services which Serve Households*
NPL	7	8	9	7	5	5	6	7	9	9	9	12	14	17	17	25	26	37	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	3.208	14	12	10	5	0	0	0	0	1	1	1	1	2	4	4	2	1	*17. International Agency and Other Extra Agency International*
NPL	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	61.692	46.968	37.854	36.779	803	1.094	441	473	478	1.871	1.975	1.866	1.720	1.708	1.634	1.665	1.677	4.709	*18. Business Activities which are not clearly defined*
NPL	1.073	835	711	700	9	10	1	1	1	1	1	1	1	1	1	3	1	1	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	89.587	98.016	105.665	107.959	124.842	128.505	129.844	132.874	133.911	135.278	136.888	137.165	138.488	139.896	141.075	144.769	148.023	145.192	*- For Home Ownership*
NPL	1.930	2.612	3.575	3.474	3.917	4.223	4.423	4.221	4.012	3.903	3.519	4.144	4.328	4.099	4.099	4.304	4.251	4.281	*NPL*
- Untuk Pemilikan Flat atau Apartemen	2.275	5.090	5.347	5.548	4.534	4.761	4.888	5.137	5.156	5.161	5.164	5.149	5.155	5.165	5.176	5.190	5.190	5.189	*- For Apartement Ownership*
NPL	32	66	76	76	54	56	62	60	57	49	46	51	56	56	56	63	60	59	*NPL*
- Untuk Pemilikan Ruko atau Rukan	2.224	3.388	3.870	4.008	4.269	4.396	4.455	4.587	4.581	4.618	4.674	4.681	4.711	4.739	4.767	4.691	4.716	4.719	*- For Shop House Ownership*
NPL	59	141	185	151	157	172	184	184	161	147	146	174	196	189	193	212	205	218	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	14.584	13.925	14.356	14.461	18.355	19.329	19.382	20.121	20.362	20.778	21.529	22.151	22.436	22.359	22.483	22.635	23.295	24.108	*- For Vehicles Ownership*
NPL	56	95	106	113	127	126	131	124	124	131	142	152	149	216	351	390	446	350	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	18.639	140.040	137.428	140.270	114.773	114.533	114.761	114.722	114.941	114.815	115.952	115.237	115.342	115.814	116.183	116.443	117.270	117.399	*- Others*
NPL	456	1.690	1.960	1.967	1.484	1.516	1.589	1.558	1.567	1.559	1.483	1.658	1.703	1.708	1.719	1.816	1.798	1.824	*NPL*
Bukan Lapangan Usaha Lainnya	107.258	26.112	26.061	25.572	34.006	35.975	37.301	39.529	40.415	41.275	42.470	42.887	43.858	44.770	46.185	47.570	49.612	51.478	*Non Industrial Origin Others*
NPL	1.150	302	344	335	303	303	310	317	307	314	318	351	365	372	381	396	424	476	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.3.a. Kredit dan NPL BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep r)	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	32.618	37.311	38.979	39.885	39.392	40.233	41.274	43.590	44.711	44.986	46.937	47.119	48.185	50.390	51.957	53.338	53.264	53.894	*1. Agricultures, Hunting and Forestry*
NPL	588	640	857	873	769	779	775	745	741	750	613	661	746	758	668	1.337	1.520	1.407	*NPL*
2. Perikanan	1.893	1.978	2.048	2.073	2.077	2.158	2.195	2.281	2.257	2.118	2.348	2.327	2.293	2.312	2.361	2.521	2.584	2.599	*2. Fisher*
NPL	45	43	46	46	48	37	35	33	32	34	35	35	35	29	40	41	31	40	*NPL*
3. Pertambangan dan Penggalian	32.282	29.125	31.629	32.301	31.557	31.429	33.248	33.096	32.057	32.883	33.742	32.329	34.803	34.873	35.370	33.193	34.280	35.030	*3. Mining and Quarrying*
NPL	166	728	664	665	665	730	889	905	1.268 r)	1.041	1.178	1.187	1.307	1.428	1.451	1.844	1.870	2.195	*NPL*
4. Industri Pengolahan	145.923	183.778	186.517	188.435	192.630	196.647	200.698	208.973	212.138	217.070	224.347	223.671	222.795	226.852	230.724	233.311	239.458	241.000	*4. Procesing Industry*
NPL	4.628	3.683	3.730	3.778	3.628	3.269	3.599	3.621	3.745	3.559	3.842	3.744	3.855	3.938	4.432	4.531	4.660	5.028	*NPL*
5. Listrik, gas dan air	17.119	21.877	22.036	23.033	23.181	23.599	23.774	23.435	24.571	25.269	26.195	26.070	25.713	25.894	25.896	25.663	25.960	26.377	*5. Electricity, Gas and Water*
NPL	202	127	119	129	119	146	145	132	139	467	450	448	441	621	623	704	691	690	*NPL*
6. Konstruksi	32.818	39.051	39.741	42.609	42.895	42.855	48.031	47.656	44.734	43.917	43.574	43.571	44.573	45.958	46.719	47.089	49.549	52.036	*6. Construction*
NPL	1.011	843	798	958	825	798	841	677	780	793	737	778	848	889	1.020	937	924	1.171	*NPL*
7. Perdagangan Besar dan Eceran	192.695	242.879	255.577	257.514	260.322	264.904	265.359	271.828	279.386	278.798	284.910	281.833	284.613	290.833	295.785	298.104	302.798	302.009	*7. Wholesale and Retail Trade*
NPL	4.802	4.168	4.549	4.668	4.647	4.678	4.977	4.928	5.067	5.109	4.931	5.227	5.927	5.931	6.213	6.622	7.066	7.916	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	20.648	30.482	31.979	32.572	33.303	34.149	33.146	34.031	36.311	37.092	38.361	38.639	39.209	39.894	40.406	41.218	42.567	42.032	*8. Provision of accomodation and the provision of eating and drinking*
NPL	262	152	463	474	452	458	450	454	449	438	160	163	154	279	284	332	366	409	*NPL*
9. Transportasi, pergudangan dan komunikasi	47.180	59.221	61.492	62.460	62.546	62.930	65.760	67.320	68.852	70.933	76.083	73.959	73.157	73.562	78.747	87.241	87.549	83.796	*9. Transportation, Warehousing and Communications*
NPL	1.186	1.124	1.434	1.464	1.347	1.110	1.596	1.560	1.565	1.795	1.498	1.538	1.562	1.571	1.650	2.110	1.815	2.272	*NPL*
10. Perantara Keuangan	36.095	40.801	41.310	44.943	46.171	50.649	51.935	51.441	52.654	52.999	54.847	53.341	53.260	57.316	55.390	62.083	70.083	68.234	*10. Financial intermediaries*
NPL	101	102	118	131	143	137	153	156	162	166	214	254	272	273	275	353	1.164	717	*NPL*
11. Real Estate, Usaha Persewaan,	80.468	102.026	106.832	108.514	111.279	113.269	114.267	113.896	118.475	118.371	119.979	118.709	119.240	121.443	123.424	93.693	96.579	97.599	*11. Real Estate, Business, Ownership,*
NPL	1.069	1.475	1.534	1.704	1.663	1.506	1.896	1.733	1.815	2.061	1.988	2.329	2.312	2.385	2.869	1.241	1.447	1.549	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	341	190	98	101	104	107	112	15	15	15	15	15	15	15	14	120	96	34	*12. Government administration, Defese and Compulsory social security*
NPL	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	4	3	*NPL*
13. Jasa Pendidikan	2.217	2.619	2.686	2.801	2.779	2.808	2.922	2.944	2.906	2.987	3.197	3.176	3.223	3.256	3.506	3.598	3.792	3.858	*13. Education Services*
NPL	32	27	35	34	29	30	31	31	27	31	29	32	32	27	36	21	35	37	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	4.001	4.552	4.872	4.873	5.047	5.176	5.231	5.259	5.130	5.190	5.633	5.668	5.788	5.747	6.167	6.069	6.337	6.434	*14. Health Services and Social Activities*
NPL	101	114	96	39	44	69	69	40	44	42	44	45	50	58	62	79	79	91	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	27.202	27.247	25.552	27.000	26.978	29.174	27.891	28.120	28.121	28.019	28.159	28.418	28.094	28.056	28.019	26.237	26.805	30.917	*15. Community, Sociocultural,Entertainment and Other*
NPL	490	415	462	486	513	481	516	498	618	625	473	488	494	509	543	494	499	914	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	166	161	166	169	170	170	170	184	169	169	170	170	167	158	164	167	160	176	*16. Individual Services which Serve Households*
NPL	12	17	18	17	18	8	8	8	9	9	10	11	11	10	9	10	10	9	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	6	5	5	7	7	7	8	7	9	9	9	9	9	52	52	56	54	52	*17. International Agency and Other Extra Agency International*
NPL	-	-	0	0	0	0	0	0	0	0	0	-	0	0	0	1	1	1	*NPL*
18. Kegiatan yang belum jelas batasannya	3.479	2.042	1.550	2.354	2.633	660 r)	663	704	448	1.128	697	604	404	402	1.315	16.113	8.522	1.348	*18. Business Activities which are not clearly defined*
NPL	52	4	4	5	6	5	6	4	7	6	7	9	11	11	11	1.869	900	14	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	70.485	95.605	99.657	101.229	103.211	105.234	106.293	107.822	107.887	107.813	108.060	107.475	107.187	107.425	107.040	117.440	118.319	119.681	*- For Home Ownership*
NPL	1.003	1.329	1.455	1.455	1.478	1.474	1.563	1.556	1.620	1.642	1.630	1.694	1.720	1.725	1.810	2.046	2.070	2.254	*NPL*
- Untuk Pemilikan Flat atau Apartemen	2.925	4.737	5.269	5.351	5.503	5.712	5.854	6.144	6.110	6.185	6.169	6.119	6.086	6.137	6.138	7.090	7.092	7.100	*- For Apartement Ownership*
NPL	21	18	22	20	17	19	21	27	18	21	22	20	22	29	34	47	51	58	*NPL*
- Untuk Pemilikan Ruko atau Rukan	12.469	15.879	17.035	17.447	17.912	18.530	18.925	19.300	19.311	19.321	19.401	19.198	19.106	19.158	19.166	32.107	30.975	19.887	*- For Shop House Ownership*
NPL	174	211	274	288	309	303	320	315	316	326	321	340	360	364	371	659	582	331	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	84.406	79.117	74.612	74.886	75.614	79.205	79.057	80.300	80.928	81.400	78.024	81.335	81.568	81.253	78.509	85.272	86.220	91.775	*- For Vehicles Ownership*
NPL	855	909	806	796	756	710	728	736	724	704	683	685	697	767	810	978	991	1.031	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	24.328	36.186	38.550	39.789	41.112	42.417	43.363	44.011	44.534	45.141	45.670	45.712	47.231	47.088	47.525	54.468	55.624	65.760	*- Others*
NPL	420	427	489	501	498	520	533	517	538	555	513	529	604	568	605	1.033	1.033	1.350	*NPL*
Bukan Lapangan Usaha Lainnya	50.775	57.410	63.509	63.879	63.841	64.533	63.473	63.635	63.861	63.950	64.995	64.296	62.710	62.255	62.348	37.810	37.503	36.859	*Non Industrial Origin Others*
NPL	921	892	1.155	1.259	1.231	1.265	1.216	1.224	1.256	1.278	1.187	1.272	1.308	1.404	1.534	622	636	639	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.4.a. Kredit dan NPL BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Non-Foreign Exchange Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei*)	Jun*)	Jul	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	572	914	1.085	1.468	1.520	1.620	1.609	1.694	1.732	1.761	1.433	1.463	1.518	1.575	1.641	1.776	1.909	1.893	*1. Agricultures, Hunting and Forestry*
NPL	14	13	22	22	21	24	24	28	31	34	32	34	38	38	61	58	71	71	*NPL*
2. Perikanan	167	209	183	184	203	197	202	217	240	242	250	251	264	264	271	304	297	296	*2. Fisher*
NPL	2	7	8	8	8	8	8	7	7	7	6	8	9	7	10	10	9	8	*NPL*
3. Pertambangan dan Penggalian	404	612	728	731	1.000	1.050	1.062	1.096	1.119	1.091	998	995	1.071	1.081	1.087	1.360	1.318	1.145	*3. Mining and Quarrying*
NPL	8	13	10	21	18	19	24	34	29	15	15	15	16	15	34	38	28	32	*NPL*
4. Industri Pengolahan	4.266	4.785	5.330	5.746	5.907	5.987	5.895	6.024	6.135	6.248	6.286	6.270	6.383	6.790	6.923	8.378	8.680	8.722	*4. Procesing Industry*
NPL	117	193	226	202	200	187	184	165	223	195	246	276	304	247	304	287	281	325	*NPL*
5. Listrik, gas dan air	187	97	91	88	96	99	144	142	154	160	148	148	150	152	152	184	366	377	*5. Electricity, Gas and Water*
NPL	0	1	1	1	1	1	1	1	1	1	1	2	2	2	2	6	5	5	*NPL*
6. Konstruksi	1.618	1.771	1.846	2.017	2.239	2.472	2.391	2.450	2.522	2.524	2.371	2.245	2.306	2.384	2.561	3.181	3.315	3.287	*6. Construction*
NPL	96	134	141	151	148	148	143	147	141	140	135	142	132	123	145	151	129	117	*NPL*
7. Perdagangan Besar dan Eceran	10.576	14.796	15.686	16.719	17.086	17.386	16.904	17.122	17.232	17.501	17.408	17.374	18.002	18.289	18.630	22.604	23.738	23.979	*7. Wholesale and Retail Trade*
NPL	288	448	547	564	538	575	553	539	565	574	530	596	615	606	684	822	831	897	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	1.340	2.168	2.407	2.463	2.291	2.340	2.277	2.293	2.356	2.488	2.562	2.621	2.708	2.753	2.755	3.128	3.159	3.121	*8. Provision of accomodation and the provision of eating and drinking*
NPL	20	30	35	36	37	38	36	34	38	36	34	38	40	39	65	79	83	86	*NPL*
9. Transportasi, pergudangan dan komunikasi	1.754	2.526	2.614	2.667	2.733	2.782	2.589	2.613	2.593	2.537	2.508	2.499	2.508	2.549	2.701	3.394	3.628	3.581	*9. Transportation, Warehousing and Communications*
NPL	45	181	195	191	191	191	191	187	211	127	97	132	102	106	111	140	131	126	*NPL*
10. Perantara Keuangan	4.054	4.904	5.451	5.848	6.736	6.030	6.215	7.283	5.818	6.291	7.068	6.309	6.708	7.138	7.827	11.056	12.244	12.379	*10. Financial intermediaries*
NPL	16	22	37	38	37	41	43	52	55	64	58	61	57	57	75	172	196	279	*NPL*
11. Real Estate, Usaha Persewaan,	6.222	9.034	9.140	9.672	10.366	10.560	10.566	10.657	10.919	10.988	11.200	11.072	11.199	11.811	11.961	4.046	4.055	4.293	*11. Real Estate, Business, Ownership,*
NPL	254	308	229	261	235	267	254	235	255	268	279	320	242	306	363	105	100	99	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	75	74	67	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	2	2	1	*NPL*
13. Jasa Pendidikan	301	453	455	547	554	567	507	488	470	474	451	479	503	519	520	640	647	653	*13. Education Services*
NPL	3	7	7	7	8	5	4	4	3	4	3	2	4	3	3	1	1	2	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	381	463	513	519	523	531	539	540	539	522	514	503	510	509	500	532	529	555	*14. Health Services and Social Activities*
NPL	5	5	4	7	8	11	11	9	8	8	5	5	4	7	9	6	5	4	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.103	4.006	5.494	4.449	4.581	5.256	5.401	5.600	5.716	5.653	7.591	7.404	7.033	7.242	7.537	5.119	3.298	3.341	*15. Community, Sociocultural,Entertainment and Other*
NPL	49	138	129	95	96	171	132	110	122	119	171	185	229	200	200	89	85	91	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	30	71	73	76	78	87	87	88	90	95	100	100	105	106	108	138	145	154	*16. Individual Services which Serve Households*
NPL	1	4	3	4	4	4	3	4	4	3	3	4	4	4	4	4	5	6	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*17. International Agency and Other Extra Agency International*
NPL	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	*NPL*
18. Kegiatan yang belum jelas batasannya	20	33	29	35	31	23	20	21	20	29	23	18	20	22	20	2.157 *r)*	20 *r)*	3.409	*18. Business Activities which are not clearly defined*
NPL	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	185 *r)*	214	199	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	2.611	3.052	3.515	3.610	3.683	3.800	3.759	3.787	3.833	3.891	3.993	4.000	4.023	4.057	4.098	3.825	3.832	3.872	*- For Home Ownership*
NPL	141	131	149	152	153	148	157	147	147	145	135	144	143	147	143	140	134	134	*NPL*
- Untuk Pemilikan Flat atau Apartemen	87	150	148	156	162	170	157	184	184	184	184	182	180	187	190	197	200	215	*- For Apartement Ownership*
NPL	1	-	-	-	-	0	-	-	-	1	-	-	-	-	-	0	-	-	*NPL*
- Untuk Pemilikan Ruko atau Rukan	124	109	112	119	122	123	120	117	119	116	116	123	118	114	113	116	116	134	*- For Shop House Ownership*
NPL	10	9	3	3	2	2	2	2	2	4	4	4	4	3	3	3	4	4	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	1.206	2.193	2.165	2.127	2.123	2.135	2.100	2.129	2.094	2.062	1.934	1.910	1.866	1.860	1.835	3.285	3.420	3.387	*- For Vehicles Ownership*
NPL	48	46	12	15	14	11	12	11	11	10	9	11	11	12	11	21	21	20	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	25.574	31.409	32.365	32.695	33.244	33.653	33.831	34.184	34.542	34.829	35.053	35.129	35.214	35.296	35.607	39.536	40.280	40.991	*- Others*
NPL	82	121	133	135	127	130	136	127	132	134	125	141	142	139	140	210	214	216	*NPL*
Bukan Lapangan Usaha Lainnya	4.545	5.691	5.760	5.852	5.973	5.921	5.849	5.919	5.999	6.074	6.037	6.032	6.005	5.999	6.044	587	538	275	*Non Industrial Origin Others*
NPL	41	28	38	39	39	40	41	46	51	69	51	61	58	71	72	8	6	8	*NPL*

*). Angka-angka sementara

*) Provisional figures

Tabel 4.5.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep r)	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	5.819	8.597	8.828	9.111	9.346	9.559	9.551	9.727	9.730	9.694	9.894	9.973	10.254	10.540	10.724	11.003	11.166	10.945	*1. Agricultures, Hunting and Forestry*
NPL	240	552	645	649	704	729	756	719	783	773	722	902	952	957	977	1.059	1.155	1.174	*NPL*
2. Perikanan	301	359	378	390	392	395	403	409	432	432	422	412	415	418	422	446	465	474	*2. Fisher*
NPL	22	29	33	34	32	37	40	33	37	36	32	33	36	41	41	43	42	43	*NPL*
3. Pertambangan dan Penggalian	1.280	1.931	1.968	1.645	1.559	1.561	1.549	1.539	1.522	1.522	1.265	1.172	1.169	1.143	1.150	1.226	1.205	1.199	*3. Mining and Quarrying*
NPL	45	83	137	95	96	114	144	143	138	111	81	62	62	58	95	150	141	143	*NPL*
4. Industri Pengolahan	3.727	5.643	5.935	5.934	5.945	6.093	6.154	6.260	6.536	7.052	7.400	7.074	7.296	7.431	7.448	7.629	7.699	7.673	*4. Procesing Industry*
NPL	220	272	299	312	313	318	316	326	341	370	359	375	385	416	401	549	558	548	*NPL*
5. Listrik, gas dan air	2.205	2.601	2.920	2.935	2.854	2.938	2.930	2.812	2.818	2.897	3.139	3.135	3.111	3.073	3.090	3.159	3.040	3.051	*5. Electricity, Gas and Water*
NPL	5	111	114	115	115	117	118	119	120	122	122	124	125	126	127	165	165	165	*NPL*
6. Konstruksi	10.291	11.855	10.634	11.768	13.414	14.459	15.366	16.795	17.552	17.718	15.508	13.221	11.966	12.823	14.068	14.989	16.057	16.990	*6. Construction*
NPL	607	1.154	1.359	1.424	1.460	1.426	1.374	1.370	1.565	1.645	2.101	1.641	1.650	1.736	1.966	2.248	2.020	2.142	*NPL*
7. Perdagangan Besar dan Eceran	19.560	21.337	23.004	23.536	24.152	24.460	24.312	24.785	25.103	25.172	25.342	24.180	24.902	25.467	25.807	26.107	26.737	26.769	*7. Wholesale and Retail Trade*
NPL	900	1.101	1.301	1.439	1.462	1.559	1.622	1.630	1.689	1.676	1.573	1.717	1.811	1.885	1.995	2.090	2.105	2.206	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	1.545	1.848	2.502	2.613	2.733	2.786	2.808	2.912	3.068	3.280	3.220	2.826	3.459	3.715	4.049	4.180	4.196	4.317	*8. Provision of accomodation and the provision of eating and drinking*
NPL	60	118	124	125	123	129	126	128	125	124	120	130	176	178	298	302	232	235	*NPL*
9. Transportasi, pergudangan dan komunikasi	2.835	3.425	3.463	3.517	3.504	3.421	3.404	3.396	3.447	3.487	3.291	3.397	3.428	3.477	3.504	3.502	3.476	3.498	*9. Transportation, Warehousing and Communications*
NPL	47	245	394	462	457	470	471	750	729	712	394	373	581	582	955	911	930	963	*NPL*
10. Perantara Keuangan	1.055	1.787	2.153	2.275	2.620	2.820	2.833	2.931	3.159	3.217	3.215	3.215	3.268	3.641	3.647	5.227	5.344	5.453	*10. Financial intermediaries*
NPL	19	21	21	20	20	21	18	17	19	19	18	20	21	21	22	32	33	34	*NPL*
11. Real Estate, Usaha Persewaan,	3.000	5.212	6.460	6.533	6.549	6.525	6.554	6.972	7.192	7.142	7.253	6.759	6.641	7.075	7.207	5.334	5.202	5.491	*11. Real Estate, Business, Ownership,*
NPL	136	258	268	276	319	364	384	518	638	642	623	603	621	699	934	914	597	921	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	197	129	96	95	91	83	82	91	67	61	107	104	99	90	85	75	72	68	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	*NPL*
13. Jasa Pendidikan	675	638	543	522	530	551	584	567	671	650	690	624	700	703	705	785	758	798	*13. Education Services*
NPL	8	4	7	8	9	9	12	12	10	10	9	13	13	12	18	18	19	18	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	727	804	772	803	815	821	829	857	811	804	849	811	803	823	841	859	913	1.047	*14. Health Services and Social Activities*
NPL	14	18	20	19	18	18	19	15	17	15	14	14	14	14	15	17	20	21	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	2.613	3.875	4.697	5.012	5.153	5.259	5.302	5.301	5.290	5.398	5.145	4.889	5.247	4.939	4.982	5.199	5.341	5.314	*15. Community, Sociocultural,Entertainment and Other*
NPL	97	338	379	391	384	444	459	460	463	454	334	345	365	402	459	519	511	546	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	270	128	127	125	145	114	132	126	126	126	112	111	129	113	113	118	118	132	*16. Individual Services which Serve Households*
NPL	17	20	20	20	25	18	20	20	20	20	12	12	17	12	13	13	11	11	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	0	402	337	321	301	279	268	251	247	243	225	236	232	224	215	215	208	209	*17. International Agency and Other Extra Agency International*
NPL	0	8	9	8	8	8	8	8	8	8	6	6	6	6	7	7	9	8	*NPL*
18. Kegiatan yang belum jelas batasannya	239	150	77	70	76	76	81	75	18 r)	12	47	55	84	109	107	122	172	149	*18. Business Activities which are not clearly defined*
NPL	12	8	6	5	6	6	6	5	1	1	1	1	1	1	7	2	2	2	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
																			House Hold
Rumah Tangga																			
- Untuk Pemilikan Rumah Tinggal	11.939	12.275	13.218	13.614	13.978	14.459	14.747	15.153	15.564	15.956	16.606	16.377	16.842	17.367	17.525	18.992	19.242	19.551	*- For Home Ownership*
NPL	179	282	352	372	381	407	432	431	453	493	428	475	506	546	583	636	613	716	*NPL*
- Untuk Pemilikan Flat atau Apartemen	232	220	229	250	256	285	319	337	356	333	363	382	368	368	372	424	438	422	*- For Apartement Ownership*
NPL	3	2	3	3	3	3	8	13	13	4	16	17	7	7	11	8	8	9	*NPL*
- Untuk Pemilikan Ruko atau Rukan	241	348	410	419	432	440	461	451	458	484	495	469	485	523	536	564	562	578	*- For Shop House Ownership*
NPL	17	18	42	45	47	48	50	50	54	57	55	55	60	61	64	67	65	69	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	438	418	483	483	496	470	471	480	466	452	450	442	438	428	433	516	515	498	*- For Vehicles Ownership*
NPL	4	4	4	4	3	3	4	4	4	4	4	4	4	4	5	5	5	5	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	46.536	66.292	69.559	70.471	71.852	72.684	72.819	73.768	74.374	74.989	75.750	76.585	77.522	78.781	79.255	82.084	83.374	84.071	*- Others*
NPL	162	225	233	243	241	243	252	255	257	238	229	238	244	249	249	321	344	343	*NPL*
Bukan Lapangan Usaha Lainnya	59.977	68.575	74.487	75.894	77.622	79.282	79.818	81.181	81.979	82.893	83.755	83.875	84.806	85.418	86.926	86.142	87.148	87.764	*Non Industrial Origin Others*
NPL	260	154	168	173	175	191	204	210	208	217	190	244	251	208	248	250	302	307	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.6.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Join Venture Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep r)	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	4.979	6.441	7.028	7.430	7.739	8.368	8.612	9.461	9.406	10.086	9.819	10.044	9.944	9.785	9.518	9.728	10.281	9.861	*1. Agricultures, Hunting and Forestry*
NPL	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	1	1	*NPL*
2. Perikanan	228	257	271	240	218	207	204	207	213	232	234	244	215	235	248	265	274	308	*2. Fisher*
NPL	13	9	9	9	8	8	8	0	0	0	0	0	0	0	0	0	0	0	*NPL*
3. Pertambangan dan Penggalian	7.141	11.529	11.647	11.345	11.822	13.330	14.818	14.115	11.686	13.789	14.472	14.046	13.797	14.558	16.537	15.859	16.012	14.619	*3. Mining and Quarrying*
NPL	-	117	66	67	67	345	367	310	325	344	360	361	344	443	450	453	460	448	*NPL*
4. Industri Pengolahan	41.936	51.871	59.307	61.916	62.525	64.348	66.911	69.599	69.205	73.121	75.770	75.194	74.191	73.338	77.381	79.742	81.490	82.267	*4. Procesing Industry*
NPL	921	859	808	720	502	515	597	603	601	565	678	635	613	716	859	1.032	1.300	1.191	*NPL*
5. Listrik, gas dan air	1.264	1.764	1.899	1.837	2.219	2.243	2.393	2.452	2.778	2.962	4.325	4.414	4.183	4.133	4.315	4.071	2.924	3.161	*5. Electricity, Gas and Water*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
6. Konstruksi	2.384	3.497	3.814	4.075	4.251	4.240	4.214	4.325	3.889	3.683	3.867	3.784	3.768	3.835	3.851	3.874	3.902	3.763	*6. Construction*
NPL	18	70	46	48	47	48	44	45	164 r)	161	163	185	183	183	289	289	309	293	*NPL*
7. Perdagangan Besar dan Eceran	15.439	25.798	27.245	26.796	28.331	27.911	29.463	29.817	28.579	29.119	29.529	31.054	30.768	29.662	31.156	32.424	35.230	37.215	*7. Wholesale and Retail Trade*
NPL	274	439	454	535	518	507	484	349	356	360	356	362	349	341	339	882	907	893	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	309	1.129	1.358	1.425	1.437	1.439	1.475	1.524	1.507	1.541	1.508	1.498	1.643	1.608	1.684	1.726	1.514	1.477	*8. Provision of accomodation and the provision of eating and drinking*
NPL	9	9	0	0	0	0	0	0	0	0	0	0	0	0	2	2	3	2	*NPL*
9. Transportasi, pergudangan dan komunikasi	6.215	8.274	9.067	9.503	9.577	9.776	10.074	10.385	10.286	10.987	11.296	11.266	11.231	10.689	10.663	10.578	9.840	9.659	*9. Transportation, Warehousing and Communications*
NPL	210	284	306	305	307	314	326	337	407	419	430	441	421	417	431	470	457	477	*NPL*
10. Perantara Keuangan	17.858	18.234	19.054	19.581	21.082	22.722	23.126	23.086	23.288	23.151	23.533	23.808	22.780	22.083	22.117	22.480	23.378	22.519	*10. Financial intermediaries*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	7	*NPL*
11. Real Estate, Usaha Persewaan,	6.946	9.228	9.806	10.031	10.208	10.391	10.818	10.917	10.523	10.861	11.098	10.682	10.202	9.745	9.563	9.364	9.520	8.988	*11. Real Estate, Business, Ownership,*
NPL	31	32	34	30	48	48	34	37	33	29	47	45	47	40	47	37	67	39	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	1	194	196	198	177	183	194	206	200	213	188	188	179	175	178	180	178	174	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	187	202	189	191	194	190	200	215	214	215	242	233	215	213	213	217	242	243	*13. Education Services*
NPL	3	3	3	3	3	3	3	3	3	3	3	3	3	3	0	0	0	0	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	298	244	259	256	257	254	256	254	232	233	239	227	235	235	219	217	206	200	*14. Health Services and Social Activities*
NPL	0	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	661	778	883	857	816	813	744	732	713	678	436	448	436	471	474	501	499	492	*15. Community, Sociocultural,Entertainment and Other*
NPL	2	21	23	23	23	24	24	28	4 r)	1	1	1	0	1	12	12	12	12	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	2	1	2	2	2	2	2	2	2	1	1	1	1	1	1	1	1	3	*16. Individual Services which Serve Households*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	92	77	67	67	68	70	75	79	77	81	83	82	67	22	22	22	22	20	*17. International Agency and Other Extra Agency International*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	455	159	208	204	206	210	225	235	226	238	174	173	212	208	210	212	219	233	*18. Business Activities which are not clearly defined*
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
																			Loans to Non Industrial Origin
Penerima Kredit Bukan Lapangan Usaha																			*House Hold*
Rumah Tangga																			
- Untuk Pemilikan Rumah Tinggal	1.463	1.984	2.238	2.327	2.452	2.544	2.573	2.589	2.610	2.672	2.696	2.661	2.669	2.694	2.719	2.780	2.824	2.877	*- For Home Ownership*
NPL	37	41	41	43	44	43	46	43	54	53	55	60	56	61	59	69	68	62	*NPL*
- Untuk Pemilikan Flat atau Apartemen	43	68	118	116	130	138	137	133	132	132	140	136	135	137	138	137	142	144	*- For Apartement Ownership*
NPL	1	1	1	1	1	1	1	7	6	6	6	6	6	6	6	1	1	1	*NPL*
- Untuk Pemilikan Ruko atau Rukan	148	264	259	257	266	270	271	280	284	291	293	289	288	289	289	292	295	295	*- For Shop House Ownership*
NPL	0	0	1	2	3	2	7	3	6	5	5	5	6	6	6	10	10	10	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	5.075	2.980	1.857	1.651	1.837	2.155	2.416	2.275	2.727	2.635	2.498	2.338	2.461	2.194	2.493	2.453	2.386	2.254	*- For Vehicles Ownership*
NPL	34	28	18	16	15	13	12	11	12	10	10	11	10	13	12	13	12	15	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	810	969	897	928	995	970	936	964	993	1.045	1.059	1.079	1.079	1.106	1.114	1.140	1.189	1.211	*- Others*
NPL	84	117	18 r)	20 r)	20	25	30	35	26	32	30	31	26	25	26	33	34	28	*NPL*
Bukan Lapangan Usaha Lainnya	6.455	7.351	7.491	7.496	7.557	7.609	7.597	7.670	7.701	7.764	7.859	7.976	7.907	7.916	7.995	8.043	8.174	8.077	*Non Industrial Origin Others*
NPL	396	336	328	321	325	301	321	320	321	324	326	336	241	237	233	240	244	254	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.7.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit

(Credit Channeling and NPL Credit Channeling of Foreign Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			***Loans by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	1.822	2.174	2.608	2.510	2.450	2.658	2.846	2.882	2.948	3.084	3.167	3.191	3.296	3.240	2.905	4.339	3.888	5.034	*1. Agricultures, Hunting and Forestry*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
2. Perikanan	6	30	29	28	27	26	33	42	40	39	42	47	55	64	73	72	81	90	*2. Fisher*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Pertambangan dan Penggalian	11.664	20.217	19.736	20.702	17.586	20.166	21.883	23.201	20.129	24.022	26.201	23.877	23.729	23.456	23.747	22.305	22.691	25.363	*3. Mining and Quarrying*
NPL	-	136	58	58	59	63	64	66	65	68	69	69	61	60	61	61	62	61	*NPL*
4. Industri Pengolahan	38.797	57.077	62.384	64.267	65.696	72.153	76.235	79.863	76.965	80.723	83.862	86.006	85.720	84.976	84.200	86.368	90.933	94.699	*4. Procesing Industry*
NPL	1.120	973	895	870	926	957	1.005	1.043	1.022	1.122	1.014	979	1.390	2.873	1.507	1.350	1.393	1.372	*NPL*
5. Listrik, gas dan air	4.305	5.151	5.226	5.180	5.069	5.277	5.599	5.973	5.792	6.008	8.313	8.353	8.024	10.496	10.708	10.644	5.832	5.694	*5. Electricity, Gas and Water*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1	*NPL*
6. Konstruksi	556	2.070	1.977	2.434	2.463	2.883	3.114	3.319	3.391	3.964	3.899	3.891	3.857	4.053	4.419	3.912	4.008	4.722	*6. Construction*
NPL	0	12	10	10	10	10	11	12	11	12	12	12	12	10	10	10	10	10	*NPL*
7. Perdagangan Besar dan Eceran	8.778	20.492	21.671	20.052	20.757	21.319	21.903	23.121	22.919	24.050	24.308	24.426	24.656	24.509	25.412	26.763	26.389	27.427	*7. Wholesale and Retail Trade*
NPL	29	120	109	92	196	203	214	222	413[r]	519	622	353	754	747	696	680	694	687	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	217	278	307	308	329	357	380	408	418	437	460	458	456	462	468	491	504	515	*8. Provision of accomodation and the provision of eating and drinking*
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	*NPL*
9. Transportasi, pergudangan dan komunikasi	5.944	7.255	8.523	8.439	8.406	8.835	10.097	11.151	10.807	11.116	11.344	11.574	10.874	12.945	13.132	15.766	16.431	16.711	*9. Transportation, Warehousing and Communications*
NPL	151	8	132[r]	131[r]	131	132	161	173	162	169	172	170	163	154	154	143	145	141	*NPL*
10. Perantara Keuangan	25.250	31.670	31.805	33.125	32.183	32.750	33.526	34.876	33.702	33.937	35.073	34.799	32.523	32.496	33.599	34.068	36.050	35.796	*10. Financial intermediaries*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
11. Real Estate, Usaha Persewaan,	2.329	3.451	3.582	3.216	3.202	3.811	4.169	4.144	4.617	5.099	4.731	4.698	4.729	4.697	4.851	4.837	4.702	4.700	*11. Real Estate, Business, Ownership,*
NPL	-	8	0	0	0	0	0	0	0	0	0	46	56	60	0	-	0	-	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	92	79	209	211	204	212	225	238	232	246	239	240	228	223	227	229	231	226	*12. Government administration, Defese and Compulsory social security*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
13. Jasa Pendidikan	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*13. Education Services*
NPL	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	3	1	3	3	3	3	3	4	4	4	4	4	3	3	3	3	3	3	*14. Health Services and Social Activities*
NPL	0	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	1.082	1.469	1.382	1.396	1.266	1.306	1.381	1.320	1.526	1.611	943	947	904	564	571	577	724	723	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	0	0	1	0	0	0	0	0	0	0	0	0	-	-	-	0	-	-	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*16. Individual Services which Serve Households*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	*17. International Agency and Other Extra Agency International*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
18. Kegiatan yang belum jelas batasannya	15.804	1.044	915	838	834	890	901	966	977	1.038	1.068	1.032	1.021	1.024	1.069	1.118	1.211	1.240	*18. Business Activities which are not clearly defined*
NPL	202	45	48	38	37	36	32	36	37	32	16	15	15	2	1	1	0	1	*NPL*
Penerima Kredit Bukan Lapangan Usaha																			***Loans to Non Industrial Origin***
Rumah Tangga																			*House Hold*
- Untuk Pemilikan Rumah Tinggal	574	544	541	545	531	536	538	536	540	523	522	560	561	563	566	569	581	710	*- For Home Ownership*
NPL	-	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	10	*NPL*
- Untuk Pemilikan Flat atau Apartemen	12	10	3	3	3	3	3	4	4	4	5	4	6	7	6	6	7	7	*- For Apartement Ownership*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Ruko atau Rukan	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	1	*- For Shop House Ownership*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Kendaraan Bermotor	16	24	25	24	24	24	24	24	24	25	24	504	26	24	22	23	24	24	*- For Vehicles Ownership*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna)	3.954	3.971	3.831	3.887	4.088	4.053	4.201	4.164	4.174	4.293	4.342	4.265	4.314	4.287	4.277	4.363	4.436	4.550	*- Others*
NPL	209	83	88	85	89	86	87	85	102	103	102	92	91	108	95	97	98	102	*NPL*
Bukan Lapangan Usaha Lainnya	15.278	15.848	15.942	16.103	16.360	16.397	16.461	16.546	16.756	16.921	16.952	16.885	16.702	15.457	15.619	15.836	16.110	15.996	*Non Industrial Origin Others*
NPL	1.715	1.282	1.354	1.367	1.398	1.419	1.445	1.480	1.500	1.511	1.389	1.434	1.465	323	330	330	344	342	*NPL*

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.8.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit - Juli 2014

Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - July 2014)

Miliar Rp *(Billion Rp)*

Keterangan	Lapangan Usaha																		Bukan Lapangan Usaha						*Location*
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidi-kan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	1	2	3	4	5	6	
Jawa Barat	5.751	430	1.561	44.056	1.076	10.363	59.894	5.326	15.215	3.663	8.856	39	754	1.518	6.255	264	0	682	49.565	875	1.882	4.578	32.031	32.606	*Jawa Barat*
NPL	260	59	22	1.277	10	501	3.007	77	449	292	369	0	6	114	233	6	0	21	1.751	14	44	60	523	117	*NPL*
Banten	499	24	448	9.808	950	3.716	13.757	646	1.470	4.539	2.695	12	332	198	1.406	58	-	99	17.741	413	992	8.064	9.970	6.106	*Banten*
NPL	26	1	17	67	1	217	390	56	14	19	60	2	2	6	39	0	-	3	421	4	6	50	212	32	*NPL*
DKI Jakarta	87.473	2.283	106.341	357.613	79.649	69.563	258.124	30.896	120.657	145.833	109.293	1.253	2.579	4.425	23.612	261	66	3.334	86.501	8.791	8.686	84.062	51.927	69.729	*DKI Jakarta*
NPL	1.002	9	3.174	7.354	785	1.655	5.664	240	2.901	299	1.100	0	22	49	463	7	-	84	1.427	69	193	1.034	797	1.297	*NPL*
D.I Yogyakarta	544	81	30	1.776	42	686	6.723	1.526	381	703	1.143	7	187	167	1.022	79	-	97	3.300	59	204	598	4.871	359	*D.I Yogyakarta*
NPL	10	2	5	52	0	16	227	19	11	5	11	0	3	18	34	9	-	2	61	-	1	4	39	3	*NPL*
Jawa Tengah	5.113	709	316	32.502	207	4.328	61.790	3.505	4.254	3.887	4.359	11	520	735	3.646	328	4	274	15.404	232	787	4.916	16.487	22.397	*Jawa Tengah*
NPL	112	20	27	578	1	141	2.046	127	93	64	99	0	5	9	119	6	-	5	411	3	25	41	213	59	*NPL*
Jawa Timur	9.033	581	1.997	89.881	1.154	11.917	83.545	4.184	10.585	3.243	7.419	48	699	1.248	4.747	361	-	728	29.034	1.375	1.721	4.755	41.280	7.160	*Jawa Timur*
NPL	481	24	14	1.543	7	366	2.580	85	141	141	188	0	16	29	203	10	-	15	527	14	31	48	341	76	*NPL*
Bengkulu	890	24	57	294	24	209	3.011	132	52	23	158	0	26	26	155	7	0	30	1.033	22	169	57	2.493	3.052	*Bengkulu*
NPL	21	1	16	4	0	16	159	1	4	4	6	-	0	3	9	0	-	0	15	0	6	2	26	6	*NPL*
Jambi	4.557	46	162	785	3	872	5.686	497	330	212	461	1	18	92	345	13	-	69	3.367	22	409	219	5.840	997	*Jambi*
NPL	84	2	13	10	0	33	267	4	6	14	11	-	1	3	12	0	-	4	94	-	6	3	66	6	*NPL*
Aceh	1.170	31	32	1.267	105	566	5.208	116	86	55	181	2	23	70	774	31	156	44	1.957	57	208	153	10.902	1.021	*Aceh*
NPL	31	2	4	20	0	109	614	9	8	8	17	-	0	4	232	5	6	7	69	-	34	5	72	2	*NPL*
Sumatera Utara	25.424	309	441	34.594	1.022	4.969	39.580	1.865	4.065	1.467	4.189	35	271	735	1.630	79	0	193	11.169	251	1.999	4.195	16.567	3.252	*Sumatera Utara*
NPL	456	9	8	788	2	502	1.238	53	141	55	96	1	6	7	129	1	0	10	500	5	54	56	238	52	*NPL*
Sumatera Barat	4.033	75	321	1.572	20	526	10.119	650	424	774	397	8	119	150	539	10	-	47	2.349	85	214	159	3.713	9.338	*Sumatera Barat*
NPL	126	7	12	33	0	25	534	32	21	5	28	0	0	5	31	0	-	0	61	1	15	3	60	28	*NPL*
Riau	10.861	80	250	1.923	92	1.622	9.972	1.188	1.574	307	2.487	3	74	253	918	24	-	52	5.956	48	750	474	10.693	830	*Riau*
NPL	290	3	4	13	2	137	622	18	48	9	122	0	1	6	49	1	-	6	361	1	24	7	114	11	*NPL*
Sumatera Selatan	10.350	56	310	4.419	296	3.067	12.355	684	799	215	1.204	11	131	208	604	24	0	69	5.573	36	1.089	431	12.350	1.591	*Sumatera Selatan*
NPL	413	2	46	95	2	620	493	25	37	11	63	0	0	3	36	1	-	4	237	0	38	12	134	23	*NPL*
Bangka Belitung	231	48	1.352	522	28	275	1.977	72	55	3	126	1	1	18	99	5	-	2	775	5	186	100	1.930	233	*Bangka Belitung*
NPL	2	1	1	5	26	25	68	2	1	-	3	-	-	-	12	0	-	-	25	-	2	1	13	0	*NPL*
Kepulauan Riau	95	62	535	4.555	476	1.431	4.672	775	2.997	76	1.010	1	79	66	502	19	-	9	5.040	31	611	364	4.002	421	*Kepulauan Riau*
NPL	47	0	1	26	0	47	103	31	28	3	19	-	0	1	21	0	-	-	138	0	17	2	42	1	*NPL*
Lampung	5.810	592	117	3.221	23	818	11.547	328	845	390	1.011	2	230	148	745	26	0	37	2.414	35	240	400	3.369	3.737	*Lampung*
NPL	41	38	3	29	2	23	372	8	24	26	18	-	2	4	15	4	-	2	113	2	2	4	42	16	*NPL*
Kalimantan Selatan	3.615	123	978	1.575	325	1.187	7.132	596	1.506	438	1.485	0	37	57	766	19	-	80	5.950	30	366	230	6.377	484	*Kalimantan Selatan*
NPL	27	5	58	25	36	39	251	5	80	6	38	0	0	10	42	1	-	10	147	0	5	6	52	1	*NPL*
Kalimantan Barat	5.098	114	99	1.068	66	913	8.160	545	1.811	266	958	3	42	149	352	9	-	126	2.658	56	699	208	7.699	1.220	*Kalimantan Barat*
NPL	42	3	17	5	0	64	154	9	23	3	8	0	1	1	6	0	-	2	57	3	11	2	38	4	*NPL*
Kalimantan Timur	4.284	105	2.571	5.600	68	4.293	11.663	1.442	5.333	350	5.313	8	30	148	1.641	30	-	128	6.482	105	760	2.302	9.988	1.086	*Kalimantan Timur*
NPL	316	12	159	22	0	739	481	132	557	14	719	-	1	4	188	1	-	36	217	1	23	34	126	18	*NPL*
Kalimantan Tengah	5.026	20	6	309	14	364	3.117	109	158	17	209	1	5	20	213	17	-	6	1.636	9	141	47	4.477	738	*Kalimantan Tengah*
NPL	9	1	1	4	0	23	106	6	6	-	6	-	0	0	11	0	-	1	27	0	3	0	26	2	*NPL*
Sulawesi Tengah	857	66	77	248	9	540	5.075	282	152	8	142	1	13	17	262	22	-	32	1.704	9	245	207	6.598	1.183	*Sulawesi Tengah*
NPL	16	1	0	10	0	21	232	6	2	2	4	-	0	1	18	1	-	0	31	-	3	3	47	6	*NPL*
Sulawesi Selatan	1.171	231	543	4.236	251	3.686	22.900	2.598	3.053	1.193	2.372	14	160	140	1.623	104	5	196	10.689	111	1.497	4.133	12.319	6.274	*Sulawesi Selatan*
NPL	73	10	105	200	3	230	1.050	108	112	100	131	3	1	1	52	6	1	3	373	2	57	34	167	31	*NPL*
Sulawesi Utara	249	215	49	666	4	693	5.970	396	231	38	625	6	42	39	382	15	-	6	3.215	68	283	239	5.253	5.748	*Sulawesi Utara*
NPL	11	18	1	100	1	65	211	12	16	16	6	-	-	1	19	0	-	-	155	1	6	2	109	127	*NPL*
Gorontalo	89	23	4	86	1	141	1.907	45	31	2	53	0	3	7	91	9	-	1	689	9	36	179	1.439	2.385	*Gorontalo*
NPL	6	1	0	3	0	41	145	3	1	1	4	0	-	0	6	0	-	-	25	0	1	1	31	2	*NPL*
Sulawesi Barat	224	5	3	44	3	41	1.306	39	9	2	40	0	3	11	83	7	-	-	216	1	27	12	929	1.128	*Sulawesi Barat*
NPL	22	0	1	3	-	7	106	11	0	1	2	-	-	0	19	0	-	-	7	0	2	0	14	5	*NPL*
Sulawesi Tenggara	80	47	81	175	5	448	3.755	398	80	17	154	1	24	18	193	8	-	16	1.613	94	387	72	5.668	374	*Sulawesi Tenggara*
NPL	4	5	2	12	0	26	191	17	3	0	6	-	3	1	15	0	-	0	40	0	9	1	38	3	*NPL*
Nusa Tenggara Barat	243	33	15	239	13	494	5.995	560	160	111	170	3	10	137	263	24	-	66	2.417	72	205	213	4.601	3.749	*Nusa Tenggara Barat*
NPL	6	2	7	9	0	14	177	4	2	4	5	0	0	4	5	1	-	2	41	1	2	1	70	17	*NPL*
Bali	1.032	162	67	1.665	48	2.182	15.918	5.783	412	603	1.643	3	167	458	1.536	83	0	17	10.036	87	311	438	8.131	829	*Bali*
NPL	7	0	58	15	0	14	183	41	1	20	55	-	0	1	22	1	-	-	59	1	2	3	33	4	*NPL*
Nusa Tenggara Timur	140	31	12	237	34	470	3.740	242	206	43	124	1	21	25	667	13	-	1	959	13	66	82	4.280	4.666	*Nusa Tenggara Timur*
NPL	4	1	1	2	0	24	122	8	5	0	4	-	1	0	25	0	-	-	8	0	0	1	43	16	*NPL*
Maluku	46	43	1	61	12	336	1.614	105	103	9	184	0	0	6	100	14	11	-	490	9	35	46	1.580	1.977	*Maluku*
NPL	5	2	0	1	0	34	60	4	3	-	13	0	0	0	6	0	2	-	5	1	2	0	27	24	*NPL*
Papua	637	48	64	353	36	1.726	4.804	680	585	16	381	4	19	33	1.243	33	40	91	1.168	13	307	63	4.019	3.015	*Papua*
NPL	11	2	0	73	3	78	156	11	70	-	14	-	3	2	37	0	1	0	40	-	5	2	71	28	*NPL*
Maluku Utara	13	11	1	34	0	192	1.208	97	44	3	59	0	13	5	85	3	-	3	391	42	16	23	937	1.689	*Maluku Utara*
NPL	1	1	-	2	0	24	72	3	5	-	4	-	-	0	5	0	-	-	5	1	-	0	13	5	*NPL*
Papua Barat	91	27	64	104	10	787	2.166	123	313	3	242	36	20	20	379	9	1	36	392	13	82	26	1.262	1.052	*Papua Barat*
NPL	1	3	0	10	0	10	76	3	3	0	6	0	0	0	7	0	-	-	10	1	1	0	23	4	*NPL*
Lainnya	2.030	-	3.354	5.524	586	154	4.930	5	941	1.531	135	7.207	-	12	-	-	-	4.514	1	-	-	-	2	21	*Other*
NPL	-	-	-	20	-	-	71	-	162	-	9	-	-	-	-	-	-	-	-	-	-	-	-	0	*NPL*
Total	**196.758**	**6.735**	**122.258**	**611.010**	**86.651**	**133.573**	**699.325**	**66.437**	**178.921**	**170.039**	**159.276**	**8.516**	**6.655**	**11.357**	**56.880**	**2.007**	**282**	**11.088**	**291.883**	**13.076**	**25.614**	**122.046**	**313.982**	**200.448**	***Total***
NPL	**3.962**	**247**	**3.778**	**12.410**	**881**	**5.885**	**22.231**	**1.168**	**5.003**	**1.121**	**3.245**	**7**	**74**	**288**	**2.120**	**64**	**9**	**218**	**7.457**	**126**	**631**	**1.422**	**3.862**	**2.027**	***NPL***

*). Angka-angka sementara

*) Provisional figures

Tabel 4.9.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(*Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use*)
Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun[r)]	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	1.068.676	1.316.689	1.387.291	1.421.931	1.407.123	1.434.995	1.461.602	1.507.551	1.506.089	1.535.973	1.585.659	1.546.833	1.545.883	1.572.862	1.607.627	1.609.581	1.650.529	1.675.228	*1. Working Capital*
NPL	28.279	28.963	30.750	30.991	29.802	29.842	31.654	30.684	32.073	32.157	31.470	32.945	35.544	37.185	37.908	40.652	40.265	42.508	*NPL*
2. Investasi	464.262	591.425	610.552	626.820	700.623	715.665	729.406	749.442	756.373	775.085	798.157	799.077	805.189	814.094	830.170	846.172	857.965	852.749	*2. Investments*
NPL	8.917	10.032	11.104	11.834	12.365	12.718	13.399	13.714	14.282	14.228	13.633	14.454	14.703	15.178	16.720	18.622	19.493	20.178	*NPL*
3. Konsumsi	667.155	799.748	826.373	838.726	851.377	870.465	876.394	890.217	897.014	903.338	909.058	912.510	916.749	919.942	923.551	947.396	959.669	967.053	*3. Consumption*
NPL	10.499	11.600	13.430	13.473	13.412	13.802	14.325	14.116	14.057	14.046	13.176	14.433	14.832	13.715	14.250	15.027	15.075	15.525	*NPL*
Total Kredit	**2.200.094**	**2.707.862**	**2.824.217**	**2.887.478**	**2.959.123**	**3.021.126**	**3.067.402**	**3.147.210**	**3.159.476**	**3.214.397**	**3.292.874**	**3.258.421**	**3.267.820**	**3.306.899**	**3.361.348**	**3.403.148**	**3.468.162**	**3.495.030**	***Total Credit***
NPL	**47.695**	**50.595**	**55.283**	**56.298**	**55.579**	**56.362**	**59.379**	**58.514**	**60.412**	**60.431**	**58.279**	**61.831**	**65.080**	**66.079**	**68.878**	**74.302**	**74.833**	**78.211**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	41.876	47.799	48.197	49.083	50.831	51.887	52.524	55.163	53.897	56.961	62.518	57.608	57.777	57.680	61.371	60.703	62.142	120.184	*1. Ekspor*
NPL	1.602	1.616	1.442	1.399	1.389	1.431	1.463	1.402	1.420	1.331	1.571	1.360	1.460	1.313	1.323	1.353	1.698	2.180	*NPL*
2. Impor	26.525	38.985	44.785[r)]	53.315	57.191	57.879	67.082	65.802	69.518	66.402	70.611	66.394	61.412	58.466	58.856	58.386	63.008	61.356	*2. Impor*
NPL	733	587	592	622	680	676	766	772	751	777	618	161	642	638	568	794	864	842	*NPL*
3. Lainnya	2.131.118	2.621.078	2.731.234	2.785.079	2.851.100	2.911.360	2.947.796	3.026.246	3.036.061	3.091.035	3.159.745	3.134.418	3.148.631	3.190.752	3.241.121	3.284.059	3.343.012	3.313.491	*3. Other*
NPL	45.245	48.392	53.248	54.277	53.510	54.255	57.149	56.341	58.241	58.324	56.091	60.310	62.978	64.127	66.987	72.155	72.271	75.189	*NPL*
Total Kredit	**2.200.094**	**2.707.862**	**2.824.217**	**2.887.478**	**2.959.123**	**3.021.126**	**3.067.402**	**3.147.210**	**3.159.476**	**3.214.397**	**3.292.874**	**3.258.421**	**3.267.820**	**3.306.899**	**3.361.348**	**3.403.148**	**3.468.162**	**3.495.030**	***Total Credit***
NPL	**47.694**	**50.595**	**55.283**	**56.298**	**55.579**	**56.362**	**59.378**	**58.514**	**60.412**	**60.431**	**58.279**	**61.831**	**65.080**	**66.079**	**68.878**	**74.302**	**74.833**	**78.211**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.10.a. Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun[r])	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	407.101	503.972	532.763	550.134	519.935	521.845	526.442	548.564	545.237	558.264	580.070	556.972	555.089	558.323	572.582	567.023	585.064	594.067	*1. Working Capital*
NPL	13.638	13.784	14.218	14.229	13.212	13.623	14.096	13.632	13.687	13.402	12.967	14.360	14.883	14.315	14.805	15.413	15.032	16.285	*NPL*
2. Investasi	135.196	168.585	172.695	177.172	246.233	248.572	251.426	259.555	260.453	265.799	274.979	275.336	280.968	287.237	290.889	297.714	301.065	303.518	*2. Investments*
NPL	2.462	2.559	2.975	3.175	4.050	4.000	4.088	4.143	4.193	3.913	3.844	4.210	4.255	4.370	4.359	4.708	5.090	4.771	*NPL*
3. Konsumsi	234.535	286.571	292.728	297.819	300.778	307.500	310.631	316.971	319.366	321.925	326.677	327.272	329.989	332.743	335.868	341.297	348.106	348.085	*3. Consumption*
NPL	3.683	4.905	6.245	6.116	6.042	6.395	6.699	6.464	6.228	6.104	5.656	6.529	6.797	6.641	6.798	7.181	7.184	7.207	*NPL*
Total Kredit	**776.833**	**959.128**	**998.187**	**1.025.125**	**1.066.945**	**1.077.916**	**1.088.499**	**1.125.090**	**1.125.057**	**1.145.988**	**1.181.726**	**1.159.580**	**1.166.047**	**1.178.302**	**1.199.339**	**1.206.035**	**1.234.235**	**1.245.669**	***Total Credit***
NPL	**19.783**	**21.249**	**23.439**	**23.520**	**23.304**	**24.019**	**24.883**	**24.239**	**24.108**	**23.418**	**22.467**	**25.100**	**25.935**	**25.326**	**25.962**	**27.301**	**27.305**	**28.262**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	13.551	13.169	11.808[r])	11.936	12.685	11.939	12.455	13.077	11.978	11.593	13.717	12.114	12.390	12.857	12.606	12.063	12.939	11.847	*1. Ekspor*
NPL	548	540	508	512	515	529	556	577	565	497	502	510	490	467	472	516	527	522	*NPL*
2. Impor	7.296	10.542	12.322[r])	19.848	22.467	22.411	26.404	27.522	29.922	25.187	27.799	23.296	18.086	12.962	12.021	10.936	10.184	9.948	*2. Impor*
NPL	350	372	384	406	387	402	428	448	436	462	470	14	13	12	14	14	14	14	*NPL*
3. Lainnya	755.987	935.417	974.057	993.341	1.031.794	1.043.566	1.049.640	1.084.491	1.083.157	1.109.209	1.140.209	1.124.170	1.135.570	1.152.482	1.174.712	1.183.035	1.211.113	1.223.874	*3. Other*
NPL	18.885	20.336	22.547	22.602	22.402	23.088	23.900	23.213	23.107	22.458	21.496	24.577	25.431	24.846	25.476	26.771	26.764	27.726	*NPL*
Total Kredit	**776.833**	**959.128**	**998.187**	**1.025.125**	**1.066.945**	**1.077.916**	**1.088.499**	**1.125.090**	**1.125.057**	**1.145.988**	**1.181.726**	**1.159.580**	**1.166.047**	**1.178.302**	**1.199.339**	**1.206.035**	**1.234.235**	**1.245.669**	***Total Credit***
NPL	**19.783**	**21.249**	**23.439**	**23.520**	**23.304**	**24.019**	**24.883**	**24.239**	**24.108**	**23.418**	**22.467**	**25.100**	**25.935**	**25.326**	**25.962**	**27.301**	**27.305**	**28.262**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.11.a. Kredit dan NPL BUSN Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of Foreign Exchange Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	434.210	519.409	539.070	549.607	557.795	568.735	577.069	588.503	601.259	602.098	617.230	609.488	616.121	633.567	643.513	640.012	653.292	657.452	*1. Working Capital*
NPL	10.005	9.122	9.760	9.954	9.730	8.991	10.196	10.035	10.617	10.820	10.151	10.673	11.595	11.931	12.947	14.054	14.191	14.890	*NPL*
2. Investasi	242.948	305.936	313.999	322.036	325.275	332.118	339.615	346.278	351.682	359.853	371.973	370.141	369.421	373.447	382.503	389.800	397.145	389.972	*2. Investments*
NPL	4.746	4.540	5.169	5.519	5.186	5.251	5.791	5.493	5.851	6.106	6.057	6.277	6.462	6.785	7.239	8.474	8.891	9.573	*NPL*
3. Konsumsi	245.384	288.933	298.633	302.581	307.193	315.702	316.964	321.213	322.632	323.809	322.319	324.135	323.888	323.315	320.726	334.186	335.733	341.062	*3. Consumption*
NPL	3.390	3.785	4.200	4.320	4.289	4.291	4.380	4.375	4.472	4.526	4.356	4.540	4.711	4.857	5.165	5.384	5.364	5.664	*NPL*
Total Kredit	**922.541**	**1.114.279**	**1.151.702**	**1.174.225**	**1.190.263**	**1.216.555**	**1.233.648**	**1.255.994**	**1.275.573**	**1.285.761**	**1.311.522**	**1.303.765**	**1.309.430**	**1.330.329**	**1.346.741**	**1.363.998**	**1.386.170**	**1.388.486**	***Total Credit***
NPL	**18.141**	**17.448**	**19.129**	**19.792**	**19.205**	**18.534**	**20.368**	**19.903**	**20.941**	**21.453**	**20.564**	**21.489**	**22.769**	**23.573**	**25.351**	**27.912**	**28.447**	**30.126**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	8.800	9.391	9.834	10.559	11.470	11.729	10.470	13.397	13.582	13.746	14.471	14.126	14.169	16.619	17.605	16.800	16.884	76.412	*1. Ekspor*
NPL	91	22	24	25	27	48	21	70	70***)	97	153	151	148	150	148	130	383	923	*NPL*
2. Impor	7.256	11.385	11.295	12.014	12.488	14.286	18.085	14.903	15.883	15.706	15.784	15.942	16.617	17.865	18.505	19.368	19.676	19.081	*2. Impor*
NPL	199	97	93	100	146	135	168	145	138	131	76	75	72	70	39	294	296	275	*NPL*
3. Lainnya	906.486	1.093.502	1.130.573	1.151.652	1.166.305	1.190.540	1.205.094	1.227.694	1.246.108	1.256.309	1.281.267	1.273.697	1.278.644	1.295.845	1.310.632	1.327.831	1.349.609	1.292.993	*3. Other*
NPL	17.851	17.329	19.012	19.667	19.032	18.351	20.179	19.689	20.697	21.225	20.335	21.263	22.549	23.354	25.165	27.487	27.767	28.928	*NPL*
Total Kredit	**922.541**	**1.114.279**	**1.151.702**	**1.174.225**	**1.190.263**	**1.216.555**	**1.233.648**	**1.255.994**	**1.275.573**	**1.285.761**	**1.311.522**	**1.303.765**	**1.309.430**	**1.330.329**	**1.346.741**	**1.363.998**	**1.386.170**	**1.388.486**	***Total Credit***
NPL	**18.141**	**17.448**	**19.129**	**19.792**	**19.205**	**18.534**	**20.368**	**19.903**	**20.941**	**21.453**	**20.564**	**21.489**	**22.769**	**23.573**	**25.351**	**27.912**	**28.447**	**30.126**	***NPL***

***) Angka-angka sangat-sangat sementara

***) Estimated figures

Tabel 4.12.a. Kredit dan NPL BUSN Non Devisa Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Non-Foreign Exchange Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	22.195	30.464	33.603	34.996	37.334	37.875	37.747	39.545	38.677	39.439	41.614	40.548	41.569	43.524	45.185	46.292	47.386	48.032	*1. Working Capital*
NPL	635	810	893	904	859	960	923	893	990	952	1.001	1.113	1.190	1.101	1.308	1.349	1.364	1.463	*NPL*
2. Investasi	11.858	16.879	18.154	18.930	19.384	19.964	19.468	19.621	19.872	20.130	20.358	20.303	20.560	20.849	21.225	21.780	22.961	23.221	*2. Investments*
NPL	285	692	701	705	694	731	690	665	707	648	618	713	613	667	770	806	812	886	*NPL*
3. Konsumsi	34.090	42.108	43.434	43.865	44.535	44.950	45.011	45.480	45.874	46.191	46.256	46.280	46.265	46.325	46.671	47.547	48.386	48.874	*3. Consumption*
NPL	323	336	334	342	334	328	346	330	340	359	319	355	352	365	361	383	380	382	*NPL*
Total Kredit	**68.143**	**89.451**	**95.191**	**97.791**	**101.253**	**102.789**	**102.226**	**104.646**	**104.423**	**105.760**	**108.228**	**107.131**	**108.394**	**110.697**	**113.081**	**115.619**	**118.732**	**120.127**	***Total Credit***
NPL	**1.243**	**1.838**	**1.928**	**1.952**	**1.887**	**2.020**	**1.958**	**1.888**	**2.037**	**1.958**	**1.938**	**2.181**	**2.155**	**2.133**	**2.439**	**2.537**	**2.556**	**2.731**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	10	5	1	6	2	3	3	2	2	1	0	0	1	1	1	7	13	0	*1. Ekspor*
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
2. Impor	0	6	4	4	3	6	5	4	2	3	2	3	3	3	3	3	245	243	*2. Impor*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Lainnya	68.133	89.439	95.187	97.781	101.247	102.780	102.218	104.640	104.419	105.757	108.226	107.127	108.390	110.693	113.076	115.609	118.475	119.884	*3. Other*
NPL	1.243	1.838	1.928	1.952	1.887	2.020	1.958	1.888	2.037	1.958	1.938	2.181	2.155	2.133	2.439	2.537	2.556	2.731	*NPL*
Total Kredit	**68.143**	**89.451**	**95.191**	**97.791**	**101.253**	**102.789**	**102.226**	**104.646**	**104.423**	**105.760**	**108.228**	**107.131**	**108.394**	**110.697**	**113.081**	**115.619**	**118.732**	**120.127**	***Total Credit***
NPL	**1.243**	**1.838**	**1.928**	**1.952**	**1.887**	**2.020**	**1.958**	**1.888**	**2.037**	**1.958**	**1.938**	**2.181**	**2.155**	**2.133**	**2.439**	**2.537**	**2.556**	**2.731**	***NPL***

Tabel 4.13.a. Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep *)	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	35.304	45.861	47.676	49.513	51.965	53.788	54.608	57.029	58.333	59.058	57.562	51.602	52.488	54.632	56.048	57.698	59.550	60.582	*1. Working Capital*
NPL	1.948	3.207	3.840	4.000	4.105	4.331	4.366	4.240	4.584	4.647	4.838	4.555	4.827	5.049	5.402	5.861	5.515	5.858	*NPL*
2. Investasi	21.081	24.870	27.226	27.702	28.222	28.418	28.534	28.778	29.456	29.848	29.561	30.592	30.714	31.174	32.119	32.480	32.620	32.992	*2. Investments*
NPL	498	1.134	1.295	1.401	1.446	1.457	1.528	2.033	2.120	2.090	1.683	1.818	2.009	2.096	2.938	3.178	3.034	3.324	*NPL*
3. Konsumsi	119.317	148.120	158.377	161.122	164.628	167.615	168.632	171.368	173.197	175.107	177.418	178.129	180.461	182.885	185.046	188.722	191.278	192.885	*3. Consumption*
NPL	627	684	802	840	852	896	949	963	988	1.014	922	1.034	1.072	1.076	1.160	1.288	1.336	1.449	*NPL*
Total Kredit	**175.702**	**218.851**	**233.279**	**238.337**	**244.815**	**249.821**	**251.775**	**257.175**	**260.985**	**264.014**	**264.541**	**260.323**	**263.662**	**268.692**	**273.212**	**278.900**	**283.448**	**286.459**	***Total Credit***
NPL	**3.073**	**5.025**	**5.936**	**6.241**	**6.402**	**6.684**	**6.843**	**7.236**	**7.692**	**7.751**	**7.444**	**7.407**	**7.908**	**8.221**	**9.499**	**10.327**	**9.886**	**10.630**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	99	87	84	85	88	83	65	64	66	66	65	64	64	63	62	101	100	65	*1. Ekspor*
NPL	8	14	11	10	8	8	8	8	8	9	9	9	9	9	10	12	23	11	*NPL*
2. Impor	5	5	3	3	3	3	3	3	3	3	3	4	3	3	3	3	3	3	*2. Impor*
NPL	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	*NPL*
3. Lainnya	175.597	218.759	233.192	238.249	244.725	249.734	251.707	257.108	260.915	263.944	264.473	260.256	263.595	268.625	273.147	278.796	283.345	286.392	*3. Other*
NPL	3.065	5.010	5.924	6.230	6.393	6.675	6.834	7.227	7.683	7.741	7.434	7.397	7.898	8.210	9.489	10.314	9.861	10.619	*NPL*
Total Kredit	**175.702**	**218.851**	**233.279**	**238.337**	**244.815**	**249.821**	**251.775**	**257.175**	**260.985**	**264.014**	**264.541**	**260.323**	**263.662**	**268.692**	**273.212**	**278.900**	**283.448**	**286.459**	***Total Credit***
NPL	**3.073**	**5.025**	**5.936**	**6.241**	**6.402**	**6.684**	**6.843**	**7.236**	**7.692**	**7.751**	**7.444**	**7.407**	**7.908**	**8.221**	**9.499**	**10.327**	**9.886**	**10.630**	***NPL***

Tabel 4.14.a. Kredit dan NPL Bank Campuran Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of Joint Venture Banks to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	80.077	101.551	109.885	112.743	116.250	119.136	123.905	124.545	119.863	125.821	130.992	130.476	126.612	125.550	132.306	134.333	139.191	139.363	*1. Working Capital*
NPL	1.083	1.307	1.246	1.161	1.071	1.083	1.162	939	1.061	1.021	1.171	1.156	1.127	1.360	1.603	2.310	2.478	2.340	*NPL*
2. Investasi	26.317	38.127	42.415	43.211	44.877	47.563	49.899	53.065	53.161	55.370	55.821	56.910	57.454	55.446	56.044	57.128	56.541	55.838	*2. Investments*
NPL	401	537	505	579	454	730	726	775	833	865	867	879	837	785	827	878	1.047	1.025	*NPL*
3. Konsumsi	13.994	13.617	12.860	12.777	13.238	13.685	13.930	13.911	14.446	14.539	14.545	14.478	14.538	14.336	14.749	14.846	15.009	14.859	*3. Consumption*
NPL	552	524	407	403	409	386	418	420	426	430	432	449	344	346	341	365	369	370	*NPL*
Total Kredit	**120.389**	**153.295**	**165.160**	**168.730**	**174.365**	**180.383**	**187.733**	**191.521**	**187.471**	**195.730**	**201.357**	**201.863**	**198.604**	**195.332**	**203.099**	**206.307**	**210.741**	**210.059**	***Total Credit***
NPL	**2.036**	**2.368**	**2.158**	**2.143**	**1.934**	**2.199**	**2.306**	**2.133**	**2.320**	**2.315**	**2.470**	**2.484**	**2.308**	**2.492**	**2.772**	**3.553**	**3.893**	**3.735**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	14.728	17.518	18.175	18.033	18.116	18.755	19.685	18.502	19.956	21.599	24.128	22.743	22.274	20.035	21.575	22.280	22.451	21.989	*1. Ekspor*
NPL	468	619	538	492	474	469	486	330	334	302	340	288	279	166	167	167	230	227	*NPL*
2. Impor	3.899	5.989	6.899	6.991	7.627	6.483	7.341	7.021	6.487	8.752	9.350	9.627	8.922	10.298	10.668	10.145	13.716	13.775	*2. Impor*
NPL	23	8	8	8	8	8	32	29	29	29	26	26	26	26	24	8	62	62	*NPL*
3. Lainnya	101.761	129.788	140.087	143.705	148.622	155.145	160.707	165.998	161.028	165.380	167.880	169.493	167.407	165.000	170.856	173.882	174.574	174.295	*3. Other*
NPL	1.545	1.742	1.613	1.643	1.453	1.723	1.788	1.774	1.957	1.985	2.104	2.170	2.003	2.300	2.582	3.379	3.601	3.445	*NPL*
Total Kredit	**120.389**	**153.295**	**165.160**	**168.730**	**174.365**	**180.383**	**187.733**	**191.521**	**187.471**	**195.730**	**201.357**	**201.863**	**198.604**	**195.332**	**203.099**	**206.307**	**210.741**	**210.059**	***Total Credit***
NPL	**2.036**	**2.368**	**2.158**	**2.143**	**1.934**	**2.199**	**2.306**	**2.133**	**2.320**	**2.315**	**2.470**	**2.484**	**2.308**	**2.492**	**2.772**	**3.553**	**3.893**	**3.735**	***NPL***

Tabel 4.15.a. Kredit dan NPL Bank Asing Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan

(Credit and NPL of Foreign Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)

Miliar Rp (Billion Rp)

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan																			***Type of Use***
Kredit kepada Pihak Ketiga																			***Credit to Third Party***
1. Modal Kerja	89.789	115.432	124.294	124.939	123.844	133.616	141.831	149.363	142.720	151.293	158.191	157.747	154.004	157.266	157.995	164.223	166.046	175.732	*1. Working Capital*
NPL	970	732	793	743	824	853	911	946	1.134[r]	1.316	1.341	1.087	1.923	3.430	1.844	1.666	1.685	1.674	*NPL*
2. Investasi	26.862	37.028	36.063	37.769	36.633	39.032	40.463	42.146	41.748	44.085	45.465	45.796	46.072	45.942	47.391	47.269	47.632	47.208	*2. Investments*
NPL	525	569	458	456	535	548	576	606	578	606	564	557	527	476	586	579	619	599	*NPL*
3. Konsumsi	19.834	20.398	20.341	20.562	21.005	21.014	21.227	21.274	21.499	21.766	21.844	22.216	21.608	20.338	20.491	20.797	21.157	21.288	*3. Consumption*
NPL	1.924	1.366	1.441	1.452	1.487	1.505	1.532	1.564	1.602	1.614	1.491	1.526	1.556	430	425	427	442	453	*NPL*
Total Kredit	**136.486**	**172.859**	**180.697**	**183.270**	**181.482**	**193.661**	**203.521**	**212.784**	**205.968**	**217.144**	**225.500**	**225.759**	**221.684**	**223.546**	**225.876**	**232.290**	**234.835**	**244.229**	***Total Credit***
NPL	**3.419**	**2.667**	**2.693**	**2.651**	**2.847**	**2.906**	**3.019**	**3.116**	**3.314**	**3.536**	**3.396**	**3.170**	**4.006**	**4.336**	**2.854**	**2.671**	**2.746**	**2.726**	***NPL***
Orientasi Penggunaan Kredit kepada Pihak Ketiga																			***User Orientation Credit to Third Party***
1. Ekspor	4.688	7.629	8.296	8.464	8.471	9.377	9.847	10.120	8.313	9.956	10.136	8.562	8.879	8.105	9.522	9.452	9.755	9.870	*1. Ekspor*
NPL	487	421	362	359	366	377	391	417	406	426	567	403	534	521	527	528	535	497	*NPL*
2. Impor	8.069	11.058	14.263[r]	14.455[r]	14.603	14.690	15.245	16.348	17.221	16.752	17.673	17.522	17.780	17.334	17.657	17.931	19.185	18.307	*2. Impor*
NPL	162	109	107	107	139	130	138	149	147	154	45	46	529	529	492	477	489	489	*NPL*
3. Lainnya	123.154	154.172	158.139	160.351	158.408	169.595	178.429	186.315	180.434	190.437	197.690	199.675	195.024	198.108	198.698	204.907	205.896	216.053	*3. Other*
NPL	2.656	2.136	2.225	2.185	2.342	2.399	2.489	2.550	2.760	2.957	2.783	2.722	2.943	3.287	1.836	1.666	1.722	1.740	*NPL*
Total Kredit	**136.486**	**172.859**	**180.697**	**183.270**	**181.482**	**193.661**	**203.521**	**212.784**	**205.968**	**217.144**	**225.500**	**225.759**	**221.684**	**223.546**	**225.876**	**232.290**	**234.835**	**244.229**	***Total Credit***
NPL	**3.418**	**2.667**	**2.693**	**2.651**	**2.847**	**2.906**	**3.019**	**3.116**	**3.314**	**3.536**	**3.396**	**3.170**	**4.006**	**4.336**	**2.854**	**2.671**	**2.746**	**2.726**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.16.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - Juli 2014

Credit and Non Perfoming Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for July 2014

Miliar Rp *(Billion Rp)*

Lokasi	Modal Kerja *(Working Capital)*	Investasi *(Investment)*	Konsumsi *(Consumption)*	Orientasi Penggunaan *(User Orientation)*			*Location*
				Ekspor	Impor	Lainnya	
1. Jawa Barat	116.729	48.973	121.537	8.776	780	277.682	*1. Jawa Barat*
NPL	4.781	1.922	2.510	182	0	9.030	*NPL*
2. Banten	29.381	11.274	43.286	2.669	47	81.226	*2. Banten*
NPL	716	205	725	20	0	1.626	*NPL*
3. DKI Jakarta	895.760	507.495	309.697	70.353	52.367	1.590.232	*3. DKI Jakarta*
NPL	16.166	8.643	4.818	1.620	817	27.189	*NPL*
4. D.I Yogyakarta	9.619	5.576	9.391	309	16	24.262	*4. D.I Yogyakarta*
NPL	280	145	108	2	2	528	*NPL*
5. Jawa Tengah	99.177	27.311	60.223	2.052	1.153	183.506	*5. Jawa Tengah*
NPL	2.598	853	751	52	5	4.145	*NPL*
6. Jawa Timur	184.145	47.222	85.328	11.292	4.373	301.029	*6. Jawa Timur*
NPL	4.830	1.014	1.036	72	2	6.806	*NPL*
7. Bengkulu	3.731	1.386	6.827	77	9	11.859	*7. Bengkulu*
NPL	153	90	54	0	0	297	*NPL*
8. Jambi	8.066	6.084	10.854	636	22	24.346	*8. Jambi*
NPL	338	126	175	3	0	636	*NPL*
9. Aceh	7.693	2.224	14.297	11	1	24.202	*9. Aceh*
NPL	966	112	182	0	0	1.258	*NPL*
10. Sumatera Utara	76.617	44.251	37.433	13.089	2.096	143.115	*10. Sumatera Utara*
NPL	2.266	1.233	905	125	2	4.277	*NPL*
11. Sumatera Barat	14.064	5.721	15.859	712	26	34.906	*11. Sumatera Barat*
NPL	633	226	168	21	0	1.006	*NPL*
12. Riau	15.483	16.198	18.752	787	64	49.581	*12. Riau*
NPL	792	540	520	5	0	1.847	*NPL*
13. Sumatera Selatan	19.995	14.807	21.070	1.511	14	54.348	*13. Sumatera Selatan*
NPL	1.236	614	444	7	0	2.287	*NPL*
14. Bangka Belitung	4.084	732	3.229	102	1	7.941	*14. Bangka Belitung*
NPL	82	64	41	1	0	186	*NPL*
15. Kepulauan Riau	9.705	7.655	10.469	1.368	132	26.329	*15. Kepulauan Riau*
NPL	168	159	200	14	-	513	*NPL*
16. Lampung	17.195	8.696	10.196	933	4	35.149	*16. Lampung*
NPL	493	117	179	7	0	782	*NPL*
17. Kalimantan Selatan	10.734	9.186	13.436	943	9	32.405	*17. Kalimantan Selatan*
NPL	310	323	212	1	0	844	*NPL*
18. Kalimantan Barat	10.984	8.793	12.539	545	7	31.764	*18. Kalimantan Barat*
NPL	216	122	115	0	0	452	*NPL*
19. Kalimantan Timur	21.964	21.044	20.723	1.046	3	62.682	*19. Kalimantan Timur*
NPL	1.347	2.034	419	18	0	3.781	*NPL*
20. Kalimantan Tengah	3.901	5.710	7.047	168	1	16.489	*20. Kalimantan Tengah*
NPL	132	42	59	0	0	233	*NPL*
21. Sulawesi Tengah	5.894	1.909	9.946	39	15	17.695	*21. Sulawesi Tengah*
NPL	254	61	91	0	1	404	*NPL*
22. Sulawesi Selatan	29.120	15.359	35.024	1.496	19	77.988	*22. Sulawesi Selatan*
NPL	1.532	656	665	15	8	2.830	*NPL*
23. Sulawesi Utara	6.847	2.780	14.805	261	3	24.168	*23. Sulawesi Utara*
NPL	391	88	400	3	0	876	*NPL*
26. Gorontalo	2.055	438	4.736	6	3	7.220	*26. Gorontalo*
NPL	149	62	60	1	0	270	*NPL*
25. Sulawesi Barat	1.443	377	2.313	2	1	4.130	*25. Sulawesi Barat*
NPL	140	33	28	0	0	201	*NPL*
24. Sulawesi Tenggara	3.855	1.646	8.208	136	10	13.563	*24. Sulawesi Tenggara*
NPL	189	97	91	2	1	374	*NPL*
27. Nusa Tenggara Barat	6.235	2.301	11.257	70	1	19.722	*27. Nusa Tenggara Barat*
NPL	196	45	131	0	0	373	*NPL*
28. Bali	19.768	12.011	19.832	639	5	50.968	*28. Bali*
NPL	321	97	102	7	0	514	*NPL*
29. Nusa Tenggara Timur	4.796	1.212	10.067	26	16	16.033	*29. Nusa Tenggara Timur*
NPL	161	37	68	1	0	265	*NPL*
30. Maluku	1.896	750	4.137	6	1	6.776	*30. Maluku*
NPL	91	38	59	0	0	188	*NPL*
31. Papua	7.923	2.870	8.585	4	8	19.367	*31. Papua*
NPL	328	135	146	0	1	608	*NPL*
32. Maluku Utara	1.294	478	3.099	5	0	4.866	*32. Maluku Utara*
NPL	83	34	24	0	0	142	*NPL*
33. Papua Barat	3.445	987	2.827	8	2	7.250	*33. Papua Barat*
NPL	91	28	39	0	0	159	*NPL*
34. Lainnya	21.630	9.293	24	105	149	30.693	*34. Lainnya*
NPL	79	182	0	-	-	261	*NPL*
Total	**1.672.410**	**852.749**	**967.053**	**120.184**	**61.356**	**3.310.247**	***Total***
NPL	**42.508**	**20.204**	**15.525**	**2.180**	**842**	**75.296**	***NPL***

*). Angka-angka sementara

*) *Provisional figures*

Tabel 4.17.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit

(Credit and NPL Of Commercial Banks to Non Bank Third Party Based on Bank Location)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	172.550	219.544	232.446	238.617	245.623	249.472	251.053	256.672	259.113	262.580	267.666	264.369	267.087	270.286	275.718	280.831	286.763	287.238	*1. Jawa Barat*
NPL	4.134	5.318	6.639	6.705	6.706	6.884	7.158	6.881	7.200	7.137	6.833	7.536	7.832	7.604	8.059	8.375	8.399	9.212	*NPL*
2. Banten	52.115	64.337	64.148	65.582	67.769	71.533	72.215	73.713	74.500	74.858	76.353	75.546	76.978	77.866	78.462	80.516	81.751	83.942	*2. Banten*
NPL	980	1.055	1.234	1.250	1.242	1.302	1.340	1.272	1.272	1.273	1.162	1.329	1.451	1.400	1.473	1.564	1.560	1.646	*NPL*
3. DKI Jakarta	1.080.426	1.310.522	1.366.847	1.401.224	1.425.765	1.458.531	1.488.972	1.531.403	1.534.156	1.563.789	1.604.953	1.595.387	1.591.591	1.605.976	1.636.214	1.660.673	1.689.899	1.712.952	*3. DKI Jakarta*
NPL	22.338	20.366	20.563	20.761	20.125	19.766	21.178	20.894	21.952	22.274	22.048	22.244	24.080	25.280	24.981	27.738	28.574	29.627	*NPL*
4. D.I Yogyakarta	15.154	18.636	19.295	19.802	20.403	20.970	20.959	21.385	21.636	21.258	22.166	21.877	22.300	22.724	23.098	23.650	24.299	24.586	*4. D.I Yogyakarta*
NPL	313	387	422	438	429	454	448	440	445	407	383	417	429	437	424	476	498	532	*NPL*
5. Jawa Tengah	120.950	150.269	154.540	156.690	160.624	163.543	164.723	168.013	167.855	170.670	175.439	172.445	174.119	177.437	178.943	181.009	186.048	186.711	*5. Jawa Tengah*
NPL	2.550	2.887	3.234	3.324	3.481	3.537	3.706	3.598	3.613	3.616	3.492	3.806	3.919	3.878	4.118	4.113	4.102	4.203	*NPL*
6. Jawa Timur	190.058	239.702	250.266	253.887	265.556	272.771	277.430	284.466	285.600	294.714	302.809	298.553	299.424	303.067	307.022	309.029	317.193	316.695	*6. Jawa Timur*
NPL	5.490	6.257	5.552	5.664	5.656	5.847	6.137	5.750	5.912	5.496	5.331	6.000	6.177	6.299	6.439	6.742	6.754	6.880	*NPL*
7. Bengkulu	7.399	9.361	10.016	10.244	10.514	10.726	10.775	11.012	11.074	11.159	11.277	11.146	11.243	11.428	11.595	11.735	11.944	11.945	*7. Bengkulu*
NPL	128	131	188	194	185	185	204	201	211	209	203	227	248	222	261	274	278	298	*NPL*
8. Jambi	15.104	19.282	20.612	21.328	22.218	22.502	22.668	23.133	23.242	23.357	23.615	23.389	23.624	23.922	24.090	24.362	24.863	25.004	*8. Jambi*
NPL	261	328	444	474	429	457	497	521	518	540	467	505	546	492	588	649	613	639	*NPL*
9. Aceh	18.714	20.755	21.885	22.118	22.720	22.906	23.243	23.571	23.578	23.721	23.538	23.588	23.532	23.819	24.042	24.310*)	24.701	24.214	*9. Aceh*
NPL	768	958	1.131	1.153	1.148	1.210	1.267	1.261	1.245	1.246	1.070	1.149	1.166	1.139	1.223	1.274*)	1.227	1.259	*NPL*
10. Sumatera Utara	106.073	130.886	134.432	135.977	139.512	141.096	142.327	145.782	147.617	149.110	155.203	152.610	151.964	155.166	156.892	155.541	158.919	158.300	*10. Sumatera Utara*
NPL	2.426	2.470	3.083	3.208	3.169	3.246	3.393	3.338	3.435	3.480	3.296	3.651	3.729	3.756	3.953	4.120	4.106	4.404	*NPL*
11. Sumatera Barat	24.573	30.384	31.860	32.257	33.149	33.441	33.471	33.825	33.834	33.910	34.323	33.823	34.173	34.565	34.853	35.063	35.766	35.644	*11. Sumatera Barat*
NPL	466	627	761	752	731	773	794	799	796	808	750	836	860	884	967	987	977	1.027	*NPL*
12. Riau	36.387	43.303	44.671	45.062	46.391	46.738	46.663	47.369	47.619	47.788	48.573	47.847	47.974	48.335	48.709	49.373	50.492	50.432	*12. Riau*
NPL	710	1.256	1.450	1.454	1.483	1.527	1.644	1.654	1.605	1.625	1.489	1.599	1.649	1.611	1.753	1.807	1.791	1.851	*NPL*
13. Sumatera Selatan	35.249	44.204	46.791	48.142	49.576	50.221	50.594	51.928	52.029	52.480	53.339	52.319	53.117	54.087	54.534	55.197	56.027	55.873	*13. Sumatera Selatan*
NPL	569	1.382	1.678	1.704	1.752	1.779	1.843	1.875	1.853	1.885	1.844	1.957	2.042	2.046	2.102	2.403	2.173	2.294	*NPL*
14. Bangka Belitung	4.993	5.467	5.724	6.145	6.456	6.620	6.670	7.125	7.526	7.871	7.813	7.428	7.622	7.387	7.811	8.125	8.297	8.045	*14. Bangka Belitung*
NPL	27	50	70	96	94	97	100	107	103	107	102	119	125	126	128	148	180	187	*NPL*
15. Kepulauan Riau	18.147	23.059	23.578	24.049	24.623	25.125	25.691	26.451	26.723	27.252	28.180	27.757	27.585	27.624	28.261	28.249	28.788	27.829	*15. Kepulauan Riau*
NPL	424	410	449	406	385	389	434	427	414	455	393	470	473	470	486	500	502	527	*NPL*
16. Lampung	23.782	30.146	31.141	31.980	33.073	33.845	33.973	34.385	35.018	34.468	35.422	34.666	35.245	36.051	36.789	37.245	37.267	36.086	*16. Lampung*
NPL	697	668	748	729	701	683	657	638	634	638	603	638	648	647	714	759	757	789	*NPL*
17. Kalimantan Selatan	21.006	26.634	27.741	28.575	29.269	29.593	29.719	30.438	30.620	30.995	31.584	31.099	31.406	31.833	32.356	32.854	33.460	33.356	*17. Kalimantan Selatan*
NPL	396	403	493	532	525	613	643	567	578	587	544	655	703	675	692	811	799	845	*NPL*
18. Kalimantan Barat	19.433	24.728	26.539	26.868	27.586	28.065	28.229	28.757	29.203	29.544	30.303	29.700	30.167	30.699	31.116	31.307	32.197	32.316	*18. Kalimantan Barat*
NPL	176	198	387	384	399	405	438	424	449	460	340	381	408	379	424	430	421	453	*NPL*
19. Kalimantan Timur	41.908	52.316	54.696	55.975	57.740	59.531	60.139	62.069	62.552	63.462	64.093	62.519	62.579	63.814	64.000	63.797	63.813	63.730	*19. Kalimantan Timur*
NPL	837	1.239	1.683	1.787	1.703	1.833	1.832	2.242	2.466	2.406	2.489	2.153	2.280	2.294	3.315	3.564	3.220	3.799	*NPL*
20. Kalimantan Tengah	11.491	14.281	14.599	14.807	15.426	15.366	15.567	16.388	16.417	16.683	16.748	16.329	16.364	16.626	16.803	17.064	16.635	16.658	*20. Kalimantan Tengah*
NPL	114	106	141	143	145	146	164	166	180	175	154	178	185	198	202	224	226	233	*NPL*
21. Sulawesi Tengah	11.125	13.523	14.322	14.695	15.191	15.435	15.558	15.883	15.979	16.155	16.408	16.199	16.499	16.883	17.016	17.314	17.751	17.748	*21. Sulawesi Tengah*
NPL	310	239	287	304	306	333	375	355	358	360	325	351	358	364	364	387	379	405	*NPL*
22. Sulawesi Selatan	53.068	66.433	69.930	70.942	73.229	73.635	74.124	75.246	73.940	74.063	75.625	74.416	75.245	76.103	76.880	77.815	79.429	79.504	*22. Sulawesi Selatan*
NPL	1.514	1.817	2.039	2.077	2.071	2.179	2.245	2.186	2.252	2.227	2.153	2.431	2.496	2.392	2.501	2.920	2.811	2.853	*NPL*
23. Sulawesi Utara	16.121	19.768	20.750	21.252	21.870	22.054	22.274	22.715	22.909	23.036	23.299	22.878	23.052	23.482	23.637	23.921	24.497	24.432	*23. Sulawesi Utara*
NPL	430	405	520	525	510	505	538	550	544	636	593	730	759	724	758	833	863	879	*NPL*
24. Gorontalo	4.433	5.522	5.929	6.081	6.285	6.372	6.406	6.551	6.580	6.640	6.735	6.706	6.754	6.876	6.961	7.065	7.210	7.229	*24. Gorontalo*
NPL	122	110	187	203	196	210	222	221	209	222	191	217	227	228	238	269	282	271	*NPL*
25. Sulawesi Barat	2.782	3.366	3.520	3.555	3.627	3.685	3.697	3.751	3.778	3.809	3.870	3.851	3.904	3.966	4.021	4.061	4.118	4.133	*25. Sulawesi Barat*
NPL	111	86	160	156	162	155	162	157	155	158	148	165	176	186	185	193	189	201	*NPL*
26. Sulawesi Tenggara	8.153	10.602	11.399	11.691	11.998	12.195	12.260	12.531	12.702	12.840	12.963	12.950	12.901	13.089	13.280	13.422	13.633	13.709	*26. Sulawesi Tenggara*
NPL	113	154	214	225	229	239	248	236	243	243	226	266	272	280	318	335	340	377	*NPL*
27. Nusa Tenggara Barat	12.122	15.323	16.380	16.655	17.041	17.300	17.385	17.740	17.892	18.120	18.383	18.291	18.569	18.923	19.160	19.383	19.741	19.794	*27. Nusa Tenggara Barat*
NPL	203	217	258	272	264	268	290	281	290	281	258	288	308	308	338	362	344	373	*NPL*
28. Bali	29.793	38.418	41.066	41.973	43.503	44.200	44.779	45.807	46.241	46.744	47.875	47.427	48.045	48.975	49.541	50.180	51.283	51.611	*28. Bali*
NPL	463	199	233	240	241	229	267	243	239	255	239	268	272	354	365	407	877	520	*NPL*
29. Nusa Tenggara Timur	10.184	12.525	13.152	13.478	13.861	14.112	14.281	14.567	14.717	14.824	14.917	14.607	14.788	15.071	15.324	15.594	15.944	16.074	*29. Nusa Tenggara Timur*
NPL	145	174	202	208	198	198	214	221	228	228	199	224	217	219	222	244	239	266	*NPL*
30. Maluku	4.926	5.576	5.798	5.920	6.093	6.146	6.166	6.337	6.385	6.437	6.545	6.345	6.449	6.590	6.612	6.691	6.793	6.784	*30. Maluku*
NPL	130	163	183	190	179	184	185	185	179	178	163	175	182	183	196	203	183	188	*NPL*
31. Papua	11.013	14.439	15.245	15.572	16.082	16.428	16.652	16.919	17.210	17.497	17.763	17.251	17.578	18.122	18.323	18.640	19.108	19.379	*31. Papua*
NPL	127	179	253	276	291	305	305	324	330	320	311	354	376	364	446	528	597	609	*NPL*
32. Maluku Utara	3.017	3.847	4.139	4.237	4.376	4.421	4.421	4.508	4.525	4.566	4.631	4.583	4.641	4.713	4.726	4.770	4.819	4.871	*32. Maluku Utara*
NPL	52	77	103	119	124	133	140	143	139	132	129	142	144	145	148	155	142	142	*NPL*
33. Irian Jaya Barat	3.914	5.398	5.651	5.839	6.079	6.200	6.238	6.387	6.493	6.536	6.731	6.494	6.636	6.831	6.938	7.087	7.255	7.259	*33. Papua Barat*
NPL	44	76	116	116	114	127	135	145	160	151	132	141	148	140	156	163	160	159	*NPL*
34. Lainnya	13.932	15.310	15.110	16.259	15.894	16.348	18.081	20.381	20.215	23.463	23.731	24.028	24.664	24.563	27.622	27.272	27.457	30.947	*34. Lainnya*
NPL	130	202	176	229	206	164	174	215	210	217	222	229	194	354	345	347	269	261	*NPL*
Total	**2.200.094**	**2.707.862**	**2.824.217**	**2.887.478**	**2.959.123**	**3.021.126**	**3.067.402**	**3.147.210**	**3.159.476**	**3.214.397**	**3.292.874**	**3.258.421**	**3.267.820**	**3.306.896**	**3.361.348**	**3.403.148*)**	**3.468.162**	**3.495.030**	***Total***
NPL	**47.695**	**50.595**	**55.283**	**56.298**	**55.579**	**56.362**	**59.378**	**58.514**	**60.412**	**60.431**	**58.279**	**61.831**	**65.080**	**66.081**	**68.878**	**74.302*)**	**74.833**	**78.211**	***NPL***

Tabel 4.18.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank

(Credit and NPL of Commercial Banks to Non Bank Third Party Based on Bank Relation with Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Kredit Kepada Pihak Tidak Terkait	**2.170.291**	**2.674.701**	**2.805.718**	**2.867.494**	**2.939.224**	**3.000.310**	**3.046.135**	**3.121.530**	**3.136.185**	**3.188.700**	**3.263.361**	**3.234.434**	**3.239.271**	**3.277.759**	**3.334.319**	**3.374.593**	**3.441.682**	**3.432.803**	***Loan for Non Connected Parties***
a. Lancar	2.038.259	2.511.618	2.623.405	2.702.375	2.757.387	2.826.623	2.857.998	2.936.424	2.953.071	2.998.390	3.076.570	3.024.787	3.016.347	3.054.123	3.119.373	3.142.658	3.208.458	3.190.258	*a. Current*
b. DPK	84.542	112.712	127.276	109.071	126.493	117.536	128.971	126.746	122.824	130.010	128.616	147.922	157.949	157.669	146.185	157.882	158.631	166.530	*b. Special Mention*
c. Kurang Lancar	7.400	9.257	11.170	10.886	10.248	11.304	11.784	11.851	12.060	11.456	10.232	12.852	13.357	14.827	15.411	17.447	15.659	15.473	*c. Sub-Standard*
d. Diragukan	6.882	6.895	8.035	8.276	8.381	7.952	8.496	8.475	8.981	9.447	8.633	8.943	10.857	11.609	11.835	13.617	15.768	15.587	*d. Doubtful*
e. Macet	33.207	34.218	35.833	36.886	36.714	36.895	38.885	38.034	39.248	39.396	39.310	39.930	40.761	39.531	41.515	42.989	43.166	44.955	*e. Lost*
Non Performing Loan Pihak Tidak Terkait	47.489	50.371	55.037	56.048	55.343	56.151	59.165	58.361	60.289	60.300	58.175	61.725	64.975	65.967	68.760	74.053	74.593	76.015	*Non Performing Loan of Non Connected Parties*
Kredit Kepada PihakTerkait	**29.803**	**33.161**	**18.498**	**19.984**	**19.899**	**20.816**	**21.268**	**25.680**	**23.291**	**25.697**	**29.513**	**23.987**	**28.550**	**29.140**	**27.030**	**28.555**	**26.480**	**62.228**	***Loan for Connected Parties***
a. Lancar	29.445	32.694	17.980	19.474	19.173	20.422	20.873	25.290	22.941	25.077	29.235	23.672	28.254	28.621	26.724	27.728	25.767	56.557	*a. Current*
b. DPK	153	243	273	260	491	183	182	236	227	489	174	208	191	405	188	579	474	3.475	*b. Special Mention*
c. Kurang Lancar	7	15	23	22	22	116	91	34	23	23	15	12	13	18	11	107	103	671	*c. Sub-Standard*
d. Diragukan	5	13	14	23	13	15	39	40	13	21	8	13	13	14	19	46	32	29	*d. Doubtful*
e. Macet	194	196	208	205	200	81	82	80	87	87	81	81	78	82	87	95	105*)	103	*e. Lost*
Non Performing Loan Pihak Terkait	206	224	245	250	236	211	213	154	123	131	104	106	105	114	118	248	239*)	238	*Non Performing Loan of Non Connected Parties*

Tabel 4.19.a. Kredit dan NPL Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank
(Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Withdrawn By Card Based on Group of Bank)
Miliar Rp *(Billion Rp)*

Pengelompokan Bank	2011	2012	2013									2014							*Group of Banks*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Bank Persero	7.683	9.326	9.355	9.406	9.751	9.899	10.005	10.015	10.220	10.477	10.726	10.774	10.747	10.715	11.005	11.679	12.426	12.783	*1. State Owned Banks*
NPL	150	188	214	212	217	213	213	214	214	224	221	234	239	241	243	243	253	263	*NPL*
2. BUSN Devisa	14.014	16.823	19.971	20.099	21.176	21.479	21.810	22.112	22.644	23.187	24.184	24.494	24.591	24.640	25.586	26.798	27.559	27.991	*2. Foreign Exchange Commercial Banks*
NPL	482	363	428	422	435	419	408	406	410	384	386	398	408	419	427	453	451	464	*NPL*
3. BUSN Non Devisa	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	*3. Non-Foreign Exchange Commercial Banks*
NPL	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	*NPL*
4. BPD	2	2	2	1	2	1	2	2	2	2	2	2	2	2	2	2	1	1	*4. Regional Development Banks*
NPL	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
5. Bank Campuran	3.248	3.656	3.687	3.678	3.744	3.750	3.780	3.834	3.852	3.908	3.984	4.073	4.009	4.009	4.073	4.127	4.262	4.192	*5. Joint Venture Banks*
NPL	222	182	192	192	198	193	193	191	193	196	195	200	120	115	113	111	108	113	*NPL*
6. Bank Asing	12.386	12.762	12.505	12.538	12.841	12.641	12.767	12.571	12.621	12.696	12.770	12.595	12.445	11.798	11.880	12.070	12.203	12.151	*6. Foreign Owned Banks*
NPL	738	581	613	612	624	622	627	643	653	643	622	637	645	224	224	221	227	226	*NPL*
7. Bank Umum	37.333	42.568	45.520	45.723	47.514	47.771	48.365	48.534	49.338	50.270	51.666	51.938	51.795	51.164	52.547	54.676	56.450	57.118	*7. Commercial Bank*
NPL	1.592	1.314	1.448	1.439	1.475	1.448	1.442	1.454	1.470	1.447	1.424	1.468	1.412	999	1.006	1.029	1.039	1.066	*NPL*

Tabel 4.20.a Penerusan Kredit (Off - Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha Penerima Penerusan Kredit

(Credit Channeling (Off-Balance Sheet) and Non Performing Loan (NPL) of Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary)

Miliar Rp *(Billion Rp)*

Keterangan	2011	2012	2013									2014							*Items*
	Des	Des	Apr	Mei	Jun	Jul	Ags r)	Sep r)	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha																			***Loan by Industrial Origin***
1. Pertanian, Perburuan dan Kehutanan	1.584	3.106	3.001	3.004	3.018	2.961	2.933	2.994	3.012	3.010	2.943	2.950	2.920	2.882	2.910	2.864	2.858	2.762	*1. Agricultures, Hunting and Forestry*
NPL	411	1.998	1.930	1.920	1.923	1.917	1.968	1.970	1.964	1.995	1.966	1.970	1.927	1.904	1.927	1.910	1.920	1.970	*NPL*
2. Perikanan	133	106	107	106	106	106	104	105	103	101	103	100	99	99	100	101	100	99	*2. Fisheries*
NPL	87	71	73	72	72	72	72	72	69	67	69	67	67	67	66	68	68	67	*NPL*
3. Pertambangan dan Penggalian	321	2	2	226 r)	2	2	251	2	258 r)	0	1.265	1.265	1.265	1.395	1.265	1	0	134	*3. Mining and Quarrying*
NPL	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1	0	1	*NPL*
4. Industri Pengolahan	2.868	3.756	3.697	3.660	3.754	4.107	4.322	4.616	4.224	4.333	4.356	4.370	4.168	4.051	3.130	4.427	4.472	4.369	*4. Procesing Industry*
NPL	78	995	181 r)	132 r)	118	118	180	133	132	117	117	117	132	131	131	134	316	333	*NPL*
5. Listrik, gas dan air	9.999	8.127	7.495	7.258	7.609	7.900	8.014	8.671	8.203	8.677	8.581	8.707	7.759	7.429	7.674	7.764	7.874	7.481	*5. Electricity, Gas and Water*
NPL	416	274	221	279	301	292	328	292	288	292	292	283	283	279	284	283	283	258	*NPL*
6. Konstruksi	766	804	841	805	826	855	893	944	920	986	1.002	1.005	958	938	954	960	975	941	*6. Construction*
NPL	23	778	784	790	800	828	878	930	906	960	976	979	932	920	936	945	959	937	*NPL*
7. Perdagangan Besar dan Eceran	529	481	922 r)	919 r)	907	911	913	865	800	797	804	797	517	529	579	1.974	1.965	1.448	*7. Big and Retail Trade*
NPL	339	349	351	351	353	355	357	357	355	356	356	361	348	357	364	377	367	373	*NPL*
8. Penyediaan akomodasi dan penyediaan makan minum	3.689	40	39	39	39	39	41	39	16 r)	16	16	16	16	16	16	193	173	194	*8. Provision of accomodation and Food Supply Drinking*
NPL	3.455	38	38	38	38	38	38	38	16	16	16	15	15	15	15	38	17	39	*NPL*
9. Transportasi, pergudangan dan komunikasi	2.822	1.916	1.827	1.789	1.816	1.869	1.983	2.029	1.958	2.004	2.002	2.031	1.852	1.821	1.838	1.836	1.854	1.792	*9. Transportation, Warehousing and Communications*
NPL	39	34	34	33	33	51	51	51	45	45	45	45	45	45	45	51	45	51	*NPL*
10. Perantara Keuangan	20	408	346	346	347	347	351	347	349	317	346	343	358	375	375	398	408	357	*10. Transitional Finance*
NPL	14	404	341	341	342	342	346	342	345	313	342	339	354	371	371	371	380	330	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan	205	175	173	173	172	172	172	171	171	171	171	171	171	171	192	583	583	583	*11. Real Estate, Business, Ownership, and Business Services*
NPL	144	139	140	140	140	140	140	140	140	140	140	140	140	140	140	134	134	134	*NPL*
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	198	200	168	198	200	200	92	200	195	196	197	196	196	195	196	200	194	179	*12. Government administration, Defese and Compulsory Social Security*
NPL	142	141	141	141	141	141	38	141	139	140	140	140	140	140	140	142	140	141	*NPL*
13. Jasa Pendidikan	0	30	30	43	30	30	30	30	30	30	30	30	30	30	30	30	30	30	*13. Education Services*
NPL	-	30	30	30	30	30	30	30	30	29	29	30	29	29	29	29	30	29	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial	70	80	80	43	81	82	85	88	70	72	73	74	71	70	71	88	72	87	*14. Health Services and Social Activities*
NPL	67	79	79	42	80	82	84	87	69	72	73	73	71	70	71	87	72	87	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	578	539	582	563	558	554	550	551	551	550	550	542	548	548	550	541	541	544	*15. Community, Sociocultural,Entertainment and Other Individual Services*
NPL	498	503	502	502	500	500	500	501	501	502	503	501	503	503	504	502	505	504	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga	25	21	167	156	163	178	154	202	195 r)	191	189	163	176	170	164	159	153	138	*16. Individual Services which Serve Households*
NPL	17	14	14	14	14	14	14	14	13	13	14	13	13	13	13	13	13	13	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya	82	85	84	84	83	83	83	83	- r)	-	-	-	-	-	-	82	-	81	*17. International Agency and Other Extra Agency International*
NPL	78	79	78	78	78	78	78	78	-	-	-	-	-	-	-	79	-	79	*NPL*
18. Kegiatan yang belum jelas batasannya	5.536	4.702	4.790	4.837	4.907	4.970	5.037	5.039	5.140	4.754	4.747	4.751	5.040	5.001	5.387	4.319	4.430	4.479	*18. Business Activities which are not clearly defined*
NPL	4.625	4.107	4.122	4.222	4.128	4.141	4.180	4.208	136	131	123	122	123	128	95	3.741	93	3.746	*NPL*
Total	**29.425**	**24.576**	**24.350**	**23.621**	**24.619**	**25.365**	**26.008**	**26.975**	**26.052**	**26.205**	**27.375**	**27.509**	**26.145**	**25.719**	**25.430**	**26.521**	**26.681**	**25.698**	***Total***
NPL	**10.434**	**10.034**	**9.061**	**10.141**	**9.094**	**9.140**	**9.285**	**9.385**	**5.147**	**5.187**	**5.202**	**5.195**	**5.123**	**5.112**	**5.133**	**8.906**	**5.341**	**9.092**	***NPL***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.21.a Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit

(Off-Balance Sheet Credit Channeling and NPL of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers)

Miliar Rp *(Billion Rp)*

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Berdasarkan Jenis Kredit																			***Based on the type of credit***
1. Kredit Usaha Kecil																			*1. Small business loans*
a. Dalam rangka penerusan kredit dari BI	2.972	2.839	1.101	1.122	2.229	2.362	2.413	2.399	2.397	2.394	2.394	2.392	2.363	2.387	2.387	2.390	2.390	2.390	*a. Channeling Credit From BI*
NPL				1.071	2.179	2.312	2.364	2.349	2.347	2.345	2.345	2.342	2.313	2.337	2.337	2.339	2.339	2.339	*NPL*
b. Lainnya	13.386	6.203	6.001	5.442	1.182	1.190	1.185	1.179	1.173	1.169	1.166	1.150	1.153	1.148	1.152	1.207	1.203	1.204	*b. Other*
NPL				575	905	917	922	921	915	916	922	922	919	920	924	975	972	972	*NPL*
2. Bukan KUK																			*2. Not KUK*
a. Kredit kelolaan	28.434	23.355	13.834	13.473	15.308	14.751	15.307	16.040	15.693	16.091	16.013	16.186	14.875	14.480	14.666	14.769	14.948	14.539	*a. Loans*
NPL				583	2.648	1.577	1.628	1.708	1.684	1.723	1.739	1.735	1.697	1.662	1.678	1.686	1.902	1.876	*NPL*
b. Dalam rangka penerusan kredit dari BI	261	331	72	75	72	44	44	44	44	44	44	44	44	44	44	44	44	44	*b. Channeling Credit from BI*
NPL				75	72	44	44	44	44	44	44	44	44	44	44	44	44	44	*NPL*
c. Bantuan Proyek	306	83	57	23	7	7	7	6	6	6	6	6	6	6	6	6	6	6	*c. Aid Project*
NPL				16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*NPL*
d. Kredit Kelolaan di luar bantuan proyek	200	199	17	11	10	5	5	5	5	5	5	4	4	4	4	4	4	4	*d. Credit Channeling*
NPL				8	8	4	4	4	4	3	3	3	3	3	3	3	3	3	*NPL*
e. Lainnya	403	346	9.078	9.279	5.768	7.006	7.048	7.302	6.877	6.495	7.746	7.726	7.699	7.650	7.170	8.099	8.084	7.510	*e. Other*
NPL				8.106	4.222	4.286	4.324	4.360	453[r]	155	148	148	146	145	146	3.858	80	3.858	*NPL*
Berdasarkan Golongan Penyalur																			***Based Distribution Group***
1. Koperasi	5.519	5.615	771	758	2.240	2.151	2.151	2.150	2.145	2.144	2.148	2.142	2.142	2.142	2.151	2.154	2.148	2.154	*1. Cooperation*
NPL				662	2.147	2.060	2.060	2.060	2.055	2.054	2.058	2.053	2.054	2.054	2.063	2.064	2.059	2.064	*NPL*
2. Lembaga Swadaya Masyarakat	597	599	8.300	8.405	4.401	4.425	4.452	4.500	374[r]	241	212	171	183	171	175	4.026	179	4.022	*2. Non-Governmental Organization*
NPL				8.046	4.281	4.305	4.340	4.395	372[r]	239	211	169	170	170	174	3.953	178	3.952	*NPL*
3. Swasta Lainnya	39.846	27.142	21.090	20.262	17.936	18.789	19.406	20.324	23.676[r]	23.820	25.015	25.196	23.820	23.407	23.103	20.340	24.353	19.523	*3. Other Private*
NPL				1.727	3.606	2.776	2.885	2.930	2.720	2.894	2.933	2.973	2.899	2.889	2.895	2.889	3.104	3.076	*NPL*
Total	**45.962**	**33.356**	**30.160**	**29.425**	**24.576**	**25.365**	**26.008**	**26.975**	**26.969**	**26.969**	**27.375**	**27.509**	**26.145**	**25.719**	**25.430**	**26.521**	**26.681**	**25.698**	***Total***

r) Angka-angka diperbaiki

r) Revised figures

Tabel 4.22 Pembiayaan Perbankan Syariah
(Financing of Sharia Banks)
Miliar Rp *(Billion Rp)*

Indikator	2008	2009	2010	2011	2012	2013						2014							*Indicator*
						Jul	Ags	Sep	Okt	Nov	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	Mei*)	Jun*)	Jul*)	
Pembiayaan Musyarakah	7.411	10.412	14.624	18.960	27.667	35.997	35.883	36.715	37.921	38.680	39.874	38.685	39.254	40.583	42.830	42.830	42.830	42.830	*Musyarakah Financing*
Pembiayaan Mudharabah	6.205	6.597	8.631	10.229	12.023	13.281	13.299	13.364	13.664	13.878	13.625	13.322	13.300	13.498	13.802	13.802	13.802	13.802	*Mudharabah Financing*
Piutang Murabahah	22.486	26.321	37.508	56.365	88.004	104.718	105.061	106.779	107.484	108.128	110.565	109.803	110.047	111.727	112.288	112.288	112.288	112.288	*Murabahah Accounts Receivable*
Piutang Salam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Salam Accounts Receivable*
Piutang Istishna'	369	423	347	326	376	508	539	530	528	551	582	547	570	586	588	588	588	588	*Istishna' Accounts Receivable*
Lainnya	1.724	3.134	7.071	16.776	19.435	19.982	19.756	19.932	19.686	19.595	19.476	27.640	18.601	18.571	18.376	18.376	18.376	18.376	*Others*
Total	38.195	46.886	68.181	102.655	147.505	174.486	174.537	177.320	179.284	180.833	184.122	189.998	181.772	184.964	187.885	187.885	187.885	187.885	*Total*

r) Angka-angka diperbaiki

r) Estimated figures

Tabel 4.23 Pembiayaan Perbankan Syariah Berdasarkan Sektor Ekonomi
(Financing of Sharia Banks Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2008	2009	2010	2011	2012	2013						2014							*Economic Sector*
						Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	Mei*)	Jun*)	Jul*)	
1. Pertanian, perburuan dan sarana pertanian	1.177	1.331	1.762	2.201	2.809	3.051	3.143	3.142	3.185	3.285	3.165	3.383	3.639	3.691	3.711	3.711	3.711	3.711	*1. Agriculture, hunting and agricultural facilities*
2. Pertambangan	965	1.047	1.120	1.733	2.094	2.925	2.967	3.007	3.177	3.170	3.018	3.086	3.075	3.347	3.306	3.306	3.306	3.306	*2. Mining*
3. Perindustrian	1.340	1.579	2.337	4.077	5.008	5.511	5.434	5.825	5.999	5.997	6.029	6.117	6.514	6.543	6.015	6.015	6.015	6.015	*3. Manufacturing*
4. Listrik, gas dan air	248	698	1.354	2.381	3.159	4.134	4.258	4.304	4.416	4.565	4.663	4.629	4.564	4.491	4.507	4.507	4.507	4.507	*4. Electricity, gas and water*
5. Konstruksi	3.368	3.516	4.194	5.858	7.142	7.926	8.153	8.350	8.584	8.459	8.086	7.723	7.881	8.065	8.228	8.228	8.228	8.228	*5. Construction*
6. Perdagangan, restoran dan hotel	4.426	5.000	7.609	9.778	12.624	14.289	13.829	14.089	13.992	14.437	14.314	13.858	14.681	15.564	15.824	15.824	15.824	15.824	*6. Trade, restaurants and hotels*
7. Pengangkutan, pergudangan dan	2.759	3.349	3.696	3.369	4.321	5.316	5.341	5.439	5.458	5.552	5.387	5.510	5.493	5.488	6.740	6.740	6.740	6.740	*7. Transportation, warehousing and*
8. Jasa Dunia usaha	11.757	13.664	20.233	25.630	37.150	44.176	44.668	44.757	45.720	46.369	47.598	46.084	46.139	47.643	49.532	49.532	49.532	49.532	*8. Business Services*
9. Jasa sosial/masyarakat	2.463	2.661	2.975	4.464	7.878	9.736	9.805	10.226	10.386	10.321	12.085	11.957	11.562	11.954	12.149	12.149	12.149	12.149	*9. Social Services*
10. Lain-lain	9.693	14.042	22.902	43.164	65.319	77.421	76.939	78.180	78.368	78.675	79.775	79.050	78.224	78.177	77.871	77.871	77.871	77.871	*10. Others*
Jumlah	**38.195**	**46.886**	**68.181**	**102.655**	**147.505**	**174.486**	**174.537**	**177.320**	**179.284**	**180.830**	**184.120**	**181.398**	**181.772**	**184.964**	**187.885**	**187.885**	**187.885**	**187.885**	***Total***

r) Angka-angka diperbaiki

r) Estimated figures

Tabel 4.24 Pembiayaan Perbankan Syariah Berdasarkan Lokasi Bank Penyalur
(Financing of Sharia Banks Based on Banks Location)
Miliar Rp *(Billion Rp)*

Lokasi	2008	2009	2010	2011	2012	2013						2014							*Location*
						Jul	Ags	Sep	Okt	Nov[r)]	Des[r)]	Jan[r)]	Feb[r)]	Mar	Apr	Mei*)	Jun*)	Jul*)	
1. Aceh	538	849	1.617	2.338	2.707	3.099	2.948	2.985	2.997	2.997	2.971	2.943	2.956	2.973	3.007	3.007	3.007	3.007	*1. Aceh*
2. Sumatera Utara	2.369	2.840	3.133	4.936	7.105	7.575	7.591	7.657	7.705	7.800	7.760	7.759	7.701	7.684	7.667	7.667	7.667	7.667	*2. Sumatera Utara*
3. Sumatera Barat	602	833	1.833	2.476	3.292	3.785	3.789	3.819	3.730	3.735	3.744	3.728	3.715	3.721	3.739	3.739	3.739	3.739	*3. Sumatera Barat*
4. Sumatera Selatan	761	1.052	1.566	2.272	3.430	3.766	3.930	4.001	4.017	4.030	4.026	3.998	4.012	4.248	4.192	4.192	4.192	4.192	*4. Sumatera Selatan*
5. Bangka Belitung	41	37	135	286	440	540	571	575	586	592	592	579	575	307	302	302	302	302	*5. Bangka Belitung*
6. Jambi	275	411	712	1.194	1.699	2.056	1.983	2.010	2.013	2.019	2.051	2.045	2.037	2.037	2.047	2.047	2.047	2.047	*6. Jambi*
7. Bengkulu	201	235	311	421	547	652	687	704	731	750	766	766	777	792	804	804	804	804	*7. Bengkulu*
8. Riau	893	1.047	1.589	2.323	3.002	3.495	3.375	3.435	3.479	3.486	3.409	3.381	3.382	3.379	3.397	3.397	3.397	3.397	*8. Riau*
9. Kepulauan Riau	337	401	852	1.380	1.834	2.026	2.067	2.086	2.104	2.111	2.149	2.125	2.113	2.132	2.163	2.163	2.163	2.163	*9. Kepulauan Riau*
10. Lampung	368	515	922	1.501	2.000	2.049	2.316	2.346	2.354	2.352	2.360	2.332	2.332	2.330	2.357	2.357	2.357	2.357	*10. Lampung*
11. DKI Jakarta	18.172	21.158	26.900	38.981	60.026	72.429	72.246	73.704	74.272	74.573	75.399	74.196	73.888	75.251	77.077	77.077	77.077	77.077	*11. DKI Jakarta*
12. Jawa Barat	3.766	4.666	8.029	11.945	16.990	18.733	19.097	19.406	19.780	19.986	20.217	19.957	20.598	22.322	22.855	22.855	22.855	22.855	*12. Jawa Barat*
13. Banten	841	1.111	2.086	3.707	4.698	5.261	5.360	5.447	5.515	5.613	5.803	5.793	5.861	5.540	5.587	5.587	5.587	5.587	*13. Banten*
14. Jawa Tengah	1.958	2.611	4.170	6.503	8.529	9.723	9.799	9.814	9.867	10.114	10.668	10.493	10.404	10.844	10.842	10.842	10.842	10.842	*14. Jawa Tengah*
15. DI Yogyakarta	508	629	868	1.451	1.701	1.967	2.027	2.056	2.071	2.045	2.103	2.048	2.090	2.106	1.943	1.943	1.943	1.943	*15. DI Yogyakarta*
16. Jawa Timur	2.566	3.519	5.627	9.075	12.755	14.389	14.919	15.087	15.360	15.597	16.089	16.028	16.410	17.037	17.425	17.425	17.425	17.425	*16. Jawa Timur*
17. Bali	73	115	298	545	864	2.090	2.214	2.268	2.395	2.447	2.537	2.523	2.159	1.325	1.328	1.328	1.328	1.328	*17. Bali*
18. Kalimantan Barat	476	588	720	1.080	1.740	2.654	2.284	2.319	2.368	2.417	2.456	2.435	2.445	2.465	2.480	2.480	2.480	2.480	*18. Kalimantan Barat*
19. Kalimantan Tengah	25	37	772	196	409	577	570	590	595	612	620	620	629	644	645	645	645	645	*19. Kalimantan Tengah*
20. Kalimantan Timur	706	1.048	924	2.193	2.823	3.769	3.726	3.752	3.828	3.849	4.587	3.760	3.825	3.807	3.889	3.889	3.889	3.889	*20. Kalimantan Timur*
21. Kalimantan Selatan	795	847	1.156	1.477	2.029	2.841	2.546	2.599	2.634	2.671	2.710	2.735	2.723	2.731	2.791	2.791	2.791	2.791	*21. Kalimantan Selatan*
22. Sulawesi Utara	114	145	240	356	473	583	499	512	516	520	522	520	519	522	523	523	523	523	*22. Sulawesi Utara*
23. Gorontalo	63	86	168	221	284	379	313	320	329	340	346	352	356	354	353	353	353	353	*23. Gorontalo*
24. Sulawesi Barat	-	7	53	131	200	245	233	235	240	239	245	244	246	246	247	247	247	247	*24. Sulawesi Barat*
25. Sulawesi Tengah	136	163	390	642	847	1.108	972	970	970	963	961	963	970	970	965	965	965	965	*25. Sulawesi Tengah*
26. Sulawesi Tenggara	180	157	187	310	473	716	643	658	682	697	724	729	738	759	779	779	779	779	*26. Sulawesi Tenggara*
27. Sulawesi Selatan	978	1.098	1.672	2.844	3.978	4.818	4.745	4.792	4.821	4.913	4.893	4.942	4.926	4.945	4.895	4.895	4.895	4.895	*27. Sulawesi Selatan*
28. Maluku	16	13	28	54	80	99	93	98	99	102	102	108	104	105	103	103	103	103	*28. Maluku*
29. Maluku Utara	36	35	87	123	152	181	172	178	183	184	199	201	196	201	202	202	202	202	*29. Maluku Utara*
30. NTB	261	396	556	895	1.293	1.644	1.519	1.556	1.584	1.612	1.632	1.635	1.659	1.758	1.782	1.782	1.782	1.782	*30. NTB*
31. NTT	24	33	75	156	229	267	274	274	279	286	292	282	280	281	283	283	283	283	*31. NTT*
32. Papua Barat	42	62	89	114	140	184	181	188	193	193	200	201	202	201	204	204	204	204	*32. Papua Barat*
33. Papua	77	140	272	348	504	562	606	618	625	602	605	590	592	595	597	597	597	597	*33. Papua*
34. Luar Indonesia	-	3	145	183	235	228	243	256	360	380	384	383	352	353	415	415	415	415	*34. Outside Indonesia*
Total	**38.195**	**46.886**	**68.181**	**102.655**	**147.505**	**174.486**	**174.537**	**177.320**	**179.284**	**180.830**	**184.120**	**181.398**	**181.772**	**184.964**	**187.885**	**187.885**	**187.885**	**187.885**	***Total***

r) Angka-angka diperbaiki

r) Estimated figures

Tabel 4.25 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	2013								2014							*Economic Sector*
		Des	Des	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1	Pertanian, Perburuhan, dan Kehutanan	2.565	3.062	3.640	3.888	4.065	4.111	4.088	4.095	4.279	3.992	4.040	4.067	4.199	4.303	4.371	4.543	4.614	4.637	*1. Agriculture, Hunting, and Forestry*
2	Perikanan	40	73	106	119	121	127	127	128	127	138	137	137	142	167	158	169	184	177	*2. Fishery*
3	Pertambangan dan Penggalian	37	65	99	100	99	104	104	104	115	114	113	119	120	123	121	128	136	135	*3. Mining and Quarrying*
4	Industri Pengolahan	478	584	674	746	734	736	737	756	762	745	783	778	778	797	820	854	859	882	*4. Processing industry*
5	Listrik, Gas dan Air	14	26	29	31	34	38	39	39	36	39	38	39	41	42	48	47	47	48	*5. Electricity, Gas and Water*
6	Konstruksi	259	617	1.009	1.146	1.203	1.281	1.300	1.327	1.377	1.447	1.426	1.342	1.434	1.561	1.621	1.708	1.770	1.793	*6. Construction*
7	Perdagangan Besar dan Eceran	10.342	12.119	14.382	15.683	15.180	15.506	15.409	15.426	15.629	16.184	15.088	15.162	15.795	16.195	16.461	16.735	16.992	17.350	*7. Wholesale and Retail Trade*
8	Penyediaan Akomodasi dan Penyedian Makan Minum	288	310	311	331	341	348	365	367	384	391	405	403	418	420	417	436	435	430	*8. Provision of accommodation and the provision of eating and*
9	Transportasi, Pergudangan dan Komunikasi	577	902	1.140	1.180	1.170	1.159	1.152	1.160	1.173	1.082	1.104	1.112	1.105	1.150	1.181	1.242	1.266	1.259	*9. Transportation, Warehousing and communications*
10	Perantara Keuangan	32	48	64	76	77	78	77	80	84	70	69	68	80	81	82	93	96	103	*10. Financial intermediaries*
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	66	202	272	305	376	414	464	487	521	499	516	520	511	513	513	528	550	541	*11. Real Estate, Business, Ownership, and Business Services*
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib	120	82	56	74	80	86	86	93	94	76	78	81	76	80	79	83	84	85	*12. Government administration, Defese and Compulsory Social Security*
13	Jasa Pendidikan	56	84	120	135	139	144	143	139	144	146	149	149	150	152	146	146	151	149	*13. Education services*
14	Jasa Kesehatan dan Kegiatan Sosial	81	90	82	96	101	102	101	101	107	114	139	143	146	119	124	126	130	134	*14. Health Services and Social Activities*
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.807	1.512	1.565	1.638	2.305	2.352	2.398	2.457	2.393	2.310	2.427	2.419	2.563	2.483	2.581	2.701	2.817	2.826	*15. Community, Sociocultural, Entertainment and Other Individual Services*
16	Jasa Perorangan yang Melayani Rumah Tangga	275	396	506	627	629	657	644	639	673	692	683	696	733	739	801	757	773	769	*16. Individual Services which Serve*
17	Kegiatan Usaha yang Belum Jelas Batasannya	1.683	1.748	1.939	2.390	2.376	2.485	2.604	2.718	3.106	2.720	2.611	2.742	2.912	2.896	2.859	2.915	3.126	3.122	*17. Business Activities are not clearly defined*
18	Bukan Lapangan Usaha - Rumah Tangga	3.785	4.502	5.376	6.604	6.605	6.690	3.334	3.344	3.366	2.493	2.470	2.499	2.451	2.550	2.523	2.554	2.631	2.646	*18. Loans to Non Industrial Origin - House Hold*
19	Bukan Lapangan Usaha - Lainnya	11.341	14.677	18.449	19.854	20.615	21.042	24.459	24.760	24.308	26.518	26.900	27.028	27.159	27.683	28.130	28.443	28.844	29.182	*19. Non Industrial Origin-Others*
	Total	**33.844**	**41.100**	**49.818**	**55.023**	**56.248**	**57.462**	**57.634**	**58.218**	**58.677**	**59.770**	**59.176**	**59.503**	**60.812**	**62.055**	**63.036**	**64.209**	**65.507**	**66.268**	***Total***

Ket: 1) Merupakan sambungan halaman 194

Note : 1) Continue from page 194

Tabel 4.26 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	2013								2014							*Economic Sector*
	Des	Des	Des	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Modal Kerja																			***Working Capital***
- Pertanian, Perburuhan, dan Kehutanan	2.277	2.617	3.074	3.296	3.464	3.508	3.483	3.492	3.666	3.403	3.455	3.490	3.611	3.717	3.771	3.914	3.974	3.993	- *Agricultures, hunting and forestry*
- Perikanan	38	67	99	111	113	119	119	119	118	130	127	128	133	158	147	158	172	165	- *Fisheries*
- Pertambangan dan Penggalian	32	56	88	86	85	91	90	88	99	98	97	104	105	109	107	113	122	121	- *Mining and Quarrying*
- Industri Pengolahan	451	536	619	663	650	653	652	666	671	664	703	693	692	705	720	747	757	782	- *Procesing industry*
- Listrik, Gas dan Air	13	24	28	30	32	36	37	37	34	37	37	37	38	40	43	40	42	42	- *Electricity, gas and water*
- Konstruksi	238	565	933	1.051	1.099	1.175	1.192	1.212	1.259	1.337	1.315	1.239	1.321	1.449	1.502	1.581	1.638	1.650	- *Construction*
- Perdagangan Besar dan Eceran	9.679	11.368	13.433	14.637	14.118	14.401	14.330	14.322	14.520	14.087	14.028	14.080	14.645	15.019	15.264	15.511	15.765	16.082	- *Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan Minum	249	261	264	274	283	290	296	295	310	319	326	319	323	323	323	335	335	331	- *Provision of accomodation and food supply drinking*
- Transportasi, Pergudangan dan Komunikasi	387	477	702	769	768	757	759	758	772	691	718	714	711	733	745	781	798	796	- *Transportation, warehousing and communications*
- Perantara Keuangan	27	43	56	65	66	68	67	69	73	56	56	56	67	68	69	80	82	90	- *Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	59	183	216	249	318	352	400	416	448	435	443	447	439	439	427	452	475	459	- *Real estate, Rental Business, and services company*
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	111	72	42	53	57	59	59	64	67	55	59	60	56	59	58	61	64	64	- *Government administration, the defense and compulsory social security*
- Jasa Pendidikan	44	62	83	92	94	100	101	97	101	103	102	102	100	99	94	100	104	101	- *Education services*
- Jasa Kesehatan dan Kegiatan Sosial	62	70	65	71	77	78	77	77	79	87	85	87	88	89	93	95	97	101	- *Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	1.437	1.330	1.363	1.417	2.079	2.128	2.152	2.219	2.147	2.085	2.161	2.161	2.295	2.216	2.322	2.438	2.552	2.565	- *Community, Sociocultural,Entertainment and Other Individual Services*
- Jasa Perorangan yang Melayani Rumah Tangga	241	356	437	541	545	568	554	541	575	578	563	579	603	599	653	611	619	611	- *Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	1.446	1.470	1.531	1.894	1.916	2.019	2.122	2.213	2.506	2.241	2.165	2.285	2.372	2.397	2.358	2.382	2.571	2.580	- *International Agency and Other Extra Agency International*
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	44	43	54	-	-	-	-	-	-	- *Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	0	0	-	-	-	-	-	-	-	395	376	391	-	-	-	-	-	-	- *Not the business field – other*
Total Modal Kerja	**16.790**	**19.557**	**23.030**	**25.299**	**25.764**	**26.401**	**26.489**	**26.683**	**27.445**	**26.846**	**26.860**	**27.025**	**27.600**	**28.218**	**28.696**	**29.401**	**30.168**	**30.531**	***Total Working Capital***
Investasi																			***Investment***
- Pertanian, Perburuhan, dan Kehutanan	288	445	565	592	600	602	605	603	613	590	585	577	588	586	600	630	640	645	- *Agricultures, hunting and forestry*
- Perikanan	2	6	7	8	8	9	9	9	9	8	9	9	9	10	11	11	12	12	- *Fisheries*
- Pertambangan dan Penggalian	5	9	12	14	14	13	14	16	16	15	16	15	15	15	14	15	14	13	- *Mining and Quarrying*
- Industri Pengolahan	28	48	55	82	84	84	85	90	91	81	80	84	86	92	101	107	102	100	- *Procesing industry*
- Listrik, Gas dan Air	1	2	2	2	2	2	2	2	2	2	2	2	3	3	5	6	6	6	- *Electricity, gas and water*
- Konstruksi	22	52	77	94	104	106	108	115	118	110	111	103	114	112	118	127	132	143	- *Construction*
- Perdagangan Besar dan Eceran	663	750	949	1.046	1.063	1.105	1.080	1.104	1.109	1.070	1.059	1.082	1.150	1.175	1.197	1.223	1.226	1.268	- *Big and retail trade*
- Penyediaan Akomodasi dan Penyedian Makan Minum	39	49	47	57	58	58	69	72	75	72	78	85	95	97	94	101	100	100	- *Provision of accomodation and food supply drinking*
- Transportasi, Pergudangan dan Komunikasi	190	424	438	410	402	402	393	402	401	392	386	397	394	417	436	460	468	462	- *Transportation, warehousing and communications*
- Perantara Keuangan	5	5	8	11	11	10	11	11	11	13	13	12	12	13	13	13	14	13	- *Transitional Finance*
- Real Estate, Usaha Persewaan dan Jasa Perusahaan	7	19	56	57	57	61	64	71	72	64	73	73	71	74	87	76	76	82	- *Real estate, Rental Business, and services company*
- Administrasi Pemerintahan, Pertanahan dan Jaminan Sosial Wajib	9	10	14	22	23	28	27	29	27	21	20	21	20	21	21	22	19	21	- *Government administration, the defense and compulsory social security*
- Jasa Pendidikan	12	22	37	43	45	44	43	43	43	43	47	46	49	53	52	46	47	49	- *Education services*
- Jasa Kesehatan dan Kegiatan Sosial	19	20	18	25	24	24	24	25	27	27	54	56	59	29	31	31	33	33	- *Health and social services*
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	370	182	202	222	226	224	246	238	246	227	266	258	268	267	259	263	264	261	- *Community, Sociocultural,Entertainment and Other Individual Services*
- Jasa Perorangan yang Melayani Rumah Tangga	33	40	69	86	84	89	90	98	99	114	120	117	129	141	148	146	154	159	- *Individual services which serve households*
- Kegiatan Usaha yang Belum Jelas Batasannya	237	278	408	497	461	466	482	504	600	479	445	455	540	499	501	534	555	542	- *International Agency and Other Extra Agency International*
- Bukan Lapangan Usaha - Rumah Tangga	-	-	-	-	-	-	-	-	-	9	11	13	-	-	-	-	-	-	- *Not the business field – households*
- Bukan Lapangan Usaha - Lainnya	-	-	-	-	-	-	-	-	-	127	111	120	-	-	-	-	-	-	- *Not the business field – other*
Total Investasi	**1.929**	**2.364**	**2.964**	**3.266**	**3.265**	**3.329**	**3.352**	**3.432**	**3.559**	**3.466**	**3.486**	**3.525**	**3.601**	**3.604**	**3.687**	**3.811**	**3.863**	**3.909**	***Total Investment***
Konsumsi																			***Consumption***
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni	382	532	766	850	869	876	896	919	929	920	940	951	944	996	1.020	1.060	1.107	1.145	- *Housing Loan (mortgage) secured by first mortgage in order to live*
- Kredit pemilikan kendaraan bermotor	1.072	1.346	1.422	1.505	1.544	1.587	1.648	1.447	1.720	1.708	1.815	1.749	1.850	2.013	1.917	1.910	1.920	1.961	- *Vehicle Loans*
- Kredit konsumsi lainnya	13.672	17.300	21.636	24.102	24.806	25.269	25.249	25.738	25.024	25.808	26.075	26.253	26.817	27.225	27.716	28.027	28.448	28.722	- *Other consumer credit*
Total Konsumsi	**15.126**	**19.178**	**23.824**	**26.458**	**27.219**	**27.732**	**27.793**	**28.104**	**27.673**	**28.436**	**28.831**	**28.953**	**29.610**	**30.233**	**30.653**	**30.997**	**31.476**	**31.828**	***Total consumption***
Total	**33.844**	**41.100**	**49.818**	**55.023**	**56.248**	**57.462**	**57.634**	**58.218**	**58.677**	**58.748**	**59.176**	**59.503**	**60.812**	**62.055**	**63.036**	**64.209**	**65.507**	**66.268**	***Total***

r) revisi *r) revised*

Tabel 4.27 Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur
(Credit of Rural Banks Based on Banks Location)
Miliar Rp *(Billion Rp)*

Lokasi	2008	2009	2010	2011	2012	2013						2014							*Location*
						Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	4.401	4.803	5.862	7.043	7.872	9.049	9.055	9.191	9.303	9.402	9.549	9.650	9.896	10.127	10.316	10.597	10.781	10.962	*1. Jawa Barat*
2. Banten	480	575	697	899	1.128	1.274	1.276	1.289	1.298	1.283	1.289	1.283	1.282	1.278	1.297	1.316	1.172	1.366	*2. Banten*
3. DKI Jakarta	423	473	592	700	882	992	986	976	987	989	981	987	985	1.008	990	1.022	1.281	1.043	*3. DKI Jakarta*
4. D.I Yogyakarta	1.289	1.481	1.766	2.039	2.389	2.719	2.724	2.739	2.756	2.743	2.768	2.785	2.838	2.896	2.955	3.027	3.092	3.124	*4. D.I Yogyakarta*
5. Jawa Tengah	6.355	7.399	8.516	9.788	11.329	12.844	12.836	12.944	13.039	13.029	13.137	13.150	13.386	13.686	13.939	14.226	14.553	14.776	*5. Jawa Tengah*
6. Jawa Timur	2.977	3.564	4.150	4.849	5.824	6.885	6.861	6.882	6.907	6.854	6.841	6.898	7.076	7.247	7.388	7.532	7.719	7.821	*6. Jawa Timur*
7. Bengkulu	17	19	21	26	30	32	31	30	30	30	29	29	30	31	32	32	33	34	*7. Bengkulu*
8. Jambi	161	183	214	289	488	565	564	567	567	551	544	538	540	542	541	540	542	538	*8. Jambi*
9. Aceh	64	99	76	90	100	117	116	118	119	1.140	118	116	118	121	121	122	125	125	*9. Aceh*
10. Sumatera Utara	382	438	493	541	649	723	717	721	722	714	714	704	711	720	723	716	748	758	*10. Sumatera Utara*
11. Sumatera Barat	660	757	829	975	1.050	1.069	1.048	1.047	1.026	1.009	995	986	997	1.004	1.012	1.022	1.030	1.020	*11. Sumatera Barat*
12. Riau	316	385	501	601	694	743	735	740	740	737	733	732	741	747	746	756	773	785	*12. Riau*
13. Kepulauan Riau	554	828	1.376	1.892	2.514	2.684	2.696	2.695	2.713	2.722	2.770	2.784	2.815	2.898	2.978	3.038	3.102	3.163	*13. Kepulauan Riau*
14. Sumatera Selatan	280	345	449	573	752	772	768	769	769	766	769	734	749	775	793	793	804	790	*14. Sumatera Selatan*
15. Bangka Belitung	7	12	15	28	35	41	43	45	46	47	47	48	50	50	51	53	53	53	*15. Bangka Belitung*
16. Lampung	3.398	2.281	2.899	3.467	4.022	5.272	5.309	5.375	5.403	5.407	5.465	5.520	5.777	5.852	5.919	5.984	6.079	6.149	*16. Lampung*
17. Kalimantan Selatan	180	196	250	252	229	253	254	259	257	257	257	253	268	273	277	298	313	322	*17. Kalimantan Selatan*
18. Kalimantan Barat	281	309	347	511	578	524	522	524	524	525	520	512	517	522	519	516	522	525	*18. Kalimantan Barat*
19. Kalimantan Timur	132	155	178	189	211	230	228	233	231	231	231	228	232	239	244	248	253	247	*19. Kalimantan Timur*
20. Kalimantan Tengah	9	19	34	49	80	134	136	146	150	150	143	143	143	152	152	156	161	160	*20. Kalimantan Tengah*
21. Sulawesi Tengah	180	188	221	379	811	1.089	1.107	1.135	1.157	1.174	1.187	1.210	1.223	1.237	1.243	1.252	1.270	1.284	*21. Sulawesi Tengah*
22. Sulawesi Selatan	218	263	364	546	790	914	925	943	953	955	931	978	999	1.016	1.035	1.055	1.060	1.052	*22. Sulawesi Selatan*
23. Sulawesi Utara	158	203	288	456	622	733	737	739	739	729	723	718	722	725	719	715	713	703	*23. Sulawesi Utara*
24. Sulawesi Tenggara	42	51	51	57	79	91	91	92	93	93	97	100	102	106	110	112	115	121	*24. Sulawesi Tenggara*
25. Sulawesi Barat	3	2	3	3	5	6	6	6	6	6	5	5	5	5	5	5	5	5	*25. Sulawesi Barat*
26. Gorontalo	15	20	20	20	25	28	28	28	28	27	27	27	28	28	27	28	28	28	*26. Gorontalo*
27. Nusa Tenggara Barat	341	424	464	541	633	684	688	694	694	702	709	712	723	740	748	758	763	769	*27. Nusa Tenggara Barat*
28. Bali	1.777	2.092	2.666	3.520	4.754	5.490	5.612	5.717	5.813	5.863	5.942	5.999	6.137	6.256	6.352	6.442	6.520	6.626	*28. Bali*
29. Nusa Tenggara Timur	50	88	122	152	175	229	236	241	247	249	256	254	261	270	276	281	294	300	*29. Nusa Tenggara Timur*
30. Maluku	167	167	161	311	541	679	695	716	734	750	757	769	788	811	820	841	857	865	*30. Maluku*
31. Papua	154	182	193	253	412	463	470	479	490	495	498	504	519	533	542	552	565	574	*31. Papua*
32. Maluku Utara	1	1	5	9	13	15	15	15	15	16	17	17	18	18	19	19	19	19	*32. Maluku Utara*
33. Papua Barat	0	0	20	52	101	115	119	123	123	124	125	129	136	142	148	157	162	162	*33. Papua Barat*
34. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	*34. Others*
Total	**25.472**	**28.001**	**33.844**	**41.100**	**49.818**	**57.462**	**57.634**	**58.218**	**58.677**	**59.770**	**59.176**	**59.503**	**60.812**	**62.055**	**63.036**	**64.209**	**65.507**	**66.268**	***Total***

Tabel 4.28 Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi
(SMEs Credit & Micro, Small, and NPL Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2011	2012	2013									2014							*Economic Sector*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
UMKM																			
1. Pertanian, Perburuan dan Kehutanan																			*1. Agriculture, hunting, and forestry*
Baki Debet	27.192	40.709	44.057	45.538	42.643	43.616	43.734	45.015	45.773	46.725	48.193	47.576	48.434	49.353	50.525	51.187	52.239	52.881	*Total*
NPL	892	1.492	1.782	1.789	1.542	1.586	1.679	1.652	1.654	1.633	1.615	1.838	2.039	2.051	2.014	2.112	2.120	2.192	*NPL*
2. Perikanan																			*2. Fishery*
Baki Debet	2.602	2.900	3.168	3.279	3.413	3.416	3.414	3.512	3.516	3.598	3.707	3.624	3.666	3.741	3.849	3.897	3.969	3.969	*Total*
NPL	161	163	222	220	193	140	155	138	179	178	171	191	202	197	209	214	193	228	*NPL*
3. Pertambangan dan Penggalian																			*3. Mining and quarrying*
Baki Debet	3.938	5.427	5.085	5.043	4.710	4.887	5.181	5.250	4.697	4.862	4.753	4.592	4.585	5.047	4.843	5.066	4.959	4.979	*Total*
NPL	89	153	253	173	167	210	214	215	389	207	184	213	222	383	269	291	242	285	*NPL*
4. Industri Pengolahan																			*4. Processing industry*
Baki Debet	52.231	59.500	57.849	60.014	65.530	58.405	57.401	57.847	57.361	58.373	60.087	58.993	59.993	64.187	64.960	66.032	67.812	67.229	*Total*
NPL	1.998	1.798	1.909	1.947	1.858	1.870	1.911	1.875	1.914	1.831	1.736	1.883	1.909	1.868	1.965	2.115	2.261	2.417	*NPL*
5. Listrik, Gas dan Air																			*5. Electricity, gas and water*
Baki Debet	1.218	1.474	1.656	1.662	1.791	1.733	1.694	1.678	1.684	1.772	1.750	1.715	1.737	1.664	1.479	1.603	1.564	1.547	*Total*
NPL	49	14	17	17	22	24	25	23	24	25	22	25	25	24	26	26	26	28	*NPL*
6. Konstruksi																			*6. Construction*
Baki Debet	24.279	30.594	33.145	34.876	37.513	38.640	38.323	39.529	40.123	40.456	38.780	35.071	35.294	36.314	37.469	38.488	39.947	40.235	*Total*
NPL	1.324	1.497	1.794	2.010	1.906	1.967	2.072	2.051	2.081	2.097	1.865	2.140	2.239	2.189	2.504	2.770	2.705	2.887	*NPL*
7. Perdagangan Besar dan Eceran																			*7. Wholesale and retail trade*
Baki Debet	202.447	248.870	265.069	271.260	307.955	310.870	308.605	312.809	313.269	314.650	323.056	315.744	321.005	327.825	332.607	336.071	344.632	342.307	*Total*
NPL	7.471	8.458	9.902	10.154	10.800	11.162	11.462	11.212	11.275	11.111	10.621	11.763	12.204	12.084	12.509	13.407	13.445	13.999	*NPL*
8. Penyediaan Akomodasi dan Penyediaan Makan Minum																			*8. Provision of accommodation and the provision of eating and drinking*
Baki Debet	10.014	13.714	14.253	14.931	15.870	16.058	16.000	16.916	17.128	17.591	18.132	17.999	18.613	18.462	18.730	19.122	19.625	19.963	*Total*
NPL	352	303	540	558	370	377	382	381	384	372	357	417	427	466	490	526	537	555	*NPL*
9. Transportasi, Pergudangan dan Komunikasi																			*9. Transportation, warehousing and communications*
Baki Debet	18.398	20.678	21.810	22.745	23.910	23.398	23.204	23.669	22.832	23.459	24.354	24.151	24.319	24.385	24.778	24.848	25.234	25.912	*Total*
NPL	452	485	463	506	531	578	614	648	684	663	654	772	799	797	802	883	917	976	*NPL*
10. Perantara Keuangan																			*10. Financial intermediaries*
Baki Debet	10.311	14.147	12.652	13.476	12.298	13.229	13.329	13.594	13.596	13.798	13.963	13.918	14.564	14.858	14.660	14.531	14.748	14.887	*Total*
NPL	92	161	213	219	200	212	307	316	329	337	377	404	424	398	408	430	356	355	*NPL*
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan																			*11. Real estate, Business Ownership, and Business Services*
Baki Debet	19.953	25.859	24.355	25.569	30.767	31.101	30.242	30.781	30.239	30.556	31.572	31.141	31.577	31.624	31.284	31.518	32.298	32.337	*Total*
NPL	629	689	729	749	855	886	882	898	925	999	881	985	970	1.023	1.050	1.085	1.030	1.097	*NPL*
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib																			*12. Government administration, defense and compulsory social security*
Baki Debet	399	229	244	243	255	277	282	272	270	272	284	261	253	253	244	248	251	252	*Total*
NPL	15	5	4	4	3	3	3	4	2	2	4	5	5	7	6	4	4	4	*NPL*
13. Jasa Pendidikan																			*13. Education services*
Baki Debet	1.517	1.888	1.953	1.981	1.947	1.984	1.975	1.972	2.016	2.014	2.221	2.277	2.294	2.352	2.379	2.383	2.455	2.381	*Total*
NPL	23	22	43	42	35	34	38	43	42	41	39	42	38	36	37	36	52	54	*NPL*
14. Jasa Kesehatan dan Kegiatan Sosial																			*14. Health services and social activities*
Baki Debet	2.918	3.518	3.715	3.826	3.971	4.052	4.051	4.097	4.138	4.173	4.237	4.227	4.319	4.398	4.495	4.641	4.709	4.733	*Total*
NPL	233	99	80	76	68	73	77	76	73	70	72	70	78	83	97	127	130	145	*NPL*
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya																			*15. Community, Sociocultural, Entertainment and Other Individual*
Baki Debet	25.530	26.378	26.205	26.854	28.930	29.631	29.929	30.364	30.507	31.021	31.499	31.289	31.977	32.761	33.131	33.669	34.621	35.268	*Total*
NPL	619	891	911	940	958	975	1.021	1.027	1.035	1.017	876	932	969	985	1.049	1.166	1.176	1.235	*NPL*
16. Jasa Perorangan yang Melayani Rumah Tangga																			*16. Individual services which serve households*
Baki Debet	655	672	853	890	1.127	1.195	1.255	1.322	1.381	1.445	1.499	1.525	1.597	1.639	1.708	1.775	1.850	1.900	*Total*
NPL	36	40	40	38	41	34	38	38	41	41	33	38	45	42	42	51	49	63	*NPL*
17. Badan Internasional dan Badan Ekstra Internasional Lainnya																			*17. International Agency and Other Extra Agency International*
Baki Debet	2.355	414	345	329	308	286	276	258	247	240	225	217	202	194	186	182	173	167	*Total*
NPL	53	8	9	8	9	9	8	8	8	8	6	6	6	6	5	6	7	7	*NPL*
18. Kegiatan yang Belum Jelas Batasannya																			*18. Business activities are not clearly defined*
Baki Debet	52.205	29.425	26.617	26.018	803*)	1,708*)	408	475	452	368	509	405	373	343	195	166	194	234	*Total*
NPL	1.185	731	714	703	13*)	14*)	4	4	1	2	1	2	2	1	7	3	2	2	*NPL*
19. Penerima Kredit Bukan Lapangan																			*19. Debtor is not the business field - other*
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
20. Tidak Teridentifikasi																			*20. Un-identified*
Baki Debet	0	-	2	2	2	3	3	2	2	2	3	-	-	(0)	-	1	-	-	*Total*
NPL	1	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
Jumlah																			***Total***
Baki Debet	**458.164**	**526.397**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	**589.361**	**589.229**	**595.372**	**608.823**	**594.725**	**604.802**	**619.400**	**627.523**	**635.429**	**651.280**	**651.180**	***Baki Debet***
NPL	**15.674**	**17.011**	**19.626**	**20.156**	**19.570**	**20.156**	**20.890**	**20.610**	**21.038**	**20.633**	**19.515**	**21.725**	**22.603**	**22.640**	**23.488**	**25.253**	**25.251**	**26.530**	***NPL***

*) diperbaiki

*) *revised*

Tabel 4.28 Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi
(SMEs Credit & Micro, Small, and NPL Based on Economic Sector)
Miliar Rp *(Billion Rp)*

Sektor Ekonomi	2011	2012	2013									2014							*Economic Sector*
	Des	Des	Apr	Mei	Jun	Jul	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
MKM [1]																			
1. Pertanian																			*1. Agriculture*
Baki Debet	26.285	40.423																	*Total*
NPL	803	2.005																	*NPL*
2. Pertambangan																			*2. Mining*
Baki Debet	9.020	17.135																	*Total*
NPL	124	262																	*NPL*
3. Perindustrian																			*3. Manufacturing*
Baki Debet	70.380	80.823																	*Total*
NPL	2.502	2.900																	*NPL*
4. Listrik																			*4. Electricity*
Baki Debet	1.316	1.532																	*Total*
NPL	45	131																	*NPL*
5. Konstruksi																			*5. Construction*
Baki Debet	25.834	31.020																	*Total*
NPL	1.441	1.637																	*NPL*
6. Perdagangan																			*6. Trading*
Baki Debet	235.105	294.095																	*Total*
NPL	8.885	10.625																	*NPL*
7. Pengangkutan																			*7. Transportation*
Baki Debet	11.293	14.160																	*Total*
NPL	313	351																	*NPL*
8. Jasa Dunia Usaha																			*8. Business Services*
Baki Debet	78.206	81.707																	*Total*
NPL	1.252	1.754																	*NPL*
9. Jasa Sosial																			*9. Social Services*
Baki Debet	86.867	63.687																	*Total*
NPL	2.073	1.942																	*NPL*
10. Lain-lain																			*10. Others*
Baki Debet	607.085	726.024																	*Total*
NPL	8.678	10.107																	*NPL*
Jumlah																			***Total***
Baki Debet	**1.151.392**	**1.350.606**																	***Baki Debet***
NPL	**26.115**	**31.714**																	***NPL***

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

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

Tabel 4.29 Kredit dan Non Performing Loan UMKM dan MKM Menurut Jenis Penggunaan
(SMEs Credit and NPL Credit Based on Type of Use)
Miliar Rp *(Billion Rp)*

Jenis Penggunaan	2011	2012	2013									2014							*Type of Use*
	Des	Des	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
UMKM																			***UMKM***
1. Modal Kerja																			*1. Working Capital*
Baki Debet	355.888	403.047	419.198	431.290	430.471	428.877	425.069	429.683	429.773	433.602	444.030	430.073	438.024	449.340	455.447	461.219	473.939	472.234	*Total*
NPL	12.770	13.645	15.487	15.891	14.818	15.259	15.874	15.597	15.869	15.654	14.652	16.325	17.061	17.004	17.672	18.972	18.732	19.688	*NPL*
2. Investasi																			*2. Investment*
Baki Debet	102.275	123.350	123.835	127.242	153.270	154.982	154.239	159.678	159.455	161.770	164.792	164.652	166.778	170.061	172.075	174.210	177.341	178.946	*Total*
NPL	2.903	3.366	4.139	4.264	4.752	4.897	5.017	5.013	5.169	4.979	4.863	5.400	5.542	5.636	5.816	6.281	6.519	6.842	*NPL*
3. Konsumsi																			*3. Consumption*
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*Total*
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
3. Tidak Teridentifikasi																			*4. Un-identified*
Baki Debet	1	0	0	0	0	0	0	0	-	-	1	-	-	-	-	0	-	-	*Total*
NPL	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*NPL*
Jumlah																			***Total***
Baki Debet	**458.164**	**526.397**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	**589.361**	**589.229**	**595.372**	**608.823**	**594.725**	**604.802**	**619.400**	**627.523**	**635.429**	**651.280**	**651.180**	***Baki Debet***
NPL	**15.674**	**17.011**	**19.626**	**20.156**	**19.570**	**20.156**	**20.890**	**20.610**	**21.038**	**20.633**	**19.515**	**21.725**	**22.603**	**22.640**	**23.488**	**25.253**	**25.251**	**26.530**	***NPL***
MKM [1)]																			***MKM*** [1)]
1. Modal Kerja																			*1. Working Capital*
Baki Debet	427.154	483.595																	*Total*
NPL	14.233	17.473																	*NPL*
2. Investasi																			*2. Investment*
Baki Debet	117.247	141.492																	*Total*
NPL	3.205	4.134																	*NPL*
3. Konsumsi																			*3. Consumption*
Baki Debet	606.991	725.519																	*Total*
NPL	8.677	10.106																	*NPL*
Jumlah																			***Total***
Baki Debet	**1.151.392**	**1.350.606**																	***Baki Debet***
NPL	**26.115**	**31.714**																	***NPL***

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

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

Tabel 4.30 Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank

(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)

Miliar Rp *(Billion Rp)*

Kelompok Bank	2011	2012	2013									2014							*Category of Bank*
	Des	Des	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
UMKM[1)]																			
1. Bank Persero																			*1. State Owned Banks*
Baki Debet	**222.645**	**242.861**	**260.655**	**268.170**	**291.569**	**288.945**	**283.103**	**289.758**	**291.609**	**294.745**	**304.751**	**294.889**	**299.197**	**304.919**	**306.899**	**311.149**	**319.620**	**319.977**	*Total*
Mikro	58.287	66.555	73.123	75.936	79.305	82.703	82.508	84.372	85.074	86.214	87.657	87.737	89.238	90.703	92.639	94.982	98.439	100.360	*Micro*
Kecil	86.113	98.136	102.402	105.169	113.364	114.320	114.159	115.995	117.004	118.274	122.730	118.737	120.745	122.922	123.736	125.301	128.554	128.217	*Small*
Menengah	78.245	78.169	85.130	87.065	98.900	91.923	86.437	89.391	89.531	90.257	94.363	88.416	89.214	91.293	90.523	90.866	92.627	91.400	*Medium*
NPL	**9.019**	**9.093**	**10.537**	**10.645**	**10.694**	**10.975**	**11.512**	**11.236**	**11.212**	**10.908**	**10.362**	**11.680**	**12.265**	**11.966**	**12.270**	**13.297**	**13.016**	**13.729**	*NPL*
Mikro	1.174	1.214	1.522	1.537	1.574	1.617	1.687	1.662	1.655	1.614	1.481	1.803	1.845	1.872	1.906	2.067	2.104	2.199	*Micro*
Kecil	4.450	4.694	5.350	5.430	5.480	5.420	5.586	5.466	5.332	5.186	4.922	5.453	5.722	5.582	5.576	6.128	6.082	6.410	*Small*
Menengah	3.395	3.185	3.665	3.678	3.640	3.937	4.239	4.108	4.226	4.108	3.960	4.425	4.697	4.512	4.788	5.102	4.831	5.120	*Medium*
2. BPD																			*2. Regional Development Banks*
Baki Debet	**31.314**	**45.082**	**46.144**	**47.608**	**42.667**	**43.914**	**44.599**	**45.649**	**47.339**	**48.931**	**46.896**	**44.355**	**45.225**	**46.089**	**47.234**	**48.145**	**49.588**	**50.258**	*Total*
Mikro	4.509	9.038	9.367	9.230	8.860	8.987	8.981	9.018	9.285	9.310	9.156	8.893	8.804	8.713	8.841	8.804	8.838	9.004	*Micro*
Kecil	18.880	21.091	20.158	21.175	20.044	20.570	20.822	21.158	22.042	22.352	21.232	20.238	20.510	20.983	21.633	22.122	22.782	23.120	*Small*
Menengah	7.925	14.953	16.619	17.203	13.763	14.357	14.796	15.473	16.011	17.269	16.509	15.223	15.911	16.393	16.760	17.220	17.968	18.134	*Medium*
NPL	**1.593**	**2.612**	**3.145**	**3.291**	**2.867**	**3.084**	**3.208**	**3.177**	**3.339**	**3.407**	**2.965**	**3.379**	**3.582**	**3.681**	**4.044**	**4.314**	**4.433**	**4.637**	*NPL*
Mikro	239	443	535	530	522	568	614	617	657	698	685	890	836	879	937	987	995	1.061	*Micro*
Kecil	915	1.327	1.460	1.612	1.438	1.538	1.580	1.544	1.568	1.571	1.338	1.424	1.458	1.483	1.584	1.647	1.671	1.691	*Small*
Menengah	439	842	1.150	1.149	908	977	1.013	1.015	1.114	1.138	943	1.064	1.288	1.319	1.523	1.681	1.767	1.885	*Medium*
3. Bank Swasta Nasional																			*3. Foreign Exchange Commercial Banks*
Baki Debet	**194.234**	**228.991**	**225.915**	**232.153**	**238.540**	**242.000**	**242.845**	**244.605**	**238.445**	**239.851**	**245.101**	**243.666**	**248.290**	**253.089**	**257.598**	**260.132**	**265.664**	**264.374**	*Total*
Mikro	24.759	21.476	20.095	20.302	20.525	20.744	20.697	20.904	21.333	21.584	21.998	22.293	22.755	22.981	23.132	23.320	23.448	23.812	*Micro*
Kecil	40.660	44.581	40.285	41.174	41.041	41.093	41.063	41.242	41.214	41.511	41.954	41.078	41.605	42.060	42.224	42.001	42.776	43.001	*Small*
Menengah	128.816	162.934	165.536	170.677	176.974	180.163	181.085	182.460	175.898	176.756	181.148	180.296	183.931	188.048	192.243	194.810	199.440	197.560	*Medium*
NPL	**4.710**	**5.096**	**5.751**	**6.026**	**5.810**	**5.894**	**5.981**	**6.005**	**6.225**	**6.070**	**5.933**	**6.376**	**6.486**	**6.723**	**6.891**	**7.354**	**7.506**	**7.885**	*NPL*
Mikro	618	758	859	895	860	867	852	848	841	825	750	794	796	755	811	839	852	874	*Micro*
Kecil	1.645	1.720	1.953	2.007	2.026	2.048	2.114	2.083	2.105	2.133	2.077	2.135	2.124	2.121	2.223	2.277	2.293	2.383	*Small*
Menengah	2.447	2.618	2.939	3.124	2.924	2.979	3.016	3.073	3.279	3.112	3.105	3.447	3.566	3.847	3.857	4.237	4.361	4.628	*Medium*
4. Bank Asing dan Campuran																			*4. Joint Venture Banks and Foreign Owned Banks*
Baki Debet	**9.971**	**9.463**	**10.319**	**10.601**	**10.966**	**8.999**	**8.761**	**9.349**	**11.836**	**11.846**	**12.076**	**11.815**	**12.091**	**15.304**	**15.791**	**16.003**	**16.407**	**16.571**	*Total*
Mikro	470	107	40	103	161	69	63	65	93	78	78	88	152	81	78	82	81	130	*Micro*
Kecil	874	465	393	393	373	392	396	391	568	462	466	452	502	488	498	435	424	439	*Small*
Menengah	8.627	8.891	9.886	10.106	10.432	8.538	8.302	8.893	11.175	11.305	11.532	11.276	11.436	14.735	15.215	15.487	15.903	16.003	*Medium*
NPL	**352**	**208**	**194**	**193**	**198**	**203**	**189**	**193**	**262**	**249**	**256**	**290**	**270**	**271**	**283**	**289**	**297**	**278**	*NPL*
Mikro	16	7	4	2	2	1	1	1	9	8	7	8	8	8	8	8	8	8	*Micro*
Kecil	62	40	25	26	25	26	24	23	23	13	10	11	9	10	11	11	13	13	*Small*
Menengah	275	161	165	165	171	177	165	168	230	229	238	271	253	254	265	270	276	258	*Medium*
Jumlah																			***Total***
Baki Debet	**458.164**	**526.397**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	**589.361**	**589.229**	**595.372**	**608.823**	**594.725**	**604.802**	**619.400**	**627.523**	**635.429**	**651.280**	**651.180**	***Baki Debet***
NPL	**15.674**	**17.011**	**19.626**	**20.156**	**19.570**	**20.156**	**20.890**	**20.610**	**21.038**	**20.633**	**19.515**	**21.725**	**22.603**	**22.640**	**23.488**	**25.253**	**25.251**	**26.530**	***NPL***

Tabel 4.30 Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2011	2012	2013									2014							*Category of Bank*
	Des	Des	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
MKM [1)]																			
1. Bank Persero																			*1. State Owned Banks*
Baki Debet	**415.623**	**502.447**																	*Total*
Mikro	122.104	143.877																	*Micro*
Kecil	188.524	234.031																	*Small*
Menengah	104.996	124.540																	*Medium*
NPL	**11.258**	**15.271**																	*NPL*
Mikro	2.997	9.520																	*Micro*
Kecil	3.722	2.611																	*Small*
Menengah	4.539	3.140																	*Medium*
2. BPD																			*2. Regional Development Banks*
Baki Debet	**155.024**	**190.815**																	*Total*
Mikro	36.921	32.580																	*Micro*
Kecil	107.321	142.679																	*Small*
Menengah	10.782	15.556																	*Medium*
NPL	**2.562**	**3.297**																	*NPL*
Mikro	470	555																	*Micro*
Kecil	1.176	1.489																	*Small*
Menengah	915	1.253																	*Medium*
3. Bank Swasta Nasional																			*3. Foreign Exchange Commercial Banks*
Baki Debet	**512.566**	**601.409**																	*Total*
Mikro	97.877	97.552																	*Micro*
Kecil	195.035	228.341																	*Small*
Menengah	219.654	275.516																	*Medium*
NPL	**10.204**	**11.502**																	*NPL*
Mikro	2.802	2.918																	*Micro*
Kecil	3.349	4.084																	*Small*
Menengah	4.053	4.500																	*Medium*
4. Bank Asing dan Campuran																			*4. Joint Venture Banks and Foreign Owned Banks*
Baki Debet	**68.180**	**55.935**																	*Total*
Mikro	46.218	29.972																	*Micro*
Kecil	7.005	7.558																	*Small*
Menengah	14.957	18.405																	*Medium*
NPL	**2.091**	**1.643**																	*NPL*
Mikro	1.223	849																	*Micro*
Kecil	542	481																	*Small*
Menengah	325	313																	*Medium*
Jumlah																			***Total***
Baki Debet	**1.151.392**	**1.350.606**																	***Baki Debet***
NPL	**26.115**	**31.714**																	***NPL***

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

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

Tabel 4.31 Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit and MKM Credit Based on Project Location)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2011	2012	2013									2014							*Category of Bank*
	Des	Des	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
UMKM																			
1. Jawa Barat	58.034	67.636	70.116	71.538	74.091	75.284	74.863	75.180	75.618	76.797	78.774	77.701	78.370	79.784	79.869	80.880	82.635	83.496	*1. Jawa Barat*
2. Banten	16.026	18.863	19.650	20.397	21.599	21.946	21.503	21.606	21.902	22.446	22.631	22.137	22.385	23.330	23.443	24.534	25.345	25.176	*2. Banten*
3. DKI Jakarta	82.225	93.051	89.811	95.280	97.963	92.565	90.837	93.283	90.471	92.085	95.185	93.068	95.379	95.965	98.094	98.014	101.098	100.241	*3. DKI Jakarta*
4. D.I Yogyakarta	5.413	6.549	6.725	7.251	7.776	7.977	7.936	8.132	8.137	8.204	8.431	8.199	8.413	8.608	8.805	8.937	9.254	9.373	*4. D.I Yogyakarta*
5. Jawa Tengah	43.721	51.576	54.518	56.489	59.319	59.864	59.930	61.105	61.397	61.577	62.679	61.440	62.594	63.965	64.351	65.705	68.097	68.323	*5. Jawa Tengah*
6. Jawa Timur	62.346	65.980	69.409	71.207	76.044	76.728	75.917	76.647	77.218	77.300	79.322	77.813	79.108	80.612	82.368	83.613	85.605	85.752	*6. Jawa Timur*
7. Bengkulu	3.115	3.598	3.772	3.829	3.948	3.994	3.965	4.007	4.006	4.031	4.103	3.996	4.097	4.195	4.269	4.310	4.435	4.394	*7. Bengkulu*
8. Jambi	6.724	7.809	8.063	8.359	8.690	8.687	8.666	8.741	8.732	8.690	8.772	8.629	8.633	8.685	8.784	8.887	9.019	9.056	*8. Jambi*
9. Aceh	5.850	6.395	6.575	6.638	7.208	6.988	6.922	7.015	7.043	7.107	7.026	6.816	6.881	7.044	7.128	7.215	7.328	7.319	*9. Aceh*
10. Sumatera Utara	26.707	31.470	32.186	32.607	34.279	34.557	34.865	35.259	36.089	36.375	36.947	36.262	36.954	37.613	38.440	38.958	39.593	39.532	*10. Sumatera Utara*
11. Sumatera Barat	8.721	10.663	11.281	11.482	11.532	11.648	11.462	11.618	11.548	11.531	11.804	11.536	11.275	12.322	12.232	12.514	12.828	12.812	*11. Sumatera Barat*
12. Riau	13.995	16.096	16.155	16.845	17.522	17.716	17.340	17.665	17.624	17.718	17.968	17.543	17.892	19.980	20.228	20.349	20.838	20.706	*12. Riau*
13. Kepulauan Riau	4.648	5.514	5.986	6.457	6.737	6.990	6.922	7.190	6.981	7.106	7.402	7.266	7.161	7.216	7.259	7.363	7.517	7.554	*13. Kepulauan Riau*
14. Sumatera Selatan	12.190	14.807	15.241	15.650	16.192	16.329	16.376	17.287	17.290	17.204	17.506	16.861	17.134	17.518	17.816	18.107	18.397	18.295	*14. Sumatera Selatan*
15. Bangka Belitung	2.225	2.604	2.499	2.545	2.747	2.773	2.779	2.846	2.900	2.928	2.990	2.837	2.900	2.979	2.999	3.001	3.067	2.998	*15. Bangka Belitung*
16. Lampung	9.060	10.276	10.653	10.736	11.089	11.285	11.067	11.281	11.237	11.169	11.664	11.409	11.759	12.072	11.979	11.931	11.867	11.755	*16. Lampung*
17. Kalimantan Selatan	6.242	8.086	8.201	8.214	8.664	8.743	8.558	8.849	8.785	8.738	8.914	8.699	8.890	9.181	9.243	9.316	9.537	9.564	*17. Kalimantan Selatan*
18. Kalimantan Barat	6.910	8.350	8.847	9.065	9.556	9.695	9.674	9.844	10.105	10.305	10.673	10.449	10.659	11.144	11.318	11.476	11.922	11.814	*18. Kalimantan Barat*
19. Kalimantan Timur	15.118	17.295	17.738	18.175	19.047	19.523	19.587	20.141	20.085	20.290	20.018	18.966	19.128	19.524	19.760	20.006	19.979	20.155	*19. Kalimantan Timur*
20. Kalimantan Tengah	3.590	4.433	4.100	4.209	4.326	4.388	4.416	4.648	4.664	4.652	4.837	4.707	4.745	4.929	4.985	5.073	5.187	5.191	*20. Kalimantan Tengah*
21. Sulawesi Tengah	5.183	5.559	5.783	5.955	6.267	6.328	6.294	6.426	6.410	6.471	6.595	6.448	6.590	6.747	6.829	6.864	7.033	6.944	*21. Sulawesi Tengah*
22. Sulawesi Selatan	17.926	19.460	21.421	21.771	23.098	23.167	22.857	23.100	23.107	23.104	23.596	23.032	23.464	23.729	24.233	24.392	24.901	24.732	*22. Sulawesi Selatan*
23. Sulawesi Utara	5.923	5.861	6.033	6.177	6.459	6.221	6.104	6.293	6.356	6.367	6.431	6.242	6.333	6.607	6.680	6.727	6.912	6.829	*23. Sulawesi Utara*
24. Sulawesi Tenggara	2.871	3.715	4.005	4.109	4.303	4.386	4.368	4.442	4.459	4.495	4.516	4.478	4.566	4.629	4.716	4.780	4.875	4.866	*24. Sulawesi Tenggara*
25. Sulawesi Barat	1.326	1.567	1.687	1.715	1.781	1.797	1.781	1.821	1.820	1.838	1.875	1.894	1.919	1.967	2.005	2.025	2.058	2.055	*25. Sulawesi Barat*
26. Gorontalo	1.701	1.820	1.888	1.931	1.975	1.967	1.918	1.953	1.955	1.978	2.011	2.016	2.063	2.102	2.132	2.163	2.198	2.191	*26. Gorontalo*
27. Nusa Tenggara Barat	3.820	5.175	5.627	5.751	5.972	6.033	6.033	6.145	6.115	6.178	6.318	6.222	6.315	6.452	6.461	6.492	6.562	6.468	*27. Nusa Tenggara Barat*
28. Bali	13.050	16.356	16.912	17.635	18.245	18.637	18.791	19.122	19.193	19.323	19.951	19.352	20.113	20.561	20.821	21.122	21.916	22.137	*28. Bali*
29. Nusa Tenggara Timur	2.624	3.297	3.509	3.670	3.824	3.902	3.972	3.995	4.056	4.098	4.127	3.926	4.030	4.315	4.527	4.653	4.827	4.874	*29. Nusa Tenggara Timur*
30. Maluku	1.756	1.808	1.809	1.823	1.922	1.927	1.845	1.874	1.908	1.926	2.000	1.884	1.920	2.021	2.008	2.039	2.084	2.047	*30. Maluku*
31. Papua	4.752	5.477	5.330	5.492	5.840	6.020	6.022	6.149	6.301	7.231	7.471	7.113	7.245	7.587	7.691	7.823	8.050	8.162	*31. Papua*
32. Maluku Utara	1.204	1.327	1.407	1.426	1.476	1.472	1.449	1.439	1.449	1.451	1.474	1.436	1.439	1.376	1.374	1.386	1.401	1.402	*32. Maluku Utara*
33. Papua Barat	1.881	2.523	2.497	2.606	2.764	2.817	2.782	2.818	2.850	3.220	3.376	3.198	3.290	3.494	3.540	3.628	3.741	3.749	*33. Papua Barat*
34. Lainnya	259	369	365	447	370	371	387	327	313	332	335	62	59	55	54	55	56	63	*34. Lainnya*
35. Tidak Teridentifikasi	1.030	1.032	3.232	1.054	1.114	1.135	1.121	1.114	1.104	1.106	1.099	1.090	1.097	1.093	1.081	1.092	1.119	1.158	*35. Tidak Teridentifikasi*
Jumlah	**458.164**	**526.397**	**543.033**	**558.533**	**583.741**	**583.859**	**579.308**	**589.361**	**589.229**	**595.372**	**608.823**	**594.725**	**604.802**	**619.400**	**627.523**	**635.429**	**651.280**	**651.180**	***Total***

Tabel 4.31 Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit and MKM Credit Based on Project Location)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2011	2012	2013									2014							*Category of Bank*
	Des	Des	Apr	Mei	Jun	Juli	Ags	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
MKM [1]																			
1. Jawa Barat	175.897	207.552																	*1. Jawa Barat*
2. Banten	56.857	70.082																	*2. Banten*
3. DKI Jakarta	215.963	237.266																	*3. DKI Jakarta*
4. D.I Yogyakarta	13.368	15.857																	*4. D.I Yogyakarta*
5. Jawa Tengah	95.742	114.094																	*5. Jawa Tengah*
6. Jawa Timur	128.190	150.323																	*6. Jawa Timur*
7. Bengkulu	8.430	10.503																	*7. Bengkulu*
8. Jambi	15.415	18.485																	*8. Jambi*
9. Aceh	18.585	20.217																	*9. Aceh*
10. Sumatera Utara	58.917	70.333																	*10. Sumatera Utara*
11. Sumatera Barat	23.000	27.088																	*11. Sumatera Barat*
12. Riau	32.210	37.337																	*12. Riau*
13. Kepulauan Riau	12.940	15.193																	*13. Kepulauan Riau*
14. Sumatera Selatan	30.079	35.261																	*14. Sumatera Selatan*
15. Bangka Belitung	4.551	5.434																	*15. Bangka Belitung*
16. Lampung	20.742	23.862																	*16. Lampung*
17. Kalimantan Selatan	17.238	20.819																	*17. Kalimantan Selatan*
18. Kalimantan Barat	16.295	19.963																	*18. Kalimantan Barat*
19. Kalimantan Timur	27.365	33.123																	*19. Kalimantan Timur*
20. Kalimantan Tengah	8.452	11.769																	*20. Kalimantan Tengah*
21. Sulawesi Tengah	11.587	14.043																	*21. Sulawesi Tengah*
22. Sulawesi Selatan	42.958	50.569																	*22. Sulawesi Selatan*
23. Sulawesi Utara	15.716	18.500																	*23. Sulawesi Utara*
24. Sulawesi Tenggara	8.595	10.806																	*24. Sulawesi Tenggara*
25. Sulawesi Barat	3.211	4.002																	*25. Sulawesi Barat*
26. Gorontalo	4.775	5.977																	*26. Gorontalo*
27. Nusa Tenggara Barat	12.762	15.609																	*27. Nusa Tenggara Barat*
28. Bali	27.122	33.573																	*28. Bali*
29. Nusa Tenggara Timur	10.291	12.388																	*29. Nusa Tenggara Timur*
30. Maluku	4.725	5.478																	*30. Maluku*
31. Papua	9.505	12.161																	*31. Papua*
32. Maluku Utara	3.104	3.900																	*32. Maluku Utara*
33. Papua Barat	3.630	4.752																	*33. Papua Barat*
34. Lainnya	13.176	14.288																	*34. Lainnya*
Jumlah	**1.151.392**	**1.350.606**																	***Total***

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

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